



VIRGIN ISLANDS HOUSING FINANCE AUTHORITY

Community Development Block Grant – Disaster Recovery
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Early Notice and Public Review of a Proposed Activity in a 100-Year/500-Year Floodplain

To: All Interested Agencies, Groups, and Individuals

This is to give notice that the Virgin Islands Housing Finance Authority (VIHFA), under 24 CFR 58, is conducting an evaluation as required by Executive Order 11988 in accordance with U.S. Department of Housing and Urban Development regulations at 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activity in the floodplain will have on the human environment for both the EnVision Tomorrow Program and the Own a Lot, Build a Home Program funded under the Community Development Block Grant – Disaster Recovery Program, grant number P-17-VI-78-HIM1. Both programs will be accepting applicants throughout the territory of the United States Virgin Islands (St. Croix, St. Thomas, and St. John) and each project location will be reviewed, during a Site-Specific Tier II Environmental Review, to determine if the project is located within the Special Flood Hazard Area (SFHA) and to identify the necessary mitigation measures.

Project: *EnVision Tomorrow Program (Homeowner Reconstruction and Rehabilitation Program & Rental Rehabilitation and Reconstruction Program)*

Description: The Homeowner Reconstruction and Rehabilitation Program (HRRP) is designed to provide funding for repair or reconstruction of damage to real property to create a habitable living environment. HRRP was developed to assist eligible homeowners whose primary residence was damaged by Hurricanes Irma and/or Maria. Eligible activities under this program include reconstruction, rehabilitation, and replacement of mobile homes with a stick-build structure. The program cap is \$250,000 and the total HUD allocation to the program is \$135.2M. The program anticipates serving approximately 450 applicants.

The Rental Rehabilitation and Reconstruction Program (RRRP) is designed to provide funding for repair or reconstruction of damage to real property to create a habitable living environment. RRRP was developed to restore small rental properties damaged during the 2017 as, approximately 8,338 rental units sustained some amount of physical damage during the 2017 hurricanes, displacing many individuals and families. Eligible activities under this program include reconstruction and rehabilitation. The program cap is \$75,000 and the total HUD allocation to the program is \$25M. The program anticipates serving approximately 100 applicants.

Project: *Own a Lot Build a Home*

Description: The Own a Lot, Build a Home Program allows new construction to occur on vacant land that is already owned by the applicant. The program will support the development costs of the land including but not limited to infrastructure, grading, and land preparation in the form of a grant. The Own a Lot, Build a Home Program is designed to assist first-time homeowners with the construction of their first home. Eligible activities under this program

include installation of infrastructure, grading, installation of utilities, land preparation, and the construction of homes in mixed-income communities. The total HUD allocation for this program is \$12.5M and the program cap is \$250,000. The program anticipates assisting approximately 200 applicants.

The floodplain map, available on the Virgin Islands Department of Planning and Natural Resources' (DPNR) website, will be utilized to identify the presence of a floodplain during the site-specific environmental review. This map is available to the public at <https://fema.maps.arcgis.com/home/webmap/viewer.html?webmap=a92ce1763cb5416dafa01b84757a5af9>. Based on the 2018 Advisory Base Flood Elevation (ABFE) Maps, the Territory has a total of 31,697 acres of floodplain; 13,032 acres of 100-Year Floodplain, and 18,665 acres of Coastal High Hazard Area. While the proposed projects could potentially impact the total acres of 100-Year Floodplain within the territory, it is unlikely as the anticipated number of applicants to be served is 750, and all projects will be classified as small residential structures. Also, the Own a Lot, Build a Home Program does not have the potential to impact the Coastal High Hazard Area as no new construction will be conducted within this area. Therefore, the anticipated impact to the Coastal High Hazard Area is low as only applicants within the EnVision Tomorrow Program could potentially impact this area and currently there is a limited number of applicants in this area.

Natural and beneficial functions of the Territory's floodplains include, but are not limited to, increases in soil fertility as floodplains naturally replenish the nutrients of the surrounding soils during periodic inundation; improvements in water quality and quantity by providing areas of groundwater recharge, while also filtering impurities and nutrients; enhancement of biodiversity by providing breeding and feeding grounds for fish and a wide variety of wildlife including endangered species; the capacity to store and convey floodwaters, thus diminishing floodwater velocities and resulting in the reduction of flood damages and flood related erosion; and other recreational and aesthetic values.

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

Written comments must be received by the Virgin Islands Housing Finance Authority at the following address on or before October 8, 2022: Virgin Islands Housing Finance Authority, 3202 Demarara Plaza, Suite 200, St. Thomas, VI 00802-6447 or 100 Lagoon Complex, Suite 4, Frederiksted, VI 00840-3912 and (340)777-4432, Attention Ms. Dayna Clendinen, Interim Executive Director, and Chief Disaster Recovery, during the hours of 8:00 AM to 5:00 PM. Comments may also be submitted via email at environmental@vihfa.gov or online at <https://cdbgdr.vihfa.gov/library-old/citizen-participation/>.

Regards,



Dayna Clendinen, Interim Executive Director/Chief Disaster Recovery Officer
VI Housing Finance Authority

