



Environmental Review Policy and Procedures

National Housing Trust Fund



Community Housing and Grants Management Division

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Traducción al español disponible a pedido.



Summary of Changes: 2025 Revision

Date	Section	Description of Changes

Minor formatting, wording, or grammatical changes are not identified in this list. In addition to the items below, all website links referenced in the manual have been validated and updated where appropriate.

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SECTION 1: INTRODUCTION

The Housing Trust Fund (HTF) regulations establish specific property standards for housing that receives HTF funds. These standards include Environmental Provisions for projects involving new construction and rehabilitation. The HTF Environmental Provisions for new construction and rehabilitation under the Property Standards at 24 CFR § 93.301(f)(1) and (2) are similar to HUD's Environmental Regulations at 24 CFR Parts 50 and 58. HTF projects are subject to the same environmental concerns that HUD-assisted projects are subject to. The main difference is that the HTF Environmental Provisions are outcome based and exclude consultation procedures that would be applicable if HTF project selection was a federal action. Parts 50 and 58 are process based and include consultation procedures for several laws and authorities where there may be environmental impacts.

When a project is only using HTF funds, there is no level of review (CEST/EA), no public comment, no Request for Release of Funds and Certification (NOI/RROF), and no Authority to Use Grant Funds (AUGF). North Dakota Housing Finance Agency (NDHFA) shall provide an Environmental Clearance letter to the applicant, stating the environmental review is completed and that the project may proceed. The letter shall also outline any environmental conditions or mitigation requirements that must be met upon project completion.

When NDHFA is funding a project with both HTF funds with other HUD funds that require a Part 50/58 environmental review, the HTF funds must be included in all public notices and the Responsible Entity (RE) must submit a RROF/C to HUD in order to obtain AUGF for both the HTF funds and the other HUD funds.

This policy and procedures manual will cover the environmental review process for new construction and rehabilitation projects funded with HTF.

NEW CONSTRUCTION and Substantial Rehabilitation 24 CFR Section 93.301(f)(1)(2)

SECTION 2: HISTORIC PRESERVATION

1. Check if the project location is listed in the National Register of Historic Places individually or as part of an historic district. This can be done by utilizing the NEPAAssist tool, which can be found here: <https://nepassisttool.epa.gov/nepassist/nepamap.aspx>
 - a. Enter project address into NEPAAssist
 - b. Under "Select Map Contents" click on "Places" then place a check mark next to "National Register of Historic Places"
 - c. This will populate the map with registered historic places and provide an understanding of whether there are historic places near the project site that may be affected.
2. Obtain approval from the North Dakota State Historical Society (SHPO).
 - a. Submit a review request to the SHPO. The materials submitted to the SHPO should include a Section 106 Clearance form (SFN 52654), photos of the project site, and a screenshot of the NEPAAssist search results. A cover letter, which includes the project description, should also be included.
 - b. The material can be mailed to the address indicated on the form OR submitted via email. The email address for the State Historical Society is history@nd.gov.
 - c. If the SHPO approves, they will send back a signed Section 106 Clearance form and/or a letter stating that no historic properties will be affected as a result of the proposed project. If historic properties are affected, the SHPO and NDHFA should work together on a plan

on how to best proceed. If a reasonable path forward is not achievable, the HTF funded project cannot proceed.

3. If the project involves ground disturbance, Native American tribes that may have an interest in the project area should be consulted. The consultation process involves sending the Tribal Historic Preservation Officer (THPO) of potentially affected tribes a notice of the proposed project. The notice should include a full project description, including project area and estimated depth of ground disturbance. Each tribe should be allowed 30 days to respond. If there is no response within 30 days, then it can be assumed that the tribe does not have concerns about the proposed project.
 - a. A list of potentially impacted tribes can be found by using HUD's T DAT tool: <https://egis.hud.gov/TDAT/>
 - b. Enter the address of the proposed project and a list of potentially affected tribes will populate along with their contact information. Print to PDF the list of tribes and save in project file.
 - c. The notices can be sent to the email address for each tribe.
 - d. In the project file, save all communications with the tribes including all emails sent.
4. In order to move forward with the project, the project file should contain the SHPO approval, and any tribal concerns should be resolved.

SECTION 3: FARMLANDS PROTECTION

Verify that the project will NOT convert unique, prime, or significant farmland to an urban use.

1. Include a map from the Web Soil Survey or TigerWeb showing that the project site is not a unique, prime or statewide or locally significant agricultural property, or a TigerWeb map showing the project is an urban area.
 - a. Web Soil Survey: <http://websoilsurvey.nrcs.usda.gov/app/WebSoilSurvey.aspx>
 - b. TigerWeb: <https://tigerweb.geo.census.gov/tigerweb/>
 - i. Select "Urban Areas" under the Layers section

SECTION 4: AIRPORT ZONES

The project cannot be located within a Runway Protection Zone (RPZ) of a civilian airport or the clear zone or Accident Potential Zone (APZ) of a military airfield.

1. The following documentation must be included in the environmental review file:
 - a. A map showing the site is not within 15,000 feet of a military airport or within 2,500 feet of a civilian airport. May use either Google Maps or NEPAAssist.
 - b. If within 15,000 feet of a military airport, a map showing the site is not within a designated APZ or a letter from the airport operator stating so.
 - c. If within 2,500 feet of a civilian airport, a map showing the site is not within a designated RPZ or a letter from the airport operator stating so.

SECTION 5: COASTAL BARRIER RESOURCES

The state of North Dakota does not contain a Coastal Barrier Resources System (CBRS).

1. Compliance documentation should show that the project site is not located in a CBRS Unit. A map showing that ND does not have any CBRS Units can be found here:
www.fws.gov/program/coastal-barrier-resources-act/maps-and-data

SECTION 6: COASTAL ZONE MANAGEMENT

The state of North Dakota does not have any Coastal Zones. Any project done within North Dakota is compliant with Coastal Zone Management.

