

[The Pointer Sisters'

"Yes We Can Can" plays]

Now's the time for all good men

to get together with one

another

We got to iron out our problems

and iron out our quarrels

and try to live as brothers

And try to find peace within

without stepping on one another

And do respect

the women of the world

Remember, you all had mothers

We got to

>> Make this land a better land

than the world in which we live

>> And we got to help each man

be a better man

With the kindness that we give

>> I know we can make it

>> Good morning. Good morning.

You are listening to

"Ability Radio --

You and Your Life."

I am your co-host,

Amelia Headley LaMont,

and I'm joined by my co-host,

Iris Bermudez.

Good morning, Irish.

>> Good morning, everybody.

Good morning, Amelia.

>> Oh. How are you this morning?

>> Uh, okay.

[Laughter]

>> Okay.

We are very privileged this morning to have a very special guest.

This individual may be known to many of you.

Her name is Xauntoya Franklin, and she is the territorial coordinator of the Family Self-Sufficiency Program under the VI Housing Authority.

Good morning.

>> Good morning.

>> How are you?

>> I'm great.

Thanks for having me today.

>> Well, thank you for joining us.

Thank you for joining us.

This program is brought to you

by VI Lottery -- making a
difference.

This is a call-in show, and if
you are so inclined, you can
certainly give us a phone call
at 713-1079.

713-1079.

Ms. Franklin.

>> Yes.

>> We have a few questions for
you.

You, in fact, gave us some very
valuable information before the
program.

First of all, let's learn a
little bit about what you do,
and then we can expand from
there.

>> Absolutely.

I like to say that working as
the territorial Self-Sufficiency
coordinator, it is my job to
help make dreams come true.

Our program is a forced-savings
vehicle that assists people to
save money so that they can
accomplish goals, and to help

them to accomplish goals that they may have.

Essentially, if someone has some self-improvement goals, whether this is going back to school or maybe finding a better job or going on in school, if they sign up with our program, they have the opportunity to receive support in accomplishing those goals.

They have a five-year time line in which to make those happen.

And at the end of that five years, in addition to accomplishing their goals, one of them being to have increased the amount of income they have, there's a check at the end.

And how that works is, we all know that when people who start to work who are receiving federal assistance -- whether this is food stamps or this is cash welfare, or we're talking about Medicaid or maybe child-care assistance, that

these individuals, when they start working, are penalized. Those benefits are immediately cut.

We have additional benefits kind of with the Housing Authority, because we also provide rent based on your income.

So if you've got no income, then you're paying a minimum of rent. But when your income goes up, your rent goes up.

So it's almost like, in so many ways, we disincentivize people to work.

So with this program, as you're finding that you're being cut in other ways, and your rent is being raised at Housing Authority with your increased income, what we do is, when you sign up to this program -- and that's paired with your goal setting -- we put that money aside for you.

So, every month that you pay your rent, you're paying this

increased rent, we're putting that aside for you.

And if, at the end of five years, you've accomplished the goals you've set for yourself, all of that money which has been put aside for that time is given to you, and there are no restrictions on what you can do with those monies.

You can put it in savings, you can purchase a home.

A lot of people have a dream of home ownership.

Or you can go on a cruise or you can give it to me.

>> [Laughs]

>> There are no strings on what you can do with those monies.

You know, you can even put those monies aside and remain in housing if you so choose so that you can continue on your own to save monies towards a particular goal.

>> That's wonderful.

Firstly, how many slots are

available?

Is there a certain amount per year, or it's ongoing?

>> Well, since it's a five-year program, we're constantly rolling people in and out.

Ideally, HUD likes to see each Family Self-Sufficiency coordinator serving about 50 people.

>> A year?

>> Well, a year to have people on your caseload.

Because once someone signs up for a five-year program, they're with you, ideally, for five years.

So you may, at any good time -- yes, you want 50 people on, but it may not be 50 new people.

You know, I've got some people who are leaving the program this year who signed up back in 2013.

We'll be doing check presentations at the end of March.

>> Oh, that's wonderful.

>> And I have people who will be coming in to fill those slots.

That's what I've been working on this week -- bringing in people to replace those who are leaving.

So, 50 is ideal.

We feel like we can give the best attention and service coordination and support to a smaller number, and develop relationships with people, too.

>> The last time you were on our show, you talked about the process.

Could you share that process again with our listening audience?

>> For signing up to the program?

>> Yes.

>> Okay.

So, for signing up for the FSS program, the FSS program is open to anyone who lives in public housing for Virgin Islands

Housing Authority.

A lot of people think that all public housing is run by Virgin Islands Housing Authority, and while most of them may receive HUD funding, there are only certain properties on each island that we oversee.

But then they recently opened this program to public-housing residents.

And it's also open to those who are on the Housing Choice Voucher program, which was previously known as Section 8.

You have to be the head of your household, and you have to be at least 18.

Pretty much, once you've met that threshold, you're considered eligible to apply.

