

HOME-ARP Allocation Plan

U.S. Virgin Islands

Submitted as a Substantial Amendment to the
Program Year 2022 Annual Action Plan
(October 1, 2022 – September 30, 2023)

March 31, 2023

HOME-ARP Allocation Plan

Participating Jurisdiction: U.S. Virgin Islands

Date: 03/31/2023

I. INTRODUCTION

On March 11, 2021, President Biden signed the American Rescue Plan (ARP) into law, which provides over \$1.9 trillion in relief to address the continued impact of the COVID-19 pandemic on the economy, public health, State and local governments, individuals, and businesses. To address the need for homelessness assistance and supportive services, Congress appropriated \$5 billion in ARP funds to be administered under the HOME-American Rescue Plan or “HOME-ARP” to perform activities that must primarily benefit certain individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations.

HOME -ARP defines these “qualifying populations” as (1) homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act, as amended (42 U.S.C. 11302(a)) (“McKinney-Vento”); (2) at risk of homelessness, as defined in section 401 of McKinney-Vento; (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; (4) other populations where providing supportive services or assistance would prevent a family’s homelessness or would serve those with the greatest risk of housing instability; or (5) veterans and families that include a veteran family member that meet the criteria in one of (1)-(4) above.

HOME-ARP funds must be used to primarily benefit the qualifying populations through the four eligible activities: (1) development and support of affordable housing, (2) tenant-based rental assistance (TBRA), (3) provision of supportive services; and (4) acquisition and development of non-congregate shelter units.

The Virgin Islands Housing Finance Authority will administer the HOME-ARP funds on behalf of the Territory. The Territory’s allocation is Three Million, Three Hundred Twenty-Five Thousand, Eight Hundred Seventy-Eight Dollars (\$3,325,878). The deadline for expenditure of the HOME-ARP funds is September 30, 2030.

In order to receive its HOME-ARP funds, the Territory must develop an allocation plan which describes how it intends to distribute HOME-ARP funds to address the needs of four (4) specific qualifying populations.

- **Homeless**
- **At-risk of Homelessness**
- **Victims of DV (domestic violence), Sexual Assault, Human Trafficking**
- **Other Populations Needing Supportive Service to Prevent Homelessness**

Each of the four QPs must be served by at least 1 funded activity or project. Eligible activities under HOME-ARP are:

- **Non-profit operating expenses & capacity-building**
- **Rental housing development**
- **Tenant-based rental assistance**
- **Administration & planning**

II. CONSULTATION

Before developing its HOME-ARP allocation plan, the Territory must engage in consultation with the CoC(s) serving the jurisdiction's geographic area and also public agencies and other providers whose clientele include the HOME-ARP qualifying populations – to include homeless and domestic violence service providers, veterans' groups, the local public housing agency (PHA), and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities to identify unmet needs and gaps in housing or service delivery systems. The Territory will use the consultation to determine the HOME-ARP eligible activities currently taking place within its jurisdiction and potential collaborations for administering HOME-ARP. In addition, the consultation will provide a basis for the Territory's strategy for distributing HOME-ARP funds for eligible activities to best meet the needs of qualifying populations.

Description of the consultation process:

The Virgin Islands Housing Finance Authority will administer the HOME-ARP funds on behalf of the Territory. Between January 25 – February 10, 2023, VIHFA conducted direct consultations via virtual conferencing with eight (8) agencies to gather information concerning unmet needs, service gaps, and challenges encountered in accessing housing and other services for the qualifying population clientele that the organization currently serves. An additional four (4) agencies were consulted indirectly – i.e., review of information available in printed reports. Survey questionnaires were sent to an additional seven (7) provider agencies – of which two (2) responded. Other sources of qualitative information included relevant news articles and VIHFA HOME-ARP surveys. Feedback from the consultations held and information from other sources were compiled in the Needs & Gaps Analysis, used to develop the Allocation Plan.

Below is a list of the agencies/organizations consulted and a summary of the feedback received. The agencies represented included member agencies from the local Continuum of Care ("CoC"), a federally qualified health center, various homeless service providers, domestic violence providers, the local office of veterans' affairs and the VA Clinics, and a Protection and Advocacy agency that is part of the National Disability Rights Network. Attempts were made to engage the local PHA (Virgin Islands Housing Authority) directly; however, in lieu of the direct consultation with staff, information was gathered from the PHA's 2023 Annual Plan.

List of organizations consulted:

Agency/ Org Consulted	Type of Agency/ Org	Method of Consultation	Feedback
Office of Veterans Affairs VA Clinics (VA)	Veterans Agency; Veterans Service Provider Services include advocacy, referrals to	Via Teams Meeting & VIHFA HOME-ARP Survey	Unmet needs: Access to medical services (including paid travel to mainland) for veterans and ancillary services Service gaps: Case management (currently neither the local VA Clinics

	Supportive Services for Veteran Families (SSV) and VA Supportive Housing (HUD-VASH); outreach; financial assistance to medical travel		<p>or OVA have a social worker); lack of mental health services/facilities</p> <p>*Note: VI vets have access to Psychiatric In-patient Center at the SJU VA Hospital; however, logistics of transport of mentally unstable patient and legal issues surrounding involuntary commitment virtually negate this option.</p> <p>Priority Needs: Location/facility from which to provide services (OVA envisions “one-stop shop” provision of case mgmt., health screenings, activities, even transitional sheltering</p> <p>Obstacles to securing permanent housing: Limited housing stock; lack of affordable housing unit. Lack of affordable housing inventory eligible for vouchers.</p>
Women's Coalition of St. Croix	DV Provider Services provided include counseling, advocacy, and support groups for victims of Domestic Violence, & Human Trafficking and other crimes	Via Teams Meeting	<p>Unmet Needs: Staffing (several key positions currently vacant); Some shelter rehab needs (Sojourner)</p> <p>Service Gaps: Comprehensive mental health services; substance abuse treatment; affordable housing (rent control); financial literacy; entrepreneurial training/mentoring</p> <p>Obstacles to securing permanent housing: Lack of affordable housing inventory, rent control. Section 8 no longer maintaining landlord list.</p>
Family Resource Center (FRC)	DV Provider Services provided include Counseling, Advocacy, Support Groups to victims of Domestic Violence and Human Trafficking and other crimes	Via Teams Meeting	<p>Unmet Needs: Staffing; safe shelter facility</p> <p>Service gaps: Comprehensive mental health services; substance abuse treatment; affordable housing (rent control)</p> <p>Priority needs: (see service gaps above)</p> <p>Obstacles to securing permanent housing: Lack of affordable housing inventory</p>

Domestic Violence Sexual Assault Council (DVSAC)	Trauma - informed services to victims of Human Trafficking.	Public Forum- Human Trafficking Awareness Month - Gertrude's Restaurant, STX-	<p>Service Gaps: Lack of legal immigration status (non-citizen victims. Victims of trafficking face many issues – e.g., lack of documents, lack of legal immigration status, lack of employment – all of which pose obstacles to securing housing.</p> <p>Priority Needs: Trauma-informed care (which relies heavily on partnerships with NGOs – e.g., victim service providers</p>
Catholic Charities	<p>Homeless service provider</p> <p>Services include financial assistance and supportive services to homeless, people at-risk of homelessness, Veterans, Domestic Violence Victims, people needing supportive services.</p>	Via Teams Meeting	<p>Service Gaps: Mental health services in clinic as well as outreach (presently only service available is monthly clinic); night-time meals (not available); limited availability of Meals-on-Wheels</p> <p>Priority Needs: Additional emergency shelter beds; transitional housing permanent supportive housing; affordable rental housing</p> <p>Obstacle in securing permanent housing: Lack of affordable units; lack of available units; Lack of available units; bureaucratic Emergency Housing Voucher (EHV) process; landlord reluctance to participate based on (1) prejudgment of Housing Choice Voucher (HCV) clients; (2) concern re: service agency's commitment to provide on-going client support; and (3) payment timeliness concerns</p>
Meeting the Needs of Our Community (MTOC) formerly Methodist Training and Outreach Center	<p>Homeless service provider; HMIS Lead Agency.</p> <p>Services provided include financial assistance and supportive services to the homeless, people at-risk of homelessness, Veterans, Domestic</p>	Via Teams Meeting	<p>Unmet needs: Mental health services (identified issue: influx of unstable persons from US mainland needing services). Service gaps: Housing inventory (emergency shelter beds, permanent supportive housing; affordable rental housing); need for day shelter - i.e., physical locations from which basic services can be carried out – “one-stop shop”.</p> <p>Priority Needs: Additional funding for supportive services</p>

	Violence Victims, people needing supportive services, and human trafficking victims.		Obstacles in securing permanent housing: Mental illness; lack of Personal Identifying Information (PII) documents; failed background checks; landlord reluctance due to concern about service agency's ability to provide ongoing support.
Liberty Place	Homeless service provider Services include to homeless and at risk (especially those with behavioral health issues) to include Veterans, victims of human trafficking, and people needing supportive services.	Via Teams Meeting	Service gaps: Lack of viable continuum of services for the mentally ill; Chronically homeless with severe mental illness; discharge planning for prison exits (many have mental illness requiring medication management and other supports) Priority Needs: More viable continuum of services for the mentally ill. Additional trained mental health professionals Obstacles in securing permanent housing: High barrier approach at PHA; questions re; felony convictions & addiction Lack of affordable housing inventory (demand > supply); some process issues; landlord resistance.
Legal Services of the VI	Private organization addressing fair housing, civil rights, and the legal needs of persons with disabilities Services provided include free legal assistance to the homeless, at-risk of homelessness, veterans, victims of Domestic Violence and Human Tracking, people needing supportive	Via Teams Meeting	Unmet needs: Understanding of individual's fair housing rights Service gaps: Mental health services and facilities; Available housing stock (many affordable units are being rented by contract workers thus freezing out locals); lack of available housing Priority Needs: Available affordable housing inventory. (Lack of affordable housing inventory causes many residents to consciously rent properties that they cannot afford out of desperation/determination to have a roof over their head).

	services, civil rights, and fair housing rights		
Disability Rights Center of the VI	<p>Private organization that addresses fair housing, civil rights, and the needs of persons with disabilities. Services include advocacy for the rights of individuals with disabilities to include assistance to the homeless-at-risk of homelessness, veterans, domestic violence victims, and people needing supportive services, civil rights, and fair housing rights</p>	Via Teams Meeting	<p>Unmet needs: Untreated mental illness and related health issues; access to assisted technologies in housing for the visually and hearing-impaired</p> <p>Service gaps: Mental health service providers and facilities; lack of care providers; inadequate transition from education system to workforce (training needs) for persons with developmental disabilities</p> <p>Priority Needs: Implementation of the Mental Health State Plan; Mobilization of ACT (assertive community action team) which serves as an important safety net to help clients maintain their housing; discharge planning/coordination re: persons exiting penal institutions; inclusivity (actual and public education); expanded accessibility for persons with mobility disabilities</p>
Virgin Islands Housing Authority (VIHA)	<p>Local PHA. Provides affordable subsidized housing to lower-income families</p>	Exchanged information via email	<p>No specific feedback received. However, VIHA shared their FY23 Annual Plan which included VIHA's plans for redevelopment. VIHA's plans to construct affordable housing units; primarily one, two, and three bedrooms; larger families will be accommodated through Housing Choice Vouchers. As of August 2022, VIHA had a wait list on STT of 365 families (295 or 80% of the families income is \leq 30% of the AMI); STX waiting list totaled 483 families (455 or 95% of the families income are \leq 30% of the AMI); 1,085 families on the Section 8 waiting list.</p>

Virgin Islands Department of Human Services (DHS)	<p>Public agency that addresses the need of all QPs.</p> <p>Provides assistance to individuals & families in need of supportive services within the territory; to include victims of domestic violence, elderly, disabled persons, homeless, and at risk of homelessness.</p>	<p>Exchanged information via email and phone conversation.</p>	<p>No specific feedback received. However, DHS did share their Appendices from their FY22 Budget, which included the following information related to service gaps: DHS needs a cadre of community-based support services. Services include extensive cohesive outreach programs, emergency overnight shelters, Day Centers, transitional housing, permanent supportive housing, rapid rehousing services, case management services, peer support programs, youth and adult educational skill building programs.</p>
Frederiksted Healthcare (Division of Social and Community Programs)	<p>Public agency that addresses the need of all QPs.</p> <p>Federally Qualified Health Center that provides counseling, advocacy, mental health services, and supportive services to the homeless, at-risk of homelessness, veterans, victims of domestic violence, and people needing supportive services.</p>	<p>VIHFA Survey</p>	<p>Service gaps: Homeless Health Program includes the following: 1. Challenge to provide snacks and hot meals to clientele, 2. Lack of fixed funding source to support the Homeless Health Hygiene Program, 3. Lack of resources to provide basic home furnishings for clients moving to transitional housing 4. Lack of staffing to provide mental health/behavioral services, dental, nursing, and case management services.</p> <p>Unmet Needs: Lack of housing options such as transitional housing, emergency housing, and permanent housing to link our clients to. The lack of or limited resources for specialty medical services on island to provide practical treatments options for our clients. Furthermore, the lack of real estate and technological resources both hardware (computers, tablets, phones) as well as software support (internet access) to provide day programs to teach housing readiness and basic independent living life skills.</p>

