

ASSOCIA [HURRICANE] GUIDE

- DISASTER PREPARATION CHECKLIST**
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EMERGENCY INFORMATION



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Over the years the Waikalua Bayside community in Kaneohe, Hawaii has faced many storms, but as Hurricane Lane closed in during 2018, they had a new, powerful tool to help keep their community connected in the face of danger.

"Although we were fortunate to have avoided the brunt of the storms, we all went through the very real preparation and reporting processes that were significantly more efficient and effective thanks to TownSq."

We were able to quickly account for each other and our property, as well as provide live updates to the loss of the community cable services and the cable provider's repair progress. TownSq formalized the communication process so all the information we needed was in one location and was up-to-date with the latest information.

A big thanks to our management company for bringing TownSq to our community and empowering us to tackle any adversities that come our way"

— Waikalua Bayside Board President



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PREPARING YOUR COMMUNITY [FOR A DISASTER]

In the last two years alone, a record number of devastating storms have hit the United States, including two Category 4 Hurricanes: Harvey and Irma, and one Category 5 Hurricane: Michael. While no one wants to experience a disaster, especially one as destructive and harmful as a hurricane, it's essential to make sure your community is prepared.

Our 2019 Hurricane Guide is our most comprehensive preparedness guide to date. It's packed with expert tips from our onsite teams, professional partners, and other key community members who have had direct experience preparing for, and rebuilding after, hurricanes. This guide will help you learn:

1. How to Prepare for Hurricanes
2. How to Weather the Storm
3. How to Recover & Rebuild

When you make hurricane preparedness a priority, you're communicating to your residents that their well-being is important to the community. And, you're ensuring that, if disaster does strike, your community will know how to respond.

Review this guide with key team members, customize a plan for your community, and communicate the plan with your residents to ensure your community is ready in the event of a hurricane.

6 STEPS TO CREATING AN [EMERGENCY ACTION PLAN]

A carefully-crafted emergency action plan can help your community know how to respond during a hurricane. We invite every association to follow the steps below to create a unique plan that meets the needs of their residents.

STEP 1: FORM A COMMITTEE

Establish a planning committee to help create your emergency action plan. Start by having the committee answer some basic questions to help shape your plan.

- **Where is your community located?** (*i.e., metropolitan, suburban, desert, mountains, beach, farmland, etc.*) For example, if you live near a river that historically floods every year, then your plan should include ways to mitigate the effects on residents.
- **What type of association is it?** (*i.e., high-rise, condominium, single-family, planned community, etc.*) The size and layout of your association will determine where to focus your efforts. A high-rise community, for example, may choose to focus on evacuation planning, while a small, single-family home community may put their efforts into helping homeowners protect and board up their homes before a hurricane.
- **What kind of buildings, landscaping, amenities, and mechanical equipment does your plan need to take into consideration?** Having a thorough record of all common property is essential to your board's duties. You should know exactly what your community has and how to protect it.
- **What are the demographics of your community in terms of age, families, and economic status?** For example, if you know most of your residents will need physical assistance evacuating their homes, then your association should plan accordingly.
- **How will the board communicate the plan to association members and other community partners?** Your plan will be ineffective if people don't know how to access it. Having a communications plan in place is essential.



STEP 2: APPROVE A BUDGET

You will need a budget to support the emergency plan you create. If you didn't prepare a budget ahead of time, then review your current budget to determine how any adjustments will impact daily operations and long-term planning. Make sure that insurance coverages are reviewed annually and reflect the disaster preparedness plan and budget.

STEP 3: BUILD OUT A DETAILED PLAN

Be sure to include as many details as possible in your plan. Clearly outlining community-specific information will help homeowners, board members, and others respond appropriately during a hurricane. When filling out your plan, try to include the following:

- Emergency contact phone numbers
- List of responsibilities for staff and volunteers
- Specific evacuation information
- Locations of any residents that may need special assistance
- Area maps with the location of stairwells and elevators, if applicable
- Evacuation route maps
- Shut off sites for utilities (*e.g., water, gas, electric, etc.*)
- Location of any emergency supplies (*e.g., fire extinguishers, first-aid kits, etc.*)

Also, make sure your plan doesn't overlook these essential, but easy-to-miss details:

1. Secure all areas that have the potential for safety issues and property loss.
2. Make every effort to ensure no damage or loss to the association or the owners.
3. Provide medical assistance (if needed) until professional help can arrive.
4. Always follow directions from federal, state, and local authorities.

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STEP 4: ASSIGN DUTIES & RESPONSIBILITIES

When a hurricane hits, everyone in the community should be clear about their role. Based on a review by the committee and according to your action plan, assign specific responsibilities to the management team, board members, homeowners, and vendors. Hold training sessions and drills to make sure everyone clearly understands and can carry out their duties.

