

The Royal Seafarer

Condominium Association

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Disaster Preparedness Plan

**DISASTER PREPAREDNESS PLAN
TABLE OF CONTENTS**

INTRODUCTION.....3

DEFINITIONS.....3

PROTECTION OF RESIDENTS.....5

PROTECTION OF PHYSICAL PROPERTY.....11

DEALING WITH THE AFTERMATH.....13

LINKS FOR CURRENT AND EVENT-SPECIFIC INFORMATION

FLORIDA COUNTY EMERGENCY MANAGEMENT WEB SITES:

http://www.floridadisaster.org/fl_county_em.asp

Collier County Emergency Management:

<http://www.colliergov.net/emergency/>

Storm Updates:

<http://www.noaa.com/>

Collier County

American Red Cross: (239) 596-6868

Collier County Emergency Management: (239) 774-8444

Florida Highway Patrol (Collier County Office): (239) 354-2377

General Information: (239) 774-8999

Sheriffs Office: (239) 774-4434

INTRODUCTION

This Disaster Preparedness Plan for The Royal Seafarer Condominiums provides guidelines for preparing for natural disasters. It is important for board members and owners to know what to expect. We emphasize that the only parts of this plan to be implemented are those that are safe and reasonable. Do not expect anyone to risk injury to protect property. Property is replaceable. This plan stresses preparing for a hurricane, which is a potential disaster to Marco Island. This region is also subject to floods related to hurricanes, tornadoes, and fire. We do not need to be too concerned about earthquakes. Read this brochure and keep it for reference.

Links to Internet sites should be monitored and consulted whenever possible. Become familiar with the County Emergency Management Links and the vital information they provide.

The plan requires continuous updating and there will be revisions as circumstances change. Ideas for inclusion are welcome. Common sense must override specific plans.

DEFINITIONS

Make note of a few weather terms in common usage with some additional information that may prove helpful in reading this plan. Keep tuned to communications since storms can change quickly.

Tropical Disturbances- The first stage of unstable weather that could escalate. No strong wind but there is rotary circulation.

Tropical Depression- Clearly defined low pressure area with highest wind speed of 38 miles per hour.

Tropical Storm- A low pressure area with a defined rotary circulation. Winds range from 39 to 73 miles per hour.

Tropical Storm Watch- An announcement that a tropical storm is or might be developing and poses a threat to an area, generally within 36 hours.

Tropical Storm Warning- An announcement that tropical storm conditions with 39 to 73 miles per hour sustained wind may hit a specific area within 24 hours.

Hurricane- A violent storm originating over tropical or subtropical waters with sustained wind over 74 miles per hour. The winds, as in tropical depressions and storms, blow around the center in a counterclockwise direction. The diameter of these storms may range from 100 to 1,000 miles.

Hurricane Categories:

Category 1- wind speed: 74-95, storm surge: 4-5 ft., minimal damage

Category 2- wind: 96-110, storm surge: 6-8 ft., moderate damage

Category 3- wind: 111-130, storm surge: 9-12 ft., extensive damage

Category 4- wind: 131-155, storm surge: 13-18ft., extreme damage

Category 5- wind: greater than 155, storm surge: over 18ft., catastrophic damage.

Storm Surge- Rapidly rising tide as a storm makes landfall. Saltwater flooding cripples communications, overwhelms storm sewers, and contaminates drinking water supplies.

Hurricane Watch- An announcement that a hurricane poses a threat to a specific area, generally within 36 hours.

Hurricane Warning- An alert that a hurricane is expected to hit a specific area within 24 hours. In instances where the course of a hurricane is erratic, this alert may be issued only a few hours before hurricane conditions begin.

Tornado- The most violent atmospheric phenomena, winds may whirl at up to 300 miles per hour. A spinning tornado may sound like the roaring of an airplane or a locomotive. Tornadoes move at an average speed of 30 miles per hour and may be very erratic in their course. Tornadoes are usually short lived and may be extraordinarily destructive over a small area.

Waterspout- A tornado over water.

Tornado Watch- An announcement by the National Weather Service that a severe weather condition exists that may spawn a tornado.

