



Committee on Finance Budget Hearing | July 21, 2021

Legislature USVI

July 21, 2021 · 1.5 hours · gov

Source recording	https://youtu.be/33jANwXOP_c
Status	This is a working transcript produced by machine from a recording of a public proceeding. It is a finding aid, not an official record of the Legislature.
Transcribed by	VI Update, using OpenAI Whisper large-v3-turbo, run locally. Not reviewed by a person.
Reliability	Automatic transcription, UNVERIFIED. Verify every quotation against the recording before relying on it. Speech recognition splits spoken digits and wraps figures mid-number, so a dollar amount, a vote count or a bill number can be wrong in a way that reads as correct. Speakers are not identified: automatic speaker labelling was measured unusable and removed.
Public record	The underlying proceeding is a public record of the Legislature of the Virgin Islands. 3 V.I.C. § 881(a) defines public records to include all records and documents of or belonging to this Territory or any branch of government, or any "department, board, council or committee of any branch of government" · which names legislative committees by category. § 881(b) gives every citizen the right to examine and copy such records, and the news media the right to publish them. (The open-meetings chapter, 1 V.I.C. § 254, does NOT reach the Legislature: § 253(b) expressly excludes it and its Standing and Special Committees. § 881 does, and it is § 881 that confers the right to copy and publish.) The Legislature broadcast this proceeding publicly itself. The source recording is not ours, is not hosted here, and remains with its publisher at the link above.
Rights	To what we added · the transcription, its arrangement and its description · we assert nothing. A verbatim transcript is mechanical rather than authored, so there is likely nothing in it to own; to the extent any copyright is nonetheless found to subsist, it is dedicated to the public domain under CC0 1.0. Please copy it, quote it, index it, train on it, republish it, mirror it, sell it. Redistribution is the point: a public record with one copy is one fire from gone. No permission is needed, and none is ours to grant or withhold.

- 0:00:00 We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. We'll be right back. The committee of finances hereby call to honor. Madam Clerk, may I have a roll call, please? Senator Marvin A.
- 0:04:18 The committee of finances hereby call to honor. Madam Clerk, may I have a roll call, please? Senator Marvin A. Senator Marvin A. Senator Blight, may I have a roll call, please? Thank you. We'll be right back. We'll be right back. We'll be right back. Senator D. Senator D. Senator D.
- 0:05:14 Senator Kurt A. Viale? Here. Senator Viale? Present. Mr. Chair, you have two present, five absent. Any correspondence, Madam Clerk? No, Mr. Chair. You may proceed and read agenda into the record. The Committee on Finance Fiscal Year 2022 Budget Hearing for Wednesday, July 21, 2021 at 9:00 a.m. in the Earl B. Otley Legislative Hall, Charlotte O'Malley, St. Thomas, U.S. Virgin Islands.
- 0:06:04 The Committee on Finance will receive testimony on the proposed fiscal year 2022 executive budget for the Government of the Virgin Islands of the United States. At 9:00 a.m. Office of the Lieutenant Governor invited testifiers Monica Williams Carbone, Esquire, Chief of Staff. At 1:00 p.m., the Department of Health and the Virgin Islands Board of Nurse Licensure invited testifiers. Justa Encarnacion, Commissioner, Department of Health. Carmen Vanterpool Romney, Territorial Executive Director, Virgin Islands Board of Nurse Licensure. Mr. Chair, this concludes the reading of today's agenda.
- 0:06:55 Thank you so much, Madam Clerk. I'd also like to welcome Senator Carla Joseph. Thank you for joining us. And Senator Noble Francis in St. Croix. Thank you for joining us. Good morning to the people at the Virgin Islands. Good morning, colleagues. Good morning to the testifiers. Today before us, we have the Office of Lieutenant Governor. And this afternoon, we'll have the Department of Health and the Virgin Islands Board of Nurse Licensure. I'm going to begin by allowing the team to put the name and title on the record, the individuals who are here in the well, and then we'll proceed

to those individuals who will be participating virtually. So we'll begin with you with Attorney Cavu.