STEP 5: COMMUNICATE YOUR PLAN

Plans should cover how you will communicate with all members of the association before, during, and after a storm. You should know how to share your action plan with the community, how you will communicate without power, steps to initiate an evacuation, and a method for responding to media inquiries.

STEP 6: CONTINUALLY REVIEW & UPDATE

Your emergency action plan should be a living document. Set aside time every year to review it before hurricane season starts. When a hurricane occurs, analyze your community's response and look for ways to improve. Always ask for owner and board member input. Use any information you gather to continue to update and strengthen your community's emergency response. Some important things to review include response times, team effectiveness, and contractors' performance.





HURRICANE EVACUATION DRILL [CHEAT SHEET]

A well-managed community or building should perform an evacuation drill annually. Drills are a great way to review your plan with residents and educate them on where escape and evacuation routes are located. Before the drill begins, make sure you have assigned your floor wardens, block captains, and any other needed volunteers to help. If available, invite your emergency management service or fire department to participate. Finally, record the drill for evaluation and follow up on any items that may need improvement.

EVACUATION TIPS

1. Appoint floor wardens or designated staff and volunteers to help direct residents during the drill.
2. Designate multiple meeting areas inside and outside the building.
3. Select an internal refuge area with a door to block the spread of smoke, a phone for contacting emergency services, and a window that can be used for signaling help.
4. If applicable, advise occupants to exit the building using only the stairwells, and to stay to the right when exiting.
5. Account for occupants and notify appropriate contacts of those known missing.
6. Direct residents with special needs and those requiring assistance to an assigned person responsible for communicating their status.
7. Provide residents with a list of shelters available, including a “pet-friendly,” shelter if applicable.

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HOW TO EVALUATE YOUR DRILL

- Did the staff, volunteers, and responders know the layout of your community, including common areas, streets, building exits, etc.?
- Did floor wardens, staff, and volunteers act quickly and appropriately?
- Were the residents familiar with escape routes, meeting areas, and evacuation methods?
- Did all applicable alarms sound?
- Were emergency responders and the fire department quickly notified?
- Were communications with all participants effectively executed?
- Were special needs occupants aware of actions to take and how to evacuate?
- Was there an accurate counting system for residents?





HOW TO PLAN FOR RESIDENTS WITH [SPECIAL NEEDS]

Some people with disabilities and elderly citizens may have special needs that hinder them from leaving their homes during emergencies. Government and emergency personnel recognize these needs. Anyone who requires oxygen should check with their supplier about emergency plans. If they must evacuate, their designated contact should remember to take any needed medications, written instructions regarding their care, a walker, wheelchair, cane, or any other specialized equipment they will need.

You can be a part of a care program to aid community members who need assistance by:

- Educating and physically helping them prepare their homes and property for emergency
- Helping them shop for necessary supplies
- Providing a list of friends and family members who have agreed to help in emergency





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Associa Cares is a 501(c)(3) nonprofit charity that supports families and communities in crisis, and seeks to assist anyone in need as a result of natural or manmade disasters. Funded entirely by tax-deductible donations of Associa employees and concerned citizens, we administer resources where they are most needed. We help people get back on their feet and recover as quickly as possible.



BEST PRACTICES FOR [COMMUNICATION]

Communication, or lack thereof, is the main area in which most managers and boards receive criticism during an emergency. Designate official channels to communicate before, during, and after a hurricane, to keep everyone informed and resolve questions or concerns as they arise. Below are some ideas to improve your communication.

USE A COMMUNITY MANAGEMENT APP

Online community management applications like TownSq are changing the way communities everywhere receive and disseminate information. Boards and managers can quickly and easily share documents, including hurricane prep plans, with residents and send real-time news and updates. Best of all, you can reach your entire community easily from any device.

ORGANIZE A PHONE TREE

If the phones are still working during an emergency, you can use a telephone tree to share short, essential information. Phone trees are organized like a pyramid, with one designated call leader at the top. Once activated, participants call their assigned phone numbers until everyone in the tree is reached.

PROVIDE PHYSICAL COPIES OF YOUR EMERGENCY ACTION PLAN

Power is often lost during a large storm. This means access to the internet, cell phone towers, and other technology isn't available. Consider giving homeowners physical copies of your emergency action plan so that they know what to do even if they experience a power outage.

ASK FOR FEEDBACK

Despite all our best efforts, when it comes to hurricanes, you can't plan for everything. Do your best to keep open lines of communication between your boards, homeowners, and management company. If you're hit with a hurricane, ask for feedback when it's over. Take the information you receive and use it to improve your communication plans for next time.



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INSURANCE TIPS: WHAT TO DO [BEFORE AND AFTER THE STORM]

It's important to be well-informed about your association's insurance policy before any potential storm hits. If there is damage to any community property during a hurricane, contact your insurance company as soon as possible so that an adjuster can appraise the damage.

