



VIRGIN ISLANDS HOUSING AUTHORITY  
*Housing the People of Paradise*

**RECOVERY TO RESILIENCE**

# ANNUAL REPORT

# 2025



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# ACKNOWLEDGEMENTS

## QUALITY OF LIFE CONSORTIUM

The Virgin Islands Housing Authority extends sincere appreciation to the community partners who work alongside us to support residents and strengthen our communities.

Through VIHA's Resident Wellness & Empowerment approach, these partners come together as part of the Quality-of-Life Consortium. This collaborative network focuses on meeting the real, everyday needs of families living in VIHA communities by expanding access to education, employment, health, wellness, and self-sufficiency opportunities.

By working together, Consortium partners help create safe, supportive environments, engage residents as active participants in their own success, and deliver programs that are practical, consistent, and meaningful. Their commitment, expertise, and shared purpose play a critical role in improving quality of life and advancing opportunity across the Virgin Islands.

VIHA is grateful for these partnerships and the collective impact they make possible for our residents, families, and communities.

Virgin Islands Office of Gun Violence Prevention  
Island Therapy Solutions  
Project Promise  
AARP  
St. Croix Foundation  
USVI Department of Justice  
Liberty Place  
Virgin Islands Bureau of Corrections Disability Rights  
Center of the Virgin Islands Ticket to Work Program  
Virgin Islands Department of Health  
My Brother's Workshop  
Virgin Islands Children's Museum  
Liberty  
Virgin Islands Next Generation Network (VINGN)  
Department of Sports Parks and Recreations

Government of the United States Virgin Islands  
University of the Virgin Islands  
Virgin Islands Police Department  
Westcare Foundation  
Virgin Islands Department of Human Services  
Virgin Islands Department of Education  
Virgin Islands Waste Management Authority  
Skills for Today  
Caribbean Center for Boys and Girls of the  
Virgin Islands Project Safe Neighborhoods  
St. Thomas East End Medical Center Corporation  
Virgin Islands Housing Finance Authority  
Women's Coalition of St. Croix  
Urban Strategies, Inc (USI)  
Frederiksted Health Care  
Community Foundation of the Virgin Islands

***BUILDING A STRONGER, MORE ACCOUNTABLE, AND FUTURE-READY VIRGIN ISLANDS  
HOUSING AUTHORITY***

# OUR COMMUNITIES

The Virgin Islands Housing Authority recognizes and thanks the residents and communities that are the foundation of our work.

Across St. Croix, St. Thomas, and St. John, VIHA communities are more than places to live. They are neighborhoods where families grow, seniors age with dignity, and residents support one another. The strength, resilience, and engagement of our residents guide our efforts and shape the services, investments, and improvements we make each year.

VIHA remains committed to maintaining safe, well-managed homes and to working in partnership with residents to build stable, connected, and thriving communities throughout the Virgin Islands.

## ST. CROIX

D Hamilton Jackson Terrace  
Alphonso “Piggy” Gerard  
John F Kennedy Terrace  
Joseph E James Terrace  
Aureo Diaz Heights  
Mount Pleasant  
Candido Guadalupe Terrace  
Marley Homes / Marley Additions  
Williams Delight Villas  
Wilford Pedro Homes

## ST. THOMAS / ST. JOHN

Oswald E Harris Court  
Estate Bovoni Development  
Paul M. Pearson Gardens  
H. H. Bergs Homes / H.H. Bergs Addition  
Lucinda Millin Home  
Michael J Kirwan Terrace  
The Knolls at Contant



***BUILDING A STRONGER, MORE ACCOUNTABLE, AND FUTURE-READY  
VIRGIN ISLANDS HOUSING AUTHORITY***

**RECOVERY TO RESILIENCE**

**CHAPTER 1:  
LEADERSHIP,  
GOVERNANCE, AND  
ACCOUNTABILITY**

# MESSAGE FROM THE EXECUTIVE DIRECTOR



**DWAYNE T. ALEXANDER,**

**CPM** Executive Director/ President  
Virgin Islands Housing Authority

FY2025 marked a pivotal year for the Virgin Islands Housing Authority (VIHA), a year of stabilization, accountability, and measurable progress toward becoming a high-performing, resident-centered housing agency. We strengthened our foundation, restored operational discipline, and advanced reforms critical to delivering safe, decent, and affordable housing with dignity.

When I joined VIHA in February 2024, I set a clear direction: modernize our systems, strengthen fiscal integrity, elevate service standards, and reset. Over the year, VIHA strengthened core functions across Asset Management, Housing Choice Voucher Programs, Modernization, Finance, and Resident Services.

We implemented stronger internal controls, clearer operating standards, and more transparent reporting. We also worked to address the realities of managing an aging housing portfolio, where deferred maintenance and infrastructure upgrades require careful planning and responsible resource allocation. In September 2025, we finalized a two-year Recovery Agreement with HUD, providing a clear roadmap to move VIHA from “Troubled” status toward High Performer designation. This roadmap reinforces our commitment to financial discipline, compliance, and accountability, and positions the Authority to compete for future funding opportunities.

Our progress was guided by a continued focus on residents. We expanded access to supportive services, strengthened self-sufficiency pathways, and deepened partnerships to improve health, economic stability, and quality of life. Even amid external challenges, including a federal government shutdown, VIHA maintained stability, protected critical services, and supported our residents and staff.

As we move into FY2026, our focus shifts from recovery to resilience, accelerating modernization, strengthening compliance, and investing in people and communities. Together with our residents, employees, Board, and partners, we are building a stronger, more accountable, and future-ready Virgin Islands Housing Authority.

# MESSAGE FROM THE BOARD CHAIR

## SIMBA ABIFF

Board Chair & Resident Commissioner  
St. Thomas / St. John

FY2025 marked an important year of progress for the Virgin Islands Housing Authority. As someone who grew up on St. Thomas and now serves both as a resident commissioner and a public servant, I am proud of the steady steps VIHA is taking to strengthen its operations and better serve our communities.

Working in partnership with Executive Director Dwayne Alexander and the leadership team, the Board finalized VIHA's HUD Recovery Agreement on September 30, 2025. This milestone reflects stronger governance, clearer accountability, and a shared commitment to building a stable, high-performing housing authority that residents can trust.

Throughout the year, the Board focused on oversight, transparency, and responsible decision-making. We supported improvements in compliance, asset management, and resident services, while keeping our attention on what matters most: safe, well-maintained homes and respectful, responsive service for residents across St. Thomas, St. John, and St. Croix.

The progress underway at communities like Estate Donoe (St. Thomas), D. Hamilton Jackson Terrace (St. Croix) and completed redevelopment at Walter I.M. Hodge Pavilion (St. Croix) shows what is possible when leadership, accountability, and community commitment come together. These efforts are about more than buildings, they are about dignity, opportunity, and pride for the families who call VIHA community's home.

As we move into FY2026, the Board remains committed to supporting VIHA's continued recovery and long-term resilience. The work continues, and we remain focused on ensuring that residents are at the center of every decision we make.

I would like to recognize the VIHA employees whose dedication and professionalism made this progress possible. Their commitment to serving residents with care, persistence, and accountability continues to strengthen our communities every day.