Tornado Warning- A tornado was sighted. The announcement generally gives anticipated course.

PROTECTION OF RESIDENTS

While our homes and other physical facilities represent an enormous emotional and financial investment, the most precious commodity, and the only one irreplaceable, is **you**. Do not think you can protect property if you "ride it out". When advised to evacuate, it is the wise choice to do so. Adequate preparation will ease this decision.

Remember coastal residents are particularly vulnerable to storm surge and flooding.

This plan will outline some approaches to protecting physical property. First, and of highest priority, this section of the plan will address protection of people.

1. Provide your Community Association Manager the following information:

- ❖ Your residency status during hurricane season (June1-November30)
- ❖ Your phone numbers and email address
- ❖ Your plans for evacuation should it be necessary
- ❖ The name of someone who always knows your whereabouts
- ❖ The name of someone locally that checks your unit

2. Before the Storm:

- ❖ Stay tuned to radio, TV, and Internet for weather updates and evacuation mandates
- ❖ Check your "survival kits"
- ❖ Charge cell phone and buy extra batteries
- ❖ Charge camera and buy extra batteries
- ❖ Charge laptop and buy extra batteries
- ❖ Charge portable TV and radio and buy extra batteries
- ❖ Have an "old" phone that does not need electricity
- ❖ Refill prescriptions to have a four week supply on hand
- ❖ Fill up the gas tank in your car, check oil and tires

- ❖ Have cash on hand
- ❖ Let management, friends, and family know whether you plan to stay or evacuate.
- ❖ Protect important papers and have duplicates available in another location:
 - Drivers license
 - Medical information
 - Proof of ownership of your home
 - Insurance policies
 - Pictorial and listed inventory of your property
 - Listing of important contracts

3. Personal Preparedness:

Not every potential disaster situation requires evacuation. Whether you have to evacuate or not, it is prudent to prepare for personal needs with a properly stocked "survival kit".

- ❖ Cash, credit cards
- ❖ Four weeks supply of medications
- ❖ Special nonperishable dietary foods if needed
- ❖ Bottled water
- ❖ Pillows, blankets, sleeping bag, or air mattress
- ❖ Flashlight with batteries
- ❖ Portable TV, radio and batteries
- ❖ Cell phone
- ❖ Camera
- ❖ Laptop
- ❖ Extra clothing and shoes
- ❖ Eyeglasses
- ❖ Insect repellent
- ❖ First aid kit
- ❖ Water purification tablets
- ❖ Books, quiet games, cards
- ❖ Toys for children if appropriate
- ❖ Groceries, such as:
 - Bread, crackers
 - Peanut butter, jelly
 - Cookies, snacks
 - Canned fruit

- Canned meat and fish
- Dried fruit
- Canned beverages
- Fruit drinks
- Plastic ware
- Paper plates and cups
- Paper towels and napkins
- Plastic trash bags
- Can opener (manual)

4. Staying in Your Condo:

If you decide to stay in your condo during the hurricane, please be advised that the following conditions will most likely occur:

A sign up list for anyone staying will be posted at the office. It is extremely important that everyone staying in the building is listed on this form in order that we may help one another.

If the Marco Island Emergency Evacuation order is given, there will not be emergency services such as fire, police, or medical personnel available after the wind speeds exceed 45 miles per hour. During the hurricane, it is likely that we will lose electricity and water services.

(Our emergency generator will provide power to operate at least one elevator and very limited emergency lighting in some common areas, unless we run out of diesel fuel) If high storm surge is predicted, we will lock the elevators on an upper floor to prevent damage to the cabs.

Because we need electric and water to run the cooling tower, the air conditioning will be turned off immediately prior to the hurricane's arrival.

If management decides not to evacuate, any remaining staff will do as much as possible to ensure your safety and comfort during this very stressful situation. However, we cannot guarantee your safety.

