

The Virgin Islands Consortium

A HUD Income Waiver for the USVI Allows More Applicants to Be Eligible for Housing Finance Authority's 'Envision' Program

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Work being performed on a roof. By. NEWS-PRESS CALIFORNIA

The U.S. Department of Housing and Urban Development (HUD) has granted the Virgin Islands Housing Finance Authority (V.I.H.F.A.) a waiver requested to raise the low-and moderate-income limits for the territory, V.I.H.F.A. announced Monday.

Published in the Federal Register Notice dated September 25, titled, "Waivers and Alternative Requirements for Community Development Block Grant Disaster Recovery (CDBG-DR) Grantees," the waiver allows the territory to use the HUD-established area

median income (AMI) for St. John—which is the highest—for all three islands, wherever grants programs require the application of AMI. The 2020 area median income for St. John is \$65,000; St. Croix, \$53,900; and St. Thomas, \$60,500, according to the release.

The waiver will directly impact 276 applicants in the EnVision program, V.I.H.F.A. said. For example, a family of four in St. Croix would have to earn no more than \$46,400 per year to be eligible for the program under Priority 1. With the application of the St. John income limits for all islands, the same family of four will have to earn no more than \$72,650 and be considered Priority 1. This change in income limits allows for more applicants to be eligible for the EnVision program.

During an assessment of the unmet needs in the territory, V.I.H.F.A. found that due to the steady rise and high cost of living, income data collected over eight years ago from the Census Bureau did not accurately reflect the number of residents financially burdened who need CDBG-DR assistance. It would also benefit the territory to establish consistent LMI income limits across all three islands, the authority said.

While the waiver is good news, the EnVision program itself has been [mired in setbacks and delays](#). The program was designed to assist homeowners and landlords whose properties were heavily damaged by the 2017 hurricanes. But only seven homes were under construction as of September, even as applications piled up and the program's expiration date of 2025 places its successful execution in doubt. And the seven homes that were being worked on in September, V.I.F.H.A. revealed during a hearing, were all on St. Croix.

The VIHFA Envision Homeowner Repair and Reconstruction number can be contacted at (888)-239-3387 and at www.vistormrecovery.com.