



Hurricane/Emergency Response

A Comprehensive, Pro-Active Risk Management Plan

OCEANA SOUTH CONDOMNIUM ASSOCIATION

2014

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HURRICANE/EMERGENCY RESPONSE

A Comprehensive, Pro-Active Risk Management Plan for Oceana South Condominium Owners & Staff

Preparedness is the Key

No one likes to think about a hurricane, especially those who have been through the trials of preparing for the onslaught and those who have dealt with the aftermath. Many people hope that if they don't think about such things, then they won't happen. And, for many years on the Treasure Coast, that plan worked: the Jensen Beach/Stuart area was spared from even a glancing blow for over 20 years. Then came the years of 2004 and 2005, when this area was hit with three (3) hurricanes: Frances, Jeanne & Wilma.

Oceana South was hit hard by both Frances and Jeanne, and the community learned a valuable lesson – be prepared. The greater and more detailed the preparation phase, the easier and cheaper the emergency response phase is likely to be. The Property Manager is responsible for establishing and implementing the Oceana South Hurricane Emergency Response Plan and for its annual review and update. This plan is written and shared with ALL key players in mind, from owners and Board Members, to management and staff. By understanding all roles and functions, it is hoped that all stakeholders will be better prepared to handle the next major storm.

OWNER PREPARATION

It is vitally important for all owners to understand and accept that they have a legal and personal responsibility to protect their own property and the property of others in the condominium. This means that, when leaving the unit for an extended period, owners must prepare the unit for emergencies before departure. These policies are designed to protect not only the owner's property, but any adjacent units as well. Failure to follow these procedures could mean a denial of the owner's insurance coverage if there is an insurable event, i.e. fire or flood, in the closed unit. Please also notify the office when you leave for more than forty-eight hours.

- When leaving for a lengthy time, be sure to notify the Association Office of your forwarding address and emergency contact information.
- Shut off main water supply valve, located near the hot water tank. Leaving a water valve open when the unit is unoccupied is a recipe for disaster, and could lead to an insurance negligence claim if units adjacent or below are damaged from a leak.
- Turn off all electric breakers, except for AC. Summer lightning storms and outages on the island are common. Damage to electric appliances and circuits may result from leaving unit power on. Alternatively, unplug all electronic equipment and appliances before leaving.
- You must designate an attendant and provide them with a key and gate remote (if necessary) to allow access to the building and your Unit. Please provide a list of any person or company authorized to service your air conditioner, water heater, plumbing, windows, shutters, etc.
- Notify the Association Office of the name of the person/company authorized to enter and/or check your apartment in your absence. It is not the responsibility of the Association to monitor your Unit.



- To allow air to circulate and lessen mold and mildew, open kitchen cabinet doors and drawers, bedroom doors, closet doors and dresser drawers. If there is a lengthy power outage, this may greatly lessen any potential mold damage.
- Set thermostat at 80 and if you have a humidistat, set at 65.
- If you have a dehumidifier, place in sink or tub.
- **Remove perishables from refrigerator.** Turn off refrigerator, and leave door open – in the event of an extended electrical outage, if the Association is required to enter your Unit and dispose of spoiled food items, a **\$250.00 Cleaning Fee will be charged.**
- Move patio/balcony furniture inside your apartment and latch/lock the sliders.
- Close and pin storm shutters and make sure they are in good working order; it is the responsibility of the owner/tenant/designated attendant to close the shutters if the Unit is unoccupied for more than 48 hours. Real Estate Agents love to have the shutters open to “wow” the buyer with the view, and tell owners that they will shut them in the event of a storm. However, agents often have dozens of listings and the possibility that they can or will get to them all is low. Note that strong, blowing tropic storms are common in the summer and can bring heavy driving rains. Shutters left open can allow water to damage units below, leading to negligence claims.
- If the Association is required to enter and close the shutters, a **\$250.00 Service Fee will be charged per event. There are NO exceptions.**
- Shutter rollers, pins, latches and locks should be lubricated periodically, if you have trouble closing, opening or locking your shutters please have them serviced.

Hurricane Facts

Those who have not experienced a hurricane first-hand may not have any idea of how devastating even a small storm can be. For those in coastal, low-lying areas, not only can high winds be a problem, but almost always there is the threat of coastal flooding as well. Because a hurricane can change both intensity and direction rapidly, vigilance is required along with the ability to quickly adapt to the changing storm.

To give some perspective, here are some quick facts concerning hurricanes and previous storms:

- **Category No. 1 – Winds 74 to 95 mph:** *Very dangerous winds will produce some damage.* Flying or falling debris could injure or kill people and animals. Older mobile homes could be destroyed. Newer mobile and frame-construction homes, apartment buildings and shopping centers can sustain exterior damage (i.e. roof, siding, gutters). Flying debris can break windows in high-rise buildings- falling and broken glass will pose a significant danger. Some damage to commercial signage and fences will occur, large tree branches will snap and shallow- rooted trees can be toppled. Extensive damage to power lines and poles will likely result in power outages that will last a few to several days.
- **Category No. 2 – Winds 96 to 110 mph:** *Extremely dangerous winds will cause extensive damage.* There is a substantial risk of injury or death to people and animals due to flying and falling debris. Older mobile homes have a high chance of being destroyed and flying debris generated can shred nearby homes. Newer mobile and frame-construction homes, apartment buildings and shopping centers can sustain major exterior damage (i.e. roof, siding, gutters). Flying debris can break windows in high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be damaged if not destroyed, shallow-rooted trees will be snapped or uprooted and block roads. Near-total power loss is expected



with outages that could last from several days to weeks, and potable water could become scarce.

