

# 'Where we go from here, only God knows'

By SHIRLEY L. SMITH  
Daily News Staff

Warren E. Brown Apartments residents are among the ranks of the estimated 1,300 people on St. Thomas and St. John made homeless by Hurricane Hugo.

Long before Hurricane Hugo's devastation, complaints circulated that Warren E. Brown was poorly constructed and maintained, residents said.

The powerful hurricane ripped through more than 30 homes in the Charlotte Amalie housing project, leaving dozens of people homeless.

Apartments were left exposed as winds blew out the wall-to-wall windows that were from floor to ceiling.

"Where will we go from here, only God knows," said Graham Lloyd, a resident who lost his home.

Many of the apartments looked like open cardboard boxes.

Passersby can see straight through the apartments where the walls of windows once were. Beds and other furniture hang half-in and half-out of some apartments.

Inside other apartments the roof caved in and partitions that once separated the kitchen from the living room fell through the structure taking kitchen cabinets, refrigerators and stoves with it.

A large part of the housing

community was evacuated by the National Guard and police after Hugo's devastation Sunday night.

Despite the destruction, no one was injured seriously.

Some of the evacuated residents were housed at the Charlotte Amalie High School shelter.

Many are pulling together. Some residents set up a small cooking area outside one apartment building on Tuesday, using coals, wood and tree stoves to set a fire.

Leonise Greig, whose apartment was destroyed, pitched in at the cooking camp.

She slept in her apartment on a wet bed in fear looters would scavenge through her scattered valuables.

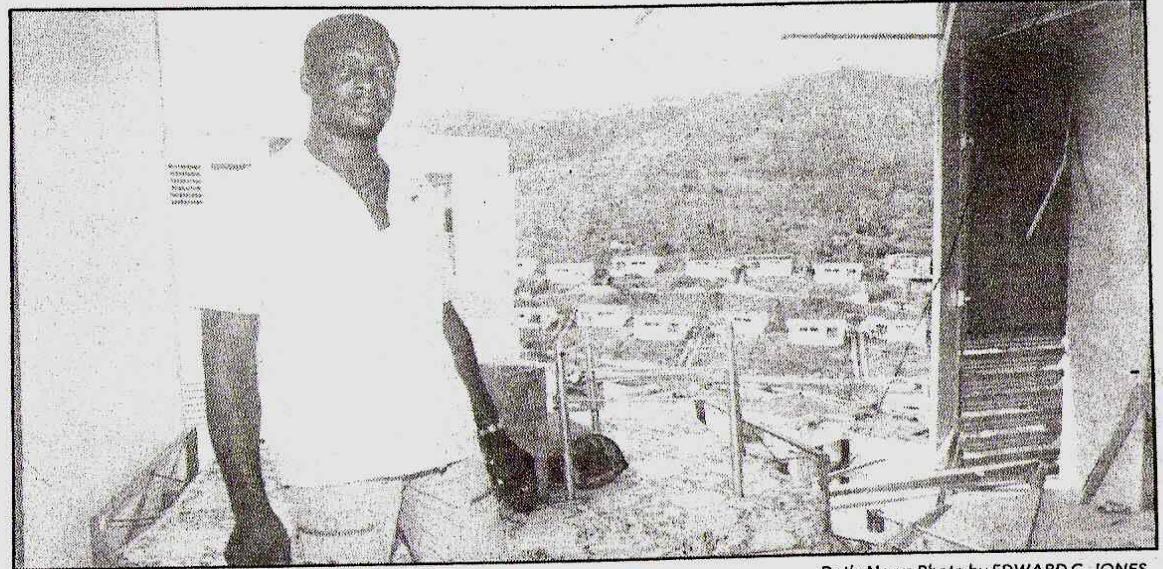
"I've seen people going into other people's apartment and taking out people's stuff," Greig said.

"What we would really like to see at Warren E. Brown is for Gov. Alexander Farrelly just to pass around and show his face and we would appreciate it," Greig said.

She said the project's pre-hurricane conditions were deplorable.

Graham Lloyd, 68, and his 73-year-old wife, Margaret, said they were at a loss as what to do.

The couple fled from their home before the hurricane struck. They spent the night at the high school shelter where they slept in a chair.



Daily News Photo by EDWARD C. JONES

Leo Douglas finds little left of his Warren E. Brown Apartments home in Charlotte Amalie. A bed hangs precariously close to the edge.

