

- Good morning, good morning. Listening to Ability Radio, You and Your Life. My name is Amelia Headley LaMont, the Executive Director of Disability Rights Center of the Virgin Islands. And I am joined this morning by Iris Bermudez, also of the Disability Right Center of the Virgin Islands. Good morning Iris.

- Good morning. Good morning, Virgin Islands.

- We are Ability Radio, You and Your Health. We've now--we've branded so to speak, it's now Ability Radio, You and Your Life. And the point of these series of programs is to help individuals live life to its fullest. And promote awareness of what the US Virgin Islands offers from different perspectives, with an emphasis on the disability perspective. You will hear and learn a lot from groups and individuals who are working here in the US Virgin Islands who are dedicated to maintaining and preserving an inclusive community while focusing on our history and culture. I'm not gonna go into our rules of engagement, because I think we can just charge right into this program. I am excited that we have a very knowledgeable guest this morning. Her name is Xawntoia Franklin. She is the Territorial Coordinator for Family Self-Sufficiency with the Virgin Islands' Housing Authority. Xawntoia, good morning.

- Good morning.

- And I am so glad that you were able to join us this morning. I know it's early.

- It's bright and early on a Saturday morning. I'm so glad to be here.

- Okay. And--yeah--I've--many years ago, I used to work as a staff attorney at legal services, and we did a lot of work with the Virgin Islands Housing Authority. And I'm quite struck by how much programs are now in place, and I know we--on paper at least have been collaborating with the Housing Authority on some things. Iris has participated in a series of meetings. So, I would love to learn what is happening now? Family Self-Sufficiencies, that's sounds very promising, very exciting, and let's hear about it. I'd love to learn more.

- Okay. The Family Self-Sufficiency program is a, I would say, dearly beloved program of the federal government. It's actually been in place for quite a while since the '80s. And it is considered the primary vehicle to exit out of poverty. Because, it provides something that we all feel that will get us out of poverty which is money.

- Right.

- And so, this program is something that has been funded, and backed by the federal government for years, and The Housing Authority has have the opportunity to apply for funding to administer this program. Now, this program is administered regardless of funding source. So, once the program begins, The Housing Authority is committed to running it--the forever, essentially. But, what the funding did for us this time around is it allowed to us to have a designated person to focus on that program, and that person is me. Otherwise it was something that wasn't added, a duty for other individuals who are working within the administrative portion of the Housing Authority. And so, Family Self-Sufficiency services works with head of households, over the age of 18 during a structured five to seven year length of time. One of the things that we're excited about is that, recently they started offering this program to public housing residence. It was previously only offered to Housing Choice Voucher or also known as Section 8 Program Participants.

- Section 8, Uh-hmm. Uh-hmm.

- But then it became available to both public housing and Section 8 residents, and that allowed us to have residents who may be started in public housing, and went to Section 8 or vice versa, or whatever their circumstances to become eligible to apply for the program. And then they recently just combined the funding streams, so you have the same administrative duties for both programs. So, I mean, we're actually excited that they simplified something which is not usually the way we go with things. But that was--that was really awesome. And so, with this program, you sign a legally binding contract. And that

contract is actually signed between the head of household and the highest authority that we have for Housing Authority. So, even though, I am the Territorial Coordinator, I'm kind of, the leg man, I take care of all the details and the paperwork, and the running and the documentation. But, that legally binding contract is signed by either the director of Housing Authority or the Director of Section 8. So, that you know that even if I leave, because there's no funding for my position, you still have a contract that needs to be honored on both ends, okay? It's a five-year contract, and that's kind of, put in place for a variety of reasons which I can go into if you'd like. And but it can be extended an additional two years if needed, okay? So, the five--what happens, we identify some economic goals that you have for yourself. And I always tell people, these goals that we set are goals, are your goals. I don't have to live your life. I don't have to walk in your shoes. So, it has to be something that's meaningful to you, and something that will get you to a place where you are making an income that supports you and your family. You know, however that looks, however the size of your family looks. And once you've accomplished those goals, or as close as we can get to them, then we consider you to have completed the program. And we need to do that within five years. Now, if there are some goals that you have, some stretched goals, say for instance, you really wanted to be a nurse. And you went to nursing school and you're just on the tip of being a nurse. You've graduated, you need take your licensing exams, and you've got some jobs lined up, then we can look at extending your participation in program, the additional two years to allow for the accomplishment of that goal. Because what we want, is we want individuals to succeed. We want to support and enhance their lives in whatever way that we can to make sure that happens. We would prefer, congress would prefer that individuals succeed in this program versus not. And so...