# GOVERNANCE AND LEADERSHIP

## BOARD OF COMMISSIONERS

|                                |                                     |
|--------------------------------|-------------------------------------|
| Simba Abiff                    | Board Chair (Resident Commissioner) |
| Ashley Archibald               | Vice Chair (Resident Commissioner)  |
| Noreen Michael, Ph.D.          | Commissioner                        |
| Dina Perry-Malone              | Commissioner                        |
| Janice Valmond, MS. DrPH. CHES | Commissioner                        |
| Averil George                  | Commissioner                        |
| Eugene Jones Jr.               | Commissioner                        |

## VIHA'S LEADERSHIP TEAM

|                          |                                                   |
|--------------------------|---------------------------------------------------|
| Dwayne Alexander         | Executive Director                                |
| Lydia Pelle              | Chief Operating Officer                           |
| Cecile Tonge-Fahie       | Chief Financial Officer                           |
| Robert Protho            | Director of Administration                        |
| Akala Anthony            | Director of Housing Choice Voucher Program (HCVP) |
| Chasity Jackson          | Director of Asset Management                      |
| Ingram Brown             | Director of Human Resources                       |
| Gregory Hampson          | Director of Modernization & Development           |
| Emmanuella Perez-Cassius | Director of Resident Wellness & Empowerment       |
| Sherry Melvin            | Director of Portfolio Transitions & Management    |
| Terry Daley-Stanley      | Director of Information Technology                |



# THE VIRGIN ISLANDS HOUSING AUTHORITY

## ABOUT

The Virgin Islands Housing Authority (VIHA) is the largest affordable housing provider in the U.S. Virgin Islands, dedicated to providing safe, decent, and sanitary housing while fostering self-sufficiency and community development. The Authority continues to navigate the financial realities of operating and maintaining an aging housing portfolio amid rising costs and funding limitations, while remaining committed to protecting housing stability for the territory's most vulnerable residents.

Operating across St. Croix, St. Thomas, and St. John, VIHA manages a diverse housing portfolio that includes Public Housing, Housing Choice Vouchers (tenant-based and project-based programs), Modernization and Redevelopment projects under HUD's Rental Assistance Demonstration (RAD) and Low-Income Housing Tax Credit (LIHTC) programs. Many of these communities were constructed decades ago and require significant reinvestment, and VIHA continues to evaluate construction costs, infrastructure needs, and available financing to ensure long-term sustainability.

## WHO WE ARE

- Largest Provider of Affordable Housing in the U.S. Virgin Islands of St. Croix, St. Thomas and St. John
- Serving Families, Seniors, Veterans, And People with Disabilities
- Manage 22 Communities Grouped Into 12 Asset Management Properties
- 2,426 Public Housing Units - 1,165 St. Thomas, 1,261 St. Croix
- Over 1,300 HCV Program Participants
- 170 Total Employees



Guided by a mission of Recovery to Resilience, VIHA's work extends beyond buildings, it empowers families through supportive programs, employment opportunities, and resident engagement. VIHA continues to rebuild and modernize its communities while strengthening partnerships with HUD, local government agencies, developers, and resident councils to ensure housing stability and community empowerment. Through collaboration and transparent engagement, the Authority is working to modernize infrastructure, manage rising utility and operational costs, and position VIHA for long-term resilience.

## OUR PURPOSE

To create housing solutions that reduce homelessness and promote opportunity.

- ◆ Inclusive And Equitable Communities
- ◆ Stability For Growth and Success

## OUR VISION

To create vibrant, dynamic, and sustainable communities where families thrive.

- ◆ Focus On Economic Mobility
- ◆ Commitment to Resident Empowerment Creating
- ◆ Brighter Futures Through Housing and Services

## OUR MISSION

To deliver housing solutions and services that enhance:

- ◆ Quality Of Life
- ◆ Services For Self-Sufficiency
- ◆ Transparent Accountable Operations

## OUR CORE VALUES

How we serve, lead, and grow together:



**RECOVERY TO RESILIENCE**

**CHAPTER 2:  
RECOVERY TO  
RESILIENCE  
A YEAR IN REVIEW**

# RECOVERY TO RESILIENCE

## A YEAR IN REVIEW

FY2025 marked a year of measurable progress and renewed momentum for VIHA. Guided by its Recovery-to-Resilience strategy, the Authority moved beyond stabilizing operations to implement systems designed to deliver sustainable excellence and long-term performance.

Across all departments, Asset Management, Housing Choice Voucher, Modernization, Redevelopment, and Resident Wellness & Empowerment, performance improved through targeted planning, strengthened accountability, and clearer communication. These gains were achieved despite ongoing infrastructure challenges and the economic impacts of the federal government shutdown later in the fiscal year.

VIHA's progress demonstrates that recovery is not a moment in time, but a disciplined process, one that rebuilds capacity, strengthens systems, and delivers outcomes that restore confidence in public housing.

## RECOVERY AGREEMENT AND HUD PARTNERSHIP

By the start of FY2025, VIHA had stabilized key operations and laid the foundation for sustainable progress. These early corrective actions enabled a strengthened partnership with the U.S. Department of Housing and Urban Development (HUD), culminating in the execution of the Recovery Agreement in September 2025."

The agreement launched the Recovery & High-Performance Playbook, a focused 24-month roadmap to advance VIHA from Troubled to High Performer status. The Playbook advances the agency's commitment to data integrity, fiscal responsibility, and measurable improvement across every department.

The transition from recovery to resilience is underway and gaining momentum. As FY2026 begins, VIHA remains focused on delivering safe, quality housing with dignity; strengthening systems that ensure continuity and accountability; and empowering residents to build stable and thriving futures.

## RECOVERY-TO-RESILIENCE PROGRESSION

### RECOVERY

Stabilizing core systems, strengthening governance, and restoring compliance.

### RESILIENCE

Achieving consistent performance, improved outcomes, and reliable, resident-centered services.

### HIGH PERFORMANCE

Sustained operational excellence, accountability, and continuous improvement.

## NAVIGATING CHALLENGES WITH RESILIENCE

In October 2025, during the Federal Government shutdown, VIHA once again demonstrated resilience and disciplined leadership. The Authority immediately activated its Shutdown Response Framework, ensuring the continuity of critical housing programs and staff operations despite suspended federal activities.

Within 48 hours, the Shutdown Response Team (SRT) executed a 90-day liquidity plan, established spending controls, and confirmed uninterrupted payroll, maintenance services, and Housing Assistance Payments (HAPs). Weekly compliance checks verified 100% on-time reporting, and resident outreach continued without disruption.

Through proactive planning and transparent communication, VIHA safeguarded its mission, maintaining public housing operations, timely HCVP payments, and uninterrupted essential services for more than two thousand households.

The effective response underscored the agency's growing operational maturity and ability to perform under pressure, ensuring stability for residents during a period of national uncertainty.

## COMMUNITY IMPACT

VIHA's accomplishments in FY2025 extended beyond infrastructure to measurable community impact. Fifty-eight residents became homeowners through the Williams Delight Homeownership Program, supported by ARPA-funded down payment assistance.

The Resident Wellness & Empowerment (RWE) Department continued expanding the Bright Path Strategic Approach, connecting families to education, employment, and self-sufficiency opportunities through a consortium of community partners.

Through collaboration with HUD, FEMA, and private developers such as Pennrose Developers and MDG Developers Group, VIHA advanced its redevelopment pipeline while expanding opportunities for local contractors and Section 3 workers. The result was not only new housing but renewed confidence in VIHA's role as a catalyst for community resilience and empowerment.

**RECOVERY TO RESILIENCE**

**CHAPTER 3:  
PERFORMANCE,  
RESULTS, AND  
ORGANIZATIONAL  
STRENGTH**

# PERFORMANCE OVERVIEW: HOW VIHA IS MEASURED

## PUBLIC HOUSING PERFORMANCE

HUD evaluates Public Housing Agency performance through the Public Housing Assessment System (PHAS), which assigns agencies a numeric score and corresponding designation.

In December 2023, VIHA received a PHAS score of 58 (based on the 2022 assessment), placing the agency in Troubled status. Through focused governance reforms, strengthened oversight, and targeted operational efforts, VIHA improved its PHAS position by December 2025, achieving measurable operational gains while increasing its NSPIRE Scores.

