



GOVERNMENT OF THE UNITED STATES VIRGIN ISLANDS

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**DEPARTMENT OF PLANNING AND NATURAL RESOURCES**

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Office of the Commissioner

**Report by the Division of Comprehensive and Coastal Zone Planning on  
the Petition to Amend Official Zoning Map No. STZ-9, Application No.  
CCZP0095-25**

Petition of applicant, Selwyn and Asiah Clendinen Gumbs, to amend Parcel No. 19-2-111 Estate Smith Bay, Nos. 1, 2, and 3 East End Quarter, St. Thomas from A-1 (Agricultural Zone) to R-3 (Residential-Medium Density) zoning to create two apartments within the existing bottom floor footprint.



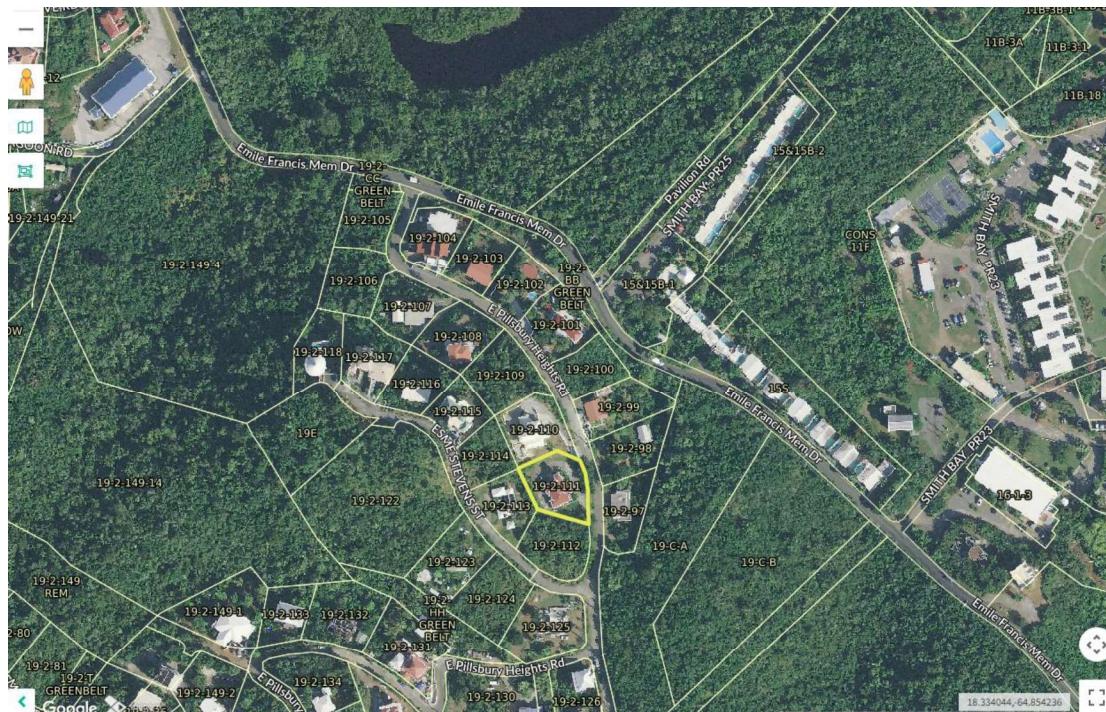
*Photo of current site condition- Two-story, two-family dwelling units*

**Property Owner(s):** Selwyn Gumbs and Asiah Clendinen Gumbs as per Warranty Deed dated May 22, 2025, Document No. 2025003061.

