

Florida Condominium Association Advisors

Florida Condominium Association Hurricane Preparedness Plan

Every condominium association in Florida, particularly those along the coastline and in flood or evacuation zones, should create and distribute to its residents a hurricane preparedness plan. Though realistically there is only so much planning an association can do for a natural disaster, your community will certainly be better prepared after drafting the steps community residents, Board members and association personnel should take in the event of a storm.

This post will review certain key elements of a hurricane preparedness plan. As I am not a disaster preparedness expert, I am sure there are points to consider that I have not included below. This post is meant to be a starting point for discussions among Board members about drafting a plan. For associations attempting to create a highly detailed plan, the Board may hire a consulting firm specializing in natural disaster preparedness.

The hurricane preparedness plan should be reviewed and approved by the Board of Directors annually in advance of hurricane season (official start on June 1st).

NOTE: *Section 718.1265 of the Florida Statutes provides associations with specific powers in the event of an emergency (such as after a hurricane).*

Insurance Issues

While discussing hurricane preparedness, the Board should review the community's property insurance policy. In particular, the Board should be sure to understand the policy's hurricane deductible. Hurricane deductibles are usually 2%, 5% or 10% of the insured value of the property. What does this mean? Let's assume the community's total property value is \$3,000,000, the hurricane deductible is 5%, and a hurricane has created a total loss of the property (complete rebuild required). In this scenario, the association would need to pay a \$150,000 deductible. If your community does not have the total amount of the deductible available in excess operating cash or reserve funds, it will be important for the Board to discuss how they would pay the deductible in the event of a major casualty due to a hurricane.

Useful Hurricane-Related Links

<http://www.floridadisaster.org/>

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

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

<http://www.stateofflorida.com/articles/hurricane-preparedness-guide.aspx/>

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I recommend breaking a condo association hurricane preparedness plan into four main sections which, for ease of use, should be constructed like "to do" lists: (1) Routine Preparation, (2) After a Tropical Storm or Hurricane Warning, (3) After an Evacuation Order, (4) After a Tropical Storm or Hurricane. These four categories should address both what the association should do and what residents should do. We will look at these four categories in detail below.

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Routine Preparation

Resident Routine Preparation

- Obtain a Local Hurricane Guide: Most municipalities in Florida produce hurricane preparedness guides that include evacuation plans, shelter locations, important contact numbers, survival kit recommendations, and more. The association should consider obtaining copies of these guides and making them available to residents.
- Update Your Contact Information: Unit owners and residents should make sure that the association has their accurate phone number, address and email address.
- Hurricane Shutters, Windows, Doors & Garage Doors: Unit owners should consider installing hurricane shutters (if the association has not already done so, discussed below). Further, if unit owners are responsible for repair and replacement of windows, doors and/ or garage doors per the association's governing documents, unit owner should consider installing Miami-Dade County approved versions of these fixtures.
- Disabled Resident Assistance: Any residents that would need assistance in the event of an evacuation should inform the association and also reach out to their city and/ or county to sign up for emergency aid.
- Consider Homeowner's Insurance: All unit owners should consider homeowners insurance (generally called a HO-6 policy) for their condominium. As we have discussed in past posts, per Florida Statutes Chapter 718.111(11)(f), in the event of a casualty to the condominium property, unit owners are responsible for repairing or replacing the following items:
 - All personal property
 - Floor, wall and ceiling coverings
 - Electrical Fixtures
 - Appliances
 - Water heaters
 - Water filters
 - Built-in cabinets and countertops
 - Window treatments including curtains, drapes, blinds, hardware

Think about what this means. If a hurricane came through and there was a total loss, the association's insurance would rebuild the building and your unit. However, the unit would have only sub-flooring (no carpet, tile or wood floors); would have no electrical fixtures; no cabinets, countertops or sinks; and no water heater or other appliances. Also, the insurance statute only requires that the association's insurance rebuild the property with products similar to those that were originally installed. So, let's say you recently replaced all your cheap original windows with very high-end, impact resistant windows. Unless your insurance covered those new windows, you would be out of luck. Without insurance coverage, replacing these items can create a major out-of-pocket expense for unit owners.

