

# Quick Response Report #82

## EARLY RESPONSE TO HURRICANE MARILYN IN THE U.S. VIRGIN ISLANDS

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## EARLY RESPONSE TO HURRICANE MARILYN IN THE U.S. VIRGIN ISLANDS

### Abstract

Hurricane Marilyn left a track of destruction in the U.S. Virgin Islands in September 1995. This qualitative study examines the effectiveness of the early stages of federal response, with emphasis on individual and household assistance. Through field observations, interviews, and secondary sources, the early application process is examined - from the point of view of both clients and workers. Special attention is given to the implications of multicultural interactions. While there were problems, the overall impression was that the early response was going well. Using the hurricanes Hugo and Andrew as their frames of reference, most victims and responders praised organizational changes which have subsequently occurred within FEMA.

### Introduction

The 1995 hurricane season was a difficult one for the Caribbean with several major storms hitting the islands - some even twice. Hurricane Marilyn was among the worst. As it came through the Caribbean on September 15-16, 1995, the

track of destruction left in Marilyn's wake included much of Puerto Rico and the U.S. Virgin Islands (USVI). It is officially recorded as a category 3 storm with sustained winds of 110 mph as it passed over St. Thomas, but considerable skepticism has been expressed by those who believe Marilyn was stronger and that inaccurate weather reports misled Virgin Islanders regarding its approach (*Tradewind*, 1995). Eleven lives were lost in the USVI and another two in Puerto Rico. The most extensive damage to the U.S. occurred on St. Thomas, closely followed by St. John. The estimated cost of reconstruction in the USVI, as of October 13, 1995, was about \$3 billion (FEMA, 1995f).

When a federal disaster was declared, Puerto Rico and the USVI immediately became eligible for a wide array of resources coordinated through the Federal Emergency Management Agency (FEMA). This report focuses on the early federal response to Hurricane Marilyn in the USVI. Funded by a Quick Response Grant from the National Hazards Center at the University of Colorado, we spent ten days on St. Thomas and St. John in October 1995 studying the early stages of the assistance process.

The main focus of our project was the process through which individuals and families applied for various government grants and loans. Given our continuing interest in the effects of race/ethnicity, gender, and social class on disaster experiences (Morrow and Enarson, 1996; Morrow, 1994; Morrow, 1993; Morrow and Peacock, 1993), the multicultural environment of the U.S. Virgin Islands was an ideal setting. Many changes have occurred in U.S. disaster response in recent years and we were also anxious to observe their effects firsthand. For purposes of comparison, we focused on ways in which this response varied from the 1989 response to Hurricane Hugo in the USVI and the 1992 response to Hurricane Andrew in Florida, both of which we had studied (c.f. Morrow, 1992; Peacock, Morrow and Gladwin, forthcoming; Morrow and Peacock, 1993; Morrow, Peacock and Enarson, 1994).

Between October 6 and 15, 1995 we observed at four disaster recovery centers on St. John and St. Thomas and spent considerable time at the FEMA Disaster Field Office (DFO) on St. Thomas. We also accompanied several Small Business Administration (SBA) loss verifiers on home visits and attended a meeting of the volunteer agencies coordinating group, VOLAG. We had originally planned to also observe in the American Red Cross service centers, but our request for access was denied at the ARC national headquarters. In all, we spoke with or formally interviewed nearly 50 informants, including local victims, local workers, responders from off the island, and relief agency administrators. Many of the workers, both federal employees and nongovernmental organization volunteers, had also participated in the responses to hurricanes Hugo and Andrew. Most victims had gone through Hugo six years earlier. Thus, they furnished us with many comparisons. As would be expected, our work was somewhat impeded by transportation and lodging difficulties, but by the time we left the Virgin Islands we felt we had achieved a valid understanding of the dynamics of the early response, including perceptions about the effectiveness of the assistance application process. Various written materials, ranging from newspaper articles to technical reports, were useful in recreating the events of the first month's response to Hurricane Marilyn in the USVI.

