Kristy Millar is surrounded by water and she can’t touch bottom, but she isn’t in a pool or a lake or the ocean. She’s clinging to a bush in the yard of her house in Fort Myers, Florida.

You could see wind. It was a wall of white dots coming at you and I just, in my head I’m like, “That’s the wind. That’s the wind picking up the water and like slamming it at you.”

Kristy is in the middle of Hurricane Ian trying to get her 3-year-old son to safer ground.

I don’t know how high the water was, but my car was underwater and at this point my son was screaming his daddy’s name and I knew I had to stay calm for my son.

Kristy knows she’s got to make a move. Her neighbor’s house is on higher ground, but getting there will mean swimming because her street is now ...

A gushing river with a current that could sweep us into a preserve where no one would know where we were.

I’m Torah Kachur and this is Tell Me What Happened. True stories of people helping people. An original podcast by OnStar. Every day when you wake up, you don’t know if you’ll be a person who needs help or if you’ll be a person that helps someone else. It’s important to remember that it’s in all of us to be either one of those things every day. Wednesday, September 28th, 2022, Kristy Millar and her husband Anthony have been preparing for a big storm, talking to neighbors, watching the news, getting their house ready.

We have metal shutters that we put up, so we started putting those up. We knew our streets flooded, so we had our kayaks in the garage with the paddles.
I brought the life jackets inside the house. We took our jet ski out of the water and put it on the side of the house.

**Torah Kachur:**
Kristy’s thought of all the possibilities.

**Kristy Millar:**
I did have a hotel booked just in case. I figured if anything, I can work on the east coast of Florida while this whole storm was happening because the rest of the world keeps moving.

**Torah Kachur:**
Kristy sells building materials, items that are in high demand before and after a storm. For a while it sounds like Tampa, 130 miles up the coast, is going to get the worst of it, but Kristy wants to be ready for anything.

**Kristy Millar:**
I’m worried because I have a child and a husband that I dearly love and I have a family that doesn’t live in the state and they hear about this huge hurricane coming and “Get out. What are you doing? Leave your house.”

**Torah Kachur:**
But it’s hard to know if that’s the right thing to do.

**Kristy Millar:**
You don’t know what you’re going to get. Gas stations might not be open. Roads might be blocked, so it’s trouble to leave and it’s trouble to stay.

**Torah Kachur:**
This is Florida after all, people are used to tropical storms. Plus in the days leading up to the hurricane, Lee County, where Kristy lives, didn’t issue an evacuation order, so Kristy and her husband decided to stay. They bought the house a few years ago and they want to keep it safe.

**Kristy Millar:**
We wanted to see how it held up. We wanted to be inside of it, so we wanted to be able to jump and get ready to fix something if we had to.

**Torah Kachur:**
When she wakes up on Thursday morning, Kristy knows it’s going to be bad.

**Kristy Millar:**
I felt the pressure in my head that it was coming and you heard the winds outside. There’s no light coming in, can’t see outside, so you don’t really know what’s going on, but you could feel the pressure. I’m like, “Okay. It’s here.”
Torah Kachur:
At 10:30 the power goes out.

Kristy Millar:
My family’s calling. Friends are calling, “Get out, get out of the house,” and I’m like, “Trees are down. You can’t get down the roads.” So might as well hunker down is what they say.

Torah Kachur:
And then the plan to hunker down, it gets complicated.

Kristy Millar:
So all of a sudden my son said, “Mommy, there’s a pool in the house.” And I said, “That’s awesome.” And I’m like, “Let’s put your life jacket on.” And then my husband said, “Look outside,” and there was over a foot of water and we were ankle deep at this point.

Torah Kachur:
Kristy and her husband reevaluate.

Kristy Millar:
The wet-dry bag was packed and we were talking about going to the other neighbor that has a stilt home and all of a sudden through my bedroom, which I can see almost like a tidal wave of water, but not huge because the water had broken through the wall of our home. There was so much out there.

Torah Kachur:
And as the water starts to equalize inside their home.

Kristy Millar:
The baseboards are bubbling, you can hear them bubbling. And then once the water equalized, that’s when the toilets went and my husband’s like, “We got to get out of here now.”

