



2023 Hurricane Preparedness Guide

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INTRODUCING ACCESS INTELLIGENCE



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855-540-2224



Hurricane Preparedness

March 1st, 2023

Dear Board Members, Homeowners and Residents,

With the initiation of the Atlantic Hurricane Season upon us, Access Management would like to take a moment to stress the importance of advanced storm preparation and our commitment to getting emergency preparedness plans in place to protect your community and preserve life and property in the event a devastating storm should form and threaten our area in the upcoming months.

In anticipation of this, Access Management has compiled and prepared the following Hurricane Preparedness Informational Plan for your community. While it is our sincere hope that this hurricane season passes us by without incident, we would like to everyone to stay safe and vigilant and be prepared in the event of emergency.

We at Access Management are dedicated to helping the communities we serve throughout hurricane season and beyond. If you should have any questions at all, please do not hesitate to contact us. We are always here to help. Best wishes for safety and health to you and yours.

Sincerely,

Your Access Management Team

DISCLAIMER: The information contained in this document is for informational purposes only and is not intended as, nor does it constitute, legal or professional advice to the reader. In no event will Access Management, the Community Association, Developer, or any of its affiliates be liable in tort or in contract to anyone who has access to or uses this information. Access Management does not warrant that the information in this document constitutes a complete and finite list of each item or procedure related to the topics and issues referenced herein. Federal, state, and local laws, regulations, standards, and codes may change over time, and the reader should always refer to the most current requirements, as applicable.

HURRICANE

PREPAREDNESS AND RECOVERY GUIDE

FOR COMMUNITY ASSOCIATIONS



Resources

Useful Contacts Before, During & After a Storm or Disaster

Federal Agencies

FEMA	FEMA.gov 1-800-621-FEMA (3362)
US Army Corps of Engineers	usace.army.mil 1-202-761-0567
U.S. Department of Housing and Urban Development (HUD)	hud.gov 1-800-245-2691
U.S. Department of Health & Human Services	phe.gov
Center for Disease Control and Prevention (CDC)	cdc.gov 1-800-CDC-INFO (1-800-232-4636)
Small Business Administration (SBA)	sba.gov 1-800-659-2955
Disaster Assistance Improvement Program <i>To find the Disaster Recovery Center nearest to your location, text DRC + ZIP Code to 4FEMA</i>	disasterassistance.gov
Ready	ready.gov 1-800-621-FEMA (3362)
Citizen Corps Partner Program	citizencorps.gov
NOAA/National Weather Service <i>In case of an emergency, call 311 (Dade) and 211 (Broward)</i>	nhc.noaa.gov 1-305-229-4470
Centers for Medicare & Medical Services (CMS)	cms.gov 1-800-MEDICARE (633-4227)

State Agencies

Florida Division of Emergency Management	floridadisaster.org 850-413-3369
Florida Department of Elder Affairs	elderaffairs.state.fl.us 800-96 ELDER (35337)

Not for Profit

American Red Cross	redcross.org 1-800-RED CROSS (733-2767)
The Salvation Army	salvationarmyusa.org 1-800-SA-TRUCK (728-7825)
The National Emergency Response Team (NERT)	nert-usa.org 1-207-948-3499
The National Organization for Victim Assistance	try-nova.org 1-800-TRY-NOVA (879-6682)

Volunteer Organizations

National Voluntary Organizations Active in Disaster (Non-Profit)	nvoad.org 1-703-778-5088
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Communication

The American Radio Relay League, Inc. (ARRL)	arrl.org 1-860-594-0200
The REACT International	reactintl.org 1-301-316-2900



Hurricane Preparedness Information for your Community from Access Management

PRIOR TO THE STORM:

At approximately 72-48 hours prior to the expected event:

1. Weather conditions will begin to be monitored by Management Personnel and updates will be broadcast to the community.
2. In communities that are still under construction, construction personnel will be notified to check for and remove items that could become flying projectiles, have dumpsters emptied and remove any port-a-pots.
3. Any other issues as deemed necessary.
4. Management will send an eblast to the community with the reminders of the community's emergency preparation plan and resources.

