

2025

HURRICANE PREPAREDNESS GUIDE



PRECEDENT

HOSPITALITY & PROPERTY MANAGEMENT



**CONDOMINIUM
ASSOCIATES**

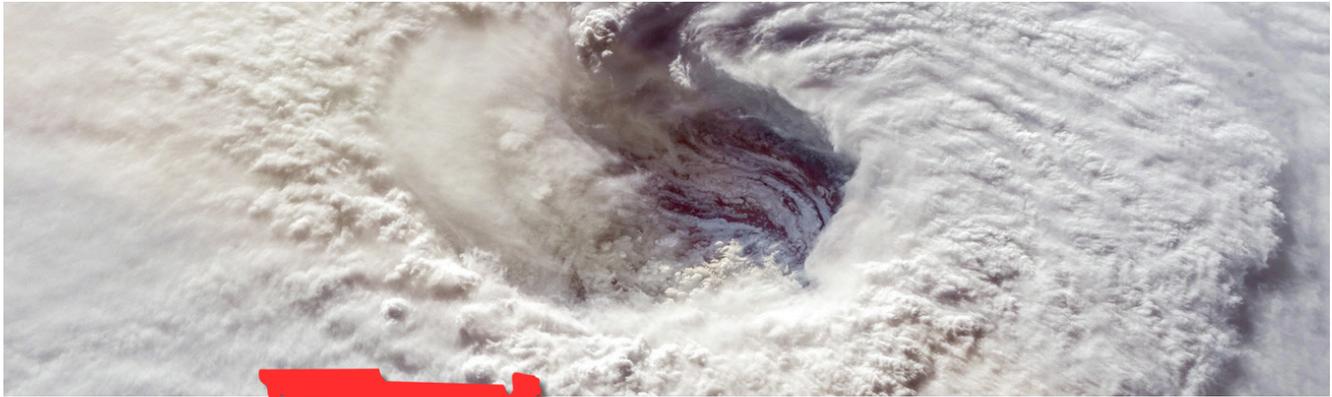
MPM

MOORE PROPERTY MANAGEMENT SERVICES



2025

HURRICANE PREPAREDNESS



DISASTER PREPAREDNESS FOR COMMUNITY ASSOCIATIONS

Living in Florida, we have the potential to experience a hurricane or tropical storm. In southwest Florida, we have experienced Hurricanes Charley, Irma and Ian. One thing we have learned is to monitor the weather closely as forecasts can quickly change.

The purpose of our newsletter is to provide hurricane preparedness tips for community associations. Homeowners should have their own personal plans but our role as Managers is to partner with the Board to prepare common areas. These are articles on what to expect from your management company, CAM, how to prepare property and buildings and information regarding resources. Our goal is to provide information in order to better prepare communities, whether clients or not.

During 2004 and 2005, I was a Board President of a large HOA in Broward County and we experienced 7 storms in that period. After the first storm, our Board realized we were not prepared and could not depend on our CAM at the time. We became CERT graduates (Community Emergency Response Team) via our local fire department and we began to create our disaster plans. After each storm, we would hold a debriefing session to determine what went well, what did not go well and what we could have done better. Through the years our plans evolved, and my experience developed. I went on to complete the Professional Development Series via FEMA and received the designation FEMV (FL Emergency Management Volunteer) through FEPA (Florida Emergency Preparedness Association).

Through this education and training, emergency preparedness for community associations became my passion. Fortunately, it is also supported by Condominium Associates and Precedent Hospitality and we hold numerous Board educational events on the topic. Should your association desire to schedule a meeting or attend an event just let me know. May we all be storm ready!

Wendy Murray, LCAM, CMCA, Executive Vice President
Precedent Hospitality
wmurray@precedentmgt.com

WHAT IS A HURRICANE?

A hurricane is defined as a tropical cyclone characterized by sustained winds of 74 mph or higher. Tropical storms, on the other hand, feature sustained winds of 39 mph or greater. Once a storm's sustained winds reach the threshold of 74 mph, it is officially classified as a hurricane.



