

**Environmental Review for Activity/Project that is
Categorically Excluded Subject to Section 58.5
Pursuant to 24 CFR 58.35(a)**

Project Information

Project Name: 113-Thompson-St-Henderson-KY-HFH-Henderson-HB26

HEROS Number: 900000010555743

Start Date: 09/16/2026

Responsible Entity (RE): KENTUCKY HOUSING CORPORATION, 1231 Louisville Rd
Frankfort KY, 40601

State / Local Identifier: HB26-0462-01

RE Preparer: Jeremiah Myers

Certifying Officer: Curtis A. Stauffer

**Grant Recipient (if different than R
esponsible Entity):**

Point of Contact:

Point of Contact: Kristen M Lowry

Consultant (if applicable): Kriss Lowry & Associates, Inc.

40 CFR 1506.5(b)(4): The lead agency or, where appropriate, a cooperating agency shall prepare a disclosure statement for the contractor's execution specifying that the contractor has no financial or other interest in the outcome of the action. Such statement need not include privileged or confidential trade secrets or other confidential business information.

- ✓ By checking this box, I attest that as a consultant, I have no financial or other interest in the outcome of the undertaking assessed in this environmental review.

Project Location: 113 Thompson St, Henderson, KY 42420

Additional Location Information:

Longitude: -87.582589 Latitude: 37.832198

Direct Comments to: Kentucky Housing Corporation
1231 Louisville Rd.
Frankfort, KY 40601
Attn: Jeremiah Myers
EnvironmentalReview@kyhousing.org

Description of the Proposed Project [24 CFR 50.12 & 58.32; 40 CFR 1508.25]:

Habitat for Humanity of Henderson, Kentucky, Inc., a Community Housing Development Organization (CHDO), will use HOME funds from Kentucky Housing Corporation to build a single-family home for a low-income household on a lot at 113 Thompson St (geographic coordinates 37.831767, -87.582017). The house will most likely be 1,230 square feet with three bedrooms and one bath but may vary depending on the needs of the new owner. The home to be built on this infill lot will be connected to existing utility infrastructure. The lot is vacant and 30' by 148' or 4,440 square feet. According to PVA records, the lot previously had a single family home on it that burned in July 2023 and was later demolished and the site cleared. The lot has been vacant since then. The lot only has grass for vegetation so no trees will be removed. The total project cost is estimated at \$150,000 with \$87,500 in HUD HOME funds. The property is located in Census Tract 203.

Maps, photographs, and other documentation of project location and description:

[Topographic Map 2022 113 Thompson St Henderson.pdf](#)

[PVA Map 113 Thompson St.pdf](#)

[Aerial Site Photo 2024 113 Thompson St.pdf](#)

[Site photos ASTM 113 Thompson St Henderson.pdf](#)

Level of Environmental Review Determination:

Categorically Excluded per 24 CFR 58.35(a), and subject to laws and authorities at 58.5:

58.35(a)(4)(i)

Determination:

	This categorically excluded activity/project converts to EXEMPT per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license; Funds may be committed and drawn down after certification of this part for this (now) EXEMPT project; OR
✓	This categorically excluded activity/project cannot convert to Exempt status because one or more statutes or authorities listed at Section 58.5 requires formal consultation or mitigation. Complete consultation/mitigation protocol requirements, publish NOI/RROF and obtain "Authority to Use Grant Funds" (HUD 7015.16) per Section 58.70 and 58.71 before committing or drawing down any funds; OR
	This project is not categorically excluded OR, if originally categorically excluded, is now subject to a full Environmental Assessment according to Part 58 Subpart E due to extraordinary circumstances (Section 58.35(c)).

Approval Documents:

[HEROS Signature Pages_HfH Henderson_113 Thompson St_2026-9-18.pdf](#)

**7015.15 certified by Certifying Officer
on:**

**7015.16 certified by Authorizing Officer
on:**

Funding Information

Grant / Project Identification Number	HUD Program	Program Name	Funding Amount
M25SG210100	Community Planning and Development (CPD)	HOME Program	\$87,500.00

**Estimated Total HUD Funded, \$87,500.00
Assisted or Insured Amount:**

Estimated Total Project Cost:

\$150,000.00

Compliance with 24 CFR §50.4, §58.5 and §58.6 Laws and Authorities

Compliance Factors: Statutes, Executive Orders, and Regulations listed at 24 CFR §50.4, §58.5, and §58.6	Are formal compliance steps or mitigation required?	Compliance determination (See Appendix A for source determinations)
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR §50.4 & § 58.6		
Airport Hazards Clear Zones and Accident Potential Zones; 24 CFR Part 51 Subpart D	☐ Yes ☒ No	The project site is not within 15,000 feet of a military airport or 2,500 feet of a civilian airport. The project is in compliance with Airport Hazards requirements. There are no airports within 15,000 feet (2.84 miles) of the project site. The nearest airport is the Henderson City County Airport located 5.4 miles from the project site.
Coastal Barrier Resources Act Coastal Barrier Resources Act, as amended by the Coastal Barrier Improvement Act of 1990 [16 USC 3501]	☐ Yes ☒ No	This project is located in a state that does not contain CBRS units. Therefore, this project is in compliance with the Coastal Barrier Resources Act.
Flood Insurance Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994 [42 USC 4001-4128 and 42 USC 5154a]	☐ Yes ☒ No	The structure or insurable property is not located in a FEMA-designated Special Flood Hazard Area. While flood insurance may not be mandatory in this instance, HUD recommends that all insurable structures maintain flood insurance under the National Flood Insurance Program (NFIP). The project is in compliance with flood insurance requirements. The FIRMette map for the project site shows that it is located in Zone-X Area of Minimal Flood Hazards (Panel #21101C0229G, eff. 10/5/2023). A search of the FEMA Flood Map Service Center products database for Panel #21101C0229G shows five Letters of Map Amendment and one Map Revalidation, none of which apply

		to Thompson Street. The only result for preliminary products for Henderson shows the preliminary designations for nearby panels that were issued 05/10/2022.
STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR §50.4 & § 58.5		
Air Quality Clean Air Act, as amended, particularly section 176(c) & (d); 40 CFR Parts 6, 51, 93	☐ Yes ☒ No	Based on the project description, this project includes no activities that would require further evaluation under the Clean Air Act. The project is in compliance with the Clean Air Act. The project consists of the new construction of one unit of single-family detached housing.
Coastal Zone Management Act Coastal Zone Management Act, sections 307(c) & (d)	☐ Yes ☒ No	This project is located in a state that does not participate in the Coastal Zone Management Program. Therefore, this project is in compliance with the Coastal Zone Management Act.
Contamination and Toxic Substances 24 CFR 50.3(i) & 58.5(i)(2)]	☒ Yes ☐ No	On-site or nearby toxic, hazardous, or radioactive substances that could affect the health and safety of project occupants or conflict with the intended use of the property were not found. Radon analysis indicated elevated levels of radon or consideration of radon will occur following construction. Adverse radon impacts can be mitigated. With mitigation, identified in the mitigation section of this review, the project will be in compliance with contamination and toxic substances requirements. A Phase 1 Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E1527-21 report dated August 3, 2026, was prepared by EcoReliant, Lexington, KY. On June 29, 2026, EcoReliant personnel (Isaac Ratliff) conducted reconnaissance. The subject property consists of a vacant lot located along Thompson Street in Henderson, Kentucky. The site is situated in a largely residential area. According to the

		Henderson County Property Valuation Administrator (PVA), the property is currently owned by the Lois Duckworth estate. Site reconnaissance indicated that the property is currently a grass covered lot. Historical information indicates that the subject property was undeveloped until at least 1923, when a lumber shed was built on the property. The subject site was developed into a residential property in the 1930's and remained a residence until the structure burned down in 2023. The site has been vacant since 2023. An electronic database search of files maintained by the United States Environmental Protection Agency (EPA) and the Kentucky Department for Environmental Protection (KDEP) was conducted to evaluate the regulatory history of the subject property and surrounding properties. The search of standard federal, state, and tribal regulatory agency databases was conducted to identify listings for the subject property and adjoining properties and evaluate sites within applicable ASTM E1527-21 defined search radii that could cause actual or potential environmental impacts to the subject property. There were several sites listed in the database search; however, none appear to have impacted the subject site. EcoReliant's Phase I ESA performed in conformance with the scope and limitations of ASTM E1527-21 did not reveal evidence of any Recognized Environmental Conditions (REC) in connection with the property. To ensure compliance with HUD CPD Notice 23 103 as of July 9, 2024, Kentucky Housing Corporation has adopted an updated Radon Policy. The University of Kentucky Geologically Based Indoor Radon Potential Map for
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		the project site documents that it is in the 2.71 to 4.0 picocuries per liter (pCi/L) zone, therefore testing will be required upon completion of construction to determine if radon levels exceed 4.0 picocuries per liter (pCi/L). Radon testing must occur post construction but before occupancy. A passive radon reduction venting system is required for all newly constructed single-family units. The radon vent pipe shall pass through a heated portion of the structure and an accessible attic space and chase which will allow adequate working space to possibly install an inline fan. Electrical provisions shall be roughed in, in an accessible attic or chase, for possible future installation of an inline fan. Radon testing must occur post construction but before occupancy. If post construction radon testing shows 4.0 pCi/L or more, then mitigation measures shall be completed according to the most current version of ANSI/AARST CCAH (American National Standards Institute/American Association of Radon Scientists and Technologists CCAH Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses). If radon levels exceed 4.0 pCi/L, mitigation measures will be installed by a National Radon Proficiency Program (NRPP) certified professional. If testing shows levels below 4.0 pCi/L mitigation is not required.
Endangered Species Act Endangered Species Act of 1973, particularly section 7; 50 CFR Part 402	☐ Yes ☒ No	This project will have No Effect on listed species based on a letter of understanding, memorandum of agreement, programmatic agreement, or checklist provided by local HUD office. This project is in compliance with the Endangered Species Act. This