At approximately 48-24 hours prior to the event:

1. Maintenance and/or your community pool vendor will be securing any pool furniture in preparation of the potential hurricane. All pools will be closed until after the storm has passed and the area has been cleaned up and restored to normal operations.
2. The community landscaping company has been notified to be prepared for the cleanup of any debris that may be in the common areas or blocking roadways within the community after the storm. They will be on property as quickly as they can once it is safe to do so.
3. Gated communities will be scheduled to have the gates locked in the open position in anticipation of the storm and State Laws when under a State of Emergency.
4. Management will complete an amenity and common area inspection to ensure that any loose items are secured, and/or stored and final preparations are complete.
5. An eblast will be sent to residents, recommending that any items on the exterior of homes that can be brought inside, should be stored inside so that they do not become flying objects with the possible strong winds. Emergency preparation and plan reminders will be sent again at this time.
6. Upon ensuring that your community is secured approximately 24 hours prior to the anticipated arrival of the storm, Access Management offices will close to ensure the safety of our employees and their families, however our team will be available by phone at 407-480-4200 for urgent matters. Once conditions are safe and it is allowed by state and local ordinances, our managers and maintenance teams will be out to inspect your community.

It should be noted that this operation plan must be flexible with the ability to change as conditions worsen or improve.

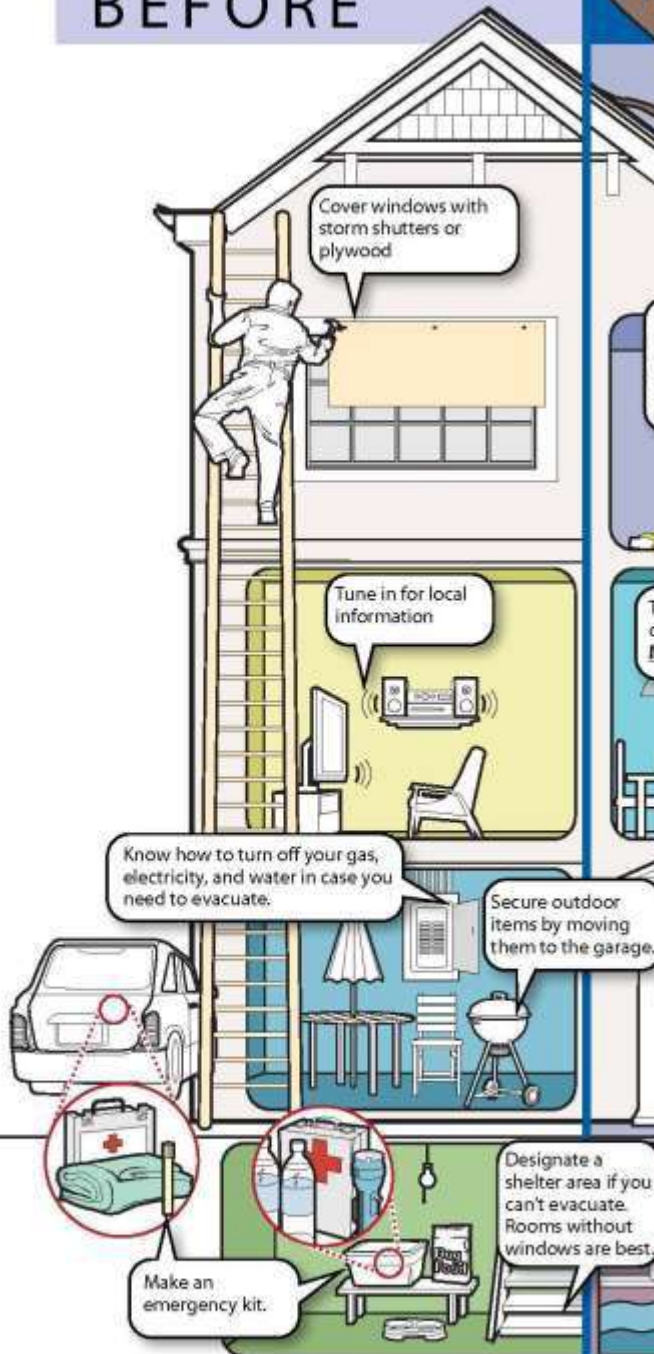
AFTER THE STORM:

1. Management will perform visual inspections of the communities after the storm has passed and it is physically safe to do so.
2. Any cleanup will be scheduled and any property damage requiring an insurance claim will be documented and reported to the insurance claims department. We have retained a copy of the insurance for each property, so we have the information readily available if needed.
3. Once power is restored, maintenance inspections are complete, and conditions permit, gates (if applicable) will be returned to the closed position and normal operation will resume.
4. Management will schedule landscapers to clean up debris, and maintenance and/or the community vendor in place will re-secure any pool furniture or other amenities that were removed in preparation for the storm.