- Wait a minute. Let me ask, what are--what are the benefits? I mean, you--is there some, I'm trying to think of a word, why should I cooperate as a tenant?

- Well, the--what is considered the biggest benefit is, there is a savings account attached to this program. What happens with that savings account, is when you enter into the program, we take stock of what rent you're paying at that time and what your income level is of that time. With Housing Authority, income and rent are closely tied. Typically your rent is 30% of your income. So, based on what your income is, and your rent level is, when you see those things increase. Because, you are doing better, then you see--you see you're rent increase, you seeing your income increase, a lot of people wanna say "hey, hey, hey. You know, that's not--that's not fun for me. That you know, I'm making more money and you're taking more of my money." They also see a decrease in outside benefit. So, if they're receiving Medicaid or foodstamp or some additional outside help, that goes away too. So, that can be a real disincentive for individuals who signed up for the program. But, with the Housing Authority's FSS Program, when their rent goes up, the difference in their new rent versus their starting rent is putting to a savings account.

- For them?

- For them.

- Wow.

- It's done every month that they pay their rent on time for the length of the time they're in the program, and then at the end of the program, that saving account which acquires--which acquires interest with, it's an escrow account. Because, it's not yours until you complete. There's no telling where to go until you--until the end of the five years. But, if in the end of five years, you've done what you need to do. That savings account--all of it, is yours free and clear. Back in the '80s and '90s, there was a huge push to get people into home ownership. But during that whole SubPrime Lending Deal, a lot of people who did end up in home ownership lost those homes. So, while an individual may have that as a primary goal, and we support it wholeheartedly, we do not push that as a requirement that you do that with your savings account. You can use it to take a cruise, you can use it to go to college, to indeed, use it to purchase a home. It is yours without attachment. And in addition to having that incentive, they also have the support to reach the goals that they have along the way. So, it's not like, you come in, you set some goals, "Hey see you in five years, see how you do." That my job is there to assist, support, facilitate, and educate, to help them reach those goals.

- All right. We're gonna go more details as to how practically this is applied. We're gonna take a little break and we'll be right back. We're back. You are listening to Ability Radio, You and Your Life. I'm Amelia Headley LaMont, joined by my co-host Iris Bermudez, and our special guest today is Xawntoia Franklin. She is the Territorial Family Self-Sufficiency Coordinator servicing the Virgin Islands' Housing, Public Housing Program as well as the Section 8 program. Iris, I know during the break you had a few questions for Xawntoia Franklin.

- Yeah. I asked her if she was a social worker, because she's all over the place, you know, providing services for this program. But what I wanted to ask you was, we were so excited about you being here with us this morning that we forgot to give you, allowed you to talk about yourself, what you do, how did you get into housing, and all that wonderful information.

