



# U.S. Department of Veterans Affairs Veterans Benefits Administration

## Public Meeting Housing Loan Program Draft Programmatic Environmental Impact Statement

[www.benefits.va.gov/homeloans/environmental\\_impact.asp](http://www.benefits.va.gov/homeloans/environmental_impact.asp)

# Agenda



- Overview of National Environmental Policy Act (NEPA) process
- Explanation of VA Housing Loan Program (HLP)
- Summary of Draft PEIS
- Public comments

# What is NEPA?

- NEPA requires federal agencies to assess the environmental effects of their proposed actions and to disclose the potential impacts to the public.
- Provides valuable information to the decision-making process, including type and level of impacts and identifies potential mitigation.
- VA will use this information in making informed decisions concerning the HLP.

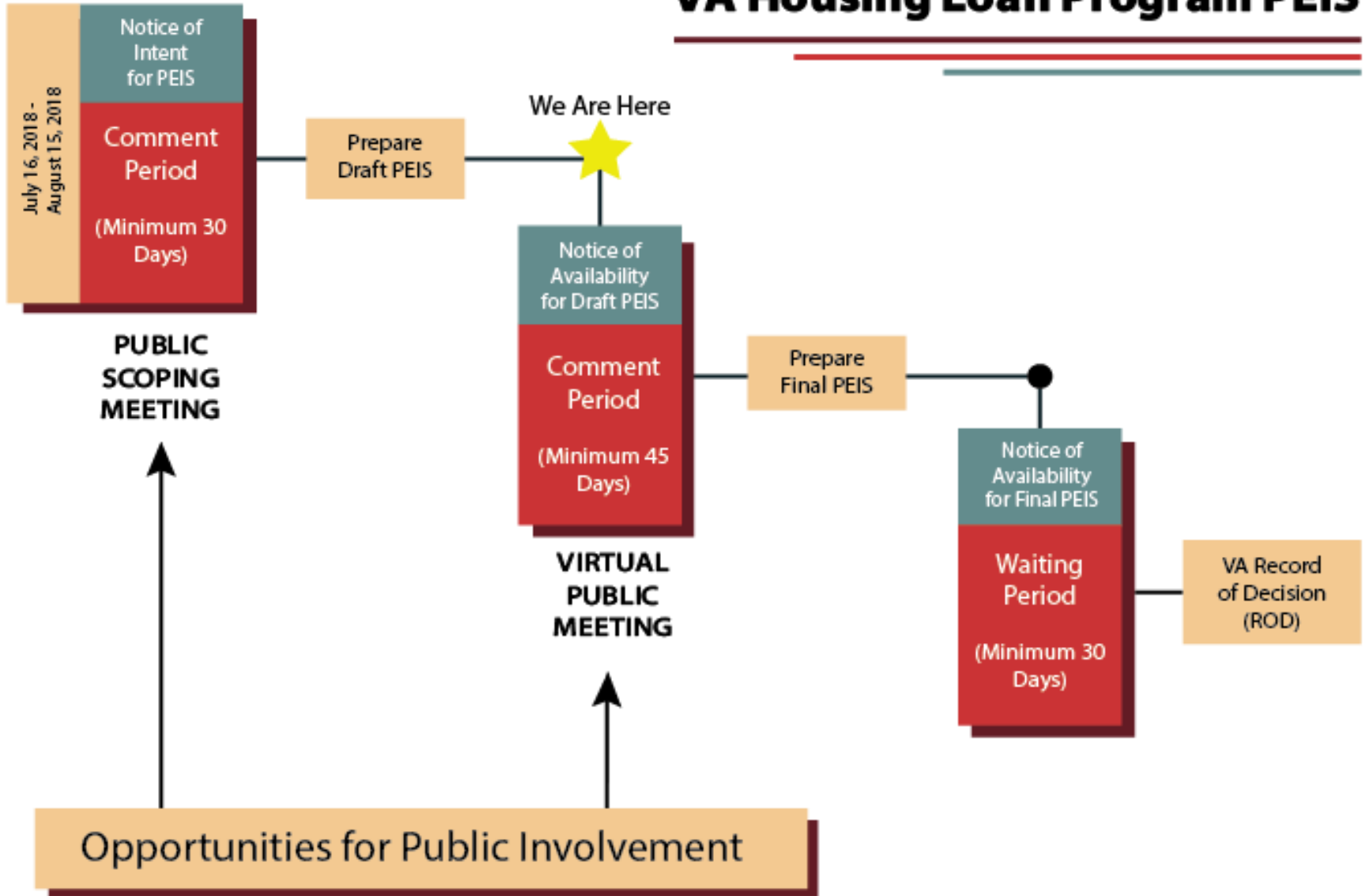
# Draft PEIS

- VA prepared a Draft PEIS on the continued administration and operation of the VA HLP to document potential direct, indirect, and cumulative environmental impacts.
- PEIS evaluates potential impacts of the HLP nationwide
  - All 50 states plus District of Columbia
  - 5 main U.S. territories: U.S. Virgin Islands, Puerto Rico, Guam, Northern Mariana Islands, and American Samoa

# Public Participation

- Public has opportunities to review and comment during the NEPA process:
  - During scoping to identify issues, concerns, and alternatives to be analyzed in the PEIS
  - During the public comment period for the Draft PEIS to comment on the alternatives and analysis in the Draft PEIS
- VA will review, consider, and document responses to all substantive comments on the Draft PEIS when preparing the Final PEIS.

