

## WRITTEN TESTIMONY

Committee on Housing, Transportation, Infrastructure and Telecommunications  
Virgin Islands Legislature  
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Submitted by:  
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### Opening Statement and Apology

Good morning, Chairman Blyden and Honorable Members of the Committee.

Thank you for the opportunity to submit written testimony on homelessness and housing instability in the U.S. Virgin Islands. I respectfully apologize for my inability to appear in person due to previously scheduled obligations. I appreciate the Committee's understanding and am grateful for the opportunity to provide my organization's perspective in writing.

For more than three decades, Lutheran Social Services of the Virgin Islands (LSSVI) has worked at the intersection of housing, health, and human services, serving children, seniors, adults with disabilities, and families across St. Croix and St. Thomas. Our experience offers a practical, ground-level view of homelessness—not only as the absence of shelter, but as instability, vulnerability, and the constant risk of displacement.

### 1. Current Homelessness and Housing-Instability Trends in the Territory

Homelessness in the Virgin Islands increasingly presents as **hidden homelessness** rather than visible street homelessness. Many individuals are precariously housed—couch-surfing, doubling up with family, living in unsafe or substandard conditions, or cycling through temporary placements that mask the true level of housing insecurity.

Key trends we observe include:

- **Aging seniors** living alone on fixed incomes who are one medical emergency, rent increase, or utility disruption away from homelessness
- **Adults with developmental, cognitive, or mental health disabilities** who lack family support systems and cannot compete in the private rental market
- **Individuals exiting institutional care or government custody** with no viable housing options
- **Rising housing costs and extremely limited inventory**, particularly for accessible and affordable units
- **Severe social isolation**, which often precedes housing instability and accelerates physical and mental decline

While not all individuals we serve meet the narrow statutory definition of homelessness at intake, many would be homeless **without the stability provided through supportive housing environments.**

## **2. Operational, Financial, and Programmatic Status of LSSVI Housing Services**

LSSVI currently manages **139 low-income independent living apartments** and **two licensed group homes** for adults with developmental disabilities:

### **Independent Housing Units (139 Total)**

- **Flamboyant Gardens Apartments (St. Croix)** – 56 senior units
- **Ebenezer Gardens Apartments (St. Thomas)** – 42 senior units
- **Genip Gardens Apartments (St. Croix)** – 20 units for seniors and adults with disabilities
- **Danish Gardens Apartments (St. Croix)** – 7 units for adults with disabilities
- **Bougainvillea Gardens Apartments (St. Croix)** – 14 units for adults with disabilities

### **Group Homes for Adults with Developmental Disabilities**

- **Ginger Thomas Residence (St. Croix)** – 12 residents
- **Yellow Cedar Residence (St. Thomas)** – 12 residents

These programs operate with **tight margins**, rising insurance costs, increasing compliance requirements, aging infrastructure, and ongoing staffing shortages. Funding delays and administrative burdens place additional strain on already limited resources.

Despite these challenges, LSSVI continues to provide:

- Safe, well-maintained housing with on-site and emergency maintenance support
- Staff-assisted access to benefits and services through the Department of Human Services
- Emotional support, wellness monitoring, and informal case management
- Assistance with transportation, medical appointments, medication adherence, and daily living stability
- Community connection and companionship, particularly for isolated seniors and adults with disabilities

## **3. Health Care Gaps and the Changing Nature of Housing Instability**

A growing challenge within our housing communities is the **medicalization of housing instability**. Increasingly, residents enter housing able to live independently but experience **declining health, dementia, Alzheimer's disease, or cognitive impairment over time.**

The Virgin Islands faces a serious shortage of:



- Assisted living facilities
- Nursing home capacity
- Geriatric behavioral-health services
- In-home nursing and respite supports

As a result, independent housing communities are being asked—by necessity, not design—to function as **de facto assisted living environments**, without the funding, staffing, or regulatory structure to do so.

