



2014

HURRICANE TIPS PROVIDED AS A COURTESY TO OUR CUSTOMERS

KEY SURVIVAL CONCEPTS

HURRICANE WATCH: HURRICANE IS POSSIBLE WITHIN 48 HOURS.

HURRICANE WARNING: A HURRICANE IS PROBABLE WITHIN 36 HOURS.

ELECTRICITY: will be cut, for purposes of public safety, usually an hour or two before the storm arrives. Understand that there will be no electricity for an extended period of time after the storm passes. This could stretch to as long as several months, depending on the amount of damage incurred and the extent of repairs necessary to bring the electrical distribution system back on line. Generators will start to become available; however, it may take weeks before you get access to one.

WITHOUT ELECTRICITY, THERE IS BASICALLY NO WAY TO:

- Pump gasoline
- Refrigerate food
- Wash clothes
- Conduct banking services
- Insure the safety of the public water system
- Insure that your job or source of income will be available
- Fill pharmaceutical or other medical prescriptions
- Operate either telephone or internet systems

CASH WILL BE KING. There will be no electricity to operate ATM's, cash machines, and credit card machines. Get to the bank and get at least two weeks worth of cash. Use checks for payment whenever you can; however, be prepared to hear "Cash Only" and "No Checks Accepted". In most circumstances, credit cards will be worthless until electricity is restored.

BEFORE THE STORM ARRIVES:

Print this tip sheet out for future reference. Make copies for friends, family and neighbors.

Consult your phone book for inundation maps. If you live in an inundation zone, be prepared to evacuate if ordered to do so by civil defense authorities. Be advised that most of the people who lose their lives in a hurricane do so because of the storm surge. These storm surges are generated by the higher than usual tides that are generated by the extreme low pressure created under the eye of the storm. The storm surge moves in like a vast dome of water upon the land, with wind-whipped waves on top of that surge.

Top off your gas tanks.

Start eating perishable foods. Keep non-perishable foods for later. Defrost and prepare frozen foods. As freezer space becomes available, start making ice in the largest containers that you have. Store the ice as well as the prepared foods in coolers. Keep making ice up until the very last minute. Your refrigerator will hold a chill for several hours after the storm if you keep the door closed.

If you have babies, make sure that you have enough baby formula and other baby supplies to last two to three weeks.

If you have pets, make sure that their needs are prepared for and will last for two to three weeks.

Do your laundry including bedding. Do not remake your bed as you may be sleeping elsewhere and you may need to stay under your mattress during the storm. It may be several weeks before you can do your laundry again.

Pay at least a week's worth of bills in advance and make sure your payments get to the post office as early as possible before the storm arrives. Assume that mail will not be delivered or picked up for at least a week after the storm. Creditors generally do not care about excuses. Some mortgagors will allow a grace period for mortgage payments, however, interest keeps accruing and you will find that ensuing payments will include a larger proportion of interest. If you can afford to keep your mortgage payments current, do so.

Store as much drinking water as possible in clean containers. There will probably be some water available for a couple of days after the storm through your local utility,

however, it should be assumed that any water available in your home after the storm has not been purified. The water may be contaminated. It should be used for bathing and washing purposes only. If you must drink water from your local utility, it should be boiled for at least five minutes before any human or animal consumption.

Insure that you have at least a two week or more supply of necessary medications. If not, get your prescriptions refilled.

Keep your radio tuned to your local Civil Defense station for important updates. You will find that you will be listening to this station for an extended period of time and that the station will provide an invaluable source of critical and useful information.

Make all phone calls that you deem necessary. Anticipate an interruption of phone service.

Check with your attorney and insurance agent to make sure your papers are in order.

Secure all loose items that are outdoors, as they will become flying missiles that will damage your home or your neighbor's homes. Help your neighbors to secure items as well.

Assume that your house will collapse from the pressures of the wind. Touch bases with your neighbors and offer your home as a sanctuary in the event that they suffer a similar fate. Develop an escape plan. Include a meeting place away from your home with your family and/or roommates.

Mattresses provide a good cover in the event that you should lose your roof during the storm.

Back up your computer and make diskettes and/or cd's of all important files. Assume that your computer will get wet and accordingly, wrap your computer's cpu (tower) in several layers of plastic or towels. Likewise, wrap up televisions, stereos, etc. in plastic. Large garbage bags work well for this purpose.

Purchase non-perishable foods, batteries for radios and flashlights, tarps to cover roofs (after the storm), candles and matches. Charge your cell phone, turning it on only periodically to check for messages. You may not be able to recharge batteries for weeks.

Purchase multiple vitamins and start taking them. Your diet will change and will not return to normal for weeks or perhaps months.

Secure all items of value. Remember to protect photos and photo albums.

Make a last minute trip to the dump to get rid of household trash and garbage before the storm arrives.

Board up all windows, larger ones first. While the taping of windows helps, in actuality breaking glass can cut through tape. Tape will offer only limited protection, but it is certainly better than none at all.