		activity is governed by the 2023-2028 CATEGORICAL CONSULTATION AGREEMENT BETWEEN KENTUCKY HOUSING CORPORATION AND THE KENTUCKY FIELD OFFICE OF THE U.S. FISH AND WILDLIFE SERVICE FOR CERTAIN HUD FUNDED PROJECTS, which states "The following activities are included in the terms of this agreement and, if not excluded by the 'Special Conditions' section of this agreement, may be undertaken without additional review by the Service... 4. Funding of construction of a scattered site home which will occur on a 'prepared home site,' which is a site that has been cleared of natural vegetation and filled and graded in the normal course of preparation for housing construction prior to and independent of a HUD-funded activity."
Explosive and Flammable Hazards Above-Ground Tanks) [24 CFR Part 51 Subpart C	☐ Yes ☒ No	There is a current or planned stationary aboveground storage container of concern within 1 mile of the project site. The Separation Distance from the project is acceptable. The project is in compliance with explosive and flammable hazard requirements. A search of Google Earth Pro aerial maps found fourteen sites with above ground storage tanks within a one-mile radius of the site. Project Representatives from Habitat for Humanity of Henderson Ky, Britney Smith, Executive Director, and Matt Reynolds, Operations Manager, investigated each site to find out what, if any, flammable liquid was present. Three of the sites had potentially flammable liquids. They are shown on the map of above ground storage tanks as AST 1, AST 4 and AST 17. AST 1 - Nutrien Ag Solutions has several tanks including Round-up (1,000-gallon tank), Acuron (1,000 gallon tank), Acron/GT-

		(1,000 gallon tank), Nitrogen 32% (1,000 gallon tank), Nitrogen 28% (1,000 galleon tank), Ammonia Tank 50,000 gallon and 20 (750 gallon tanks). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 50,000 gallons to determine the ASD was 1411.21 feet. The tanks are located 4,207.20 feet from the site and they are at or beyond the required separation distance. AST 4 - Griffin Industries Blending/Nature Safe has multiple storage tanks with potentially flammable liquids: Organic Fertilizer- 5 tanks (4,300 gallons each) & 6 tanks (3,000 gallons each). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 4,300 gallons to determine the ASD was 507.81 feet. The tanks are located 2,943.19 feet from the site and is at or beyond the required separation distance. AST 17 - Home Oil & Gas has multiple storage tanks with flammable liquids: Diesel (9 tanks- 3,780 gallons each) & Hydraulic Fluid (17 tanks- 3,780 gallons each), Transmission Motor Oil (17 tanks- 3,780 gallons each), and Antifreeze (2 tanks-3,780 gallon each). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 3,780 gallons to determine the ASD was 481.26 feet. The tanks are located 2,485.68 feet from the site which is at or beyond the required separation distance. See the documentation for a spreadsheet with information on all fourteen above ground storage tanks within 1 mile of the site and a map showing their location.
Farmlands Protection Farmland Protection Policy Act of	☐ Yes ☒ No	This project does not include any activities that could potentially convert agricultural land to a non-agricultural

1981, particularly sections 1504(b) and 1541; 7 CFR Part 658		use. The project is in compliance with the Farmland Protection Policy Act. The site is located within the City of Henderson and is land that is already in or committed to urban development and is therefore not subject to the FPPA. As per 7 CFR 658.2(a), it is land identified as an urbanized area (UA) on the Census Bureau map and it is land mapped as an urban area using the tint-overprint on the USGS topographical maps.
Floodplain Management Executive Order 11988, particularly section 2(a); 24 CFR Part 55	☐ Yes ☒ No	This project does not occur in the FFRMS floodplain. The project is in compliance with Executive Orders 11988 and 13690. The FIRM Panel for the project site (Panel #21101C0229G, eff. 10/5/2023) has the 0.2% Annual Chance Flood Hazard Area mapped. The FIRM Map and FIRMette Map for the project site documents that it is located in Zone X-Area of Minimal Flood Hazard. A search of the FEMA Flood Map Service Center products database for Panel #21101C0229G effective October 5, 2023 shows five Letters of Map Amendment and one Map Revalidation, none of which apply to Thompson Street. The only result for preliminary products for Henderson shows the preliminary designations for nearby panels that were issued 05/10/2022.
Historic Preservation National Historic Preservation Act of 1966, particularly sections 106 and 110; 36 CFR Part 800	☐ Yes ☒ No	Based on Section 106 consultation there are No Historic Properties Affected because there are no historic properties present. The project is in compliance with Section 106. In a letter dated August 13, 2026, the Kentucky Heritage Council (SHPO) stated " We understand the proposed project consists of new construction of a single-family home in Henderson, Kentucky. Based on the documentation provided, a cultural resource survey is not warranted.

		Should the project plans change, or should additional information become available regarding the cultural resources or citizens' concerns regarding impacts to cultural resources, please submit that information to our office as additional consultation may be warranted. In the unlikely event that human remains are found during construction for this project, work should cease immediately, and the county coroner and the Kentucky Heritage Council should be contacted. We would concur with a finding of No Historic properties Affected for the proposed undertaking." Kentucky Housing Corporation invited the tribes identified in the HUD TDAT search results for Henderson County, KY (Cherokee Nation, Delaware Nation-Oklahoma, Eastern Band of Cherokee Indians, Miami Tribe of Oklahoma, Osage Nation, Peoria Tribe of Indians of Oklahoma, and the Quapaw Nation) to become consulting parties on the Section 106 review of this project in letters sent via email on August 7, 2026. The Quapaw Nation responded via email on August 13, 2026, stating that new construction at the site "will have no effect on known properties of cultural or sacred significance to the Quapaw Nation." None of the other six tribes responded within the 30-day threshold established by CPD Notice 12-006.
Noise Abatement and Control Noise Control Act of 1972, as amended by the Quiet Communities Act of 1978; 24 CFR Part 51 Subpart B	☐ Yes ☒ No	A Noise Assessment was conducted. The noise level was acceptable: 62.0 db. See noise analysis. The project is in compliance with HUD's Noise regulation. Roads: Per the Kentucky Transportation Cabinet (KYTC) and Google Earth Pro Map there is one road with traffic data within 1000 feet of the

		project site. Washington Street is 262 feet from the site. Railroads: There are three railroads within 3000 feet of the site. The CSX Transportation main line is 1,479 feet from the project site ,the CSX Heilman St line is 2,033 feet from the site and the IHRC line is 1,437 feet from the site. Airports: Two airports are within 15 miles of the project site: Henderson City County Airport (5.4 miles away) and Evansville Regional Airport (13.8 miles away). The HUD Airport Noise Worksheet for each airport documents that airplane noise is not expected to be generated beyond the airport boundaries. The combined DNL for the site is 62. See the Noise Calculations spreadsheet for information used for the DNL calculation The National Transportation Noise Map shows that the project site is in the 45-50 dB zone.
Sole Source Aquifers Safe Drinking Water Act of 1974, as amended, particularly section 1424(e); 40 CFR Part 149	☐ Yes ☒ No	The project is not located on a sole source aquifer area. The project is in compliance with Sole Source Aquifer requirements. There are no sole source aquifers in the State of Kentucky.
Wetlands Protection Executive Order 11990, particularly sections 2 and 5	☐ Yes ☒ No	The project will not impact wetlands. The project is in compliance with Executive Order 11990. According to the USFWS National Wetlands Inventory map, there are no known wetlands on or adjacent to the project site. The project site is not on land with hydric soil, as demonstrated by the USDA NRCS Web Soil Survey Tool.
Wild and Scenic Rivers Act Wild and Scenic Rivers Act of 1968, particularly section 7(b) and (c)	☐ Yes ☒ No	This project is not within proximity of a NWSRS river. The project is in compliance with the Wild and Scenic Rivers Act. The project site is 213.64 miles from the Wild and Scenic portion of the Red River, Kentucky's only Wild and Scenic River, and is 23.89 miles from the Nationwide Rivers Inventory

		Wabash River, the nearest such body. There are no current Study Rivers in Kentucky.
HUD HOUSING ENVIRONMENTAL STANDARDS		

Mitigation Measures and Conditions [40 CFR 1505.2(c)]:

Summarized below are all mitigation measures adopted by the Responsible Entity to reduce, avoid or eliminate adverse environmental impacts and to avoid non-compliance or non-conformance with the above-listed authorities and factors. These measures/conditions must be incorporated into project contracts, development agreements and other relevant documents. The staff responsible for implementing and monitoring mitigation measures should be clearly identified in the mitigation plan.