SECTION 7: FLOODPLAIN MANAGEMENT

A Flood Insurance Rate Map (FIRM) must be obtained for the project location. The map must be downloaded from the FEMA Flood Map Service Center, which can be found here:
<https://msc.fema.gov/portal/home>

1. Using the FIRM, determine if the project site is in a FEMA designated floodplain. If the project is not located in the Floodway, Coastal High Hazard Area or 100-year or 500-year floodplain on the latest FEMA flood map (including preliminary maps and Advisory Base Flood Elevations), then the review is complete.
 - a. The project boundaries must be outlined on the FEMA flood map, do not just leave the pinpoint that appears during the address search.
2. If the project is located in a **500-year floodplain**, it may proceed if the project is not a Critical Action. Critical Actions include activities that create, maintain or extend the useful life of those structures or facilities that are likely to contain occupants who may not be sufficiently mobile to avoid loss of life or injury during flood or storm events, such as hospitals or residential care facilities.
 - a. Provide the FIRM or latest-available FEMA data and document that the structure is not a Critical Action.
 - b. The 8-Step process may apply if using both HTF funds and other HUD funds.
3. If the project is located in a 100-year floodplain, it may proceed only if there are no practicable alternatives to new construction or substantial improvement and the structure IS elevated at least to the base flood elevation (BFE) or floodproofed to one foot above the BFE and the project IS NOT a Critical Action.
 - a. Document whether there is a practicable alternative. If so, select a site outside the floodplain. If there is no practicable alternative, provide the FIRM or latest-available FEMA data and document that the structure has been elevated at least the BFE or floodproofed to one foot above the BFE, that elevated and floodproofed buildings adhere to National Flood Insurance Program standards, and that the project is not a Critical Action.
 - b. The 8-Step process may apply if using both HTF funds and other HUD funds.

SECTION 8: WETLANDS

The project should not adversely impact a wetland. The project must not drain, dredge, channelize, fill, dike, impound, or perform grading activities in wetlands.

1. To check whether the proposed project is located in a wetland, go to this website:
www.fws.gov/program/national-wetlands-inventory/wetlands-mapper
 - a. Document compliance with a map showing the project is not located in a jurisdictional or non-jurisdictional wetland.

SECTION 9: EXPLOSIVES AND HAZARDS

The project must be in compliance with the standards for acceptable separation distances, as set forth in 24 CFR Part 51, subpart C. More information about acceptable separation distances can be found here: www.hudexchange.info/programs/environmental-review/explosive-and-flammable-facilities/

1. A compliance determination for this section may be requested as part of the Phase I environmental assessment. Documentation must be provided indicating that the project meets the standards for acceptable separation distance.
2. If the project is rehabilitation only and will NOT increase residential densities in the building, then this section does not apply. Simply document that the rehabilitation will not increase residential densities.

SECTION 10: CONTAMINATION

The project should be free of hazardous materials, contamination, toxic chemicals and gases, and radioactive substances, where a hazard could affect the health and safety of occupants or conflict with the intended use of the property. The project should also not be located within 0.25 miles of a contaminated site reported to federal, state, or local authorities without a statement in writing from the U.S. Environmental Protection Agency (EPA) or the appropriate state agency that there is no hazard that could affect the health and safety of the occupants or conflict with the intended use of the property. More information can be found here: www.hudexchange.info/programs/environmental-review/site-contamination/

1. A Phase I ESA–ASTM is required. If the Phase I ESA identifies Recognized Environmental Conditions (RECs), a Phase II ESA–ASTM will be required. If Phase II indicates the presence of hazardous substances or petroleum products above applicable local, state, tribal or federal (LSTF) screening levels, coordination with the relevant LSTF oversight agency will be required to complete the remediation process and obtain a determination that no further action is required. Development of more than four single family structures in the same location, such as subdivision development, should be evaluated as multifamily.
 - a. The Phase I ESA must include the following:
 - i. Must use the most recent standard (ASTM E1527-21). Let the preparer know that it must also satisfy **24 CFR 50.3(i) and 58.5(i)(2)**.
 - ii. A Vapor Encroachment Screening (VES) should also be done. This can be included as part of the Phase I, but usually needs to be requested.
 - iii. Asbestos and mold testing should be done. If found, it will need to be abated as part of the rehab project. (rehabilitation projects only)
 - iv. Testing for Lead Based Paint (LBP). If found, it will need to be abated as part of the rehab project.
 - v. Radon testing needs to be done. A radon mitigation system will need to be installed even if the levels are below the EPA action level.

2. **Radon:** NDHFA and HUD require all projects in all radon zones to incorporate radon-resistant construction features and the Architect's design to meet the latest requirements of ANSI/AARST CC-1000. The radon resistant design must be included in the construction documents. For new construction projects, prior to initial occupancy, radon testing is required in accordance with the current ANSI/AARST MAMF (Protocol for Conducting Radon Decay Product Measurement in Multifamily Buildings). A copy of the final radon test report must be provided to NDHFA for review. The Design Architect must also certify the "as built" construction meets Notice H 2013-03 requirements. If post-construction test results are above the threshold (4.0 pCi/L or higher), retrofit of mitigation systems or conversion from passive to fan-powered mitigation systems is required followed by post-mitigation testing to confirm the systems are functioning correctly and radon concentrations have been reduced to below the EPA action level. Finally, a Radon O&M Plan, completed by a radon professional, must be submitted for review. If the project involves rehabilitation, radon testing should be done as part of the environmental review (should be requested with Phase I).

