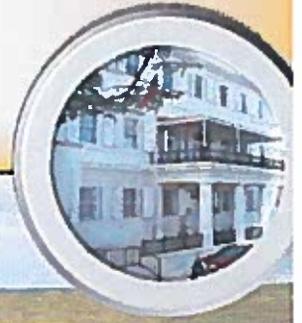
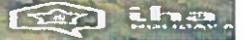


OFFICE OF THE LIEUTENANT GOVERNOR



The Honorable Osbert E. Potter
Lieutenant Governor



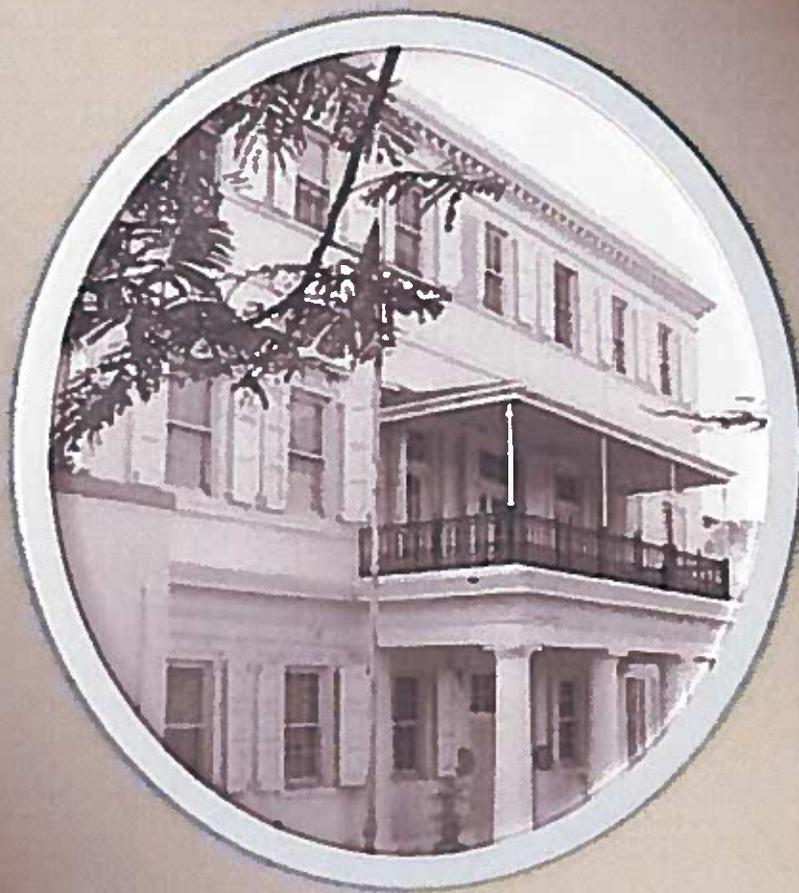
Fiscal Year 2017 Budget

Presented to:

Honorable Clifford Graham, Chairman
Finance Committee 31st Legislature

July 26, 2016

**Office of the Lieutenant Governor
Fiscal Year 2017 Budget Presentation**



Committee on Finance

July 26, 2016

Good morning Honorable Clifford Graham, Chairman, Finance Committee, other members, all other senators present, listening and viewing audience.

I am Delbert Hewitt, Chief of Staff for the Office of the Lieutenant Governor. I am before you today, presenting the summary of our Fiscal Year 2017 budget request on behalf of the Honorable Osbert E. Potter, Lieutenant Governor of the United States Virgin Islands.

We welcome the opportunity to present to you our budget for the divisions and sub-divisions under the statutory jurisdiction and supervision of the Lieutenant Governor.

Present with me today are the Directors of the respective divisions: Ms. Claudette Farrington, Director of Business and Financial Management; Mrs. Gwendolyn Hall Brady, Director of the Division of Banking and Insurance; Ms. Glendina Matthew, Assistant Director of Banking and Insurance; Mr. Ira Mills, Tax Assessor; Ms. Chalma Moorhead, Assistant Tax Assessor; Mr. Ludence Romney, Tax Collector; Ms. Denise Johannes, Director of the Division of Corporations and Trademarks; Ms. Sandra Horsford, District Director of the Recorder of Deeds for St. Croix; Ms. Erica Dover, District

Director of the Recorder of Deeds for St. Thomas/St. John; Mr. Lance McKay, Director of Management Information Systems; Mrs. Leonilda Jarvis, Director of V.I. Medicare/V.I. SHIP; Ms. Kishma Dorset, Supervisor of Passports for the St. Thomas/St. John District; Ms. Barbara Acoy, Supervisor of Passports for the St. Croix District; and Mr. Chris George, Geospatial Information Systems Administrator.

Overview

The Office of the Lieutenant Governor is tasked with the statutory responsibility of managing six major revenue generating entities of the Virgin Islands Government, and three other vital sub-divisions. These include:

- The Division of Real Property Tax, with the Cadastral, Collection, and Assessment sub-divisions;
- The Division of Banking and Insurance;
- The Division of Recorder of Deeds;
- The Division of Corporations and Trademarks;
- The Virgin Islands Passport Acceptance Facility;
- The Division of Business and Financial Management, with the responsibility for Notary Services and all cashier functions of the office;

- The Division of Management Information Systems;
- V.I. Medicare/V.I. SHIP sub-division; and
- The Division of Geospatial Information Systems.

Before we begin giving specific financial details and projections for the Fiscal Year 2017 Budget, I will update you on the activities and accomplishments from the past year and goals set for FY 2017, for the Office of the Lieutenant Governor.

Division of Real Property Tax – Office of the Tax Assessor

The Office of the Tax Assessor issued the 2015 and 2016 tax bills with new values and rates as determined in Act 6991. Since the 2015 bill issuance, our office received 196 appeals, accounting for 0.2% of the 83,477 bills issued. Most of the 2015 appealed parcels have been visited and 106 or 54.1% have been completed territory-wide. The Office continues to review and resolve the pending appeals from 2013 to 2015.

Over the past year, The Tax Assessor's Office and its appraisers collected data, analyzed sales information and performed neighborhood sampling. All

of this was used to determine 2016 assessments for the recently issued 2016 tax bills.

Similar to previous years, taxpayers are urged to call the office to inquire about available tax credits and are encouraged to apply for those credits toward the 2017 tax bills. In accordance with Act 6991, two homestead credits (General Homestead and either the Veteran, Senior, or Disabled) will be available to individuals who meet their requirements. Another available tax credit is the Class I Inheritance (which is available to individuals who have inherited unimproved property of 5 acres or less, until improvements of \$5,000 or more are made).

With the goal of generating equitable assessments, it is important that the Tax Assessor's Office continue to keep up with national standards. In doing so, three (3) employees participated in an online International Association of Assessing Officers (IAAO) Workshop 171 on the Code of Ethics, Canons and Standards of Professional Practice in late 2015. Additionally, in December 2015, eleven (11) employees participated in the 2016-2017 Uniform Standards of Professional Appraisal Practice (USPAP) update course. These courses provided updates on the performance standards for

real property, mass, business, and personal appraisal and consulting. Additionally, seventeen (17) staff members continue to use their IAAO memberships to stay updated on the latest assessment practices around the world.

The Office of the Lieutenant Governor has invested significant time and resources into improving the knowledge base and skills of our employees in the Tax Assessor's Office. The training and certifications will allow these employees to be more effective and efficient in their daily practices and support our ongoing goal of restoring the public's confidence in the work that is performed by the Office of the Tax Assessor.

Geospatial Information Systems

The Geospatial Information Systems Division (GISD) of the Office of the Lieutenant Governor is responsible for providing the critical geospatial backbone for the Territory of the United States Virgin Islands. The goal of the GISD is to use the power of modern mapping technologies to improve the Territory's functions and achieve cost savings through increased efficiency, better informed decision making, enhanced communication,

accessible and simplified record-keeping and increased citizen engagement.

The Division has accomplished the following:

- Provided the data framework for numerous important projects throughout the Virgin Islands as follows:
 - Department of Agriculture Land Management Project
 - Bureau of Information Technology's FirstNetVI Program
 - VI Police Department Patrol Sector/Station Analysis

- Utilized GIS land data infrastructure to assist local families in investigating property boundary issues.

- Allowed for government agencies using geographic data to integrate their existing databases with interactive mapping applications.

Since the launch of a territory-wide Geospatial Information Platform by the Geospatial Information Systems Division (GISD) in August of 2014, it has proven to be a critical piece of government infrastructure, serving as an interactive mapping foundation, which is networked to various departments,

private companies, schools, and libraries. The GISD is also still recognized by the World Topographic Map and the Open Source Library, as the official source for critical USVI GIS land and road data. The Office of the Lieutenant Governor's GIS Platform fostered many successful projects over the last two years, and going forward the GISD is in progress to attain the following milestones.

- Upgrading Online Geospatial Property viewer.
- Completing a GIS Initiative with the Waste Management Authority (WMA) to develop its mapping capabilities. The GISD will provide WMA with the necessary mapping infrastructure to allow for improved asset management, field applications, and administrative decision making.
- Continuing the USVI Street Addressing Initiative (SAI) into its Bridge Phases and beyond.
- Implementing certified GIS trainings to agencies of the VI Government.

- Creating a GIS Division internship program in conjunction with UVI's GeoCAS Program to foster local GIS working capacity.

Division of Real Property Tax – Office of the Tax Collector

The Office of the Lieutenant Governor continues its drive to collect millions of delinquent property tax revenues. In FY 2015, this office collected a total of \$19.7 million in delinquent property taxes.

As of May 31, 2016, the Office of the Lieutenant Governor collected \$30.5 million in real property taxes, of a projected \$56 million. Of the \$30.5 million collected, \$13.3 million is delinquent property taxes. The total property tax delinquent amount is \$96 million. Approximately \$60 million is projected to be collected for FY 2017.

The Tax Collector's Office staff is continuously meeting with property owners who have delinquent balances. As always, the objective is to engage property owners with delinquent balances and encourage them to pay. The Tax Collector's Office staff will continue to offer payment plans to those who cannot pay their delinquent balances in full.

Division of Banking and Insurance

The Division has a dual responsibility: a) to license and regulate banking, insurance and financial services entities and related service providers that conduct business in the U.S. Virgin Islands, and equally b) to serve as a consumer protection agency. Its regulatory authority is derived from Title 3, Title 9, Title 12A, Title 20, Title 22 and Title 28 of the Virgin Islands Code. The Division's regulatory authority is further enhanced by the promulgation of rules and regulations, as authorized by law.

Through the Division, the Virgin Islands is a member of the National Association of Insurance Commissioners ("NAIC"). The Division, like other regulatory members of NAIC, relies heavily on NAIC's model laws, standards, procedures and staff training to: i) fulfill its numerous legislative mandates relative to insurance; and ii) ensure its operations are responsive to current issues impacting the Territory's insurance industry and consumers.

The Division is required by its legislative mandates to regulate many areas of the financial services industry in the Territory. The Division regulates banks; mortgage brokers and lenders; small loan companies; securities and security salespersons; insurance companies, agents and brokers; captive

insurance companies; international banking entities (IBEs); alternative markets (captive insurance) companies; money transmitters; check cashers and currency exchange; Non-Bank ATMs; Third Party Administrators; Unclaimed and Abandoned Property; and Debt Management Providers.

The Division's regulation of numerous financial services and industries requires a diversity of qualified capabilities and imposes a particularly difficult challenge on a small staff. The Division's staff continues to be trained and certified in a multitude of specialties in order to meet its legislative mandates. For example, to become competitive with other captive insurance jurisdictions, the Division is in need of a trained supervisor of alternative markets who can aggressively promote the Territory's captive insurance product. Notwithstanding, the Division's limited staffing and finances, accomplishments during FY 2016 were numerous, and as follows:

- FY 2016 to date, the Financial Services Unit completed thirty-four (34) financial analyses conducted on licensed entities. As to examinations, three (3) insurance agencies examinations were completed and two (2) insurance companies' examinations were initiated.

- In addition to conducting examination of insurance companies and agencies and performing financial analyses of licensed entities, the Financial Services Unit also responds to consumer complaints about banking, insurance, and financial services issues. From October 1, 2016 to May 31, 2016, the Unit responded to fifty one (51) inquiries relating to balloon mortgages.
- The Division records all banking, insurance and financial services complaints into State Based System (“SBS”), a product owned by NAIC, which is geared for the recording primarily of insurance inquiries. However, NAIC set up SBS so that the Division can record all of its complaints and inquiries related to insurance for monitoring purposes into this one system. Complaints and inquiries logged into SBS for that time period totalled forty eight (48).
- In Year 2015, the total of license applications processed for all license types granted by the Division was 1,616 (which included 68 non-renewals). In Year 2016 to date, the total of license applications processed is 1,565 (which includes 69 non-renewals). Licenses for 196 Insurance companies were renewed.

- 1,652 policy forms were reviewed and approved (1,639 policy forms were approved via the National Association of Insurance Commissioners [NAIC] System for Electronic Rate and Form Filing [SERFF] and 13 were approved via paper filings).
- 76 rate filings were reviewed and approved (76 rate filings were approved via SERFF and 0 were approved via paper filings).
- The Division's Unclaimed and Abandoned Property Section processed claims issued during FY 2016 to date; a total of 56 checks totaling \$302,477.93.
- The Commissioner of Insurance issued a letter of request to all licensed property and casualty insurance companies in May 2015, asking them to voluntarily reduce by 10% their rates charged for homeowners insurance. Many responded positively.
- Reduced homeowners insurance rates are now available to Virgin Islands homeowners.

- The Division submitted to the Legislature several proposed pieces of legislation.
 - First, to amend Title 3 and Title 22 Virgin Islands Code, to 1) address the administration of insurance in the Territory; 2) proposed legislation on risk-based capital; and 3) proposed legislation entitled “The Virgin Islands Insurance Holding Company System Regulatory Act”; and proposed legislation entitled “The Third Party Administrator Act”. These proposed Bills are required in large measure for the Division’s accreditation by the NAIC.
 - Second, to amend the International Banking Entities (“IBE”) law. The majority of the amendment focus on compliance requirements. Once the Bill to amend the IBE law is adopted, the Moratorium on licensing of new IBEs will be lifted. Applicable rules and regulations will be revised to reflect the amended law.
 - Third, a proposed bill that will require all credit unions doing business in the Virgin Islands to be federally-chartered and

regulated by the National Credit Union Administration. The shares of members of credit unions must be insured by the National Credit Union Shares Insurance Fund.

- Due to consumer complaints associated with Scotiabank's balloon mortgage product and to prevent foreclosures, the Banking Board required Scotiabank to cease offering its balloon mortgage product and the Division monitored the process to ensure that there was full compliance. The Bank's mortgage customers holding this product will have to apply for a loan modification that will convert the balloon mortgage into a fixed rate mortgage which will require escrow of property taxes and homeowners insurance. To date, nearly one thousand balloon mortgages have been converted to fixed rate mortgages.
- The Division issued two Administrative orders to licensed insurance entities for non-compliance with the Territory's insurance laws.

Training

The Division received a \$20,000 Training Grant from NAIC in January 2015. The entire training grant amount was fully expended and no funds reverted back to NAIC. Staff attended conferences, seminars and training sessions both stateside and online. The Division received from NAIC the Year 2016 training grant of \$20,000. To date, staff members have attended NAIC's Spring National Meeting and will attend the summer and fall NAIC National Meetings utilizing the 2016 training grant funds.

The grant does not cover specialized training. Therefore, the Division annually set aside funding to ultimately have qualified staff trained and designated by NAIC as a Certified Financial Examiner (CFE). It will be cost-effective to have a CFE on staff, because the Division will not have to out-source the examination of locally domiciled and licensed multi-state insurance companies in order to satisfy accreditation and re-accreditation requirements.

Alternative Markets and International Reinsurance

The Division regulates alternative forms of insurance, primarily the captive insurance market. A job specification was prepared for the position of

Chief, Other Financial Services, to include the responsibility of managing Alternative Markets and International Reinsurance; monitoring captive insurance companies; marketing the Territory's captive insurance program and administering the International Banking Entities program. An individual was hired for this position. The Division's goal is to finalize the Rules and Regulations for its Captive Insurance Program by October 2017. In January 2015, a Plan of Action was devised for the accomplishment of banking and insurance goals over the next four years. From that plan, the following goals were accomplished:

- 1) Identified new banking board members.
- 2) Increased training opportunities for employees.
- 3) Continued to actively identify insurers to offer individual health insurance plans in the Territory.
- 4) Worked hands-on with Scotiabank in the bank's efforts to terminate its balloon mortgage product. Further, educated consumers about the loan modification process and lastly, ensured that this product was converted into a fixed rate mortgage product, whereby property taxes and homeowners insurance payments are

escrowed. To date, Scotiabank has converted nearly one thousand balloon mortgages into fixed rate mortgages.

- 5) Implemented a hurricane preparedness public education campaign; encouraged property owners to buy homeowners and flood insurance policies and to avoid the high cost of force placed insurance.

Medicare/State Health Insurance Assistance Program (SHIP)

VI Medicare/VI SHIP assists Medicare beneficiaries with settling claims and provides appropriate referrals to supporting federal and local agencies, including Department of Human Services, Social Security Administration and Legal Services. The program provides the essential services needed by individuals in order to make informed decisions for themselves about important health insurance and health care issues. Services are also provided to caregivers/relatives and individuals reaching retirement age, but who are not Medicare eligible. Education and information is provided to the general public via presentations at faith-based and community groups, public forums, workshops, health fairs and media outlets.

Of the total overall budget for the Administration for Community Living (ACL) (\$48,035,000), the VI SHIP program operates with an annual basic grant of \$45,887.00. The grant funds are used primarily to finance outreach efforts throughout the Territory and are locally administered by the Office of the Lieutenant Governor.

The VI Medicare/VI SHIP offices are conveniently located at the Juan F. Luis Hospital on St. Croix and at 8000 Nisky Center, Banking & Insurance, Suite #200 on St. Thomas.

Division of Corporations and Trademarks

The Division of Corporations and Trademarks provides many services to all sectors of the public, private, local, state, national, and international communities, municipalities, and countries. The division has responsibility for the maintenance and governance of three (3) registries – Business Entities, Uniform Commercial Code, and Trademarks – as set forth by Title 11, Title 11A, Title 13, Title 14, and Title 26 of the Virgin Islands Code.

A major accomplishment during this fiscal year for the Division of Corporations and Trademarks is the signing of a two-year contract to

automate the statutory functions and responsibilities and to move toward the implementation of an electronic web-access system. The automation of the Division of Corporations and Trademarks will enhance the collection of revenues, attract diverse investors to set up business quicker, and help businesses to come into compliance with the payment of all taxes and fees under its purview. The division will be able to provide electronic notices to customers via email to improve its collections. Many investors are accustomed to business services being provided through a web-based system; with improvement, the division should be on par with its counterparts nationally and globally. Customers in the public and private sectors will be able to access information contained in those registries online, file documents and submit payments electronically and request certificates with an instantaneous response in a matter of minutes versus weeks. This office will be able to provide statistical information and monitor the growth and decline of industries based upon the business entities' nature of business which must be in accordance with industry markers used by the Department of Licensing and Consumer Affairs, the Bureau of Internal Revenue, and the Department of Labor. All of these projected goals will help the Legislature and Government to effectively

strategize on attracting industries to make the Virgin Islands economy sustainable for centuries to come.

Businesses will be forced to be in compliance with the payment of their franchise taxes, annual and renewal fees before being granted a renewal business license.

During the next two years, the division will offer electronic web-access of the three (3) registries to the private and public sectors once individuals have access to a computer, tablet or other smart device with internet services. In the same period, the division will complete the notification process to all delinquent business entities.

Total Collections Overview

The Office of the Lieutenant Governor continues to pursue available methods to maximize the collection of revenues. With the issuance of one property tax bill in FY 2016, total collections are estimated to be \$88.7 million. The total collection projected for FY 2017 is \$92.1 million.

Revenue collections and enhancement continue to be a major goal for this office. The scarce resources of this Government and the inability of General Fund allotments to address mandatory and other costs make it difficult to fund the many needs and objectives of the Office of the Lieutenant Governor.

The Office depends heavily on revolving and other funds that we administer to provide assistance with obligations such as rent, utilities, professional services, training, and other operating costs.

It is a priority of this office to continue to enhance automated services by upgrading hardware and software so that the divisions, particularly Real Property Tax, Banking and Insurance, Corporations and Trademarks, and Recorder of Deeds can provide online, real time reviews to the community. The benefits to be derived from these enhancements will be increased revenues and improved customer service.

Lieutenant Governor Osbert E. Potter would like to thank the public for their continued input and support in their associations with the Offices of the Lieutenant Governor. He also wants to thank the employees of the Office of

the Lieutenant Governor for their commitment and services to this community. It is the healthy combination of customer support and employee commitment that produces greater customer satisfaction.

Mr. Chairman, I have presented you with an overview of the accomplishments, goals and objectives and the general condition of the divisions of the Office of the Lieutenant Governor.

We will now present our budget and revenue details and projections for 2017.

