

DISASTER PREPAREDNESS PLAN

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INTRODUCTION

This Disaster Preparedness Plan for community associations provides guidelines for preparing for natural disasters. It is important for board members and owners to know what to expect. We emphasize that only the parts of this plan to be implemented are those that are safe and reasonable considering circumstances. Do not expect anyone to risk injury to protect property. Property is replaceable.

This plan stresses hurricane preparedness, however, this region is also subject to floods relating to hurricanes, tornadoes and fire. At least in Florida, we do not need to be too concerned about earthquakes. Read this, and keep it for reference and remember what it has to offer is applicable in a variety of situations, not just hurricanes.

Included are links to Internet sites that should be monitored and consulted whenever possible or necessary. Become familiar with the County Emergency Management Links and the vital information they provide.

The less prepared someone is the more unreasonable they are in their expectations of what others should do for them. For those unprepared often the response to disaster consists of concern; fear, remorse, frustration, blame, anger and self centered concern without consideration of the total situation. For those prepared response is usually concern, fear, relief, gratitude, charity, community, contribution and self-satisfaction. Be prepared to deal with emotional unreasonable people and do not let them interfere with the recovery plan.

The plan requires continuous updating and there will be revisions as circumstances change. Common sense must override specific plans. No agency can guarantee the life or safety of an individual or protection of each piece of property. However, this information should be helpful.

WEATHER TERMS

Here are a few weather terms in that may prove helpful in reading this plan.

Tropical Disturbance - This is the first stage of unstable weather that could escalate. No strong wind but there is rotary circulation.

Tropical Depression - Clearly defined low-pressure area with highest wind speed of 38 miles per hour.

Tropical Storm - This is a low-pressure area with a defined rotary circulation. Winds range from 39 to 73 miles per hour.

Tropical Storm Watch - An announcement that a tropical storm or one that might be developing, poses a threat to an area, generally within 36 hours.

Tropical Storm Warning - An announcement that tropical storm conditions with 39 to 73 miles per hour sustained wind may hit a specific area within 24 hours.

Hurricane - Is a violent storm originating over tropical or subtropical waters with sustained wind over 74 miles per hour. The winds, as in tropical depressions and storms, blow around the center in a counterclockwise direction. The diameter of these storms may range from 100 to 1,000 miles.

<u>Hurricane Categories</u>	<u>Wind speed (mph)</u>	<u>Storm surge (ft.)</u>	<u>Damage</u>
1	74-95	4-5	Minimal
2	96-110	6-8	Moderate
3	111-130	9-12	Extensive
4	131-155	13-18	Extreme
5	greater than 155	over 18	Catastrophic

Storm Surge - Rapidly rising tide as a storm makes landfall. Salt water flooding cripples communications, overwhelms storm sewers, and contaminates drinking water supplies. In a category four or five hurricane, most of Southwest Florida's populated areas could be inundated. Check the County Emergency Management Web Site to find the surge area for your home.

Hurricane Watch - Is an announcement that a hurricane poses a threat to a specific area, generally within 36 hours.

Hurricane Warning - An alert that a hurricane is expected to hit a specific area within 24 hours, in instances where the course of a hurricane is erratic, this alert may be issued only a few hours before hurricane conditions begin.

Tornado - The most violent of atmospheric conditions, winds may whirl at up to 300 miles per hour. A spinning tornado may sound like the roaring of an airplane or a locomotive. Tornadoes move at an average speed of 30 miles per hour and may be very erratic in their course. Tornadoes are usually short-lived and may be extraordinarily destructive over a small area.

Waterspout - Is a tornado over water.

Tornado Watch - An announcement by the National Weather Service that a severe weather condition exists that may spawn a tornado.

Tornado Warning - Means a tornado was sighted. The announcement generally gives anticipated course.