- 0:07:40 Good morning, Monica Williams Carbon, Chief of Staff for the Office of the Lieutenant Governor. Thank you so much. Next. Good morning, Claudette Farrington, Director of Business and Financial Management. Good morning, Ira Mills, Tax Assessor. Thank you. Good morning, Gwendolyn Hall Brady, Director, Division of Banking, Insurance and Financial Regulation. Good morning. To those who are participating virtually, beginning with Mr. Lairdham and then go straight across. Good morning, Brent Lairdham, Tax Collective. Next.
- 0:08:25 Next. Good morning, Galace McLean, General Counsel. Next. Next. Next. Next. Okay. Can we. Thank you. You're going to have to speak up those that are using the one device. Good morning, Shani Pinney, Virgin Islands State Health Insurance Assistance Program Director. Thank you. Next. Good morning, Chris Madoset, Supervisor of St. Thomas St. John Passport Division. Next. Good morning. Good morning, Chris George. Good morning, Erica Dover. Good morning, Erica Dover, Recorder of Deeds, Director. Next. Good morning, Denise. Good morning, Denise Chauhanes, Director of the Division of Corporations and Trademarks.
- 0:09:40 Next. Good morning. Good morning, Laura Benissa, Assistant Director, Division of Corporations and Trademarks. Next. Good morning, Glenn Dina Matthew, Assistant Director, Division of Banking and Trademarks and Trademarks. Okay. We are not hearing you. Can you get closer to the device? We heard the next team pretty clear, but you came in very choppy. Repeat. Good morning. Good morning. Good morning, Glen Dina Matthew, Assistant Director, Legal Counsel, Division of Banking, Insurance and Financial Regulation.
- 0:10:22 Okay, that's much better. Next. Good morning, Barbara Akhoy, District Supervisor of Passport, St. Croix Division. Mr. Akhoy, how are you? I am wonderful. And you? Have a good. Next. Good morning, Shana Moriard, Assistant Tax Assessor. Next. Admit your device, Mr. McKay. Good morning, Lance McKay, MIS Division Director, St. Thomas, St. Croix. Thank you. Is that it? Attorney? Okay, I'm going to need you all to mute your devices now.
- 0:11:18 And you unmute when you ask a question. Make sure that you leave on the camera. Senator DeGraff, thank you for joining us. Madam Clerk, please mark Senator DeGraff as present. Attorney, come on. I'm going to allow you to proceed with your testimony. Thank you. Good morning, Committee Chairman, Honorable Kurt A. Viallee, and Honorable Members of the 34th Legislature of the Virgin Islands Committee on Finance, other senators present today, as well as the viewing and listening audiences. I am Monica Williams-Carbon, Chief of Staff for the Office of the Lieutenant Governor, which is under the leadership of the Honorable Tregenza A. Roach Esquire, Lieutenant Governor of the United States Virgin Islands. I most respectfully appear before you today on behalf of Lieutenant Governor Roach to present to you the summary of the Office of the Lieutenant Governor's Fiscal Year 2022 Budget Request, which includes the budget for the divisions and subdivisions under the statutory jurisdiction and supervision of the Lieutenant Governor.
- 0:12:34 Today, I am accompanied in the Legislature's chambers by Ms. Claudette Farrington, Director of Business and Financial Management, Ms. Gwendolyn Hall Brady, Director of the Division of Banking, Insurance, and Financial Regulation, and Mr. Ira Mills, Tax Assessor. I am also accompanied via virtual means by Mr. Brent Lairdum, Tax Collector, Ms. Dulles McLean, PhD, Esquire, Legal Counsel to the Lieutenant Governor, and General Counsel to the Office of the Lieutenant Governor, Ms. Glendina Matthew, Assistant Director of the Division of Banking, Insurance, and Financial Regulation, Ms. Shalma Moorhead, Assistant Tax Assessor, Ms. Denise Johannes and Ms. Laura Bedminster, Director and Assistant Director of the Division of Corporations and Trademarks, respectively, Ms. Erica Dover, Director of the Division of Recorder of Deeds for the St. Thomas-St. John District, Mr. Lance McKay, Director of Management Information Systems, Ms. Barbara A. Coy and Ms. Kishma Dorsett, Supervisors of Passports for the St. Croix and St. Thomas-St. John Districts, respectively, Mr. Chris George, Geospatial Information Systems Administrator, and Ms. Shani Pinney, Director of the VI Ship Medicare Program. The Lieutenant Governor and the Office of the Lieutenant Governor are tasked with numerous statutory duties and responsibilities that are carried out by the many divisions within the Office of the Lieutenant Governor. Under the supervision of the Lieutenant Governor, these divisions are a major revenue generator for the Territory through the collection of property taxes, premium taxes, franchise taxes,
- 0:14:27 and various licensing, registration, administrative, and filing fees. Additionally, these divisions provide critical and essential services to the members of the Virgin Islands community. Many of these divisions also provide consumer protection services through ongoing public education, outreach, counseling, and in some instances, mediation, and due process hearings through a formal complaint process. As a public servant, the Lieutenant Governor endeavors to regain public confidence in the ability of the Government of the Virgin Islands to carry out its statutorily mandated duties and responsibilities in order to improve the lives of the members of the Virgin Islands community. This public confidence can only be achieved through transparency, efficiency, consistency, and reliability in the provision of services to the members of the Virgin Islands community.