To reduce unnecessary emergency room visits and stabilize residents, **LSSVI employs a part-time nurse** who works directly with seniors and adults with disabilities when we can find a nurse in our housing communities. This role focuses on:

- Medication monitoring and compliance
- Early identification of health concerns
- Coordination with clinics, hospitals, and pharmacies
- Supporting residents with chronic and degenerative conditions before they escalate

This preventive approach is **cost-effective and humane**, but it is **not funded through housing programs** and relies on limited operating resources.

## 4. Breakdown of Family Support Systems

Historically, family networks played a central role in caring for seniors and adults with disabilities in the Virgin Islands. That support system has eroded due to:

- Families living off island
- Economic hardship and overcrowded housing
- Caregiver burnout
- Lack of respite services, training, and community support

Increasingly, families are **unable—not unwilling—to provide care**. Individuals who now require assisted living or nursing-level support remain in independent housing because **there is nowhere else for them to go**.

Placing these individuals onto the streets—or displacing them from stable housing—is **not an option morally, ethically, or practically**.

## 5. Impact on Staff and Operations

Housing staff are increasingly faced with:

- Medical emergencies
- Behavioral-health crises
- Dementia-related safety concerns



- Emotional distress among residents and coworkers

These staff are **not nurses or clinical caregivers**, yet they are doing everything possible to preserve dignity, safety, and stability. This reality places extraordinary strain on frontline workers and contributes to burnout across the housing system.

## 6. Impact of Federal Policy Shifts on Service Delivery

Federal housing and human-services policies increasingly emphasize compliance without commensurate capacity funding. Recent trends affecting our operations include:

- Expanded reporting, monitoring, and audit requirements
- Delays in funding disbursement affecting cash flow and staffing stability
- Uncertainty regarding the continuation or restructuring of key programs
- Increased administrative costs without corresponding increases in operating subsidies

For small territories like the Virgin Islands, these shifts have **disproportionate impacts**. Each new requirement diverts limited staff time away from direct services, weakening the overall safety net.

## 7. Recommendations for Strengthening the Housing-Stability System

To build a more resilient and coordinated housing-stability system, we respectfully recommend:

- Stronger inter-agency coordination among housing providers, DHS, health-care systems, and transportation services
- Earlier intervention strategies focused on **housing stabilization and prevention**, rather than crisis response
- Dedicated funding for **supportive services tied to housing**, particularly for seniors and adults with disabilities
- Federal compliance frameworks that are **territorially appropriate**
- Investment in workforce development to stabilize staffing in housing and human-services programs

Homelessness cannot be solved by housing alone—it requires sustained, coordinated human support.

## 8. SWOT Analysis: LSSVI Housing Programs

### Strengths

- Longstanding community trust and credibility
- Integrated service model across housing, health, and human services
- Experienced leadership and dedicated staff
- Proven capacity to manage federally funded housing programs



## Weaknesses

- Limited unrestricted funding
- Aging facilities requiring capital investment
- Staffing shortages driven by low wages and high cost of living

## Opportunities

- Expanded partnerships with government and health-care providers
- Increased focus on supportive housing and aging-in-place models
- Federal and philanthropic interest in homelessness prevention

## Threats

- Federal funding uncertainty
- Rising insurance and operational costs
- Severe shortage of affordable and supportive housing across the Territory

## Closing Statement

Homelessness in the Virgin Islands is not always visible, but it is real, growing, and deeply human. Stable housing combined with compassionate, coordinated support remains the most effective prevention strategy available to us.

In the absence of assisted living facilities, nursing care, and adequate family-support systems, **independent housing providers are increasingly the last barrier between vulnerable residents and the streets.**

LSSVI remains committed to partnering with the Legislature, the Administration, and fellow service providers to protect our most vulnerable residents and to ensure that housing stability remains a cornerstone of a healthy and resilient Territory.

Thank you for your leadership, your attention to this issue, and your continued commitment to the people of the Virgin Islands.

Respectfully submitted,



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