

ASSOCIATION PREPARATION FOR HURRICANES

- Prior to hurricane season:
 - Prepare list of approved vendors to do repairs if needed.
- At time Hurricane Watch is issued (48 hours in advance of anticipated hurricane-force winds):
 - Notify owners that a hurricane watch has been issued for the area
 - Common area items will be moved indoors (e.g., grill, table, plants, etc.)
- At time Hurricane Warning is issued (36 hours in advance of anticipated hurricane-force winds):
 - Notify owners that a hurricane warning has been issued for the area and to prepare for possible evacuation.
- At time of evacuation order:
 - Marina House is in Evacuation Zone A, the first to be evacuated in a storm. The association will communicate the order to all owners via email.
 - All elevators will be disabled after residents have been ordered to evacuate.
- After a hurricane:
 - ASAP, Progressive returns to the property to survey any damage and to take pictures.
 - Contact Sandie Grimes, Stahl & Assoc., and file any necessary insurance claims immediately.
 - Call approved vendors as needed.
 - The Board will communicate with residents on a regular basis to inform them of the status of the property and to let them know when it is safe to return home.
 - The board will hold a board meeting to discuss next steps.
 - Depending on the level of damage, a few Board members may need to travel to the property to make decisions.

RESIDENT ROUTINE PREPARATION

Prior to hurricane season:

- **Hurricane Shutters, Windows, and Doors:** Unit owners should consider installing hurricane-rated windows and doors if you have not already done so. If you have installed hurricane shutters on your unit, be sure someone is available to close them prior to a storm.

- **Review the local hurricane preparedness guide from Pinellas County.** It includes evacuation plans, shelter locations, important contact numbers, survival kit recommendations and more.
https://www.pinellascounty.org/emergency/PDF/All_Hazard_Guide.pdf
- **Update your contact information:** Unit owners and residents should make sure that the association has their accurate phone number, address and email address to provide important information during and after a hurricane.
- **Disabled resident assistance:** Any residents that would need assistance in the event of an evacuation should reach out to the city of Clearwater and/or Pinellas County to sign up for emergency aid should it be necessary.
- **Review your homeowner's insurance policy:** All unit owners should carry homeowners' insurance for their individual condominium. 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 (paint, wallpaper, carpet, etc.)
 - Electrical fixtures
 - Appliances, water heaters, water filters
 - Built-in cabinets and countertops
 - Window treatments (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), 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 like those that were originally installed at the time the condo was build (1970's). So, if you recently replaced your original windows with high-quality windows. Unless your insurance covered those new windows, you would be out of luck. Without insurance coverage, replacing all these items can create a major out-of-pocket

expense for unit owners. Talk with your agent to be sure you understand your coverage.

Photograph Your Home and Valuables: It is worthwhile for every unit owner to photograph their condominium to capture on film all the personal property within a unit. After a storm, this can be a helpful to identify items that are missing. For unit owners with homeowners' insurance, photographing the property (and valuable items such as TVs, electronic equipment, cabinets, countertops, appliances, etc.) 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. At a minimum, fresh water supply, batteries, canned goods, proper identification, important documentation (e.g., birth certificates, social security cards, insurance policies, passports, etc.), cash and medications.
- **Proof of ownership of your condominium** is necessary to get back onto the property after a severe storm where major damage was sustained. To get back on the island, you will need an Emergency Access Permit. The tag can be obtained on-line at <https://www.pcsoweb.com/EmergencyAccessPermit>.
- **Learn about FEMA:** Be familiar with FEMA's Individuals and Households Program, which aids people whose property has been damaged or destroyed. Identify who to call and how to apply for aid in the event your unit is unlivable after a storm.
- **Prior to a hurricane warning:**
 - Move any items you have outdoors to your unit or storage locker. (e.g., patio furniture, plants, chairs, kayaks, etc.)
- **At time of evacuation order:**
 - Marina House is in Evacuation Zone A, the first to be evacuated in a storm. The association will communicate the order to all owners via email.

- Once the evacuation order has been given by authorities, residents must evacuate the building. Do not try to “shelter in place” or “ride it out.” Once the evacuation order has been given, there will be no emergency services available. The utilities will likely be out once the winds pick up and they may not be restored for several days. Heed the evacuation order.
- All elevators will be disabled after residents have been ordered to evacuate.
- **After a hurricane:**
 - When possible, return to your property to survey any damage and take pictures.
 - File any insurance claims immediately.
 - Stay informed as board communicates information to residents.