- 0:15:25 In that regard, I must, on behalf of Lieutenant Governor Roach, publicly commend the very dedicated, experienced, qualified, and competent staff of all the divisions within LGO for their hard work, which made it possible for LGO to meet its statutory mandates throughout this COVID-19 pandemic and by continuing to serve the members of this community and generate revenues for this government. I note that because of the retirement of staff and the removal of vacancies for a period of time, there are several divisions within LGO that have operated with less than adequate staff. We are now in the process of filling the vacant positions that were recently re-entered into LGO's budget and we are conducting succession planning to replace employees who are in critical positions and have placed LGO on notice that they are approaching retirement age. The need to hire qualified and competent staff to fill vacant positions is evidenced by the many statutory duties and responsibilities of LGO. A brief overview of the duties and responsibilities of each division within the office of the Lieutenant Governor is as follows.
- 0:16:49 Division of Banking, Insurance and Financial Regulation. The Lieutenant Governor by statute is the Chairman of the Virgin Islands Banking Board, Commissioner of Insurance, Administrator of the Virgin Islands Uniform Securities Act, Administrator of the Virgin Islands Uniform Unclaimed Property Act and Chairman of the Insurance Advisory Committee. The Captive Insurance Program and the International Financial Services Entities Program also falls within the jurisdiction of the Office of the Lieutenant Governor. The Division of Banking, Insurance and Financial Regulation is tasked with carrying out two significant legislative mandates. A, to license and regulate Banking, Insurance and Financial Services entities and related service providers that conduct business in the U.S. Virgin Islands. And equally B, to serve as a consumer protection agency by receiving and investigating for possible resolution complaints filed by consumers against any entity regulated by the Division. The Division also generates a significant amount of revenues for the Government of the Virgin Islands through its collection of premium taxes from insurance companies doing business in the territory, licensing fees from banks and insurance companies and other entities that are under the Division's purview, securities registration fees and fines collected from all licensed entities that fail to comply with Virgin Islands law.
- 0:18:23 The Division of Recorder of Deeds. By statute, every deed of transfer of real property or interest therein and every mortgage or other security for debt that is secured by real property must be recorded with the Recorder of Deeds. Specifically, the Division of the Recorder of Deeds within the Office of the Lieutenant Governor Recorder of Deeds. The Division of Recorder of Deeds records, local and Federal liens, releases of mortgages and other legal instruments relating to the transfer of title and encumbrances on real property. The information collected and recorded is used to maintain legal, reliable and accurate records of real property within the Virgin Islands as well as all ownership information for those properties.
- 0:19:10 Consumers who need this recorded information are provided online access to up-to-date information via the LGO website. This recording of ownership information for real property in the territory sets the foundation for the property tax assessment and collection process, the second largest revenue generator for the territory. This Division also generates revenue for the Government of the Virgin Islands through its collection of stamp tax fees. This Division of Real Property Taxes comprised of the Office of Tax Assessor and the Office of Tax Collector.
- 0:19:48 By statute, the Lieutenant Governor is tasked with overseeing work performed for the assessment of real property, the preparation of property tax rolls and corresponding tax receipts, and the collection of real property taxes in the territory. Through these two offices, the Lieutenant Governor administers and enforces all laws relating to the assessment, levy and collection of real property taxes, as well as the laws relating to the attachment and sale of real property when taxes for those properties are unpaid and are therefore delinquent. The Division of Geospatial Information Systems. Geospatial Information plays a critical role in the territory's infrastructure, particularly in the provision of emergency services and the sharing of geodetic data.
- 0:20:41 The Geospatial Information Systems Division was a part of the Division of Real Property Tax. However, in recognition of the importance of geodetic data to the territory, the decision was made to create a separate division. Since its launching in 2014 by the GIS Division, the intra-government Geospatial Information Systems platform has been used for numerous infrastructure projects and for sharing critical geodetic data with other public and private entities that use geodetic data to provide critical and emergency services to all members of this community. The capabilities of the GIS platform have positioned the Office of the Lieutenant Governor as a Caribbean Region leader in the field of geospatial information systems in government infrastructure. The Division of Corporations and Trademarks. By statute, business entities including corporations, limited liability companies, general partnerships, limited partnerships and limited liability partnerships doing business in the territory are required to register it with the Office of the Lieutenant Governor.
- 0:21:56 The registration of these entities is done through the Division of Corporations and Trademarks. Additionally, while this Division does not grant trademarks, it maintains a database of federally registered trademarks that are on file with the