Torah Kachur:
The septic system is about to back up into the house, into the water that’s rising around them rapidly.

Kristy Millar:
Our couches are floating into the kitchen, dining room table’s floating. Everything’s floating.

Torah Kachur:
They know they’ve got to go, but they keep running into the same problem.

Kristy Millar:
We can’t open the garage because it pushes out and there’s too much water
on the other side of that door to open it, and that’s the problem we had with the back door. We’re thinking we’re trapped.

Torah Kachur:
There doesn’t seem to be any way out until Kristy remembers.

Kristy Millar:
I didn’t put wing nuts on one window of the house in the laundry room and at some point during the storm I saw the window and I saw a piece of metal fly off, like it got sucked out. So we had light coming from there. So I’m like, “The window.”

Torah Kachur:
Anthony shatters the window. Covering the broken glass with a towel, they push on the heavy metal shutter and because the wing nuts aren’t in place, it slides off.

Kristy Millar:
And we put towels around so the glass didn’t cut anything. My husband went first and then we tried to pass my son and he didn’t want to go. He was freaking out. So I just told him, “We’re going on an adventure and we’re going to be okay.”

Torah Kachur:
Once they’re all out, Anthony heads straight to the jet ski.

Kristy Millar:
It started up and then he did a loop, and as soon as he did that loop, he took in debris and that was the end of the jet ski. So he floated away with the current across the street.

Torah Kachur:
Kristy is left holding her son and two dry bags, one containing Anthony’s diabetes medications. Anthony tries to swim across the street back to them, but he can’t make any progress in the current. So now they’re stuck on opposite sides of the street, water, wind and rain raging all around them. Kristy keeps one hand around her son and holds onto a submerged bush with the other. They’re both wearing their life jackets.

Kristy Millar:
You can’t touch ground. I am not a swimmer, so I just wanted him to stay calm through the situation. That was my goal. Just everyone needs to stay calm. I saw my neighbor Sam outside and he had a pickup truck. And his truck was above water. His house is a little higher than us as well in elevation, so I’m like, okay, we’re going there.
Torah Kachur:
But to get to Sam’s house, she’ll have to cross the street. No easy task now that it’s become a river in a hurricane.

Kristy Millar:
We had two skinny, tall evergreen trees in front of our house that were taller than the roof and I used those like rope.

Torah Kachur:
But the branches only take her so far. There’s still a treeless stretch to go to reach Sam’s house. Kristy and her son are going to have to swim.

Kristy Millar:
I had my son in front of me as I was using my arms and legs, just trying to push him along as I was going, and then the bags were attached to my arms. I don’t know how I did it.

Torah Kachur:
Kristy and her son make it to Sam’s. He gets them sheltered in a screened in porch and goes back to the truck to keep an eye on Anthony, who’s stuck further down the street. They’re safe for now, but the water’s still rising and there’s no rescue in sight. Kristy focuses on her son.

Kristy Millar:
He was saying he was cold. He was like shivering and I don’t know how long we’ve been in the waters, you kind of lose sense of time. So I got him on his knees on top of the wet-dry bag and put his head on my shoulder like in a sleeping position and I just started singing *You Are My Sunshine* over and over and over, it felt like hours. I never stopped.

Torah Kachur:
This is *Tell Me What Happened*. A podcast created by OnStar to showcase the importance of a human connection when you need help, whether you’re lost on a mountainside, fending off a great white shark or trapped in a hurricane. Kristy and her 3-year-old son have found temporary safety at their neighbor’s house, but the water keeps rising. How high will it go? It’s a question Kevin Ott is asking as well. He grew up in the Fort Myers area and has lived through many storms.

Kevin Ott:
So whenever the hurricanes start coming out, me and my kids go riding around in the golf cart and we go watching all the storms coming in and watching the wind, watching the rain, watching all this stuff. I always love that.

Torah Kachur:
Kevin is used to holing up at his boat repair shop and riding out storms. He
wasn’t too worried about this one, but while he and his son are watching it come in at Fort Myers Beach, he gets a feeling.

**Kevin Ott:**
Within probably 10 or 15 minutes of us being there, that water rose almost six to eight inches and everything started getting blown away. I told my son, “We got to go find Grandma and make sure she’s okay,” because I just had this weird feeling that you know what we got to go watch on her.

