



THE UNITED STATES VIRGIN ISLANDS
DEPARTMENT OF JUSTICE
OFFICE OF THE ATTORNEY GENERAL

CLAUDE EARL WALKER, ESQUIRE
ATTORNEY GENERAL

June 23, 2018

Thomas Musante, President
American Insurance Group, Affordable Housing
777 S. Figueroa St. Fl. 16
Los Angeles, CA 90017

Re: Bellevue Village, 9-41 Estate Bellevue, St. John, USVI

Dear Mr. Musante:

I am writing to request that American Insurance Group, Affordable Housing, ("AIG") take immediate action to rehabilitate its property known as Bellevue Village, located at 9-41 Estate Bellevue, St. John, U.S. Virgin Islands ("Bellevue").

Many Bellevue units have sustained severe damage due to the 2017 hurricanes that hit the U.S. Virgin Islands. While some period for recovery is understandable, the residents continue to suffer substantial deprivations and hardships. The residents have formed the Bellevue Village Tenants Association, and although I have learned that AIG's property management firm has made a verbal commitment to grant them a short-term rent abatement, AIG must immediately take action to rehabilitate these units to meet standards of habitability.

I am gravely concerned that a significant period of time has passed since the hurricanes, but appropriate measures to substantially rehabilitate the damaged units have not taken place. Currently, many Bellevue residents have units that are unfit because of conditions such as the following:

1. no ceilings;
2. the proliferation of mold;
3. no hurricane shutters;
4. infestation of termites and cockroaches;
5. missing cabinets;
6. dilapidated appliances;
7. cracked tiles;
8. damaged interior walls;
9. damaged porch railings;
10. blown out windows; and
11. damaged locks.

Thomas Musante, President
American Insurance Group
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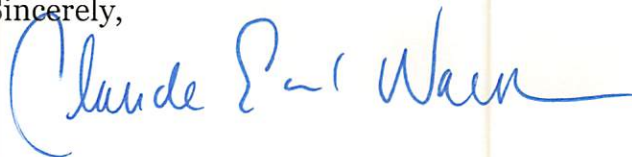
You are hereby informed that AIG's conduct in failing to conduct necessary repairs may violate the consumer protection laws of the Virgin Islands. Each one of these habitability issues may be quickly remedied, without further major disruption to the residents.

AIG must, within fourteen days from today, submit to me an acceptable rehabilitation plan, with a firm schedule for repairs. You must also keep the residents informed of your plans and deadlines. AIG must make all repairs to put Bellevue in a fit, reasonably safe and habitable condition for the residents.

As you may know, St. John has an extremely limited housing stock, and the residents do not have another place to live on the island. Furthermore, they do not want to live anywhere else because Bellevue is their home. They continue to pay their rent to you, despite the conditions in which they have been forced to live for nearly a year.

AIG is one of the largest financial services and insurance companies in the world, and so, you have the resources to address the intolerable conditions of Bellevue's residents and to meet your obligations to provide safe and fit housing.

Sincerely,



Claude Earl Walker, Esq.
Attorney General

cc: Bellevue Village Tenants Association