PROTECTION OF RESIDENTS

While our homes and other physical facilities represent an enormous emotional and financial investment, the most precious commodity and the only one irreplaceable is you yourself. Do not think you can somehow protect property if you "ride it out" at home so you can combat nature's fury. It cannot be done. When advised to evacuate it is the only choice.

Adequate preparations will ease this decision should the time come. Remember coastal residents are particularly vulnerable to storm surge and flooding because of proximity to the

water. For example, in a Category 5 hurricane where winds exceed 155 miles per hour, the storm surge may rise to 25 feet and submerge the area as far as 20 miles.

This plan will outline some approaches to protecting physical property. First, and of highest priority, this section of the plan will address protection of people.

1. Provide your Community Association Manager the following information:

- * Your residency status during hurricane season (June 1 - November 30)
- * Your phone numbers and email address
- * Your plans for evacuation should it be necessary
- * The name of someone who always knows your whereabouts
- * The name of someone locally that checks your home
- * The name and address of your insurance agent
- * The name of your insurance company and policy number
- * Key to the unit

2. Before the Storm:

- * Stay tuned to radio, TV and Internet for weather updates and evacuation mandates
- * Check your "survival kits"
- * Charge cell phone and extra batteries
- * Charge camera and extra batteries
- * Charge laptop and extra batteries
- * Charge portable TV and radio and extra batteries
- * Have an "old" phone that does not need electricity
- * Refill prescriptions to have a four-week supply on hand
- * Fill up the gas tank in your car, check oil and tires
- * Have cash on hand
- * Have bar-b-que grill and charcoal

- * Protect important papers and have duplicates available in another location:
 - Driver's license
 - Medical information
 - Proof of ownership of your home
 - Insurance policies
 - Pictorial and listed inventory of your property
 - Listing of important contracts

- * Let management, friends, and family know if you plan to stay or evacuate.

3. Personal Preparedness:

Not every potential disaster situation requires evacuation. Whether you have to evacuate or not, it is prudent to prepare for personal needs with a properly stocked "survival kit".

- * Cash, credit cards
- * Four weeks supply of medications
- * Special nonperishable dietary foods if needed
- * Bottled water
- * Pillows, blankets, sleeping bag, or air mattress
- * Flashlight and batteries
- * Portable TV, radio and batteries
- * Cell phone
- * Camera
- * Laptop computer
- * Extra clothing and shoes
- * Eyeglasses
- * Lightweight cot
- * Insect repellent
- * First aid kit
- * Water purification tablets

- * Books, quiet games, cards
- * Toys for children if appropriate
- * Groceries, such as;
 - Bread, crackers
 - Peanut butter, jelly
 - Cookies, snacks
 - Canned fruit
 - Canned meat and fish
 - Dried fruit
 - Canned beverages
 - Fruit drinks
 - Plastic ware
 - Can opener (manual)
 - Paper plates and cups
 - Paper towels and napkins
 - Plastic trash bags

4. **Staying in Your Home:**

If an evacuation is ordered, the earlier you do so, the better. However, if circumstances are such that remaining in your home appears safe, make note of the following:

- * Clean containers (no juice or milk) and bathtubs to store water. Figure about one gallon per day per person. Save large plastic bottles in advance for this purpose.
- * If you have a chest freezer put several plastic jugs of water in it to freeze.
- * If flooding is anticipated, turn off electricity at the main breaker. Know where this is in your home. It may be outside next to the electric meter.
- * If electric power is lost, turn off the main circuit breaker and individual breakers as well. To prevent a power surge that may damage appliances and equipment first turn on the main breaker and then the individual breakers.
- * If using a generator the directions must be carefully followed. Do not run it in an

enclosed space or under an eave. Exhaust and carbon monoxide can enter the home and kill or injure everyone inside.

