

Prepare your association for hurricane season

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The goal of hurricane preparedness is to minimize the impact on any association or property during the storm. It's an ongoing, year-round process to mitigate the potential effects of dangerous debris, impassable roadways, loss of electricity or running water, and the inability to keep the association's common elements up and running.

Below is a list of important factors that the board of directors, community management company, community manager, and all association employees should be aware of and prepared for in the event of a hurricane. In fact, all of our community association managers are required to prepare a hurricane manual for their communities.

Pre-Plan

Since the nature of storms is unpredictable, early preparation is the key to protecting your community association during hurricane season. Proper pre-planning can help reduce confusion and relieve stress in the event that a storm approaches.

- It's essential to **appoint an information facilitator**, someone who is responsible for disseminating information via the resident phone tree or notification system. The facilitator will assist in the preparation and distribution of all resident information such as shelter locations, evacuation routes, elderly services, pet shelters, etc.
- Maintenance should **prepare a site plan** that shows the locations of lift stations, fire pumps, generators, pool pumps, fuel storage, electrical rooms, shut-off valves, and other pertinent information. It is critically important that this information be clearly identified on community site plans, which may be included in your governing documents.
- One important method of preparation is to **videotape or photograph all common areas** to record the condition of your assets in case a future claim is necessary. Some areas to record include gates, roofs, amenities, buildings, mechanical equipment, furniture and any other association property.

Evacuation

Hurricanes that are strong enough for the government to issue a mandatory evacuation order are potentially very dangerous, and can cause significant damage to association property. Part of the association's duty is to safeguard the common elements as much as possible.

- **Turn off and secure electrical, mechanical, and plumbing systems** to prevent additional damage should your buildings sustain storm damage. Shut-offs should be secured to prevent anyone that stays behind from turning them back on, which will also motivate residents to evacuate. The association should advise all residents when those systems/services will be terminated.
- It's essential that your board **know your insurance policies** and understand any exclusions. Does your policy cover light poles, the pool, trees, etc? We have included several informative articles about the insurance industry as it relates to disaster coverage in community associations.

Post Storm

In the aftermath of the storm, wait until the area is declared safe before returning to the property. You may need identification if your property is located on a barrier island.

- **Document any and all damages** with video or photographs.
- **Start a "Hurricane Damage" file** for photographs, receipts, invoices, insurance claim information, and any documentation related to repairs.
- **Contact your insurance adjuster.** Be sure not to make any repairs, unless there is imminent threat to safety, without approval from your insurance adjuster.

While disasters cannot be predicted, careful planning and thorough hurricane preparedness planning will aid in reducing loss and ensuring a speedy recovery. Stay safe!