- **Category No. 3 – Winds 111 to 129 mph:** *Devastating damage will occur.* There is a high risk of injury or death to people and animals due to flying and falling debris. Older mobile homes will be destroyed and most newer mobile homes will sustain severe damage, including potential roof failure and wall collapse. There will be a high percentage of roof covering and siding damage to well-built frame-construction homes, apartment buildings and shopping centers. Isolated structural damage to wood or steel framing can occur. Numerous windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be destroyed, many trees will be snapped or uprooted and block roads. Electricity and water will be unavailable for several days to a few weeks after the storm.
- **Category No. 4 – Winds 130 to 156 mph:** *Catastrophic damage will occur.* Large amounts of windborne debris will be lofted into the air. There is a high risk of injury or death to people and animals due to flying and falling debris. Older mobile homes and a high percentage of newer mobile homes will be destroyed. Well-built homes can also sustain severe damage with significant losses to roof structures and/or some exterior walls. Extensive damage to roof coverings, windows, and doors will occur. Top floors of apartment buildings will sustain structural damage, steel frames in older industrial buildings and older unreinforced masonry buildings can collapse. Most windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be destroyed, most trees will be snapped or uprooted and power poles down. Power outages will last for weeks to possibly months, long-term water shortages can be expected, and most of the area will be uninhabitable for weeks or months.
- **Category No. 5 – Winds 157 mph and higher:** *Catastrophic damage will occur.* Large amounts of windborne debris will be lofted into the air. There is a very high risk of injury or death to people and animals due to flying and falling debris. Almost all mobile homes will be destroyed. A high percentage of frame homes will be destroyed, with total roof failure and wall collapse. A high percentage of industrial buildings and low-rise apartment buildings will be destroyed. Complete collapse of older metal buildings can occur and most unreinforced masonry walls will fail which can lead to building collapse. Nearly all windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Nearly all commercial signage and fences will be destroyed, almost all trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months, long-term water shortages can be expected, and most of the area will be uninhabitable for weeks or months.
- Evacuation of Barrier Islands can be required for a Category 1 storm and South Hutchinson Island is listed as a flood zone for a Category 1 storm surge. This means that it is **EXTREMELY LIKELY** that the island **WILL** be evacuated in the event of a Category 1 storm.
- The path of a hurricane is not predictable as evidenced in 2004. Hurricane Jeanne spun around in a 360 degree turn and headed directly in the same path as Frances (3 weeks earlier) directly into Sewell's Point in Jensen Beach.



- Wind driven rain from a Category 1 storm can cause severe flooding as evidenced in 2012 by Hurricane Isaac
- **1992**
 - In the evening, Hurricane Andrew was not a threat to Florida. In the morning it had developed into a strong Category 4 hurricane and picked up forward speed of 20+ miles per hour. This gave the majority of people only 15 hours to prepare. When Hurricane Andrew made landfall, it had strengthened to a Category 5 hurricane.
- **1999**
 - The island and many areas of Florida were evacuated for Hurricane Floyd, a massive Category 5 storm. Fortunately this storm turned at the last minute. Oceana South received flood damage to landscaping and beach erosion.
 - Later in the season, a smaller storm named Hurricane Irene was meandering up the west coast of Florida. That storm followed the path of some old storm data, turning at the last minute and coming directly across the state with the eye passing over Jensen Beach.
- **2005**
 - Hurricane Wilma crossed the state and caused significant damage to landscaping. Just because a storm is in the Gulf of Mexico, it does not mean there is no threat to the east coast. This has been evidenced many times.
- **2012**
 - Hurricane Isaac was a Category 1 hurricane that flooded many areas of the Treasure Coast.
- **2013**
 - Hurricane Sandy sat, near dormant, approximately 200 - 250 miles off shore of the Treasure Coast and kept growing in size and strength. This created fierce surf, tremendous erosion, and damaged many crossovers in the immediate Stuart/ Jensen Beach/Ft. Pierce area.

Hurricane Terms & Definitions

- **Hurricane Season** – Typically from June 1 – November 30 when ocean temperatures are favorable to the formation of hurricanes. It is possible for hurricanes to form earlier or later than these dates; the strongest hurricanes can typically be expected later in the season, from September to November.
- **Hurricane Belt** –Described as the area along the Atlantic Coast from Virginia to Key West Florida and along the Gulf of Mexico from Key West to Texas.
- **Hurricane Watch** – Issued when hurricane conditions pose a potential threat to an area within 36 hours. Landfall is possible.
- **Hurricane Warning** – Issued when a hurricane is expected to strike within 24 hours. Landfall is imminent.
- **Tropical Depression** – A storm consisting of an organized cluster of thunderclouds over tropical seas with a center of low pressure detectable at the storm’s surface. The highest wind speed of a tropical depression is 38 miles per hour.
- **Tropical Storm** – A tropical depression has developed wind speeds of 39 to 73 miles per hour. When a storm reaches Tropical Storm strength, it is assigned a name. Severe flooding may occur with a tropical storm.
- **Hurricane** – A tropical storm that has developed wind speeds of 74 miles per hour or



more. Hurricanes are rated on a scale called the Saffir-Simpson scale. Ratings are based on wind speeds and the expected height of the storm surge.

- **Storm Surge** – A rise in tide caused by a hurricane as it moves over or near the coastline. The rise in tides along with the devastating waves can cause catastrophic damage to entire buildings and many people drown in the strong current produced by the surge.

Hurricane Emergencies & Timelines

About the only good thing that can be said about hurricanes is that they typically give plenty of advance warning! In early summer, the Property Manager begins the nail-biting task of signing up for the season's email weather alerts with the **National Hurricane Center** of the **National Oceanic and Atmospheric Administration** (NOAA) at www.nhc.noaa.gov. As soon as a tropic storm forms off the coast of Africa, NOAA sends out alerts. Early tracking allows the manager to be pro-active in the early stages, by forming plans many weeks out. This may include rescinding vacation for employees and posting alerts in the lobby for occupied units. As a storm strengthens, and predictions are made as to its track, the "cone of uncertainty" begins to appear. For planning purposes, Oceana South will begin formal preparations at least 5 days from a projected landfall. This timeframe may be adjusted forward or back depending on the severity of the storm, tidal and lunar schedules and the latest projections and advice from St. Lucie County Emergency Management.