If you feel that your home may not provide the safety that you feel is necessary, find the location of your nearest shelter. Take clothing for three days. You should also take bedding, medicine, food, drinking water, games and toys for you and your children. Shelters normally will not accept pets, leave them at home. Roads may be congested with people trying to take care of their last minute arrangements. Evacuation to a shelter may take longer than expected. Plan to leave for an evacuation shelter early.

AS THE STORM HITS:

The winds will start to pick up a few hours before the main body of the hurricane arrives. Make a last minute check of your home to make sure outdoor objects are secured and windows are boarded.

Stay inside and preferably away from windows in an interior room.

Pay attention to the direction from which the storm comes and open windows in your home on the opposite side, in the lee, of the direction of the wind. This will help to lessen the chances of wind damage to your home by equalizing pressure inside and out. Continue to pay attention to the direction from which the winds come and accordingly close windows on the windward side of your home and open them on the leeward side as the winds shifts and the storm passes.

Be very wary of open flames (candles), the fewer the better during the storm.

Don't Panic! While hurricanes can be quite frightening, the vast majority of people survive.

Keep your battery operated radio on during the storm. Have your radio tuned at all times to the local civil defense station as long as that station is able to broadcast. If broadcasting stops on your local civil defense station, you may still be able to pick up stations "off island" that will help distribute important information as to the storm, its severity, location and other details.

If you are in the path of a direct hit by the "Hurricane's Eye", (the extreme center of the storm), you will notice that the winds build up to a peak and then suddenly die down. Do not confuse this with the end of the storm, stay inside, and be prepared for the winds to come from the opposite direction, usually within a few minutes. If the eye is passing overhead, then the backside of the eye becomes the most dangerous part of the storm. The winds will start up again with the same intensity as they dropped off with when the eye first passed. These winds will then gradually decrease, which will take a few hours.

Do not go surfing during any part of the storm!

AFTER THE STORM:

Remember that everyone you deal with for the next several months has also undergone a very traumatic event, treat each other civilly. There is only so much that can be done in the aftermath of a hurricane, and it all takes an incredible amount of patience and compassion. Treat others as you would wish to be treated.

There will be minimal means of communication.

Take photographs of the damage to your home or business for insurance purposes, before you start any cleanup and rebuilding.

There will be lines for everything. Be patient and keep your sense of humor.

Keep your radio tuned to the civil defense station. It will be an invaluable source of information.

Perishable food should be consumed as soon as possible. Bury food that you think is unsafe for consumption in your yard. Place a large board over the burial area so that loose dogs will be less apt to dig it up.

Don't go sightseeing. It only wastes gasoline and creates added congestion on those roads which are navigable.

Help clear roads in your area of glass, nails, green waste and other debris. The National Guard will conduct an "island-wide cleanup sweep". This may not occur until several weeks after the storm.

Food will be available from a variety of places including restaurants, convenience stores, school cafeterias, grocery stores, etc. Many places will be giving away perishable food in the first days immediately following the storm. There is no need to hoard!

Within three to four days after the storm, if the island has been declared a disaster area, the National Guard will begin to offer three meals a day in many locations. They will also offer potable (drinkable) water and ice, if available. The Salvation Army usually has a large cache of non-perishable food available as well.

FEMA (FEDERAL EMERGENCY MANAGEMENT AGENCY) usually arrives and sets up operations within a week after the storm. FEMA is extremely organized and offers a wide range of services for those affected by the hurricane. Be prepared to prove residency via a utility bill, mortgage payment receipt or other identifying document. FEMA also offers some paid employment opportunities, don't be afraid to ask. Of main interest is the low interest loans made available for rebuilding homes and for restarting businesses. Keep in mind that these loans need to be repaid and that they are later reassigned to banks who don't necessarily want them.

Paint the name of your insurance agency on a large board or on the side of your house so that adjusters know which properties to inspect.

Check with your employer to see when you are expected to return to work

Home and business insurance policies usually contain a clause that allows for reimbursement to the owner for cleanup after the storm, which is a good business opportunity for entrepreneurs.

Be wary of driving too much after the storm. Gasoline may not be available for days or even weeks. Be prepared to purchase gas wherever you can. Also, a side effect of the clean up after the storm is a multitude of flat tires from nails and other debris in the roads.

Report any suspected price gouging immediately to the police, civil defense radio station or the mayor's office. Do not buy items that you feel are overpriced. Let the retailer know that you are going to report them for any suspected price gouging.

Do not go near the debris of someone else's house or business as this could be construed as looting.

Hire local contractors that employ local residents, which keep the post-disaster money on the island. Carpet bagging contractors from the mainland do not necessarily comprehend the nuances of home construction in Hawaii, nor do they have the contacts to get needed materials for your rebuilding effort, nor the licenses to build here. You want whatever work you have done on your home or business to be fully permitted by the county. Mainland contractors tend to ship their profits elsewhere. Starting and keeping the money circulating on the island is necessary to help restart the economy.

If you feel that the aftermath of the storm is just too overpowering at times, (and you will), get away from it all. Fly to another island and enjoy a little time in a place that is not damaged. It does wonders for the psyche.

Consider renting out your spare bedroom during the interim. It can be a source of much needed income and will help someone less fortunate than you.