MESSAGE FROM THE NHC

“Beginning on or around August 15, 2024, NHC will begin issuing an experimental version of the cone graphic that includes inland tropical storm and hurricane watches and warnings in effect for the continental United States. Recommendations from social science research suggest that the addition of inland watches and warnings to the cone graphic will help communicate inland wind risk during tropical cyclone events while not overcomplicating the current version of the graphic with too many data layers. There will be opportunities to provide feedback during the product’s experimental phase. Owing to the experimental nature of the graphic, it may not be available as soon as the current operational cone graphic due to the time needed to compile complete inland watch and warning information but should generally be available within 30 minutes of the advisory release.” www.nhc.noaa.gov



IMPORTANT RESOURCES

National Hurricane Center
www.nhc.noaa.gov

FEMA www.fema.gov

Red Cross
www.redcross.org

FL Department of
Emergency Management
www.floridadisaster.org

GET READY FOR HURRICANE SEASON: ESSENTIAL MAINTENANCE TIPS FOR FLORIDA RESIDENTS

As Florida gears up for another hurricane season, it's critical to prepare not just emergency kits, but also your home and community through preventive maintenance. June 1st marks the official start of the Atlantic hurricane season, and staying proactive now can save you from costly damage and dangerous situations later.

1. Roof and Gutter Checks

Inspect roofs for missing or damaged shingles and ensure all gutters and downspouts are clear of debris. Proper drainage helps prevent water intrusion and roof collapse during heavy storms.

2. Secure Outdoor Equipment

Patio furniture, grills, and garden tools can become dangerous projectiles in high winds. Secure or store these items ahead of any storm warnings.

3. Tree Trimming

Trim branches that overhang roofs, power lines, or structures. Hiring a professional arborist for larger trees can reduce the risk of falling limbs during a storm.

4. Backup Power Maintenance

If your property has a generator, now is the time to test it, refill fuel, and schedule any overdue maintenance. A working generator can keep critical systems running during extended outages.

5. Window and Door Sealing

Check seals around windows and doors for leaks. Consider installing storm shutters or impact-resistant glass if you haven't already.

6. Community Drainage Systems

For HOAs or shared properties, inspect and clean storm drains and retention areas. Clogged systems can cause localized flooding even in moderate rain.

7. Emergency Lighting and Signage

Ensure all common-area emergency lighting and exit signs are functional. During power outages, these systems are crucial for safety.

8. Document and Inventory

Take photos of your property, secure maintenance logs, and ensure important documents are backed up and easily accessible.

Stay Prepared, Stay Safe

Preventative maintenance is your first line of defense. By acting now, you'll not only reduce the risk of hurricane damage, but you'll also provide peace of mind to your family and neighbors.

STORM HIT?

WE'RE ALREADY ON THE WAY!



When hurricanes strike, minutes matter. Ally Property Service specializes in fast, reliable post-storm response to protect your property and get your community back on its feet. From emergency board-ups and water mitigation to roof tarping and structural repairs, our expert team is standing by and ready to deploy.



**CLICK HERE FOR
FREE ESTIMATE**

727-609-ALLY (2559)

ALLYPROPERTYSERVICE.COM

YOUR "ALLY" IN THE AFTERMATH

**BEFORE THE
STORM**

At the heart of effective hurricane preparedness for community associations lies the development of thorough emergency plans. These plans serve as vital roadmaps, detailing steps to take before, during, and after a storm. Crucial elements of such plans include:



Risk Assessment: *This is the time to work with your community vendors and establish a detailed evaluation of your vulnerability to hurricanes, factoring in location, building structures, trim trees, and evacuation routes.*

Unified Action: *Fostering collaboration among board members, property management teams, and residents to ensure a coordinated response during crises, with clearly defined roles and communication channels.*

Establishing a Hurricane Preparedness Committee:

Collaboration lies at the core of effective emergency response. The establishment of a Hurricane Preparedness Committee fosters collaboration among residents, board members, property managers, vendors and local authorities. Through regular meetings, discussions, and joint decision-making, homeowners work hand in hand to streamline communication channels, allocate resources efficiently, and coordinate response efforts seamlessly.

“An effective Emergency Response Plan hinges on community-specific risk assessments, clear protocols, and real-time communication strategies. Education and regular plan updates are essential to maintaining readiness. Collaboration—through initiatives like Hurricane Preparedness Committees—enhances coordination among residents, board members, property managers, vendors, and local authorities. By embracing proactive strategies and fostering engagement, communities can face emergencies with resilience, confidence, and strength.

Now is the time to take the next step. Reach out to your manager today to explore how we can support your community in strengthening its Hurricane Preparedness Plan.”