SECTION 11: NOISE

The noise level is determined by using HUD's Day/Night Noise Level (DNL) Calculator, which can be found here: <https://www.hudexchange.info/programs/environmental-review/dnl-calculator/>

1. The external noise level should be no more than 65 dB. This should be documented by including the results from the DNL calculator and all source documentation used to determine the inputs into the DNL calculator (maps, traffic counts, airport noise levels).
2. If the external noise level is between 65 dB and less than 75 dB, Mitigation measures should be implemented to meet the interior noise level standard of no more than 45 dB. The best way to mitigate noise is to use building materials that will result in an interior noise level no more than 45 dB. To determine the type of building materials needed, HUD's Sound Transmission Classification Assessment Tool (STraCAT) should be used. It can be found here: <https://www.hudexchange.info/stracat/>
3. More information about HUD's noise regulations can be found here: www.hudexchange.info/programs/environmental-review/noise-abatement-and-control

SECTION 12: ENDANGERED SPECIES

The proposed project should not impact endangered or threatened species or their habitat. To obtain clearance, an informal consultation with FWS may be required. This is all done online at: <https://ipac.ecosphere.fws.gov/>

1. Provide documentation that there are no endangered, threatened species, or critical habitats on the project site. If there are endangered, threatened species or critical habitat on the project site, document that the project will not jeopardize an endangered or threatened species, and will not adversely modify critical habitat. This can usually all be completed through the online informal consultation process.

SECTION 13: WILD AND SCENIC RIVERS

The project should not be located near a Wild and Scenic River. North Dakota has three river segments eligible to be listed as Wild and Scenic Rivers. They include the following: Pembina River, Missouri River, and Little Missouri River.

1. Document that the project is not located near a Wild and Scenic River by including a map showing the location of the three rivers. A map can be obtained from this website: www.nps.gov/subjects/rivers/nationwide-rivers-inventory.htm

SECTION 14: SOLE SOURCE AQUIFERS

The project should not be located near a Sole Source Aquifer (SSA). There are no SSAs in North Dakota. This can be documented by including a Sole Source Aquifer map in the project file showing the absence of SSAs in North Dakota. A map can be found here:

<https://epa.maps.arcgis.com/apps/webappviewer/index.html?id=9ebb047ba3ec41ada1877155fe31356b>

SECTION 15: SAFE DRINKING WATER

The project should be constructed/rehabilitated with lead free pipes, solder, and flux. Document that the project only uses lead-free pipes, solder, and flux (architectural plans, building specifications, and certification by qualified professional).

EXHIBIT 1-Historic Preservation Example

March 10, 2022

State Historic Preservation Office
ATTN: Lisa Steckler
612 E. Boulevard Avenue
Bismarck, ND 58505-0830

RE: Determination of Historical Significance

The North Dakota Housing Finance Agency (NDHFA) is in the process of completing an environmental review for a proposed multifamily rehabilitation project. The project will be using federal HOME and Housing Trust Fund dollars.

The property is located at 1101 32nd Avenue South, Fargo, ND 58103. A full project description and area maps area attached.

Per federal requirements, consultation with the State Historic Preservation Office (SHPO) is required as part of the environmental review process. Federal funds cannot be used until this environmental review process is complete. Please review and provide a determination on any potential effects to historical aspects or significance in the project area by completing the attached Section 106 Clearance forms. Your efforts to assist NDHFA are greatly appreciated. If you have any questions, please contact me, Edward Swiontek, at eswiontek@nd.gov or 701-328-2458. The forms may be returned via email to eswiontek@nd.gov or by mail to the address provided on the Section 106 Clearance form.

Sincerely,

Edward Swiontek

Edward Swiontek
Program Administrator

Attachments:

Section 106 clearance form, supplemental form, project description, project site maps, photos of building to be rehabilitated

Scope of work for 1101 32nd Avenue South, Fargo, ND 58103

Proposed rehab of Presentation Prayer Center to develop Lantern Light Apartments

The YWCA Cass Clay and Beyond Shelter Inc., operating as Lantern Light LLC, proposes to acquire and rehab the Presentation Prayer Center to develop Lantern Light Apartments, permanent supportive housing for families experiencing homelessness or who are at risk of experiencing homelessness. Lantern Light LLC intends to apply for assistance through the HOME Investment Partnerships (HOME) and National Housing Trust Fund (HTF) programs. Both programs are administered by North Dakota Housing Finance Agency (NDHFA).

Located at 1101 32nd Avenue South, Fargo, ND, 58103, the project site is a short walk from the YWCA's shelter and support services. It is currently under a purchase option contract between the Sisters of the Presentation of the Blessed Virgin Mary and Lantern Light LLC.

The scope of work is considered a major rehab. The Prayer Center currently has 4 non-restricted rental units that will need moderate renovation to meet code and accommodate new mechanical systems. Nineteen new units will be added through extensive interior renovations, bringing the total unit count to 23. After the rehab, Lantern Light Apartments will consist of 4 one-bedroom, 9 two-bedroom, 8 three-bedroom and 2 four-bedroom apartments. Laundry facilities and a new resident entry will be created.

Remodeling on the main floor will provide offices for the YWCA's Supportive Housing team including a housing manager and advocates who will provide case management for onsite residents and residents of other YWCA Supportive Housing locations in the community. The existing atrium space will be retained, and the parking lot and scenic grounds along the Red River will remain unchanged. A tenant parking lot will be added on the north end of the property.

Nine of Lantern Light's housing units will be targeted to households at 30% Area Median Income (AMI) income and rent limits. The remaining fourteen units will be reserved for 50% AMI income/rent. Six units will be fully accessible and will comply with federal and state guidelines including, but not limited to, the Fair Housing Act, Section 504, Uniform Federal Accessibility Standards and NDHFA's Universal Design standards.

The project site is in a Qualified Census Tract, tract 10.02, and will contribute to the City of Fargo's Comprehensive Plan to promote a diverse and affordable housing stock close for essential services. This infill lot has a walkability score of 54. In addition to being located near the YWCA's services, it is in close proximity to shopping, churches, restaurants, banking and medical services. The project also meets the city's revitalization initiatives of promoting infill and designing and improving housing density, quality and energy efficient construction, housing for low-income residents, and encouraging community.