United States Patents and Trademarks Office. This Division also generates revenues for the territory through its collection of franchise taxes. Administrator Ex Officio of the Virgin Islands State Health Insurance Assistance and Medicare Program. The State Health Insurance Assistance is managed on the national level by the Administration for Community Living Office of Healthcare Information Counseling. Medicare is a national health services program for older Americans. It is a federal program authorized by Congress in 1966 and administered by the Centers for Medicare and Medicaid. On the local level, the functions of the SHIP and Medicare programs are carried out by the very dedicated and competent staff of the VI SHIP Medicare Program.

0:23:07 The goal of the program is to empower beneficiaries to make informed decisions regarding important health insurance and health care issues. The Virgin Islands Passport Acceptance Facility. The Lieutenant Governor has the authority to grant and issue U.S. passports. As such, he serves as the Secretary of State for the United States Virgin Islands. In furtherance of this authority, the Lieutenant Governor is responsible for designating public sector entities to accept passport applications and to ensure the integrity of passports. The passport division within the office of the Lieutenant Governor is the local agency designated by the Lieutenant Governor to accept all applications for passports filed in the territory on behalf of the United States Department of State Passport Services. Correspondingly, the Department of State Bureau of Consular Affairs has elected the Virgin Islands Passport Division as a passport acceptance facility along with more than 7,000 other passport acceptance facilities throughout the United States.

0:24:21 The Virgin Islands falls under the Department of State Bureau of Consular Affairs Miami Passport Agency in this region. Without this service, persons would have to travel outside of the territory to obtain a passport. Division of Business and Financial Management. The Division of Business and Financial Management is the nucleus of all financial activities for the Office of the Lieutenant Governor. This division provides budgetary support and oversees the day-to-day financial procurement for all divisions within the Office of the Lieutenant Governor, to include, facilitating the procurement of supplies and services and centralizing the maintenance of all personnel, time and attendance activity and financial records.

0:25:07 It is also responsible for the overall collection of revenues with the direct oversight of cashier services and the general maintenance and custodial services for LGO. This division plays a critical role in ensuring that LGO is able to perform its many statutory functions. The Division of Management Information Systems provides system management, diagnostic support and maintenance for all computer and technology systems territory-wide for the Office of the Lieutenant Governor. MIS also works with remote vendors contracted to create and maintain local systems for the provision of services to the members of the public. The MIS division plays a vital role in LGO's commitment to improve the lives of the members of the Virgin Islands community through its accomplishments in automating the services provided by the divisions within LGO. Efforts to automate the services provided by LGO include, but are not limited to, purchasing new up-to-date equipment and computer systems and upgrading the existing computer systems.

