

Virgin Islands Housing Authority
Independent Agency

HOUSING PRESENTATION

36th Legislature of the Virgin Islands

**Committee on Housing, Transportation,
and Telecommunications**



Dwayne Alexander, CPM
Executive Director

Good morning Honorable Senator Marvin Blyden, Chairman of the Committee on Housing, Transportation, and Telecommunications; Vice-Chair Clifford A. Joseph; and Committee Members Senators Marise C. James, Dwayne M. DeGraff, Ray Fonseca, Carla J. Joseph, and to all other distinguished Senators here today, legislative staff, the citizens of the U.S. Virgin Islands, my dedicated team, and the listening public.

My name is Dwayne Alexander, Executive Director of the Virgin Islands Housing Authority (VIHA). The following executive staff members are present with me today: Mrs. Lydia Pelle, Chief Operating Officer; Mrs. Cecile Tonge-Fahie, Chief Financial Officer; Akala Anthony, Director of the Housing Choice Voucher Program, Mrs. Wean Williams-Farrell, Interim Director of Asset Management; Mrs. Emmanuella Perez-Cassius, Director of Resident Wellness and Empowerment; and Mr. Robert Protho, Director of Administration.

I am honored to stand before you today as the representative of the Virgin Islands Housing Authority, alongside our 169 remarkable employees. Their unwavering dedication and tireless efforts in serving our communities are truly commendable and deserve our deepest appreciation and recognition.

Today, we will present testimony regarding affordable housing issues in the Territory, including VIHA's strategic plan to transition public housing, housing choice voucher updates, legislative needs, and concerns related to federal policy changes impacting housing authorities.

The Virgin Islands Housing Authority (VIHA) manages a comprehensive public housing portfolio, including 22 developments grouped into 12 Asset Management Properties (AMPs), totaling 2,426 units. Due to strategic demolitions and redevelopment initiatives, the inventory is expected to adjust to approximately 2,000 units, with an annual target to revitalize or construct around 300 units to meet the urgent need for affordable housing.

Post-Hurricane Challenges and Strategic Shifts:

Before the 2017 hurricanes, VIHA already faced over \$200 million in deferred capital improvements across its housing stock. The hurricanes added another \$240 million in damage. Despite substantial approved recovery funding, only a fraction has been utilized for upgrades, highlighting a critical need for a **REFRESHED** strategic approach.

The strategy adopted in 2020, a ten (10) year plan to replace aging infrastructure, led to an accumulation of unresolved deficiencies across our existing public housing units. Recognizing the urgency of this issue, VIHA has **REFRESHED** the approach due to the high construction and insurance costs in order to realize a resolution of these deficiencies in the next 3-4 years, instead of 10 years. Our approach includes the strategic use of remaining FEMA funds designated for each community, aimed at addressing disaster-related damage and mitigating long-term vulnerabilities. Furthermore, we will be allocating annual Capital Funds to rectify deferred maintenance issues. We will continue exploring Rental Assistance Demonstration (RAD) and Mixed Finance transactions as innovative strategies to rejuvenate our aging housing portfolio,

ensuring our resources are efficiently leveraged to enhance the living conditions and safety of our communities.

Presently, we are continuing the advancing of four redevelopment projects in 2025, which collectively signify a significant step towards revitalizing and expanding our housing inventory. These projects encompass the extensive rehabilitation within the Walter I. M. Hodge Pavilion (248 units) and D. Hamilton Jackson Terrace (106 units) communities on St. Croix. Concurrently, we are embarking on the development of 144 new housing units on St. Thomas through the Estate Donoe Redevelopment (Tutu Phase I – 84 units) and Tutu North Senior Redevelopment (Tutu Phase II – 60 units) projects. In parallel, we are fostering homeownership opportunities through the sale of homes at the Williams Delight Villas.