- Okay. I was raised on Saint Croix. I was a [ inaudible ] but I hear that I am now officially a freshwater crucian. So, you know, I got to take what I can get and I actually left right before Hurricane Hugo but I came back to visit my mom back in 2000, in 1999 and then again in 2001. And I'm like, "Why am I not living here?" I'm like, "Where I live sucks". I was a social worker in Mid-Missouri. I was cold and miserable and I was like, you know, and then I had, I had a son that I wanted to raise in the, you know, children embracing culture. Because I remembered loving being, you know, growing up here, you know. You could go to a party and, you know, you could run amok and someone will make sure you had a plate of food and all the sodium your kidneys could handle, and I wanted that from my son. And I wanted him to have that experience and I haven't looked back and I'm not going back, you know, I'll be here. And so when I came here and started working as essentially as of juvenile probation officer, Therapeutic Probation officer and that was great. Twenty-four hours a day at seven days a week. And then I moved onto Queen Louise's Home working as family service worker with a new program that they started, their early head start. And this was a grant funded program that they had just started. And so I had an opportunity to essentially, based on, you know, just my experience with different things that I've done, guide to get that program up and running. Essentially, it was start-up program, you know, and it also got, kind of, got my feet wet with grants administration. Also had an opportunity to work with Ellie Hirsch and Chris Finch to write a grant to bring in some dental services for children. That was really exciting. And so I did that for a couple of years and moved on to the village. VI Partners In Recovery and there I had an opportunity to once again start on the grant that was coming from paper to fruition and start it up, and run that particular program for a couple of years. And I kind of, you know, mentioned to, you know, the vice-president who was my boss, you know, you know, "I kind of get bored after I've been somewhere for a couple years". You know, so she's like, "Well, we'd like to keep you", and then she made sure I wasn't bored for the next four years because I began, you know, doing expanded grant writing and start-ups and defending, and, you know, it got really crazy to the point where I was administering a program. We were providing services in every public school, private school, you know, over 900 families served, you know, tight deal with no audit findings, so it did kind of, you know, hairy for a while. But then, you know, that grant funding dried up and while we were kind of waiting to see if something else would come along, and also they had a start-up grant over an housing I applied for the ROSS the Resident Opportunity Self-Sufficiency grant which was just for any individual over 18 who needed support to become economically self-sufficient. And I could take people, multiple people from the same household, you know, and give them some supports to kind of give them a nudge in the right direction. No real financial incentive, just really personal motivation incentives on that part. Just wanting to see something better for themselves. And that program ended and there, that program I guess was so successful as far, you know, nationwide that we really operating on a lottery basis for that program. So it wasn't really merit-based, because everybody was merit-based. The playing field is pretty even, so we just didn't happen to get pick them a lottery. But, you know, still looking for employment, still gotta, you know, stay in the game. Family Self-Sufficiency Program which they had recently started was floundering because they didn't have anyone dedicated to it. So even though I know some, I thought, I knew some of what was going on with Family Self-Sufficiency Services, you know, they were grateful to have me move over into that positions, so I could kind of apply, you know, my eagle eye to it and see what was going on. So I've been doing that, actually just since May of last year.

- Oh, my goodness. And look where you're at.

- You know, and, so that's, it's a contract position, it's grant funded so if there's a grant then I get to work. If there's not a grant, I'll be looking for another one. It tends to show up from time to time.

- That's a great background, great background for what you're doing now. What were some of support services you were providing?

- Well, with the way that the Family Self-Sufficiency granted structure and I've been spending more time with it, because it's been in existence for so long, they've actually written quite a bit of literature about it. Which, you know, I kind of wasn't aware of. I mean, okay, steep learning curve, is what has you. And it's one of the things that we're encourage to do or to provide services that, you know, they've kind of identified that people in housing would, and to enhance the skill sets that they have. So one of the things that, and it's just more, it's just easier and more efficient for me to provide it in a workshop setting. So these things, these services can be provided one-on-one, most of them being referred out or they can be provided in a workshop setting, like I said it's just more efficient for me to just have a workshop. And then when I have a workshop then I can invite other residents even though this was your, towards my FSS participants. It's usually available to any residents in housing to attend if it's something that they find of interest. So I usually partner with, not only outside agencies but with the managers of different communities. So, you know, make sure that the word is out to, not just my participants, but to the housing community in general. And they've...

- How do you select who would participate in this FSS Program?