0:26:20 Many of the online services provided to the members of the community have proven to be an invaluable asset to the Office, especially during this pandemic. legal staff, though not formally recognized division within the Office of the Lieutenant Governor, the drafting of contracts and other legal documents, as well as legislation needed for the efficient operations of the divisions within LGO, are done by LGO's legal counsel and other attorneys and legal staff of LGO. The Office also works in conjunction with the Virgin Islands Department of Justice to bring resolution to various matters affecting both LGO and the Government of the Virgin Islands. Notary services.

0:27:09 By statute, all persons who administer oaths and affirmations in the territory must be appointed and commissioned by the Lieutenant Governor. The notary unit within the Office of the Lieutenant Governor regulates and monitors these individuals to ensure that they comply with all applicable laws while acting as public servants. I will now provide a summary of the fiscal year 2021 activities and accomplishments for the Office of the Lieutenant Governor. It is no secret that the Office of the Lieutenant Governor has been faced with many challenges during fiscal year 2021. COVID-19 exposures have necessitated the closure of divisions within LGO. We continue to work with the Department of Health and Sanitization Specialists to protect the health and safety of our employees and the members of the public.

0:28:09 So, divisions within LGO were also impacted by a breach of the government of the Virgin Islands computer systems, which had a broad impact throughout government agencies. This threat to computer systems around the world has become a norm and is now a critical focus of the National Association of Insurance Commissioners, which recently granted the territory accreditation status, placing us on par with other U.S. jurisdiction in the regulation of the insurance industry. LGO's Management Information Systems Division is working to find solutions to ensure that all of LGO's computer systems are protected from future breaches, to the extent that this is possible given the vulnerabilities of all computer systems to those who have made computer hacking a profession for financial gain. Thanks to LGO's hard-working and dedicated staff who went above and beyond the call of duty, interruption in the provision of services

resulting from COVID-19 exposures, the computer systems breach, as well as other challenges, was short-lived. Operations in our recorder of deeds and cadastral divisions were temporarily interrupted, which delayed some of the territory's real estate transactions. However, in most instances, there was little to no interruption in services provided by the other LGO divisions and our offices remained opened.

0:29:42 As stated above, LGO is now in the process of filling vacant positions and conducting succession planning to replace employees who are about to retire. LGO continues to improve the way that services are provided to the members of the Virgin Islands community. When we came before you last, we reported that LGO completed the Herculean task of relocating divisions on the island of St. Thomas to Niskey Centre. This has allowed all of LGO's service dedicated locations, except the notary unit, which remains in the main office on Government Hill, to be in a centralized location, providing a one-stop-shop location for our customers on the island of St. Thomas.

0:30:34 The move has also been a significant cost savings to LGO. A similar undertaking is in process on the island of St. Croix. More specific details will be announced in the near future. In addition to the benefit of centralized services, these moves are also intended to improve working conditions for LGO employees, as we recognize that we have outgrown present accommodations. Despite the challenges and with the dedication of LGO staff, LGO has achieved numerous and mentionable accomplishments. A brief overview of the accomplishments of each division is as follows. Division of Banking, Insurance and Financial Regulation.

0:31:20 As reported last year, the Division of Banking, Insurance and Financial Regulation was granted accreditation status with the National Association of Insurance Commissioners on December 6, 2019. Accreditation status means that the Territory has adopted and is implementing the laws determined by the National Association of Insurance Commissioners, the NAIC, as necessary to conduct efficient and effective financial solvency regulatory oversight over insurance companies. We extend our thanks and appreciation to the Honourable Senator Kurt Viallee and to other members of both the 32nd and 33rd Legislatures for their involvement in the achievement of accreditation status by ensuring that the necessary laws drafted by the very competent legal staff of the Division, in collaboration with the legal staff of the Legislature, were adopted by the Legislature.

0:32:25 The Territory's accreditation status will be subject to a re-review in October of this year, during which the NAIC will conduct an assessment to determine if the Territory continues to comply with all standards necessary to maintain accreditation. To assist us in continuing to meet the NAIC requirements, we have submitted additional model legislation for which we ask this Legislature for its assistance in approving. Of great concern for the Office of the Lieutenant Governor is the capitalization of the Virgin Islands Insurance Guarantee Fund, which will be a crucial aspect of the NAIC's re-review of the Territory's accreditation. This fund is necessary to cover losses suffered by policyholders in the Territory if their insurance company becomes insolvent and is therefore unable to cover those losses.

