

HURRICANE PROTECTION AND PREPAREDNESS GUIDE FOR COMMUNITY ASSOCIATIONS



**Storm
Solutions^{Inc.}**



For many people, Florida is the ideal place to call home. From sandy beaches, golf courses and beautiful weather all year long, living in Florida clearly has its perks. However, living in paradise doesn't come without some risks associated with Mother Nature.

In 1992, Hurricane Andrew struck South Florida and caused an estimated \$25 billion in damages. Storm surges caused nearly \$500 million in losses to boats and hotels, and floods caused most of the remaining damage. Since 2000, Florida has been struck by several significant hurricanes including Charley, Frances, Ivan, Jeanne, Dennis, Katrina, Rita and Wilma. Although we haven't been hit by any major storms in the past several years, it's only a matter of time before Florida is in the path of a hurricane or tropical storm.

Hurricane protection is especially important to community association boards and managers. You're not just responsible for protecting your home and family, you're also responsible for preparing your members and property for a storm. With a significant number of Floridians living in condominiums, cooperatives, homeowners' associations and mobile home parks, it's increasingly important for association managers to be prepared for a hurricane.

Every condominium association in Florida, especially those along the coastline and in flood and evacuation zones, should create and distribute a hurricane preparedness plan to its residents. Although there's only so much planning an association can do, your community will be better prepared after the association puts together steps residents, board members and association members should take in the event of a storm.

This purpose of this eBook is to help you understand the importance of hurricane protection and what to include in your storm protection and hurricane preparedness plans.



SECTION 1: THE COST OF NOT BEING PREPARED

There are no other storms on earth like hurricanes. Hurricanes pose a serious threat to millions of people living in coastal regions in the United States. When a major hurricane hasn't hit your area in several years, it's easy to get complacent and to shrug off hurricane preparedness. However, doing so can be detrimental to your community, residents and property.

The more preparation a community association does in advance, the better off you'll be. Encourage residents to invest in hurricane protection and look at their insurance policies, but as a community association, don't forget to do the same. Before hurricane season, look over your association's hurricane shutter policy, create a hurricane preparedness plan, have a list of approved vendors and know what's included in your condo association master insurance policy.



If you're not prepared for a hurricane, or you're less prepared than you should be, you'll likely sustain some sort of loss. Wind and rain from a hurricane can break windows, causing additional wind and water damage inside of a home or condo. High winds can knock down trees, which can land on your building or another structure on your property. Additionally, floods are a common occurrence during and after a hurricane.

Floods can cause structural damage and even ongoing damage from building materials becoming waterlogged. Mold can grow within 48-72 hours of a storm and can cause even more damage for the building or unit owner.



SECTION 2: CREATING A HURRICANE SHUTTER POLICY FOR YOUR COMMUNITY

Florida's condominium associations are governed by Section 718.113(5) of the Florida Statutes in regards to the installation of hurricane protection. Each condo association board is required to adopt hurricane shutter specifications for their buildings, and all specifications must comply with applicable building codes. When creating a hurricane shutter policy for your building, it's important that you address various aspects of hurricane protection, including:



Type of protection allowed

Your association's hurricane shutter policy should include the types of hurricane protection that are acceptable. Florida Statute 718.113(5) allows condominium association boards to adopt hurricane shutter specifications, including color, style and any other factors deemed relevant by the board.

When you create your association's hurricane shutter policy, you are able to get as specific as you'd like in regard to what types of hurricane protection are acceptable. For example, you can include that hurricane shutters, hurricane screens and impact windows are acceptable forms of hurricane protection while plywood is not acceptable. You can allow panels that match the color of the house but ban metal, steel and aluminum panels. The more specific you get, the less room there is for interpretation.



SECTION 2: (CONT.)

When residents are allowed to deploy hurricane protection

In your policy, you should also include when residents are allowed to put up and take down hurricane protection. For example, your plan can say that hurricane shutters cannot be installed until a hurricane watch or warning has been issued for your area. You can also require that hurricane shutters be removed within a certain period after a storm (ex: hurricane shutters must be removed 10 days after a storm). You are also able to include a line that says hurricane protection can only be deployed during hurricane season, which runs from June 1 through November 30.

