

Welcome to St. Thomas, USVI!

Tropical beaches – we have those!
Year round sunshine – we have that!
Warm climate – definitely!

Although these are absolutely true, there are many other aspects of island living that USCG personnel and spouses do not often consider before transferring to the islands.

This document will help to address any questions you may have. Over the last several years members and spouses have compiled the following information, much of it from lessons learned, in order to help future Coast Guard members and families more easily transition to life in the Caribbean.

This guide will help you with everything from health care, bringing pets to USVI, where to shop, local driving, etc.

Basic Facts about St. Thomas

St. Thomas is home to the capital of the U.S. Virgin Islands, Charlotte Amalie. It has been the heart of St. Thomas' activities from colonial times to present. Historic buildings found throughout downtown Charlotte Amalie take visitors back to the Danish era when the town was a bustling port of trade; while modern additions of taxis, shops, souvenir vendors and cruise ships in the harbor remind that it is tourism that currently drives the economy.

Charlotte Amalie, the main area and the sub district, is home to almost half of the islands 51,000+ residents. Other residents live on the East End, West End and North Side. These references might seem quite broad however on an island just 32 square miles they work well. If you ask for directions you are likely to hear them.

St. Thomas is largely mountainous. Many roads around the island offer terrific panoramic views of the island and ocean. Amongst the hills on St. Thomas and along the beaches you will find an assortment of accommodations; resorts, historic inns, guest houses, vacation homes, villas and condos.

St. Thomas is a water lover's paradise. There's no shortage of activities available for you and your family. Activities include snorkeling, scuba diving, windsurfing, kite boarding, sailing, fishing, stand up paddle boarding and kayaking just to name a few. On land you can play a round of golf, take an island tour, check out some attractions, take in the historical sites downtown and do some shopping.

The Cyril E. King Airport services St. Thomas as well as St. John and Water Island. There's daily ferry service available to St. John, Water Island as well as the British Virgin Islands.

Historically, the industrial revolution ended the need for the islands as a shipping port, thus changing the economic environment. Little was heard of the islands until World War I, when the United States realized their strategic position and negotiated the purchase of the islands from Denmark for \$25 million in gold. Although the islands were purchased in 1917, it wasn't until 1927 that citizenship was granted to Virgin Islanders. The Organic Act of 1936 allowed for the creation of a senate, and from there the political process. The local currency is the U.S. dollar and no visas/passports are required to enter the U.S Virgin Islands from the United States. Mail service is the US Postal Service.

The climate is as close to perfect as it can get, averaging 83°F (22.7°C) in the winter and 85°F (29.4°C) in the summer (not counting the heat index). In other words, it's always summer! The trade winds cool the coastal towns and the temperature decreases as you ascend into the mountains. Although the outside temperature is warm, it is advised to carry a light sweater with you if you are going to a restaurant, doctor's office, or hospital. The air conditioning can make it quite chilly! USVI is in the Atlantic Time Zone and does not observe Daylight Savings Time.

Before Arriving/Receiving Orders

- As soon as you receive orders start the overseas screening and entry approval process. Entry approval **MUST** be received prior to arranging shipment of HHG or POV. Don't expect the SPO to know your entitlements – do your own research!
- Renew or obtain a passport. Because of our proximity to the British Virgin Islands, you will want the ability to travel and explore. It is much easier to obtain a passport stateside.
- If your job will require foreign travel (marine inspector) recommend you obtain an official passport before arrival. Otherwise you will have to send your tourist passport in to the State Department meaning you won't be able to travel while this is occurring.
- Make sure your military ID will not expire during your tour. You can obtain a replacement on island at the National Guard; however, the system is frequently down.
- Ensure you bring an adequate amount of cash with you. There are ATMs here; however, they're not readily available. Scotia Bank is located here and

does not charge Bank of America customers for ATM use.

- It will cost an estimated \$7,000 - \$8,000 to get in a rental property. First, last and security deposit are required by ALL landlords.

Getting around in St. Thomas

GPS and mapping applications on smart phones are spotty and may or may not be useful. Most homes do not have your typical street address but are rather referred to as a number and letter combination followed by an estate name. A lot of the tourist magazines contain maps that may be useful to the newcomer.

Driving in St. Thomas

Motorists drive on the LEFT side of the road in the U.S.V.I.. This may seem like a daunting task at first, but you eventually adjust. The culture of driving in St. Thomas is different. The first thing you must always remember is to drive defensively at all times, look around and understand that people are going to pull out in front of you and stop in the middle of the road to chat with their friends. You may also encounter people walking along the narrow roads and even a few may be stringing along a donkey. Traffic in St Thomas is rarely heavy except when there are multiple cruise ships in the downtown area. It's best to avoid these areas when possible.

