FY2026 VQ001 Annual Plan – Part 1

Status: Created

Annual PHA Plan *(Standard PHAs and Troubled PHAs)*	**U.S. Department of Housing and Urban Development Office of Public and Indian Housing**	**OMB No. 2577-0226 Expires: 9/30/2027**

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.
(1) ***High-Performer PHA*** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
(2) ***Small PHA*** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
(3) ***Housing Choice Voucher (HCV) Only PHA*** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
(4) ***Standard PHA*** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
(5) ***Troubled PHA*** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
(6) ***Qualified PHA*** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A. PHA Information.

A.1

PHA Name: VIRGIN ISLANDS HOUSING AUTHORITY **PHA Code:** VQ001
PHA Type: ☐ Standard PHA ☑ Troubled PHA
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2026
PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)
Number of Public Housing (PH) Units 2426 **Number of Housing Choice Vouchers (HCVs)** 0
Total Combined Units/Vouchers 2426

PHA Plan Submission Type: ☑ Annual Submission ☐ Revised Annual Submission

Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.

How the public can access this PHA Plan: The public can access VIHA's FY2026 Annual Plan at the following: St. Thomas Central Office 9900 Oswald Harris Court 00802 340-777-8442 St. Croix Central Office 9299 Estate Slob, Kingshill 00850 340-778-8442 All Asset Management Project Offices in St. Thomas and St. Croix VIHA Website: https://vihousing.org

☐ **PHA Consortia:** (Check box if submitting a Joint PHA Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV

B. Plan Elements

B.1 Revision of Existing PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

Y	N	
☑	☐	Statement of Housing Needs and Strategy for Addressing Housing Needs.
☑	☐	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
☑	☐	Financial Resources.
☑	☐	Rent Determination.
☑	☐	Operation and Management.
☐	☑	Grievance Procedures.
☑	☐	Homeownership Programs.
☑	☐	Community Service and Self-Sufficiency Programs.
☑	☐	Safety and Crime Prevention.
☐	☑	Pet Policy.
☑	☐	Asset Management.
☑	☐	Substantial Deviation.
☑	☐	Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

Statement of Housing Needs and Strategy for Addressing Housing Needs.
The U.S. Virgin Islands (USVI) have faced significant housing challenges since hurricanes Irma and Maria in 2017. These storms severely damaged public and private housing, and the subsequent increase in construction costs, insurance costs, the availability on general contractors who are bondable, the increase in the Airbnb vacation rentals, rental rates, continues to impact the housing shortage. Our 2026 strategic plan outlines a multi-faceted approach for the Virgin Islands Housing Authority (VIHA) to address the low-income public housing needs in the USVI. VIHA aims to continue the redevelopment and modernization of our public housing stock, expand homeownership opportunities through Family Self Sufficiency, raise capital for housing development, improve and expand public assistance programs, increase our occupancy rate and strengthen the authority's operations and management.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
VIHA is awaiting the relevant data from the updated Territory's Consolidated Plan and Housing Demand Study, to better combine with our Public Housing and Housing Choice waiting lists, as well as our current resident demographics, to determine the level of deconcentration needed to balance the income levels in our portfolio. VIHA has determined that the current percentage of waiting list applicants and current resident percentage of extremely low-income households are just slightly below 80%, and slightly above 85% which presents a significant challenge to deconcentrate the public housing inventory. The HUD goal of deconcentration of poverty is admirable, but is impractical to achieve when there is an abundance of very low and extremely low-income individuals as the source for families to be housed. However, through screening, VIHA will work to balance incomes in new or rehabilitated communities with a diversity of household incomes. The most promising way to achieve diversity of income levels is to increase efforts for job creation for individuals in the household. The following waiting list data for St. Thomas and St. Croix shows that 80% of families have extremely low income. Thus, deconcentration is attainable with job creation.

Financial Resources.
Financial Resources uploaded

Rent Determination.
Under HOTMA, when a household's income exceeds 120 percent (120%) of Area Median Income (AMI) for twenty-four (24) consecutive months, housing authorities have the option to either evict them or offer them a new lease and charge the alternative. VIHA has chosen to allow these households to remain in public housing, paying higher rent. HUD finalized HOTMA rulemaking in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD's regulations found in 24 CFR Part 5 and 24 CFR Part 891. HUD delayed compliance for Sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Rule until January 1, 2026. The Virgin Islands Housing Authority (VIHA) is committed to continuous improvement and staying aligned with federal regulations and guidelines. In response to the Housing Opportunities Through Modernization Act (HOTMA), VIHA proposes several critical amendments to our policies and procedures to enhance the effectiveness of our FSS program and ensure compliance with the new regulations. VIHA proposed changes incorporated into the VIHA Administrative Plan (ACOP) and the Family Self-Sufficiency (FSS) Action Plan. VIHA will work closely with legal counsel, stakeholders, and our resident community to ensure a seamless transition and clear communication of these changes. 1. Annual Income Recertifications: VIHA will conduct annual income recertifications for FSS participants based on the previous year's income. This adjustment ensures that HOTMA requirements accurately reflect FSS participant incomes. 2. Interim Income Recertifications: update language in the FSS action plan to state: "FSS participants can only request interim income recertifications if their income changes by +/- 10%." This provision balances between ensuring accurate income data and minimizing administrative burden. 3. Phasing Out of Earned Income Disallowance (EID):

VIHA will phase out the Earned Income Disallowance policy. This change aligns with HOTMA and simplifies income calculations for program participants. 4. Family Self-Sufficiency (FSS) Program: FSS distributions will be exempt from being listed as income or asset, offering participants greater flexibility and motivation to engage in income-improvement activities without concerns of affecting their housing assistance. Voluntary Compliance Agreement between United States Department of Housing and Urban Development and Virgin Islands Housing Authority under Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990. This Agreement arises from the compliance reviews initiated by HUD's Office of Fair Housing and Equal Opportunity ("FHEO") on March 3, 2021. The purpose of the reviews was to determine whether VIHA's administration of its Low-Income Public Housing and Housing Choice Voucher programs is in compliance with the nondiscrimination requirements of Section 504 of the Rehabilitation Act of 1973 ("Section 504"), 29 U.S.C. § 794, and implementing regulations at 24 C.F.R. part 8, and Title II of the American with Disabilities Act of 1990 ("the ADA"), 42 U.S.C. §§ 12101 et seq. and 28 C.F.R. part 35. The Parties agree to resolve the foregoing matters by entering into this Agreement in order to avoid the burdens and costs of potential administrative and enforcement actions by HUD. HUD has made no findings, and VIHA has made no admission, with respect to any violation of Section 504, the ADA, or any other law with respect to the subject matter of this Agreement. This Agreement shall be in effect for a period of ten (10) years from the Effective Date of September 4, 2024, or until FHEO has determined that all actions required by the Agreement have been performed, whichever is later.

Operation and Management.
Operation and Management Revision of the Admissions and Continued Occupancy Policy (ACOP) and Dwelling Lease VIHA will update its ACOP effective January 1, 2026. The lease agreement is being updated to include revisions to the ACOP, as necessary to be more effective. Property managers will review changes with residents during the annual recertification process. Update of Utility Allowances: Utility allowances are in the process of being updated as per 24 CFR 965.507B and the Public Housing Guidebook. Public Housing Authorities are required to revise utility allowances when there is a rate or cost change of at least 10% since the last adjustment. After review of the utility rates, the analysis found that there is an increase in the rate of more than 10%. Required adjustments are retroactive. For the first day of the month following the effective rate change and are not subject to the 60 day tenant notification requirement. The effective date of the new utility allowance is January 2026. Utility Allowances for FY2026 will be based on the latest Utility Allowance Study. Violence Against Women and Department of Justice Reauthorization Act of 2005 (VAWA): As planned as part of the FY2025 Annual Plan, VIHA committed to taking proactive steps to address issues related to domestic violence under the Violence Against Women Act (VAWA). In pursuit of this commitment, VIHA has developed a Memorandum of Understanding (MOU) in collaboration with the Quality of Life Consortium (QOL) which includes: St. Croix Women's Coalition, Office of Gun Violence and Prevention, Virgin Islands Police Department (VIPD), Department of Justice, Department of Human Services and the Family Resource Center. This Memorandum of Understanding (MOU) with the Quality of Life Consortium (QOL) partners, establishes a collaborative framework to enhance Emergency Response Management for victims of domestic violence. It provides the necessary support services, to improve crisis response efforts, and equip VIHA employees with training and resources to effectively address household emergency domestic violence, child neglect/abuse, senior citizen abuse, and other forms of violence in compliance with the Violence Against Women Act (VAWA) and state reporting mandates. By partnering with the QOL, VIHA aims to create a supportive and responsive environment for those affected by domestic violence. This collaboration harnesses the agencies' collective experience to provide comprehensive assistance, guidance, and resources to residents facing domestic violence situations. The objectives of this MOU are to: 1. Provide Emergency Support Services - Ensure immediate and coordinated responses to violent and neglected incidents affecting VIHA residents. 2. Enhance Employee Training - Equip VIHA employees with the knowledge and resources to identify, respond to, and support victims. 3. Facilitate Resource Sharing-Improve survivors' and assailants' access to counseling, shelter, legal aid, and case management services. 4. Strengthen Policy Implementation - Align emergency response efforts with VIHA's policies and legal requirements under VAWA. 5. Establish Communication Protocols - Develop a streamlined process for information sharing, referrals, and case coordination among partners. Each party to this agreement would identify residents affected by domestic violence, neglect, or abuse and refer them to appropriate partner agencies. Provide training and resources to VIHA staff to ensure compliance with VAWA. Ensure that housing policies protect the rights of survivors and facilitate emergency transfers when needed. Monitor and evaluate the effectiveness of emergency response services provided under this MOU. Maintain accurate records of referrals, incidents, and responses, ensuring compliance with confidentiality laws and regulations. See Uploaded Annual Plan

Homeownership Programs.
The Williams Delight Villas, built in 1969, consisted of 300 single-family detached homes. The physical address of the property is 158 & 159 Estate Williams Delight, Frederiksted, St. Croix. Section 5(h) authorized by Section 32 Housing Act of 1937 allows for the sale of public housing units to eligible low-income households. The sale proceeds of these sales are used to meet other low-income housing needs. VIHA's current 5(h) Homeownership Plan at Williams Delight Villas was approved in 1995 and amended in 2012 to authorize the sale of up to 50 homes. As of June 9, 2023, 35 homes have been sold and 183 have been targeted for demolition per Section 18, leaving 82 homes that can be sold under Section 5(h). The Board of Commissioners has authorized amending the Plan to allow for the sale of up to 117 units under Section 5(h), which covers the 35 homes sold to date plus the additional 82 homes that are deemed suitable

for renovation and sale. The priorities previously approved in the Plan remains the same. See Uploaded FY2026 Annual Plan uploaded under Additional Supporting Documents.

Community Service and Self-Sufficiency Programs.
VIHA continues building its resident services department with ongoing service coordination and the Bright Path family economic mobility plan. The "Department of Resident Wellness and Empowerment" combines traditional Family Self-Sufficiency functions, collaborative partnerships, and the leveraging of services to energize a comprehensive approach to connecting residents to the services and resources necessary for facilitating positive outcomes and economic mobility for each household. VIHA's long-term goal is to significantly improve the lives of its residents and the households in which they live. All resident engagement efforts will promote opportunities for residents to actualize financial wellness, increased income, better health, and emphasis on whole-person wellness, elimination of food insecurities; improved adult literacy and education attainment; allow residents to foster inclusion and be active and engaged in the community. The Department of Resident Wellness & Empowerment (RWE) will facilitate resident input into ongoing program design that will drive: □ High-performing youth and workforce readiness □ Healthier residents and communities □ Economically stable residents □ An engaged community of citizens maintaining beneficial relationships, and safer communities. Focusing on the department's service plan is essential to continued success. Leadership will ensure the successful incorporation and use of existing resources and staff to collect data that develop and target service plans to identify partnerships and access points for community services. Also, the Family Self-Sufficiency (FSS) Program will be a focal point for facilitating positive financial outcomes for VIHA residents' economic goals. Additionally, departmental policies, procedures, and operations manuals will drive the second phase of resident wellness services. The goal of the second phase is to increase awareness and access to services for residents. RWE department will intensely focus on implementing BP Academic and Wellness centers in communities' territory wide. RWE is finalizing grants and procurement of services to build innovative wellness spaces that support physical, mental, and academic wellness. Maintaining effective community resident council collaboration will be instrumental in ensuring that residents connect to the necessary services and resources. Finally, stabilizing the department's mission-results service model will provide a departmental structure that sustains its effectiveness, efficiency, accountability, and team. Family Self-Sufficiency (FSS) Program The Virgin Islands Housing Authority's (VIHA) Family Self-Sufficiency (FSS) Program, serving a minimum of 25 Low-Income Public Housing (LIPH) and Housing Choice Voucher Program (HCVP) families, has received renewed funding from HUD for fiscal year 2025. In response to the recent updates to the Final Rule and the FSS program Administration provision, VIHA has revised the FSS training and action plan to align with these changes. These updates ensure staff are well-equipped to support participants effectively, and the action plan now includes clear strategies and goals reflecting the new administrative requirements. The Program Coordinating Committee (PCC) partners remain integral to the program's success, providing crucial support as participants strive for economic self-sufficiency. See FY2026 Annual Plan uploaded under Additional Supporting Documents.

Safety and Crime Prevention.
VIHA has embarked on a journey to enhance the safety and security of its public housing communities through the strategic use of technology and collaborative partnerships. This document outlines VIHA's commitment to this mission and the measures taken to achieve it. VIHA recognized the need to improve safety within its public housing communities, leading to the implementation of a phased project involving the installation of Closed Circuit TV (CCTV) cameras in all communities. These cameras will provide valuable surveillance information aimed at enhancing safety for all residents. In 2025-2026, VIHA plans to extend its surveillance systems to include the following communities: Michael J. Kirwan Terrace, Lucinda Millin Home, Knolls at Contant, and Estate Bovoni. This expansion demonstrates VIHA's dedication to ensuring the safety and security of residents across various housing complexes. VIHA acknowledges the importance of a collaborative effort in achieving its safety objectives. To complement the technological advancements, VIHA is actively advocating for additional manpower from the Virgin Islands Police Department (VIPD). This additional support is crucial for the full implementation of community policing within public housing communities. The VIPD has acknowledged the value of the CCTV systems installed within VIHA's properties. These systems have proven instrumental in assisting law enforcement with resolving criminal activities and addressing altercations. VIHA is proud to contribute to the safety efforts of the VIPD. In addition to technology and law enforcement collaboration, VIHA has initiated and will continue to work closely with the VIPD's Crime Prevention Unit. Together, they are developing programs and activities that foster on-site interaction with residents and children within public housing communities. These initiatives aim to strengthen community bonds and improve overall safety. VIHA's unwavering commitment to safer communities is evident through its nonviolence initiatives. By forging strategic collaborations with a consortium of local non-profit organizations, public sector entities, and law enforcement agencies, VIHA is demonstrating its dedication to addressing violence collectively. VIHA recognizes the significance of infrastructure in creating a secure environment. Investment in enhanced lighting and the installation of CCTV cameras in specific communities not only addresses immediate safety concerns but also lays a solid foundation for the long-term betterment of these communities. VIHA's commitment to the safety and security of its public housing communities is resolute. Through the strategic use of technology, collaboration with law enforcement, community engagement initiatives, and a dedication to nonviolence, VIHA aims to provide a sense of security and an improved quality of life for all residents. Together with its partners, VIHA is building a safer, more vibrant future for its

communities.

Asset Management.
Annual Inspections The Virgin Islands Housing Authority will continue quarterly inspections for all public housing units. This will assist in minimizing the turnaround days once the unit becomes vacant. Additionally, the frequency of the inspections will help minimize the amount of open work orders the unit generates as many of the deficiencies will be captured and resolved during the scheduled inspection.

Substantial Deviation.
A "substantial deviation" to VIHA's Five-Year Plan or Restated Five-Year Plan (collectively referred to as the "Five-Year Plan") and Annual Plan is defined as any substantial change, modification, or amendment to the Five-Year Plan that materially and significantly modifies VIHA's goals listed in any section of the Five-Year Plan. A change in VIHA's objectives or strategies in reaching those goals will not be considered a "substantial deviation" or "significant amendment or modification." Other than for "substantial deviation" or "significant amendment or modifications," as defined above, VIHA may make changes to its Five-Year Plan without the necessity of re-submitting the entire Five-Year Plan document, conducting a public hearing, or otherwise engaging in Five-Year Plan Resident Advisory Board consultation or other resident consultation.

Significant Amendment/Modification.
The following actions will be considered a Significant Amendment or Modification to the Five-Year and Annual Plan: ☐ A change that would significantly alter rent or admission policies of VIHA's waiting lists. ☐ A significant addition of emergency or non-emergency work items not included in the Capital Fund Program Annual Statement(s) ☐ An exception to this definition will be made for any new activities that are adopted to reflect changes in HUD regulatory requirements or as result of a declared emergency (such changes will not be considered significant amendments or modifications by VIHA) ☐ Any proposed demolition, disposition, homeownership, Capital Fund Financing, development, mixed-finance, or RAD projects not identified in the Plan.

(c) The PHA must submit its Deconcentration Policy for Field Office review.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
Policy uploaded.

B.2 **New Activities.**

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y	N	
☑	☐	Choice Neighborhoods Grants.
☑	☐	Modernization or Development.
☑	☐	Demolition and/or Disposition.
☑	☐	Designated Housing for Elderly and/or Disabled Families.
☐	☑	Conversion of Public Housing to Tenant-Based Assistance.
☑	☐	Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
☑	☐	Homeownership Program under Section 32, 9 or 8(Y)
☑	☐	Occupancy by Over-Income Families.
☐	☑	Occupancy by Police Officers.
☐	☑	Non-Smoking Policies.
☑	☐	Project-Based Vouchers.
☑	☐	Units with Approved Vacancies for Modernization.
☑	☐	Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

Choice Neighborhoods Grants.
VIHA will retain the option to apply for HUD's Choice Neighborhood Planning and Implementation Grants if funding

and timing is appropriate.

Modernization or Development.
VIHA is continuously reviewing its Public Housing Portfolio to determine suitability of available funding and redevelopment opportunities. As such, all VIHA's units will be reviewed for mixed finance potential or HUD's RAD program on an ongoing basis. VIHA has identified development partners and consultants to assist with these efforts, as well as self-development. VIHA has identified the following sites: Wilford Pedro Home, D. Hamilton Jackson Terrace, Alphonso "Piggy" Gerard, John F. Kennedy Terrace, Nicasio Nico Apartments, Ludvig E. Harrigan Court, Mt. Pleasant, Joseph E. James Terrace, Marley Homes, and Additions and Williams Delight as priority redevelopment sites on St. Croix. On St. Thomas, the redevelopment of the Estate Tutu Hi-Rise Apartments is planned in three (3) phases at three (3) different site locations. These locations include two existing Estate Tutu Hi-Rise sites (Tutu North and Tutu South) and the Donoe site. VIHA has engaged Developer Partners for the John F. Kennedy Terrace on St. Croix and the Estate Tutu Hi- Rise Apartments on St. Thomas. The redevelopment of John F. Kennedy Terrace will provide the opportunity to serve as a catalyst to the redevelopment of the Christiansted area, including the transfer of the Ralph deChabert property to the territory in exchange for buildable land. The redevelopment of the Estate Tutu Hi-Rise would provide the opportunity for the expansion of new and more resilient affordable housing developments. This redevelopment strategy will incorporate the assistance of the RAD program, Low-Income Housing Tax Credits, and other housing subsidies such as project-based vouchers to support the redevelopment and operational funding needed. As an integral part of VIHA's Portfolio Repositioning Strategy, VIHA will consider the sale of any asset and purchase of any new land that will support the plan. HUD has approved a RAD Portfolio Award to VIHA for approximately 1,200 units. A Portfolio Award allows public housing authorities to reserve RAD conversion for a set of projects. The agency will pursue the redevelopment of John F. Kennedy Terrace – 200 units, Joseph James - 34 units, Wilford Pedro Home – 97 units, D. Hamilton Jackson Terrace - 200 units. In addition, up to 1,698 units will be converted to project-based vouchers or project-based rental assistance under RAD per VIHA's Repositioning Strategy. The following table list these proposed RAD projects. The Virgin Islands Housing Authority (VIHA) has made an offer to purchase the general partner ownership interest in Sugar Estates Associates, LP, the note receivable interest held by Continental Mortgage Corporation (an affiliate of the GP), and the developer fee receivable interest owed to Michael Development Company I, L.P. VIHA desires to maintain as much affordable housing as possible given the scarcity of such housing on the islands. VIHA will continue to evaluate the option of acquiring other affordable housing developments that would allow VIHA to utilize its Faircloth Limit of 4,127. The Faircloth-to-RAD strategy will also be evaluated as an option to convert a property to a long-term Section 8 contract following acquisition or rehabilitation/construction. See FY2026 Annual Plan uploaded under Additional Supporting Documents.

Demolition and/or Disposition.
Based on Hurricane Irma's impact on the Virgin Islands on September 6, 2017, the Tutu High-Rise Apartments located on St. Thomas, was severely damaged making it unhabitable. An application for the demolition of Tutu High-Rise Apartments was approved by HUD in 2018, and the 4 phases of demolition are in progress. Phase I – The demolition of buildings 10, 11, 12 and 22 was completed in January 2023. The Demolition of Phase 3 is currently in process and should be completed January 2026. Phase 2 will be solicited again in 2026. The completion of the last demolition phase, Phase 4, will be determined soon thereafter. The Williams Delight Villas, built in 1969, consists of 300 single-family detached homes. The physical address of the property is 158 & 159 Estate William's Delight, Frederiksted, St. Croix. 57 homes have been sold to date. The Program was approved by HUD on September 8, 1995; and amended in December 2012. 75 of the homes are occupied, with the remaining 68 being vacant. VIHA will demolish homes that meet HUD's obsolescence requirements. We estimate that 100 units be demolished. See FY2026 Annual Plan uploaded under Addtional Supporting Documents.

Designated Housing for Elderly and/or Disabled Families.
Estate Tutu North Redevelopment Project - Phase I (Tutu Phase II) Construction Scope of Work: Phase I of the Tutu North will consist of the construction of 60 senior units. Master planning for this phase has begun. The preliminary plan calls development one six story senior building. The projected cost for Tutu North is $64.0 million. The Senior units would be one project with a preference for age restriction in the senior building. Financing for this phase will include: 9% LIHTC, FEMA, project-and project- based rental subsidies. Timeline: The developer is in master planning process. Financing structuring has also commenced. The financial closing is projected for 4th quarter of 2025.

