

Preparing your Association for Hurricane Season

INTRODUCTION: The goal of association Hurricane Preparedness is to minimize the impact that a storm could have on Association property during a storm.

Preparedness is an on-going, year round process to mitigate the possible effects of dangerous debris, impassable roadways, no electricity, no running water and the inability to get your Association and its common elements up and running. Associa Gulf Coast has assembled this list of what we feel are the most important factors that the Board of Directors, the Management Company, the CAM Manager and all association employees should be aware of and prepared for in case our area sustains a Hurricane. All storms should be taken seriously. We never know where the final path of a storm will make land fall. Early preparation is the key element to protecting the Association during this Hurricane Season. It is our goal to mitigate any property loss. All of your Association's pre-planning will reduce confusion and relieve stress when a storm approaches.

FACILITY PREPARATIONS BEFORE HURRICANE SEASON BEGINS

Maintenance should prepare a **site plan** that shows the locations of lift stations, fire pumps, generators, pool pumps, fuel storage, electrical rooms, shut-off valves and any other pertinent information. It is key that this information be identified on the site plans. Site plans can be located in your governing documents.

There are four (4) main mechanical components in a condominium; they are the elevator, HVAC system, domestic water pumps and pool equipment. It would benefit maintenance and management to meet with the vendors that have contracts on these components and have a demonstration of how to prepare these items for an impending Hurricane.

Video tape or photograph all common areas to ensure the condition of your assets in case a future claim is necessary. Some of the areas should be gates, roofs, amenities, buildings, equipment, furniture and any other association property.

Generator: Have generator serviced (load bank if necessary)

Roofs: Have all roofs inspected and documented by an Engineer. Minor preventative maintenance can be the difference between roof integrity and roof failure. Clean roofs of debris and make sure all drains and ditches are free of leaves and debris. If the roof is a composition roof with gravel covering, remove loose gravel to preclude damage to unprotected windows by stones being blown off the roof. If you have had calls for roof leaks, it would be best to have a moisture survey done.

Windows: Have a pre-storm evaluation done. All windows should be inspected for caulk that needs removal and replacement on the interior and exterior of the windows.

Lighting: Check all emergency lighting, have batteries and bulbs in stock

Landscaping: Have all trees trimmed; remove any dead plants or trees. Remove all coconuts (see attached).

Fire Safety Equipment (Fire Extinguishers, Smoke Detectors, Fire Alarm System)

Golf Cart: Purchase a spare tire in case you get a flat during clean-up. Have a can of "Seal in air" available for punctured tires.

Marina, docks, moorings and piling: Have all inspected for high winds.

Flooding: Inspect graded areas that are prone to flooding and have these areas filled in.

Fencing: Repair or replacing any damaged fencing.

Gutters and Downspouts: Make sure that these items are firmly attached and cleaned to avoid any potential water intrusion.

Grading: Soil should slope away from your house. After the first four feet of your home's perimeter, the ground should slope down about six inches. If you're grading needs improvement, use clean fill dirt, not top soil, to build up a slope around your house. Top soil is organic and will hold water against your home's foundation. To get clean fill dirt, consider calling a landscaping supplier. It may cost you about \$100 for a small truckload. Once you've finished your slope, you can finish with a layer of top soil and grass seed to prevent erosion. Or, just use stone or mulch.

ADMINISTRATIVE PREPARATIONS BEFORE HURRICANE SEASON BEGINS:

Review all Insurance Policies with Agent. Understand your deductibles and your "proof of loss".

Designation of a Disaster Coordinator: The Coordinator contacts emergency services and notifies the contractors and employees advising them of their duties and needs.

Information Facilitator: This person should be responsible to disseminate information using a resident phone tree. The Facilitator will accept responsibility to assist in the preparation and distribution of all resident information, such as, shelters, evacuation routes, elderly services, pet shelters, etc.

Designation of a Hurricane Committee: This committee will be responsible for assisting the owners with any pre or post hurricane requests and to be available for any special needs residents.