As we continue to **REFRESH** our strategic approach to the rebuilding of our infrastructure, the resiliency of the other public housing hardscape awaits much-needed attention and revitalization. As such, other development and revitalization efforts are also being undertaken now that we have seen the completion of the Walter I. M. Hodge Revitalization Project and the start of the D. Hamilton Jackson Revitalization project.

Approximately \$100 - \$120 million in FEMA obligated funding is targeted to improve the physical building enclosures at the following communities: Estate Bovoni Apartments, Oswald Harris Court, Paul M. Pearson Gardens, H. H. Bergs Home & Additions, Lucinda Millin Home, Michael J. Kirwan Terrace, Knolls at Contant, Joseph E. James Terrace, Mount Pleasant, Marley Homes & Additions and the partial redevelopment of John F. Kennedy Terrace through FEMA's 428 Program guidelines. These enhancements will include roof repairs, the replacement of exterior doors and windows, and the painting of the building exteriors.

Similar improvements will be completed at Aureo Diaz Heights and Candido Guadalupe Terrace on St. Croix, using other funding from the U. S. Department of Housing and Urban Development's Capital Fund Program.

CDBG-MIT Applications for the revitalization of Alphonso "Piggy" Gerard and the partial demolition of John F. Kennedy Terrace, and the development of Stoney Ground (a replacement for the Whim Gardens community) are in the submission process. These projects will also utilize the use of tax-exempt bonds.

While the 3 remaining phases of the demolition of the Estate Tutu Apartments have been delayed due to the need for additional environmental clearances, this includes the demolition of VIHA's former Central Office location in Annas Retreat, we have recently received those clearances and are reorganizing to move forward with those demolition projects within the next 30-60 days.

Additionally, other development initiatives are underway to facilitate the construction of new housing units. These initiatives will allow for new development at the former sites of the Ludvig Harrigan Court, Nicasio Nico Apartments, and Ralph deChabert Place (a proposed land swap).

This change in VIHA's Redevelopment Strategy **REFRESHES** the existing infrastructure along with a vision to build new and increase the Faircloth number of units to increase the availability of affordable housing, but also to enhance community resilience and liveability across the Territory.

The Williams Delight Homeownership Project is approved for conversion to homeownership for the residents under HUD's 5H Homeownership Program. To date:

- Forty-four (44) residents have become homeowners of the 300 constructed homes at this site.
- Seven (7) of the 1st 20 families have purchased their homes, five (5) of the 1st 20 families are in the process of Closing on the sale of their homes; the remaining 8 of the 1st 20 are in the process of completing the repairs to their homes in order to Close by May 31, 2025.
- Of the 89 families remaining to purchase their homes, 35 families have made downpayments to purchase their homes; and the remaining 54 residents will have the opportunity to purchase a home as well.
- Five (5) additional families were able to complete the VIHFA's homeownership class last month, so VIHA will continue to partner with the VIHFA to host these in-person classes for those families with extenuating circumstances.

Immense gratitude for the intervention of Senator Marise James and Governor Albert Bryan, for allocating \$300,000 of ARPA funds to be used for financial assistance in the amount of \$15,000 per household towards the purchase of their home. Twenty families have received letters of the award. We are looking forward for this opportunity to continue for the remaining 51 families for the purchase of their homes. Comprehensively, the remaining structures that are structurally unsound will be demolished and the lots re-subdivided for sale. We suspect sales of these homes will continue through the end of 2025 and 2026.

As our Modernization Department continues to provide upgrades and replacement to our properties in the areas of aged and broken water and sewer lines on the interior and exterior of our buildings, the improvements to the other interior deficiencies for life, health and safety in the units from last year's HUD INSPIRE inspections is being prioritized with assistance from contractors to prepare for this years' inspections.

Housing Choice Voucher Program Update:

The Housing Choice Voucher Program, formerly Section 8, assists very low-income families, the elderly, veterans, and individuals with disabilities in securing safe and sanitary housing in the private sector. With a \$14 million budget, the program currently supports 1,414 families, maintaining a 68% utilization rate, and aims for full budget utilization by the fiscal year's end to meet growing housing needs.

