

HURRICANE CHECKLISTS – BEFORE & AFTER THE STORM

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Becker & Poliakoff's 12-point Hurricane Preparedness Checklist includes the following tips for those who need to prepare their communities for the upcoming hurricane season:

1. **Disaster Plan** – Do a risk analysis of potential consequences of a storm and develop a complete disaster plan, designating a responsible community member as Disaster Plan Coordinator and another as Information Facilitator to field queries and respond to from community members;
2. **Evacuation Routes** - Establish clear building or community evacuation routes and be sure that all community members are provided with copies or printouts and that routes are clearly marked as storms approach; conduct building or community evacuation drills in the weeks leading up to hurricane season;
3. **Emergency Generators & Supplies** – Be sure emergency generators are in working order and have adequate fuel supplies, stock a building or community emergency supplies storeroom with flashlights, batteries, water and other necessities for residents and employees in the aftermath of a tropical storm;
4. **Backup Computer Files** – Be sure that computer files crucial to running the building and association are backed up to CDs or Portable Storage Devices and keep a list of office computer hardware and software vendors and repairmen in case computers crash or systems fail;
5. **Secure the Premises** – Make preparations for routine lockdown of the building or other facilities as a storm approaches, so the building is secure during the storm and safe from vandalism or looting if a hurricane strikes;
6. **List of Owners & Employees** – Have on hand a current, hard-copy reference list complete with the names all property owners, emergency contact numbers and details of second residence addresses, as well as a list of all association employees, with full contact details;
7. **Photograph or Video Premises** – Keep a visual record through video or photographs of premises, facilities and buildings to facilitate damage assessment and speed damage claims in a storm aftermath;
8. **Building and Facilities Plans** – Make sure a complete set of building or community plans are readily available for consultation by first-responders, utilities workers and insurance adjusters following a storm;

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9. **Insurance Policies & Agent Details** – Be sure all insurance policies are current and coverage is adequate for community property, facilities and common areas and compliant with State Law; full contact details for insurance companies and agents should be readily available in the event of a storm;
10. **Bank Account Details & Signatories** – Keep handy a list of all bank account numbers, branch locations and authorized association signatories, and make contingency plans for back-up signatories in case evacuation or relocation becomes necessary;
11. **Mitigation of Damages** – In the immediate aftermath of a storm, take the necessary steps to mitigate damages -- this includes "Drying- In," which is the placement of tarps on openings in the roof and plywood over blown out doors and windows, and "Drying –Out," which is the removal of wet carpet and drywall to prevent the growth of mold; and,
12. **Debris Removal** – Have a plan for speedy removal of debris by maintenance staff, outside contractors or civic public works employees, should a hurricane topple trees and leave debris in its wake.

CHECKLIST FOR COMMUNITIES AFFECTED BY A HURRICANE

Within hours of any disaster, affected communities will be besieged with offers by companies and individuals offering disaster recovery assistance. **Resist the urge to contract with these initial offers until you have done the following:**

1. Activate Your Disaster Plan. Once residents are safe, the community must begin surveying the property and assessing the damage. A designated information facilitator should set up system of information sharing among local homeowners and a disaster coordinator should serve as liaison to emergency services providers;
2. Secure your community from acts of vandalism and looting;
3. Remove storm debris to prevent accidents from occurring on the property;
4. Secure building structures to mitigate further damage;
5. Determine needs for immediate reconstruction and evaluate financing options including advances from insurance company for financial advances. **BEWARE OF ANY INSURANCE COMPANY OFFERING MONEY IN EXCHANGE FOR RELEASES OR SETTLEMENTS.**
6. Suspend or cancel on going contracts such as lawn or pool maintenance if allowed for in your contract;
7. Review governing documents particularly anything related to "repair after casualty" provisions in the insurance section to establish process for reconstruction;
8. Initiate reconstruction planning using the five phases of reconstruction: project planning/scheduling; construction bidding; contract negotiations; construction/repair/rehabilitation; project completion/close out.
9. Review Insurance policies to determine filing requirements for proof of loss forms.
10. Meet with licensed professionals familiar with your community including: a) architect/engineer to assess damage and prepare plans; b) construction manager to oversee selection of general contractor and begin competitive bidding process; c) attorney to review insurance policies, governing documents, construction contracts and any vendor agreements; and d) public adjuster who is independent of your insurance company's adjuster who can be helpful with the nuances of an ambiguous insurance policy. Most independent adjusters work for a fee based upon percentage of insurance proceeds.

Following these ten steps will help communities recover and rebuild as quickly and effectively as possible.

Best Advice: Make sure every contract is with a Florida Licensed and Insured Contractor and that it is reviewed by a Licensed Florida Attorney, prior to signing.

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