As far as screening processes are concerned, the only thing that I tend to screen out for or am allowed to screen out for is motivation.

>> Ah.

>> So, if you want it and you meet those minimum requirements, you're in.

You did ask earlier if this program is only for people who are working.

>> Yeah.

>> The answer is no.

>> Okay.

>> This program is open to anyone who is not working, maybe working part time, or maybe working full time, but not at their maximum earning potential. Because what we want to see is someone in the program who has room to grow as far as their income is concerned.

So, I'll give a for instance.

I had a client who's actually done what we call ported out.

If you're in the Section 8 program and you need to go to the United States --

Like, one of my clients, there was a class that she needed to take to complete her nursing

degree, and that was only
available in the States.

So she was able to transfer to
Florida, into their program, and
continue the program in order to
take the class.

So the program can go with you.

So whatever monies she saved go
with her.

My understanding is, she's
supposed to be gone, like, a
year to get that done and may
come back, or she may decide she
likes it and stays there.

But -- oh, man.

It's gone now.

>> You lost your train of
thought, so let me see if I can
help you.

>> The train left the station.

>> [Laughs]

>> And there was no one on it.

>> It's early. I understand.

>> It's early, and it happens to
everybody.

That ported out.

Can they go to any state, or are

there certain states that you might have an agreement with?

>> They can go to any state.

Now, the state has the discretion of whether or not they accept them.

>> Oh, okay.

>> If they don't accept them and they still want to stay in the program, then we have to manage it from here.

>> Oh.

>> We have to manage it from here.

I was also talking about eligibility.

So, this same lady that I was talking about, she was a CNA.

>> CNA. Mm-hmm.

>> And so she was making okay money, but she wanted to become a nurse.

And so she's gonna go from doing okay to doing very well.

So that's someone, even though you go, "Why would you sign her up to the program?"

Because she has room
to maximize her earning
potential.

By becoming an RN or an LPN,
she's gonna be making much more
than she would if she just
remained at the CNA level,
Certified Nursing Assistant
level.

So, definitely she is someone
who's motivated.

She already had investigated.
She was looking for classes.
She knew what she needed to do.
And she's doing it, even though
she's not doing it here.

So she was someone who we were
interested in having.

>> When you screen the
applicants, do you stay with
them during that five-year
period and help them make those
choices, or those choices are
theirs?

>> Well, yes and no.

>> Yes and no. [Laughs]

>> Ideally, I would remain

available to assist them for
five years.

But since this is a grant-funded
program, that grant actually
funds my position.

>> Okay.

>> Now, whether the position is
funded or not, it is the
responsibility of the Housing
Authority to honor those
contracts.

So, one of the things that I'm
looking for when I'm signing up
people for the program, I'm
looking for people who are
hungry for a change, who may not
necessarily need that constant
support to accomplish their
goals, because I just can't
guarantee that that support will
be there.

It will be there in some form or
another, whether I'm there or
not, but you've got to have a
little gas in your car to
accomplish those goals.

>> Okay.

But even if you lose some funding, those that are on the program will continue the program, or will it stop?

>> No, those on the program will continue on the program.

They have a legally-binding contract.

And I often say, although I'm the territorial coordinator, I just really facilitate paperwork.

So, when their contract is prepared, it is signed by the Contracting Authority and Housing Authority.

They are not signed by myself. I'm transient.

But your Contracting Authority is, for us, our executive director.

So those packages go all the way to his desk and come all the way back down because it is between the Housing Authority and that individual.

>> That's really good.

You mentioned earlier that you're going to be giving out checks to some folks for completing the program.

About how many people have completed the program so far?

>> Since the program started, I'm not sure.

These will be the first two in my two years who are completing.

We also have an option for an extension.

If someone has been working on their goals consistently, and they find that five years is just not quite enough to get those final goals accomplished, then we can request an extension of up to two years for them so that they can make sure that they accomplish those goals.

Because we really want to support them in accomplishing those goals, and we get brownie points when we hand out a check. That's, like, literally one of the questions on our report each

year -- "How many checks did you give out this year?"

Um... Two.

>> Oh!

>> [Laughs]

You know, so, we want them to be successful.

And we can modify their goals as they go if we're finding, like, some of them may have been a little elevated.

You know, I have a young lady in St. Thomas, and it was very important to her to open a business.

But she had maybe three or four other goals that were attached to it, which were definitely stretch goals.

But she had been really working on the business component, and I said, "Well, you know what?"

I said, "I think it's admirable, and you want to keep that.

Let's maybe divest some of these stretch goals and stick with what's really important to you.

I mean, she had already accomplished two major ones, which was to finish her bachelor's degree and to get her master's.

She's employed.

So let's just work on this one, because I can see you absolutely accomplishing that.

>> That's fantastic.

These are great examples, actually.

>> Yeah.

You're not kidding.

>> Wow.

Okay, so, this program clearly is territory-wide, 'cause you mentioned St. Thomas.

>> Yes.

>> So we're not limited, in any stretch of the imagination, one island over the other.