"We left with just what we had on," said Margaret Lloyd. "We didn't walk with anything because we didn't know the condition."

When the Lloyds returned, they found their bedroom walls blown away and their valuables destroyed. Their bed hung precariously about to fall out of the building.

The Lloyds' daughter, Glendora Marshall, who lives nearby, also lost her home.

Lawrence Jarvis, another

Building K resident, fled with his wife and 11-year-old daughter.

Leo Douglas' apartment was whittled down to the equivalent of one room.

"All my clothes and stuff that I salvaged are in my car so we're practically half way living in the car," Douglas said. "I have friends, I have relatives but they too are in the same devastation as I am."

"We're hoping that the Housing (Authority) can do some-

thing to assist, not only myself but there are other tenants. There are families here who have like seven children, and (there are ) more that are in the same condition and plight as I am.

"I have a job, but I don't know," Douglas said. "Where to sleep I don't know. Where to put my kids I don't know."

"We're sleeping on floors, or sitting up sleeping on chairs. It is quite uncomfortable but there is no other place to go.



# CAHS shelter is not 'home' but still a haven for 500

By SHIRLEY L. SMITH  
Daily News Staff

Charlotte Amalie High School has become a mass-feeding site for an estimated 500 people crammed into the shelter — a haven for St. Thomas residents who lost their homes to Hurricane Hugo.

On Thursday, mothers lay on cots with their babies in the school's cafeteria. Other cots and mattresses filled the auditorium.

However, the shelter is not a home away from home.

Sanitation is a big concern because of a lack of water and the inability to flush toilets, said Linda Wymer, a coordinator for the American Red Cross.

Bathroom facilities are terrible, she said.

"The sanitation conditions are really low. I don't want to say disgusting, but that's about what it is," Wymer said. "There (are) no temporary toilet facilities for this number of persons, and the need of this number of persons certainly couldn't be accommodated by the number of bathrooms that are here."

The Red Cross is trying to maintain the best sanitary conditions it can by using disinfectants, she said.

One teacher said she saw human feces on the steps. The stench of urine loomed in the air.

"It's not an ideal situation but at least they're alive," Wymer said.

The shelter is jammed to capacity. All persons seeking shelter were consolidated from three locations into one after Hugo passed.

"The community as a whole is really working together," Wymer said. "Everyone seems to be coping."

"When you have no place else to go, you just have to make the best of it," said Malja Todman from Warren E. Brown Apartments.

Todman, with her two adult children and two young grandchildren, said the shelter is safer than her home, with its demolished ceiling and broken-out windows.

"There is glass scattered all over the place and the beds are wet," she said.

Many of Todman's friends and relatives live with similar problems.



Daily News Photo by EDWARD C. JONES

**Maritza Sooknanan and daughter Memaliz.**

Maritza Sooknanan smiled despite her situation.

Sooknanan, who sat on a cafeteria cot with her 18-month-old daughter, Memaliz, said she lost everything at her Donoe Housing Project apartment.

"I don't have any clothes. I don't have any food. I don't have any money," she said.

Sooknanan said she is surviving through the kindness of people at the shelter. She said they've shared their meager goods and gave her milk for the baby.

"It's kind of hard, but I'm surviving," Sooknanan. "I thank God to be alive and I'm glad that . . . I wasn't at my house when the window happened to blow off."

# A reporter's story: It was terrible, but we survived

By SHIRLEY L. SMITH  
Daily News Staff

It was an experience that only those who lived through it can understand.

All your worldly goods saturated with water, and some literally gone with the wind.

At first, it seemed my family and I, and our home in Anna's Retreat on St. Thomas, were going to come through the hurricane all right. Although the winds were blowing like crazy and water started leaking through my bedroom window, our glass windows and roof remained intact.

Everyone, with the exception of my father, who stayed glued to the radio all night, tried to get some sleep.

I fell asleep with the radio on my bed — but not before I said a prayer.

It was difficult to remain asleep, though. The phones were ringing off the hook with relatives calling our home to find out whether we were all right.

I woke up early in the morning

when I heard my mother yelling that the plywood we had used to board up the glass doors had blown away.

At that point, my mother, father and an aunt — who was spending the night with us for fear that her house wouldn't withstand the storm — all gathered in the living room around the radio.

