

THE COMMUNITY BUILDER

Being Prepared... For the Beginning of Hurricane Season

Here in Florida, we are once again preparing for the beginning of hurricane season. It begins every year on June 1. So, I am once again reminded that even though we have not experienced seasons like those of 2004 and 2005, it doesn't mean it can't happen again.

Our friends in Tennessee and Georgia recently have recently experienced their share of extreme weather. A weather related catastrophe can happen at any time, not just at the beginning of a calendar period. This is why it is necessary to be prepared... before it happens.

One of the most critical issues to deal with right now is the community's insurance coverage. All points of coverage should be reviewed by the Board annually to ensure the Association is adequately covered. The Board has a fiduciary obligation to use its best efforts to obtain adequate insurance coverage, including flood insurance. Insurance coverage should not be a question of affordability, especially if the community has any exposure. If you are not sure what is needed or why, ask your insurance agent to come to a meeting and explain the policy coverages. Ask questions; make sure your dollars are being spent for maximum protection in compliance with the replacement requirements in your documents.

Some questions to be asking about your insurance are:

- Does our policy cover the cost required to upgrade the buildings to code?
- Does it cover debris removal?
- What perils or cause of loss does the policy cover?
- Under what conditions is water damage covered? What constitutes flood damage? And why is it different than wind driven rain?
- Do we need FLOOD insurance?
- What are the deductibles?
- What does the policy require us to do in the event of a loss?
- What type of records and documentation will the insurance company want to see in the event of a claim?

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High on the list of pre-disaster preparedness is the residents. Communication is key when dealing with residents in an emergency situation. The residents will be looking to the Board and Management for assistance and direction during an emergency, so it is vital to communicate to residents. The real key is to determine how that communication will take place by establishing emergency procedures before the storm and communicate these procedures to the residents - as many times as necessary to ensure the information reaches everyone. Posting the information on your community Portal or website is equally as helpful.

Establish a way to communicate with residents during and after the storm. Keep in mind electricity may be out so alternative communication methods are necessary. Possible alternative communication methods include a telephone message recording that will provide residents with pertinent and up to date information, procedures and status of the situation.

If telephones are down, a message board or meeting area can be established in a central location on the community premises, such as the clubhouse, pool or mail kiosk. Keep in mind residents should only come out when it is safe and take great cautions when walking around the property after a storm.

Assist residents in advance by providing information about evacuation routes, local shelters, emergency telephone numbers and other resources that are helpful during the storm. Use one of your Board meetings to have professionals such as paramedics, county representatives, Red Cross representatives, Insurance representatives speak to your community about preparing for the storm, what services are available to residents, how do you avail yourselves of those services? Specifically the community should have a process to notify elderly and disabled residents to make sure they are aware of the situation and have made necessary plans to secure and protect themselves and their belongings.

Flood Preparation:

Flooding cannot be predicted months or even weeks in advance. Floods can be instantaneous and deadly, so it is a good idea to be prepared. The first precaution to be taken is to get to know the area around where you live and

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work. Be aware of any potential flooding hazards such as low lying areas, upstream dams, creeks, rivers, gullies and even culverts.

Understand the weather terminology used to describe flooding situations and know by what means you can receive flood information (local television or radio or National Weather Service weather radio) Learn the local warning signals used by the community or county Emergency Management officials and how you should respond when the signal is broadcast.

Keep a stock of emergency supplies and have a family preparedness checklist. Flooding can cause disruptions in electrical, gas or water services or water sources could become contaminated. If you reside in a flood plain area or near a waterway, sandbags, plastic sheeting and extra lumber should be on your checklist. These items could reduce the amount of damage to your home and aid in completing quick repairs after the flood recedes.

Tornadoes

Tornadoes give us very little warning. Therefore it is extremely important to know the warning signals and to have prepared a family plan for what to do if one approaches. All of the same preparation advice is equally as applicable. Water, batteries, food stores are all necessary.

Each of these events impact not only us personally, but can greatly impact the common areas and common elements in our communities. Planning ahead for safety and for the protection of our property is paramount.