

The Oaks
OF COUNTRY CLUB



Hurricane Preparedness Plan

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Routine Preparation - Residents

All residents should follow this preparation guide before the beginning of hurricane season, which starts on June 1st. It will help to ensure that should a storm threaten your home, you will have significantly less planning and work to do to protect your home, probably your most valuable asset.

🌀 Get a local Hurricane Guide.

Every year, the Florida Today publishes a special section of the newspaper to help everyone in Brevard County understand what can happen during a tropical event such as a hurricane. They include information on evacuations, shelters, how to prepare, and what to do during and after a storm. This information is especially important to anyone new to the area. At the time of preparing this document, the Florida Today also has made it available online at <http://www.floridatoday.com/weather/hurricane/>

🌀 Update your contact information

Make sure that your information with the Condominium Association is all correct. This information is essential should we be damaged during a storm. Also make sure that all your family and friends have updated phone numbers, email address, and mailing address for you.

🌀 Hurricane shutters, windows, and doors

Every unit owner should seriously consider installing storm shutters. If a window or door were to fail during a storm, your unit will sustain considerable damage. Our condominiums were built in 1986 and 1988, several years before the Miami-Dade building standards were created and adopted here. Consequently, our windows and doors are not as strong as modern windows and doors. Brevard County requires all new construction or window replacements to be of impact resistant glass unless shutters are installed. If the windows in your unit have not been upgraded, you DO NOT have impact glass. Additionally, as one unit owner experienced during Hurricane Matthew in 2016, our sliding glass doors do not meet the new standards – their door blew off the track, but they were lucky to be home and awake and able to re-secure their door. Please, consider protecting your windows and doors. Talk to your neighbors or a member of the Board of Directors for advice.

🌀 Disabled resident access

If you would need assistance should we be evacuated, contact a member of the Board of Directors and inform them of your needs. Also, if you have special medical needs, register for assistance with the county by calling 321.637.6670.

🌀 Insurance

Every unit owner should carry insurance. In the event of a major loss, the Condominium Association's policy will only replace the shell of your unit. Your 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, if you upgraded your windows or doors, they will only be replaced with the most basic similar to what the building was originally constructed with. Your individual condominium insurance fills in all those gaps.

Additionally, in the event of a major loss, you may receive a special assessment. The long-term budgeting has been constructed in such a fashion so that every unit might be assessed \$2,000. This is the amount that your individual insurance will cover for special assessments. However, please do not use the \$2,000 figure as a guarantee. It is impossible to know exactly what financial situation might arise after a storm. That figure is only provided as an information point about how the Board of Directors has planned for the possibility of a major loss due to a loss from a named storm.

🌀 Photograph your home and valuables

Photographic proof of your belongings can greatly assist your insurance company with providing replacements. We suggest making a video as you walk around your unit showing all your belongings. Alternatively, take copious photographs.

Ask your insurance company for guidance on documenting your belongings – they will know exactly what will make processing your claim easier.

🌀 Make a survival kit

Make a survival kit that can be grabbed quickly should our area be evacuated. Include important paperwork such as birth certificates, social security card, passport, proof of ownership of your condominium, insurance documents, and any important medical documentation such as medical directives and medical records. It is suggested that you have a minimum of two weeks medication on hand. Most insurance companies will offer to pre-fill prescriptions when asked for this purpose.

Also include fresh water supply, batteries, flashlights, canned goods, first aid supplies, and cash. It is generally recommended to have one gallon of water per person per day handy. Start with a minimum of three days of water and food, but extend that if a particularly strong storm is approaching. Have handy disposable eating plates and utensils - you don't want to waste valuable drinking water on dishwashing.

🌀 Pet arrangements

If you have pets, decide ahead at the beginning of the season what your plan will be if we have a storm. Most shelters do not accept pets and veterinary offices will probably be closed or full.

🌀 Replace batteries in weather radio.

If you have a weather radio, replace the batteries in it.

🌀 Learn about FEMA

Familiarize yourself with FEMA's Individuals and Households Program, which provides assistance to people whose property has been damaged or destroyed. Should you find yourself needing to apply for FEMA assistance, call 800.621.FEMA.

