



**U.S. Department of Housing and Urban  
Development**  
451 Seventh Street, SW  
Washington, DC 20410  
[www.hud.gov](http://www.hud.gov)  
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**Tiered Environment Review  
for Activity/Project that is  
Categorically Excluded Subject to Section 58.5  
Pursuant to 24 CFR 58.35(a)**

**Project Information**

**Project Name:** HOME-CDCU-DPA-Program

**HEROS Number:** 900000010138474

**Responsible Entity (RE):** SALT LAKE CITY, 451 S State St Salt Lake City UT, 84111

**State / Local Identifier:**

**RE Preparer:** Amanda Best

**Certifying Officer:** Lani Eggertsen-Goff

**Grant Recipient (if different than Responsible Entity):** Community Development Corporation of Utah

**Point of Contact:** Mike Akerlow

**Consultant (if applicable):**

**Point of Contact:**

**Project Location:** Salt Lake City, UT 84111

**Additional Location Information:**

This project effects multiple addresses for the down payment program, however, there is no ground or construction activities on those addresses. The zip code provided is the office location for CDCU.

**Direct Comments to:** [Amanda.Best@slcgov.com](mailto:Amanda.Best@slcgov.com)

**Description of the Proposed Project [24 CFR 50.12 & 58.32; 40 CFR 1508.25]:**

CDCU will provide down payment assistance loans/grants of up to \$14,000 to income eligible (less than 80% of area median income) first-time home buyers who purchase homes in Salt Lake City. Home buyers will receive home buyer education and counseling, and will be guided through the home buying process. Home buyers will be provided with alternatives for affordable mortgage financing, including CDCU's HomeFit loan.

Further counseling after the home purchase is available if needed. Down payment assistance must be repaid if the property is sold within the first 5 years of ownership. After that, the loan is forgiven and the payment is considered a grant.

**Maps, photographs, and other documentation of project location and description:**

**Approximate size of the project area:** more than 1 square mile

**Length of time covered by this review:** 5 Years

**Maximum number of dwelling units or lots addressed by this tiered review:**  
100

**Level of Environmental Review Determination:**

Categorically Excluded per 24 CFR 58.35(a), and subject to laws and authorities at §58.5: 58.35(a)(3)

**Determination:**

	Extraordinary circumstances exist and this project may result in significant environmental impact. This project requires preparation of an Environmental Assessment (EA); OR
✓	There are no extraordinary circumstances which would require completion of an EA, and this project may remain CEST.

**Approval Documents:**

[Environmental Review CDCU - signed.pdf](#)

[OrderConf SLTRIB and DN.pdf](#)

[CDCU Notice of Intent to use funds 8-6-20.docx](#)

**7015.15 certified by Certifying Officer on:** 1/5/2021

**7015.16 certified by Authorizing Officer on:** 1/22/2021

**Funding Information**

Grant Number	HUD Program	Program Name
HOMECDU20	Community Planning and Development (CPD)	HOME Program

