

A Combined Public Notice for Tiered Reviews

Final Notice and Public Explanation of a Proposed Activity in a Federal Flood Risk Management Standard (FFRMS) Designated Floodplain, Notice of Intent to Request a Release of Funds (NOI-RROF) and Notice of Finding of No Significant Impact (FONSI)

Date of Notice: *November 5, 2025*

Georgia Department of Community Affairs (GA DCA)

60 Executive Park South NE

Atlanta, GA 30329

(404) 679-4840

These notices shall satisfy three separate but related procedural requirements for activities to be undertaken by DCA.

Final Notice and Public Explanation of a Proposed Activity in a Federal Flood Risk Management Standard Designated Floodplain

GA DCA, as Responsible Entity under 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 Protection of Wetlands. The activity is funded under the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR) Grant number B-25-DU-13-0001. The proposed project will occur at scattered residential sites within forty-four (44) counties including all municipalities and rural areas therein: Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes. Some of the residences are anticipated to be located in the FFRMS floodplain. The specific addresses of the single-family residential homes are unknown at this time because the participating property owner identification process is ongoing. Therefore, under 24 CFR Part 58.15 (Tiering) and 24 CFR Part 58.32 (Project Aggregation), GA DCA will use a tiered approach. An individual Tier 1 broad level review was completed for each of the forty-four counties. Tier 2 site-specific reviews will be completed for those laws and authorities not addressed in the Tier 1 broad level reviews for each eligible address when addresses become known. The extent of the FFRMS floodplain for each specific address will be determined at the Tier 2 site-specific review level by using the best available data including the Climate-Informed Science Approach (CISA), the 0.2 percent flood approach (500-year floodplain), and/or the freeboard value approach (FVA).

GA DCA proposes to use \$103,916,835.00 in CDBG-DR funding for eligible activities under the GA DCA 2023-2024 Hurricanes HRRP Single-Family Homeowner Rehabilitation and

Reconstruction Program (HRRP), which addresses storm-damaged, single-family homes (residential structures and manufactured home units). The proposed activities include rehabilitation, replacement, reconstruction, demolition, and/or elevation of single-family homes damaged by the 2023-2024 Hurricanes (DR-4685) within the aforementioned counties.

Floodplains are beneficial by providing natural moderation of floods, surface water quality maintenance, groundwater recharge, diverse wildlife habitat, cultural resources (archaeological, historic, and recreational), and agricultural, aquacultural, and forestry resources. Since the proposed actions consist of rehabilitation, replacement, reconstruction, demolition, and/or elevation of existing single-family homes with no substantial change to the original footprint, there are no new adverse impacts anticipated to the existing natural and beneficial functions and intrinsic values of the floodplain.

GA DCA 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/wetland:

- Locate the Project Outside of the Floodplain: The relocation of applicants with substantially damaged dwellings in the FFRMS floodplain to new locations outside of the floodplain is impractical and not a viable alternative. This alternative would require households to move without increasing affordable housing stock resulting in an increase in demand and housing costs, potential relocation outside of their communities which can have local economic and social impacts, and cost-prohibitive relocation and floodplain restoration costs.
- No Action Alternative: Applicants who cannot find other funding options to restore their homes or relocate might elect to remain in their homes and be subject to unsafe living conditions. The damaged structures would continue to deteriorate and remain vulnerable to future storms and flooding. As a result, these single-family homeowners may not be able to recover from the 2023-2024 Hurricanes which has additional adverse impacts on the community. Thus, the No Action Alternative would not meet the individual and community need for safe housing, nor would it provide resiliency measures including elevation. Therefore, this alternative is not feasible in relation to the desired objective to provide assistance to single-family homes, including MHUs, with unmet recovery needs from damages sustained during the 2023-2024 Hurricanes while increasing resiliency and reducing future loss of life and property in storm and flood-prone areas.

GA DCA 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 below 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.

REQUEST FOR RELEASE OF FUNDS

On or about November 20, 2025, GA DCA will submit a request to HUD for the release of CDBG-DR funds under the Disaster Relief Supplemental Appropriations Act, 2025, (Public Law 118-158) and as authorized by related laws and policies to undertake, to undertake the following project:

Tier 1 Broad Level Review Project/Program Title: Georgia Homeowner Rehabilitation and Reconstruction Program (HRRP)- CDBG-DR (2023-2024 Hurricanes)

Purpose: Between August 30, 2023, and September 27, 2024, three major storms – Hurricane Idalia, Tropical Storm Debby, and Hurricane Helene – hit the state, causing widespread flooding, extensive property damage, and long-term disruptions. In January 2025, the U.S. Department of Housing and Urban Development (HUD) announced that the State of Georgia will receive \$265,726,000.00 in funding to support long-term recovery efforts following the 2023-2024 Hurricanes through the Georgia Department of Community Affairs (DCA). Approximately \$103,916,835.00 of the above referenced funding amount will be used for HRRP activities.