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- Photograph Your Home and Valuables: It is worthwhile for every unit owner or resident to photograph their condominium to capture on film all of the personal property within a unit. After a storm, this can be a helpful way to identify items that are missing. For unit owners with homeowners insurance, photographing the property (and valuable items in particular such as TVs) may make processing claims with their insurance companies much easier. It is prudent to contact your insurance company and ask them what they would ideally like to see in the event of a major claim post hurricane. They can typically provide guidance on how to properly prepare.
- Create a Survival Kit: Keep a survival kit in your home that you can grab in the event of an evacuation. A survival kit should include, at a minimum, fresh water supply, batteries, canned goods, proper identification, important documentation (e.g., birth certificates, social security cards, insurance policies), proof of ownership of your condominium (possibly necessary to get back onto the condominium property after a severe storm where major damage was sustained), cash, and medications.
- Learn about FEMA: Unit owners should familiarize themselves with FEMA's Individuals and Households Program, which provides assistance to people whose property has been damaged or destroyed. Identify who to call and how to apply for aid in the event your home is unlivable after a storm.
- Volunteer to Aid the Association: The association should consider encouraging unit owners to aid management and the Board in securing the property prior to a storm. Board members and property managers have their own homes to take care of and, because of this, it is not unusual for common areas to be neglected. Consider creating a list of willing residents and their contact information and update this list annually.

Association Routine Preparation

- Tree Trimming: All associations should make sure that their palms and other trees are properly trimmed at least once per year in advance of hurricane season. There is quite a bit of controversy over whether or not palms should be hurricane cut. It is my opinion that hurricane cutting your palms can not only damage your palms but also create damage to property during high winds. Learn more about this [here](#) and talk to your landscapers today. For those of you in and around the Tampa Bay Area, I highly recommend [Fieldstone Landscaping Services](#) for all of your landscaping needs. They have done a tremendous job with our property over the last three years.
- Unit Access: Associations should have the keys to access each unit. I recommend making it a rule of the association that unit owners provide the association with keys to their unit. Unit access is particularly important in the aftermath of a hurricane if representatives of the association need to inspect property damage. Associations should consider testing the keys to each unit annually.
- Resident Contact Information: Associations should make sure they have accurate phone numbers, addresses and email addresses for all residents. Contact information should be confirmed with each resident routinely.
- Videotaping of Property: The property should be videotaped annually for insurance purposes. I would recommend providing copies of this videotape to your insurance

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broker, property manager and at least one Board member. Contact your insurance company and ask about their hurricane preparedness recommendations.

- Vendor Lists: The association should have a list of known vendors that may be useful to the association after a storm. Relevant vendors may include restoration specialists, landscapers, plumbers, electricians, and insurance contacts. This list should include the contact information for each vendor and should be distributed to each Board member and management.
- Official Records Storage: If your hard copy records are stored in a hurricane-resistant facility and your electronic records are stored in a web-based system, then there is nothing more that needs to be done. If not, consider purchasing watertight containers for your hard copy records. For electronic records, make sure they are being backed up onto an external hard drive or a web-based storage system at least weekly.
- Hurricane Shutter Guidelines: Per Florida Statute Chapter 718.113(5), every condominium association in Florida is obligated to adopt hurricane shutter specifications (e.g., color, style) that unit owners must follow should they choose to install hurricane shutters. Boards cannot deny a unit owner the right to install hurricane shutters. Board members may, however, decide to install hurricane shutters on all units at the association's expense. As this is a complicated topic, we will be dedicating a future post to it. In the meantime, please contact us if you would like assistance creating a hurricane shutter policy for your community.
- Board of Directors/ Volunteer Education: All Board members and storm preparation volunteers should have a property "how to" guide. This should include instructions on how to operate any security, fire safety, irrigation, pool, elevator and other systems on property. Further, maps should be distributed to this group detailing the locations of electrical meters, fire system panels, water shutoffs and any other relevant property features. Training sessions should be conducted annually.
- Boarding Windows Policy/ Contracting: Associations should discuss the possibility of boarding the community's windows (either all of them or simply the common element windows) in advance of a storm. Associations may consider contracting in advance with a vendor that will arrive on property upon issuance of a tropical storm/ hurricane warning to board the windows. If the association does not intend on boarding windows, a policy should be established regarding residents' ability to board their windows from the outside.
- Hurricane Disaster Response Contracting: For communities in high-risk areas, it may be wise to consider contracting with an engineering firm that specializes in hurricane disaster response. This type of contract guarantees that the firm will come to the property within so many days after the storm to survey the damage, provide a full written report of the necessary repairs, and, in some instances, bid out and supervise the work. This can be very helpful to the association and its insurance company. These firms are often swamped with work after a storm and, therefore, associations that have not pre-contracted with them may be out of luck. Typically, this type of a contract requires the association pay a several thousand dollar retainer annually which would be applied to their services if ever necessary. I have never worked directly with a hurricane disaster response team before; however, I have spoken at length with the engineers at [Delta](#)