- * Prepare food a few days in advance that does not require refrigeration in case of power loss,
- * If using a bar-b-que be sure it is outside and at least 10' from any building. The same risk of carbon monoxide poisoning exists as with a generator.
- * Have materials on hand to soak up water that may penetrate window and door frames. High winds will drive water in and around window frames and doors. Be prepared to deal with it.
- * During the storm, stay inside and away from windows. Interior rooms are *the* safest. Venturing outside to test the wind is foolhardy. Not only can you not withstand hurricane force winds, but also a roof tile or coconut airborne at more than 100 miles per hour is a lethal missile. Stay inside!
- * Make sure storm shutters are in place and braced with storm bars where appropriate. Brace garage doors and entry doors.
- * Keep tuned to weather advisories on your battery powered radio or TV. Remember, if the eye of a hurricane passes directly overhead, the wind may cease and the sun may shine briefly before the hurricane resumes with enormous and renewed intensity.
- * Help each other as the good neighbors should.

5. Evacuation:

Mandatory Evacuation means just that. If you don't leave no one is going to risk their lives to come to rescue you.

When the National Weather Service announces you are in the predicted path of a hurricane Category 3, 4 or 5 consider evacuation mandatory, preferably at least 48 hours before the storm's arrival. Think out well in advance where you would go in case of evacuation. Issues to be considered in making this decision include the following;

Check evacuation routes on the County Emergency Management Web Site.

- * The earlier one evacuates the better. The roads will become jammed, with traffic at a total halt, when the crush is greatest as the storm arrives.
- * Safe and close to home, inland from the water, are the best locations. Seek out friends or family in such locations to help in the selection of a suitable site. Do not go farther than necessary but get away from the water. Efforts to flee north may be impossible with main highways turning into parking lots with jammed traffic.

- * Travel should be in the daylight and well in advance to beat the rush. Consider air travel away from the Florida area. When evacuating:
 - * Take "survival kit" items such as those listed earlier.
 - * Empty the refrigerator and freezer
 - * Take important documents
 - Driver's license
 - Insurance policies
 - Property inventory
 - Proof of property ownership
 - Passport
 - * Lock up tight before departing
 - * Be sure to take your front door key since the electric garage door opener won't work without power.
- **Note that particular areas will be restricted to prevent injury and looting. Reentry will only be allowed if the individual can show proof of ownership, so such documentation is important.**

6. People That Need Special Care;

Palm Beach County has a Special Needs Program to provide for citizens with certain medical problems during a major hurricane. The **Special Care Units** (also known as SCUs) are facilities that have auxiliary power and are not located in areas that have a high risk of flooding during a hurricane. Physicians and nurses are assigned to the Special Care Units by the Palm Beach County Health Department.

To be eligible for the **Special Needs Program**, a citizen must:

1. Persons who cannot be without electricity because they depend upon their own electrically energized life support equipment within the home.
2. Persons that are too immobile and/or have a chronic stable illness, but are not suitable for regular shelter placement.
3. Insulin diabetics who depend on refrigeration for their insulin.
4. Persons who are bedridden and require custodial care.

Participation in the **Special Needs Program** requires registration and an application that must be completed by a doctor. That application must be sent to the Division of Emergency Management, and the Palm Beach County Health Department will determine if the applicant is eligible for the **Special Needs Program**.

SPACE AT THE SHELTER IS LIMITED AND PRIORITIZATION IS BASED ON NEED.

For further information about the Special Needs Program, call **561-712-6400** and ask to speak to the Special Needs Coordinator.

Martin County has a similar Special Needs Program. Registration on a seasonal basis is required, and must be done prior to June 1st (start of hurricane season) to ensure a spot at a Special Needs Shelter. For the Special Needs Shelter Registration, call 772-287-1652. The Martin County Red Cross public shelter number is 772-287-2002.