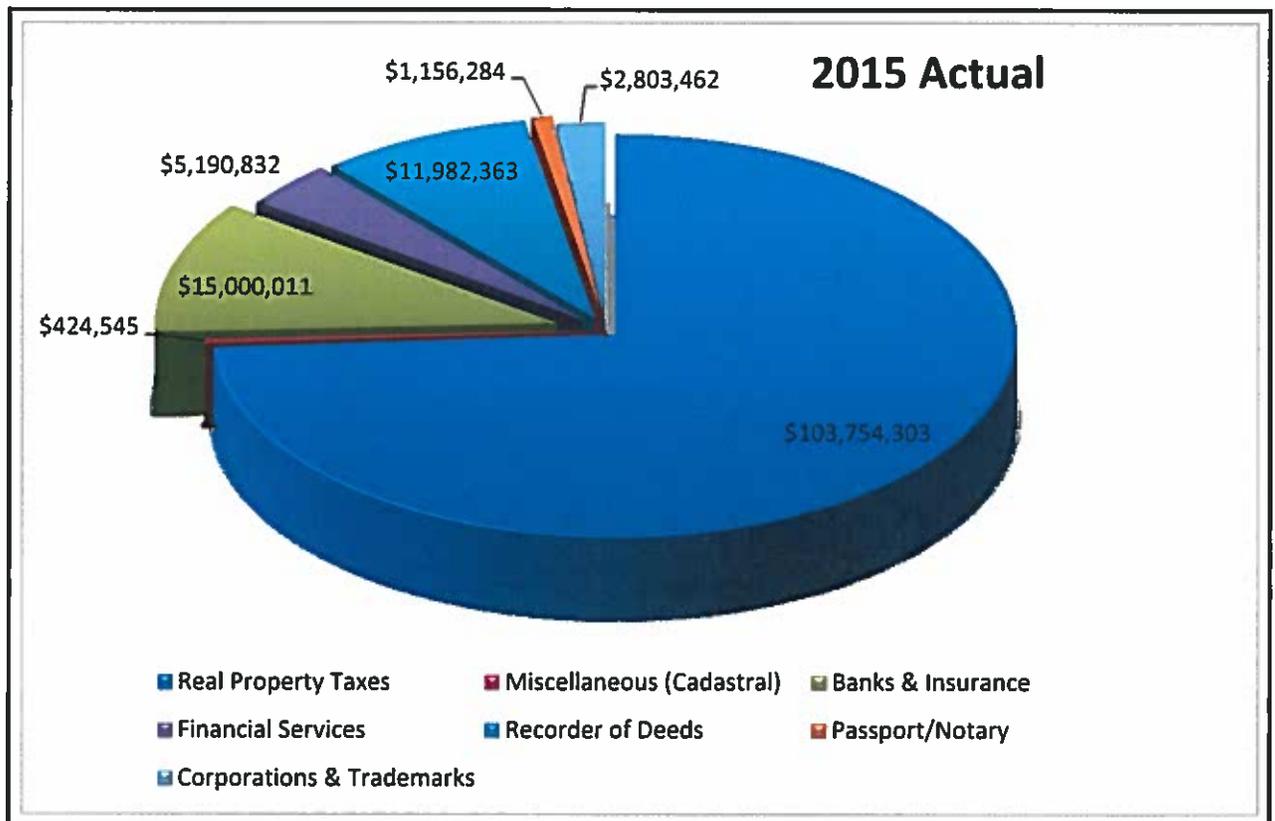
Office of the Lieutenant Governor
Financial Section

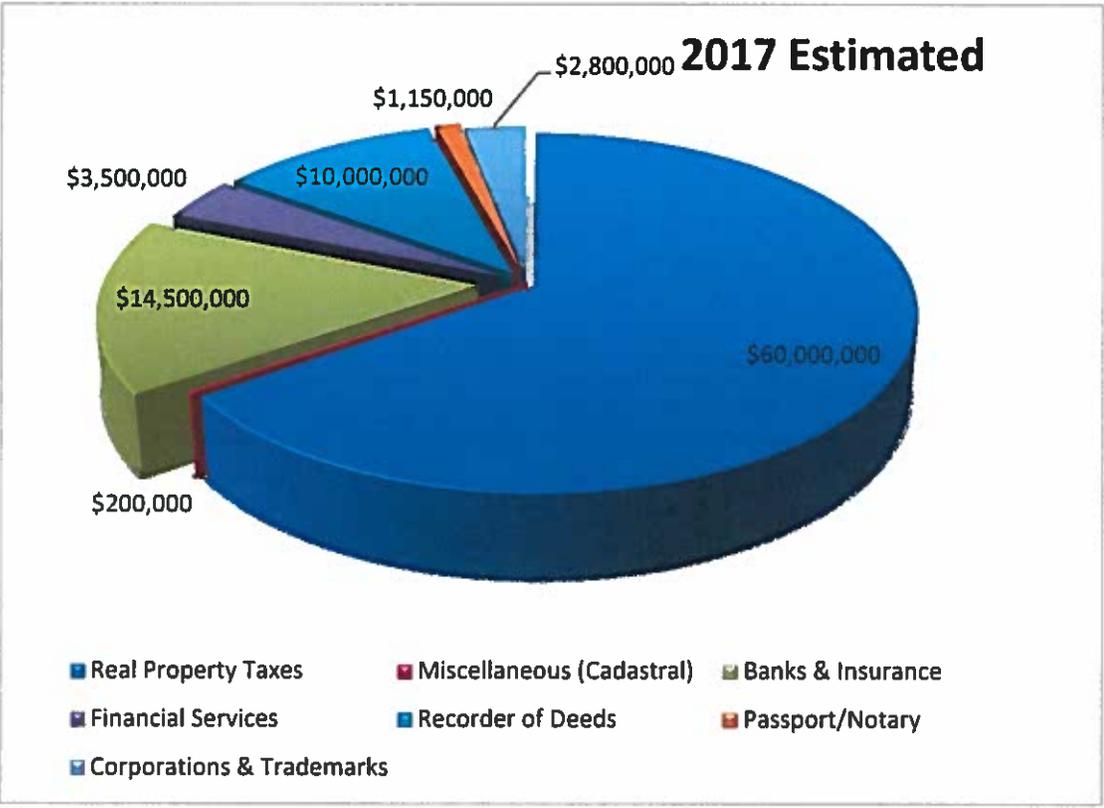
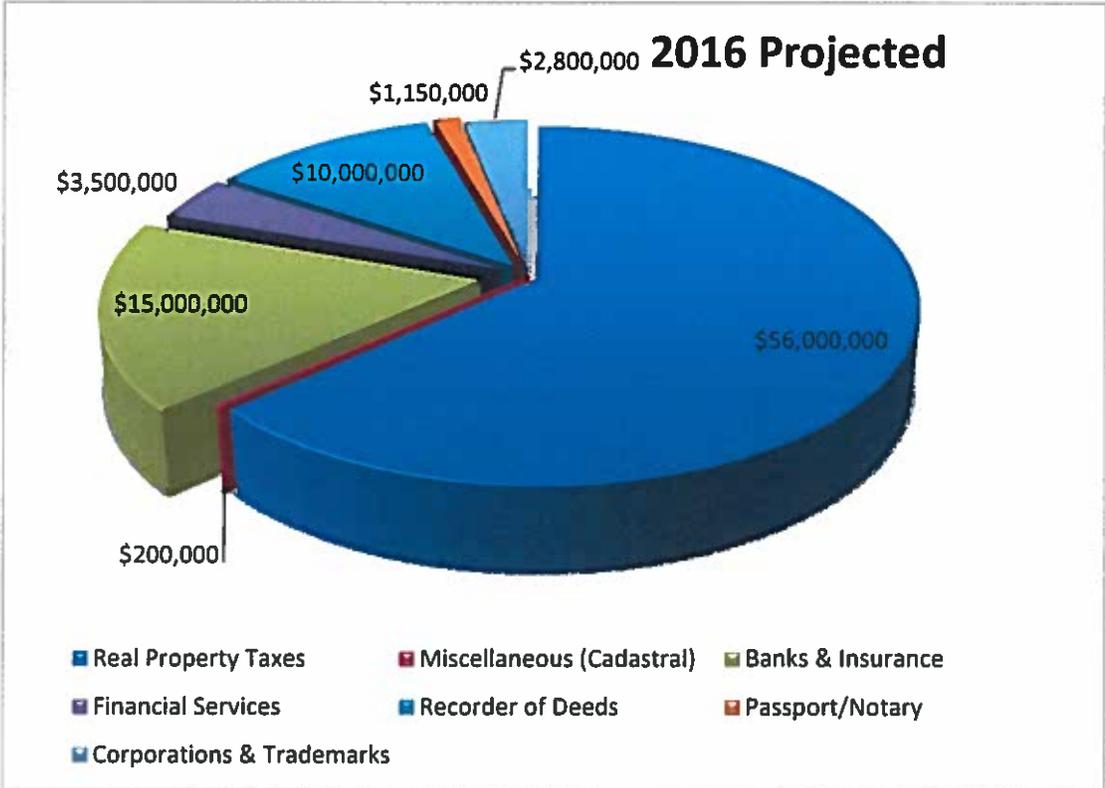


COMPARISON OF PROJECTED REVENUES PER DIVISION

FISCAL YEARS 2015, 2016 and 2017

DIVISIONS	2015 Actual	2016 Projected	2017 Estimated
Real Property Taxes	\$103,754,303	\$ 56,000,000	\$ 60,000,000
Miscellaneous (Cadastral)	\$ 424,545	\$ 200,000	\$ 200,000
Banks & Insurance	\$ 15,000,011	\$ 15,000,000	\$ 14,500,000
Financial Services	\$ 5,190,832	\$ 3,500,000	\$ 3,500,000
Recorder of Deeds	\$ 11,982,363	\$ 10,000,000	\$ 10,000,000
Passport/Notary	\$ 1,156,284	\$ 1,150,000	\$ 1,150,000
Corporations & Trademarks	\$ 2,803,462	\$ 2,800,000	\$ 2,800,000
Total	\$140,311,800	\$ 88,650,000	\$ 92,150,000





GENERAL FUND

The Office of the Lieutenant Governor's Fiscal Year 2017 General Fund Budget recommendation is \$9,783,714. This amount represents an increase of \$1,131,354 to the Fiscal Year 2016 appropriation of \$6,652,360 in order to sustain the salary increases and related benefits implemented during June of 2016 for unionized classified government employees, coupled with \$2,000,000 in funding requested and recommended to provide financial assistance for computerization of the Division of Corporations and Trademark.

The FY 2017 recommended funding is made up of \$5,464,974 in Personnel Services which includes \$882,835 for the increases, and \$2,318,740 (inclusive of \$248,518 for increased benefits) in corresponding Fringe Benefits cost or approximately 56% and 24%, respectively of total costs. Combined they represent about 80% of the General Fund Budget with the remaining 20% or \$2,000,000 budgeted in Professional Services under Other Services and Charges for contractual purposes for Corporations and Trademark.

OTHER LOCAL FUNDS

Additionally, the Office of the Lieutenant Governor administers the following Other Local Funds: the Corporation Division Revolving Fund (2076), \$280,346 or 10% of revenues collected pursuant to Section 12, Title 33, Section 3085(b) of the V I Code, as amended by Act 6287; the Tax Assessor's Revolving Fund (2082), \$500,000 projected based on 1% of Property Tax revenue collections (Act 6586); the Financial Services Fund (2103), \$5,190,831 (Act 6678 & Act 6727); the Commissioner of Insurance Administration Fund (2110), \$3,000,000 (Act 6333, as amended by Act 6955); the GIS (Geospatial Information System) Data Access Fund (6051), \$25,000 estimated; and the Recorder of Deeds Revolving Fund (6104), \$200,000 from revenues collected from stamp tax and fees collected by the Recorder of Deeds (Act 6856).

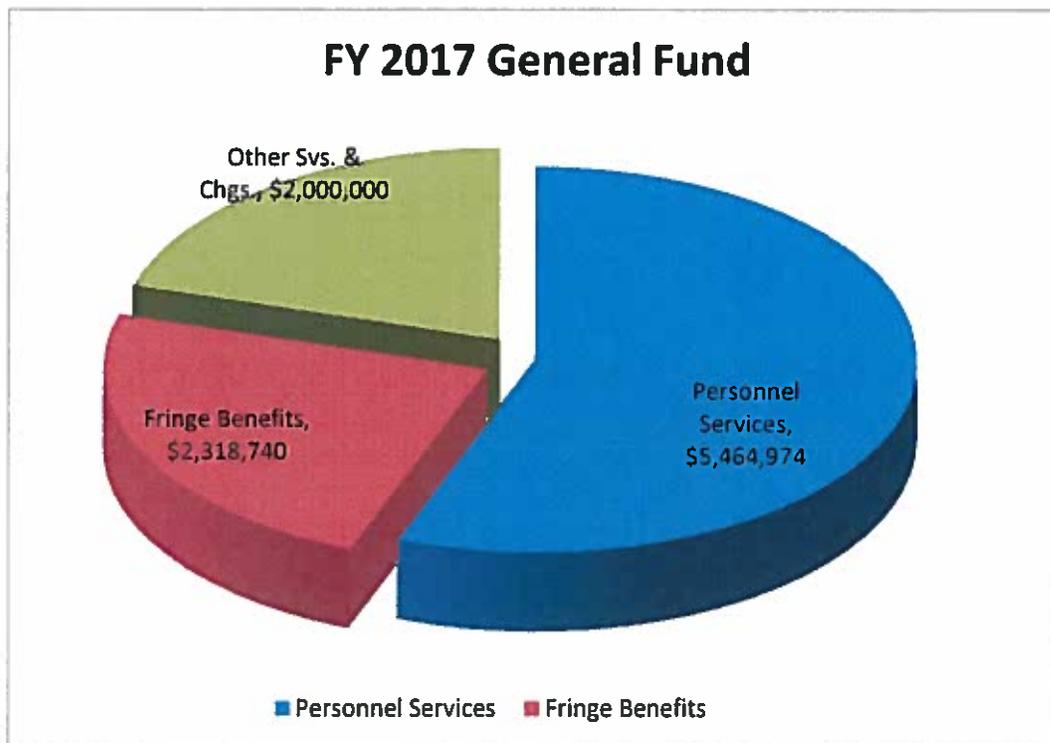
FEDERAL GRANTS

Federal Grant (VI State Health Insurance Assistance Program or VI SHIP) funds of \$45,887 are used to support educational outreach services offered to Medicare recipients.

FUNDS DETAIL

The Fiscal Year 2017 General Fund appropriation will be distributed as follows:

GENERAL FUND	ALLOCATION
Personnel Services	\$ 5,464,974
Fringe Benefits	\$ 2,318,740
Other Services & Charges	\$ 2,000,000
TOTAL GENERAL FUND	\$ 9,783,714



I will now provide an overview of the Office of the Lieutenant Governor’s General Fund recommended budget by Prime Accounts for FY 2017:

PERSONNEL SERVICES:

The Fiscal Year 2017 budget recommendation of \$5,464,974 or roughly 56% of the total budget will allow the office to be staffed with 119 positions.

FRINGE BENEFITS:

An amount of \$2,318,740 was recommended for Fringe Benefits cost. This is about 42% of Personnel Services or 24% of the total budget.

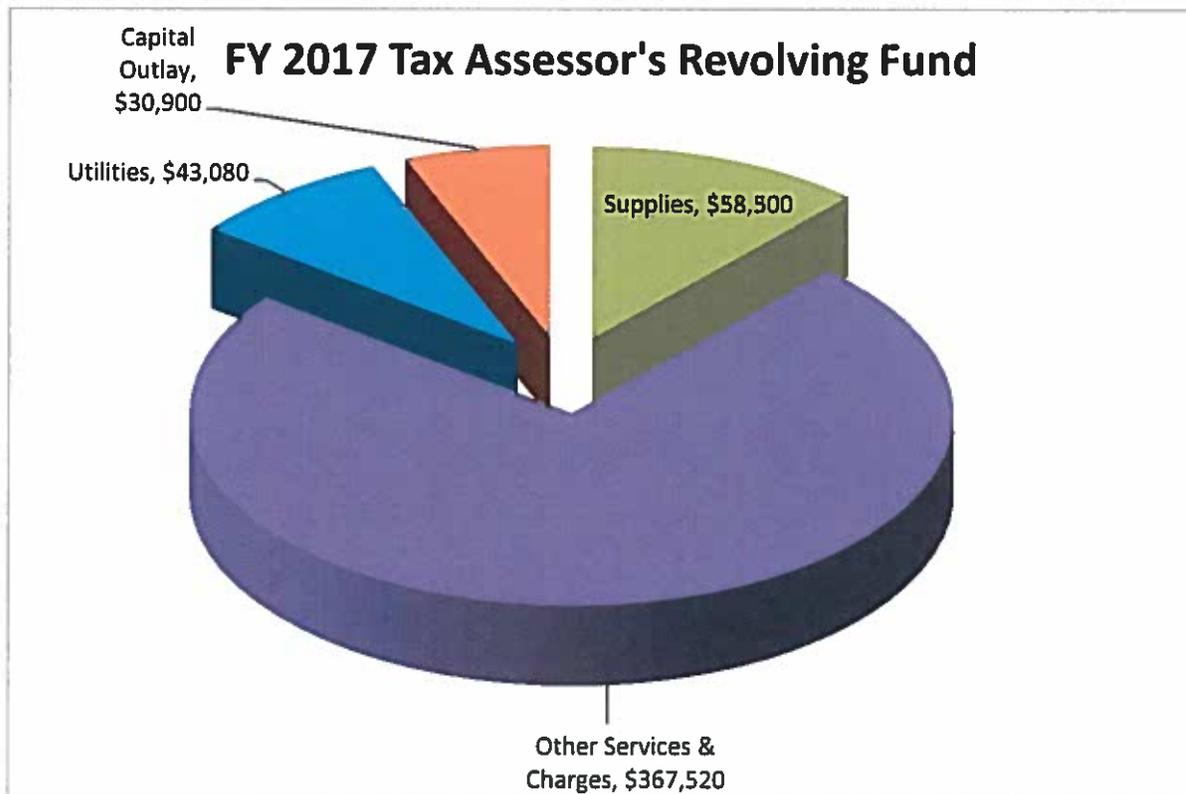
OPERATING COSTS:

The Office’s recommended funding cannot address supplies, the majority of charges for other services, nor cost related to utility services for electricity and water for the fiscal year. The reduction in the level of General Fund appropriations for the Office of the Lieutenant Governor over the years has resulted in the current recommended budget being unable to cover essential costs, other than Personnel Services, the related Fringe Benefits, and monies for automation of the department’s Division of Corporations and Trademark.

TAX ASSESSOR'S REVOLVING FUND (Fund 2082)

In accordance with Title 33, Section 2456(a) and (b), as amended by Act Nos.6586, 6976 and 6991, Section 8(f), the Tax Assessor's Revolving Fund was implemented in the year 2004. This fund was created to assist in the administration of the Tax Assessor's Office and also for the court ordered biennial re-evaluation project. It is 1% of Real Property Tax revenues collected and is used to fund operating expenses for that division, while its personnel and fringe costs are funded within the General Fund. The operating expense budgeted for FY 2017 is \$500,000. (The table and chart shown below illustrate the allocation of this fund.)

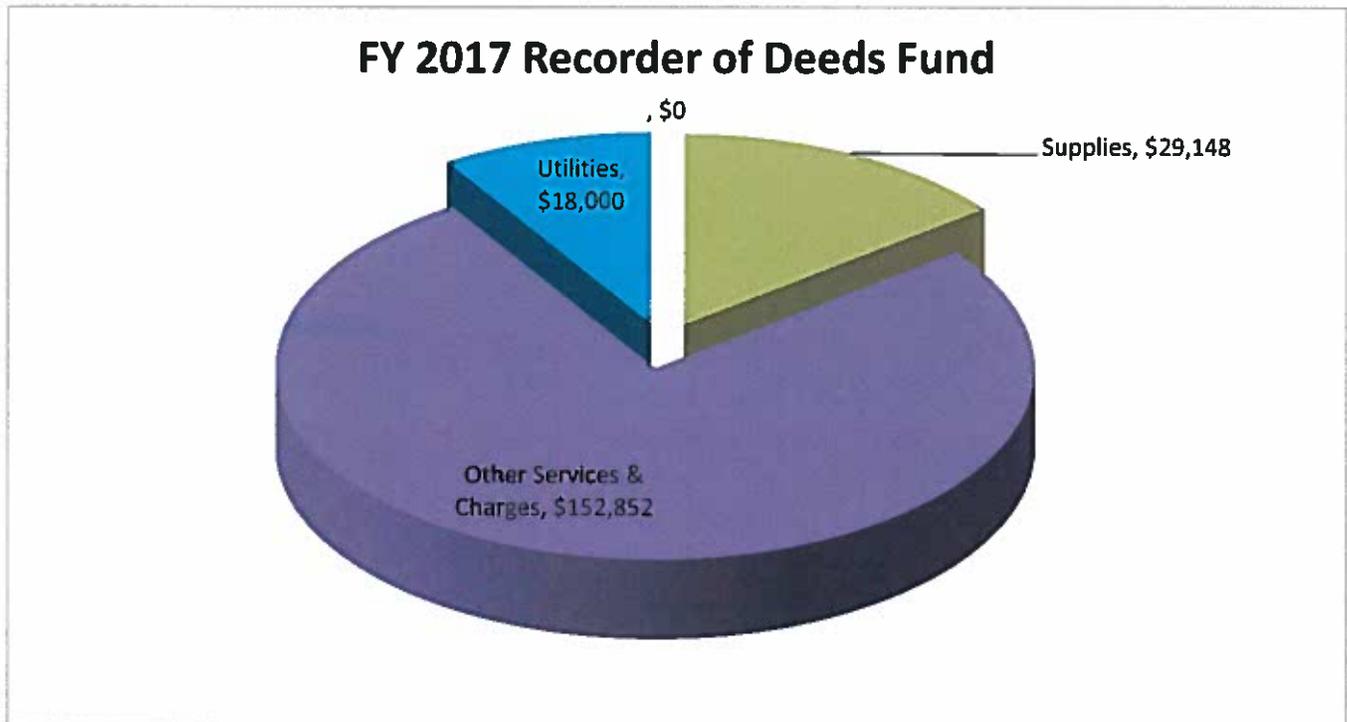
TAX ASSESSOR REVOLVING FUND	ALLOCATION
Supplies	\$ 58,500
Other Services & Charges	\$ 367,520
Utilities	\$ 43,080
Capital Outlay	\$ 30,900
TOTAL TAX ASSESSOR REVOLVING FUND	\$ 500,000



RECORDER OF DEEDS REVOLVING FUND (Fund 6104)

In accordance with Act No. 6856, the Recorder of Deeds Revolving Fund was implemented in the year 2007. This fund was created to assist in the administration of the Recorder of Deeds offices. The amount was set at \$200,000 from inception, and remains the same today with no provision for an increase to offset rising costs and demand for services. Collections for FY 2015 total \$11.9 million by the Recorder of Deeds unit. The fund is set up solely to help with the operations of the office and to compensate for professional services rendered. All personnel and associated fringe costs are funded within the General Fund. (The table and chart shown below illustrate the allocation of this fund.)

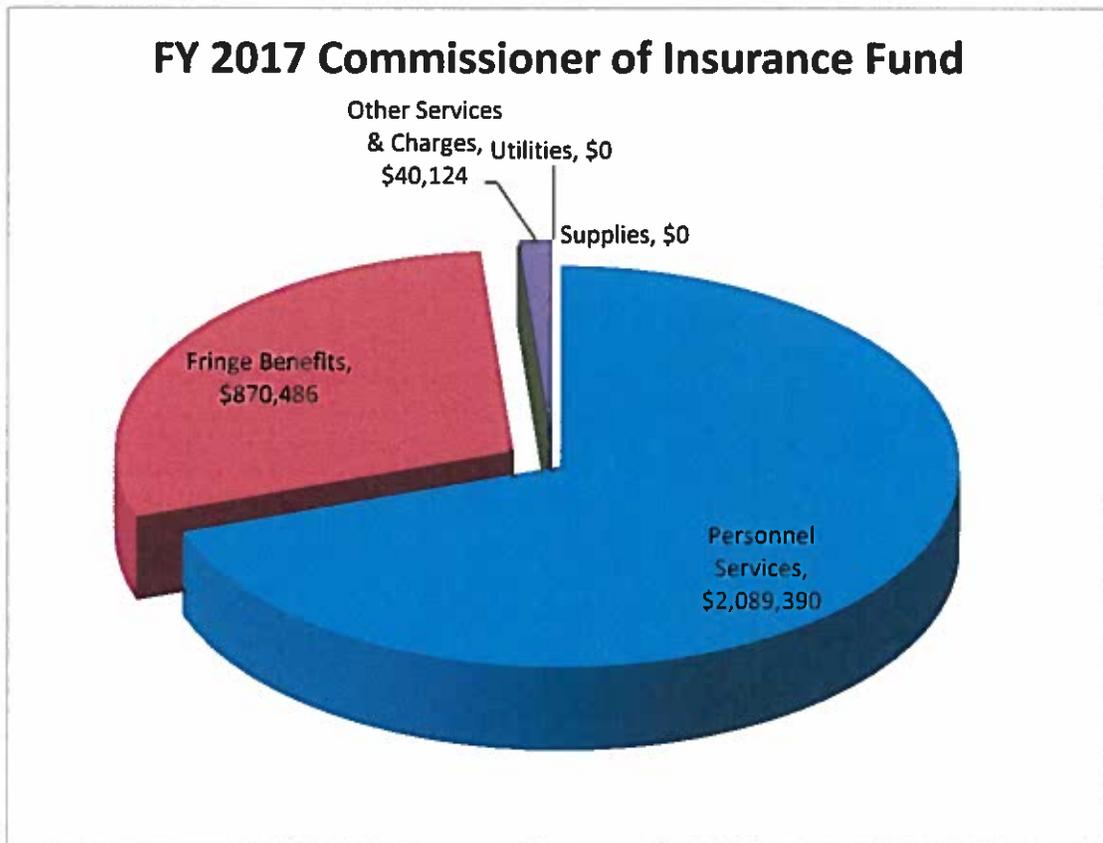
RECORDER OF DEEDS FUND	ALLOCATION
Supplies	\$ 29,148
Other Svcs & Chgs	\$ 152,852
Utilities	\$ 18,000
TOTAL RECORDER OF DEEDS FUND	\$ 200,000



COMMISSIONER OF INSURANCE ADMINISTRATION FUND (Fund 2110)

This fund was created to assist the Lieutenant Governor in the administration of the Division of Banking and Insurance. The Fiscal Year 2017 amount of \$3,000,000 is comprised of \$2,089,390 for Personnel Services and \$870,486 for related Fringe Benefits cost, representing 98.7% of the Commissioner of Insurance Administrative Fund’s budget. The remaining \$40,124 or 1.3% will cover a few operating costs. (The table and chart shown below illustrate the allocation of this fund.)