And we're talking about -- this is separate from the rent, that the tenant makes a choice as to how much they want to contribute to their savings.

How does that work?

>> Okay.

So, there's math involved.

>> [Chuckles]

I'm not good at math.

>> Well, luckily it's

arithmetic...

[Laughter]

...which I can do.

I'm really excited about that.

Let me put it in very plain

terms.

But essentially, whatever rent that they were paying when they entered the program, that rent will continue to go to the Housing Authority.

So if you entered the program paying a minimum rent, which is, right now, \$50, then that \$50 will continue to go into the Housing Authority's coffers, operating budget, whatever.

And they get a job.

And now their rent goes up to \$250.

>> Okay.

>> They're required to pay that \$250, and that \$50 that they were paying to the Housing Authority when they started will continue to go to the Housing Authority.

Now, based on which district they live in, their household size, and their income, then potentially that \$200 can go into savings each month, until either their rent goes up again or until they leave the program.

>> Can you repeat that?

>> Okay.

So, the amount of money that goes into the savings is, hypothetically, the difference between what they were paying when they started and what they're paying now.

So if they were paying \$50 at start and now they're paying \$250, hypothetically that \$200 will go into savings.

>> That's great.

>> Which is why we encourage people to earn more, because then you get charged more rent, which means more goes into savings.

And in St. Thomas, they actually do kind of have an advantage 'cause their rents are higher. So there are people in St. Thomas who, depending on household size, the size of their apartment, may potentially be paying \$700, \$800 a month in rent.

And if they started at 0 with us, that whole \$700 to \$800 a month is going into their savings account.

Our rents are a little lower on St. Croix.

The cost of living is lower.

So maybe not as high, but like I said, it depends on when you start the program.

A lot of people incorrectly believe they should start the

program after they have started
a job, and I'm like,

"No, no, no.

We want you in before you start
working."

We want to see that difference
in rent so that you can maximize
your savings.

>> I have a question.

Once a person is in the program
and the income goes up, does
that offset any other program
they might be receiving benefits
from?

Let's say, for example, the SNAP
program.

Is it decreased?

>> Yes.

They're still under the same
rules and auspices of other
programs that they're enrolled
in.

This applies to the Housing
Authority and what we
do exclusively.

>> Okay. Hm.

>> Now, we do have a Program

Coordinating Committee, and we've tried to work with other agencies as far as graduating, how those benefits are reduced. But they're just -- really, their hands are tied at a federal level with what they can do for food stamps and eligibility and stuff like that. So, you know, we kind of -- we've been able to...

Yeah.

>> It's a balancing.

>> Yeah, it's always a balancing.

You know, but a lot of the activities that people do for the Family Self-Sufficiency program are eligible activities for either the work or community-service requirement that they have with food stamps or cash welfare.

>> Okay. So that helps, then.

>> Yes.

So they're not doubling up on what they have to do.

What they do for us is
considered eligible activity.

>> Oh, okay.

That's good.

>> This might not be a fair
question, but can you give the
audience some indication as to
how many people who live at
the VI housing are employed or
are working?

>> It varies from --

>> Working outside of the home,
let me put it that way.

>> Well, based on my
information, it varies from
community to community.

You have some communities where
you've got 75% of the people
who are working or higher,
and then you have some
communities where it's under
50%.

So I would say, in the
St. Thomas district, we have
more people working than not.
There's just more opportunities.
Maybe at the lower end of the

economic scale -- you know, you might be making minimum wage or under, but the opportunities are there.

In St. Croix, since we've had the closing of the refinery, a lot of those opportunities have dried up, so people are having to think outside of the box.

And there are people who are interested and willing, but, also, our educational attainment is a little lower on St. Croix, as well.

So there's a lot of competition for those lower-rung job opportunities here on St. Croix.

I know that UVI had a position open for a groundskeeper, maintenance man.

And they had one position, and like 250 people applied.

And they did a test and screening for 75 people, and ended up interviewing about 25 to hire for one position.

You know, so the competition is

pretty fierce for those
positions.

>> We're going to explore this a
little bit more, 'cause I have
another follow-up question to
that.

You're listening to
"Ability Radio -- You and Your
Life."

We're gonna take a little break,
and we'll be right back.

[The Pointer Sisters'

"Yes We Can Can" plays]

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>> And try to find

>> We're back.

You're listening to "Ability
Radio -- You and Your Life."

I am your co-host, Amelia
Headley LaMont, joined by
Iris Bermudez, and our special
guest today is Xauntoya
Franklin.

She is the territorial
coordinator of the -- remind me.

>> Family Self-Sufficiency
program.

>> Thank you.

I don't want to spit out
acronyms that I had.

Before we went to break, we
talked about the economic
climate and how that would
impact a tenant as far as
eligibility for this
Self-Sufficiency program.

And you gave an excellent
example of how challenging it is
now to find a job throughout the
territory, in the wake of
Hurricane Irma and Maria.

Some call it "Irmaria," or some such thing.

But we got a twofer this last year.

