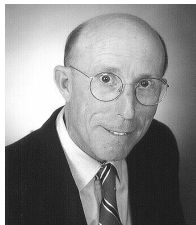


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NEWS, ISSUES & INFORMATION FOR COMMUNITY ASSOCIATIONS - SUMMER 1999

HURRICANE DISASTER PREPAREDNESS FOR COMMUNITY ASSOCIATIONS



By John R. Math, LCAM

Is your association prepared for the hurricane season? Will the residents be safe? Are association assets protected? Is there a disaster plan in place? If you said no to any of these questions, then this article will help assist your Board of Directors in preparing an emergency plan for your association and its residents.

To this end, the association's leaders should appoint a committee to help prepare an emergency plan. This committee will identify what hazards are involved for the community, what are the emergency needs of the association and devise an association disaster plan and a post disaster recovery plan.

Planning for a disaster in hurricane prone South Florida is a smart move for any Board of Directors, as the association exists in order to operate for the health, safety, comfort and

welfare of its residents.

HAZARD ANALYSIS

Hazards for each association will vary from location to location. Wind and tidal surges will affect communities located near low-lying coastal areas. Communities located inland may be affected by wind and flooding caused by heavy rains. The committee needs to identify potential hazards, their probability of occurring, and the association's vulnerability to the hazard. Identification of potential obstacles for site evacuation should also be made. The committee should also determine (through experts, such as structural engineers, contractors and insurance experts) what the impact is on any structures, which exist in the association, and whether or not they would withstand the impact of a hurricane.

Some disaster experts believe that planning and implementation of a preparedness program should be based on historical hazards.

PLEASE NOTE: *The absence of recent hurricane activity in South Florida is not a predictor of future hurricane activity. Therefore, it is wise for the association to plan for, educate their residents and*

implement a hurricane preparedness program every year!

This analysis would also entail setting work schedules, planning deadlines, and setting timelines for completion of tasks.

EMERGENCY NEEDS

After identifying potential hazards, what their impact could be on the association's residents and any special problems that this could cause to the association, the committee then is able to begin preparing a preparedness and response document. Types of questions that need to be answered are; Will the association residents need to be evacuated? Will the association property be used as a shelter? Are there any residents who will need special assistance due to age or health problems? Are evacuation routes easily flooded? Where is the nearest public shelter to the association and are the residents aware of this? What would be the affect of a power outage on evacuation and communications? Is there emergency power available to the residents?

Overall, the questions and answers to your emergency needs will let you know what to expect, indicates what preventative measures should be

taken, creates an awareness and identifies what type of help the association may need.

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ASSOCIATION DISASTER PLAN

The individuals who will be involved in the hurricane emergency are also the ones involved in the planning for that response. A committee to help in the planning might be the following: Board Members, Block Captains, Floor Representatives, Local Emergency Management Officials, Fire/Rescue, Insurance Agent, Law Enforcement Officials, Utility Officials, Management Representative and Health Department Representatives.

The committee will then decide the appropriate plan based on their findings and the disaster needs of the association.

The committee should develop and always be in possession of an up-to-date Resource List, which would include a telephone roster of management and maintenance personnel, sub-contractors, emergency service providers, Board Members, unit owners/residents. The Resource List would also include association owned supplies, the location and account numbers of all bank accounts, copies of all contracts and copies of insurance policies.

The committee will also develop a hurricane action guide in order for the committee, the association's paid professionals and the residents to follow and may specify the following: Prior to each hurricane season educating and implementing an awareness program, rehearsing an evacuation plan for the residents, the storage and protection of association assets, disposition of residents cars/boats, checking emergency power and supplies and monitoring of weather and local emergency news.

NOTE: This type of guideline and preparedness can also be developed for other potential emergencies such as fires, floods, chemical hazards which can strike an association at any

time!

The committee will then develop a coordination plan, which outlines the responsibilities of each individual or group involved under the different stages of the hurricane emergency. The plan will be based on the association's potential hazards, the overall resources of the association, and the overall attitudes of the association's members. This plan will take the association through the actual hurricane emergency to the post-disaster recovery.

POST-DISASTER RECOVERY

A rapid recovery following a disaster will be based on the overall pre-disaster planning and on local, state, and federal government resources. The association should plan for as many contingencies as possible and have procedures in place to deal with them, as government relief organizations may be overwhelmed and ineffective. The following may be a list of disaster recovery issues that should be planned for

1. Account for all residents, where are they located now? Did they leave and stay elsewhere? Were residents evacuated? Are any residents injured? Do any residents need shelter, medical or other assistance? Overall, all residents should be accounted for to report to local emergency offices. Try to designate one person to handle this task.

2. Are there adequate association reserves for handling emergencies? Funds may be needed to fund the difference between insurance coverage and deductible amounts. 5% to 20% deductibles are now the norm on windstorm coverage. Are there funds designated to handle other deductibles and gaps in insurance coverage? Get your agent and other people who are experts in this field involved.

NOTE: It is also wise for unit owners to have their insurance policies reviewed against the association's coverage, as there will be gaps. Owners may want to have loss assessment coverage, water seepage coverage and

**SAMPLE HURRICANE
PREPAREDNESS PLAN**

Each association would have different categories and areas of concern, as each association and their committee will analyze their exposure differently. Please consult with experts in the emergency preparedness field when developing your own plan. Sample categories are:

I Likelihood of the hurricane hitting our association?

II Possible effects to the association?

III What financial contingencies have been made to covered deductibles, emergency expenses and other unforeseen losses?

IV Review of all association's insurance policies, what gaps are there, what additional policies will have to be purchased for the association to be properly insured? What are the association members responsible for and have they been notified?

