



HURRICANE
PREPAREDNESS GUIDE

**FOR COMMUNITY
ASSOCIATIONS**



Katzman Garfinkel & Berger

Law and Learning
— Guidebook Series —



We have the good fortune of living in paradise.

In fact, every winter we are the envy of our northern neighbors. However, with every upside there is generally an equal trade off. Aside from the searing summer heat, Florida is often the bull's-eye for hurricanes, tropical storms and floods. While we can't control the weather that impacts us, we can take time to thoughtfully prepare for those events. The law firm of Katzman Garfinkel & Berger and our Community Advocacy Network (CAN) and CAN's corporate sponsors listed herein are proud to provide your community association with the following tips and suggestions to help you weather any storm.

The formation of a Hurricane Committee is generally a good start to implementing the following ideas. Pick people who don't mind rolling up their sleeves to get the necessary preparatory work done. Being prepared and staying calm in the face of an emergency are your two strongest weapons to assure your coming out of a serious storm event in one piece.



PREVENTATIVE
MEASURES



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Contract REVIEW

It is important to review your association's current contracts to determine what assistance those vendors can and should provide to your community both pre- and post-storm. It is also important to note any increased costs that become effective in the event of a storm.

Insurance Policies

- Make a note of your casualty policy limits and deductibles. Make sure your agent explains in detail any exclusions to your policies. Also, please make sure all premiums have been paid and that your coverage is ACTIVE.

Management Contracts

- What extraordinary relief services will be provided by your management company?
- What is the priority of relief services to be provided?
- What additional charges will you incur to have your manager oversee repair projects and does your management contract obligate the association to use your manager in this capacity?

Landscaping Contracts

- What relief and cleanup services will be provided and in what time frame post-storm?
- What preventative services can be provided pre-storm (i.e. tree trimming, staking trees, etc.)?

Security Contracts

- What relief services will be provided and in what time frame post-storm? How soon after a storm passes will you once again have security personnel in place?
- What does your security contract say about allowing security personnel to leave when a storm warning has been issued?
- If you have electronic gates, what does your contract require in terms of securing those in the event of a storm?

Elevator Contracts

- What relief services will be provided and in what time frame post storm?
- If you do not have a generator for your elevator(s) what arrangements has the board made in the event the power is out for any length of time and residents cannot use the elevators?
- What preventative services can be provided pre-storm? Is a generator advisable and affordable?

Construction Contracts

- Any contracts for construction work on the association property should contain a clause requiring the contractor to secure the premises and their work material in the advent of a storm.

Miscellaneous Contracts

- Does the association lease any space to third parties? If so, do those contracts require the association to take any steps to secure the leased premises or clean up the leased premises in the event of a storm?

Document & Record SECURITY

Community associations are not-for-profit corporations and, as such, rely heavily on various documents to function properly. Association records should be scanned and uploaded for temporary secure internet storage with hard copies placed in water tight ziploc bags and secured in a fire proof box. With proper advance planning, your board will have peace of mind that the following documents have been safeguarded and will be available in the immediate aftermath of a storm.



Facilities PREPARATION

The Hurricane Committee should do an inspection of the common areas at the start of hurricane season (June 1st) and throughout the 6-month season to determine that the property is in the best possible condition to confront the savage effects of a storm. Moreover, when a storm warning has been issued, the Hurricane Committee should videotape the building and all common areas with a date stamp to accurately document the property's condition pre-storm. If you want to take it a step further, you can hire an engineer to prepare a formal report on the current condition of various building components such as the roof, windows and doors. This will become very useful in the event an insurance claim becomes necessary.

Documents to be secured

- Insurance policies
- Resident lists
- Financial records
- Employee records
- Contracts
- Association Governing Documents
- Community Plat
- Plans & Specifications for the community

Computer Records

- Hard Drive back-up

- Landscaping: have trees and bushes been trimmed and any dry wood removed?
- If there are ongoing construction projects for the condominium building, common areas and/or individual homes in an HOA and dumpsters are being used, make sure those dumpsters are emptied immediately prior to the storm.
- Any construction materials such as roof tiles should be secured in the event of an impending storm.
- Are the elevators working?
- Are generators in place?
- What are the general structural conditions?
- Is all equipment functioning and has it been safely stored away?
- Have the pool and spa been prepared and the pool furniture stored away?
- Prepare a list with contact information for all professional vendors the association uses such as:
 - Attorney
 - Accountant
 - Insurance Agent
 - Management Company
 - Architect
 - Engineer
 - Contractors
 - Pool Company
 - Landscaper
 - Elevator Company
- Prepare a list of vital equipment such as:
 - location of shutoff valves and structural components;
 - location of water lines and cutoffs;
 - electrical main circuits, gas or fuel oil lines and cutoffs, sewer lines and clean-outs;
 - location of emergency equipment such as fire extinguisher, defibrillator, generators, etc.