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
Conversion of Public Housing to Project-Based Assistance Under RAD VIHA will continue based on the 2018 CHAP approvals, the conversion of one or more of its St. Croix properties for conversion to project-based assistance under the Rental Assistance Demonstration Program in 2019. Participation in the program would allow for the redevelopment and/or modernization of properties that VIHA currently does not have the financial resources to undertake. The Virgin Islands Housing Authority anticipates converting additional developments to project-based assistance under the Rental Assistance Demonstration (RAD) Program. VIHA certifies that it is currently compliant with all fair housing and civil rights requirements, including those imposed by any remedial orders or agreements that may arise in the future. RAD was designed by HUD to assist in addressing the capital needs of public housing by providing VIHA with access to

private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, the Authority's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration. The conversion of the public housing properties to the Multifamily RAD Project-Based Rental Assistance (PBRA) program will entail a meaningful change from VIHA's standard business operations. The properties will transition from the HUD Office of Public and Indian Housing (PIH) Division to the HUD Office of Multifamily Housing (MFH) Division. It is important to understand that the property will no longer be a part of VIHA's regular inventory. Therefore, unlike the RAD PBV program (which remains under PIH), VIHA's HCVP staff will not administer the MF RAD PBRA HAP Contract. The RAD PBRA HAP Contract will be between HUD and the new Owner. The initial contract will be for 20 years and will be subject to annual appropriations. HUD shall offer, and the Project Owner shall accept, a renewal contract for the prescribed number of units at the expiration of the initial contract and each renewal contract. Each Covered Project with a PBRA HAP Contract will be subject to a 20-year RAD Use Agreement that will renew with the HAP Contract on the property assisted by the HAP Contract. At conversion, the public housing properties will transition to blended properties, subject to the requirements of both the PBRA and the LIHTC programs. All new applicants must qualify for both programs to be deemed eligible for admission. VIHA's HCVP staff will establish and manage the waiting lists and determine new applicant eligibility. The Owner's Agent (a private property management company) will be responsible for all other aspects of administering the programs and managing the property. VIHA will establish and maintain Multifamily RAD PBRA Site Based Wait Lists for the properties converting to project-based rental assistance. Each list will initially be populated with families with a right to return to each affected project and the existing applicants on the public housing waiting list of the same district (on the date each project receives a RAD Conversion Commitment (RCC)), and then opened to the public. The existing public housing applicants who wish to be added to Multifamily RAD PBRA Site Based Wait Lists in both districts will be added to said lists and will maintain their original public housing application date(s). Preference in selecting applicants for each site-based waiting list will be given in the following order to: (1) residents with a right to return, (2) residents displaced due to governmental action including (a) converting public housing projects under RAD to project-based vouchers (PBV), project-based rental assistance (PBRA) or Mixed-Finance, or (b) a government-declared natural disaster. FY2026 Annual Plan uploaded under Additional Supporting Documents

Homeownership Program under Section 32, 9 or 8(Y)
The Williams Delight Villas, built in 1969, consisted of 300 single-family detached homes. The physical address of the property is 158 & 159 Estate Williams Delight, Frederiksted, St. Croix. Section 5(h) authorized by Section 32 Housing Act of 1937 allows for the sale of public housing units to eligible low-income households. The sale proceeds of these sales are used to meet other low-income housing needs. VIHA's current 5(h) Homeownership Plan at Williams Delight Villas was approved in 1995 and amended in 2012 to authorize the sale of up to 50 homes. As of June 9, 2023, 35 homes have been sold and 183 have been targeted for demolition per Section 18, leaving 82 homes that can be sold under Section 5(h). The Board of Commissioners has authorized amending the Plan to allow for the sale of up to 117 units under Section 5(h), which covers the 35 homes sold to date plus the additional 82 homes that are deemed suitable for renovation and sale. The priorities previously approved in the Plan remains the same. FY2026 Annual Plan uploaded under Addtional Supporting Documents.

Occupancy by Over-Income Families.
Under HOTMA, when a household's income exceeds 120 percent (120%) of Area Median Income (AMI) for twenty-four (24) consecutive months, housing authorities have the option to either evict them or offer them a new lease and charge the alternative. VIHA has chosen to allow these households to remain in public housing, paying higher rent. HUD finalized HOTMA rulemaking in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD's regulations found in 24 CFR Part 5 and 24 CFR Part 891. HUD delayed compliance for Sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Rule until January 1, 2026. The Virgin Islands Housing Authority (VIHA) is committed to continuous improvement and staying aligned with federal regulations and guidelines. In response to the Housing Opportunities Through Modernization Act (HOTMA), VIHA proposes several critical amendments to our policies and procedures to enhance the effectiveness of our FSS program and ensure compliance with the new regulations. VIHA proposed changes incorporated into the VIHA Administrative Plan (ACOP) and the Family Self-Sufficiency (FSS) Action Plan. VIHA will work closely with legal counsel, stakeholders, and our resident community to ensure a seamless transition and clear communication of these changes. FY2026 Annual Plan uploaded under Additional Supporting Documents

Project-Based Vouchers.
VIHA administers the Territory's Housing Choice Voucher Program, which is budgeted to provide rental assistance to 2,162 low-income households. VIHA provides project-based rental subsidy to affordable housing sites on St. Thomas and St. Croix. VIHA will advocate for increased funding allocations to provide additional units with Project-Based Vouchers (PBV). VIHA will support changes in HUD regulations to increase the cap of PBV available in its funding allocation.

Units with Approved Vacancies for Modernization.
VIHA's public housing portfolio is organized into 12 Asset Management Projects (AMPs) and includes 2,426 public

	housing units. VIHA is focused on the rehabilitation of vacant apartments. VIHA currently has approximately 490 vacant apartments exempted for Modernization and Redevelopment activities, including demolition, RAD and other modernization activities. VIHA will continue to assess the number of units to be exempted under these categories during the fiscal year. **Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).** The Capital Fund Program - Five Year Action Plan was approved by Antonio Cordova on August 17, 2023. See Attached document to review the detailed plan in B4.
B.3	**Progress Report.** Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. **Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. For Fiscal Year 2026, VIHA has restated its mission statement and refined its Strategic Framework. The following outlines Virgin Islands Housing Authority's (VQ001) goal to implement corrective actions to address the 2022 Public Housing Assessment Systems (PHAS) Troubled Designation. On May 10, 2024, the Virgin Islands Housing Authority (VIHA) was designated as a Troubled Agency by the U.S. Department of Housing and Urban Development (HUD) based on a failing Public Housing Assessment System (PHAS) score for the fiscal year ending 12/31/2022. The scores received were as follows: Financial - 22 (of 25), Physical - 19 (of 40), Management - 12 (of 25), Capital Fund - 5 (of 10), and an overall score of 58 (of 100). The troubled status of VIHA highlights strategic and operational shortcomings that have significantly impacted the agency's performance. Addressing these deficiencies is critical for moving VIHA out of Troubled Agency Status. Prioritizing measures targeting the areas with the most significant point losses, namely, Physical and Management categories—will also contribute to improving scores in the Capital Fund category. VIHA will implement the following corrective measures and actions: 1. Physical Inspection Deficiencies 2. Management Improvements 3. Improved Process 4. Capital Fund Enhancements See Attachment for details.**
B.4	**Capital Improvements.** Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. **The Capital Fund Program - Five Year Action Plan was approved by Antonio Cordova on August 17, 2023. See Attached document to review the detailed plan.**
B.5	**Most Recent Fiscal Year Audit.** (a) Were there any findings in the most recent FY Audit? Y ☐ N ☑ (b) If yes, please describe:
C.	**Other Document and/or Certification Requirements.**
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y ☑ N ☐ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. **VIHA held meetings with the Resident Councils and conducting a Public Hearing that included members from**

	Resident Councils. See attached for detailed comments.
C.2	**Certification by State or Local Officials.** Form HUD 50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	**Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations* *Including PHA Plan Elements that Have Changed,* must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	**Challenged Elements.** If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y ☐ N ☑ (b) If yes, include Challenged Elements. **No elements of the plan were challenged by the public.**
C.5	**Troubled PHA.** (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y ☑ N ☐ N/A ☐ (b) If yes, please describe: **On May 10, 2024, the Virgin Islands Housing Authority (VIHA) was designated Troubled by US Department of Housing and Urban Development (HUD) based on a failing Public Housing Assessment System audited Financial score of 22 (of 25), Physical score of 19 (of 40), Management score of 12 (of 25), Capital Fund score of 5 (of 10), and an overall score of 58 (of 100) for the fiscal year ending 12/31/2022.**

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 5.64 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: *VQ001-VIRGIN ISLANDS HOUSING AUTHORITY Form HUD-50075-ST (Form ID - 5466) printed by Robert Protho in HUD Secure Systems/Public Housing Portal at 10/10/2025 04:10PM EST*

FY2026 VQ001 Annual Plan – Part 2

FY2026 Annual Plan

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VIRGIN ISLANDS HOUSING AUTHORITY

Housing the People of Paradise

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Executive Agency Overview

The Virgin Islands Housing Authority (VIHA) is currently facing a significant challenge, as designated by the Department of Housing and Urban Development (HUD). The agency has been categorized as "Troubled," with a score of 58 out of 100, placing it in a status that necessitates urgent and strategic intervention.

This designation underscores the critical need for immediate action to address the underlying issues impacting our performance. As stewards committed to the welfare and progress of VIHA, we must enhance our performance metrics, implement robust corrective measures, and strengthen our governance structures. Our goal is to steer the agency towards positive transformation and sustained viability.

In response to this pressing issue, We are collaborating with all relevant parties to mobilize swiftly and effectively. Our collective efforts will prioritize targeted initiatives to elevate VIHA's standing, avoiding the threat of receivership while fostering a culture of accountability, transparency, and efficiency within the organization.

When HUD labels a public housing authority as *Troubled*, it generally indicates a score below 60 points out of a possible 100. VIHA received a score of 58, based on the combined scoring of the four indicators outlined in the Public Housing Assessment System (PHAS). This report serves as our agency's report card, reflecting strategic and operational missteps that have led to our current situation.

To address this, we must focus on damage control measures targeting the areas where we lost the most points—in this case, the Physical and Management categories. Our short-term plan aims to rectify the *Troubled* status by mitigating the significant point losses in these key indicators: 21 points lost in Physical, and 13 points lost in Management. The remaining two indicators account for a total loss of 8 points, which is relatively minor compared to the substantial 34 points lost in the first two categories.

Our long-term plan involves implementing permanent solutions to address the inherent problems stemming from the original design of public housing, which was constructed over 50 years ago. These structures were not designed for the changes in the global weather systems of hurricanes, tsunamis and earthquakes. The necessary revitalization of the current building structures and systems are rising in costs to finance for building system rehabilitations and/or replacements. VIHA's comprehensive solution is to reposition our aging public housing portfolio with a strategy that addresses all these issues and concerns.

Through a new development planning model, new opportunities for creative and cost-savings construction systems will begin realization in FY2026 for residents in the areas of homeownership, relocation, site-based waiting lists, tenant and project-based vouchers, and continued implementation of Bright Path partnerships for resident services. The Virgin Islands Housing Authority (VIHA) is continuing to update its Public Housing Annual Plan for FY2026 in the areas highlighted below:

- Enhancing Housing Quality: Addressing the physical condition of our housing stock through comprehensive rehabilitation and redevelopment projects.
- Strengthening Management: Implementing robust management practices to improve operational efficiency and effectiveness.

- Promoting Resident Services: Expanding services to support residents' path to self-sufficiency, including homeownership programs and resident-based vouchers.
- Fostering Accountability: Establishing transparent and accountable governance structures to ensure sustainable improvements and strategic oversight.

By addressing both the immediate and long-term challenges, we aim to transform VIHA into a model of excellence in public housing management, ensuring better outcomes for our residents and the broader community.

Section B1: Annual Plan Elements:

Housing Needs and Strategy for Addressing Housing Needs

The U.S. Virgin Islands (USVI) have faced significant housing challenges since hurricanes Irma and Maria in 2017. These storms severely damaged public and private housing, and the subsequent increase in construction costs, insurance costs, the availability on general contractors who are bondable, the increase in the Airbnb vacation rentals, rental rates, continues to impact the housing shortage. Our 2026 strategic plan outlines a multi-faceted approach for the Virgin Islands Housing Authority (VIHA) to address the low-income public housing needs in the USVI.

VIHA aims to continue the redevelopment and modernization of our public housing stock, expand homeownership opportunities through Family Self Sufficiency, raise capital for housing development, improve and expand public assistance programs, increase our occupancy rate and strengthen the authority's operations and management.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

VIHA is awaiting the relevant data from the updated Territory's Consolidated Plan and Housing Demand Study, to better combine with our Public Housing and Housing Choice waiting lists, as well as our current resident demographics, to determine the level of deconcentration needed to balance the income levels in our portfolio. VIHA has determined that the current percentage of waiting list applicants and current resident percentage of extremely low-income households are just slightly below 80%, and slightly above 85% which presents a significant challenge to deconcentrate the public housing inventory. The HUD goal of deconcentration of poverty is admirable, but is impractical to achieve when there is an abundance of very low and extremely low-income individuals as the source for families to be housed. However, through screening, VIHA will work to balance incomes in new or rehabilitated communities with a diversity of household incomes. The most promising way to achieve diversity of income levels is to increase efforts for job creation for individuals in the household. The following waiting list data for St. Thomas and St. Croix shows that 80% of families have extremely low income. Thus, deconcentration is attainable with job creation.

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Deconcentration Policy

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. A statement of the PHA’s deconcentration policies must be in included in its annual plan [24 CFR 903.7(b)].

The PHA’s deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as covered developments’ and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

Steps for Implementation [24 CFR 903.2(c)(1)]
To implement the statutory requirement to deconcentrate poverty and provide for income mixing in covered developments, the PHA must comply with the following steps:

Step 1. The PHA must determine the average income of all families residing in all the PHA's covered developments. The PHA may use the median income, instead of average income, provided that the PHA includes a written explanation in its annual plan justifying the use of median income.

VIHA Policy
VIHA will determine the average income of all families in all covered developments on an annual basis.

Step 2. The PHA must determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the PHA has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

VIHA Policy
VIHA will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.

Step 3. The PHA must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low-income family (30% of median income).

Step 4. The PHA with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.

Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the PHA must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

Depending on local circumstances the PHA’s deconcentration policy may include, but is not limited to the following:

- Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- Targeting investment and capital improvements toward developments with an average income below the EIR to encourage families with incomes above the EIR to accept units in those developments
- Establishing a preference for admission of working families in developments below the EIR
- Skipping a family on the waiting list to reach another family in an effort to further the goals of deconcentration
- Providing other strategies permitted by statute and determined by the PHA in consultation with the residents and the community through the annual plan process to be responsive to local needs and PHA strategic objectives

A family has the sole discretion whether to accept an offer of a unit made under the PHA's deconcentration policy. The PHA must not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under the PHA's deconcentration policy [24 CFR 903.2(c)(4)].

If, at annual review, the average incomes at all general occupancy developments are within the EIR, the PHA will be considered to be in compliance with the deconcentration requirement, and no further action is required.

VIHA Policy

For developments outside the EIR VIHA will take the following actions to provide for deconcentration of poverty and income mixing:

VIHA will skip families on the waiting list, if necessary, to reach a higher income family to whom it will offer the unit.

Order of Selection [24 CFR 960.206(e)]

The PHA system of preferences may select families either according to the date and time of application or by a random selection process.

VIHA Policy

Families will be selected from the waiting list based on preference. Among applicants with the same preference, families will be selected on a first-come, first-served basis according to the date and time VIHA receives their complete application.

When selecting applicants from the waiting list VIHA will match the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. VIHA will offer the unit to the highest-ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application or higher preference status.

Factors such as deconcentration or income-mixing and income-targeting will also be considered in accordance with HUD requirements and VIHA Policy.

4-III.C. NOTIFICATION OF SELECTION

When the family has been selected from the waiting list, the PHA must notify the family.

VIHA Policy

VIHA will notify the family by first class mail when it is selected from the waiting list.
The notice will inform the family of the following:

- Date, time, and location of the scheduled application interview, including any procedures for rescheduling the interview
- Who is required to attend the interview
- Documents that must be provided at the interview to document the legal identity of household members, including information about what constitutes acceptable documentation
- Documents that must be provided at the interview to document eligibility for a preference, if applicable
- Other documents and information that should be brought to the interview

If a notification letter is returned to VIHA with no forwarding address, the family will be removed from the waiting list without further notice. Such failure to act on the part of the applicant prevents VIHA from making an eligibility determination; therefore, no informal hearing will be offered.

4-III.D. THE APPLICATION INTERVIEW

HUD recommends that the PHA obtain the information and documentation needed to make an eligibility determination through a private interview. Being invited to attend an interview does not constitute admission to the program.

Assistance cannot be provided to the family until all SSN documentation requirements are met. However, if the PHA determines that an applicant family is otherwise eligible to participate in the program, the family may retain its place on the waiting list for a period of time determined by the PHA [Notice PIH 2012-10].

Reasonable accommodation must be made for persons with disabilities who are unable to attend an interview due to their disability [24 CFR 8.4(a) and 24 CFR 100.204(a)].

VIHA Policy

Families selected from the waiting list are required to participate in an eligibility interview. All adult members must attend the interview together.

The interview will be conducted only if the head of household or spouse/cohead provides appropriate documentation of legal identity (Chapter 7 provides a discussion of proper documentation of legal identity). If the family representative does not provide the required documentation, the appointment may be rescheduled when the proper documents have been obtained.

Pending disclosure and documentation of social security numbers, VIHA will allow the family to retain its place on the waiting list for 30 days. If not, all household members have disclosed their SSNs at the next time a unit becomes available, VIHA will offer a unit to the next eligible applicant family on the waiting list.

If the family is claiming a waiting list preference, the family must provide documentation to verify their eligibility for a preference (see Chapter 7). If the family is verified as eligible for the preference, VIHA will proceed with the interview. If VIHA determines the family is not eligible for the preference, the interview will not proceed, and the family information will be updated on the waiting list.

The family must provide the information necessary to establish the family's eligibility, including suitability, and to determine the appropriate amount of rent the family will pay. The family must also complete required forms, provide required signatures, and submit required documentation. If any materials are missing, VIHA will provide the family with a written list of items that must be submitted.

Any required documents or information that the family is unable to provide at the interview must be provided within 14 business days of the interview (Chapter 7 provides details about longer submission deadlines for particular items, including documentation of Social Security numbers and eligible noncitizen status). If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. If the required documents and information are not provided within the required time frame (plus any extensions), the family will be sent a notice of denial (see Chapter 3).

An advocate, interpreter, or other assistant may assist the family with the application and the interview process.

Interviews will be conducted in English. For Limited English Proficient (LEP) Applicants, VIHA will provide translation services in accordance with VIHA's LEP plan.

If the family is unable to attend a scheduled interview, the family should contact VIHA in advance of the interview to schedule a new appointment. In all circumstances, if a family does not attend a scheduled interview, VIHA will send another notification letter with a new interview appointment time. Applicants who fail to attend two scheduled interviews without PHA approval will have their applications made inactive based on the family's failure to supply information needed to determine eligibility. The second appointment letter will state that failure to appear for the appointment without a request to reschedule will be interpreted to mean that the family is no longer interested, and their application will be withdrawn. Such failure to act on the part of the applicant prevents VIHA from making an eligibility determination, therefore VIHA will not offer an informal hearing.

4-III.E. FINAL ELIGIBILITY DETERMINATION [24 CFR 960.208]

The PHA must verify all information provided by the family. Based on verified information related to the eligibility requirements, including PHA suitability standards, the PHA must make a final determination of eligibility.

When a determination is made that a family is eligible and satisfies all requirements for admission, including tenant selection criteria, the applicant must be notified of the approximate date of occupancy in so far as that date can be reasonably determined [24 CFR 960.208(b)].

VIHA Policy
VIHA will notify a family in writing of their eligibility within 14 business days of the determination and will provide the approximate date of occupancy in so far as that date can be reasonably determined.

The PHA must promptly notify any family determined to be ineligible for admission of the basis for such determination, and must provide the applicant upon request, within a reasonable time after the determination is made, with an opportunity for an informal hearing on such determination [24 CFR 960.208(a)].

VIHA Policy
If VIHA determines that the family is ineligible, VIHA will send written notification of the ineligibility determination within 14 business days of the determination. The notice will specify the reasons for ineligibility and will inform the family of their right to request an informal hearing (see Chapter 14).
If the PHA uses a criminal record or sex offender registration information obtained under 24 CFR 5, Subpart J, as the basis of a denial, a copy of the record must precede the notice to deny, with an opportunity for the applicant to dispute the accuracy and relevance of the information before the PHA can move to deny the application. See Section 3-III.G for the PHA's policy regarding such circumstances.

12-IV.E. DECONCENTRATION

VIHA Policy
If subject to deconcentration requirements, VIHA will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve VIHA's deconcentration goals. A deconcentration offer will be considered a "bonus" offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.

Empowering Marginalized Populations Through Comprehensive Housing and Support Services

The Virgin Islands Housing Authority (VIHA) has implemented a strategy that prioritizes support for marginalized populations— including veterans, survivors of domestic violence, and youth in or exiting foster care—by integrating the Bright Path model with our Family Self-Sufficiency (FSS) and Section 3 programs. The Bright Path model delivers a comprehensive household evaluation that ensures access to wrap-around services (housing stability, mental health care, job training, and education). At the same time, FSS provides one-on-one coaching and an escrow savings pathway tied to increased earnings. In parallel, Section 3 expands employment, apprenticeship, and business opportunities for residents through the engagement of local firms on VIHA-funded projects. Together, FSS and Section 3 create a coordinated pipeline—from career readiness and income growth to assist building entrepreneurship that advances VIHA's overarching goal: stabilize housing with sustainable economic mobility through robust coordination with territorial agencies and community partners. We are building a tailored support network that helps residents secure jobs, grow savings, start businesses, become homeowners, and identify economic ways to self-sufficiency for them and their families.