0:33:23 By statute, by statute, the fund must at all times be sufficiently capitalized to pay an amount not to exceed \$50,000 for every policyholder who files a legal and legitimate claim against a property and casualty and life and health insurance company that becomes insolvent. Currently, the fund is capitalized at \$30 million. However, the initial statute creating the fund established a capitalization amount of \$50 million. It is important to note that, based on discussions with the NAIC, this \$50 million is arguably insufficient to cover potential losses suffered by policyholders.

0:34:09 To date, the Virgin Islands Insurance Guarantee Fund has paid \$8 million from the fund in settlement of insurance claims for the insolvent Real Legacy Assurance Company. We must be mindful that the \$8 million paid out to Real Legacy claimants is only a fraction of the amount of money that would have been needed if the company had not already paid 90% of its claims prior to becoming insolvent. The takeaway is that it is imperative that the Insurance Guarantee Fund is adequately capitalized.

0:34:47 LGO commends the very dedicated, qualified and competent staff of the Division who, despite the many challenges, accomplished the following during fiscal year 2021 with unmatched acceptance of responsibility and accountability. The very dedicated staff coordinated presentations before the Virgin Islands Banking Board by the territory's five local banks regarding their state of the bank report on each bank. On each bank's operations for year-end December 2020 assisted claimants in researching and paying claims for unclaimed property. The Division is in the process of creating a system to manage the unclaimed and abandoned property program. They provided testimony before this legislature regarding the impact that the pandemic has had on the mortgage operations of locally based banks and the housing community.

0:35:41 And on the Uniform Residential Mortgage Satisfaction Bill, which requires banks and mortgage lenders to file with the Division of Recorder of Deeds a copy of a Residential Mortgage Satisfaction, evidencing a borrower's payoff of a residential mortgage. This legislation will benefit property owners and their future generations assisting in the process of clearing title to their property, particularly in the event that the owner wants to sell the property. They required each

locally licensed bank to develop a COVID-19 response plan. They continued to monitor and facilitate payment from the Insurance Guarantee Fund to claimants of the Insolvent Re-Legacy Assurance Company. They prepared and distributed public education materials, which can be found on the Office of the Lieutenant Governor's website in English and, in some instances, Spanish as well.

0:36:38 They provided guidance to the Virgin Islands business community and educated consumers on the extension of the SBA Paycheck Protection Program and the Stimulus Program. They prepared and issued numerous authoritative orders and bulletins to provide guidance to the territory's banking and insurance industries, including two orders relating to President Joseph R. Biden's recommendation on mortgage forbearances. They acted as mediators in addressing consumer complaints regarding insurance, banking and other financial services. They conducted research, prepared all legal documents, and represented the division in administrative hearings held by the Office of the Lieutenant Governor to resolve consumer complaints. They established a process for ascertaining the status of Oriental Bank's response to its customers' complaints. They prepared for the NAIC's upcoming re-review of the territory's accreditation status. And as the lead state, in coordination with the Illinois Department of Insurance, they conducted a coordinated examination of Guardian Insurance Company and Echelon Property and Casualty Insurance Company for the examination period as of December 31st, 2019, resulting in the issuance of a financial examination report and financial examination management to Guardian. They continued to monitor and review the financial status of domestic insurers in accordance with NAIC accreditation requirements.

0:38:10 They reviewed and approved or denied rate filings of insurance companies. They conducted financial analysis reviews for new and existing entities, processed new and renewal applications for all regulated entities. As part of the NAIC accreditation requirements, they implemented the rules and regulations for the Insurance Holding Company System Regulatory Act, the Credit for Reinsurance Act, and the Corporate Governance Annual Disclosure Act. And they monitored vendors under existing professional services contracts. The Division of Recorder of Deeds: Preserving the integrity of the Virgin Islands real property ownership records is a priority of the Office of the Lieutenant Governor.