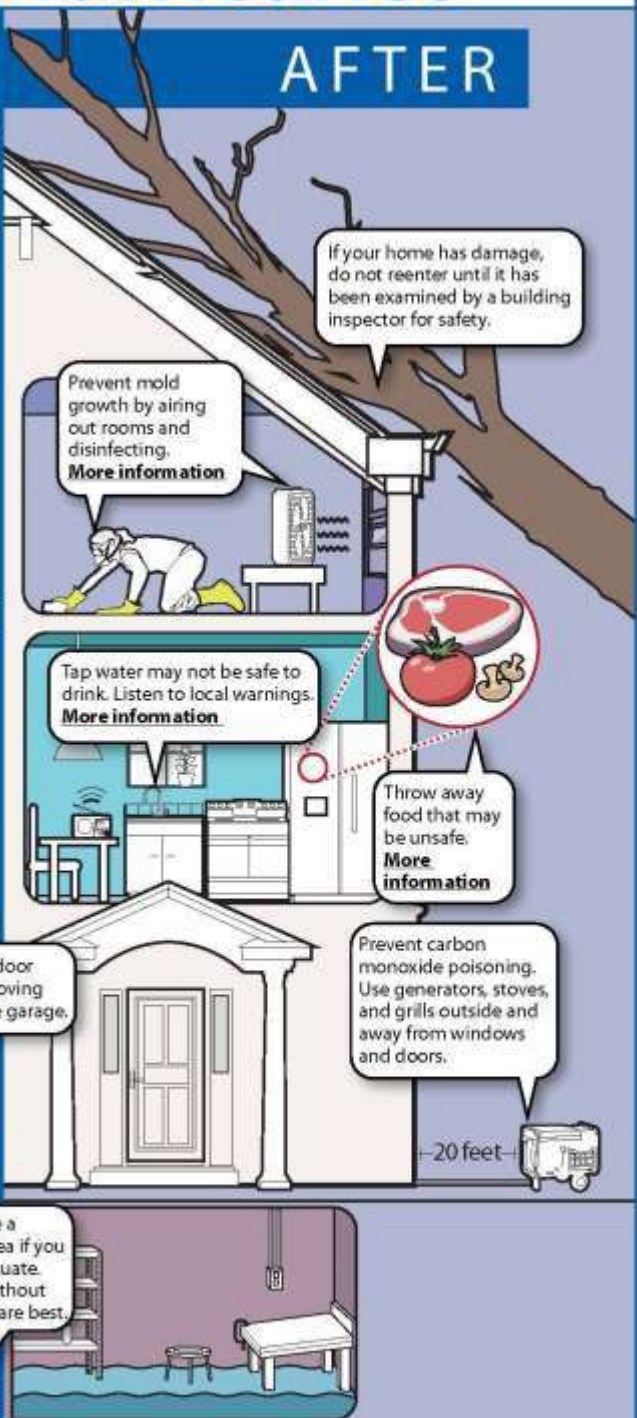
If you have any questions please feel free to contact our management office at 407-480-4200 or for additional information on general hurricane preparation, please visit our website at www.accessdifference.com/hurricane-preparation.

Be ready! Hurricanes

BEFORE



AFTER



Public Health Preparedness and Response
Centers for Disease Control and Prevention

C5283257

IMPORTANT INFORMATION & RESOURCES

FOR EMERGENCIES: DIAL 911

SHELTERS:

<http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter>

NATIONAL HURRICANE CENTER:

<http://www.nhc.noaa.gov/>

Saffir-Simpson Hurricane Wind Scale

The Saffir-Simpson Hurricane Wind Scale is a 1 to 5 rating based on a hurricane's sustained wind speed. This scale estimates potential property damage. Hurricanes reaching Category 3 and higher are considered major hurricanes because of their potential for significant loss of life and damage. Category 1 and 2 storms are still dangerous, however, and require preventative measures. In the western North Pacific, the term "super typhoon" is used for tropical cyclones with sustained winds exceeding 150 mph.