The People FACTOR

It is important to remember that you will be dealing with a lot of fearful people who have been listening to round-the-clock media reporting about the storm. Just as this guide is aimed at preparing your board to tackle the challenges presented by a storm, it is advisable that you take advantage of all possible means of communicating with your members prior to and immediately after a storm. If you have a community newsletter, association website and/or in-house cable TV channel, it is advisable to run your own list of tips for your owners. You should also disseminate relief information to owners regarding the following (see below):

- Shelter locations and hours
- Emergency Response information
- Hospital location and information
- Evacuation Routes and procedures
- Municipal Vulnerable Persons Registry for those owners with special needs



This is also your chance to remind your owners what needs to be done to secure their own units/homes such as removing any items from their balconies, emptying their construction dumpsters, closing their shutters, making arrangements for pet removal in the event the building and/or their homes need to be evacuated. If the association does not have a rule in place regarding hurricane shutter preparation it needs to adopt one.

The Hurricane Committee should identify any residents who need special care and contact those owners as well as their family members to determine if arrangements have been made for them. In the event an evacuation is mandated, owners should be advised to keep all of their receipts related to any Additional Living Expenses (ALE) such as hotel accommodations, gasoline, etc. which can be submitted as part of an eventual insurance claim.

The Hurricane Committee should prepare a list of board members with local contact information including family contacts and out-of-state contacts in the event an evacuation goes into effect and the board is dispersed. In addition, the Hurricane Committee should make sure the board has a key to each unit in the event the unit needs to be dried out immediately following the storm or that the owners have been put on notice that entry will be gained in any expedient manner in the absence of such a key being provided to the association.

A responsible board member needs to be in possession of at least two signed checks prior to the storm hitting to cover the payment for any of the emergency services discussed below.

If the association has employees, the association's policies and procedures with regard to those employees' duties regarding storm preparation and storm cleanup need to be reviewed with legal counsel to ensure compliance with all local and federal ordinances. In addition, the board needs to discuss with counsel proper protocol to allow employees to leave early to secure their own residences and property in the advent of a storm and/or not to report to work after the storm until the property has been determined to be safe.



EMERGENCY Board Powers:

The Florida Legislature wisely recognized that volunteer boards could benefit from some guidance and the relaxing of certain procedures in order to better handle a storm situation. Unfortunately, those “emergency powers” were conferred only to condominium boards and not HOA boards. Nevertheless, they do provide some flexibility for condominium boards to maneuver during a difficult time. Hopefully these powers will be extended at some point to include homeowners’ association boards as well.

Pursuant to Section 718.1265 of the Condominium Act, a condominium board may undertake the following in response to damage caused by an event for which a state of emergency has been declared by the Governor:

- Conduct board and membership meetings with notice given as practicable and not as statutorily prescribed under ordinary circumstances;
- Cancel and reschedule any association meeting;
- Name assistant officers who are not directors and such assistant officers will have the same authority as the executive officers during the state of emergency in order to replace missing executive officers;
- Relocate the association’s principal office or designate alternative principal offices;
- Enter into agreements with local counties and municipalities for debris removal;
- Implement a disaster plan before or immediately following the event which may include shutting down or off elevators, electricity, water, sewer or security systems or air conditioners;
- Declare the property unavailable for entry or occupancy

based upon advice of emergency management officials or licensed professionals retained by the board;

- Require the evacuation of the condominium property in the event of a mandatory evacuation order. If a unit owner or occupant fails or refuses to evacuate the condominium property despite the board’s evacuation order, he or she does so without possible recourse against the association for any injury or loss to persons or property arising from such failure or refusal to comply;
- Enter into contracts to mitigate further damage to the property including removing and disposing of wet drywall, insulation, carpet, cabinetry or other fixtures on or within the condominium property and inside the units;
- Contract on behalf of owners for items or services for which the owners are otherwise individually responsible but which are necessary to prevent further damage to the condominium property. In such event, the association is entitled to be reimbursed by the unit owner for such costs;
- Levy necessary special assessment without a vote of the owners even if the documents ordinarily require membership approval for special assessments; and
- Borrow money and pledge association assets as collateral to fund emergency repairs without unit owner approval.

These emergency board powers are limited to a “time reasonably necessary to protect the health, safety and welfare of the association and the unit owners and the unit owners’ family members, tenants, guests, agents or invitees and shall be reasonably necessary to mitigate further damage and make emergency repairs”. These powers should only be used within these statutory guidelines.

Financial Concerns: Even though the board has the ability to specially assess and even use reserve funds under its emergency powers, obtaining a line of credit or establishing a reserve specially earmarked for emergency purposes months or years in advance could be very beneficial. Communities with these types of credit lines and emergency reserves in place well in advance of the storm fared the best over the last few tumultuous storm seasons.