-Ines Clinton

Vice President of Operations

Condominium Associates, Precedent Hospitality, Moore Property Management



Remember to regularly update emergency plans based on past experiences, vendor, board and management changes.

PREPARING YOUR BUILDING

Your community or property manager should establish a thorough disaster plan, outlining timelines for facility and building preparations. This plan should integrate routine checks and tests into the annual calendar for the property. Typically, the manager will enlist vendors familiar with operating standards and manufacturer recommendations to prepare components. It's advisable for the vendor to be present during the initial trial run to assist the manager in plan creation. Key areas to include are outlined below, along with preparation and testing tips.

Generators: A vital aspect of a building's maintenance plan is the annual "load test" for generators. Typically, buildings conduct weekly testing to ensure generators function properly. During this test, the generator switches from the main power source to its own power source, lasting around 30 minutes to an hour. However, if the test is done with loads less than 60%, it may cause "wet stack," a buildup of carbon that can affect the generator's performance and lifespan. To prevent this, generators should be tested with a full load connected, confirming their readiness. During the test, vendors monitor the transfer switch's timeliness, cooling system, fuel flow rates, and any potential failures. This test, also known as an annual generator load bank test, helps determine fuel consumption rates under various loads, aiding in evaluating fuel tank size.

Elevators: Elevators are a crucial part of a manager's maintenance plan, requiring routine checks for proper operation and prevention of leakage. Vents and openings in the machine room and hoist way walls should be inspected, ensuring water cannot enter. Installing hoods over vents can help mitigate this risk. Additionally, sump pumps, float switches, and alarms should be regularly checked for functionality. For buildings with elevators opening to the outside, placing sandbags along hoist way doors before a storm is advised. During hurricane preparation, elevators should be positioned midway or to the top floor and the main breaker switched off. This prevents potential injuries, equipment damage, and electrical hazards during the storm. After the storm, thorough inspections for water damage are essential before restoring power. Special consideration should be given to mobility-challenged residents, notifying them in advance of elevator shutdowns and providing alternative housing options if necessary. Consulting with professionals is recommended before resuming elevator operations, especially during power outages.

Shut off Valves: Properly labeling shut-off valves is essential for swift emergency response. Ensure their clear identification on site plans, specifying the type of fluid they control. Labeling valves directly aids in quick location during storm preparations, especially when obscured by landscaping or other obstacles. This proactive approach ensures timely access and effective utilization during critical situations.

Gates: Gates should be stowed in the open position and secured. If the gates have barrier arms that operate then these should be removed and stored. Your gate vendor can walk the CAM/Board member/maintenance person through the manual shut off and lock open process. It is best to consult them the first time you are developing your plan.

Pools: First of all do not empty the pool. If you want to prevent or reduce the flooding of areas then lower the water level about 12 inches. You can super chlorinate the water before and after the storm as an added benefit to the water. During hurricane preparedness the electrical power should be shut off at the circuit breaker. If you have exposed electrical equipment it is best to move to a safe and dry location however, if you cannot move it then attempt to cover or seal it to prevent water intrusion. Stored chemicals should be moved to a dry and safe location and sump pumps should be tested. It is recommended that your Manager develop the preparedness plan with your pool professional for best protection.

The aforementioned tips are just suggestions and recommendations for routine maintenance tests and disaster preparedness. During the development of your building or community's disaster plan it is always recommended that your Manager or Board develop the plan in conjunction with professionals. The testing of your plan is recommended annually with your contractors and/or local emergency management personnel. Preparing and testing building components can reduce the risks of loss and damage. It may also prevent residents from injury. Develop a plan, test it with a professional and your Manager and then revise, communicate and retest. Be ready and prepare the buildings as best possible. This will assist with timely response, recovery and confidence.

STORM COMMUNICATION



YOUR MANAGEMENT COMPANY'S ROLE

The uncertainty created preparing for and recovering from severe weather becomes chaotic if communication with owners is not thorough. Your management company should have a storm plan that mandates they will communicate in a broad perspective with board members and owners as well as providing announcements specific to the preparations and recovery efforts for your community. Board members may also direct managers to provide targeted information for the association as needed.