# NEPA Process for VA Housing Loan Program PEIS



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# What is the Housing Loan Program?

VA-guaranteed housing loan benefits and other housing-related benefits assist Veterans in:

- Purchasing
- Constructing
- Repairing
- Adapting
- Improving a home

Beneficiaries of this program include:

- Eligible Veterans
- Certain surviving spouses
- Active-duty personnel
- Selected Reservists
- National Guardsmen

## Four HLP Components:

1. VA guaranteed loans
2. Real estate owned property management
3. Native American direct loans
4. Specially adapted housing grants

# VBA Housing Loan Program

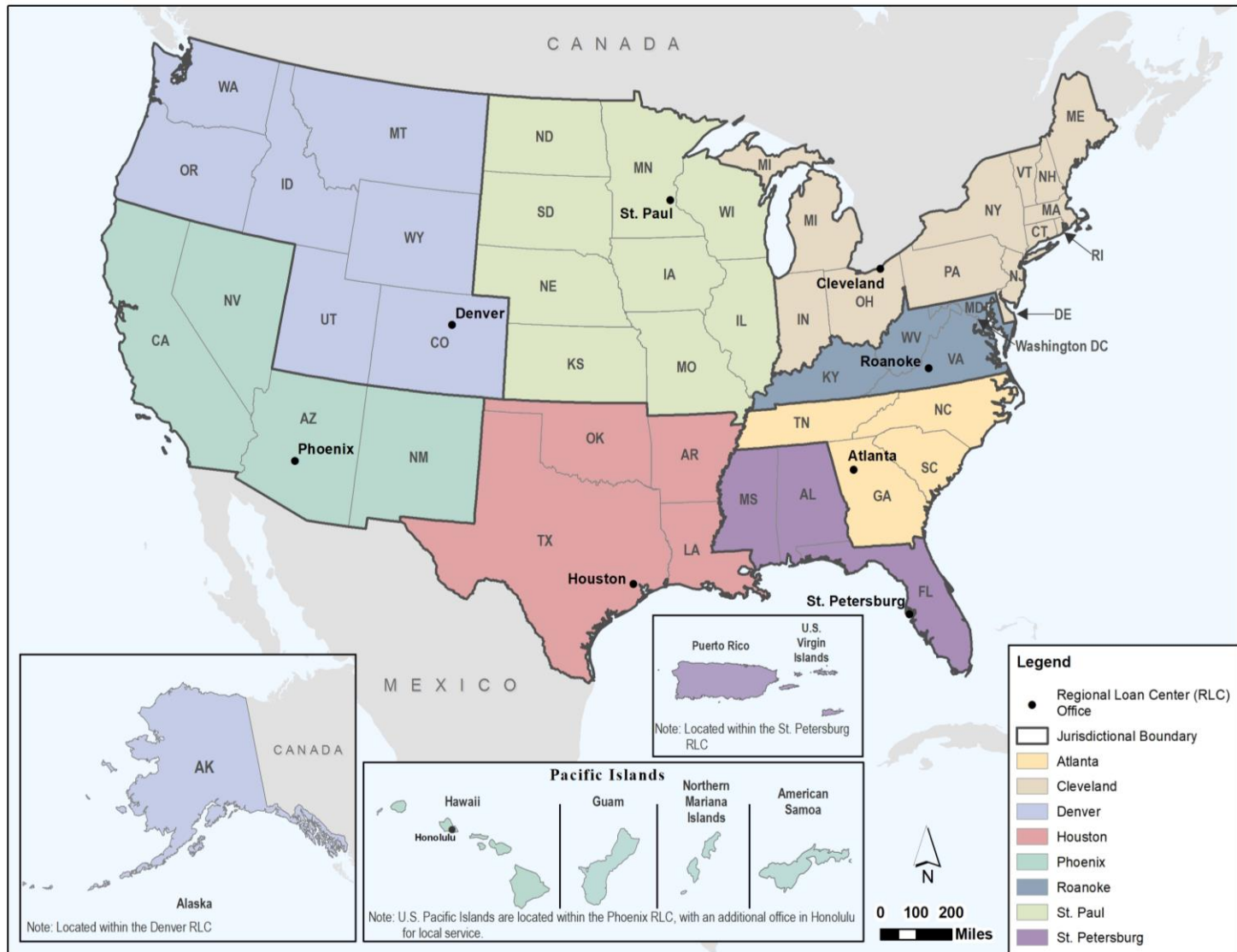
Program	Purpose	Population Served
VA-Guaranteed Loan	Assist Veterans in becoming homeowners or refinancing their homes	Eligible Veterans, active-duty personnel, Selected Reservists, National Guardsmen, and certain surviving spouses
Real Estate Owned (REO) Property Management and VA Vendee Financing	Manage and sell properties acquired by VA and manage direct loans (also called “vendee”) for purchase of REO properties	Veterans and non-Veterans may purchase VA REO properties and may receive vendee (direct loan) financing