A dramatic sky with dark, heavy clouds and bright light breaking through, over a body of water. The clouds are thick and layered, with some areas appearing very dark and others catching the light, creating a high-contrast scene. The light source is positioned behind the clouds, creating a strong backlighting effect. The water in the foreground is dark and calm, with a few small, dark shapes that could be buoys or small boats. The overall mood is somber and powerful, suggesting a scene of aftermath or a moment of quiet reflection after a storm.

POST
STORM



Immediate Actions

- Account for the whereabouts of residents;
- Attend to the injured;
- Secure the community from acts of vandalism and looting;
- Notify the police in the event of a theft;
- Document damage with photographs and video;
- Before making arrangements to remove storm debris other than life threatening or access obstructing, contact your city to see what plan of action it has for debris removal;
- “Drying In”/“Shoring Up” the building structures in order to mitigate against further damage;
- Remove, where necessary, wet carpet, wall board, cabinets, etc. when necessary to prevent the growth of mold;
- Survey the property and identify areas needing priority attention; and
- Open lines of communications with the unit owners, contact emergency services, and notify the contractors and employees, advising of their duties and needs.

KG&B, CAN and CAN's corporate sponsors are proud to play an active role in protecting your association at its most vulnerable time. Please don't hesitate to contact us for any additional information you may need to help you get prepared and, if need be, repaired.





Reconstruction & Restoration

- Contact Your Attorney Immediately. This is critical to ensure that your insurance provider's requirements are met and that your community's rights are protected.
- Contact Your Insurance Agent.
- Resist the natural urge to use a public adjuster to shepherd your claim without first discussing advantages and disadvantages with legal counsel.
- Do NOT sign any contracts or releases without having them properly evaluated in advance by legal counsel.
- Resist the attempts by out-of-state and possibly unlicensed vendors who swarm to our state in the aftermath of a disaster to do business with you.
- Do not suspend common sense and/or forget to use the resources available to you. Performing due diligence on contractors should still be the norm.
- Discuss possibilities for conventional financing and/or SBA disaster loans to fund repair and reconstruction projects with your legal counsel.
- Be aggressive with your insurance claim. Understand that an insurance company is not inclined to make you whole unless you employ experts to help you. Understand that certain myths have been perpetuated over the years to discourage paying customers from filing claims for fear that their rates will be raised or coverage canceled. You have a duty to your members to recover all insurance monies owed to you. Special assessments burdening your owners should be a last resort, not the first technique you employ.
- Be aware that most damage is not apparent to the visible eye or to anyone other than trained experts. Even if hurricane damage is not readily apparent at first, experts should be consulted to determine the extent of battering your community suffered.



TIPS from CAN's CORPORATE SPONSORS

A close-up photograph of a wooden structure, likely a hatch cover on a ship. A thick wooden batten is positioned across the top, and a hatch cover is partially open, revealing the interior. The text "BATTENING DOWN THE HATCHES" is stamped in large, bold, red letters across the middle of the image. The wood is weathered and shows signs of use.

**BATTENING
DOWN THE
HATCHES**



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BankAtlantic suggests:

- Keep emergency cash on hand. Credit and debit cards may be temporarily useless immediately after a hurricane because there's often no electricity, internet or telephone access, and ATMs may be non-operable.
- Videotape or photograph your property and belongings. This will help later on with any insurance claims for damage that may need to be filed.
- If possible, pay all time-sensitive bills early. This will ensure you'll avoid any late fees or rate increases on credit card balances that may be applied because of a late payment. Credit card companies may not be forgiving, even if a late payment is due to the aftermath of a hurricane.
- Secure personal and legal documents, financial and income tax records in a secure, waterproof container - a BankAtlantic Safe Deposit box is an excellent choice! This includes deeds, titles, insurance policies, wills, computer backup data, stocks, bonds, jewelry, bank account and credit card numbers, medical records, and so forth. Secure important identification documents (Social Security cards, birth and marriage certificates, passports, diplomas, military service papers) and irreplaceable photos as well.

At BankAtlantic, we are committed to the Florida communities we serve, and realize our services are essential. In the aftermath of a hurricane, rest assured that BankAtlantic will be up and running to serve you as soon as is safely possible.

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Kane Technology Advisors suggests:

- Analyze your business, identify and prioritize its elements. Ask yourself: Which elements are the most critical and must be operational within hours? Which can be "down" for 24 hours? What services or functions can be down for weeks or longer?
- Back-up media and network storage devices should be maintained offsite, preferably in a fire-proof safe, in a secure location. Also, consider maintaining a secondary backup in a location outside of your metropolitan area. Be prepared for the worst possible scenario - the backups are usually your last resort to get your system up and running.
- Maintain a secondary Internet Service Provider ("ISP") as a backup, and with a different carrier. So, if the primary ISP is of one type of medium, choose another type of medium as your backup. Make sure your network is able to accommodate both types of media.
- Assemble recovery teams with defined roles and functions (don't rely on a single individual). Include management and administrative personnel and, of course, the Information Technology ("IT") staff.

