

Good Morning. My name is Tregenza A. Roach, a member of the 32nd Legislature of the United States Virgin Islands. This is my third term. Despite my office, however, I would first like to speak to you as a private person, a resident who experienced both Hurricanes Irma and Maria first hand, as a person who had to navigate the recovery process for my aging Mother whose home sustained substantial damage, and as a person who helped others navigate which has been an arduous recovery maze. Secondly, I would like to share my thoughts as a policymaker, especially in light of the fact that a new hurricane season starts in June, and in light of the information provided by many of those who study the changes in the world's climate and warn that more storms like these are in our future, more fierce and damaging than those we have experienced before.

My Mother is an 82-year-old widow who has her faculties, tills the soil, and harvests everything from pumpkins to guavaberry. This is to say, that despite some of the maladies that accompany aging, she is a fit and active woman. But for the first time in a hurricane season, I had to get her off the island—for her own sanity, and for mine, and was then left to take charge of dealing with FEMA, Army Corps of Engineers, Small Business Administration, insurance company, banks.

Immediately after Hurricane Irma, I was on a hunt for a tarpaulin to cover the leaking roof. None was available up to the coming of Hurricane Maria on September 19, 2018. I was able to secure covering for the leaking roof, only because a colleague, Senator Alicia "Chucky" Hansen was able to purchase a tarpaulin commercially and bring it over on a mercy flight from St. Croix before they were hit with Hurricane Maria. I paid three men to go on the roof and put the tarp in place, but Maria came and pretty much disposed of it. Weeks later, the Army Corps of Engineer came on the scene and covered the roof with blue. The tarpaulin has leaked since then, despite follow up visits from the Corps and a local contractor who they identified to the project. I simply gave up. Virgin Islanders are not begging people, so I,, like others, simply gave up and deployed pots and pans at strategic places on the floor to capture the flow.

As for FEMA, they subsequently sent an inspector who I thought was very thorough in verifying the damage. They inquired about insurance, I told them that there was a policy, but no content, and limited structural, but their denial letter followed and a check for \$500.00. I visited their center sat with everyone else, provided proof of the limits on insurance, and then received my second denial letter. I can appeal when I finally settle with the insurance company, which has not as yet taken place. The letters have been terse, with no consideration for the recipient.

The SBA process was initiated in October. This denial was also swift in coming. I think in one day.

This is an aging population, both nationally and locally, and so I find it instructive to look at the impact of the processes on the elderly. Of the many calls from the elderly, I want to tell you of another which illustrates the insensitivity of the process to wounded persons seeking only the assistance of their government. Another 82-year old, came to my office with her two denial

letters. FEMA denied her assistance because she could not prove that she owned the property in which she lived, and SBA because she could not prove that the property in which she lived was her primary residence. This is the case of a woman who had moved into a house owned by her Father. She had continued to live in the house after taking care of him for 17 years up to his death. Because the estate had not been probated, both the tax bill, and the utility bills still came in his name. She presented a will which she had to FEMA and SBA, which bequeathed the property to her and to four other heirs.

I contacted FEMA and posed the question of whether the woman could simply get a power of attorney from her four siblings, confirming that they were all part owners as per the will, that she had lived in the property to take care of her Father, and continued to live there after his death and with their consent, and that she was authorized to proceed with the process of restoration on their behalf and with their consent. The FEMA officials to whom I spoke, said, "yes". But no one at any of these agencies shared this with her. She was on her own.

I have subsequently applied to the emergency repair program which is being carried out under the auspices of the Virgin Islands Housing Finance Authority. This application was completed on February 14, 2018. A team of inspectors came to the property within days of the application. I was contacted on Saturday and informed that a contractor has been assigned to the project and will need to schedule a walk through. I will see how far I get with this one, but I can honestly say that I don't know how some persons have managed with this and am certain that my Mother would have thrown her hands in the air and have chosen to take matters into their own hands.

As a policy maker, I think we must address the following:

A more effective and timely process by the Army Corps of Engineers with roof covering after a storm.

A permanent FEMA presence in the Territory.

A federal approach to recovery which considers the whole person.

A process which is more timely.