

# 7 Things Your Community Should Consider Before the 2012 Hurricane Season

By Timothy J. Brady, ARM, CRIS, CLCS, PWCA, Risk Advisor, Brady, Chapman, Holland & Associates, Inc.

Although a number of weather prediction analysts are predicting a tame hurricane season, it's still imperative associations be prepared. That doesn't mean boarding up from June 1<sup>st</sup> to December 1<sup>st</sup> by any means, however starting early on a relief and recovery plan could prove beneficial for both single family and multi family associations.

Many associations regret not having protocols in place prior to Hurricane Ike in 2008. Yet today many have not made further progress in the implementation of such a program. Let's face it, boards are very busy...and did I mention they volunteer their time? It's not surprising that many lose sight of how devastating Ike was for our communities - or how devastating it could have been. That certainly shouldn't be an excuse for lack of preparation for the future.

Here are a couple of tips for getting your association ready for this years' hurricane season:

1. **First and foremost, listen to government officials and closely monitor when you should be evacuating and heading for higher ground.**
2. **Consider appointing a committee to check in with neighbors to establish community needs and how the community can assist.** This committee doesn't have to be made up of strictly board members. You'd be surprised how many people are willing to volunteer their effort, even if that volunteer project is grilling up all the homeowners' steak and chicken that is quickly defrosting in their powerless freezers.
3. **Communication strategies during and after storms are different than we might think.** During Ike we all remember text messaging was the only consistent way to communicate. Consider this when building your strategic plan.
4. **Consider having several contractors on call before hurricane season is upon us.** Here are some you should consider:
  - a. Water Extraction
  - b. General Contractor
  - c. Security Companies to prevent looting
  - d. Tree and debris removal contractors
5. **Have someone prepared to take pictures.** This will help to assist your insurance adjuster when they come out to assess the damage.
6. **Mitigate your losses.** It's ok to have your contractor tarp and board up to prevent additional damage while waiting for your insurance adjuster. If flooring or other materials have to be removed by the contractor immediately - keep portions of it as proof to your insurance company.
7. **Evaluate your community insurance policy to confirm you are covering what the association is responsible for, e.g. fences, entrance**

**signs, fountains, etc.** A review of the association documents, including the declarations and by-laws can help confirm this.

Keep in mind every association is different. If you are a single family association — your goals in the recovery process may be very different than a high rise condominium. However, communication among your neighborhood and developing a strategy with those community members that can help assist others and those that will need assistance is a key to every association.

If you already have a plan in place, consider these points a reminder. If you are building a plan for the first time, let these be the first stepping stones to a smooth recovery. ♦

*Timothy J. Brady is a Risk Advisor with Brady, Chapman, Holland & Associates, specializing in insurance and risk management for community associations. Brady, Chapman, Holland & Associates is a Silver Premium Partner of the Greater Houston Chapter of Community Associations Institute.*



*Pam Bailey, PCAM, Chaparral Management, Inc., AAMC, helps the Community Association Volunteer Leaders who attended the February 18th seminar at Walden on Lake Conroe explore how to communicate without words.*

## Cardinal Street Management, LLC



**Lindsey Gimber**

PO Box 2906  
League City, TX 77574

Phone (281) 957-5758  
Fax (800) 482-6301

[lindsey@cardinalstreetmanagement.com](mailto:lindsey@cardinalstreetmanagement.com)  
[www.cardinalstreetmanagement.com](http://www.cardinalstreetmanagement.com)

# Don't Rely on Local Emergency Personnel – Develop a Hurricane Emergency Plan

By Ron Pittser, PCAM, *Board Briefs, July/August 1995*

From June 1 to November 30, many associations on the Gulf and East Coasts of the United States are threatened with the devastating effects of a hurricane. Protect your association by preparing for hurricane season in advance.

Begin by meeting with your local disaster coordinator. Give that individual the names of contacts in your association. Obtain evacuation plans for the area and find out which communication system local authorities will be utilizing prior to and during the storm. Obtain the location and types of shelters that will be established and find out which one is closest to your association. Then do your homework.

Decide what to do when the National Weather Service issues a hurricane watch—a notice that is issued 48-72 hours prior to the emergency; decide what to do when the service issues a hurricane warning—a notice that is issued 12-24 hours prior to the emergency; and decide what to do when the storm is over.

Finally, write the plan. Remember that plan procedures differ depending upon the association's size, location, and amenities:

1. Prepare an emergency information form. Distribute it to the members. Include a space for owners to identify individuals who may need assistance during an evacuation. Identify those individuals on an association map so they can be reached more easily.
2. Examine the common elements to identify potential problems (e.g., signs, landscaping, roofs, fences, trash areas, lighting fixtures, and trash receptacles). Also examine all trees on the property, especially the roots and dead branches. Develop a list of repairs.
3. Store supplies that will be needed prior to the storm, such as materials to board up windows, sandbags, first aid equipment, flashlights, batteries, emergency generators, and water.
4. Store association records in a safe place. Establish a procedure for moving them, if needed.
5. Prepare a list of contractors who could assist the association after

the storm has passed. Make arrangements with the contractors before the storm strikes.

6. Establish an evacuation plan for the association.
7. Set up an emergency information center.
8. Establish a procedure to review and update the plan annually prior to the hurricane season.

Once the plan is developed, distribute it to members. Make sure that association members understand the difference between a hurricane watch and a hurricane warning. Establish an Emergency Committee and conduct several practice sessions. Call in instructors to teach committee members First Aid and CPR.

Don't wait until a hurricane warning is issued to develop a disaster plan. Prepare members to handle emergency services so they can mobilize your community when a hurricane hits.

## Further Information:

GAP #14—Disaster Management for Community Associations, 2nd Ed., 1995.

GAP #25—Community Association Risk Management: Evaluating and Managing Risk in Condominiums, co-ops, and Planned Communities, by Clifford J. Treese, CPCU, ARM, 1994. ♦

*Ron Pittser, PCAM, is a community manager with PMI Management in Virginia Beach, Virginia.*

## Community Emergency Response Teams (CERT)



The Community Emergency Response Team (CERT) Program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help. CERT members also are encouraged to support emergency response agencies by taking a more active role in emergency preparedness projects in their community.

CERT programs serve in more than 3,400 communities nationwide.

To start a CERT program in your community, or to learn more, contact <http://www.citizen corps.gov/cert/start.shtm> or [cert@dhs.gov](mailto:cert@dhs.gov) ♦

## 2012 PMDP Schedule

National holds Professional Management Development Program (PMDP) classes in Houston.

### 2012 Schedule

#### M-202 – Association Communications

May 31 – June 1, 2012

#### M-201 – Facilities Management

June 28-29, 2012

#### M-100 – Essentials of Community Association Management

August 23-25, 2012

#### M-370 – Managing Developing Communities

October 25-26, 2012

To sign up for these classes, go to the National website, [www.caionline.org](http://www.caionline.org).