Rules of the road are somewhat different as well: it is rare to see someone using turn signals, stop signs appear to be more like yield signs and cars will edge into the traffic lanes regardless of whether you are yielding to them. Traffic may slow or come to a standstill when you least expect it and you will likely see lawn care workers closing off lanes with little or no warning to trim the weeds. Never jump a green light, wait and look before going. And in case you didn't notice on the drive from the airport, POTHOLEs are EVERYWHERE and it's normal for cars to swerve into your lane to avoid the potholes in their lane! Be extra cautious during rainstorms since roads tend to flood easily.

Also, you may ONLY use hands-free cell phones while driving.

In the end, try not to get too stressed about driving. You will get lost, we all have. Who knows, you might just be amazed at how many different and wonderful things you'll find along the way. Finding your way around is easy to learn. There are only a few major roads in St. Thomas and you'll eventually develop a sense of direction and no longer call the roads by their route numbers...locals do NOT use the route numbers and may not even know them if you were to ask.

Out of State License Plates

Keeping out of state license plates means you need to maintain current registration from that state.

Getting gas

The same type of gas is sold here – it's just more expensive and there is no pay at the pump option. P & G is a full service station located near the MSD so there's no need to exit your automobile! It also offers a discount on Wednesday's so it's best to plan ahead.

Reporting In

Travel Plans

Plan to fly in to Cyril E. King Airport in St. Thomas. Your sponsor will meet you at the airport. You'll likely arrive in the afternoon or evening and will get settled in your hotel before reporting in to the MSD the following day. The first day will typically be spent completing check-ins, travel claim and picking up your vehicle if it hasn't already been done by your sponsor.

Traveling with Pets

The cost of transporting your pet is not covered by the government. Keep your receipt; you can claim the cost on your taxes. Pets do not need to be quarantined when coming into St. Thomas. Most airlines require a health certificate within 10 days of your flight for pets flown in cargo. All requirements can be found on the airlines website. When you book your ticket let the airline know that you will be traveling with a pet. Only so many pets are allowed per flight. Smaller dogs and cats can fly in cabin under the seat for a fee. Make sure to check your airlines website for the correct size carrying case for your pet. Flying your pet as cargo is tricky. Pets can only fly cargo in certain temperatures which makes it tricky when transferring during the summer months. So you will have to plan accordingly.

Government Travel Charge Card

Every member needs to have a government travel charge card. This card will be needed for your move to St. Thomas. You will be using the card for your food and hotel during your TLA period. If you do not have a card I strongly encourage you to get one ASAP. Travel claims may take some time to be processed. Make sure you can pay back your GTCC even if you don't get your travel claim money back in time.

TLA with dependents

Members reporting overseas receive up to 60 days of TLA. The TLA rates for St. Thomas are \$240.00 per night for lodging and \$105.00 per day for food. If the

member has more than one dependent, the member will receive a higher per diem rate. For each child over the age of 12 the per diem is raised by 35% and for each child under the age of 12 the per diem is raised by 25%. In order to receive the full per diem amount the member must be staying with at least one of their dependents.

Single or Unaccompanied TLA rates

If the member is single or has no dependents with them they will only receive 65% of the per diem rate. This is critical and something to be aware of since you will likely reside in a hotel for more than two weeks. Recommend finding a hotel within the 65% price range or it can get expensive when you account for all the eating out as well.

Fees not covered by TLA

TLA will not cover parking or pet fees. Members moving to Puerto Rico, St. Croix, or St. Thomas are not authorized rental cars. Plan to ship your car accordingly.

TLA Claims

TLA claims are made every 10 days, no less, in the Admin office. You must send your YN a copy of your PCS orders and an itemized hotel receipt (can be done via email) in order to process your claim. Receiving funds from TLA claims can take a month or more.

Remember you cannot be on OHA and TLA at the same time. Your TLA stops the day your lease starts.

Helpful military transfer websites

<http://www.defensetravel.dod.mil/site/ohaCalc.cfm> OHA Calculator

<http://www.defensetravel.dod.mil/site/colaCalc.cfm> COLA Calculator

<http://www.defensetravel.dod.mil/site/perdiemCalc.cfm> Per Diem/TLA rates

Hotels in St. Thomas

These are the most used by incoming personnel however; there are a lot more options if you have a vehicle. Consult your sponsor if in doubt.