Thank God we had Lee Carle to listen to.

Around 4 a.m. the roar of the winds outside seemed to be getting worse instead of tapering off. But the radio had reported that by 6 a.m., the hurricane should have passed the island.

My father remarked that if we could just hold out for two more hours, we'd be fine. No sooner did he say that than the chandelier in the dining room broke and glass started flying.

A few minutes later, the roof in the corridor flew off. We all watched in amazement.

I ran into my bedroom, but it was too late. Part of the roof had come off, and it was obvious that the rest was going to follow.

I don't know how I got the



Shirley L. Smith

strength, but I remembered what a close friend had told me to do if our roof should go. I picked up my bed up and propped it up against the wall. Meanwhile, my parents and aunt were trying to move the bed in my parents' room.

As I hid under the bed, the wind blew off the entire roof. It was

chaos. My mother was yelling for me to come to the other room, but it was too dangerous to move.

All I can remember is praying like crazy. I was never so scared in my life.

I stayed under the bed, hoping the winds would calm down, but it got worse.

I finally decided to come out and run to my parents' room. As the roof went off around us, we began collecting clothes and other items we knew we would need.

We got whatever we could and all four of us hid under the bed in my parents' room. It was too dangerous to go outside. But I knew we had to do something.

When the sky got lighter, my father and I went outside in the heavy winds and tried to load up the cars.

At first we couldn't even get our front door open. Then we found a tree was blocking the walkway.

To avoid getting hit with the pieces of galvanized roofing that were flying around, we took stuff from the house through the bushes to the car.

The wind was so heavy that it blew me against the car, and my father had to hold on to me to keep me from blowing away.

After we got out of the house, we sought refuge at a neighbor's home. It was not as badly damaged.

Later, we tried to drive to a relative's house, but the roads were blocked with trees, fallen poles and debris.

We finally found a safe haven with relatives. Like many of the other homeless people today, I'm concerned about where we are going to live for the next couple of months while our house is being repaired — if it can be repaired.

Believe it or not, I have not shed a tear yet. I was too concerned about surviving the storm to cry. But I'm sure that once I see my house again, it will be a little too much to handle.

For now, I'll continue praying for myself and for the thousands of people in my position. Some of them left their homes with no more than what was on their backs.

It could have been worse.



# Help from FEMA possible despite insurance policy

By SHIRLEY L. SMITH  
Daily News Staff

A number of V.I. homeowners insured with American Alliance and American Property and Casualty are turning to the Federal Emergency Management Agency for help because 2½ months after Hurricane Hugo, they still haven't received insurance checks.

FEMA doesn't usually offer assistance to people with insurance because by law it is not suppose to duplicate services, said John Kainrad, a FEMA official.

However, at Lt. Gov. Derek Hodge's urging it agreed to do so.

Kainrad, deputy federal coordinating officer, said it wasn't until he received a letter from Hodge asking FEMA to offer more assistance that he realized that some people were having problems getting money from insurance companies.

Insurance adjusters usually are on the scene immediately with an advance check for homeowners so they are not left hanging, he said.

Settlements usually take place within 28 days, said Dan Roveda, of FEMA's Temporary Housing Assistance Program.

Many people don't understand that FEMA is a supplemental agency and it's function is to help people who have no insurance get back on their feet, Roveda said.

Hodge, also the V.I. insurance commissioner, slapped a temporary restraining order against American Property and Casualty to prevent it from operating because of concern about the company's financial dealings and its ability to settle claims.

American Alliance also was unable to meet the needs of several of its clients, said Steve Nelson, Antilles Insurance's manager.

Antilles Insurance is the principal agent for American Alliance and as such acts as liaison between the company and the clients. It sells the insurance for the company and keeps a percentage of the premium it collects from clients as commission, Nelson said.

For the past two months, Nelson said he has dealt with a lot of

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## Aid workers will remain in territory

By SHIRLEY L. SMITH  
Daily News Staff

Although Monday is the deadline for filing applications for disaster assistance, people should not panic because officials from the Federal Emergency Management Agency still will be here, said John Kainrad, FEMA's deputy federal coordinating officer.

Kainrad said when the center closes, FEMA personnel will concentrate on processing applications.

Sharon Hordesky, FEMA's individual assistance officer, said applicants should come to FEMA headquarters and find out what they are eligible for and not rely on rumors.