COMMISSIONER OF INSURANCE	ALLOCATION
Personnel Services	\$ 2,089,390
Fringe Benefits	\$ 870,486
Other Svc & Chgs	\$ 40,124
TOTAL COMM. OF INSURANCE FUND	\$ 3,000,000



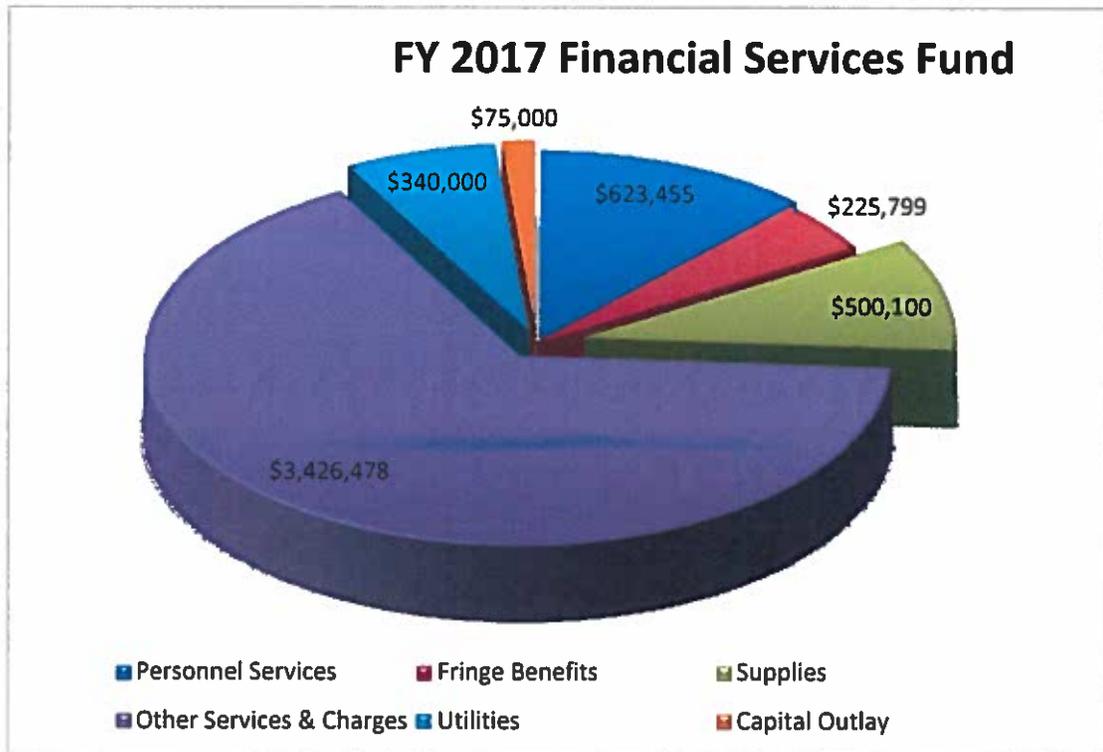
FINANCIAL SERVICES FUND (Fund 2103)

On August 12, 2004, Act 6678 created the Uniform Securities Act, Uniform Money Services Act and Uniform Prudent Investors Act. This Act gave regulatory jurisdiction of all securities transactions, Money Transmitters, Check Cashiers and Currency Exchangers, as well as “Trustees” to the Office of the Lieutenant Governor, Division of Banking and Insurance.

Financial Services Fund	Allocation
Personnel Services	\$ 623,455
Fringe Benefits	\$ 225,799
Supplies	\$ 500,100
Other Services & Charges	\$ 3,426,478
Utilities	\$ 340,000
Capital Outlay	\$ 75,000
Total Financial Services Fund	\$ 5,190,832

Act 6727, The Financial Service Act, further amended Act 6678 and placed additionally the licensing of Non-Bank ATMs and Mortgage Brokers and Mortgage Lenders under the jurisdiction of the Office of the Lieutenant Governor, Division of

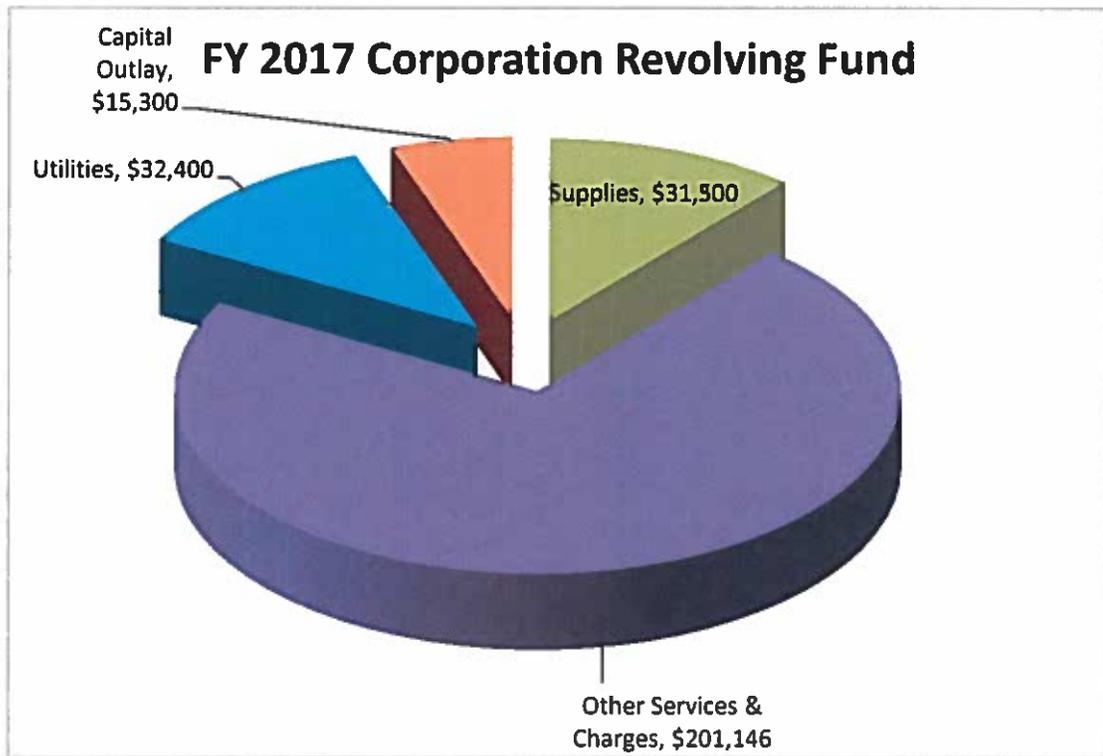
Banking and Insurance. This Act also created the Financial Services Fund to assist the Office of the Lieutenant Governor in regulatory and oversight responsibilities of the Financial Services activities in the Territory. (The table above and the chart shown below illustrate the allocation of this fund.)



CORPORATION REVOLVING FUND (Fund 2076)

In accordance with Title 3, Chapter 111, Section 3085(b), as amended by Act No. 6287, Section 12, the Corporation Revolving Fund was implemented in the year 2000. This fund was created to assist in the administration of the Division of Corporations and Trademarks, and is funded by 10 percent of total revenue collected by the division. The General Fund absorbs all personnel and fringe costs associated with the Corporations and Trademarks Division. In FY 2017, operating expenses of \$280,346 are budgeted for this fund. (The table and chart shown below illustrate the allocation of this fund.)

CORPORATION REVOLVING FUND	ALLOCATION
Supplies	\$ 31,500
Other Services & Charges	\$ 201,146
Utilities	\$ 32,400
Capital Outlay	\$ 15,300
TOTAL CORPORATION REVOLVING FUND	\$ 280,346



**Office of the Lieutenant Governor
Corporations and Trademarks**



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Corporations and Trademarks

The Division of Corporations and Trademarks of the Office of the Lieutenant Governor processes registrations/applications for all business entities and maintains their statuses in the Territory of the United States Virgin Islands. Business entity types currently registered with this division include domestic, exempt, foreign, professional, Virgin Islands foreign sales, economic development, alien, non-profit, trade and labor corporations; domestic and foreign sole proprietors; domestic and foreign partnerships; domestic and foreign limited partnerships; domestic and foreign limited liability partnerships; domestic and foreign limited liability limited partnerships; and domestic and foreign limited liability companies.

Additionally, this division processes and maintains the Territory's Uniform Commercial Code (UCC) registry. This section of the division has one centralized database for all filings with a depository site located in each district.

This division also processes and maintains the Trademark Registry in the Territory. The registry contains only federally registered trademarks that are on file with the United States Patents and Trademarks Office.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$2,803,462.00.

For Fiscal Year 2016 revenues are projected to be \$2,800,000.00.

For Fiscal Year 2017 revenues are estimated to be \$2,800,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

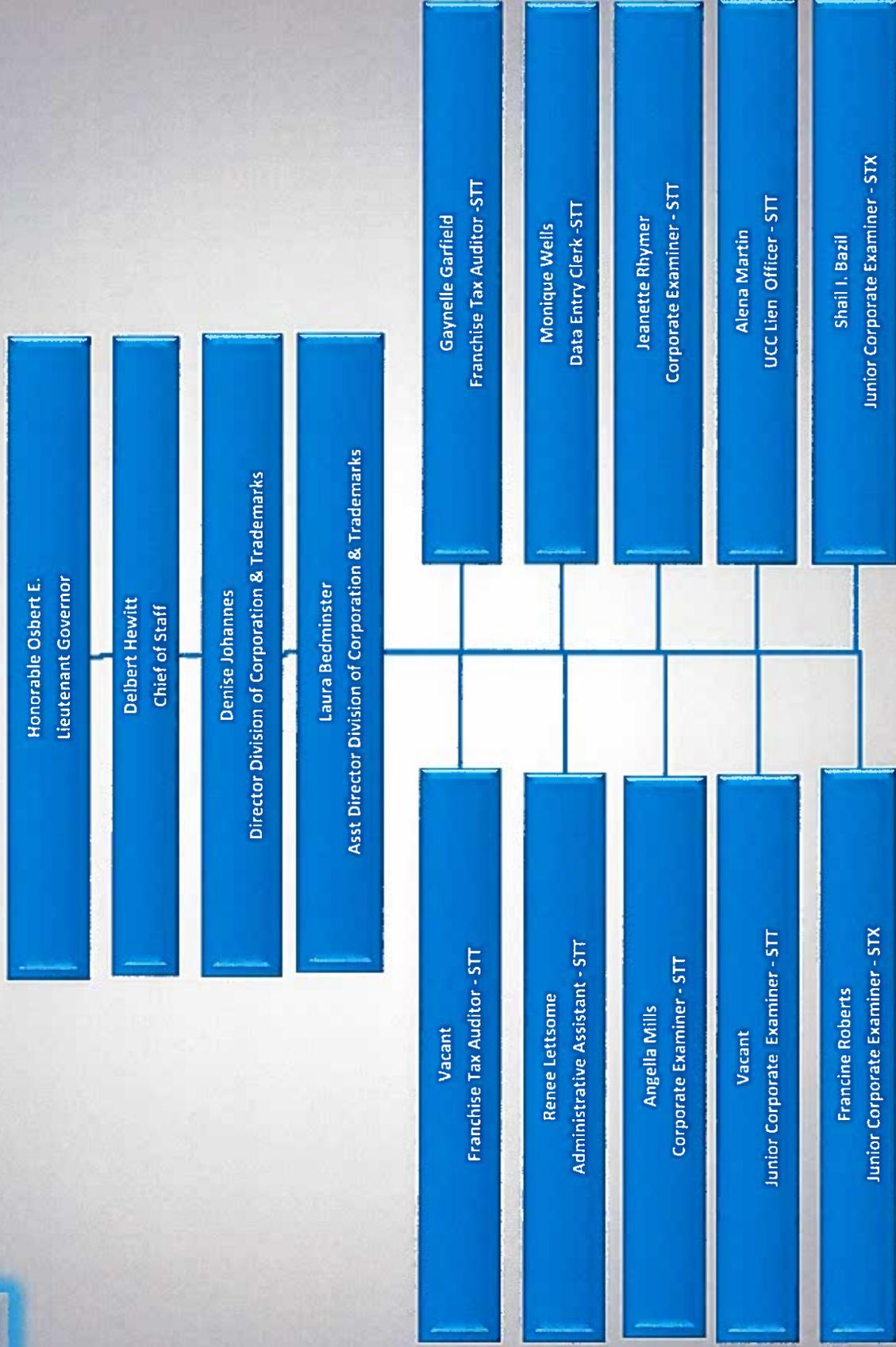
- ✚ The division offers corporate services to St. John residents and the business community in person with a staff representative available on that island on a monthly basis.
- ✚ The division began the automation of the office functions to implement a web-access system that will offer access to the business entity, UCC and trademark registries with electronic filing and search capabilities.

FISCAL YEAR 2017 GOALS & OBJECTIVES:

- ✚ To complete the manual notification process for all corporate customers who are delinquent with the payment of franchise taxes.
- ✚ To go live with the Business Entity Module with the web-access system to the public and private sectors for corporate services.
- ✚ To launch an educational campaign to encourage the private and public sectors to utilize the Business Entity Module of the web-access system.
- ✚ To continue to ensure that all documents are accessible online.
- ✚ To continue to organize workshops and/or seminars that will enhance the knowledge level of employees to include the Virgin Islands Code, computer software, business writing, customer service, time management, conflict resolution and auditing.



Division of Corporation & Trademarks



Office of the Lieutenant Governor Recorder of Deeds



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Recorder of Deeds

The Division of Recorder of Deeds is responsible for the recording and filing of deeds, mortgages, contracts, liens (including federal and local), releases of mortgages, and all other legal instruments relating to the transfer of title and encumbrances on all real and personal property. It is also responsible for the sale of all revenue stamps.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$11,982,363.00.

For Fiscal Year 2016 revenues are projected to be \$10,000,000.00

For Fiscal Year 2017 revenues are estimated to be \$10,000,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

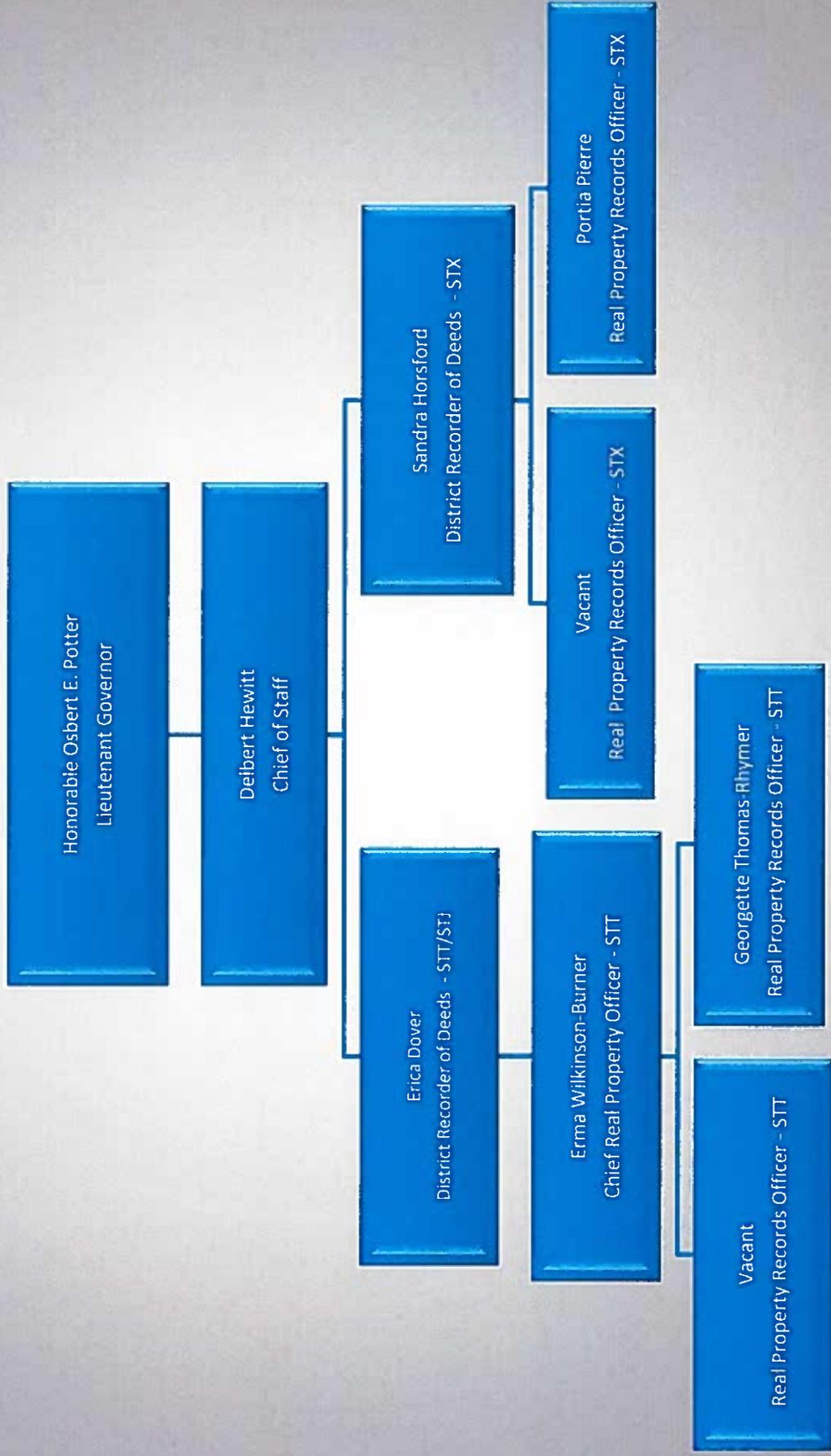
- ✚ Maintained the processing time of the recording of deeds to one day.
- ✚ Implemented the digitization of the microfilm reels.
- ✚ Started the implementation of new computer software.

FISCAL YEAR 2017 GOALS AND OBJECTIVES:

- ✚ Continue to ensure that all documents are accessible online.
- ✚ Continue to organize workshops and/or seminars that will enhance the knowledge level of employees.
- ✚ Complete the digitization of the microfilm reels so that they may be accessible to the viewing public.
- ✚ Upgrade the computer software to ensure faster uploading of images to be viewed by customers.
- ✚ Reduce processing time of documents.



Division of Recorder of Deeds



Office of the Lieutenant Governor
Banking and Insurance Division



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Banking and Insurance

Pursuant to legislative authority and responsibility granted for the Division of Banking and Insurance (“Division”), the Lieutenant Governor is Chairman of the Banking Board; Commissioner of Insurance; Administrator of Securities under the Uniform Securities Act; Administrator of the Virgin Islands Uniform Unclaimed Property Act; Chairman of the Insurance Advisory Committee; and Administrator ex officio of the Virgin Islands State Health Insurance Assistance Program (VI SHIP/Medicare).

The Division has a dual responsibility to a) license and regulate banking, insurance and financial services entities and related service providers that conduct business in the U.S. Virgin Islands and equally, to b) serve as a consumer protection agency. The Division’s regulatory authority is derived from Title 3, Title 9, Title 12A, Title 20, Title 22, and Title 28 of the Virgin Islands Code, respectively.

The Division regulates banks; mortgage brokers and lenders; small loan companies; securities and security salespersons; international banking entities (IBEs); money transmitters; check cashers and currency exchange; non-Bank ATMs; insurance companies, agents and brokers; captive insurance companies; Third Party Administrators; Unclaimed and Abandoned Property; and Debt Management Providers.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$15,000,011.00.

For Fiscal Year 2016 revenues are projected to be \$15,000,000.00.

For Fiscal Year 2017 revenues are estimated to be \$14,500,000.00.

Most of these monies will come from Insurance Premium Taxes, which are deposited into the Insurance Guaranty Fund.

For Fiscal Year 2015 the Financial Services Division collected \$5,190,832.00.

For Fiscal Year 2016 revenues are projected to be \$3,500,000.00.

For Fiscal Year 2017 revenues are estimated to be \$3,500,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

- ✚ In May 2015, the Lieutenant Governor as Commissioner, asked all property and casualty insurance companies licensed to sell homeowners insurance in the Territory, to voluntarily reduce their rates by 10%. Most of the companies agreed to do so. Virgin Islanders can now shop around and take advantage of reduced homeowners insurance rates.
- ✚ The Division spent the full \$20,000 annual allocation received from NAIC for staff training.
- ✚ FY 2016: Staff Training Completed (October 1, 2015 – Present)
 1. Financial Crimes Seminar – October 26-29, 2015
 2. NAIC 2015 Fall National Meeting (November 19 -22, 2015)
 3. NAIC Commissioner's Conference (February 5 -8, 2016)
 4. NAIC Corporate Governance Online Course (March 2016)
 5. NAIC 2016 Spring National Meeting (April 3 - 6, 2016)
 6. FDIC Conference (April 6, 2016)
 7. NAIC Insurance Summit (May 16 – 20, 2016)
- ✚ The Virgin Islands Banking Board received new members. Richard Grant and Rosalie Javois from the District of St. Croix and Laurel Hewitt-Sewer from the District of St. Thomas/St. John were approved by the Legislature of the Virgin Islands to serve on the Board.
- ✚ The Division established a public education program on Scotiabank's balloon mortgage loan modification process by assisting hundreds of customers directly, issuing press releases and appearing on television and radio talk shows.

- ✚ The Division coordinated the effort that resulted in the Federal Home Loan Bank Board of New York offering Letters of Credit for Government of the Virgin Islands accounts held with local banking institutions.
- ✚ The Division convened the second Virgin Islands Insurance Symposiums, which were held in each District with a large attendance in March 2016.
- ✚ On January 11, 2016, the Lieutenant Governor and the Director and Assistant Director of the Division of Banking and Insurance, along with the Director of Veteran Affairs, lead the effort that resulted in TRICARE beneficiaries being able to once again receive services at the Governor Juan F. Luis Hospital and Medical Center.
- ✚ The Division, as regulator of USVI-licensed money transmitters, worked directly with MoneyGram International in an investigation of suspicious activity at a local MoneyGram operator, resulting in the shutdown of the operation. No local consumers were directly victimized.
- ✚ In its role as a consumer protection agency, the Division issued two Bulletins (Reverse Mortgages; Definition of Small Group Insurer) and numerous press releases (on topics such as balloon mortgages, homeowners' insurance, debit card protection and securities fraud prevention) for consumer education purposes. A Bulletin will soon be issued to educate youth, particularly high school seniors, on money management.
- ✚ Abandoned Property claims for FY 2016 to date are: A total of 56 checks were issued totaling \$302,477.93.
- ✚ The Division's Securities Unit accomplishments in FY 2016 included:
 - Entered into agreements with two (2) mutual fund companies to facilitate the e-filing of their registration documents;
 - Issued a No-Action Opinion Letter on behalf of the Westin St. John Hotel;
 - Assessed fines aggregating to \$45,000 for regulatory violations via two (2) Consent Orders;
 - Commenced the examination of two (2) Broker-Dealers on St. Croix;
 - Collected registration fees in excess of \$3.5 million dollars;

- Registered 478 Broker-Dealers and 321 Investment Advisors (inclusive of federally-covered firms), 55,510 Broker-Dealer agents and Investment Advisor representatives and seventeen (17) issuers of securities in coordination with the SEC; and
 - Processed 1,553 securities documents via electronic and/or manual filings.
- ✚ A total of 1,565 licenses excluding the Securities Unit were issued in FY 2016 to date; 1,415 licenses were renewed and 150 new licenses were approved; 69 licenses were not renewed.