***Members without dependants are encouraged to contact the hotels directly for their rates as most will quote the full government rate, which is substantially higher than the single/without dependant TLA rate (65%).**

Marriott Frenchman's Bay

<http://www.frenchmansreefmarriott.com/>

340-776-8500

Best Western Emerald Beach Resort (closest to airport)

www.emeraldbeach.com

Toll Free: 800-233-4936

Phone: 340-777-8800

Bluebeard's Castle Resort

[Bluebeard's Castle Resort](#)

Toll Free: 800-438-6493

Windward Passage Hotel (walking distance to MSD)

www.windwardpassage.com

Toll Free: 800-524-7389

****There are also a lot of VRBO's on island but they're not likely to be as flexible with reservations as your typical hotel.**

Things to Know Immediately Upon Arrival

If you are having an emergency situation (fire, medical, police), **CALL 911**, this service works here just like in the states. If you require further assistance, call the **Sector Command Center 787-289-2041, MSD St. Thomas Duty Phone 340-344-3537 or BFD St. Thomas Duty Phone 787-424-3511.**

If you are admitted to the hospital, contact the MSD Supervisor at 340-998-9223 or BFD Supervisor 787-424-3510.

To Rent or Not to Rent a car

Car rentals are expensive here (you'll understand why when you see all the dented cars driving around). Just be sure to check if your credit card offers insurance OR consider purchasing the extra insurance from the rental company. Still it can be a good idea to start to get your bearings before your POV arrives. Most of the major rental car companies have offices here.

POV

There is limited public transportation available on island. For this reason, it is **strongly recommended you ship your POV well ahead of your arrival (recommend 30-45 days)**. It also is NOT a good idea to bring new vehicles to the island. Roads are very rough and filled with potholes. 4X4 vehicles such as jeeps are the preferred vehicle on island and may bring you a profit upon departure.

If you provide power of attorney and other necessary official documentation personnel currently stationed at St Thomas can retrieve your vehicle for you and have it waiting for you upon your arrival. Military personnel are exempt from registering their vehicles in the VI as long as they maintain current registration with the state that the vehicle is registered in.

You can check on the location of your car using www.whereismypov.com or calling the PR Vehicle Processing Center at 787-782-6544.

** Please ask your sponsor and/or contact Sector Legal Office (787-729-2370) to find out about **shipping a 2nd vehicle to St. Thomas**. Please be aware that the cost to ship the 2nd vehicle is “out of pocket” & BEFORE you ship contact SSJ Legal to ensure you receive accurate information and assistance to avoid paying taxes associated with the 2nd vehicle.**

Set up TRICARE Overseas

Fill out your TRICARE overseas form and sign up for a PCM through **Nelida Lazu** 787-729-2334, Beneficiary Service Rep., at Sector San Juan in the medical offices.

Household Goods

You can contact the Transportation Assistant at Sector San Juan, **Mr. Tom Velez at 787-729-2316** for more information about whether your household goods shipment has arrived to the island, when to expect arrival (it usually takes 30-60 days) and arranging delivery. It is wise to touch base with the shipping company often to check the arrival of your household goods.

Getting Mail in St. Thomas

Most residences here do NOT receive mail delivery. You have the option of obtaining a P.O. Box but most members forward their mail to the unit. Be advised that upon departure from St. Thomas you will have to individually change your address for all accounts as mail CANNOT be forwarded from a business address. The following is the mailing address for the unit:

Marine Safety Detachment St. Thomas
3300 Veterans Drive
St. Thomas, VI 00802
Attn: YOUR NAME

A lot of places will not ship to St. Thomas or they charge an arm and a leg. If you want to order something online and shipping costs are too high or they won't ship to St. Thomas send the package to a family member in the states and have them put it in a USPS flat rate box and ship it to St. Thomas. It's the cheapest way to go.

Living on the Economy

No government housing is available on the island of St. Thomas. Electric bills can be quite high and water supply is typically via cistern (large water catchment tank under most homes). Make sure to get a good landlord and lease. Make sure to bring or email your lease to the lawyer (Mr. Jose Suarez 787-729-2370) at SSJ to look it over before signing. You can look for places on craigslist as well as the websites below. It is recommended you have a realtor show you around. Be patient as most realtors and property owners are on "island time" and not very prompt in returning calls.

The majority of personnel reside in privately owned residences which are leased out by their owners. It is common to see a large home divided into a duplex or multi unit dwelling. There are few detached single family homes. Homes with stateside conveniences such as fenced yards, flat driveways, and garages are almost nonexistent. St Thomas' terrain is steep and hilly, and driveways and roads in general can be difficult or intimidating to navigate at first however it is typically a short adjustment period. Keep left. There are only a handful of traditional "apartment complexes" on St Thomas. Most people live on the east end near "Red Hook" or on the North side of the island. The North side of the island is also known as the "cool side" as it receives an almost constant ocean breeze depending on your exposure.