If an evacuation is ordered, the earlier you do so, the better. However, if circumstances are such that you decide to remain in your condo we suggest:

- ❖ Use **Clean** containers (no juice or milk) and bathtubs to store water. Figure about one gallon per day per person. Save large plastic bottles in advance for this purpose.
- ❖ If you have spare room in your freezer, put several plastic jugs of water in it to freeze.
- ❖ Prepare, a few days in advance, food that does not require refrigeration.
- ❖ If flooding is anticipated, turn off electricity at the main breaker.
- ❖ If electric power is lost, turn off the main circuit breaker and individual breakers as well. To prevent a power surge that may damage appliances and equipment when power is restored, first turn on the main breaker and then the individual breakers.
- ❖ Have materials on hand to soak up water that may penetrate window and door frames. High winds will drive water in and around window frames and doors. Be prepared to deal with it.
- ❖ During the storm, stay inside and away from windows. Interior rooms are the safest. Venturing outside to test the wind is foolhardy. Not only can you not withstand hurricane force winds, but also a roof tile or coconut airborne at more than 100 miles per hour is a lethal missile. Stay inside!
- ❖ Make sure storm shutters are in place, closed, and locked.
- ❖ Keep tuned to weather advisories on your battery powered radio or TV. Do not venture out until an all clear is given. Remember, if the eye of a hurricane passes directly overhead, the wind may cease and the sun may shine briefly before the hurricane resumes with enormous and renewed intensity.
- ❖ Help each other as the good neighbors that we are.

5. Evacuation:

Mandatory Evacuation means just that. If you don't leave, no one is going to risk his life to come rescue you.

When the National Weather Service announces you are in the predicted path of a hurricane Category 3, 4, or 5 consider evacuation

mandatory, preferable at least 48 hours before the storm's arrival. Think out well in advance where you would go in case of evacuation. Issues to be considered in making this decision include the following:

Check evacuation routes on the County Emergency Management Web Site.

- ❖ The earlier one evacuates the better. Waiting till the last minute may result in being jammed in traffic for hours while the storm approaches.
- ❖ Safe and close to home, inland from the water, are the best locations. Seek out friends or family in such locations to help in the selection of a suitable site. Do not go farther than necessary but get away from the water. Efforts to flee north may be impossible with main highways turning into parking lots with jammed traffic.
- ❖ Travel should be in the daylight and well in advance to beat the crush. Consider air travel away from the Florida area.

In the event that a total building evacuation becomes necessary, the following procedure will be followed:

1. Several announcements will be made throughout the building on the loudspeaker system.
2. When the building appears to be empty, non-essential electricity will be turned off. Employees and management will lock the building and leave the premises.

When evacuating:

- ❖ Take "survival kit" items such as those listed earlier.
- ❖ Empty the refrigerator and freezer.
- ❖ Take important documents.
 - Driver's license
 - Insurance policies
 - Property inventory
 - Proof of property ownership
 - Passport
- ❖ Lock up tight before departing
- ❖ Be sure to take your door key

****Note that particular areas will be restricted to prevent injury and looting. Reentry will only be allowed if the individual can show proof of ownership, so such documentation is important.**

6. A few words about Tornadoes:

Hurricanes are the focus of this Disaster Preparedness Plan since they generally affect the widest areas and the most people. Further, there is generally enough advance warning to do something to protect persons and property. A tornado is the most violent of nature's storms and may produce winds up to 300 miles per hour.

If the National Weather Service issues a tornado watch, it means conditions are right for a tornado. Keep tuned to local radio or television for further bulletins. Move and secure loose objects outdoors. Plan what to do if there is a tornado warning:

- ❖ A poor place to be in a tornado is in a motor vehicle. Stop your vehicle and seek shelter elsewhere. Do not try to outrun the tornado in your car. A ditch or ground depression may provide some protection if a better shelter is not immediately available.
- ❖ Inside your condo, go to the innermost hallway on the ground floor or into an interior bathroom where the plumbing will help to hold the structure together.
- ❖ Avoid windows.
- ❖ Do not open windows in an attempt to "equalize pressure" if a tornado is approaching. If a tornado gets close enough for a pressure drop to occur, the damage has already been done. It is possible opening windows can increase damage in a tornado.
- ❖ Note- Tornadoes are also associated with hurricanes and are usually located in the right front quadrant of these storms. On the brighter side, here in Southwest Florida, tornados are generally of less intensity that you would experience in the Midwest. Usually F-0 or F-1 (on the FUJITA scale) tornados happen in this area. Review each County's "All Hazards Guide" for further information.