Building on this progress, VIHA's goal is to achieve a solid Standard Performer or High Performer designation by December 2027, reflecting sustained operational excellence, strong internal controls, and high-quality service delivery to residents.

PHAS SCORING

Below 60

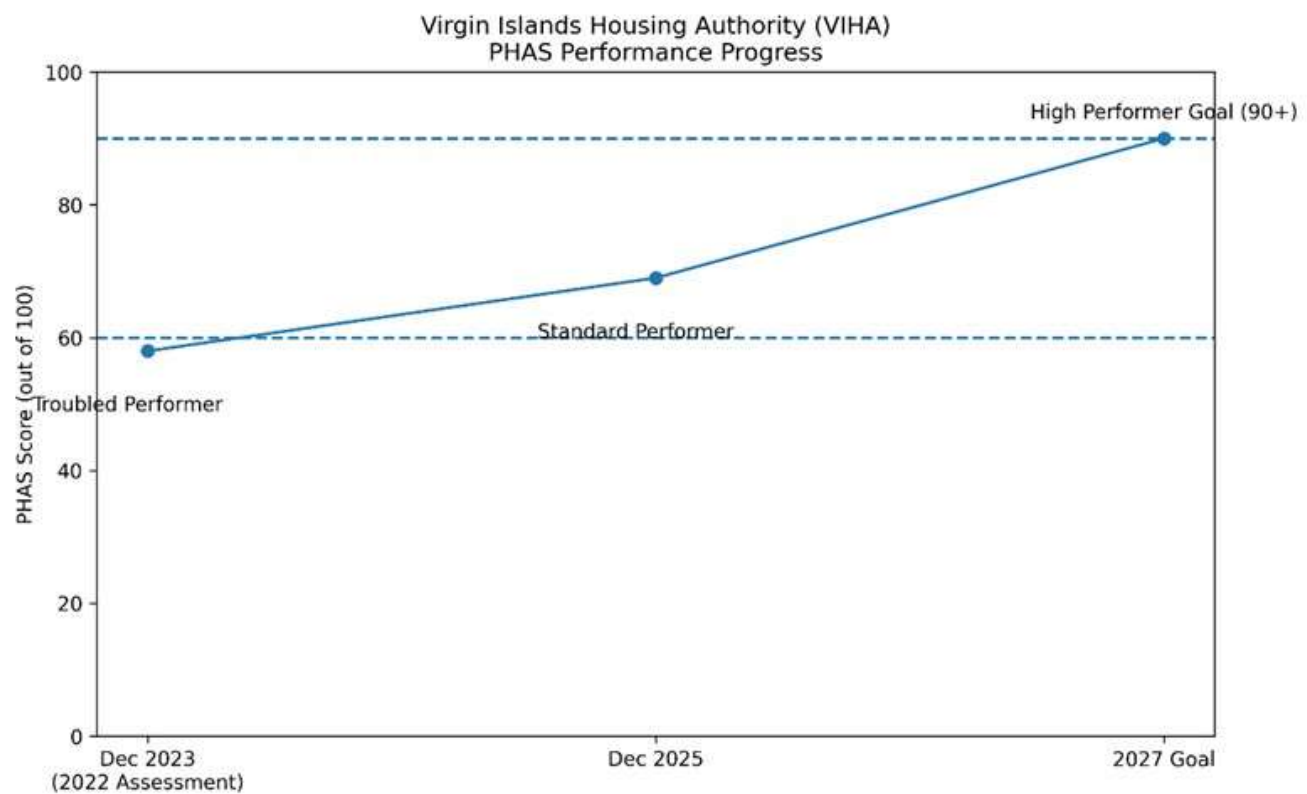
Troubled Performer

60 to 89

Standard Performer

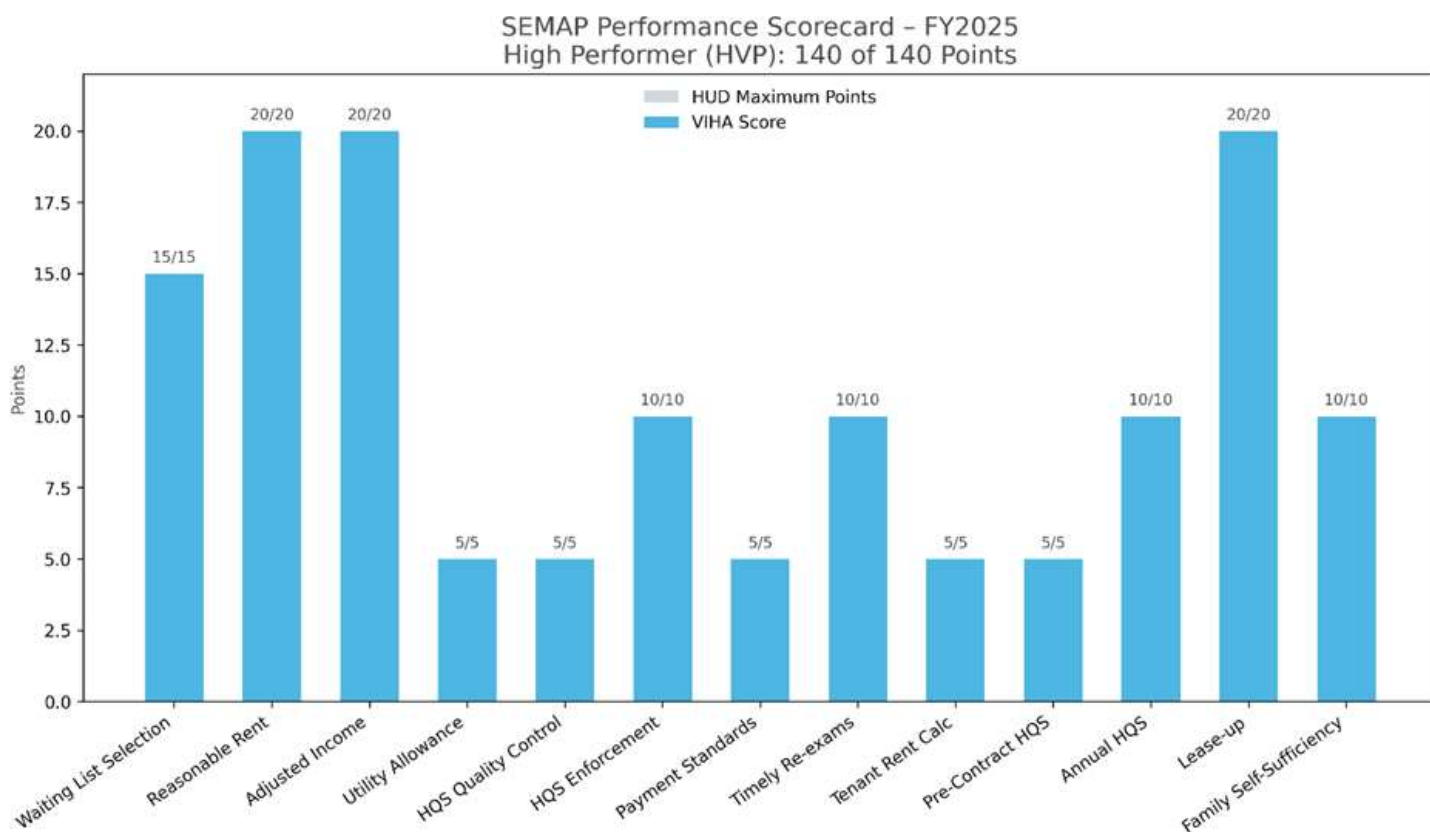
90 or Above

High Performer



## HOUSING CHOICE VOUCHER PROGRAM PERFORMANCE (SEMAP)

The HCVP Department continued to expand affordable housing access through both tenant-based and project-based programs. Despite a challenging housing market, VIHA maintained strong utilization rates by partnering with landlords and expanding outreach initiatives. The department also focused on SEMAP compliance, ensuring that Inspections, Rent Reasonableness Determinations, and Payment Standards aligned with HUD metrics leading to a score of 140 out of 140, and a High Performer designation. Despite rising rent and market challenges, VIHA met or exceeded HUD performance standards across all SEMAP indicators, reflecting strong program management, regulatory compliance, and service delivery within the Housing Choice Voucher Program. Efforts to support residents through counseling and landlord collaboration strengthened program stability and participant satisfaction.