What Should You Expect from Your Community Association Manager Regarding Hurricane Season?

A Florida licensed Community Association Manager as well as a professional Community Association Management Firm should do the following to guide you before, during and after hurricane season.

Prior to hurricane season:

- Take photos of the property, prepare electronic backups of important data, review insurance policies and mitigate risks;
- Develop a disaster plan that is tailored to the needs of the property and have it reviewed by an emergency management professional and provided to the Board of Directors for approval;
- Once approved, notify the residents of the disaster plan;
- Perform proper tree pruning and trimming;
- Have all Lift Stations serviced;
- Identify on the Site Plan all shut-off valves, generators, location of supplies and designated area for residents to meet to obtain information after the storm;
- Perform inventory of all supplies and replenish stock accordingly;
- Contract with vendor(s) for debris cleanup and roof repairs with pricing structures established before hurricane season and specify the response and recovery expectations.

After a hurricane or damaging storm has passed:

- CAM will initiate communications with the designated personnel and/or Board members at the property in accordance with the disaster plan in effect;
- CAM will visit the property, assess the damages, take photos, document damages and contact appropriate vendors and Board members;
- CAM will post notices and advise residents of pertinent information, i.e. temporary shelters, response plans and emergency management advisories;
- CAM will contact the insurance agent and initiate claims process;
- CAM will monitor vendors for contractual compliance for response efforts;
- CAM will coordinate volunteers from the community as well as response efforts.

During recovery efforts and restoration:

- CAM will obtain any necessary bids for work and consult engineers and/or industry experts for guidance regarding scope of work;
- CAM will research vendors for proper licenses, insurance coverage and license complaints;
- CAM will contact Association's legal counsel, with Board approval, to review all contracts before the Board executes;
- CAM will monitor vendors for compliance to contracts;
- CAM will communicate with Board members and revise disaster plan as needed.

Evacuate!

Regardless of whether you are located in a high-rise building or one that is less than 75 feet in height, the sound of someone yelling the word "evacuate" or the sounding of an alarm should immediately yield action. What type of action depends upon the preparedness of the occupants and the severity of the situation.

A well managed building should strive to perform an evacuation drill annually. Whether your building is located in an "evacuation zone" or not, a drill helps to identify areas that may need improving in your current evacuation plan, escape routes, emergency plan and perhaps the need to increase floor wardens or block captains.

Evacuate (Continued)

As an emergency plan is being developed there are some items that can be useful resources for the plan. I suggest a site plan/floor plan that identifies the location of fire pumps, back-up generators, shut off valves, utility information, fire extinguishers, smoke barrier doors, areas that are to be utilized for special needs occupants, areas of responsibility for staff and volunteers, specific evacuation information per floor and the location of stairwells and elevators.

During an evacuation some occupants may be unable, due to injuries or disabilities, to descend all the stairs until the bottom floor and exit the building. A good emergency plan will advise those affected where to re-assemble or meet in accordance with the floor being occupied and their physical capabilities.

Some helpful tips for consideration:

- Utilization of floor wardens or designated staff/volunteers per floor.
- Advise occupants to exit the building using the elevators and stairwells and to stay to the right in the stairwells when exiting.
- Advise those unable to evacuate because of special needs, information regarding the proper person/party for communicating their status and location.
- A designated refuge area that is internal should have a door to block the spread of smoke, a phone for calling 911 or communicating with the fire department, a window that can be used for signaling help.
- Multiple designated assembly or meeting areas.
- Use all exits.
- Do not use the silencing of the alarm as an indicator of the "all clear" for occupants.
- Account for occupants and notify appropriate contacts of those known missing.
- Advise occupants of shelters available and ones "pet friendly" if applicable.

A comprehensive plan will encourage people and staff to remain calm and to exit quickly. It will identify special needs occupants and have multiple meeting areas interior and exterior. All exits will be utilized and all important components identified on the site plan/floor plan. Volunteers and staff will have assigned areas of responsibility and information regarding communications and possible refuge areas and shelters.

As an emergency plan is being developed, it is wise and prudent to enlist the assistance of your local emergency management or fire department. When a drill is being contemplated, the fire department should be contacted and requested to assist in the evaluation of the drill. After a drill has been performed and evaluated, record the drill and follow up on items identified as needing improvements.

A well trained staff and occupants is priceless during an emergency situation. An emergency plan expedites refuge and encourages calmness and accountability. An emergency situation, whether a hurricane, flooding, tornado, explosion, fire or other peril, may happen suddenly without any warning and any hour of the day. Are you prepared? Are the occupants of your building prepared?

In evaluating the drill some possible questions to ask are:

- Did the staff, volunteers and responders know the building layout?
- Were all exits utilized?
- Did floor wardens, staff and volunteers act timely and properly?
- Were the occupants familiar with escape routes, meeting areas, evacuation methods?
- Did all applicable alarms sound?
- Was the fire department/emergency responders notified timely?
- Were communications with each floor effectively executed?
- Were special needs occupants aware of how to evacuate or actions to take?
- Was there an adequate counting system for occupants?