Challenges include rising rental costs and competition with the private rental and Airbnb markets, which limit the number of households served. The program offers both Tenant-based and Project-based vouchers, with 2,733 applicants on the Tenant-based waiting list and 3,575 waiting for six Project-based communities. Despite these challenges, the lists remain open for new applicants. Over 100 families are actively searching for housing, and an additional 75 vouchers are expected to be distributed in fiscal year 2025, underscoring the urgent demand for available rental units.

To strengthen landlord participation, VIHA has expanded orientation sessions to provide updates and gather feedback, fostering stronger relationships with property owners. Streamlining the leasing process and expediting Housing Assistance Payments (HAP) will further boost landlord confidence and program participation. These initiatives reinforce VIHA's commitment to improving housing accessibility for the Territory's most vulnerable populations.

During fiscal year 2024 the Housing Choice Voucher Program received over 500 rent increase requests from landlords throughout the territory. We are continuing to receive an influx of requests for rent increases. This is a tedious process and the program, is working feverishly to respond to all the requests for rental increases for our valued landlords.

Beyond these operational demands, VIHA is proud to manage five specialized programs under the Housing Choice Voucher Program, targeting the unique needs of vulnerable populations within our community. Despite their critical importance, we have observed underutilization in these programs and are actively engaging with stakeholders to improve participation rates.

1. **Foster Youth to Independence (FYI):** Launched in FY 2021, the FYI initiative supports youth transitioning out of foster care who are at risk of homelessness by providing twenty-six (26) tenant-based vouchers. Currently, this program is assisting two families within the territory, emphasizing the need for referrals from the Virgin Islands Department of Human Services to reach more eligible youth.
2. **Mainstream Vouchers:** Aimed at assisting non-elderly people with disabilities, this program offered 75 vouchers starting January 1, 2021. Nineteen (19) families are now housed, with a goal to lease an additional fourteen (14) vouchers this fiscal year. Despite notifying nearly 1,900 applicants, only a fraction met the eligibility criteria, highlighting the ongoing need for accessible units in the private market.

3. **Emergency Housing Vouchers:** Designed for individuals and families facing homelessness, or escaping domestic violence, sexual assault, stalking, or human trafficking, this program currently supports 14 families. Collaboration with Continuum of Care (CoC) partners is essential for expanding this support, though the referral period concluded on September 30, 2023.
4. **Single Room Occupancy (SRO):** This program, in partnership with the Meeting the Needs of Our Community agency, provides eight vouchers for individuals or families in need of housing, currently housing seven (7) families to date.
5. **Veterans Affairs Supportive Housing (VASH):** This collaborative effort between HUD and the VA offers tailored support to homeless veterans, currently assisting seven (7) Veterans in the territory. Referrals from the VA are critical to the program's success.

National Standard for Physical Inspection of Real Estate – Voucher (INSPIRE-V)

In 2024, VIHA transition to HUD's NSPIRE-V inspection model, replacing the traditional Housing Quality Standards (HQS) approach. NSPIRE-V introduces stricter health and safety standards to enhance oversight of Housing Choice Voucher Program properties.

Scheduled for the last quarter of the fiscal year, this transition underscores VIHA's commitment to improving housing conditions. VIHA will work closely with landlords, tenants, and community partners to ensure a smooth implementation, reinforcing its dedication to safe and healthy housing for voucher holders.

The Housing Opportunity Through Modernization Act (HOTMA)

The Housing Choice Voucher Program (HCVP) is set to fully embrace The Housing Opportunity Through Modernization Act (HOTMA) throughout this fiscal year. VIHA is in full compliance with the provisions effective January 1, 2025, through February 1, 2025. We are scheduled to be in full compliance with the July 1, 2025, provision deadlines. This landmark legislation represents a profound transformation of HCVP operations, introducing comprehensive regulatory updates to modernize the program.