One thing I want to touch upon before we go into your post-hurricane reality, which I would imagine is a pretty extensive [Laughs] situation.

We talked about this notion of, there's no longer -- or there hadn't been, perhaps since the Clinton Administration, this fictionalized character of a "welfare recipient for life."

>> Mm-hmm.

>> Or another disparaging word that's used is "welfare queen."

Can you tell us what the reality is so we can be clear on that, and then we can go into --

>> Well, the reality is that individuals are no longer able to collect cash benefits ad nauseam.

There is a limit to how long an individual can collect cash

benefits, and it's different for different states.

And I believe that here in the Virgin Islands, it's -- and I could be very wrong, but I think here in the Virgin Islands, it's five years.

And then you are no longer able to receive cash assistance.

Now, there can be some wiggle room as far as the birth of a child, but once again, individuals often come to me and are interested in the program because their child, their youngest, is in school or in Head Start, and cash benefits have dried up, and they realize that they do need a means of economic support.

You know, child support may not be as consistent as maybe you'd hoped, or non-existent.

And, you know, the opportunity to be able to have your own money, to do what you want when you want to do it can be very

empowering.

When it's time for school-uniform shopping, the limit is you being able to budget, not how many people you can ask for \$10, \$20, or whatever to put towards it, or a family member you may be beholden to because you're constantly going to them for help.

Can there be any coordination between your agency and Human Services so that when that person is almost ready to cash out, then he goes to you? Maybe something at the onset of the public assistance?

>> I imagine so.

I imagine so, because we do have, oftentimes, the same clients, and we do have some -- Miss Natalie Bailey, who sits on our Coordinating Committee. It's really, I guess, the limit of our imagination, what we could do.

And, you know, federal regulations, as well.

>> Yeah, I know. Yeah.

We do know about that.

[Laughs]

But the notion that, you know, public assistance is an ongoing, lifelong -- is no longer the case.

>> No, it absolutely --

>> It hasn't been the case for years.

>> It has not been the case for a very long time.

And that is actually one of the requirements for our program -- you have to be free from cash assistance for at least 12 months prior to graduation. That's actually written into the contract.

Like, some things aren't, but that is written into the contract that, at a minimum -- Everyone in your household, not just the head of the household who signed the contract.

But if you've got a sibling or a family member, younger, older, same age, who's receiving cash assistance, that can affect your ability to get your final check.

>> I wish that something could be done about my last question or comment to you, because I remember, when I worked with human services, under the Public Assistance program, we would have to refer the applicants or people who were receiving assistance, EIFDC mothers to the Department of Labor to try to get the job.

>> Right.

>> But if you don't have those skills to try to get a job, you're not gonna get a job.

>> Well, and we have, you know, over my term, worked with the Department of Labor, because we're all serving the same clients.

We're serving the same clients to facilitate that training and

those connections happening.

Quite frankly, the role of the Program Coordinating Committee is to grease those wheels and facilitate that.

And that's definitely something we can bring up at our next meeting, because I think that's a very creative solution, and a way to connect more intimately with that agency.

So that you for that.

>> Oh, you're welcome.

You're welcome.

Let's get back to post-hurricane -- well, let's start with what you were saying about, when we were on break, if the individual -- like now, post Hurricane Hugo -- I mean -- Hugo. Oh, geez.

...post-Hurricanes Irma and Maria, and there are a lot of persons applying for these temporary FEMA-related jobs, how does that impact the program?

>> So, Housing Authority has,

for those who are not enrolled in the program, has a category called Earned Income Disregard. And so if someone has not been working for at least two years -- or, for some of our residents, have never worked -- and they start working, they're not immediately charged rent.

>> Okay.

>> They can get up to -- it becomes like a two-year phase-in of rent.

And so if someone has started a temporary job, and they haven't worked in the past two years or longer, then they may not see an immediate rise to their rent.

If that person's temporary job becomes a permanent job and they continue to earn income, then they may find themselves paying rent.

And we definitely want to, in my opinion, sign people up before they start paying rent so that they can maximize their savings.

>> Maximize the savings, yeah.

>> Which is why not only do I encourage people to sign up for, you know, a temporary job, or maybe something that may be volunteer in nature is to increase their work experience. And you never know when that temporary job or that volunteer position may become paid.

>> Exactly.

>> There's definitely opportunities to get into employment, sometimes by the back door, hook or crook.

>> Right.

>> And if you're especially invaluable, they're gonna try to find a way to keep you on board.

>> And, honestly, this is the right time for them to be calling your agency to find out how they qualify, if they qualify, and what can be done to put them on that road to that five-year program.

They need to call now.

>> And I have a phone number
now, yes.

>> Yes. [Laughs]

>> I got one.

And, so, my Housing Authority
cellphone -- 'cause I'm back and
forth between St. Croix and St.
Thomas, so I am available -- is
340-473-9138.

You know, and I tell people,
"You can call me Sunday through
Saturday, 8:00 to 8:00,"
a.m. to p.m.

