



## **Frequently Asked Questions the Commercial Hardening and Financing and Small Business Mitigation Program**

**1. Does legislation count as supporting documentation?**

Yes, if legislation or statute was passed that provides support or justification of the project activity you may cite and include with your application to the CDBG-MIT Economic Resilience and Revitalization Program.

**2. Is the roof considered part of the exterior of the building?**

The roof is not eligible for project activities. However, the Commercial Hardening and Financing Program allows for the replacement of the roof guttering or spouting.

**3. Are government buildings with private services eligible?**

A waiver request may be submitted as justification of only private services being done in the government owned facility.

**4. If there is a lease in a government building, could the lease be eligible?**

A waiver request may be submitted for review by the U.S. Department of Housing and Urban Development (Grantor) for approval\decline of the activities being conducted within the government building.

**5. If there is a lease on government land, why would I need to have permission?**

The CDBG-MIT program requires site control. The site control may be defined as owner of the building or a tenant that receives permission to make improvements or footprint to the facility. Government property must also meet this requirement.

**6. Is fencing included in the safety aspect?**

Safety improvements may include the proper fencing to mitigate the needs of the project activity.

**7. When are applications due and what is the selection process?**

The applications are due on April 5<sup>th</sup>, 2024, at 11:59 pm. A selection committee has been selected to review the applications.

**8. Are driveways and entryways included? What if the person has a disability? What about walkways? Are enclosures for generators included?**

The Commercial Hardening and Financing and Small Business Mitigation Program allows for limited drainage improvements. An entryway to a building may potentially be an eligible activity. The program does not allow driveways, and the applicant would have to present a narrative about disability access. Yes, secure protection of the generator is included in generator installation.

**9. Is the façade only the front? Or all 4 sides of the structure?**

The façade does cover sides of the building that are deemed applicable to the project activity.

**10. Is a private entity owned by the government eligible? For example, WICO?**

The Commercial Hardening and Financing Program allows for “Units of Government” to present a project activity that may meet the requirements of the program.

**11. If a building was damaged structurally, would the grant cover the structure?**

A damaged structure would not be covered by the grant. The applicant would have to repair and utilize their funding, prior to approved to CDBG-MIT funds being used for project activity.

**12. Will scoring be provided to candidates so they can know places of emphasis?**

All sections of the application that are scored have emphasis on the applicant’s proposed project activity. Please note: A satisfactory score does not determine eligibility for project funding.

**13. Is there funding available for visually impaired for 2-way communications?**

The program provides for Land, Mobile, Radio communications for emergency disasters both manmade and natural. An applicant can submit for communication needs for persons with disabilities once it meets the criteria of the program.

**14.** Is there a limit to funding for each project?

There is no limit on funding availability for the project. However, the Virgin Islands Housing Finance Authority will make a final determination of funding of the project based on submitted quotes by license contractors and conduct a cost reasonable analysis on each project activity submitted.

**15.** Is new construction eligible?

Yes, a new construction project activity may be submitted. However, project activity and funding are based on the parameters of the program.

**16.** How are generators going to be evaluated?

Applicants seeking emergency power i.e. generator, should provide quotes concerning the wattage of the unit and cost of installation. Applicant must demonstrate in the submitted application how generator shall assist the business organization in lessening operational downtime and other program guidelines.

**17.** Is the April deadline concrete?

The applications are due on April 5<sup>th</sup>, 2024, at 11:59 pm. A selection committee has been selected to review the applications.

**18.** This is more catered to cat 1,2, 3 hurricanes. Roofs should be included in the program.

The roof infrastructure is not eligible for project activities. However, the Commercial Hardening and Financing Program allows for the replacement of the roof guttering or spouting.

**19.** How long is the determination process?

The application selection process is 90 days.

**20.** How long is the selection process? In 2024? Urgent need?

The application selection process is 90 days.

**21.** Is this the same funding that was received in 2017?

No. In 2018, the Territory received \$774 million of discretionary Community Development Block Grant-Mitigation funding to build resilience in several sectors of the community due to 2017 Hurricanes Irma and Mara. The sector areas for allocated funding are Housing, Infrastructure, Economic Development, Public Services, and Public Facilities.

**22.** How does this timeline relate to the Hurricane season?

The release of this funding does not relate to the 2024 Hurricane season. A Notice of Funding Availability was issued for the Commercial Hardening and Financing and Small Business Mitigation Business Program.

**23.** Will it take 7 years? (Asked by a former grantee of CDBG funding)

The program is structured differently, a 90-day review for selection of applications.

**24.** Is this a loan or a grant? What are the terms for reselling?

The programs are both grant funded. However, there is a amortization period to discourage selling of the property. If property is sold within the period, recapture of funding based on percentage is possible.

**25.** Do transportation services qualify?

The transportation services may qualify, but the project activity must be within the parameters of the program.

**26.** Are there drop boxes in the application?

The applications do contain drop boxes for supporting documentation.

**27.** Is there a limit on how many applications you will accept?

There is no limit on the number of applications being submitted. However, the application selection committee will determine which applications can be selected during this period. We intend to provide all applicants with the opportunity to have their project funded based on the parameters of the program.

**28.** Does it have to be an existing business?

There should be an existing business upon submission of an application.

**29.** If there is no building or communications, would you qualify?

A submitted application needs to meet the parameters of program guidelines.

**30.** Hazmat is an emergency situation. Does the barge qualify?

A submitted application needs to meet the parameters of program guidelines.

**31.** How do you find the businesses that would be eligible?

The Virgin Islands Housing Finance Authority engaged stakeholder and public meetings with the business and other organizations who may have potential eligible projects.

**32.** Consider partnering with DLCA for licensed business owners.

The Virgin Islands Department of Licensing and Consumer Affairs is aware of both the programs and their guidelines.

**33.** Would someone opening a daycare be eligible? Monthly lease? 8-year obligation?

A submitted application needs to meet the parameters of program guidelines.

**34.** How do you market to all potential businesses?

The Virgin Islands Housing Finance Authority engaged stakeholder and public meetings with the business and other organizations who may have potential eligible projects. Social media was also used to market the programs.

**35.** What does the acronym CDBG stand for?

The acronym for CDBG is Community Development Block Grant