FISCAL YEAR 2017 GOALS AND OBJECTIVES:

- ✚ To continue efforts to obtain accreditation by the National Association of Insurance Commissioners (“NAIC”) through the adoption of model laws and the examination of the one multi-state insurance company. NAIC is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories.
- ✚ To have authorized health insurance companies available to offer Individual Health Insurance Plans to the 30,000 uninsured in the Territory. In the Division’s continuous search for health insurance companies to offer individual health insurance plans in the Territory, it sent letters to health insurers licensed in the Territory and nationwide asking them to offer or reconsider offering their related product in the Virgin Islands. AM Best-related companies in the Caribbean are also being targeted to offer individual health plans in the Territory.
- ✚ To begin the NAIC accreditation process by having an examination conducted on Guardian Insurance Company, the only multi-state insurance company domiciled in the Virgin Islands. NAIC accreditation procedures require the examination to be conducted by a certified financial examiner.
- ✚ To implement an automated system for the Territory’s Unclaimed and Abandoned Property Program, in accordance with standards developed by the National Association of Unclaimed Property Administrators (NAUPA). An automated system will guarantee timely and effective implementation of the Territory’s Abandoned and Unclaimed Property Program; support the Division’s request that

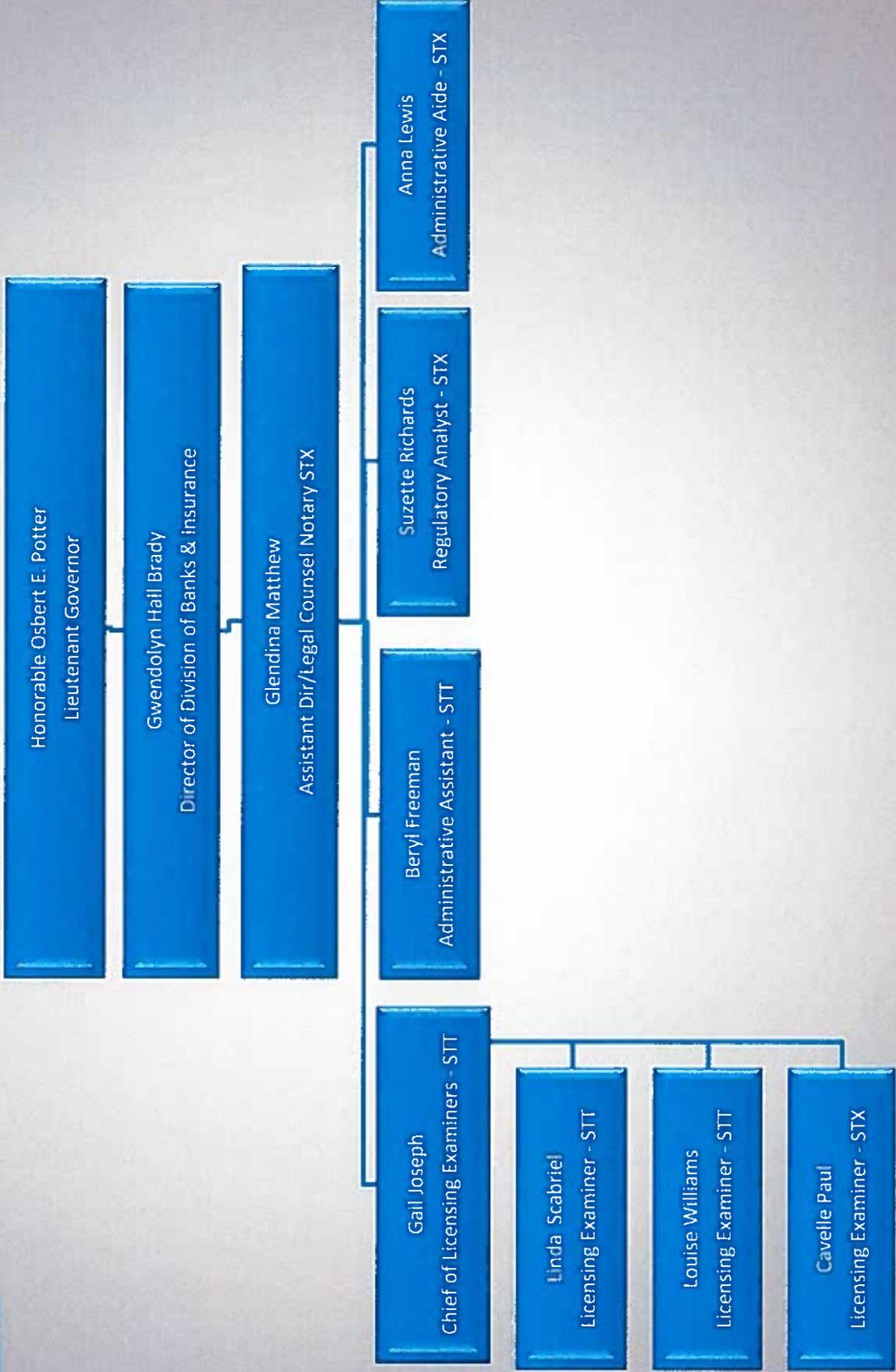
holders must file unclaimed and abandoned property electronically rather than manually; and further, will ensure checks and balances.

- ✚ To update Title 9, the Virgin Islands Banking Code.
- ✚ To sponsor a “Small Business Loans Conference” in cooperation with SBA and SBDC, the purpose of which will be to provide existing and potential owners of small businesses with information on government and private sources of small business loan financing.
- ✚ To sponsor an “Estate Planning” Seminar in both Districts.
- ✚ To ensure that the \$20,000 annual allocation received from NAIC for staff training is spent totally.
- ✚ To complete the issuance of checks to claimants of American Alliance Insurance Company, and to close out the liquidation of the company.
- ✚ To implement a Public Education Program to promote the Division’s numerous financial services products and inform the public about their existence.
- ✚ To continue to collect securities registration fees, the total annually of which is a major revenue generator for the Government of the Virgin Islands.
- ✚ To continue to register Broker-Dealers and Investment Advisors (inclusive of federally-covered firms); register Broker-Dealer Agents and Investment Advisor representatives; and register issuers of securities in coordination with the SEC. More than 45,000 were registered in FY 2015 and more than 55,000 were registered in FY 2016.
- ✚ To submit amendment to the preferred provider organization (“PPO”) statute.



Division of Banks & Insurance

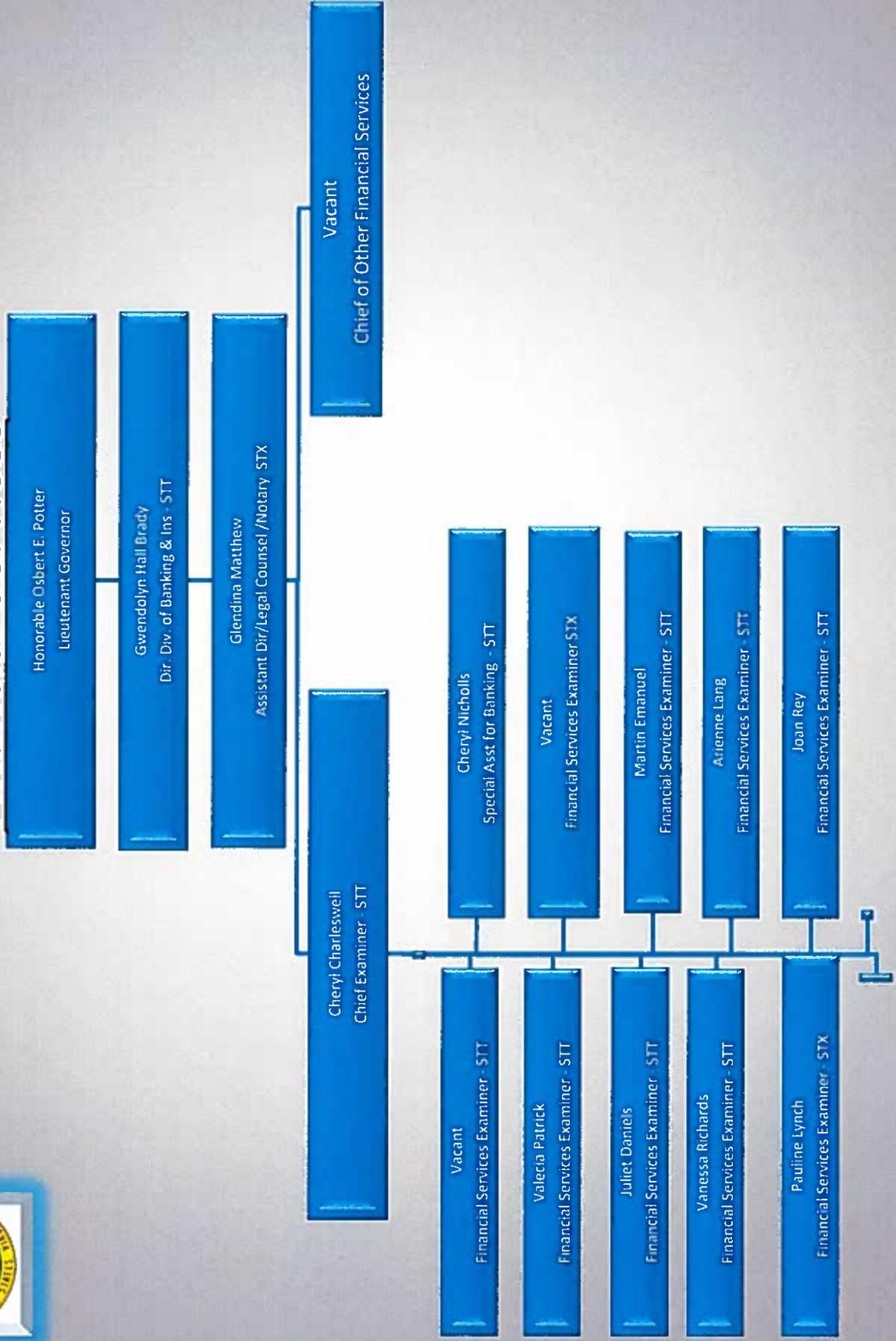
Administrative





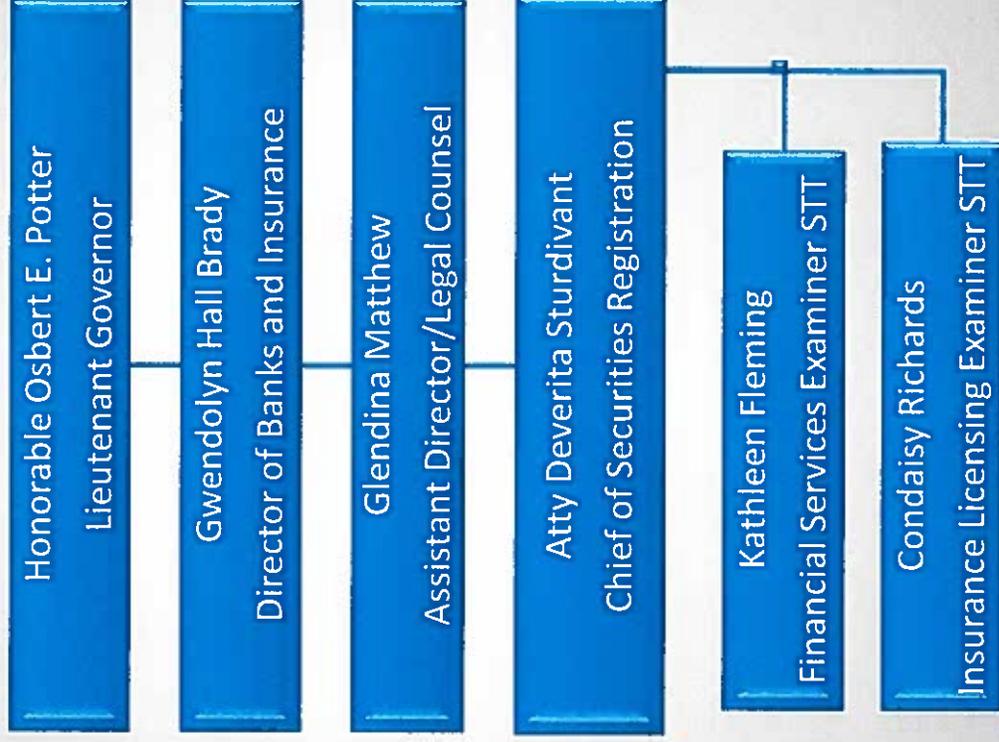
Division of Banks & Insurance

Financial Services

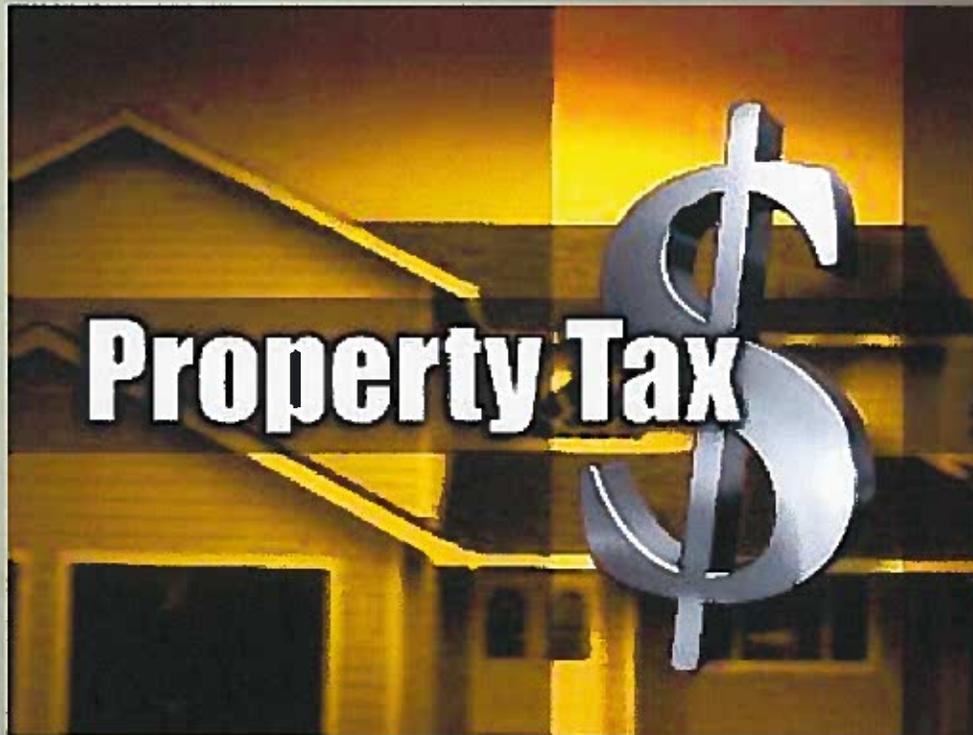




Division of Banks & Insurance - Securities



**Office of the Lieutenant Governor
Real Property Tax Division**



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Real Property Tax – Office of the Tax Assessor

The Office of the Tax Assessor, under the Division of Real Property Tax, is responsible for the assessment of all real property taxes in the Virgin Islands.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$103,754,303.00.

For Fiscal Year 2016 revenues are projected to be \$56,000,000.00.

For Fiscal Year 2017 revenues are estimated to be \$60,000,000.00.

Additional revenues generated from within the Tax Assessor's Office, Cadastral Section and other miscellaneous fees totaled \$424,545.00 for Fiscal Year 2015. For Fiscal Year 2016 revenues are projected at \$200,000.00. For Fiscal Year 2017 revenues are estimated at \$200,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

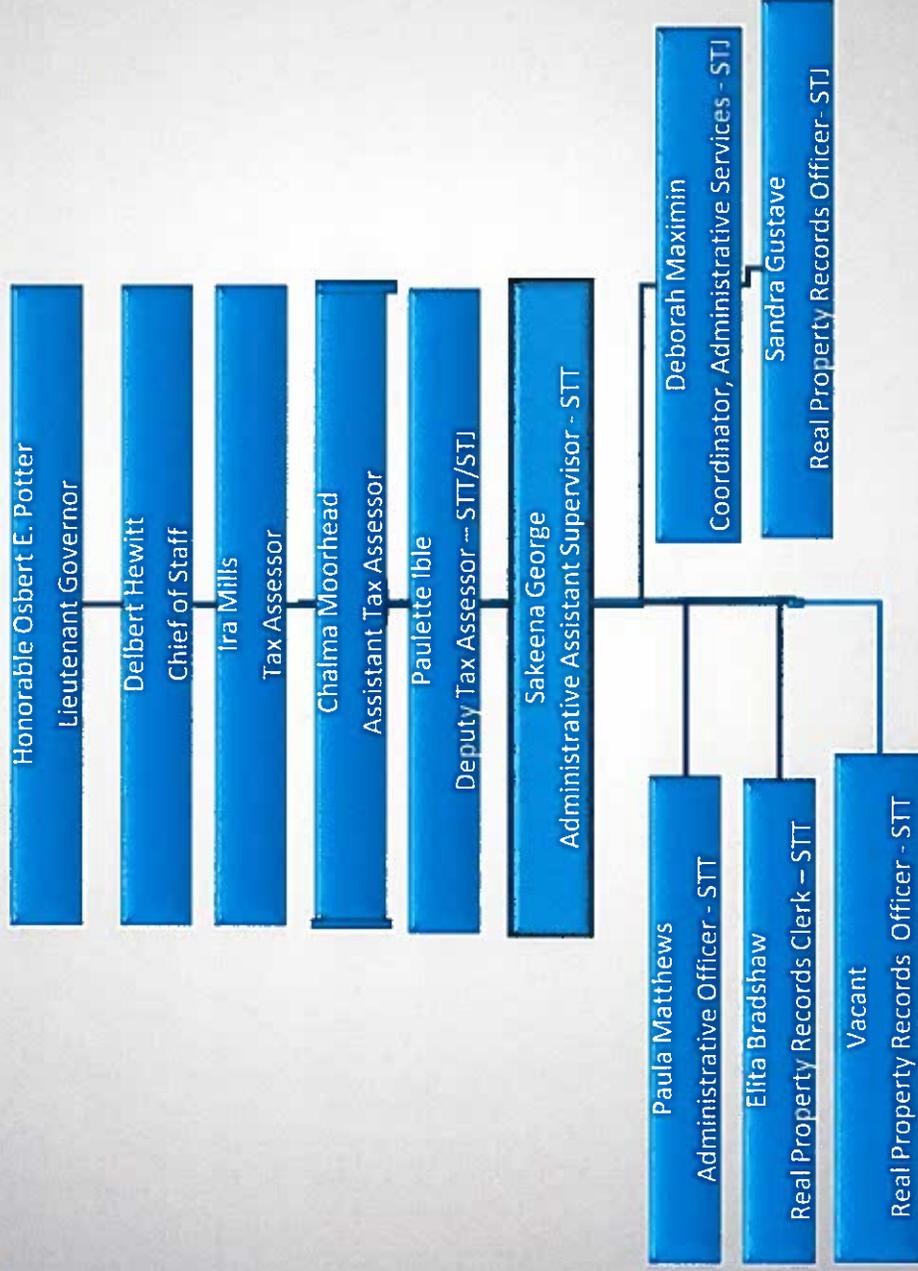
- ✚ Prepared 2016 tax year data for billing.
- ✚ Completed over 48% of 2013 and 2014 appeals filed.
- ✚ Completed revaluation of properties to produce assessments which are based on market value.
- ✚ Issued the 2015 and 2016 tax bills based on the revaluation and rates as mandated by Act 6991.
- ✚ Enabled online payment of property tax bills.
- ✚ Conducted appraisal visits to all classes of properties according to five year cyclical re-inspection plan.

- ✚ Trained ALL appraisal staff in International Association of Assessing Officers (IAAO) *Code of Ethics, Canons and Standards of Professional Conduct* - USPAP (Uniform Standards of Professional Appraisal Practice) workshop 171.
- ✚ Trained employees in 2016-2017 Uniform Standards of Professional Appraisal Practice (USPAP) course update.

FISCAL YEAR 2017 GOALS AND OBJECTIVES

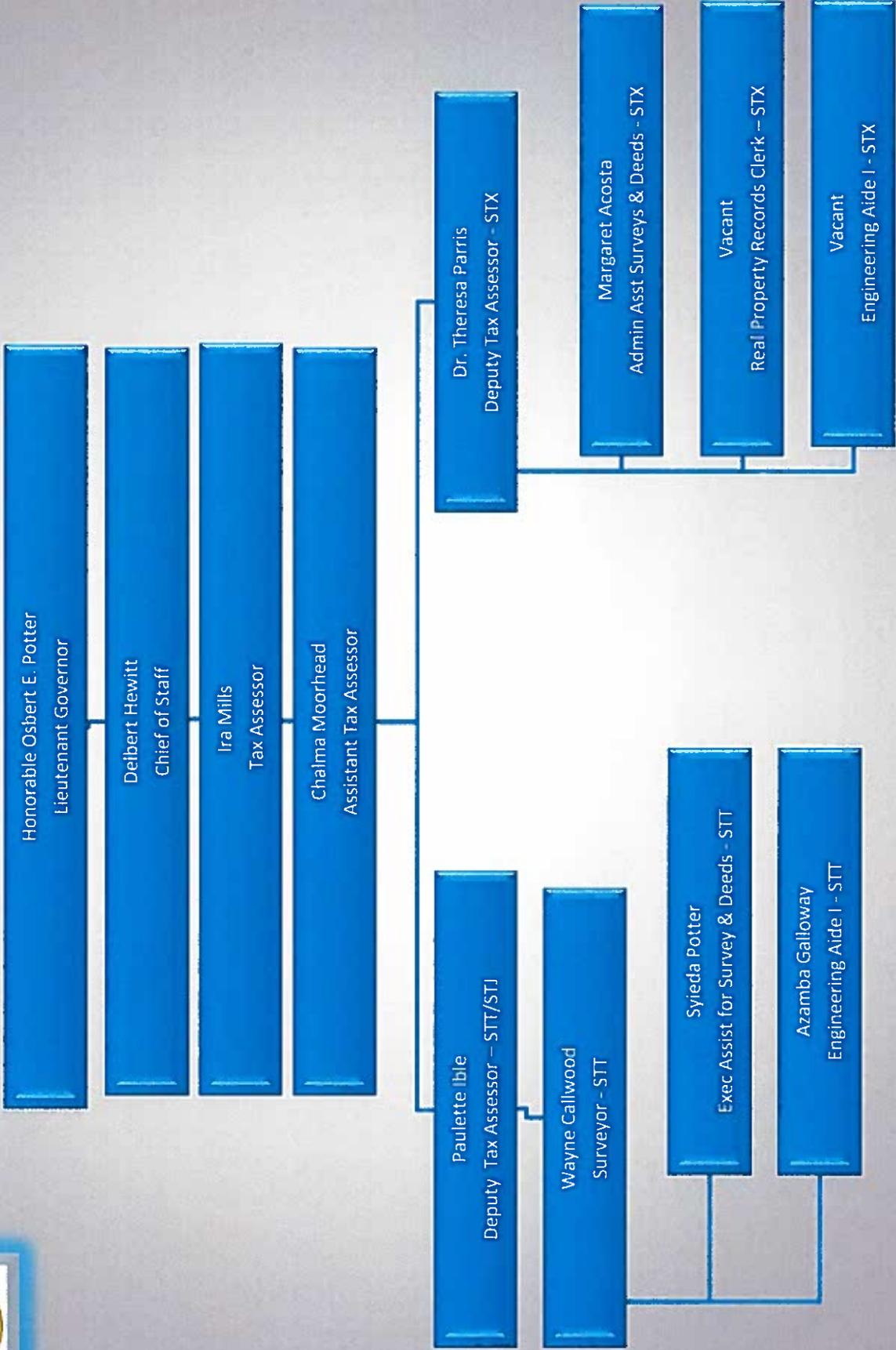
- ✚ To issue 2017 real property tax bills.
- ✚ Continue to offer IAAO certified courses in order to further enhance the skills of employees so that they can carry out the mission of the division more effectively.
- ✚ To resolve remaining informal and formal appeals filed from 2013 and following years.
- ✚ To promote effective communications between the Tax Assessor's office and the public while providing current and useful information on assessment policies and practices, as well as a means of responding to public opinion.
- ✚ Seek funding for geodetic markers restoration or siting of new ones.
- ✚ Continue employee training toward IAAO designation certification.