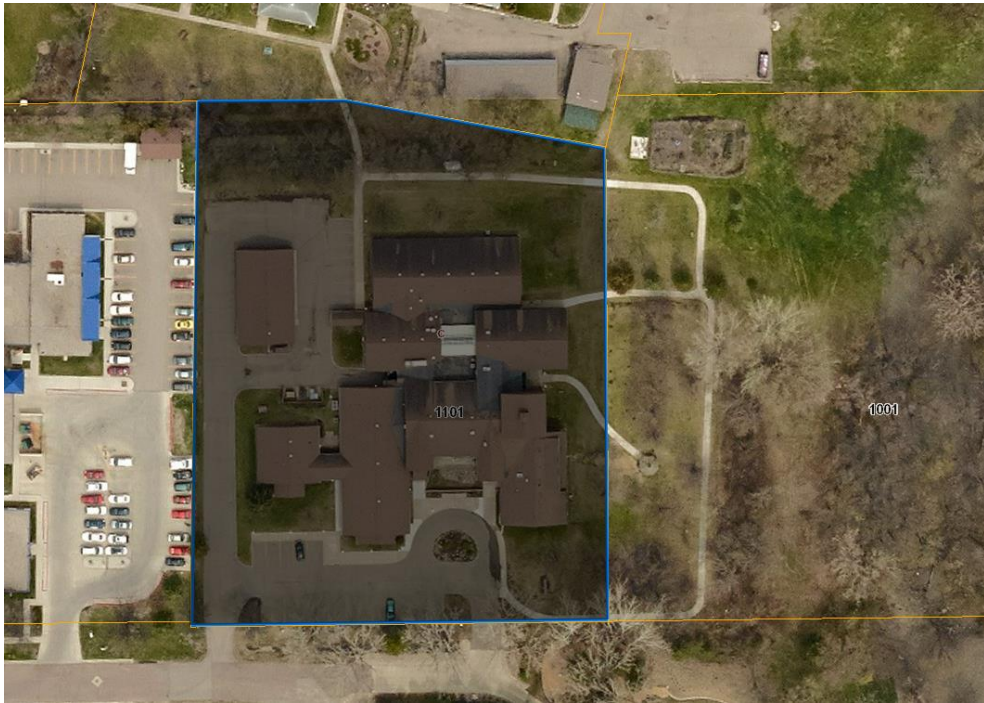
NDHFA's assistance is critical to permanent supportive housing projects as hard debt can be an expense hinderance to longevity of the project. The ability to operate without hard debt helps contribute to the vitality of the project and community. The project is ready to proceed with its final plans and specs, and can move forward with construction bids once the HTF and HOME awards are in place.

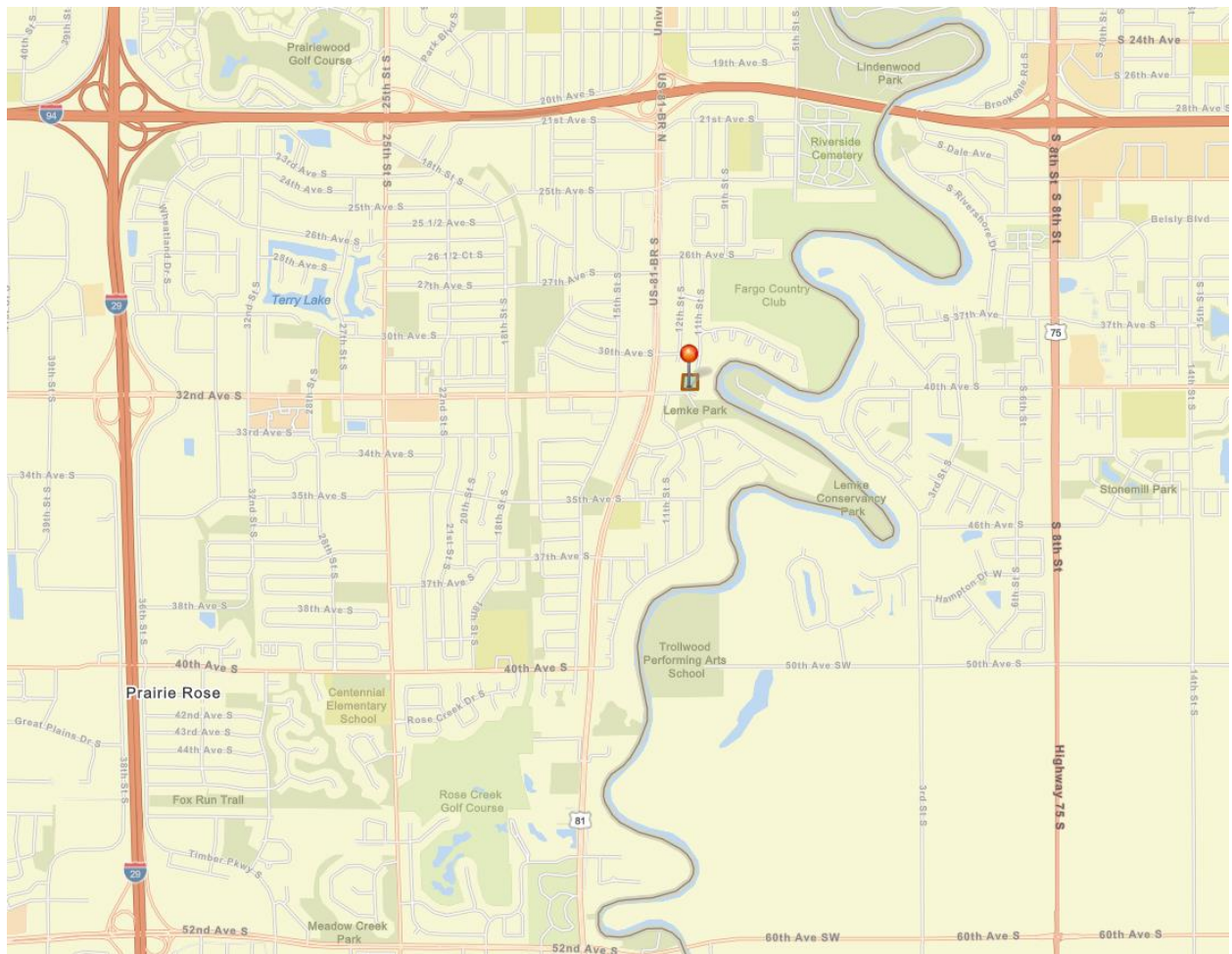
The hard cost per unit for Lantern Light is projected to be over \$206,000. The conversion from a Prayer Center with administration and assembly spaces to housing units requires code compliance upgrades and modifications to general construction, as well as mechanical and electrical systems including:

- Apartment living units require a one-hour firewall separation between units, both vertically (party walls) and horizontally (floor-to-floor).
- New apartment living unit configurations require significant wall demolition and reconfiguration, though both non-bearing and bearing walls were reused to greatest possible extent. Wall demolition will involve significant gypsum board ceiling and exterior wall patching and repair.
- Majority of the existing windows are original to building construction, many with missing or failed window seals. Full re-windowing is budgeted.
- The electrical service past the main disconnect will need to be upgraded to provide individual feeds to each apartment with service panels in each compliant with current code requirements for multifamily housing.
- The existing boiler will be replaced with two boilers for operational redundancy. The configuration of the current HVAC system with individual central air handling units is incompatible with the new apartment configuration. The apartments will be provided with fan coil heating and cooling units. The configuration of the units, especially the three- and four-bedroom units, does not allow for adequate cooling from central through-wall AC units. The fan coil units will supply heat from the existing hydronic system and cooling from a new chiller.
- The reconfiguration plans are placing new bathrooms in the relative vicinity of existing plumbing, with increased accessibility requirements. The improvements to existing bathroom spaces and replacement of plumbing fixtures will require cutting and patching concrete slab-on-grade and excavation for plumbing.
- Water heaters will also be replaced as part of the project.

This project will keep all existing exterior walls of the convent building.

Area maps of 1101 32nd Avenue South, Fargo, ND 58103





Photos of building to be rehabilitated at 1101 32nd Ave. South, Fargo, ND 58103







This form must be submitted to the SHPO for Section 106 Determinations

Identify funding source for project(s)			
Project Description (use attachment if necessary)			
Township	Range	Section	¼ Section
Street Address (if there is no street system, use lot, block and addition (never USPS Box Number, Route Number, etc.))			
<input type="checkbox"/> Attach Map: Plot APE on map (city map or USGS topographic map for rural areas)			
Areas Indirectly Affected: Attach location and maps for affected areas outside APE, (i.e., borrow sources, disposal areas, relocation sites, facilities to be abandoned, etc.)			
Year Built (use the oldest part of the building, do not give age as "50"+)			
Requirements for buildings/structures 50+ years or if age unknown: <input type="checkbox"/> Digital or 35mm photos: Take obliquely (showing front & side) of each building/structure. If rehabilitation is involved, send photo close-ups of affected areas such as windows or doors. Send actual photos, not photocopies. Historic Associations: Describe associations between the property and any persons/events of historic significance. List references (local historian, centennial book, etc.)			
Based on the information collected, the type of SHPO concurrence you are requesting (check one only): <input type="checkbox"/> No Historic Properties Affected <input type="checkbox"/> No Adverse Effect (If rehab of historic properties will occur, review the Secretary of Interiors Standards for Rehabilitation of Historic Properties prior to developing a work plan. Note - For Historic Properties, a No Adverse Effect determination requires conforming with the Secretary of Interiors Standards.) <input type="checkbox"/> Adverse determination Effect (A MOA will be prepared)			

FOR SHPO USE ONLY
No Historic Properties Affected

The described undertaking will not affect any historic properties, per 36CFR800.4(d). If the project description changes, this recommendation is void.

Review and Compliance Coordinator	Date	SHPO Number
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Additional Information: Send additional information relevant to the Section 106 determination. If the project involves properties listed on, or eligible for the National Register, additional information may be required.

Send form with all attachments to:

Attn: Review and Compliance
 ND State Historic Preservation Office
 612 E. Boulevard Ave.
 Bismarck, ND 58505-0830

RETURN FORM TO

Name	Agency	Telephone Number	
Address	City	State	ZIP Code
Signature		Date	

3015 Nebraska - TIGER Map Urban Areas



February 28, 2023

Counties

States

2020 Urban Areas

Local Roads

2020 Urban Areas

Counties

States

1:4,514

00.040.070.15 mi

00.050.10.2 km

Bismarck-Mandan MPO, Maxar, Source: U.S. Census Bureau



United States Department of Agriculture

RECEIVED

MAY 18 2023

NDHFA

RECEIVED

MAY 18 2023

NDHFA

Natural Resources
Conservation Service

Bismarck State Office
PO Box 1458
Bismarck, ND
58502-1458

Voice 701.530.2000
Fax 855-813-7556

May 15, 2023

Jennifer Henderson, Certifying Officer
Planning and Housing Development Division
North Dakota Housing Finance Agency
PO Box 1535
Bismarck, ND 58502-1535

Dear Ms. Henderson:

The Natural Resources Conservation Service (NRCS) has reviewed your letter dated May 10, 2023 concerning the construction of the multifamily Century View Apartments in Bismarck, North Dakota.

NRCS has a major responsibility with the Farmland Protection Policy Act (FPPA) in documenting conversion of farmland (i.e., Prime, Statewide Importance and/or Local Importance) to non-agricultural use when federal funding is used. Your proposed project is within the city limits of Bismarck, North Dakota where FPPA does not apply; therefore, no further action is needed.

If you have additional questions pertaining to FPPA, please contact Wade Bott, State Soil Scientist, NRCS, Bismarck, North Dakota, at (701) 530-2021.