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Combined Housing Needs of Families on the Waiting List (As of July 11, 2025)

Waiting List Data—Section 8		
	# of families	% of total families
Waiting List Total	**3812**	
Extremely low income <=30% AMI	2974	78.02%
Very low income (>30% but <=50% AMI)	716	18.78%
Low income (>50% but <80% AMI)	51	1.34%
Not Low	71	1.86%
Families with Elderly	250	6.56%
Families with Disabilities	33	0.87%
Families with Children	2220	58.24%
Waiting List Population Breakdown		
Population Total	**10949**	
Race/ethnicity - White	605	5.53%
Race/ethnicity - Black/African Native	1826	16.68%
Race/ethnicity - Amer Ind/Alaska Native	19	0.17%
Race/ethnicity - Asian	4	0.04%
Race/ethnicity - Nat. Hawaiian/Pacific	5	0.05%
Race/ethnicity - Other	246	2.25%
Race/ethnicity - Declined	8244	75.29%
Waiting List Data—HCVP PB St. Thomas		
	# of families	% of total families
Waiting List Total	**697**	
Extremely low income <=30% AMI	477	68.44%
Very low income (>30% but <=50% AMI)	151	21.66%
Low income (>50% but <80% AMI)	64	9.18%
Not Low	5	0.72%
Families with Elderly	97	13.92%
Families with Disabilities	21	3.01%
Families with Children	285	40.89%

Waiting List Population Breakdown		
Population Total	**1267**	
Race/ethnicity - White	70	5.52%
Race/ethnicity - Black/African Native	980	77.35%
Race/ethnicity - Amer Ind/Alaska Native	10	0.79%
Race/ethnicity - Asian	4	0.32%
Race/ethnicity - Nat. Hawaiian/Pacific	2	0.16%
Race/ethnicity - Other	93	7.34%
Race/ethnicity - Declined	108	8.52%

Waiting List Data—Sugar Estate PB		
	# of families	% of total families
Waiting List Total	**64**	
Extremely low income <=30% AMI	56	87.50%
Very low income (>30% but <=50% AMI)	6	9.38%
Low income (>50% but <80% AMI)	2	3.13%
Not Low	0	0.00%
Families with Elderly	62	96.88%
Families with Disabilities	2	3.13%
Families with Children	1	1.56%

Waiting List Population Breakdown		
Population Total	**76**	
Race/ethnicity - White	1	1.32%
Race/ethnicity - Black/African Native	9	11.84%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	0	0.00%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	2	2.63%
Race/ethnicity - Declined	60	78.95%

Waiting List Data—HCVP PB St. Croix		
	# of families	% of total families
Waiting List Total	**162**	
Extremely low income <=30% AMI	115	70.99%
Very low income (>30% but <=50% AMI)	44	27.16%
Low income (>50% but <80% AMI)	1	0.62%
Not Low	2	1.23%

Families with Elderly	3	1.85%
Families with Disabilities	0	0.00%
Families with Children	152	93.83%
Waiting List Population Breakdown		
Population Total	**585**	
Race/ethnicity - White	0	0.00%
Race/ethnicity - Black/African Native	3	0.51%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	0	0.00%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	0	0.00%
Race/ethnicity - Declined	582	99.49%
Waiting List Data—St. Croix Louis E. Brown I Project Based		
	# of families	% of total families
Waiting List Total	**1914**	
Extremely low income <=30% AMI	1439	75.18%
Very low income (>30% but <=50% AMI)	358	18.70%
Low income (>50% but <80% AMI)	108	5.64%
Not Low	9	0.47%
Families with Elderly	143	7.47%
Families with Disabilities	31	1.62%
Families with Children	1115	58.25%
Waiting List Population Breakdown		
Population Total	**4737**	
Race/ethnicity - White	171	3.61%
Race/ethnicity - Black/African Native	2518	53.16%
Race/ethnicity - Amer Ind/Alaska Native	18	0.38%
Race/ethnicity - Asian	3	0.06%
Race/ethnicity - Nat. Hawaiian/Pacific	4	0.08%
Race/ethnicity - Other	132	2.79%
Race/ethnicity - Declined	1891	39.92%

Waiting List Data—St. Croix Louis E. Brown II Project Based		
	# of families	% of total families
Waiting List Total	**65**	
Extremely low income <=30% AMI	55	84.62%
Very low income (>30% but <=50% AMI)	10	15.38%
Low income (>50% but <80% AMI)	0	0.00%
Not Low	0	0.00%
Families with Elderly	64	98.46%
Families with Disabilities	2	3.08%
Families with Children	1	1.54%
Waiting List Population Breakdown		
Population Total	**74**	
Race/ethnicity - White	3	4.05%
Race/ethnicity - Black/African Native	23	31.08%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	1	1.35%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	3	4.05%
Race/ethnicity - Declined	44	59.46%
Waiting List Data—St. Croix Louis E. Brown III Project Based		
	# of families	% of total families
Waiting List Total	**1013**	
Extremely low income <=30% AMI	785	77.49%
Very low income (>30% but <=50% AMI)	190	18.76%
Low income (>50% but <80% AMI)	35	3.46%
Not Low	3	0.30%
Families with Elderly	106	10.46%
Families with Disabilities	16	1.58%
Families with Children	434	42.84%
Waiting List Population Breakdown		
Population Total	**2309**	
Race/ethnicity - White	82	3.55%
Race/ethnicity - Black/African Native	631	27.33%
Race/ethnicity - Amer Ind/Alaska Native	6	0.26%
Race/ethnicity - Asian	1	0.04%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	57	2.47%
Race/ethnicity - Declined	1532	66.35%

Low Income Public Housing July 11, 2025

Waiting List Data—St. Thomas		
	# of families	% of total families
Waiting List Total	**241**	
Extremely low income <=30% AMI	204	84.65%
Very low income (>30% but <=50% AMI)	25	10.37%
Low income (>50% but <80% AMI)	11	4.56%
Not Low	1	0.41%
Families with Elderly	49	20.33%
Families with Disabilities	11	4.56%
Families with Children	106	43.98%
Waiting List Population Breakdown		
Population Total	**480**	
Race/ethnicity - White	1	0.21%
Race/ethnicity - Black/African Native	215	44.79%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	1	0.21%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	0	0.00%
Race/ethnicity - Declined	263	54.79%
Characteristics by Bedroom Size (Public Housing Only)		
Total Bedroom Size	**241**	
1BR	117	48.55%
2 BR	76	31.54%
3 BR	36	14.94%
4 BR	10	4.15%
5 BR	2	0.83%
Waiting List Data—St. Croix		
	# of families	% of total families
Waiting List Total	**236**	
Extremely low income <=30% AMI	200	84.75%
Very low income (>30% but <=50% AMI)	23	9.75%
Low income (>50% but <80% AMI)	12	5.08%
Not Low	1	0.42%

Families with Elderly	66	27.97%
Families with Disabilities	6	2.54%
Families with Children	49	20.76%
Waiting List Population Breakdown		
Population Total	**348**	
Race/ethnicity - White	0	0.00%
Race/ethnicity - Black/African Native	339	97.41%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	1	0.29%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	1	0.29%
Race/ethnicity - Declined	7	2.01%
Characteristics by Bedroom Size (Public Housing Only)		
Total Bedroom Size	**236**	
1BR	160	67.80%
2 BR	64	27.12%
3 BR	6	2.54%
4 BR	6	2.54%
5 BR	0	0.00%
Waiting List Data—St. Croix LEB I		
	# of families	% of total families
Waiting List Total	**203**	
Extremely low income <=30% AMI	167	82.27%
Very low income (>30% but <=50% AMI)	23	11.33%
Low income (>50% but <80% AMI)	9	4.43%
Not Low	4	1.97%
Families with Elderly	20	9.85%
Families with Disabilities	5	2.46%
Families with Children	98	48.28%

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Waiting List Population Breakdown		
Population Total	**425**	
Race/ethnicity - White	6	1.41%
Race/ethnicity - Black/African Native	350	82.35%
Race/ethnicity - Amer Ind/Alaska Native	2	0.47%
Race/ethnicity - Asian	0	0.00%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	7	1.65%
Race/ethnicity - Declined	60	14.12%
Characteristics by Bedroom Size (Public Housing Only)		
Total Bedroom Size	**203**	
1BR	93	45.81%
2 BR	69	33.99%
3 BR	39	19.21%
4 BR	2	0.99%
5 BR	0	0.00%
Waiting List Data—St. Croix LEB II		
	# of families	% of total families
Waiting List Total	**98**	
Extremely low income <=30% AMI	90	91.84%
Very low income (>30% but <=50% AMI)	5	5.10%
Low income (>50% but <80% AMI)	3	3.06%
Not Low	0	0.00%
Families with Elderly	97	98.98%
Families with Disabilities	2	2.04%
Families with Children	0	0.00%
Waiting List Population Breakdown		
Population Total	**113**	
Race/ethnicity - White	6	5.31%
Race/ethnicity - Black/African Native	64	56.64%
Race/ethnicity - Amer Ind/Alaska Native	0	0.00%
Race/ethnicity - Asian	1	0.88%
Race/ethnicity - Nat. Hawaiian/Pacific	0	0.00%
Race/ethnicity - Other	17	15.04%
Race/ethnicity - Declined	25	22.12%

Characteristics by Bedroom Size (Public Housing Only)		
Total Bedroom Size	**98**	
1BR	0	0.00%
2 BR	98	100.00%
3 BR	0	0.00%
4 BR	0	0.00%
5 BR	0	0.00%

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AMP Number	Development Name	Number of Occupied Units	Average Income As of 07/17/2025	Ave Br Calc	Development Average Income Divided by BR Factor	PHA Wide 85% - 115% Percentage relative to EIR	Acceptable Justification
St. Thomas							
VQ001000011	Oswald E. Harris Court	293	$ 24,706	1.13	$ 21,906	106%	Families at this site are experiencing a hardship due to the changes in market conditions and a reduction in the need for unskilled labor. Skills in recovery are more available as the territory is still recovering from the hurricanes of 2017.
VQ001000013	Estate Bovoni Apartments	309	$ 23,053	1.11	$ 20,719	100%	Lack of dependable public transportation and proximity to the landfill, make this a difficult site to lease. There is also a lack of available skilled jobs near the location which leads to a higher level of concentration of poverty than in other communities.
VQ001000014	Paul M. Pearson Garden	117	$ 23,262	1.02	$ 22,738	110%	Families at this site are experiencing a hardship due to the changes in market conditions and a reduction in the need for unskilled labor. Skills in recovery are more available as the territory is still recovering from the hurricanes of 2017.
VQ001000014	H. H. Bergs Homes	49	$ 20,518	1.03	$ 20,007	96%	Families at this site are experiencing a hardship due to the changes in market conditions, a reduction in the need for unskilled labor, and an aging population. Skills in recovery are more available as the territory is still recovering from the hurricanes of 2017.
VQ001000014	Addition to Bergs Homes	24	$ 18,007	1.20	$ 14,985	72%	
VQ001000014	Lucinda A. Millin Home	81	$ 11,793	0.72	$ 16,371	79%	Elderly residents, low income
VQ001000015	Michael J. Kirwan Terrace	123	$ 32,101	1.20	$ 26,825	129%	Families at this site are experiencing a hardship due to the changes in market conditions and a reduction in the need for unskilled labor. Skills in recovery are more available as the territory is still recovering from the hurricanes of 2017.

VQ001000015	The Knolls at Contant	94	$ 33,495	1.15	$ 29,072	140%	Families at this site are experiencing a hardship due to the changes in market conditions and a reduction in the need for unskilled labor. Skills in recovery are more available as the territory is still recovering from the hurricanes of 2017.

*** Data as per VIHA's July 2025 Community Profile Report.**

Average BR Calculation Factor - The calculation is based on PIH Notice: PIH 2001-4 (HA). The bedroom adjustment factor based on national rent averages for units grouped by the number of bedrooms, and which has been used by HUD to adjust for costs of units when the number of bedrooms vary. The bedroom adjustment factor is the unit-weighted average of the distribution. If a PHA average incomes above or below 85% to 115% of the average incomes for each development, the PHA must provide an explanation/justification for the percentage range.

EIR = Established Income Range - Based on 24 CFR Part 903 Public Housing Agency Plans: Deconcentration Amendments to Established Income Range Definition; Proposed Rule (b), PHA shall determine whether each of its covered developments falls above, within or below the Established Income Range. The Established Income Range is 85 percent of the average family income to the greater of either 115 percent (inclusive of 85 percent and 115 percent) of the PHA-wide average income for covered developments as defined in Step 1 or an average family income at which a family would be defined as an extremely low-income family under 24 CFR 5.603.

AMP Number	Development Name	Number of Occupied Units	Average Income As of 07/17/2025	Ave Br Calc	Development Average Income Divided by BR Factor	PHA Wide 85% - 115% Percentage relative to EIR	Acceptable Justification
				St. Croix			
VQ001000021	Alphonso "Piggy" Gerard Complex	18	$ 27,343	1.14	$ 24,008.39	167%	
VQ001000022	John F. Kennedy Terrace	77	$ 15,485	1.07	$ 14,503.30	101%	High criminal activity makes this a high turndown complex leading to a higher concentration of poverty than in other complexes.
VQ001000022	Joseph E. James Terrace	34	$ 8,048	1.25	$ 6,438.49	45%	100% Elderly Project.
VQ001000023	Aureo Diaz Heights	98	$ 12,379	1.10	$ 11,220.77	78%	High criminal activity make this a high turndown complex leading to a higher concentration of poverty than in other complexes.
VQ001000023	Mount Pleasant	42	$ 14,604	0.92	$ 15,910.69	111%	

VQ001000023	Candido R. Guadalupe Terrace	88	$ 12,542	1.13	$ 11,103.97	77%	High criminal activity make this a high turndown complex leading to a higher concentration of poverty than in other complexes.
VQ001000024	Marley Homes	32	$ 16,614	1.17	$ 14,177.52	99%	Marley Addition are located on the same site and run as one project in terms of leasing. Combined EIR is 86% within the required percentage.
VQ001000024	Addition to Marley Homes	59	$ 14,683	1.14	$ 12,910.46	90%	
VQ001000025	Williams Delight Villas	82	$ 17,656	1.15	$ 15,385.30	107%	Williams Delight is in process of converting to a homeownership community. Tenants are long term and their incomes have increased over time.
VQ001000025	Whim Gardens for the Elderly	83	$ 8,902	0.85	$ 10,472.67	73%	100% Elderly Project.
VQ001000026	Louis E Brown Redevelopment I	74	$19,131	0.85	$ 22,506.58	131%	Mixed Income Project.
VQ001000027	Louis E Brown Redevelopment II	10	$13,837	0.85	$ 16,279.06	113%	Mixed Income Project.

*** Data as per VIHA's July 2025 Community Profile Report.**

Based on the analysis of July 11, 2025, income levels at 20 developments within VIHA. Only ten sites fell within the range of 85% to 115%. The remaining 10 sites fall above or below the requirement. The "Acceptable Justification" for each development provided justifies the issues that are affecting each site. VIHA will continue to monitor this on a quarterly basis and work with partnering agencies to develop a plan to correct many of the issues.

St. Croix

Below 85%	Over 115%	Within Range
4	1	5

St. Thomas

Below 85%	Over 115%	Within Range
2	2	4

Combined

Below 85%	Over 115%	Within Range
6	3	9

Financial Resources

VIRGIN ISLANDS HOUSING AUTHORITY		
Planned Sources and Uses		
Sources	**Planned $**	**Planned Uses**
1. **Federal Grants (FY 2026 grants)**		
a) Public Housing Operating Fund (2020) projected	**$20,068,244**	Public Housing Operations
b) Annual Contributions for Section 8 Tenant-Based Assistance (FY 2026 Projected)	**$20,207,000**	Housing Choice Voucher HAP ($18,237,000) and Admin Operations ($1,970,000)
c) Resident Opportunity and Self-Sufficiency Grants	**$103,827**	Resident Services Program Support
Other Federal Grants (list below)		
Foster Youth To Independence	**$30,000**	Program targets housing assistance to young people aging out of foster care and who are at extreme risk of experiencing homelessness.
Single Room Occupancy (SRO) Vouchers	**$76,128**	Program provides assistance to homeless individuals and families.
Emergency Housing Vouchers	**$278,000**	Designed to assist the following family types: homeless, recently homeless, at risk of being homeless, and families who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.
Community Project Funding Grant	**$750,000**	Holistic Community Wellness Center to provide afterschool program for school aged children and to provide health related services to residents.
2. Prior Year Federal Grants (unobligated funds only) (list below)		
N/A		
3. Capital Fund Grants		
CFP 2025	**$11,215,473**	Public Housing Modernization - $11,215,473
CFP 2024	**$7,356,471**	Public Housing Modernization - $11,278,106
CFP 2023	**$7,082,794**	Public Housing Modernization - $10,922,543
CFP 2022	**$714,153**	Public Housing Modernization - $11,277,503
4. FEMA Public Assistance	**$197,142,836**	Awarded $231,250,145.92
5. FEMA HMGP (Oswald Harris Court)	**$1,291,817**	Awarded $1,291,817.19
6. FEMA HMGP (Walter IM Hodge)	**$25,278,202**	Awarded $25,278,201.57
7. CDBG DR (Walter IM Hodge)	**$2,193,936**	Awarded $22,650,000
8. CDBG-DR (Donoe Redevelopment)	**$80,729,958**	Awarded $80,729,958
9. ARPA - Williams Delight Homeownership	**$300,000**	ARPA Award
10. Public Housing Dwelling Rental Income	**$4,997,639**	Public Housing Operations
11. Other income (list below)		
Bad Debt Collection	**$48,000**	Public Housing Operations
Interest	**$59,000**	Public Housing Operations & Programs
12. Non-federal sources (list below)		
Developer Fees - Donoe, Hodge, Hamilton	**$4,463,187**	Projected Fees to the VI Housing Revitalization
13. Non-Federal Sources (other)		
Total Resources	**$384,386,665**	

Operation and Management

Revision of the Admissions and Continued Occupancy Policy (ACOP) and Dwelling Lease
VIHA will update its ACOP effective January 1, 2026. The lease agreement is being updated to include revisions to the ACOP, as necessary to be more effective. Property managers will review changes with residents during the annual recertification process.

Update of Utility Allowances:
Utility allowances are in the process of being updated as per 24 CFR 965.507B and the Public Housing Guidebook. Public Housing Authorities are required to revise utility allowances when there is a rate or cost change of at least 10% since the last adjustment. After review of the utility rates, the analysis found that there is an increase in the rate of more than 10%. Required adjustments are retroactive. For the first day of the month following the effective rate change and are not subject to the 60 day tenant notification requirement. The effective date of the new utility allowance is January 2026.

Utility Allowances for FY2026 will be based on the latest Utility Allowance Study.

Violence Against Women and Department of Justice Reauthorization Act of 2005 (VAWA):
As planned as part of the FY2025 Annual Plan, VIHA committed to taking proactive steps to address issues related to domestic violence under the Violence Against Women Act (VAWA). In pursuit of this commitment, VIHA has developed a Memorandum of Understanding (MOU) in collaboration with the Quality of Life Consortium (QOL) which includes: St. Croix Women's Coalition, Office of Gun Violence and Prevention, Virgin Islands Police Department (VIPD), Department of Justice, Department of Human Services and the Family Resource Center.

This Memorandum of Understanding (MOU) with the Quality of Life Consortium (QOL) partners, establishes a collaborative framework to enhance Emergency Response Management for victims of domestic violence. It provides the necessary support services, to improve crisis response efforts, and equip VIHA employees with training and resources to effectively address household emergency domestic violence, child neglect/abuse, senior citizen abuse, and other forms of violence in compliance with the Violence Against Women Act (VAWA) and state reporting mandates. By partnering with the QOL, VIHA aims to create a supportive and responsive environment for those affected by domestic violence. This collaboration harnesses the agencies' collective experience to provide comprehensive assistance, guidance, and resources to residents facing domestic violence situations.

The objectives of this MOU are to:
1. Provide Emergency Support Services - Ensure immediate and coordinated responses to violent and neglected incidents affecting VIHA residents.
2. Enhance Employee Training - Equip VIHA employees with the knowledge and resources to identify, respond to, and support victims.
3. Facilitate Resource Sharing-Improve survivors' and assailants' access to counseling, shelter, legal aid, and case management services.
4. Strengthen Policy Implementation - Align emergency response efforts with VIHA's policies and legal requirements under VAWA.
5. Establish Communication Protocols - Develop a streamlined process for information sharing, referrals,

and case coordination among partners.

Each party to this agreement would identify residents affected by domestic violence, neglect, or abuse and refer them to appropriate partner agencies. Provide training and resources to VIHA staff to ensure compliance with VAWA. Ensure that housing policies protect the rights of survivors and facilitate emergency transfers when needed. Monitor and evaluate the effectiveness of emergency response services provided under this MOU. Maintain accurate records of referrals, incidents, and responses, ensuring compliance with confidentiality laws and regulations.

This MOU shall remain in effect for a period of two years.

Public Transportation

VIHA understands the critical need for residents in our public housing communities to have access to reliable public transportation. Therefore, we will initiate discussions with the Virgin Islands Department of Public Works to explore the possibility of expanding public transportation services for residents in the Estate Bovoni community. As we continue to obtain a commitment to additional public transportation for our communities, it will remain a key consideration in our planning and discussions.

Grievance Procedures

The Department of Asset Management has 2 vendors contracts for qualified neutral third-party hearing officers through the Procurement Division of the Virgin Islands Housing Authority, in accordance with Virgin Islands Housing Authority procurement requirements.

For all hearings, the Hearing Officer will consist of a neutral third-party hearing officer.

Homeownership Programs

The Williams Delight Villas, built in 1969, consisted of 300 single-family detached homes. The physical address of the property is 158 & 159 Estate Williams Delight, Frederiksted, St. Croix. Section 5(h) authorized by Section 32 Housing Act of 1937 allows for the sale of public housing units to eligible low-income households. The sale proceeds of these sales are used to meet other low-income housing needs.

VIHA's current 5(h) Homeownership Plan at Williams Delight Villas was approved in 1995 and amended in 2012 to authorize the sale of up to 50 homes. As of June 9, 2023, 35 homes have been sold and 183 have been targeted for demolition per Section 18, leaving 82 homes that can be sold under Section 5(h). The Board of Commissioners has authorized amending the Plan to allow for the sale of up to 117 units under Section 5(h), which covers the 35 homes sold to date plus the additional 82 homes that are deemed suitable for renovation and sale. The priorities previously approved in the Plan remains the same.

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First Priority	Residents currently living at Williams Delight Villas (residency required for at least six months.)
Second Priority	Former Williams Delight Villas Residents who are Military Veterans living in other St. Croix VIHA communities or Military Veterans who are Housing Choice Voucher (Section 8) voucher-holders living on St. Croix.
Third Priority	Former Williams Delight Villas Residents living in other St. Croix VIHA communities or Housing Choice Voucher (Section 8) voucher-holders living on St. Croix.
Fourth Priority	Former Williams Delight Villas Residents living in the U. S. Virgin Islands.

VIHA is also amending its Section 8(y) Homeownership to make this resource available to elderly and disabled Williams Delight residents. The chart below provides the occupancy status as of August 1, 2025:

Bedroom Size	Sold	Occupied	Vacant Units	Total
2BR	17	34	98	149
3BR	25	31	63	119
4BR	1	9	22	32
Total	43	74	183	300

A structural and architectural investigation Williams Delight units in May 2022 by Dynotec, a prior structural report by Creative Housing Solutions in 2019 of the units on the East side, and an assessment by VIHA staff on certain selected units in 2023 are the basis for determining that of the 183 vacant units, 100 is not suited for renovation and should be demolished.

As part of the Section 5(h) Plan, homes where renovation costs exceed allowable costs for renovation, are located within the flood where homebuyers cannot procure flood insurance or are structurally unsound will be demolished. VIHA will repair for-sale units to meet local code and HUD habitability standards prior to sale. The average per unit hard cost to renovate occupied homes is estimated at $15,319, while the average per unit hard cost to renovate vacant homes is estimated at $69,036.

The chart below shows the sale prices of homes sold as-is and those sold after substantial renovation.

Bedroom Size	**Size (sq ft)**	**Price Point “As-Is” Occupied Homes**	**Price Point “Rehabilitated” Vacant Homes**
Two-Bedroom	585	$22,000	$52,000
Three-Bedroom	725	$25,000	$65,000
Four-Bedroom	845	$30,000	$78,000

Obtaining financing for the home is a responsibility of the buyer. Eligible homeowners have the option of utilizing the traditional financial institutions, the USDA Rural Development Program, or any other Local or Federal programs that they may be eligible to obtain mortgage financing. In addition, families have the option to do a cash purchase. For any sale transaction, the Head of Household must be lease-compliant and not owe more than 2 months of rent.

Success in obtaining financing will depend on the household's credit history, employment history, and amount of outstanding debt and/or availability of co-signers. Counselling and individual assistance will be provided to prospective buyers on financial planning, budgeting, and loan application procedures through the Virgin Islands Housing Finance Authority. Mortgage assistance is also available to eligible participants through the Virgin Islands Housing Finance Authority's HOME Program.

The following describes the application responsibilities for all prospective purchasers:

- All prospective purchasers must complete and provide a Williams Delight Survey and Letter of Intent to Purchase.
- A prospective purchaser of a home must be income eligible. The prospective purchaser's income must be at or below 80% of AMI based on household size if they are purchasing a home other than their current residency. If the resident that is currently living in the home has an income over 80% AMI, the maximum income requirement of 80% AMI is waived. If a prospective purchaser who is not currently residing in a home decides to purchase a home, the income requirement, of 80% of AMI applies.
- A prospective purchaser must have an acceptable credit score. Prospective Lenders will run a credit report.
- Prospective purchasers must be a first-time homebuyer or cannot have owned a home in the past three years and must not own any other home.
- The prospective purchaser must have a reliable and consistent source of income, evidenced for at least 12 months.
- Prospective purchaser must meet the underwriting standards set by the lender in accordance with the ratio requirements pertaining to income and debt.
- Prospective purchasers must contribute no less than one percent (1%) of their own funds towards the down payment of a house. Prospective purchasers are permitted to use grants, gifts from relatives, contributions from private sources, and other similar sources for the remainder of the down payment VIHA will retain records verifying the source(s) of this one percent contribution.
- The prospective purchaser must have a history of consistent rental payments with VIHA for a minimum of six months.
- Prospective purchasers must be able to afford monthly mortgage payments including taxes, insurance, utilities, maintenance, and other fees associated with homeownership (e.g., association dues), not to exceed 35% of adjusted gross income.
- Each prospective purchaser must agree that the home will be the purchasers' principal residence.
- Head of Household must be lease compliant and not owe rent.