Preparedness is vital to a successful rescue, response and recovery process. If your building has not performed an evacuation drill during the last 12 months then I encourage you to consider. Should you desire additional information regarding an adequate emergency plan for your building please contact your local emergency management office or fire department for assistance. Every facility should have an emergency and operations plan and it should be evaluated annually for performance and accuracy.



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What's the best way to prepare for a hurricane so I can still watch TV?

If you have electrical power and your cable or satellite signal is working, you will still be able to watch TV. However, should the cable or satellite signal be knocked out you will need to receive your TV signal from the "Over-The-Air" transmission that is now 100% all digital.

How do I receive the "Over-the-Air" transmission if I lose my Cable or Satellite TV signal?

In order to receive the free "Over-The-Air" transmission signal, the type of TV you own (either a digital or analog TV) becomes very important. You can view the "Over-The-Air" signal through a TV set with a built-in tuner or a digital ready monitor with a separate digital tuner set-top box. If you own a Digital ready TV set, the only additional equipment required is a regular external antenna either on your roof or a smaller version on your TV such as "rabbit ears".

If you have an analog TV, after hooking up the external antenna, you will have to purchase a digital-to-analog set top converter box and attach it to your TV set in order for the analog TV to view the "Over-The-Air" all digital transmission.

Will any kind of an external antenna work to get the digital signal?

The digital signal is much different from the analog signal. With an analog signal, you can have weak reception and still see a picture that may come in snowy or unclear. You will probably still get sound even though there's no picture. However, with a digital signal, it's "all or nothing" meaning if the digital transmission signal is weak, there's no such thing as a bad picture, you won't get any type of sound or picture. So, it's best to spend a bit more on a good quality antenna especially if your home is located far from the nearest broadcast tower.

Can I use my existing UHF/VHF Antenna to receive Digital TV?

Yes. Television stations broadcasting in digital use both the VHF (channels 2-13) and UHF (channels 14-51) bands. Many indoor antennas use "rabbit ears" for the VHF band and a "loop" or "bow-tie" antenna for the UHF band.

Make sure you are using an antenna that covers both the VHF and UHF bands and have connected it properly. Many antennas currently being sold as "HDTV Antennas," perform best at receiving UHF signals; some of these models state that they provide reception of signals on channels 7-13 but actually do not perform as well receiving those channels. When acquiring a new antenna, be sure to talk to retail consultants and look at information on the packaging and/or the Internet to make sure that any new antenna you may choose provides good reception of both VHF and UHF channels. In addition, if you use an indoor antenna and receive signals on VHF channels, you may need to use an antenna with amplification. You can use the DTV Reception Maps on the dtv.gov website at <http://www.fcc.gov/mb/engineering/maps/> to identify the stations you should be able to receive at your location.

What if I lose power?

If you lose power and don't have a backup generator, then you will need to have a digital ready TV that can be run on batteries so make sure you have a fresh set in your hurricane preparedness kit. If your cable or satellite signal fails and you still have power, you can watch TV by disconnecting the cable from the back of the TV set and then hooking up the rabbit ears to the back of the TV. The best thing to have during a power outage is a battery operated digital ready TV set with an external antenna as described above.

CSI Associates is an independent Consulting firm that has been specializing in the negotiation and procurement of Telecommunications Bulk and Right of Entry Easement Agreements (Video, Phone, and Internet) for Condominium and Homeowner Associations for over 10 years. We will represent the interests of your Association when it comes time to review and renew your current TV contract and/or easement agreement with the local telecom company. CSI serves Associations like yours in the State of Florida and throughout the United States. For more information on CSI consulting please contact Ken Crawford, Director of Business Development, 954-767-0185 ext. 205 or by email at: Kcrawford@csiassociates.net



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Does Your Community Have a Crisis Communication Plan?

Your community website is a vital communication tool in the event of a hurricane or other natural disaster. From providing up-to-the-minute status updates and photos of the property to offering a list of local vendors for damage repairs, your website can be your residents' ultimate resource before, during and after disaster strikes.

BEFORE:

To prepare for a hurricane or other natural disaster you should compile an action plan in case of an emergency. Items you may want to include in your Crisis Plan may include, but should not be limited to:

- Assign someone to update your website with information, photos and status updates;
- Post your local evacuation plan on the website along with emergency phone numbers and contacts;
- Encourage residents to include emergency or alternate contact information in their Profile on the website;
- Include a list of local vendors on your website as a reference/resource for residents who may need to do repairs following the storm;
- Suggest ways and procedures for residents to prepare their property to sustain minimal damage (Family Action Plan);
- Add a weather "widget" or link on the website to have up-to-date weather information added automatically to the website;
- Implement a service through your website that allows you to send voice calls and text messages through your website to reach residents wherever they are;
- Invite residents to a meeting about community emergency procedures with a professionally designed Email Bulletin and provide tips on how to protect themselves and their property in case of an emergency. Remind them that the community website is the ultimate resource of information, available anywhere they have an internet connection.