PROTECTION OF PHYSICAL PROPERTY

1. **Common Elements:**

Your Association Manager will oversee securing of the common elements as noted below. The manager may recruit other members or owners in case of a tropical storm warning or hurricane warning.

Management will make prior arrangements with:

- ❖ Water Extraction Company
- ❖ Roofing Company
- ❖ Landscape Company (to clear ingress & egress of trees)
- ❖ Temporary Security

If time allows, your staff will perform the following building preparations:

- ❖ Roll up and secure tennis court wind screens.
- ❖ Fill the generator fuel tank.
- ❖ Lower the water level in the pool to accommodate anticipated heavy rain.
- ❖ Store or secure pool furniture
- ❖ Move as many vehicles as possible from the lower to the upper garage.
- ❖ Secure recycle containers and trash cans
- ❖ Store social room balcony furniture and plants inside
- ❖ Check balconies of all units. Any items on balcony will be moved into the unit and the owner will be charged a fee. If units have storm shutters which were left open, we will close them, and the owners will be charged a fee.
- ❖ Pool Facility
 - Turn off gas supply to pool heater
 - Turn off electrical circuits
 - Lock doors
- ❖ Water systems
 - Turn off power to pumps
 - Turn off power to irrigation systems
 - Clear storm gutters
- ❖ Remove loose landscaping materials
- ❖ Put trash containers in enclosed areas
- ❖ Move first floor laundry equipment to a higher floor (if high storm surge is predicted)

- ❖ Move office files and computer to a higher floor (if high storm surge is predicted)
- ❖ Compose and post a list of people staying in our building

(Above procedures may vary depending upon the hurricane category)

The Community Association Manager will, when possible, coordinate inspection of the building, garages, grounds, and if time allows, the unit balconies. The Community Association Manager will communicate with members of the Board, government officials, consultants, contractors, and insurance adjusters as soon as practicable. The Community Association Manager will strive to facilitate communication with the owners.

2. Personal Property:

It is never too early to take preventive measures to protect and secure property from wind and water damage. Well designed and installed hurricane shutters are probably the best protection. Specifications are available from the Community Association Manager for installation of hurricane shutters. Shutters are recommended.

Note the following:

- ❖ If you plan to be absent for more than 48 hours during the hurricane season, unsecured objects on porches, patios and lanais, e.g., chairs, tables, lamps, potted plants, bicycles, etc. must be placed inside to prevent damage caused by them becoming flying objects.
- ❖ Inventory the contents of your home and document the inventory with photographs or video.
- ❖ Keep copies of important records and documents stored in a safe location such as bank safe deposit box and copied to your computer hard drive.
- ❖ Review insurance coverage with your insurance agent and update coverage as required every year before April.
- ❖ Be sure your policy includes Loss Assessment Coverage that does not exclude association policy coverage deductible in case of loss.

PREPARATION IS THE KEY*REMAIN CALM***EVACUATE EARLY**

DEALING WITH THE AFTERMATH

1. Initiate emergency mitigation if there is access:

Your Community Association Manager will coordinate repairs based on the assignment of available resources and coordinate it with on site board members or designated residents.

2. Assessing damage to common elements and structures:

With assistance of available professionals, there will be assessment of post disaster damage to structures and common elements. Professionals should examine all properties since residents and board members are not qualified nor should they be burdened with the responsibility. They may request help from available members of the Board but the responsibility will remain with the professionals. The Manager will:

- ❖ check that no one was injured
- ❖ survey association property
- ❖ check condominium grounds for any hot electric lines that may have been blown down during the storm.
- ❖ organize condo owners who volunteer into a two or three person team headed by a staff member. The teams will check for damages to owner's units.
- ❖ categorize damages into those that need immediate attention and those that can await repair.
- ❖ make a pictorial record of damages, with photographs or videotape.
- ❖ make arrangements to "dry out" the building. This includes individual units.
- ❖ make arrangements to have property ingress and egress obstructions removed.
- ❖ inform the designated Board of Directors contact person of the extent of damages. The board contact person will inform the other board members as to the extent of damage.
- ❖ communicate with the Association's insurance agent.