In anticipation of this significant shift, VIHA provided detailed training and certification program for our staff in December 2024. This effort was designed to ensure our team is thoroughly prepared to implement HOTMA's advanced guidelines effectively. A key component of our preparation involves creating new software for HUD compliance, tailored specifically to meet HOTMA's detailed requirements, facilitating a smooth transition to the updated regulatory framework.

HOTMA introduces significant updates to the Housing Choice Voucher Program, notably redefining key elements such as income, assets, and deductions. These changes require VIHA to overhaul certification processes for participants and update our documentation and forms accordingly. HOTMA's streamlined administrative procedures aim to reduce the workload on housing authorities, improving our delivery of service to our clientele.

VIHA is dedicated to ensuring a smooth transition to HOTMA, involving stakeholders in the process to prepare collectively for the new operational framework. This approach reflects our commitment to enhancing the efficiency and effectiveness of the Housing Choice Voucher Program, consistent with our goal to deliver superior housing solutions.

Operations Update:

During this segment of the testimony, I am pleased to report that the Asset Management Department has achieved a Housing and Urban Development (HUD) PIC reporting rate of 98.77% as of February 28, 2025.

In this section of the testimony, we will provide updates on our key performance indicators, of Asset Management (Occupancy, Work Orders and Rent Collection), Resident Wellness and Empowerment, Finance and Accounting, and Human Capital.

Occupancy: At the end of FY 2024, VIHA's occupancy rate was 90.6%, compared to 92.51% today, reflecting a 1.91 percentage point increase.

This improvement demonstrates progress in unit readiness, leasing efficiency, and overall property management efforts, reinforcing VIHA's commitment to maximizing housing availability for residents.

Work Orders:

In 2024, the VIHA team undertook significant initiatives to enhance its work order management system, resulting in marked improvements in efficiency and responsiveness to residents' needs.

- **Work Orders Opened:** Increased from 7,781 to 11,568, reflecting a 29% increase in reported and addressed maintenance concerns.
- **Work Orders Closed:** Increased from 6,674 to 11,393 (including emergency and non-emergency work orders), representing a 98.5% closing rate in overall productivity.

This improvement is not just a statistic—it reflects our team's dedication to "Back to Basics" property management, ensuring faster response times and better living conditions for residents. Through their diligent efforts, VIHA has successfully transformed numerous sites from receiving F ratings for emergency and non-emergency work orders to achieving A grades across all locations, thereby establishing a new benchmark for operational excellence.

Tenant Accounts Receivables (TARs)

This summary provides an update on the status of Tenant Accounts Receivables (TARs) balances as of December 31, 2024, highlighting significant changes and ongoing efforts to manage and reduce outstanding rent balances.

Breakdown by District:

- St. Thomas: TARs increased from \$687,986 in FY 2023 to \$722,411 in FY 2024, an increase of \$34,425.
- St. Croix: TARs decreased from \$261,599 in FY 2023 to \$254,541 in FY 2024, reflecting an improvement of \$7,058.

Improvements in Repayment Agreements:

- 53 households were enrolled in repayment agreements in FY 2023, compared to 62 in FY 2024, an increase of 9 additional households actively working to reduce their outstanding balances.

Impact of ERAP Assistance:

- In FY 2024, VIHA secured \$450,383.42 from the Virgin Islands Finance Authority (VIHFA) to assist residents in repaying past-due rent.

Key Takeaways:

1. Increased repayment efforts—More residents are engaging in structured repayment agreements, demonstrating proactive rent recovery strategies.
2. ERAP assistance significantly supported rent collection—The \$450K in rental assistance funds in 2024 helped stabilize tenant accounts and prevent further delinquencies.
3. TARs declined in St. Croix, showing improved collection efforts, while St. Thomas saw an increase, signaling the need for continued resident engagement and financial support initiatives.