0:38:55 The records maintained by this Division continue to remain secure through systematic and electronic storage updates. In September of 1999, the Division commenced the scanning of the historical land ownership records and has made them available to the public electronically through the Lieutenant Governor's Office website. The creator and host of the Division's online electronic system continues to safeguard and protect the integrity of the electronic database through its collaborative network of off-site monitoring stations located throughout the United States. Older paper records prior to September 1999 are maintained by the Division. The Division continues to make all records available to the public. LGO commends the very dedicated and qualified staff of the Division who, despite the many challenges faced by this Division, was able to accomplish the following in Fiscal Year 2021. They continued to process deeds and other documents evidencing ownership of real property.

0:40:04 They coordinated with e-recording vendors to discuss options for allowing the public to e-file. They negotiated with the vendor that hosts the Division's online system to merge database access, and they continued to provide uninterrupted online access to customers. The Division of Real Property Tax. The Division of Real Property Tax, comprised of both the Office of the Tax Assessor and the Office of the Tax Collector, continues to be the second largest revenue-generating government entity for the Government of the Virgin Islands, second only to the Bureau of Internal Revenue.

0 : 40 : 42 The Division has begun the implementation of its new billing and collection system. Upon realization of full functionality of the system, this Division will be able to better serve the members of this community through enhanced record-keeping and document tracking capabilities, resulting in a more consistent, equitable, and reliable property tax revenue-generating system. We commend the dedicated, diversely qualified, and very competent staff of this Division who continued to perform their various duties and responsibilities, which required daily interactions with the members of the public throughout the pandemic.

0:41:20 As anticipated in our testimony last fiscal year, the Office of the Tax Assessor began converting to a new computer-assisted mass appraisal system, which will enhance the assessment and appraisal capabilities of the Division, allowing it to meet the standards established by the International Association of Assessing Officers, the IAAO, for fair and equitable assessments of real property.

[illegible]

will be available to the public. This new technology will be available to the public. This new technology will be available
to the public. This new technology will be available to the public. This new technology will be available to the public.
This new technology will be available to the public. This new technology will be available to the public. This new
technology will be available to the public. This new technology will be available to the public. This new technology will
be available to the public. This new technology will be available to the public. This new technology will be available to
the public. This new technology will be available to the public. This new technology will be available to the public. This
new technology will be available to the public. This new technology will be available to the public.

00:42:34 This new technology will be available to the public. [1 such phrases repeated 35 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:43:10 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:43:46 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:44:20 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:44:54 This new technology will be available to the public. [1 such phrases repeated 44 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:45:38 This new technology will be available to the public. [1 such phrases repeated 46 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:46:25 This new technology will be available to the public. [1 such phrases repeated 36 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:47:01 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:47:32 This new technology will be available to the public. [1 such phrases repeated 38 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:48:10 This new technology will be available to the public. [1 such phrases repeated 55 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:49:05 This new technology will be available to the public. [1 such phrases repeated 46 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:49:53 This new technology will be available to the public. [1 such phrases repeated 40 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:50:34 This new technology will be available to the public. [1 such phrases repeated 37 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:51:12 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:51:47 This new technology will be available to the public. [1 such phrases repeated 37 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:52:24 This new technology will be available to the public. [1 such phrases repeated 36 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:53:00 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:53:34 This new technology will be available to the public. [1 such phrases repeated 42 times · standby audio before the proceeding, transcribed by the recogniser as speech]

00:54:18 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:54:52 This new technology will be available to the public. [1 such phrases repeated 54 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:55:46 This new technology will be available to the public. [1 such phrases repeated 44 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:56:30 This new technology will be available to the public. [1 such phrases repeated 29 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:56:59 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:57:31 This new technology will be available to the public. [1 such phrases repeated 40 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:58:13 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:58:43 This new technology will be available to the public. [1 such phrases repeated 29 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:59:13 This new technology will be available to the public. [1 such phrases repeated 33 times · standby audio before the proceeding, transcribed by the recogniser as speech]