WILLIAMS DELIGIHT HOMEOWNERSHIP PROGRAM [24 CFR 982.625 through 982.643] OVERVIEW [24 CFR982.625]

The Authority will set aside up to twenty-five (25) Resident-based vouchers for eligible VIHA residing at Williams Delight. Eligible families must be admitted into the Housing Choice Voucher Program in accordance with the requirements of 24 CFR 982,617 (a)(1), be a first-time homebuyer, be an elderly or disabled household, and meet the income requirements per 24 CFR Part 982,627(c).

The homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted or an existing participant in the HCV program. The PHA must have the capacity to operate a successful HCV homeownership program as defined by the regulations. There are two forms of homeownership assistance described in the regulations: monthly homeownership assistance payments, and single down payment assistance grants. However, PHAs may not offer down payment assistance until funding is allocated by Congress. Until this happens, a PHA may only offer monthly homeownership assistance. The PHA must offer homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the PHA to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation. The PHA must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The PHA may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the PHA has otherwise opted not to implement a homeownership program. The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

FAMILY ELIGIBILITY [24 CFR 982.627]

Eligible families must be participating in the Authority Williams Delight Section 5(h) or Section 32 Homeownership Program, be admitted into the Housing Choice Voucher Program in accordance with the requirements of 24 CFR 982,617 (a)(1), be a first-time homebuyer, be an elderly or disabled household, and meet the income requirements per 24 CFR Part 982,627(c).

The family must meet all of the requirements listed below before the commencement of homeownership assistance. The PHA may also establish additional initial requirements as long as they are described in the PHA administrative plan.

- The family must have been admitted to the Housing Choice Voucher program.
- The family must qualify as a first-time homeowner or may be a cooperative member.
- The family must meet the Federal minimum income requirement. The family must have a gross annual income equal to the Federal minimum wage multiplied by 2000, based on the income of adult family members who will own the home.

The PHA may establish a higher income standard for families. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit.

- For disabled families, the minimum income requirement is equal to the current SSI monthly payment for an individual living alone, multiplied by 12.

- For elderly or disabled families, welfare assistance payments for adult family members who will own the home will be included in determining whether the family meets the minimum income requirement. It will not be included for other families.
- The family must satisfy the employment requirements by demonstrating that one or more adult members of the family who will own the home at commencement of homeownership assistance is currently employed on a full-time basis (the term 'full-time employment' means not less than an average of thirty (30) hours per week); and has been continuously so employed during the year before commencement of homeownership assistance for the family.

The employment requirement does not apply to elderly and disabled families. In addition, if a family, other than an elderly or disabled family includes a person with disabilities, the PHA must grant an exemption from the employment requirement if the PHA determines that it is needed as a reasonable accommodation.

- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option.
- Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of any home.
- Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c).

SELECTION OF FAMILIES [24 CFR 982.626]

Unless otherwise provided (under the homeownership option), the PHA may limit homeownership assistance to families or purposes defined by the PHA and may prescribe additional requirements for commencement of homeownership assistance for a family. Any such limits or additional requirements must be described in the PHA administrative plan. If the PHA limits the number of families that may participate in the homeownership option, the PHA must establish a system by which to select families to participate.

ELIGIBLE UNITS [24 CFR 982.628]

In order for a unit to be eligible, the PHA must determine that the unit satisfies all of the following requirements:

- The unit must meet HUD's "eligible housing" requirements. The unit may not be any of the following:
- A public housing or Indian housing unit
- A unit receiving Section 8 project-based assistance
- A nursing home, board and care home, or facility providing continual psychiatric, medical, or nursing services
- A college or other school dormitory
- On the grounds of penal, reformatory, medical, mental, or similar public or private institutions
- The unit must be under construction or already exist at the time the family enters into the contract of sale.
- The unit must be a one-unit property or a single dwelling unit in a cooperative or condominium.
- The unit must have been inspected by the PHA and by an independent inspector designated by the

family.
- The unit must meet Housing Quality Standards.
- For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation, and the family must have the right to occupy the site for at least 40 years.

For PHA-owned units all of the following conditions must be satisfied:
- The PHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit, and a PHA-owned unit is freely selected by the family without PHA pressure or steering.
- The unit is not ineligible housing.
- The PHA obtains the services of an independent agency to inspect the unit for compliance with HQS, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any PHA provided financing.

All of these actions must be completed in accordance with program requirements. The PHA must not approve the unit if the PHA has been informed that the seller is debarred, suspended, or subject to a limited denial of participation.

HOMEOWNERSHIP COUNSELLING [24 CFR 982.630]

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counselling program required by the PHA. HUD suggests the following topics for the PHA-required pre-assistance counselling:
- Home maintenance (including care of the grounds)
- Budgeting and money management
- Credit counselling
- How to negotiate the purchase price of a home
- How to obtain homeownership financing and loan pre-approvals, including a description of types of
- financing that may be available, and the pros and cons of diverse types of financing.
- How to find a home, including information about homeownership opportunities, schools, and
- transportation in the PHA jurisdiction
- Advantages of purchasing a home in an area that does not have a high concentration of low-income
- families and how to locate homes in such areas.
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), state and;
- Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The PHA may adapt the subjects covered in pre-assistance counselling (as listed) to local circumstances and the needs of individual families. The PHA may also offer additional counselling after commencement of homeownership assistance (ongoing counselling). If the PHA offers a program of ongoing counselling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counselling. If the PHA does not use a HUD-approved housing counselling agency to provide the counselling, the PHA should ensure that its counselling program is consistent with the counselling provided under HUD's Housing Counselling program.

HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631]

The PHA may not commence monthly homeownership assistance payments for a family until the PHA has inspected the unit and has determined that the unit passes HQS. An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components. The PHA may not require the family to use an independent inspector selected by the PHA. The independent inspector may not be a PHA employee or contractor, or other person under control of the PHA. However, the PHA may establish standards for qualification of inspectors selected by families under the homeownership option.

The PHA may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with HQS. Contract of Sale Before commencement of monthly homeownership assistance payments, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the PHA a copy of the contract of sale. The contract of sale must:

- Specify the price and other terms of sale by the seller to the purchaser.
- Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser.
- Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser.
- Provide that the purchaser is not obligated to pay for any necessary repairs; and
- Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR part 24.
- In its administrative discretion, the PHA may deny approval of a seller for the same reasons a PHA may disapprove an owner under the regular HCV program [see 24 CFR 982.306(c)].

FINANCING [24 CFR 982.632]

The PHA may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. The PHA must establish policies describing these requirements in the administrative plan. A PHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.

CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS [24 CFR 982.633]

Homeownership assistance may only be paid while the family is residing in the home. If the family moves out of the home, the PHA may not continue homeownership assistance after the month when the family moves out. The family or lender is not required to refund to the PHA the homeownership assistance for the month when the family moves out. Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option. The family must comply with the following obligations:

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.
- The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member. Use and occupancy of the home are subject to 24 CFR 982.551 (h) and (i).
- The family must supply information to the PHA, or HUD as specified in 24 CFR 982.551(b). The family must further supply any information required by the PHA or HUD concerning mortgage financing or refinancing, sale, or transfer of any interest in the home, or homeownership expenses. The family must notify the PHA before moving out of the home.
- The family must notify the PHA if the family defaults on the mortgage used to purchase the home.
- No family member may have any ownership interest in any other residential property.
- The family must comply with the obligations of a participant family described in 24 CFR 982.551, except for the following provisions which do not apply to assistance under the homeownership option: 24 CFR 982.551(c), (d), (e), (f), (g) and (j). 15-VII.J

MAXIMUM TERM OF HOMEOWNER ASSISTANCE [24 CFR 982.634]
Except in the case of a family that qualifies as an elderly or disabled family, other family members (described below) shall not receive homeownership assistance for more than:

- Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of twenty
- (20) years or longer; or
- Ten years, in all other cases. The maximum term described above applies to any member of the family who:
- Has an ownership interest in the unit during the time that homeownership payments are made; or
- Is the spouse of any member of the household, who has an ownership interest in the unit during the time homeownership payments are made. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance). If the family has received such assistance for different homes, or from different PHAs, the total of such assistance terms is subject to the maximum term described in this part.

HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES [24 CFR 982.635]
The monthly homeownership assistance payment is the lower of the voucher payment standard, minus the total Resident payment, or the monthly homeownership expenses minus the total Resident payment. In determining the amount of the homeownership assistance payment, the PHA will use the same payment standard schedule, payment standard amounts, and subsidy standards as those described elsewhere in this plan for the Housing Choice Voucher program. The payment standard for a family is the greater of (i) The payment standard as determined at the commencement of homeownership assistance for occupancy of the home, or (ii) The payment standard at the most recent regular re-examination of family income and composition since the commencement of homeownership assistance for occupancy of the home. The PHA

may pay the homeownership assistance payments directly to the family, or at the PHA's discretion, to a lender on behalf of the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family. Homeownership assistance for a family automatically terminates 180 calendar days after the last homeownership assistance payment on behalf of the family.

However, a PHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family. The PHA must adopt policies for determining the amount of homeownership expenses to be allowed by the PHA in accordance with HUD requirements.
Homeownership expenses (not including cooperatives) only include amounts allowed by the PHA to cover:

- Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home
- Real estate taxes and public assessments on the home
- Home insurance
- The PHA allowance for maintenance expenses
- The PHA allowance for costs of major repairs and replacements
- The PHA utility allowance for the home
- Principal and interest on mortgage debt incurred to finance costs for major repairs, `replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.
- Land lease payments where a family does not own fee title to the real property on which the home is located; [see 24 CFR 982.628(b)].
- For a condominium unit, condominium operating charges or maintenance fees assessed by the condominium homeowner association. Homeownership expenses for a cooperative member may only include amounts allowed by the PHA to cover:
- The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home.
- Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt.
- Home insurance.
- The PHA allowance for maintenance expenses
- The PHA allowance for costs of major repairs and replacements
- The PHA utility allowance for the home; and
- Principal and interest on debt incurred to finance major repairs, replacements, or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.
- Cooperative operating charges or maintenance fees assessed by the cooperative homeowner association.

PORTABILITY [24 CFR 982.636, 982.637, 982.353(b) and (c), 982.552, 982.553] Subject to the restrictions on portability included in HUD regulations and PHA policies, a family may exercise portability if the receiving PHA is administering a voucher homeownership program and accepting new homeownership families. The receiving PHA may absorb the family into its voucher program or bill the initial PHA. The family must attend the briefing and counselling sessions required by the receiving PHA. The receiving PHA will determine whether the financing for, and the physical condition of the unit, are acceptable. The receiving PHA must promptly notify the initial PHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.

A family receiving homeownership assistance may move with continued Resident-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued Resident-based assistance for a new unit cannot begin so long as any family member holds title to the prior home. The PHA may deny permission to move to a new unit with continued voucher assistance:

- If the PHA has insufficient funding to provide continued assistance
- In accordance with 24 CFR 982.638, regarding denial or termination of assistance
- In accordance with the PHA's policy regarding number of moves within a 12- month period. The PHA must deny the family permission to move to a new unit with continued voucher rental assistance if:
- The family defaulted on an FHA-insured mortgage; and
- The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.

DENIAL OR TERMINATION OF ASSISTANCE [24 CFR 982.638]
At any time, the PHA may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members). The PHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633 and in accordance with its own policy, with the exception of failure to meet obligations under the FSS program as prohibited under the alternative requirements set forth in FR Notice 12/29/14. The PHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.

Revision of the Housing Choice Voucher Program (HCVP) Administrative Plan:
The HCVP Admin Plan has been updated to include recent changes relative to the operation of the program including the following:

HCVP Emergency Housing Vouchers Participant Preference
HUD has strongly encouraged PHAs to transition Emergency Housing Voucher (EHV) families into the Housing Choice Voucher (HCV) program (PIH Notice 2025-19). In response, VIHA proposes to establish a local preference for families currently assisted under the EHV program. This preference will ensure that EHV families can be transitioned into the HCV program, preventing loss of housing assistance and reducing the risk of homelessness. VIHA will utilize a ranking system to prioritize the EHV preference above all other existing preferences.

In accordance with 24 CFR 982.204(a), families must be selected from VIHA's tenant-based HCV waiting list in order to transition into the regular HCV program. VIHA will amend its HCV Administrative Plan, subject to Board of Commissioners approval, to include this new preference. Following adoption, VIHA will notify all current program participants of the new preference and provide reasonable time for eligible families to apply under this provision.

COMMUNITY SERVICE AND SELF-SUFFICIENCY PROGRAM

Community Service and Self-Sufficiency Program
VIHA continues building its resident services department with ongoing service coordination and the Bright Path family economic mobility plan. The "Department of Resident Wellness and Empowerment" combines traditional Family Self-Sufficiency functions, collaborative partnerships, and the leveraging of services to energize a comprehensive approach to connecting residents to the services and resources necessary for facilitating positive outcomes and economic mobility for each household.

VIHA's long-term goal is to significantly improve the lives of its residents and the households in which they live. All resident engagement efforts will promote opportunities for residents to actualize financial wellness, increased income, better health, and emphasis on whole-person wellness, elimination of food insecurities; improved adult literacy and education attainment; allow residents to foster inclusion and be active and engaged in the community.

The Department of Resident Wellness & Empowerment (RWE) will facilitate resident input into ongoing program design that will drive:

- High-performing youth and workforce readiness
- Healthier residents and communities
- Economically stable residents
- An engaged community of citizens maintaining beneficial relationships, and safer communities.

Focusing on the department's service plan is essential to continued success. Leadership will ensure the successful incorporation and use of existing resources and staff to collect data that develop and target service plans to identify partnerships and access points for community services. Also, the Family Self-Sufficiency (FSS) Program will be a focal point for facilitating positive financial outcomes for VIHA residents' economic goals. Additionally, departmental policies, procedures, and operations manuals will drive the second phase of resident wellness services. The goal of the second phase is to increase awareness and access to services for residents. RWE department will intensely focus on implementing BP Academic and Wellness centers in communities' territory wide. RWE is finalizing grants and procurement of services to build innovative wellness spaces that support physical, mental, and academic wellness. Maintaining effective community resident council collaboration will be instrumental in ensuring that residents connect to the necessary services and resources. Finally, stabilizing the department's mission-results service model will provide a departmental structure that sustains its effectiveness, efficiency, accountability, and team.

BRIGHT PATH UPDATE

VIHA is dedicated to enhancing the quality of life for its residents through a comprehensive and strategic five-year plan. Our initiatives focus on marketing and communications, including developing a detailed Scope of Work, electronic communication and distribution process, a resident communications strategy, and a robust branding strategy for the Bright Path and Resident Wellness & Empowerment (RWE) Department. The Community Service and Self-Sufficiency Program will present a Technical Solution Plan (TSP), coordinate RWE resident training, and facilitate the first RAD. Board meeting, revising the FSS grant's Action Plan, and developing a tracking system for Bright Path and FSS.

Currently operating at 90% capacity, the RWE department aims to reach total capacity by the end of the first year. We are restructuring the Section 3 program to provide more training and education options, alongside building a comprehensive tracking database to ensure that employer and employee information is up-to-date and accessible.

Our mission is deeply rooted in increasing resident input in program design to drive high-performing youth and workforce readiness, healthier communities, economic stability, and engaged community relationships and safety. Over the next five years, we aim to increase awareness and access to services, implement BP Academic and Wellness centers across the territory, and finalize grants to build innovative wellness spaces. Collaboration with community resident councils will be instrumental in connecting residents to essential services and resources.

Stabilizing the mission-results service model will ensure our effectiveness, efficiency, and accountability. Leveraging partnerships will energize a comprehensive approach to connecting residents to the necessary services and resources, facilitating positive outcomes and economic mobility for each household.

Our long-term vision is a commitment to significantly improving the lives of our residents. We promote financial wellness, economic mobility, better health, whole-person wellness, food security, and adult educational attainment. Through these efforts, VIHA aims to strengthen households through self-sufficiency and a thriving community for all its residents.

Family Self-Sufficiency (FSS) Program

The Virgin Islands Housing Authority's (VIHA) Family Self-Sufficiency (FSS) Program, serving a minimum of 25 Low-Income Public Housing (LIPH) and Housing Choice Voucher Program (HCVP) families, has received renewed funding from HUD for fiscal year 2025. In response to the recent updates to the Final Rule and the FSS program Administration provision, VIHA has revised the FSS training and action plan to align with these changes. These updates ensure staff are well-equipped to support participants effectively, and the action plan now includes clear strategies and goals reflecting the new administrative requirements. The Program Coordinating Committee (PCC) partners remain integral to the program's success, providing crucial support as participants strive for economic self-sufficiency.

Infrastructure & Support for People Experiencing Homelessness

VIHA 2026 Plan reflects the commitment to assist individuals and families facing housing instability. We envision a comprehensive approach to address homelessness in the Virgin Islands. Families seeking assistance must be referred by their respective agencies to VIHA, where their eligibility will be assessed based on program criteria. We are streamlining the referral process with the COC to increase access to all special voucher programs and initiatives. The plan highlights the referral process for special vouchers managed by the Housing Choice Voucher Program (HCVP) to ensure efficient and equitable access to these resources. VIHA provides equitable access to housing resources, and our ongoing efforts reflect our commitment to building more robust, more resilient communities.

HCVP/Special Vouchers/support Homeless Populations Referral Process for Special Vouchers:
The importance of a streamlined referral process ensures equitable access to eligible families and individuals need to specialized housing assistance promptly. Referrals for special vouchers, including Foster Youth to Independence (FYI), Emergency Housing Vouchers (EHVs), and Veterans Affairs Supportive Housing (VASH) Vouchers, are facilitated through the collaboration of VIHA and state Continuum of Care (COC) partner agencies. Recognizing the limitations of our current resources and capacity, VIHA will develop a strategic approach that leverages external support from COC agencies to provide resources to support the homeless population effectively. Resources should include security deposit costs, utility assistance payments, purchasing of appliances, housing application fees, as well as, providing short term rental options, expertise and policy adjustments to support those at risk of homelessness, and the homeless population along with persons fleeing or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking effectively. This approach aims to streamline housing voucher referrals and enhance accessibility to housing options while focusing on inclusivity and fair access.

Collaboration for Housing Voucher Referral allocation:
VIHA acknowledges the challenges posed by limited resources within the Authority. Therefore, will work to identify expertise in supportive housing solutions that will facilitate the development and efficient allocation of housing resources to individuals in need. Strategic referral processes will ensure the state has access to specialized vouchers, improving VIHA's capacity to provide timely assistance to the homeless population throughout the territory.

Policy Adjustments and Operational Policy Language Intent:
VIHA recognizes the significance of policy adjustments to accommodate the unique needs of the homeless population. VIHA will review and modify the operational policy and the Administrative Plan of Operational Policy . VIHA aims to mitigate barriers posed by outdated background check regulations. By enabling individuals with specific types of criminal records in the territory to access housing options under the Public Housing Authority (PHA) and HCVP programs, VIHA aligns with HUD's vision of inclusivity and equitable access.

Promotion of Fair Share Remedies and Incentives:
VIHA recognizes the vulnerability of specific populations, including homeless individuals, domestic violence victims, senior citizens, and people with disabilities. VIHA proposes advocating state officials for fair share remedies that offer tailored incentives for Property Owners, Landlords, and Multi-unit developers willing to house special voucher holders. Incentives advocacy catering to each district's unique needs, VIHA aims to foster the increased number of available housing options for participants through successful integration into stable housing environments, promoting long-term well-being and self-sufficiency.

Safety and Crime Prevention

VIHA has embarked on a journey to enhance the safety and security of its public housing communities through the strategic use of technology and collaborative partnerships. This document outlines VIHA's commitment to this mission and the measures taken to achieve it.

VIHA recognized the need to improve safety within its public housing communities, leading to the implementation of a phased project involving the installation of Closed Circuit TV (CCTV) cameras in all communities. These cameras will provide valuable surveillance information aimed at enhancing safety for all residents.

In 2025-2026, VIHA plans to extend its surveillance systems to include the following communities: Michael J. Kirwan Terrace, Lucinda Millin Home, Knolls at Contant, and Estate Bovoni. This expansion demonstrates VIHA's dedication to ensuring the safety and security of residents across various housing complexes.

VIHA acknowledges the importance of a collaborative effort in achieving its safety objectives. To complement the technological advancements, VIHA is actively advocating for additional manpower from the Virgin Islands Police Department (VIPD). This additional support is crucial for the full implementation of community policing within public housing communities.

The VIPD has acknowledged the value of the CCTV systems installed within VIHA's properties. These systems have proven instrumental in assisting law enforcement with resolving criminal activities and addressing altercations. VIHA is proud to contribute to the safety efforts of the VIPD.

In addition to technology and law enforcement collaboration, VIHA has initiated and will continue to work closely with the VIPD's Crime Prevention Unit. Together, they are developing programs and activities that foster on-site interaction with residents and children within public housing communities. These initiatives aim to strengthen community bonds and improve overall safety.

VIHA's unwavering commitment to safer communities is evident through its nonviolence initiatives. By forging strategic collaborations with a consortium of local non-profit organizations, public sector entities, and law enforcement agencies, VIHA is demonstrating its dedication to addressing violence collectively.

VIHA recognizes the significance of infrastructure in creating a secure environment. Investment in enhanced lighting and the installation of CCTV cameras in specific communities not only addresses immediate safety concerns but also lays a solid foundation for the long-term betterment of these communities. VIHA's commitment to the safety and security of its public housing communities is resolute. Through the strategic use of technology, collaboration with law enforcement, community engagement initiatives, and a dedication to nonviolence, VIHA aims to provide a sense of security and an improved quality of life for all residents. Together with its partners, VIHA is building a safer, more vibrant future for its communities.

Asset Management

Annual Inspections
The Virgin Islands Housing Authority will continue quarterly inspections for all public housing units. This will assist in minimizing the turnaround days once the unit becomes vacant. Additionally, the frequency of the inspections will help minimize the amount of open work orders the unit generates as many of the deficiencies will be captured and resolved during the scheduled inspection.

Rent Determination – (Housing Opportunity Through Modernization Act of 2016 (HOTMA))
Under HOTMA, when a household's income exceeds 120 percent (120%) of Area Median Income (AMI) for twenty-four (24) consecutive months, housing authorities have the option to either evict them or offer them a new lease and charge the alternative. VIHA has chosen to allow these households to remain in public housing, paying higher rent. HUD finalized HOTMA rulemaking in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD's regulations found in 24 CFR Part 5 and 24 CFR Part 891.

HUD delayed compliance for Sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Rule until January 1, 2026. The Virgin Islands Housing Authority (VIHA) is committed to continuous improvement and staying aligned with federal regulations and guidelines.

In response to the Housing Opportunities Through Modernization Act (HOTMA), VIHA proposes several critical amendments to our policies and procedures to enhance the effectiveness of our FSS program and ensure compliance with the new regulations. VIHA proposed changes incorporated into the VIHA Administrative Plan (ACOP) and the Family Self-Sufficiency (FSS) Action Plan. VIHA will work closely with legal counsel, stakeholders, and our resident community to ensure a seamless transition and clear communication of these changes.