# VBA Housing Loan Program (Cont.)

Program	Purpose	Populations Served
Native American Direct Loan (NADL)	Provide direct home loans for Native American Veterans to purchase homes on trust lands	Certain Native American Veterans and their spouses
Specially Adapted Housing (SAH)	Grants to assist eligible Veterans with certain service-connected disabilities to construct or adapt their home to accommodate their needs	Veterans with certain permanent and compensable disabilities

# VA Regional Loan Centers



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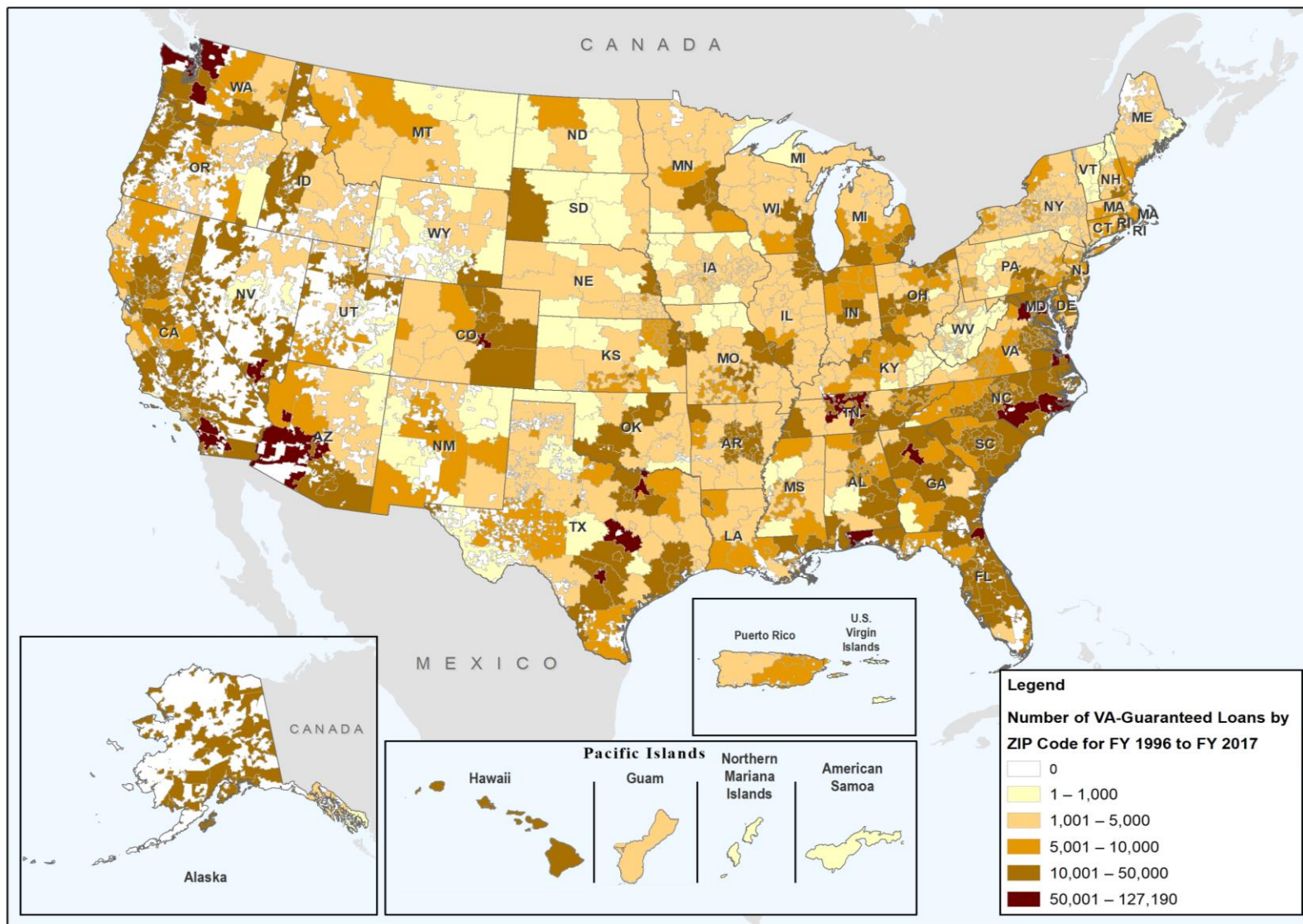


