

Good afternoon Senator Marvin A. Blyden, Chairman of the Committee on Housing, Transportation & Telecommunications, Committee members, 35th Legislature staff, all other Senators in attendance today, and those in the viewing and listening audience. Thank you for the opportunity to address the Committee today.

My name is Meaghan Enright, and I currently serve as the Executive Director of Love City Strong, a 501(c)(3) nonprofit organization. Love City Strong began as a volunteer effort of St. John residents in the aftermath of Hurricanes Irma and Maria in 2017. Our team was recognized early on by federal and local government responders for our ability to identify and address the most immediate unmet needs in the community, and we were brought in on various disaster response and recovery projects. Our mission is to serve the community of St John in the areas of disaster preparedness, response, recovery, and mitigation, with an emphasis on community resilience.

Over the last six years, Love City Strong has successfully worked with agencies in the public and private sector on initiatives within our stated mission and goals. It is our continued belief that these public/private partnerships are the future of disaster response and recovery. We have created and implemented projects specifically targeted at addressing critical needs resultant from Hurricanes Irma and Maria, projects driven by data collected from St. John residents and derived from our experience as first responders to those events. Resilience is a cross-sector exercise, encompassing preparedness, sustainability, and health and wellness, and our projects are intended to increase resilience on St John across all of these complementary sectors.

Today I'd like to speak specifically about our housing recovery work. St. John's residential housing inventory was devastated by the hurricanes of 2017. As you know, the Department of Housing and Urban Development estimated that up to 74% of low and middle income residential structures were damaged or destroyed in the storms. In the ensuing years, the housing crisis has been compounded by the long term presence of recovery workers in the territory, by a marked increase in the number of short term

rentals leading to a shortage of available long term units, and by the resulting increase in rent prices. The most direct and immediate strategy to alleviate pressure on the housing market is to repair and rebuild existing inventory, although increasing overall inventory is also critical in the long term.

In 2018, Love City Strong launched the Resilient Housing Initiative (RHI) in partnership with St John Community Foundation, All Hands and Hearts, and three licensed, St. John based construction companies in order to help address the unmet housing repair needs in the community. The program has continued under our stewardship at Love City Strong, with the support of St John contractors. From September 2018 through the present, the program has rebuilt 37 homes on St. John, completing 32 homes within 18 months at the program's peak. Families served by RHI included seniors, low to middle income families, residents with access and functional needs, and residents with chronic health conditions. All residents enrolled in the program were permanent residents, and had received insufficient recovery funds, if any at all. For these residents, RHI provided the sole source of efficient and reasonably priced solutions for recovery.

In September of 2019, enrollment in the program was capped due to limited funding and the expectation that the HUD-funded Envision program would address the remaining unmet need. Since that time, ongoing unmet needs in this area remain a concern, and therefore we are still actively fundraising to address the housing recovery needs of the St. John community. We currently have 31 clients in the queue for this program, pending funding availability.

In the spring of 2022, following the Secretary of Housing and Urban Development's visit to the territory, we entered discussions with Virgin Islands Housing Finance Authority regarding access to Community Development Block Grant - Disaster Recovery funding to support disaster housing recovery on St John. Since then, we have discussed several potential strategies for collaboration with them, and remain hopeful that we can build a

partnership that serves the residents of St. John and expedites the use of HUD housing recovery funds.

In addition to the Resilient Housing Initiative, in early 2022 Love City Strong stepped in to project manage the \$7.8 million FEMA Hazard Mitigation Residential Wind Retrofit Grant that was awarded to the St. John Community Foundation in August, 2019. This funding is intended to repair and replace the roof envelope, doors, and windows and/or provide shutters for 97 residences on St. John. When Love City Strong took over management of the program in April 2022, five homes were complete. Since then, an additional 16 homes have been completed in the program. The Residential Wind Retrofit Program is a reimbursable grant, and our progress on this pool of homes is, to a certain extent, dependent on reimbursement timelines.

Indisputably, housing is one of the most challenging sectors to address in any disaster recovery process. Love City Strong believes that proactive, mitigation-led recovery strategies will help St John and the greater US Virgin Islands to remain resilient in the face of future hurricane impacts, and that public/private partnerships are the most efficient and effective means to that end.

I thank you for your time and for the opportunity to testify. I will remain available to answer any questions you may have.