**Applicant Representative(s):** Selwyn and Asiah Clendinen Gumbs.

**Acreage:** 0.344 acres as described on survey Drawing No. D9-5267-T92.

**Surrounding Uses and Zones:** The property is surrounded by undeveloped land and residences.

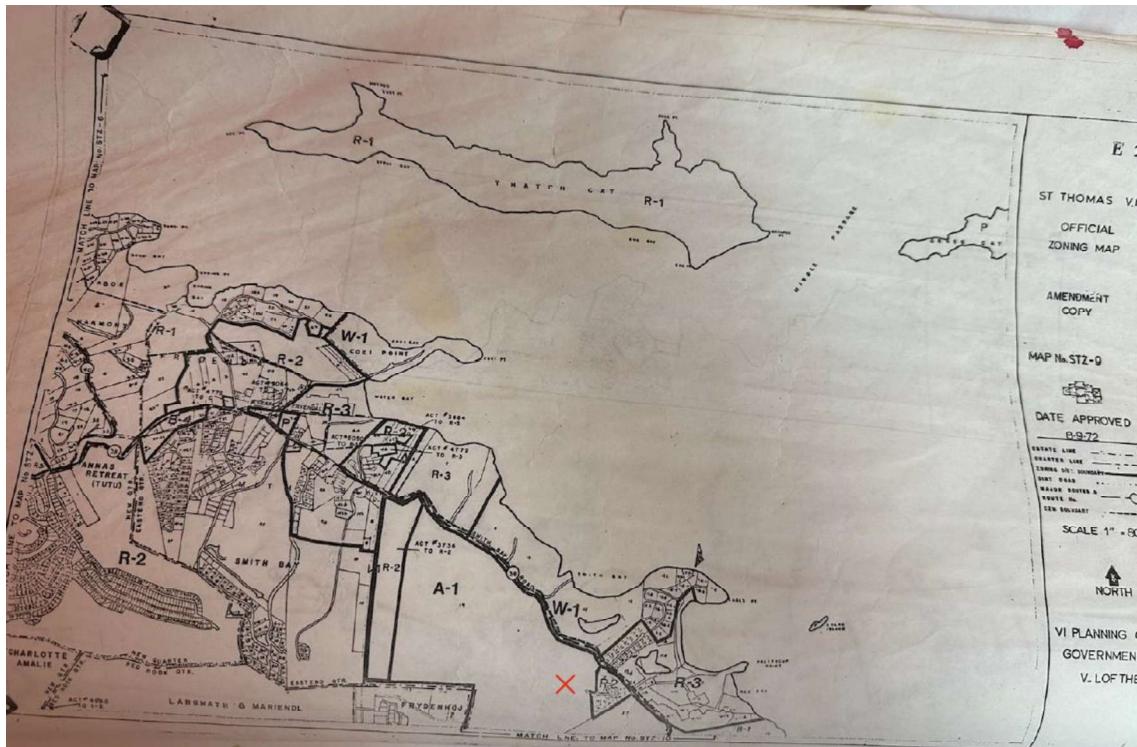


*MapGeo aerial view of properties (marked in red)*

The surrounding area is zoned A-1, A-2 (Agricultural Zone), R-1 (Residential-Low Density), R-2 (Residential-Low Density-One and Two Family), R-3, B-2 (Business-Secondary/Neighborhood), B-3 (Business-Scattered), and C (Commercial) with 20 rezonings granted for this portion of Estate Smith Bay starting at Sugar Bay Resort and heading towards the Urman Victor Fredericks Marine Terminal (Red Hook Ferry Dock) (detailed in the table below).

Plot No.	Year rezoned	Original zone	Rezoned to	Act No.
19D	1975	A-1	R-2	3736
17B	1986	A-1	B-2	5238
19-2	1991	A-1	VARIANCE	5698
17C, 17D, & 17E	2005	A-1	C	6806
19-2-149-4	2007	A-1	B-2 W/ VAR	6908
19F Rem	2007	A-1	B-2 W/ VAR	6975
19-1-2 Rem (west), 19-1-2 Rem (east), & 19-1-2-2	2011	A-1	A-2	7253
19-1-2-3	2011	A-1	R-2	7253
19-1-2-4	2011	A-1	R-1	7253
19-1-1	2012	A-1	R-2	7363
19F-1-A	2012	A-1	R-3	7466
17	2013	A-1	B-2	7576

17 Rem	2013	A-1	R-3	7576
19-2-101 & 19-2-102	2016	A-1 W/ VAR	VARIANCE	7970
19-2-104	2020	A-1 W/ VAR	R-3	8286
19F-1 Rem	2022	A-1	C W/ VAR	8695
19N Rem	2022	A-1	R-3	8695
19-1-2-8	2024	A-2	B-3	8886
REM 19-1-2 & 19-1-2-7 (EASTERN & WESTERN PORTION)	2025	A-2	B-3	8988
19-1-2-4	2025	R-1	B-3 w/ USE VAR	8989



Official Zoning Map No. SCZ-9 (property's location indicated by red X)

**Infrastructure:** Water needs are supplied by the three existing cisterns. Sewage is handled by the existing private septic system.