"We have really gone to the wall to help people," she said.

Hordesky urged residents who have applied to FEMA but received no help because of insurance to go to the Temporary Housing Center at 179 Altona before the deadline passes.

According to center officials, residents who want their files reopened should bring a letter from their insurance company verifying that they have not received any money and sign a statement saying that they will repay any money they receive from FEMA if their insurance comes through.

Aid is available through the Temporary Housing Assistance Program and the Individual Family Grant Program.

Dan Roveda, temporary housing officer, said the Temporary Housing Assistance Program consists of three categories: the Emergency Repair Program, Rental Assis-

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## Aid ————— Insured

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tance Program and Creative Resource Program.

Yvonne Wright, FEMA spokeswoman, said staff members from each program will determine which category a homeowner falls into.

If the homeowner is eligible for the Emergency Repair Program, Roveda can get up to \$12,000 or more to make the house liveable. This program is not designed to restore the house to its original condition, he said.

Renters whose homes were destroyed are not eligible for home repair funds, but they are eligible for the rental assistance program, which will pay the rent for up to 18 months. Homeowners also can get rental assistance of up to 18 months, but Roveda said this is under special conditions determined on a case-by-case basis.

Residents with no insurance and whose homes were destroyed might be eligible for the Creative Resource Program, which gives residents enough money to build a small house. Under this program, a homeowner who had five or less people living in his house before the disaster can get \$23,000 and a homeowner who had more than five persons in the home can get \$30,000. Roveda said.

FEMA also can offer alternative resources to some residents such as tents, or it can refurbish public housing units for disaster victims. He said FEMA has already provided close to 1,000 tents to people on St. Croix.

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frustrated and disgruntled people who have not received an advance or a settlement from the New York-based company and is blaming the agency.

Nelson attributed the delay to several factors: the large number of claims filed, the length of time it is taking to get money from re-insurers and problems the company experienced with adjusters.

Nelson said the agency has received more than 600 claims and only has been able to respond to half of them.

An American Alliance official refuted rumors Thursday in a telephone interview from New York that the company was going bankrupt. The official said the company has sent out more than 250 checks and it is writing more every day.

Nearly 70 percent of American Alliance policyholders in the Virgin Islands were affected by Hurricane Hugo, the official said.

The company also was unable to settle some claims because there have been delays in obtaining funds from the re-insurers who require extensive documentation on each claim, Nelson said.

Insurance companies usually pay premiums to buy re-insurance from other insurance companies to help them cover claims in the event of disasters.

However, Nelson admitted that several people were the victims of an inside feud between the company and the adjusters that inspected the properties following the hurricane. This feud resulted in the company firing the adjusters and consequently delayed paperwork for applicants whose

properties were inspected by those adjusters.

Nelson said he is not sure exactly how many people are affected by this, but he said "it's a small percentage."

He said the original adjusters looked at 89 homes.

Nelson explained that the problem was some contractors were giving inflated estimates and he was told that there were cases where the adjuster was taking the estimates without thoroughly inspecting the properties.

Graham Miller, a new adjusting company, was hired to re-inspect the 89 homes, the company official said.

Although the company will only settle claims adjusted by Graham Miller it will send out advances to homeowners who haven't received help to date, the official said.

The company has 60 days to send a check to a client after the client's home has been inspected and they have signed a proof of loss statement verifying the damage, said an Antilles Insurance employee.

According to the company official, the clients and the company both have the right to reject an adjuster's proof of loss.

John Brenner, Small Business Administration's disaster branch manager, agreed with FEMA officials that the insurance companies and the agencies who collect the commissions have a lot to answer for.

"The insurance companies are dragging their feet because the other companies are here," Brenner said. He said people buy insurance and pay premiums for years so they won't have to borrow money in the event of a disaster.

# V.I. hospitals in dire need

By SHIRLEY L. SMITH  
Daily News Staff

Fifty percent of St. Thomas Hospital was damaged by Hurricane Hugo and the hospital is badly in need of more doctors, nurses and supplies. However, the damage is minimal when compared with St. Croix Hospital and St. John's Myrah Keating Smith Community Clinic, said William Belardo, the Health commissioner's executive assistant.

Belardo said Friday that 99 percent of St. Croix Hospital and the St. John clinic were damaged.