## LANDLORD ENGAGEMENT INITIATIVES

- Hosted “Stay in the Loop” radio segments and landlord forums to share program updates.
- Streamlined payment and inspection communications through email and portal notifications.
- Partnered with local banks and nonprofits to support property improvement financing.

# FY2025 HIGHLIGHTS AT A GLANCE

## PUBLIC HOUSING OPERATIONS

Improved performance in occupancy, unit turn timeliness, annual recertifications, and work order responsiveness across both districts.

## HOUSING CHOICE VOUCHER PROGRAM

Achieved High Performer designation with a perfect HUD SEMAP score of 140 out of 140, advancing from Standard Performer status. During the year, the program served more than 1,300 households, strengthened landlord partnerships, and implemented targeted strategies to improve voucher utilization and program effectiveness.

## RESIDENT WELLNESS & EMPOWERMENT

Expanded participation in resident wellness, youth enrichment, workforce development, self-sufficiency initiatives, and creation of Resident Councils in 80% communities identified.

## REDEVELOPMENT & MODERNIZATION

Advanced modernization and redevelopment efforts Territory-wide, including the completion of Walter I.M. Hodge Pavilion, the start of D. Hamilton Jackson Terrace, Tutu Senior, and re-start of Estate Donoe, Tutu I.

## FINANCIAL STEWARDSHIP

Reinforced fiscal controls, improved financial reporting, and implemented cost containment measures to support long-term financial stability.

## COMMUNICATIONS AND ENGAGEMENT

Increased transparency and stakeholder engagement through expanded board reporting, employee and resident newsletters, and community outreach.

**2,426**

Public Housing Units Managed

**93.5%**

Average Occupancy Rate

**74%**

Non-Emergency Work Orders Completed

**99%**

On-Time Annual Recertifications

**3,000+**

HCVP Program Households Served

**8,000+**

Families on Project-Based and Tenant Based Waitlists

# STRENGTHENING OPERATIONS

## PUBLIC HOUSING OPERATIONS (ASSET MANAGEMENT)

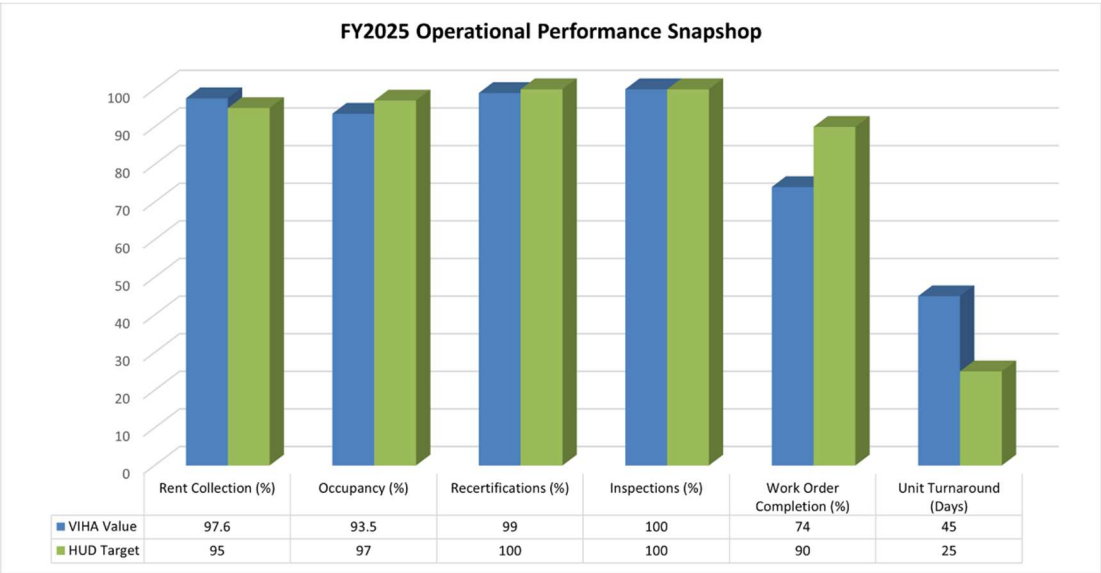
In FY2025, VIHA’s Asset Management Department strengthened day-to-day property operations through performance-based management, preventive maintenance, and increased data transparency. The department focused on five core performance indicators: rent collection, unit turn and occupancy, recertification, inspections, and work order management to drive consistency and accountability across the portfolio.

A significant milestone was achieved with the inspection of every VIHA unit in 2025, marking an important step toward improved oversight, compliance, and property condition standards. Enhanced coordination among maintenance, leasing, and resident services teams contributed to higher occupancy levels, improved preventive maintenance completion, and a reduction in aging work order backlogs and emergency service calls.

Asset Management also worked closely with the Modernization Department to identify and prioritize rehabilitation capital projects that improve unit readiness and living conditions for residents. This coordinated approach ensures that capital investments align with operational needs, supporting both immediate performance improvements and long-term asset sustainability.