Broadcast Emails: Your management company can use a broadcast email system that is powered by your association software. Emails may have attachments of up to 10MB, sometimes used for items such as flyers about household preparation and may also be embedded with URL links for emergency services like the Red Cross or storm information like weather tracking or flood zones. Your manager will work with you to devise the optimal communication for your community,

Text Messages: Text Messaging service is powered by your association software. Text announcements about elevator shutdowns, road closures, preparations, or services interruptions give owners a chance to plan and respond. Texting must be set up in advance with owner acknowledgements to get started. To be ready for the storms, let your management know you want texting set up for your community.

Public Postings: Information may be posted in areas on-site for owners to see. For those owners that are not online often this is another great avenue to broadcast information.

Office Voicemail: If your association has an on-site office, the Manager may record a message for owners to hear when calling in. It could include preparations being made, storm assessment information or simply Information advising when updates will be provided.

Information Distribution Point: An area may be designated on-site where owners can gather daily for updates and information from the board or Manager. In the event that phone service or electricity is down, this is a good tool for communicating. For example, everyday at noon updates will be provided at the pool or tennis court.

The goal is to keep everyone as prepared and informed as possible when dealing with a storm. This will only be accomplished by close cooperation of management and the board making the optimal use of the communication resources available.



Debris Management and a Great Site Map or Site Plan If you've ever experienced a hurricane, tornado, tropical storm or even a severe thunderstorm, you may have noticed a trail of debris. Knowing how best to manage the debris may result in more efficiencies with cleanup and reduction of cost. It is recommended that the community association review their property and designate two temporary staging areas. One area will be for construction related debris (roofing shingles, tiles, boards, etc.) and the other would be for landscaping debris (palm fronds, limbs, trees, leaves, etc.). These two piles of debris should not be comingled. It is good to have these areas identified, preferably on a site map, so that vendors will know where to place the debris as they clean up. The locations selected should be ones in which the debris will cause minimal damage to the area.



Perhaps walk the ground with your landscaping company to determine which areas will cause less damage to irrigation systems as well as drainage. Often the dumps that vendors typically utilize may have a waiting line or even be closed. Having temporary staging areas will allow your vendors to continue their work in cleaning up the grounds, roadways and common areas with minimal delay.

There are several items recommended to be identified on your site map. Since it is your site map, you can add whatever items you deem important. However, if there are going to be a lot of items identified on it then please consider using 2 or more maps. The less a map is congested, the easier it will be to read and understand. I suggest identifying the following items on your site map: lift stations, shut off valves for both fuel and water, generators, fire equipment, lifesaving equipment (AEDS, First Aid kits or supplies), electrical rooms or panels, pumping stations and last but not least, your two temporary staging areas for debris both identified as either construction or landscaping staging areas. I have seen associations that also identified an information distribution point. This is an area that residents can meet at daily at a designated time to receive information from the association. My HOA designated our pool area at noon daily for our communication point.

A key thing to remember is that after a storm, your community may not look the same. You may know the shut off valve for irrigation is to the left of the magnolia tree by the tennis court but what if the tree is missing and you are disoriented? Having the site map helps to rely on more than one reference point. If your association has severe damage, it may be difficult to remember the locations of key equipment, therefore, please consider labeling a site map and sharing that information with your vendors, local emergency management personnel, board and committee members. The state of Florida offers numerous classes that are free to residents and first responders. One of these classes is on debris management and more information can be found at www.floridadisaster.org or your county emergency management agency.

EVACUATION

"WHEN THE CALL TO EVACUATE COMES, HEED IT WITHOUT HESITATION, FOR IT'S THE PATH TO KEEPING OUR FAMILIES OUT OF HARM'S WAY."

**EVACUATION PLAN**

Regardless of whether you are 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. It is good to perform the evacuation drill for fire preparedness as well.

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, inside the building and outside.
- 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.

EVACUATION

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 are priceless during an emergency situation. An emergency plan expedites refuge and encourages calmness and accountability.

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?*
- *Were 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?*

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?

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.

May we all strive to be better prepared so that we may do the most good for the most people during an emergency incident and minimize risks, hazards and loss of life.

“Board Executive Powers”

Governor DeSantis has declared all of Florida to be under a state of emergency. Thus, the Board now has the emergency powers granted to it pursuant to Statutes 718 (condominiums) and 720 (homeowner associations) and 719 (cooperatives). See below. The Statutes are drafted in the context of a natural disaster type emergency (hurricane, fire, flood).



Q and A with Attorney Steve Adamczyk of Varnum Law firm:

1. Can the Board hold a Board meeting with less than 48 hours' notice to discuss the pending storm?

Yes. See item (a) below in each Statute.