Responsibilities of the owner

Your hurricane shutter policy should also address responsibilities of the owner. In Florida, there are many residents who don't live in their condos all year long. If your condo has many vacancies during the summer months, include a statement letting owners know that they are always responsible for making sure your guidelines are being followed. This helps remove the liability from the condo association if guidelines aren't followed.





SECTION 4: WHAT TO INCLUDE IN YOUR HURRICANE PREPAREDNESS PLAN

In addition to creating a hurricane protection policy, it's also important that you create a hurricane preparedness plan. As a rule of thumb, the best place to start is to have a hurricane preparedness template in place. Your hurricane preparedness plan should be reviewed and approved by the Board of Directors prior to the start of hurricane season, which officially starts on June 1st of every year.





SECTION 4: (CONT.)

A general condo association preparedness plan has four main sections: (1) Routine preparation, (2) After a tropical storm or hurricane warning, (3) After an evacuation order and (4) After a tropical storm or hurricane. Each section should address what the association is responsible for and what residents are responsible for. Here are some ideas of what to include in each section:

1. Routine Preparation

This section of the hurricane preparedness plan focuses on what needs to be done in preparation for a storm and includes items that should be completed before hurricane season begins. Here are some of the resident and association responsibilities that should be listed in your plan:

Resident To Do List

- Update contact information with the condo association
- Install hurricane protection such as impact windows and doors, hurricane shutters, hurricane screens or wind-resistant garage doors
- Purchase homeowner's or condo insurance for the property, and consider adding a flood policy since floods generally aren't covered by a homeowner's insurance policy
- Take photographs of the home and all valuables
- Create a survival kit that, at minimum, includes fresh water, batteries, canned goods, identification and documentation, cash and medication



SECTION 4: (CONT.)

Association To Do List

- Trim all trees on the property
- Ensure that you have keys to access each unit (this is particularly important for after the storm)
- Get up-to-date contact information for all residents
- Create a list of known vendors that may be useful after a storm (restoration specialists, plumbers, landscapers, electricians, insurance contacts, etc.)
- Store records in a safe location, such as in the cloud
- Create hurricane shutter guidelines
- Discuss the possibility of boarding the community's windows prior to a storm and whether residents are allowed to board their own windows





SECTION 4: (CONT.)

2. After a Tropical Storm or Hurricane Warning

After a tropical storm or hurricane warning has been issued, it's important to know what your next move should be. The following are examples of what should be included in your hurricane preparedness plan and which responsibilities fall under the resident and which fall under the association:

Resident To Do List

- Clear patios and balconies
- Residents should designate a room in their unit that provides the most shelter from the storm. Typically, this is an interior room with no windows
- Keep the radio or TV tuned to the local news or weather channel for regular updates
- If residents haven't already installed hurricane protection, they should consider boarding their windows if the community association allows it
- Charge electronics such as cell phones, cameras and laptops
- Residents should fill up their car with gas and check tire pressure
- Consider storing drinking water in the bathtub, as tap water may not be safe to drink after a storm
- Set freezer and refrigerator to the coldest settings in order to protect food for as long as possible in the event that electricity is lost
- Keep valuables away from windows and doors, and keep a supply of towels on hand in case water enters the unit



SECTION 4: (CONT.)

Association To Do List

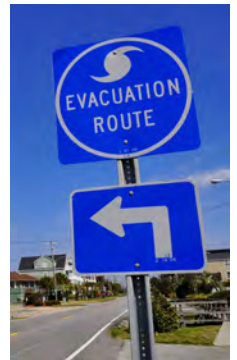
- Set up an emergency meeting for the board and management teams to review the hurricane plan and discuss each person's responsibilities
- Set up an emergency community meeting for residents to attend and ask any questions they have
- When possible, pay all invoices that are due in the next several weeks in order to avoid late charges
- Ensure that all electronic records are backed up onto the cloud and that all hard copies of records are stored in watertight containers
- Bring all outside property indoors (ex: pool furniture, potted plants, seating areas, recycle bins, etc.)
- Shut off common area air conditioners
- Board windows and/or deploy hurricane shutters



SECTION 4: (CONT.)