Category	Sustained Winds	Types of Damage Due to Hurricane Winds
1	74-95 mph 64-82 kt 119-153 km/h	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph 83-95 kt 154-177 km/h	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3 (major)	111-129 mph 96-112 kt 178-208 km/h	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4 (major)	130-156 mph 113-136 kt 209-251 km/h	Catastrophic damage will occur: Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5 (major)	157 mph or higher 137 kt or higher 252 km/h or higher	Catastrophic damage will occur: A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Hurricane Preparedness Tips for Residents

Hurricanes are strong storms that can be life-threatening as well as cause serious property-threatening hazards such as flooding, storm surge, high winds and tornadoes. Preparation is the best protection against the dangers of a hurricane. Know the difference between the threat levels and plan accordingly.

<http://www.redcross.org/get-help/how-to-prepare-for-emergencies/mobile-apps>

- Listen to a NOAA Weather Radio for critical information from the National Weather Service (NWS).
- Check your disaster supplies. Replace or restock as needed.
- Bring in anything that can be picked up by the wind (bicycles, lawn furniture).
- Close your windows, doors, and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- Turn your refrigerator and freezer to the coldest setting. Keep them closed as much as possible so that food will last longer if the power goes out.
- Turn off propane tank.
- Unplug small appliances.
- Fill your car's gas tank.
- Create a hurricane evacuation plan with members of your household. Planning and practicing your evacuation plan minimize confusion and fear during the event.
- Find out about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs and make plans for your pets to be cared for.
- Obey evacuation orders. Avoid flooded roads and washed-out bridges.

For additional information, please check the information at www.redcross.org

HISTORICAL HURRICANE FACT



During his second voyage in 1494, Christopher Columbus sheltered his fleet from a tropical cyclone. This is the first written European account of a hurricane. During his fourth voyage in 1502, Columbus an approaching hurricane, but was ignored, resulting in the loss of a Spanish treasure fleet of 20 ships and 500 men.

- Neal Dorst, National Oceanic and Atmospheric Association/Atlantic Oceanographic and Meteorological Laboratory

Additional Health & Safety Reminders from the Center for Disease Control

Planning for hurricane season and other potential disasters can be stressful, and in the wake of the [\(COVID-19\) pandemic](#), it may be especially so.

Public health and emergency response professionals have advice to help you safely prepare, evacuate, and shelter for severe storms while protecting yourself and others from COVID-19. Here are some tips to help you and your family stay safe during hurricane season this year.

PREPARING FOR HURRICANE SEASON

- Understand that your planning may be different this year because of the need to protect yourself and others from COVID-19.
- Get a [COVID-19 vaccine](#) as soon as you can. [COVID-19 vaccines](#) help protect you from getting sick or severely ill with COVID-19 and may also help protect people around you.
- Give yourself more time than usual to [prepare your emergency food, water, and medicine supplies](#). Home delivery is the safest choice for buying disaster supplies; however, that may not be an option for everyone. If in-person shopping is your only choice, take steps to [protect your and others' health when running essential errands](#).
- Protect yourself and others when filling [prescriptions](#) by limiting in-person visits to the pharmacy. Sign up for mail order delivery or call in your prescription ahead of time and use drive-through windows or curbside pickup, if available.
- Pay attention to local guidance about updated plans for evacuations and shelters, including [shelters for your pets](#).
- When you check on neighbors and friends, be sure to follow [physical distancing](#) recommendations (staying at least 6 feet from others) and [other CDC recommendations](#) to protect yourself and others.



PREPARING TO EVACUATE

- If you may need to evacuate, prepare a “go kit” with [personal items](#) you cannot do without during an emergency. Include items that can help protect you and others from COVID-19, such as hand sanitizer with at least 60% alcohol, bar or liquid soap, disinfectant wipes (if available) and multiple, clean masks for everyone age 2 or older. Masks should have two or more layers and fit snugly against your face. They should not be used by people having trouble breathing, or who are unconscious, incapacitated, or unable to remove the mask without assistance.
- Know a safe place to shelter and have several ways to receive weather alerts, such as National Weather Service [cell phone alert](#)^{external icon}, [NOAA Weather Radio](#)^{external icon}, or (@NWS) Twitter alerts.
- Find out if your local public shelter is open, in case you need to evacuate your home and go there. Your shelter location may be different this year due to the COVID-19 pandemic.
- If you need to go to a disaster shelter, follow CDC recommendations for staying safe and healthy in a [public disaster shelter](#) during the COVID-19 pandemic.
- Follow guidance from your local public health or emergency management officials on when and where to shelter.
- [Make a plan and prepare a disaster kit for your pets](#). Find out if your disaster shelter will accept pets. Typically, when shelters accommodate pets, the pets are housed in a separate area from people.
- Follow [safety precautions when using transportation](#) to evacuate. If you have to travel away from your community to evacuate, follow [safety precautions for travelers](#) to protect yourself and others from COVID-19.