1. **Annual Income Recertifications:** VIHA will conduct annual income recertifications for FSS participants based on the previous year's income. This adjustment ensures that HOTMA requirements accurately reflect FSS participant incomes.

2. **Interim Income Recertifications: update language in the FSS action plan to state:** "FSS participants can only request interim income recertifications if their income changes by +/- 10%." This provision balances between ensuring accurate income data and minimizing administrative burden.

3. **Phasing Out of Earned Income Disallowance (EID):** VIHA will phase out the Earned Income Disallowance policy. This change aligns with HOTMA and simplifies income calculations for program participants.

4. **Family Self-Sufficiency (FSS) Program:** FSS distributions will be exempt from being listed as income or asset, offering participants greater flexibility and motivation to engage in income-improvement activities without concerns of affecting their housing assistance.

Voluntary Compliance Agreement between United States Department of Housing and Urban Development and Virgin Islands Housing Authority under Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990.

This Agreement arises from the compliance reviews initiated by HUD's Office of Fair Housing and Equal Opportunity ("FHEO") on March 3, 2021. The purpose of the reviews was to determine whether VIHA's administration of its Low-Income Public Housing and Housing Choice Voucher programs is in compliance with the nondiscrimination requirements of Section 504 of the Rehabilitation Act of 1973 ("Section 504"), 29 U.S.C. § 794, and implementing regulations at 24 C.F.R. part 8, and Title II of the American with Disabilities Act of 1990 ("the ADA"), 42 U.S.C. §§ 12101 et seq. and 28 C.F.R. part 35.

The Parties agree to resolve the foregoing matters by entering into this Agreement in order to avoid the burdens and costs of potential administrative and enforcement actions by HUD. HUD has made no findings, and VIHA has made no admission, with respect to any violation of Section 504, the ADA, or any other law with respect to the subject matter of this Agreement.

This Agreement shall be in effect for a period of ten (10) years from the Effective Date of September 4, 2024, or until FHEO has determined that all actions required by the Agreement have been performed, whichever is later.

Substantial Deviation

A "substantial deviation" to VIHA's Five-Year Plan or Restated Five-Year Plan (collectively referred to as the "Five-Year Plan") and Annual Plan is defined as any substantial change, modification, or amendment to the Five-Year Plan that materially and significantly modifies VIHA's goals listed in any section of the Five-Year Plan. A change in VIHA's objectives or strategies in reaching those goals will not be considered a "substantial deviation" or "significant amendment or modification." Other than for "substantial deviation" or "significant amendment or modifications," as defined above, VIHA may make changes to its Five-Year Plan without the necessity of re-submitting the entire Five-Year Plan document, conducting a public hearing, or otherwise engaging in Five-Year Plan Resident Advisory Board consultation or other resident consultation.

Significant Amendment/Modification

The following actions will be considered a Significant Amendment or Modification to the Five-Year and Annual Plan:

- A change that would significantly alter rent or admission policies of VIHA's waiting lists.
- A significant addition of emergency or non-emergency work items not included in the Capital Fund Program Annual Statement(s)
- An exception to this definition will be made for any new activities that are adopted to reflect changes in HUD regulatory requirements or as result of a declared emergency (such changes will not be considered significant amendments or modifications by VIHA)
- Any proposed demolition, disposition, homeownership, Capital Fund Financing, development, mixed-finance, or RAD projects not identified in the Plan.

Section B2: New Activities

HOPE VI or Choice Neighborhoods

VIHA will retain the option to apply for HUD's Choice Neighborhood Planning and Implementation Grants if funding and timing is appropriate.

Mixed-Finance Modernization or Development

VIHA is continuously reviewing its Public Housing Portfolio to determine suitability of available funding and redevelopment opportunities. As such, all VIHA's units will be reviewed for mixed finance potential or HUD's RAD program on an ongoing basis. VIHA has identified development partners and consultants to assist with these efforts, as well as self-development.

VIHA has identified the following sites: Wilford Pedro Home, D. Hamilton Jackson Terrace, Alphonso "Piggy" Gerard, John F. Kennedy Terrace, Nicasio Nico Apartments, Ludvig E. Harrigan Court, Mt. Pleasant, Joseph E. James Terrace, Marley Homes, and Additions and Williams Delight as priority redevelopment sites on St. Croix. On St. Thomas, the redevelopment of the Estate Tutu Hi-Rise Apartments is planned in three (3) phases at three (3) different site locations. These locations include two existing Estate Tutu Hi-Rise sites (Tutu North and Tutu South) and the Donoe site.

VIHA has engaged Developer Partners for the John F. Kennedy Terrace on St. Croix and the Estate Tutu Hi-Rise Apartments on St. Thomas. The redevelopment of John F. Kennedy Terrace will provide the opportunity to serve as a catalyst to the redevelopment of the Christiansted area, including the transfer of the Ralph deChabert property to the territory in exchange for buildable land. The redevelopment of the Estate Tutu Hi-Rise would provide the opportunity for the expansion of new and more resilient affordable housing developments. This redevelopment strategy will incorporate the assistance of the RAD program, Low-Income Housing Tax Credits, and other housing subsidies such as project-based vouchers to support the redevelopment and operational funding needed.

As an integral part of VIHA's Portfolio Repositioning Strategy, VIHA will consider the sale of any asset and purchase of any new land that will support the plan.

HUD has approved a RAD Portfolio Award to VIHA for approximately 1,200 units. A Portfolio Award allows public housing authorities to reserve RAD conversion for a set of projects. The agency will pursue the redevelopment of John F. Kennedy Terrace – 200 units, Joseph James - 34 units, Wilford Pedro Home – 97 units, D. Hamilton Jackson Terrace - 200 units. In addition, up to 1,698 units will be converted to project-based vouchers or project-based rental assistance under RAD per VIHA's Repositioning Strategy. The following table list these proposed RAD projects.

The Virgin Islands Housing Authority (VIHA) has made an offer to purchase the general partner ownership interest in Sugar Estates Associates, LP, the note receivable interest held by Continental Mortgage Corporation (an affiliate of the GP), and the developer fee receivable interest owed to Michael Development Company I, L.P. VIHA desires to maintain as much affordable housing as possible given the scarcity of such housing on the islands.

VIHA will continue to evaluate the option of acquiring other affordable housing developments that would allow VIHA to utilize its Faircloth Limit of 4,127. The Faircloth-to-RAD strategy will also be evaluated as an option to convert a property to a long-term Section 8 contract following acquisition or rehabilitation/construction.

VIHA Properties

Below is a list of the VIHA properties on the Island of St. Thomas and St. Croix that are included in the agency's Portfolio Repositioning Strategy with a summary of each site's status.

St. Thomas	DoFA	Current Units	Demo	New Const	Final Units	ACC	RAD	PBV	LIHTC Only/RAD/ Sec 18	Final Units
Estate Tutu	1974	304	(304)	154	154		0	154		154
Oswald Harris Court	1963	298	(16)		282		282			282
Oswald Senior		0			0			0		0
Donoe Family		0		84	84			84		84
Estate Bovoni	1973	366			366		366			366
Paul M. Pearson	1954	120	(120)	80	80			80		80
H. H. Bergs / Addition	1957	74	(74)	74	74			74		74
Lucinda Millin Home	1970	85	(85)	85	85			85		85
Michael J. Kirwan	1970	126	(126)	126	126			126		126
The Knolls at Contant	1998	96			96	0	96			96
St Thomas Totals		1,469	-725	603	1,347	0	744	603	0	1,347
St. Croix	DoFA	Current Units	Demo	New Const	Final Units	ACC	RAD	PBV	IA/Section 18 Blend	Final Units
D. Hamilton Jackson	1954	110	0	0	110		110		0	110
Alphonso Gerard	1957	26	0	0	26		26		0	26
John F. Kennedy	1966	200	(200)	200	200		200		0	200
Wilfred Pedro (Stony Ground)	1971	98	(98)	98	98		98		0	98
Ralph deChabert Sr.	N/A	0	0							0
Joseph E. James	1984	34	0	0	34		34			34
Aureo Diaz Heights	1970	125	(100)	125	125		100		25	125
Mount Pleasant	1973	44	(44)	46	46		44	0	2	46
Candido Guadalupe	1974	90	(90)	90	90			90		90
Marley Homes	1957	34	0	0	34		34	0	0	34
Marley Addition	1968	60	0	0	84		60	0	24	84
Ralph deChabert	1971	0	0	0	0		0		0	0
Walter IM Hodge	1971	250	(2)	0	248		248			248
William's Delight	1973	278	(178)	0	100	100	0			100
Mon Bijou		2	0	0	2	2				2
Nicasio Nico	1974	60	(60)	60	60		0	60		60
Ludvig Harrigan	1960	70	(70)	70	70		0	70		70
LEB I/II	2011/12	87	0	0	87	87				87
LEB III	2019	0	0	90	90			90		90
St. Croix Totals		1,568	-842	779	1,504	189	954	310	51	1,504
Grand Totals		**3,037**	**(1,567)**	**1,382**	**2,851**	**189**	**1,698**	**913**	**51**	**2,851**

VIHA has developed a Repositioning Strategy that calls for the rehabilitation or new construction of more than 3,000 public housing units through a variety of repositioning strategies, including RAD, standard project-based assistance, Section 18 demolition, and public housing homeownership.

These developments, except for William's Delight, will be financed with either 4% or 9% Low-Income Housing Tax Credit proceeds. William's Delight will be developed as homeownership units under the HUD Section 5(h) Homeownership Program. VIHA has entered into a Master Development Agreement (MDA) with three developers. The Richman Group (TRG) was recently terminated for convenience. VIHA will issue an RFP to create a pool of qualified developers to implement the projects previously assigned to TRG.

Below is a list of the VIHA properties that are included in the agency's Portfolio Repositioning Strategy with a summary of each site's status.

Developer Selection
VIHA selected three developers – MDG and Pennrose to serve as developers of the St. Croix developments. MDG was chosen to develop Walter I.M. Hodge Pavilion, D. Hamilton Jackson, Alphonso Gerard, and John F. Kennedy. Pennrose was chosen to develop Tutu High-rise, Nicasio Nico and Ludvig Harrigan. TRG was selected to develop Ralph deChabert, Marley and Marley Homes Additions, Mount Pleasant, Aureo Diaz Heights, and Wilford Pedro; however, a new RFQ for a developer for these projects will be solicited. TRG is no longer one of our developer partners.

Narrative of Proposed Redevelopment Sites

Estate Donoe, (Estate Tutu offsite Replacement Housing Phase 1)
This project is the first phase of three phase development aimed at replacing the Tutu Public Housing Development that was irreparably damaged by Hurricanes Marilyn, Irma, and Maria. The Phase 2 and Phase 3 will be discussed below.

Site: Estate Donoe is approximately 17.5-acres located at No. 2 New Quarter, St. Thomas, USVI 00802, containing parcels Nos. 3A, 3B-1, B-2, and 3B Estate Donoe. The site has heavy vegetation, and irregular in shape with varied steep grading conditions, all the improvements remaining because of the hurricanes have been demolished leaving only two existing roads on site. All public utilities are available with sufficient capacity to support the proposed apartments. According to the Federal Emergency Management Agency's Flood Hazard Map, panel number 7800000028G, dated April 16, 2007, the property is in Zone "X", which is a determination to be outside the 0.2 percent annual chance floodplain. Site improvements will include, but are not limited to, parking, sidewalks, site lighting, a potable water cistern, all necessary utility distribution systems, trash enclosures, tot lots, landscape, and site irrigation.

Location: The site is surrounded by a blend of single and multi-family residential homes and is near a network of assets, including schools, the public library, retail, pharmacies, grocery shopping and banks. The site is easily accessed by public transportation and by car to the island's major thoroughfares.

Construction/Scope of Work: The new affordable apartment buildings will be constructed with slab on grade and concrete masonry foundation walls on concrete spread footings. The exterior walls will be constructed with concrete block and have a stucco finish, and all buildings are being designed to meet the construction requirements of Enterprise Green Communities. The new apartments will incorporate sustainable green features such as solar panels, energy star appliances and light fixtures/ceiling fans, low-water usage fixtures, occupancy sensors for shared areas and community spaces, solar water heaters in townhomes, and metered connections for air conditioning units in the bedrooms of each apartment.

Hurricane resilient building techniques will be applied, which includes a micro-turbine energy system so that the property is not reliant on the Island's electrical grid. Planned project amenities include indoor and outdoor community space. The plans incorporate sustainable design standards and local architectural influences that integrate the development within the greater neighborhoods. The sites will comply with all federal accessibility requirements.

Development Costs/Funding: The total development cost for the Estate Donoe development is $71.3 million. Pennrose received a 9% LIHTC award of $3.4 million on December 27, 2019, from the VIHFA. The project includes a $80 million CDBG-DR commitment. All apartments will be subsidized by project-based vouchers. The original contractor was terminated from the project, and a new contractor has been selected to restart the project. This has delayed the construction completion date to December 2027.

Estate Tutu North Redevelopment Project - Phase I (Tutu Phase II)
Construction Scope of Work: Phase I of the Tutu North will consist of the construction of 60 senior units. Master planning for this phase has begun. The preliminary plan calls development one six story senior building. The projected cost for Tutu North is $64.0 million.

The Senior units would be one project with a preference for age restriction in the senior building. Financing for this phase will include: 9% LIHTC, FEMA, project-and project- based rental subsidies.

Timeline: The developer is in master planning process. Financing structuring has also commenced. The financial closing is projected for 4th quarter of 2025.

Estate Tutu North Redevelopment Project - Phase II (Tutu Phase III)
Construction Scope of Work:
Phase I of the Tutu North will consist of the construction of 92 family units. Master planning for this phase has begun. The preliminary plan calls development three multi-family buildings, and one community building. The projected cost for Tutu North is $80.0 million.

The Family units will be financing for this phase will include: 4% LIHTC/tax-exempt bonds, FEMA, project-and project- based rental subsidies.

Timeline: The developer is in master planning process. Financing structuring has also commenced. The project will include tax-exempt bonds. The financial closing is projected for 2nd quarter of 2027.

D. Hamilton Jackson Terrace
Site: This development consists of 110 public housing units situated in the Richmond community of Christiansted. The property was built in 1952. The physical address of the property is 7 Estate Richmond, Christiansted, St. Croix: and

This project will rejuvenate 106 units, excluding 4 units at D. Hamilton Jackson and excluding all the Alphonso Gerard Place units. The Alphonso Gerard Place units will remain as public housing units. We expected Close in December 2024. The Closing actually happened on January 24, 2025. The Notice to Proceed was issued to J. Benton Construction on January 24, 2025. A Groundbreaking was held on March 14, 2025.

The D. Hamilton Jackson Terrace Revitalization Project (the "Project") is concurrently being financed in two separate financing transactions, both of which utilize HUD's Rental Assistance Demonstration ("RAD") program, transitioning from public housing to funding through project-based section housing assistance payment agreements: (i) the Territory's first tax exempt bond/4% Low Income Housing Tax Credit (LIHTC) transaction, and (ii) a 9% LIHTC transaction.

Upon completion of the phased rehabilitation (expected by December 2026), with short term tenant relocation during the construction, the completed Project will include 106 units comprised of 32 one-bedroom units, 48 two-bedroom units, 20 three-bedroom units and 6 four-bedroom units. Four existing residential units will be decommissioned from residential use and converted into additional community space.

All DHJ in-place residents were successfully transitioned from the PIH PIC system to the MFH (Multifamily-PBRA) program's TRACS system. One hundred percent of the eligible (100%) DHJ in-place residents LIHTC Initial Certifications (TICs) have been completed and approved within the IRS Safe Harbor compliance period (120 days from date of Acquisition).

During the strategic repositioning planning phase of the DHJ RAD Conversion Acquisition and Rehabilitation project, it was determined that there would not be enough vacant units at the converting property to accommodate the temporary relocation of residents required to facilitate ongoing construction.

Therefore, in the absence of other viable options in the community, and in accordance with Notice PIH 2016-17 Rental Assistance Demonstration (RAD) Notice Regarding Fair Housing and Civil Rights Requirements and Relocation Requirements Applicable to RAD First Component – Public Housing Conversions, Section 7.5. Public Housing as a Temporary Relocation Resource, VIHA opted to use vacant units in the nearby public housing properties of John F. Kennedy Terrace (JFK) and Alphonso "Piggy" Gerard Place (APG) (aka Basin Triangle).

During the financial Closings of the David Hamilton Jackson (DHJ) 4% and 9% RAD Conversion Transactions, VIHA received HUD's official approval to Master Lease specific units located at John F. Kennedy (JFK) and Alphonso Piggy Gerard (APG)/Basin Triangle public housing properties to the developer owners of the DHJ RAD 4 LLC and DHJ RAD 9 LLC properties.

Alphonso "Piggy" Gerard Place

Site: This property consists of 26 public housing units. It was built in 1956. The physical address of the property is 8 Estate Richmond, Christiansted, St. Croix.

Location: The sites are near the Caribbean Sea, WAPA utility plant, and the previously demolished Ralph deChabert site.

Construction Scope of Work: The conversion of the Basin Triangle (Alphonso "Piggy" Gerard) project includes the rehabilitation of 26 units in 13 buildings.

Development Costs/Funding: Total development cost is estimated at $48.0 million with funding from CDBG-DR, Permanent Mortgage, and Deferred Developer Fee.

Timeline: Preliminary proformas have been developed, and VIHA is working with the VIHFA to establish a Tax-Exempt Bond Program to provide financing need to bring this project to fruition. Once the Tax-Exempt Bond Program is established, the project should close in the 1st quarter of 2024.

The financial closing is now tentatively scheduled for the 1st quarter of 2027.

Stony Ground - Phase 1 (Wilford Pedro Home aka "Whim Gardens")

Site: Wilford Pedro consists of 98 public housing units. The physical address of the property is 53 Estate Whim, Frederiksted, St. Croix.

Construction Scope of Work: The concept plan calls for the existing 98 units to be demolished and replaced with 97 RAD-LIHTC units. VIHA will request a transfer of assistance of these units to the Stony Ground site as an alternative location to redevelop this project. VIHA has executed a Purchase Agreement for Stony Ground. An acquisition proposal must be submitted to and approved by HUD as part of the RAD conversion process.

Development Costs/Funding: Total development cost is approximately $89.0 million with funding from CDBG-DR, Permanent Mortgage, and Deferred Developer Fee.

Timeline: The project is expected to close in December 2026.

John F. Kennedy Terrace - Phase I (Stoney Ground Phase 2/3)

To address the critical need for housing for the residents of John F. Kennedy Terrace, VIHA will request approval from HUD to transfer 134 RAD project-based rental assistance units from the JFK and Joseph James sites to the Stoney Ground site. This transfer of assistance (ToA) will enable VIHA to build new housing while at the same time allowing residents to remain in place with the new development being constructed.

Existing residents at JFK and Joseph James will be given the right of first refusal to move to the newly constructed Stoney Ground site, transfer to another VIHA public housing property, or receive a Resident-based voucher to relocate elsewhere.

We expect that the remaining 100 units in this CHAP will be replaced onsite at JFK, while the units in the identified WAPA propane blast zone are demolished and the families relocated.

Construction Scope of Work: One hundred (134) new units will be constructed on the Stoney Grounds site in two phases.

Development Costs/Funding: Total development cost is approximately $61.1 million with funding from CDBG-DR, FEMA, LIHTC equity, Bond Senior Mortgage, and Deferred Developer Fee.

Timeline: The project is expected to close in December 2026.

Williams Delight Villas

Site: The Williams Delight Villas was built in 1969 on 43.4 acres of land and are located on Plots 158 & 159 Estate Williams Delight in St. Croix, Virgin Islands. There are 300 single-family detached homes that vary in size. There are 149 homes on the east side which has a community center building and four small parks. The remaining 151 homes are on the west side which has a large park, a basketball court and six small parks.

Location: The homes are connected to the St. Croix public water system and have cisterns to collect rainwater (the cisterns are not operational at this time). These cisterns are an important source of water because water is scarce and expensive in the U.S. Virgin Islands. As many as four homes share one cistern divided into separate small reservoirs. The foundations are a slab-on-grade construction with exterior 6" pre-cast concrete walls and a 4" flat masonry roof. Some of the homes have been renovated to include a galvanized metal roof above the masonry roof.

Estate Williams Delight, of which Williams Delight Villas is a part, is zoned R-2. The lot sizes within the Williams Delight development range from 3,900 to 6,100 square feet. Since the current zoning laws have an increased lot size minimum, additions to existing homes may be restricted unless a homeowner acquires an adjacent lot to increase the total size of the lot. Provisions will be incorporated in the mortgage documents that limit the use of each lot as residential and will require consistency with the requirements of the current zoning with respect to yards, width, depth, and open space.

Williams Delight is built on low, flat land in the center of the island of St. Croix approximately ten miles from the nearest town of Frederiksted. The development is located between the main east and west highways, Queen Mary Highway on the north and Melvin Evans Highway on the south. Within a two-mile area of Williams Delight there are schools covering pre-school through college.

The site is convenient to both commercial and industrial center of the islands, centrally located to employment and shopping. The site is located along the main east and west travel artery allowing access to the hospital, services, and amenities. Public transportation and a school bus are available at the site.

Construction Scope of Work: The Williams Delight Villas (WD), built in 1969, consists of 300 single-family detached homes. The physical address of the property is 158 Estate William's Delight, Frederiksted, St. Croix.

57 homes have been sold to the families residing in their home at the time of the sale. The Program was approved by HUD on September 8, 1995; and amended in December 2012. 100 of the homes are occupied, with the remaining 165 being vacant.

Demolition: VIHA will demolish Homes that meet HUD's obsolescence requirements. We estimate that 100 units be demolished.

Nicasio Nico Apartments

Site: Nicasio Nico is in East Christiansted on the Island of St. Croix, which includes 60 vacant, significantly deteriorated multi-family units. The physical address is 72C Estate LaGrande Princess, St. Croix, VI 00820.

Location: The site is adjacent to residential neighborhoods and a residential/resort area bordering the Caribbean Sea and has Caribbean views and access to the beach.

Construction Scope of Work: The project will consist of the demolition of 60 units and replacing them with 60 standard project-based units. VIHA anticipates that new units will be constructed back on the site to reconnect the site to the surrounding amenities.

Development Costs/Funding: The total development cost is estimated at $32.0 million, with funding coming from a variety of sources, including FEMA, CDBG-DR, LIHTC equity, and private financing.
Timeline: The project is expected to close in 2027.

Joseph James Terrace
Site: The property consists of 34 units and was built in 1956 with an addition in 1966. VIHA envisions rehabilitating these units under RAD. The physical address of the property is 184 A&B Estate Ruby, Christiansted. St. Croix.

Location: The site is situated in the Ruby community of Christiansted in the northcentral part of the Island of St. Croix The Stoney Ground site is being explored as an alternative site for this project.

Scope of Work: The project is envisioned as a conversion-only project, which means no additional private funds are expected to be leveraged.

Development Costs/Funding: Total development cost is pegged at $4.6 million, with all the funding coming from CDBG-DR.

Timeline: The project is expected to close in 2026.

Ludvig E. Harrigan Court
Site: Ludvig Harrigan currently comprised nine (9) one, two, and three-story buildings with a total of 70 dwelling units. The buildings were originally constructed between 1958 and 1960. The official address of the development is #1-5 Estate Mars Hill & Wheel of Fortune, Frederiksted, St. Croix, Virgin Islands 00840.

Location: The buildings are situated in an area to the south of downtown Frederiksted. Entertainment, stores, and restaurants are easily accessible via city streets and public transportation in the St. Croix area. Single-family and multi-family housing and commercial property are common to Estate Mars Hill and Wheel of Fortune.

