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NEWS RELEASE

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**HUNDREDS OF RESIDENTS ATTEND HOUSING
PROGRAM APPLICANT MEETINGS**

ST. THOMAS, USVI—The Virgin Islands Housing Finance Authority (HFA) hosted three town hall meetings on November 5-7 to update applicants in the EnVIision Tomorrow Homeowner and Rental Rehabilitation and Reconstruction Program funded by the Community Development Block Grant – Disaster Recovery (CDBG-DR).

Over five hundred residents and applicants attended meetings on St. Croix, St. John and St. Thomas to learn more about the program and its offerings. Members of the Housing Finance executive team and housing staff delivered presentations on their roles and explained the EnVIision Tomorrow Housing Program in detail.

VIHFA Executive Director Daryl Griffith brought forth opening remarks and affirmed the Agency's commitment to the disaster recovery through the administration of the CDBG-DR funds.

“My team and I am committed to providing timely, open, and transparent service to you—and that is restoring your homes to their former glory. Also, the housing team will be rehabilitating and reconstructing your homes in conformity with the 2018 Stronger Homes Guide developed by the Department of Planning and Natural Resources,” said Griffith.

Many of the residents who also participated in the FEMA-funded Emergency Home Repairs Program (EHRVI) were informed that the EnVIision Tomorrow Housing Programs would be much different because the funding is granted by the U.S. Department of Housing and Urban Development (HUD).

CDBG-DR Director Antoinette Fleming highlighted the significant differences in both home repair programs and spoke about the Disaster Recovery grant to the tune of \$1.8 billion, with \$242 million currently available to the territory.

“Following the close-out of the Emergency Home Repairs Program, the Authority reassessed what worked and what did not. Even though the funding source is different and there are more eligibility



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requirements, the EnVision program's allowable scope of work is greater than the EHRVI program, and the homeowner will have the opportunity to become more involved in their home repair or reconstruction process."

Director Fleming then introduced Barbara Armand Kushner, President and CEO of Armand Corporation; the firm contracted to provide construction management services to both the rental and homeowner housing programs. Kushner and her senior staff attended all three meetings and were able to meet with program applicants. Armand will work in tandem with a local architecture firm, Boschulte Architecture, to conduct damage assessments, and develop scopes of work for homeowners. Once the scopes of work are complete, the homes will go through a mini bid process and awarded to a pool of local contractors who are registered with the Agency. Over 42 local contractors are currently registered with the VIHFA. General Contractors interested in participating in the Envision Program should visit the Authority's website www.vihfa.gov.

Senior Housing Manager, Lisa Richards, gave an overview of the five housing programs funded through CDBG-DR, and Program Manager Nathalie Humphreys outlined plans for public and affordable housing development in the territory.

The core of the presentation, delivered by Homeowner Rehabilitation and Reconstruction Program Manager Sherry-Ann Francis, and Rental Rehabilitation and Reconstruction Program Manager Erainée Acosta, walked applicants through the Homeowner Path to Disaster Recovery. Step by step, Francis and Acosta explained the process: 1. Intake and eligibility review; 2. Environmental review & site inspection; 3. Financial analysis; 4. Grant agreement; 5. The beginning of construction; 6. Final inspection upon completion of work.

Francis stated that, "the Homeowner programs provide a grant up to \$250,000 for home reconstruction and up to \$75,000 for home rehabilitation."

Acosta noted that the major difference between the Homeowner and Rental programs was that the rental program is a forgivable loan. Landlords will agree to rent their units to low to moderate-income residents for 10 to 15 years, according to HUD's Fair Market Rent and Income Limits Guidelines.

VIHFA sister agency, the Virgin Islands Housing Authority, attended the meetings and encouraged landlords to partner with their Agency through its Housing Choice Voucher Program. Program Director Akala Anthony urged landlords to consider using Housing Authority for easy compliance with the Rental Rehab and Reconstruction forgivable loan agreement.

Senior Construction Manager Cynthia Allen Richardson ended the evening's panel presentation with information regarding what type of construction on properties is allowable under the program.

EnVision Tomorrow Housing Programs' case managers were present and available to provide status checks for applicants following a brief question and answer segment.

For more information on the EnVision Tomorrow program, visit www.vistormrecovery.com. Stay connected with VIHFA on Facebook at www.facebook.com/VIHousingFinance or www.vihfa.gov.

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