Law, Authority, or Factor	Mitigation Measure or Condition	Comments on Completed Measures	Mitigation Plan	Complete
Contamination and Toxic Substances	To ensure compliance with HUD CPD Notice 23-103 as of July 9, 2024, Kentucky Housing Corporation has adopted an updated Radon Policy. The University of Kentucky Geologically Based Indoor Radon Potential Map for the project site documents that it is in the 2.71 to 4.0 picocuries per liter (pCi/L) zone, therefore testing will be required upon completion of	N/A	Upon completion and before residency, the unit will be tested for radon by a radon professional certified by the National Radon Proficiency Program (NRRP) program. If radon levels are above 4.0 pCi/L, a certified mitigation specialist will install an inline fan in the previously installed radon vent pipe. They will also provide a mitigation plan. The unit will be retested two weeks after installation and ongoing operation of the inline fan. If radon levels are still above 4.0 pCi/L, Habitat will work with the radon mitigation specialist to install further mitigation methods as required until the unit reaches acceptable ranges. All test results including test date, the test method, detailed explanation of the test (doors shut, windows shut, time of testing), testing conductor, and test results will be emailed to	

	construction to determine if radon levels exceed 4.0 picocuries per liter (pCi/L). Radon testing must occur post construction but before occupancy. A passive radon reduction venting system is required for all newly constructed single-family units. The radon vent pipe shall pass through a heated portion of the structure and an accessible attic space and chase which will allow adequate working space to possibly install an inline fan. Electrical provisions shall be roughed in, in an accessible attic or chase, for possible future installation of an inline fan. Radon testing must occur post construction but before		environmentalreview@kyhousing.org Matt Reynolds, Chief Operations Officer with Habitat for Humanity of Henderson, Kentucky will be responsible for insuring radon testing and mitigation if necessary are implemented.	
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	occupancy. If post construction radon testing shows 4.0 pCi/L or more, then mitigation measures shall be completed according to the most current version of ANSI/AARST CCAH (American National Standards Institute/American Association of Radon Scientists and Technologists CCAH Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses). If radon levels exceed 4.0 pCi/L, mitigation measures will be installed by a National Radon Proficiency Program (NRPP) certified professional. If testing shows levels below 4.0 pCi/L mitigation is not required.			
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Project Mitigation Plan

Upon completion and before residency, the unit will be tested for radon by a radon professional certified by the National Radon Proficiency Program (NRRP) program. If radon levels are above 4.0 pCi/L, a certified mitigation specialist will install an inline fan in the previously installed radon vent pipe. They will also provide a mitigation plan. The unit will be retested two weeks after installation and ongoing operation of the inline fan. If radon levels are still above 4.0 pCi/L, Habitat will work with the radon mitigation specialist to install further mitigation methods as required until the unit reaches acceptable ranges. All test results including test date, the test method, detailed explanation of the test (doors shut, windows shut, time of testing), testing conductor, and test results will be emailed to environmentalreview@kyhousing.org Matt Reynolds, Chief Operations Officer with Habitat for Humanity of Henderson, Kentucky will be responsible for insuring radon testing and mitigation if necessary are implemented.

Supporting documentation on completed measures

APPENDIX A: Related Federal Laws and Authorities

Airport Hazards

General policy	Legislation	Regulation
It is HUD's policy to apply standards to prevent incompatible development around civil airports and military airfields.		24 CFR Part 51 Subpart D

1. To ensure compatible land use development, you must determine your site's proximity to civil and military airports. Is your project within 15,000 feet of a military airport or 2,500 feet of a civilian airport?

✓ No

Based on the response, the review is in compliance with this section. Document and upload the map showing that the site is not within the applicable distances to a military or civilian airport below

Yes

Screen Summary

Compliance Determination

The project site is not within 15,000 feet of a military airport or 2,500 feet of a civilian airport. The project is in compliance with Airport Hazards requirements. There are no airports within 15,000 feet (2.84 miles) of the project site. The nearest airport is the Henderson City County Airport located 5.4 miles from the project site.

Supporting documentation

[150000 ft Radius Map 113 Thompson Street Henderson.pdf](#)
[Distance 113 Thompson_Henderson Airport.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Coastal Barrier Resources

General requirements	Legislation	Regulation
HUD financial assistance may not be used for most activities in units of the Coastal Barrier Resources System (CBRS). See 16 USC 3504 for limitations on federal expenditures affecting the CBRS.	Coastal Barrier Resources Act (CBRA) of 1982, as amended by the Coastal Barrier Improvement Act of 1990 (16 USC 3501)	

This project is located in a state that does not contain CBRA units. Therefore, this project is in compliance with the Coastal Barrier Resources Act.

Screen Summary

Compliance Determination

This project is located in a state that does not contain CBRS units. Therefore, this project is in compliance with the Coastal Barrier Resources Act.

Supporting documentation

Are formal compliance steps or mitigation required?

Yes

✓ No

Flood Insurance

General requirements	Legislation	Regulation
Certain types of federal financial assistance may not be used in floodplains unless the community participates in National Flood Insurance Program and flood insurance is both obtained and maintained.	Flood Disaster Protection Act of 1973 as amended (42 USC 4001-4128)	24 CFR 50.4(b)(1) and 24 CFR 58.6(a) and (b); 24 CFR 55.1(b).

1. Does this project involve financial assistance for construction, rehabilitation, or acquisition of a mobile home, building, or insurable personal property?

No. This project does not require flood insurance or is excepted from flood insurance.

✓ Yes

2. Upload a FEMA/FIRM map showing the site here:

[FIRMETTE 113 Thompson St Henderson.pdf](#)

The Federal Emergency Management Agency (FEMA) designates floodplains. The [FEMA Map Service Center](#) provides this information in the form of FEMA Flood Insurance Rate Maps (FIRMs). For projects in areas not mapped by FEMA, use the best available information to determine floodplain information. Include documentation, including a discussion of why this is the best available information for the site. Provide FEMA/FIRM floodplain zone designation, panel number, and date within your documentation.

Is the structure, part of the structure, or insurable property located in a FEMA-designated Special Flood Hazard Area?

✓ No

Based on the response, the review is in compliance with this section.

Yes

4. While flood insurance is not mandatory for this project, HUD strongly recommends

that all insurable structures maintain flood insurance under the National Flood Insurance Program (NFIP). Will flood insurance be required as a mitigation measure or condition?

Yes

✓ No

Screen Summary

Compliance Determination

The structure or insurable property is not located in a FEMA-designated Special Flood Hazard Area. While flood insurance may not be mandatory in this instance, HUD recommends that all insurable structures maintain flood insurance under the National Flood Insurance Program (NFIP). The project is in compliance with flood insurance requirements. The FIRMette map for the project site shows that it is located in Zone-X Area of Minimal Flood Hazards (Panel #21101C0229G, eff. 10/5/2023). A search of the FEMA Flood Map Service Center products database for Panel #21101C0229G shows five Letters of Map Amendment and one Map Revalidation, none of which apply to Thompson Street. The only result for preliminary products for Henderson shows the preliminary designations for nearby panels that were issued 05/10/2022.

Supporting documentation

[FEMA Revalidation LOMC Letter to City of Henderson 2023-10-6.pdf](#)

[FEMA LOMA-Removal 5650 Airline Road 2023-10-5.pdf](#)

[FEMA LOMA-Removal 1423 Wilson Drive 2023-10-5.pdf](#)

[FEMA LOMA-Removal 800 1st Street 2023-10-5.pdf](#)

[FEMA LOMA-Removal 125 North McKinley Street 2023-10-5.pdf](#)

[FEMA LOMA- Out as Shown 602 Canoe Creek Drive 2023-10-5.pdf](#)

[FEMA Flood Map Service Center Search All Products Henderson County 2026-09-09.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Air Quality

General requirements	Legislation	Regulation
The Clean Air Act is administered by the U.S. Environmental Protection Agency (EPA), which sets national standards on ambient pollutants. In addition, the Clean Air Act is administered by States, which must develop State Implementation Plans (SIPs) to regulate their state air quality. Projects funded by HUD must demonstrate that they conform to the appropriate SIP.	Clean Air Act (42 USC 7401 et seq.) as amended particularly Section 176(c) and (d) (42 USC 7506(c) and (d))	40 CFR Parts 6, 51 and 93

1. Does your project include new construction or conversion of land use facilitating the development of public, commercial, or industrial facilities OR five or more dwelling units?