**Torah Kachur:**
Grandma is Marianne Dene. Marianne lives in Island Park, same neighborhood as Kristy Millar and like Kristy, she was prepared to ride out the storm. When Kevin calls to check in, she assures him, she’s fine, don’t worry. Kevin isn’t buying it.

**Kevin Ott:**
I told my kids, “I got this bad feeling about this one.”

**Torah Kachur:**
Kevin and his kids get in his pickup truck and drive towards Island Park.

**Kevin Ott:**
And by the time we got down to the end of the road, we were probably in two and a half to almost three foot of water and I’ve got a big huge truck and when I got down to the end that you could see a truck stuck with telephone pole lines and power lines wrapped around it.

**Torah Kachur:**
They know they can’t get any further and now Marianne is calling, texting.

**Kevin Ott:**
She goes, “Kevin, it’s getting bad.” I said, “I know that, but we can’t get you.” I said, “But I’m not going to give up. Give me a minute.”

**Torah Kachur:**
But Kevin doesn’t have a minute. Water is seeping into the truck.

**Kevin Ott:**
We had about two inches of water in the bottom of the floor. I backed up and then I just hurried up and got out of there as fast as I could.

**Torah Kachur:**
Another text arrives from Marianne.

**Kevin Ott:**
She goes, “Kevin, we’re not going to make it. We’re going to die. The water’s
in here. We’re in a canoe. We’re floating in the middle of the house.” I said, “It’s okay. We’re going to make it. You all we’ve got left. I will not let you die. I’m going to go back to the shop. I’m getting a boat and I’m coming back.”

Torah Kachur:  
And that’s exactly what Kevin does. He picks up a friend’s pontoon boat. Kevin and his three kids get in and set off, using the streets like canals.

Kevin Ott:  
We’re in 130- to 150-mile-an-hour winds. I told my boys to sit up in front, keep the nose down. I told my daughter to lay down in the middle of the boat because I didn’t want no one to fall out. This wind was relentless. Never seen something like this. It was scary.

Torah Kachur:  
Despite the wind, they make good time until they’re stopped by fallen power lines.

Kevin Ott:  
We had no place to go. And I looked up and my kids, I said, “I don’t know what we’re going to do next.” And they’re like, “Dad, hold on. Look, there’s somebody up in front of us.” I couldn’t hardly see because it was just pouring so hard and the water’s rushing in.

Torah Kachur:  
Kevin inches the pontoon boat closer.

Kevin Ott:  
I was like, “Holy crap, that is somebody.” He didn’t look like he had much time left. I mean, it was awful.

Torah Kachur:  
That guy is Anthony, Kristy Millar’s husband, and he’s frantic, pleading with Kevin to rescue his wife and son. Now, Kevin’s faced with a dilemma.

Kevin Ott:  
I had to get to the kid’s grandma. We can’t lose Grandma. I wasn’t looking to save people. He was motioning to where his wife was and his little baby and his neighbor. And as I was looking over, I was like, “Oh my gosh, we cannot leave these people here,” because there was nobody else out there, no one. It was just us.

Torah Kachur:  
Meanwhile, Kristy is just trying to keep it together for her son.
Kristy Millar:
When I was pregnant and you’re giving birth, they tell you to have a focal point so you can block out pain. So I had a focal point of a peephole on Sam’s door and I’m watching the water level just stay between this nail and a peephole. And I’m like, “Okay. We’re at high tide.” I don’t need that water level to go above that peephole. That was my focal point. I just stared and sang, stared and sang.

Torah Kachur:
And then, like a miracle.

Kristy Millar:
Sam came in and got us. He said, “There’s a boat we got to go.” And I’m like, “What? None of this is making sense.” So we get out, my husband’s already on the boat standing there.

Kevin Ott:
I was like, “Oh my gosh, that lady has a baby up in the air trying to keep him from drowning with a life jacket.” She was white, that little boy was scared to death.

Torah Kachur:
Kevin gets Sam into the boat. Kristy hands her son up to Kevin’s daughter, and then it’s just her left.