0:59:47 This new technology will be available to the public. [1 such phrases repeated 35 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:00:27 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:00:55 This new technology will be available to the public. [1 such phrases repeated 30 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:01:25 This new technology will be available to the public. [1 such phrases repeated 33 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:01:59 This new technology will be available to the public. [1 such phrases repeated 41 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:02:42 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:03:14 This new technology will be available to the public. [1 such phrases repeated 70 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:04:27 This new technology will be available to the public. [1 such phrases repeated 33 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:05:00 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:05:33 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:06:00 This new technology will be available to the public. [1 such phrases repeated 34 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:06:35 This new technology will be available to the public. [1 such phrases repeated 28 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:07:05 This new technology will be available to the public. [1 such phrases repeated 24 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:07:52 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:08:18 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:08:46 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:09:13 This new technology will be available to the public. [1 such phrases repeated 24 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:09:39 This new technology will be available to the public. [1 such phrases repeated 35 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:10:16 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:10:42 This new technology will be available to the public. [1 such phrases repeated 43 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:11:28 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:12:00 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:12:33 This new technology will be available to the public. [1 such phrases repeated 46 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:13:20 This new technology will be available to the public. [1 such phrases repeated 29 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:13:48 This new technology will be available to the public. [1 such phrases repeated 30 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:14:18 This new technology will be available to the public. [1 such phrases repeated 24 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:14:44 This new technology will be available to the public. [1 such phrases repeated 28 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:15:15 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:15:46 This new technology will be available to the public. [1 such phrases repeated 37 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:16:23 This new technology will be available to the public. [1 such phrases repeated 30 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:16:53 This new technology will be available to the public. [1 such phrases repeated 39 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:17:35 This new technology will be available to the public. [1 such phrases repeated 25 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:18:02 This new technology will be available to the public. This new technology will be available. [2 such phrases repeated 29 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:18:31 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:18:59 This new technology will be available to the public. [1 such phrases repeated 48 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:19:48 This new technology will be available to the public. [1 such phrases repeated 25 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:20:14 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:20:42 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:21:16 This new technology will be available to the public. [1 such phrases repeated 30 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:21:49 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:22:20 This new technology will be available to the public. [1 such phrases repeated 36 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:22:59 This new technology will be available to the public. [1 such phrases repeated 40 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:23:40 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:24:08 This new technology will be available to the public. [1 such phrases repeated 25 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:24:36 This new technology will be available to the public. [1 such phrases repeated 43 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:25:19 This new technology will be available to the public. [1 such phrases repeated 26 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:25:46 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:26:17 This new technology will be available to the public. [1 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:26:50 This new technology will be available to the public. [1 such phrases repeated 28 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:27:19 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:27:46 This new technology will be available to the public. [1 such phrases repeated 39 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:28:25 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:28:54 This new technology will be available to the public. The new technology will be available to the public. [2 such phrases repeated 32 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:29:26 This new technology will be available to the public. [1 such phrases repeated 41 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:30:07 This new technology will be available to the public. [1 such phrases repeated 27 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:30:35 This new technology will be available to the public. [1 such phrases repeated 39 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:31:17 This new technology will be available to the public. [1 such phrases repeated 28 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:31:46 This new technology will be available to the public. [1 such phrases repeated 31 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:32:17 This new technology will be available to the public. [1 such phrases repeated 25 times · standby audio before the proceeding, transcribed by the recogniser as speech]

1:32:44 This new technology will be available to the public. This new technology will be available to the public.

People named in this transcript

SUSPECTED, and a finding aid only. Names were matched by machine against the spellings used across all 426 of our transcripts, and the title is the one used in the room. Being named here is NOT evidence that a person attended or spoke · only that the name was said. Speech recognition mishears names, so a spelling may be wrong even where no alternative is offered.

- 4x **Senator Kurt A.**
the surname alone also matches: Dwayne M.
heard in this transcript as: D.
- 4x **Senator Kurt Violet**
heard in this transcript as: Kurt A. Viale, Kurt Viallee, Viale
- 3x **Senator Dwayne DeGraff**
heard in this transcript as: DeGraff
- 3x **Lieutenant Governor Tregenza Roach**
heard in this transcript as: Roach
- 2x **Senator Carla Joseph**
- 2x **Senator Novelle Francis**
heard in this transcript as: Noble Francis