Early Notice and Public Review 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 determined that the following proposed action under the Envision Tomorrow Rental Rehabilitation and Reconstruction Program (RRRP) under the Community Development Block Grant – Disaster Recovery Program P-17-VI-78-HIM1 is located in the Federal Flood Risk Management Standard (FFRMS) floodplain. VIHFA will identify and evaluate practicable alternatives to locating the action within the floodplain and the potential impacts on the floodplain from the proposed action, as required by Executive Order 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 Protection of Wetlands. 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. 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.

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. Commenters are encouraged to offer alternative sites outside of the floodplain, alternative methods to serve the same project purpose, and methods to minimize and mitigate project impacts on the floodplain. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment about floodplain can facilitate and enhance Federal efforts to reduce the risks and impacts 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 floodplain, it must inform those who may be put at greater or continued risk.

Written comments must be received by VIHFA at the following address on or before on November 6, 2024. A minimum 15 calendar day comment period will begin the day after the publication and end on the 16th day after the publication. VIHFA Virgin Islands Housing Finance Authority, 3202 Demarara Plaza, Suite 200, St. Thomas, VI 00802-6447 and (340) 777-4432, Attention: Attention: Ms. Dayna Clendinen, Chief Disaster Recovery Officer. A full description of the project may also be reviewed from 9:00 AM to 5:00 PM at the above address and at vihfa.gov. Comments may also be submitted via email at media@vihfa.gov

Date: October 22, 2024

Dayra Clendinen

Chief Disaster Recovery Officer

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