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## Early Relief Efforts

In anticipation of their need, a number of FEMA disaster specialists had been sent to St. Thomas before Hurricane Marilyn's landfall. By daybreak on September 16, relief supplies and personnel had already begun arriving (FEMA, 1995e). This was the first deployment of the new Federal Interagency/State Field Assessment Team designed to provide quick and technically accurate early damage assessments. According to their reports, St. Thomas received the heaviest impact - 80% of the homes were damaged, 40% were uninhabitable, and 20-30% of the businesses were destroyed (FEMA, 1995b, 1995c). Damage was somewhat less on St. John; considerably less on St. Croix and Puerto Rico. Phone service, power, and water systems were out of service on both St. Thomas and St. John. Damage details provided by this rapid assessment team enabled federal agencies to quickly determine priorities in the deployment of supplies and personnel.

Within one week after the storm, FEMA had directed close to 60 strategic missions transporting more than 1,500 emergency personnel and 1.3 million tons of essential cargo, including food, water, and plastic sheeting for roofs (FEMA, 1995a). Federal Coordinating Officer Dennis Kwiatkowski was quoted as saying, "We are pulling out all the stops in getting supplies down here to make recovery happen" (FEMA, 1995e). Five distribution sites were being

operated by the Virgin Islands Territorial Emergency Management Agency (VITEMA) on St. Thomas. More than 2,100 federal agency personnel had been deployed. Four contracts had been awarded for immediate housing repairs. Dive teams had begun assessing infrastructural damage to the area's harbors and Navy Seabees had begun structural repairs to public buildings. Military and security forces included about 500 Army, Air Force, and Navy personnel, 500 National Guardsmen, and 500 federal law enforcement personnel (FEMA, 1995d). All major roads had been cleared, the St. Thomas airport was open for visual flight operations using a mobile air traffic control tower, and the St. Thomas Hospital was operational using generators for power.

By the time we arrived on October 6th, recovery operations were ending their third week. The vista was dominated by the bright blue tarpaulins furnished by FEMA and put in place by workers from the Army Corps of Engineers, nongovernmental organizations (NGOs), and private contractors - "FEMA roofs" as residents referred to them. We later learned that over 10,000 tarpaulins had been distributed in the USVI. House-to-house damage assessments had been completed on St. Thomas and were to begin on St. John the next day. This prompt installation of temporary roofs was considered to be an important factor in saving many homes and property from further water damage.

Numerous distribution centers for supplies and food were being operated by volunteer agencies. Several American Red Cross shelters remained in operation on St. Thomas, but the mass feeding sites were closing down in order not to compete with reopening local businesses. As evidenced at the VOLAG meeting we attended, most of the national and international disaster-related volunteer groups hit the ground running. Progress reports were given by representatives from the Seventh Day Adventists, Mennonites, Southern Baptists, Catholic Services, Episcopal Church, Church of the Brethren, Christian Reformed World Relief Committee, Church World Services, and the American Red Cross. The general sentiment, from workers and victims alike, was that the needs were great and there had been glitches, but, in general, the relief process was going well.

One shortcoming, in the eyes of some St. Johnians, was that their island had not received the level of assistance it needed, particularly in the beginning. And, indeed, according to a local source, under the direction of St. John's Administrator and its VITEMA Deputy Director, trucks had twice been ferried over to St. Thomas to get water and supplies and each time returned empty. Even though the supplies were on the tarmac at the airport, FEMA did not release them until several days later. The explanation we were given was that the agency was being very careful with inventory control on this job. Another area of complaint was related to temporary housing. According to our informants, no one from St. John had received a housing voucher or had been helped to find temporary housing during the month since the storm. Local residents and hotels, such as the Hyatt, had voluntarily taken in some victims who had lost their homes or the boats on which they had lived. Others were still sleeping in badly damaged buildings or their cars. When outside help was slow to arrive, residents had worked together to clean up some of the debris. As described by one local volunteer, "Our roads were cleared by the 17th because everybody did it . . . Public works didn't do it. People did it. Over here, nobody waits." Commented another, "St. Johnians are used to taking matters in their own hands." By the time we visited the island, many "FEMA roofs" were visible, and the two Disaster Recovery Centers on the island had taken a total of 1,000 FEMA applications.