STAYING WITH FRIENDS OR FAMILY

- Talk to the people you plan to stay with about how you can all best protect yourselves from COVID-19.
- Consider if either of your households has someone who is at [higher risk of developing severe illness from COVID-19](#), including older adults or people of any age who have underlying medical conditions. Make sure everyone knows what they can do to keep them safe from COVID-19.
- Follow [everyday preventive actions](#), including covering coughs and sneezes, washing your hands often, and avoiding touching your eyes, nose, and mouth with unwashed hands. Consider taking extra [precautions for people living in close quarters](#).
- Know what to do if someone in your family or in the household you are staying with becomes sick with COVID-19. Take steps to [keep your pets safe](#).

STAY SAFE AFTER A HURRICANE

- You should continue to follow [preventive actions](#) to protect yourself and others from COVID-19, like washing your hands and wearing a [mask](#) during cleanup or when returning home.
- It may take longer than usual to restore power and water if they are out. Take [steps to prevent carbon monoxide poisoning](#) if you use a generator.
- If you are injured or ill, contact your medical provider for treatment recommendations. [Keep wounds clean](#) to prevent infection. Remember, accessing medical care may be more difficult than usual during the pandemic.
- Dealing with disasters can cause stress and strong emotions, particularly during the COVID-19 pandemic. It is natural to feel anxiety, grief, and worry. [Coping with these feelings and getting help](#) when you need it will help you, your family, and your community recover.
- People with preexisting mental health conditions should continue with their treatment and be aware of new or worsening symptoms. Additional information can be found at the [Substance Abuse and Mental Health Services Administration](#)[external icon](#) page.
- After a hurricane, it's not unusual for rats, mice, and other pests to try to get into your home or building. Be aware that with restaurant and commercial closures related to COVID-19, there may be [increased rodent activity](#) as they try to seek other sources of food. Follow recommendations for [keeping pests out of your home](#).

FOR MORE INFORMATION:

- [CDC: Coronavirus Disease 2019](#)
- [CDC: Prepare your health for the 2020 hurricane season](#)
- [National Weather Service: Prepare for Hurricane Season 2021](#)[external icon](#)
- [Ready.gov: hurricanes](#)[external icon](#)
- [Public Health Emergency Resources from the Dept. of Health and Human Services](#)[external icon](#)



Making an Emergency Plan for your Family

MAKE AN EMERGENCY PLAN BEFORE THE STORM

- ✓ Have emergency cash on hand and keep your car's gas tank full.
- ✓ List each person your plan will cover and each person's full contact information.
- ✓ List all supplies & equipment needed for each person in your plan. It may be 72 hours or more before help can arrive.
- ✓ Identify any health conditions or disability-related needs of your group and include instructions.
- ✓ Make copies of financial, insurance and medical records and keep them with your emergency plan.
- ✓ Be sure children know and understand the emergency plan.
- ✓ Each person will need identification and contact information to carry with them in an evacuation, especially children and older adults.
- ✓ Keep up your vehicle's basic maintenance and refill the gas tank when it reaches half-full. If you know you will need transportation assistance in an emergency, pre-register with your county emergency management office. This will enable the responding agency to plan for needs in advance.
- ✓ Maintain your plan, supplies & equipment
- ✓ Review and practice your plan every six months.
- ✓ Conduct fire and emergency evacuation drills every six months with everyone in your home.
- ✓ Check food supplies every six months for expiration dates. Use any food about to expire and replace it in your supply kit.
- ✓ Read the indicator on your fire extinguishers and follow the manufacturer's recharge instructions.
- ✓ Test smoke and carbon monoxide alarms monthly and change the batteries at least once a year. Replace alarms every 10 years.
- ✓ After an emergency Carry valid ID. You may be asked to show proof of residency to be allowed back into your home neighborhood.
- ✓ Include your service animals and family pets in your plan.
 - Make a pet plan List the basic supplies needed for a minimum of three days for each pet: healthy food, water, medicine, bed, leash, muzzle, toys and a carrier for each animal.
 - Have up-to-date immunization records for your pet and keep them with your emergency plan.
 - Have your pet always wear a collar and identification tag and add your cell phone number or your veterinarian's phone number on your pet's ID tag.
 - Know if your evacuation destination (friends, hotel or shelter) is pet-friendly.
 - Find out what your community's plans and resources are for protecting pets in an emergency.
 - Contact your veterinarian, local animal shelter or humane society for information about their emergency plans to shelter pets.