Speak with Association Attorney about any waivers or hold harmless that may apply to your association property.

Secure a line of credit from your banking institution for major emergency repairs or to meet payroll, should it be necessary.

Prepare a Policy Resolution as to Emergency Board of Directors Actions (See attached).

Prepare a policy and procedure for all Association employees regarding storm preparation and clean-up. (This should be reviewed by Human Resources or Association Attorney).

Prepare a resident letter with all hurricane preparations that will be in place relating to the building and common areas, also provide the residents with a "What to do list".

Prepare a resident form. Management should be aware of who are seasonal residents and if the office or another individual has an emergency key in case of a hurricane.

Prepare a list with phone numbers of Disaster Recovery Vendors (FPL, Teco Gas, Landscaper, Water Extraction, Electrician)

Review all existing contracts to what is expected in terms of service delivery, in a storms aftermath.

Sign-up for Alerts to be sent to you by cell or text messaging

Identify Radio Stations in the Area and monitor alerts for storm information updates. 610 A.M. transmits from Indian River to the Keys

Be sure to have batteries and chargers in working conditions for cell phones and Walkie-Talkies, all communication equipment should be charged prior to storm.

Load Polaroid cameras with film or charge digital camera, It cannot hurt to have a couple disposal cameras available.

Have flashlights and lanterns available in case power is lost. NO Candles.

Have a fully stocked first aid kit.

If the property has docks/boat slips make sure that you have secured all insurance policies for boats that will be left, in case of high winds or damage to the pilings, etc. Each of these policies should name the Association as additionally insured.

Board of Directors and Management should be aware of any additional services clause in the Management agreement.

Have a staff training drill on what to do and how to respond. Each employee should have his responsibilities in writing. (see attached)

PREPARING FOR THE STORM

Securing and Closing Down the Common Areas

Remove all debris from property that could cause damage. Know what your Rubbish removal company's policy is on debris removal.

Secure all trash receptacles and tie down dumpster lids with rope.

Secure all outdoor signs and lighting.

Make sure that all exhaust fans, wind turbines and A/C units on the roof are securely fastened or strapped down to the roof deck.

Remove all flags, satellite dishes and antennas from roof and balconies.

Remove or secure all notice signs on property.

Make sure you have gas for small blowers, portable generators and any other gas powered tools.

Pool and Spa: Turn off all power to the pool equipment, turn off the pump at breaker panel. Remove the pool pump motor and store it in doors in a dry place, or wrap motor in a plastic material, such as a garbage bag and secure it tightly with tape. lower water level by 2', add additional chlorine to avoid contamination, DO NOT place any pool furniture or other items in the pool. Cover the pump and motor, if exposed. Remove all pool furniture and trash receptacle. Shock pool water.

Generator: If your generator runs on fuel, DO NOT fill the fuel tank until right before the storm. (The fuel can grow stale and is unsafe in a hot garage.) If the generator runs on battery, make sure the batteries are charged. If using a portable generator, keep the generator dry.

Cooling Towers: Turn off the all power to the cooling tower and pump motors by turning off all breakers on panel to the circulating pumps. arm and any pumps. Add some suggested chemicals as sitting water can get stale.

Elevator: The default stop for your elevators should be a middle floor to avoid flooding on the ground floor and water intrusion from roof on top floors. (see attached) The doors of the elevator should remain closed. Pull the disconnect switch in the machine room in the off position before the power fails. Close any vents or opening at the top of the hoist way to prevent water intrusion into the elevator shaft. Secure the door to the elevator room.

Domestic Water Pumps: Turn power off to the pumps to avoid burning out the pumps.

Canopy: Remove and store with the instructions on re-installation

Tiki-Hut: Secure all areas that are subject to high winds.

Staging area: Identify an emergency staging area and a bulk trash placement area.

Recreation Building: Unplug all major appliances as not to overload the circuits when everything is turned back on.