DURING:

In the event of a hurricane, residents will be anxious for up-to-the minute information—including part-time residents who may not be in the area at the time the hurricane hits. Here are a few ways to continue communicating with residents during the event of a disaster:

- Utilize the MultiConnect service (accessible on mobile devices with an internet connection) to send text messages and voice calls to residents with instant updates;
- Send Email Bulletins with evacuation plans, road closings, links to state and local government resources, and more from any mobile phone with a web browser;
- Extend the reach of your message by creating an announcement and using social media integration to simultaneously update your community Facebook Page;
- In the event of an emergency where you are unable to update your website, you can contact our Support team to update your AtHomeNet website for you by sending Announcements, Email Bulletins and more!

AFTER:

A hurricane can cause significant damage to a community. Use your community website to cut down on calls to your office and provide tons of follow up information right at your residents' fingertips

- Post photos in a photo album and encourage residents to post their own photos;
- Use the reviews feature to review local contractors and other vendors;
- Post listings in the Volunteer Needs section to find people who can assist with the clean-up;
- Add a pop-up on your residents' private home page to alert them of important updates to the website;
- Include links to helpful services or government agencies on the Links page.



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When was the last time you had your trees trimmed, or had a tree assessment done on your property? Do you have an irrigation system? Have you been conditioning your plants?

Do you have a contingency plan in place with your landscaper, should a storm come through? What steps will be taken? How long will it take?

These questions if executed properly could save you a lot of heartache and with hurricane season fast approaching, now is a good time to get a head start on your landscape preparations. In 2005, Broward County lost close to forty percent of its tree canopies. The majority of these losses were primarily attributed to poor tree selection and improper tree pruning practices. Below you'll find a quick and easy checklist to follow to get yourself ready, if such a storm does come by.

Trim your trees and palms:

- Call an ISA certified arborist. Trees trimmed by a professional are far less likely to go down in a storm.
- Have your trees assessed. An arborist will be able to tell you if your tree is considered hazardous, and if so, should be removed. Taking care of this early can save you a lot of money and heartache.
- It may sound redundant but having your trees properly trimmed could be the difference between them weathering a storm or falling. Here are a couple techniques to look for, but remember to consult with an arborist before practicing:
 - Thinning a tree allows wind to blow through its canopy, offering less wind resistance in a storm. Prune young trees to create a single leader, which will grow into a strong trunk.
 - To minimize damage to a mature tree, eliminate weak branches and reduce the length of limbs at a tree's sides. Do not remove interior branches, as this could make a tree unbalanced.
 - "Lifting" is a common practice where the lower branches are removed to provide clearance underneath. Lifting contributes to branch breakage and makes the tree top heavy.
 - Hat raked trees can act like a sail during strong winds. Removing a tree's canopy encourages bushy growth, which makes a tree top heavy and wind-resistant. Some hat raked trees "sailed" directly to the ground. Please be aware that hat racking is illegal and could result in a fine.
- Palm tree preparation is simple. Remove dead fronds and seed pods only. Green fronds protect the tree's bud and should never be cut above nine o'clock and three o'clock.
- Coconuts can behave like cannonballs in high winds. Remove them well before a storm hits. If the palm is too tall for your reach, hire a licensed tree trimmer.
- Choosing Florida friendly trees for your landscape, such as Live Oak, Cypress, Gumbo Limbo, Sable and Royal Palms, would be just a few that will tolerate hurricane force winds, and cause the least amount of damage.

Irrigation:

- Not only is it important to have a proper irrigation system in place, but a proper watering technique as well. These can be essential and vital to your landscape. Proper watering techniques will help ensure that your trees, palms or plant materials develop a deep strong root system. Overwatering will create a shallow root system for all plants, making them less likely to withstand strong winds. Please consult your landscaper on this subject.
- Prior to a storm, make sure to have all irrigation shut off well in advance of expected landfall. A saturated ground could cause any tree to be uprooted.
- Turn off all circuit breakers to your irrigation pump stations. If using city or municipal water, make sure supply valve is turned off.