- You know, it's a lot of referral and word of mouth. And when they apply for the program, there's an interview process. There's an assessment process. And we're looking to identify if they are good residents. Are they someone who is current on their rent? That's very important. If it's someone who has been a difficult tenant, you know, if this is someone who has, have had multiple violations. Then, you know, these are things that would make them less suitable for the program. If there is someone who just really does not have any direction and even with prompting is not able to identify or kind of narrow down what they're, you know, you know, what they're willing to commit to, they might not be a good fit for the program. Maybe not at the time, maybe later on. I've had some families who, you know, who are interested in the program, but have young children at home and aren't quite at that stage where they're ready to have their child enter care, enter child care, you know. So we're, you know, talk to me when you're ready to let go of the baby. You know, because nobody can take care of your baby like you. You know, we can talk after that. So some of the workshops that are encouraging, you know, and it's wide as you imagination. It's been like tax FRET, because they definitely want individuals to take, to take advantage of all the credits available to them at their income bracket. Unfortunately a lot of individuals, they will have someone else do their taxes or they will honestly commit, not realizing they've commit fraud by having someone claims their child on their taxes. Not realizing the amount of money that person is getting. You know, you've allowed them to claim your two children and that person gives you \$500. You might not realize it, that person has benefited, you know, too two--and five, six thousand dollars for claiming your children. You just know \$500 is a good deal. And that maybe you, because you are not working, claiming your own children and taking advantage of the credits that are available to you, and the services that are available to you. Because IRB has evening services and weekend services during tax season that you yourself could benefit, could have a tax refund in the area of three to four thousand dollars. And that it's important to file here even if there's a delay in the refund because if you're looking to purchase a home through Virgin Islands Housing Finance Authority, your income, your taxes needs to be filed here in the Virgin Islands. And if you've gone the shortcut route to the states that you're cutting yourself off from something that you value which is owning a home here. So that was something, so that was, that was one of the workshop we offered. IRB was willing to come out after 5:00 to provide us for people who are working. So we do partner with various agencies because they're experts. I could've research all of that in missed all of that essentially. We've also done budgeting workshops, it's kind of like a door with Virgin Islands Housing Finance Authority. They have been in lockstep with us from the very beginning. You know, they also do individual budgeting and home ownership classes, so they have been drowning on the spot, you know, anytime we've needed anything. We've also worked with legal services. They've been great to come out and it always surprise how well attended because to me, the least sexy sounding workshop we provide, but they do, they do a workshop on knowing your rights, because we

always as housing authority, you know, we're always pounding into them, "This is your responsibility, this is what you've got to do for us." But we kind of gloss over of what they, you know, have a right too, and having legal services come in, you know, and share with them some things that kind of keep them outside of legal services door except for, you know, the important stuff, has been of value to both our participants and residents. And the reason it's such of value to Family Self-Sufficiency service participants is because essentially violations of your lease are violations of the program. We don't really have additional things that will disqualify you. So not paying your rent is a violation of your lease, that's a violation of the program. Being arrested and convicted of something especially a drug crime, you know, crime of violence, that's a violation of your lease, it's also a violation of our program. So having them go through the lease with a group of residents, you know, line by line, I'm saying, "Hey, you know, this is what you have a right to in addition to your responsibilities, and this is what housing's responsibilities are to you." It's been a popular topic, it's been a hot topic.

- I'm not surprised. I'll share a story with you when we come back after the break. We're back. You're listening to Ability Radio, You and Your Life. I'm your co-host, Amelia Headley LaMont of the Disability Right Center joined by Iris Bermudez also of the Disability Right Center and our special guest this morning is Xawntoia Franklin.

- You're making my name sounds so much more exotic than it is.

- It is exotic.

- It's so unusual.

- I know.

- It's beautiful.

- Use just Xawn.

- Say what?

- Xawn.

- Xawn? Okay.

- Yeah.

- She's the Territorial Family Self-Sufficiency Coordinator for the Virgin Islands Housing Authority, also for the Section 8 program. And one of the, my slight digression was I had mentioned many years ago, I was a staff attorney at legal services of the Virgin Islands and one of the things that we did as legal services workers was go into the various housing communities to inform the residents about their legal rights and it was a very popular workshop and as I was sharing with Xawntoia during the break, the most, but how should I say, energized, angry, militant group was the residents of Williams Delight Housing and Community. And I'm learning now that after many, many years, we are coming close to home ownership as an option for some of the residence, correct?

- Yeah. Many of the residents have taken advantage of that. It's something that we'd began offering and looking into with an approval a few years ago and some resident have, some of the most vocal and robust of those residents having the taken advantage of the opportunity to own their own homes and we're making it available to as many residents who are qualified as possible. First within the Williams Delight Community and then within the broader Virgin Islands Housing Authority resident pool, and then my understand is this, if there any homes remaining that they may be open to private home ownership after that because it will be entirely privately owned when this whole process is completed.

- So this is particularly exciting, particularly if you're a resident of Williams Delight to participate in this Family Self-Sufficiency, can you imagine? Then you have a nice chunk of money to contribute to owning your own home, no?

- Yeah. Absolutely. At the end of presentation, there are recently a lot of the head of households and Williams Delight are elderly though. They've been there a while and while I do not exclude the elderly, the purpose of the program is for someone to be earning a higher income at the end of the program than they were at the beginning, and a lot of elderly are not heading that way. They're heading towards fixed income, you know, and to a dwindling income for some versus the other way around, so it wouldn't necessarily be eligible.