Continuum of Care (COCs)	Territorial CoC Non-profit organization that provides supportive services to the territory's vulnerable populations	Via Teams Meeting	Service Gaps: Continuum of mental health services, supportive services, staffing for case management, lack of affordable housing, homeless shelter inventory Unmet Needs: Lack of affordable housing, transitional housing, emergency shelters, day shelters, family shelters.
The Village VIPIR-Westcare	Nonprofit organization that provides counseling, support groups, and in-patient substance abuse treatment to the homeless, people at risk of homelessness, veterans, victims of domestic violence, human trafficking, and other crimes.	VIHFA HOME-ARP Survey	Service Gaps: Mental Health Services Unmet Needs: Recovery Transitional Housing

Summary of feedback received:

There was widespread consensus among all the entities consulted. The feedback provided by the organizations identified very similar challenges in meeting the needs of the qualifying populations within the Territory. The Territory suffers from a lack of shelter units, a lack of affordable housing inventory – especially permanent supportive housing, and providers lack adequate staffing to provide robust case management and supportive services. The over-arching thread centered around the need for more affordable housing units, mental health services (both in-patient and outpatient), and supportive services to ensure that clients from the identified qualifying populations can successfully maintain housing once housed. In considering activities to be included in the Territory's HOME-ARP Allocation Plan, the VIHFA's decision-making was informed by the recognition that, while there are numerous gaps in the homeless housing and service system, the needs of the homeless with respect to housing opportunities and supportive services are particularly acute. This condition also informed decisions relative to the establishment of preferences, prioritization methods, referral processes to be used, etc. Given the magnitude of the problem, the allocation of Three Million, Three Hundred Twenty-Five Thousand, Eight

Hundred Seventy-Eight Dollars (\$3,325,878) can only begin to address the needs. A further consideration was the program regulation which requires that the jurisdiction's allocation must serve all four of the qualifying populations.

III. PUBLIC PARTICIPATION

Participating Jurisdictions are required to provide for, and encourage, citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for "reasonable notice and an opportunity to comment" for plan amendments in its current citizen participation plan. For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive,
- The range of activities the PJ may undertake.

Per the HOME-ARP regulations, the Participating Jurisdiction is required to hold at least one public hearing during the development of the HOME-ARP allocation plan and prior to the plan's submission for HUD's review.

Summary of the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

Public Notice: Beginning on February 12, 2023, the VIHFA posted a notice on its website advising the public of the availability of HOME-ARP funding to the Territory.

Public comment period: In addition to the outreach and engagement efforts described above, VIHFA made the draft plan available for review and public comment from March 7 - March 28, 2023.

Public hearing: On March 22, 2023, VIHFA hosted a virtual public hearing via Zoom to encourage public participation in the planning process. A total of ten (10) persons were in attendance to include community members and representatives of community organizations. Topics covered included an overview of the HOME-ARP program purpose, the proposed allocation, the Qualifying Populations, and eligible activities. The discussion also included a summary of the mandatory consultation process and the findings, the needs and gaps analysis and how that informed the proposed use of these funds to address the needs of qualifying populations. Lastly, the VIHFA detailed the amount of funds to be allocated to the proposed activities and the method of distribution of HOME-ARP funds. A combined notification of the public hearing and the availability of the draft Allocation Plan for review and comment appeared in local newspapers of general circulation (print and electronic) as well as on VIHFA's website for a continuous span of 21 days. A copy of the draft Allocation Plan has also been posted to VIHFA's website at

Description of efforts to broaden public participation:

Efforts were made to promote and encourage citizen participation in the HOME-ARP Allocation Plan preparation process. Outreach efforts took place both in-person and through virtual meeting platforms. Documents were made available for review by the public through VIHFA's website and a public notice was printed in local newspapers. VIHFA extended an invitation to service providers that participated in the consultation process to partake in the public forum as well.

Summary of the comments and recommendations received through the public participation process:

Three (3) verbal comments were received at the public hearing. One attendee followed up the verbal comment provided at the public hearing with a comment by e-mail.

Comment – Use of HOME-ARP funds for rehabilitation:

During the public hearing, one attendee recommended the use of HOME-ARP funds for the rehabilitation of property that can be used as emergency shelter units. The attendee also followed up with a written comment emphasizing that the availability of decent, emergency housing stock that is well-maintained is a priority. The commenter stated that the HOME-ARP allocation of \$3.3 million dollars is substantial and implied that at least a small portion could be used for the rehabilitation of an unnamed building known to commenter for the provision of emergency housing.

Comment – Agreement with the proposed funding priorities:

Several attendees at the public hearing commented that proposed uses of HOME-ARP funds as outlined in the Allocation Plan reflect the needs of the Territory - particularly with respect to the need for funds for supportive services.

Comment – Consultation Process:

One attendee praised VIHFA on the thoroughness of consultation process and the summary of the feedback received.

Summary of any comments or recommendations not accepted and rationale for non-acceptance:

Comments not accepted: The comment regarding utilizing HOME-ARP funds for rehabilitation of buildings for emergency housing has not been accepted because, while it is agreed that expansion of the emergency housing stock is necessary, the Needs & Gap Analysis indicated a greater need for supportive services and permanent housing. Further, as the administrator of the CDBG Program, the VIHFA is aware that both regular CDBG entitlement and CDBG-DR funds have been allocated for the rehabilitation of various emergency housing properties on the islands of St. Thomas and St. Croix.

IV. NEEDS AND GAPS ANALYSIS

The Territory evaluated the size and demographic composition of qualifying populations within its boundaries and assessed the unmet needs of those populations. In addition, we have attempted to identify any gaps within our current shelter and housing inventory as well as the service delivery

system. VIHFA worked closely with the HMIS Lead Agency for the Territory to utilize current data, including point in time count, housing inventory count, and other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services.

Qualifying Population #1: Homeless as defined in 24 CFR 91.5 (1), (2), or (3)

Definition: (1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

(2) An individual or family who will imminently lose their primary nighttime residence, provided that:

(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;

(ii) No subsequent residence has been identified; and

(iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks needed to obtain other permanent housing;

(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b)

of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);

(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;

(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and

(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.

Size and composition:

According to Point-in-Time count conducted in January 2023, approximately 318 U.S. Virgin Islands residents are currently unsheltered. The number found homeless annually is fairly consistent from year to year:

PIT Year	# of Homeless persons identified
2021	113 (pandemic count)
2019	232
2017	362
2015	338
2013	363

It is important to note that national experts, as well as the local homeless providers who participate in the annual Point-in-Time counts, indicate that it is likely that the number of homeless found during the count are considerably lower than the actual number of persons who are homeless at a given point. The largest demographic of homeless persons in the Territory is single persons while family households are in the single digits. The majority (75%) were male. Approximately 2.5% of those counted were aged 18-24. Approximately 2.5% of those counted disclosed a positive HIV status. While data likely undercounts the factors, well over 50% of the unsheltered suffered from mental illness and 60% suffered from a substance abuse disorder. Substance abuse is often a co-occurring disorder. Whether co-occurring or not, adequate evaluation and treatment for substance abuse is also a priority for persons who are homeless or at risk of becoming homeless. Thus, a significant number of homeless single adults need stabilizing services and housing in order to become self-sufficient and live to their capacity in the community.

Qualifying Population #2: At-risk of homelessness as defined in 24 CFR 91.5

Definition: (1) An individual or family who:

(i) Has an annual income below 30% of median family income for the area, as determined by HUD;

(ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “Homeless” definition in this section; and

(iii) Meets one of the following conditions:

(A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;

(B) Is living in the home of another because of economic hardship;

(C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;

(D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;

(E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;

(F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;

(2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42

U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(l) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(l)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or

(3) A child or youth who does not qualify as “homeless” under this section but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 1434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Size and composition:

There is no reliable data at the community level to make a valid estimate of the number of households at risk of homelessness. The cost of housing, utilities, and transportation, coupled with low incomes and poverty puts people at risk. Persons with extreme cost burdens and, in general, populations with very low incomes (30% or less of AMI) are among the most vulnerable to homelessness. According to VI Housing Authority report, as of August 2022, more than 800 families are on the waiting list for affordable housing units, of which 750 or 88% of families on the waiting list are considered extremely low income. In addition to income, a combination of factors such as domestic violence, illness, addiction, high health care costs, high housing costs, and unemployment contribute to risk. Loss of a job, medical expense, or medical condition can be the determining factor in the loss of housing. Unstable housing conditions also include doubling up in overcrowded conditions or occupying substandard housing. Vulnerable populations leaving institutions of care are at risk, unless suitable care and support is available to ensure long-term stability and self-reliance to the extent achievable. Without support in the community to maintain stability, people are vulnerable to falling repeatedly into homelessness.

Rent burden is a significant issue in the Territory. Many U.S. Virgin Islands households are paying more than they can afford for their housing. The 2010 Census showed that, excluding households who have no cash rent, nearly half of renters in the Territory were cost-burdened:

- In the entire Territory, 4,547 renter households are cost-burdened, paying between 30% and 50% of total household income for housing and utilities.
- One quarter of renter households (4,774 households) are severely cost burdened paying more than 50% of their income for housing and utilities.

Unfortunately, American Community Survey (ACS) data is not available for the territory; however, the 2010 census provides insight into cost-burden by age of householder. Almost half (46%) of renter households age 65 and older pay 35% or more of their income for housing costs (including utilities). This is consistent across the islands. Younger householders are also cost-burdened – 39% of households with a householder aged 15 to 64 are burdened by rents and utilities costs that are 35% or more of household income. The greatest percentage of households burdened was found on St. John (48%), followed by St. Thomas (41%).

The 2010 census also provides data on cost burdens by household income. The greatest degree of cost burden is shouldered by households with lowest incomes. In the Virgin Islands as a whole, 4,762 renters with incomes less than \$20,000 were burdened by rent (including utilities) equal to 35% or more of household income. That number represented 82% of all renter households in that income range (for which data were available). Of all renter households with incomes between \$20,000 and \$34,999, 2,230 households were burdened by high rents in relation to income and that was equal to almost half of the households (46%) in that income range.

Another indication of the number of renters in U.S. Virgin Islands that are housing insecure is the demand for emergency rental assistance under the Emergency Rental Assistance Program (ERAP). The Emergency Rental Assistance Program (ERAP) was created to help individuals and families who have been financially impacted (i.e., experienced a reduction in household income, incurred significant costs, or experienced other financial hardship - whether directly or indirectly) due to, or during, the COVID-19 pandemic to pay rent and/or utilities. As of February 28, 2023, VIHFA had approved \$5.9 million in rent and utility assistance for 865 households. Of the \$5.9 Million disbursed, approximately \$1.15 Million has benefitted households residing in subsidized housing. In addition, of the households that have received rental assistance to date, approximately 12% of the households have exhausted the maximum benefit (= 18 months) and cannot receive additional financial assistance under the program. It is anticipated that many of these households, despite having exhausted the benefits available under ERAP, have not regained income stability and will not be able to sustain the rent in their current unit without some form of rental assistance. Presently, there are more than 1,000 families on the waiting list for Housing Choice Vouchers (HCV).

Qualifying Population #3: Fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking

Definition: This population includes any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. This population includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit. In the case of sexual assault, this also includes cases where an individual reasonably believes there is a threat of imminent harm from further violence if the individual remains within the same dwelling unit that the individual is currently occupying, or the sexual assault occurred on the premises during the 90-day period preceding the date of the request for transfer.

Domestic violence, which is defined in 24 CFR 5.2003 includes felony or misdemeanor crimes of violence committed by:

- 1) A current or former spouse or intimate partner of the victim (the term “spouse or intimate partner of the victim” includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and the frequency of interaction between the persons involved in the relationship);
- 2) A person with whom the victim shares a child in common;
- 3) A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
- 4) A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving HOME-ARP funds; or
- 5) Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Dating violence which is defined in 24 CFR 5.2003 means violence committed by a person:

- 1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- 2) Where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - a. The length of the relationship;
 - b. The type of relationship; and
 - c. The frequency of interaction between the persons involved in the relationship.

Sexual assault which is defined in 24 CFR 5.2003 means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

Stalking which is defined in 24 CFR 5.2003 means engaging in a course of conduct directed at a specific person that would cause a reasonable person to:

- 1) Fear for the person’s individual safety or the safety of others; or
- 2) Suffer substantial emotional distress.

Human Trafficking includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000 (TVPA), as amended (22 U.S.C. 7102). These are defined as:

- 1) Sex trafficking means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act, in which the commercial sex act is induced by force, fraud, or coercion, or in which the person induced to

- perform such act has not attained 18 years of age; or
- 2) Labor trafficking means the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, using force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt
 - 3) bondage, or slavery.

Size and composition:

There are presently two (2) victim service provider agencies operating in the jurisdiction – each one serving the respective district. Both agencies participated in the consultation; however, only one entity provided statistics for 2022, as requested. Given that the two districts have roughly the same population, the following data for the entire Territory has been determined by extrapolating the data provided by Women’s Coalition of St. Croix.