Yes

✓ No

Based on the response, the review is in compliance with this section.

Screen Summary

Compliance Determination

Based on the project description, this project includes no activities that would require further evaluation under the Clean Air Act. The project is in compliance with the Clean Air Act. The project consists of the new construction of one unit of single-family detached housing.

Supporting documentation

Are formal compliance steps or mitigation required?

Yes

✓ No

Coastal Zone Management Act

General requirements	Legislation	Regulation
Federal assistance to applicant agencies for activities affecting any coastal use or resource is granted only when such activities are consistent with federally approved State Coastal Zone Management Act Plans.	Coastal Zone Management Act (16 USC 1451-1464), particularly section 307(c) and (d) (16 USC 1456(c) and (d))	15 CFR Part 930

This project is located in a state that does not participate in the Coastal Zone Management Program. Therefore, this project is in compliance with the Coastal Zone Management Act.

Screen Summary

Compliance Determination

This project is located in a state that does not participate in the Coastal Zone Management Program. Therefore, this project is in compliance with the Coastal Zone Management Act.

Supporting documentation

Are formal compliance steps or mitigation required?

Yes

✓ No

Contamination and Toxic Substances

General Requirements	Legislation	Regulations
It is HUD policy that all properties that are being proposed for use in HUD programs be free of hazardous materials, contamination, toxic chemicals and gases, and radioactive substances, where a hazard could affect the health and safety of the occupants or conflict with the intended utilization of the property.		24 CFR 58.5(i)(2) 24 CFR 50.3(i)
Reference		
https://www.onecpd.info/environmental-review/site-contamination		

1. Were any on-site or nearby toxic, hazardous, or radioactive substances* (excluding radon) found that could affect the health and safety of project occupants or conflict with the intended use of the property? (Were any recognized environmental conditions or RECs identified in a Phase I ESA and confirmed in a Phase II ESA?)

Provide a map or other documentation of absence or presence of contamination** and explain evaluation of site contamination in the Screen Summary at the bottom of this screen.

✓ No

Explain:

A Phase 1 Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E1527-21 report dated August 3, 2026, was prepared by EcoReliant, Lexington, KY. On June 29, 2026, EcoReliant personnel (Isaac Ratliff) conducted reconnaissance. The subject property consists of a vacant lot located along Thompson Street in Henderson, Kentucky. The site is situated in a largely residential area. According to the Henderson County Property Valuation Administrator (PVA), the property is currently owned by the Lois Duckworth estate. Site reconnaissance indicated that the property is currently a grass covered lot. Historical information indicates that the subject property was undeveloped until at least 1923, when a lumber shed was built on the property. The subject site was developed into a residential property in the 1930's and remained a residence until the structure burned down in 2023. The site has been vacant since 2023. An electronic database search of files maintained by the United States Environmental Protection Agency (EPA) and the Kentucky Department for Environmental Protection (KDEP) was conducted to evaluate the regulatory history of the subject property and surrounding properties. The search of standard federal, state, and tribal regulatory agency databases was conducted to identify listings for the subject property and

adjoining properties and evaluate sites within applicable ASTM E1527-21 defined search radii that could cause actual or potential environmental impacts to the subject property. There were several sites listed in the database search; however, none appear to have impacted the subject site. EcoReliant's Phase I ESA performed in conformance with the scope and limitations of ASTM E1527-21 did not reveal evidence of any Recognized Environmental Conditions (REC) in connection with the property.

Yes

- ✓ Check here if an ASTM Phase I Environmental Site Assessment (ESA) report was utilized. [Note: HUD regulations does not require an ASTM Phase I ESA report for single family homes]

* This question covers the presence of radioactive substances excluding radon. Radon is addressed in the Radon Exempt Question.

** Utilize EPA's Enviromapper, NEPAassist, or state/tribal databases to identify nearby dumps, junk yards, landfills, hazardous waste sites, and industrial sites, including EPA National Priorities List Sites (Superfund sites), CERCLA or state-equivalent sites, RCRA Corrective Action sites with release(s) or suspected release(s) requiring clean-up action and/or further investigation. Additional supporting documentation may include other inspections and reports.

2. Evaluate the building(s) for radon. Do all buildings meet any of the exemptions* from having to consider radon in the contamination analysis listed in CPD Notice [CPD-23-103](#)?

Yes

Explain:

- ✓ No

* Notes:

- Buildings with no enclosed areas having ground contact.
- Buildings containing crawlspaces, utility tunnels, or parking garages would not be exempt, however buildings built on piers would be exempt, provided that there is open air between the lowest floor of the building and the ground.
- Buildings that are not residential and will not be occupied for more than 4 hours per day.
- Buildings with existing radon mitigation systems - document radon levels are below 4 pCi/L with test results dated within two years of submitting the application for HUD assistance and document the system includes an ongoing maintenance plan that includes periodic testing

to ensure the system continues to meet the current EPA recommended levels. If the project does not require an application, document test results dated within two years of the date the environmental review is certified. Refer to program office guidance to ensure compliance with program requirements.

- Buildings tested within five years of the submission of application for HUD assistance: test results document indoor radon levels are below current the EPA's recommended action levels of 4.0 pCi/L. For buildings with test data older than five years, any new environmental review must include a consideration of radon using one of the methods in Section A below.

3. Is the proposed project new construction or substantial rehabilitation where testing will be conducted but cannot yet occur because building construction has not been completed?

✓ Yes

Compliance with this section is conditioned on post-construction testing being conducted, followed by mitigation, if needed. Radon test results, along with any needed mitigation plan, must be uploaded to the mitigation section within this screen.

No

7. Mitigation

Document the mitigation needed according to the requirements of the appropriate federal, state, tribal, or local oversight agency. If the adverse environmental impacts cannot be mitigated, then HUD assistance may not be used for the project at this site.

For instances where radon mitigation is required (i.e. where test results demonstrated radon levels at 4.0 pCi/L and above), then you must include a radon mitigation plan*.

Can all adverse environmental impacts be mitigated?

No, all adverse environmental impacts cannot feasibly be mitigated.
Project cannot proceed at this location.

- ✓ Yes, all adverse environmental impacts can be eliminated through mitigation, and/or consideration of radon and radon mitigation, if needed, will occur following construction.
Provide all mitigation requirements** and documents in the Screen Summary at the bottom of this screen.

* Refer to CPD Notice [CPD-23-103](#) for additional information on radon mitigation plans.

** Mitigation requirements include all clean-up requirements required by applicable federal, state, tribal, or local law. Additionally, please upload, as applicable, the long-term operations and maintenance plan, Remedial Action Work Plan, and other equivalent documents.

8. Describe how compliance was achieved. Include any of the following that apply: State Voluntary Clean-up Program, a No Further Action letter, use of engineering controls*, or use of institutional controls.**

To ensure compliance with HUD CPD Notice 23-103 as of July 9, 2024, Kentucky Housing Corporation has adopted an updated Radon Policy. The University of Kentucky Geologically Based Indoor Radon Potential Map for the project site documents that it is in the 2.71 to 4.0 picocuries per liter (pCi/L) zone, therefore testing will be required upon completion of construction to determine if radon levels exceed 4.0 picocuries per liter (pCi/L). Radon testing must occur post construction but before occupancy. A passive radon reduction venting system is required for all newly constructed single-family units. The radon vent pipe shall pass through a heated portion of the structure and an accessible attic space and chase which will allow adequate working space to possibly install an inline fan. Electrical provisions shall be roughed in, in an accessible attic or chase, for possible future installation of an inline fan. Radon testing must occur post construction but before occupancy. If post construction radon testing shows 4.0 pCi/L or more, then mitigation measures shall be completed according to the most current version of ANSI/AARST CCAH (American National Standards Institute/American Association of Radon Scientists and Technologists CCAH Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses). If radon levels exceed 4.0 pCi/L, mitigation measures will be installed by a National Radon Proficiency Program (NRPP) certified professional. If testing shows levels below 4.0 pCi/L mitigation is not required.

If a remediation plan or clean-up program was necessary, which standard does it follow?

Complete removal

Risk-based corrective action (RBCA)

✓ Other

* Engineering controls are any physical mechanism used to contain or stabilize contamination or ensure the effectiveness of a remedial action. Engineering controls may include, caps, covers,

dikes, trenches, leachate collection systems, radon mitigation systems, signs, fences, physical access controls, ground water monitoring systems and ground water containment systems including, slurry walls and ground water pumping systems.