3. After an Evacuation Order

This section outlines the to-do lists for both residents and associations if an evacuation has been ordered. Residents should focus on preparing their units and leaving as quickly as possible while the association should focus on securing the building and making evacuation easy for residents.



Resident To Do List

- Check local evacuation routes to determine the best option and leave as quickly as possible
- Clear out the refrigerator and freezer in order to avoid rotting food if power is lost
- Unplug all electronics and appliances including computers, printers, coffee makers, toasters, etc. If possible, remove electronics from the floor and place them at the highest possible elevation.
- Shut off the water and electricity in the unit

Association To Do List

- Communicate the evacuation to all residents. Send an email out to your residents and post notices in the common areas
- Provide evacuation assistance to any disabled or elderly residents
- Check on each unit to ensure that all residents have evacuated
- Unlock or open any entrance gates or doors so that residents may flow freely in and out of the property
- Disable all elevators after all residents have evacuated



SECTION 4: (CONT.)

4. After a Tropical Storm or Hurricane

No two storms are alike. Some feel like another Florida rainstorm while others may cause destruction across your city. How you and your residents deal with the aftermath of a storm will vary with the severity of the storm, but here are some resident and association to do list ideas to include in your hurricane preparedness plan:

Resident To Do List

- Residents should return to their unit only after receiving the "all clear" from local authorities and the association
- Returning to damaged property can be dangerous, and residents should proceed with caution when returning to the unit if it was damaged during the storm





SECTION 4: (CONT.)

Association To Do List

- Return to the property when possible to survey the damage and photograph the property for insurance purposes
- Communicate routinely with residents via email to inform them the status of the property, actions the association is taking and when they can return home. You should also notify residents of any areas of the property that are off limits due to damage.
- Hold a board meeting as soon as possible to discuss the next steps
- File any necessary insurance claims immediately, as insurance companies are often swamped with claims after a storm
- Create a comprehensive list of all repairs that need to be made
- Contact approved vendors to fix any damages that were caused by the storm
- Re-establish water and power, re-activate property access systems such as gates and doors and re-activate elevators
- Remove window boards and hurricane shutters as long as the glass is not broken. In the case of broken glass, leave up all hurricane protection
- Return all property (ex: pool furniture, seating areas, etc.) to the appropriate locations



SECTION 5: DEVELOPING THE RIGHT PLAN FOR YOUR COMMUNITY

No two communities are alike, and it's important that you take the time to develop a plan that's specific to your community. The best place to start is to put together a general template with your property management company. Include all potential disasters in your plan such as hurricanes, floods, fire, etc.

When you begin planning your hurricane preparedness plan, think about the end goal. Your objective is to ensure that your community is safe in the event of a hurricane, and be sure to think about safety before, during and after the storm.

Communication is key when creating a hurricane preparedness plan. Hold a meeting for residents every year where you let them know what to expect if a hurricane should hit the area. Present the hurricane preparedness plan to your residents and give them an opportunity to express their concerns. Although the community association has the final say in what goes into the plan, keep an open mind to the concerns of your residents, and don't be afraid to make changes as you see fit.



SECTION 6: IT'S NEVER TOO EARLY TO START PLANNING

Hurricane season kicks off each year on June 1st, but it's never too early to start preparing your community for a hurricane.

Before hurricane season even begins, meet as a board to create or review your hurricane shutter policy. Also, meet with your legal contacts and insurance broker to review what insurance coverage you have and what types of legal authority the board has after a storm. Make sure you also hold an open meeting with your residents to discuss their responsibilities and the association's responsibilities in the event of a storm.

Most standard hurricane preparedness plans aren't geared towards community association boards and your needs. As a community association board, your decision-making authority in regards to preparing for and recovering from a storm must be exercised in accordance with Florida Statutes and the community's own governing documents. For this reason, it's important to take the time to create policies and plans that are unique to your community association and ones that will allow you to recover quickly after a storm.

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