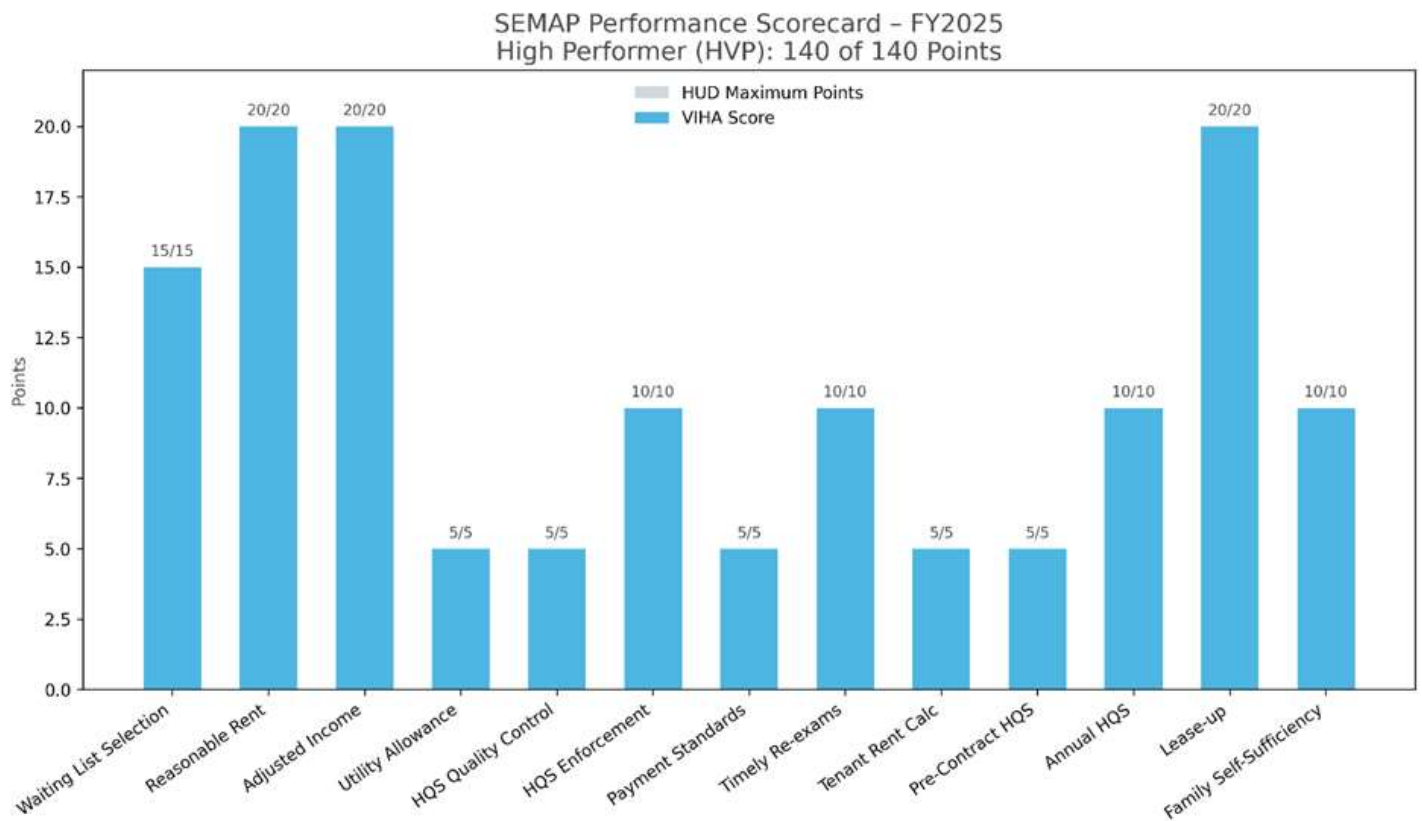
As a result of these combined efforts, VIHA’s NSPIRE score improved to an average of 70 overall, reflecting measurable progress in property condition and inspection performance and further strengthening the Authority’s path toward achieving and sustaining High Performer status under HUD’s Public Housing Assessment System (PHAS).

VIHA met or exceeded HUD targets for recertifications and inspections and maintained strong occupancy levels across its portfolio. Improvement initiatives are underway in FY2026 to strengthen rent collection, routine work order completion, and unit turnaround times as part of the agency’s Recovery Plan Playbook.



# HOUSING CHOICE VOUCHER PROGRAM OPERATIONS

The HCVP Department continued to expand affordable housing access through both tenant-based and project-based programs. Despite a challenging housing market, VIHA maintained strong utilization rates by partnering with landlords and expanding outreach initiatives. The department also focused on SEMAP compliance, ensuring that Inspections, Rent Reasonableness Determinations, and Payment Standards aligned with HUD metrics leading to a score of 140 out of 140, and a High Performer designation. VIHA met or exceeded HUD performance standards across all SEMAP indicators, reflecting strong program management, regulatory compliance, and service delivery within the Housing Choice Voucher Program. Efforts to support residents through counseling and landlord collaboration strengthened program stability and participant satisfaction.



## FINANCE & ACCOUNTING

VIHA's financial position remained stable through FY2025 as the agency continued to align spending with strategic priorities under the Recovery Agreement with HUD. Prudent management of operating expenses, careful grant utilization, and timely drawdowns ensured strong cash flow for public housing operations, HCVP administration, and ongoing redevelopment projects.

Despite the temporary impact of the federal government shutdown, core financial activities continued without interruption thanks to emergency planning and transparent communication with vendors and residents. This stability reflects the organization's transition from a recovery stance to a resilient, future-ready financial framework.

### Operation Efficiencies

- Digital procurement and invoice tracking for faster vendor payments
- Expanded executive and board financial dashboards
- Enhanced cross-department budget coordination to support project timelines+

### FY2025 Financial Highlights

- Higher FEMA revenues received
- Expenditures effectively managed
- No financial audit findings in 6 years

### Compliance & Reporting

- REAC/HUD reports submitted
- Voucher Management System Reporting
- PH Annual Reporting Subsidy
- Federal Audit Clearing House
- HUD Financial Data Schedule (FDS)

### Net Position



\$1.7M  
\$67K Improvement  
from FY24

### Cash Balance



\$25.23M  
\$457K Improvement  
from FY24

### Revenue vs. Expenses

\$74.8M Revenue  
\$73.1M Expenses  
  
Positive Operating Margin

VIHA maintained stable financial position in FY2025, while strengthening internal controls, enhancing transparency, and meeting all federal compliance requirements. Improved cash balances, effective expenditure management, and the absence of findings reflect disciplined financial stewardship and continued progress under the agency's Recovery-to-Resilience strategy.

# HUMAN RESOURCES AND WORKFORCE DEVELOPMENT

## VIHA STAFF TRAININGS AND EVENTS

### Leadership and Compliance

- ♦ Secured Accredited Residential Manager (ARM) designation training with the Institute of Real Estate Management (IREM) for leadership, property managers, and foreman. IREM is an international Real Estate Management Industry Leader.
- ♦ Secured National Association of Housing and Redevelopment Officials (NAHRO) Public Housing Occupancy, Eligibility, Income, and Rent Calculation (PHOEIR) Training for property management teams.
- ♦ Fair Housing Training (All Staff) Federal and HUD compliance.
- ♦ Harassment Prevention (All Staff)

### Safety and Preparedness

- ♦ Secured Agency-wide VITEMA Active Response and Emergency Preparedness Training.

### Workforce Development

- ♦ Secured HAI Group online training and development for staff.
- ♦ Sponsored executive leadership retreat focused on Building Capacity, Collaboration, Communications and Change Management, and quarterly leadership mini retreats for ongoing support.
- ♦ Conducted all-agency quarterly meetings and training.

### 2025 HR PERFORMANCE HIGHLIGHTS

**347**

Applications Received

**30**

Interviews

**6**

New Hires

**4**

Promotions

**RECOVERY TO RESILIENCE**

**CHAPTER 4:  
REVITALIZING  
COMMUNITIES  
THROUGH HOUSING  
INVESTMENT**

# REDEVELOPMENT

## OVERVIEW

In FY2025, VIHA continued to advance its modernization, redevelopment, and compliance initiatives across multiple portfolios. Key accomplishments included continued progress on major redevelopment projects, completion of select demolition and rehabilitation activities, advancement of FEMA Hazard Mitigation coordination, expanded homeownership closings supported by ARPA funds, and ongoing implementation of the HUD Voluntary Compliance Agreement (VCA).

The Authority successfully delivered a high volume of smaller, operational projects in FY2025. These projects improved safety, compliance, and living conditions across multiple communities. However, larger capital projects remain ongoing, representing the next phase of impact.

Overall, projects remained largely on schedule, with notable construction milestones achieved at Estate Donoe (Tutu Phase I) and steady close out activities at Walter I. M. Hodge Pavilion. Strategic planning continued for future developments, including Tutu North Senior Development.

While regulatory approvals and funding coordination continue to influence select timelines, overall progress was strong. VIHA enters FY2026 positioned to advance major construction milestones, expand senior housing development, and continue strengthening compliance and resident focused outcomes.

# MAJOR REDEVELOPMENT PROJECTS

## WALTER I.M. HODGE PAVILLION REHABILITATION ST. CROIX



248

Units Renovated



245

Families Rehoused



\$73M

HUD & Low-Income Housing  
Tax Credit Investment



66

Residents Participating in  
Section 3 Program

### PROJECT OVERVIEW

The completed redevelopment of Walter I.M. Hodge Pavilion brought new life to one of St. Croix’s largest public housing communities. The project included the rehabilitation of 20 residential buildings and enhancements to the community center, office, and maintenance facilities. With energy-efficient units, improved accessibility, and community gathering spaces, the project demonstrates VIHA’s commitment to resilience and long-term sustainability.