🌀 Volunteer to help the Condo Association

Routine Preparation - Condo Association

In addition to preparing individual units before a storm, the common elements of the property need to be ready.

🌀 Tree Trimming

Trees should be evaluated annually and trimmed if prudent. Palms should have only dead fronds removed.

🌀 Keys

The Condominium Association should have a key to every unit and the key should be verified to work every year since owners sometimes change locks. The key might be critically important in dealing with the aftermath of a devastating hurricane.

🌀 Resident Contact Information

The Condominium Association is required to maintain correct contact information for every resident. This information should be checked annually.

🌀 Photographing Property

The property should be photographed or videotaped annually so that claims are easier to process after a storm. Two board members should have a copy as well as the Condominium Association's insurance broker.

🌀 Vendor Lists

Ensure that every board member has a copy of the Association's vendor list with all the relevant contact information.

🌀 Official Records Storage

Long duration storage of records should be in watertight containers and electronic records should be backed up weekly. Test the data backup system and ensure that the backups are easy to pack and carry in the event of evacuation.

🌀 Hurricane Shutter Guidelines

Florida code §718.113(5) requires the Board of Directors of all Condominium Associations to develop Hurricane Shutter guidelines including both function and appearance. Review the Association's guidelines so that all board members are familiar with the guidelines and can advise any owner wishing to install shutters.

🌀 Board of Directors and Volunteer Education

All board members and volunteers should know where all the Association's critical equipment and controls are located. These include pool cool, irrigation timers, electrical closets and breakers, fire alarm systems, etc.

🌀 Boarding Windows Policy

The Board of Directors should review our written policy on if and how unit owners are permitted to board their own windows with plywood.

🌀 Hurricane Disaster Response Contracting

The Board of Directors should discuss before each season whether it is appropriate to contract with an engineering firm to provide after storm assistance. These retainers can cost several thousand dollars just for being a priority in the event of a storm.

After a Tropical Storm or Hurricane Warning - Residents

🔧 Clear Balconies

All items on balconies must be moved inside. Don't forget to bring in door mats.

🔧 Clear Carports

All items in carports must be moved inside except for storage bins which are bolted to the carport wall.

🔧 Stay Tuned

Keep the radio or television tuned to emergency frequencies or The Weather Channel.

🔧 Close Shutters

If you have hurricane shutters, close them or install them.

🔧 Consider Boarding Windows

If the Condominium Association has decided to permit boarding windows, consider doing so. If the Association will not permit it, consider boarding windows from the inside - while less effective than outside, it will still provide some protection.

🔧 Establish an Evacuation Plan

Check the county evacuation zones and nearest shelters. Even if you are familiar with them from a previous year, check again as these sometimes change. If you have a pet, be sure to look for the nearest shelter which accepts pets.

🔧 Charge Electronics

Charge all your devices that have rechargeable batteries, such as portable telephones, cellular phones, cameras, computers, tablets, etc.

🔧 Prepare Vehicle

Check your tire pressure and fill your gas tank (or charge your batteries if you have an electric vehicle). Do this early as gas station lines get quite long just before the storm arrives. After the storm, most gas stations will not be operating.

🔧 Fill Bathtub

Clean your bathtub and fill it with water. This is a good supplement to your bottled water supply. After the storm, water might not be flowing or might be unsafe to drink.

🔧 Set Refrigerator and Freezer to Coldest Setting

It is likely that electricity will be lost and you want your refrigerator to stay cold until it power is restored. Once power is lost, do not open your refrigerator and instead eat only food which does not require refrigeration. Authorities will give you some idea how much food to have on hand, but at least a week would be prudent.

🔧 Protect Personal Property

Get out all your towels and move anything which would be damaged by water as far from windows and doors as it possible. During the storm, you will want to use the towels to absorb as much entering water as possible.

After a Tropical Storm or Hurricane Warning - Condo Association

🔩 Distribute Hurricane Preparedness Plan

Redistribute this plan to any resident who has misplaced theirs. Laminate a copy and post it by the bulletin board. Do not forget to remove this copy and take it indoors as the storm begins.

🔩 Emergency Board Meeting

Have a meeting for the Board of Directors to review the plan and discuss each director's responsibilities.