Construction Scope of Work: Seventy units previously demolished will be replaced with 70 newly constructed standard project-based units.

Development Costs/Funding: Total development cost is pegged at $37.3 million with funding coming from a variety of sources, including FEMA, CDBG-DR, LIHTC equity, and private financing.

Timeline: The project is expected to close in 2027.

Marley Homes and Marley Homes Additions
Site: These two properties consist of 94 units. The properties were built in 1956, with the additions added in 1966. The physical address for the property is 190A, 190B&191B, Estate Two Brothers, Frederiksted, St. Croix.

Location: These properties are situated in the Two Brothers community of Frederiksted in the southwestern part of the Island of St. Croix. The properties are adjacent to the beautiful West Bay and near the Caribbean Museum Center for the Arts.

Construction Scope of Work: The initial plan called for rehabilitating 94 units under one Commitment to Enter into Housing Assistance Payment (CHAP). VIHA is now exploring ways to reimagine the site by constructing new units that would integrate the development with the surrounding community and take advantage of its proximity to West End Bay.

Development Costs/Funding: Total development cost is pegged at $61.5 million with funding coming from CDBG-DR, FEMA, Federal Home Loan Bank, Private Mortgage, and LIHTC equity.

Timeline: The project is expected to close in 2027.

Aureo Diaz Heights
Site: Aureo Diaz consists of 100 public housing units. The physical address of the property is #5 Estate Bethlehem, Christiansted, St. Croix, 00851

Location: The site is near the St. Croix VIHA office and is 0.3 miles from the USVI Superior Court and 0.93 miles from the University of the Virgin Islands St. Croix campus.

Construction Scope of Work: The concept plan and feasibility analysis are being developed. The current plan calls for the construction of up to 125 units with 100 RAD-LIHTC units and 25 LIHTC only units. The Stoney Ground site is being explored as an alternative site for this project.

Development Costs/Funding: Total development cost is pegged at $65 million with funding coming from CDBG-DR, FEMA, Permanent Mortgage, and Deferred Developer Fee.

Timeline: The project is expected to close in 2027.

Mount Pleasant
Site: The site consists of 44 units. The physical address of the site is # 5 Estate Mount Pleasant.
Location: The site is 1.96 miles from Manny Bay, 1.68 miles from Henry E. Rholsen Airport, and .82 miles from the Cruzan Rum Distillery.

Construction Scope of Work: The initial plan called for the redevelopment of 44 units. The concept plan envisions up to 79 units, with 44 units being RAD-LIHTC and 35 being LIHTC-only. The Stoney Ground site is being explored as an alternative site for this project.

Development Costs/Funding: Total development cost is pegged at $42.7 million with funding coming from CDBG-DR, FEMA, Permanent Mortgage, and Deferred Developer Fee.
Timeline: The Richman Group, in conjunction with VIHA, has begun developing conceptual site plans to reimagine this development. The project is expected to close in 2027.

Candido Guadalupe
Site: This development consists of 90 units that will be demolished. The physical address of the property is # 20 Estate Slob, Kingshill, VI 00851

Location: The site is .29 miles from the Solo Historic District and .16 miles from Alfredo Andrews Elementary School.

Construction Scope of Work: The initial plan calls for the demolition of 90 units and the construction of 90 new units.

Development Costs/Funding: Total development cost is pegged at $48 million.

Timeline: The project is expected to close in 2027.

Demolition and/or Disposition

Based on Hurricane Irma's impact on the Virgin Islands on September 6, 2017, the Tutu High-Rise Apartments located on St. Thomas, was severely damaged making it unhabitable. An application for the demolition of Tutu High-Rise Apartments was approved by HUD in 2018, and the 4 phases of demolition are in progress. Phase I – The demolition of buildings 10, 11, 12 and 22 was completed in January 2023. The Demolition of Phase 3 is currently in process and should be completed January 2026. Phase 2 will be solicited again in 2026. The completion of the last demolition phase, Phase 4, will be determined soon thereafter.

The Williams Delight Villas, built in 1969, consists of 300 single-family detached homes. The physical address of the property is 158 & 159 Estate William's Delight, Frederiksted, St. Croix. 57 homes have been sold to date. The Program was approved by HUD on September 8, 1995; and amended in December 2012. 75 of the homes are occupied, with the remaining 68 being vacant. VIHA will demolish homes that meet HUD's obsolescence requirements. We estimate that 100 units be demolished.

John F. Kennedy Terrace -

Development name: Tutu High-rise Apartment, VQ001000012

1. Activity type: Demolition ☒Disposition ☒
2. Application status: **Approved** demolition application ☒
3. Date demolition application **Approved**: January 19, 2018
4. Number of units affected: 304 Units, Community Center and COCC
5. Coverage of action ☒ Total development
6. Timeline for activity: Planned: Disposition to Developer Partnership (3 Phases)
    a. Actual or projected start date of activity: December 31, 2025
    b. Projected end date of activity: December 30, 2029

Development name: Ludvig E. Harrigan Court, VQ001000024

1. Activity type: Demolition ☒ Disposition ☒
2. Application status: **Approved** demolition application ☒
3. Date demolition application **Approved**: June 5, 2018
4. Number of units affected: 70 units
5. Coverage of action: ☒ Total development
6. Timeline for activity: **Completed**: Demolition of all buildings – March 11, 2022

Planned: Disposition to Developer Partnership

a. Actual or projected start date of activity: June 30, 2027
b. Projected end date of activity: December 31, 2029

Development name: Nicasio Nico Apartments, VQ001000022

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: ☒ Approved demolition application
3. Date demolition application Approved: May 24, 2017
4. Number of units affected: 60 Units
5. Coverage of action ☒ Total development
6. Timeline for activity: **Completed**: Demolition of all buildings – March 1, 2020,

Planned: Disposition to developer partnership

a. Actual or projected start date of activity: December 30, 2027
b. Projected end date of activity: December 30, 2029

Development name: John F. Kennedy Terrace, VQ001000022

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: Planned application
3. Date application **Planned** for submission: September 30, 2025
4. Number of units affected: 200 Units
5. Coverage of action: ☒ Total development
6. Timeline for activity: **Planned**: Demolition of 144 units in the Designated Blast Zone

Disposition to developer partnership

a. Actual or projected start date of activity: December 30, 2025
b. Projected end date of activity: December 30, 2027

Development name: Ralph deChabert Place, VQ001000021

1. Activity type: ☒ Disposition
2. Application status: Planned application ☒
3. Date application planned for submission: October 31, 2024
4. Number of units affected: Vacant Land Only – 19.3 Acres
5. Coverage of action: ☒ Total development
6. Timeline for activity: Disposition to Government of the USVI
   a. Actual or projected start date of activity: December 31, 2025
   b. Projected end date of activity: March 30, 2026

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Development name: Estate Mon Bijou, VQ001009999

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: December 30, 2024
4. Number of units affected: 3 single-family lots and Community Center Building
5. Coverage of action: ☒ Part of the development
6. Timeline for activity:
   a. Actual or projected start date of activity: December 31, 2025
   b. Projected end date of activity: January 30, 2026

Development name: Hoffman/Nullyberg Property– (No AMP Number)

1. Activity type: ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: September 30, 2025
4. Number of units affected: No units. Land only. 35.8 Acres
5. Coverage of action (select one) ☒ Total development
6. Timeline for activity:
   a. Actual or projected start date of activity: June 30, 2026
   b. Projected end date of activity: December 31, 2027

Development name: Williams Delight Villas, VQ001000025

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: September 30, 2024
4. Number of units affected: 105 Units (demolition), 160 Units (disposition through homeownership or land sale)
5. Coverage of action: ☒ Part of the development
6. Timeline for activity:
   a. Actual or projected start date of activity: December 31, 2022
   b. Projected end date of activity: December 31, 2027

Development name: Lucinda Millin Home, VQ001000014

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: ☒ **Planned** application
3. Date application **planned** for submission: September 30, 2026
4. Number of units affected: 85 Units
5. Coverage of action: ☒ Total Development
6. Timeline for activity:
   a. Actual or projected start date of activity: December 30, 2026
   b. Projected end date of activity: December 31, 2028

Development name: Oswald Harris Court, VQ001000011

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: June 28, 2025
4. Number of units affected: 16 Units (demolition)
5. Coverage of action: ☒ Part of the development
6. Timeline for activity: Disposition to developer partnership
   a. Actual or projected start date of activity: September 30, 2026
   b. Projected end date of activity: December 31, 2028

Development name: Paul M. Pearson Gardens, VQ001000014

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: December 30, 2025
4. Number of units affected: 120 Units
5. Coverage of action: Total Development
6. Timeline for activity: Disposition to developer partnership
   a. Actual or projected start date of activity: March 31, 2026
   b. Projected end date of activity: December 31, 2028

Development name: David Hamilton Jackson Terrace, VQ001000022

1. Activity type: ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: September 30, 2023
4. Number of units affected: 110 Units
5. Coverage of action: Total Development
6. Timeline for activity: Disposition to developer partnership
   a. Actual or projected start date of activity: Actual Closing Date: January 24, 2025
   b. Projected end date of activity: December 31, 2027

Development name: Alphonso "Piggy" Gerard, VQ001000022

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: Planned application
3. Date application planned for submission: September 30, 2023
4. Number of units affected: 26 Units
5. Coverage of action: Total Development
6. Timeline for activity: Disposition to developer partnership
   a. Actual or projected start date of activity: Closing Date: December 31, 2025
   b. Projected end date of activity: December 31, 2027

Development name: Wilford Pedro Home, VQ001000025

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: Planned application
3. Date application planned for submission: June 30, 2023
4. Number of units affected: 98 Units
5. Coverage of action: Total Development
6. Timeline for activity: Demolition of old buildings and Disposition to developer partnership
   a. Actual or projected start date of activity: Closing Date: March 1, 2025
   b. Projected end date of activity: December 31, 2027

Development name: Michael J. Kirwan Terrace, VQ001000015

1. Activity type: ☒ Demolition ☒ Disposition
2. Application status: **Planned** application
3. Date application **planned** for submission: November 30, 2023
4. Number of units affected: 2.20+/- acres
5. Coverage of action: ☒ Part of the development
6. Timeline for activity: Disposition to V. I. Waste Management Authority
   a. Actual or projected start date of activity: Closing Date: March 31, 2026
   b. Projected end date of activity: December 30, 2026

Conversion of Public Housing to Project-Based Assistance Under RAD

VIHA will continue based on the 2018 CHAP approvals, the conversion of one or more of its St. Croix properties for conversion to project-based assistance under the Rental Assistance Demonstration Program in 2019. Participation in the program would allow for the redevelopment and/or modernization of properties that VIHA currently does not have the financial resources to undertake.

The Virgin Islands Housing Authority anticipates converting additional developments to project-based assistance under the Rental Assistance Demonstration (RAD) Program.

VIHA certifies that it is currently compliant with all fair housing and civil rights requirements, including those imposed by any remedial orders or agreements that may arise in the future.

RAD was designed by HUD to assist in addressing the capital needs of public housing by providing VIHA with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, the Authority's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration.

The conversion of the public housing properties to the Multifamily RAD Project-Based Rental Assistance (PBRA) program will entail a meaningful change from VIHA's standard business operations. The properties will transition from the HUD Office of Public and Indian Housing (PIH) Division to the HUD Office of Multifamily Housing (MFH) Division. It is important to understand that the property will no longer be a part of VIHA's regular inventory. Therefore, unlike the RAD PBV program (which remains under PIH), VIHA's HCVP staff will not administer the MF RAD PBRA HAP Contract.

The RAD PBRA HAP Contract will be between HUD and the new Owner. The initial contract will be for 20 years and will be subject to annual appropriations. HUD shall offer, and the Project Owner shall accept, a renewal contract for the prescribed number of units at the expiration of the initial contract and each renewal contract. Each Covered Project with a PBRA HAP Contract will be subject to a 20-year RAD Use Agreement that will renew with the HAP Contract on the property assisted by the HAP Contract.

At conversion, the public housing properties will transition to blended properties, subject to the requirements of both the PBRA and the LIHTC programs. All new applicants must qualify for both programs to be deemed eligible for admission. VIHA's HCVP staff will establish and manage the waiting lists and determine new applicant eligibility. The Owner's Agent (a private property management company) will be responsible for all other aspects of administering the programs and managing the property.

VIHA will establish and maintain Multifamily RAD PBRA Site Based Wait Lists for the properties converting to project-based rental assistance. Each list will initially be populated with families with a right to return to each affected project and the existing applicants on the public housing waiting list of the same district (on the date each project receives a RAD Conversion Commitment (RCC)), and then opened to the public. The existing public housing applicants who wish to be added to Multifamily RAD PBRA Site Based Wait Lists in both districts will be added to said lists and will maintain their original public housing application date(s).

Preference in selecting applicants for each site-based waiting list will be given in the following order to: (1) residents with a right to return, (2) residents displaced due to governmental action including (a) converting public housing projects under RAD to project-based vouchers (PBV), project-based rental assistance (PBRA) or Mixed-Finance, or (b) a government-declared natural disaster. Within each preference category, applicants shall be selected based on the date and time of application, except that preference for units with disability features shall be given to applicants requiring the features of these units.

For public housing projects converting assistance to PBRA under the First Component of the Demonstration, 24 CFR part 880, Section 8 Housing Assistance Payments Program for New Construction as modified for RAD and as set forth in Appendix I (of the Notice H 2019-09) and applicable existing and subsequent Office of Housing guidance will apply.

Special Provisions Affecting the Public Housing Conversions to the RAD PBRA Program may be found in Notice H 2019-09 (Section 1.7).

Units with Approved Vacancies for Modernization

VIHA's public housing portfolio is organized into 12 Asset Management Projects (AMPs) and includes 2,426 public housing units. VIHA is focused on the rehabilitation of vacant apartments. VIHA currently has approximately 490 vacant apartments exempted for Modernization and Redevelopment activities, including demolition, RAD and other modernization activities. VIHA will continue to assess the number of units to be exempted under these categories during the fiscal year.

Project-Based Vouchers

VIHA administers the Territory's Housing Choice Voucher Program, which is budgeted to provide rental assistance to 2,162 low-income households. VIHA provides project-based rental subsidy to affordable housing sites on St. Thomas and St. Croix. VIHA will advocate for increased funding allocations to provide additional units with Project-Based Vouchers (PBV). VIHA will support changes in HUD regulations to increase the cap of PBV available in its funding allocation.

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VIRGIN ISLANDS HOUSING AUTHORITY
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
DECEMBER 31, 2023

I. Summary of Auditors' Results

Financial Statement Section

1.	Type of auditors' report issued:	Qualified
2.	Internal control over financial reporting	
	a. Material weakness(es) identified?	No
	b. Significant deficiency(ies) identified?	None Reported
3.	Noncompliance material to the financial statements?	No

Federal Awards Section

1.	Internal control over compliance:	
	a. Material weakness(es) identified?	No
	b. Significant deficiency(ies) identified?	None Reported
2.	Type of auditors' report on compliance for major programs:	Unmodified
3.	Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?	No
4.	Identification of major programs:	

AL Number	Name of Federal Program
Housing Voucher Cluster:	
14.871	Section 8 Housing Choice Vouchers
14.879	Mainstream Vouchers
14.EHV	Emergency Housing Vouchers
14.880	Family Unification Program
14.218	Community Development Block Grants/Entitlement Grants
97.036	Disaster Grants - Public Assistance (Presidentially Declared Disasters)

5.	Dollar threshold used to distinguish between Type A and Type B Programs:	$2,129,661
6.	Auditee qualified as low-risk Auditee?	No

VIRGIN ISLANDS HOUSING AUTHORITY

SCHEDULE OF FINDINGS AND QUESTIONED COSTS DECEMBER 31, 2023

I. Summary of Auditors' Results

Financial Statement Section

1. Type of auditors' report issued: Qualified

2. Internal control over financial reporting

   a. Material weakness(es) identified? No

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5. Dollar threshold used to distinguish between Type A and Type B Programs: $2,129,661

6. Auditee qualified as low-risk Auditee? No

B5. Progress Report

Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. For Fiscal Year 2026, VIHA has restated its mission statement and refined its Strategic Framework. The following outlines Virgin Islands Housing Authority's (VQ001) goal to implement corrective actions to address the 2022 Public Housing Assessment Systems (PHAS) Troubled Designation.

On May 10, 2024, the Virgin Islands Housing Authority (VIHA) was designated as a Troubled Agency by the U.S. Department of Housing and Urban Development (HUD) based on a failing Public Housing Assessment System (PHAS) score for the fiscal year ending 12/31/2022. The scores received were as follows: Financial - 22 (of 25), Physical - 19 (of 40), Management - 12 (of 25), Capital Fund - 5 (of 10), and an overall score of 58 (of 100).

The troubled status of VIHA highlights strategic and operational shortcomings that have significantly impacted the agency's performance. Addressing these deficiencies is critical for moving VIHA out of Troubled Agency Status. Prioritizing measures targeting the areas with the most significant point losses—namely, Physical and Management categories—will also contribute to improving scores in the Capital Fund category.

VIHA will implement the following corrective measures and actions:

1. Physical Inspection Deficiencies:

Preventative Maintenance Plans:

- Creation of Preventative Maintenance Plans: VIHA will establish Preventative Maintenance Plans for each public housing community to ensure ongoing maintenance and proactive issue resolution.
- Quarterly Unit Inspections: Effective February 2024, all units will undergo quarterly inspections, with timely addressing of deficiencies.
- Targeting Critical and Severe Deficiencies: Critical and severe deficiencies will be evaluated and repaired using contractors and Capital Fund resources.
- Property Management Training: Provide training to the property management team on fundamental aspects of property management.
- Updating Standard Operating Procedures (SOPs): Review and update SOPs, ensuring all asset management staff adhere to these procedures.
- Immediate Repairs of Health and Safety Deficiencies: Target health and safety deficiencies for immediate repairs, ensuring they are entered into the Housing Management System (HMS) and work orders are completed within 24 hours..
- Leveraging Unit Inspections: Use unit inspections to identify and promptly repair common deficiencies.

2. Management Improvements:

The loss of 13 points in the Management category highlights potential weaknesses in leadership and decision-making at VIHA. Management performance is closely tied to occupancy rates, with higher scores indicating better occupancy. Timely resolution of maintenance issues is essential for maintaining high occupancy rates, as delays can negatively impact lease-up opportunities and overall occupancy rates.

Improved Processes:

- Addressing Long-term Offline Units: Develop plans to address long-term offline units, anticipate potential problems, and establish a robust preventive maintenance program. By taking proactive measures to promptly address maintenance issues, VIHA can improve occupancy rates and overall management performance.
- Enhancing Occupancy Rates: Since 2022, improvements in waiting lists, tenant selection, and initial certification have increased occupancy rates from 83% to 93.5%, with a target of 96%.
- Focusing on Resident Accounts Receivable: Optimize performance in resident revenue from rent payments to enhance overall operational structure. This is a critical area of focus which plays a crucial role in assessing VIHA's financial performance. With a maximum of 5 points assigned to this indicator, it is essential to optimize performance in this area to establish a strong overall operational structure.
- Reducing Turn-around Time for Vacant Units: Evaluate and improve processes to reduce the preparation time for vacant units from 30 days to 15 days.
- Improving Financial Management: Intensify efforts to drive improvements in payables management and cash flow optimization. By fostering collaboration and adherence to best practices in financial transactions, the organization can strengthen its financial position and support sustained growth.
- Regular Financial Reviews: Regularly review and analyze key financial metrics to identify areas for improvement and detect early signs of financial distress. This proactive approach will enable VIHA to detect early warning signs of financial distress and implement corrective measures promptly.
- Transparent Communications: Maintain open and transparent communications with staff, the board of commissioners, and other stakeholders about the organization's financial health, challenges, and opportunities.

3. Capital Fund Enhancements:

Increasing Occupancy Rate:

- Achieving a 96% Occupancy Rate: By increasing the occupancy rate to 96%, VIHA expects to receive the additional 5 Capital Fund points needed to improve the overall score.

Conclusion:

While the remaining two indicators are important, the primary emphasis will be on addressing the troubled status by implementing targeted measures to improve performance in the Physical and Management categories, which have experienced significant point losses.

Focusing on the troubled status requires targeted measures to improve performance in the Physical and Management categories, where significant point losses occurred. Here are key strategies to support this objective.

Here are key strategies to support this objective:

1. Maintain a strong financial position:
   - Effectively manage cash flow to ensure liquidity and financial stability.
   - Reduce debt levels to improve financial health and mitigate financial risks.
   - Manage assets and liabilities to maintain a healthy balance sheet..

2. Monitor financial performance:
   - Regularly review and analyze key financial metrics to track performance and identify areas of improvement.
   - Detect and address early signs of financial distress proactively.
   - Address financial challenges promptly to prevent them from escalating.

3. Diversify revenue streams:
   - Avoid relying on a single customer or revenue source to reduce dependency risks.
   - Diversify customer base and product/service offerings to expand revenue opportunities and mitigate market fluctuations.

4. Control costs:
   - Monitor expenses to identify cost reduction opportunities.
   - Implement cost-saving measures to optimize operational expenses and improve financial performance.

5. Communicate with stakeholders:
   - Maintain open and transparent communication with lenders, investors, suppliers, and employees to build trust and transparency.
   - Keep stakeholders informed about the financial health of the organization and any challenges or opportunities.

6. Act quickly:
   - Address financial challenges promptly to prevent them from escalating and impacting the organization's stability.
   - Implement proactive solutions to ensure financial viability.

By implementing these corrective measures, VIHA aims to address the identified deficiencies and improve its PHAS score. We are committed to continuous assessment and improvement to ensure long-term sustainability and better service to our residents.

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Strategic Goals

<u>VIHA Strategic Goal 1</u>: Implement Asset Repositioning and Redevelopment Plan by maximizing the leveraging of federal funds.

Goal No. 1 Objectives:

<u>Sub-goals:</u>

A. **Implement portfolio transformation through Asset Repositioning Plan and HUD's RAD Program**
<u>Status:</u> The goals in the Transition Agreement have all been completed except for the Public Housing Occupancy and Residents Account Receivables which are longer-term in nature and are appropriately monitored in the Public Housing Assessment System (PHAS).

B. Expedite relocation, demolition & redevelopment of Tutu High-Rise on three sites
<u>Status:</u> Relocation of all 284 Estate Tutu Residents was successfully completed with the last resident moving out on December 21, 2018. Construction of Phase I of the Estate Tutu Redevelopment on the old Estate Donoe site began on December 7, 2020, to start the 3-phase redevelopment of the former Estate Tutu Hi-Rise Apartments. Phase II is scheduled to start in January 2023.

C. **Expedite relocation, demolition & redevelopment of JFK on two or three sites**
<u>Status:</u> Relocation for John F. Kennedy residents is currently on hold. Relocation began with 157 families in place in 2021. However, as per the directive of the Governor, VIHA has held back on this relocation initiative and has realigned its redevelopment efforts to make sure that a new development is constructed for the families to relocate to. Instead of providing HCVP vouchers or placement in other LIPH units.

D. **Expedite relocation, demolition & redevelopment of Lucinda Millin into senior housing and healthcare model**
<u>Status:</u> VIHA has committed to plan and provide relocation options for seniors prior to demolition. The schedule is still being formulated.

E. **Expedite planning, demolition & redevelopment of VIHA's Central Office with mixed used facility**
<u>Status:</u> VIHA is still working on other location options and the best configuration to support a more professional office for clients that provides the needed service and safety precautions, with the observance of new health protocols.