2. Can the Board hold an executive session Board meeting and exclude Owners from attending?

No. Chapter 718, 719 and 720 only allow a closed board meeting when 1. The attorney is present to discuss proposed or pending litigation or something that is attorney client privileged; and 2. To discuss a personnel matter. There is no “emergency” exception in the law.

3. Can the Board close portions of the common elements?

Yes. See (g) in the Statutes below. The CDC and other government emergency management officials have recommended closing such facilities, so you do not need a specific direction to do so for your property.

4. Can the Board postpone the annual meeting or allow and require members only to attend the annual meeting or a Board meeting via a conference call?

Yes. The Board may postpone the annual meeting. See (b) below. Further, Section 617.0721(3) Florida Statutes authorizes the Board to allow members to attend a members meeting via conference call and count towards the quorum if the Board can reasonably determine the person on the phone is the legal member/owner of the Unit/Lot. The Board may also close the location of the annual or Board meeting to physical attendance and require telephonic attendance per the emergency powers.

EMERGENCY POWERS FOR CONDOMINIUM ASSOCIATIONS

718.1265 Association emergency powers.

(1) To the extent allowed by law and unless specifically prohibited by the declaration of condominium, the articles, or the bylaws of an association, and consistent with the provisions of s. 617.0830, the board of administration, in response to damage caused by an event for which a state of emergency is declared pursuant to s. 252.36 in the locale in which the condominium is located, may, but is not required to, exercise the following powers:

(a) Conduct board meetings and membership meetings with notice given as is practicable. Such notice may be given in any practicable manner, including publication, radio, United States mail, the Internet, public service announcements, and conspicuous posting on the condominium property or any other means the board deems reasonable under the circumstances. Notice of board decisions may be communicated as provided in this paragraph.

(b) Cancel and reschedule any association meeting.

(c) Name as assistant officers persons who are not directors, which assistant officers shall have the same authority as the executive officers to whom they are assistants during the state of emergency to accommodate the incapacity or unavailability of any officer of the association.

(d) Relocate the association's principal office or designate alternative principal offices.

(e) Enter into agreements with local counties and municipalities to assist counties and municipalities with debris removal.

(f) Implement a disaster plan before or immediately following the event for which a state of emergency is declared which may include, but is not limited to, shutting down or off elevators; electricity; water, sewer, or security systems; or air conditioners.

(g) Based upon advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine any portion of the condominium property unavailable for entry or occupancy by unit owners, family members, tenants, guests, agents, or invitees to protect the health, safety, or welfare of such persons.

(h) Require the evacuation of the condominium property in the event of a mandatory evacuation order in the locale in which the condominium is located. Should any unit owner or other occupant of a condominium fail or refuse to evacuate the condominium property where the board has required evacuation, the association shall be immune from liability or injury to persons or property arising from such failure or refusal.

(i) Based upon advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine whether the condominium property can be safely inhabited or occupied. However, such determination is not conclusive as to any determination of habitability pursuant to the declaration.

(j) Mitigate further damage, including taking action to contract for the removal of debris and to prevent or mitigate the spread of fungus, including, but not limited to, mold or mildew, by removing and disposing of wet drywall, insulation, carpet, cabinetry, or other fixtures on or within the condominium property, even if the unit owner is obligated by the declaration or law to insure or replace those fixtures and to remove personal property from a unit.

(k) Contract, on behalf of any unit owner or 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 unit owner or owners on whose behalf the board has contracted are responsible for reimbursing the association for the actual costs of the items or services, and the association may use its lien authority provided by s. 718.116 to enforce collection of the charges. Without limitation, such items or services may include the drying of units, the boarding of broken windows or doors, and the replacement of damaged air conditioners or air handlers to provide climate control in the units or other portions of the property.

(l) Regardless of any provision to the contrary and even if such authority does not specifically appear in the declaration of condominium, articles, or bylaws of the association, levy special assessments without a vote of the owners.

(m) Without unit owners' approval, borrow money and pledge association assets as collateral to fund emergency repairs and carry out the duties of the association when operating funds are insufficient. This paragraph does not limit the general authority of the association to borrow money, subject to such restrictions as are contained in the declaration of condominium, articles, or bylaws of the association.

(2) The special powers authorized under subsection (1) shall be limited to that 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.

History. —s. 15, ch. 2008-28.

