

## Being Prepared, Part 2

In the worst case scenario and the property needs to be evacuated, the address of the closest shelter should be a part of the preparations. Shelters are the last option. Space is very limited and conditions are usually severe. If you are required to go to one, bring a Shelter Supply Kit:

- Bring folding chairs, cots, pillows and blankets
- Special dietary needs
- Prescription medications
- If a small child is with you - baby diapers and formulas, etc.
- Bring a three day supply of non-perishable foods and water for you and family.
- Bring books, puzzles and other quiet games to keep you and children busy.
- If you have pets, please make sure you know where the “pet friendly” shelter is located. You will need proof of vaccinations, leashes and collars with tags and a properly sized pet carrier for each pet. If any of your pets are on medication, make sure to bring that with you.

### After the Storm

- The first priority must be the safety of the residents and staff followed by the protection of the property. If damage is widespread throughout the community, the Board and individual members may be required to implement the process.
- The first contact should be for help in controlling the situation: fire department, ambulance, utility company.
- Do a preliminary property tour to assess the damage. Check for downed power lines, ruptured gas lines, structural and roof damage. (Do not touch power lines, call the utility company.)
- Depending on the severity of the damage, decisions must be made to determine what should be done to protect the property from additional loss - boarding up windows, tarps or plastic on roofs, debris removal, etc.
- Remove the debris from the community as quickly as possible. Parking area entrances and exits must be cleared and maintained to allow emergency vehicles adequate access.
- It is imperative to get the water removed from the property as soon as possible. If the property is flooded with muddy water, floor coverings are not salvageable. Remove all material to keep bacteria and mold levels to a minimum.
- Continually communicate with personnel and supervisors. Follow association policy for bids, approvals and insurance claims.

## Insurance and Claims

- Report property damage to your insurance agent immediately. Your agent should provide you with claim forms and arrange for an insurance adjuster to visit your property and assess the damage.
- Make emergency repairs and document them. Keep all receipts and take photographs of the damages, before and after the emergency repairs to submit with your claim.
- Take precautions if the damages require you to leave your home. Secure your property. Remove valuable items. Lock windows and doors. Contact your insurance agent and leave a phone number where you can be reached.

Lastly here are some consumer protection tips. Home repairs after a disaster may be the most stressful time for a consumer. The following will help you identify unlicensed contractors and con-artists:

- Be extremely cautious of anyone coming to your home uninvited and offering to do home repairs
- Be alert to individuals canvassing your neighborhood in an unmarked van or truck
- Insist on obtaining a written estimate or contract. In fact, obtain estimates from several companies
- Be sure the contract or business card has an address, telephone number and license number.
- Ask for references - checking them out, if possible
- Don't be pressured into making a quick decision
- Insist on start and completion dates in the contract, and DO NOT pay the final balance until the work is completed to your satisfaction

A little preparation can go a long way to saving your life or someone else's, or saving your property or your community's property. As a community, this information and emergency contact numbers for local fire, police, FEMA, Department of Community Affairs, Department of Insurance and the Red Cross should be posted several times during the year on your website. The Disaster Plan adopted by the Board can also be included in the "Welcome" package that each new homeowner in your community receives after closing from Sentry Management's Closing Department. Please ask your community manager about this process.