The following demonstration is based off the report by Dr. Ian Robertson and Gary Chock. You may be able to do most of the work yourself, but first, seek the advice of a licensed structural engineer. The work can reduce earthquake and hurricane damage.
Single wall houses on post and pier foundations are easily damaged from earthquakes and hurricanes. The posts sit on a termite pan, with no connections and are held by friction.

Robertson & Chock, 2009
The retrofit options are dependant on what seismic zone the house is in. Even for the most seismically active area, the south portion of Hawai‘i, the retrofits can provide earthquake and hurricane protection. For these areas shear walls may be needed also.

Proximity to the coastline is also a factor.
Other factors to consider besides the seismic zone are number of stories, post spacing, post height, and the ratio of the tallest post with the shortest.
New Simpson Products Make the Retrofit Easier

- Shorter Hold Downs – HDU2

- Knee Brace Stabilizer

- Timber HEX Screws

- Titen Heavy Duty Concrete Screw Anchor
Long Hold Down and Epoxy Anchor Bolt

Short Hold Down and Epoxy Anchor Bolt

Short Hold Down and Heavy Duty Titen Concrete Anchor Screw
Use the hold down most appropriate given the post height.
Procedures

Remove decorative fencing with multi-tool, hammer and small nail-trim remover.
Install Simpson Strong Tie AC4 connector to inside post and beam.

Use 3.5 inch 16d nails and a palm nailer.
Knee brace stabilizer (Simpson KBS1Z) installed for all knee braces.
Trace outline of hold down on termite pan.

Cut termite pan with snipet.

Fold down or hammer down termite pan against tofu block. Do for inside and outside.
Attach 2” X 4” between post and edge of tofu block.

Attach Simpson HDU2 hold-down to 2” X 4” and concrete foundation.
Repeat process for outside of post with 2” X 4.”

Attach HTT5 hold-down to 2” X 4” and concrete foundation.
Drill hole with rotary hammer, clean hole of dust with air spray and brush and fill with epoxy. Set anchor screw and hold down.
A short hold down (HDU2) and concrete anchor screw eliminates the need to epoxy. Drill hole with rotary drill and screw in anchor with impact driver (left and middle). Treat for corrosion with zinc rich galvanizing spray, primer and paint.
For short posts, complete for all exterior posts and double the corners. Refer to the 2009 report and supplement for post retrofit spacing.
HPT hurricane clip on each rafter. See Part 4 of the Homeowner's Handbook on procedures.

Each Exterior Post - Retrofitted
This single wall house on O‘ahu now has a continuous load path.

Depending on the carrier, there are potential discounts on hurricane insurance for the different retrofits based on the stronger house and the reduced risk of property damage. This will vary with each company.

Hurricane Clips – 10%

Foundation Upgrades – 10-12%

Upgrades are cumulative, so total discount for this house is up to 22%.

One quote for this house went from $1,184 to $932.