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## Comparison to Previous Responses

The vast majority of the veterans of Hurricane Hugo who spoke with us felt that, thus far, this response had been quicker and more effective. According to a local administrator, things were "not as slow as Hugo. This governor has done better . . . [he's] working well with FEMA." On a more personal level, one woman explained, "It's so different this time. This time they actually came looking for me. The day after the storm they came to see if I was alright. I was so touched that I just started crying." In a similar vein, a victim we shared a cab with exclaimed, "Thank God for life," and praised FEMA for the help the island was getting.

In the aftermath of Hurricane Hugo, many St. Croix residents had expressed anger that the first federal planes to finally arrive several days after the storm carried troops armed with guns, not food and water, in what many felt was an over-reaction to earlier looting reports (Morrow, 1992). There was a strong racial tone to the perception of many that the U.S. troops had arrived to protect white tourists from black locals, not to provide disaster assistance to the U.S. citizens

of St. Croix, most of whom were people of color. We heard no such charges during our time on St. Thomas. Indeed one veteran FEMA reservist made these unsolicited remarks: "One thing that is noteworthy for your study, is that we seem to have had more active Army with weapons at Hugo. Here we have an adequate supply of federal marshals and they're doing a good job, but they [the military] were much more noticeable at Hugo." He had been one of the first FEMA workers to be sent to St. Croix after Hugo, which he attributed to having a military background. Yet, he stated, "I never felt one iota threatened on St. Croix . . . Other than the tension involved with going through one of these things [a hurricane], I found the people very helpful and honest." He had driven his rental car all over the island and was often helped when he lost his way. There was a general feeling that the atmosphere was more relaxed on St. Thomas and, yet, the recovery process was going a lot faster than it had six years earlier on St. Croix.

In a similar vein, other informants who had worked Hurricane Andrew felt this federal response was more effective. Their comments often centered around organizational factors. "This is much more organized. Communication with the employees is better . . . They made me very aware of what I was getting into before I agreed." As another FEMA staff person stated, "Things are a lot smoother. They were ready for us. A lot of little things that save you so much time later." In contrast, "In Andrew it happened too fast. They had us in place and they weren't ready for us." Another observed that, "Down in Homestead we had to wait for a Spanish-speaker . . . Here there are enough people in the center who speak Spanish." Most who had worked St. Croix after Hugo felt that the damage there had been considerably worse than on St. Thomas now. And, of course, there was no argument that this was an easier mission than Andrew. "Andrew was the worst we've ever had. The size of it was very hard. We got the job done, but we made mistakes. We made a lot of mistakes there, but we learned a lot too." When asked for specifics, he listed, "staffing people, lines of authority, communications are better." Morale seemed very high among FEMA and SBA workers. There was a prevailing feeling that this was the best-run operation in which they had participated. A typical comment: "We move a lot quicker now. We've learned a lot from Hugo and Andrew. People learn. Hopefully next year will be even better."

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## Emphasis on Local Needs and Differences

And indeed many changes have occurred within FEMA, both in personnel and policies. Before we discuss the perceived effects of some of the policy changes affecting household disaster assistance, we should explain that we received a strong sense of a qualitative difference within the organization. Overheard comments, informal conversations, structured interviews, internal communications, and our reception within the organization left us with a general impression of good will. There was a people-oriented dimension within FEMA that we had not noticed before. For the most part, people seemed to be treating each other and their clients with courtesy and respect. Exactly where this was originating from is, of course, beyond the scope of our small project, but we did identify several specific instances to illustrate an emphasis on respecting the unique needs of disaster victims.

The message we repeatedly received from FEMA personnel and media releases was that "local people tell FEMA what is needed" (How America Responds, n.d.). It was emphasized that FEMA's prescribed role was to coordinate the disaster response, relying as much as possible on local expertise and resources. We observed efforts to turn operations over to local agencies and to hire locals to replace FEMA reservists and staff as quickly as possible. By the time we left in mid-October, locals were working in many of the Disaster Recovery Centers (DRCs) and by early November over 300 V.I. residents had been hired by FEMA, with the number expected to grow (Bollentini, 1995). One DRC supervisor explained that he currently had 34 reservists and 17 locals working. He remarked about how pleased he was with the local hires, including three with college degrees and one with computer experience.