Location: Scatter residential sites located in forty-four (44) counties; specifically, Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes.

Project Description: Each of the forty-four (44) Tier 1 broad level reviews will address the following activities under the DCA Homeowner Rehabilitation and Reconstruction Program (HRRP): Single-family home repair/rehabilitation, single-family home demolition and reconstruction within the existing footprint or with no substantial change in footprint on the same parcel, Manufactured Home Unit (MHU) repair/rehabilitation, MHU demolition/removal and replacement, MHU demolition/removal and reconstruction with a single-family home (stick-built) with no substantial change in footprint on the same parcel, and elevation as required under 24 CFR 55.20. An individual Tier 1 broad level review was completed for each of the forty-four counties. Tier 2 site-specific reviews will be completed for each qualified property.

Tier 2 Site-Specific Review:

Tier 2 site-specific reviews will be completed for those laws and authorities not addressed in the Tier 1 broad level reviews for each address under this program when addresses become known.

The site-specific reviews for the *Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties* will cover the following six

(6) laws and authorities not addressed in the Tier 1 broad level reviews: *Flood Insurance* [Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994]; *Contamination and Toxic Substances* [24 CFR Part 50.3(i) & 58.5(i)(2)]; *Endangered Species* [Endangered Species Act of 1973, particularly section 7; 50 CFR Part 402]; *Floodplain Management* [Executive Order 11988]; *Historic Preservation* [National Historic Preservation Act of 1966]; *Wetland Protection* [Executive Order 11990]

The site-specific reviews for the ***Appling, Bacon, Ben Hill, Berrien, Brooks, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Columbia, Colquitt, Cooks, Effingham, Emanuel, Evans, Glynn, Jefferson, Jeff Davis, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties*** will also cover the following law and authority not addressed in the Tier 1 broad level reviews: *Airport Hazards* [24 CFR Part 51 Subpart D]

The site-specific reviews for the ***Bryan, Chatham, Effingham, Liberty, Glynn, Long, and Wayne counties*** will also cover the following law and authority not addressed in the Tier 1 broad level reviews: *Coastal Zone Management* [Coastal Zone Management Act]

The site-specific reviews for the ***Bryan, Chatham, Liberty, and Glynn counties*** will also cover the following law and authority not addressed in the Tier 1 broad level reviews: *Coastal Barrier Resources* [Coastal Barrier Resources Act, as amended by the Coastal Barrier Improvement Act of 1990]

Mitigation Measures/Conditions/Permits (if any)/Written Strategy:

Airport Hazards <i>Appling, Bacon, Ben Hill, Berrien, Brooks, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Columbia, Colquitt, Cooks, Effingham, Emanuel, Evans, Glynn, Jefferson, Jeff Davis, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	For substantial rehabilitation or improvement, replacement, and reconstruction site-specific reviews, the NEPAAssist mapper will be consulted to determine if the proposed site is within 15,000 feet of a military airport or 2,500 feet of a civilian airport. If the site is located within the search radius identified above, the Runway Protection Zone/Clear Zone (RPZ/CZ) and/or Accident Potential Zone (APZ) runway map will be reviewed. If the proposed activities are not located within an RPZ/CZ or APZ, no further review is required. If the proposed activities will occur within the RPZ/CZ, then HUD assistance may not be used. If the proposed activities will occur within the APZ, conformance with DOD guidelines will be confirmed.
Coastal Zone Management <i>Bryan, Chatham, Effingham, Liberty, Glynn, Long, and Wayne counties</i>	The USFWS National Wetlands Inventory (NWI) map will be used to confirm that the residence is not located within wetlands for each site-specific review. The USGS National Map-