**Status:** Completed Construction; Project Close-out Ongoing

## AWARDS AND RECOGNITIONS

- ♦ FY2025 Rural Community Impact Development of Distinction Award from the Novogradac Journal of Tax Credits
- ♦ FY2025 Affordable Housing Award of Merit from the National Association of Housing and Redevelopment Officials
- ♦ HUD Certificate of Excellence
- ♦ FY2025 Charles L. Edson Tax Credit Excellence Award for Resilient and Healthy Housing from the Affordable Housing Tax Credit Coalition
- ♦ Government of the USVI Housing Initiative Recognition
- ♦ Featured in Local and National Media as a Model of Resilient Design



# ESTATE DONOE (TUTU PHASE I) REHABILITATION

## ST. THOMAS



### PROJECT OVERVIEW

The redevelopment, with an expected completion date of June 9, 2027, will deliver 80 modern, energy-efficient, hurricane-resilient units designed to support long-term sustainability and a renewed vision for community living. The work within the apartments includes the following:

- Storm Hardening: Installation of hurricane resistant windows, reinforced entryways and doors, and flood mitigation strategies to withstand future weather conditions.
- Sustainability & Energy Efficiency: Integration of National Green Building Standards such as energy efficient and low-water fixtures, photo-voltaic (PV) solar systems, battery backups, micro- turbine generators, and LED lighting to reduce environmental impacts and lower utility costs.
- Infrastructure & Safety Improvements: New plumbing and electrical wiring, improved community site lighting, back-up generators, and security cameras throughout the site.
- Community Improvements: New playgrounds, basketball courts, community center and property management offices.
- Bright Path Resident Services: Focused on four primary outcomes; stable housing, financial growth, health and wellness, and self-sufficiency.

Construction at Donoe advanced throughout FY2025, with visible progress on foundations, framing, and infrastructure improvements. The redevelopment will deliver modern, hurricane-resilient housing that reflects a renewed vision for community living.

**Completion-to-date:** \$12.1 million

## D. HAMILTON JACKSON TERRACE REHABILITATION ST. CROIX



### PROJECT OVERVIEW

Groundbreaking was held on March 14, 2025, marking the start of rehabilitation of D. Hamilton Jackson Terrace. The project involves the rehabilitation of 106 units across 14 buildings, with completion expected by December 2026. The work within the apartments includes the following:

- ♦ Storm Hardening: Installation of hurricane resistant windows, reinforced entryways and doors, and flood mitigation strategies to withstand future weather conditions.
- ♦ Sustainability & Energy Efficiency: Integration of National Green Building Standards such as energy efficient and low-water fixtures, photo-voltaic (PV) solar systems, and LED lighting to reduce environmental impacts and lower utility costs.
- ♦ Infrastructure & Safety Improvements: New plumbing and electrical wiring, improved community site lighting, back-up generators, and security cameras throughout the site.
- ♦ Community Improvements: New playgrounds, basketball courts, community center and property management offices.
- ♦ Bright Path Resident Services: Focused on four primary outcomes; stable housing, financial growth, health and wellness, and self-sufficiency.

**9% Low-Income Housing Tax Credit:** Completed-to-date: \$36.8 million

**4% Low-Income Housing Tax Credit:** Completed-to-date: \$14 million

**Total:** \$50.8 million

# TUTU NORTH SENIOR(TUTU PHASE II) REHABILITATION ST. THOMAS

## PROJECT OVERVIEW

A 60-unit senior housing development designed with accessibility, energy efficiency, and social well-being in mind. The project is scheduled for financial closing in the second quarter of 2026, with construction completion expected by December 2027. Once completed, Tutu North Senior will expand the territory's senior housing portfolio and complement the broader Tutu redevelopment area.



## MODERNIZATION AND CAPITAL IMPROVEMENTS

The Modernization Department delivered substantial capital improvements during the year, including unit rehabilitations, infrastructure upgrades, and critical emergency repairs. Close collaboration with Asset Management accelerated unit readiness, reduced vacancy turnaround times, and contributed to improved PHAS performance through enhanced physical condition and maintenance responsiveness.

### TERRITORY WIDE IMPACT

**\$136M**

Development Projects

**\$11.5M+**

Public Housing Modernization

**\$12.3M+**

Investment into Low-Income Public  
Housing

**\$18M+**

Investment to HCVP Landlords and  
Utility Payments

## SUMMARY OF COMPLETED ACTIVE PROJECTS

Small-Scale Infrastructure and Maintenance (High Completion Rate)

### St. Thomas / St. John

- Oswald Harris Court: **Sewer line repairs**– 100% complete
- Oswald Harris Court: **Mailbox installation** – 100% complete
- Annas Retreat: **Mailbox shed repairs** – 100% complete
- Michael J. Kirwan Terrace: **Roof valley and metal roof repairs** - 100% complete
- The Knolls at Contant: **Exterior wall repairs (buildings 1 & 6)** - 100% complete
- Estate Tutu: **Debris removal and site clean-up (multiple contracts)** -100% complete
- Michael J. Kirwan Terrace: **Risk assessment (building 8)** - 100% complete

### St. Croix

- Aureo Diaz Hights / Candido Guadalupe: **NSPIRE unit repairs** – 100% complete
- Wilford Pedro Home: **Interior unit repairs & concrete work** - 100% complete
- Marley Homes: **Annex building repairs (including change orders)** – 100% complete
- Marley Homes: **Interior unit repairs (buildings 4-7)** - 100% complete

## NSPIRE Program (Major Operational Success)

Large number of interior and exterior unit repairs completed across multiple communities

- Typical completion: 80%–100%

Covered:

- Estate Bovoni
- Oswald Harris Court
- The Knolls at Contant
- Michael J. Kirwan Terrace
- Multiple St. Croix communities

NSPIRE repairs were the most consistently delivered program across the year

## Completed Capital Improvements (Selected)

Mount Pleasant – **Roof removal and resurfacing** – 100% complete

Aureo Diaz Heights – **Perimeter fencing repair** – 100% complete

Substantially Completed:

These projects reached 70%–90% completion and are effectively in final stages:

- Oswald Harris Court – Chain link fence installation – 90% complete
- The Knolls at Contant – Porch railing & walkway repairs – 80% complete
- Oswald Harris Court – Sewer line replacement (additional phase) – 70% complete
- Estate Bovoni – NSPIRE repairs (Task Orders) – 80% complete

**RECOVERY TO RESILIENCE**

**CHAPTER 5:  
RESIDENT  
EMPOWERMENT AND  
COMMUNITY IMPACT**

# RESIDENT WELLNESS & EMPOWERMENT (RWE)

## EMPOWERING RESIDENTS AND REBUILDING COMMUNITY CONNECTIONS

In FY2025, VIHA strengthened its commitment to resident well-being by expanding programs that promote stability, economic mobility, and community engagement across both districts. VIHA's Resident Wellness and Empowerment initiatives focused on education, employment pathways, health and wellness, and personal development reflecting our mission to support not only housing, but also long-term self-sufficiency.

Through new and strengthened partnerships with government agencies, nonprofit organizations, and private sector employers, residents gained increased access to resources that support skill-building, workforce readiness, and improved quality of life. Engagement continued to grow as residents took on more active roles in shaping their communities through resident councils, leadership opportunities, and volunteerism.

RWE continued to expand its holistic approach to resident well-being, focusing on access to health services, mental health support, youth engagement, and senior enrichment.

Through targeted community outreach and collaboration, the department delivered a range of programs that fostered belonging, safety, and participation.