Division of Real Property Tax Administrative (STT/STJ)



Division of Real Property Tax

Cadastral





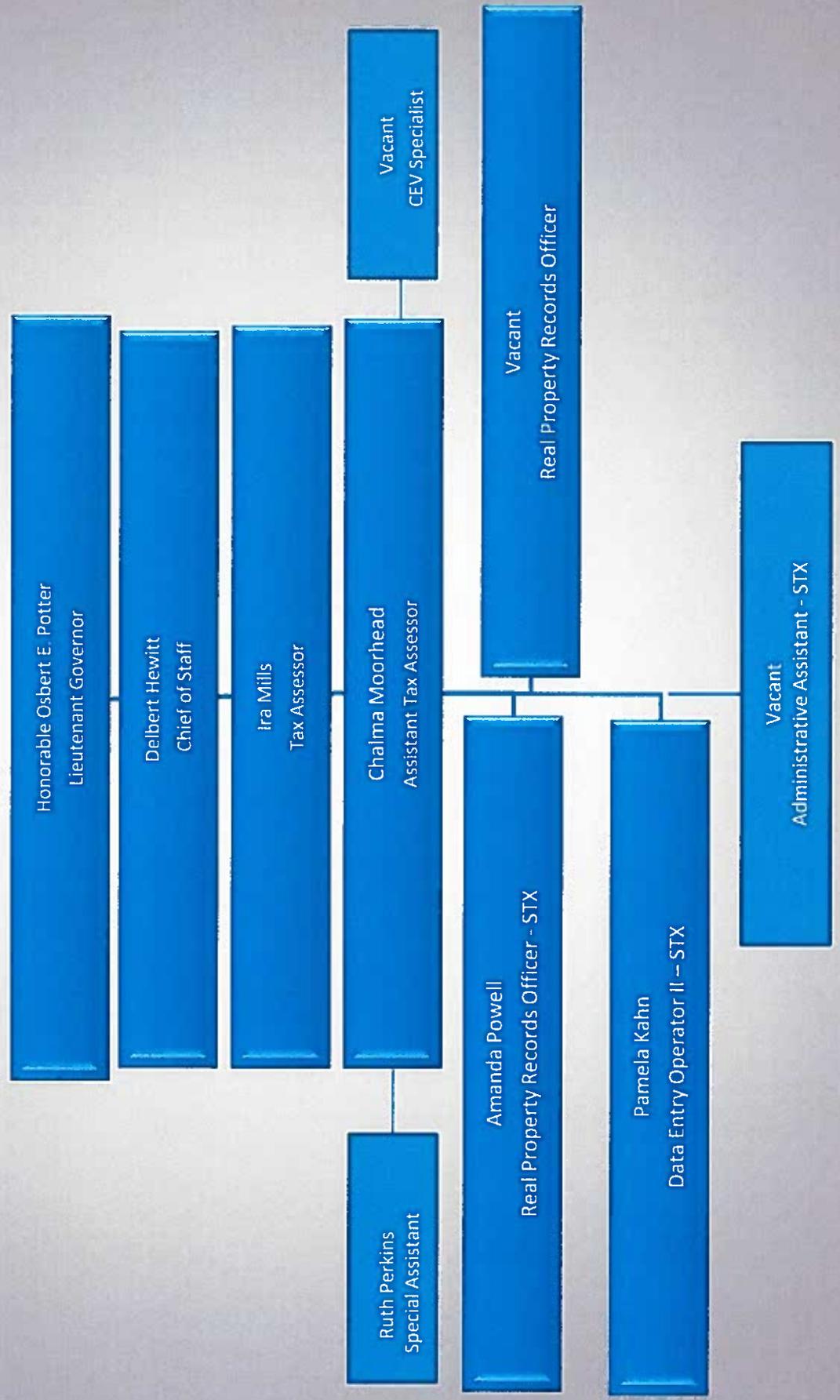
Division of Real Property Tax

Appraisers (STT/STJ)



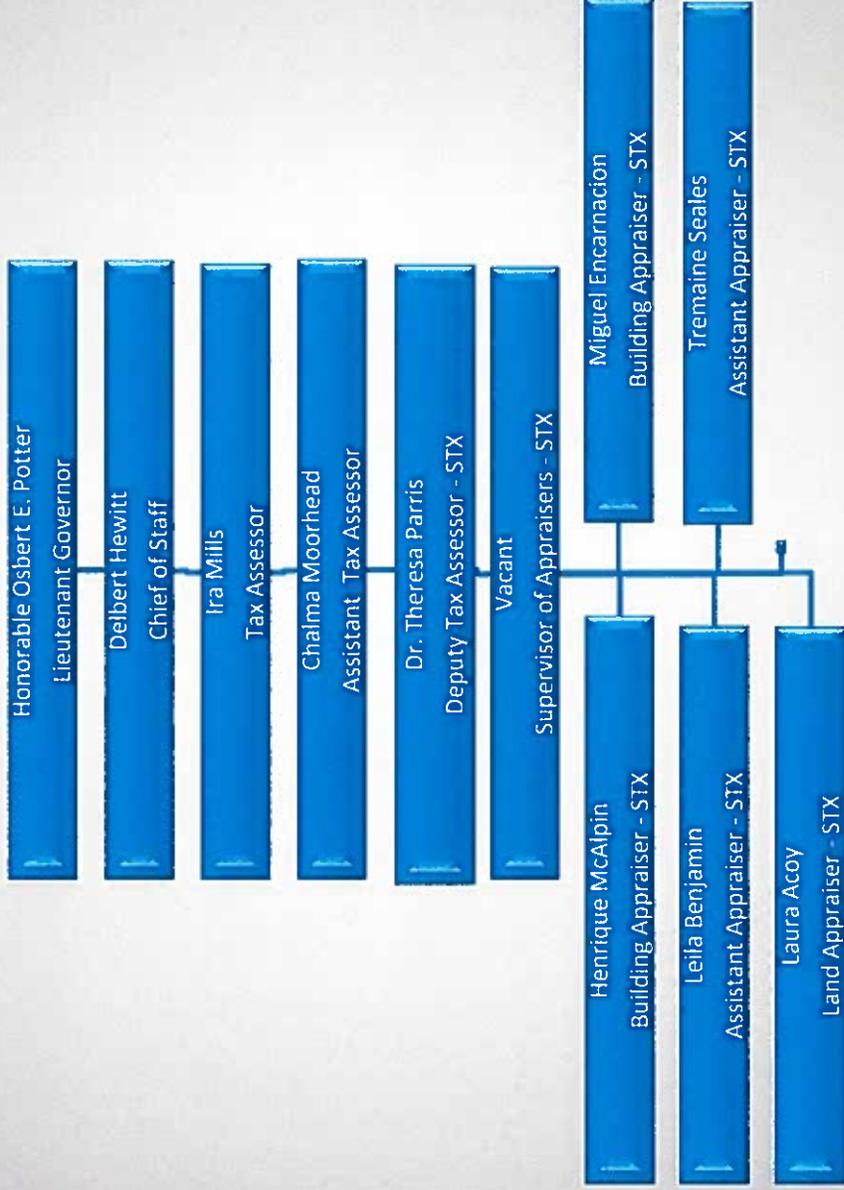


Division of Real Property Tax Administrative (Christiansted STX)



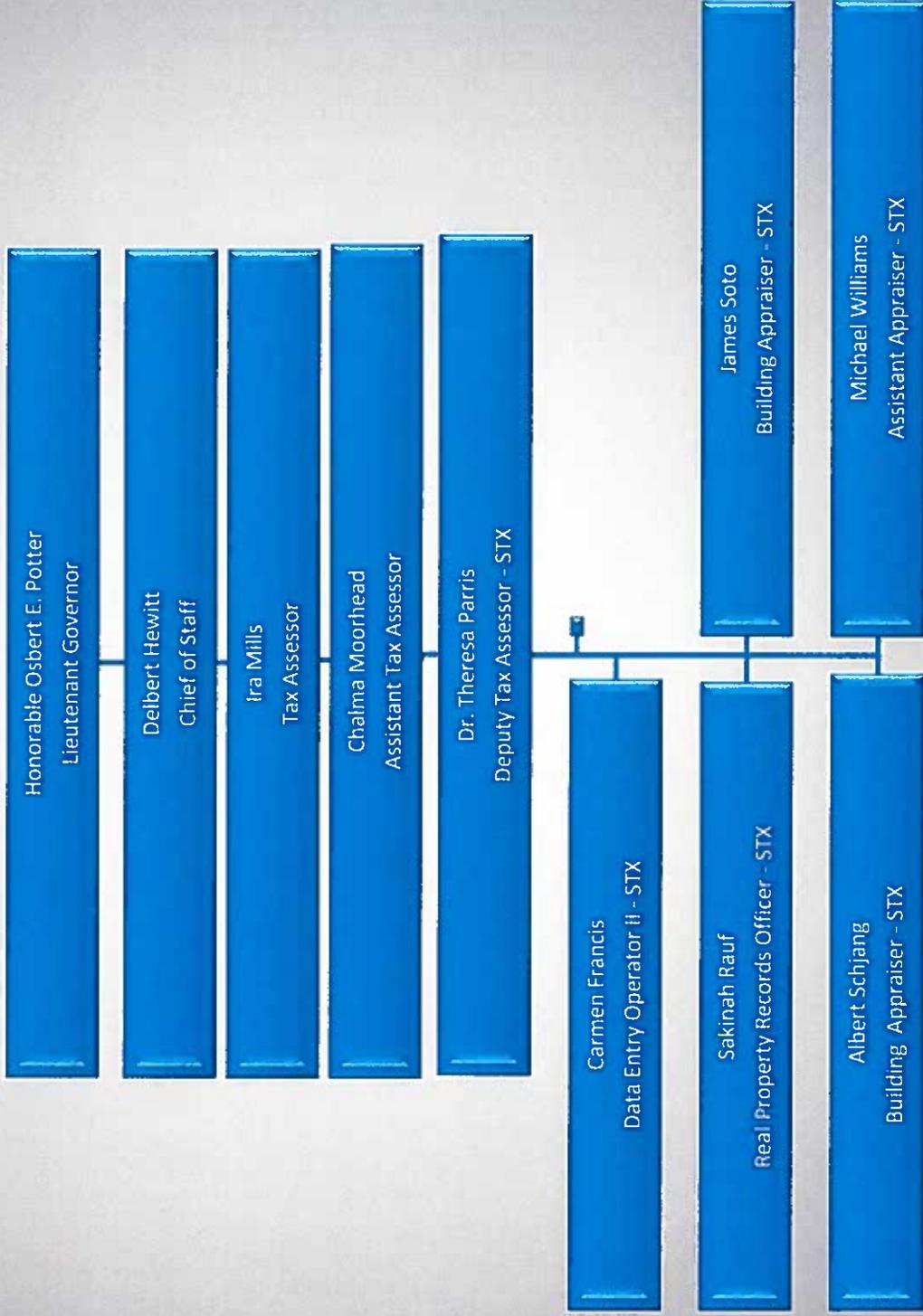


Division of Real Property Tax Appraisers (STX)





Division of Real Property Tax Administrative/Appraisal (F'sted STX)



**Office of the Lieutenant Governor
Tax Collector Division**



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Real Property Tax – Office of the Tax Collector

The Office of the Tax Collector, under the Division of Real Property Tax, is responsible for the collection of delinquent property taxes.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of delinquent taxes collected was \$19,754,386.00.

For Fiscal Year 2016 the amount of delinquent taxes to be collected are projected to be \$14,000,000.00.

For Fiscal Year 2017 the amount of delinquent taxes to be collected are estimated to be \$20,000,000.00.

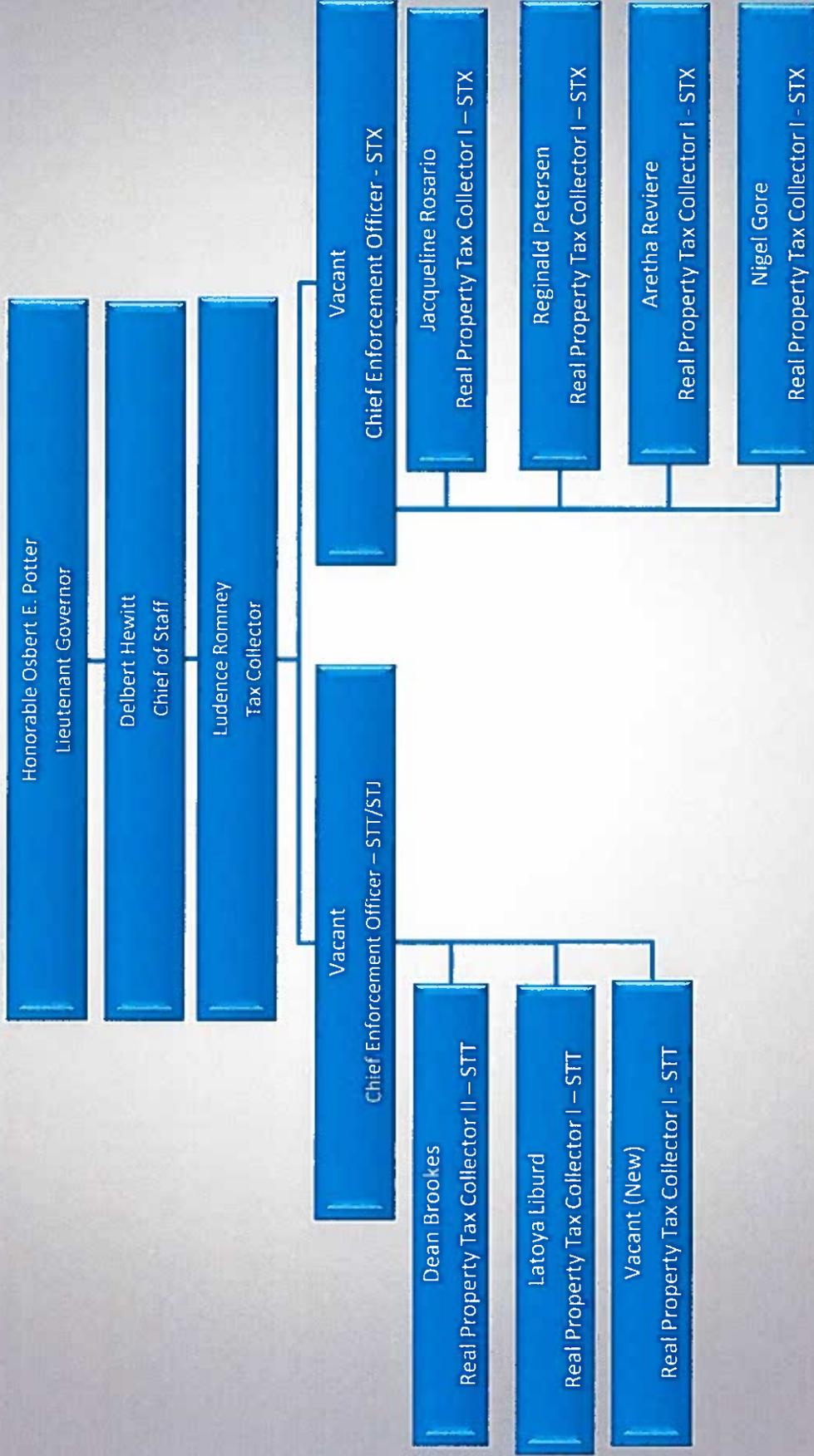
FISCAL YEAR 2016 ACCOMPLISHMENTS:

- 📌 Collected \$19.7 million in delinquent property taxes.
- 📌 Initiated 206 payment plans.
- 📌 Issued 4,165 tax clearance letters.
- 📌 Initiated bi-weekly coverage for St. John.

FISCAL YEAR 2017 GOALS AND OBJECTIVES

- 📌 To collect \$20 million in delinquent taxes.
- 📌 To continue aggressive delinquent property tax collections campaign to include increased mailings, press releases, radio and television ads.
- 📌 To collect delinquencies dating back to the 1970s and 1980s.
- 📌 To collect at least 10% of delinquencies more than ten years old.

Division of Tax Collection



Office of the Lieutenant Governor Geospatial Information System (GIS)



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Geospatial Information Systems

The Division of Geospatial Information Systems (GISD) of the Office of the Lieutenant Governor is responsible for providing the critical geospatial backbone for the Territory of the United States Virgin Islands. The GIS Division manages the development, maintenance, and distribution of Virgin Islands infrastructure, GIS information and related databases. GISD implements GIS policies, procedures, standards, and provides intra-agency technical leadership, information management, and project coordination. Additionally, GIS produces income by networking and providing services to local government agencies, federal government agencies, and the private sector through the administration of the GIS platform.

The goal of the GISD is to use the power of modern mapping technologies to improve the Territory's functions and achieve cost savings through increased efficiency, better informed decision making, enhanced communication, accessible and simplified recordkeeping and increased citizen engagement.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$278,000.00.

For Fiscal Year 2016 revenues are projected to be \$50,000.00.

For Fiscal Year 2017 revenues are estimated to be \$30,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

- ✚ Provided the data framework for numerous important projects throughout the Virgin Islands as follows:

- 1) Department of Agriculture Land Management Project
- 2) Bureau of Information Technology's FirstNetVI Program
- 3) VI Police Department Patrol Sector/Station Analysis
- 4) Driver Enhancement Vision (DEV) for Airport Fire Service vehicle

- ✚ Data and processes created by the Street Addressing Initiative Pilot process allowed the GISD to assist various Virgin Islands communities and home-owners associations in naming streets of their neighborhoods.
- ✚ Updated USVI Road & Estate data on the global Open Street Map platform, which is the basis for all global mapping engines like Google and ESRI.
- ✚ Commenced Google Street View mapping project through local partnerships to make street view technology available to the Virgin Islands.
- ✚ Utilized GIS land data infrastructure to assist local families in investigating property boundary issues.
- ✚ Created a partnership with the British Virgin Islands Land Management Bureau to attain current aerial surveys for the entire Virgin Islands region.

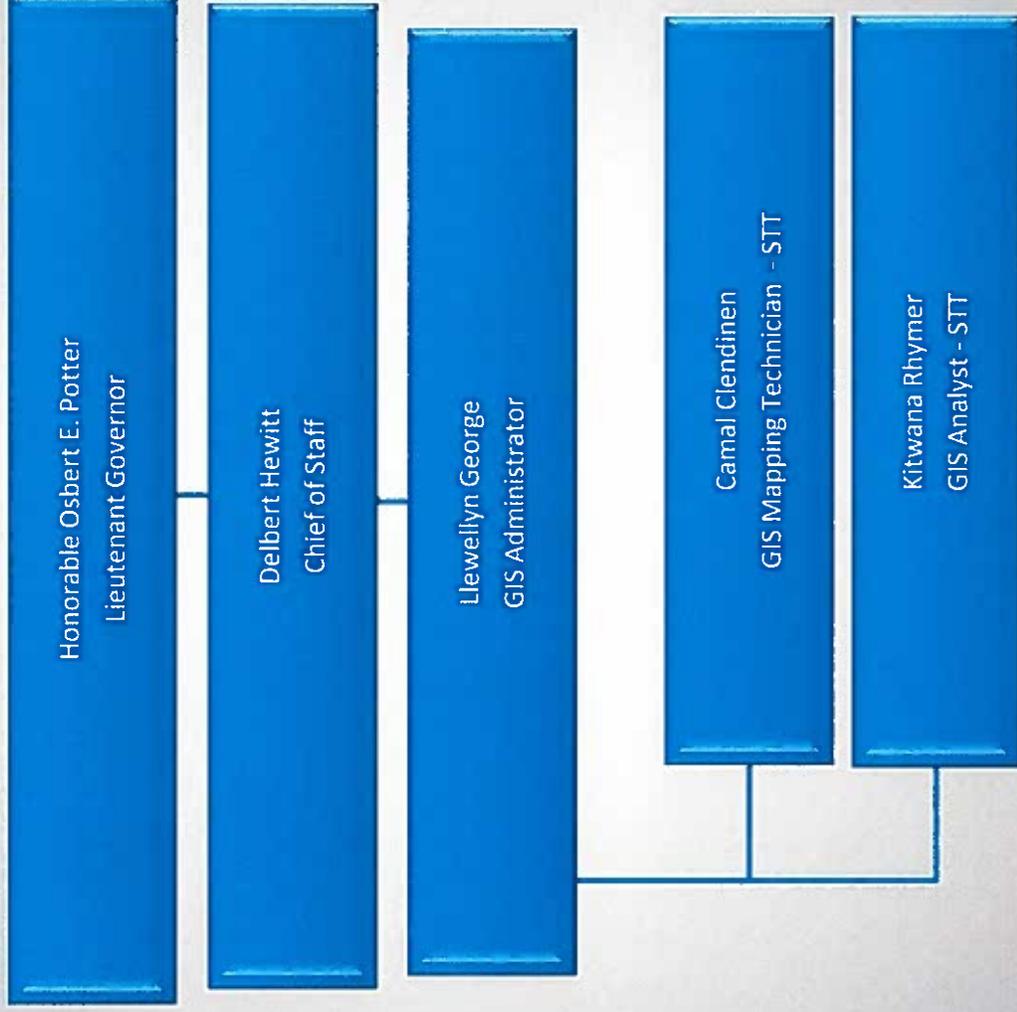
FISCAL YEAR 2017 GOALS & OBJECTIVES:

- ✚ Upgrading Online Geospatial Property viewer.
- ✚ To progress the Street Addressing Initiative (SAI) into its Bridge Phases.
- ✚ To continue assisting the public and Government agencies in need of geospatial data management.
- ✚ To implement certified GIS trainings to any and all related agencies of the VI Government.
- ✚ To create a GIS Division internship in conjunction with UVI's GeoCAS Program to foster local GIS working capacity.

- ✚ To implement GIS Initiatives and GIS grant program projects with WAPA, WMA, Department of Education, Department of Justice, Department of Agriculture, and Port Authority.

Division of Real Property Tax

GIS (Geographic Information Systems)



**Office of the Lieutenant Governor
V.I. Passport Acceptance Facility**



OFFICE OF THE LIEUTENANT GOVERNOR

V.I. Passport Acceptance Facility

The Office of the Lieutenant Governor (Passport Acceptance Office) is the local agency accountable for accepting all applications for passports filed in the Territory for the United States Department of State **Passport Services**. By statute, the Secretary of State has the authority to grant and issue U.S. passports, and thereby designates public sector entities to accept passport applications and ensure the integrity of the passport. The Virgin Islands falls under the Department of State Bureau of Consular Affairs/Miami Passport Agency in this region. The Miami Agency conducts the final review and determination of eligibility and processing. As the need for security increases, the need for valid identification globally has also increased.