EVACUATION

- ✓ Decide on where you will go if an evacuation becomes necessary. Plan your route and include alternate options. Create effective evacuation steps. Be clear about where you will go in an evacuation. Decide if you will stay with friends or relatives in a safe location, stay in a hotel or motel, or go to a county approved public shelter. If someone in your evacuation group needs basic medical care on a daily basis, a Special Needs shelter may be an option.

- ✓ Determine two additional emergency locations to meet in case you are unable to return home. One should be nearby your home, and the other outside of your neighborhood. Be sure everyone listed in your evacuation plan is familiar with these rally points. Identify a central emergency contact person for your group. Choose a friend or family member who lives outside the area and provide contact information for everyone in your group. Be sure each person has the central contact's phone numbers, email and street address. **Remember, in most cases, an evacuation means to go tens of miles, not hundreds of miles away.**
- ✓ Let others know your destination and intended route. Leaving early in an evacuation is helpful. Leaving later may not allow you enough time to reach safe shelter. Remember that people in other areas of the state may have received evacuation orders, so if you leave early, roads may already be congested.
- ✓ Know what alternate routes are available before you leave.

FOOD SAFETY

- ✓ Turn refrigerator and freezer controls to the coldest settings.
- ✓ Only open the refrigerator or freezer during a power outage when necessary. Food will stay frozen for up to 48 hours if a freezer is full and tightly packed. Food may keep for 24 hours in a partially filled freezer. You can fill empty freezer spaces with reusable ice containers. Fill empty plastic containers about 90 percent full of water & loosely cap the containers and place in freezer.
- ✓ If food in the freezer does defrost, use it within one or two days.
- ✓ Never refreeze food that has thawed completely. If you're unsure food is safe, throw it out!
- ✓ If you are home, stay home. This will help keep roads clear for emergency responders.
- ✓ If there was flooding, be aware of snakes, insects and animals driven to higher ground.
- ✓ Avoid downed or damaged power wires.
- ✓ Enter your house with caution.
- ✓ Do not strike matches until you are certain there are no gas leaks.
- ✓ If there is a power outage, turn off or unplug all major appliances and electric devices to avoid damage from a sudden surge when power is restored.
- ✓ If you have a generator, remember to never operate it inside. Do not operate it near any open door, window or garage door.

HELP CHILDREN COPE

- ✓ Present a truthful picture of the situation that is simple and manageable.
- ✓ Monitor media exposure. If your child watches any television or uses the Internet when images or news about the event will be shown, watch with them to encourage communication and provide explanations.
- ✓ Children's fears are valid. Always take their feelings seriously.
- ✓ Give children simple tasks to do that can help in an emergency.
- ✓ Teach your children who and when to call for help - family members or family friends.
- ✓ Teach your children how to take shelter and how to contact others if they are at home alone

The most important thing is to have a homeprepared. By starting with a checklist, you can avoid the typically crowded and chaotic environment of a home for your home: water, food, and a safe place to sleep.

For your convenience, we have included the following checklist for residents' use to include them as you shop for your supplies.

WATER: Store water in plastic containers such as soft drink bottles. Avoid using containers that will decompose or break, such as milk cartons or glass bottles. A normally active person needs to drink at least two quarts of water each day. Hot environments and intense physical activity can double that amount. Children, nursing mothers, and ill people will need more.

- FOOD:** Store at least a three-day supply of non-perishable food. Select foods that require no refrigeration, preparation, or cooking, and little or no water. If you must heat food, pack a can of sterno. Select food items that are compact and lightweight. Don't forget a handheld can-opener.

- ☐ Ready-to-eat canned meats, fruits, and vegetables
- ☐ Staples (salt, sugar, pepper, spices, etc.)
- ☐ Vitamins
- ☐ Comfort/stress foods
- ☐ Canned juices
- ☐ High energy foods
- ☐ Food for infants



FIRST AID KIT: Assemble a first aid kit for your home and one for each car.