DV, dating, stalking, and sexual assault: On St. Croix, a total of 86 households were served by the Victim Service Provider agency in 2022. Thirty-six (36) households were provided with emergency shelter in the DV emergency shelter (or other short-term locations due to capacity issues). Six (6) households were adult-only households (representing 16.67% of those provided with emergency shelter) and thirty (30) were households with children (representing 83.23% of those provided with emergency shelter). Consistent with the racial/ethnic distribution of the Territory’s population, the clients were predominantly African-American/Caribbean, or Hispanic/Latino, with only a few Caucasians.

Seventeen (17) households were assisted with permanent housing. Of these, two (2) were adult-only households (representing 11.8% of those assisted with permanent housing) and fifteen (15) were households with children (representing 88.23% of those assisted with permanent housing).

Extrapolating to the entire jurisdiction, we might estimate the population of DV, dating, stalking, and sexual assault victims at 180 households. Approximately 42% of the households (76) may require short-term placement in emergency shelter or other locations; 13 adult-only and 63 households with children. Twenty percent (20%) of the total DV, dating, stalking, and sexual assault households (36) may require assistance with permanent housing. Of those, 5 households can be expected to be adult-only households while 31 would be households with children.

Human Trafficking: Two (2) survivors of human trafficking were served on St. Croix; both were housed at the emergency shelter/safe house. One (1) survivor was African-American; the other identified as Hispanic. Both were single females. The St. Thomas/St. John district reported at least (2) high-profile cases which were prosecuted by the local judicial system. The total number of victims rescued in those two cases was approximately 10 victims of sex trafficking.

Qualifying Population #4: Other

Definition: Populations for which providing supportive services or assistance under section 212(a) of NAHA (4 U.S.C. 12742(a)) would prevent the family’s homelessness or would serve those with the greatest risk of housing instability.

HUD defines these populations as individuals and households who do not qualify under any of the populations above but meet one of the following criteria:

(1) Other Families Requiring Services or Housing Assistance to Prevent Homelessness is defined as households (i.e., individuals and families) who have previously been qualified as “homeless” as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.

(2) At Greatest Risk of Housing Instability is defined as household who meets either paragraph (i) or (ii) below:

(i) has annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden (i.e., is paying more than 50% of monthly household income toward housing costs);

(ii) has annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets one of the following conditions from paragraph

(iii) of the “At risk of homelessness” definition established at 24 CFR 91.5:

(A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;

(B) Is living in the home of another because of economic hardship;

(C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;

(D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;

(E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;

(F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution);

or

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan

Size and Composition:

Assessing the size of the population needing support services to prevent homelessness or at greater risk of housing instability is particularly difficult because the Territory does not have an operational Coordinated Entry System (“CES”). An analysis conducted in 2019 utilizing a dynamic system modeling tool estimated the Territory’s need for permanent supportive units at nearly 450 units.

Veterans and Families that include a Veteran Family Member that meet the criteria for one of the (4) qualifying populations are eligible to receive HOME-ARP assistance.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Shelter Units: As indicated in its 2022 Housing Inventory Count, U.S. Virgin Islands’ homeless system had a total of eighty-three (83) shelter beds to include: twelve (12) emergency shelter beds, sixty (60) transitional housing beds, and eleven (11) safe haven beds for people experiencing homelessness, fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking. Unfortunately, there is still a need for additional beds.

Tenant Based Rental Assistance (TBRA): The U.S. Virgin Islands Housing Authority (VIHA) administers several tenants- based rental assistance programs, totaling over \$15 million. This investment in TBRA is sourced by federal HUD funds. Currently, there are 2,087 vouchers allocated to these programs, of which 1,438 families are currently housed. Additionally, 297 families have received vouchers but have not yet identified units. Presently, there are more than 1,000 families on the waiting list for Housing Choice Vouchers (HCV).

Supportive Services: There are limited supportive services available in the Territory. Many of the available services are provided by smaller, non-profit community organizations. Services available include DV advocacy, substance abuse treatment, indigent services to include street outreach, soup kitchens, and linkages to care. Services which are critically lacking include in-patient and out-patient mental health services and also wrap-around services.

Affordable and Permanent Supportive Rental Housing: According to the most recent USVI Housing Inventory Chart, conducted in 2022, there are no permanent supportive housing beds for individuals and/or families.

Description of the unmet housing and service needs of qualifying populations:

Homeless populations as defined in 24 CFR 91.5

As reported by the Housing Inventory Count (HIC), the Territory’s combined inventory of year-round emergency shelter, transitional housing, and safe haven beds is eighty-three (83). (Eleven (11) of those beds are dedicated victims of DV). Given the number of unsheltered homeless

identified by the PIT count, there is a critical need for additional beds. Community Development Block Grant (CDBG) formula allocation funds have been obligated for the construction of two new emergency shelters (one each on St. Croix and St. Thomas) and one transitional facility. These facilities are expected to be operational within the next two years.

The individuals experiencing homelessness can be divided into several cohorts, all of which potentially have different pathways out of homelessness. One cohort is made up of the chronic homeless population. These mostly single individuals often are natives or long-standing residents of the Territory, may have tenuous access to a local support system and/or community connections, but also have substantial needs which impair their ability to be stably housed in permanent housing without intensive case management support services. Their needs range from personal identification (PII) documents, linkages to care and benefits. Adequate evaluation and treatment for mental illness and substance abuse is also a priority need as a significant number of homeless single adults need stabilizing services.

Another cohort is predominantly made up of "short stayers," who may not be from the Territory originally. This cohort includes individuals who are situationally homeless. This includes workers who relocated to the islands for employment, were laid off or lost their job, and subsequently lost income which contributed to their homelessness. This cohort also includes individuals who are fleeing their country of residence - e.g., Dominican Republic and Haiti – seeking better economic opportunities, and individuals who have moved from the states - possibly with the perception that USVI is attractive due to warmer weather/lower cost of living. These individuals do not necessarily have support systems on the islands and sometimes have barriers to accessing traditional mainstream resources (e.g., public benefits, public housing) due to immigration status.

At-risk of homelessness population as defined in 24 CFR 91.5

It has been established that high housing and utility costs, coupled with low incomes and poverty puts people at risk of housing instability. Persons with extreme cost burdens and, in general, populations with very low incomes (30% or less of AMI) are among the most vulnerable to homelessness. In addition to income, a combination of factors such as domestic violence, illness, addiction, high health care costs, high housing costs, and unemployment contribute to risk.

There is a critical need for diversion resources to ensure that at-risk households remain housed and do not become homeless adding further burden to the crisis response system. One key resource is homelessness prevention (rental assistance), and an increased supply of affordable rental units.

U.S. Virgin Islands is experiencing an extremely low vacancy rate in its rental market. The result is increased competition for rental units, higher prices and a market that disadvantages individuals perceived as being risky tenants. This low-vacancy rate and rising housing costs places many households at increased risk of homelessness. Presently, there are more than 1,000 families on the waiting list for Housing Choice Vouchers (HCV).

Fleeing, or attempting to flee DV, dating violence, sexual assault, stalking, or human trafficking

This population is especially vulnerable and often requires additional support because of trauma

(violence in the home or community; psychological or emotional deprivation, etc.). For victims of domestic violence and human trafficking, care for many is along a continuum often started with crisis intervention; however, the needs often go beyond crisis and short-term intervention. A flexible system of support is required to assist the individual or family to achieve self-sufficiency. The most humane and least costly solutions in the long run are those that provide the appropriate level of support.

These needs include appropriate options for housing.

There is a frustrating lack of data to describe the level of need. With respect to short-term intervention, there are presently no dedicated DV shelter beds in the St. Thomas/St. John district due to the destruction of the safe shelter in 2017. On St. Croix, occupancy rates at the lone dedicated DV shelter fluctuate. Nine (9) of the eleven shelter beds are presently occupied; however, WCSC also reports that they are sometimes required to temporarily place clients in hotels or vacation rental properties because there is no additional capacity in the shelter. The local DV provider agencies also report that they experience difficulty finding permanent housing for the households they assist. This is especially difficult when the assisted households experience financial hardship because the separated offender had been the primary wage earner. Recognizing this gap, several years ago Women's Coalition (WCSC), the DV provider agency serving St. Croix, applied for CDBG funds to construct two units of transitional housing at its new crisis center facility. Presently, WCSC has submitted an application in the 2023 CDBG cycle seeking funds to construction an additional 2-bedroom transitional housing unit at the same location to meet ongoing demand. The DV provider in the St. Thomas/St. John district, Family Resource Center, also utilized CDBG funds to acquire and rehabilitate a building to create two (2) units of transitional housing. FRC also reports that the transitional housing units with supports are a key resource for clients who are rebuilding their lives and have limited housing options due to income constraints and other factors. FRC indicates that there is a need for additional units as evidenced by the fact that their organization is sometimes forced to temporarily place clients -who otherwise would have been candidates for the transitional units - in hotels or affordable vacation rental properties. Even with the five (5) units of transitional housing that will be in the housing inventory, there will still be no dedicated permanent housing interventions for people fleeing DV in the Territory.

For all, the overriding understanding is that self-sufficiency and independence are primary goals, while being connected to the community and family. Supportive services and case management are necessary during crisis intervention and stabilization and, for some, on an ongoing basis. Finally, resources are needed to address temporary financial hardships experienced by these households to divert them from homelessness.

Other qualifying populations

• Populations at greatest risk of housing instability; Other populations requiring services or housing assistance to prevent homelessness

Some populations are especially vulnerable and will likely have temporary or long-term requirements for additional support. These include people who will need special support because of disabilities (age- related, physical, developmental, or mental), because of trauma (violence in the home or community, trauma from war), because of illness, and because of substance abuse. Some

of the most vulnerable people are homeless or at-risk of homelessness. There is a frustrating lack of data to describe the level of need. Care for many is along a continuum often started with crisis intervention. The most humane and least costly solutions in the long run are those that provide the appropriate level of support to allow people to live as independently as possible.

There is a lack of mental health services, case management and residential placement resulting in continuous cycles of homelessness for persons without family support or other alternatives. Substance abuse is often co- occurring with mental illness and a contributor to homelessness.

The aging population will need additional supportive services in the years ahead. This is also the case for other populations with special needs including persons with mental illness, substance abuse problems, HIV/AIDS, and those with developmental or physical disabilities. For all, the overriding understanding is that self-sufficiency and independence are primary goals, while being connected to the community and family. Supportive services and case management are necessary during crisis intervention and stabilization and, for some, on an ongoing basis.

For victims of domestic violence and persons with mental illness or disabilities, the needs go beyond crisis and short-term intervention. A flexible system of support is required to assist the individual or family to achieve self-sufficiency. These needs include appropriate options for housing, including options for support for youth coming from foster care, juvenile detention and off-island placement for mental health or behavior problems. There is a need for respite care, for safe housing upon release from treatment, and for sufficient trained case management and after-care.

The U.S. Virgin Islands Five-Year Mental Health Strategic Plan 2014-2019 points to a number of system gaps resulting from a long period of decline and reduction in dedicated funding. Those gaps include primary care and prevention, in-patient beds, case management, quality community oriented and outpatient care, intermediate care beds, forensic care for offenders and sufficient home care. While needs for housing and supportive services existed prior to the hurricanes in 2017, the existing system of support for special populations was severely challenged by the storms. FEMA-supported community planning efforts on St. Croix, St. Thomas, and St. John resulted in Community Recovery Plans for each area. The need for increased supportive housing and services was a common theme as was support for agencies serving those populations. There is a need for increased coordination and for ongoing staff training and development.

A housing gaps analysis conducted in 2019 utilizing a dynamic system modeling tool estimated that the Territory's need for permanent supportive housing (PSH) at nearly 450 units. The system modeling tool used the 2019 U.S.V.I. data from the HIC and PIT count to demonstrate how to tailor resources to meet community needs. This system modeling tool is dynamic and can be updated, as needed, - i.e., as more accurate data that demonstrates the full scale and nature of homelessness is obtained. It is important to note that no PSH units have been added to the inventory in the succeeding years.

Virgin Islands Housing Authority (VIHA) is the local PHA and it manages the waiting list for both public housing and the HCV program waiting list. There are separate applications and waiting lists for public housing and HCV. As of August 2022, the waiting list for public housing included 483

households in the St. Croix district and 365 households in the St. Thomas district. According to data found in the VIHA 2022-23 Annual Report, more than 1,900 U.S. Virgin Islands households are seeking subsidized rental assistance through VIHA for public housing and HCV combined. Furthermore, there are housing choice vouchers issued to applicants that are unable to find a unit to rent.

All of these conditions point to the critical shortage of housing affordable to low-income households, particularly extremely low-income households and those with special needs. Families and individuals experiencing homelessness in particular, also require assistance finding and maintaining affordable housing including wrap-around supportive services. Finally, resources are needed to address temporary financial hardships experienced by these households to divert them from homelessness.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP Notice:

VIHFA will not include these conditions in its definition of other populations.