On past disaster operations it was not unusual to hear complaints about workers from relief organizations being culturally insensitive or less sympathetic to the needs of victims who differed from them in race/ethnicity or social class. In response, many organizations, such as the American Red Cross, have instituted multicultural training requirements (Morrow, Peacock and Enarson, 1994; Phillips, 1993). Similarly, FEMA has expanded its training, adding the Disaster Field Training Organization. In preparation for their current assignment, most FEMA reservists and new hires received several hours of formal orientation, either in Puerto Rico before coming to St. Thomas or at the DFO upon arrival. In addition to information on FEMA's operating procedures, the sessions included information

about the local setting and culture. From the trainers we learned that the content for the training sessions had been prepared in Washington and then verified by locals. According to our informants, this new FEMA training initiative was in the process of further development.

A reservist had this to say about the training experience: "We had a day's training. [It included] facts about the island, the people themselves. The people here are a little different from the people in L.A., for example. Having a day's training over on Puerto Rico before coming over also allowed us a chance to get geared up . . . to unwind from our flights, say our hellos, and so forth. By the next morning we were over here working." Commented another, "We treat the applicants not like we're addressing them . . . well, we treat them like we're all the same people." She praised the training she had received. "They talked to us for about an hour and a half about things we might not be aware of, but should be." Examples she gave included hints about communication, such as "they may get close to you when they talk. They may seem loud, but it doesn't mean they're angry." [Arguing has been referred to as a professional sport in the USVI (Davis, 1995).] In an orientation session we attended at the DFO, the importance of polite greetings and eye contact when talking to Virgin Islanders was emphasized. New hires were cautioned not refer to driving on the "wrong" side of the road and not to be offended by honking since it was commonly used by island drivers as a polite greeting.

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## The Disaster Assistance Application Process

The first FEMA Disaster Recovery Centers opened on St. Thomas on September 23rd, just eight days after Hurricane Marilyn came across the island. The new term for what were formerly called Disaster Assistance Centers is intended to reflect a long-term commitment to remain in place beyond the initial application process to provide information on claim status. At each center were intake workers and inspectors from FEMA and SBA, as well as an assortment of volunteers from other agencies, such as Legal Services. According to a report, by October 11th more than 1,500 loans had been processed for funds for home repair, most for under \$2,500, but 5% were over \$25,000 (FEMA, 1995g). Over 19,000 disaster housing applications had been received, with about 2,800 already approved. About one-third of the 15,000 assigned inspections had been completed. Nearly 7,800 applications for Individual and Family Grants had been received and, of the 4,000 SBA loan applications filed, 43 had been approved for a total of \$744,100 - an average loan of \$17,300.

As we observed the application process and talked with workers and clients, several factors emerged as being either unique to this operation or different from what had been anticipated. First, those planning the response had underestimated the number of households on St. Thomas. According to an SBA supervisor, out of a population of about 55,000, about 18,000 households would normally be expected. Several factors accounted for the fact that the actual number was turning out to be higher. Family sizes were generally small - usually no more than two or three children with many households of a couple or a single person. It was a common practice to rent out rooms or parts of property to other households. Even renters often sublet. They were also encountering a different cultural pattern in family residences. In many cases, two or more related families, such as siblings and their families or several generations, were living on family-owned land. When FEMA inspectors and SBA loss verifiers went out on a call to one address, it often turned out to be the residence for several different applications. As described by one intake worker:

"A lot of these families have two houses on one property or two apartments in one building . . . upstairs will be grandma and grandpa. These are all separate households . . . but they have family surrounding them. Often on same piece of land. They may not even pay rent. Just live in it. On family property. The deed may have been in the family for a long time."

They were also encountering a higher rate of home ownership than, for example, in South Florida. This was attributed to the fact that many were older homes that had been in families for generations. One verifier expressed his impression

that most renters, and not just in public housing, were single mothers with children. The young people working on St. Thomas were also usually renters.

One factor making Caribbean operations different from those in the continental U.S. was the low rate of insured residences. According to an SBA supervisor, this had been anticipated since insurance on a \$165,000 home in the USVI costs between \$500-\$800 per month. At the same time, incomes are relatively low, particularly in relation to the cost of living. Postdisaster prices were expected to be even higher. As a result, FEMA raised the maximum from \$10,000 to \$25,000 on grants to make homes inhabitable. In the past, such as after Hurricane Andrew, homeowners were sometimes cheated out of this money by unscrupulous contractors who either did not do the work for which they were paid or did substandard work. To prevent this, a new policy had been instituted whereby any checks over \$2,500 were made out jointly to the owner and the Virgin Islands government and put into escrow. It was to be released to the contractor only after the work had been inspected. FEMA was initiating a process for helping the local government hire and train sufficient building inspectors.