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# VA Guaranteed Loans

- VA Guaranteed Loans
  - Contribution to total mortgage market
    - ~6% of total home purchase loans in U.S. (4/2020)
  - FY 2017: 740,389 nationwide loans
    - Includes new purchase loans and refinance loans
  - FY 2017: 380,437 new purchase loans
    - ~15% of VA-guaranteed purchase loans were used for newly constructed homes in FY 2017

# Total Guaranteed Loans FYs 1996 – 2017



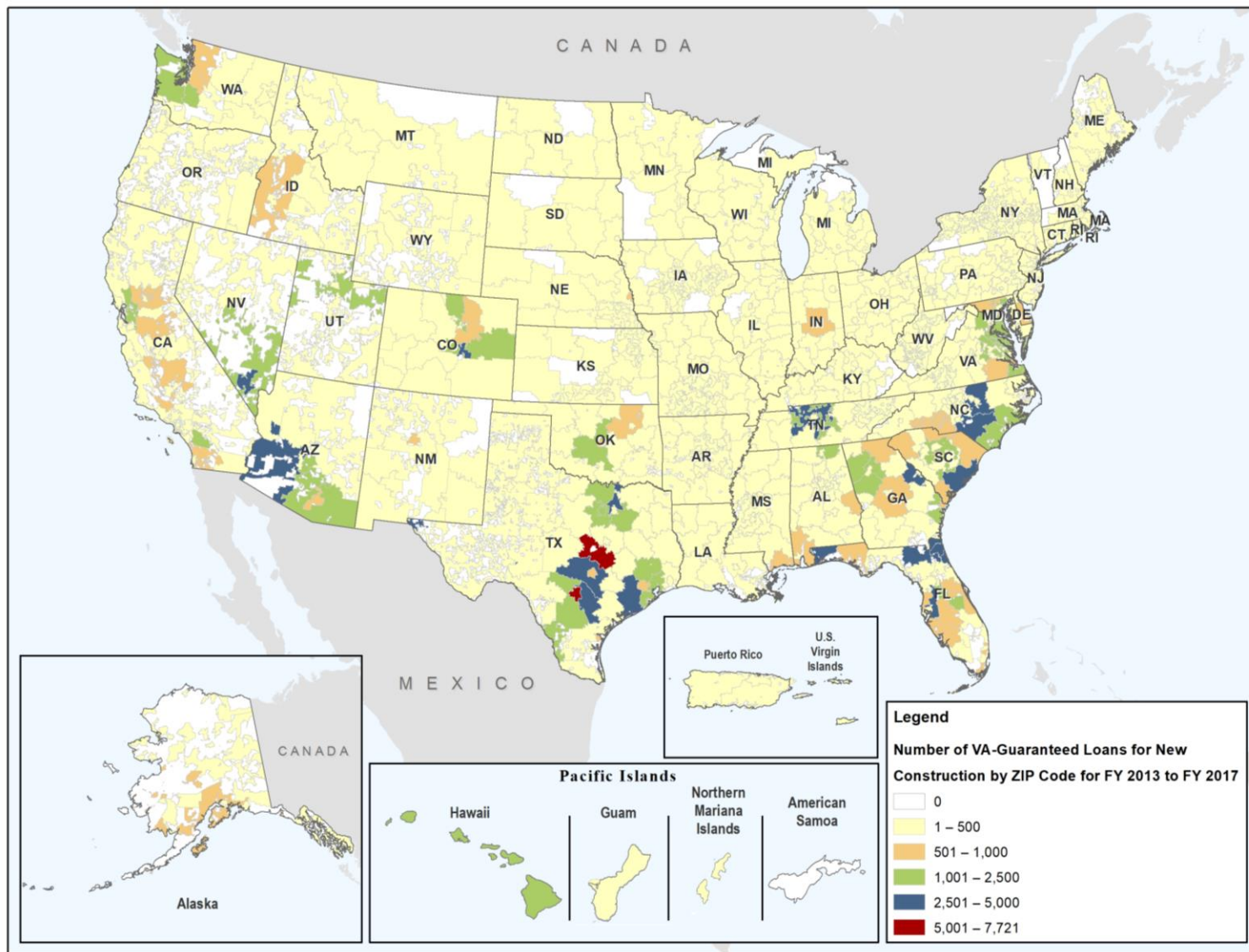
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# New Construction Loans FYs 2013-2017