Kristy Millar:
Every time I lifted with my arms, the current was taking my legs and dragging them down. So it’s like every time I would go up, I would get sucked back under the boat.

Torah Kachur:
Kristy has been fighting for hours to stay calm, to take care of her house, her husband, her son. She’s exhausted.

Kristy Millar:
And at that point I was just like, okay, you got my husband, you got my son. They’re safe. I can go now. I’m okay saying goodbye.

Torah Kachur:
But there’s no way Kevin is leaving her behind. His son gets in the water and helps Kristy.

Kristy Millar:
There was a palm tree behind us and he braced himself on the palm tree and put his hands under my feet to push me up. And then he got back in and we were all safe.
Torah Kachur:
But how are they going to get to Grandma’s house? The road is blocked by fallen electrical wires.

Kevin Ott:
My one kid looked up and he goes, “Look, dad, in between the houses, we can go that way. There’s water.” And I’m like, “Okay, I see it. You’re right.”

Torah Kachur:
Kevin steers the boat carefully.

Kevin Ott:
Grab the sides of the roofs and we’ll ease our way through it with the boat. Went into the next road and went into the next road doing the same thing.

Torah Kachur:
Finally, Kevin gets to Grandma’s house. Is he too late?

Kevin Ott:
That water was, I don’t know, eight, nine foot, 10 foot deep right at that point. We pulled up and I held onto the side of the house.

Torah Kachur:
A few of the men jump off the boat and try to get a door open. Nothing’s working.

Kevin Ott:
They kept on kicking, kicking, kicking, and nobody could get the door. The water was rushing so hard — out of nowhere it popped open. I think and hope it was Grandpa, putting his hand down from heaven and pushing it.

Torah Kachur:
Marianne, her daughter Caitlyn, and Caitlyn’s boyfriend, Colton, float out of the house in a canoe. Kevin and his kids pulled them into the boat.

Kevin Ott:
Marianne sat behind me with her dog and Colton and Caitlyn and all of them and the cat. Of all things, a cat in the middle of this thing was the funniest thing, to see a cat.

Torah Kachur:
Kevin and his kids end up rescuing a total of 12 people with the pontoon boat that day. They were way beyond capacity, even on a calm day, let alone in the middle of a hurricane. But as they make their way out of the neighborhood, they wish they had room for more.
Kevin Ott:
We see more and more and more and more and more and more people. People are screaming and crying and yelling, waving us down, but at that point, the boat set low to the water and we’d have lost all of us. It would’ve never made it.

Torah Kachur:
By the time Kevin drops everyone off at a motel, it’s getting dark. Even though he wants to, Kevin knows that with the live wires in the water and no lights, it’s impossible to go back.

Kevin Ott:
It bothered me really bad all these people, and I’d try to sleep at night and I’d see them waving and crying and oh my goodness, it was horrible. But to look at the ones we saved, like the one lady told me, she goes, “Kevin, you can’t save everybody. You only can do what you did. And that’s it.”

Torah Kachur:
On the day of the storm, there was so much chaos that Kristy didn’t even get a chance to thank Kevin. A few days later, Kristy and Anthony are back at their house assessing the damage.

Kristy Millar:
And my husband said, “Kevin’s here.” I’m like, “Kevin? Who’s Kevin?” He’s like, “Kevin, the guy that saved us on the boat.” And I ran up front and I just lost it. And I basically just was a blubbering mess in his shoulder for probably 10 minutes. And that was the moment that we’ve been friends ever since.

Torah Kachur:
Hurricane Ian ended up being a Category 4 storm. 149 people died in its wake. In Lee County alone, where Kristy lives, over 5,000 structures were destroyed and many more damaged. Kristy and Kevin are still rebuilding their homes and lives. What started as the worst day of their lives has turned into a powerful friendship.

Kevin Ott:
Now we have Thanksgivings together, we have Christmas together, and it’s a different family now we all got, and it’s something that’ll never change.

Kristy Millar:
I love his children. They’re amazing human beings. He’s got a great family. I met his parents yesterday. I told him, “Thank you for raising such a strong individual.” For a person to go out and do something like that, it’s an extraordinary human.

