

All Hawaii homes are vulnerable to big storms

HPS provides storm protection products & service

Well, it's El Nino time again in the Islands. Bet you think that shiny new house, that venerable 1930s mansion or that concrete high rise have no worries when it comes to big wind and rain storms? Canceled your hurricane insurance now that the house or condo is paid off?

Think again because there is not a dwelling in this state that couldn't use something minor or major for protection against the ravaging effects of a howling wind and water event.

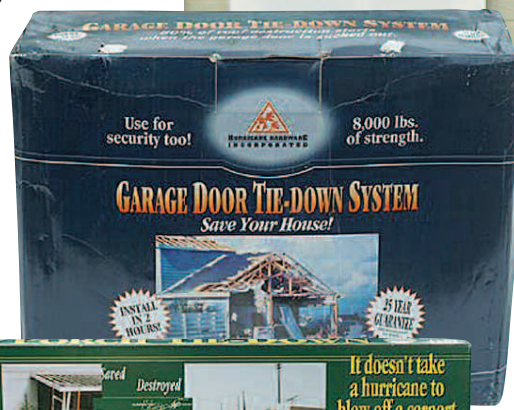
Who says? Well, just about everyone connected to disaster preparedness — federal, state and county civil defense officials, NOAA (National Oceanic and Atmospheric Administration) and its weather branches, proper-

ty insurance companies, building code officials, manufacturers of damage loss mitigation devices such as the \$900-million Simpson Strong-Tie Company and Hawaii's two-decade, storm protection technical contractor leaders — HPS Hurricane Protection Services Division of General Engineering and General Contractor HPS Construction Services, Ltd.

"We have inspected over 3,000 houses and condos in our nearly 20 years specializing in storm protection products and services," said Gerry Peters of HPS.



Hurricane Protection Services provides window storm panels and other devices to help protect your home.



"We have never found one which didn't need something to get it ready for our long overdue big storm hit.

"It is wise for safety,

peace of mind and financially to invest the relatively modest amount it cost to better prepare your dwelling. Check the fine print of your hurricane in-

urance policy. It is different than your fire protection terms. The average deductible is 2 percent or more of insured value, or \$6,000 to \$10,000 before they have to give you even one dollar of claim money.

"They have doubled it the last few years, and blamed it on Hurricane Katrina. However, nearly all of them will give you yearly reductions of \$200 all the way up to \$600 per year for hardening your house's wind resistance."

Here's the lineup by category HPS has charted:

■ **All houses, townhouses and condos.** Window breakage protection, especially sliding glass door and window sets, which are prone to pop off the tracks in high winds and also break into many pieces, even with window tint film on them since the code requires that they are made of tempered safety glass like car windshields. HPS

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Protect

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products are available for \$50 to \$1,000 per window.

■ **Structures with roll-up garage doors.** Tracks are weakly connected to the garage posts or studs and need additional original equipment type brackets, as well as deployable garage door tie-down kits. HPS products are available for \$120 to \$600 per door.

■ **Structures with carports.** These are everywhere and look and act like giant wings. They are infamous for blowing off, even in winter storms. They need to be doubled up in number of hurricane clips and also have simple-to-deploy, roof-corner tie-down strap kits, which go directly from the roof tops down to concrete slabs or blocks.

HPS products are available for \$100 to \$200 per carport.

■ **1920s to early 1990s wood-framed houses and townhouses.** These have roof systems basically just resting on the wall systems with the angled tips of “toenails,” often barely still in



Weather-coated hurricane clips just before final finish painting.

position or rusted out. Over the years, these roof structures expand, contract, bend, move or dislocate, yet homeowners of old houses rationalize: “Well, it made it through Iwa and Iniki,” even though those storms may not have been near their area and the structural dislocation from all those years and near de-

structions have sight-unseen put the roof in a pre-weakened position to be blown off next time.

HPS carries Simpson’s engineered, tested, Hawaii Structural Engineers Association and State Insurance Division-recommended hurricane connectors (hurricane clips, ties, straps, brackets, braces). They are

barely noticeable, weather protected with extra galvanization and coatings by HPS, and provide essentially a band of steel around the roof-to-wall connection equivalent in lay terms to adding a dispersed 40,000 to 60,000 pounds of weight on your roof. They also keep the structure standing square against the uplift and side push of storms.

HPS products are available for \$1,200 to \$2,600 installed and are generally free after a few years of insurance annual discounts.

■ **Late model houses built to code (80 mph for Hawaii).** HPS products available for these homes include window protection, garage door and tracks hardening, and additional hurricane connectors for large wing-like areas and peaks.

HPS Hurricane Protection Services and HPS Construction Services, Ltd. can be reached at 847-4400 or at hurricaneprotect.com and hpsconstructionservices.com. Gerald Peters is content producer and co-host of “Fixitfridays” on “The Mike Buck Show,” Fridays 3 to 4 p.m. on AM830 KHVH.