EMERGENCY POWERS

**EMERGENCY
POWERS FOR
HOMEOWNERS AND
CONDOMINIUM
ASSOCIATIONS**

720.316 Association emergency powers.

(1) To the extent allowed by law, unless specifically prohibited by the declaration or other recorded governing documents, and consistent with s. 617.0830, the board of directors, in response to damage caused by an event for which a state of emergency is declared pursuant to s. 252.36 in the area encompassed by the association, may exercise the following powers:

(a) Conduct board or membership meetings after notice of the meetings and board decisions is provided in as practicable a manner as possible, including via publication, radio, United States mail, the Internet, public service announcements, conspicuous posting on the association property, or any other means the board deems appropriate under the circumstances.

(b) Cancel and reschedule an association meeting.

(c) Designate assistant officers who are not directors. If the executive officer is incapacitated or unavailable, the assistant officer has the same authority during the state of emergency as the executive officer he or she assists.

(d) Relocate the association's principal office or designate an alternative principal office.

(e) Enter into agreements with counties and municipalities to assist counties and municipalities with debris removal.

(f) Implement a disaster plan before or immediately following the event for which a state of emergency is declared, which may include, but is not limited to, turning on or shutting off elevators; electricity; water, sewer, or security systems; or air conditioners for association buildings.

(g) Based upon the advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine any portion of the association property unavailable for entry or occupancy by owners or their family members, tenants, guests, agents, or invitees to protect their health, safety, or welfare.

(h) Based upon the advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine whether the association property can be safely inhabited or occupied. However, such determination is not conclusive as to any determination of habitability pursuant to the declaration.

(i) Mitigate further damage, including taking action to contract for the removal of debris and to prevent or mitigate the spread of fungus, including mold or mildew, by removing and disposing of wet drywall, insulation, carpet, cabinetry, or other fixtures on or within the association property.

(j) Notwithstanding a provision to the contrary, and regardless of whether such authority does not specifically appear in the declaration or other recorded governing documents, levy special assessments without a vote of the owners.

(k) Without owners' approval, borrow money and pledge association assets as collateral to fund emergency repairs and carry out the duties of the association if operating funds are insufficient. This paragraph does not limit the general authority of the association to borrow money, subject to such restrictions contained in the declaration or other recorded governing documents.

(2) The authority granted under subsection (1) is limited to that time reasonably necessary to protect the health, safety, and welfare of the association and the parcel owners and their family members, tenants, guests, agents, or invitees, and to mitigate further damage and make emergency repairs.

History.—s. 19, ch. 2014-133.

LIFT STATIONS HURRICANE PREPARATION

WRITTEN BY J.D. STOUT- CAM, CMCA, AMS, PCAM - REGIONAL DIRECTOR

Most communities in Southwest Florida have lift stations located in them. A lift station is needed to help move the human waste from the lift station to the wastewater treatment plant facility for processing as the plant is usually located miles from the Community. Some communities are responsible for maintaining their own lift station(s), while other communities don't have to worry about the lift stations.

If you are managing a community that is also responsible for maintaining their own lift station(s), than you need to know the moving parts of a lift station. Those parts are:

Voltage: 120, 208, 240 or 480?

Phase of Electricity: One-phase or Three-phase?

of Grinder Pumps: one or two or more?

Horse Power of Grinder Pumps

Float Switches: How many? One, two, three or four?

Alarm Light

Alarm Siren

Electrical Panel



LIFT STATION FLOW ILLUSTRATION

There is a State Agency that is funded by the Department of Environmental Protection to help communities manage their lift station(s), their water plants, their sewage plants, their in ground piping and their retention and detention ponds. They have circuit riders that roam the State of FL just to help the communities and to help the municipalities. Their help is free of charge to the communities and municipalities.

However, they would prefer the entities join the FL Rural Water Association for a nominal fee. That fee entitles you to discounted engineering services, free use of their equipment and many other benefits. They are the: FL Rural Water Association. 850-668-2746. www.frwa.net

To get the lift station(s) ready for the hurricane season, the lift station(s) should be checked out by a company that specializes in maintaining lift station(s) or by a wastewater treatment company. This should be done during the month of May prior to the beginning of the hurricane season.

South Florida Lift Stations – 239-332-0041
Water Solutions – 941-726-0323

LIFT STATIONS

HURRICANE PREPARATION - CONT'D

The lift station should be pumped down or out and checked before the hurricane season begins. Most septic companies that pump septic tanks can also pump down or out a lift station.