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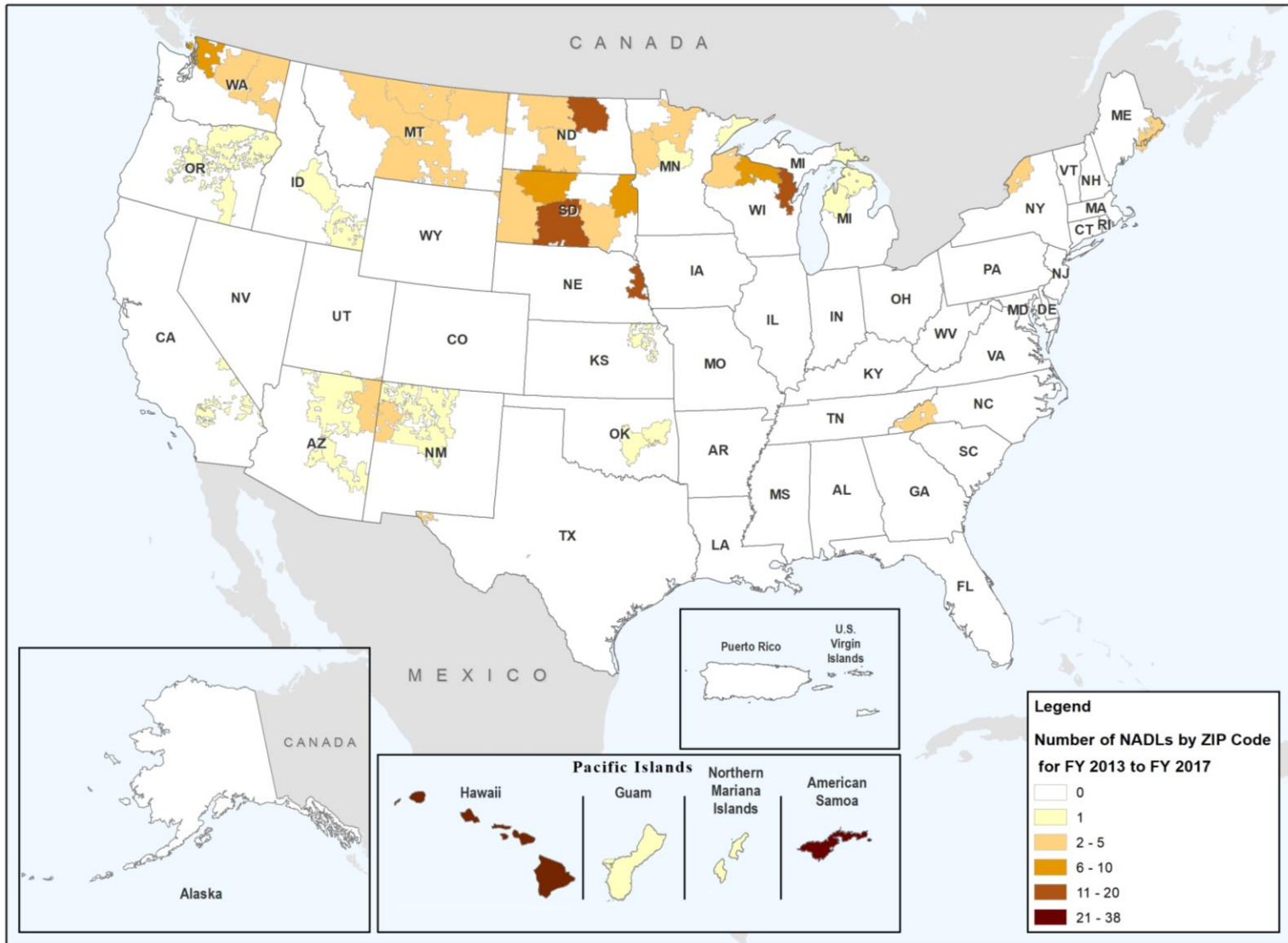
# Real Estate Owned Property

- Real Estate Owned (REO) Property Management and Financing
  - FY 2017: VA obtained 13,234 foreclosed properties from lenders
  - Sold 14,037 properties to the general public
  - Proceeds from REO sales offset government's cost of new VA guaranteed loans to other Veterans

# Native American Direct Loans

- Native American Direct Loans (NADL) for homes on trust, tribal, or communally owned lands
  - FY 2017: 24 direct loans
  - Provides loans when private lenders hesitate due to land ownership concerns