Many workers felt that the income cutoffs used to determine immediate eligibility for a FEMA grant, i.e., allowing the client to skip the step of first applying and being turned down for an SBA loan, were set too low. For example, according to the tables being used, a mother with two children would be making too much for an automatic desk eligibility if her annual income exceeded \$10,857. Several veteran FEMA reservists remarked that these guidelines were lower than past jobs they'd worked, including Andrew. Said one, "The numbers are lower than I would have expected. It seems like the income level is low, but the cost of living is high. It is difficult to comprehend how they manage." One intake worker said she had processed only about 25 desk eligibility cases in two weeks and, in fact, when we checked the latest report, less than 9% of the applicants had been declared eligible for a FEMA grant (FEMA, 1995g). The rest would have to go through the SBA loan process.

In keeping with FEMA's new initiatives to seize upon postdisaster opportunities to instigate mitigation, a diagnostic team was sent in very early. According to FEMA sources, they looked beyond "what went wrong" to learn from examples of construction and infrastructure that had successfully withstood the storm. Their diagnostic review then formed the basis for short- and long-term recovery projects. A major accomplishment was the design and adoption by the Virgin Islands Government of a new and much stronger building code (Davison, Picciano and Lehman, 1996). Considerable FEMA resources are now going into educational and training programs about the new codes. Another part of the federal mitigation program is a policy allowing SBA loans to be increased up to 20% to pay for improvements to help buildings withstand future disasters. A number of locals we talked with said they planned to rebuild better. For example, several hoped to replace their damaged wooden roofs with concrete ones. One wonders, however, if they will be able to qualify for the higher loans.

Another unique quality of this deployment was that many Virgin Islanders still had outstanding SBA loans from Hurricane Hugo. We heard one mother say, "I have a loan outstanding from Hugo and I don't know if I can think about getting another loan. I've been divorced since then and I have the kids." The SBA verifier responded that he was sure she would be contacted by a loan officer within three or four days to discuss the existing loan and see if they could work something out. When we accompanied this woman and the verifier to her public housing apartment, she showed us damage still remaining from Hugo. She said she had filed numerous complaints about the hole in the ceiling in her pantry with the housing authority, but to no avail. She and her children lost most of their possessions in Hugo and now had lost some of them again. She told us that the buildings in her project which received a new roof after Hugo came through this storm just fine, even the solar panels were still in place. "We tried to get them to give us all new roofs, but they just repaired some of them." She said, "I have been trying to get a home, but they're expensive here." Water was still seeping into her bedroom through an outside wall and the verifier suggested, "Let FEMA know you're not getting the kind of service you should. We do more than just emergency repairs."

Several changes have recently occurred in the assistance application process to become "more customer oriented." One veteran worker explained,

"It's a much easier form to use since they found out they didn't need all of that information. It doesn't need to be gotten all at the same time. This is a lot easier form to

work. It doesn't take as long, but it still gives you time enough to sit and talk to somebody, to peek inside their mind a little bit to see how they are doing. Another thing that's different is that we give them something to take with them when they leave. That was sometimes a problem in Andrew. At the exit they now have something [the goldenrod copy of their application form]. They are to call the 800 number within a few days and get their control number."

One major problem in South Florida after Andrew was the necessity of designating one person as head of each household. Not only was that often impossible for the intake worker to judge, but it could also be falsified by applicants. The tendency was for the first person who applied from each address to be assumed to be the household head. Checks were commonly made out to that person who might not actually own the destroyed possessions (in the case of Individual and Family Grants). This resulted in considerable confusion and may have disadvantaged some segments of the population, such as less mobile women with small children and no transportation (Morrow and Enarson, 1996). A lawsuit eventually settled by FEMA charged that this practice also disadvantaged poor families who were more likely to be living in non-nuclear families. As a result, applicants were no longer asked who headed the household. On St. Thomas, several workers expressed relief that they no longer had to make this determination. "I just put whoever applies here [points to the line] as the applicant. The form doesn't say head of household anymore. They may have a co-applicant or spouse." "It's not even an issue anymore . . . That issue has been resolved and we don't have to argue with people anymore. We just put down the name of the applicant and list the people who were living there." "Various other people within FEMA resolve the head of household issue I guess. As an information gatherer we don't have to make decisions along those lines. We're not put into a position of having to decide those things for somebody."