[Laughter]

8:00 a.m. to 8:00 p.m.

>> What's that number again?

>> 340-473-9138.

>> So, tell us about the
post-hurricane recovery
experience from where you sit.

>> Well, for me, that meant a
lot of transportation for water
and food lines and ice hunts
as far as providing services and
support to my clients to return
to normalcy.

It also looked a lot, from my

program, finding those individuals in Section 8 whose homes had become unlivable, to see where they had managed to shelter after the hurricane. For the housing at large, it has been amazing the amount of resources that we've been able to bring to bear, not only due to HUD sending down assistance, but also with partnering with other agencies.

You know, we even had a lot of churches step up to the plate, you know, and were delivering ice to, like, our senior-housing communities because, you know, they have medication issues that need to be refrigerated or kept cool.

For some of our resident-service staff, it was getting medications renewed when people's -- all of their paperwork and belongings had flown away, so you can't find your Medicaid or Medicare card

but you've got life-saving medication that you need to take.

So it meant, you know, facilitating that happening. In St. Thomas, they actually experienced the most catastrophic loss of housing stock there with the Tutu Hi-Rise being so adversely impacted.

And so one of the things that HUD did was to provide us with an increase of Housing Choice Vouchers so that, as much as possible, we could move people into private stock, whatever is available, and also that we were allowed to -- we had more flexibility for people who had been sent off-island, either because of illness, for them to -- they would facilitate and ease the regulations about transferring their Section 8 vouchers to the United States. And essentially, you know, we

kind of always have one or two vacancies in each housing community or so, so we've just been plugging people in every hole we could find, quite frankly.

And, quite frankly, there are a few people who are still at Tutu that we are in the process of relocating now.

You know, we are pull-ourselves-up-by-the-bootstraps people, and they got some plywood and --

You know, even though we couldn't access the roads, they were in there managing best they could, because roads were impassable in St. Thomas in those very early days.

So they had those units "livable."

>> Livable.

>> So we're working with them now to make sure that they're in, you know, safe and sanitary living conditions so that we can

decide what comes next for Tutu housing.

>> Did you lose a lot of folks that live in housing?

>> I would say we did a lot of shuffling.

>> Okay.

>> We did lose some.

We did lose some.

You know, some of our elders who had to leave.

But for those who left, there were those who stayed.

There were residents of St.

Croix at large who stayed and needed housing.

So for those who left, that opened up housing for people who were here who had lost their homes or what have you, because we were actually going to the shelters and taking applications to get people moved into housing.

So, you know, whether it was at the complex or at Herbert Grigg or the shelters they had in

St. Thomas, our staff went out to the shelters to identify people who would not be able to move home so that we could assist them in finding whatever little hole that we had so we could provide housing.

>> Do you find -- now that people who are tenants or residents -- have you been able to complete the relocation process more or less, or do you still have some outliers, so to speak?

There's always a few outliers, right?

>> There's a couple outliers, yes, yes, yes.

>> Okay.

But we're working really diligently to make sure that that happens.

Sometimes, you know, with the phone system being what it was, that kind of hampered our efforts somewhat.

We kind of expanded the number

of people who had cellphones during this time so that we could make sure we could be contacted.

Our central office in St. Thomas was in the Tutu area, and it was devastated.

So, you know, we're kind of making due in cramped quarters at the Oswald Harris Court location.

>> Okay.

>> People are sharing space like they've never shared space before.

>> Get to know each other better.

[Chuckles]

>> Much better.

>> [Laughs]

Too much.

[Laughter]

>> And you made mention that there's plans for new construction.

>> Yes.

My understanding is that they

actually did a walk-through in the last week because demolition is slated for Tutu.

It's just been so damaged that they can't repair.

The amount to repair is gonna be equal to demolition and build, I believe.

So, we're required to maintain a certain amount of housing stock, so my understanding is that they will rebuild.

But it's got to go through the whole demolition process, first.

>> Wow.

>> More or less, how many residents were at Tutu?

Do you know off the top of your head?

More or less.

I mean, I'm not holding you to an exact number.

But a high-rise suggests a lot of people.

>> Well, Tutu was one of our larger developments, and so I believe there were somewhere in

the neighborhood of 200 units
there.

So at least 200 households.

So maybe you can multiply that
times three.

Maybe at least 600-plus.

Yeah, it was one of our larger
locations.

>> I saw some real pictures on
the media about the effects of
the hurricane in Tutu, and we
saw how the wind just went in
and blew through many
apartments.

How are the folks that were
in those apartments coping now?

>> A lot of people, I think they
were in Tutu because, really, of
choice.

They liked the Tutu location.

And having to be in another
location when they had made
a life there, were very
comfortable there -- 'cause we
do have a fair amount of senior
citizens in each of our
developments, and so also losing

their belongings and stuff has been really tough.

>> Sure.

>> You know, but give thanks for life.

They're managing.

They're alive.

And we're assisting where we can with that quality of life.

>> Okay. Okay, good.