# NADL Loans FYs 2013 - 2017



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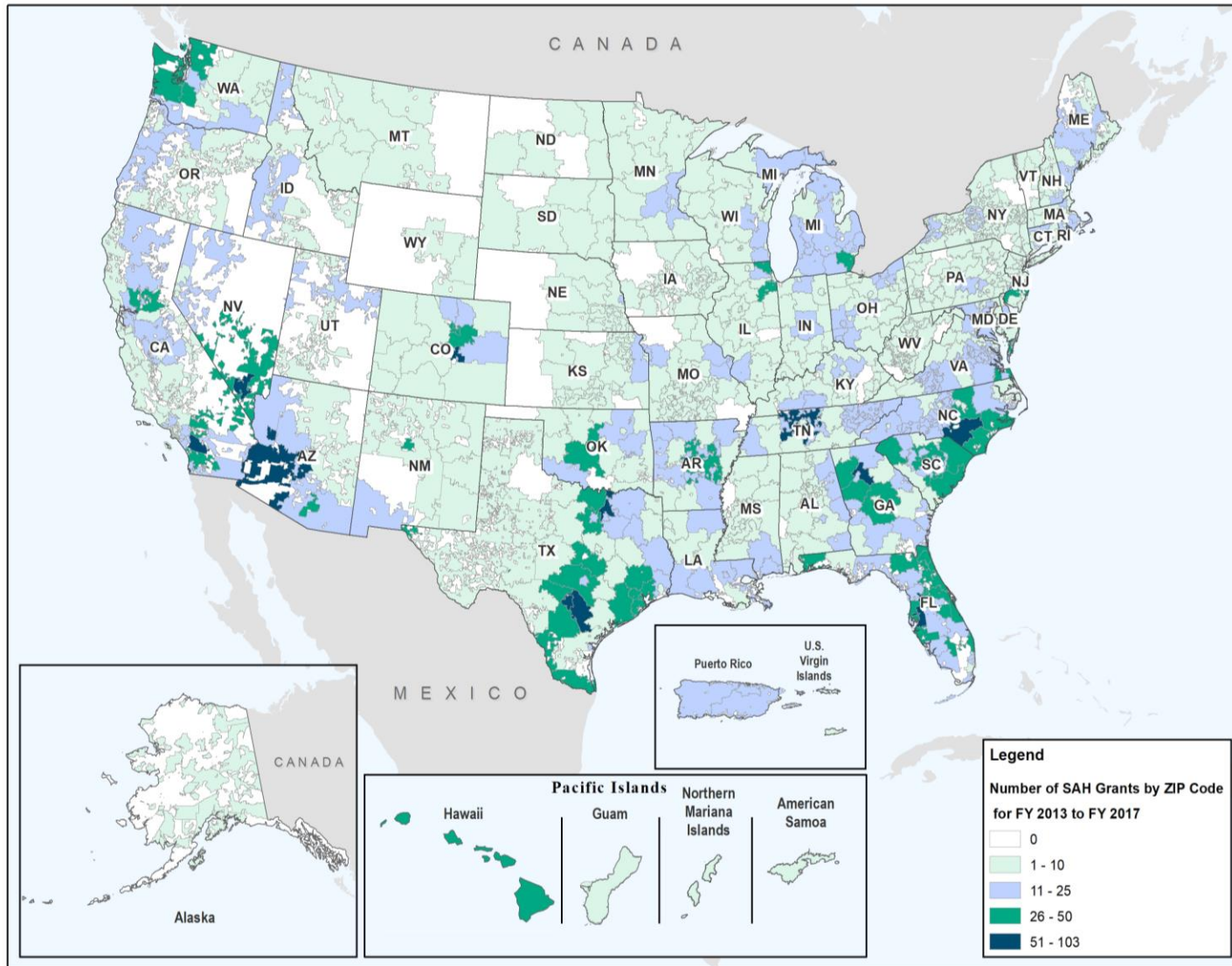
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# Specially Adapted Housing

- Specially Adapted Housing (SAH) Program for service-connected disabilities
  - FY 2017: 1,930 grants
  - Majority of grants used to adapt existing homes and not for new construction
    - Widening doorways
    - Constructing wheelchair ramps
    - Installing handrails or grab bars

# SAH Grants FYs 2013 - 2017



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# HLP Benefits

- Assists Veterans in financing the purchase, construction, repair, refinance, or improvement of their home
- No down payment required
- No mortgage insurance required
- Enables home ownership retention during financial difficulties
- Ensures those living on trust, tribal, or communally owned land can secure a loan
- Affords disabled Veterans to live independently
- HLP assists hundreds of thousands of Veterans each year

# Purpose and Need

- Purpose: Allow VA to continue the HLP mission, which is helping Veterans obtain, retain, and adapt their homes
- Need: VA must meet congressional mandates and other regulatory requirements and fulfill obligations to our Veterans

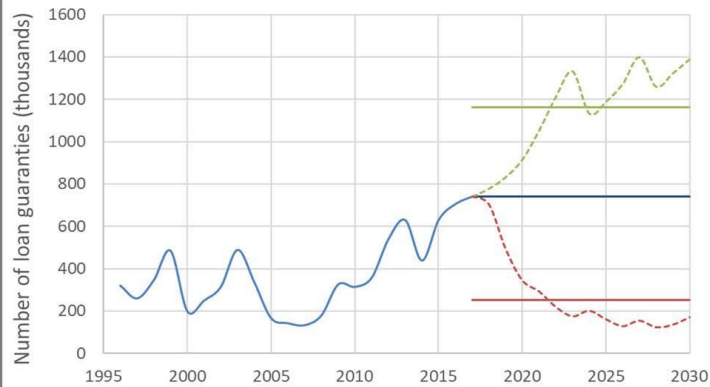
# PEIS Alternatives

- Both Alternatives: VA continues administration and operation of the HLP with no change in Veterans' benefits
- Proposed Action: VA administers and operates the HLP with programmatic changes over time that respond to:
  - Statutory requirements, Executive Branch mandates, and judicial rulings
  - Housing needs of Veterans, market conditions, and tailoring the HLP to serve Veterans
- No Action Alternative: VA operates the HLP in a manner consistent with FY 2017 (October 1, 2016 - September 30, 2017) policies and procedures with no future changes or improvements.
  - Serves as snapshot in time providing a baseline for comparison with the Proposed Action
  - Required to be analyzed in every EIS