V. HOME-ARP ACTIVITIES

Description of the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

VIHFA does not anticipate administering any of the HOME-ARP programmatic activities directly. It is anticipated that the VIHFA will competitively award grants to subrecipients for the administration of tenant-based rental assistance (TBRA), and provision of supportive services (case management) through an established application process. The details of the application process will be outlined in the development of HOME-ARP program policies and procedures.

Supportive Services:

VIHFA will allocate the largest amount of HOME-ARP Program funds, One Million, Seven Hundred Ninety-Five Thousand, Three Hundred Seventy-Eight Dollars (\$1,795,378), for supportive services that can either stand-alone or be paired with the tenant-based assistance program. Funds will be awarded to existing supportive housing providers or new providers to deliver improved quality care to qualifying populations where current resources are insufficient to provide such services currently or to meet current demand. Supportive services can include but are not limited to: (i) support with housing and benefits applications and re-examinations, (ii) coordination of healthcare, assistance with transportation and access to food, and, (iii) support in navigating relationships with landlords and the broader community.

Supportive services will encompass both direct services such as support with housing and benefits

applications and reexaminations; treatment or case planning; coordination of on-going healthcare, including mental health and substance use treatment; support with managing tenancy and community relationships as well as organizational support to develop capacity to provide quality services.

HOME-ARP funds may be used to provide a broad range of supportive services to qualifying individuals or families. A broad range of supportive services associated with McKinney-Vento Supportive Services and Homelessness Prevention Services is found at Section VI.D.4.c.i of the HOME-ARP Notice; thus, it is anticipated that the Territory's proposed HOME-ARP Supportive Services will include: case management, mental health services, substance abuse treatment services, life skills training, housing search and counseling, financial assistance costs, and other housing stabilization services.

Eligible costs for an individual or family in a qualifying population will vary somewhat depending on whether the assisted household is homeless or unstably housed. If a person is homeless, then the person will be eligible to be provided with a broad range of supportive services defined as McKinney-Vento supportive services. If a person is housed and the supportive services are intended to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing to achieve stability in that housing, then the person is eligible for homelessness prevention services for the costs allowable in Section VI.D.4.c.i below. Housing Counseling services may be provided regardless of whether a person is homeless or currently housed.

Acquisition and Development of Non-Congregate Shelters:

VIHFA will not utilize HOME-ARP funding to support the acquisition and development of non-congregate shelters.

Tenant-Based Rental Assistance (TBRA):

VIHFA will allocate One Million, One Hundred Ninety-Eight Thousand, Three Hundred Seventy-Eight Dollars (\$1,198,378) for Tenant-Based Rental Assistance. It is estimated that the allocation will support twenty (20) households for three (3) years at the average rate of \$1,500/month. This amount includes in-direct costs of One Hundred, Nineteen Thousand, Eight Hundred Thirty-Eight Dollars (\$119,838) to support the intake, assessment, service coordination and other voucher administration activities.

HOME-ARP funds may be used to provide tenant-based rental assistance to qualifying households ("HOME-ARP TBRA"). Eligible costs under HOME-ARP TBRA include rental assistance, security deposit payments, and utility deposit assistance to qualifying households. HOME-ARP funds may be used to pay for up to 100% of these eligible costs. HOME-ARP TBRA assisted households may choose to rent any eligible rental unit that meets the applicable property standards. Only individuals and families in the qualifying populations are eligible to receive HOME-ARP TBRA assistance. Tenant selection shall be performed in accordance with written tenant selection policies and criteria that are based on the preferences and prioritization established in this HOME-

ARP Allocation Plan.

Other program design factors - including but not limited to identification of the entity responsible for conducting program operations, maximum subsidy, rent standard, term of contract, tenant protections, documentation requirements, and Housing Quality Standards for assisted units - will be finalized by the VIHFA prior to implementation of the program.

Rental Housing Development:

VIHFA will not utilize HOME-ARP funding to support rental housing development.

Non-Profit Operating/Capacity Building:

VIHFA will not utilize HOME-ARP funding to support non-profit/capacity building.

Administration & Planning:

VIHFA will utilize \$332,500.00 for costs associated with reasonable administration and planning of its HOME-ARP initiative which shall include:

1. Reasonable costs of overall HOME-ARP program management, coordination, monitoring, and evaluation. Such costs include, but are not limited to, necessary expenditures for the following:
 - a. The prorated share of the salary, wages, and related costs of each person whose job includes any program administrative assignments such as developing systems and schedules for complying with HOME-ARP program requirements, developing inter-agency agreements and agreements with entities receiving HOME-ARP funds; monitoring HOME-ARP activities for progress and compliance; and preparing HOME-ARP reports and other documents related to the HOME-ARP program for submission to HUD; coordinating the resolution of audit and monitoring findings on HOME-ARP activities; program evaluation and managing or supervising persons whose primary responsibilities with regard to the HOME-ARP Program include such assignments as those described above.
 - b. Travel costs incurred for official business in carrying out the HOME-ARP program.
 - c. Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services.
 - d. Other costs for goods and services required for administering the HOME-ARP program, such as rental or purchase of equipment, insurance, information systems necessary to track and implement beneficiaries of HOME-ARP activities, utilities, office supplies, and rental and maintenance of office space.

e. Costs of administering HOME-ARP TBRA and HOME-ARP supportive services programs.

2. Staff and overhead costs of the PJ directly related to carrying out a HOME-ARP project

3. The provision of information and other resources to residents and citizen organizations participating in the planning, implementation, or assessment of projects being assisted with HOME-ARP funds.

4. Activities to affirmatively further fair housing (AFFH)

5. Indirect costs under VIHFA's approved Indirect Cost Allocation Plan

6. Preparation of the HOME-ARP allocation plan as required in this Notice – such as the costs of public hearing, consultations, and publications.

Pursuant to the HOME-ARP regulations, PJs may provide all or a portion of its HOME-ARP administrative funds to subrecipients and contractors that are administering activities on behalf of the PJ. VIHFA reserves the right to make a determination in the future regarding whether it will make administrative funds available to subrecipients.

VIHFA will ensure that all administration and planning costs charged to the programs shall comply with the Cost Principles contained in subpart E of the Uniform Administrative Requirements, Cost Principles, and Audit Requirements.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

VIHFA has not provided any administrative funds to subrecipients or contractors for the development or administration of the HOME-ARP allocation plan.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits.

VI. USE OF HOME-ARP FUNDING

	Funding Amount	Percent of Grant	Statutory Limit
Supportive Services	\$ 1,895,00		
Acquisition and Development of Non-Congregate Shelters	-0-		

Tenant Based Rental Assistance (TBRA)	\$1,198,378		
Development of Affordable Rental Housing	-0-		
Non-Profit Operating	-0-	0%	5%
Non-Profit Capacity Building	-0-	0%	5%
Administration and Planning	\$ 332,500	10%	15%
Total HOME ARP Allocation	\$ 3,325,878		

Description of how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

Homeless families and individuals who are very or extremely low-income require a wide range of services and supports to remain stably housed. It is not surprising that our outreach efforts generated a wide range of responses on system gaps and strategies to address them. However, the highest priority needs that were consistently identified through these efforts and reinforced with the data described earlier in this document were: 1) Increasing access to affordable housing for our most vulnerable populations; and 2) Expanding supportive services to help vulnerable populations access housing and remain stably housed. Although there is a need for additional units of shelter, it was determined that acquisition of units was not feasible at this time due to the high cost of real estate and construction across the Territory.

Increasing Access to Affordable Housing:

The Homeless and Housing Inventory and Gaps Analysis included above clearly shows significant gaps in the supply of everything from shelter beds and permanent supportive housing, to housing affordable and available to low-income households. Although there is a need for additional units of shelter, it was determined that development of rental housing units is not feasible at this time due to the high cost of real estate and construction across the Territory. Although the Territory's Allocation Plan does not propose development of new rental units, the plan addresses expanding housing opportunities.

Expanding Supportive Services:

Organizations providing supportive services to families and individuals who are homeless or at risk of homelessness are already facing a critical shortage of staff to meet the increasing needs of these vulnerable populations. Without supportive services, many at risk households are unable to sustain housing and landlords are often less likely to serve these populations without these kinds of wrap-around services in place. VIHFA intends to dedicate a portion of HOME-ARP funds to expand supportive services for eligible populations, divert households from homelessness by addressing emergency costs that could result in the loss of housing, and leverage additional federal resources that can sustain this work over the long-term.

VII. HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the

PJ will produce or support with its HOME-ARP allocation:

VIHFA does not plan to utilize HOME-ARP funding for the production of new rental housing units.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

VIHFA does not plan to utilize HOME-ARP funds for the production of new rental housing.

VIII. PREFERENCES

Indication of whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

Pursuant to the HOME-ARP regulations, Participating Jurisdictions are permitted to establish reasonable preferences for selection for HOME-ARP projects or activities. Preferences are used to establish the order in which applicants are admitted to housing or shelter or provided with HOME-ARP tenant-based rental assistance (TBRA) or services. A preference provides a priority in the selection of applicants for a project or activity among Qualifying Populations or among a specific category/subpopulation within a Qualifying Population; however, a preference shall not violate any applicable fair housing, civil rights, and nondiscrimination requirements. Preferences do not make anyone eligible who was not otherwise eligible for HOME-ARP assistance (i.e., a member of a QP) but rather, a preference permits an eligible QP applicant that qualifies for a PJ-adopted preference to be selected for HOME-ARP assistance before another eligible Qualifying Population applicant that does not qualify for a preference. A preference does not exclude an individual or household that qualifies under any of the four defined Qualifying Populations from applying for the HOME-ARP project or activity.

While recognizing the importance of providing maximum program flexibility and opportunities for all residents of the Territory in the various qualifying populations, VIHFA has elected to give preference to persons experiencing homelessness. By establishing this homeless preference, VIHFA will require that subrecipients prioritize persons experiencing homelessness for HOME-ARP assistance before another eligible Qualifying Population applicant that it not presently experiencing homelessness.

Explanation re: how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

The results of the consultations conducted indicate that the most significant barriers are for the homeless - especially those with mental illness. The needs and gaps analysis revealed that, while

there are numerous gaps in the homeless housing and service system, the over-arching need for mental health services (both in-patient and outpatient), affordable housing, and supportive services to ensure that clients can successfully maintain housing once housed. By adopting a homeless preference. Further, current and historic data reveals a significant deficit in supportive housing resources for this population.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

Subrecipients carrying out HOME-ARP activities will be required to create/maintain a waiting list for their program/services. In accordance with the homeless preference that will be adopted, persons who are currently experiencing homelessness as defined at 24 CFR 91.5 Homeless (1), (2), or (3) shall be given priority for programs/services offered. If there is no person who meets the homeless definition (1), (2), or (3) currently on the waiting list, the subrecipient may provide services to persons from other qualifying populations based on the order in which the applications were received - i.e., first-come, first-served.

IX. LIMITATIONS

Description of whether the PJ intends to limit eligibility for HOME-ARP funded projects to a particular qualifying population or a specific subpopulation of a qualifying populations:

No limitations will be implemented by the participating jurisdiction.

X. HOME-ARP Refinancing Guidelines – NOT APPLICABLE

VIHFA does not intend to use any portion of the Territory’s HOME-ARP funds to rehabilitate housing and thus HOME-ARP funding will not refinance existing debt secured by multifamily rental housing.

XI. CONCLUSION

HOME-ARP funding allocated to the Territory is an important new resource that will supplement existing federal and local funding sources and thus, enable the jurisdiction to make significant strides toward addressing homelessness. The U.S. Virgin Islands suffers from a lack of affordable housing inventory, emergency shelters beds, safe haven beds, transitional housing units, and permanent supportive housing units; but most notably, service provider agencies are unable to secure adequate staffing to provide case management and supportive services. Informed by these conditions, VIHFA plans to make HOME-ARP funding available to eligible service providers to support eligible activities – specifically, tenant-based rental assistance and supportive services –

benefitting our Territory's Qualifying Populations. The VIHFA reserves the right to further revise the Allocation Plan in the future as needed.

For more information about the HOME-ARP Allocation Plan, please contact Mrs. Mone't Francis-Gardner.