INSURANCE TIPS FOR BEFORE THE STORM

- Review your insurance coverage to make sure it's appropriate for your community's needs.
- Know the difference between replacement cost versus actual cost. If a hurricane destroys a television bought last year for \$900 with a current market value of \$600, the actual cost of \$600 is what will be paid out.
- Documentation of assets with pictures or video is not only helpful to insurance companies, but it also helps the claim filing process go more smoothly.
- Store your inventory list, photos, and videos in a safe place, off the premises to avoid damage.
- Know the contact information for your insurance company and agent so you can get in touch with them quickly.

INSURANCE TIPS FOR AFTER THE STORM

- Notify your insurance agent as soon as possible.
- If you have vacated the premises, make sure your representative knows how and where to contact you.
- Document all damaged items before beginning to replace or restore them.

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- File your claim within the time limits required by your insurance company.
- Make sure your adjuster updates your claim and provides you with a proof of loss statement.
- Report any additional damage found as soon as possible so that appropriate adjustments can be made to your claim.
- Don't rush into signing repair contracts, and only deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, the Better Business Bureau or Chamber of Commerce for referrals.
- Keep all receipts for work done on your property.
- Keep a file with copies of all correspondence and information for reference.



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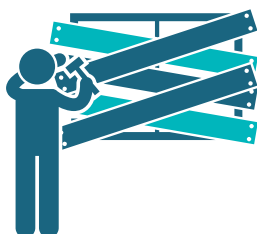
HOW TO HELP YOUR RESIDENTS [PREPARE FOR A HURRICANE]

Educating your homeowners should be a central part of your association's hurricane preparation. Here are some helpful tips for homeowners to get you started.

PREPARING A HOME FOR A HURRICANE

- Protect your windows and sliding glass doors using heavy plywood or metal shutters. Experts recommend using $\frac{3}{4}$ -inch plywood and drilling screw holes 18 inches apart all around it.
- Turn off all your gas heating and cooling systems.
- Lock all doors and windows, and perform a perimeter check around your home.
- Stay calm and set a good example for your family members, friends, and neighbors.

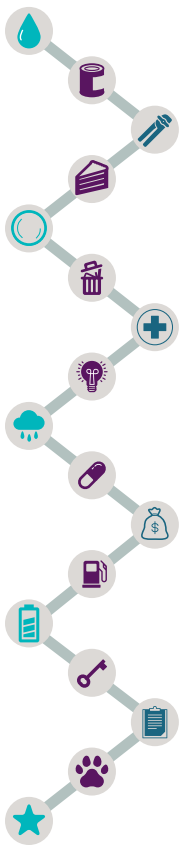
TIP: *Don't wait until a storm is bearing down to buy the supplies, because by then it's almost surely too late!*



HOW TO HELP YOUR RESIDENTS [PREPARE FOR A HURRICANE]

HOMEOWNER SUPPLY CHECKLIST

Homeowners should plan to have limited to no access to power and external supplies for 72 hours or longer during a hurricane. Food, water, medicine, and other necessary items need to be collected well in advance. Below are the supplies each resident should have in their homes during hurricane season.

- 
- **WATER:** At least 1 gallon per person for 3-7 days
 - **CANS:** Non-perishable packaged or canned food/juices
 - **CAN OPENER:** Non-electric can opener
 - **SNACKS:** Snack foods
 - **PLATES:** Paper plates and plastic utensils
 - **TRASH:** Garbage bags
 - **FIRST AID:** Prepare a travel size kit in the event of an injury
 - **LIGHTS:** Flashlights and fresh batteries
 - **RAIN:** Waterproof gear: ponchos, umbrella, rubber boots, etc.
 - **MEDS:** Medications and prescriptions
 - **CASH:** ATMs and banks may not be open for a few days or weeks
 - **GAS:** Fill your car with fuel in case of an evacuation
 - **PHONE:** Keep a fully charged emergency phone
 - **KEYS:** House, car, etc.
 - **INFO:** Waterproof container of important documents: medical, insurance, financial, social security, etc.
 - **PETS:** Bring a portable container with food and water for family pets
 - **ENTERTAINMENT:** Reading material and games will help pass the time

RESIDENTS' 48-HOUR [PRE-STORM CHECKLIST]

When you become aware of an impending storm, contact insurance agents, contractors, and others participating in the emergency plan. Make sure they are all well-informed and ready to respond to the community's needs. Notify your residents and begin to do all you can to help them prepare, and provide them with this 48-hour checklist to reference as a hurricane makes its approach.

ETA 48 HOURS

- ☐ Check and restock emergency supplies. (e.g., food, water, medications, flashlights, batteries, cash, and first-aid supplies)
- ☐ Review your insurance policies and create digital backups of important documents.