REVENUES COLLECTED AND PROJECTIONS:

For Fiscal Year 2015 the amount of revenues collected was \$1,122,560.00.

For Fiscal Year 2016 revenues are projected to be \$1,100,000.00.

For Fiscal Year 2017 revenues are estimated to be \$1,100,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

- ✦ Continued to report the monthly intake of applicants to the Department of State.
- ✦ Completed the U.S. Department of State Web Training and Certification for Passport Acceptance Agencies for FY 2016.
- ✦ Continued to assist persons with traveling emergencies to expedite the passport process through our Office of the Delegate.
- ✦ Achieved the lowest amount of passport fraud cases throughout the acceptance offices in the Caribbean.

- ✚ Successfully completed an onsite inspection proctored by the Department of State's Acceptance Facility Oversight (AFO) Team to confirm that the U.S. Virgin Islands Passport Facilities are in compliance with the regulations of the State Department.

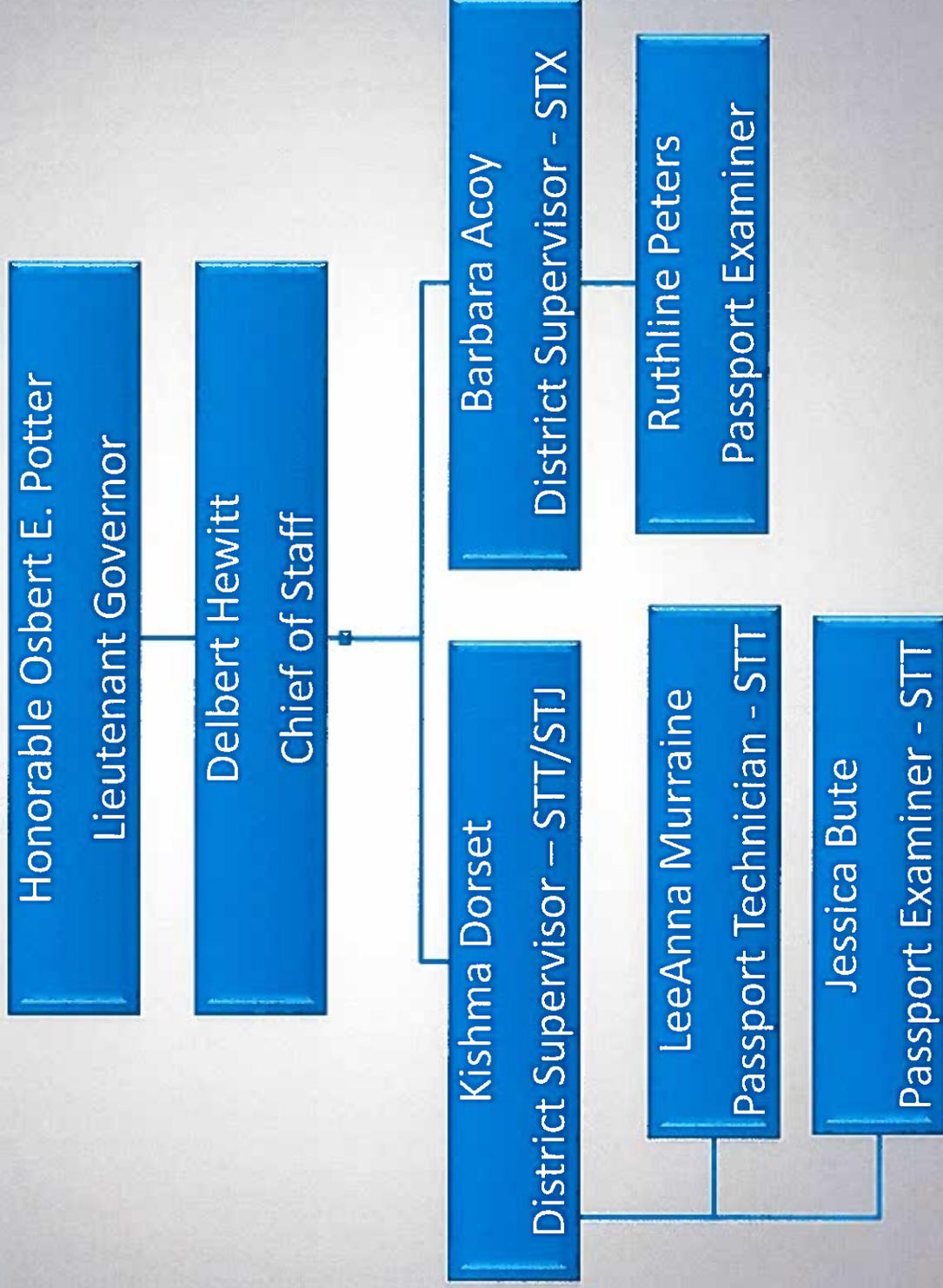
FISCAL YEAR 2017 GOALS AND OBJECTIVES:

- ✚ To move the passport office to a new location to better provide service to the people of St. Croix with the required security and space.
- ✚ Continue to provide outreach services throughout the Territory and to provide greater awareness of passport services.
- ✚ To provide an on-site kiosk which provides customers with the ability to access the www.travel.state.gov website to file an application online.
- ✚ Continue to encourage adults renewing their passports to apply at the local facility, allowing the fees to be retained in the Territory.
- ✚ Continue to enlighten and educate the public about new changes such as:
 - 1) The International Parental Child Abduction (IPCA), a U.S. Department of State initiative to prevent child abduction.
 - 2) Children's Passport Issuance Alert Program helps parents to be alerted before a passport is issued or renewed for their child.
 - 3) Smart Traveler Enrollment Program (STEP), a U.S. Department of State initiative to help travelers receive the latest travel updates and information.
- ✚ To encourage Virgin Islanders to remember their passport expiration dates and prevent emergencies created when passports expire.
- ✚ Continue to promote all products introduced for travelers by the Department of State.
- ✚ To attend the various passport enhancement administrative activities held annually by the Department of State Miami and San Juan agencies.

- ✦ Continue to encourage applicants to apply early when making plans for family travel and during high volume holidays (Easter, Thanksgiving, Christmas, etc.) and avoid extra fees associated with expedited services.



V.I. Passport Acceptance Facility



Office of the Lieutenant Governor

V.I. Medicare/V.I. SHIP



OFFICE OF THE LIEUTENANT GOVERNOR

Virgin Islands Medicare/

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) was created under Section 4360 of the Omnibus Budget Reconciliation Act (OBRA) of 1990 (Public Law 101-508). The Virgin Islands Medicare/State Health Insurance Assistance Program (SHIP) Office was established in 1992 through a federal grant from the Health Care Financing Administration, now Centers for Medicare and Medicaid Services.

This section of the law authorized the Centers for Medicare & Medicaid Services (CMS) to make grants to states to establish and maintain health insurance advisory service programs for Medicare beneficiaries. Grant funds were made available to support information, counseling, and assistance activities relating to Medicare, Medicaid, and other related health insurance options such as: Medicare supplement insurance, long-term care insurance, managed care options, and other health insurance benefit information. Administration for Community Living (ACL) was initially established on April 18, 2012. It combined the Administration on Aging (AoA), the Office on Disability and the Administration on Developmental Disabilities. Since then, ACL has grown significantly. In January 2014, authorized in the Consolidated Appropriations Act of 2014, the SHIP program was transferred from CMS to the Administration for Community Living (ACL). This transfer reflects the existing formal and informal collaborations between the SHIP programs and the networks that ACL serves.

VI Medicare/VI SHIP assists Medicare beneficiaries with settling claims and provides appropriate referrals to supporting federal and local agencies, including Department of Human Services, Social Security Administration

and Legal Services. The program provides the essential services needed by individuals in order to make informed decisions for themselves about important health insurance and health care issues. Services are also provided to caregivers/relatives and individuals reaching retirement age but who are not Medicare eligible. Education and information is provided to the general public via presentations at faith-based and community groups, public forums, workshops, health fairs and media outlets.

Of the total overall budget for ACL (Administration for Community Living) (\$48,035,000), the VI SHIP program operates with an annual basic grant of \$45,887.00. The grant funds are used primarily to finance outreach efforts throughout the Territory and they are locally administered by the Office of the Lieutenant Governor.

The VI Medicare/VI SHIP offices are conveniently located at the Juan F. Luis Hospital on St. Croix and at 8000 Nisky Center, Banking & Insurance, Suite #200 on St. Thomas.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

- ✚ Participated in a radio program aired within the community on radio station WGOD.
- ✚ VI SHIP participated in many outreach activities, such as pre-retirement workshops at GERS, SMP (Senior Medicare Patrol) health fair, general meetings, Hope, Inc. health fair, and Bethel Baptist Senior Center.
- ✚ The VI SHIP enrolled 700 Medicare Beneficiaries in Medicare Part D during annual enrollment period.
- ✚ VI SHIP staff participated in many webinars and conference calls conducted by CMS that provided training in several areas to include but not limited to Understanding Medicare, Home Health Services,

Electronic Health Records, National Plan Finder Updates, Durable Medical Equipment, Volunteer Management, Affordable Care Act and Medicare Part D.

- ✦ VI SHIP will continue to partner with programs such as Senior Community Service Employment Program (SCSEP).
- ✦ VI SHIP participated in the 3rd Annual Division of Personnel wellness fair at the University of the Virgin Islands.
- ✦ VI SHIP hosted a Medicare turns 50 celebration at the Windward Passage Hotel in August 2015. Mrs. Delphine Olivacce, VP of Quality & Performance Improvement Administration at SRMC was the keynote speaker.
- ✦ VI SHIP continues to assist the members of the government (active and retired) to provide information to them.
- ✦ VI SHIP Director participated in Health Service Advisory Group (HSAG) monthly meetings and attended the 2nd annual symposium held at Frenchman's Reef Hotel in April, 2016.
- ✦ VI SHIP staff participated in many webinars and conference calls conducted by CMS/ACL that provided training in several areas to include but not limited to Understanding Medicare, Home Health Services, Electronic Health Records, National Plan Finder Updates, Durable Medical Equipment, Volunteer Management, Affordable Care Act and Medicare Part D.
- ✦ VI SHIP did extensive outreach to inform Medicare beneficiaries of the services available to them.

FISCAL YEAR 2017 GOALS AND OBJECTIVES:

- ✦ To continue to strengthen partnerships with Division of Personnel, United Healthcare, Project Strive and Association for Independent Living
- ✦ To obtain staff in the St. Thomas/St. John District and utilize volunteers to handle increased traffic in the office especially during Open Enrollment Period.

- ✚ To increase our outreach within the community during the upcoming fiscal year.
- ✚ To reach out to the Hispanic population as well as the other minority groups within the community.
- ✚ To increase the number of Medicare beneficiaries enrolled in Medicare Part D.



V.I. Medicare

Honorable Osbert E. Potter
Lieutenant Governor

Delbert Hewitt
Chief of Staff

Leonilda Jarvis
V.I. Medicare Coordinator

Karen Christian
Medicare Service Tech - STX

Glenys Herbert
Medicare Service Tech- STX

**Office of the Lieutenant Governor
Management Information System
Division**



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Management Information Systems

The Division of Management Information Systems (MIS) supports all technological requirements of personnel and facilities Territory-wide for the Office of the Lieutenant Governor. MIS provides system management, diagnostic support, and maintenance of all computer systems. MIS is also responsible for developing easy-to-use telephone and data networking systems.

It is the overall objective of the MIS Division to continue to improve automation of the Office of the Lieutenant Governor thereby increasing employees' efficiency and productivity in order to better serve the public.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

- ✚ Integrated the LGO's core applications on the BIT V-Block Virtual Enterprise System (CAVU, Catalyst, Property Info).
- ✚ Upgraded the LGO phone system.
- ✚ Installed quality of service and wireless network infrastructure.
- ✚ Reorganized LGO website.
- ✚ Implemented video conference system.
- ✚ Initiated Spiceworks ticketing system.

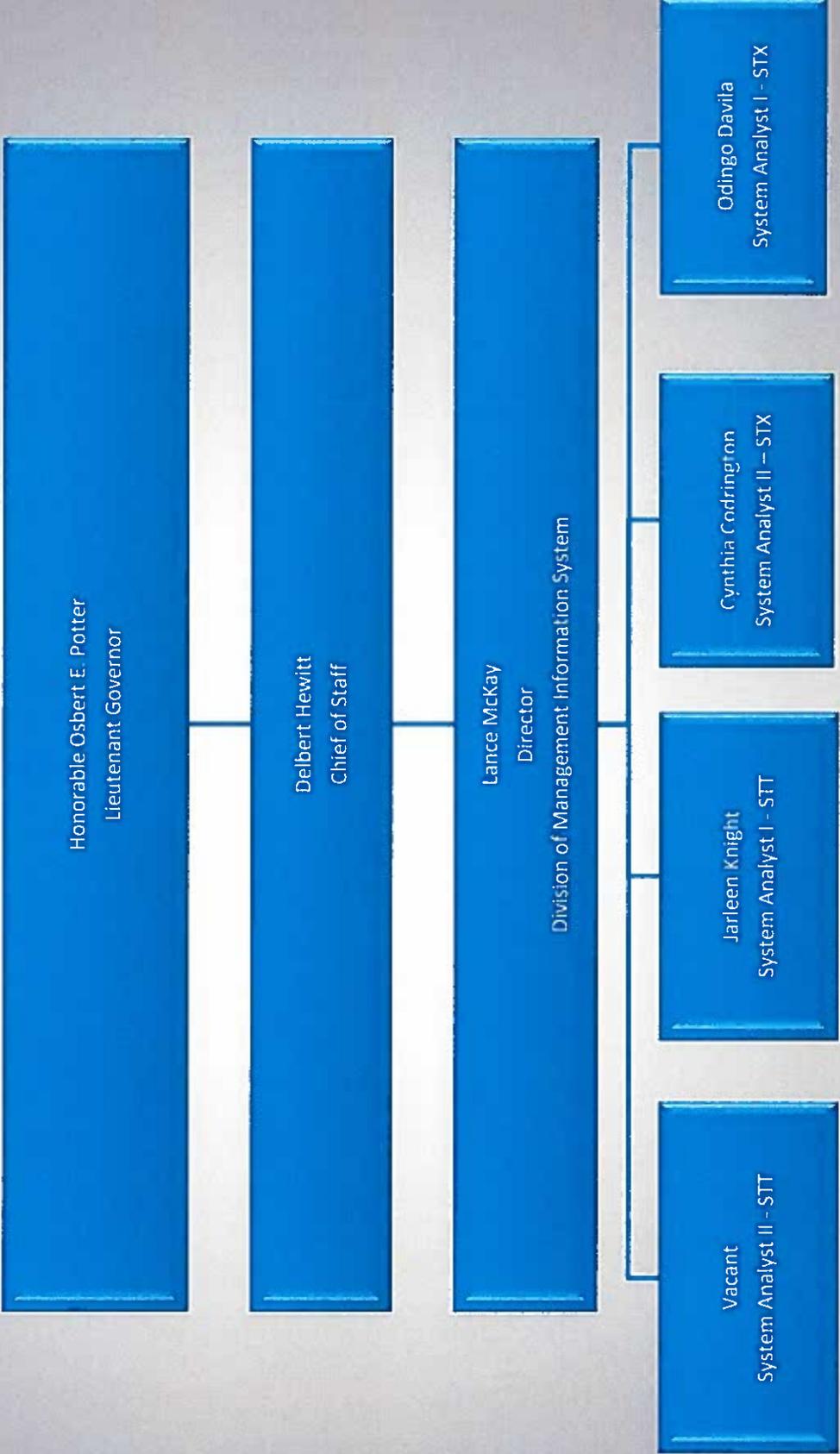
FISCAL YEAR 2017 GOALS AND OBJECTIVES:

- ✚ To add more applications to the V-Block.
- ✚ To add more services to new website for public use.

- ✦ To upgrade ISP (Internet Service Provider) for better redundancy and service coverage.
- ✦ To continue the virtualization of LGO's servers.
- ✦ To implement employee training and skill development.



Management Information Systems



Office of the Lieutenant Governor Administration Division



OFFICE OF THE LIEUTENANT GOVERNOR

Division of Business and Financial Management

The Division of Business and Financial Management is the nucleus of all financial activities for the Office of the Lieutenant Governor. This division provides budgetary support and oversees the day to day financial procurement for all divisions, facilitating the procurement of supplies and services and centralizes the maintenance of all personnel, time and attendance activity, and financial records. It is also responsible for the administration, regulation and provision of passport, notary commissions, revenue collections, and general maintenance and custodial.

REVENUES COLLECTED AND PROJECTED FOR NOTARY:

For Fiscal Year 2015 the amount of revenues collected was \$33,724.00.

For Fiscal Year 2016 revenues are projected to be \$32,000.00.

For Fiscal Year 2017 revenues are estimated to be \$32,000.00.

FISCAL YEAR 2016 ACCOMPLISHMENTS:

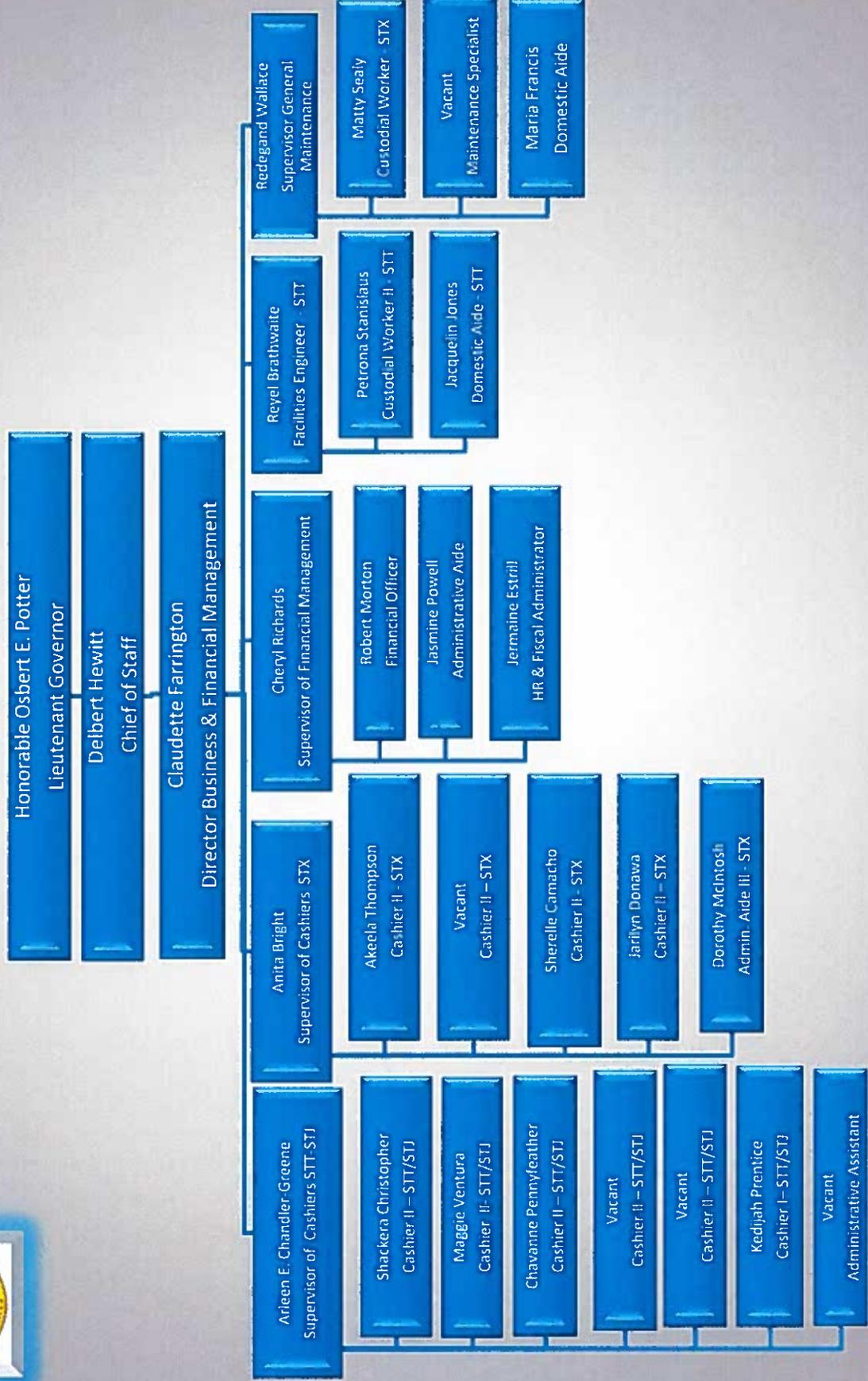
- ✚ Timely reported on the collection and deposit of revenues collected for all divisions of this agency.
- ✚ Timely submitted the FY 2017 LGO budget request to the Office of Management and Budget and responded to information requests pertinent to the financial audit for the Government of the Virgin Islands.
- ✚ Timely processed the unionized salary increases as mandated by the Honorable Governor Kenneth E. Mapp.
- ✚ Maintained the turnaround time for processing invoices and other related documents to less than one day.

FISCAL YEAR 2017 GOALS & OBJECTIVES:

- ✚ To provide training and cross-training inclusive of soft skills training.
- ✚ To continue to audit major accounts such as communication, public utility and other accounts to ascertain accuracy in delinquency.
- ✚ To continue to review all contracts in conjunction with affected divisions to verify accuracy and compliance.
- ✚ To accept payment for all fees online by credit, debit, and e-check; and provide revenue collections with additional resources and training to foster enhanced collection and processing, while maintaining accuracy.