Overall, VIHA's strengthened repayment strategies, and the introduction of financial assistance programs have contributed to greater rent collection efficiency, helping stabilize resident accounts and housing operations

VIHA has improved its recertification completion rate from 95% in 2023 to 98.77% in 2024, reflecting a 3.77% percentage point increase.

This improvement highlights greater efficiency in compliance processes, enhanced resident engagement, and strengthened operational oversight, ensuring that more households remain in good standing with their housing requirements.

In summary, the metrics related to work orders, occupancy, and recertification reflect the efforts of a dedicated team that has united to address challenges directly, showcasing resilience, efficiency, and a commitment to excellence. Through targeted training, streamlined processes, and consistent weekly collaboration, we have fortified our core mission of property management, ensuring enhanced service delivery and improved outcomes for our residents.

Resident Wellness and Empowerment Update:

Advancing Economic Mobility & Community Empowerment

The Resident Wellness & Empowerment (RWE) Department plays a pivotal role in fostering self-sufficiency, economic mobility, and community well-being. By leveraging targeted programs and strategic partnerships, RWE has redefined how structured initiatives and comprehensive household assessments enhance resident stability and long-term success.

Strengthening Economic Mobility Through Engagement

In 2024, the Resident Wellness & Empowerment (RWE) Department made significant strides in fostering economic stability by increasing resident participation and leadership. Community meeting attendance rose to 42%, driven by the establishment of the Resident Advisory Board (RAB) and the successful execution of Phase III Resident Council Elections at Candido Guadalupe Terrace (STX) and The Knolls at Contant (STT). These councils play a vital role in advocating community needs and influencing policy decisions that promote financial independence.

Recognizing that stable housing is the foundation of economic progress, RWE reduced eviction rates by 10% through proactive rental assistance and financial interventions. Resident Resiliency Coordinators played a key role in securing Emergency Rental Assistance Program (ERAP) funds, ensuring that struggling households-maintained stability. Additionally, 449 wellness assessments identified key barriers to self-sufficiency, connecting residents with workforce training, financial literacy programs, and essential social services to support long-term economic mobility.

Workforce Development: The Key to Long-Term Stability

Workforce training is a powerful tool for breaking cycles of poverty. In 2024, RWE enrolled 88 residents in workforce programs achieving 88% of its target through partnerships with the American Job Center and the VI Justice Initiative. Section 3 participants gained access to Department of Labor employment resources, while initiatives such as the Williams Delight homeownership program, and the Michael J. Kirwan Terrace Homework Outreach Assistance Program supported financial independence and academic achievement.

Strategic marketing efforts expanded program reach, securing over \$37,000 in in-kind contributions for Wellness Day events and a \$98,883 Family Self-Sufficiency (FSS) grant. The "Accessibility Starts at Home" media tour and enhanced digital outreach strengthened RWE's connection with residents, increasing engagement and program participation.

To ensure uninterrupted, high-quality support services, streamlined hiring processes and cross-training initiatives will be implemented. Sustaining and expanding these critical efforts requires financial support to strengthen the social service components of VIHA's Bright Path model. Additional resources will allow RWE to match HUD operational funds, ensuring long-term program stability while continuing to empower residents and transform communities.

Finance and Accounting

The Virgin Islands Housing Authority (VIHA) receives operating revenues primarily from dwelling rent, operating subsidies, and grants provided by the U.S. Department of Housing and Urban Development (HUD) to support its expenditures. VIHA's four major programs include Asset Management Projects (AMPs), the Housing Choice Voucher Program (HCVP), the Central Office Cost Center (COCC), and the Capital Fund Program (CFP).

While VIHA's long-term fiscal condition continues to improve, further streamlining of operations and anticipated financial support from the Government of the Virgin Islands will enhance the agency's ability to provide a higher quality of life for its residents.