- But could the daughter that's were living there with the mother, the elderly person who is employed?

- Only if she becomes the head of household.

- Only if she, okay. It has to be head of household.

- And it has to be head of household. It has to, now, I can provide services and assist other individuals in the home when I'm working with the family but the contract and the completion goals are linked to the head of household. So if I'm, you know, if for instance, I'm working with head of household and they're having a child who goes of the age of 18 and because it's [ inaudible ] of program, we set a goal for them to be graduated from college in the next five years. Just because we set that goal, if that child doesn't pull that off doesn't mean we hold back the account, you know, that it's based on the head of household accomplishing those goals. And we were talking about workshops, other workshops that had been provided, we had, in the last administration, we worked very closely with Department of Labor. They provided a host of services, we actually had something called a job club. We had a cohort of individuals who went through soft skills training and then did on-the-job volunteer training, and then were supported in looking for work. Some of them also had access to basic skills enhancement because they have just went on that level. Whereas, we're not working as closely with Department of Labor at, in this administration. We still haven't been able to have some workshops through them for job retention interview, you know, skills, and what have you, so there's still services that we're able to utilize or draw which are used to our clients, and of course, technically, all employers of the Virgin Islands are, we're supposed to list their job with the Department of Labor. So that's also, you know, vehicle by way that are participants can do job search and can be assisted with job search. We've also worked with Disability Rights, and they have provided workshops on parenting and advocating for your child's special education needs, and recently on sexuality, so that's been a new and budding partnership that is, but absolutely great. We've some good attendants at those workshops as well. It, you know, seems there are value and merit to a larger group than just our participants, so that's been exciting. And really, the sky is the limit. We've also had classes on anger management or workshops on anger management with Saint Croix Interfaith Coalition through the AVP Program. That's always something that has been a popular workshop and something that's kind of near and dear to the director's heart because not only does that particular workshop provide some valued skills, you know, working with others, working well with others. Knowing your buttons, that entrusting community but this is a three-step workshop and at the conclusion of the third workshop, those individuals are certified facilitators. So then you've got resume enhancement, skill building in addition to, you know, learning how to manage your business, you know your private and your social interactions a lot better, so that's always exciting when we have people who can do that and then as this is something that's international, something they can do not just, you know, here but they can do anywhere. And those skills are universal, group facilitation, you know, connecting building rapport, you know, learning how to read a curriculum and follow instructions. Those are fairly universal soft skills that transfer. So we're always excited that Interfaith Coalition can come in and provide that workshop as well.

- Now, what is AVP?

- AVP, actually one of the things I neglected to mention, in my background, but I'm actually facilitator or facilitators are trained in several evidence based curriculums, I also recently did an introduction to grant writing workshop provided UVI in both Saint Thomas and Saint Croix, and AVP is just one of the curriculums that I'm trained in and it stands for Alternatives to Violence Project. It was actually started in

prisons in California back in the '70s by some quackers and inmates who are just really tired of the violence and so its experiential workshop, every workshop is different, because it feeds off the energy of the people that are there. So, we do a lot of activity based and practicing, you know, what we're learning as we're going so, and so, the workshop is also tailored to the individuals who are attending, so the first workshop is completely, you know, based on what the facilitators have been shown or made issues that they want to focus on and then you want to take that same ground and build on that community and the second workshop, you work on things that are of importance to that group and by the third workshop they're practicing, providing those services and facilitating groups themselves and, you know, just one thing of note, I've been assisting with these workshops for several years and I've done some in the housing community and it wasn't, I think until, 2015, we did a workshop and we thought to actually include a component on grief...

- Hmm.

- ...and it had, it had occurred just because we're so busy working on anger and conflict and you know, there's just so much other stuff that you can focus on.

- Right.

- You know, and, you know, forgiveness and there's a, you got, you got a menu item and we had never included that particular component and it was huge, you know, it was a really, we did that in combination with the forgiveness component and it was something that, we just kind of, which we'd knew but didn't know was something that's very needed, you know, for our participants because there is so much that we deal with...

- Right.

- ...and so much loss that we suffer on a, you know, it feels like a daily basis...

- Uh-hmm.

