

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

To: All interested Agencies U.S. Army Corps of Engineers, Federal Emergency Management Agency Office of the Governor, Region II Environmental Protection Agency, National Oceanographic and Atmospheric Administration, U.S. Fish and Wildlife Service Department of Planning and Natural Resources, Territorial Emergency Management Agency, Department of Public Works, Economic Development Authority, Virgin Islands Port Authority, Groups, and Individuals.

This is to give notice that the Virgin Island Housing and Finance Authority (VIHFA) as the Responsible Entity under 24 CFR Part 58 has conducted an evaluation as required by Executive Order(s) 11988, as amended by Executive Order 13690, and/or Executive Order 11990, in accordance with HUD regulations at 24 CFR 55.20 in Subpart C Procedures for Making Determinations on Floodplain Management and Wetlands Protection. The activity is funded under the Envision Tomorrow Rental Rehabilitation and Reconstruction Program (RRRP) under the Community Development Block Grant – Disaster Recovery Program P-17-VI-78-HIM1. It is important to note that this is a re-evaluation of a tiered environmental assessment of the RRRP that was conducted in September 2019. The re-evaluation requires compliance with 24 CFR 55.20. The proposed project location is territory wide in the United States Virgin Islands as sites will be located in St. Thomas, St. John, and St. Croix. The estimated extent of the FFRMS floodplain was determined using freeboard value approach RRRP is designed to provide funding for repair and reconstruction of damage to real property to create a habitable living environment.

RRRP was developed to assist eligible homeowners whose residential property that serves as affordable rental property for renters in the Territory, was damaged by Hurricanes Irma and/or Maria. Assistance provided include reconstruction and rehabilitation of homes within their existing footprint as well as replacement of mobile homes with a stick-built structure. The proposed sites will be existing home sites in the territory that may be within a FFRMS floodplain or Coastal High Hazard Area. The proposed number of units for this project is 84 with a program cap of \$150K per unit. Existing 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 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. Based on the 2024 VI Hazard Mitigation Resilience Plan – pg. 213, published July 2024, (<https://hazardmitigationplanvi.org/#flipbook-15/93/>) the Territory has a total of 34,720 acres of floodplain and the following acreage per island in the 100 year and 500 year floodplain:

1. 100-year floodplain per island is as follows: 2752 acres- St. Thomas, 4032 acres- St. John, and 10,368 acres St. Croix;
2. 500-year floodplain per island is as follows: 2771.2 acres -St. Thomas, 4044.8 acres- St. John, and 10752 acres- St. Croix; and
3. 18,665 acres of Coastal High Hazard Area.

While the proposed projects could potentially impact the FFRMS Floodplain, the proposed projects will remain within the existing footprints and therefore will not alter the FFRMS floodplain, and it is unlikely that the sites/projects will be in coastal high hazard areas as there is a limited number of applicants in these areas.

VIHFA has considered the following alternatives and mitigation measures to minimize adverse impacts and to restore and preserve natural and beneficial functions and intrinsic values of the existing floodplain:

- (i) Action must take place (as applicable) as there is limited housing stock in the territory and there would be limited housing availability.

(ii) Alternatives considered: (1) The first alternative considered was to locate the proposed project in an area outside of the FFRMS Floodplain on the existing project site. This alternative is feasible if the structure does not have an existing underground cistern and when there is an existing area outside of the FFRMS floodplain on the project site. The Tier II Site-Specific Environmental Review Checklist will include a process to identify if there is an area on the existing site that is outside of the FFRMS floodplain which the homes could be relocated. (2) The second alternative considered was to relocate the applicants located in the floodplain to a site outside of the floodplain within the existing subdistrict. The alternative was deemed not feasible as the territory is currently suffering from a housing shortage and this alternative would add greater strain to the housing stock. (3) The final alternative considered was the no action alternative. This alternative was deemed not feasible as this would not provide the necessary assistance to homeowners, located in the floodplain, to repair damages and mitigation against future flooding.

(iii) Mitigation measures which will be implemented during the Tier II Site-Specific Environmental Review include elevation for substantially damaged and improved projects, and floodproofing measures for homes that do not meet the definition of substantial improvement. All work will be permitted through the Department of Planning and Natural Resources.

VIHFA will comply with all federal and local floodplain protection procedures and will consult with DPNR at the Tier II Site-Specific Environmental Review level to verify the base flood elevation level and review proposed alternative measures developed by the Engineer.

VIHFA has reevaluated alternatives to building in the floodplain and has determined that it has no practicable alternative to floodplain development. Environmental files documenting compliance with Executive Order 11988, as amended by Executive Order 13690, and/or Executive Order 11990, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplain and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public education tool. The dissemination of information about floodplains can facilitate and enhance Federal efforts to reduce the risks associated with the occupant and medication of these special areas. Third, as a matter of fairness, when the Federal government determines that 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 November 23, 2024: 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: Dayna Clendinen, Chief Disaster Recovery Officer. A full description of the project may also be reviewed from the hours of 8:00 AM to 5:00 PM at the addresses above and [www.vihfa.gov/cdbg-dr](http://www.vihfa.gov/cdbg-dr) Comments may also be submitted via email at [media@vihfa.gov](mailto:media@vihfa.gov) .

Date: 11/15/2024



Dayna Clendinen

Chief Disaster Recovery Officer and Chief Operating Officer  
Virgin Islands Housing Finance Authority