All owners should understand that calling the office at this time can be a serious drain on stretched resources. Not only does the management and maintenance staff need to secure the condominium buildings and grounds, but they also must secure their own homes and plan for area evacuation as well. While the board does understand that owners have questions, please remember that the time to plan is NOT when a hurricane is imminent.

120 Hours (5 Days) Out

At 5 days before projected landfall, the Board will meet to discuss the Emergency Response Plan (ERP), and begin preparing for a possible building evacuation. Management and Operation staff members will begin to secure outbuildings and survey the grounds and exterior of the building.

Typically, tools and equipment not immediately needed will be brought into the building and secured in storage areas that have been previously identified. The entry gate systems will be prepared for shut down, the emergency generator will be tested and the fuel tank will be filled to capacity. Management, Operations and Board members will review the Electrical Shutdown Plan, and duty assignments will be given.

All lobby and social room furnishings will be packed and removed to an off-island storage facility by a professional moving company located in St. Lucie West. Office files will be removed to upper floor storage, along with electronic office equipment and a post-hurricane office supply box will be prepared and stored for immediate use after the hurricane.

Individual units will be surveyed from the exterior of the building and those units that still have open shutters will be inspected for occupancy. Owners of unoccupied units will be notified that they have 48 hours to secure their units or they will be fined \$250.00.



72 Hours (3 Days) Out

At 72 hours before projected landfall, all exterior preparations should be complete. Final checks will be made on individual units. Unoccupied units with open shutters will be fined.

Entry gates to the property will be opened and secured to prevent wind damage. All owners should be aware that the property is no longer under access control and should take appropriate security measures.

36 Hours (1.5 Days) Out – Voluntary Evacuation

At 36 hours from landfall, St. Lucie County will issue a Voluntary Evacuation for all coastal areas. At this point, the Property Manager will begin emergency announcements over the Public Address system to notify residents of evacuation procedures. Evacuation routes and shelter information will be posted in the lobby.

24 Hours (1 Day) Out – Mandatory Evacuation

When a mandatory evacuation order has been given by St. Lucie County, owners should prepare to leave within 1 hour of the evacuation order, as management and staff will begin to IMMEDIATELY shut down **ALL electric and water service**, and prepare the facility for evacuation. Announcements will be made over the public address system notifying owners of the order and that elevator service will be suspended shortly.

Prior to leaving, owners should turn off all breakers in your electrical panel to the “Off” position, notify management of their evacuation plans, and provide an emergency contact number. This will prevent any power surges to your unit once power is restored.

Owners who decide to remain in the building after an evacuation order has been issued should notify the office. Be aware that electric and water service will be disrupted, the elevators will be locked on the 12th floor and the emergency generator will not be operational, so there will be NO emergency lighting. It is likely that the grounds will flood and any cars left in the parking lot will be damaged. ***St. Lucie County Fire Rescue recommends wearing a plastic wrist band with name, Social Security number and next of kin listed in case identification becomes necessary. It is strongly suggested to wear a whistle on a lanyard, to aid in search and rescue. The causeways will be closed and there will be no fire rescue or emergency services available. 911 will not respond to the island once an evacuation order has been issued.***

Owners remaining in the building should be prepared with a disaster supply kit containing the following:

- Potable Water – 1 gallon per person per day, enough for 3-7 days
- Food – Enough for 3-7 days, non-perishable, packaged or canned food, fruit juices, snack foods. Ideally, these should be items that require little to no cooking. Remember additional food for infant, elderly or special needs.
- Pet Care Items – Prepare for pet care with enough food, water and medication for 3-7 days. Keep leashes and pet carriers ready in case of evacuation.
- Utensils – Non electric can opener, cooking tools, fuel, paper plates, plastic utensils, paper towels, garbage bags and pre-moistened towelettes.
- Clothing – Rain gear, long pants, long sleeved shirts, leather work gloves, sturdy shoes. First Aid Kit – Include general items like aspirin or ibuprofen, and prescription drugs and maintenance medications, enough for 3-7 days.
- Toiletries & Hygiene Items – Remember to include sunscreen, as well as moisture wipes and disinfectant wipes.
- Flashlights & Portable Room Lights – Prior to the storm, please check these are in working order and also have a good supply of fresh batteries on hand.



- Radio – This should be a battery operated model, which has the capability to receive alerts from NOAA.
- Cell Phone & Charger – This should be fully charged before the storm and there should also be a car charger as well.
- Documents – Place important documents, including insurance policies, life insurance policies, family photos, will and trust documents in a sealed waterproof container.
- Cash – ATMs will be out of order, banks will be closed and credit card machines will not be working. Make sure to have enough cash on hand to survive for 3-7 days.
- Tools – Keep a basic set of tools on hand for emergencies.

Security

Owners should understand that once the island is evacuated, there is very little law enforcement presence on the island, and there are always unscrupulous, immoral individuals who may see the emergency as an opportunity for criminal behavior. Please remember this when leaving and take extra precautions with valuables. Take them with you if possible. Remember to secure all windows and sliding doors and lock both top and bottom locks on the unit entry door. Once the hurricane has passed, it may be several days before county officials re-open the island and Association staff and owners can return.

Communications

Prior to the storm and during preparations, updates will be posted on the Association website at www.oceanasouth.com. Please do not call the office before a storm and ask the Property Manager to check your unit or handle a personal request.

After the storm, it may be several days before telephone and internet communications are restored, but the Property Manager will make every effort to post updates to the web as soon as possible. There is no reason to call the office or Board members at this critically busy time. Board and staff will be in the process of surveying every unit for damage and this will take some time. Units that have been damaged will be secured as best as can be and those owners notified as soon as possible.

Please keep in mind that communication will be limited and all communications circuits may be overloaded, so expect difficulties. Board members and staff will need to keep phone lines open for cleanup contractors and insurance investigators. Again, also remember that Martin and/or St. Lucie County officials may not allow residents or staff back on the island for several days following a major storm – do not assume the worst case if you do not hear from the Property Manager immediately after the storm.

