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# AARP Editorial | Disaster Preparedness & Getting Ready for Hurricanes and Natural Disasters

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Every year, from June 1 to November 31, throughout the Caribbean and the US, we are on alert as waves in the Atlantic, and the Pacific oceans develop with chances to become hurricanes. This time of year is Hurricane Season.

Aside from the season, other events take place near and sometimes within the territory. In the neighboring island of Puerto Rico and the Atlantic waters, earthquakes continue to occur, and they are cause for concern. In St. Vincent, the volcano, when it erupts, sends volcanic ash up its crater. The ash travels through the air and settles on cars, rooftops, open porches, and everything in its path.

Natural events that can affect the Virgin Islands include Tsunami, Floods, and even Fires. Residents must prepare and be ready ahead of these disasters. Many in the VI feel preparation is limited to begin the first day of Hurricane Season, but preparing for any disaster should be a task to complete all year round.

There are many ways to prepare. To keep yourself and your family safe and ready, here are some tips.

### Top 3 Most Important Things to Remember and Have Ready

Recently, the Director of the VI Emergency Management Agency – VITEMA, Daryl D. Jaschen, shared with AARP-VI the three most important things to keep top of mind when preparing for a hurricane.

1. Develop a plan of how you as an individual or family will prepare for an event, for example, a hurricane. Include in the plan where you will go, how you will communicate with others, what documents you should take with you, and everything that makes you feel prepared.
2. Emergency Kit - Have a kit that is customized to you and your needs. It should include supplies in case you stay at home or will go to a shelter. Some of the essential items are flashlights, a battery-operated radio, and canned food. Visit the link to learn more about what other things should be part of an Emergency Kit  
<http://www.vitema.vi.gov/ready/build-a-kit>.
3. Be Alert - Be aware and keep aware of what is happening in your surroundings so that when the agency sends its alerts through its system or by radio, you can take action. Being alert includes tuning in to the National Weather Service and signing up for Alert VI and the Elder, Dependent Adult, and Disabled Persons Disaster Registry. To sign up for Alert VI, visit this link <https://member.everbridge.net/892807736729008/login>. If you are 60 years old and living alone or are disabled, no matter the age, and living alone, you can sign up to the Disaster Registry. To sign up, call 340- 774-0930 ext. 4018 in St. Thomas, 340-776-6334 in St. John, and 340-773-6330 in St. Croix. Someone may contact you to determine your needs before a natural or man-made disaster.

Visit VITEMA's website at [vitema.vi.gov](http://vitema.vi.gov) to download checklists for earthquakes, tsunami, and hurricanes and access other resources.

### **Be Financially Ready – Financial Readiness**

AARP-VI interviewed the Director and Assistant Director of VI Banking, Insurance, and Financial Regulation, Gwendolyn Hall Brady, Esq., and Glendina Matthew, Esq., who shared the importance of Financial Readiness before disaster strikes. Some of the tips mentioned involved the home and essential documents. A list of things to make sure are in place to be ready for a disaster include:

1. Verify your property protection documents and ensure that they are up to date. Reach out to your provider if you have questions or if they need updating. Make sure you complete this way ahead of Hurricane Season. Do not wait until June 1 to begin this process. Become familiar with your property protection documents.
2. Verify that your property title is correct and up to date. Visit the VI Recorder of Deeds Office to check and ensure the title reflects correctly. Make sure the property is, in fact, in your name.

3. Make an inventory list of your personal belongings. Keep it in a safe place, such as your Emergency Kit that you will carry along with you if you go to a shelter or have handy in your home.
4. Keep documents such as the Title and Deed of your property and property protection documents with you if you go to a shelter. If you stay home, keep them in a safe place.

Access the VI Banking, Insurance, and Financial Regulation education materials by visiting [ltg.gov.vi](http://ltg.gov.vi). If you have questions, contact the office in St. Croix at 340-773-6459 or St. Thomas/St. John at 340-774-7166.

**Submitted to the Consortium by AARP.**

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