ETA 36 HOURS

- ☐ Listen to the latest weather updates and emergency instructions.
- ☐ Review your evacuation route and shelter locations.
- ☐ Prepare your vehicle. Keep the gas tank full, and stock your car with emergency supplies and a change of clothes.

ETA 18 HOURS

- ☐ Check your city or county website for storm updates and emergency instructions.
- ☐ Bring any lightweight, outdoor objects that could be lost in high winds indoors. (e.g., patio furniture, garbage cans, kid's toys, etc.)
- ☐ Anchor objects that are unsafe to bring inside. (e.g., propane tanks)
- ☐ Trim or remove trees that could damage any homes, buildings, or other structures.
- ☐ Cover and board all windows.



ETA 12 HOURS

- ☐ Check for weather updates and emergency instructions every 30 minutes.
- ☐ Charge your phone, laptop, and batteries in case there is a power outage.

ETA 6 HOURS

- ☐ If recommended by local authorities, evacuate. If not, take shelter at home.
- ☐ Clean, sterilize, and fill available containers with water for emergency drinking purposes.
- ☐ Fill a bathtub with water for bathing, and to flush the commode.
- ☐ Move to an interior room without any windows.
- ☐ Turn your refrigerator to the coldest setting in case there is a power outage.
- ☐ Continue to frequently check the latest weather updates and follow any emergency instructions.

HOW TO SUPPORT REPAIR & [REBUILDING EFFORTS]

Flood damage can be just as impactful as the high winds during a hurricane. If your community floods, homeowners need to act quickly to assess damages and do what they can to mitigate mold. Here are 12 things your residents can do to repair water damage following a hurricane.

1. CALL YOUR INSURANCE COMPANY

One of your first calls after a hurricane should be to your insurance company. Find out exactly what you're covered for, and try to schedule the first available appointment for an adjuster to come to your home and assess any damages. In the meantime, make sure to document any damage and take pictures.

2. HIRE A CLEAN-UP COMPANY

Any water in your home needs to be pumped out. All debris and anything that has been saturated must be removed. Sewage waste requires extra precautions and professional help.

3. FIND A CONTRACTOR

You will need a contractor with plenty of experience in restoring water-damaged homes. Ask questions—don't assume every contractor knows what to do. Perform regular background and reference checks. Contact at least three prior clients (more is better) to inquire about the quality of their work.

4. HIRE A LICENSED ELECTRICAL CONTRACTOR

Hiring a licensed professional is crucial, especially if the water rose as high as your electrical panel, outlets, and switches, or if it seeped into fixtures and appliances. For safety's sake, you must have any electrical checked by a licensed contractor before turning the power back on.



5. HIRE AN HVAC SPECIALIST

Flood waters could have damaged your heating and cooling system, so have it checked by an HVAC specialist—especially if you suspect that water got into heat registers and ducts.

6. REPLACE FLOORING

All damaged flooring (including laminate, hardwood, carpet, and tile) should be ripped out, as well as the subfloor. Laminate and hardwood floors will absorb water, swell, and warp. All water-damaged carpeting must be removed along with the underpad, especially if there is any natural fiber in it.

Your subfloor is going to be wood or OSB (oriented strand board, which is a composite wood product), so it's likely that it will be soaked through. Even if you have tile, which doesn't absorb water, the wood substrate will never completely dry out with tile on top of it. Any wet wood or OSB will lead to mold and will need to be removed.

7. OPEN YOUR WALLS

Most walls are made of wood studs and drywall. Both will grow mold if there's moisture. Your contractor will need to open your walls so that the studs can dry out.

8. REMOVE DRYWALL

At a minimum, your contractor should remove at least 1 foot of drywall above the water line, all the way down to the floor—the more the better. If it isn't removed, mold and mildew will grow and lead to even more costly repairs later.

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9. REMOVE INSULATION

Saturated insulation isn't effective because it will compress as water accumulates in the air space. Plus, the insulation will never completely dry out, which will trap moisture in your walls forever. This can lead to poor air quality, mold and mildew, and rot—further damaging your home's structure.

10. LET THE WALL CAVITY DRY OUT

After your contractor has removed all the drywall and insulation, leave it open so that the wall cavity can dry out completely. This can take weeks. A wood stud that's dry to the touch can still be wet in the middle. Your contractor should be using a moisture meter to know when the percentage of moisture is safe to start rebuilding.

11. GET AN AIR TEST

Way too many families don't conduct an air test inside their home. After a flood, you must test the air quality of your home to confirm it matches outdoor conditions.

12. TEAR OUT THE BASEMENT

Depending on the amount of damage, you may need to tear out the entire basement—down to the foundation walls—and start over. That way it can be rebuilt the right way using mold-resistant drywall and insulation products that also help create a proper thermal barrier.



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- EMERGENCY CONTACTS
- PERSONAL CARE
- DUST PROOF
- JUNK

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