Island Re-Entry

Owners who intend to return to the island immediately after a storm must have identification that shows they are an island resident. Residents can obtain an official Re-Entry Pass from St. Lucie County, available at the St. Lucie County Tax Assessor Center, 1664 SE Walton Road, Port St. Lucie, FL 34952. Passes are also available at the St. Lucie County Sheriff's Office, 4700 W Midway Rd, Fort Pierce, FL 34981. Residents must show a Florida Driver License with the Hutchinson Island address or a utility bill at the address in the owner's name to obtain a pass. Even with the emergency access pass, law enforcement agencies may still require a secondary proof of residency, such as a magazine, utility bill or tax bill with an island address. If you plan to return to the island after a storm, make sure you take all the necessary documents with you when you depart.



Property Re-Entry

The Board and staff understand that after a major disaster, many owners will want to get a first-hand look at the damage, as well as return to their homes if the island is their primary residence. The Property Manager and Operations staff is required to report to Oceana South within two (2) daylight hours of the island re-opening to ensure the safety of the building prior to owner re-entry. However, it may not be possible for the Board or staff to return quickly, depending on the severity of the storm and if staff evacuated out of the area.

The primary object for the staff upon re-entry to the property is to secure the safety of the environment: check for fallen power lines, trees, or sharp debris need to be removed. Therefore, please be careful upon returning to the building, especially in the first day or two after the island is re-opened. Electrical service may not be restored, so parking lots, entrances, stairwells and walkways will be unlit, obscuring any dangers. Returning owners should wear heavy shoes, long pants and carry a flashlight at all times.

Restoring Electric Service & Elevator Service

Once the maintenance staff has returned, the condition of the main electric power feeds into the building will be assessed in cooperation with Florida Power & Light and the Association's electrician. The safety of residents and the protection of the physical property will be the overriding concerns. Therefore, it may NOT be feasible to restore power to the building as soon as FPL restores power to the island.

Elevator Service will not be restored until the systems have been certified for operation by the Association's elevator service contractor and the appropriate St. Lucie County authorities. Depending on the condition of the systems and the damage sustained to the entire island, it may be weeks until the elevators are returned to service. If you are not in a physical condition to withstand using the staircases to access your unit, do not return until you have been assured that elevator service has been restored.

Restoring Water Service

Water valves to the individual stacks should remain off until Ft. Pierce Utilities Association (FPUA) has restored water service to the island. FPUA has a protocol to flush the water lines after a hurricane or storm surge, and in the best interests of the members, turning on water service before this has been done is the safest course.

Once water has been deemed safe, and power (auxiliary or otherwise) has been restored to the pump house, then individual stack lines will be opened.

Residents are reminded that FPUA will still enact a Boil Water Alert to be in effect for 48-72 hours after water service has been restored and returning owners should flush out the water lines in their unit by running water from all taps for a few minutes.

Damage Assessment, Restoration, Insurance & Assessments

When a disaster strikes, it is only natural to want to quickly restore some order to the chaos and try to reduce additional damage where possible. As soon as possible post-storm, each unit will be assessed for damage and an individual plan communicated those owners.

Owners are reminded that the first thing to do is call your insurance agent and have a clear understanding of the insurance claims process. Unless there is imminent danger of additional destruction to a unit, damage to units should be left as untouched as possible until an insurance claims adjuster is able to evaluate the property



and take photos. Owners should also take their own photos of damage as proof of claim in case there is a dispute.

In addition to a personal claim, there may be damage to individual units that might fall under the Association’s hazard insurance. For this reason, please work closely with the Property Manager and Board to determine the best way to handle cleanup/restoration operations in the unit. Due to the complications of insurance claims, damage to units must be documented carefully to prevent unnecessary claims failures.

Special Assessments for Insurance Damage

Florida Statute requires that the association provide notice of each owner’s responsibility in regards to the insurance deductible on the association’s hazard policies. This is done yearly at the Annual Meeting in February and will also be done each year when the Board adopts a new budget. This information is included here so that each owner may be fully informed concerning their financial obligations in the event of a major disaster.

In the event of a hurricane or other major disaster, the “All Other Perils” or AOP hazard policy will be called into effect. The deductible for this policy is based on the current property appraisal, which is updated yearly. The current building appraisal is \$18,925,295.00. AOP does not include the flood policy deductible, which will be discussed further down.

Since 2005, the Board of Directors has chosen a 5% deductible on the AOP hazard policy, since the cost difference is so large. For the policy term of 2014-2015, the difference in premium from 5% to 3% is an additional expense of \$33,317.00, an average additional cost to each owner of \$265.00 per year. The majority of condominiums in this area have also chosen the 5% deductible, based on the extremely low risk factor. At the current valuation, a 5% deductible would be \$946,265.00; this amount would be required from the Association if insured damage should exceed the 5% deductible.

In the event of a major catastrophe, and if damages exceed the deductible of \$946,265.00, the Association would be required to levy a special assessment to cover this cost. The cost to each owner would be based on the percentage of ownership, as per the condominium documents. The approximate amounts of those assessments are listed below:

End Unit	\$ 9,292.00	2 Bedroom Unit	\$ 7,087.00
1 Bedroom Unit	\$ 6,340.00	Penthouse Unit	\$ 16,380.00

All owners should keep in mind that any significant damage to the building from a major event would likely cause a special assessment and should plan accordingly. Special Assessments are based on the unit size and are not divided equally.

As an example, the hurricanes of 2004 can be used to illustrate owner liability in 2014. Damage to the ground floor units totaled \$745,300.00; the Association’s deductible was \$1,000.00, and the Association was paid \$744,000.00 for the ground floor units ONLY. The total damage to the upper floor units came to \$704,900.00. At the current building valuation and deductible of 5%, this claim would not rise to the insurance deductible of \$946,265.00. With no reserve funds to cover that amount, a special assessment would be necessary. For a \$704,900.00 assessment, the individual cost would be estimated as follows:



End Unit	\$ 6,922.00	2 Bedroom Unit	\$ 5,280.00
1 Bedroom Unit	\$ 4,723.00	Penthouse Unit	\$ 12,202.00

Owners should always be financially prepared for an emergency assessment. Note that Florida Statutes require all condominium policies (or HO-6 policies) to provide for some special assessment coverage. This coverage provides for reimbursement of special assessment amounts up to the limit of the coverage. Owners should check with their agent for specific coverage.