Tennis Courts or Volleyball Courts: Remove nets and any seating from the area. Power down the lights.

Playgrounds: Remove any equipment that is not permanent and that may be subject to becoming a projectile in high winds.

Gates and Arms: Remove all gate arms. Place all swing gates in the open position. Turn off power.

Fountains: Shut off power to fountains, including drinking fountains.

Golf Cart: Move to an interior location or to a nearby protected storage area. Be sure that cart is fully charged.

Irrigation/Sprinklers: Turn off power to irrigation systems.

Lift Stations: If your property has a lift station it should be serviced prior to storm season to avoid sewage overflow. Schedule this service early.

Storm Drains: Have the property storm drain systems inspected and if needed cleaned. This will help, especially in flood prone areas.

Boats and Marina: If you have a boat in an association owned slip and cannot dry dock it, be sure that it is tied with double lines. Move boats on trailers close to house. Weigh them down. Lash securely to trailer and use tie-downs to anchor trailer to ground or house. Let air out of trailer tires. Anchored boats should be tied high, using a half hitch knot (loop knots slip). Anchor rigging should consist of new or good line and chain. Anchored boats should be tied high, using a half hitch knot (loop knots slip). Anchor rigging should consist of new or good line and chain. Boats docked at marinas should have extra lines attached. Line lengths should be sufficient to take care of excessive high water.

Fitness Center: Unplug all fitness equipment from electrical outlets. Unplug and cover with plastic all T.V.'s. Place "GYM CLOSED" sign on door and lock.

Mechanical Preparations:

Take photographs of all mechanical equipment. (A/C units, pumps, heaters, alarm system, generator, etc.)

Prepare an equipment location list with all pertinent information pertaining to that piece of equipment. List should include location of all shut off valves, main water shut off, electrical main circuits, gas or fuel oil lines and cut offs, sewer lines and clean-outs,

Location of all emergency equipment.

Locations of all the lighting brooks boxes (black boxes).

Unlock all electrical room doors for FPL or Fire Department.

Unplug all vending machines

Fill common area sinks with water.

Tools that will be needed after the storm:

Blowers	Large and small garbage bags
Wet-Vac	Towels
Rakes and shovels	Ax
Hard hat and goggles	Protective Eyewear and gloves
Water	Fans and Dehumidifiers
Steel toed boots	Utility knife
Crescent Wrench for turning on valves coil of 1/2 inch rope	
Screwdriver, pliers and hammer	Yellow Caution Tape
50' ext. cord (preferably orange in color)	Nail gun
Plastic Tape and Sheeting	A drill with bits
Plywood 5/8th " thick exterior type	Batteries

Chainsaw, circular and hand saw
Nails, screws, bolts and washers.
Canvas tarps
Waterproof duct tape
Masking Tape
Rain Boots

Staple gun
Squeegees and mops
Wet floor signs
Battery operated radio
towels
Rain Coat

Utility Tips: In the event of a disaster you may be instructed to shut off the utilities service. Before a disaster, contact your local utility companies to learn how to safely cut off your natural gas, water and electricity. Do not turn the power back on until a qualified professional has inspected all equipment.

Securing the Office:

Back-up to the hard drive
Raise or remove all items on the floor to a higher area, in case of flooding

Cover all equipment with plastic
Unplug all electrical equipment
Record a special voice mail message with a contact name and phone number for residents who may call in. If you have call forwarding on your office phone, you may want to utilize that feature.

Put up all necessary signage (contact information, no utility services in building, elevator will not be working, amenities (pool and spa) are closed.