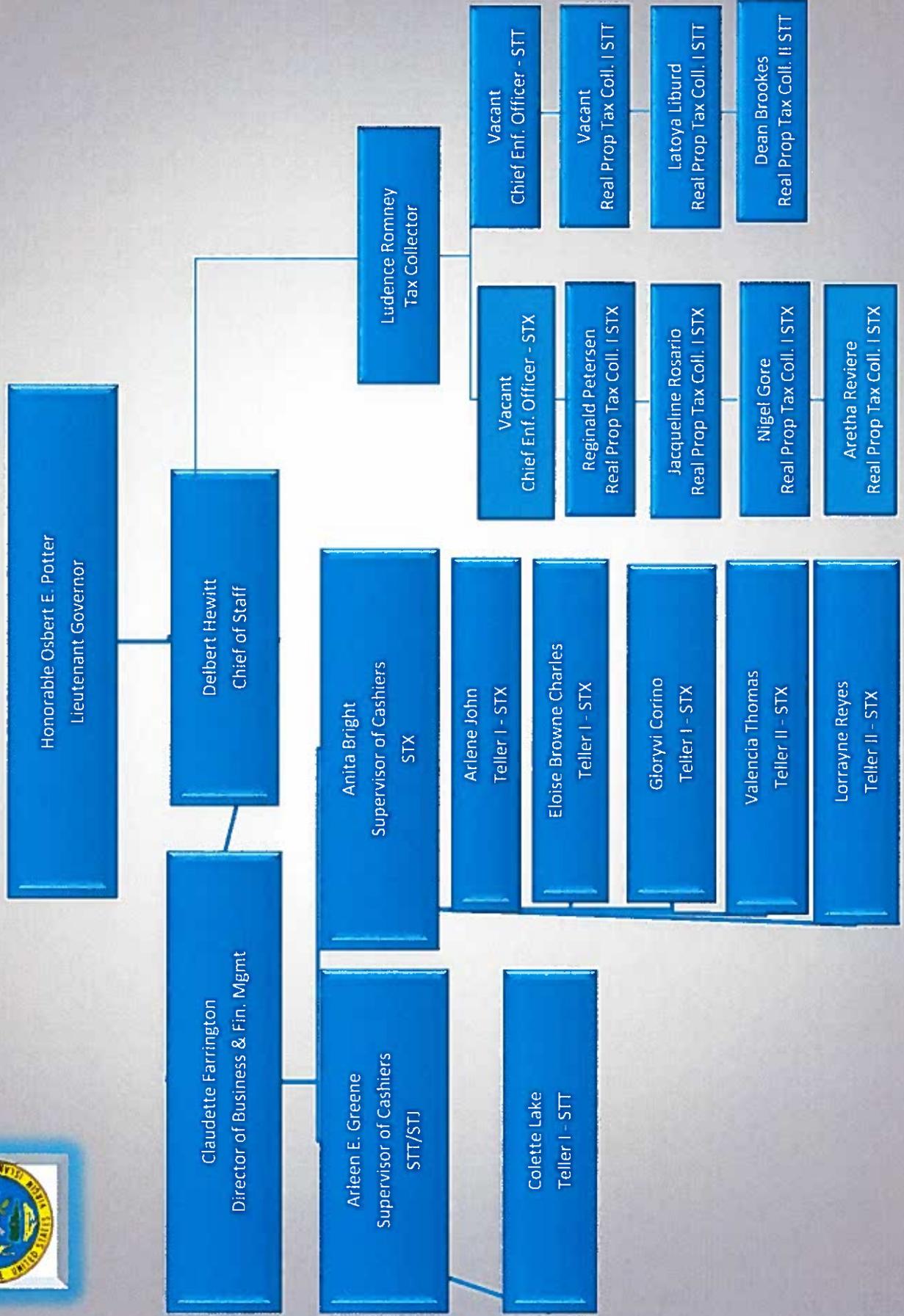


Division of Business & Financial Management





Property Tax Revenue Collection



**Office of the Lieutenant Governor
Accomplishments & Performance
Measurements**



OFFICE OF THE LIEUTENANT GOVERNOR

FISCAL YEAR 2016 ACCOMPLISHMENTS

The Office of the Lieutenant Governor has successfully accomplished the following within all its divisions for Fiscal Year 2016:

- ✚ The division offers corporate services to St. John residents and the business community in person with a staff representative available on that island on a monthly basis.
- ✚ The division began the automation of the office functions to implement a web-access system that will offer access to the business entity, UCC and trademark registries with electronic filing and search capabilities.
- ✚ Maintained the processing time of the recording of deeds to one day.
- ✚ Implemented the digitization of the microfilm reels.
- ✚ Started the implementation of new computer software.
- ✚ In May 2015, the Lieutenant Governor as Commissioner, asked all property and casualty insurance companies licensed to sell homeowners insurance in the Territory, to voluntarily reduce their rates by 10%. Most of the companies agreed to do so. Virgin Islanders can now shop around and take advantage of reduced homeowners insurance rates.
- ✚ The Division spent the full \$20,000 annual allocation received from NAIC for staff training.
- ✚ FY 2016: Staff Training Completed (October 1, 2015 – Present)
 1. Financial Crimes Seminar – October 26-29, 2015
 2. NAIC 2015 Fall National Meeting (November 19 -22, 2015)
 3. NAIC Commissioner’s Conference (February 5 -8, 2016)
 4. NAIC Corporate Governance Online Course (March 2016)
 5. NAIC 2016 Spring National Meeting (April 3 - 6, 2016)
 6. FDIC Conference (April 6, 2016)
 7. NAIC Insurance Summit (May 16 – 20, 2016)

- ✦ The Virgin Islands Banking Board received new members. Richard Grant and Rosalie Javois from the District of St. Croix and Laurel Hewitt-Sewer from the District of St. Thomas/St. John were approved by the Legislature of the Virgin Islands to serve on the Board.
- ✦ The Division established a public education program on Scotiabank's balloon mortgage loan modification process by assisting hundreds of customers directly, issuing press releases and appearing on television and radio talk shows.
- ✦ The Division coordinated the effort that resulted in the Federal Home Loan Bank Board of New York offering Letters of Credit for Government of the Virgin Islands accounts held with local banking institutions.
- ✦ The Division convened the second Virgin Islands Insurance Symposiums, which were held in each District with a large attendance in March 2016.
- ✦ On January 11, 2016, the Lieutenant Governor and the Director and Assistant Director of the Division of Banking and Insurance, along with the Director of Veteran Affairs, lead the effort that resulted in TRICARE beneficiaries being able to once again receive services at the Governor Juan F. Luis Hospital and Medical Center.
- ✦ The Division, as regulator of USVI-licensed money transmitters, worked directly with MoneyGram International in an investigation of suspicious activity at a local MoneyGram operator, resulting in the shutdown of the operation. No local consumers were directly victimized.
- ✦ In its role as a consumer protection agency, the Division issued two Bulletins (Reverse Mortgages; Definition of Small Group Insurer) and numerous press releases (on topics such as balloon mortgages, homeowners' insurance, debit card protection and securities fraud prevention) for consumer education purposes. A Bulletin will soon be issued to educate youth, particularly high school seniors, on money management.
- ✦ Abandoned Property claims for FY 2016 to date are: A total of 56 checks were issued totaling \$302,477.93.
- ✦ The Division's Securities Unit accomplishments in FY 2016 included:

- Entered into agreements with two (2) mutual fund companies to facilitate the e-filing of their registration documents;
- Issued a No-Action Opinion Letter on behalf of the Westin St. John Hotel;
- Assessed fines aggregating to \$45,000 for regulatory violations via two (2) Consent Orders;
- Commenced the examination of two (2) Broker-Dealers on St. Croix;
- Collected registration fees in excess of \$3.5 million dollars;
- Registered 478 Broker-Dealers and 321 Investment Advisors (inclusive of federally-covered firms), 55,510 Broker-Dealer agents and Investment Advisor representatives and seventeen (17) issuers of securities in coordination with the SEC; and
- Processed 1,553 securities documents via electronic and/or manual filings.

✚ A total of 1,565 licenses excluding the Securities Unit were issued in FY2016 to date; 1,415 licenses were renewed and 150 new licenses were approved; 69 licenses were not renewed.

✚ Prepared 2016 tax year data for billing.

✚ Completed over 48% of 2013 and 2014 appeals filed.

✚ Completed revaluation of properties to produce assessments which are based on market value.

✚ Issued the 2015 and 2016 tax bills based on the revaluation and rates as mandated by Act 6991.

✚ Enabled online payment of property tax bills.

✚ Conducted appraisal visits to all classes of properties according to five year cyclical re-inspection plan.

✚ Trained ALL appraisal staff in International Association of Assessing Officers (IAAO) *Code of Ethics, Canons and Standards of Professional Conduct* - USPAP (Uniform Standards of Professional Appraisal Practice) workshop 171.

✚ Trained employees in 2016-2017 Uniform Standards of Professional Appraisal Practice (USPAP) course update.

✚ Collected \$19.7 million in delinquent property taxes.

- ✚ Initiated 206 payment plans.
- ✚ Issued 4,165 tax clearance letters.
- ✚ Initiated bi-weekly coverage for St. John.
- ✚ Provided the data framework for numerous important projects throughout the Virgin Islands as follows:
 - 1) Department of Agriculture Land Management Project
 - 2) Bureau of Information Technology's FirstNetVI Program
 - 3) VI Police Department Patrol Sector/Station Analysis
 - 4) Driver Enhancement Vision (DEV) for Airport Fire Service vehicle
- ✚ Data and processes created by the Street Addressing Initiative Pilot process allowed the GISD to assist various Virgin Islands communities and home owners associations in naming streets of their neighborhoods.
- ✚ Updated USVI Road & Estate data on the global Open Street Map platform, which is the basis for all global mapping engines like Google and ESRI.
- ✚ Commenced Google Street View mapping project through local partnerships to make street view technology available to the Virgin Islands.
- ✚ Utilized GIS land data infrastructure to assist local families in investigating property boundary issues.
- ✚ Created a partnership with the British Virgin Islands Land Management Bureau to attain current aerial surveys for the entire Virgin Islands region.
- ✚ Continued to report the monthly intake of applicants to the Department of State.
- ✚ Completed the U.S. Department of State Web Training and Certification for Passport Acceptance Agencies for FY 2016.
- ✚ Continued to assist persons with traveling emergencies to expedite the passport process through our Office of the Delegate.

- ✚ Achieved the lowest amount of passport fraud cases throughout the acceptance offices in the Caribbean.
- ✚ Successfully completed an onsite inspection proctored by the Department of State's Acceptance Facility Oversight (AFO) Team to confirm that the U.S. Virgin Islands Passport Facilities are in compliance with the regulations of the State Department.
- ✚ VI SHIP participated in a radio program aired within the community on radio station WGOD.
- ✚ VI SHIP participated in many outreach activities, such as pre-retirement workshops at GERS, SMP (Senior Medicare Patrol) health fair, general meetings, Hope, Inc. health fair, and Bethel Baptist Senior Center.
- ✚ The VI SHIP enrolled 700 Medicare Beneficiaries in Medicare Part D during annual enrollment period.
- ✚ VI SHIP staff participated in many webinars and conference calls conducted by CMS that provided training in several areas to include but not limited to Understanding Medicare, Home Health Services, Electronic Health Records, National Plan Finder Updates, Durable Medical Equipment, Volunteer Management, Affordable Care Act and Medicare Part D.
- ✚ VI SHIP will continue to partner with programs such as Senior Community Service Employment Program (SCSEP).
- ✚ VI SHIP participated in the 3rd Annual Division of Personnel wellness fair at the University of the Virgin Islands.
- ✚ VI SHIP hosted a Medicare turns 50 celebration at the Windward Passage Hotel in August 2015. Mrs. Delphine Olivacce, VP of Quality & Performance Improvement Administration at SRMC was the keynote speaker.
- ✚ VI SHIP continues to assist the members of the government (active and retired) to provide information to them.
- ✚ VI SHIP Director participated in Health Service Advisory Group (HSAG) monthly meetings and attended the 2nd annual symposium held at Frenchman's Reef Hotel in April, 2016.

- ✚ VI SHIP staff participated in many webinars and conference calls conducted by CMS/ACL that provided training in several areas to include but not limited to Understanding Medicare, Home Health Services, Electronic Health Records, National Plan Finder Updates, Durable Medical Equipment, Volunteer Management, Affordable Care Act and Medicare Part D.
- ✚ VI SHIP did extensive outreach to inform Medicare beneficiaries of the services available to them.
- ✚ Integrated the LGO's core applications on the BIT V-Block Virtual Enterprise System (CAVU, Catalyst, Property Info).
- ✚ Upgraded the LGO phone system.
- ✚ Installed quality of service and wireless network infrastructure.
- ✚ Reorganized LGO website.
- ✚ Implemented video conference system.
- ✚ Initiated Spiceworks ticketing system.
- ✚ Timely reported on the collection and deposit of revenues collected for all divisions of this agency.
- ✚ Timely submitted the FY 2017 LGO budget request to the Office of Management and Budget and responded to information requests pertinent to the financial audit for the Government of the Virgin Islands.
- ✚ Timely processed the unionized salary increases as mandated by the Honorable Governor Kenneth E. Mapp.
- ✚ Maintained the turnaround time for processing invoices and other related documents to less than one day.

OFFICE OF THE LIEUTENANT GOVERNOR

FISCAL YEAR 2017 STRATEGIC GOALS

The Office of the Lieutenant Governor has identified strategic goals for Fiscal Year 2017 within all its divisions as follows:

- ✦ To complete the manual notification process for all corporate customers who are delinquent with the payment of franchise taxes.
- ✦ To go live with the Business Entity Module with the web-access system to the public and private sectors for corporate services.
- ✦ To launch an educational campaign to encourage the private and public sectors to utilize the Business Entity Module of the web-access system.
- ✦ To continue to ensure that all corporate documents are accessible online.
- ✦ To continue to organize workshops and/or seminars that will enhance the knowledge level of employees to include the Virgin Islands Code, computer software, business writing, customer service, time management, conflict resolution and auditing.
- ✦ Continue to organize workshops and/or seminars that will enhance the knowledge level of employees.
- ✦ Complete the digitization of the microfilm reels so that they may be accessible to the viewing public.
- ✦ Upgrade the computer software in Recorder of Deeds to ensure faster uploading of images to be viewed by customers.
- ✦ Reduce processing time of documents in Recorder of Deeds.
- ✦ To continue efforts to obtain accreditation by the National Association of Insurance Commissioners (“NAIC”) through the adoption of model laws and the examination of the one multi-state insurance company. NAIC is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories.

- ✚ To have authorized health insurance companies available to offer Individual Health Insurance Plans to the 30,000 uninsured in the Territory. In the Division's continuous search for health insurance companies to offer individual health insurance plans in the Territory, it sent letters to health insurers licensed in the Territory and nationwide asking them to offer or reconsider offering their related product in the Virgin Islands. AM Best-related companies in the Caribbean are also being targeted to offer individual health plans in the Territory.
- ✚ To begin the NAIC accreditation process by having an examination conducted on Guardian Insurance Company, the only multi-state insurance company domiciled in the Virgin Islands. NAIC accreditation procedures require the examination to be conducted by a certified financial examiner.
- ✚ To implement an automated system for the Territory's Unclaimed and Abandoned Property Program, in accordance with standards developed by the National Association of Unclaimed Property Administrators (NAUPA). An automated system will guarantee timely and effective implementation of the Territory's Abandoned and Unclaimed Property Program; support the Division's request that holders must file unclaimed and abandoned property electronically rather than manually; and further, will ensure checks and balances.
- ✚ To update Title 9, the Virgin Islands Banking Code.
- ✚ To sponsor a "Small Business Loans Conference" in cooperation with SBA and SBDC, the purpose of which will be to provide existing and potential owners of small businesses with information on government and private sources of small business loan financing.
- ✚ To sponsor an "Estate Planning" Seminar in both Districts.
- ✚ To ensure that the \$20,000 annual allocation received from NAIC for staff training is spent totally.
- ✚ To complete the issuance of checks to claimants of American Alliance Insurance Company, and to close out the liquidation of the company.
- ✚ To implement a Public Education Program to promote the Division's numerous financial services products and inform the public about their existence.

- ✚ To continue to collect securities registration fees, the total annually of which is a major revenue generator for the Government of the Virgin Islands.
- ✚ To continue to register Broker-Dealers and Investment Advisors (inclusive of federally-covered firms); register Broker-Dealer Agents and Investment Advisor representatives; and register issuers of securities in coordination with the SEC. More than 45,000 were registered in FY 2015 and more than 55,000 were registered in FY 2016.
- ✚ To submit amendment to the preferred provider organization (“PPO”) statute.
- ✚ To issue 2017 real property tax bills.
- ✚ Continue to offer IAAO certified courses in order to further enhance the skills of employees so that they can carry out the mission of the division more effectively.
- ✚ To resolve remaining informal and formal appeals filed from 2013 and following years.
- ✚ To promote effective communications between the Tax Assessor’s office and the public while providing current and useful information on assessment policies and practices, as well as a means of responding to public opinion.
- ✚ Seek funding for geodetic markers restoration or siting of new ones.
- ✚ Continue employee training toward IAAO designation certification.
- ✚ To collect \$20 million in delinquent taxes.
- ✚ To continue aggressive delinquent property tax collections campaign to include increased mailings, press releases, radio and television ads.
- ✚ To collect delinquencies dating back to the 1970s and 1980s.
- ✚ To collect at least 10% of delinquencies more than ten years old.
- ✚ Upgrading Online Geospatial Property viewer.

- ✚ To progress the Street Addressing Initiative (SAI) into its Bridge Phases.
- ✚ To continue assisting the public and Government agencies in need of geospatial data management.
- ✚ To implement certified GIS trainings to any and all related agencies of the VI Government.
- ✚ To create a GIS Division internship in conjunction with UVI's GeoCAS Program to foster local GIS working capacity.
- ✚ To implement GIS Initiatives and GIS grant program projects with WAPA, WMA, Department of Education, Department of Justice, Department of Agriculture, and Port Authority.
- ✚ To move the passport office to a new location to better provide service to the people of St. Croix with the required security and space.
- ✚ Continue to provide outreach services throughout the Territory and to provide greater awareness of passport services.
- ✚ To provide an on-site kiosk which provides customers with the ability to access the www.travel.state.gov website to file an application online.
- ✚ Continue to encourage adults renewing their passports to apply at the local facility, allowing the fees to be retained in the Territory.
- ✚ Continue to enlighten and educate the public about new changes such as:
 - 1) The International Parental Child Abduction (IPCA), a U.S. Department of State initiative to prevent child abduction.
 - 2) Children's Passport Issuance Alert Program helps parents to be alerted before a passport is issued or renewed for their child.
 - 3) Smart Traveler Enrollment Program (STEP), a U.S. Department of State initiative to help travelers receive the latest travel updates and information.

- ✚ To encourage Virgin Islanders to remember their passport expiration dates and prevent emergencies created when passports expire.
- ✚ Continue to promote all products introduced for travelers by the Department of State.
- ✚ To attend the various passport enhancement administrative activities held annually by the Department of State Miami and San Juan agencies.
- ✚ Continue to encourage passport applicants to apply early when making plans for family travel and during high volume holidays (Easter, Thanksgiving, Christmas, etc.) and avoid extra fees associated with expedited services.
- ✚ To continue to strengthen partnerships with Division of Personnel, United Healthcare, Project Strive and Association for Independent Living.
- ✚ To obtain staff in the St. Thomas/St. John district for VI SHIP and utilize volunteers to handle increased traffic in the office especially during Open Enrollment Period.
- ✚ To increase the Medicare outreach within the community during the upcoming fiscal year.
- ✚ To reach out to the Medicare Hispanic population as well as the other minority groups within the community.
- ✚ To increase the number of Medicare beneficiaries enrolled in Medicare Part D.
- ✚ To add more applications to the V-Block.
- ✚ To add more services to new website for public use.
- ✚ To upgrade ISP (Internet Service Provider) for better redundancy and service coverage.
- ✚ To continue the virtualization of LGO's servers.
- ✚ To implement employee training and skill development.

- ✚ To provide training and cross-training inclusive of soft skills training.
- ✚ To continue to audit major accounts such as communication, public utility and other accounts to ascertain accuracy in delinquency.
- ✚ To continue to review all contracts in conjunction with affected divisions to verify accuracy and compliance.
- ✚ To accept payment for all fees online by credit, debit, and e-check; and provide revenue collections with additional resources and training to foster enhanced collection and processing, while maintaining accuracy.

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 3000 ADMINISTRATION

FUNCTIONAL STATEMENT:

Administration Division oversees the daily operations of the Office of the Lieutenant Governor, which is comprised of four other Divisions. It facilitates the procurement of goods and services, centralizes the maintenance of all personnel, time and attendance activities and financial records. In addition, this Division is responsible for administering and regulating the passport and notary process.

Performance Goal: To promote operational efficiency and collect taxes and fees.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Number of days to process Notification of Personnel Actions	1 day	1 day	1 day	1 day	2 days
Number of days to reconcile financial reports	3 days	2 days	2 days	3 days	3 days

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 30100 REAL PROPERTY TAX DIVISION

FUNCTIONAL STATEMENT:

The Real Property Tax Division assesses all real property in the U.S. Virgin Islands, updates tax maps to levels of acceptance for locating real property, maintains and updated tax assessment roll for all federally and locally owned property, and dispenses corresponding bills.

Performance Goal: To value all real property and establish market value.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Percent of commercial properties revaluated based on total inventory	100%	100%	100%	100%	98%
Percent of new residential properties revaluated based on total inventory	100%	100%	100%	100%	98%

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 30120 REAL PROPERTY TAX COLLECTION

FUNCTIONAL STATEMENT:

The Real Property Tax Collection collects real property taxes for the U.S. Virgin Islands; issues tax clearance letters, enforces real property tax payments and updates all real property tax collection records.

Performance Goal: To promote operational efficiency and to collect taxes and fees.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Percent of revenue collected based on total projected revenue	80%	80%	80%	80%	80%
Number of days to issue tax clearance letters	3 days	1-2 days	1-2 days	1-2 days	1-2 days

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 30200 RECORDER OF DEEDS

FUNCTIONAL STATEMENT:

The Recorder of Deeds Office is responsible for the recording and filing of deeds, mortgages, contracts, liens, including federal and local, mortgage releases, and all other legal instruments relating to the transfer of title and encumbrances on all real and personal property. It is also responsible for the sale of all revenue stamps.

Performance Goal: To promote operational efficiency and collect taxes and fees.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Percent of documents processed	95%	100%	100%	100%	95%

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 30300 BANKING AND INSURANCE

FUNCTIONAL STATEMENT:

The Division of Banking and Insurance serves as the administrative agency for the regulating of all banking, insurance, securities, and financial services activity in the Territory.

Performance Goal: To provide timely and accurate information to stakeholders.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Percentage of all examinations conducted on regulated entities and persons	95%	95%	95%	95%	45%
Percentage of annual, monthly, quarterly and semiannual reviews of all licensed entities based on FY goals	100%	90%	100%	100%	90%
Percentage of quarterly Premium tax filings submitted/annual reconciliation based on total required	100%	100%	100%	100%	75%
Percentage of all new/renewal applicants reviewed for issuance of licenses and securities registration	95%	95%	100%	100%	95%
Percentage of insurance rates and policy forms reviewed annually based on total received	95%	65%	90%	90%	90%
Percentage of complaints/inquiries completed based on total received	n/a	80%	85%	85%	75%
Percentage of abandoned property claims processed based on total received	100%	95%	100%	100%	95%
Percentage of Regulation D filings, Federally Covered Securities and Notice Filings by Federally Covered Investment Advisers; Filings by Broker-Dealer and Broker-Dealer Agents; Investment Adviser and Investment Adviser Representatives to be processed	100%	100%	100%	100%	100%

OFFICE OF THE LIEUTENANT GOVERNOR

ORG 30400 CORPORATIONS AND TRADEMARKS

FUNCTIONAL STATEMENT:

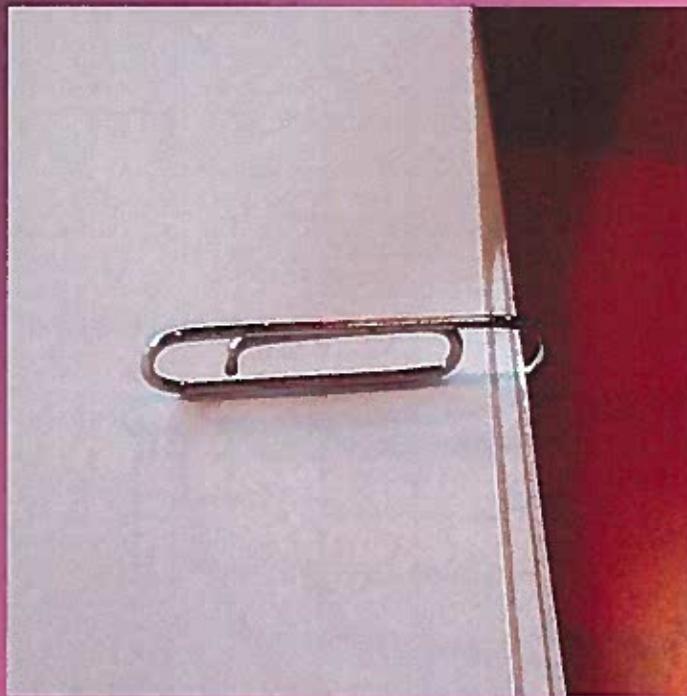
The Corporations and Trademarks Activity Center is responsible for processing articles of incorporation, amendments for acquisitions and mergers, V.I. foreign sales corporations, exempt companies, domestic, foreign and non-profit corporations and limited liability partnerships, changes of names, registration of trade names and trademarks, limited partnerships, The Uniform Commercial Code, as well as the computation of franchise taxes and the review and filing for annual reports and financial statements.