7. Pet Survival:

Before the season begins

- * Prepare a pet disaster kit. Have a resource that lists motels/hotels that allow pets. Books are available through AAA and <http://www.floridapets.net>
- * Make sure all your pets have current vaccinations. Keep their immunization records, medical and special needs lists and current pictures (with you in the pictures) on hand. Store the information in water-resistant containers. Make two sets of the information, one to accompany you and one to fasten to their carriers
- * Make sure that each pet has an appropriately sized carrier. The carrier should be big enough for your pet to stand up and turn around in. Airline-approved carriers tend to work best, as they are more impact-resistant than crates.
- * Each pet and each carrier should have proper identification. For your pets, microchips, license tags, and separate IDs on the collar should be used. Barrel IDs are appropriate IDs. A last minute, but very effective, form of ID is to write all pertinent information on a strip of paper, seal the paper strip between two pieces of clear tape, and make a loop of the ID so the collar can slip through it.
- * The barrel ID or emergency ID should contain the pet owner's name, address, and phone number, an out-of-state contact, a list of medications, and list of special needs.

8. A Few Words about Tornadoes:

A few words about tornadoes are in order, although these are more local occurrences than hurricanes. A tornado is the most violent of nature's storms and may produce winds up to 300 miles per hour. If the National Weather Service issues a tornado watch, it means conditions are right for a tornado. Keep tuned to local radio or television for further bulletins. Move and secure loose objects outdoors. Plan what to do if there is a tornado warning:

- * A poor place to be in a tornado is in a motor vehicle. Stop your vehicle and seek shelter elsewhere. Do not try to outrun the tornado in your car. A ditch or ground depression may provide some protection if a better shelter is not immediately available.

* Inside your home, go to the innermost hallway on the ground floor or into an interior bathroom where the plumbing will help to hold the structure together.

* Avoid windows. Do not open windows in an attempt to "equalize pressure" if a tornado is approaching. If a tornado gets close enough for a pressure drop to occur, the damage has already been done. It is possible opening windows can increase damage in a tornado. Tornadoes are also associated with hurricanes and are usually located in the right front quadrant of these storms. On the brighter side, here in Southwest Florida, tornadoes are generally of less intensity than you would experience in the Midwest. Usually F-0 or F-1 (on the Fujita scale) tornadoes can happen in this area.

PROTECTION OF PHYSICAL PROPERTY

1. Common Elements:

* Pool facility

Drain 1 foot out to compensate for heavy rains

Turn off gas supply to heater and barbecues

Place furniture and equipment in restrooms

Turn off electrical circuits

Lock doors

* Water systems

Turn off power to pumps

Turn off power to irrigation systems

Clear storm gutters, canal weir gates and inlets of obstructions

* Remove loose landscaping materials

* Put trash containers in enclosed areas

* Be sure the default stop for elevators is the top floor, not the lobby. The Community Association Manager will, when possible, coordinate inspection of the association and initiate protective and corrective action. The Manager will communicate with members of the Board, government officials, consultants, contractors and insurance adjusters as soon as practicable.

2. Personal Property:

It is never too early to take preventive measures to protect and secure property from wind and water damage. Well-designed and installed hurricane shutters are probably the best protection.

Specifications are available from the Community Association Manager for installation of hurricane shutters. Shutters are recommended.

Note the following:

- * Plywood and aluminum panels are difficult to install under emergency conditions but may be better than nothing.
- * If you plan to be absent for more than 48 hours during the hurricane season, unsecured objects on porches, patios and lanais, e.g., chairs, tables, lamps, potted plants, propane tanks, barbecues, wall decorations, bicycles, etc. must be placed inside to prevent damage caused by them becoming flying objects.
 - * Inventory the contents of your home and document the inventory with photographs or video.
 - * Keep copies of important records and documents stored in a safe location such as a bank safe deposit box and copied to your computer hard drive.
 - * Review insurance coverage with your insurance agent and update coverage as required every year before April.
 - * Once a tropical storm forms insurance carriers prohibit changes to coverage.
 - * Be sure your policy includes Loss Assessment Coverage that does not exclude association policy coverage deductible in case of loss.