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[Engineering](#) (serving all of Florida) about their hurricane response services. You may consider contacting them if you are interested in setting up a contract like this for your association.

After a Tropical Storm or Hurricane Warning

Resident “To Do” List

- Clear Patios & Balconies: Residents should bring any personal property on patios or balconies inside their units.
- Designate a Safe Room: Designate a room in your unit that provides the most shelter from the storm. Typically, this is an interior room with no windows.
- Stay Tuned: Keep the radio or TV tuned to emergency frequencies, the local news, or the weather channel for regular updates.
- Consider Boarding Windows: If the association has not already done so, consider boarding your windows. If you are unable to board your windows from the outside, boarding them from the inside will still help to protect the interior of your home.
- Establish An Evacuation Plan: Residents should know their community’s evacuation zone, where they will go once an evacuation is required and the location of the nearest shelters (including if the shelter accepts pets – see www.floridapets.net).
- Charge Your Electronics: All residents should charge cell phone, camera and laptop batteries and consider purchasing backup batteries.
- Prepare Your Vehicle: Residents should fill up their cars with gas and check tire pressure. The sooner this is done the better, as lines at gas stations tend to get longer as the storm approaches.
- Fill Your Bathtub: Consider storing drinking water in large containers or in the bathtub, as tap water may not be safe to drink for some time after the storm.
- Set Freezer & Fridge to Coldest Settings: Residents should set their freezer and refrigerator to the coolest setting to protect food for as long as possible in the event that electricity is lost. It is prudent to have several days’ worth of food on hand that does not require refrigeration.
- Protect Personal Property: Residents should consider moving valuable items away from windows and doors. A supply of towels should be kept on hand to address any water entry during the storm.

Association “To Do” List

This list should be sorted in order of priority. Each action item should have sufficient detail for anyone to be able to complete the task. A specific person or vendor should be assigned to each task on the list.

- Distribute the Hurricane Preparedness Plan: Consider re-distributing the hurricane plan to all residents via email or door posting. Place extra copies in common areas.

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- Emergency Board Meeting: Set up a meeting for the Board and management to review the hurricane plan and discuss each person's responsibilities.
- Emergency Community Meeting: Set up a meeting for residents to attend to ask any questions they have.
- Invoice Payment: When possible, pay all invoices due in the coming two weeks to avoid any late charges.
- Electronic Records: If relevant, make sure all electronic records are backed up onto hard drives. At least one Board member and the management team should have a copy.
- Hard Copy Records: If relevant, place all hard copy records in watertight containers and place them in a high location. Better yet, determine if a Board member or manager is able to remove the records from the property and place them in a secure location.
- Unplug Electronics & Appliances: Turn off and unplug any association computers, faxes, printers, camera systems, gym equipment, appliances or other electronics. If possible, remove electronics from the floor and place them in the highest available location.
- Blank Checks: Consider signing enough blank checks to distribute one to each Board member and one to the property's manager. These may be used to begin restoration efforts after the storm.
- Outside Property: Any exterior property (e.g. pool furniture, potted plants, dog waste stations, recycling bins, dumpsters & seating areas) should be brought inside. Certain items may be placed into the pool as well if there is insufficient inside storage. Any property that cannot be moved should be strapped down or otherwise secured.
- Propane Tanks: Any propane tanks should be shut off.
- Common Air Conditioners: Shut off any common area air conditioners.
- Irrigation System: Turn off the association's landscaping irrigation system.
- Window Boarding/ Hurricane Shutters: Board windows and/or lower hurricane shutters as previously agreed by the Board.