Your electric panel should be wired so a portable generator can be hooked up to it in the event of a power outage. This is when it is imperative that you know the voltage of your equipment. You cannot run a generator wired for 110 or 240 on 208 voltage which is generally three phase power. A lift station is generally 208 voltage.

Generators can be purchased at any discount store or online. It does not take a huge generator to run a lift station(s). You do need to test that the generator is running prior to the hurricane season.

The bottom line is to be prepared for the hurricane season. Have your lift station(s) pumped out or down, have a generator with the correct electrical hook-up for the lift station(s) on stand-by, have cans of gas ready and make sure you have a designated maintenance person ready to go after the power outage.



TOP EXTERIOR VIEW OF LIFT STATION

The upcoming hurricane season in Florida is forecasted to be more active than usual. You can expect an increased chance of named storms with the potential for widespread and prolonged impact. Now is the time to review your association's windstorm and flood policies to ensure you have adequate coverage.

Due to positive reform in Florida's Legislative Sphere concerning insurance, last year's storms had less impact on property carriers. Coverages and Terms are more agreeable while prices are seeing a decline. Make sure that your coverage is robust enough to cover your association's valuable property and to help protect its unit owners. This will include the Coverage form and the Deductibles. It is important to remember that once a storm is named, new policies or changes can't be made—so act early.

The relationship between the Board of Directors, the Insurance Agent, and the Property Manager is more important than ever during the Hurricane Season. Communication will be key to ensuring the Association understands what to expect and what to do after disaster strikes. Your Agent and Manager should have a valid and up to date Appraisal that details both Hazard and Flood Values. It is extremely beneficial to review this and consult with your Agent and Manager. The last thing you want is to be undervalued in the event of a loss.



My grandmother used to always tell me that good judgement comes from experience, and experience comes from bad judgement. While I tend to agree, I would say that you can skip that bad judgement part to gain the experience by relying on the experience of a professional. We have experienced volumes of scenarios and stories that give us more ability to consult you better. It is also worth noting that we share in your exposure to disaster.

We live here, we have family and loved ones here, and we won't give you advice that we wouldn't follow ourselves.

In summary of my view of how to prepare for the upcoming Hurricane Season, you should take away these key factors. Have your coverage reviewed by your Agent and Manager. Make sure that you are valued correctly and recently. Policy changes can be made only when no storms are named. Ensure that your Association is able to address possible changes in Coverage Form and Deductible Amount. And lastly, make sure to communicate clearly and thoroughly to your Agent and Manager. We are all in this together.

Evan Fox
Commercial Insurance Producer and Risk Manager
Palm Insurance Management

ARE YOU PREPARED?

Hurricane season in Florida is unpredictable, but your insurance coverage shouldn't be. Now is the time to review your associations policy to ensure it's current, comprehensive, and ready to protect what matters most. From wind damage to flooding and everything in between, having the right coverage in place before a storm hits can make all the difference in your recovery. Don't wait until it's too late—contact Palm Insurance today for a free policy review and peace of mind this hurricane season.

CLICK FOR A
FREE QUOTE



call toll free
1-800-612-1596
palminsurancemanagement.com



The Importance of HURRICANE PREPAREDNESS

There can be years in which there are no severe weather or hurricane threats. However, when the potential exists for severe weather activity the warnings should be heeded. Often Managers will share with me that the Board does not want to inconvenience the swimming pool users by removing and storing the furniture. The Board may want to wait in order to “make sure” they need to remove the chairs and furniture. The pool furniture is convenient and often used by many residents and their guests. Making the decision to remove and store them while the weather is partially sunny can be a difficult one and sometimes unpopular. It is during these times that Board members must determine is it better to be popular or safe? The personnel assigned to remove and store the pool furniture need to work safely as well. It minimizes their risk of injury if they can perform these duties before the storm effects increase.

Another area that Boards tend to wait before acting to prepare is elevator preparedness. In a high -rise building, it can cause residents to be forced to climb floors and floors of stairs. The raising and locking of the elevator can wait until the last phase of preparations however the other stages should be prepared in earlier stages. We manage several lovely buildings located oceanfront, waterfront and on harbors. Storm surge can be one of the most damaging items to buildings, garages, elevators and pools. One item that can help to reduce your risk of flooding is sandbags. Properly filling and placing sandbags around an elevator landing can help to reduce water damage to the elevator and its shaft.