**Other needed DPNR Division reviews:** Building Permits for conversion.

**Project Summary:** At DPNR-CCZP's public hearing, Mrs. Asiah Clendinen Gumbs testified the existing two-story home has a 3-bedroom single-family unit on the upper floor. The bottom floor is proposed to be converted into two separate rental units: a one-bedroom single-family unit and a two-bedroom single-family

unit. The conversion would simply require converting a laundry/storage area into a kitchen and could take about two weeks.

In the past, the building was configured for four units but that multi-family use ended and the building was brought into conformity for use by two families.

**Public Response at DPNR-CCZP Public Hearing held December 29, 2025:**

There was no opposition or concern expressed with the proposal. No-post hearing comments were received.

**Analysis of Request/Reason for Recommendation:** The 2024 adopted Comprehensive Land and Water Use Plan notes: “The last 50+ years have seen a gradual intensifying of problems related to...the rising cost of housing....” “Regulatory reform measures are identified throughout the (Comprehensive Land and Water Use) plan addressing issues related to housing....” In the Living and Thriving Together chapter of the Plan, “...throughout the planning process, the people of the USVI shared their hopes and frustrations about a wide range of issues that impact their daily lives.... The USVI is experiencing a housing crisis in which the typical price of a home...is not affordable when compared with the typical incomes of residents. This mismatch between what people earn and what housing costs is a common story across the U.S., but it is particularly severe in the USVI. The need for more affordable housing options and housing types that better meet the needs of Virgin Islanders of all ages and incomes, such as lower income residents, middle-income residents, young adults, families, and seniors, has reached levels that are severely stressing communities, depleting the workforce, and generally stressing the islands’ economy. Housing affordability is a significant challenge in the USVI. The main drivers of the lack of affordable housing are the comparably low incomes of USVI residents, high costs of construction, limited availability of developable land, demand pressures from non-residents, and high costs of homeowner’s insurance and other financing challenges.... Regarding housing choice, the available supply of housing is currently not large enough, nor diverse enough, to meet the needs of current residents....”

Limited Land Area is the first listed in the Issues & Opportunities for St. Thomas chapter of the Plan. “...with the highest density of population, high demand for services, and the prevalence of severely steep terrain, St. Thomas experiences this problem perhaps more acutely than the other major islands.”

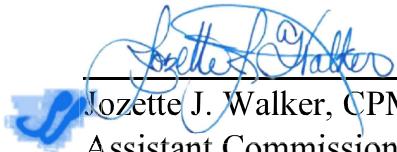
The applicants’ intent is to increase the number of dwellings within an existing structure’s footprint. They noted the building was used for four families for 30 years. No construction other than conversion of a laundry room into a kitchen would be needed. The R-3 zoning would allow the property a 28-person density. With the designation change from A-1 to R-3 and dwelling conversion, there

could be a potential nine persons density. Adequate parking would be provided as the dwellings would only require three spaces and the site can accommodate 10+ vehicles. The property's cistern and septic capacity are also sufficient to comply with the proposed demands of three dwelling units (building would have six bedrooms and required septic capacity would be 1500 gallons; roof square footage of 1800-1900 sq ft would require cistern capacity of 28,500 gallons). Additionally, other factors taken into consideration are the past nonconforming multifamily use of the property, the site's ability to comply with R-3 development provisions, and no objections from neighbors. The department therefore recommends approval of the rezoning request.

**Recommendation**

The Department of Planning and Natural Resources recommends the following:

Pursuant to Title 29 Virgin Islands Code, Chapter 3, Section 238, Official Zoning Map No. STZ-9 for the island of St. Thomas be amended by changing the zoning designation of Parcel No. 19-2-111 Estate Smith Bay, Nos. 1, 2, and 3 East End Quarter, St. Thomas consisting of 0.344 acres as described on survey Drawing No. D9-5267-T92, from A-1 (Agricultural Zone) to R-3 (Residential-Medium Density).

  
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Jozette J. Walker, CPM  
Assistant Commissioner

1/16/2026

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Date

Cc: Jean-Pierre L. Oriol, Commissioner