## BRIGHT PATH STRATEGIC APPROACH

The Bright Path framework guides all resident services initiatives through a coordinated, results-driven model that integrates case management, education, and economic opportunity.

It focuses on four primary outcomes: stable housing, financial growth, health and wellness, and self-sufficiency.

Bright Path is redefining how VIHA supports families shifting from transactional assistance to transformational empowerment.



## FY 2025 KEY ACHIEVEMENTS

**400+**

Resident Participants

**400+**

Individual Service Plans



Integrated the Resident Services case management system with Compliance and HCV data platforms to improve outcome tracking and reporting.

# BRIGHT PATH WELLNESS CENTER ST. CROIX

The Bright Path Wellness Center, located at Marley Homes Additions community in Frederiksted, St. Croix, stands as a transformative investment in community health, healing, and resilience. Established in FY2025 through a partnership between VIHA and Greater Changes, LLC, the Center serves as a welcoming, community-based hub dedicated to supporting whole-person wellness.

At Bright Path, the Greater Changes team integrates referrals, on-site health screenings, counseling, and case coordination with wellness education, family engagement, and community-building initiatives. This comprehensive approach ensures residents have access to the essential tools, resources, and supportive relationships needed to thrive physically, emotionally, and socially. Through the Bright Path Model, the Center empowers residents to address all eight dimensions of wellness, emotional, physical, intellectual, social, spiritual, environmental, occupational, and financial, helping households strengthen overall wellbeing and increase economic mobility across the Marley Homes community.

By meeting residents where they are, just steps from their front door, the Center delivers accessible, culturally responsive services that nurture emotional health, promote personal and family stability, and strengthen the social fabric of the St. Croix community.

## BRIGHT PATH PROGRAM ACTIVITY HIGHLIGHTS

22

Residents Enrolled with Wellness Coordinator

6

Resident Intake Assessments and Screenings Completed

4

Residents Received Counseling Services with Licensed Clinician

6

VIHA Staff Received Counseling Services with Licensed Clinician

1

Resident Received Employment Counseling

# COMMUNITY-BASED PROGRAMS AND SERVICES

## COMMUNITY RESIDENT RESILIENCY COORDINATORS (CRRC) ST. THOMAS & ST. CROIX

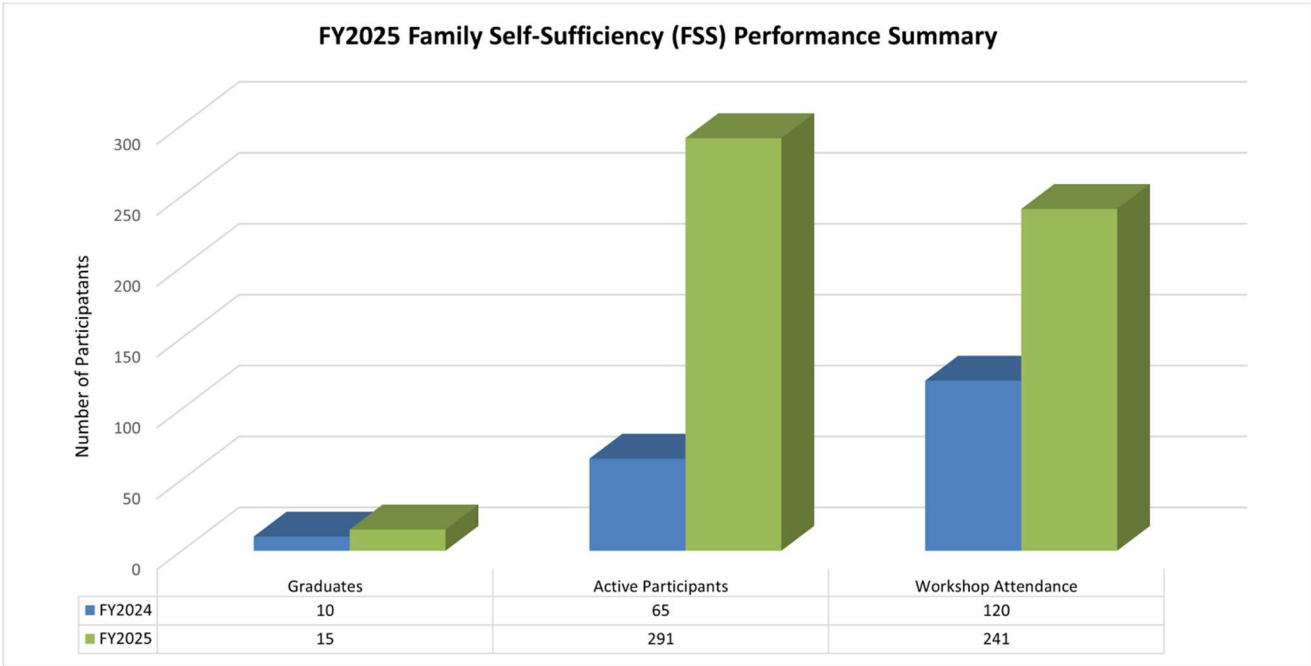
VIHA’s CRRCs advanced the Bright Path Model on St. Thomas and St. Croix, completing 80% of resident wellness assessments to identify each household’s needs and strengths providing critical insights into household needs, strengths.

Grounded in the eight dimensions of wellness, these structured assessments guide CRRCs as they collaborate with residents to set personalized goals and coordinate services tailored to the data collected. This process enables targeted support to overcome barriers to self-sufficiency. By connecting families with appropriate resources, CRRCs strengthen housing stability, financial mobility, and long-term family resilience and core outcomes of the Bright Path approach to whole-person wellbeing.

## FAMILY SELF-SUFFICIENCY (FSS)

The Family Self-Sufficiency (FSS) Program empowers Housing Choice Voucher and Public Housing participants to increase earned income, reduce reliance on subsidies, and build long-term financial stability.

Throughout FY2025, the program emphasized goal-driven case management, financial literacy, and collaboration with community partners to convert opportunity into measurable success.



## FSS Partner Spotlight

In partnership with FirstBank, Internal Revenue Bureau (IRB), and Virgin Islands Housing Finance Authority (VIHFA), the FSS team hosted quarterly Financial and Homeownership Preparedness Workshops. These sessions built participant confidence in managing credit, taxes, and mortgage readiness, vital steps toward long-term financial independence.

# FAMILY SELF-SUFFICIENCY (FSS) PROGRAM ACTIVITY HIGHLIGHTS

22

Resident Wellness Fairs Across 2 Districts

✓ Launched Youth Empowerment Series to Provide Leadership Training and Life Skills