Table 1.1 below outlines VIHA's authorized HUD funding, the total disbursed to date, and the remaining funds available for drawdown through HUD's Electronic Line of Credit Control System (eLOCCS).

Table 1.1.

BUDGETED & AUTHORIZED FEDERAL FUNDS				
	Funding Description	Budget Authority	Expended	Balance
Federal Funds				
1	Public Housing Operating Subsidy	\$20,068,244	\$3,259,779	\$16,808,465
2	Capital Fund Grant 2024	\$11,305,884	\$3,216,612	\$8,089,272
3	Capital Fund Grant 2023	\$10,922,543	\$3,513,230	\$7,409,313
4	Capital Fund Grant 2022	\$11,277,503	\$10,293,015	\$984,488
5	Housing Choice Voucher Program (Annual Budget Authority)	\$14,367,166	\$3,216,612	\$11,150,554
6	Housing Choice Voucher Program Administrative Fees	\$1,884,080	\$343,533	\$1,540,547
7	Foster Youth To Independence (HCVP)	\$45,925	\$5,425	\$40,500
8	Mainstream Program Vouchers (HCVP)	\$238,476	\$39,746	\$198,730
9	Emergency Housing Vouchers (HCVP)	\$403,510	\$24,732	\$378,778
10	Single Room Occupancy (Methodist Outreach) (HCVP)	\$51,880	\$8,197	\$43,684
11	Resident Opportunity & Family Self Sufficiency	\$103,827	\$11,427	\$92,400
12	Bright Path Holistic Wellness	\$900,000	\$0	\$900,000
		\$71,569,038	\$23,932,307	\$47,636,731
Government of the Virgin Islands				
13	American Rescue Plan Act of 2021 (GVI)	\$300,000	\$195,000	\$105,000
	Total Funds	\$71,869,038	\$24,127,307	\$47,741,731

Public Housing Program – Asset Management Projects (AMPs)

HUD provides operating subsidies to VIHA to operate and manage its Asset Management Projects (AMPs). For the current fiscal year, the Authority projects to receive \$20,068,244, compared to \$20,022,782 in fiscal year 2024. Year-to-date, as of February 2025, VIHA has received \$4,889,669 to support AMP operations.

VIHA projects a rental income of approximately \$5 million for fiscal year 2025, an increase from

\$4.4 million in fiscal year 2024. This growth is attributed to an increase in the occupancy rate across communities. However, the higher occupancy has also increased the Authority's aged accounts receivable, which primarily consist of past-due resident rents and unreported income. The total aged receivables currently stand at \$1,028,990.

To reduce this outstanding balance, VIHA's strategy includes:

- Contacting delinquent tenants to establish repayment agreements
- Providing direct support through the Resident Wellness & Empowerment (RWE) Department
- If necessary, filing forcible entry and detainer cases with the court for tenants who fail to resolve their outstanding balances.

Housing Choice Voucher Program (HCVP)

VIHA administers the Housing Choice Voucher Program (HCVP) using federal funds received monthly from HUD. The housing subsidy, commonly known as Housing Assistance Payments (HAP), is paid directly to landlords on behalf of eligible families. The participating family is responsible for paying the remaining portion of rent, which is typically 30% of their income.

To facilitate the administration of the Housing Choice Voucher Program, VIHA earns Administrative Fees from HUD based on the number of units leased. The Authority projects to receive approximately \$1.9 million in FY 2025, compared to \$1,863,125 earned in FY 2024.

Central Office Cost Center (COCC)

The Central Office Cost Center (COCC) is responsible for the management and overall accountability of the Authority. It generates revenue through management fees earned from Asset Management Projects (AMPs), the Housing Choice Voucher Program (HCVP), Capital Fund grants, and other programs.

For FY 2025, VIHA projects to earn \$2.3 million in management fees. The total COCC revenue budget for FY 2025 is projected at \$4.7 million, with an equal amount in projected expenses, resulting in a balanced budget.