>> Let me mention this before I forget, is that if you've missed any portion of this broadcast, this broadcast will be posted on our website, which is at drcvi.org.

Not only will you have an audio recording of this broadcast, but it'll also be transcribed.

So I'd like to direct your attention to our website, drcvi.org.

So, it sounds your program has accomplished quite a bit.

And I'm hoping that people have the opportunity -- which, clearly it's there, but whether

they're taking advantage of it.

Do you find that the residents are aware of your program and are taking advantage of it?

>> Definitely, those who are aware are taking advantage of it.

I also get a lot of word-of-mouth from people who are in the program.

You know, they're like, "Hey, why aren't you in the FSS program?"

That's the acronym that we use for it.

You know, "This is a good deal."

And I have people who hunt me down.

>> I would. [Laughs]

>> Which I'm fine with.

I'm like, "Please."

I love people finding me and demanding services, even.

But HUD just released a training module for the FSS program.

Like, they've never had one

before.

That's insane.

And it was exhaustive, and they were heavily suggesting that people should take this training module.

And I was really glad to take it, because not only, of course, did it cover different components of service provision, but it also included information from other Housing Authorities and what they were doing as far as either branding the program or advertising the program and what have you.

So, we're gonna be actually moving forward to make sure that everybody who is in housing, whether they're eligible or not, is aware of the program.

We're gonna be providing that information when they sign up for housing.

They have to do an annual re-certification.

They have to sign their lease

again every year.

We're gonna be providing that information at that point.

Section 8 or Housing Choice Voucher, they do an orientation for their program.

We're gonna be providing that information there.

So we're just gonna really try to saturate going forward.

'Cause we've done posters, you know, and we've had some publisher-produced brochures.

I don't know that they were the most eye-catching items.

So we're hoping that, with our new marketing materials and with this push, to make sure that every employee in housing has access to that information.

And I do get referrals from the managers, you know, when they have someone come in and they go, "Oh, my God.

This person would be great."

They do send me referrals.

So we're just gonna be trying to

saturate more completely the other avenues by which we can let people know about the program.

You know, we'd like to have a longer waiting list so that anytime anyone's on the way out, we've got someone --

>> To replace them.

>> Yeah, just stick them right in.

>> Is there a limit?

>> To the number of people?

>> A year? On a yearly basis?

>> Limit is 50.

>> Limit is 50. Okay.

>> Yeah, limit is 50.

Once you go over 50, then they would like to see you hire other Family Self-Sufficiency coordinators, but based on the size of our Housing Authority, we're only eligible for funding for one.

>> Oh, okay.

And that was gonna be my next question -- is it just limited

here in the Virgin Islands, or
is it 50 across the United
States?

>> It's 50 per Family Service
coordinator, however the funding
that you're eligible is based
on the size of your occupied
units.

>> Oh, okay.

>> So, you know, for us, with
our occupied units, especially
with the loss of Tutu, we're
only eligible for funding for
one.

>> Oh, okay.

>> However, once Tutu is rebuilt
and we've got that stock up and
our occupancy rate is lower,
we could possibly be eligible
for two.

But it really just depends.

>> Hm.

That brings another question to
mind.

[Chuckles] I'm sorry.

The people that left the
territory, some of the folks,

when they come back, would that help increase your population if they lived in housing before they left?

Did they lose that opportunity to come back and...?

>> It depends on how long they're gone.

>> Oh, okay.

>> It depends on how long they're gone.

If you need to go to the U.S., say, for a medical procedure, you know, you've got three months to get that knocked out. If it hasn't happened within three months, then we consider that you probably have to move.

>> Mm.

>> Because unfortunately we had people who were abusing the housing with Housing Authority, and they were using it as a winter home.

So they would be here in the Virgin Islands during the winter months in the States and, you

know, because they had a medical issue, they would have to go to the States and stay there until winter again.

So it was a way to have the best of both worlds, and so in recognition of that, we've had to make that accommodation and that change.

It's three months.

And if you're that ill that you're required to stay longer, you're gonna have to make other arrangements.

>> Very savvy people.

>> Makes sense. Makes sense.

All right.

We're gonna take another break.

You're listening to

"Ability Radio," sponsored by

VI Lottery -- making a

difference.

[The Pointer Sisters'

"Yes We Can Can" plays]

>> The little bitty

boys and girls

We got to

>> Make this land a better land
than the world in which we live
>> We got to help each man

[The Pointer Sisters'

"Yes We Can Can" plays]

>> Now's the time for all good
men to get together with one
another

We got to iron out our problems
and iron out our quarrels

and try to live as brothers

And try to find peace within

without stepping on one another

And do respect

the women of the world

>> We're back.

You're listening to "Ability

Radio -- You and Your Life."

This program is sponsored by

VI Lottery -- making a

difference.

My name is Amelia Headley

LaMont, and I'm joined by my

co-host, Iris Bermudez, and our

special guest today is

Xauntoya Franklin, who is the coordinator for the Family Self-Sufficiency program for the VI Housing Authority.