🔩 Emergency Community Meeting

Consider having a community meeting so that any question a resident has can be answered.

🔩 Roll Call

Check with every resident to find out if they are staying or leaving for the storm. Use this list after the storm to check on each resident.

🔩 Invoice Payment

Pay as many upcoming invoices as is possible to avoid any late fees.

🔩 Electronic Records

Confirm that all electronic records are backed up. Give a copy to an additional board member and, if possible, upload a copy of the records to a cloud drive.

🔩 Hard Copy Records

Ensure that all paper records are in water tight containers and located as high as possible. If possible, transport paper records to a more secure location.

🔩 Unplug Electronics and Appliances

Disconnect any electronics owned by the association such as computers and relocate them to the safest location possible.

🔩 Blank Checks

Sign a blank check for each board member that can be used, only if necessary, to start restoration efforts after the storm.

🔩 Outside Property

All exterior property must be secured. Pool furniture can be placed in pool if interior spaces are full. Recycling containers need to be secured inside dumpster gates. Ensure pergola structure is well secured. Check for any other association property that

has to be moved inside. Also, check to make sure that all residents have completed their preparations and offer assistance to anyone having difficulty.

🔌 Propane Tanks

Make sure grill propane tanks are full. Residents will probably want to use the grills after the storm.

🔌 Irrigation System

Turn off the irrigation system.

After an Evacuation Order - Residents

🔩 Traffic Check

Check traffic reports and determine the best route to take. Leave as early as possible as traffic will be extremely heavy.

🔩 Refrigerator and Freezer Clean Out

We will almost certainly lose power and your food will spoil. Empty the refrigerator and freezer before you leave. You do not know how long you will be gone and spoiling food could destroy your refrigerator if you are gone a long time.

🔩 Unplug Electronics and Appliances

Unplug everything. Computers, Televisions, Appliances, etc. Move all electronic to as high a place as you are able to.

🔩 Water Shut Off

Turn off the water to your unit.

🔩 Electricity Shut Off

Open your circuit breaker panel and switch the main circuits at the top to off.

After an Evacuation Order - Condo Association

☛ Communicate Evacuation

Post the evacuation notice to the bulletin board. Send an email to all residents notifying them of the evacuation order.

☛ Disabled Residents

Check with each disabled resident and offer assistance.

☛ Check Each Unit

Knock on the door to each unit and check if the residents have evacuated. Remind any that refuse to leave that they are staying at their own risk and that there will be nobody to help them during the storm.

After a Tropical Storm or Hurricane - Residents

🔗 Returning to the Property

Before returning, check with local authorities and with someone from the condo association to ensure that it is safe to return.

🔗 Proceed with Caution

Be very cautious. There will be a lot of damage. Be sure to listen to local government radio or television if you can get to power.

After a Tropical Storm or Hurricane - Condo Association

🔩 Survey & Photograph Property

When possible, return to The Oaks of Country Club, survey damage, and photograph all damages.

🔩 Communicate with Residents

The Board of Directors should communicate in any way possible with residents (email, phone, website). The residents need to be kept informed of the status of the property, what the Board of Directors is doing, and when it is believed that it will be safe to return. If any areas have extensive damage, the Board of Directors should cordon them off to residents and communicate this to residents.

🔩 Hold Board Meeting

Hold a meeting to discuss what steps are to be taken next. If necessary, conduct this meeting via telephone.

🔩 File Insurance Claims

Our insurance company will be swamped with claims, so the sooner we get the claim filed, the sooner funds will be made available to us.

🔩 Consider Payment Options

If we do not yet have enough funds in our hurricane deductible reserve account and a state of emergency has been declared, the Board of Directors can reallocate funds from other reserve accounts in order to meet the deductible. If this occurs at a time when we do not have sufficient funds to pay our deductible, then work with banks on obtaining credit for the deductible.

🔩 Contact Appropriate Vendors

Immediately contact all the appropriate vendors for repairs. They will be swamped with work, so expect delays. The sooner we are in their queue, the sooner they will be here.

🔩 Repairs List

Work with vendors on creating a comprehensive list of repairs, their estimated cost, and priority.

🔩 Association Property

Work on moving all the association property back to where it belongs.