Capital Fund Programs (CFP)

HUD provides Capital Fund grants annually to VIHA to support the development, financing, and modernization of public housing properties, as well as management improvements. VIHA is required to obligate at least 90% of each grant within 24 months of the start date and fully expend the funds within 48 months.

Each year, VIHA receives approximately \$11 million in Capital Fund grants. For FY 2025, VIHA was awarded \$11,305,884, reflecting a \$383,341 increase (3%) from the \$10,922,543 received in FY 2024. From FY 2023 to FY 2025, HUD authorized a total of \$33,505,930, of which \$17,022,856 has been disbursed, leaving \$16,483,074 available for drawdown.

Human Capital Strategy Overview

VIHA's strategic shift towards rectifying the impacts of natural disasters, focusing on our long-standing maintenance challenges, and addressing the backlog of our aging portfolio, we are committed to enhancing our internal capabilities. This entails a deliberate move away from reliance on external consultants and contractors, redirecting our focus towards developing our core competency in property management. Achieving excellence in this domain necessitates a well-trained, knowledgeable workforce, equipped with the necessary skills and tools to drive our mission forward.

The Human Resources Department overview of VIHA's current personnel statistics providing insights into our workforce composition and professional development initiatives.

As always, with respect to recruitment, the number of vacancies and the number of positions posted for hire are not mutually exclusive. Several positions are posted on our VIHA careers webpage and online employment platforms, including Division of Personnel.

Training and Development: In 2024 an internal "Back to Basics" training program in property management was administered to key asset management staff. Property Management teams receive training and are developed through strategic meetings to identify challenges and develop proactive solutions. Additionally, online training programs were introduced for all employees. Mandatory Compliance Training was assigned by HR, while Department Directors identified department-specific training for their teams. Completion rates are published monthly.

Human Capital Snapshot (as of February 28, 2025)

- Total Budgeted Positions 200
- Total Regular Employees: 169
- Current Vacancies: 31

This proactive approach to employee development is designed to elevate service delivery standards, enhance team cohesion, and improve efficiency. By investing in workforce engagement and skill development, VIHA is laying the foundation for sustainable improvements and long-term organizational resilience.

Potential Impact of DOGE on HUD and VIHA

The Department of Government Efficiency (DOGE), has proposed sweeping reforms to the Department of Housing and Urban Development (HUD), aimed at reducing government expenditures and increasing operational efficiency. While these measures are intended to streamline federal programs, they also pose significant challenges for local housing authorities, including the Virgin Islands Housing Authority (VIHA).

The Virgin Islands 36th Legislature's support will be crucial in ensuring that federal housing assistance remains stable and accessible for those who need it most.

VIHA remains committed to its vision of providing sustainable communities where families can thrive economically, improving lives and strengthening communities through quality, safe, and affordable housing.

In closing, I would like to express my heartfelt gratitude to each of you for your time, attention, and commitment to the pressing issue of affordable housing in our beloved U.S. Virgin Islands. The challenges we face are indeed significant, but they also present us with a unique opportunity to come together as a community, to innovate, and to push forward with determination and resilience.

As we embark on a renewed journey to enhance our housing solutions, let us keep in mind the lives we are impacting on, the families striving for stability, the individuals seeking opportunities, and the communities yearning for revitalization. Together, we can transform our vision into reality, ensuring that every resident of the U.S. Virgin Islands has access to safe, affordable, and quality housing.

I am optimistic that with the continued support of this esteemed legislature, our dedicated team at the Virgin Islands Housing Authority, and the active participation of our community partners, we can overcome the challenges ahead and build a brighter future for all.

Let us remain steadfast in our commitment to service and collaboration as we work towards a more inclusive and sustainable tomorrow. Thank you once again for your support and for believing in the potential of our communities. Together, we will make a difference.