Well, during the break we've learned that housing in a post-hurricane environment, and even in an environment where the weather is great, is at a premium.

>> Mm-hmm.

>> Particularly private housing.

Xauntoya, if you could talk a little bit about what we discussed during the break -- what's going on, for example, in St. Thomas.

Hawaii is an example.

>> Yes.

So, the Virgin Islands Housing Authority is the largest provider of affordable housing in the Virgin Islands.

We actually have a mandate to maintain a certain level of available units, which is kind of one of the reasons it took so

long to demolish deChabert,
because that took a substantial
amount of our stock offline.

So there was a lot of
negotiation that went on with
regards to that.

You know, if everyone in public
housing got a job today and
decided to move out of public
housing, there's just, quite
frankly, not the private housing
stock available to them.

>> Hm.

>> So, whereas maybe housing was
viewed as a short-term option
previously, for the Virgin
Islands, it is considered a
viable long-term option
for individual.

And especially with the new
momentum to age in place, people
may be staying there, you know,
from the cradle to the grave.

But based on its affordability,
that's an option.

And believe it or not, depending
upon your income, you may choose

to pay private-sector rent.

We call that flat rent.

So, we have individuals who may have maxed out of the discounts that we offer based on your income, and that they've chosen to stay there based on, you know, that even our flat rent can be more affordable than what's available privately.

I was saying that, you know, in Hawaii, this is something that they're being confronted with because so much of their private stock is being used for Airbnb, our vacation rental by owner, where individuals can rent out their homes per night as if they were a hotel.

And so there's just not the private rental stock available for working people in Hawaii, and they're being faced with an increasing homeless situation.

And not for people who do not have an income.

Even for people who have

incomes.

So they're having to look at
having to possibly increase
their public housing
availability just for working
folks, working-class folks
because the stock is not there.

>> Yeah.

So, I guess that goes to my
question, or my comment to you
during the break about, Which is
why there's so many generations,
generation, generational
families living in the housing.

>> Yeah. Absolutely.

And being able to apply as an
adult for your own unit is
something that can be very
valuable.

And one thing that I wish,
actually, quite frankly, that a
lot of people know, is that you
don't have to have a child to
apply for public housing.

And you don't have to be
married.

We have what we call co-heads of

households.

So if you've got adults who have agreed to put their resources towards paying rent, if you've got a best friend, you and your best friend can apply for an apartment together.

Our one- and two-bedrooms tend to go most quickly.

A lot of people aren't having as many children as before, so our one- and two-bedrooms tend to go most quickly.

And sometimes our four- and five-bedrooms tend to go, but those three- and four-bedrooms, you know, if you've got a group of college friends, four of you could patch up, or three or four of you could patch up and decide to apply for a housing unit and find yourself able to get something more quickly.

So it's not just for traditional families anymore, you know?

Best friends or however it may

be can be considered a family as long as the adults are willing to put their resources towards maintaining the home.

>> Wow.

That's interesting.

>> That's interesting.

[Laughter]

>> You used some language -- flat rent.

>> Mm-hmm.

>> Back in the day, when I used to do housing -- you know, representation for folks at Legal Services -- we used to call it Fair Market Rent.

>> Yes, that's also --

>> It's the same thing?

>> Yes.

But with the flat rent, it doesn't change.

>> Okay.

>> Yes.

>> So is there still a Fair Market Rent?

>> Yes.

>> Okay. [Laughs]

>> Well, so, for instance, my understanding is, Fair Market Rent is going to be something that approximates what's at the private level.

And if someone maxes out at their whatever, they can choose to pay Fair Market, or they can choose to pay flat rent, which is, "This is the amount I'm willing to pay each month, and it's not going to change.

'Cause I'm already over as far as income is concerned."

>> So you have that choice?

>> I mean, it's pretty high.

>> Okay.

>> You know, it's pretty high, but for some people, based on their income -- 'cause we had some individuals that I knew who worked at Hovensa, and they were like, "Oh, I'll just pay the flat rent.

I'll pay the \$6 million, because that'll keep me from paying \$8 million," you know?

>> And the tenant has that choice.

I'm surprised.

>> Once their income has hit a certain range, yes.

>> Okay.

>> Once they're up in the clouds.

>> And, again, it depends on household composition and all that?

>> Yes, and where they're living, which district they're living in.

>> Ah. That's interesting.

>> Yeah. They max out.

And, you know, that could be someone in St. Thomas paying \$1,500 a month for a unit, and it's like --

That's a one-bedroom, sir.

>> Yeah.

>> That's really good information to know, because I remember [Laughs] when people used to, when Hovensa was open, "Oh, watch her.

Her husband's working at Hovensa
and they living in housing."

>> But if he was on her lease,
then they would have been paying
for it.

>> Paying that flat rate.

>> Yeah.

And I just want to mention --
this is me.

>> [Laughs]

>> That's one of the things that
I encourage for individuals who
sign up into my program, is that
if they have someone who has
income who is "living with
them," but is not on the lease,
to add them to the lease.