** Institutional controls are mechanisms used to limit human activities at or near a contaminated site, or to ensure the effectiveness of the remedial action over time, when contaminants remain at a site at levels above the applicable remediation standard which would allow for unrestricted use of the property. Institutional controls may include structure, land, and natural resource use restrictions, well restriction areas, classification exception areas, deed notices, and declarations of environmental restrictions.

Screen Summary

Compliance Determination

On-site or nearby toxic, hazardous, or radioactive substances that could affect the health and safety of project occupants or conflict with the intended use of the property were not found. Radon analysis indicated elevated levels of radon or consideration of radon will occur following construction. Adverse radon impacts can be mitigated. With mitigation, identified in the mitigation section of this review, the project will be in compliance with contamination and toxic substances requirements. A Phase 1 Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E1527-21 report dated August 3, 2026, was prepared by EcoReliant, Lexington, KY. On June 29, 2026, EcoReliant personnel (Isaac Ratliff) conducted reconnaissance. The subject property consists of a vacant lot located along Thompson Street in Henderson, Kentucky. The site is situated in a largely residential area. According to the Henderson County Property Valuation Administrator (PVA), the property is currently owned by the Lois Duckworth estate. Site reconnaissance indicated that the property is currently a grass covered lot. Historical information indicates that the subject property was undeveloped until at least 1923, when a lumber shed was built on the property. The subject site was developed into a residential property in the 1930's and remained a residence until the structure burned down in 2023. The site has been vacant since 2023. An electronic database search of files maintained by the United States Environmental Protection Agency (EPA) and the Kentucky Department for Environmental Protection (KDEP) was conducted to evaluate the regulatory history of the subject property and surrounding properties. The search of standard federal, state, and tribal regulatory agency databases was conducted to identify listings for the subject property and adjoining properties and evaluate sites within applicable ASTM E1527-21 defined search radii that could cause actual or potential environmental impacts to the subject property. There were several sites listed in the database search; however, none appear to have impacted the subject site. EcoReliant's Phase I ESA performed in conformance with the scope and limitations of ASTM E1527-21 did not reveal evidence of any Recognized Environmental Conditions (REC) in connection with the property. To

ensure compliance with HUD CPD Notice 23 103 as of July 9, 2024, Kentucky Housing Corporation has adopted an updated Radon Policy. The University of Kentucky Geologically Based Indoor Radon Potential Map for the project site documents that it is in the 2.71 to 4.0 picocuries per liter (pCi/L) zone, therefore testing will be required upon completion of construction to determine if radon levels exceed 4.0 picocuries per liter (pCi/L). Radon testing must occur post construction but before occupancy. A passive radon reduction venting system is required for all newly constructed single-family units. The radon vent pipe shall pass through a heated portion of the structure and an accessible attic space and chase which will allow adequate working space to possibly install an inline fan. Electrical provisions shall be roughed in, in an accessible attic or chase, for possible future installation of an inline fan. Radon testing must occur post construction but before occupancy. If post construction radon testing shows 4.0 pCi/L or more, then mitigation measures shall be completed according to the most current version of ANSI/AARST CCAH (American National Standards Institute/American Association of Radon Scientists and Technologists CCAH Reducing Radon in New Construction of 1 & 2 Family Dwellings and Townhouses). If radon levels exceed 4.0 pCi/L, mitigation measures will be installed by a National Radon Proficiency Program (NRPP) certified professional. If testing shows levels below 4.0 pCi/L mitigation is not required.

Supporting documentation

[KHC Radon Testing and Mitigation Policy revised 2024-07-09.pdf](#)
[ASTM Phase 1 ESA 113 Thompson St 2026-8-3.pdf](#)
[Indoor Radon Potential Map 113 Thompson St.pdf](#)

Are formal compliance steps or mitigation required?

✓ Yes

No

Endangered Species

General requirements	ESA Legislation	Regulations
Section 7 of the Endangered Species Act (ESA) mandates that federal agencies ensure that actions that they authorize, fund, or carry out shall not jeopardize the continued existence of federally listed plants and animals or result in the adverse modification or destruction of designated critical habitat. Where their actions may affect resources protected by the ESA, agencies must consult with the Fish and Wildlife Service and/or the National Marine Fisheries Service ("FWS" and "NMFS" or "the Services").	The Endangered Species Act of 1973 (16 U.S.C. 1531 <i>et seq.</i>); particularly section 7 (16 USC 1536).	50 CFR Part 402

1. Does the project involve any activities that have the potential to affect species or habitats?

No, the project will have No Effect due to the nature of the activities involved in the project.

- ✓ No, the project will have No Effect based on a letter of understanding, memorandum of agreement, programmatic agreement, or checklist provided by local HUD office

Explain your determination:

This activity is governed by the 2023-2028 CATEGORICAL CONSULTATION AGREEMENT BETWEEN KENTUCKY HOUSING CORPORATION AND THE KENTUCKY FIELD OFFICE OF THE U.S. FISH AND WILDLIFE SERVICE FOR CERTAIN HUD FUNDED PROJECTS, which states "The following activities are included in the terms of this agreement and, if not excluded by the 'Special Conditions' section of this agreement, may be undertaken without additional review by the Service... 4. Funding of construction of a scattered site home which will occur on a 'prepared home site,' which is a site that has been cleared of natural vegetation and filled and graded in the normal course of preparation for housing construction prior to and independent of a HUD-funded activity."

Based on the response, the review is in compliance with this section. Document and upload all documents used to make your determination below.

Yes, the activities involved in the project have the potential to affect species and/or habitats.

Screen Summary

Compliance Determination

This project will have No Effect on listed species based on a letter of understanding, memorandum of agreement, programmatic agreement, or checklist provided by local HUD office. This project is in compliance with the Endangered Species Act. This activity is governed by the 2023-2028 CATEGORICAL CONSULTATION AGREEMENT BETWEEN KENTUCKY HOUSING CORPORATION AND THE KENTUCKY FIELD OFFICE OF THE U.S. FISH AND WILDLIFE SERVICE FOR CERTAIN HUD FUNDED PROJECTS, which states "The following activities are included in the terms of this agreement and, if not excluded by the 'Special Conditions' section of this agreement, may be undertaken without additional review by the Service... 4. Funding of construction of a scattered site home which will occur on a 'prepared home site,' which is a site that has been cleared of natural vegetation and filled and graded in the normal course of preparation for housing construction prior to and independent of a HUD-funded activity."

Supporting documentation

[Site photos ASTM 113 Thompson St Henderson\(1\).pdf](#)
[2023-2028 USFWS-KHC Categorical Consultation Agreement for HUD-Funded Projects.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Explosive and Flammable Hazards

General requirements	Legislation	Regulation
HUD-assisted projects must meet Acceptable Separation Distance (ASD) requirements to protect them from explosive and flammable hazards.	N/A	24 CFR Part 51 Subpart C

1. Is the proposed HUD-assisted project itself the development of a hazardous facility (a facility that mainly stores, handles or processes flammable or combustible chemicals such as bulk fuel storage facilities and refineries)?

✓ No

Yes

2. Does this project include any of the following activities: development, construction, rehabilitation that will increase residential densities, or conversion?

No

✓ Yes

3. Within 1 mile of the project site, are there any current or planned stationary aboveground storage containers that are covered by 24 CFR 51C? Containers that are NOT covered under the regulation include:

- Containers 100 gallons or less in capacity, containing common liquid industrial fuels OR
- Containers of liquified petroleum gas (LPG) or propane with a water volume capacity of 1,000 gallons or less that meet the requirements of the 2017 or later version of National Fire Protection Association (NFPA) Code 58.

If all containers within the search area fit the above criteria, answer "No." For any other type of aboveground storage container within the search area that holds one of the flammable or explosive materials listed in Appendix I of 24 CFR part 51 subpart C, answer "Yes."

No

✓ Yes

4. Based on the analysis, is the proposed HUD-assisted project located at or beyond the required separation distance from all covered tanks?

✓ Yes

Based on the response, the review is in compliance with this section.