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VIHA Strategic Goal 2: Develop and Implement industry best practices in HR, IT and Procurement divisions through systems, processes, and procedures.

Sub-goals:

A. **Research & Implement industry best practices in IT to support Asset Management**
Status: The capabilities of the IT organization help to identify operational readiness in the characteristics and competencies required to support Asset Management effectively. The IT Department continues to rebuild its infrastructure that was damaged from the hurricanes of 2017. Once that infrastructure rebuild is completed in 2023, the support necessary to properly network and provide the connectivity and efficiency to Asset Management will be more realistic.

B. **Coordinate process to effectively prepare and retrieve Executive Office and Board documents**
Status: Our IT Department has implemented a web-based solution for Board documents to be retrieved from VIHA's website. This process is being refined as VIHA continues to update its IT platform and its website. VIHA has implemented a digital notebook to improve delivery of board documents.

C. **Negotiate a fair and progressive collective bargaining agreement and introduce performance-based evaluations for staff**
Status: VIHA successfully negotiated its 2025-2027 Collective Bargaining Agreement with the United Steelworker Union (Locals 8248 and 8249). VIHA will continue to foster a positive and collaborative relationship with the Unions and work towards developing and implementing a fair and equitable performance-based system for its unionized and non-unionized employees.

Our Collective Bargaining Agreement (CBA) expires on December 31, 2027. VIHA and the United Steelworker Union (USW) will begin collective bargaining negotiations in December 2027 to ensure that we have CBA that continues to foster a positive collaborative relationship with the USW that implements fair and equitable performance-based systems for our unionized and non-unionized employees.

D. **Determine agency training requirements, and coordinate and evaluate effectiveness of training**
People are our most valued resource, and VIHA will invest in their growth and development through and integrated training approach for employees at all levels (union and non-union). The integrated approach will be based on:

Manager as Coach: Coaching for performance and development training will be provided to all managers of employees. Managers will learn communication, delegation, goal setting, setting clear expectations, coaching conversation, and performance management skills.

These new skills will help managers identify the skills and training needed for their employees to successfully achieve their goals. Individual development plans will be created focused on the 3Es of development.

- Development through Experience (on-the-job training, learning from mistakes, job sharing, etc.)

- Development through Exposure (mentoring, coaching, accountability groups, etc.)
- Development through Education (formal training, conferences,

In addition to performance related learning, employees will have the opportunity to improve or develop in the following areas:
Project Management, Negotiating, Critical Thinking, Emotional Intelligence, Conflict Resolution, Building Trust, Developing and Managing Relationships etc.
Lastly, the senior leadership team and board members will receive and Emotional Intelligence diagnostic Leadership Assessment to identify strengths and areas for development. Professional coaching services will be provided to help leaders meet their development goals.

STATUS: VIHA has now partnered with HAI Group Online Training, a platform tailored specifically for professionals in public and affordable housing. This initiative marks a significant step towards our commitment to empowering our team through in-depth training programs. The aim is to equip employees the essential knowledge and skills needed for professional growth and success.

For FY2026, the following “mandatory” training has been identified for employees and supervisors:

All EMPLOYEES	
	Duration
Workplace Bullying:	35 Minutes
Ethics in the Workplace	1 Hour
Customer Service Basics (HAI) or	2.5 Hours
Slips, Trips and Falls – Info Sheet	5 Minutes
Managers	
	Duration
Managing Difficult Behaviors	18 Minutes
Dealing w/Difficult Coworkers and Employees – Info Sheet	5 Minutes
Procurement for Managers	1.5 Hours

HAI GROUP TRAINING METHODOLOGY:

VIHA will leverage HAI Group Online Training to develop a foundation and common language related to best practice in property management, compliance training.

System Administration Human Resources (HR) and the Director of Administration hold administrative rights over the VIHA data in HAI Group's Learning Management System (LMS). The following data has been uploaded:

- Employee names
- Email addresses
- Department classifications (Executive, Administration, Finance, HCVP, Asset Management, MOD/DEV)

- **Training Assignments** HR is responsible for assigning agency-wide mandatory training through the LMS. This will occur annually and during the onboarding of new employees. Department content managers are tasked with assigning department-specific training annually. HR will provide assistance as required.
- **Instructor-Led Training** For employees without computer access, departments will collaborate with HR to schedule in-person training in Community Centers. HR, alongside department representatives, will lead these sessions. Attendance is mandatory, with HR issuing completion certificates and updating employee records accordingly.
- **Contextualizing Training** To reinforce learning and combat the Forgetting Curve, it is crucial for department heads to help staff apply training to their real-world experiences. Facilitators are expected to complete training beforehand, gathering personal experiences to share and discuss during sessions. This approach aids in connecting learning to personal experiences, thereby enhancing retention and application of knowledge.
- **Communications and Reporting** Strategic communication about training will be issued from the Office of Administration. Department Heads are responsible for emphasizing the importance of training and adherence to due dates. Direct communication from leaders to their teams is key for successful engagement. Weekly training progress reports will be compiled by HR and reviewed in senior leadership meetings. Following this methodology will increase the effectiveness of training and ensure accountability at the leadership level.

E. Update Personnel Policy to implement progressive performance appraisal with Reward & Recognition Plan.

Status: VIHA is currently reviewing a Reward and Recognition Policy to support performance improvement. VIHA drafted a Performance-Based Employee Incentive Program (this document will be reviewed an updated FY2025 fourth quarter). These documents will be submitted to the Board, and it is anticipated that both documents will be implemented in FY 2026.

VIHA Strategic Goal 3: Implement industry best practices in Asset Management and HCVP.

Goal No. 3 Objectives:

Sub-goals:

A. Procure and Implement Asset Management Company to manage 3rd Party Property Management Companies

Our goal is to develop our transitioning staff to be competitive in the public/private job markets. To accomplish this goal, the authority will provide internal and external education and training opportunities to help them increase their competence and people skills.

Properties that are transitioning to 3rd-party property management will be identified; key positions and employees will be identified for training. VIHA will conduct a needs analysis to identify training and development needs of employees. Training content will be curated or developed. VIHA will oversee training and development plan to ensure training needs are being met. Throughout the training phase, course(s) and content will be evaluated to determine return on investment.

Status: Property Managers and Foreman have received additional certifications to grow their skills and confidence and ensure they are competitive in the private market.

B. Implement strategies to reduce accounts receivables to benchmark standard of 2% of rents

Status: Staff have put in place measures for residents to report loss of income to adjust the resident's rent accordingly. This ensures the residents do not incur undue rent burdens. Information regarding loss of employment and how the Property Manager can assist the household has been communicated via public service announcements, press releases, as well as direct mailings to all Public Housing residents. Resident Account Receivable is one of the categories that is scored by HUD for the financial indicators.

The objective of the Department of Asset Management is to purge the balances and determine the accuracy of each Resident's TARs by taking into consideration deferred maintenance repairs and adjusting the individual accounts accordingly. We continue to use the following objectives to reduce the TARs balance:

- Adjust TARs balances by deducting deferred maintenance
- Implement interim rent adjustments due to loss of household income
- Prioritize the largest household TARs balances and secure repayment agreements

C. Increase REAC overall Inspection score on PHAS with implementation of a Preventative Maintenance Plan

Status: The Agency continues to refine its processes toward this objective, including utilizing a work order grouping system (i.e., emergency, routine, or inspections), reviewing existing staff's skills and conducting targeted placement to address work orders (i.e., plumbing, electrical, carpentry, masonry, etc.). The Agency is currently focused on reducing the amount of open work orders. In 2025, the agency's Preventative Maintenance Plan will be updated to document current processes and procedures.

D. Improve quality of life through sustained curb appeal strategies including enhanced landscape features at all developments

Status: A plan to enhance curb appeal has been developed considering the existing landscape unique to each development. Existing personnel is currently receiving on the job training on enhancing the landscape and maintaining curb appeal. Pilot sites are being selected to implement an example of what this new landscaping element would look like; one site on St. Thomas and one site on St. Croix.

E. Procure 3rd party property management companies to manage public housing AMPs by District

Status: VIHA is working with its developer partners to engage third-party property management companies in each new development.

VIHA Strategic Goal 4: Increase resident economic family self-sufficiency through mixed-income communities and leveraging Housing Choice Vouchers.

Goal: Strengthen resident economic mobility by enhancing the FSS Program and integrating Household wellness assessments into annual recertifications to support comprehensive evaluations and connect households to services that promote long-term self-sufficiency and wellness.
Status: Currently, household wellness assessments are conducted inconsistently—primarily during non-mandatory resident availability or as a response to emergency lease violation referral—and rely heavily on limited referrals from residents themselves or the Property Management (PM) team. This reactive model restricts the ability of the Resident Wellness & Empowerment (RWE) team to deliver proactive and comprehensive support. As a result, the impact of wellness assessments on economic mobility is limited. A more structured and integrated approach is needed to ensure that all households are systematically reviewed and connected to wraparound services that support long-term self-sufficiency.

Household wellness is categorized into three specific groups:
1. **Vulnerable**: Households with one unstable income (defined as having over two consistent years with no break) and heavy dependence on social services to meet family needs.
2. **Moderate**: Households with one or more incomes, at least one of which is stable, with little dependency on support services.
3. **Stable**: Households with more than one stable income and minimal social support needs.

It is important to accept that, while the intention is to engage all vulnerable and moderate-income households with individuals over 18 in economic mobility programs such as FSS and Section 3, the current structure requires further development to realize that impact fully. Although the comprehensive approach has generated high interest and increased participation, a more deliberate and coordinated strategy is needed to ensure consistent outreach, equitable access, and sustained engagement across all eligible households.

Sub Goal: Strengthen the Strategic Delivery of Economic Mobility Programs
To engage vulnerable and moderate-income households more effectively with individuals over the age of 18, VIHA will enhance the structure and coordination of its economic mobility programs, including the Family Self-Sufficiency (FSS) and Section 3 initiatives. VIHA is committed to developing a more deliberate, data-informed approach to ensure equitable access, consistent outreach, and sustained participation. Efforts will include the implementation of a standardized household evaluation and tracking system to assess vulnerability, readiness, and service needs; refinement of FSS programming to align with resident goals, local labor market trends, and financial empowerment strategies; and the expansion of community partnerships to increase access to training, employment, and wraparound services. Additionally, integrated referral and monitoring systems will be established to support long-term resident engagement and track measurable outcomes over time.

A. Stabilizing Operationalized Policies & Procedures.
1. The Resident Wellness & Empowerment (RWE) department will strengthen resident services by

digitalizing policy and operational procedures, building on our goals of stabilizing efficient service tracking, economic mobility, and continuity. Utilizing the Bright Path comprehensive departmental operations manual, which covers service coordination, Family Self-Sufficiency (FSS), Resident Councils, and grants and contracts administration, each area of operations will align with HUD guidelines and VIHA's standards. This digital platform will significantly enhance VIHA's ability to monitor services, support economic mobility, and ensure ongoing operational efficiency.

Status:

2025 Status Report: Resident Wellness & Empowerment Department Capacity Building

In 2025, the Virgin Islands Housing Authority (VIHA) continued to advance its strategic priorities by expanding the Bright Path service model and strengthening the capacity of the Resident Wellness & Empowerment (RWE) Department. Efforts focused on improving resident engagement, supporting economic mobility, and enhancing long-term self-sufficiency for households across VIHA communities. A key departmental objective remains the stabilization of social service operations to elevate resident quality of life, reduce strain on property maintenance, and mitigate financial pressures for the Authority.

To support these goals, VIHA prioritized the assignment of targeted training programs for each RWE position and aimed to achieve a 90% completion rate of updated standard operating procedures (SOPs) and internal policies by the end of the third quarter. While meaningful progress has been made, some advancement was limited due to funding delays. The Authority submitted a grant request for a digital platform to support integrated service coordination and outcome tracking but is still awaiting final approval. In the meantime, foundational systems remain in place to help residents through the continued use of the Housing Management System (HMS) and the development of additional tools.

A significant milestone in 2025 was the launch of the new Resident Wellness webpage in the second quarter of that year. This digital platform increases resident access to essential services, FSS referrals, program updates, and community partner resources. In parallel, VIHA rolled out a redesigned resident needs assessment initiative to capture feedback and evaluate the evolving impact of work completed over the past two years. The new assessment process helps identify emerging service gaps, informs resource allocation, and ensures that programming remains resident-driven and results-focused.

Together with ongoing collaboration across departments, resident councils, and external partners, these efforts have deepened VIHA’s community-centered approach. The RWE Department continues to evolve as a core driver of stability and opportunity within VIHA communities, positioning the Authority to deliver even greater impact in 2026.

2. Training & Skill Development

The Resident Wellness & Empowerment (RWE) department will develop and implement a comprehensive training series to enhance team roles and update resident wellness and economic mobility processes. The series will focus on case management, coordination, and community partnerships. Additionally, required training will address essential skill development areas.

Status: All resident wellness team members participated in a series of Housing Authority Institute (HAI) training sessions. These sessions strengthened their understanding of the Public Housing Agency (PHA) industry, relevant laws, and certifications. Additionally, the team conducted quarterly reviews to train in best practices, track OKR (Objectives and Key Results) priority task progress, review community progress, and plan for the next quarter at the departmental level

Section 3 Program – 2025 Annual Update

The Virgin Islands Housing Authority (VIHA) continues to advance its Section 3 Program in compliance with HUD's 24 CFR Part 75, ensuring that HUD-funded projects generate employment, training, and contracting opportunities for low- and very low-income residents. In 2025, VIHA revamped its Section 3 program approach by restructuring training and workforce development efforts, with a focus on long-term job readiness and career pathways:

In 2026, VIHA aims to expand its focus on workforce development by:

- Requiring contractors to offer on-the-job training, apprenticeships, and mentorships to Section 3 Workers.
- Strengthening partnerships with trade schools, community colleges, and workforce agencies to support job readiness and placement.
- Supporting youth-focused initiatives like YouthBuild to prepare young residents for skilled careers.

These efforts will lead to increased access to employment pathways and career development opportunities for residents. VIHA will continue to build on this momentum in 2026 by launching a strategic apprenticeship program and enhancing outcome tracking.

4.

Bright Path Community Health & Wellness Centers

<u>Status:</u> Community Health and Academic Centers – 2025 Update

Through funding secured via the U.S. House of Representatives Committee on Appropriations, VIHA and its Resident Wellness & Empowerment (RWE) Department have accessed $300,000 to implement mental health and academic support strategies for public housing residents.

In the second quarter of 2025, VIHA successfully opened its first Mental Health and Wellness Center, established through this grant. Located in St. Croix, this center offers on-site mental health services and health-related referrals, providing targeted support for elderly and disabled residents to promote healthy aging and well-being.

Additionally, VIHA secured its first contract for an Academic Support Center in Q2, with a Notice to Proceed anticipated in the fourth quarter of 2025. These centers reflect VIHA's commitment to creating supportive, service-rich housing environments that improve access to care and strengthen economic mobility pathways.

The initiative aims to:

- Provide accessible wellness resources and referral information
- Promote resident health and stability through integrated services
- Foster a positive mindset that supports responsible tenancy

- Reduce lease violations by addressing root causes through proactive support

RWE will continue to strengthen partnerships and pursue sustainable funding to expand and maintain these critical resident-centered services across both districts.

5. Relationship Building

A. To support relationship building, the new marketing plan will ensure ongoing connections among residents, community partners, and resident councils, enhancing access to training, workforce development, and social service supports that strengthen household wellness. The department will foster stronger community ties and improve service delivery by using focus groups, social media, newsletters, webpage updates, email, text messaging, and voice call services. RWE will also secure specialized services to help staff establish effective relationships and partnerships with VIHA residents, community service providers, and the broader community. These efforts will advance the Bright Path strategy, fostering positive resident outcomes through comprehensive community engagement, marketing, and communications strategies that support overall wellness and economic mobility.

Status: The department has made significant progress in relationship building. We held two multi-partner focus group discussions covering topics such as Fair Housing, home ownership, and HOTMA education. Additionally, we hosted bi-quarterly Quality of Life consortium meetings with committed community partners from the public, private, and non-profit sectors. These meetings focused on collectively enhancing the Quality of Life for all VIHA residents.

We also digitally distributed monthly “VIHA Voice” newsletters to all residents and community partners, available on the new VIHA resident webpage. Community partners shared their initiatives, and VIHA utilized social media to disseminate this information, fostering greater participation. Through these efforts, we have successfully advanced the Bright Path strategy, promoting positive resident outcomes through comprehensive community engagement, marketing, and communications strategies that support overall wellness and economic mobility.

B. The Bright Path, Community Service Coordination Plan,

The department has made substantial and measurable progress in community engagement and relationship-building. Two multi-partner focus group discussions were held, covering key topics such as Fair Housing, homeownership pathways, and HOTMA education. In addition, we continued to host bi-quarterly Quality of Life Consortium meetings, bringing together dedicated public, private, and nonprofit partners to align efforts and improve resident outcomes.

We launched the fully functioning VIHA resident webpage in the second quarter of 2025, providing a centralized platform for accessing resources, announcements, and the monthly “VIHA Voice” newsletter. As part of our digital strategy, we achieved a 30% increase in resident participation, measured by both newsletter response rates and social media engagement. To expand reach, we are actively working to place digital content in more accessible spaces, despite ongoing challenges related to limited digital infrastructure in some communities.

Efforts are underway to drive more traffic to the VIHA website, which will be regularly updated with resident-centered content. We also strengthened cross-sector partnerships through targeted media outreach, including community radio tours and collaborative campaigns. These collective efforts continue to support the advancement of the Bright Path strategy, focusing on comprehensive community engagement, communications, and marketing that promote wellness, economic mobility, and resident empowerment.

Status: Bright Path and Community Service Coordination
Since the launch of the Bright Path model and the establishment of the Resident Wellness & Empowerment (RWE) Department in 2022, VIHA has steadily advanced its Community Service Coordination Plan to support the transformation of public housing. Foundational efforts over the past three years have produced robust baseline data through community needs and household wellness assessments, allowing VIHA to begin measuring the initiative's long-term impact. In 2023 and 2024, Quality of Life (QOL) partners worked collaboratively on two major repositioning initiatives, using data from wellness assessments, FSS programming, and resident council activities to inform planning and align strategies with housing transformation goals.

In early 2025, stakeholders convened to review this data and develop implementation strategies to guide the next phase of resident engagement and service delivery. This planning process also supported the identification of cross-sector resources and the formal coordination of an Emergency Response Team, designed to support households and communities during crises. By the end of the fourth quarter, VIHA successfully launched two operational response teams focused on household emergencies and broader community needs, enhancing the Authority's ability to respond swiftly and collaboratively in times of distress.

Building on these efforts, VIHA launched a comprehensive community needs assessment in 2025 to reevaluate priorities, measure progress, and determine evolving service gaps. This updated assessment will be critical to refining the Bright Path strategy, aligning services with current resident needs, and reinforcing data-informed decision-making. With territory-wide household wellness data now available, VIHA is positioned to deliver a more strategic, targeted response that enhances quality of life and drives meaningful outcomes across its communities.

C. Resident Councils

2025 Goal: Resident Council Engagement and Expansion

By the end of 2025, VIHA aims to onboard and support a total of nine active Resident Councils across its communities, completing all remaining community elections and establishing consistent governance structures throughout its communities. Effective Resident Councils play a vital role in connecting residents to essential services and resources, thereby improving outcomes, and enhancing the overall quality of life and resident satisfaction. In partnership with VIHA, these councils will take an active role in advancing resident wellness and empowerment initiatives. VIHA remains committed to strengthening the operation and impact of Resident Councils as key drivers of community engagement and long-term sustainability.

<u>Status:</u> Resident Council Development and Engagement – 2025 Annual Plan

VIHA continues to advance resident leadership through a phased development process for the Resident Council. In 2025, the agency completed Phases I and II in several communities, which included officer training, reporting protocols, financial readiness, and non-profit registration. Phase III expanded elections to two additional communities, bringing the total number of active councils to seven.

Officer vacancies impacted progress in Phase II, as several individuals stepped down after elections or during training. Time was redirected to refill positions and retrain new officers, which slightly delayed implementation but ensured council integrity and readiness.

Six councils are now trained, funded, and registered as non-profits. Three of these hold regular community meetings in collaboration with VIHA. Two more council elections are scheduled for the fourth quarter of 2025, with a projected total of nine councils by year-end.

VIHA will continue to coordinate RAB legislative and executive meetings and partner with third-party contractors to ensure transparent, certified elections. These efforts support VIHA's long-term goal of empowering residents and strengthening community-led initiatives.

Promote resident lease accountability to transition from legacy public housing to other subsidy models

<u>Status:</u> VIHA will educate resident council members on lease provisions with emphasis on the Community Service and Self-Sufficiency requirement. VIHA will seek community service placement opportunities with government agencies, the non-profit sector, the business sector, the VIHA Governing Board and through the members of the FSS Program Coordinating Committee.

D. Develop action plan to increase resident financial literacy to participate in homeownership initiatives

<u>Status:</u> VIHA will continue to work closely with property managers, duly elected resident leaders and other interest community stakeholders to conduct resident meetings with the goal of orienting, educating, and encouraging residents about importance and benefits of resident council membership. VIHA will continue to identify interested residents, aid, support, schedule coordination and conduct resident council elections in accordance with HUD guidelines.

E. Coordinate public relations and education programs for residents, landlords and the public to understand the value of Housing Choice vouchers.

<u>Status:</u> VIHA will distribute posters, flyers, and brochures for the Family Self-Sufficiency (FSS) program within VIHA communities, during annual resident certification, and in the broader community. VIHA will also promote these programs through social media and its webpage. Additionally, VIHA will showcase resident programs and successful outcomes and participate in community fairs and events that align with current agency priorities and initiatives.

VIHA Strategic Goal No. 5 Objectives: Prepare People, Processes and Procedures for functional transition of operations to support 10-Year Redevelopment Plan

Sub-goals:

A. Develop a Short-term Strategic Plan for IT including a Dashboard for senior staff to monitor operational progress towards achieving goals.

Administrative Fundamentals

It is essential to have the proper governance and policies defined to drive the direction of VIHA's technology landscape. A successful governance implementation will require support from the entire organization and a culture shift to support processes under the new model. This shift will need executive sponsorship to help drive the establishment and execution of new policies. Management's lack of commitment may deliver half-implemented processes or zero traction toward change. Critical activities involved with this include:

- Establish frameworks detailing SOPs (Standard Operating Procedures) for IT
- Develop a data resilience plan
- Develop business continuity strategy
- Develop Service Level Agreements to improve our customer's experience

Core Infrastructure

- Establishing a sustainable infrastructure to support the Housing Authority's current business is vital to realizing future capabilities

Areas of focus include:

- Updating St. Thomas and St. Croix server rooms to provide a secure environment of physical assets
- Establish high-availability architecture to mitigate against potential vulnerabilities and outages from natural and malicious events
- Hardened IT security to bolster protection from attacks and data breaches.

Status:

We have initiated the development of a short-term IT strategic plan, including the issuance of an RFP to assist with creating a performance dashboard for senior staff to monitor operational progress and goals. In addition, work is underway on the development of the department's Standard Operating Procedures (SOP) and IT contingency plan.

Workforce Expansion

VIHA should consult a network architect to assess the environment and further determine the effort required to develop their infrastructure. This assessment and the VIHA technology roadmap can establish a refined budget and timeline to conclude the prioritization and scale of its infrastructure needs.

As VIHA matures its infrastructure and services, positioning the right resources to support the growth is critical to ensuring success. VIHA should consider acquiring an additional full-time employee to reinforce its support model. An analyst or engineer having a range of experience in supporting VIHA's infrastructure and services will also benefit its future growth strategy.