- ### NON-PRESCRIPTION DRUGS:

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☐ Antacid (for stomach upset)
by the American Association of Poison Control Centers)

☐ Laxative ☐ Activated charcoal (use if advised)

TOOLS & SUPPLIES

- ☐ Mess kits, or paper cups, plates, and plastic utensils
- ☐ Battery-operated radio and extra batteries
- ☐ Cash or traveler's checks, change
- ☐ Fire extinguisher: small canister ABC type
- ☐ Pliers
- ☐ Compass
- ☐ Aluminum foil
- ☐ Signal flare
- ☐ Needles, thread
- ☐ Shut-off wrench, to turn off household gas and water
- ☐ Plastic sheeting
- ☐ Cell phone with chargers, inverter or solar charger

- ☐ Emergency preparedness manual
- ☐ Flashlight and extra batteries
- ☐ Non-electric can opener, utility knife
- ☐ Tube tent
- ☐ Tape
- ☐ Matches in a waterproof container
- ☐ Plastic storage containers
- ☐ Paper, pencil
- ☐ Medicine dropper
- ☐ Whistle
- ☐ Map of the area (for locating shelters)

SANITATION, CLOTHING & BEDDING

SANITATION: ☐ Toilet paper, towelettes
☐ Feminine supplies
☐ Plastic garbage bags, ties (for personal sanitation uses)
☐ Disinfectant

- ☐ Soap, liquid detergent
- ☐ Personal hygiene items
- ☐ Plastic bucket with tight lid
- ☐ Household chlorine bleach

CLOTHING AND BEDDING: *Include at least one complete change of clothing and footwear per person.

- ☐ Sturdy shoes or work boots
- ☐ Blankets or sleeping bags
- ☐ Thermal underwear
- ☐ Rain gear
- ☐ Hat and gloves
- ☐ Sunglasses

SPECIAL ITEMS

FOR BABIES:

- ☐ Formula ☐ Diapers ☐ Bottles ☐ Powdered milk ☐ Medications

FOR ADULTS:

- ☐ Heart and high blood pressure medication ☐ Insulin ☐ Prescription drugs ☐ Denture needs
☐ Contact lenses and supplies ☐ Extra eyeglasses

ENTERTAINMENT:

- ☐ Board games and other games that don't require batteries or electricity, books for adult readers and for children.

FOR PETS: Do not leave your pets behind.

- ☐ Securely fasten a current identification tag to your pet's collar and carry a photograph of your pet. It's important to include the phone number of a friend or family member on the tag so anyone who may find your pet is able to reach someone who knows you.
- ☐ Transport pets in secure pet carriers and keep pets on leashes or harnesses.

- ☐ Call hotels in a safe/host location and ask if you can bring your pets. Ask the manager if a no-pet policy can be lifted during the disaster. Most emergency shelters do not admit pets.
- ☐ Call friends, family members, veterinarians or boarding kennels in a safe/host location to arrange foster care if you and your pets cannot stay together.
- ☐ Pack a week's supply of food, water and other provisions, such as medication or cat litter.
- ☐ Do not wait until the last minute to evacuate. Rescue officials may not allow you to take your pets if you need to be rescued.
- ☐ Keep a list of emergency phone numbers (veterinarian, local animal control, animal shelters, Red Cross, etc.).

POSSESSIONS & DOCUMENTS

- ☐ Will, insurance policies, contracts deeds, stocks and bonds
- ☐ Passports, social security cards, immunization records
- ☐ Bank account numbers
- ☐ Credit card account numbers and companies
- ☐ Inventory of valuable household goods, important telephone numbers
- ☐ Family records (birth, marriage, death certificates)
- ☐ Store your kit in a convenient place known to all family members. Keep a smaller version of the supplies kit in the trunk of your car.
- ☐ Keep items in airtight plastic bags. Change your stored water supply every six months so it stays fresh. Replace your stored food every six months. Re-think your kit and family needs at least once a year. Replace batteries, update clothes, etc.
- ☐ Ask your physician or pharmacist about storing prescription medications.

2023 Named Atlantic Hurricanes

ARLENE, BRET, CINDY, DON, EMILY,
FRANKLIN, GERT, HAROLD, IDALIA, JOSE,
KATIA, LEE, MARGOT, NIGEL, OPHELIA,
PHILPPE, RINA, SEAN, TAMMY, VINCE, AND
WHITNEY.



INSURANCE COVERAGE – DID YOU KNOW?

Did you know there is named-storm coverage for hurricanes and tropical storms? Or that you can't buy that coverage once a storm is named?

Did you know, you must also, as soon as it's safe, take steps to mitigate further damage: place tarps on roofs, boards over windows, etc., or your insurance company may not pay all of the claim.