No

Screen Summary

Compliance Determination

There is a current or planned stationary aboveground storage container of concern within 1 mile of the project site. The Separation Distance from the project is acceptable. The project is in compliance with explosive and flammable hazard requirements. A search of Google Earth Pro aerial maps found fourteen sites with above ground storage tanks within a one-mile radius of the site. Project Representatives from Habitat for Humanity of Henderson Ky, Britney Smith, Executive Director, and Matt Reynolds, Operations Manager, investigated each site to find out what, if any, flammable liquid was present. Three of the sites had potentially flammable liquids. They are shown on the map of above ground storage tanks as AST 1, AST 4 and AST 17. AST 1 - Nutrien Ag Solutions has several tanks including Round-up (1,000-gallon tank), Acuron (1,000 gallon tank), Acron/GT- (1,000 gallon tank), Nitrogen 32% (1,000 gallon tank), Nitrogen 28% (1,000 galleon tank), Ammonia Tank 50,000 gallon and 20 (750 gallon tanks). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 50,000 gallons to determine the ASD was 1411.21 feet. The tanks are located 4,207.20 feet from the site and they are at or beyond the required separation distance. AST 4 - Griffin Industries Blending/Nature Safe has multiple storage tanks with potentially flammable liquids: Organic Fertilizer- 5 tanks (4,300 gallons each) & 6 tanks (3,000 gallons each). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 4,300 gallons to determine the ASD was 507.81 feet. The tanks are located 2,943.19 feet from the site and is at or beyond the required separation distance. AST 17 - Home Oil & Gas has multiple storage tanks with flammable liquids: Diesel (9 tanks- 3,780 gallons each) & Hydraulic Fluid (17 tanks- 3,780 gallons each), Transmission Motor Oil (17 tanks- 3,780 gallons each), and Antifreeze (2 tanks- 3,780 gallon each). The Acceptable Separation Distance Electronic Assessment Tool was used for the largest tank size of 3,780 gallons to determine the ASD was 481.26

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feet. The tanks are located 2,485.68 feet from the site which is at or beyond the required separation distance. See the documentation for a spreadsheet with information on all fourteen above ground storage tanks within 1 mile of the site and a map showing their location.

Supporting documentation

[AST 17 ASD Home Oil and Gas 300 Atkinson St.pdf](#)

[AST 4 ASD Griffin Industries 305 Priest St.pdf](#)

[AST 1 ASD Nutrient Ag Solutions 1229 5th St.pdf](#)

[One mile radius map Above Ground Storage Tanks 113 Thompson St.pdf](#)

[Distance Map AST 17 to 113 Thompson St.pdf](#)

[Distance Map AST 4 to 113 Thompson St.pdf](#)

[Distance Map AST 1 to 113 Thompson St.pdf](#)

[Above Ground Storage Tanks within 1 mi of 113 Thompson St.xlsx](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Farmlands Protection

General requirements	Legislation	Regulation
The Farmland Protection Policy Act (FPPA) discourages federal activities that would convert farmland to nonagricultural purposes.	Farmland Protection Policy Act of 1981 (7 U.S.C. 4201 et seq.)	7 CFR Part 658

1. Does your project include any activities, including new construction, acquisition of undeveloped land or conversion, that could convert agricultural land to a non-agricultural use?

Yes

✓ No

If your project includes new construction, acquisition of undeveloped land or conversion, explain how you determined that agricultural land would not be converted:

The site is located within the City of Henderson and is land that is already in or committed to urban development and is therefore not subject to the FPPA. As per 7 CFR 658.2(a), it is land identified as an urbanized area (UA) on the Census Bureau map and it is land mapped as an urban area using the tint-overprint on the USGS topographical maps.

Based on the response, the review is in compliance with this section. Document and upload all documents used to make your determination below.

Screen Summary

Compliance Determination

This project does not include any activities that could potentially convert agricultural land to a non-agricultural use. The project is in compliance with the Farmland Protection Policy Act. The site is located within the City of Henderson and is land that is already in or committed to urban development and is therefore not subject to the FPPA. As per 7 CFR 658.2(a), it is land identified as an urbanized area (UA) on the Census Bureau map and it is land mapped as an urban area using the tint-overprint on the USGS topographical maps.

Supporting documentation

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[Topographic Map 1993 113 Thompson St Henderson.pdf](#)
[Henderson Urban Area 2020 Census Map 113 Thompson St.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Floodplain Management

General Requirements	Legislation	Regulation
Executive Order 11988, Floodplain Management, requires Federal activities to avoid impacts to floodplains and to avoid direct and indirect support of floodplain development to the extent practicable.	Executive Order 11988 * Executive Order 13690 * 42 USC 4001-4128 * 42 USC 5154a * only applies to screen 2047 and not 2046	24 CFR 55

1. Does this project meet an exemption at 24 CFR 55.12 from compliance with HUD's floodplain management regulations in Part 55?

Yes

(a) HUD-assisted activities described in 24 CFR 58.34 and 58.35(b).

(b) HUD-assisted activities described in 24 CFR 50.19, except as otherwise indicated in § 50.19.

(c) The approval of financial assistance for restoring and preserving the natural and beneficial functions and values of floodplains and wetlands, including through acquisition of such floodplain and wetland property, where a permanent covenant or comparable restriction is place on the property's continued use for flood control, wetland projection, open space, or park land, but only if:

(1) The property is cleared of all existing buildings and walled structures; and

(2) The property is cleared of related improvements except those which:

(i) Are directly related to flood control, wetland protection, open space, or park land (including playgrounds and recreation areas);

(ii) Do not modify existing wetland areas or involve fill, paving, or other ground disturbance beyond minimal trails or paths; and

(iii) Are designed to be compatible with the beneficial floodplain or wetland function of the property.

(d) An action involving a repossession, receivership, foreclosure, or similar acquisition of property to protect or enforce HUD's financial interests under previously approved loans, grants, mortgage insurance,

or other HUD assistance.

(e) Policy-level actions described at 24 CFR 50.16 that do not involve site-based decisions.

(f) A minor amendment to a previously approved action with no additional adverse impact on or from a floodplain or wetland.

(g) HUD's or the responsible entity's approval of a project site, an incidental portion of which is situated in the FFRMS floodplain (not including the floodway, LiMWA, or coastal high hazard area) but only if: (1) The proposed project site does not include any existing or proposed buildings or improvements that modify or occupy the FFRMS floodplain except de minimis improvements such as recreation areas and trails; and (2) the proposed project will not result in any new construction in or modifications of a wetland .

(h) Issuance or use of Housing Vouchers, or other forms of rental subsidy where HUD, the awarding community, or the public housing agency that administers the contract awards rental subsidies that are not project-based (i.e., do not involve site-specific subsidies).

(i) Special projects directed to the removal of material and architectural barriers that restrict the mobility of and accessibility to elderly and persons with disabilities.

Describe:

✓ No

2. Does the project include a Critical Action? Examples of Critical Actions include projects involving hospitals, fire and police stations, nursing homes, hazardous chemical storage, storage of valuable records, and utility plants.

Yes

Describe:

✓ No

3. Determine the extent of the FFRMS floodplain and provide mapping documentation in support of that determination

The extent of the FFRMS floodplain can be determined using a Climate Informed Science Approach (CISA), 0.2 percent flood approach (0.2 PFA), or freeboard value approach (FVA). For projects in areas without available CISA data or without FEMA Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies (FISs) or Advisory Base Flood Elevations (ABFEs), use the best available information¹ to determine flood elevation. Include documentation and an explanation of why this is the best available information² for the site. Note that newly constructed and substantially improved³ structures must be elevated to the FFRMS floodplain regardless of the approach chosen to determine the floodplain.

Select one of the following three options:

CISA for non-critical actions. If using a local tool , data, or resources, ensure that the FFRMS elevation is higher than would have been determined using the 0.2 PFA or the FVA.

- ✓ 0.2-PFA. Where FEMA has defined the 0.2-percent-annual-chance floodplain, the FFRMS floodplain is the area that FEMA has designated as within the 0.2-percent-annual-chance floodplain.

FVA. If neither CISA nor 0.2-PFA is available, for non-critical actions, the FFRMS floodplain is the area that results from adding two feet to the base flood elevation as established by the effective FIRM or FIS or — if available — a FEMA-provided preliminary or pending FIRM or FIS or advisory base flood elevations, whether regulatory or informational in nature. However, an interim or preliminary FEMA map cannot be used if it is lower than the current FIRM or FIS.

¹ Sources which merit investigation include the files and studies of other federal agencies, such as the U. S. Army Corps of Engineers, the Tennessee Valley Authority, the Soil Conservation Service and the U. S. Geological Survey. These agencies have prepared flood hazard studies for several thousand localities and, through their technical assistance programs, hydrologic studies, soil surveys, and other investigations have collected or developed other floodplain information for numerous sites and areas. States and communities are also sources of information on past flood 'experiences within their boundaries and are particularly knowledgeable about areas subject to high-risk flood hazards such as alluvial fans, high velocity flows, mudflows and mudslides, ice jams, subsidence and liquefaction.

² If you are using best available information, select the FVA option below and provide supporting documentation in the screen summary. Contact your [local environmental officer](#) with additional compliance questions.

³ Substantial improvement means any repair or improvement of a structure which costs at least

50 percent of the market value of the structure before repair or improvement or results in an increase of more than 20 percent of the number of dwelling units. The full definition can be found at [24 CFR 55.2\(b\)\(12\)](#).