Another highly praised innovation was the practice of setting appointments for clients to return to the Disaster Recovery Center to meet with the SBA loss verifiers and accompany them back to their home, either riding with them or leading the way. An SBA veteran had this to say, "This is my first experience with it and I love it. Much better for the client, for the verifier. There's a lot of discussion which can occur while traveling, a lot of questions can be asked. And we don't have to worry about where we're going. It's wonderful to have someone take you to the site and a lot more relaxing for us." This was turning out to be particularly important on St. Thomas. The island is laid out by estates and within each estate addresses are typically assigned according to when the dwellings are built, not their location. In contrast, FEMA inspectors were having a terrible time locating their assigned sites.

At each DRC we visited, there was a sense that things were progressing well. The applications were being faxed to the processing center on St. Croix each night. Clients were receiving their control numbers and paperwork in the mail. Most people on the island use post office boxes, so problems of mail delivery were minimal. If there were any corrections or changes, the applicant would bring the paperwork back to the center. We observed many people coming in with papers they had received in the mail, so they were obviously that far into the process within the first month. The DRC at Coral Bay on St. John was no longer needed and closed the day after we arrived on the island.

The crowds had died down by the time we visited and there was little waiting. Most people moved right through the process, station to station. At the two centers where we spent the most time, workers praised their supervisors. "Our DAC manager is well trained. She's a real pro. When a man became upset this morning and made a fuss, she quietly guided him over to one of the other rooms to get him calmed down." Eventually, each DRC was to have computers and be able to check the progress of applications right there. By the time we left, they were moving into that mode.

If there was one thing upon which workers and supervisors appeared to agree, it was that teleregistration should never be considered as the only, or even the main, mode of taking applications. A reservist who had worked teleregistration in Savannah last year said she found it only worked if she was right beside the client, walking her or him through it. Most of the time they didn't understand when they hung up what they had been told. She had to explain it - which was often difficult since she had only heard one side of the conversation. Her suggestion was that perhaps some kind of combination of paper and telephone registration might be devised. "It's a confusing process. At least we have the benefit of nonverbal communication. We try to help them understand it." Another remarked that, while it works for

some, a lot of disaster victims need one-on-one contact. Many who register by telephone eventually come to the center anyway because they do not feel they have adequately completed the process.

There was a general feeling among DRC workers that an important part of their job went beyond helping people fill out forms. "It may take longer, but they need someone looking at them. They have pictures to show you, their stories to tell. They're going through a very difficult time and sometimes it takes longer because you have to listen to them, but it needs to be done." In support of that statement, we witnessed several cases where victims pulled out pictures and started crying. "And they can't talk to their neighbors because they have the same problem, so they come down and talk to us here. Let it all hang out. Tell their story and how they feel about it. They try to express their gratitude for us being here. It's a real good cleansing effort on their part." A supervisor commented, "We know pretty much how to react to help people. If we think they are in trouble, we use stress management people right here in the center. We have a little silent code system without making any big deal. We get them involved." He went on to say that complete teleregistration would throw a much greater burden on the recovering communities to take care of individual crises. He proudly stated, "FEMA is more than just an intake process." Nevertheless, according to FEMA official reports, about one-third of the Hurricane Marilyn applications had been taken by phone, primarily those from Puerto Rico and St. Croix where there had been less damage and the phones were more operational.

While the application forms had been simplified, FEMA was not "fast tracking" any clients, as had been done in South Florida where the crowds were so enormous. Several workers complained about insufficient initial client screening on that job. "In Andrew we didn't start asking for identification until we were halfway through. I think that kind of clogged up the system. Something they should have done right off the bat." One worker who had worked with appeals in Miami kept talking about how much fraud there had been. "I think that's where they [FEMA] started to get their act together - after Andrew. That fast tracking really messed things up." Part of the difference, however, was attributed to culture. "If we had asked everybody in Andrew to fill out an SBA application, my God, there would have been rioting in the streets. With these people you say this is the process and they say, 'Okay' and do it."