Finally, there is flood insurance. Since the condominium is in a special flood hazard area, the Association is required to carry flood insurance, and the premium is again based on the assessed value of the building. Unlike the AOP insurance, the coverage exists for only the ground floor and insures the foundation of the building against a total loss. The current deductible for the flood policy is \$1,000.00.

Recreation Center Assessments

While this guide does not attempt to cover issues relating to the Recreation Center Association, all owners should be aware that any storm which causes significant damage to the Oceana South building would also likely cause significant damage to the Recreation Center buildings, pools and other amenities. As the Recreation Center is a **separate association** from the Oceana South Condominium Association, owners must understand that a separate Special Assessment for the Recreation Center would also be levied.

Construction & Repair

After the initial damage assessment has been made and insurance settlements are accepted, comes the next difficult phase: reconstruction. The hurricanes of 2004 and 2005 taught many lessons to the owners, not the least of which was how difficult and confusing the settlement and reconstruction can be. While owners will be dealing with whatever individual unit construction that may be needed, the Association will be working on the required renovations to common areas.

Owners must remember that the Board and/or Property Manager cannot be responsible to manage, monitor or supervise any contractor doing work in an individual unit. It is the responsibility of the unit owner to arrange for the entry onto the property and into a unit – especially during an after-storm emergency.

Finally, the Property Manager and the Board of Directors have a broad range of expertise, but none will be able to act as a consultant to the residents before or after a major event. Neither is any of these an engineer, architect, attorney or accountant and cannot therefore advise any owner in any way. Post –storm clean-up and restoration will be a difficult and time-consuming process for all involved and the Board and Staff ask for everyone’s patience and understanding during this time.



EMPLOYEE PREPARATION

Regardless of the time of year, all employees should be ready for an emergency situation at any time. Proper preparation and advance planning will allow all staff to feel secure in the event of a major disaster. The Property Manager will be responsible for establishing and implementing the Oceana South Emergency Response Plan. This plan will be reviewed annually with employees and residents.

Hurricane Terms & Definitions

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- **Tropical Storm** – A tropical depression has developed wind speeds of 39 to 73 miles per hour. When a storm reaches Tropical Storm strength, it is assigned a name. Severe flooding may occur with a tropical storm.
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- **Storm Surge** – A rise in tide caused by a hurricane as it moves over or near the coastline. The rise in tides along with the devastating waves can cause catastrophic damage to entire buildings. Millions of fish are killed by the crash of the storm surge against the coastline and many people drown in the strong current produced by the surge.
- **Category No. 1 – Winds 74 to 95 mph:** *Very dangerous winds will produce some damage.* Flying or falling debris could injure or kill people and animals. Older mobile homes could be destroyed. Newer mobile and frame-construction homes, apartment buildings and shopping centers can sustain exterior damage (i.e. roof, siding, gutters). Flying debris can break windows in high-rise buildings- falling and broken glass will pose a significant danger. Some damage to commercial signage and fences will occur, large tree branches will snap and shallow- rooted trees can be toppled. Extensive damage to power lines and poles will likely result in power outages that will last a few to several days.
- **Category No. 2 – Winds 96 to 110 mph:** *Extremely dangerous winds will cause extensive damage.* There is a substantial risk of injury or death to people and animals due to flying and falling debris. Older mobile homes have a high chance of being destroyed and flying debris generated can shred nearby homes. Newer mobile and frame-construction homes, apartment buildings and shopping centers can sustain



major exterior damage (i.e. roof, siding, gutters). Flying debris can break windows in high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be damaged if not destroyed, shallow- rooted trees will be snapped or uprooted and block roads. Near-total power loss is expected with outages that could last from several days to weeks, and potable water could become scarce.

- **Category No. 3 – Winds 111 to 129 mph:** *Devastating damage will occur.* There is a high risk of injury or death to people and animals due to flying and falling debris. Older mobile homes will be destroyed and most newer mobile homes will sustain severe damage, including potential roof failure and wall collapse. There will be a high percentage of roof covering and siding damage to well-built frame-construction homes, apartment buildings and shopping centers. Isolated structural damage to wood or steel framing can occur. Numerous windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be destroyed, many trees will be snapped or uprooted and block roads. Electricity and water will be unavailable for several days to a few weeks after the storm.
- **Category No. 4 – Winds 130 to 156 mph:** *Catastrophic damage will occur.* Large amounts of windborne debris will be lofted into the air. There is a high risk of injury or death to people and animals due to flying and falling debris. Older mobile homes and a high percentage of newer mobile homes will be destroyed. Well-built homes can also sustain severe damage with significant losses to roof structures and/or some exterior walls. Extensive damage to roof coverings, windows, and doors will occur. Top floors of apartment buildings will sustain structural damage, steel frames in older industrial buildings and older unreinforced masonry buildings can collapse. Most windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Commercial signage and fences will be destroyed, most trees will be snapped or uprooted and power poles down. Power outages will last for weeks to possibly months, long-term water shortages can be expected, and most of the area will be uninhabitable for weeks or months.
- **Category No. 5 – Winds 157 mph and higher:** *Catastrophic damage will occur.* Large amounts of windborne debris will be lofted into the air. There is a very high risk of injury or death to people and animals due to flying and falling debris. Almost all mobile homes will be destroyed. A high percentage of frame homes will be destroyed, with total roof failure and wall collapse. A high percentage of industrial buildings and low-rise apartment buildings will be destroyed. Complete collapse of older metal buildings can occur and most unreinforced masonry walls will fail which can lead to building collapse. Nearly all windows will be blown out of high-rise buildings- falling and broken glass will pose a significant danger. Nearly all commercial signage and fences will be destroyed, almost all trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months, long-term water shortages can be expected, and most of the area will be uninhabitable for weeks or months.