5. Does your project occur in the FFRMS floodplain?

Yes

✓ No

Screen Summary

Compliance Determination

This project does not occur in the FFRMS floodplain. The project is in compliance with Executive Orders 11988 and 13690. The FIRM Panel for the project site (Panel #21101C0229G, eff. 10/5/2023) has the 0.2% Annual Chance Flood Hazard Area mapped. The FIRM Map and FIRMette Map for the project site documents that it is located in Zone X-Area of Minimal Flood Hazard. A search of the FEMA Flood Map Service Center products database for Panel #21101C0229G effective October 5, 2023 shows five Letters of Map Amendment and one Map Revalidation, none of which apply to Thompson Street. The only result for preliminary products for Henderson shows the preliminary designations for nearby panels that were issued 05/10/2022.

Supporting documentation

[FIRMETTE_113 Thompson St Henderson\(1\).pdf](#)

[FIRM Panel 21101C0229G_113 Thompson St Henderson.pdf](#)

[FEMA Revalidation LOMC Letter to City of Henderson_2023-10-6\(1\).pdf](#)

[FEMA LOMA-Removal_5650 Airline Road_2023-10-5\(1\).pdf](#)

[FEMA LOMA-Removal_1423 Wilson Drive_2023-10-5\(1\).pdf](#)

[FEMA LOMA-Removal_800 1st Street_2023-10-5\(1\).pdf](#)

[FEMA LOMA-Removal_125 North McKinley Street_2023-10-5\(1\).pdf](#)

[FEMA LOMA- Out as Shown_602 Canoe Creek Drive_2023-10-5\(1\).pdf](#)

[FEMA Flood Map Service Center_Search All Products_Henderson County_2026-09-09\(1\).pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Historic Preservation

General requirements	Legislation	Regulation
Regulations under Section 106 of the National Historic Preservation Act (NHPA) require a consultative process to identify historic properties, assess project impacts on them, and avoid, minimize, or mitigate adverse effects	Section 106 of the National Historic Preservation Act (16 U.S.C. 470f)	36 CFR 800 "Protection of Historic Properties" https://www.govinfo.gov/content/pkg/CFR-2012-title36-vol3/pdf/CFR-2012-title36-vol3-part800.pdf

Threshold

Is Section 106 review required for your project?

	No, because the project consists solely of activities listed as exempt in a Programmatic Agreement (PA). (See the PA Database to find applicable PAs.)
	No, because the project consists solely of activities included in a No Potential to Cause Effects memo or other determination [36 CFR 800.3(a)(1)].
	No, because the project consists solely of activities covered by the ACHP's PROGRAM COMMENT ON CERTAIN HOUSING, BUILDING AND TRANSPORTATION UNDERTAKINGS, as demonstrated in the ACHP PC Checklist.
✓	Yes, because the project includes activities with potential to cause effects (direct or indirect).

Step 1 – Initiate Consultation

Select all consulting parties below (check all that apply):

✓ State Historic Preservation Offer (SHPO) Completed

✓ Advisory Council on Historic Preservation Not Required

- ✓ Indian Tribes, including Tribal Historic Preservation Officers (THPOs) or Native Hawaiian Organizations (NHOs)

✓ Cherokee Nation	Response Period Elapsed
✓ Delaware Nation, Oklahoma	Response Period Elapsed
✓ Eastern Band of Cherokee Indians	Response Period Elapsed
✓ Miami Tribe of Oklahoma	Response Period Elapsed
✓ Osage Nation	Response Period Elapsed
✓ Peoria Tribe of Indians of Oklahoma	Response Period Elapsed
✓ Quapaw Nation	Completed

Other Consulting Parties

Describe the process of selecting consulting parties and initiating consultation here:

Environmental review consultant Kristen Lowry initiated consultation with the Kentucky Heritage Council (SHPO), who responded with a letter dated August 13, 2026. Kentucky Housing Corporation invited the tribes identified in the HUD TDAT search results for Henderson County, KY (Cherokee Nation, Delaware Nation-Oklahoma, Eastern Band of Cherokee Indians, Miami Tribe of Oklahoma, Osage Nation, Peoria Tribe of Indians of Oklahoma, and the Quapaw Nation) to become consulting parties on the Section 106 review of this project in letters sent via email on August 7, 2026. The Quapaw Nation responded via email on August 13, 2026, stating that the proposed activities "will have no effect on known properties of significance." The other tribes did not respond within the 30-day threshold established by CPD Notice 12-006.

Document and upload all correspondence, notices and notes (including comments and objections received below).

Was the Section 106 Lender Delegation Memo used for Section 106 consultation?

Yes
No

Step 2 – Identify and Evaluate Historic Properties

1. Define the Area of Potential Effect (APE), either by entering the address(es) or uploading a map depicting the APE below:

113 Thompson St, Henderson KY and adjacent properties

In the chart below, list historic properties identified and evaluated in the APE. Every historic property that may be affected by the project should be included in the chart.

Upload the documentation (survey forms, Register nominations, concurrence(s) and/or objection(s), notes, and photos) that justify your National Register Status determination below.

Address / Location / District	National Register Status	SHPO Concurrence	Sensitive Information
----------------------------------	-----------------------------	------------------	--------------------------

Additional Notes:

2. Was a survey of historic buildings and/or archeological sites done as part of the project?

Yes

✓ No

Step 3 –Assess Effects of the Project on Historic Properties

Only properties that are listed on or eligible for the National Register of Historic Places receive further consideration under Section 106. Assess the effect(s) of the project by applying the Criteria of Adverse Effect. (36 CFR 800.5)] Consider direct and indirect effects as applicable as per guidance on direct and indirect effects.

Choose one of the findings below - No Historic Properties Affected, No Adverse Effect, or Adverse Effect; and seek concurrence from consulting parties.

✓ No Historic Properties Affected

Based on the response, the review is in compliance with this section. Document and upload

concurrence(s) or objection(s) below.

Document reason for finding:

- ✓ No historic properties present.

Historic properties present, but project will have no effect upon them.

No Adverse Effect

Adverse Effect

Screen Summary

Compliance Determination

Based on Section 106 consultation there are No Historic Properties Affected because there are no historic properties present. The project is in compliance with Section 106. In a letter dated August 13, 2026, the Kentucky Heritage Council (SHPO) stated " We understand the proposed project consists of new construction of a single-family home in Henderson, Kentucky. Based on the documentation provided, a cultural resource survey is not warranted. Should the project plans change, or should additional information become available regarding the cultural resources or citizens' concerns regarding impacts to cultural resources, please submit that information to our office as additional consultation may be warranted. In the unlikely event that human remains are found during construction for this project, work should cease immediately, and the county coroner and the Kentucky Heritage Council should be contacted. We would concur with a finding of No Historic properties Affected for the proposed undertaking." Kentucky Housing Corporation invited the tribes identified in the HUD TDAT search results for Henderson County, KY (Cherokee Nation, Delaware Nation-Oklahoma, Eastern Band of Cherokee Indians, Miami Tribe of Oklahoma, Osage Nation, Peoria Tribe of Indians of Oklahoma, and the Quapaw Nation) to become consulting parties on the Section 106 review of this project in letters sent via email on August 7, 2026. The Quapaw Nation responded via email on August 13, 2026, stating that new construction at the site "will have no effect on known properties of cultural or sacred significance to the Quapaw Nation." None of the other six tribes responded within the 30-day threshold established by CPD Notice 12-006.

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Supporting documentation

[Tribal Consultation Packet_113 Thompson St.pdf](#)

[SHPO Consultation Request Packet_113 Thompson St_2026-7-28.pdf](#)

[SHPO Clearance Letter_113 Thompson St_2026-8-13.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Noise Abatement and Control

General requirements	Legislation	Regulation
HUD's noise regulations protect residential properties from excessive noise exposure. HUD encourages mitigation as appropriate.	Noise Control Act of 1972 General Services Administration Federal Management Circular 75-2: "Compatible Land Uses at Federal Airfields"	Title 24 CFR 51 Subpart B

1. What activities does your project involve? Check all that apply:

- ☒ New construction for residential use

NOTE: HUD assistance to new construction projects is generally prohibited if they are located in an Unacceptable zone, and HUD discourages assistance for new construction projects in Normally Unacceptable zones. See 24 CFR 51.101(a)(3) for further details.

Rehabilitation of an existing residential property

A research demonstration project which does not result in new construction or reconstruction

An interstate land sales registration

Any timely emergency assistance under disaster assistance provision or appropriations which are provided to save lives, protect property, protect public health and safety, remove debris and wreckage, or assistance that has the effect of restoring facilities substantially as they existed prior to the disaster
None of the above

4. Complete the Preliminary Screening to identify potential noise generators in the vicinity (1000' from a major road, 3000' from a railroad, or 15 miles from an airport).

Indicate the findings of the Preliminary Screening below:

There are no noise generators found within the threshold distances above.

- ✓ Noise generators were found within the threshold distances.

5. **Complete the Preliminary Screening to identify potential noise generators in the**

- ✓ Acceptable: (65 decibels or less; the ceiling may be shifted to 70 decibels in circumstances described in §24 CFR 51.105(a))

Indicate noise level here: 62

Based on the response, the review is in compliance with this section. Document and upload noise analysis, including noise level and data used to complete the analysis below.