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## Interactions and Impressions

Much of our time was spent observing interactions between workers and clients. The atmosphere at the centers was surprisingly relaxed and polite, considering the heavy losses experienced by many victims, the disruptions they were coping with, and hot, rainy conditions. The loss verifiers we accompanied to homes were helpful and polite. A typical remark: "We want to make sure you look the way you did before. You'll be back in shape. And you're happy. That's what this program is here for. To provide all the assistance we can."

Worker after worker praised Virgin Islanders. This seemed to hold true, regardless of whether we were talking with administrators or front-line workers. Some quotes from our interviews: "The people here are lovely, very nice." "They are the sweetest, most unassuming people." "They're wonderful. They are the nicest people. And I've worked with nice people. I worked the Dakotas and we all said those were the nicest people of all. Now we say these are every bit as nice. Everybody agrees. They haven't gotten cross or impatient with us. They've been really fine people." "Very friendly. No problems whatsoever. They normally show up early for their appointment. I really don't have to sit around and wait. They're always there." "They're very easy to work with . . . They're very receptive to instructions, both during Hugo and now." "I've had state legislators stand in line and not even identify themselves. That's very nice. It shows that they feel a respect for their own people. I really love the islanders. I think they're great." One verifier told of an incident in which a woman who lived at the top of a hill had left her home at 6:00 one morning, walking with her daughter down to meet him at the center. They rode back together. He said, "After I did the verification, she insisted on getting in my car and guiding me back down. They wouldn't take no for an answer. They wouldn't let me go down without an escort to avoid the traffic and not get lost."

Some veteran responders felt cultural differences helped explain why things were going so well. According to them, people in the Caribbean are more used to being independent, to taking care of themselves, and to living with inconvenience. "They've been without electricity for three weeks and they're okay about it. In the States people would be screaming." "[After Andrew] they were more strung out. They were sometimes so upset they couldn't even move . . .



. more people in shock." "The victims of this hurricane do not expect as much as people in Andrew . . . They don't have as much, but they don't expect as much." "People here were more ready for it. Not just prepared, but more ready mentally for it. Maybe it's just a fact of life down here. They don't get as upset, don't take things as seriously. I think that's definitely an asset for them." Another had the perception that in certain ways "they aren't relying on FEMA as much . . . The people themselves are getting back on their feet, cleaning up."

Workers often commented about the honesty and lack of greed they were encountering. I observed one SBA loss verifier explaining to a woman that her estimates seemed too low to replace some of her household items. For example, she had only put down \$400 for a destroyed dining room set because she thought she could pick up a second-hand one. Driving back to the center, he explained that she was very typical. That was not to say that he had not encountered people trying to work the system to the maximum, however. "We get some ridiculous ones, such as the government employee yesterday who had put down \$5,000 for clothes for herself, \$5,000 for her child, \$7,000 for her husband." She had asked for a total of \$50,000 in property losses. "But she was the exception," he said. Another worker said, "They don't even take our pens, or if they do, they bring it back."

Temporary housing was nonexistent on St. Thomas. People were either living in damaged homes or staying with friends or relatives, often under very crowded conditions. Most did not want to leave their property. Plans were underway to build platforms for tents on victims' land. However, the plans to erect tents were temporarily postponed for a day or so while we were there because Hurricane Pablo was threatening the islands. We were told that FEMA officials were extremely reluctant to even consider bringing in temporary housing, such as mobile homes.

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## Less Than a Perfect Picture

The praise was widespread and appeared to be sincere, but we could not help wondering what was not being said. The "standard" against which the Virgin Islanders were being compared seemed to be mainland African Americans. Comments such as, "These people are a different class. They're laid back." "[They're] very intelligent. You say something to them, they understand what you're saying." "These are gentle people. The people from here are very intelligent, very polite, easy to deal with. They aren't pushy." A lack of experience in dealing with cultural differences seemed apparent in the worker from the Midwest who commented, "And I never saw - what is it, where they never comb their hair? (consulting his notes) . . . Rastifarians. They're different. They never have ID." A woman who compared St. Thomas to Homestead said, "It's a different type of people here." Since she also commented about all of the Puerto Ricans in South Florida, she clearly was not very knowledgeable about ethnic differences.