In certain areas, additional flood insurance is a requirement. One way to verify if your community is in a flood zone, and thus requires flood insurance, is to check your elevation certificate. Flood insurance is a good idea even if you aren't in a zone where it's required by the government. A good insurance broker can help you get the best flood insurance rates possible for your community.

Be sure to plan for deductibles. The amount your association must pay before your insurance contributes to repairs. Generally speaking, the higher the deductible, the lower the premium, and vice versa. Many boards know the price of the policy but do not realize what their true exposure is because they have a high deductible in exchange for a lower premium. Insurance experts warn that most catastrophic coverage has huge deductibles and often associations don't have the cash reserves to cover them. It's crucial to review your policy prior to a storm and be aware of the financial resources the association will have access to in the event of an emergency and plan accordingly. Another important consideration is whether the deductible resets annually or with each occurrence?

Dealing with your association's insurance company is often daunting, however crucial to the recovery process. Access Management will take the lead from start to finish, including initial notifications to preparation of records and coordinating with the adjuster. As your management company, we will also compile and review all estimates and complete all the preliminary steps it takes before work can begin at your community. Board members can assist by photographing and documenting damage as they see it, making the process both more accurate and more efficient.

PET SAFETY HURRICANE CHECKLIST

BEFORE THE STORM: Remain Calm, Stay Informed and Be Prepared.
The calmer you are, the less stressed your pet will be.

To DO LIST:

- ☐ Get pet emergency stickers
- ☐ Microchip your pets
- ☐ Choose an alternate caregiver
- ☐ Download ASPCA mobile APP
- ☐ Keep up heartworm prevention
- ☐ Store vet info in your phone
- ☐ Be prepared to evacuate
- ☐ Gather hurricane supplies



Photos of your pets
(printed and on your phone)

Copies of pet medical records (printed
and online or stored in an app)

EXTRA SUPPLIES FOR EVACUATING:

- Disposable litter box
- Food dishes and water bowls
- Travel dog crate



HURRICANE KIT SUPPLIES

5-7 days' worth
of nonperishable
pet food in
sealed container

Pet first
aid kit

2-week supply
of prescription
pet meds

Comfort
items: treats,
toys, beds,
blankets

Dog and cat
collars, leashes

Pet ID tags
filled out with
contact info

7+ days' worth
of bottled water
for each pet

Pet kennels
(for evacuating
or transporting
to vet)

Potty pads,
indoor dog potty
system, cat litter



AFTER THE STORM: Don't lose hope if you become separated from your pet.
Remain calm if your pet is injured. Use your first aid kit and call a vet.

Coping with a Disaster or Traumatic Event



After a disaster, it is important to take care of your emotional health. Pay attention to how you and your family members are feeling and acting.

Taking care of your emotional health will help you think clearly and react to urgent needs to protect yourself and your loved ones.

Follow these tips to help you and your family recover or find support.

Steps to Care for Yourself

- Take Care of Your Body
 - » Try to eat healthy, exercise regularly, get plenty of sleep, and avoid alcohol and other drugs.
- Connect
 - » Share your feelings with a friend or family member. Maintain relationships and rely on your support system.
- Take Breaks
 - » Make time to unwind. Try to return to activities that you enjoy.
- Stay Informed
 - » Watch for news updates from reliable officials.
- Avoid
 - » Avoid excessive exposure to media coverage of the event.
- Ask for Help
 - » Talk to a clergy member, counselor, or doctor or contact the SAMHSA helpline at 1-800-985-5990 or text TalkWithUs to 66746.

How to Help Your Children

- Talk with them.
 - » Share age-appropriate information.
 - » Reassure them.
 - » Address rumors.
 - » Answer questions.
- Set a good example by taking care of yourself.
- Limit exposure to media and social media coverage of the event.

Common Signs of Distress

- Feelings of shock, numbness, or disbelief
- Change in energy or activity levels
- Difficulty concentrating
- Changes in appetite
- Sleeping problems or nightmares
- Feeling anxious, fearful, or angry
- Headaches, body pain, or skin rashes
- Chronic health problems get worse
- Increased use of alcohol, tobacco, or other drugs

Seek help from your healthcare provider if these stress reactions interfere with your daily activities for several days in a row.

Substance Abuse and Mental Health Services Administration's (SAMHSA's) Disaster Distress Hotline: 1-800-985-5990 or text TalkWithUs to 66746.



People with deafness or hearing loss can use their preferred relay service to call 1-800-985-5990.

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