Torah Kachur:
You never know when you’ll need an extraordinary human or when you might
end up being that person. And even when you think you’ve prepared for the worst, things can go wrong. Learning more about what might happen can help you feel like you can step up to help. Grace Meinhofer is a spokesperson for the American Red Cross. She’s based in Puerto Rico, where she experienced Hurricane Fiona.

Grace Meinhofer:
I’m born and raised in Puerto Rico, so we are used to hurricanes. Hugo in the nineties, Maria, now Fiona. I was here, the Puerto Rico during Hurricane Fiona. So I’ve seen firsthand the destruction that could happen.

Torah Kachur:
Was there any damage to your home?

Grace Meinhofer:
No. There is no damage. But that’s not the story for every person who lives here. Not everybody has the resources. So my role, right when the disaster happened in an area where I live, is understanding what the need is for the people who are affected and also making sure that we keep them informed. Where is the aid coming? Where are the emergency response vehicles distributing the food items? And what I do in my role with the Red Cross is utilize any outlet that is available at the time. It could be social media, it could be TV, it could be radio. What we experienced during Hurricane Ian was that the electricity was gone and there was no TV, no cable. So radio was a source that we utilized to tell people what to do.

Torah Kachur:
You mentioned the power of radio. How important is it to have a battery-operated radio in your home during a hurricane?

Grace Meinhofer:
We’re so used to telephones and TV, but radio is really important and we saw that in what we were responding for Hurricane Ian. As part of your preparedness, you need to have a radio just like you need to have your medication, cash, water, you need to stay informed. And how are you going to do that if you don’t have the means to understand what is the path of the storm? What are the authorities saying at the time for you to stay safe?

Torah Kachur:
When should you start preparing for a natural disaster like a hurricane?

Grace Meinhofer:
You should start getting ready now, today. You can go to redcross.org and download a printout of our preparedness guides. They’re available in multiple languages. And start buying the items that you need or get the ones that you have at home. And a recommendation that I always give people prior to
hurricane season is make sure that somebody at home learns or is certified with AED first aid and CPR because emergency responders cannot come out to assist until it's clear and safe for them to come out. So if something happens at home while the storm is happening, someone that is certified could be able to save a life because you never know what's going to happen during a disaster.

Torah Kachur:
What are some other things people can do in advance to be prepared for a disaster like a hurricane?

Grace Meinhofer:
Well, your documents, important documents like your passport, your license, insurance information for your home, for your vehicle, and anything that you might need to put a claim in the future, it's important for you to have it. Cash, money is going to be important. Any medicine that you might need. Clothes, also water, not perishable food items. Do you have children at home? Do you have people with disabilities? Do you have pets? Because each one of them are going to need their own individual kit. Those things you can have that ready and available in a room at home and be ready for an emergency.

Torah Kachur:
When we think about going to a shelter, what is the benefit of a community shelter?

Grace Meinhofer:
The benefit is that these structures have been vetted by emergency management personnel and also the Red Cross. So it's going to have electricity, it's going to have water, it's going to have food, it's going to be a safe structure. It will withstand the path of the storm. Each disaster is so different in the way that it impacts the areas. And let's compare, for example, Ian with Irma, which both happen in South Florida. During Hurricane Irma, the Keys were devastated and also the west part of the state was really affected. A lot of people stayed at home and they thought that by staying at home, this is going to be the same as before, and before this house made it. Well, each disaster is different.

And if you are going to stay home, you need to determine your best area to be protected against high winds, the best area in your home that can protect you from flooding. Knowing your community and be connected with members in the community and organizations in the community that can provide assistance during a disaster is very important. Know your neighbors. Know where you're going to go and know what resources are available. So I have to say, and I say it not only in my job, but I do it personally, preparedness is key because it saves you time, it saves money, it saves lives.
Torah Kachur:
That’s it for this episode of OnStar’s *Tell Me What Happened*. True stories of people helping people.

And if you want to share your own story about a stranger who showed up for you at just the right moment, look for a link at onstar.com. Or if you’re listening on Spotify, check out the Q&A feature. Let’s share some love for people who help others in big ways and small. And while you’re at it, share some love for this podcast. It really helps if you review and rate us on your podcast platform or share this with someone who would enjoy it. On behalf of OnStar, I’m Torah Kachur, and please be safe out there.

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