1,000+

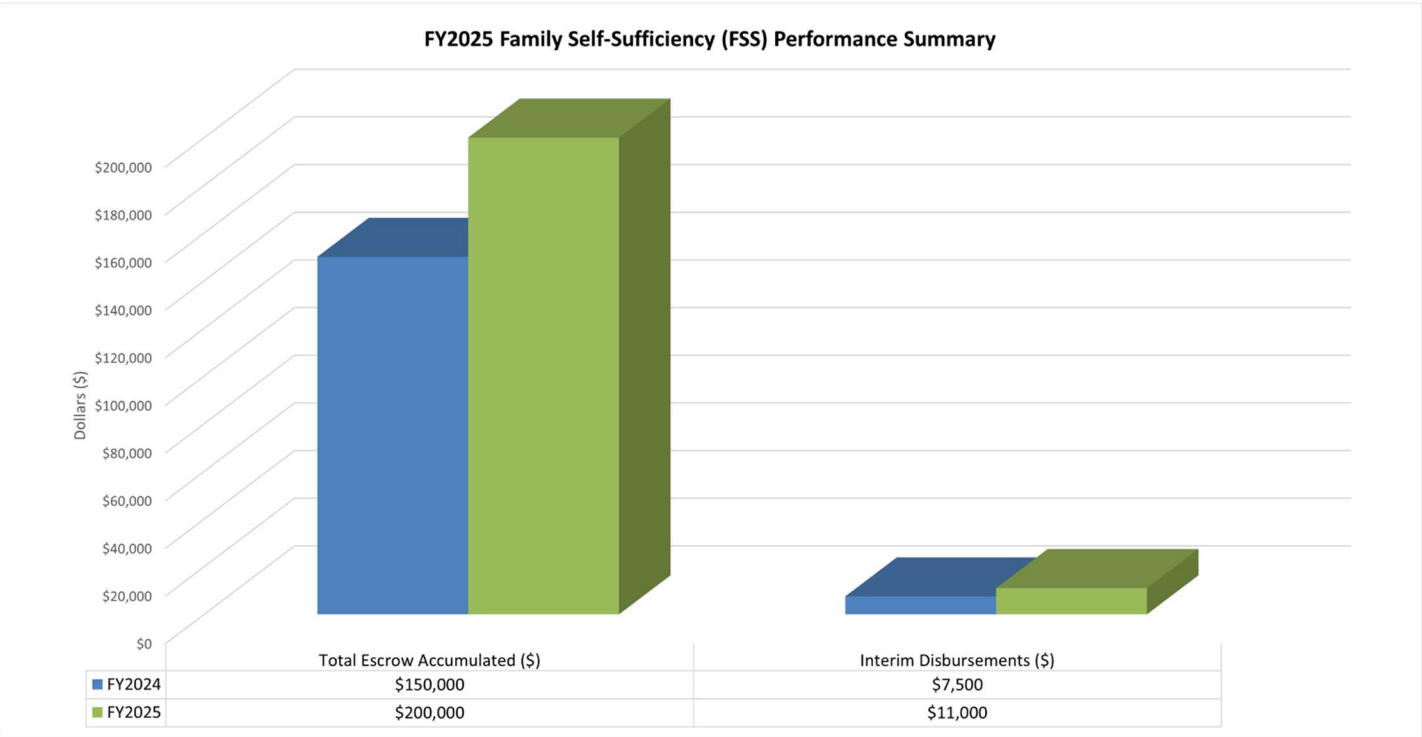
Resident Received Health Screenings, Nutrition Education, and Social Service Resources

✓ Expanded Senior Connect Program to Provide Technology Training and Social Activities

350

Residents Received Household Kits

✓ Enhanced Resident Access to Local Services through Community Partnerships



## FSS Escrow Success Story

One participant, a single parent working part-time while pursuing certification in healthcare administration, accessed a portion of their escrow funds to purchase a reliable vehicle. This investment enabled consistent attendance at work and school, culminating in full-time employment and program graduation.

Her story mirrors dozens of others who used the FSS platform to turn ambition into achievement.

## SENIOR PROGRAMS AND SERVICES

### SENIOR WELLNESS & MOVEMENT SERIES JOSEPH E. JAMES TERRACE, ST. CROIX

RWE delivered a dedicated Senior Wellness & Movement Series designed to support healthy aging, mobility, and social connection. The program offered two six-week sessions featuring pre- and post- health screenings, low-impact aerobic exercise, and group wellness activities tailored to senior residents.

A total of 20 seniors completed the program, reporting increased physical activity, improved confidence in mobility, and a renewed sense of community. The initiative reflects VIHA's commitment to promoting healthy, active living for older adults across our communities.

### AARP SENIOR INDEPENDENCE COMMUNICATIONS TRAINING ST. THOMAS AND ST. CROIX

RWE partnered with AARP to strengthen outreach efforts supporting senior independence through the Community Challenge Grant. RWE delivered communications and media training for AARP high school volunteers, equipping them with skills in public messaging, resident engagement, and community outreach strategies.

Following the training, volunteers conducted door-to-door engagement across VIHA communities, speaking directly with seniors about newly installed Ring doorbells and safety features designed to enhance independence and peace of mind. This initiative reflects VIHA's commitment to empowering seniors with tools, information, and support that help them remain safe, connected, and confident in their homes.

### ELDERLY SERVICES PROGRAM ST. THOMAS AND ST. CROIX

The Elderly Services Program provided ongoing wrap-around support to seniors across both districts, helping them remain stable, engaged, and connected to essential services. Throughout FY2025, 404 seniors received recurring assistance that included case management, lease recertification support, food access coordination, and monthly engagement check-ins.

These personalized services strengthened housing stability, reduced barriers to daily living, and fostered meaningful social connection, ensuring seniors age with dignity, independence, and community support.

**RECOVERY TO RESILIENCE**

# **CHAPTER 6: ECONOMIC OPPORTUNITY AND INCLUSIVE GROWTH**

# SECTION 3 WORKFORCE AND ECONOMIC INCLUSION

VIHA’s Section 3 program continues to transform federal investments into local opportunity, creating pathways for residents and small businesses to directly benefit from redevelopment activity. Our approach is intentional: build local talent, strengthen local firms, and ensure that revitalization fuels economic mobility within the community it serves.

In FY2025, VIHA advanced an equity-centered Section 3 strategy that prioritizes resident employment, workforce training, and local business participation. The results reflect meaningful community impact and strong return on public investment.

Through Section 3, VIHA transformed federal housing investments into local opportunity. In FY2025, residents earned wages, gained industry-recognized credentials, and entered apprenticeship pathways while local businesses expanded capacity, ensuring redevelopment dollars directly benefited the communities they serve.

## FY 2025 SECTION 3 PROGRAM IMPACT

72

Program Residents  
Employed

\$2.1M

Invested in Section 3  
Businesses

95

Residents Trained

12

Section 3 Certified Local  
Businesses Secured Contracts  
and Expanded Capacity

67% of 534,693

Total Walter I.M. Hodge Revitalization  
Job Hours Completed by Section 3  
Workers

Through strategic partnerships with VITEMA, VIDOL, and local contractors, VIHA expanded skills training and hands-on work experience opportunities that strengthened the local workforce and supported resident employment. These outcomes reflect more than compliance, they demonstrate VIHA’s commitment to inclusive economic growth. By prioritizing local hiring, skills development, and small-business participation, VIHA ensures that revitalization strengthens families, builds community wealth, and creates lasting economic impact across the Virgin Islands.

# HOMEOWNERSHIP & ECONOMIC MOBILITY

## WILLIAMS DELIGHT VILLAS, ST. CROIX

*STRATEGIC FOCUS:*

*RECOVERY, MODERNIZATION, SELF-SUFFICIENCY & RESIDENT EMPOWERMENT*

In FY2025, VIHA advanced its commitment to economic mobility and community revitalization through the launch of a new homeownership initiative at the Williams Delight Villas community on St. Croix. This milestone program empowers qualified residents to transition from tenancy to ownership, turning long-term renters into proud homeowners.

Through funding from the American Rescue Plan Act (ARPA), the Government of the Virgin Islands awarded VIHA \$300,000 to provide direct financial assistance to twenty (20) Williams Delight Villas residents purchasing their homes.

This initiative represents more than an investment in property; it’s an investment in people. By helping families achieve the dream of homeownership, VIHA strengthens community stability, builds intergenerational wealth, and underscores its belief that housing stability is the foundation of empowerment.

These initiatives form the backbone of VIHA’s Affordable Housing Revitalization Plan, which aims to deliver or modernize 300 units annually through RAD conversions, LIHTC financing, FEMA-funded rehabilitation, and other strategic development tools. Each project represents not only new construction but renewed hope, restoring quality, safety, and pride of place for residents.





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*Housing the People of Paradise*

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