

Virgin Islands Housing Authority

Semi-Autonomous Agency



TESTIMONY

36th Legislature of the Virgin Islands

Committee on Budget,
Appropriations and Finance

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Executive Director

Introduction:

Good morning, Honorable Senator Novelle E. Francis, Jr., Chairman of the Committee on Budget, Appropriations and Finance; Vice-Chair Marvin A. Blyden; and the distinguished members of this Committee. Good morning as well to the other Senators present, legislative staff, the citizens of the Virgin Islands, the dedicated employees of the Virgin Islands Housing Authority, and all members of the public listening today.

My name is Dwayne Alexander, and I serve as Executive Director of the Virgin Islands Housing Authority. Joining me today are Mrs. Lydia Pelle, Chief Operating Officer; Mrs. Cecile Tonge-Fahie, Chief Financial Officer; Mrs. Akala Anthony, Director of the Housing Choice Voucher Program, Chasity Jackson, Director of Asset Management, and Mrs. Emmanuella Perez-Cassius, Director of Resident Wellness and Empowerment.

Thank you for the opportunity to appear before the Committee to provide testimony regarding Bill No. 36-0273, an Act amending Act No. 8465 to redirect funding previously appropriated for the First-Time Homebuyers Program to the Williams Delight Community Homeownership Program and the VI Slice Homeownership Program.

At the outset, I would like to express the Virgin Islands Housing Authority's appreciation to Senator Kurt A. Vialet, sponsor of the legislation, and Senator Angel L. Bolques, Jr., for recognizing the importance of sustainable homeownership opportunities within the Territory, particularly for working families seeking long-term housing stability and economic mobility.

The Virgin Islands Housing Authority strongly supports initiatives that expand access to safe, affordable, and attainable homeownership opportunities for Virgin Islanders. Homeownership remains one of the most effective pathways for building generational wealth, stabilizing neighborhoods, strengthening communities, and improving long-term economic outcomes for families throughout the Territory.

The Williams Delight Community Homeownership Program represents a key component of the Authority's broader housing strategy and long-term redevelopment efforts. The program was developed not only to increase access to affordable housing opportunities, but also to create a sustainable pathway for residents and families to transition from rental dependency to asset ownership.

As the Committee may be aware, the Williams Delight community has historically represented one of the Territory's major public housing communities. Through VIHA's ongoing repositioning and redevelopment efforts, the Authority has worked to transform the community through rehabilitation, infrastructure improvements, and opportunities for resident investment and ownership.

To date, the Authority has made measurable progress under the Williams Delight Homeownership initiative. Multiple homes have already transitioned into private ownership, additional units are

currently undergoing rehabilitation in preparation for sale, and several prospective buyers remain engaged in the qualification and closing process. These efforts have demonstrated both community interest and the viability of structured affordable homeownership initiatives within the public housing environment.

The proposed legislation would allocate \$265,000 to the Virgin Islands Housing Authority for continued support of the Williams Delight Community Homeownership Program. While modest in comparison to the Territory's overall housing needs, these funds would provide meaningful support toward continuing rehabilitation activities, assisting eligible buyers, supporting administrative implementation, and advancing the Authority's broader community stabilization efforts.

Importantly, this legislation also presents an opportunity to strategically align territorial homeownership investments with existing federal housing assistance programs already administered by the Authority.

Under HUD regulations, eligible Housing Choice Voucher participants may utilize voucher assistance toward monthly homeownership expenses, including mortgage principal, interest, taxes, insurance, utilities, and certain eligible housing costs.

To establish a budget framework each year, we assess federal funding trends from HUD. Funding received is based on congressional appropriation. The VIHA team will continue to monitor and assess the potential impact on its funds to be received from HUD.

HUD Program Funding

The President's proposed Budget includes significant cuts aiming for a 44% reduction in funding for HUD. These cuts will directly affect VIHA's annual funding from HUD. The proposed budget cuts to HUD's programs, including rental assistance, homelessness assistance, and community development initiatives.

The Authority believes there may be significant opportunity to align the proposed VI Slice Homeownership Program with HUD's Housing Choice Voucher Homeownership Program to create a more comprehensive pathway to sustainable homeownership for low-income working families throughout the Territory.

Such an approach could allow local appropriations to support:

- down-payment assistance
- closing cost assistance
- gap financing, or
- other homebuyer readiness initiatives

while federal Housing Choice Voucher assistance supports ongoing monthly homeownership

This type of layered financing approach has the potential to significantly expand access to homeownership opportunities for voucher participants who may otherwise remain permanently excluded from the traditional housing market.

Additionally, the Housing Choice Voucher Homeownership Program already requires financial readiness standards, employment requirements, lender qualification, homeownership counseling, and compliance with HUD oversight requirements. This structure provides important safeguards

intended to support long-term housing stability and successful homeownership outcomes.

The Authority further recognizes that rising construction costs, insurance pressures, infrastructure challenges, and limited housing inventory continue to create substantial barriers for many Virgin Islanders seeking to purchase homes. Programs such as Williams Delight and VI Slice therefore represent important opportunities to reduce those barriers while supporting economic mobility and long-term community investment.

Importantly, these efforts align directly with several strategic priorities currently being advanced by the Authority, including:

- expanding affordable housing opportunities
- promoting economic mobility and household self-sufficiency
- supporting HUD repositioning and redevelopment strategies
- strengthening neighborhood stabilization efforts; and
- reducing long-term dependency on traditional subsidized rental housing where sustainable homeownership alternatives may be achievable.

The Authority believes that housing policy must increasingly focus not only on housing assistance, but also on wealth creation, community stabilization, and long-term economic resilience for Virgin Islands families.

The Authority is committed to ensuring that any funds appropriated under this legislation are managed responsibly, transparently, and in compliance with all applicable territorial and federal requirements. We also remain committed to continued collaboration with the Legislature, the Economic Development Authority, lenders, nonprofit partners, and community stakeholders to maximize the long-term impact of these investments.

In closing, the Virgin Islands Housing Authority appreciates the Legislature's continued partnership and recognition that housing policy remains directly connected to economic development, workforce stability, educational outcomes, and the overall quality of life throughout the Territory.

We respectfully support Bill No. 36-0273 and appreciate the Committee's consideration of this measure.

I would also like to recognize the dedicated employees of the Virgin Islands Housing Authority whose continued hard work and commitment support the residents and communities we serve every day.

Thank you again for the opportunity to testify before the Committee today. I am available at this time to answer any questions the Committee may have.