Mone't Francis-Gardner
ARP Grant Administrator
Virgin Islands Housing Finance Authority
3202 Demarara Plaza, Suite 200
St. Thomas, VI 00802-6447
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mgardner@vihfa.gov

HOME-ARP FORMS SF-424 & CERTIFICATIONS

HOME ARP Grant Agreement

Title II of the Cranston-Gonzalez National Affordable Housing Act

Assistance Listings #14.239 – HOME Investment Partnerships Program

1. Grantee Name and Address Virgin Islands 3202 Demerara Plaza Suite 200 Charlotte Amalie, VI 00802-6447		2. Grant Number (Federal Award Identification Number (FAIN)) M21-IP780200	
		3a. Tax Identification Number 660412508	3b. Unique Entity Identifier (formerly DUNS) 176272615
		4. Appropriation Number 861/50205	5. Budget Period Start and End Date FY 2021 – 09/30/2030

6. Previous Obligation (Enter "0" for initial FY allocation)	\$0						
<table style="width:100%;"> <tr> <td style="width:50%;">a. Formula Funds</td> <td style="width:25%; text-align: right;">\$</td> <td style="width:25%;"></td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	a. Formula Funds	\$					
a. Formula Funds	\$						

7. Current Transaction (+ or -)	\$3,325,878.00									
<table style="width:100%;"> <tr> <td style="width:50%;">a. Administrative and Planning Funds Available on Federal Award Date</td> <td style="width:25%; text-align: right;">\$166,293.90</td> <td style="width:25%;"></td> </tr> <tr> <td>b. Balance of Administrative and Planning Funds</td> <td style="text-align: right;">\$332,587.80</td> <td></td> </tr> <tr> <td>c. Balance of Formula Funds</td> <td style="text-align: right;">\$2,826,996.30</td> <td></td> </tr> </table>	a. Administrative and Planning Funds Available on Federal Award Date	\$166,293.90		b. Balance of Administrative and Planning Funds	\$332,587.80		c. Balance of Formula Funds	\$2,826,996.30		
a. Administrative and Planning Funds Available on Federal Award Date	\$166,293.90									
b. Balance of Administrative and Planning Funds	\$332,587.80									
c. Balance of Formula Funds	\$2,826,996.30									

8. Revised Obligation	\$						
<table style="width:100%;"> <tr> <td style="width:50%;">a. Formula Funds</td> <td style="width:25%; text-align: right;">\$</td> <td style="width:25%;"></td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	a. Formula Funds	\$					
a. Formula Funds	\$						

9. Special Conditions (check applicable box) <input checked="" type="checkbox"/> Not applicable <input type="checkbox"/> Attached	10. Federal Award Date (HUD Official's Signature Date) 09/20/2021
---	---

11. Indirect Cost Rate* <table style="width:100%;"> <tr> <th style="text-align: left;">Administering Agency/Dept.</th> <th style="text-align: left;">Indirect Cost Rate</th> <th style="text-align: left;">Direct Cost Base</th> </tr> <tr> <td>—</td> <td>—%</td> <td></td> </tr> <tr> <td>—</td> <td>—%</td> <td></td> </tr> <tr> <td>—</td> <td>—%</td> <td></td> </tr> <tr> <td>—</td> <td>—%</td> <td></td> </tr> </table>	Administering Agency/Dept.	Indirect Cost Rate	Direct Cost Base	—	—%		—	—%		—	—%		—	—%		12. Period of Performance 09/20/2021 - 09/30/2030
Administering Agency/Dept.	Indirect Cost Rate	Direct Cost Base														
—	—%															
—	—%															
—	—%															
—	—%															

* If funding assistance will be used for payment of indirect costs pursuant to 2 CFR 200, Subpart E-Cost Principles, provide the name of the department/agency, its indirect cost rate (including if the de minimis rate is charged per 2 § CFR 200.414), and the direct cost base to which the rate will be applied. Do not include cost rates for subrecipients.

The HOME-ARP Grant Agreement (the "Agreement") between the Department of Housing and Urban Development (HUD) and the Grantee is made pursuant to the authority of the HOME Investment Partnerships Act (42 U.S.C. 12701 et seq.) and Section 3205 of the American Rescue Plan (P.L. 117-2) (ARP). HUD regulations at 24 CFR part 92 (as may be amended from time to time), the CPD Notice entitled "Requirements for the Use of Funds in the HOME-American Rescue Plan Program" (HOME-ARP Implementation Notice), the Grantee's HOME-ARP allocation plan (as of the date of HUD's approval), and this HOME-ARP Grant Agreement, form HUD-40093a, including any special conditions (in accordance with 2 CFR 200.208), constitute part of this Agreement. HUD's payment of funds under this Agreement is subject to the Grantee's compliance with HUD's electronic funds transfer and information reporting procedures issued pursuant to 24 CFR 92.502 and the HOME-ARP Implementation Notice. To the extent authorized by HUD regulations at 24 CFR part 92, HUD may, by its execution of an amendment, deobligate funds previously awarded to the Grantee without the Grantee's execution of the amendment or other consent. The Grantee agrees that funds invested in HOME-ARP activities under the HOME-ARP Implementation Notice are repayable in accordance with the requirements of the HOME-ARP Implementation Notice. The Grantee agrees to assume all of the responsibility for environmental review, decision making, and actions, as specified and required in regulation at 24 CFR 92.352 and 24 CFR Part 58, as well as the HOME-ARP Implementation Notice.

The Grantee must comply with the applicable requirements at 2 CFR part 200, as amended, that are incorporated by the program regulations and the HOME-ARP Implementation Notice, as may be amended from time to time. Where any previous or future amendments to 2 CFR part 200 replace or renumber sections of part 200 that are cited specifically in the program regulations or HOME-ARP Implementation Notice, activities carried out under the grant after the effective date of the 2 CFR part 200 amendments will be governed by the 2 CFR part 200 requirements, as replaced or renumbered by the part 200 amendments.

The Grantee shall comply with requirements established by the Office of Management and Budget (OMB) concerning the Universal Numbering System and System for Award Management (SAM) requirements in Appendix I to 2 CFR part 200, and the Federal Funding Accountability and Transparency Act (FFATA) in Appendix A to 2 CFR part 170.

Funds remaining in the grantee's Treasury account after the end of the budget period will be cancelled and thereafter not available for obligation or expenditure for any purpose. Per 31 U.S.C. 1552, the Grantee shall not incur any obligations to be paid with such assistance after the end of the Budget Period.

13. For the U.S. Department of HUD (Name and Title of Authorized Official) Olga De La Rosa, CPD Director	14. Signature 	15. Date 09 / 20 / 2021
16. For the Grantee (Name and Title of Authorized Official) Honorable Albert Bryan Jr., Governor	17. Signature 	18. Date 2/24/22

19. Check one: ☒ Initial Agreement ☐ Amendment #

20. Funding Information:			
<u>Source of Funds</u>	<u>Appropriation Code</u>	<u>PAS Code</u>	<u>Amount</u>
2021	861/50205	HMX	\$3,325,878.00

21. Additional Requirements: These additional requirements are attached and incorporated into this Agreement. The Grantee agrees to these additional requirements on the use of the funds in 7., as may be amended from time to time by the Secretary.

- a) As of the Federal Award Date, the Grantee may use up to the amount identified in 7.a. of this Agreement for eligible administrative and planning costs in accordance with the HOME-ARP Implementation Notice.
- b) Until the date of HUD's acceptance of the Grantee's HOME-ARP allocation plan, the Grantee agrees that it will not obligate or expend any funds for non-administrative and planning costs, in accordance with the HOME-ARP Implementation Notice.
- c) In accordance with the HOME-ARP Implementation Notice, as of the date of acceptance by HUD of the Grantee's HOME-ARP allocation plan, HUD shall make the amount identified in line 7. of this Agreement available to the Grantee.
- d) If the Grantee does not submit a HOME-ARP allocation plan or if the Grantee's HOME-ARP allocation plan is not accepted within a reasonable period of time, as determined by HUD, the Grantee agrees that all costs incurred and HOME-ARP funds expended by the Grantee will be ineligible costs and will be repaid with non-Federal funds.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>		
* 3. Date Received: 02/09/2022		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: Virgin Islands Housing Finance Authority		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 66-0412508		* c. Organizational DUNS: 1762726150000
d. Address:		
* Street1: 3202 Demarara Plaza, Suite #200		
Street2: <input type="text"/>		
* City: St. Thomas		
County/Parish: <input type="text"/>		
* State: VI: Virgin Islands		
Province: <input type="text"/>		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 00802-6447		
e. Organizational Unit:		
Department Name: <input type="text"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. * First Name: Daryl		
Middle Name: <input type="text"/>		
* Last Name: Griffith		
Suffix: <input type="text"/>		
Title: Executive Director, VIHFA		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: (340) 777-4432		Fax Number: (340) 775-7913
* Email: dgriffith@vihfa.gov		

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

F: U.S. Territory or Possession

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships - American Rescue Plan

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

Project entails use of HOME ARP funds in support of activities designed to provide housing, support services, and shelter to individuals experiencing homelessness and also other vulnerable populations.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="3,325,878.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="3,325,878.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

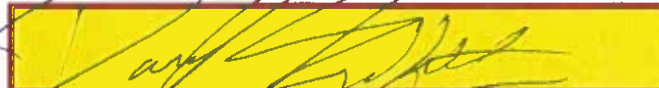
Middle Name:

* Last Name:

Suffix:

* Title: * Telephone Number: Fax Number: * Email:

* Signature of Authorized Representative:

* Date Signed:

HOME-ARP CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the participating jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing pursuant to 24 CFR 5.151 and 5.152.

Uniform Relocation Act and Anti-displacement and Relocation Plan --It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It will comply with the acquisition and relocation requirements contained in the HOME-ARP Notice, including the revised one-for-one replacement requirements. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42, which incorporates the requirements of the HOME-ARP Notice. It will follow its residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the HOME-ARP program.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The Consolidated Plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and program requirements.

Section 3 --It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

HOME-ARP Certification --It will use HOME-ARP funds consistent with Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) and the CPD Notice: *Requirements for the Use of Funds in the HOME-American Rescue Plan Program*, as may be amended by HUD, for eligible activities and costs, including the HOME-ARP Notice requirements that activities are consistent with its accepted HOME-ARP allocation plan and that HOME-ARP funds will not be used for prohibited activities or costs, as described in the HOME-ARP Notice.



Signature of Authorized Official

2/14/22

Date

Albert Bryan, Jr.
Title Governor

ASSURANCES - NON-CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.

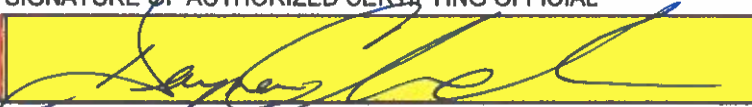
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

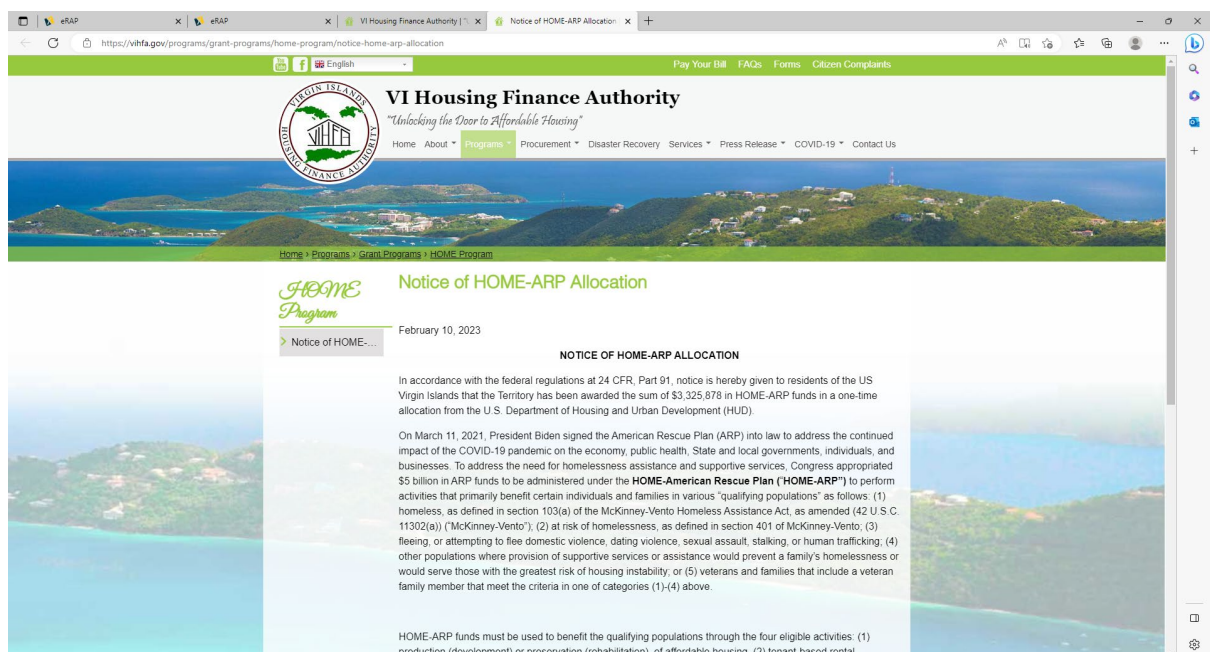
1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee- 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Interim Executive Director
APPLICANT ORGANIZATION Virgin Islands Housing Finance Authority	DATE SUBMITTED 05/01/2023

HOME ARP ALLOCATION PLAN

APENDIX B: COMMUNITY OUTREACH-PUBLIC NOTICE



HOME ARP ALLOCATION PLAN

APENDIX B: COMMUNITY OUTREACH-PUBLIC NOTICE

activities that primarily benefit certain individuals and families in various "qualifying populations" as follows: (1) homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act, as amended (42 U.S.C. 11302(a)) ("McKinney-Vento"); (2) at risk of homelessness, as defined in section 401 of McKinney-Vento; (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; (4) other populations where provision of supportive services or assistance would prevent a family's homelessness or would serve those with the greatest risk of housing instability; or (5) veterans and families that include a veteran family member that meet the criteria in one of categories (1)-(4) above.