After an Evacuation Order

Resident "To Do" List

- Traffic Check: Residents should check local evacuation routes to determine which is the best option and leave as quickly as possible (traffic becomes heavier the closer the storm becomes).
- Refrigerator and Freezer Clean Out: To avoid rotting food if power is lost, refrigerators and freezers should be cleaned out prior to evacuation.
- Unplug Electronics & Appliances: Turn off and unplug any computers, printers, routers, coffee makers, and other appliances or electronics. If possible, remove electronics from the floor and place them in the highest available location.
- Water Shut Off: Residents should shut off the unit's main water source.

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- Electricity Shut Off: Residents should turn off the electricity prior to leaving using the breaker panels in their units.

Association “To Do” List

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- Communicate Evacuation: Send an email to the community and post notices in common areas of the evacuation requirement.
- Disabled Residents: Provide evacuation assistance to any disabled residents.
- Check Each Unit: Knock on the door of each unit, if possible, to ensure all residents have evacuated.
- Disable Access Systems: Unlock or open any entrance gates or doors so that residents may flow freely in and out of the property. The association may consider reactivating these systems after all residents have evacuated to deter possible looting post-storm.
- Disable Elevators: After all residents have evacuated, disable all elevators on the top floor of the building.

After a Tropical Storm or Hurricane

Resident “To Do” List

- Returning to the Property: Prior to returning to the property, residents should obtain the “go ahead” from local authorities and the association. Once it is safe to return to the property, the association should inform residents via email or the community’s website.
- Proceed with Caution: Returning to a damaged property can be dangerous. Local government generally provides guidance on things to consider when returning after a storm in their hurricane guides. The Red Cross also puts out a comprehensive guide on this subject.

Association “To Do” List

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- Survey & Photograph Property: Board members or managers should return to the property when possible to survey the damage and photograph the property for insurance purposes.
- Communicate with Residents: Associations should be sure to communicate routinely with residents via email or via the community’s website. Residents should be informed of

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the status of the property, the actions the Board is taking, and when they can come back. The association should identify any areas of the property that are off-limits due to extensive damage and communicate these areas to residents.

- Hold Board Meeting: Boards should hold a meeting as soon as possible (even if via phone) to discuss next steps.
- File Insurance Claims: Associations should begin filing claims immediately. Insurance companies are often swamped with claims after a storm and the longer the association waits to file a claim, the longer it will likely take for the claim to be processed and payment to be received.
- Consider Payment Options: After a hurricane, if major damage has been sustained, associations will likely have to pay a sizable deductible (discussed above) before their insurance companies will cover any damage. If an association has enough operating or reserve funds to cover the hurricane deductible, then the association may use such funds. However, if the association does not have funds available to cover the deductible, they may need to consider obtaining a line of credit.
- Contact Appropriate Vendors: Associations should immediately contact their preferred vendors to begin cleanup and obtain bids for repairs. Landscaping companies typically offer a cleanup service to remove plant debris from the community. Further, the association's fire safety systems vendor should complete a full inspection of the community's system immediately to ensure it's up and running.
- Repairs List: Boards or property managers, in coordination with hurricane disaster specialists, restoration specialists or other vendors, should create a full list of necessary repairs in order of priority. The cost of each item should be included.
- Power & Water: Reestablish power & water when feasible
- Access Systems: Reactivate property access systems
- Window Boards/ Hurricane Shutters: In situations where window glass is not broken, remove window boards and lift hurricane shutters.
- Elevators: Reactive elevators
- Association Property: Return all association property to standard locations

If you have any questions about establishing a thorough hurricane preparedness plan for your association, please do not hesitate to reach out.

Thanks,
Emily

Emily Shaw is a condominium homeowner in Tampa, Florida and a Director of [VERA Property Management](#), a firm providing full-service community association management in the Tampa Bay Area as well as consulting, financial and legal services to all Florida community associations.