

**VIHA (Virgin Islands Housing Authority) 2024 Annual Plan Resident
comments/concerns/suggestions**

**The following are to be included in the annual plan sent to HUD (Housing
and Urban Development)
for review:**

1. Has the Virgin Islands Housing Authority identified if the problem is under-employment or are people just not making enough money? Is there any plan to expand employment opportunities for residents under the new construction projects for VIHA?
2. Will there be a consideration for single-family home developments or condos/apartment for purchase on both islands?
3. Has there been any consideration on what is the maximum income being considered by the Virgin Islands Housing Authority for residents living in the communities due to the higher cost of living?
4. What will the Virgin Islands Housing Authority do to assist people who are living in the Williams Delight Housing Community, in terms of helping them to own homes?
5. Based on the lack of housing inventory can HUD supply more funds to increase the reach and capabilities of the Family Self Sufficiency Program to increase homeownership and the better quality of life for its residents.
6. What about the island of St. Thomas? Can HUD please consider rent to own properties in the territory to include the island of St John that currently has zero VIHA housing communities?
7. Homelessness needs to be a real consideration in the housing plan, not enough is being done to assist with this area of concern in the Virgin Islands.
8. Is it possible to increase funds geared toward maintenance of existing housing communities? There seems to be only a quarter of the funding available for the current needs. This has put residents in the situation of living in substandard conditions.
9. I would like to please suggest that HUD go back to the home ownership program.
10. There are only three vouchers available to the Re-entry Program. The Housing Authority is losing out on millions of dollars that could supplement this area, as well as homelessness in the Virgin Islands. Are there any upcoming provisions in the plan to assist the re-entry program for offenders coming back into the community to rehabilitate?

11. Oswald Harris Court needs to have homeownerships for all residences, not just the flat units but the two-story units as well as the three-story units. Residents have expressed a desire to own their units, and can this be considered within the 5-year plan?
12. Originally Lovenlund Apartments were slated to be rented to own. To date that has not materialized and as such the residents are appealing to Virgin Islands Housing Authority that this be considered in the housing plan. Can the housing vouchers be used to pay the mortgage when homeownership of Lovenlund Apartments materializes?
13. The residence of Paul M. Pearson's co-op units are interested in resuming conversation about homeownership. The decision made by the board was not a true representation of all the residents in the community.
14. The possibility of the Virgin Islands, Housing Authority, providing loans to the residence, would make the home ownership possibility more likely. Is this something that the plan would consider?
15. Can the VIHA assist or participate in the Wage Board's efforts and try to vouch for the increase in the minimum wage? This could subsequently assist VIHA residents in earning more money.
16. Rent to Own for Williams Delight. Can this be looked at as an option for residents that would like to purchase their units? Also, what about VIHA becoming the lender for residents who wish to purchase? This would likely give a better chance of approval process in becoming a homeowner since the banks have such harsh stipulations within the process. VIHA is the best entity to vet these applicants that have been living in their communities for years.
17. Are there any considerations for housing communities in St. John within the 10-year plan? (We will write to HUD and ask for help in developing a Housing community in St. John. Highest taxes are paid)
18. Why are there no provisions made to add/create a housing community on the island of St. John? The cost of living there is the highest in the US Virgin Islands and rental opportunities are exceedingly rare. Home ownership there is solely a dream for local residents. A plan to construct units with the intent to purchase would be most beneficial for the local residents of St. John. It would be an economy booster and help to retain St. Johnians rather than the current reality of them moving to other islands or leaving the territory all together.

19. Burges Home in your annual Plan (per resident) Maintenance, trees and landscaping, derelict vehicles. Can increased surveillance, i.e., cameras and monitoring be funded in the 1-year plan to thwart criminal activity and increase a sense of safety for VIHA workers?
20. 1900 outstanding work orders. 200 million dollars of work needed only \$50 million dollars allow for repairs. Can HUD please send more funds to be used for repairs, maintenance, and the rehabilitation of units? We have so many displaced residents due to the pandemic and the inability to afford the cost of the market rate for a rental unit. We need funding to get units ready for new renters more quickly and to thwart any liability that the lack of servicing maintenance issues can create.
21. I feel residents should be given the opportunity to schedule Unit Inspections. It is obvious in the news that people in general are not as Reliable and Trustworthy as in the past. I have returned home from work to find my unit with lights on and things moved around on days of Inspections.
I'd like to arrange specific and individual days for Inspections by appointment. This way Residents can request time off from work to be home when strangers (Inspectors are entering their Apartments.
22. Payment Kiosks are to become available for residents to utilize to pay their rent and there will be a processing fee. However, this processing fee will no doubt create a hardship for residents. Please consider removing any fees when using the kiosk to pay rent or completing any other transactions.
23. My name is Alyse Arehart. I was present at the STT Town Hall on Wednesday, Aug 30. I spoke with you, briefly, at the end. I am hoping to bring the model of cooperative housing to the conversation, as it is intended to address matters of affordable housing, the housing crisis, and home ownership. It is a citizen-driven concept, nevertheless it would be helpful if leadership were aware of it.

I was told by a few senators that cooperative housing has been incorporated into a few communities on STT. However, based on the information given, I don't think this is exactly correct. The cooperative housing model (either non-profit or limited equity) is a citizen-driven,

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community-oriented approach that keeps property out of the speculative market. There are challenges, to be sure, but the model has perpetuated for decades in NYC, Montreal, Vancouver, and across Europe. Cooperative housing has allowed residents and families to stay in their cities when inflated housing prices would have otherwise driven them out.

It is also worth mentioning that the National Association of Housing Cooperatives is hosting their annual conference this November at the Westin on STT. I think this is opportune timing.

(website, details of conference, and citizens resource for developing coops <https://coophousing.org>)

Here are a few links. I hope you will review the attached YouTube video (2min34sec), which succinctly explains cooperative housing and its benefits.

<https://youtu.be/e3-iAqGfRcM?si=qgh2tN4S3d2GdlGz>