3. Communication with members of the association:

Everyone must realize communication will be restricted. Management and those addressing the situation will not have time to respond to phone calls from each member. Email has proven to be invaluable. It provides

timely information to owners immediately. Written reports, requests, and information can be provided by postal services mail, but is outdated before it is received. It is understood that owners will be concerned about their property, but the focus of management must be, and will be, concentrated on the welfare of the association.

4. Individual post disaster activities and precautions:

- ❖ Stay inside until officials provide notice that the storm has passed.
- ❖ Remember the "eye" of a hurricane, if it passes directly overhead, can create a temporary calm before the storm resumes its fury.
- ❖ If evacuated during the storm, exercise extreme caution when returning to your condo.
- ❖ Do not turn on lights or appliances if there is water standing in your unit.
- ❖ If you must drive, be cautious of debris in the road, fallen power lines, and bridges that may be weakened by washouts.
- ❖ Be extremely cautious about fires. Low water pressure and roads blocked to firefighters' access might make fire fighting extremely difficult.
- ❖ If the water supply is disrupted, remember a toilet can be flushed by pouring a bucket of water into the bowl (not the tank). Since emergency water supply you preserved in bathtubs and other containers is essential for other uses, flush sparingly and infrequently.
- ❖ Dry and air out units using fans and air conditioning as soon as possible after the storm passes to prevent irreparable damage from mildew. Keep a few gallons of bleach on hand for mold prevention and removal purposes.
- ❖ Turn on air conditioning as soon as possible and set thermostat as cool as you can stand it to remove moisture from your unit.
- ❖ Listen to local news broadcasts to determine the necessity for boiling water.
- ❖ Notify relatives of your whereabouts but limit use of telephones.
- ❖ If there has been a power loss, avoid opening freezer doors.

- ❖ Disaster events often attract unlicensed, uninsured, unqualified contractors that may perform substandard work at inflated prices. To protect yourself and your property, please make sure any contractor hired is licensed with the City, County and State as appropriate. This information is available online and from City and County offices.
- ❖ Any contractors engaged by the association should not be directed to individual concerns. Please direct all inquiries and reports of damage to the Community Association Manager or designated on site supervisor.

5. A few comments about dealing with your insurance company:

The purpose of this Disaster Preparedness Plan is not to act as a primer in dealing with insurance companies. Nevertheless, a few items warrant mentioning:

- ❖ As soon as possible, register your property with the insurance carrier as being subject to a claim even if the damage is not known. There should be an 800 number on the policy.
- ❖ Obtain from your insurance agent a specific procedure for filing claims.
- ❖ Know what forms, documents, or information is needed to support your claim.
- ❖ Know what the policy covers.
- ❖ Keep copies of all paperwork.
- ❖ Keep a written record of expenses related to the loss, including receipts for materials used in temporary repairs.
- ❖ Do not have damaged material or furniture hauled away until it has been accounted for by an adjuster.
- ❖ Most policies cover additional living expenses as well as damages. Such policies will usually advance money for temporary shelter, food, and clothing if the home cannot be occupied.
- ❖ Pictorial history of conditions existing in and outside the home before the disaster is invaluable in securing an adequate insurance adjustment. Post disaster pictorial documentation may also help in realizing a proper settlement.

6. The Role of FEMA:

In the aftermath of a federally declared disaster, FEMA's Individuals and Households Program (IHP) provides assistance to people in the United States or its territories whose property has been damaged or destroyed, and whose losses are not covered by insurance. In order to be considered for any IHP assistance, the affected home must be the primary residence, the home must be located within the declared disaster area, and the applicant must be a United States citizen, a non-citizen national, or qualified alien. To apply for assistance, individual residents within a designated federal disaster area must call FEMA's Registration Intake line at 1-800-621-3362.