PROTECTION OF THE CONDOMINIUM ASSOCIATION AS AN ENTITY

The Association's Community Association Manager will maintain certain documents, for the Association. Such materials will be copied and backed up on computer sources for storage off-site. Included in these documents are the following:

- * A current copy of the Declaration, Articles, Bylaws, and rules and regulations.
- * Financial statements, records of maintenance fees, tax filings, and budgets.
- * The association's incorporation date, incorporation number, and federal **ID** number.
- * Addresses and telephone numbers of attorney and accountant.
- * A listing of bank accounts, certificates of deposit, and money market funds with identifying numbers.
- * A database that contains information on members.

- * Copies of minutes of meetings.
- * Contact information for Board members.
- * A listing of contractors, service agencies, and supply companies with names of contact persons, telephone numbers and addresses.
- * Name, address, and telephone number of the Association's insurance agent and carriers with a listing of policies and information on the type and amount of coverage.

CARRYING OUT THE PLAN DURING THE STORM - Completing preparations before hurricane season is by far the most prudent approach. When the storm is imminent is a poor time to begin emergency preparations. Once prepared and informed, you will be better able to cope with any calamities. A few words about things to do and not to do may be redundant but warrant mentioning:

- * Pull electric plugs if there is danger of flooding.
- * If you remain in your home, avoid windows and doors.
- * Forget hurricane parties and keep a clear head. Remaining alert may be critical in a life-threatening situation.
- * If you evacuate, do so early and in daylight hours. Try to avoid major highways.
- * Be calm and help those around you to be calm.
- * Do not go outside until advisories are issued that the storm has passed. Do not be fooled by the temporary calm that occurs if the storm's eye passes directly overhead.
- * Identify a window or door *away* from the direction of the wind to use as an emergency exit if necessary.
- * When you do go outside, be very careful of downed power lines. Although some power cables are underground, there are places where power lines are above ground. Be particularly careful about puddles and fallen trees. A live wire may be concealed beneath them.
- * Walk outside cautiously after the storm has passed. Poisonous snakes and insects may infest our area.
- * If you have telephone service, limit use as much as possible, preferably to emergencies only.

- * Use of your car may be very hazardous because of fallen trees and power lines. Bridge structures may be weakened by washouts.
- * Do not use tap water for drinking until you know it is safe. Use emergency supplies you have set aside or boil water before drinking.
- * Be extremely cautious about use of open flame and the hazard of fire. Water pressure may be low and the area may be inaccessible to firefighters.
- * Bar-b-ques must not be used inside or within 10 feet of any building because of the risk of fire and carbon monoxide accumulation.
- * A refrigerator will remain cool only for a few hours after a power loss so be cautious about spoiled food. Freezers may keep food for several days if not opened.
- * If power is lost, turn circuit breakers off until power is restored.

PREPARATION IS THE KEY * REMAIN CALM *** EVACUATE EARLY**

FINANCIAL/ECONOMIC AND ORGANIZATION CONSIDERATIONS

Much of this section is about a "worst case" scenario following a disaster, but the principles are important to understand. References to insurance coverage are general in nature and cannot be counted on to be specific in any particular instance because of constant changes. Financial implications may be divided into two general categories, those that affect the Association, as a corporation not for profit operating under Chapters 617 and 718,719 or 720 Florida Statutes for the benefit of unit owners. In addition, those that affect individual members who are unit owners and own assets within their residential spaces.

The insurance program is reviewed carefully. Appropriate coverage is in place to reconstruct facilities but in case of a major disaster the experiences of the past show inflated costs may jeopardize immediate service and supply.

Most associations do not have a reserve for the huge deductible from hurricane losses. However, reasonable reserves for most infrastructure items that would address disaster damage, e.g., roofs, etc. may be available and hopefully replenished from insurance proceeds.

The Florida Condominium Act provides the criteria for coverage by the association and the unit owner for casualty policies other than flood coverage that is federal.