Sincerely,

WADE BOTT

Digitally signed by WADE BOTT
Date: 2023.05.15 15:35:33 -05'00'

WADE D. BOTT
State Soil Scientist

Helping People Help the Land

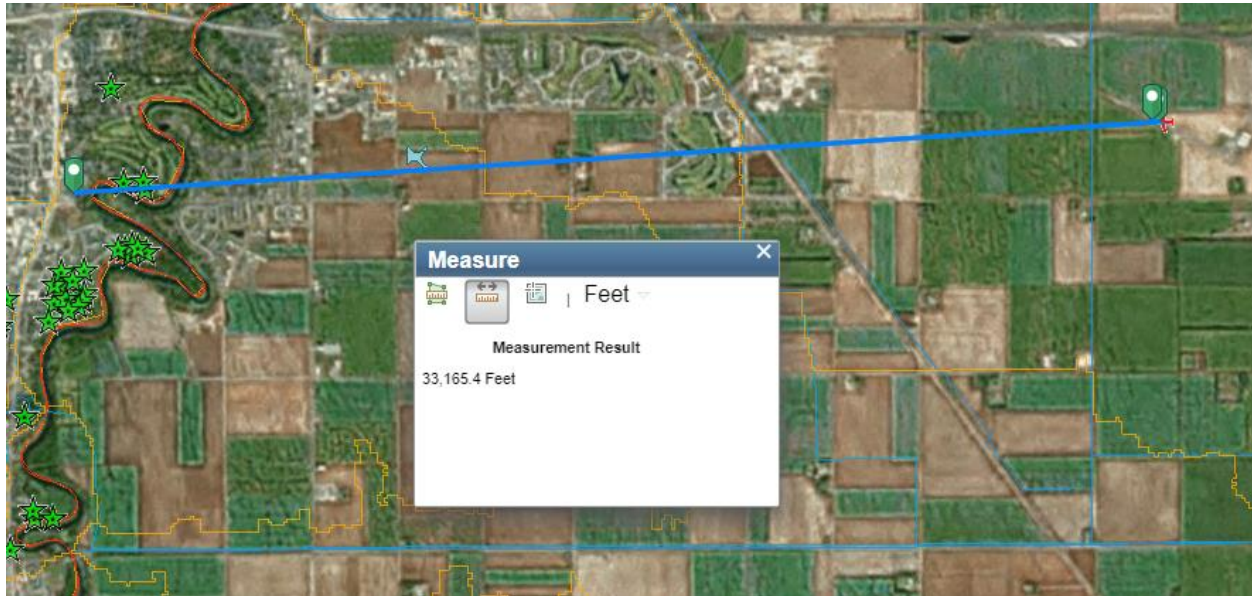
An Equal Opportunity Provider, Employer, and Lender

EXHIBIT 3-Airport Zones Example

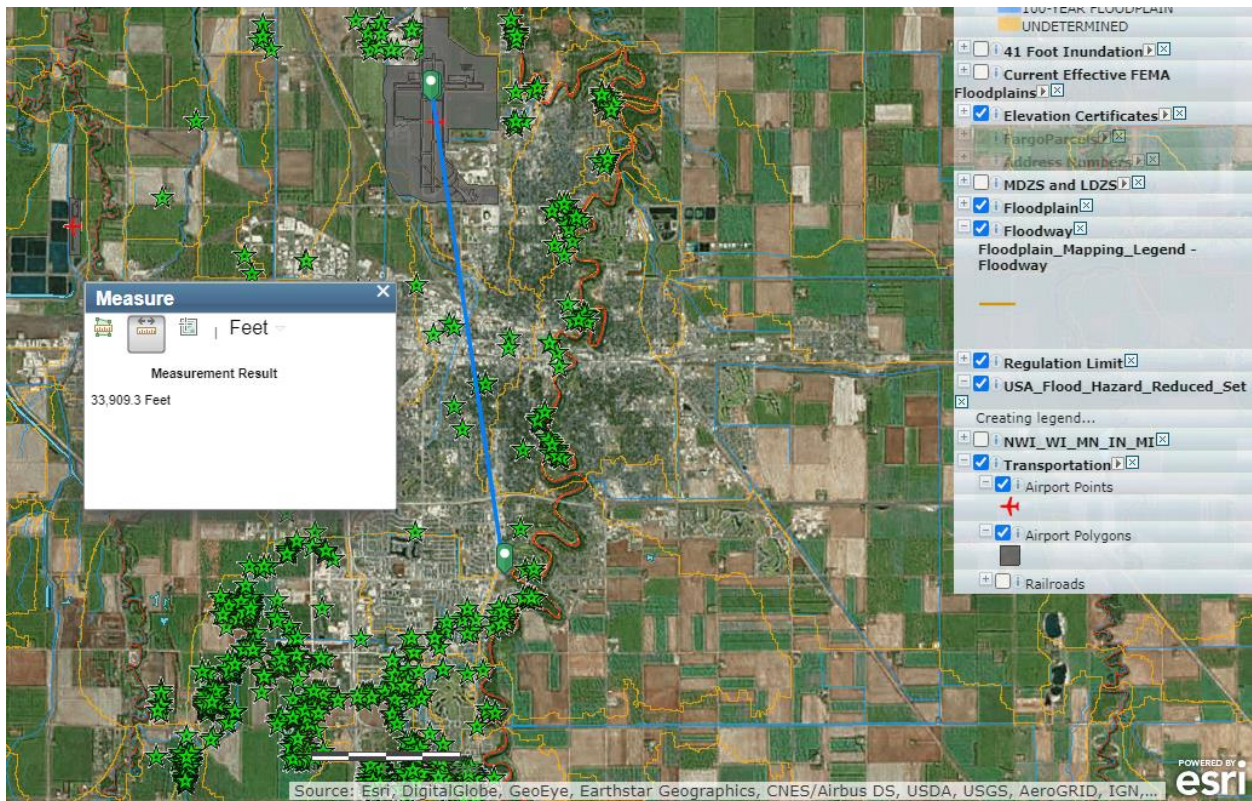
Lantern-Light Airport Distance Maps.