"The situation in St. Thomas Hospital is difficult," but St. Croix Hospital is devastated, he added.

"St. Thomas Hospital has a broken leg and it's limping, but St. Croix is flat on its back," Belardo said as he tried to describe how devastated St. Croix is.

St. Thomas Hospital now is using all of the supplies it had in storage, so it desperately needs to restock. The hospital also needs additional staffers to relieve worn-out personnel who are working two and three shifts a day.

The hospital was receiving power Friday from the Water and Power Authority and it also can use its generator again, if necessary.

Belardo said patients were shifted from one side of the building to the other, but he said the situation in St. Thomas is manageable despite the fact that the

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hospital is operating with an extremely fatigued, stressed staff.

Dr. Wilbur Callender, the hospital's medical director, said it needs two emergency-room physicians, one general surgeon and one orthopedic surgeon immediately.

Callender said this need might be filled soon because the hospital was flocked with calls from medical facilities and doctors on the mainland who are offering their services. However, Belardo said the hospital as unable to communicate with these people.

"Our biggest problem with doctors and nurses coming is feeding and housing them," Callender said.

Someone called WSTA-AM radio Friday and said the hospital needed a freezer to house bodies because the morgue didn't have enough space, but Callender said the morgue is fine. He said he did not know who called in and made the request. Callender said what the hospital needs is for funeral home officials to pick up bodies.

Belardo said there now are 64 patients in the hospital. The emergency room is being attended by four doctors working around the clock. Two other doctors are tending to patients' needs. On Friday, 26 nurses and nurses' assistants were at the hospital. Many of

them working double and triple shifts.

Belardo, who visited St. Croix, said, "St. Croix needs everything."

Aside from physically going into the island, the hospital has had no means of communicating with its staff on St. Croix, so it lacks control over the situation, he said.

"The situation in St. Croix is like nothing I've ever seen."

Many of the doctors and nurses working have lost everything in the storm.

Belardo relayed the story of one doctor whose home at St. Croix By the Sea was destroyed, and the doctor had to walk about five miles from that location to the hospital. When the doctor got there, he ate his first meal in three days.

Belardo did not want to give the doctor's name.

Lloyd Henry, medical director for St. Croix, said seven people have died on St. Croix since Hugo. It is not certain how many of those people died as a result of the hurricane, Belardo said.

No deaths were reported on St. Thomas or St. John, he said.

Four nurses are supposed to be arriving on St. Croix today to assess the damage at the hospital, Belardo said. Some doctors will be sent on Tuesday, as well.

However, he said St. Thomas

Hospital really cannot afford to send its staff to St. Croix, because staffers are needed on St. Thomas.

Belardo said 120 patients are in St. Croix Hospital.

Ten dialysis patients were flown from St. Croix on Friday to St. Thomas Hospital.

The St. Croix Hospital is so badly damaged that when it rains, it looks like a waterfall coming through the building, Belardo said. The first floor has a terrible leak and it needs to be swept constantly, he said.

"I can't foresee being on WAPA power in St. Croix for weeks."

George Dudley, an adviser to Gov. Alexander Farrelly, told The Daily News that he was told at noon Friday that St. Croix Hospital would have to close because its generator broke down. However, officials said late Friday that two generators were supposed to be arriving on-island to supply power to the hospital.

Belardo did not discuss that situation.

Dudley is the brother of Rita Dudley, assistant Health commissioner.

"You have to see it to believe it. I did not see a single structure that was unaffected by the hurricane," he said of St. Croix's overall situation.

People are in desperate need of Benadryl, an antidote for bee

stings, Dudley said. He said a lot of bees are flying around.

Belardo said the report of about 90 percent of St. Croix's homes being damaged is not an exaggeration, but the looting has been exaggerated.

"The looting was about survival. If you have money, there is no place to buy anything in St. Croix. Women need sanitary supplies. Children have no supplies," Belardo said.

A lot of people didn't stock up on supplies like they should have and when the storm ended and they saw everything torn apart, "people got desperate for survival," he said.

"The clinic in St. John is devastated as well," Belardo said. "It's a shell." He said no one will be able to work in the facility for months. The laboratory and the radiology equipment are destroyed, he said.

James St. John, Virgin Grand Beach Resort Hotel on St. John, is allowing the clinic to set up an emergency station at the hotel for about three weeks, until adequate accommodations are found.