It's actually to their benefit
to do so, because it's the
household income which is taken
into consideration, not just the
individual who signed up for the
program 'cause they're
considered head of household.

So, that being the case, if you
have a loved one who is working
and you add them to the lease,

you see an increase in your income right away, and you may find yourself saving sooner versus later.

>> That's right.

>> So it's kind of an incentive to do the right thing.

>> Sure.

It's a win-win for everyone.

>> It's a win-win. Exactly.

But that was, like, a secret a long time ago.

That's why people wouldn't report their mate or their friend.

>> Because they didn't want to see their rent go up.

They didn't want to see their rent go up.

They could use those resources for other things.

>> Yeah.

>> Yes. Yes, yes.

But, I mean, there's a real push to make sure that only those who are supposed to be living in the unit do live in the unit.

Because the Virgin Islands Housing Authority can be held accountable, or people like to hold us accountable for people who aren't our residents.

>> Okay.

>> We're like, "They're not our residents."

And so it can make it difficult if you're asking for police intervention, you know, or certain situations, because they're not on our lease, we don't know who they are. So it's a real push by us to make sure that we're accounting for everyone who lives in a unit, that they are on the lease, and that we know who we are, and then we can bring whatever consequences to bear if their behavior is not in line with providing a safe and comfortable place to live.

>> Yeah.

And for accounting, like you just said.

>> For accounting purposes, yes.

>> Wow.

Lot of good information you gave us today.

Like always.

[Laughter]

>> I'm trying to just wrap around in my head -- again, this is not a fair question.

Approximately how many housing communities do we have,

St. Croix vs. St. Thomas?

I can tick some off in my mind, but I'm trying to --

>> I think in St. Croix we have 11.

>> Mm-hmm.

>> And I think in St. Thomas we have eight.

That's a "think."

>> Okay.

>> And none on St. John?

>> We no longer have any on St. John.

We did.

>> We did?

>> Yes, we did.

I found that out this weekend.

>> Oh, okay.

>> Yes, we did have one on St. John, which is why our districts are still called St. Thomas-St. John District.

And we also can do Section 8 in St. John.

>> Oh, okay. That's good.

>> Yeah.

So if someone is willing to do a Section 8, then -- and maybe we do have Section 8.

But I know it's available for that.

>> Okay.

>> Good. Good, good, good.

>> So, what do you see as the future for public housing, you know, in this political climate?

I mean, is there any indication that things are shaky, or are we moving forward, you know, pretty much on course?

>> Well, that's a tough one, because Ben Carson has been known to say that housing should

not be a long-term option.

But I think maybe there's recognition that our position is unique, being so geographically isolated.

And the pressure continues for us to provide safe and affordable housing.

And what we're trying to do is modernize our stock so that what we're providing them is not just functional, but it can also be comfortable, and something that people can continue to take pride in.

>> And durable.

>> And, yes, durable. Yeah.

Our new housing community, L.E.B., Louis E. Brown Villas, stood up very well.

>> Yes.

>> And it's right on the water.

>> Right there.

>> [Laughs]

>> Well, it's in Paradise, so it's near the airport.

>> Oh, that's beautiful.

>> Yeah, it's very nice.

>> And that withstood the assault of the two hurricanes very well.

And it's in West, and a lot of things in West did not.

>> Did not.

>> So, yes, durable is definitely right up there in the top two.

>> Now, again, if somebody wants to reach you, how do they do that?

>> You can give me a call or text, 'cause that's a thing...

[Laughter]

...at 340-473-9138.

And I'm old school -- I do respond to voicemails.

Like no one does that anymore.

Who leaves voicemails?

>> I do.

[Laughter]

>> Right. Old school, you know, so please.

>> I do call back, so you can text or you can call.

And like I said, 8:00 a.m. to
8:00 p.m.

>> Sunday through Saturday.

>> Sunday through Saturday

I am available.

>> You're a glutton for --

[Laughs]

>> Well, you know, things don't
always happen in a traditional
9:00-to-5:00 work week.

>> Exactly.

>> So I try to make sure that
I'm available as much as
possible.

>> That's wonderful.

Thank you.

>> Well, again, if you've missed
any portion of this program, it
will be available on our website
at drcvi.org.

You've listened to "Ability
Radio -- You and Your Life,"
brought to you by VI Lottery.

Thank you so much to our guest,
Xauntoya Franklin.

It's been a pleasure.

>> Thank you for having me.

>> Thank you.

>> Thank you, Iris.

And have a great Saturday,
everyone.

[The Pointer Sisters'

"Yes We Can Can" plays]

>> Without stepping on

one another

And do respect the women

of the world

Remember, you all had mothers

We got to

>> Make this land a better land

than the world in which we live

>> And we got to help each man

be a better man

with the kindness that we give

>> I know we can make it

>> I know that we can

>> I know darn well

we can work it out

Oh, yes we can

I know we can, can

Yes, we can, can

Why can't we?