Gather all important paperwork to be removed from office:

- Board of Directors List
- Association Documents
- List of Board of Directors Emergency powers
- Vendor List
- Resident Roster: Names, address, all phone numbers and hopefully e-mail addresses.
- Insurance: Your insurance binder with your policies, all policy numbers, the Association agent's name and special contact phone numbers, in case of a storm. How to submit or report damage/claim to the insurance company.
- List of Bank Accounts with account numbers
- Investment Certificates
- Personnel Files
- Latest Accounting financials
- The Association Federal I. D. Number
- Corporate Seal
- Blue prints, site plan
- Contract Book

- Minute Book

Board Responsibilities:

At least one Board member should have access to cash should banks and ATM be down.

Board should decide how they take care of payroll should a storm hit and checks cannot be cut. (This should be in an Administrative Policy Resolution).

At least one Board of Director should be in possession of 2 signed checks for emergency use only.

If possible pay any time-sensitive bills to avoid any late fees.

If you are planning or have a capital improvement project in process, be sure that your contract has language that address, assembling and disassembling scaffolding staging.

Give the "Okay" to lock down the building and secure the premises.

Employees:

Prepare an updated list of all employees with phone numbers, emergency contact and addresses.

Plan to use a buddy system for employees to contact each other for updates on when to return to the property.

If a mandatory evacuation is called, **ALL** personnel should be sent home so that they can prepare their homes and attend to their families.

If there is no mandatory evacuation called, then all employees will be required to leave when sustained winds reach 45 miles per hour.

The following was an e-mail opinion regarding employees work obligations during a storm:

The question is whether you can require a skeleton crew to remain on the condominium property to serve residents when the government has issued a mandatory evacuation order.

When the government issues a mandatory evacuation order, the Association is obligated to follow that order. Therefore, the Association's duty is to do whatever is necessary to protect the condominium property and then make sure that all its personnel/employees are released from work and prohibited from re-entering the condominium property until after the government issues an order allowing residents back into the building. Mandatory evacuation means exactly that. No person is permitted to remain on the condominium property. Any person who foolishly disobeys the mandatory evacuation order and remains in the condominium during a hurricane is violating the law and must be left on his or her own. The Association cannot compel employees to violate the law by remaining in a place the government has ordered to be evacuated. Moreover, the Association's employees also have their own homes to secure against the hurricane and it's not only inconsiderate, but pompous, to believe the employees should remain simply to serve those who don't want to evacuate.

Hurricanes strong enough for the government to issue a mandatory evacuation order can cause very serious damage to the condominium property. Part of the Association's duty is to safeguard the condominium as best it can from that damage. Many of the systems, such as electrical, mechanical and plumbing, should be turned off and secured in a manner that would prevent further damage to the building in the event the hurricane causes initial building damage. They should also be secured in a manner that will prevent anyone remaining in the building from

turning those systems back on. This will also help motivate people to evacuate and the Association should advise all residents when those systems/services will be terminated.

Employees should be prohibited from being on the condominium property while the building is under a mandatory evacuation order. There can be no exceptions. If an employee remains on the property and performs services, regardless of what the Association has told employees or residents, the Association will probably be liable for whatever the employee does and maybe for injuries to the employee. You should not let anything happen that could encourage residents to remain in the building. It's for their own safety and the safety of the building, even if they don't believe it. Obeying the law and safety come before arrogance.

Should the Board of Directors and an Associa Gulf Coast employee make an agreement that that employee will remain on the property, then said employee and an officer of the Board will be required to accept the terms and sign a waiver that The "Association" assumed all responsibility and liability for said employee? No employee will be allowed to return to the property until all winds have dropped below 45 mph and the county or city has given the "all clear" to return to that location.

ASF employees will be allowed to use any accumulated sick, personal or vacation time due to any mandatory evacuation.

AFTER THE STORM:

Studies reveal that many disaster related injuries occur in the aftermath of a storm.

Wait until the area is declared safe before returning to the property. You may need identification to enter if your property is located on the barrier island. Your business card and driver's license will suffice.

Flooding Precautions: Never enter a flooded area that has downed power lines. Beware of retilers in flooded areas. (see attached)

Secure the community from acts of vandalism and looting. Hire a Security or off duty police officer if necessary. Employees and Board members should not be responsible for this task.