Seasonal Preparation Procedures

Prior to Hurricane Season, the Property Manager will require a photocopy of each employee's Florida Driver License and prepare an Oceana South Re-entry Letter. This letter will be required to gain access to the island after an evacuation. The Property Manager will keep the originals and, in the event of an evacuation order, will give each employee their letter.



At the beginning of Hurricane Season each year, the following procedures will be initiated:

- Update inventory records
- Reconfirm with landscaper for emergency clean up operations post-storm, including bulldozer response
- Revise Hurricane Emergency Response Plan (ERP) as necessary
- Review plans with Board, Staff and Residents
- Coordinate with other island condominium managers on emergency planning

Hurricane Threats

In early summer, the Property Manager begins the nail-biting task of signing up for the season's email weather alerts with the **National Hurricane Center** of the **National Oceanic and Atmospheric Administration** (NOAA) at www.nhc.noaa.gov. As soon as a tropical storm forms off the coast of Africa, NOAA sends out alerts. Early tracking allows the Property Manager to be pro-active in the early stages, by forming plans many weeks out. This may include rescinding vacation for employees and posting alerts in the lobby for occupied units. As a storm strengthens, and predictions are made as to its track, the "cone of uncertainty" begins to appear. For planning purposes, Oceana South will begin formal preparations at least 5 days from a projected landfall. This timeframe may be adjusted forward or back depending on the severity of the storm, tidal and lunar schedules and the latest projections and advice from St. Lucie County Emergency Management.

The St. Lucie County Emergency Operations Center (EOC), located in Ft. Pierce, will make the decisions regarding evacuation status, evacuation routes, and other important storm-related information. It is vital that all members of the Oceana South community follow the directives given by the EOC. This information will be relayed via television, radio, email and emergency announcements via the Federal Emergency Broadcast System.

Preparation Timeline

120 Hours (5 Days) Out

At 5 days before projected landfall, the Board will meet to discuss the Emergency Response Plan (ERP), and begin preparing for a possible building evacuation.

- Operations staff will begin to secure outbuildings and survey the grounds and exterior of the building.
- Tools and equipment not immediately needed will be brought into the building and secured in storage areas that have been previously identified.
- The entry gate systems will be prepared for shut down, the emergency generator will be tested and the fuel tank will be filled to capacity.
- Management, Operations and Board members will review the Electrical Shutdown Plan, and duty assignments will be given.
- All lobby and social room furnishings will be packed and removed to an off-island storage facility by Bekins A-1 Moving Company located in St. Lucie West.
- Audio/Video equipment to be removed to an upper floor storage area.
- Office files will be removed to upper floor storage, along with unnecessary electronic office equipment.



- A post-hurricane office supply box will be prepared and stored for immediate use after the hurricane.
 - Container(s) will include:
 - Landline Telephone System
 - Comcast Business Gateway System
 - Digital Security Video Recorder
 - Office Camera
 - Laptop & External Backup Hard Drive
 - Flashlights
 - Cash Box
 - Office Supplies
 - Three copies of owner roster with email and phone numbers.
 - Hard Copies of All Condominium Docs
 - Paper/Pads/Envelopes
 - Blank Checks & Deposit Slips/Stamp, Banking & Online Account Information
 - Pens/Pencils/Markers/Ruler/Stapler & Refills/Hole Punch/Scissors/Label Maker/Paper Clips/Rubber Bands/Tape: Scotch/Masking/Packing/Duct
 - Corporation Seal, Notary Seal & Records Book
- Individual units will be surveyed from the exterior of the building and those units that still have open shutters will be inspected for occupancy.
- Owners of unoccupied units will be notified that they have 48 hours to secure their units or they will be fined \$250.00.
- Roof exhaust fans should be inspected and tie-downs secured or replaced as necessary. As the current units are low-profile, the risk of a fan being damaged or removed by high winds has been lessened.

72 Hours (3 Days) Out

- All exterior preparations should be complete. Final checks will be made on individual units. Unoccupied units with open shutters will be fined.
- Entry gates to the property will be opened and secured to prevent wind damage. Gate and Door Entry systems will be shutdown. Owners will be notified that the property is no longer under access control and should take appropriate security measures.
- Notices concerning evacuation procedures will be posted in the lobby and elevators.
- Withdraw and secure funds from Operating Account for materials and supplies post-hurricane.

36 Hours (1.5 Days) Out – Voluntary Evacuation

At 36 hours from landfall, St. Lucie County will issue a Voluntary Evacuation for all coastal areas. At this point, the Property Manager will begin emergency announcements over the Public Address system to notify residents of evacuation procedures. Evacuation routes and shelter information will be posted in the lobby. Once the St. Lucie County EOC has declared a mandatory evacuation, the goal for all staff is to be off the island within one (1) hour. Therefore, all staff should be scanning the grounds for possible risk situations and begin final preparations for a mandatory evacuation. Flashlights should be carried at all times, as high winds may be affecting the area, leading to blackouts.

24 Hours (1 Day) Out – Mandatory Evacuation

When a mandatory evacuation order has been given by St. Lucie County, management and staff will begin to IMMEDIATELY shut down all electric service and prepare the facility for evacuation. Announcements will



be made over the public address system notifying owners of the order and that elevator service will be suspended shortly. Staff will be given re-entry letters for post-storm admittance to the island.

Systems/Facility Shutdown

As the goal for all staff is to be off the island within one (1) hour of an evacuation order, it is imperative that staff understand the process of systems shutdown and is prepared to quickly secure the facility. Each year, Operations Staff must review these procedures with the Property Manager to ensure that procedures are clearly understood and are followed when necessary.

Immediately upon notice of a mandatory evacuation, the Property Manager will begin emergency announcements over the public address system to notify residents that electric and water services to the building will be shut down within the hour and that individual unit power shutdown will begin within minutes. Elevator service will be the last system to be shutdown, to ease resident egress.