Performance Goal: To promote operational efficiency and to collect taxes and fees.

Key Performance Indicator (s)	FY 13 Actual	FY 14 Actual	FY 15 Actual	FY 16 Estimated	Year to Date 2016
Percent of UCC processed based on the total number of requests	97%	97%	95%	95%	90%
Percent of Good Standing Requests/Certificates of Existence processed based on the total number of requests	99.8%	98%	95%	90%	85%

Office of the Lieutenant Governor

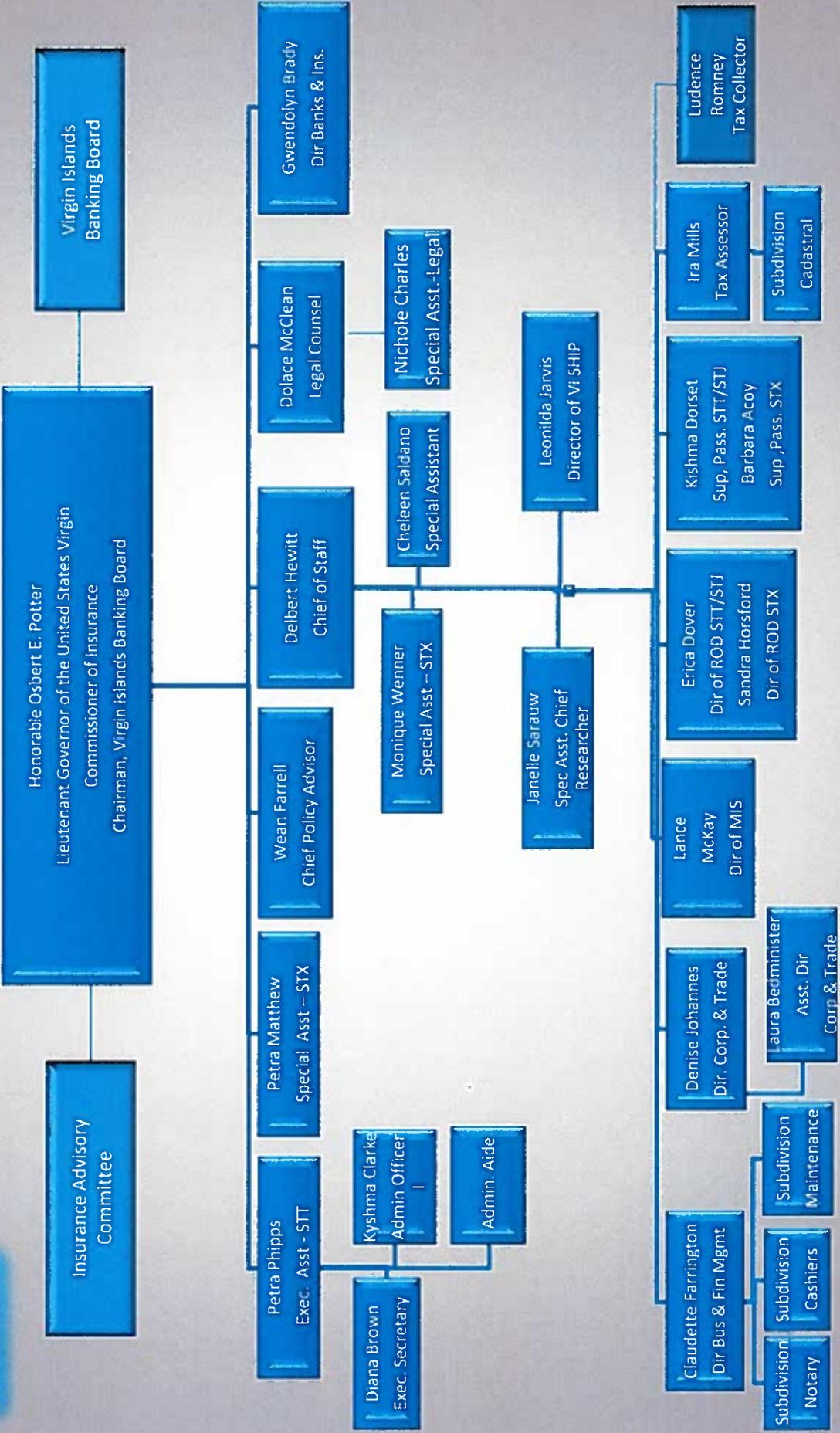
Attachments





Office of the Lieutenant Governor

Organizational Chart



EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Arleen Chandler-Greene	Supervisor of Cashiers	Administration	STT
Vacant	Administrative Assistant	Administration	STT
Jacquelin Jones	Domestic Aide	Administration	STT
Cheryl Richards	Financial Mgt Supervisor	Administration	STT
Jasmine Powell	Administrative Officer	Administration	STT
Jermaline Estrill	HR & Fiscal Administrator	Administration	STT
LeeAnna Murraine	Passport Technician	Administration	STT
Maggie Ventura	Cashier II - Corporation	Administration	STT
Vacant	Cashier II	Administration	STT
Claudette Farrington	Dir Business & Financial Mgt	Administration	STT
Petrona Stanislaus	Custodial Worker II	Administration	STT
Kishima Dorset	District Supervisor, Passport Serv.	Administration	STT
Welby Warner	Special Assistant to Lt. Governor	Administration	STT
Robert Morton	Financial Officer	Administration	STT
Jessica Bute	Passport Examiner	Administration	STT
Kyshima Clarke	Administrative Officer I	Administration	STT
Shackara Christopher	Cashier II	Administration	STT
Vacant	Cashier II	Administration	STT
Aloma Hyndman	Administrative Aide	Administration	STT
Diana Brown	Executive Secretary	Administration	STT
Kedija Prentice	Cashier I	Administration	STT
Chavanne Pennyfeather	Cashier II	Administration	STT
Vacant	Maintenance Specialist	Administration	STX
Anita Bright	Supervisor of Cashiers	Administration	STX
Barbara Acoy	District Supervisor, Passport Serv.	Administration	STX
Akeela Thompson	Cashier II	Administration	STX
Vacant	Cashier II - Frederickstad	Administration	STX
Radegand Wallace	Supervisor, General Maintenance	Administration	STX
Osbert E. Potter	Lieutenant Governor	Administration	STX
Krystin A. Francis	Security Aide	Administration	STX
Matty Lee Sealey	Custodial Worker - STX	Administration	STX
Maria Francis	Domestic Aide	Administration	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Vacant	Chief Of Staff	Administration	STX
Vacant	Exec., Chauffeur Lt Governor	Administration	STX
Ruthline U. Peters	Passport Examiner	Administration	STX
Thomas Auguste	Security Aide	Administration	STX
Vincent Nestor	Security Aide	Administration	STX
Zephaniah Maloney	Security Aide	Administration	STX
Jarilyn Donawa	Cashier II	Administration	STX
Sherelle Camacho	Cashier II	Administration	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Albert Motto	Assistant Appraiser -STT	Real Property Tax Division	STT
Allen Malone	Building Appraiser	Real Property Tax Division	STT
Wayne Callwood	Surveyor	Real Property Tax Division	STT
Paulette Ible-Castleberry	Deputy Tax Assessor	Real Property Tax Division	STT
Clive Bassue	Building Appraiser	Real Property Tax Division	STT
Eric Mussenden	Building Appraiser	Real Property Tax Division	STT
Johanna Stefferson	Supervisor of Appraisers	Real Property Tax Division	STT
John D. Gumbs	Land Appraiser	Real Property Tax Division	STT
Leslie George	Assistant Appraiser	Real Property Tax Division	STT
LJewellyn George	GIS Administrator	Real Property Tax Division	STT
Syieda Potter	Executive Assist Survey & Deeds	Real Property Tax Division	STT
Camal Clendinen	GIS Mapping Technician	Real Property Tax Division	STT
Ira Mills	Tax Assessor	Real Property Tax Division	STT
Paula Matthew	Administrative Officer III	Real Property Tax Division	STT
Elita V. Bradshaw	Real Property Records Clerk	Real Property Tax Division	STT
Sakeena George	Administrative Assistant Supervisor	Real Property Tax Division	STT
Azamba Galloway	Engineering Aide I	Real Property Tax Division	STT
Kitwana Rhymr	GIS Analyst	Real Property Tax Division	STT
Colleen Wallace	Data Entry Operator II	Real Property Tax Division	STT
Deborah Maximin	Coordinator Administrative Services	Real Property Tax Division	STT/STJ
Sandra Gustave	Real Property Records Officer - STJ	Real Property Tax Division	STT/STJ
Vacant	Real Property Records Officer	Real Property Tax Division	STT
Vacant	Real Property Records Officer	Real Property Tax Division	STX
Vacant-CTBF	Administrative Assistant	Real Property Tax Division	STX
Michael Williams	Assistant Appraiser -STX	Real Property Tax Division	STX
Miguel Encarnacion	Building Appraiser	Real Property Tax Division	STX
Vacant	Computer Est Eval Specialist	Real Property Tax Division	STX
Theresa Anduze Parris	Deputy Tax Assessor	Real Property Tax Division	STX
Tremaine Seales	Assistant Appraiser	Real Property Tax Division	STX
Margaret F. Acosta	Spec Asst to Tax Assessor for Survey	Real Property Tax Division	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Albert Schjang	Building Appraiser	Real Property Tax Division	STX
Amanda Brookes-Powell	Real Property Records Officer	Real Property Tax Division	STX
Carmen Francis	Data Entry Operator II - Six	Real Property Tax Division	STX
Henrique Mcalpin	Building Appraiser	Real Property Tax Division	STX
James Soto	Building Appraiser	Real Property Tax Division	STX
Pamela Khan	Data Entry Operator II - Six	Real Property Tax Division	STX
Sakinah Rauf	Real Property Records Officer - STX	Real Property Tax Division	STX
Vacant	Engineering Aide I	Real Property Tax Division	STX
Vacant	Real Property Records Clerk	Real Property Tax Division	STX
Chalima Moorhead	Assistant Tax Assessor	Real Property Tax Division	STX
Laura Acoy	Land Appraiser	Real Property Tax Division	STX
Leila Benjamin	Assistant Appraiser -STX	Real Property Tax Division	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Ludence Romney	Tax Collector	Tax Collection	STT
Vacant	Chief Enforcement Officer	Tax Collection	STT
Vacant	Chief Enforcement Officer	Tax Collection	STX
Colette Lake	Teller I	Tax Collection	STT
Dean Brookes	Real Property Tax Collector II	Tax Collection	STT
Latoya Liburd	Real Property Tax Collector I	Tax Collection	STT
EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Arlene John	Teller II	Tax Collection	STX
Eloise Browne-Charles	Teller I	Tax Collection	STX
Gloryvi Carino	Teller I	Tax Collection	STX
Jacqueline Rosario	Real Property Tax Collector I	Tax Collection	STX
Lorrayne Reyes	Teller II	Tax Collection	STX
Reginaid Petersen	Real Property Tax Collector I	Tax Collection	STX
Nigel Gore	Real Property Tax Collector I	Tax Collection	STX
Aretha Reveire	Real Property Tax Collector I	Tax Collection	STX
Vacant	Real Property Tax Collector I	Tax Collection	STT
Valencia Thomas	Teller I	Tax Collection	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Vacant	Real Property Records Officer	Recorder of Deeds	STT
Erica Dover	District Recorder of Deeds	Recorder of Deeds	STT
Georgette Thomas-Rhymer	Real Property Records Officer	Recorder of Deeds	STT
Erma Wilkinson-Burner	Chief, Real Property Records Officer	Recorder of Deeds	STT
EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Sandra Horsford	District Recorder of Deeds	Recorder of Deeds	STX
Cleopatra Pierre	Real Property Records Officer	Recorder of Deeds	STX
Vacant	Real Property Records Officer	Recorder of Deeds	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Arienne J. Lang	Financial Services Examiner	Banking & Insurance	STT
Beryl Freeman	Administrative Assistant	Banking & Insurance	STT
Cheryl H. Charleswell	Chief Financial Services Examiner	Banking & Insurance	STT
Cheryl Peets Nicholls	Special Assistant for Banking	Banking & Insurance	STT
Vacant	System Analyst II	Banking & Insurance	STT
Jarfeen Knight	System Analyst I	Banking & Insurance	STT
Gail Joseph	Chief Insurance Licensing Examiner	Banking & Insurance	STT
Joan Rey	Financial Services Examiner	Banking & Insurance	STT
Lance McKay	Dir. Mgt. Information Systems	Banking & Insurance	STT
Kathleen Peters-Fleming	Financial Services Examiner	Banking & Insurance	STT
Leonida Jarvis	VI Medicare Coordinator	Banking & Insurance	STT
Linda Scabriel	Insurance Licensing Examiner	Banking & Insurance	STT
Vacant	Constituent Worker	Banking & Insurance	STT
Martin Emanuel	Financial Services Examiner	Banking & Insurance	STT
Luanne Roberts	Administrative Aide	Banking & Insurance	STT
Vacant	Special Assistant Banks & Insurance	Banking & Insurance	STT
Vanessa A. Richards	Financial Services Examiner	Banking & Insurance	STT
Vacant	Financial Services Examiner	Banking & Insurance	STT
Wean Williams Farrell	Chief Policy Advisor	Banking & Insurance	STT
Reyel Brathwaite	Facility Engineer	Banking & Insurance	STT
Janelle Sarauw	Special Assistant, Chief Researcher	Banking & Insurance	STT
Petra Phipps	Executive Assistant to the Lt. Governor	Banking & Insurance	STT
Vacant	Internal Auditor	Banking & Insurance	STT
Conrad Stancliffe	Executive Chauffeur	Banking & Insurance	STT
Monica Williams-Carbon	Legal Counsel	Banking & Insurance	STT
Vacant	Administrative Aide	Banking & Insurance	STT
Condaisy Richards	Insurance Licensing Examiner	Securities	STT

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Cynthia Codrington	System Analyst II	Financial Services	STX
Odingo Davila	System Analyst I	Banking & Insurance	STX
Glensy Herbert	Medicare Service Technician	Banking & Insurance	STX
Karen Christian	Medicare Service Technician	Banking & Insurance	STX
Anna Lewis	Administrative Aide	Banking & Insurance	STX
Dorothy McIntosh	Administrative Aide III	Banking & Insurance	STX
Glendina Matthew	Asst Dir Banks & Ins/Legal Counsel	Banking & Insurance	STX
Vacant	Financial Services Examiner	Banking & Insurance	STX
Pauline Lynch	Financial Services Examiner	Banking & Insurance	STX
Suzette Richards	Banks & Insurance Regulatory Analyst	Banking & Insurance	STX
Monique Wenner	Special Assistant	Banking & Insurance	STX
Ruth Perkins	Special Assistant	Banking & Insurance	STX
Gwendolyn D.H. Brady	Dir. Banks & Insurance	Banking & Insurance	STX
Vigilio Luis	Executive Chauffeur	Banking & Insurance	STX
Petra Matthew	Spec Asst to the Lt. Governor	Banking & Insurance	STX
Cheleen Saldano	Administrative Aide	Banking & Insurance	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Vacant	Insurance Licensing Examiner	Financial Services	SIT
Vacant	Chief Other Financial Services	Financial Services	STX
Dolace McClean	Legal Counsel	Financial Services	SIT

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Deverita Sturdivant	Chief of Securities Registration	Securities	STT
Juliette Daniel	Financial Services Examiner	Securities	STT
Louise Williams	Insurance Licensing Examiner	Securities	STT
Valecia Patrick	Financial Services Examiner	Securities	STT

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Cavele Paul	Insurance Licensing Examiner	Securities	STX
Delbert Hewitt	Chief of Staff	Securities	STX

EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Laura Bedminister	Asst Director, Corporations & Trademarks	Corporation & Trademarks	STT
Denise Johannes	Director, Corporations & Trademarks	Corporation & Trademarks	STT
Gaynelle G. Garfield	Franchise Tax Auditor	Corporation & Trademarks	STT
Monique Wells	Data Entry Clerk	Corporation & Trademarks	STT
Vacant	Franchise Tax Auditor	Corporation & Trademarks	STT
Renee Lettsome	Administrative Assistant	Corporation & Trademarks	STT
Angella Mills	Corporate Examiner	Corporation & Trademarks	STT
Jeanette Rhymer	Corporate Examiner	Corporation & Trademarks	STT
Alena Martin	UCC Lien Officer	Corporation & Trademarks	STT
Vacant	Junior Corporate Examiner-STT	Corporation & Trademarks	STT
EMPLOYEE NAME	POSITION TITLE	DIVISION/SECTION	DISTRICT
Shail I. Bazil	Junior Corporate Examiner - STX	Corporation & Trademarks	STX
Francine Roberts	Junior Corporate Examiner - STX	Corporation & Trademarks	STX



OFFICE OF THE LIEUTENANT GOVERNOR
LISTING OF PROFESSIONAL SERVICES CONTRACT



FISCAL YEAR 2016 PROFESSIONAL SERVICES CONTRACT (As of June 2016)

VENDOR	CONTRACT NO.	AMOUNT	PERIOD	TYPE OF SERVICE	FUNDING SOURCE
FOSTER MOORE (FILE 1)	In process to be executed	\$ 5,920,000.00	3/17/2016 - 3/16/2018	Implement automated on-line Business Entity, UCC Liens & Trademark Registries for the Division of Corporations and Trademark	Financial Services & Corporation Revolving Funds
PROPERTY INFO CORPORATION	PC089LGO14	\$ 218,700.00	5/15/2014 - 5/15/2017	Provides E-commerce (Document Sales) and Disaster Recovery	Tax Assessor Revolving Fund
		\$ 6,138,700.00			

**OFFICE OF THE LIEUTENANT GOVERNOR
FEDERAL GRANT INFORMATION**



**FY 2016
LISTING OF ALL FEDERAL GRANTS**

Grants	Name of Grantor Agency	Type of Grant	Amount of Grant	Grant Period
1	Department of Health and Human Services/Administration for Community Living	State Health Insurance Assistance Program	\$45,887	April 1, 2016 through March 31, 2017
			\$45,887	



**OFFICE OF THE LIEUTENANT GOVERNOR
LEASED PROPERTIES FOR FISCAL YEAR 2016**

ST. THOMAS/ST. JOHN & ST. CROIX
Lessor and/or Lessee

LESSOR	ADDRESS	SQ. FOOTAGE	ANNUAL RENT	STATUS/COMMENTS
Inga Hiiivirta, Trustee, Islandia Building	#18-23 Estate Enighed Cruz Bay, St. John, V. I.	1,500 Sq. Ft	\$ 89,115.00	06/01/2015-05/31/2018
B and W Realty also referred to as TNC, Inc d/b/a Nisky Center	Suite 211 Nisky Center St. Thomas, V.I.	9,940 Sq. Ft.	\$ 256,966.00	10/01/2013-09/30/2018
King Cross Associates, Inc.	1131 King Street, Suite 204, St. Croix, V. I.	17,814 Sq. Ft.	\$ 236,964.00	07/01/2010-06/30/2015
V.I. Housing Finance Authority	Lagoon St., Complex Building F'sted, St. Croix, V.I.	1,833 Sq.Ft	\$ 8,707.00	07/01/2010-06/30/2015
V.I. Housing Finance Authority	Lagoon St., Complex Building F'sted, St. Croix, V.I.	292 Sq. Ft.	\$ 3,358.00	07/01/2014-06/30/2016
Julian E. Williams	Mahogany Run Condominium Estate Lovelund, St. Thomas, V. I.		\$ 34,800.00	02/17/2016-01/16/2017
Vanterpool Enterprises	No. 52E-A Estate Thomas No. 6A New Quarter, St. Thomas, V.I.	15,200 Sq. Ft.	\$ 523,504.00	LEASE EXPIRED-RENEWAL UNDER NEGOTIATION
	TOTAL		\$ 1,153,414.00	



VEHICLE LISTING FOR FISCAL YEAR 2016
ST. THOMAS/ ST. JOHN & ST. CROIX



LISTING AS OF JULY 2016

ACTIVITY CENTER	MAKE	MODEL	YEAR	LICENSE PLATE NO.	FUNDING	LEASE/OWN	CONDITION/COMMENTS
ST. THOMAS/ST. JOHN							
ADMINISTRATION	BUICK	PARK AVENUE	2004	GOV-02	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	CAPTIVA	2012	LGO-07	LOCAL	OWN	FAIR
ADMINISTRATION	CHEVY	CAPTIVA	2012	TEK-482	LOCAL	OWN	FAIR
BANKING & INSURANCE	CHEVY	CAPTIVA	2012	LGO-8	LOCAL	OWN	GOOD
BANKING & INSURANCE	CHEVY	CAPTIVA	2012	LGO-9	LOCAL	OWN	GOOD
BANKING & INSURANCE	CHEVY	CAPTIVA	2012	LGO-17	LOCAL	OWN	GOOD
PROPERTY TAX (St. John)	JEEP	WRANGLER	2006	TAX 01	LOCAL	OWN	FAIR
PROPERTY TAX (St. John)	JEEP	WRANGLER	2006	TAX 17	LOCAL	OWN	FAIR
PROPERTY TAX	CHEVY	TRACKER	2004	TAX 10	LOCAL	OWN	POOR
PROPERTY TAX	CHEVY	EQUINOX	2013	TAX-22	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	CAPTIVA	2013	TAX-32	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	CAPTIVA	2013	TAX-34	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	CAPTIVA	2013	TAX-35	LOCAL	OWN	GOOD

ACTIVITY CENTER	MAKE	MODEL	YEAR	LICENSE PLATE NO.	FUNDING	LEASE/OWN	CONDITION/COMMENTS
ST. CROIX							
ADMINISTRATION	MERCURY	MARQUIS	2005	GOV-2	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	TAHOE	2009	CDN 419	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	COLORADO	2009	LGO 29	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	TRACKER	2004	LGO 25	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	TRACKER	2004	LGO 21	LOCAL	OWN	POOR
ADMINISTRATION	CHEVY	TRACKER	2003	LGO 27	LOCAL	OWN	GOOD
ADMINISTRATION	CHEVY	BLAZER	2008	TCT-238	LOCAL	OWN	GOOD
BANKING & INSURANCE	CHEVY	TRACKER	2003	LGO-3	LOCAL	OWN	FAIR
BANKING & INSURANCE	CHEVY	CAPTIVA	2012	LGO-26	LOCAL	OWN	GOOD
PROPERTY TAX/MIS	CHEVY	TRACKER	2003	LGO-04	LOCAL	OWN	FAIR
PROPERTY TAX	CHEVY	TRACKER	2003	LGO-05	LOCAL	OWN	FAIR
PROPERTY TAX/COLLECTIVE	JEEP	WRANGLER	2006	LGO-22	LOCAL	OWN	FAIR
PROPERTY TAX	CHEVY	TRACKER	2003	TAX 02	LOCAL	OWN	FAIR
PROPERTY TAX	JEEP	WRANGLER	2006	TAX 18	LOCAL	OWN	FAIR
PROPERTY TAX	CHEVY	TRACKER	2003	TAX 19	LOCAL	OWN	FAIR
PROPERTY TAX	CHEVY	CAPTIVA	2014	TAX 26	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	EQUINOX	2014	TAX 27	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	CAPTIVA	2014	TAX 29	LOCAL	OWN	GOOD
PROPERTY TAX	CHEVY	CAPTIVA	2014	TAX 33	LOCAL	OWN	GOOD
TOTAL VEHICLES	WORKING	NOT WORKING	TOTAL				
ST. THOMAS/ST. JOHN	13	0	13				
ST. CROIX	19	0	19				
	32		32				