HOME-ARP funds must be used to benefit the qualifying populations through the four eligible activities: (1) production (development) or preservation (rehabilitation) of affordable housing, (2) tenant-based rental assistance (TBRA), (3) provision of supportive services including services defined at 24 CFR 578.53(e), homeless prevention services, and housing counseling, and (4) acquisition and development of non-congregate shelter units.

The Virgin Islands Housing Finance Authority will administer the HOME-ARP funds on behalf of the Territory. To receive its HOME-ARP funds, the Territory must develop an allocation plan which describes how it intends to distribute HOME-ARP funds, including how it will use these funds to address the needs of qualifying populations. Before developing its HOME-ARP allocation plan, the Territory must engage in consultation with agencies and service providers whose clientele include the HOME-ARP qualifying populations.

To encourage public input in the process, a virtual public hearing will be held on Tuesday, March 21, 2023, to discuss the proposed allocation of HOME-ARP funds. The meeting link and additional details about the public hearing will be published at a later date.

For more information about the HOME-ARP initiative, please contact please contact Ms. Janine Hector, Federal Programs Director, at (340) 772-4432, ext. 3234 or via e-mail at jhector@vihfa.gov

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Registration List - HOME-ARP Virtual Public Hearing Date: 3/22/2023

First Name	Last Name	Email	Registration Time	Approval Status
Colette Conroy	Monroe	colette.monroe@go.vi.gov	3/13/2023 16:02	approved
Andrea	Shillingford	andrea@catholiccharitiesvi.org	3/22/2023 16:21	approved
Mone't	Francis-Gardner	mgardner@vihfa.gov	3/22/2023 17:08	approved
Chivonne	Moorhead	cmoorhead@vihfa.gov	3/22/2023 17:12	approved
Captain Wanda	Rivera	wanda.rivera@use.salvationarmy.org	3/22/2023 17:57	approved
Sheila	Scullion	Virginislandssas123@gmail.com	3/22/2023 17:58	approved
Halvor	Hart III	halvor.hart@mtoc.vi	3/22/2023 17:59	approved
Janine	Hector	jhector@vihfa.gov	3/22/2023 17:59	approved
Erma	Chase	ederima@mtoc.vi	3/22/2023 18:08	approved
AISHA-JAMILA	MUSSINGTON	Amussington@fhc-inc.net	3/22/2023 18:14	approved
Kendall	Tutein	kendall.tutein@dhs.vi.gov	3/22/2023 18:17	approved
Samythia Henley		ardenehenley@gmail.com	3/22/2023 18:19	approved
Jessica	Whyte	jwhyte@thejwbc.com	3/22/2023 18:29	approved
Valdez	Shelford	Vshelford@vihfa.gov	3/22/2023 18:30	approved
Marguerite	Price	ahmeirrah@yahoo.com	3/22/2023 18:51	approved

Attendance List HOME-ARP Virtual Public Hearing Attendance List Date: 3/22/2023 6 PM

Name (Original Name)	User Email	Join Time	Leave Time	Duration (Minutes)	Guest	In Waiting Room
Jennifer Jones	jjones@vihfa.gov	3/22/2023 17:54	3/22/2023 19:50	117	No	No
Mone't Francis-Gardner	mgardner@vihfa.gov	3/22/2023 17:54	3/22/2023 17:54	1	Yes	Yes
Mone't Francis-Gardner	mgardner@vihfa.gov	3/22/2023 17:54	3/22/2023 19:48	114	Yes	No
Captain Wanda Rivera	wanda.rivera@use.salvationarmy.org	3/22/2023 17:57	3/22/2023 18:05	8	Yes	Yes
Chivonne Moorhead	cmoorhead@vihfa.gov	3/22/2023 17:58	3/22/2023 17:59	2	Yes	Yes
Halvor Hart III	halvor.hart@mtoc.vi	3/22/2023 17:59	3/22/2023 18:02	4	Yes	Yes
Chivonne Moorhead	cmoorhead@vihfa.gov	3/22/2023 17:59	3/22/2023 19:48	109	Yes	No
Janine Hector	jhector@vihfa.gov	3/22/2023 17:59	3/22/2023 17:59	1	Yes	Yes
Janine Hector	jhector@vihfa.gov	3/22/2023 17:59	3/22/2023 19:48	109	Yes	No
Halvor Hart III	halvor.hart@mtoc.vi	3/22/2023 18:02	3/22/2023 18:05	3	Yes	Yes
Captain Wanda Rivera	wanda.rivera@use.salvationarmy.org	3/22/2023 18:05	3/22/2023 18:09	4	Yes	No
Halvor Hart III	halvor.hart@mtoc.vi	3/22/2023 18:05	3/22/2023 19:47	102	Yes	No
Erma Chase	ederima@mtoc.vi	3/22/2023 18:09	3/22/2023 18:09	1	Yes	Yes
Erma Chase	ederima@mtoc.vi	3/22/2023 18:09	3/22/2023 18:15	6	Yes	No
Captain Wanda Rivera	wanda.rivera@use.salvationarmy.org	3/22/2023 18:11	3/22/2023 18:11	1	Yes	Yes
Captain Wanda Rivera	wanda.rivera@use.salvationarmy.org	3/22/2023 18:11	3/22/2023 19:47	96	Yes	No
AISHA-JAMILA MUSSINGTON	amussington@fhc-inc.net	3/22/2023 18:14	3/22/2023 18:14	1	Yes	Yes
AISHA-JAMILA MUSSINGTON	amussington@fhc-inc.net	3/22/2023 18:14	3/22/2023 19:47	94	Yes	No
Erma Chase	ederima@mtoc.vi	3/22/2023 18:14	3/22/2023 18:15	1	Yes	Yes
Erma Chase	ederima@mtoc.vi	3/22/2023 18:15	3/22/2023 19:47	93	Yes	No
Kendall Tutein	kendall.tutein@dhs.vi.gov	3/22/2023 18:17	3/22/2023 18:19	2	Yes	Yes
Kendall Tutein	kendall.tutein@dhs.vi.gov	3/22/2023 18:19	3/22/2023 19:17	59	Yes	No
Samythia Henley	ardenehenley@gmail.com	3/22/2023 18:19	3/22/2023 18:20	1	Yes	Yes
Samythia Henley	ardenehenley@gmail.com	3/22/2023 18:20	3/22/2023 18:36	16	Yes	No
Jessica Whyte	jwhyte@thejwbc.com	3/22/2023 18:30	3/22/2023 18:30	1	Yes	Yes
Jessica Whyte	jwhyte@thejwbc.com	3/22/2023 18:30	3/22/2023 19:47	78	Yes	No
Valdez Shelford	vshelford@vihfa.gov	3/22/2023 18:32	3/22/2023 18:33	2	Yes	Yes
Valdez Shelford	vshelford@vihfa.gov	3/22/2023 18:33	3/22/2023 18:51	19	Yes	No
Andrea Shillingford	andrea@catholiccharitiesvi.org	3/22/2023 18:44	3/22/2023 18:44	1	Yes	Yes
Andrea Shillingford	andrea@catholiccharitiesvi.org	3/22/2023 18:44	3/22/2023 19:48	64	Yes	No
Marguerite Price	ahmeirrah@yahoo.com	3/22/2023 18:53	3/22/2023 18:54	1	Yes	Yes
Marguerite Price	ahmeirrah@yahoo.com	3/22/2023 18:54	3/22/2023 19:47	54	Yes	No

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VIHFA Notice of Public Hearing

Lara Halliday March 7, 2023



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Meeting ID: 817 2077 7432

Password: 232826

For additional information about the public hearing, please contact Ms. Janine Hector, Federal Programs Director, at (340) 772-4432, ext. 3234 or via e-mail at jhector@vihfa.gov.

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UPCOMING EVENTS

- MAR 29 10:00 am
V.I. Housing Authority Board to Convene
- MAR 30 9:30 am
WAPA Governing Board Meeting Rescheduled

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Virgin Islands Academic and Cultural Awards Endowment Scholarship/Loan 2023-24 Award Year

Scholarship/Loan opportunity
for eligible VI residents pursuing Graduate Studies/Research or engaged in Cultural Projects.

Application Deadline: April 28, 2023

Mon March 27, 2023

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AWARDS ARE CONTINGENT ON THE AVAILABILITY OF FUNDS FOR FISCAL YEAR 2023-24

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UPCOMING EVENTS

- MAR 10:00 am
29 **V.I. Housing Authority Board to Convene**
- MAR 9:30 am
30 **WAPA Governing Board Meeting Rescheduled**
- MAR 5:30 pm - 7:30 pm
30 **Popular to Host Business After Hours**

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UK, Russian advance in Bakhmut could come with heavy losses

KYIV, Ukraine (AP) — Russian forces have made progress in their campaign to capture the city of Bakhmut in eastern Ukraine, the focus of the war's longest ground battle, but their assault will be difficult to sustain without more significant personnel losses, British military officials said Saturday.

The U.K. Defense Ministry said in its latest assessment that paramilitary units from the Kremlin-controlled Wagner Group have seized most of eastern Bakhmut, with a river flowing through the city now marking the front line of the fighting.

The mining city is located in Donetsk province, one of four regions of Ukraine that Russian President Vladimir Putin illegally annexed last year. Russia's military opened the campaign to take control of Bakhmut in August, and both sides have experienced staggering casualties.

Ukrainian troops and supply lines remain vulnerable to "continued Russian attempts to outflank the defenders from the north and south" as the Wagner Group's forces try to close in on them in a pincer movement, the U.K. ministry said.

However, the ministry added, it will be "highly challenging" for Wagner's soldiers to push ahead because "Ukraine has destroyed key bridges over the river, while Ukrainian sniper fire from fortified buildings further west has made the thin strip of open ground in the city's center 'a killing zone.'"

Russian military bloggers and other pro-Kremlin Telegram accounts claimed Friday that Russian forces had entered a metal processing plant in northwestern Bakhmut. The Institute for the Study of War, a Washington-based think tank, also referenced geolocated footage showing Russian forces within 800 meters of the AZOM plant, a heavily built-up and fortified complex.

The institute reported in its Friday night assessment that Moscow's apparent focus on capturing the plant, rather than opting for a "wider encirclement of western Bakhmut" by attempting to take nearby villages, was likely to bring a further wave of Russian casualties.

Ukraine's ground forces on Saturday signaled their intention to hold out in Bakhmut, announcing on Facebook that their top officer, Col. Oleksandr Syrskiy, was personally overseeing "the most important sectors of the front" to deny Moscow a long-awaited battlefield victory.

"Our military is standing. This is our fortress. And what they are doing now, we cannot even imagine how useful it will be for the country, for our army in the near future," National Security and Defense Council Secretary Oleksii Danilov said on Ukrainian state TV. Quoting Syrskiy, he said the

alleys and territory around Bakhmut were "littered with the corpses of Russians and 'Wagnerians.'"

Elsewhere in Ukraine, repair work continued Saturday following a massive Russian missile and drone strike two days earlier that killed six people and left hundreds of thousands without heat or electricity.

Ukraine's state grid operator said power supply issues persisted across four provinces following the barrage, in which 80 Russian missiles and a smaller number of exploding drones hit residential buildings and critical infrastructure across the country.

In a Facebook post, Ukrenergo said scheduled blackouts remain in place in Kharkiv and Zhytomyr, as well as parts of the Dnipropetrovsk and Mykolaiv regions. The company added that the situation in Zhytomyr was especially challenging, with some customers still without power.

The General Staff of the Ukrainian armed forces reported that Russia launched 34 attacks from multiple rocket launchers Saturday on various parts of the country. They included southern Ukraine's Kherson province, where three people "who simply went to a store to buy groceries" were killed.

Ukrainian President Volodymyr Zelenskyy said.

Russian shelling between Friday morning and Saturday morning also killed at least five people and wounded another 19 across Kherson and Donetsk provinces, Ukrainian authorities reported.

Donetsk, where Bakhmut is located, has been the epicenter of the fighting in recent months, while Ukrainian-held parts of Kherson have seen daily shelling from Russian troops stationed across the Dnieper River.

On Saturday, Russian forces also launched 12 air strikes and two missile strikes on the city of Zaporizhzhia, the capital of the southeastern Ukrainian province of the same name, according to Ukraine's military. A strike by an S-300 missile hit a civilian infrastructure facility, but no casualties were reported.

Norwegian Defense Minister Ukrainain defense chief Oleksiy Reznikov welcomed his Norwegian counterpart to Kyiv on Saturday. Defense Minister Bjørn Arild Gram announced Norway's decision to earmark \$7.5 billion over the next five years for weapons and other aid for Ukraine.

According to a readout of the meeting published by Ukraine's Defense Ministry, Gram said the arms Norway planned to send included missile launchers and ammunition for NASAMS anti-aircraft systems.