- ...that this is not addressed and that this type of workshop which can be therapeutic, it's not there, but can be therapeutic is something a lot of individuals have the opportunity to give themselves [ inaudible ] too. And so, working through that and having that opportunity to provide that and share that with our participants was something that just kind reenergized us to you know, to go back and, you know, it's always awesome to go in but you do so much work, you know that as a facilitator, you know, by the last day, you kind of run dry, because, you know, you cried a little but inside you've laughed a lot, you know, you had a good time and so a lot of them say, "Hey, we want to keep going." And when we provide it in the community, it's usually short two days, you know, we go to Saturdays and Sunday, we're out, but for housing it's done from 9:00 AM, to 2:00 PM to allow the children to go to school and so that they wouldn't have to worry about having child care issues and then it's four days...

- Okay.

- ...you know, so that we can get all of the required time in. So, by day four, you know, they're just getting started and we're just winding down. So, it's really, needy and popular, and it's always our aim to try get more people in, you know, as facilitators, because it's just so very much needed.

- That is awesome, that [ inaudible ]

- So, your workshop is it in various housing communities or one location and try to get a sense to where you do this.

- We do them at various housing communities, essentially we try to provide them where residents can access them. That's kind of like why we have our commuting centers inside the housing communities, because we want to make access easier, so we do tend to move them around in Saint Thomas, they're a

little bit more localized because of how they're housing communities are spread out in Saint Croix what we try to do is go east to west, so we'll do one in east and then we do one in west, if we are able to we'll do the same workshop on both ends of the island and then provide transportation to that end of the island if we're not able to do that, then what we'll do is, we'll do one workshop as centrally located as possible.

- Okay.

- You know and then if we can, you know, try to provide transportation, we'll try to do that as well. So, you know, we wanted to be accessible to them which is, one of the reasons why there are so many partnerships that exist at the federal level, between housing authority and all of these other, these other agencies, like, Department of Transportation and Department of Labor and you know, Healthy Human Services and we try to duplicate that at the local level authority program, coordinating committee, you know, kind of cut through the red tape, you know, and get the hook up, essentially, that's what we're doing.

- And I was impressed at them leaving that, you just had this week, at, in Saint Croix, because I heard so many good things about how you're integrating a lot of those services with other service providers, because we do serve one person, from different perspectives and that's what the Federal Government is asking for too.

- Right, we don't want to duplicate, you know, as much as possible, you know we had a conversation with Headstart and we've always provided information to Headstart, but one of our recent PCC Meetings, we found that they had done just fantastic job building workshop this year where they brought in people and they had them do resume's with people and they have them do skill building and they have them do job search over the course of a week and that their turnout was really minimal and, you know, she was kind of, you know, you know, we thought it was a fantastic program, didn't wonder why their attendance wasn't higher and it was like, that would've been something fantastic, for our participants. You know these are the same people so, you know, definitely going forward and we're like we want to collaborate and partner, because these are services and you need people and we need cool innovative stuff like that.

- Right.

- So, let's do that together and then you know, we've, we'll both be better off as well as our clients that we serve.

- And meet your goals and objectives.

- Exactly, exactly.

- Yeah, that's great, wow. What group was this, that was doing this?

- Headstart, in Saint Thomas, this was Headstart Saint Thomas branch out.

- Well, my gosh. Okay. Curious about how your work impacts the section eight clientele, because I would imagine that's a difficult group to track, right? Because they've been private housing and they could be anywhere on the island.

- They can, what I've, in Saint Thomas, I tend to be able to track them better by phone, they're available to me some to me some of them are prefer email, so I can usually hunt them down one another by phone or through email. And they usually come to me, you know, on Saint Thomas because I'm there, just really one week a month, I really do make myself available after hours so that they can come over after work and meet with me, so that we can review their goals. But we can be like I said, via phone or via email, we can make that happen. In Saint Croix it has become a US Postal Service Contact type of Vybe.

- Wow.

- You know and it's cool, you know, it's a learning [ inaudible ] for me, but, I mean live always been a letter writer and, you know, you use what works, you know, so if you can't get them by phone, you can't get them by email, then snail mail it is. And for most individuals who are in section eight, they usually have some level of income when they start with section eight. So, you know, even if, you know, they're in section eight, they do tend to be more stable even if it's at a low rate, with their income, so more often than that, they tend to be easier to find. But if they're not, then oak sam comes to the rescue for that one.