If you smell gas, call the gas company and follow these precautions;

- Avoid making any sparks, do not light matches or lighter.
- Open all windows
- Wait outside until a professional arrives.

Removal of storm debris.

Document any and all damages with video or photographs. Start with a "Hurricane Damage" file that will contain photos, before and after, any and all receipts or invoices pertaining to an insurance claim, and any related documentation to repairs, replacements or damages.

Do not make any repairs to damages, unless retaining damage poses a danger to safety, until an Insurance claims adjuster approves the repair.

Check gas, water and electrical lines for damage. Look for electrical system damage. If you see sparks or frayed wires, turn off the electricity at the main fuse box or circuit breaker.

If it is determined that sewer lines have been damaged, DO NOT allow use of toilets and call a plumber.

If water pipes are damaged do not allow tap water usage, and call the water company.

If you have Flooding, call for an Electrician before turning on any breakers.

Check all water intrusion areas for mold. If mold is discovered, remove where necessary any wet carpet and wallboard to avoid any further growth of mold. Save a piece of both to give to the Insurance claims adjuster. This is called "Drying Out".

Check with your City to inquire about their debris removal plan.

Try to mitigate any further damage by drying -in and shoring up the structure.

Have the buildings' HVAC system checked and cleaned by a service professional.

Schedule your cooling tower chemical provider to check to levels of chemicals.

If a condo or coop, inspect all units for damage or water intrusion. Florida Statute 718 and 719

"Allow access to units when necessary for the maintenance, repair and replacement of the common elements or of any portion of a unit to be maintained by the association or as necessary to prevent damage to the common elements or other units." 720 Homeowner Associations does not allow access.

After the storm, reinstall the pool pump motor and return water level to normal; clean the pool thoroughly, balance the pH super-chlorinate, and run the filter until the water is clean.

Keep all receipts for any clean-up or necessities that can be submitted to insurance, if a claim is to be filed.

Review your governing documents; particularly the "repair after casualty" section of the insurance provision.

Beware of sunstroke (see attached)

DO AND DO NOT:

Do be prepared for insects, mosquitoes and rodents after the storm. Wear clothing that covers most of your skin. Use repellent containing DEET. Get rid of standing water because this is where mosquitoes lay eggs.

Do secure your trash and recycling bins and carts inside a garage or utility room.

Do protect your electronics with surge protectors and waterproof coverings.

Do turn off the generator and allow it time to cool down before refueling.

Do use any outdoor solar powered lighting that may be on the property.

Do not place any pruning, trash or clean-up material out during a hurricane watch. If you have these materials take it to the closest trash and recycling center.

Do not run a power generator indoors; this can cause carbon monoxide poisoning.

Do not to obtain power by plugging a generator into a wall outlet. This is known as "Backfeeding". This is extremely dangerous that it can cause electrocution to utility workers or other residents that are served by the same utility transformer.

Do not cut branches above your head if you are to use a chain saw.

Insurance:

This is such an important section. Know your policies, understand your exclusions. Does your policy cover light poles, the pool, trees? We have included several informative articles for you to keep informed about the insurance industry as it relates to disaster coverage in a community association.

Does your Standard Insurance Policy cover Floods? Does the association carry Flood insurance?

Update your list of Association belongings. If you have maintained a new equipment list, this will tell you from the dates of purchase what big equipment needs to be added.

Manager's Duties:

The Board and the owners can expect your Community Association Manager, will take charge and prepare the association for any disaster. The Manager will coordinate, train and supervise all preparations and repairs. Your Manager will delegate what the needs at that time to the community are. The Manager will assist in the recovery efforts and the restoration.

Conclusion: It would be beneficial to all involved if the Community Association Manager prepared a matrix of responsibilities. This can be done at any time. While disasters cannot be predicted how we plan and implement our disaster/hurricane preparedness plans will aid in reducing loss and a speedy recovery process.