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.

33,165 Feet



33,909 Feet



39,168 Feet

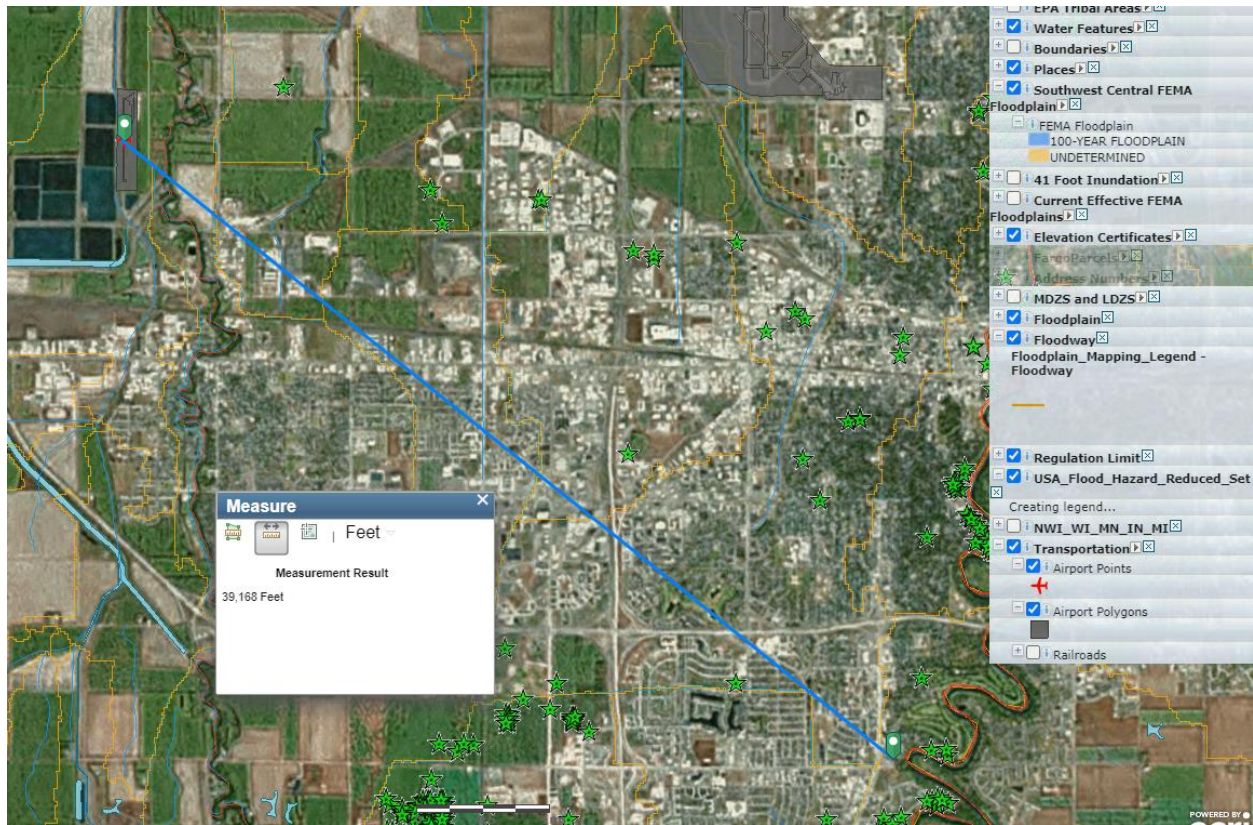
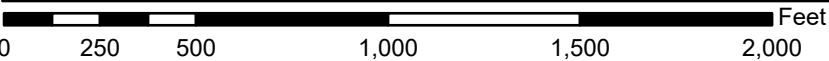
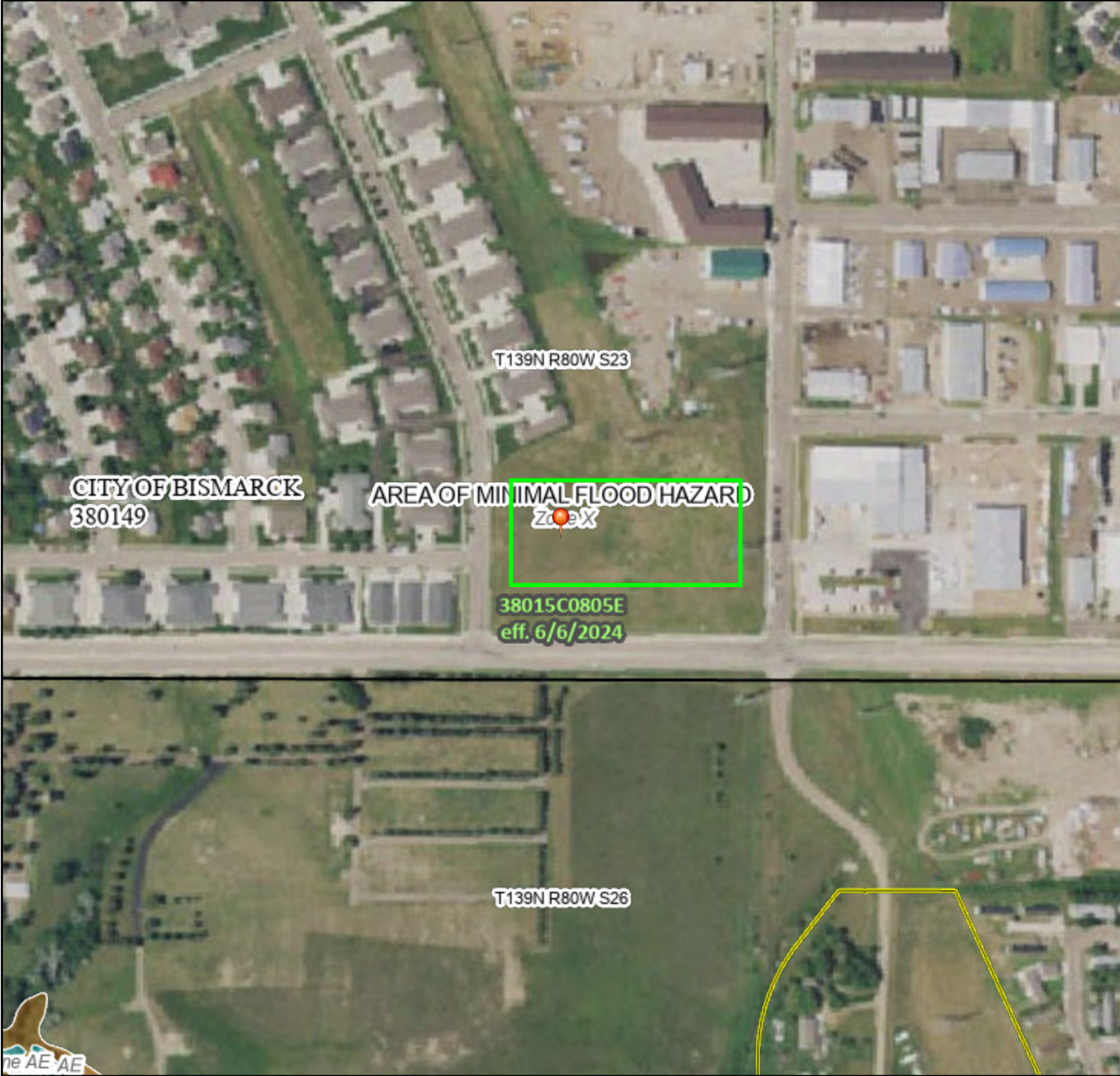