Normally Unacceptable: (Above 65 decibels but not exceeding 75 decibels; the floor may be shifted to 70 decibels in circumstances described in §24 CFR 51.105(a))

Unacceptable: (Above 75 decibels)

Screen Summary

Compliance Determination

A Noise Assessment was conducted. The noise level was acceptable: 62.0 db. See noise analysis. The project is in compliance with HUD's Noise regulation. Roads: Per the Kentucky Transportation Cabinet (KYTC) and Google Earth Pro Map there is one road with traffic data within 1000 feet of the project site. Washington Street is 262 feet from the site. Railroads: There are three railroads within 3000 feet of the site. The CSX Transportation main line is 1,479 feet from the project site, the CSX Heilman St line is 2,033 feet from the site and the IHRC line is 1,437 feet from the site. Airports: Two airports are within 15 miles of the project site: Henderson City County Airport (5.4 miles away) and Evansville Regional Airport (13.8 miles away). The HUD Airport Noise Worksheet for each airport documents that airplane noise is not expected to be generated beyond the airport boundaries. The combined DNL for the site is 62. See the Noise Calculations spreadsheet for information used for the DNL

calculation The National Transportation Noise Map shows that the project site is in the 45-50 dB zone.

Supporting documentation

[KYTC Traffic Counts- Distance to Clay St-113 Thompson St.pdf](#)
[KYTC Traffic Count 051A64 Washington St.pdf](#)
[FRA 345400X CSX railroad crossing Inventory Form Washington St.PDF](#)
[FRA 345400X CSX railroad crossing Accident reports Washington St.PDF](#)
[FRA 343360V LN Railroad AccidentReport.PDF](#)
[FRA 343360V CSX Railroad Inventory Report Heilman St.PDF](#)
[FRA 298013B IHRC Crossing Inventory Form Washington St.PDF](#)
[Traffic Count Map 113 Thompson St.pdf](#)
[Noise calculations 113 Thompson St.xlsx](#)
[National Transportation Noise Map 113 Thompson St.pdf](#)
[DNL noise calculations 113 Thompson St.pdf](#)
[Distance to Washington St from 113 Thompson St.pdf](#)
[Distance to nearest Washington St stop sign 113 Thompson St.pdf](#)
[Distance to IHRC railroad 113 Thompson St.pdf](#)
[Distance to Heilman St railroad 113 Thompson St.pdf](#)
[Distance to CSX railroad 113 Thompson St.pdf](#)
[Distance 113 Thompson Henderson Airport\(1\).pdf](#)
[Distance 113 Thompson St to Evansville Airport.pdf](#)
[Airport Noise Worksheet Henderson City County Airport.docx](#)
[Airport Noise Worksheet Evansville Regional Airport.docx](#)
[3000 ft radius map 113 Thompson St Henderson.pdf](#)
[1000 ft radius map 113 Thompson St Henderson.pdf](#)
[051A64 KYTC Traffic Count Washington St.pdf](#)
[15 mi radius map 113 Thompson St.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Sole Source Aquifers

General requirements	Legislation	Regulation
The Safe Drinking Water Act of 1974 protects drinking water systems which are the sole or principal drinking water source for an area and which, if contaminated, would create a significant hazard to public health.	Safe Drinking Water Act of 1974 (42 U.S.C. 201, 300f et seq., and 21 U.S.C. 349)	40 CFR Part 149

1. Does the project consist solely of acquisition, leasing, or rehabilitation of an existing building(s)?

Yes

✓ No

2. Is the project located on a sole source aquifer (SSA)?

A sole source aquifer is defined as an aquifer that supplies at least 50 percent of the drinking water consumed in the area overlying the aquifer. This includes streamflow source areas, which are upstream areas of losing streams that flow into the recharge area.

< No

✓

Based on the response, the review is in compliance with this section. Document and upload documentation used to make your determination, such as a map of your project (or jurisdiction, if appropriate) in relation to the nearest SSA and its source area, below.

Yes

3. Does your region have a memorandum of understanding (MOU) or other working agreement with Environmental Protection Agency (EPA) for HUD projects impacting a sole source aquifer?

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Yes

No

Screen Summary

Compliance Determination

The project is not located on a sole source aquifer area. The project is in compliance with Sole Source Aquifer requirements. There are no sole source aquifers in the State of Kentucky.

Supporting documentation

[KY Sole Source Aquifers Map.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

Wetlands Protection

General requirements	Legislation	Regulation
Executive Order 11990 requires avoiding to the extent possible the long and short term adverse impacts associated with the destruction or modification of wetlands, and avoiding actions that directly or indirectly support new construction in wetlands wherever there is a practicable alternative. The Fish and Wildlife Service's National Wetlands Inventory must be used as a primary screening tool, but observed or known wetlands not delineated on NWI maps must also be evaluated.	Executive Order 11990	24 CFR 55.20 can be used for general guidance regarding the 8 Step Process.

1. Does this project involve new construction as defined in 24 CFR 55.10 and referenced in Executive Order 11990? The term "new construction" shall include grading, clearing, draining, dredging, channelizing, filling, diking, impounding, and related activities for any structure or facilities, including the siting of new manufactured housing units.

No

✓ Yes

2. Will the new construction activities directly impact an onsite wetland?

The term "wetlands" means those areas that are inundated by surface or ground water with a frequency sufficient to support, and under normal circumstances does or would support, a prevalence of vegetative or aquatic life that requires saturated or seasonally saturated soil conditions for growth and reproduction. Wetlands generally include swamps, marshes, bogs, and similar areas such as sloughs, prairie potholes, wet meadows, river overflows, mud flats, and natural ponds. This definition includes those wetland areas separated from their natural supply of water as a result of activities such as the construction of structural flood protection methods or solid fill roadbeds and activities such as mineral extraction and navigation improvements. This definition includes both wetlands subject to and those not subject to Section 404 of the Clean Water Act as well as constructed wetlands.

✓ No, an onsite wetland will not be directly impacted by new construction activities, as defined in 24 CFR 55.10.

Yes, there is an onsite wetland that will be directly impacted by new construction activities, as defined 24 CFR 55.10.

3. Will the proposed project indirectly affect wetlands by modifying the flow of stormwater, releasing pollutants, or otherwise changing conditions that contribute to wetlands viability?

Yes, wetlands may be indirectly affected by changing conditions that contribute to wetlands viability.

- ✓ No, wetlands will not be indirectly affected by changing conditions that contribute to wetlands viability.

4. Will the proposed project indirectly affect off-site wetlands?

Yes, off-site wetlands may be indirectly affected.

- ✓ No, off-site wetlands will not be indirectly affected by changing conditions that contribute to wetlands viability.

Screen Summary

Compliance Determination

The project will not impact wetlands. The project is in compliance with Executive Order 11990. According to the USFWS National Wetlands Inventory map, there are no known wetlands on or adjacent to the project site. The project site is not on land with hydric soil, as demonstrated by the USDA NRCS Web Soil Survey Tool.

Supporting documentation

[USDA NRCS Web Soil Survey Hydric Soil Map- 113 Thompson St.pdf](#)
[National Wetlands Inventory Map 113 Thompson St.pdf](#)

Are formal compliance steps or mitigation required?

Yes

- ✓ No

Wild and Scenic Rivers Act

General requirements	Legislation	Regulation
The Wild and Scenic Rivers Act provides federal protection for certain free-flowing, wild, scenic and recreational rivers designated as components or potential components of the National Wild and Scenic Rivers System (NWSRS) from the effects of construction or development.	The Wild and Scenic Rivers Act (16 U.S.C. 1271-1287), particularly section 7(b) and (c) (16 U.S.C. 1278(b) and (c))	36 CFR Part 297

1. Is your project within proximity of a NWSRS river?

✓ No

Yes, the project is in proximity of a Designated Wild and Scenic River or Study Wild and Scenic River.

Yes, the project is in proximity of a Nationwide Rivers Inventory (NRI) River.

Screen Summary

Compliance Determination

This project is not within proximity of a NWSRS river. The project is in compliance with the Wild and Scenic Rivers Act. The project site is 213.64 miles from the Wild and Scenic portion of the Red River, Kentucky's only Wild and Scenic River, and is 23.89 miles from the Nationwide Rivers Inventory Wabash River, the nearest such body. There are no current Study Rivers in Kentucky.

Supporting documentation

[NWSRS Study Rivers as of 2026-9-18.pdf](#)

[NWSRS Red River Rivers Webpage.pdf](#)

[NRI Map_Distance to Wild_Scenic Red River_113 Thompson St.pdf](#)

[NRI Map_Distance to Wabash River_113 Thompson St.pdf](#)

Are formal compliance steps or mitigation required?

Yes

✓ No

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