By the association:

All portions of the condominium property located outside the units;

- * The condominium property located inside the units as such property was initially

installed or replacements thereof of like kind and quality and in accordance with the original plans and specifications or, if the original plans and specifications are not available, as they existed at the time the unit was initially conveyed.

- * All portions of the condominium property for which the declaration of condominium requires coverage by the association except all floor, wall, and ceiling coverings, electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of a unit and serve only one unit and all air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.

By the Unit Owner:

All real or personal property located within the boundaries of the unit owner's unit that is excluded from the coverage to be provided by the association, as set forth above.

- * This includes all floor, wall, and ceiling coverings, electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of a unit and serve only one unit and all air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.

Flood Insurance:

The association's flood insurance generally covers these items including the building itself: Flood is defined as rising water, not hurricanes.

- * Awnings and canopies; Blinds; Carpet permanently installed over unfinished flooring; Central air conditioners; Elevator equipment; Fire extinguishing apparatus; Fire sprinkler systems; Walk-in freezers; Furnaces; Light fixtures;

Outdoor antennas and aerials fastened to buildings; Permanently installed cupboards, bookcases, paneling, and wallpaper; Pumps and machinery for operating pumps; Ventilating equipment; Wall mirrors, permanently installed; and

- * In the units within the building, installed: Built-in dishwashers; Built-in microwave ovens; Garbage disposal units; Hot water heaters, including solar water heaters; Kitchen cabinets; Plumbing fixtures; Radiators; Ranges; Refrigerators; and Stoves.

The sections of each association's Declaration should not be confused between the definitions of "Unit" and "Common Elements"; "repair and replacement"; association "insure" or unit owner "insure". Generally, the unit owner will be responsible for the deductible for items they are to repair or replace whether or not it is covered on the association insurance policy.

Florida statutes provide for action in an emergency and board members and the manager have a duty to proceed prudently even if communication is disrupted.

In case of a major regional disaster, banks, brokerage firms, and other financial institutions may be inoperative or severely backlogged, limiting access to individual liquidity for a time.

You must evaluate individual insurance requirements for home contents and other components not insured by the association. Find a location for safekeeping of insurance and financial records. Be very familiar with the distinction between the Association's insured assets and repair/reconstruction responsibilities versus individual owner's obligations.

DEALING WITH THE AFTERMATH

1. Initiate emergency mitigation if there is access:

The association's Community Association Manager will coordinate mitigation based on available resources and coordinate it with on site board members or designated residents. With a management company there should be enough resources available to cover all of the associations.

2. Assessing damage to common elements and structures:

With assistance of available professionals, there will be assessment of post disaster damage to structures and common elements. Professionals should examine all properties since residents and board members are not qualified nor should they be burdened with the responsibility to determine if there is damage that may not be apparent to the untrained observer. They may request help from available members of the Board but the responsibility will remain with the professionals. Immediate measures to be implemented include:

- * A survey of association property

- * A triage categorization of damages into those that need immediate attention and those that can await definitive repair. (These decisions may not agree with an individual unit owner's assessment of critical damage needing attention)

- * Mitigation to prevent additional damage.
- * Making of a pictorial record of damages, with photographs or videotape.
- * Communication with the Association's insurance agent.

3. Communication with members of the Association:

Everyone must realize communication will be restricted. Management and those addressing the situation will not have time to respond to phone calls from each member. Email has proven to be invaluable. It provides communication with hundreds of owners immediately with timely information. Written reports, requests and information can be provided by mail but is dated even before it is received. It is understood owners will be concerned about their property but the focus of management must be and will be concentrated on the larger overall welfare of the association.

If someone is still on site arrange for a central notice location. Put a sign at the entrance to the community indicating where messages can be left and read. This could be a bulletin board in a protected location. Residents can leave messages for those that may be looking for them and vice-versa.