- Do you have on both islands, do you have adequate private homes to make the people eligible for section eight?

- Yeah, I really do think that there is, especially with in Saint Croix, with the [ inaudible ] are closing, you know, more homes have become available versus less. It's just that on both islands we've got a really long waiting list. You know, they just briefly opened up the waiting list to public housing residents, so that they could get on the waiting list and I think maybe they've made it to 2011 waiting list participants at this point.

- Wow.

- Yeah, there's a very high demand with interest in the section eight program versus, you know, just letting the other program because it's that, you know, that one step closer a hump to independence for a lot of people.

- Right.

- So, I was gonna, I had mentioned earlier that we've got a five year program and that there was some additional reasons for that.

- Okay.

- With housing authority and I think I've mentioned this before that, in, with other service providers of course that when your income goes up, your rent goes up that's not exactly true, to tell you the truth. If you had been working for two years, this is, this is mostly for this for public housing but can be applied to [ inaudible ] if you haven't been working ever which I had people like that or you haven't been working for two years when you start working and you reported on time, your income does not necessarily go up right away.

- Okay.

- You receive something called an earned income deferment and with this earn income deferment for the first year you're working, your income is, you're not charged rent based on your income. So, for us if you're not being charge for rent then you can't save. And then the second year, you are charge half of your charge based on half your income. So, it's not to the third year if you're starting from scratch, it's not to the third year that you have the opportunity to start earning, to start paying rent and then start your escrow. So, your escrow you may not begin to your third year if you're coming from the earn income deferment program. And that's just so that you not smacked with a huge penalty for the first, when you, first get out. You know, additionally even if you are out of that earn income deferment period but you know like you say you're working last year, and it's been, you know, just six months since you started working but you started working again and you report that you've starting working again on time. Then they don't apply that increased income for three months. So your rent does not go up for three months. And then on the, you know, the third month that's when your rent increases. So there are different ways in which you're not seeing an increased rent payment just because of these programs to try to ease the burden into people's lives that just means that you're not gonna be escrowing until year three. You know, for some people it's, you know, they've already been through that period or they're starting the program in they experienced a raise or a change in job, you know, worth only three months is applicable but for some it's the, the two years and then we start earning in year three. So, you know, that five years gives you at

least, you know, three years of earning potential if you're starting from scratch, if you're not you've got more towards five years of our own savings potential in savings.

- Well, that's interesting because you're really helping the residence acquire something that they probably had no clue that they could do in a long run, you know, and that's phenomenal.

- Yeah, I mean, you know, it's kind of frustrating that we don't have more people take advantage of it. I think that five year part, where we say five years sometimes I can feel a little like punishment. "I had to stay in the housing for five years? You know, I kind of had plans to be here a year and leave, you know, now I signed a contract and I can't get out." You can leave if you like, you know, no one's holding you hostage. I mean I'm, like, you know, and if you just happen to find yourself here five years later. You could find yourself here, you know, five years later with a substantial bank account. And then there's in other and added benefit of the Family-Self Sufficiency Program is that if you do, if you move under Section 8 to another district that has Section 8 and also has the FSS Program if you're in the FSS Program here, then that program can move the FSS Program and your account can move with you.

- When you say district you're saying Saint Thomas or anywhere?

- I mean, the US.

- The US? Okay. Wherever?

- Continental US. Where or wherever you is, Alaska if they've got Section 8 in Alaska and they've got a FSS Program with their Section 8 program in Alaska...

- It's transferrable.

- ...then they can, they can transfer from this Section 8 to that Section 8. And they can transfer from this FSS Program to that FSS Program. It will be under the same length of time. The same terms but it would be administered if they agree by the new, by the new organization. Now, if they go to another district and they've transfer their Section 8 but that district does not have FSS or is not interested in administering FSS then we have the option to manage it from here, to keep it. So if you're still staying within the public housing system or, you know, the, had funded system then that account stays with you for the completion of your goals no matter where you are.

- So, it doesn't matter if there's a long waiting list in the other district, you're still...

- If they transfer, if they are, if they transfer you in then...

- ...that's it. Right.

- ...it's up to them if they accept it. But if they accept you then it doesn't matter the waiting list.

- Okay. So for those of us who's joined us a little bit later can you again refresh our recollection as to what the Family Self-Sufficiency Program is?

