

The Virgin Islands Consortium

In Newly Launched Program, Residents With Homes Damaged By 2017 Storms May Be Eligible For Up To \$250,000 In Repairs; Rental Rehab Program Also Launched

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Governor Albert Bryan, Virgin Islands Housing Finance Authority (V.I.H.F.A.) Executive Director Daryl Griffith and Adrienne Williams-Octalien, director of the Office of Disaster Recovery (O.D.R.) on Wednesday announced the EnVision Tomorrow program aimed at helping Virgin Islanders recover from the 2017 storms.

The leaders were flanked by roughly a dozen contractors who stood with them for the duration of a press conference held at Government House on St. Croix.

EnVision Tomorrow provides up to \$250,000 for repairs on homes damaged by Hurricanes Irma and Maria, although there are caveats to getting the money. And as announced months ago, a rental unit rehab initiative -- also part of EnVision Tomorrow -- provides up to \$50,000 per apartment to 500 landlords to repair their rental units.

Mr. Bryan has set aside \$60 million from the \$243 million HUD grant secured during the Mapp administration for the new home repair program, and \$25 million for the rental rehab effort. Mr. Griffith has asked the governor to increase the amount to \$200 million overtime for the home repair program.

V.I.H.F.A. said 1,400 homeowners have applied either via the program's website or with caseworkers at the centers located in St. Thomas and St. Croix. Approximately 99 applicants representing 150 units had applied as of Wednesday for the rental rehab program.

If you believe you qualify for either of the programs, call V.I.H.F.A. at 888-239-3387 or go [here](#).

Criteria for EnVision Tomorrow

The Department of Housing and Urban Development (HUD) mandates that for the first two tranches of grants -- \$243 million and \$779 million -- 70 percent must be used for low to moderate income individuals. The other 30 percent can be used for individuals of any income level. This criteria lowers the number of Virgin Islands homeowners eligible for the program. However, Mr. Griffith said V.I.H.F.A. has asked HUD to allow the territory to use what would be considered low to moderate income individuals in St. John -- which he said is roughly \$60,000 annually -- across the territory, allowing a wide swath of homeowners throughout the islands to qualify for repairs. V.I.H.F.A. is awaiting a response from HUD on the request.

Additionally, if you've received funds from an insurance company for repairs, HUD will only provide funding for repairs the insurance did not cover, Mr. Griffith said.

And "you have to be the homeowner, or [the home] has to be your primary residence" to qualify, Mr. Griffith added.

Rental rehab criteria

Landlords who plan to participate in the rental rehab program will have to agree to rent those units to low to moderate income households with a preference for Section 8 voucher holders. The \$50,000 being provided to landlords is a 15-year forgivable debt.

Mr. Bryan stressed that while the program has been launched, the process takes time -- from property inspection to vetting an applicant's eligibility -- "It's a little bit of a process; it's not as simple," he said.

Even so, the EnVision Tomorrow program represents a major step in the quest to full recovery following the damage the U.S. Virgin Islands sustained -- estimated to be more than \$8 billion -- when Hurricanes Irma and Maria made landfall in 2017.

“I would like the public to know that today my heart feels a little good because I know the 1,400 people that go without roofs in the Virgin Islands, that are going to benefit from these programs, are going to get a little closer to getting their homes back and getting their lives back,” Mr. Bryan said. “Today, we launch a roofing program that we intend to finally take out those blues roofs from our landscape, to finally put people back to being 100 percent and being whole.”

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