Reznikov said that Ukrainian troops successfully operated some of the same weapons to shoot down the drones and missiles that Russia rained on Ukraine on Thursday.



Associated Press
Paramedics and Ukrainian police officers haul a stretcher carrying local resident Oleksandr Nikiforov, 49, who was injured by Russian shelling, to an ambulance in a residential neighborhood near Kostiantynivka, Ukraine, Friday.

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Silicon Valley Bank's demise disrupts the disruptors in tech

Silicon Valley Bank's collapse rattled the technology industry that had been the bank's backbone, leaving shell-shocked entrepreneurs thankful for the government reprieve that saved their money while they mourned the loss of a place that served as a chummy club of innovation.

"They were the gold standard, it almost seemed weird if you were in tech and didn't have a Silicon Valley Bank account," Stefan Kalb, CEO of Seattle startup Shelf Engine, said during a Monday interview as he started the process of transferring millions of dollars to other banks.

The Biden administration's move guaranteeing all Silicon Valley Bank's deposits above the insured limit of \$250,000 per account resulted in a "palpable sigh of relief" in Israel, where its booming tech sector is "connected with an umbilical cord to Silicon Valley," said Jon Medved, founder of the Israeli venture capital crowdfunding platform OurCrowd.

But the gratitude for the deposit guarantees that will allow thousands of tech startups to continue to pay their workers and other bills was mixed with moments of reflection among entrepreneurs and venture capital partners rattled by Silicon Valley Bank's downfall.

The crisis "has forced every company to reassess their banking arrangements and the companies that they work with," said Rajeeb Dey, CEO of London-based startup Learnerly, a platform for workplace learning.

Entrepreneurs who had deposited all their startups' money in Silicon Valley Bank are now realizing it makes more sense to spread their funds across several institutions, with the biggest banks considered safer harbors.

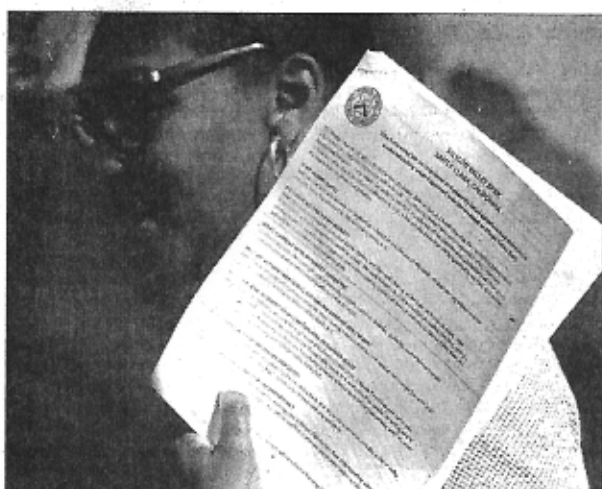
Kalb started off Monday by opening an account at the largest bank in the U.S., JP Morgan Chase, which has about \$2.4 trillion in deposits. That's 13 times more than the deposits at Silicon Valley Bank, the 16th largest in the U.S.

Bank of America is getting some of the money that Electric Era had deposited at Silicon Valley Bank, and the Seattle startup's CEO, Quincy Lee, expects having no difficulty finding other candidates to keep the rest of his company's money as part of its diversification plan.

"Any bank is happy to take a startup's money," Lee said.

Even so, there are fears it will be more difficult to finance the inherently risky ideas underlying tech startups that became a specialty of Silicon Valley Bank since its founding over a poker game in 1983, just as the advent of the personal computer, and faster microprocessors unleashed more innovation.

Silicon Valley quickly established itself as the "go-to" spot for venture capitalists looking for



FDIC member Dedra Dom distributes "frequently asked questions" handouts to individuals at the Silicon Valley Bank's headquarters in Santa Clara, Calif., on Monday. The federal government intervened Sunday to secure funds for depositors to withdraw from Silicon Valley Bank after the bank's collapse. Dozens of individuals waited in line outside the bank to withdraw funds.

Associated Press

financial partners more open to unconventional business proposals than its bigger, more established peers who still didn't have a good grasp of technology.

"They understood startups, they understood venture capital," said Leah Ellis, CEO and co-founder of Sublime Systems, a company in Somerville, Massachusetts, commercializing a process to make low-carbon cement. "They were woven into the fabric of the startup community that I'm part of, so banking with SVB was a no-brainer."

Venture capitalists set up their accounts at Silicon Valley Bank just as the tech industry started its boom and then advised the entrepreneurs that they funded to do the same.

That cozy relationship came to an end when the bank disclosed a \$1.8 billion loss on low-yielding bonds that were purchased before interest rates began to spike last year, raising alarms among its financially savvy customer base who used the fruits of technology to spread warnings that turned into a calamitous run on deposits.

Bob Ackerman, founder and managing director of venture funder AllegisCyber Capital, likened last week's flood of withdrawal demands from Silicon Valley Bank to a self-inflicted wound by "a circular firing squad" intent on "shooting your best friend."

Many of Silicon Valley Bank's roughly 8,500 employees now find themselves hanging in limbo, too, even though government regulators now overseeing the operations have told them they will be offered jobs at 1.5 times their salaries for 45 days, said Rob McMillan, who had worked there for 32 years.

"We don't know who's going to pay us when," McMillan said. "I think we all missed a paycheck. We don't know if we have benefits."

Even though all of Silicon Valley Bank's depositors are being made whole, its demise is expected to leave a void in the technology sec-

tor that may be difficult to fill. In an essay that he posted on his LinkedIn page, prominent venture capitalist Michael Moritz compared Silicon Valley Bank to a "cherished local market where people behind the counters know the names of their customers, have a ready smile but still charge the going price when they sell a cut of meat."

Silicon Valley Bank is fading away at a time when startups were already having a tougher go at raising money, with a downturn in technology stock values and a steady rise in interest rates causing venture capitalists to retrench. The bank often helped fill the financial gaps with one of its specialties — loans known as "venture debt" because it was woven into the funding provided by its venture capitalist customers.

"There's going to be a lot of great ideas, a lot of great teams that don't get funding because the barriers to entry are too high or because there are not enough people who are willing to invest," said William Lin, an investor in the cybersecurity startup Symmetry Systems and a venture partner at ForgePoint, a venture capital

firm.

With Silicon Valley Bank gone and venture capitalists pulling in their reins, Lin expects there will be fewer startups getting money to pursue ideas in the same fields of technology. If that happens, he foresees a winnowing of competition that will eventually make the biggest tech companies even stronger than they already are.

"There's a real day of reckoning coming in the startup world," predicted Amit Yoran, CEO of the cybersecurity firm Tenable.

That may be true, but entrepreneurs like Lee and Kalb already feel like they had been through an emotional wringer after spending the weekend worrying that all their hard work would go down a drain if they couldn't get their money out of Silicon Valley Bank.

"It was like being stuck inside a doomsday loop," Lee said.

Even as he focuses on growing Shelf Engine's business of helping grocers managing their food orders, he vowed not to forget "a very hard lesson."

"I obviously now know banks aren't as safe as I used to think they were," he said.

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Nurses, paramedics reach pay deal to end England strikes

LONDON (AP) — Unions representing more than a million health care workers in England, including nurses and paramedics — but not doctors — reached a deal Thursday to resolve months of disruptive strikes for higher wages.

The announcement came as early-career physicians spent a third day on picket lines and the day after U.K. Treasury chief Jeremy Hunt announced a budget that included no additional money for labor groups that have staged crippling strikes amid a punishing cost-of-living crisis and double-digit inflation.

Any strike actions will be halted while rank-and-file members vote on whether to accept an offer of a lump sum payment for the current year and a 5% raise next year.

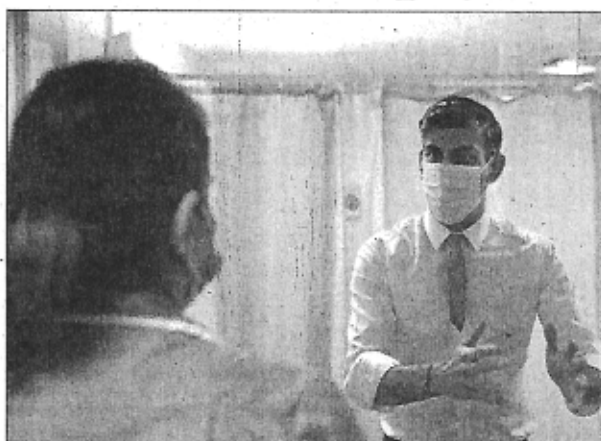
Prime Minister Rishi Sunak said it was good deal for National Health Service staff who persevered through the pandemic along with patients and taxpayers. He encouraged other striking unions to come to the bargaining table.

"We don't want disruption for patients, we don't want disruption for schoolchildren in our classrooms," Sunak said during a visit to a London hospital, where he met with nurses. "Today's agreement demonstrates we are serious about this and we can find workable solutions."

But the head of the Royal College of Nursing, one of at least five unions supporting the deal, said the pay offer would not have come if nurses hadn't made the difficult decision to go on strike, forcing the government to negotiate.

"It is not a panacea, but it is real, tangible progress, and the RCN's member leaders are asking fellow nursing staff to support what our negotiations have secured," Royal College of Nursing general secretary Pat Cullen said.

Unite, the largest trade union in the U.K. but with a smaller presence in the health care field,



Associated Press
Britain's Prime Minister Rishi Sunak visits St George's hospital in London, Thursday.

blasted the government for months of "dither and delay" that caused unnecessary pain to staff and patients and said it would not recommend the deal but let workers vote on it.

"It is clear that this government does not hold the interest of workers or the NHS at heart," Unite general secretary Sharon Graham said.

"Their behavior and disdain for NHS workers and workers generally is clear from their actions. Britain has a broken economy and workers are paying the price."

Unions argue that wages in the public sector have failed to keep pace with skyrocketing food and energy costs that have left many households struggling to pay their bills.

Inflation in the U.K. reached a 40-year high of 11.1% in October before dropping in January to 10.1%.

A wave of strikes by train drivers, airport baggage handlers, border staff, driving instructors and postal workers since last summer has created havoc for residents.

Firefighters, who canceled a planned strike, and London bus drivers recently reached deals to

keep working. But many other professions remain locked in pay disputes. Tens of thousands of teachers, civil servants and workers on the capital's subway system all walked off the job on Wednesday.

Some have criticized health care workers for jeopardizing lives, though ambulance crews

said they responded to the most urgent calls and emergency rooms were staffed.

The health care workers, including midwives and physical therapists, had been in talks since they held what organizers said was the largest strike in the history of the country's National Health Service last month.

The labor actions echo the economic unrest that has rippled across in France, including over the government's plan to increase the retirement age.

The U.K.'s lackluster economy is likely to avoid a recession this year, though growth will still shrink. The International Monetary Fund last month said the country would be the only major economy to contract this year, performing even worse than sanctions-hit Russia.

It was not immediately clear where the funding for raises would come from because they weren't in the budget Hunt announced Wednesday and The Department of Health and Social Care had recently claimed raises above 3.5% were unaffordable.

Health Secretary Steve Barclay said they would look for cost sav-

ings and the funding would ultimately be up to the Treasury and would not come at the expense of patients.

If the Treasury doesn't provide the additional money, the overburdened public health system could be forced for a second consecutive year to cut spending or positions, said Ben Zaranko, of the Institute of Fiscal Studies, an independent think tank that analyzes U.K. government fiscal and economic policies.

"There must be a risk that the NHS is asked to make heroic efficiency savings to absorb these costs, struggles to do so, and instead has to be bailed out in 6 months or a year's time," Zaranko said. "That would hardly lend itself to sensible financial planning."

A ratified deal with nurses and others will ease some of the pain on the state-funded public health system, which has been beset by winter viruses, staff shortages and backlogs from the COVID-19 pandemic.

The deal only applies to workers in England because Scotland and Wales have semi-autonomous governments in charge of health policy.

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West spotlights North Korea rights abuses; China opposes

UNITED NATIONS (AP) — The United States, its Western allies and experts shone a spotlight on the dire human rights situation and increasing repression in North Korea at a U.N. meeting Friday that China and Russia denounced as a politicized move likely to further escalate tensions on the Korean peninsula.

China blocked the U.S. from broadcasting the informal Security Council meeting globally on the internet, a decision criticized by U.S. Ambassador Linda Thomas-Greenfield as an attempt to hide North Korea's "atrocities from the world."

Webcasting requires agreement by all 15 council members. But the U.S. envoy said Beijing's effort was in vain because the meeting will be made public, and the U.S. and many others will continue to speak out against Pyongyang's human rights abuses and threats to international peace.

James Turpin, a senior official in the Office of the U.N. High Commissioner for Human Rights, said the ongoing tensions on the Korean peninsula pose a threat to regional and international peace and security, and "these tensions cannot be separated from the dire human rights situation in the Democratic People's Republic of Korea," the North's official name.

Since the start of the COVID-19 pandemic in early 2020, North Korea has been isolated. The United Nations has no international staff in the country and Turpin said this "coincides with an increase in the repression of civil and political rights."