Be sure to provide accurate information since rumors can spread rapidly and create panic.

4. Individual post disaster activities and precautions:

- * Stay inside until official notice the storm has passed. Remember the "eye" of a hurricane if it passes directly overhead can create a temporary calm before the storm resumes its fury.
- * Avoid disaster areas.
- * If evacuated during the storm, exercise extreme caution when returning to your home. Look carefully for structural damage, broken glass, disrupted electrical appliances, etc.
- * Do not turn on lights or appliances if there is water standing in your home.
- * If you must drive, be cautious of debris in the road, fallen power lines and bridges that may be weakened by washouts.
- * Be extremely cautious about fires. Low water pressure and roads blocked to firefighters' access might make fire fighting extremely difficult.
- * If the water supply is disrupted, remember a toilet can be flushed by pouring a

bucket of water into me bowl (not the tank). Since the emergency water supply you preserved in bathtubs and other containers is essential for other uses, flush sparingly and infrequently.

- * Dry and air out homes using fans and air conditioning as soon as possible after the storm passes to prevent irreparable damage from mildew. Keep a few gallons of bleach on hand for preventive and removal purposes.
- * Turn on air conditioning as soon as possible and set thermostat as cool as you can stand it to remove moisture from the home.
- * Listen to local news broadcasts to determine the necessity for boiling water.
- * Notify relatives of your whereabouts but limit use of telephones to essential communications.
- * If there has been a power loss, avoid opening freezer doors.
- * Disaster events often attract unlicensed, uninsured, unqualified contractors that may perform substandard work at inflated prices. To protect yourself and your property please make sure any contractor hired is licensed with the City, County and State as appropriate. This information is available on line and from City and County offices.

Any contractors engaged by the association should not be directed to individual concerns. Please direct all inquires, suggestions as to priorities, and reports of damage to the Community Association Manager or designated on site supervisor. Unauthorized charges may not be reimbursed by insurance arid the person directing the work will be responsible for the charges. Do not be a sidewalk superintendent.

5. A few comments about dealing with your insurance company:

- * As soon as possible, register your property with the insurance carrier as being subject to a claim even if the damage is not known. There should be an 800 number on the policy.
- * Obtain from your insurance agent a definitive procedure for filing claims.
- * Know what forms, documents, or information is needed to support a claim.
- * Be prepared to supply the agent with a copy of legal papers concerning the loss.
- * Know what the policy covers.
- * Know what the deductibles are.
- * Keep copies of all paperwork.

- * Keep a written record of expenses related to the loss, including receipts for materials used in temporary repairs.
- * Do not have damaged material or furniture hauled away until it has been accounted for by an adjuster.
- * Most policies cover additional living expenses as well as damages. Such policies will usually advance money for temporary shelter, food, and clothing if the home cannot be occupied.
- * Pictorial history of conditions existing in and outside the home before the disaster is invaluable in securing an adequate insurance adjustment. Post disaster pictorial documentation may also prove to be of major help in realizing a proper settlement.

6. Dealing with the aftermath as neighbors:

Obviously, personal safety is paramount. Those with medical and nursing backgrounds may be particularly valuable in providing first aid where necessary and in providing health care advice under emergency circumstances when access is restricted.

While this plan does not contain a specific call up roster for one owner to contact another, we anticipate our spirit will prevail following a major storm and one neighbor will look after another and offer as much assistance as possible. Each person should assume a storm left his neighbor worse off than he.

7. The Role of FEMA:

In the aftermath of a federally declared disaster, FEMA's Individuals and Households Program (IHP) provides assistance to people in the United States whose property has been damaged or destroyed, and whose losses are not covered by insurance. In order to be considered for any form of IHP assistance, the affected home must be the primary residence, the home must be located within the declared disaster area, and the applicant must be a United States citizen, a non-citizen national, or a qualified alien. To apply for assistance, individual residents within a designated federal disaster area must call FEMA's Registration Intake line at 1-800-621-3362.