Water service for Island Crest, the Recreation Center and Oceana South is provided by a water pump system in the Service Building. Since power to the water pumps is fed through the Oceana South electric panel, the manager will also notify the Property Manager of Island Crest and the Maintenance Director for the Recreation Center that power will be shut down and water service will be discontinued until after the storm.

Step Down/Step Up

Electric systems shutdown is always a “step down” process, i.e. it is important to remove electric loads systematically from the point of end-user delivery. By following this process, restoring power after an event becomes a much safer procedure and is then known as the “step up” process.

Electric Service Shutdown Procedure

1. Generator Shutdown – The emergency generator should be switched to the “Off” position, to ensure that it does not activate when the power is cut. This will also protect the generator from damage should a storm surge wash over the electric set.
2. Unit Power Shutdown
 - NOTE: If two staff members are available, two floors can be done simultaneously.
 - Begin in 11th floor Meter Room: cut electric service to 12th & 11th floor units by flipping main unit breaker to “off”. In Sub-panel “R”, turn all breakers to the “off” position. Once ALL unit breakers are off, flip main circuit panel breaker to “off”.
 - Move to 9th Floor: follow same procedure.
 - Move to 8th Floor: follow same procedure.
 - Move to 6th Floor: follow same procedure.
 - Move to 4th Floor: follow same procedure
 - Move to 2nd floor: follow same procedure; remember to include sub-panel “H”.
3. Begin Elevator Shutdown
 - Confirm with Property Manager that a final announcement has been made
 - Bring elevators to 12th floor
 - Use elevator stop key to shut the elevator down.
 - Turn off light and fan in each car.
 - Release door clutch to allow outer doors to close.
 - Go to Elevator Service Room
 - Lights for Service Room are not affected by the car shutdown. You will not be left in the dark.



- Locate Main Power Switch for each elevator car. These are clearly identified on the east wall of the Service Room.
 - Pull Elevator 1 power switch to off.
 - Pull Elevator 2 power switch to off.
4. Management Office Shutdown (to be concurrent with Unit & Elevator Shutdown)
 - Property Manager will complete shutdown of all remaining computer and/or phone systems and place these in Post-Hurricane Storage Container(s) for off-site storage during the storm.
 - Final Evacuation Announcement Made
 - Flip all breakers in Panel 2H to off
 - Exit the building.
 5. Generator Room Shutdown
 - Turn all Ground Floor Unit breakers to off.
 - Flip ALL breakers to off in Panels “E”, “P”, “R”, “EM”.
 - CONFIRM with Recreation Center Manager that all breakers in Pump House have been turned off.
 - Flip all breakers to off in Panel G.
 - Main Power Feed Switches – Begin at the bottom
 - Turn off Panel H
 - Turn off Panel R
 - Turn off Panel 2H
 - Turn off Panel P
 - Turn off Main.
 6. Plumbing Shutdown
 - Turn all stack valves off.
 - Turn main valve on north side to off.
 7. Exit Property immediately

Post-Storm Communications

The Property Manager will report to the Board of Directors as soon as the event is over and when telephone service is restored. Each employee should check in with the Property Manager as soon as the event passes and when telephone service is restored. The Property Manager will coordinate the communications to the unit owners as often as possible via the website, informing them of the status of island re-entry and damage mitigation and clean-up efforts.

Island Re-Entry

The Property Manager will be responsible for working with Martin and St. Lucie County officials to determine a timeframe for addressing public safety issues on the island. Once county officials have reopened the island, employees should be prepared to return to Oceana South on the following schedule:

- Island re-opened Daybreak to 12:00 p.m.: Report for work before 2:00 p.m.
- Island re-opened 12:00 p.m. to 2:00 p.m.: Report the same day by 3:00 p.m.
- Island re-opened 2:00 p.m. to 3:00 p.m.: Report to work by 4:00 p.m.
- Island re-opened after 3:00 p.m.: Report to work the next day by 7:00 a.m.

The Property Manager must report to the property within two daylight hours of the island re-opening.

All employees shall carry their official Oceana South Condominium Association approval letter and photo identification with them to allow for entrance to the island. It is possible that St. Lucie County may have opened Hutchinson Island using the Ft. Pierce Causeway, but Martin County may NOT have opened the



Jensen Beach Causeway. The Property Manager will make every effort to guide employees as to which causeway is to be used, but be prepared to use either one.

Damage Mitigation & Cleanup of Building & Grounds

Once on property, PLEASE USE CAUTION. There may be hidden dangers such as downed power lines, broken glass, sand that is hiding debris, as well as the obvious dangers of tree branches and other detritus washed in by the storm. Upon re-entry, please contact the Property Manager first, before receding to any cleanup operation. The Property Manager will be the best source of information on how to best utilize staff members and where damage surveys need to be taken.

All employees should wait for direction from the Board or the Property Manager before attempting any cleanup, as the Property Manager will be documenting the damage with photographs, and some damage may need to be inspected by the Association's insurance adjuster. The first goal upon entry is to survey the damage, and begin to clear driveways, walk ways, and the parking deck to allow owners, and restoration crew access to the property. WastePro will provide regular pickup of storm debris as soon as possible after the storm. Debris is to be left in the swale in front of the perimeter wall, to allow easy pick by WastePro trucks.

Depending on the severity of the damage, work crew may need to be utilized to facilitate a speedy clean up. This may entail heavy equipment such as bulldozers and backhoe as well as additional manpower. The Property Manager and Board of Directors will establish a restoration plan as soon as possible after the storm, but the first priority will be to establish the safety of the property, owners, and staff. The Association has made plans for the use of heavy equipment through the Hutchinson Island Property Manager's Association and with the landscaping contractor.

If there is any damage to ground floor units, or if there is damage to any upper floors from wind intrusion, employees should also be aware that there may be personal objects of owners which may be found in the common areas of the parking lot. These should be given to a board member or the Property Manager for proper safe-keeping.

The Property Manager will handle daily work assignments for each staff member. Remember, all systems and parts of the physical plant must be inspected for damage.