He pointed to stronger government measures to prevent people from getting access to information from the outside world, an extreme level of surveillance, people's homes being subjected to random search for material not authorized by the state, and punishments for anyone trying to exercise basic rights including freedom of expression, religion and peaceful assembly.

Elizabeth Salmon, the U.N. special investigator on human rights in North Korea, also stressed "the interdependence of international peace and security and human rights," saying peace and denuclearization can't be addressed without considering the current human rights violations.

She told the meeting that the

limited information available shows the suffering of the North Korean people has increased and their already limited liberties have declined. Access to food, medicine and health care remains a priority concern, "people have frozen to death during the cold spells in January," and some didn't have money to heat their homes while others were forced to live on the streets because they sold their homes as a last resort.

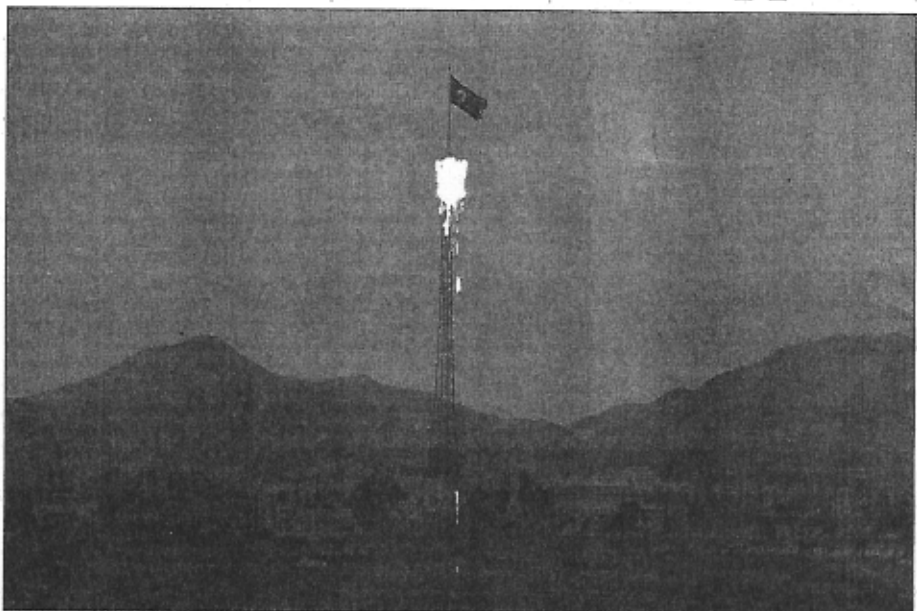
Xing Jisheng, a counsellor at China's U.N. Mission, criticized the U.S. for discussing human rights in the Security Council whose mandate is ensuring international peace and security, saying it "is not constructive in any way." Instead of easing tension, he said, "it may rather intensify the conflict, and therefore it's an irresponsible move."

"Using U.N. WebTV for live broadcast is a waste of U.N. resources," Xing added, saying if countries are really concerned about the situation on the Korean peninsula and well-being of the people they should work to relaunch dialogue, de-escalate tensions, and support lifting sanctions that affect the livelihood of North Koreans and the country's deteriorating humanitarian situation.

Stepan Kuzmenkov, a senior counsellor at Russia's U.N. Mission, echoed China's opposition to having the Security Council discuss human rights and said there were no grounds for convening the meeting "which has a clear anti-North Korean bent."

He accused the U.S. of using human rights "to settle scores with the governments not to their liking" and condemned what he called "streams of disinformation" about North Korea disseminated by the U.S. and its allies "on the pretext that they're trying to protect human rights."

"What we see is that the United States, South Korea and Japan are engaging in aggressive, militaristic activities, thereby whipping up tensions in northeastern Asia, putting the security of countries in the region at risk," Kuzmenkov said. "The Americans are ignoring initiatives which would help ease tensions as well as the substantive and constructive signals (North Korean leader) Kim Jong Un is sending, which could bring about possible de-escalation," said.



FILE - A North Korean flag flutters in North Korea's village Gijungdong as seen from an observation post inside the demilitarized zone in Paju, South Korea during a media tour. The United States, its Western allies and experts shone a spotlight on the dire human rights situation and increasing repression in North Korea at a U.N. meeting Friday, that China and Russia denounced as a politicized move likely to escalate tensions on the Korean peninsula.

Associated Press

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Wisconsin Supreme Court candidates clash over abortion, maps

MADISON, Wis. (AP) — The liberal candidate for a seat on the Wisconsin Supreme Court didn't back down from her support for abortion rights or her belief that the state's Republican-drawn legislative maps are unfair during a debate Tuesday in which her GOP-backed opponent accused her of being "bought and paid for" by Democrats.

Janet Protasiewicz called her conservative opponent, Dan Kelly, "a true threat to our democracy" because he consulted with Republicans about their plan to seat fake electors to support Donald Trump after he lost Wisconsin in 2020.

Whoever wins the April 4 election for a seat vacated by the retirement of a conservative justice will determine majority control of the court for at least the next two years, including leading up to the 2024 presidential election. Control of the court, which came within a vote of overturning Trump's 2020 defeat in the state, could be crucial, with abortion access, legislative redistricting, voting rights and other key issues at stake. The millions already spent have made it the most expensive state Supreme Court race in U.S. history.

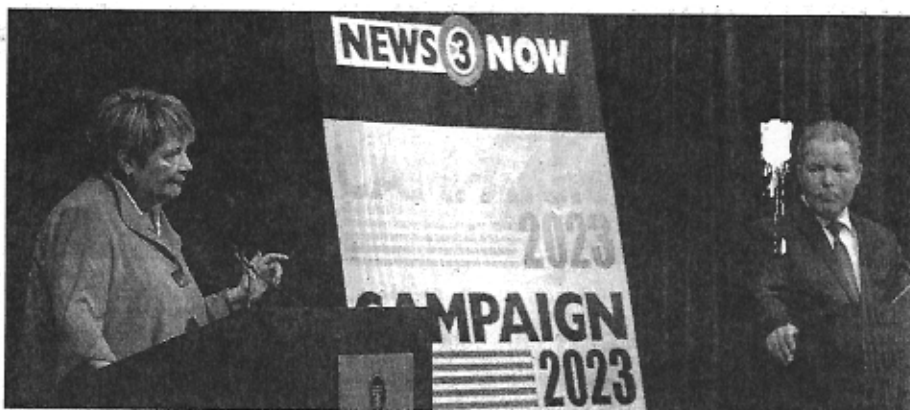
Kelly repeatedly accused the Democratic-backed Protasiewicz of lying about his role in the fake elector plan, his abortion stance and other issues, telling her, "You're willing to say anything to get what you want."

Protasiewicz has focused her candidacy on her support for abortion rights, stopping just short of saying how she would rule on a lawsuit challenging the state's abortion ban first passed in 1849 — a year after statehood. She reiterated Tuesday that she hadn't made up her mind on how she would rule, but she said Kelly had.

"My personal opinion is that should be a woman's right: to make a reproductive health decision. Period," she said. "If my opponent is elected, I can tell you with 100% certainty that (the) 1849 abortion ban will stay on the books."

Kelly defended his support from the state's three largest anti-abortion groups and said he made no pledge to them to uphold the ban, as Protasiewicz has alleged.

"This seems to be a pattern for you Janet, just tell a lie," Kelly said. "You don't know what I'm



Wisconsin Supreme Court candidates Republican-backed Dan Kelly and Democratic-supported Janet Protasiewicz participate in a debate Tuesday, in Madison, Wis.

thinking about that abortion ban. You have no idea. ... I had no conversations with those organizations about how I would rule on any issue, including the abortion issue."

Kelly, who previously did work for Wisconsin Right to Life, has not said how he would rule on the challenge to the abortion ban should it reach the court. But he did write in a blog post years ago that everyone knows that abortion "takes the life of an unborn child."

On redistricting, Protasiewicz was asked how she could fairly hear the case given that the Democratic Party has given her campaign \$2.5 million. She said she would recuse herself from any case brought by the party, but challenges to the Republican-drawn maps are expected to come from others.

"The map issue is really kind of easy, actually," Protasiewicz said. "I don't think anybody thinks those maps are fair. Anybody."

Protasiewicz said she agreed with the liberal dissenting justices in a case that challenged the Republican-drawn maps.

"There you have it," Kelly said in response. "She just told you how she would resolve the case."

Protasiewicz accused Kelly of being unfair with his campaign ads accusing her of handing down soft sentences in numerous criminal cases she has handled as a Milwaukee County circuit court judge.

"I have spent my entire career protecting this community," she said.

Kelly, a former state Supreme Court justice, has long ties to the Republican Party, having previously worked for Republicans. Kelly was endorsed by Trump in 2020. This year, he has the backing of Scott Presler, a Virginia native who planned several "stop the steal"

rallies and was on the U.S. Capitol grounds on Jan. 6, 2021. He was in Wisconsin in March helping to raise money and support for Kelly through personal appearances on conservative talk radio.

Protasiewicz's endorsements include Hillary Clinton, Planned

Parenthood and EMILY's List, which works nationwide to elect Democratic abortion rights supporters.

The debate at the Wisconsin Bar Association, co-sponsored by WISC-TV and WisPolitics.com, came on the same day that early, in-person voting began. Early voting runs through April 2.

Elizabeth Doe, 73, was the first person to cast a ballot in Wisconsin's liberal capital, Madison, doing so shortly after 9 a.m. at a community center. She said she voted for Protasiewicz because of her concerns over "reproductive rights."

"You can't take that right away," she said. The contest has already broken national spending records for a Supreme Court race, with the two sides having spent at least \$22 million to date. WisPolitics.com estimated that more than \$30 million had been spent on the race as of last week, which would be roughly double the \$15.2 million spent on a 2004 Illinois Supreme Court race that had held the mark as the most expensive.

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Women's Day events highlight major gaps in gender equality

MADRID (AP) — From demands for constitutional rights in Islamabad to calls for economic parity in Manila, Paris and Madrid, International Women's Day demonstrations in cities around the world Wednesday highlighted the unfinished work of providing equity for half of the planet's population.

While activists in some places celebrated political and legal advances, observances also pointed to repression in countries such as Afghanistan and Iran, and the large numbers of women and girls who experience sexual assaults and domestic violence globally.

United Nations Secretary-General Antonio Guterres noted this week that women's rights were "abused, threatened and violated" around the world — and gender equality won't be achieved for 300 years given the current pace of change.

Progress won over decades is vanishing because "the patriarchy is fighting back," Guterres said.

Even in countries where women have considerable freedom, there have been recent setbacks. This was the first International Women's Day since the U.S. Supreme Court ended the constitutional right to abortion last year and many states adopted restrictions on abortion.

The United Nations recognized International Women's Day in 1977, but the occasion has its roots in labor movements of the early 20th century. The day is commemorated in different ways and to varying degrees in places around the world.

The United Nations identified Afghanistan as the most repressive country in the world for women and girls since the Taliban takeover in 2021. The U.N. mission said Afghanistan's new rulers were "imposing rules that leave most women and girls effectively trapped in their homes."

They have banned girls' education beyond sixth grade, and barred women from public spaces such as parks and gyms. Women must cover themselves from head to toe, and are also barred from working at national and international nongovernmental organizations.

Afghan women's rights campaigner Zubaida Akbar told the U.N. Security Council that women and girls in the country are facing "the worst crisis for

women's rights in the world."

"The Taliban have sought not only to erase women from public life, but to extinguish our basic humanity," said Zubaida. "There is one term that appropriately describes the situation of Afghan women today: *Gender Apartheid*."

Women gathered in Pakistan's major cities to march amid tight security. Organizers said the demonstrations were aimed at seeking rights guaranteed by the constitution. Some conservative groups last year threatened to stop similar marches by force.

Women's rights activists in Japan held a small rally to renew their demand for the government to allow married couples to keep using different surnames. Under the 1898 civil code, a couple must adopt "the surname of the husband or wife" at the time of marriage.

Surveys show majority support for both men and women keeping their own names.

In the Philippines, hundreds of protesters from various women's groups rallied in Manila for higher wages and decent jobs.

"We are seeing the widest gender pay gap," protest leader Joms Salvador said. "We are seeing an unprecedented increase in the number of women workers who are in informal work without any protection."

The first female leader of Tanzania, President Samia Suluhu Hassan, said during an International Women's Day rally organized by an opposition party that she has brought a new level of political tolerance to the East African nation.

Hassan has been accused of continuing her predecessor John Magufuli's anti-democratic policies, but she lifted a 6-year-old ban on opposition rallies in January.

"The opposition is lucky that it is a woman president in charge because if a misunderstanding occurs, I will stand for peace and make the men settle their egos," the president said.

In Turkey, women converged on a central Istanbul neighborhood to try and demonstrate for their rights — and protest the staggering toll of the deadly quake that hit Turkey and Syria a month ago.

Thousands braved an official ban on the march, and were met by police who fired tear gas and detained several people. Similar incidents marred past years' efforts to hold the march.



Protesters attend a rally in support to the women of Iran and Afghanistan on the International Women's Day 2023 in Berlin, Germany, Wednesday.

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