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Only 195 Virgin Islanders Out of Over 700 Who Applied Have Received Emergency Rental Assistance

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The V.I. Housing Finance Authority has managed to help 27 percent of the over 700 applicants of the Emergency Rental Assistance Program, or ERAP, a support rate that has invited the ire of lawmakers being bombarded by those in need of the assistance.

The poor success rate for a program whose funding was provided to the territory in Dec. 2020 has affected many Virgin Islanders, with Senator Novelle Francis [stating](#) during a recent hearing that some residents were sleeping on beaches and some landlords were deferring mortgage payments.

On Wednesday, Senator Janelle Sarauw voiced her frustration with the snail's pace of the program, pointing to at least one Virgin Islander who had to be moved into a hotel because this individual was unable to meet rent obligations after suffering income loss as a result of the Covid-

19 pandemic.

"I am asking about the Emergency Rental Assistance Program because it yields homelessness, it takes you to that point...and if there is no sense of urgency in moving the project along, we are going to send people on the brink of insanity," Ms. Sarauw said while questioning testifiers from the V.I. Housing Finance Authority. From just over 700 applicants to ERAP, only 195 had received assistance as of Wednesday, revealed Janine Hector, director of Federal Programs at V.I.H.F.A.

Ms. Janine said though V.I.H.F.A. has only managed to pay 195 applicants, the authority has looked at other applications and that 400 more were being "actively" worked on. Asked when the applications being "actively" worked on would be paid, Mr. Janine stated, "They're all in various stages. We have about 100 that are in final review and they will move to processing for payment, meaning move to accounting as soon as they finish their final review. We have established a deadline for another three or so weeks to move those 100 [applications] to accounting for payment, and once we send them to accounting we turnaround the checks in a week."

Ms. Sarauw, clearly frustrated by how the program has been managed, spoke her mind. "I get a lot of blows for being difficult and stern on the legislative floor, and I circulate in group chats... but at this point I really don't care because we had an applicant that applied for emergency rental assistance and the delay in the program led to her eviction. And because of her eviction the person is now staying in a hotel since the beginning of December. And because she is not considered homeless she cannot be put to the top of the list for the V.I. Housing Authority as a crisis because she has a roof over her head. And you have so many applicants that fall within that category, and I'm asking about emergency rental assistance because it yields homelessness. It takes you to that point, and the operative word is "emergency"... and there is no sense [of urgency] in moving the project along."

She went on, "We're going to send people to the brink of insanity. They're going to get put out their house, they can't emergency rental assistance, damn it to hell. And I get a lot of flack for my tone, but you don't see the people that come to the institution... every day they're calling you, they're Facebooking you, they're Instagramming you, they're SnapChatting you. They're telling their friends; you can't go into the grocery store without somebody with some sad story, and it's enough to break you. You have 700 [applications], [195 paid]... it is frustrating for me; these are people's lives and it boils down to caring, passion, you can't legislate compassion. You can't legislate for somebody to care, you cannot do that."

The territory received \$39 million for the program, however as of Wednesday, only \$1.5 million in assistance had been issued. On average, a client receives \$7897.03 in assistance, according to V.I.H.F.A. Executive Director Darryl Griffith. The funds can also be used to pay utilities, and Mr. Griffith recently told lawmakers during a recent hearing that V.I.H.F.A. has collaborated with the V.I. Water and Power Authority to provide relief to ERAP applicants. One fruit of the endeavor is WAPA's commitment not to disconnect ERAP customers, Mr. Griffith said. Applicants can qualify by proving loss of income or unemployment as a result of the Covid-19 pandemic, among other criteria.

Mr. Griffith continues to maintain that the slow payment process was not unique to the Virgin Islands. "Unfortunately, the problem that we are facing in the Virgin Islands is mimicked throughout the entire United States in which the payments are going out across the U.S. slower than what the Treasury intended," he said.

“This is why the Treasury came out with a second round of funding to reduce the enormous amount of funding that they placed on the first leg of the funding so that we can have an increase across the United States and in the Virgin Islands,” he said.

In November, Mr. Griffith said a major problem with administering the program has been staff shortage. At the time, he said the problem was compounded by the V.I.H.F.A.'s inability to hire more workers — a problem the executive director said was acute in the St. Thomas-St. John District, which has seen the plurality of applications as the district is dominated by hospitality sector employees affected by Covid-induced closures.

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