- Okay. Family Self-Sufficiency Program is a one of the programs run out of residence services with Virgin Islands Housing Authority. Virgin Islands Housing Authority is one of the largest providers of affordable housing in the Virgin Islands. And the program primarily works, only works with head of households over the age of 18 to assist them to achieve economic self-sufficiency. This is done through education support and referrals through budgeting tax prep, job retention, job search support and involves a five year legally binding contract and a savings account. So and can actually go upward to two years an additional two years if needed. So a person can be in the program for seven years.

- All right. We're gonna take a little break and we're gonna talk about where this money is supposed to come from for the savings account. We'll be right back. We're back. Good morning this Ability Radio. You

and Your Life. I'm Amelia Headley Lamont joined by Irish Bermudes and our special, special guest this morning was Xawntoia Franklin, Territorial Family Self-Sufficiency Coordinator for the VI Housing Authority and the Section 8 Program. Before we went on this last break, we talked about the FSS Program and again I wanted to emphasize for our audience what's the benefit? What, why do I need to even sign a contract and participate in this plan?

- Okay. The key incentive for this program is the savings account. The savings account which is linked to an increase in income and an increase in your rent. So if you started the program, essentially if you started the program and you are paying a minimal rent of \$50 a month based on your income. So even if you've got zero income the housing authority charges a minimal rent of \$50 a month. So you come into the program and you're paying \$50 a month in rent and let's say you get a minimum wage position where your income goes up and then your rent goes up to 250 a month, okay? You're required to pay that 250 a month that is your new rent, rate of rent. But \$50 immediately goes to the housing authority. And 200 of that or some portion thereof based on calculation of household size and income levels for that year that goes into a savings account that month. And every month that you pay your rent on time that month then that difference goes into a savings account. Now let's say you experienced, you started at minimum wage and you're working part time, and you go up to full time and you see your rent bounce up to three fifty a month that's an additional hundred a month. Once again you're responsible for paying that 350. But that's saying \$50 we start us with is going to housing immediately into their coffers and that \$300 is going to the savings account, okay? If you, one of the things that we work on with individuals is increasing their education because that increases their market ability and their earning potential, you find yourself working somewhere fabulous which is not a, which is not put you over the limit for the program and our limits are just our income limits. Which are poverty guidelines which are issued each year by HUG and whoever asides on that. If you don't exceed those then you see, once again as that rent goes up, the savings account goes up and that goes up every month that you are paying rent or required to pay rent and you pay that on time for the five to seven years you're in the program. You know, we've got people who are in the five digit range, you know, just because of that, of that savings vehicle and that, those funds are, once you completed the program which has accomplished the goals you set for yourself that we've supported you in reaching that, those moneys are yours free and clear.

- Oh, the five digits that's quite impressive. Okay. So the sky's no limit? As you said you have a background in social work and one of the things that you do is create, be the creator of dreams or to support of dreams.

- Yeah, and that's what I said, you know, people said, "What do you do for living?" I said, "I make dreams come true."

- Now if somebody needs to get in touched with you how, just one do that? ]

- The two best ways are to, you can call over to the main number of Housing Authority and leave a message for me which is 778-8442 or 778-VIHA or you can also get in touch with me via my email which is xfranklinviahousing.org. or you can troop over to our Facebook page and drop a post. And, you know, makes it way to me, so where everywhere you wanna be.

- Well, I wanna thank you so much you have a provided a wealth of information this morning.

- Oh my goodness, yes. yes.

- Irish what do we have going on for the next series of weeks.

- Well, for the next couple of weeks we're like we said at the beginning we're expanding the program to include other entities and next week will be broadcasting out the Saint Thomas with United Jazz Foundation. Will be given us some information about the history of Jazz and the Virgin Islands on what they're doing. And then after that we have two holidays coming up. So will be doing some replays of this, of the programs that we've already recorded. And then we're going into January where will be talking to a clinical psychologist. Will be talking to the Virgin Islands Landmark Society, so we have a good upcoming

flow of topics that we really are excited about sharing what the Virgin Islands and again I really have to thank you for what you said this morning because that was, that information was worth hearing for our listening audience.

- I'm glad to be here.

- Thank you. Thank you. Thank you.

- Thank you so much. Have a good Saturday, till the next time.