	Elevation Point Query Service (EPQS) EPQS will be consulted to verify that the ground elevation at the site is not located at or below 9' NAVD88. If the proposed site is located within wetlands or tidal areas, site-specific details for the proposed site will be submitted to CRD for further review. The site-specific review will not move forward until CRD approval is obtained. If CRD does not approve the site, federal assistance cannot be used at this location. If the proposed site is not located within wetlands or tidal areas, no further action is required.
Coastal Barrier Resources <i>Bryan, Chatham, Liberty, Glynn, Long, and Wayne counties</i>	For Bryan County: The USFWS Coastal Barrier Resources System Mapper will be reviewed for each proposed site to determine if the residential structure is located within an Otherwise Protected Area (OPA). For substantial rehabilitation or improvement, replacement, and reconstruction site-specific activities located within an OPA, flood insurance requirements apply. If flood insurance cannot be obtained, the residence is ineligible for federal assistance. For Chatham, Liberty, Glynn, Long, and Wayne counties: The USFWS Coastal Barrier Resources System Mapper will be reviewed for each proposed site to determine if the residential structure is located within a System Unit or Otherwise Protected Area (OPA). For substantial rehabilitation or improvement and reconstruction site-specific activities located within an OPA, flood insurance requirements apply. If flood insurance cannot be obtained, the residence is ineligible for federal assistance. Site-specific reviews submitted for residential structures located within a System Unit will not be approved.
Flood Insurance <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	The applicable effective FEMA FIRM panel will be reviewed for each site-specific location to determine if the residential structure is located within a SFHA. Flood insurance is mandatory if any portion of the structure receiving HUD funding is located within a FEMA-designated SFHA and the total cost of repairs exceeds \$10,000. If flood insurance is not required, HUD still recommends that all insurable structures maintain flood insurance under the NFIP.
Contamination and Toxic Substances <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler,</i>	Each individual site will be evaluated for contamination concerns during the site-specific

Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties

review. Databases maintained by U.S. EPA and state, local, and tribal environmental quality departments or agencies will be reviewed to screen for potential on-site and off-site facilities that could pose health and safety problems and toxic clean-up sites that are presently under analysis or remediation. A site inspection will also be completed for each proposed site location. If a potential hazard is found during the review, an ASTM Phase I will be completed for the site to show that the hazard will not affect the health and safety of occupants or conflict with the continued residential use of the property. If the county-wide average documented radon levels are at or above 4.0 pCi/L or if there is insufficient data, as determined during the Tier 1 review, the following conditions will be added to the site-specific reviews in that county:

-After replacement or reconstruction of housing is completed, radon testing will be performed using ANSI/AARST standards or Do-It-Yourself (DIY) kits. If the radon levels are determined to be under 4pCi/L, then no further action is required. Radon test results for each dwelling unit must be submitted to GA DCA. If the radon levels are determined to be at or above 4 pCi/L, then a radon mitigation plan must be documented, implemented, and submitted to GA DCA. The mitigation plan must: identify the radon level; describe the radon reduction system that will be installed; establish an ongoing maintenance plan; establish a reasonable timeframe for implementation; and require post-installation testing by a licensed radon professional, where feasible.

-After rehabilitation of housing is completed, radon testing will be performed using ANSI/AARST standards or Do-It-Yourself (DIY) kits. Radon test results for each dwelling unit must be submitted to GA DCA. If the radon levels are determined to be under 4 pCi/L, then no further action is required. If the radon levels are determined to be at or above 4 pCi/L, then a radon mitigation plan must be documented, implemented, and submitted to GA DCA. The mitigation plan must: identify the radon level; describe the radon reduction system that will be installed; establish an ongoing maintenance

	plan; establish a reasonable timeframe for implementation; and require post-installation testing by a licensed radon professional, where feasible. For houses constructed before January 1, 1978, a Lead Based Paint (LBP) Risk Assessment Report will be completed and attached to the site-specific review. All LBP debris will be properly disposed of in a Georgia Department of Natural Resources, Environmental Protection Division (EPD) approved landfill facility in accordance with applicable regulations. If suspect Asbestos Containing Material (ACM) are found during reconstruction, replacement, or rehabilitation activities, it should be assumed to contain asbestos until laboratory analysis can confirm or deny their asbestos content. The asbestos inspection and the removal of ACM must be done by asbestos professionals in accordance with all applicable federal, State and local laws, regulations and procedures.
Endangered Species <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	The following conditions will be followed to avoid impacts to state protected and federally threatened, endangered, or proposed endangered species: Snakes: Snakes will be allowed to leave the structure prior to starting work, and they will not be harmed. Suwannee alligator snapping turtle: To protect water quality and nesting habitats for the Suwannee alligator snapping turtle, activities occurring within 50 feet of large streams and rivers in the southern counties will be avoided from April through August. Tricolored Bat, Gray Bat, Indiana Bat, Northern Long-eared Bat: For replacement and reconstruction activities, each site will be visually inspected for bats with high powered flashlights or spotlights. Per USFWS, it is recommended that the inspection be completed no more than two weeks prior to demolition if it is safe to enter. If bats are discovered, Laci Pattavina at: laci_pattavina@fws.gov will be contacted for further coordination.
Floodplain Management <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler,</i>	For substantial rehabilitation or improvement, replacement, and reconstruction site specific activities, the effective FEMA FIRM panel and

