

## **Final Notice and Public Explanation of a Proposed Activity in a Federal Flood Risk Management Standard (FFRMS) Designated Floodplain**

To: All interested Agencies, Groups and Individuals

This is to give notice that the North Carolina Housing Finance Agency under 24 CFR Part 58 has conducted an evaluation as required by Executive Order 11988, as amended by Executive Order 13690, in accordance with HUD regulations at 24 CFR 55.20 in Subpart C Procedures for Making Determinations on Floodplain Management and Wetlands Protection. The activity is funded under the HOME Investment Partnerships American Rescue Plan (HOME-ARP). The proposed project is located 245 River Street in Newland, Avery County, NC and is located in the Federal Flood Risk Management Standard (FFRMS) floodplain. The extent of the FFRMS floodplain was determined using The Planned buildings on the proposed project site are located within AE Zone (area of special flood hazard with water surface elevations determined) as indicated on Flood Insurance Rate Map (FIRM) Panel 3710183600J, revised December 2, 2008. The extent of the FFRMS floodplain was determined using a freeboard value approach.

This project will be undertaken in Parcel Pin: 183619511663 and it will be new construction of ten (10) affordable multifamily housing units. The proposed project, **Connections at Riverwalk**, includes construction of two buildings. One building will be two stories, consisting of six two-bedroom units, and the other will be one story with four one-bedroom units. The project will provide vital affordable housing and it will serve a range of income eligible victims of domestic violence and persons with disabilities. We have been told by local eyewitnesses that, even though delineated within the 100-year flood zone, this site has not flooded since a hurricane event in 1992. Careful environmental planning has resulted in a responsible approach to construction in keeping with applicable law and regulation for the property, including elevating the building pads at least three feet above the Base Flood Elevation. Therefore, this analysis will consider impacts to the flood zones along with concerns for loss of life and property.

An Initial Invitation to Comment was published in The Avery Journal on January 8 2025, and an Early Notice and Public Review of a Proposed Activity in a Federal Flood Risk Management Standard (FFRMS) Designated Floodplain was published to [www.nchfa.com](http://www.nchfa.com) on January 6, 2025 advising the public of plans for the project. No comments were received in response to the Initial Invitation or Early Notice.

The North Carolina Housing Finance Agency has considered the following alternatives and mitigation measures to minimize adverse impacts and to restore and preserve natural and beneficial functions and intrinsic values of the existing floodplain. The project must be located as proposed because the site is responsive to the needs for affordable housing. Three alternative sites in the area were considered and were not selected for the reasons stated below:

**Property:** Old Vale Road, Newland, NC

**Acreage:** ~3

**Purpose for not being used:**

- 1) The lay of the acreage is prohibitive for the building footprints and adequate parking.
- 2) Previous industrial usage indicates there would be significant costs in environmental clean-up and remediation.

**Current use:** Vacant/Storage

**Property:** Linville Falls Hwy, Crossnore, NC

**Acreage:** 20+

**Purpose for not being used:**

- 1) Extending public utilities to the site would be cost prohibitive.
- 2) Proximity to amenities and services such as healthcare, groceries, and schools is further than would be beneficial to the residents.

**Current use:** Farmland

**Property:** River Hills Rd at 19E (old Beam's site) NC

**Acreage:** 20+

**Purpose for not being used:**

- 1) The bulk of the buildable site is heavily wooded. The cost of clearing and road infrastructure would be very cost prohibitive.
- 2) Proximity to amenities and services such as healthcare, groceries, and schools is further than would be beneficial to the residents.

**Current use:** Vacant

The following mitigation measures are to be taken to minimize adverse impacts and to restore and preserve natural and beneficial functions and intrinsic values of the existing floodplain:

- Follow measures defined in our State issued DEQ Stormwater and Erosion Control permit to ensure there are no adverse impacts to the flood plain.

The proposed project will be constructed in compliance with the following state and local floodplain protection procedures:

- DEQ will perform regular inspections to verify these steps are taken in accordance with State and local regulations.

The North Carolina Housing Finance Agency has reevaluated alternatives to building in the floodplain and has determined that it has no practicable alternative to floodplain development. Environmental files documenting compliance with Executive Order 11988, as amended by Executive Order 13690 are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplain and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment about floodplain can facilitate and enhance Federal efforts to reduce the risks and impacts associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplain, it must inform those who may be put at greater or continued risk.

Written comments must be received by the North Carolina Housing Finance Agency (NCHFA) at the following address on or before ***February 20, 2025:***

NCHFA, 3508 Bush Street, Raleigh, NC 27609 and 919-877-5700, Attention: Scott Farmer, Executive Director.

A full description of the project may also be reviewed from 9:00 am to 4:00pm at 3508 Bush Street, Raleigh, NC 27609. Comments may also be submitted via email at [csyoung@nchfa.com](mailto:csyoung@nchfa.com)

Date: February 12, 2025