Insurance Evaluation

If the damage from an event is of any significance, then the Association's insurance policies will be invoked as a means of protecting the assets of the Association. In a perfect scenario, the Association's insurance agent would be on site no more than 24-36 hours after the island has been reopened, but, if the damage in the area is extensive, then this will likely be impossible. Because of this, it will be of the highest importance that all staff members learn to assess and report the extent of damage prior to ANY cleanup operation.

Building Safety & Grounds Security

Post-storm Cleanup will be a trying time for everyone and there will be many people on property in the days after the storm. It is imperative that the Property Manager, Board of Directors and Staff exercise caution when dealing with any unknown person on the property. The Property Manager will make every effort to restore security protocols as soon as possible, so current procedures governing access to the individual units should be followed to prevent any crimes from occurring.



Insurance adjusters, county safety officials, and approved damage mitigation vendors should be glad to present credentials verifying their employment and business on the property. No member of the Oceana South community should give out any keys or information regarding a specific unit unless proper credentials are shown. When in doubt, call the St. Lucie County Sheriff's Office by dialing 911.

Restoring Electric Service

No employee should attempt to restore electrical power to the building until a thorough check has been made by a qualified electrician as to water damage in the electrical service panels and that Florida Power & Light has fully restored power to the building. It is vital that three-phase power to the building has been restored and that power surges have passed prior to energizing the systems.

However, restoring emergency power will be a top priority, once the initial phase of cleanup has begun. While the elevator pits and machinery will need to be inspected prior to restoring elevator service, the emergency lighting systems should be restored as soon as possible.

Generator Start Up & Engagement

Once the electrician has evaluated the electrical feed systems in the generator room, and the generator has been assessed for any damage, then and ONLY THEN, can the generator start-up procedure be implemented.

- All incoming power feeds should be left in the OFF position until FPL has restored power to the building.
- INSERT NEW GENERATOR OPERATION STEPS WHEN NEW GENERATOR IS INSTALLED IN August, 2014.

Generator Shutdown & Refueling

- INSERT NEW REFUELING STEPS ONCE NEW GENERATOR IS INSTALLED

Restoring Elevator Service via Generator Power

Once the elevator systems have been cleared for use by the elevator service company, and the emergency generator is running and online, the following procedure should be followed to restore elevator service:

- Three staff or board members should be present: One in the Lobby, one on the twelfth floor elevator landing, and one in the elevator room. All three should be in communication via radio or cell phone.
- Staff Member # 1 - Enter Elevator Equipment Room on roof level.
- Throw Elevator One (Service Car) switch to the "on" position. Confirm this with Staff members #2 & #3.
- Leave the Elevator Two switch in the "off" position until FPL has restored power to the building.
- Staff member # 2, 12th floor landing – once Staff member #1 has restored power to the car, Staff member # 2 should open the car door and turn the car to "on", then send the car to the Lobby level. This staff member should NOT ride in the car on the first trip.
- Staff member #3 should wait in the Lobby for the car to land and the doors open.
- If there is any problem in the Elevator Equipment Room, Staff member #1 should be prepared to shut off the system immediately and contact the Property Manager for guidance on elevator or electrical service issues.



Restoring Building & Unit Electrical Service

Once the building electrical systems have been inspected and deemed safe, and once the power to the building has been restored by FPL, staff should begin the process of restoring power to the building. Restoration of power is the reverse of the shut down, and should be handled in a “Step Up” process. At each step in the process, caution should be exercised. If there is any electrical feedback, shorting or burning, the process should be stopped, the switch should be returned to the off position and the electrician should be consulted. If possible, it is recommended that a licensed electrician be on property at the time of service restoration.

While power to the individual unit breaker panels can be restored, unit power to INDIVIDUAL units should not be restored until all units have been inspected. Units that sustained any obvious signs of water damage should NOT have the power restored until the UNIT OWNER has confirmed that the unit has been inspected and is safe.

1. Generator Room Electric Service
 - Main Power Feed Switches – Begin at the Top
 - Turn on Main
 - Turn off Panel P
 - Turn off Panel 2H
 - Turn off Panel R
 - Turn off Panel H
 - CONFIRM with Recreation Center Manager that all breakers in Pump House are still off.
 - Panel G – Turn all breakers to on.
 - Turn on all breakers in Panels “E”, “P”, “R”, “EM”.
 - Ground Floor Meter Panel – Turn breaker to on. Do not restore power to individual units until all units have been inspected.
2. Management Office
 - Flip all breakers in Panel 2H to on
3. Unit Power Electric Service
 - 2nd floor: Switch meter panel to on; turn all breakers on in sub-panel “H”.
 - 4th Floor: Switch meter panel to on.
 - 6th Floor: Switch meter panel to on.
 - 8th Floor: Switch meter panel to on.
 - 9th Floor: Switch meter panel to on.
 - 11th Floor: Switch meter panel to on; in Sub-panel “R”, turn on all breakers.
4. Confirm with Recreation Center that FPL power has been restored.

Restoring Water Service

Water valves to the individual stacks should remain off until Ft. Pierce Utilities Association (FPUA) has restored water service to the island. FPUA has a protocol to flush the water lines after a hurricane or storm surge, and in the best interests of the members, turning on water service before this has been done is the safest course.

Once water has been deemed safe, and power (auxiliary or otherwise) has been restored to the pump house, then individual stack lines should be opened.

Staff is reminded that FPUA will still enact a Boil Water Alert to be in effect for 48-72 hours after water service has been restored and returning owners will be reminded to flush out the water lines in their unit by running water from all taps for a few minutes.



Post-Storm Evaluation

While it is nearly impossible for any staff member to stop, think, and write down problems or areas of improvement during a crisis, it is vital that operations staff meet as soon as the first wave of damage clean-up and restoration is complete. This will allow the Property Manager, the Operations Staff and Board Members to discuss and evaluate the procedures used to secure and protect the Association property and make adjustments to the Hurricane Plan.

In particular, it will be important to note areas of concern such as timelines, damage that could have been prevented and procedures or methods that are outdated or obsolete. By evaluating such methods while the events are still fresh, this allows for future responses to be better refined and less risk prone.

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