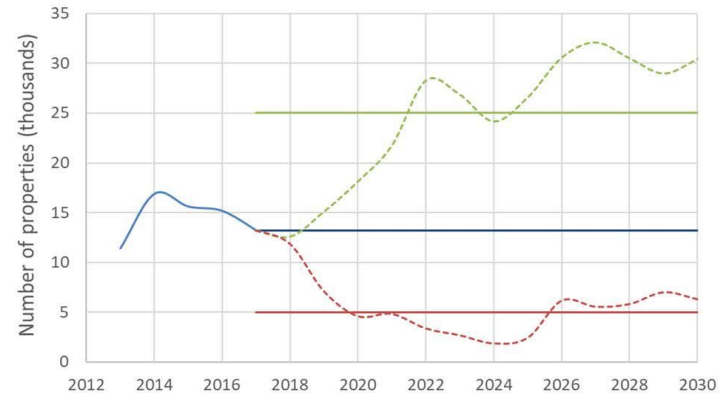
# HLP Activity Scenarios

- Continued operation of HLP (Proposed Action) will involve future regulatory and policy changes
  - Future changes to the HLP cannot be predicted
  - Changes could increase or decrease the number of loans, grants, and other HLP activities.
- For this PEIS, VA developed a range of activity scenarios for each of the four programs (the loan guaranty, REO, NADL, and SAH programs)
  - Low-intensity to high-intensity
  - Based on historical HLP data and projected through FY 2030
  - Not a prediction of program activity
- No Action Alternative assumes static HLP activity through FY 2030 at the same program levels as in FY 2017

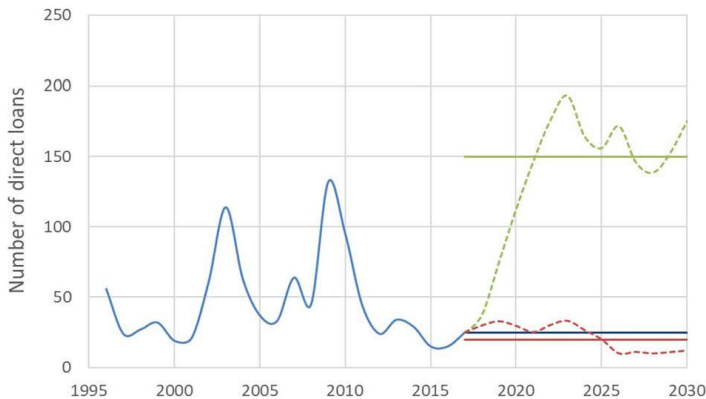
# Low and High Intensity Scenarios



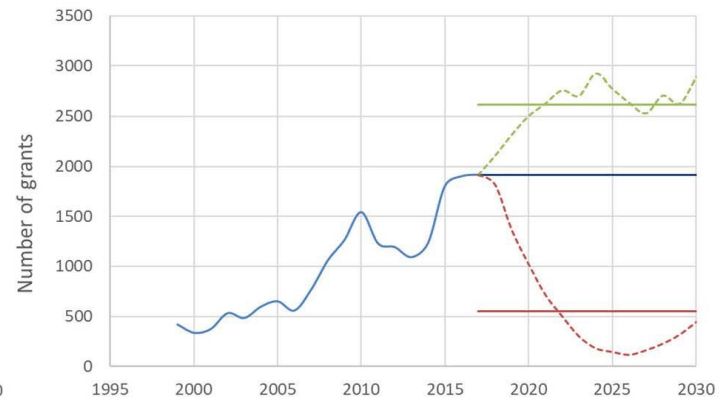
(a) Loan Guaranty Program



(b) REO Program



(c) NADL Program



(d) SAH Program



# Resources Analyzed in Draft PEIS

- Aesthetic Resources
- Air Quality
- Biological Resources
- Cultural Resources
- Floodplains, Wetlands, & Coastal Zones
- Geology & Soils
- Hydrology & Water Quality
- Infrastructure & Community Services
- Land Use & Planning
- Noise
- Socioeconomics & Environmental Justice
- Cumulative Impacts



