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## New Homeownership Grant Brings Hope to Williams Delight Residents After 30-Year Struggle

Following nearly 30 years of resident frustration over the homeownership process, the new initiative offers a \$15,000 flat grant to help residents purchase homes and secure their future

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Senator Marise James speaks to residents at the Williams Delight Center during the grant announcement event on Thursday, May 30th, 2024. By. TSEHAI ALFRED, V.I. CONSORTIUM

After a nearly 30-year struggle for homeownership in Williams Delight, residents of the housing community's learned on Thursday that a new pathway to achieving their dream had just opened up.

During a community meeting at the Williams Delight Center, Senator Marise James announced a new homeownership grant program through which residents could qualify to receive a grant of \$15,000 towards the purchase of a home in the community.

The idea for this initiative came from a town hall meeting last year, where Ms. James said she heard residents describe the obstacles they have faced in trying to become homeowners. The lawmaker said that her awareness of the issue grew after accepting an invitation to another community meeting from Williams Delight Residents Council President Mariessa Maynard. Ms. James then wrote to Governor Albert Bryan Jr. proposing the grant program, which is largely funded by the American Rescue Plan Act, and together with the St. Croix Foundation and the V.I. Housing Authority, officials put the program together.

While the housing grant will provide significant assistance to residents, Ms. James explained that applicants will still have to meet VIHA requirements, including completing the home buyers' education course. In an effort to ensure that the course is accessible to as many as possible, an in-person option of the virtual program is being developed, she made known.

“It’s important that all of us get a piece of that dirt, that rock, a little piece of that island. It’s a beautiful island but we all need to have a little piece of it,” Ms. James said, making clear her belief that homeownership would change the community. The grant program will provide residents with the opportunity to build generational wealth, she said, helping to close the economic gap in the territory. With a two-bedroom unit costing only \$22,000, after receiving the grant, a prospective homeowner would only have to come up with \$7000 of their own funds to acquire the property.

While some residents welcomed the news, others were more skeptical. A woman who already owns a home in the area expressed frustration over her community potentially being used to farm votes for politicians. She also suggested the establishment of a payment plan for residents who already bought homes and need some assistance in paying their mortgage. Ms. James responded to complaints about high mortgage payments by saying that it was “the reality of capitalism,” but directed the payment plan suggestion to the VIHA for consideration.?

Ms. Maynard, the Williams Delight Residents Council president, pointed out that some of the damaged houses had received repairs that were sub-standard, making them not worth the \$15,000 grant. She said that some of these repairs were done by residents without adequate financial capacity having to select the cheapest contractors available to effect needed repairs.

“That is something that we’re going to have to look into with the housing authority— the process of putting the \$15,000 in, choosing the contractor, and then the inspection that is done to make sure the work is quality work because then you’re not getting your \$15,000 worth,” the senator said in response.

Speaking to her fellow residents, the residents council president closed the meeting by urging audience members to begin being financially conscious, while also celebrating what she believed to be a deserved step in the residents’ long journey to homeownership. “Williams Delight is my second home—I’ve been running around here from how long with my aunt— but at the end of the day I didn’t do it for me, I do this for ayo,” Ms. Maynard said.