<i>Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	Preliminary FIRM panel (if available) will be reviewed for each proposed site to determine if the subject residential structure is located within the FFRMS floodplain. For sites located within the FFRMS floodplain, the Programmatic 8-Step Process will be applied, including elevation or other flood risk minimization measures. The minimum elevation or floodproofing requirement for new construction or substantial improvement activities shall be the elevation of the FFRMS floodplain. Any elevation requirements must be documented on an Elevation Certificate or a Floodproofing Certificate. Site-specific reviews for residential structures that are located within the regulatory floodway will not be approved.
Historic Preservation <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	The proposed activities have the potential to cause effects on historic properties. Therefore, a Section 106 review will be completed during the site-specific review. For activities identified as having no or limited effect on historic properties, per the existing Programmatic Agreement (PA), a programmatic allowance will be applied to the site-specific review activities and no further Section 106 review will be required. For activities that do not meet a programmatic allowance listed in the PA, a full Section 106 consultation will be submitted to the State Historic Preservation Office (SHPO). If any proposed activity involves ground disturbance, a Section 106 consultation will be sent to the applicable tribes.
Wetlands Protection <i>Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Candler, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Effingham, Emanuel, Evans, Glynn, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, Pierce, Richmond, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Ware, Washington, Wayne, Wheeler, and Wilkes counties</i>	The National Wetland Inventory (NWI) map will be consulted and used for documenting the presence or absence of wetlands for each site-specific review. The proposed activities do not involve new construction; therefore, direct impacts to wetlands are not anticipated to occur since the proposed activities will be within the existing footprint or with no substantial change in footprint on the same parcel. If wetlands are documented adjacent to the proposed activity area, best management practices will be implemented to minimize potential indirect impacts to on and off-site wetlands.

Estimated Project Cost: \$103,916,835.00 (total allocation for HRRP activities in 44 counties)

FINDING OF NO SIGNIFICANT IMPACT

GA DCA has determined that the project activities for each of the forty-four individual broad level Tier 1 reviews will have no significant impact on the human environment. Therefore, an Environmental Impact Statement under the National Environmental Policy Act of 1969 (NEPA) is not required. Environmental Review Records (ERR) that document the environmental determination for the forty-four (44) Tier 1 Broad level Reviews are on file and available for public review from 9:00 am to 4:00 pm at the GA DCA office, 60 Executive Park South NE, Atlanta, GA 30329 and online at dca.georgia.gov under [CDBG-DR Public Notices & Announcements](#).

PUBLIC COMMENTS

Any individual, group, or agency may submit written comments on the ERR to GA DCA. Comments may also be submitted via email at CDBG-DR@dca.ga.gov. All comments received by November 20, 2025, will be considered by GA DCA prior to authorizing submission of a request for release of funds. Comments should specify which Notice and county-specific broad level Tier 1 review they are addressing.

ENVIRONMENTAL CERTIFICATION

GA DCA certifies to HUD that Kathleen Tremblay in her capacity as Georgia DCA CDBG – Disaster Recovery Program Director/Certifying Officer consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under NEPA and related laws and authorities and allows GA DCA to use CDBG-DR program funds.

OBJECTIONS TO RELEASE OF FUNDS

HUD will accept objections to its release of fund and GA DCA's certification for a period of fifteen days following the anticipated submission date or its actual receipt of the request (whichever is later) only if they are on one of the following bases: (a) the certification was not executed by the Certifying Officer of GA DCA; (b) GA DCA has omitted a step or failed to make a decision or finding required by HUD regulations at 24 CFR part 58; (c) the grant recipient or other participants in the development process have committed funds, incurred costs or undertaken activities not authorized by 24 CFR Part 58 before approval of a release of funds by HUD; or (d) another Federal agency acting pursuant to 40 CFR Part 1504 has submitted a written finding that the project is unsatisfactory from the standpoint of environmental quality. Objections must be prepared and submitted in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to HUD at the Atlanta Field Office MLK Jr. Federal Building, 77 Forsyth St. SW, Atlanta GA, 30303. Potential objectors should contact HUD to verify the actual last day of the objection period.

Certifying Officer, Kathleen Tremblay; GA DCA