Contingency Plan:

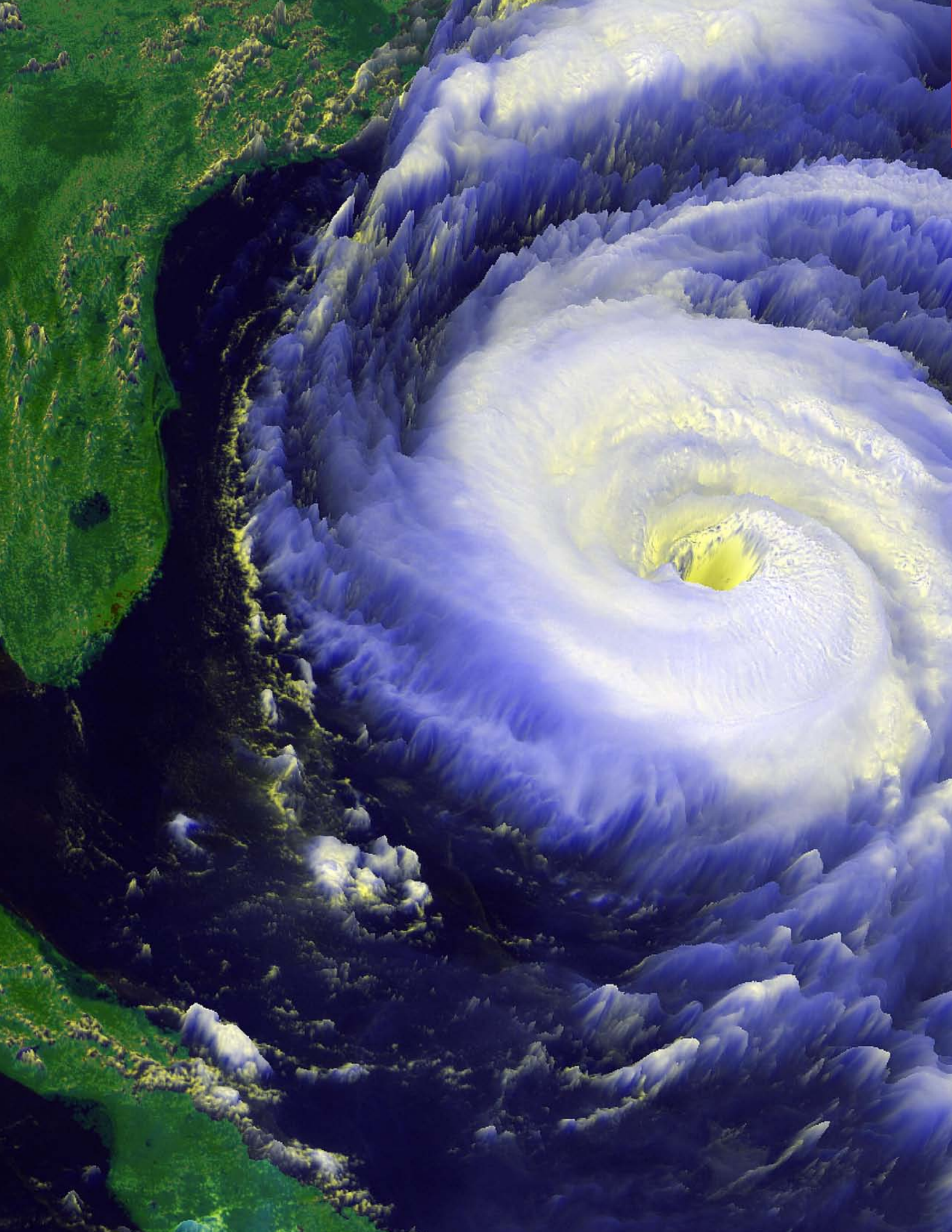
- Contact your landscape company immediately and find out if you have a 'Hurricane Contingency plan' in your contract. If not, you may want to discuss and have some sort of plan ready for action should anything happen.
- Things to consider in your plan:
 - Designate an area where all broken/fallen landscape debris can be staged on site. This can save you a lot of money and expedite the process of cleaning up your site.
 - Make sure that all roadway access is cleared as quickly as possible to allow access for emergency crews should they be needed.
 - Remove all hazardous plant material that could create great damage or become a health hazard.
 - Once everything on site is stable, consult with your landscaper and decide on a reasonable time frame in place to clean up the rest of the property and resumption of landscape maintenance duties.
 - Specify the number of personnel needed, equipment to be used and hours per day to be worked.

Tips for your yard:

- Put away or secure any loose items to prevent them from becoming airborne and damaging property in high winds. This includes trashcans, lawn chairs, pool equipment, children's toys, grills, tiki torches and lawn ornaments.
- Consider removing gates and trellises.
- Tree-dwelling bromeliads, staghorn ferns and orchids can be secured with fishing line.
- Garden hoses with nozzles and sprinkler attachments can whip around in a storm, causing damage to windows and siding on your home. Before a storm hits, it is important to disconnect any garden hoses you may have in your yard and store them away indoors.
- If you have any items in the yard that run off of electricity, such as pond filters or pumps, or patio and walkway lights, disconnect them as they also can be damaged if lightening strikes nearby.
- Clean rain gutters and keep them free of debris.

Ron White, a famous comedian, said it best: "it's not that the wind is blowing, it's what the wind is blowing".





The Saffir-Simpson HURRICANE SCALE

CATEGORY 1

Winds: 74 to 95 mph

Storm surge: Four to five feet

Damage: Primarily to unanchored mobile homes, shrubbery and trees.