**Estimated Total HUD Funded Amount:** \$200,000.00

**Estimated Total Project Cost [24 CFR 58.2 (a) (5)]:** \$200,000.00

**Compliance with 24 CFR §50.4, §58.5 and §58.6 Laws and Authorities**

<b>Compliance Factors:</b> Statutes, Executive Orders, and Regulations listed at 24 CFR §50.4, §58.5, and §58.6	Was compliance achieved at the broad level of review?	Describe here compliance determinations made at the broad level and source documentation.
<b>STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR §50.4 &amp; § 58.6</b>		
Airport Hazards	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Coastal Barrier Resources Act	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	There are no coastal barrier locations in Salt Lake City.
Flood Insurance	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Salt Lake City does not purchase flood insurance for this program. FEMA and NEPA maps are checked in site specific forms in regards to the floodplain management
<b>STATUTES, EXECUTIVE ORDERS, AND REGULATIONS LISTED AT 24 CFR §50.4 &amp; § 58.5</b>		
Air Quality	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	This project does not impact air quality. There is no construction being completed with this project.
Coastal Zone Management Act	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	No coastal zones are in Salt Lake City. There is no information in the NOAA website related to Coastal Zone Management.
Contamination and Toxic Substances	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Endangered Species Act	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	No effect on any endangered species in Salt Lake City. The program is used to assist families or individuals to purchase already established and constructed homes. There is no destruction or removal of currently vacant or undeveloped land.
Explosive and Flammable Hazards	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Farmlands Protection	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Farmlands Protections does not apply for this down payment program. All units that will be assisted with mortgage down payment are already constructed and in an urban county and city.
Floodplain Management	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Historic Preservation	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Noise Abatement and Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Sole Source Aquifers	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Sole Source Aquifers does not apply due to the fact that this program does not

		involve new construction or conversion.
Wetlands Protection	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Wetlands protection does not apply to the down payment program. The program falls under CFG 55.12(b)(1)
Wild and Scenic Rivers Act	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	There are no wild or scenic rivers in Salt Lake City where the Down Payment program is located.
<b>ENVIRONMENTAL JUSTICE</b>		
Environmental Justice	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	This project does not involve construction within a certain area. However, all down payment assisted units must complete an habitability inspection as well as a lead based paint inspection to ensure that the home is in a livable condition. The other environmental factors that are not broadly achieved will check whether the area has noise, contamination, floodplains, and other hazards that may disproportionately effect people of certain race, color, national origin, and low income.

**Supporting documentation**

[Air Quality Maps.pdf](#)

[Coastal Barrier Map SLC 2020.pdf](#)

[Coastal Barrier Map SLC 2020\(1\).pdf](#)

[Environmental Justice Maps.pdf](#)

[Farmlands map.pdf](#)

[FEMA Flood Map Service Center SLC.pdf](#)

[Sole Source Aquifers map.pdf](#)

[Wetlands Map.pdf](#)

[Wild and Scenic Rivers.pdf](#)

**Written Strategies**

The following strategies provide the policy, standard, or process to be followed in the site-specific review for each law, authority, and factor that will require completion of a site-specific review.

<b>1</b>	Airport Hazards
	To ensure that airport hazards are cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. That will include the location of the home in process, to ensure that it is outside of 15,000 feet of a military airport and/or 2,500 feet of a civilian airport. The PJ will also attach the noise map of the area.

2	<p>Contamination and Toxic Substances</p> <p>To ensure that contamination and toxic substances are cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. That will include the location of the home in process and if there are any toxic substances or contamination sites nearby, according to HUD regulation.</p>
3	<p>Explosive and Flammable Hazards</p> <p>To ensure that Explosive and Flammable Hazards is cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. That will include evidence that the site is not within the required distance of storage tanks as required by HUD, 24 CFR Part 51 Subpart C, by attaching a NEPA Map that notates all the potential hazards around the home in closing.</p>
4	<p>Floodplain Management</p> <p>To ensure that Floodplain Management is cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. This site review includes the FIRM around the specific home in closing to confirm that the home is not on the floodplain and that mitigation is not required.</p>
5	<p>Historic Preservation</p> <p>To ensure that Historic Preservation is cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. This review includes the location of the home in closing and the map of historic districts. This program does not effect the facade of any buildings and is in compliance with our State Historic Preservation Officers Agreement. Our SHPO Agreement allows for DPA programs to be exempt from historic review.</p>
6	<p>Noise Abatement and Control</p> <p>To ensure that Noise Abatement and Control are cleared and completed before a down payment assistance payment can be made the subrecipient, CDCU, submits a request for the PJ, Salt Lake City, to complete a site specific environmental review. That will include the location of the home in closing with the Noise Map for the area. Only homes within the acceptable range of noise (less than 65 dB) are allowable within this program.</p>

**Supporting documentation**

**APPENDIX A: Site Specific Reviews**