The role of the Manager is to guide the Board in making decisions and presenting information from which decisions can be made. Our Managers start working on their disaster plans for their properties in April and have it finalized in May. Most plans include different phases of preparation, response and recovery. At the end of the day the plans are subject to Board approval. The Manager may have developed a well thought out and tested plan but then may not be able to launch it due to Board members not wanting to make unpopular decisions. I sometimes hear people say, “Why bother because we never get a hurricane?” To that I suggest reconsideration of the minimizing of risks, flooding, injury and perhaps even loss of life as the weather can be unpredictable. There are two sayings I tend to reference during this time. “Better to be safe than sorry” and “it wasn’t raining when Noah built the Ark”. My goal is to encourage Board members to prepare timely and to partner with the Community Association Manager. As one reflects upon “fiduciary duty” they may determine that part of fiduciary duty is acting in the best interest of the association and its interests therefore deciding to prepare timely. When that happens it exudes confidence, reduces fears and demonstrates leadership.

✓ DO'S

Do be prepared for insects, mosquitoes and rodents after the storm.

Wear clothing that covers most of your skin. Use repellent containing DEET.

Get rid of standing water because this is where mosquitoes lay eggs.

Do secure your trash and recycling bins and carts inside a garage or utility room.

Do protect your electronics with surge protectors and waterproof coverings.

Do turn off the generator and allow it time to cool down before refueling.

Do use any outdoor solar powered lighting that may be on the property.

Do communicate with owners, vendors and management.

✗ DON'TS

Do not place any pruning, trash or clean-up material out during a hurricane watch. If you have these materials take it to the closest trash and recycling center.

Do not run a power generator indoors; this can cause carbon monoxide poisoning.

Do not to obtain power by plugging a generator into a wall outlet. This is known as “Back feeding”. This is extremely dangerous that it can cause electrocution to utility workers or other residents that are served by the same utility transformer.

Do not cut branches above your head if you are to use a chain saw.

THINGS TO REMEMBER!



When Disasters strike, the best thing to do is be prepared. Having a plan will help alleviate unnecessary stress, panic and misinformed decisions. If it is a hurricane, flood or an unprecedented pandemic make sure to know your resources. Listen to Federal, State and Local government guidelines, consult your legal counsel and ensure your Board and Management team are on the same page.

Many hurricane plans have contact information for boards, management, vendors, and people on-site. There is often a “communication tree” with cell numbers and tiered people. However, consider have a “POTS” plain old telephone service or landline that can be used if cell phone service is down. We highly recommend that you have your hurricane plan reviewed by an emergency management professional or expert.

GRAB AND GO KITS:

- Have a kit/bag of items to assist you in responding to the property.
- Typical items to include are gloves, caution tape, insect repellent, hand sanitizer, notepad and pen, rain gear.
- Have a hard copy of your hurricane plan in case internet is down.
- Make sure a backup CAM or Board member has a hard copy of the plan and a kit.

HANDLING OF HOMEOWNERS: It is important to remember our goal is to create a safe environment for the homeowners and vendors. This includes being kind and customer friendly during high stress situations.

- Designate a communication distribution point on-site where residents can obtain information daily.
- Communicate to owners before the storm about preparations and after the storm about property conditions.
- If the association has an on-site office, record a voice message on the phone so callers can get property information.
- Remind owners that they are responsible for their own preparations and safety.

Questions?


PRECEDENT
PROPERTY & PROPERTY MANAGEMENT

CONTACT
WENDY MURRAY

EMAIL:
WMURRAY@PRECEDENTMGT.COM

239-344-8733


CONDOMINIUM
ASSOCIATES

CONTACT
KATHY BRAMHALL

EMAIL:
KBRAMHALL@CONDOMINIUMASSOCIATES.COM

727-573-9300


MPM
MODAC PROPERTY MANAGEMENT SERVICES

CONTACT
VASILI VELOUDOS

EMAIL:
VVELOUDOS@PRECEDENTMGT.COM

239-598-5980


Ally

CONTACT
SHELLEY STEWART

EMAIL:
SSEWART@ALLYPROPERTYSERVICE.COM

727-609-2559


PALM
INSURANCE MANAGEMENT

CONTACT
EVAN FOX

EMAIL:
EFOX@PIMFL.COM

866-612-1596