Not all victims praised the workers or FEMA. In the local newspaper, a victim described an all-day wait at a DRC where the workers asked for the phone number and suggested putting a sign on the door after having been told that the house was gone - there was no phone or door (Davis, 1995). A very outspoken local gave us a long list of things he felt were not being done correctly, including too few tarps being distributed, too many mental health workers and not enough supplies being sent, and that the sewer system was not being fixed quickly enough. He had the perception that illegal immigrants from St. Maarten and Santa Domingo were flocking to St. Thomas to get free aid. We also heard complaints from an American Red Cross worker that the people coming to the distribution center where he worked were often unruly and rude.

FEMA inspectors were very frustrated on this job. They were issued lists of clients and addresses to visit and were being paid a certain rate [we were told it was \$25] for each completed inspection. Because of the irregular address system, coupled with missing street and house signs, they were having a terrible time finding the dwellings. As a result, many claimed they were not making enough money on this job to offset expenses. Some were hiring locals to serve as guides, but even they often had trouble finding the houses. The fact that they are paid by the job probably explains why some victims felt their inspectors did not stay long enough to do accurate work. While the purpose of their inspections are different from that of the SBA loss verifiers, who must complete a more detailed estimate of damages, some FEMA inspectors felt they were not receiving equitable remuneration. In contrast, SBA verifiers were on salaries and were only responsible for four or five inspections per day. It would seem that these two systems could be more compatible.

It is very confusing to clients to have two home inspections, one from FEMA and another from SBA. In fact, the entire grant and loan process also continues to be perplexing - even to those who work with it. The largest source of confusion is the process whereby a homeowner must first be denied a loan from the Small Business Administration in order to be eligible for a grant from FEMA. Several times when we asked taxi drivers and other people we casually encountered if they had applied to FEMA, they would comment something to the effect that, "No, I can't afford a loan" or "They only give loans to businesses." We continue to wonder why the programs are not relabeled to make them more intuitively understandable.

One reason FEMA workers seemed so willing to talk with us was that, as they stated, they were seldom asked to give any formal feedback to the organization. Most said they had never been debriefed after working a disaster. While they might feel free to express an opinion to their direct supervisor, many felt there should be a more formal way of using their comments to improve future responses.

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## Conclusions

Based on our short qualitative field study, the early response to Hurricane Marilyn in the U.S. Virgin Islands was going well. Since we only had access to the FEMA centers, our comments are limited to that organization. Our observations and interviews with workers and victims revealed a strong sense that things were moving in the right direction and at a good pace. A great deal had been accomplished in a month's time. Many changes have been evolving within FEMA in recent years and people at various levels within the organization seemed to feel most have proven to be positive. For the most part, we encountered happy people who felt they were doing important work. From the other side, most Virgin Islanders expressed gratitude for the help they personally, and the USVI in general, was receiving.

Our experience with past disasters makes us wary of predicting what the long-term picture will be. Destruction as extensive as that encountered by the USVI takes a long time to reconstruct. As the recovery period lengthens, some things will become more difficult and people will get tired of the constant effort required to cope with the frustrations of rebuilding their homes and lives. What happens when the tarps start deteriorating and there is still no money for permanent roof repairs? What happens when the next hurricane season approaches and many are still living in damaged homes? Will the efforts to reform building codes continue when business and development interests are fully marshalled? Or will the pressures to rebuild quickly win out, as they have in past disasters? Will those applications that were efficiently handled on the front end receive the same timely attention throughout the process? How many Virgin Islanders will qualify for FEMA grants? How many can afford another loan? Only time will reveal the long-term effectiveness of this response. It is our intent to continue following the process.

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## Endnotes

1. Walter Peacock, Director of Research for the International Hurricane Center at Florida International University accompanied us on this field project. While Walt's focus was on FEMA mitigation initiatives, particularly efforts to strengthen the USVI building code, our work also profited from his observations and input.
2. Our formal request to the American Red Cross national headquarters prior to leaving for the Virgin Islands was denied.

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