# PEIS Findings

Resource Area	Proposed Action		No Action Alternative	
	Loan Guaranties for Newly Constructed Homes	Existing/ Refinance Loans, REO, NADL, & SAH	Loan Guaranties for Newly Constructed Homes	Existing/ Refinance Loans, REO, NADL, & SAH
Aesthetics	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Air Quality	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Biological	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Cultural	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Floodplains, Wetlands, & Coastal Zones	Negligible to Minor	Negligible	Negligible to Minor	Negligible

# PEIS Findings (Cont.)

Resource Area	Proposed Action		No Action Alternative	
	Loan Guaranties for Newly Constructed Homes	Existing/ Refinance Loans, REO, NADL, & SAH	Loan Guaranties for Newly Constructed Homes	Existing/ Refinance Loans, REO, NADL, & SAH
Geology & Soils	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Hydrology & Water Quality	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Infrastructure & Community Service	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Land Use & Planning	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Noise	Negligible to Minor	Negligible	Negligible to Minor	Negligible
Socioeconomics & Environmental Justice	Beneficial	Beneficial	Beneficial	Beneficial

# Cumulative Impacts

- Cumulative impacts are incremental impacts occurring from the Proposed Action in combination with other past, present, and reasonably foreseeable future actions.
- Analysis focuses on residential loans from all mortgage loan types:
  - Conventional loans
  - Public and private sector loans
  - Federal housing loans and housing assistance programs:
    - Federal Housing Administration (FHA)
    - Department of Housing and Urban Development (HUD)
    - U.S. Department of Agriculture (USDA)
    - Bureau of Indian Affairs (BIA)
  - National nonprofit housing assistance programs
  - Federal land sales conducted by the Bureau of Land Management (BLM)
  - Department of Defense (DoD) Base Realignment and Closure (BRAC)

# Cumulative Impacts

Resource Area	Anticipated Cumulative Impact Level from All Sources	Level of Proposed Action Contribution to Cumulative Impact
Aesthetics	Minor to Moderate	Negligible to Minor
Air Quality	Minor to Moderate	Negligible to Minor
Biological	Minor to Moderate	Negligible to Minor
Cultural	Minor	Negligible to Minor
Floodplains, Wetlands, & Coastal Zones	Minor to Moderate	Negligible to Minor
Geology & Soils	Minor	Minor

# Cumulative Impacts (Cont.)

Resource Area	Anticipated Cumulative Impact Level from All Sources	Level of Proposed Action Contribution to Cumulative Impact
Hydrology & Water Quality	Minor to Moderate	Minor
Infrastructure & Community Services	Minor to Moderate	Minor
Land Use & Planning	Minor to Moderate	Minor
Noise	Minor (short term)	Negligible
Socioeconomics	Beneficial	Beneficial Minor
Environmental Justice	Beneficial	Beneficial Minor

# Next Steps



A Notice of Availability was published in the *Federal Register* on July 16, 2021, beginning the 45-day public comment period.



The public comment period ends August 30, 2021.



VA will prepare the Final PEIS, which will summarize and address all public comments on this Draft PEIS. The Final PEIS will be available for a minimum of 30 days before VA makes a decision.



VA will announce its decision in a Record of Decision (ROD) and publish the ROD in the *Federal Register*.

# How to Submit Comments

Please submit comments by August 30, 2021, through one of the following methods



## **Tonight (details provided on next slide):**

- Verbally or
- “Q & A” icon below



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## **Online by visiting [www.regulations.gov](http://www.regulations.gov):**

- Enter VA-2021-VACO-0001-0291 into the search field
- Follow the prompt to submit your comments

# Public Comment Session



## Raise Your Hand to Request to Speak

1. Click “Raise Hand” icon on bottom of screen. For those accessing audio by phone, press \*6.
2. Wait to be unmuted by the Host.
3. State your name, affiliation (if you are speaking as a representative of an agency or group), and city of residence.

## Submit a Written Comment or Question

1. Click “Q&A” icon on the bottom of screen.
2. Type your comment or question. Your comment will only be visible to the panel, and I will read it out loud.
3. Click send.

- Each commenter has 3 minutes to speak. I will remind you at 2 and a half minutes that you have 30 seconds left until you are re-muted.
- If you have additional input, please submit your remaining comments in writing or online following the instructions on this slide.
- If calling by phone, please do not use the speakerphone or a headset so we can hear you clearly.
- Inappropriate language, either spoken or through the Q&A window, will result in removal from the meeting.





# Thank you for your participation!

Submit online comments to [www.regulations.gov](http://www.regulations.gov)  
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Follow the prompts to submit your comments

Project Website:

[http://www.benefits.va.gov/homeloans/environmental\\_impact.asp](http://www.benefits.va.gov/homeloans/environmental_impact.asp)

# Public Meeting and Comment Session for the U.S. Dept. of VA Housing Loan Program Draft Programmatic Environmental Impact Statement Has Concluded

Comments may still be submitted to [www.regulations.gov](http://www.regulations.gov)  
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