There are a multitude of other places which are great areas, however, a distance of a quarter mile can change a great area to an area you don't want to be in. It's best to evaluate locations on a case to case basis through personnel currently stationed at the unit. The use of a realtor can dramatically facilitate locating a place to live. When relocating to St Thomas you can see almost every place available in a handful of days. It is normal to spend the full TLA period in a hotel waiting for something to come available.

Below are a few realtor websites for those used by current or previous members of MSD St. Thomas.

Calypso Realty

www.calypsorealty.com

St. Thomas Real Estate

<http://stthomasre.com/type-of-property/st-thomas-long-term-rentals>

Seaglass Properties

<http://www.seaglassproperties.com/>

John Foster Realty

http://www.usvi-realestate.com/prop1_lease.php

Blue Water Realty

<http://www.jackiemarin.com/featured-searches/rentals/>

Internet Providers and Cable

The main internet providers consist of Choice Wireless, VI Broadband, and Innovative. Cable is available through Innovative and Dish Network is available as well. Depending on your location on island determines who can best provide service. Premium services typically average about \$100/month for internet and an additional \$40-50 for cable or satellite.

Overseas Housing Allowance (OHA)

OHA is different from basic allowance for housing (BAH). The OHA entitlement covers housing up to a certain amount based on rank and dependency status. Unlike BAH, the member is not allowed to pocket any money saved by renting a property for less than the allowed OHA. In addition, you will receive a utility allowance to offset the high cost of electricity (see links in previous section).

Child Care and Schooling

St. Thomas Public Schools

Statistics regarding U.S.V.I. Public Schools can be found at the following link:

<http://www.vide.vi/>

There are also several private schools on island. ****Members are responsible for any private school tuition. Since the public schools are accredited, the DOD no longer funds private education for dependants.**

Daycare

Childcare for children under 4 years of age can be supplemented by the Child Care Subsidy Program. The daycare must have a letter of accreditation or have a child care provider's license to qualify for the program.

More information and the application process can be found at:

http://financeweb.gsa.gov/childcare_portal/childcare_coastguard_process

<U:\2014 Child Care Subsidy Program Update.doc>

Medical Care in St. Thomas

Disclaimer: If you or one of your family members has a medical condition, St. Thomas may not be the place for you.

Military personnel and dependants go private sector doctors for all medical and dental care and referrals.

There is one hospital located on the island: <http://www.rlshospital.org/Home.aspx>. For highly specialized care you may be referred to medical providers in Puerto Rico or the mainland United States. Specialized care will be handled through Tricare and the D7 HSWL representative located in Puerto Rico.

Auto and Renters Insurance

USAA will insure your auto but may not insure renters if the member is below an E7. If you are not insured with USAA check with your company to make sure that they will insure you while you are stationed in St. Thomas.

Shopping in St. Thomas

There are limited shopping options on the island and most members resort to ordering online from Amazon, Wal Mart, Target, etc. We do have (2) K-Mart stores, Home Depot, and several auto parts stores. Members normally buy their groceries at Cost U Less, Price Smart (spin off/Caribbean version of Costco), Pueblo, Fruit Bowl, Gourmet Gallery, or the new gourmet market in Redhook. Because everything is shipped in the most popular day for shopping is Monday due to the limited shelf life of fruits, vegetables and other perishable items. You will also find it difficult to get everything you need at one location and may need to make multiple stops.

The only fast food available on island is McDonald's, Wendy's and Subway.

Cell Phone Service

The only two cell phone companies that work in St. Thomas are Sprint and AT&T, with AT&T being the preferred carrier. Verizon does not cover the USVI.

Personal Firearms

It is strongly recommended you leave firearms in storage when transferring to the USVI. It is very difficult to obtain permits to carry and there are strict requirements

for reporting prior to bringing firearms in to the territories. More information and contact numbers for the local police department can be found at the following link: <http://www.handgunlaw.us/states/usvirginislands.pdf>.

This document is NOT meant to deal with every possible detail or scenario about life in St. Thomas. Rather, it is for you to begin to understand and prepare yourself for life in the Caribbean. We know that you are going to have many questions and we hope this document has provided the answers to most of them however, we encourage you to contact your **SPONSOR for any additional questions or concerns you might have.**

Sincerely,

Coasties and Spouses of MSD/BFD St. Thomas!

<http://www.uscg.mil/sectorsanjuan/msdstthomas.asp>