V What steps, improvements and additions can be made to the association's buildings to help lessen the impact of a hurricane such as hurricane strapping, shutters, tree trimming etc.

VI What employees, vendors, sub-contractors and other professionals are available to the association prior to and during a hurricane and are they on call to react to a storm?

VII Are there job descriptions which specifically deals with pre storm and post storm preparations and clean-up? Are there volunteers to help out? Who are they and what will they do?

VIII Are communications set up to inform the residents of any pre hurricane and post hurricane activity and preparedness. How will communications be handled during the storm?

IX What equipment, pumps, motors etc. will be affected by the hurricane? Will service companies secure the equipment prior to the storm and be available after the storm?

X Develop a master file with this information enclosed. Have extra copies on-site and off-site for Board Members, committee members and authorized personnel. This master file should be updated prior to every hurricane season.

HOW TO PROTECT YOUR HOME AND PROPERTY FROM A HURRICANE

During the hurricane season, homeowners should prepare well ahead of a storm. Don't wait until the last minute; supplies and materials will be in high demand and short supply.

Now is the ideal time to have large trees trimmed to avoid uprooting.

Remove coconuts from palms as they are potential projectiles in gusty winds.

Small or newly planted trees should be staked. Prune back all shrubs to half their normal size and height.

Cut back all freeze-damaged trees and plants as they will easily break off in a storm.

Be prepared to remove all loose objects from your yard, patio, deck and porch and store them inside. This includes patio furniture, decorative items, potted plants, lighting, awnings, barbecue grills, hoses and tools.

Any large items that cannot be moved and stored by two people should be tied down and anchored.

Consider having aluminum storm shutters installed on all windows, doors and sliding glass doors which are Dade County approved.

A less expensive alternative is to prepare plywood panels for all of your home's exterior openings. To make your own plywood panels: Place a 3/8 inch sheet of plywood over the opening and cut three to four inches beyond the edge of the opening. Drill holes in the panel every eighteen to twenty four inches around the perimeter of doors and windows. Sink 1/4 inch screw anchors to match the holes. The panels can then be installed at the first hint of a storm emergency.

If you belong to a property owners association, check first with your property manager or the Board of Directors to find out what is permitted to be installed and how. At the very least, you should put duct tape diagonally across each window and sliding glass door to prevent glass from shattering into your home. Remember to remove the tape as soon as the threat of a storm has passed, since it may "bake" onto the glass surface. Remove all television, radio and citizens band antennas from the roof. Look closely for power lines in the surrounding

area and be extremely careful when removing any antennas if they are near electrical or utility lines. Remove several sections of screening on porches and pool enclosures to allow wind pressure to escape. Remove and store window screens if you do not have shutters.

Increase pool chemicals before the storm hits, but do not lower the water level. Groundwater levels may rise and cause the pool and deck to "pop" out of the ground. Cover the pool pump and filter with strong plastic, tape the joints and shut the system down. Do not throw patio furniture into the pool - It could damage the pool's surface, as well as the furniture.

Remove mailboxes if they are not securely answered.

Boats and trailers should be stored in the garage, but if they are too large, make sure that they are anchored. Protect the engine and remove and store all equipment indoors.

Before the hurricane season is well underway, this may be a good time to review your insurance coverage. Make sure all policies are up to date and paid. Consider purchasing a personal flood policy to protect the contents of your home. Condominium owners may want to consider a personal policy to protect the interior of the unit.

If your building is located in a flood plain, a master flood policy might be purchased well in advance of a storm, since insurance carriers stop writing insurance when a storm is approaching.

Finally, check with your local Red Cross to find out what supplies, materials and procedures you will need to weather out the storm - either in your own home or at an emergency shelter.

County Civil Defense departments or the division of Emergency Management can brief you about evacuation procedures and emergency routes in your area.

For additional information, call John

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clauses added to include upgrades.

Most association documents require that an insurance trustee be named prior to the insurance carrier

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dispensing funds. This is a third party designated by the association. In order not to cause delays in receiving insurance funds, have this provision satisfied well in advance of any emergency. Does the association have flood insurance, whether it is required or not? In many areas flooding may be the cause of most damage. Have the unit owners been advised that they are able to secure their own individual flood policies to cover interior damage?

Make sure that the association will have access to all units for evaluation and possible repair of the structure and all common elements. Without proper and quick access to units, any insurance settlement may be delayed.

Survey the association property and determine the needs on a priority basis. This may include anything from providing security guards to protect the association property from vandals to possibly evacuating the building for safety and security reasons.

Have all association vendors, sub-contractors and professionals ready and available prior to the hurricane in order to act as quickly as possible after the fact. Have

contingency plans made to help with communications. Cell phones will be used extensively and will probably be up and working before regular phone service. Depending on the extent of the damages, it may be necessary to cancel certain service contracts. Make sure that the contracts can be suspended without cost to the association in case of a disaster.

Have a reconstruction committee in place or a designated person or professional who will oversee the repair or reconstruction of association property. This person would be an expert in bidding, construction and project completion.

Make sure that the full extent of the association's damages and costs are known before entertaining any settlement from the association's insurance carriers prior to proceeding with any repairs or reconstruction.

Overall, always keep your unit owners apprised of the status of your recovery, as this is an extremely stressful time for all.

John R. Math is the President and sole owner of Associated Property Management of the Palm Beaches, Inc. He has been in association management field since 1974. If you have any questions or comments you may contact us at 400 South Dixie Highway, Suite #10, Lake Worth, Florida 33460 or you may call him at 561-588-7210. APM's e-mail address is