



*Gulf Harbors Condominium, Inc.*

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## Hurricane Preparedness Plan for Gulf Harbors Condominium Residents

### RESIDENT ROUTINE PREPARATION

Obtain a Local Hurricane Guide: Most municipalities in Florida produce hurricane preparedness guides that include evacuation plans, shelter locations, important contact numbers, survival kit recommendations, and more. <https://www.pascocountyfl.net/365/Emergency-Management>

- Update Your Contact Information: Unit owners and residents should make sure that GHC has accurate phone numbers, addresses and email addresses.
- Hurricane Shutters, Windows, and Doors: Unit owners should consider installing hurricane shutters or high impact windows.
- Resident Assistance: Any resident that may need assistance in the event of an evacuation should register with Pasco County for Emergency aid.  
Follow the link below to access Pasco County's Special Needs Program.  
<https://www.pascocountyfl.net/3735/Special-Needs>
- Consider Homeowner's Insurance: All unit owners should consider homeowners insurance (generally called an HO-6 policy) for their condominium. As per Florida Statutes Chapter 718.111(11)(f), in the event of a casualty to the condominium property, unit owners are responsible for repairing or replacing the following items:
  - All personal property
  - Floor, wall and ceiling coverings
  - Electrical Fixtures
  - Appliances
  - Water heaters
  - Water filters
  - Built-in cabinets and counter tops
  - Window treatments including curtains, drapes, blinds, hardware

**Think about what this means.** If a hurricane came through and there was a total loss, the association's insurance would rebuild the building and your unit. However, the unit would have only sub-flooring (no carpet, tile or wood floors); would have no electrical fixtures; no cabinets, counter tops or sinks; and no water heater or other appliances.

Also, the insurance statute only requires that the association's insurance rebuild the property with products similar to those that were originally installed. Without insurance coverage, replacing these items can create a major out-of-pocket expense for unit owners.

- Photograph Your Home and Valuables: It is worthwhile for every unit owner or resident to photograph their condominium to capture on film all of the personal property within a unit. After a storm, this can be a helpful way to identify items that are missing. For unit owners with homeowners insurance, photographing the property (and valuable items in particular such as TVs) may make processing claims with their insurance companies much easier. It is prudent to contact your insurance company and ask them what they would ideally like to see in the event of a major claim post hurricane. They can typically provide guidance on how to properly prepare.
- Create a Survival Kit: Keep a survival kit in your home that you can grab in the event of an evacuation. A survival kit should include, at a minimum, fresh water supply, batteries, canned goods, proper identification, important documentation (e.g., birth certificates, social security cards, insurance policies), proof of ownership of your condominium (possibly necessary to get back onto the condominium property after a severe storm where major damage was sustained), cash, and medications.
- Learn about FEMA: Unit owners should familiarize themselves with **FEMA's** (Federal Emergency Management Agency) **Individuals and Households Program**, which provides assistance to people whose property has been damaged or destroyed. Identify who to call and how to apply for aid in the event your home is unlivable after a storm.
- Volunteer to Aid the Association: The association should consider encouraging unit owners to aid management and the Board in securing the property prior to a storm. Board members and property managers have their own homes to take care of and, because of this, it is not unusual for common areas to be neglected. Consider creating a list of willing residents and their contact information and update this list annually.
- Consider signing up: With Pasco County to receive Emergency notifications by phone &/or email at <http://egov.pascocountyfl.net/AlertPasco/>
- Consider signing up: For Duke Energy's Emergency notification by phone &/or email at <https://www.duke-energy.com/outages/alerts>

## ONCE A TROPICAL STORM OR HURRICANE WARNING - HAS BEEN ISSUED

### Resident “To Do” List

- Clear Patios & Balconies: Residents should bring any personal property on patios or balconies inside their units. Winter residents must do this prior to leaving for the summer.
- Designate a Safe Room: Designate a room in your unit that provides the most shelter from the storm. Typically, this is an interior room with no windows.
- Stay Tuned: Keep the radio or TV tuned to emergency frequencies, the local news, or the weather channel for regular updates.
- Establish An Evacuation Plan: Residents should know their community’s evacuation zone, where they will go once an evacuation is required and the location of the nearest shelters (including if the shelter accepts pets).
- Charge Your Electronics: All residents should charge cell phone, camera and laptop batteries and consider purchasing backup batteries.
- Prepare Your Vehicle: Residents should fill up their cars with gas and check tire pressure. The sooner this is done the better, as lines at gas stations will get longer as the storm approaches.
- Fill Your Bathtub: Consider storing drinking water in large containers or in the bathtub, as tap water may not be safe to drink for some time after the storm.
- Set Freezer & Fridge to Coldest Settings: Residents should set their freezer and refrigerator to the coolest setting to protect food for as long as possible in the event that electricity is lost. It is prudent to have several days’ worth of food on hand that does not require refrigeration.
- Protect Personal Property: Residents should consider moving valuable items away from windows and doors. A supply of towels should be kept on hand to address any water entry during the storm.

## IF AN EVACUATION ORDER IS MADE

### Resident “To Do” List

- Traffic Check: Residents should check local evacuation routes to determine which is the best option and leave as quickly as possible (traffic becomes heavier the closer the storm becomes).
- Refrigerator and Freezer Clean Out: To avoid rotting food if power is lost, refrigerators and freezers should be cleaned out prior to evacuation.
- Unplug Electronics & Appliances: Turn off and unplug any computers, printers, routers, coffee makers, and other appliances or electronics. If possible, remove electronics from the floor and place them in the highest available location.

- Water Shut Off: Residents should shut off the unit's main water source.
- Electricity Shut Off: Residents should turn off the electricity prior to leaving using the breaker panels in their units.
- If you make the decision to ignore a mandatory evacuation order and opt to stay in your GHC home be aware that:
  - The order is a means to protect lives and keep residents safe.
  - At some point, First Responders may not be able to help people who didn't leave.
  - Those who stay in the **Level A Evacuation Zone** are taking a risk. Residents who find themselves in trouble during the storm, there may not be a way for help to reach them and no way to get out.
  - The **Elevators will be turned off and locked** to ensure that no one gets stuck in an elevator when there is a power outage and no one is on-site to get them out. *Signs will be posted on each elevator door entry point.*
  - Ensure that your name is registered at the office if you are staying, just in case Search and Rescue needs to know who was on site.

## AFTER A TROPICAL STORM OR HURRICANE

### Resident "To Do" List

- Returning to the Property: Prior to returning to the property, residents should obtain the "go ahead" from local authorities and the association. Once it is safe to return to the property, the association should inform residents via email or the community's website.
- Proceed with Caution: Returning to a damaged property can be dangerous. Local government generally provides guidance on things to consider when returning after a storm in their hurricane guides. The Red Cross also puts out a comprehensive guide on this subject.

**GHC Management**

### WEB LINKS REFERENCE

Pasco Co Disaster Prep Kit:

- <https://www.pascocountyfl.net/365/Emergency-Management>

Pasco Co Special Needs Registration:

- <https://www.pascocountyfl.net/3735/Special-Needs>

Pasco Co Emergency Notification Sign up:

- <http://egov.pascocountyfl.net/AlertPasco/>

Duke Energy Emergency Notification Sign up:

- <https://www.duke-energy.com/outages/alerts>

Red Cross:

- <https://www.redcross.org/>

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