Recent example: Hurricane Gaston on the central South Carolina coast in 2004.

CATEGORY 2

Winds: 96 to 110 mph

Storm surge: Six to eight feet

Damage: Some roofing material, door and window damage. Considerable damage to shrubbery, mobile homes, poorly constructed signs and piers. Small craft in unprotected anchorages break moorings.

Flooding: Coastal and low-lying escape routes flood two to four hours before the center of the hurricane arrives.

Recent examples: Hurricane Frances in 2004 and Hurricane Wilma in 2005.

CATEGORY 3

Winds: 111 to 130 mph

Storm surge: Nine to 12 feet

Damage: Some structural damage to small residences and utility buildings with some curtain wall failures. Damage to shrubbery and trees with some large trees blown down. Mobile homes and poorly constructed signs are destroyed. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris.

Flooding: Low-lying escape routes are cut off three to five hours before the center of the hurricane arrives. Terrain continuously lower than five feet above sea level may be flooded eight miles inland.

Recent example: Hurricane Jeanne, 2004.

CATEGORY 4

Winds: 131 to 155 mph

Storm surge: 13 to 18 feet

Damage: More extensive curtain wall failures. Some complete roof failures. Shrubs, trees and signs blow down. Complete destruction of mobile homes. Extensive damage to doors and windows. Major damage to lower floors of structures near the shore.

Flooding: Low-lying escape routes may be cut by rising water three to four hours before the center of the hurricane arrives. Terrain lower than 10 feet above sea level may be flooded.

Recent example: Hurricane Charley, 2004

CATEGORY 5

Winds: Greater than 155 mph

Storm surge: Generally greater than 18 feet

Damage: Complete roof failure on many residences and industrial buildings. Some complete building failures. Complete destruction of mobile homes. Severe and extensive window and door damage. Major damage to lower floors of all structures located less than 15 feet above sea level and within 500 yards of the shoreline.

Flooding: Low-lying escape routes are cut by rising water three to five hours before arrival of the center of the hurricane. Massive evacuation of residential areas on low ground within five to 10 miles of the shoreline may be required.

Examples: Only three Category 5 hurricanes have made landfall in the United States since records began: The Labor Day Hurricane of 1935 in the Florida Keys; Hurricane Camille on the Mississippi Gulf Coast, 1969; and Hurricane Andrew in South Florida, 1992.

A Message from CAN's Executive Director



If there is a single downside to living under the Florida sun, it is the risk of a significant storm impacting our homes and way of life. We hope that the tips provided herein by the Community Advocacy Network, my law firm, Katzman Garfinkel & Berger (KG&B), and our CAN corporate sponsors have given you some new strategies to effectively deal with our 6-month storm season each year. It is also hoped that this booklet will give our Firm clients and CAN members a little peace of mind.

In the event a storm does hit and your community suffers damage, please know that KG&B has some of the very best attorneys dedicated solely to prosecuting insurance claims. Many of our attorneys have previously worked for the nation's largest insurance companies and can help you navigate a system that routinely denies or underpays claims for our communities. We are proud to have nationally recognized authorities on Natural Disaster Law and casualty insurance claims at the helm of our Casualty Department. Our aggressive team lists among its victories the record \$24.9 Million Dollar insurance verdict awarded to one of our client communities.

Francis Bacon's most famous quote is "Knowledge is Power". That is especially true when knowing what to do before a potentially devastating storm and where to turn in its aftermath. We are here to help. Please be sure to consistently visit our websites: www.canfl.com and www.KGBLawFirm.com for frequent updates throughout hurricane season. In the immediate aftermath of a storm, please contact us at 1-800-393-1529 and let us know how we can help you.

**Best Regards,
Donna DiMaggio Berger, Esq.**

A handwritten signature in blue ink, appearing to read "D. Berger", written in a cursive style.

Important Contact Information

American Red Cross Emergency Response Center

Provides food, physical and mental services to address basic human needs.

1-866-438-4636 | www.redcross.org

Attorney General's Price Gouging Hotline

1-866-966-7226 | www.myfloridalegal.com

Community Advocacy Network

Provides information, education, advocacy and outreach to all types of community associations.

www.canfl.com

Department of Financial Services Insurance Claim Hotline

1-800-227-8676

Elder Affairs

The primary state agency responsible for administering human service programs to benefit Florida's elder population.

1-800-963-5337 | www.elderaffairs.state.fl.us

Federal Emergency Management Agency (FEMA)

Federal agency whose mission is to reduce the loss of life and property in the form of preparedness, protection, response, recovery and mitigation programs.

1-800-621-3362 | www.fema.gov

Florida Power and Light

1-800-468-8243 | www.fpl.com

National Hurricane Center

Information on tropical activity and storms.

www.nhc.noaa.gov

Small Business Administration (SBA)

Government funded disaster loans.

1-800-659-2955 or 305-536-5058 | www.sba.gov



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