Individual residents of homeowner and condominium associations are eligible to apply for assistance under our Individual Assistance (IA) program, which provides individuals and families with the financial resources they need to make minimal repairs to their primary residences or to obtain safe temporary housing while extensive damages to their homes are repaired. IA also allows for the replacement of essential personal property.

FEMA's Public Assistance Program provides assistance to State and local governments, as well as certain private non-profit organizations (PNP), with their response to and recovery from Federal disasters. Privately owned associations, such as condominium associations, are not eligible to apply for assistance under this program for damages to their common areas. In order to meet the qualifications for an eligible PNP, an organization must:

- * Have an effective ruling letter from the U.S. Internal Revenue Service granting tax exemption or certification from the State that the organization is a non-revenue producing, non-profit entity that provides a governmental type function.
- * Be available to the general public. This means that the primary purpose of a PNP must be to provide a public service that is not restricted by a specific definition or by prohibitive fees. *If access to the use of PNP services is restricted, the PNP is not eligible.*

FEMA's federal partner, the U.S. Small Business Administration (SBA), offers loans to financially qualified individuals and businesses to help with expenses not covered by state or local disaster relief programs, or private insurance. In order to be considered for an SBA disaster loan, applicants must register for FEMA assistance after a disaster is declared. Homeowners can apply for SBA loans to repair or replace damaged real estate. Both homeowners and renters can apply for an SBA loan to replace personal property. Homeowner associations (for repair of common areas) are referred to the SBA if they do not qualify as an eligible PNP under the Public Assistance program.

Emergency Information Numbers

American Red Cross: 287-2002 Emergency

BellSouth: 780-2355 Repair: 611

Boil Water Hotline: 740-4600 option 4

An up-to-date recorded message with information on current water service interruptions.

Florida Dept. of Insurance: 1-800-342-2762 Storm

Florida Power & Light: (800) OUTAGE

Palm Beach County 561-697-8000

Martin County 772-287-5400

Elder Affairs: (800) 963-5337

Disaster Assistance - Assistance is available for affected individuals and b businesses after a Presidential disaster declaration. The 1st step for individuals or business that require assistance it to call the **Federal Emergency Manangement Agency:** 1 (800) 621-3362

Florida Council of Churches: (407) 839-3454

Florida Fish and Wildlife Conservation Commission: (239) 332-6966, (888) 404-3922

FEMA: 1-800-621-FEMA (3362)

Hurricanes: 712-6400 • Boca, Delray, Glades 877-655-0495 **Emergency Management**

Missing Persons: (866) 438-4630 (must be missing 72 hours)

National Flood Insurance Program: (800) 427-2354

Road Conditions: (800) 342-3557

Salvation Army: (941) 364-8854

Sprint Telephone (800) 339-1811

State Hurricane Hot Line: (800) 342-3557

State Volunteer and Donations Hotline: (800) 354-3571

Television Stations:

WPTV Channel 5 930-9788

WPEC Channel 12 561-881-0737

WTCN Channel 16 595-1501

WPBF Channel 25 561-624-6398

WLFX Channel 29 561-845-2929

U.S. Coast Guard: (727) 896-2816

LINKS FOR CURRENT AND EVENT SPECIFIC INFORMATION

Florida Disaster Management On-Line Status:

PUBLIC SHELTER STATUS by county http://www.eoconline.org/EM_Live/shelter.nsf

ROAD STATUS by event

http://www.eoconline.org/EM_Live/roadstat.nsf

ONLINE MAPPING of Storm Surge, Evacuation Routes, and Shelter Locations

<http://public.mapping.floridadisaster.org/>

HURRICANE EVACUATION ZONES

<http://www.pbcgov.com/pubsafety/eoc/SAMS.htm>

NATIONAL HURRICANE CENTER

<http://www.noaa.gov/>

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