EXHIBIT 4-Floodplain Management Example

National Flood Hazard Layer FIRMette



100°44'54"W 46°50'32"N



1:6,000

100°44'16"W 46°50'7"N

Basemap Imagery Source: USGS National Map 2023

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 5/14/2025 at 3:34 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

Sole Source Aquifers-Passed

Sole Source Aquifers: The NEX Senior Apartments project will NOT be located on a Sole Source Aquifer. There are no Sole Source Aquifers in North Dakota.

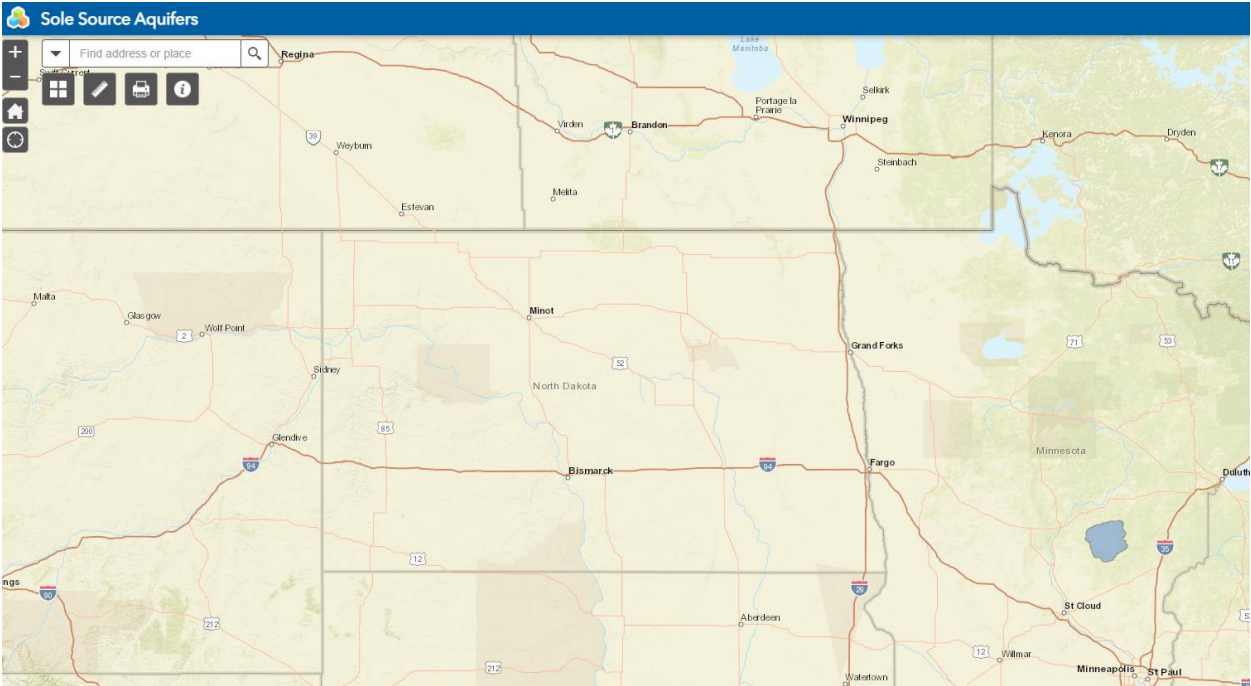


EXHIBIT 6-Safe Drinking Water Example

M+A

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April 18, 2024

Edward Swiontek
North Dakota Housing Finance Agency
2624 Vermont Ave
PO Box 1535
Bismarck, ND 58502

RE: NEX Senior Apartments - Lead-Free Letter

Mr. Swiontek,

The construction of the NEW Senior Apartments will comply with all current building, plumbing, and electrical codes. Further, the plumbing specifications will include language that all plumbing pipes, appurtenances, and materials will be lead-free.

Sincerely,



Ben Marshall
Senior Vice President
M+A
Cell: 608.225.6805
b.marshall@madesigninc.net