The St. Thomas Hospital is considering sending two trailers to St. John to establish service or else reopen the old Morris F. deCastro Clinic.

Belardo said the temporary

clinic established radio communication between the emergency room on St. Thomas and the emergency station on St. John.

The National Park Service and Caneel Bay loaned boats to the clinic to transport emergency patients to St. Thomas.





Daily News Photo by HILLARY HODGE

Crowds gather on Main Street after the storm. A number of stores in Charlotte Amalie were looted.

## Looters add to damage from hurricane

By SHIRLEY L. SMITH  
Daily News Staff

Looters flocked into the streets of St. Thomas as Hurricane Hugo raged, breaking open clothing and jewelry stores, and stealing thousands of dollars worth of merchandise.

Looting also was reported on St. Croix, although no details were available by press time Tuesday.

Gov. Alexander Farrelly on Sunday declared a 10 p.m. curfew to help stop the looting, and Tuesday extended it from 8 p.m. to 6 a.m. until further notice. The curfew is for everyone but emergency personnel or emergency business.

The stealing in St. Thomas continued Tuesday, prompting police to call upon the National Guard to patrol the Lockhart Gardens and Waterfront areas.

People could be seen around

Charlotte Amalie with boxes and other goods. One man with dreadlocks was walking around in fur coat near Lionel Roberts Stadium.

The majority of businesses along Main Street seemed to have sustained little damage except for leaks and flooding.

But businesses along Veterans Drive and the alleys off Main Street, along with Barbael Plaza, Lockhart Gardens and Wheatly Center were not as lucky.

Several received major damage from the hurricane, which blew open doors and windows, leaving them vulnerable to passersby.

Others weathered the hurricane, but suffered damage from looters.

Downtown, Sonny Ratwani, Carribean Paradise owner, said the looters broke glass and "took everything."

A Benetton employee said that looters broke open the store's door, taking all of the

new merchandise.

As the looting was underway, Mo Edward, a Bold Construction employee, said he boarded up several stores hit hard by looters and the hurricane.

Reports of looting also came from the cleaners and an auto-parts store in Barbel Plaza, the Electric Connection in Wheatley Shopping Center, and Grand Union and Woolworth Department store in Lockhart Gardens Shopping Center.

Joseph Synder, Woolworth's assistant manager, said he was working hard Tuesday to get the store back in shape. Then, he said, the front door of the store was smashed by looters.

The Java Wraps store owners were luckier. Even though looters tried to gain access to the store, officials said the owners removed their valuable merchandise Monday.

Bally on the Waterfront was damaged by fire. One fireman said the fire may have been

started by looters, but Police Chief Al Donastorg Sr. said Tuesday it was caused by an exploding gas tank.

St. Thomas police officers said they could not keep up with the number of people looting on the streets.

One officer who was patrolling the Trompeter Gade alley, which was damaged badly by the hurricane and looters, said "a lot of them (looters) were standing around arguing who had more (merchandise)."

Several young men standing in front of the alley appeared to be just waiting for the police to leave to begin their illegal work.

Arthur Witty, owner of Drake's Passage, said Tuesday that Monday night he saw a group of people looting Footsteps.

"I said, 'I'm calling the cops,' but they ignored me," Witty said. "I wasn't going to

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# Looters

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fight them, so I just walked away. There wasn't a cop in sight.

He said that Monday night, police tried to move crowds away from the shops, "and they moved a little but then stayed there. The police were outnumbered — only three plus a dog."

"At 7:30 a.m. Tuesday, there were at least 75 men, women and boys up to around age 30 milling around the mall area and they kept going into Bally, through the

smoke that was still coming out and they were taking stuff from there, and from another store nearby," Witty said. "I tried to find a policeman, but couldn't.

"I went by later, and there were police standing across the street, just watching. After I yelled at them, they crossed the street and started chasing one guy, but they didn't go into mall," he said.

Deputy Commissioner Hugo Hodge said the looters also are posing a problem for the correc-

tional facility, which is severely overcrowded.

Police reported Tuesday they arrested only five adults and one minor on charges related to looting.

However, Hodge said police will continue to make arrests. If the situation worsens, Hodge said he will recommend releasing prisoners who have committed minor white-collar offenses to make room for the looters.