B. Develop an Executive Office electronic archival and retrieval system for resolutions.

Status: The Executive Office electronic archival and retrieval system for resolutions that was implemented originally completed is currently undergoing a redesign to introduce enhancements that will improve functionality, user experience, and long-term document management.

C. Implement training for key positions to support transition to 3rd-Party Property Management and 10-Year Redevelopment.

Status: Our goal is to develop our transitioning staff to be competitive in the public/private job markets. To accomplish this goal, the authority has provided internal and external education and training opportunities to help them increase their competence and people skills. Properties that are transitioning to 3rd-party property management will be identified; key positions and employees will be identified for training. VIHA will conduct a needs analysis to identify training and development needs of employees. Training content will be curated or developed. VIHA will oversee training and development plan to ensure training needs are being met. Throughout the training phase, course(s) and content will be evaluated to determine return on investment.

D. Update Personnel Policy to implement progressive performance evaluation with reward and recognition plan.

Having a consist performance evaluation, management, recognition, and reward practice is critical to the success of the authority. The practice must meet the organization where we are today with measurable steps that will help the authority transition to a performance evaluation and management process tied to measurable objectives and key results for each area of operations. In addition, employees and union must be engaged in the process from the start. To accomplish this, an employee action group will be established.

Status: VIHA has hired a Director of Human Resources that is starting in the fourth quarter of FY2025. The Director will be responsible for the delivery of this goal in FY2026.

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6. Resident Council Questions and Comments.

Repairs, Rebuilding and Demolition

1. The housing authority has a Pet Policy?
   Response: Yes

2. There is a problem with unleased dogs in the community, and residents are not picking up after their pets. There is a concern regarding unleased dogs and potential attacks. What is being done about these pet agreements?
   Response: VIHA will conduct community outreach to ensure residents are informed about the pet policy and enforcement by Property Managers.

3. What is the ACOP?
   Response: The Admissions and Continued Occupancy Policy (ACOP) is the formal policy document that governs how a Public Housing Agency (PHA) admits applicants and manages the continued occupancy of public housing units. It covers Eligibility Criteria, Application and Waiting List Procedures, Tenant Selection and Admissions, Rents and Charges, Continued Occupancy Requirements, Lease Enforcement and Termination, and Fair Housing and Equal Opportunity.

   We will include updated language around evictions for criminal activity.

   The ACOP was updated last year, but the lease was not updated. The lease agreement will be updated to match the ACOP, which will be revised by the end of the year, with an effective date of January 1, 2026.

   As we review the ACOP, addition changes may be necessary to address other matters, or to ensure clarity.

4. What are the Home Ownership opportunities for St. Thomas.
   Response: There are currently no opportunities for Home Ownership in St. Thomas.

5. Are there opportunities for Home Ownership in Estate Donoe?
   Response: We will look into the possibility of Home Ownership in that community.

6. Are homes in Williams Delight still for sell?
   Response: Yes, there are 75 families that have not purchased their homes. Of that, 38 have made the $500 deposit, and we are working with the remaining 37 families.

7. Are there any other options for current residents to purchase homes? **Clarification**: Are you referring to homes within the Housing Authority? Yes.
   Response: No. St. Croix has two sites with home ownership; Williams Delight and Mon Bijou. St. Thomas had Anna's Retreat and St. John had George Simmons Terrace.

8. Correct me if I am wrong. I believe the Loveland community (under Jackson Development) is in the process of offering home ownership.
   Response: In the future we may investigate doing something similar, but for now VIHA does not have any other home ownership opportunities available to residents.

9. How long does it take to save money in the escrow account?
   Response: The money is tied to rent increases. For example, your current rent is $200. You increase your income, resulting in an increase in your rent to $1,000. In this example, you would be

escrowing $800 per month, multiplied by 12 months, multiplied by 5 years, equals $48,000 in your escrow account. If you are in the FSS Program and increase your income, HUD allows you to place that money in an escrow account.

10. Crime Prevention is on paper in the Annual Plan, however, I don't see any change. Additionally, outsiders are dumping trash in the housing communities trash bins and the bush around communities.
    Response: In regard to trash bins and dumping on housing authority properties, unfortunately this happens in all of our communities. Waste Management has fined the authority for trash that is piled up or dumped in our communities. We have notified them that the trash is not from our residents, as we have witnessed people come from off the road and dump trash (including construction trash). Unfortunately the control mechanism sits with Waste Management as they are the enforcement arm.

11. What about parking enforcement and removal of vehicles.
    Response: The Property Managers walk the sites and make note of the abandoned vehicles. We have asked for more assistance from the Administrators to have more frequent pick-up and removal of those vehicles. Unfortunately, we have limited access to police assistance, and some residents react in a hostile way when vehicles are being towed.

12. What is the possibility of increasing fines for abandoned cars? Is it possible to have assigned parking spaces?
    Response: We can look into increasing the amount of fines for repeat offenders, and designating assigned parking.

13. Explain what is happening at TuTu.
    Response: Based on damage caused by hurricane Irma on September 6, 2017, the two high-rise apartment buildings located on St. Thomas were severely damaged and deemed uninhabitable. An application to demolition the two high-rise buildings was approved back in 2018 to be completed in four phases.

    Demolition is in progress. Phae one, the demolition of buildings 10, 11, 12 and 22 was completed in January 2023. The demolition of phase three is currently in process and should be completed in January 2026.

    Phase two demolition will be solicited again in 2026. The completion of the last demolition phase four will be determined soon after that.

14. What will replace the high-rise buildings? Will there be opportunities for home ownership?
    Response: It is not structured as home ownership now, but let's see.

15. Williams Delight: Security is an issue right now as not all street lights are working, so it's dark and invites potential criminal activity. Also the roads have not been repaved since they were dug up to install new pipes.

    There are also issues with street lights and under stairway lights in the Auero Diaz.
    Response: The Asset Management team will be notified so that they can address the light concerns in communities, and the grounds crew can address trash on the ground. Public Works in responsible for the roads not VIHA.

16. When you review and update the ACOP, could you look into updating the visitor policy? In the current policy, if I wanted my grandson to spend time with me in the summer, it would be limited

to two weeks. Any more time beyond that would be considered a lease violation. I recommend extending that time for visits from children during the summer. For example, a divorced parent would not be able to keep his/her kids for the summer.
Response: We can look into this issue.

Public Hearing

1. What is being done about the pet agreements? There is a problem at Marley with unleased dogs, residents not picking up after their dogs, and horses in the community. There is also animal cruelty, children are killing chickens. In the past, managers have attempted to assist by reaching out to talk to residents and post signs. Unfortunately, it has not changed behavior.
   Response: VIHA will conduct additional community outreach to ensure residents understand the policy. Once residents are informed, managers will enforce the lease agreements.
2. Marley: The basketball benches are not secured, so residents move them all over.
   Response: We will look into that issue.
3. Marley: There is a manhole close to my kitchen window (maybe 15 feet). Last week a bad odor was coming from it that was making me feel sick. I told the manager, and she was disrespectful.
   Response: We will look into this issue as well.
4. What is the ACOP?
   Response: The Admissions and Continued Occupancy Policy (ACOP) is the formal policy document that governs how a Public Housing Agency (PHA) admits applicants and manages the continued occupancy of public housing units. It covers Eligibility Criteria, Application and Waiting List Procedures, Tenant Selection and Admissions, Rents and Charges, Continued Occupancy Requirements, Lease Enforcement and Termination, and Fair Housing and Equal Opportunity.

   We will include updated language around evictions for criminal activity.

   The ACOP was updated last year, but the lease was not updated. The lease agreement will be updated to match the ACOP, which will be revised by the end of the year, with an effective date of January 1, 2026.

   As we review the ACOP, addition changes may be necessary to address other matters, or to ensure clarity.
5. What can VIHA do to assist seniors living in public housing that need additional help (care taking)?
   Response: The authority does not provide caretaking. However, what we do is work with our coordinators to try and get as much support as possible through the Department of Human Services, and our other social partners. The challenge we are facing is that there are more and more individuals that need that level of support putting a strain on resources. We continue to get our seniors registered with Human Services. If you know of someone in need of assistance, contact your Resident Wellness Coordinator and they will help the resident get registered.
6. What is going on with Donoe, Tutu Hi-Rise, Turnkey and Warren E. Brown?
   Response: Warren E. Brown is no longer a VIHA community, it was sold to the Virgin Islands Housing Finance Authority in 2011. **Question:** Why haven't we seen anything on the sale? **Response:** Before VIHA could sale the property, we had to hold public hearings, information was posted in the newspapers, shared with the community and resident councils, and included in our Annual Plan. The sale was publicly known. I know that Housing Finance Authority is going through the RFP process for the design of a new development on that property. **Donoe:** The site is currently under construction. We expect to have those units back online by December 2027. We are restarting our efforts to get residents to sign back up and qualify, especially former residents of Donoe and Tutu Hi-Rise. Only former residents that have not completed their paperwork are required to complete the qualification documents. **Tutu Hi-Rise Senior:** RFPs for this 60 unit development on the site were the old central office was located are due back on September 25, 2025. Once we have the

financial closing, we will start the process of having former residents apply for those units. This building is for seniors. Additionally, we have pre-development work starting on the family side of Tutu, buildings 19, 20, and 21. Buildings 14 and 22 have been demolished and the drawings are complete. Next, we will start working on pre-development. **Turnkey**: We have not started on that site, but those buildings will be demolished as well.

It is important for everyone to understand that former residents at those sits have first preference to return. Families must qualify for the site. They will have to be eligible under the low income tax credit program and the voucher program.

C1. Capital Improvements

See HUD Form- 50075.2

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Capital Fund Program - Five-Year Action Plan

Status: Approved **Approval Date:** 08/17/2023 **Approved By:** CORDOVA, ANTONIO

Part I: Summary

PHA Name : VIRGIN ISLANDS HOUSING AUTHORITY

PHA Number: VQ001

Locality (City/County & State)

☒ **Original 5-Year Plan** ☐ **Revised 5-Year Plan (Revision No:)**

A.	Development Number and Name	Work Statement for Year 1 2023	Work Statement for Year 2 2024	Work Statement for Year 3 2025	Work Statement for Year 4 2026	Work Statement for Year 5 2027
	AUTHORITY-WIDE	$5,639,489.90	$4,696,270.74	$4,739,489.90	$4,820,125.80	$4,914,489.90
	TUTU HIGHRISE APTS (VQ001000012)	$4,682,734.16	$4,900,000.00			
	ESTATE BOVONI APARTMENTS (VQ001000013)	$476,017.94	$370,909.26			
	PAUL M PEARSON GARDENS (VQ001000014)	$90,034.00	$213,363.00	$1,050,000.00	$1,818,150.20	$1,723,786.10
	MICHAEL J. KIRWAN TERRACE (VQ001000015)		$220,000.00	$600,000.00	$1,500,000.00	$1,500,000.00
	LOUIS E. BROWN VILLAS (VQ001000023)		$360,000.00	$998,786.10	$2,500,000.00	$2,250,000.00
	WALTER I.M. HODGE PAVILION (VQ001000024)		$127,733.00			
	JOHN F. KENNEDY TERRACE (VQ001000022)			$3,500,000.00		
	OSWALD E. HARRIS COURT (VQ001000011)				$250,000.00	$500,000.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1	2023			
Identifier	**Development Number/Name**	**General Description of Major Work Categories**	**Quantity**	**Estimated Cost**
	AUTHORITY-WIDE (NAWASD)			$5,639,489.90
ID0029	Management(Management Improvement (1408)-Staff Training)	Management Improvement		$45,000.00
ID0030	Administration(Administration (1410)-Other, Administration (1410)-Salaries)	Administration		$1,088,827.60
ID0032	Operations(Operations (1406))	Operating Budget		$2,077,298.20
ID0046	Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	A&E Services, Legal fees, Consultants		$1,528,364.10
ID0071	Stony Grounds(Dwelling Unit-Development (1480)-Site Acquisition)	Acquisition of Stony Ground-39 Acre will develop in several phases to include Public Housing Units		$900,000.00
	ESTATE BOVONI APARTMENTS (VQ001000013)			$476,017.94

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1	2023			
Identifier	**Development Number/Name**	**General Description of Major Work Categories**	**Quantity**	**Estimated Cost**
ID0037	AMP 13-VQ1-19/Bovoni(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$233,695.00
ID0142	AMP 11-VQ 5-/Oswald Harris Court(Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Dwelling Unit-Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$242,322.94
	TUTU HIGHRISE APTS (VQ001000012)			$4,682,734.16
ID0041	AMP 12- VQ1-16/Estate Tutu Hi-Rise Apartment(Dwelling Unit - Demolition (1480))	Demolition of units- Phase II		$356,222.80
ID0107	AMP 12- VQ1-16/Estate Tutu Hi-Rise Apartments (Dwelling Unit - Demolition (1480))	Demolition of units- Phase III		$2,326,511.36
ID0140	AMP 12 VQ 1-16 /Estate Tutu Senior(Dwelling Unit - Demolition (1480))	Demolition		$2,000,000.00
	PAUL M PEARSON GARDENS (VQ001000014)			$90,034.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 1 2023

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0141	AMP 14-VQ1-01/Paul M Pearson garden(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$90,034.00
	Subtotal of Estimated Cost			$10,888,276.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2 2024

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			$4,696,270.74
ID0002	Operations (Operations (1406))	Operations Budget		$2,077,298.20
ID0003	Administration(Administration (1410)-Other, Administration (1410)-Salaries)	Asset management fees		$1,088,827.60
ID0004	Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	A& E Services, Consultants & Legal Fees		$1,485,144.94
ID0110	Management(Management Improvement (1408)-Staff Training)	Management Improvement		$45,000.00
	TUTU HIGHRISE APTS (VQ001000012)			$4,900,000.00
ID0109	AMP 12- VQ1-16/Estate Tutu Hi-Rise Apartment(Dwelling Unit - Demolition (1480))	Demolition of units- Phase II		$4,543,777.20

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2 2024

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0111	AMP 12- VQ1-16/Estate Tutu Hi-Rise Apartments (Dwelling Unit - Demolition (1480))	Demolition of units- Phase III		$356,222.80
	ESTATE BOVONI APARTMENTS (VQ001000013)			$370,909.26
ID0143	AMP 13-VQ1-19/Bovoni(Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other, Dwelling Unit- Exterior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$202,553.26
ID0152	AMP 13-VQ1-19/Bovoni(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$168,356.00
	PAUL M PEARSON GARDENS (VQ001000014)			$213,363.00
ID0144	AMP 14-VQ1-41/HH Bergs Home(Dwelling Unit-Exterior (1480)-other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non- Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$103,363.00
ID0145	AMP 14-VQ1-11/Lucinda Millin Home(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$110,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2 2024

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MICHAEL J. KIRWAN TERRACE (VQ001000015)			$220,000.00
ID0146	AMP 15-VQ1-07/Kirwan Terrace(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non- Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$110,000.00
ID0147	AMP 15-VQ1-44/Contant Knolls(Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other, Dwelling Unit-Exterior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$110,000.00
	LOUIS E. BROWN VILLAS (VQ001000023)			$360,000.00
ID0148	AMP 23-VQ1-12/Aureo Diaz Heights(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$125,000.00
ID0149	AMP 23-VQ1-242/Candido Quadalupe(Dwelling Unit-Exterior (1480)-Other, Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$125,000.00
ID0150	AMP 23-VQ1-22/Mount Pleasant(Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)-Other, Dwelling Unit-Exterior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$110,000.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2	2024			
Identifier	**Development Number/Name**	**General Description of Major Work Categories**	**Quantity**	**Estimated Cost**
	WALTER I.M. HODGE PAVILION (VQ001000024)			$127,733.00
ID0151	AMP 24-VQ1-10/Marley Homes & Addition(Dwelling Unit-Interior (1480)-Other, Dwelling Unit-Site Work (1480)-Other, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Interior (1480)- Other, Dwelling Unit-Exterior (1480)-Other)	REAC/UFAS Repairs-Critical Repairs		$127,733.00
	Subtotal of Estimated Cost			$10,888,276.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 3 2025

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			$4,739,489.90
ID0060	Operations (Operations (1406))	Operations Budget		$2,077,298.20
ID0061	Administration(Administration (1410)-Other, Administration (1410)-Salaries)	Asset management fees		$1,088,827.60
ID0062	Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	A& E Services, Legal fees, Consultant & consulting fees		$1,528,364.10
ID0124	Management(Management Improvement (1408)-Staff Training)	Management Improvement		$45,000.00
	PAUL M PEARSON GARDENS (VQ001000014)			$1,050,000.00
ID0125	AMP 14-VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$300,000.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 3 2025

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0127	AMP 14 VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$750,000.00
	JOHN F. KENNEDY TERRACE (VQ001000022)			$3,500,000.00
ID0131	AMP 22- VQ1-8/John F. Kennedy Terrace(Dwelling Unit - Demolition (1480))	Demolition of units		$3,500,000.00
	MICHAEL J. KIRWAN TERRACE (VQ001000015)			$600,000.00
ID0153	AMP 15-VQ1-07/Michael J Kirwan Terrace(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$300,000.00
ID0154	AMP 15-VQ1-44/Contant Knolls(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$300,000.00
	LOUIS E. BROWN VILLAS (VQ001000023)			$998,786.10

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3	2025			
Identifier	**Development Number/Name**	**General Description of Major Work Categories**	**Quantity**	**Estimated Cost**
ID0155	AMP 23-VQ1-12/Aureo Diaz Heights(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$400,000.00
ID0156	AMP 23-VQ1-242/Candido Quadalupe(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$400,000.00
ID0157	AMP 23-VQ1-22/Mount Pleasant(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$198,786.10
	Subtotal of Estimated Cost			$10,888,276.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 4 2026

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			$4,820,125.80
ID0094	Operations (Operations (1406))	Operations Budget		$2,077,298.20
ID0095	Administration(Administration (1410)-Other, Administration (1410)-Salaries)	Asset management fees		$1,088,827.60
ID0134	Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	A&E Services, Legal fees, Consultants		$1,609,000.00
ID0135	Management(Management Improvement (1408)-Staff Training)	Management Improvement		$45,000.00
	PAUL M PEARSON GARDENS (VQ001000014)			$1,818,150.20
ID0159	AMP 14-VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$1,318,150.20

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 4 2026

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0165	AMP 14 VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$500,000.00
	MICHAEL J. KIRWAN TERRACE (VQ001000015)			$1,500,000.00
ID0160	AMP 15-VQ1-07/Michael J Kirwan Terrace(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$750,000.00
ID0161	AMP 15-VQ1-44/Contant Knolls(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$750,000.00
	LOUIS E. BROWN VILLAS (VQ001000023)			$2,500,000.00
ID0162	AMP 23-VQ1-12/Aureo Diaz Heights(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00
ID0163	AMP 23-VQ1-242/Candido Quadalupe(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 4 2026

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0164	AMP 23-VQ1-22/Mount Pleasant(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00
ID0166	AMP 23 VQ1-12/Aureo Diaz Heights(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$125,000.00
ID0167	AMP 23 VQ1-242/Candido Quadalupe(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$125,000.00
	OSWALD E. HARRIS COURT (VQ001000011)			$250,000.00
ID0168	AMP 11 VQ1-05/Oswald Harris Court(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$250,000.00
	Subtotal of Estimated Cost			$10,888,276.00

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 5 2027

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			$4,914,489.90
ID0115	Management(Management Improvement (1408)-Staff Training)	Management Improvement		$45,000.00
ID0116	Administration(Administration (1410)-Other, Administration (1410)-Salaries)	Administration		$1,088,827.60
ID0117	Operations(Operations (1406))	Operating Budget		$2,077,298.20
ID0121	Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	A&E Services, Legal fees, Consultants		$1,703,364.10
	PAUL M PEARSON GARDENS (VQ001000014)			$1,723,786.10
ID0169	AMP 14-VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$1,223,786.10

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 5 2027

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0175	AMP 14 VQ1-01/Paul M Pearson Garden(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$500,000.00
	MICHAEL J. KIRWAN TERRACE (VQ001000015)			$1,500,000.00
ID0170	AMP 15-VQ1-07/Michael J Kirwan Terrace(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$750,000.00
ID0171	AMP 15-VQ1-44/Contant Knolls(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00
	LOUIS E. BROWN VILLAS (VQ001000023)			$2,250,000.00
ID0172	AMP 23-VQ1-12/Aureo Diaz Heights(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00
ID0173	AMP 23-VQ1-242/Candido Quadalupe(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine))	Dwelling Unit Interior		$750,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 5 2027

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0174	AMP 23-VQ1-22/Mount Pleasant(Dwelling Unit-Interior (1480)-Bathroom Flooring (non-cyclical),Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non-routine),Dwelling Unit-Interior (1480)-Interior Painting (non-routine),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Dwelling Unit Interior		$750,000.00
	OSWALD E. HARRIS COURT (VQ001000011)			$500,000.00
ID0176	AMP 11 VQ1-05/Oswald Harris Court(Dwelling Unit-Interior (1480)-Other)	504 Repairs (Widen bedroom door entrance, install grab bars, widen bathroom door, accessible kitchen and bath cabinets)		$500,000.00
	Subtotal of Estimated Cost			$10,888,276.00

Capital Fund Program - Five-Year Action Plan

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 1 2023	
Development Number/Name **General Description of Major Work Categories**	**Estimated Cost**
Housing Authority Wide	
Management(Management Improvement (1408)-Staff Training)	$45,000.00
Administration(Administration (1410)-Other, Administration (1410)-Salaries)	$1,088,827.60
Operations(Operations (1406))	$2,077,298.20
Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	$1,528,364.10
Stony Grounds(Dwelling Unit-Development (1480)-Site Acquisition)	$900,000.00
Subtotal of Estimated Cost	$5,639,489.90

Capital Fund Program - Five-Year Action Plan

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 2 2024	
Development Number/Name General Description of Major Work Categories	**Estimated Cost**
Housing Authority Wide	
Operations (Operations (1406))	$2,077,298.20
Administration(Administration (1410)-Other, Administration (1410)-Salaries)	$1,088,827.60
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	$1,485,144.94
Management(Management Improvement (1408)-Staff Training)	$45,000.00
Subtotal of Estimated Cost	$4,696,270.74

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Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 3 2025	
Development Number/Name **General Description of Major Work Categories**	**Estimated Cost**
Housing Authority Wide	
Operations (Operations (1406))	$2,077,298.20
Administration(Administration (1410)-Other, Administration (1410)-Salaries)	$1,088,827.60
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	$1,528,364.10
Management(Management Improvement (1408)-Staff Training)	$45,000.00
Subtotal of Estimated Cost	$4,739,489.90

Capital Fund Program - Five-Year Action Plan

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 4 2026	
Development Number/Name General Description of Major Work Categories	**Estimated Cost**
Housing Authority Wide	
Operations (Operations (1406))	$2,077,298.20
Administration(Administration (1410)-Other, Administration (1410)-Salaries)	$1,088,827.60
Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	$1,609,000.00
Management(Management Improvement (1408)-Staff Training)	$45,000.00
Subtotal of Estimated Cost	$4,820,125.80

Capital Fund Program - Five-Year Action Plan

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 5 2027	
Development Number/Name General Description of Major Work Categories	**Estimated Cost**
Housing Authority Wide	
Management(Management Improvement (1408)-Staff Training)	$45,000.00
Administration(Administration (1410)-Other, Administration (1410)-Salaries)	$1,088,827.60
Operations(Operations (1406))	$2,077,298.20
Fees & Cost (Contract Administration (1480)-Other Fees and Costs)	$1,703,364.10
Subtotal of Estimated Cost	$4,914,489.90