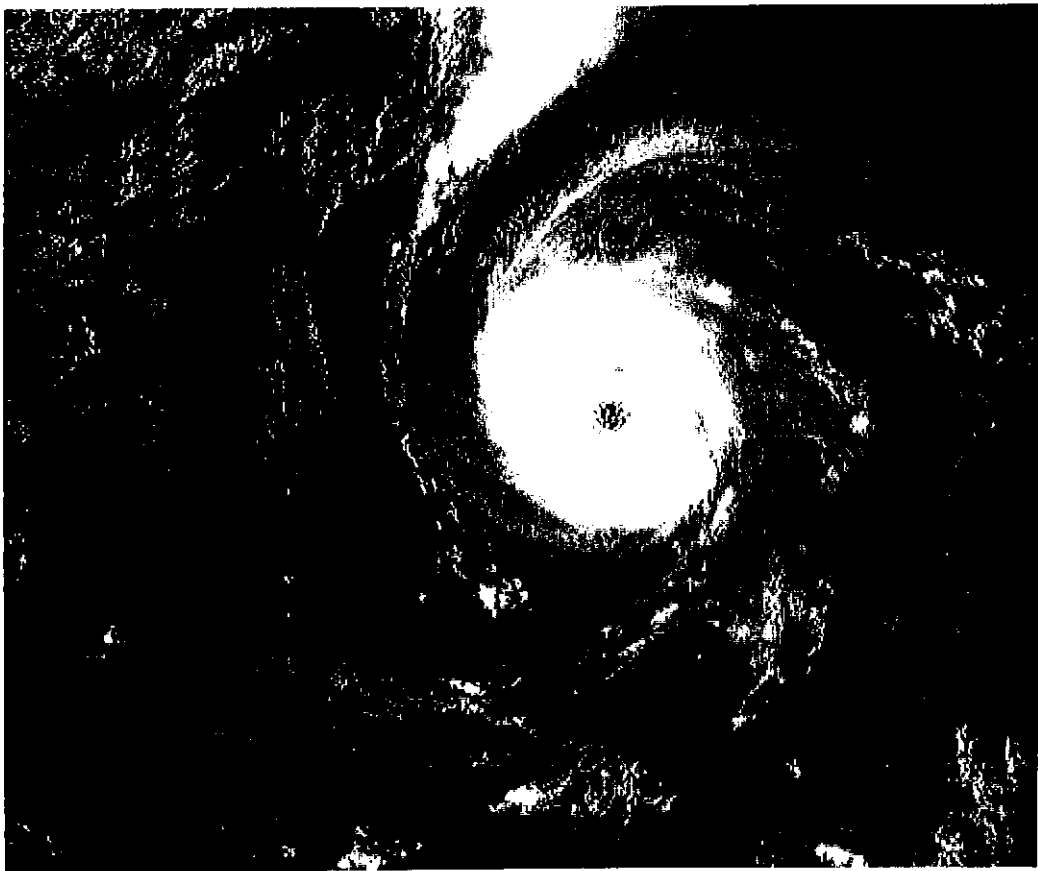




# HURRICANE PREPAREDNESS GUIDE

June 1<sup>st</sup> – November 30<sup>th</sup>



# HURRICANE PREPAREDNESS

## About Hurricanes

Hurricane Season is June 1<sup>st</sup> through November 30<sup>th</sup>. Hurricanes are a type of tropical storm that develop primarily in the warm waters of the Atlantic Ocean, Caribbean Sea and the Gulf of Mexico under certain atmospheric conditions. They are characterized by the formation of a cyclone with sustained winds rotating in a counter-clockwise direction around an area of low pressure known as the "eye," and accompanied by severe winds, heavy rains, and storm surges along the coastline. The severity of hurricanes (and the potential damage they can cause) is classified in different categories of severity according to the Saffir-Simpson Hurricane Scale.

During hurricane season, conditions in the tropics become optimal for the development of hurricanes. Each year, an average of 10 tropical storms develop in the tropics. Of these, 6 are likely to become hurricanes. While many of these storms do not affect the U.S. coastline, the threat of a major impact from a hurricane is still a real concern. In an average 3-year period, roughly 5 hurricanes strike the U.S. coastline, causing as many as 50 to 100 casualties.

## About The Saffir-Simpson Hurricane Scale

The Saffir-Simpson Hurricane Scale is a 1-5 rating based on the hurricane's present intensity. This is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf in the landfall region.

Tropical Depressions and Tropical Storms are not included in the Saffir-Simpson Hurricane Scale but are listed here as a reference.

### **Tropical Depression:**

Winds 38 mph (33 kt or 62 km/hr) or less.

### **Tropical Storm:**

Winds 39-73 mph (34-63 kt or 63-118 km/hr).

### **Category One Hurricane:**

Winds 74-95 mph (64-82 kt or 119-153 km/hr). Storm surge generally 4-5 ft above normal.

### **Category Two Hurricane:**

Winds 96-110 mph (83-95 kt or 154-177 km/hr). Storm surge generally 6-8 feet above normal.

### **Category Three Hurricane:**

Winds 111-130 mph (96-113 kt or 178-209 km/hr). Storm surge generally 9-12 ft above normal.

### **Category Four Hurricane:**

Winds 131-155 mph (114-135 kt or 210-249 km/hr). Storm surge generally 13-18 ft above normal.

### **Category Five Hurricane:**

Winds greater than 155 mph (135 kt or 249 km/hr). Storm surge generally greater than 18 ft above normal

## About High Winds

High winds are an integral component of a hurricane, and can be responsible for considerable damage to property and structures when a hurricane makes landfall. Wind speeds are categorized according to the Saffir-Simpson Hurricane Scale; it is important to note that the higher the category of the storm, the greater potential for damage. For example, a Category 4 hurricane with 131 to 155 mph winds can cause **100 times the damage of a Category 1 storm**, which has winds in the 74-95 mph range. Still, all categories of hurricanes can be strong enough to cause considerable damage, particularly in areas that have not prepared in advance.

## About Tornadoes

Tornadoes may be the most dangerous and damaging aspects of a hurricane. The most severe damage from Hurricane Andrew was caused by tornadoes, which spin off of the walls of the hurricane itself.

## About Flooding

Flooding can be a major component of a hurricane especially in weaker, slow moving hurricanes or Tropical Storms as these storms tend to carry more water and stay over areas for longer periods of time. The following are a few tips should you have to venture out after the storm in flooded areas:

- Do not drive through a flooded area:** Don't drive around road barriers, or through large puddles. Hidden debris may be just under the surface that could disable your car.

- Stay away from power lines and electrical wires:** Electrocutation is also a major killer in floods. Electrical current can travel through water. Report downed power lines to Florida Power and Light's customer service number at (305) 442-8770.

- Do not walk in standing water:** If water is stagnant for too long, there is a likelihood of contamination. If you remain in standing water for extended periods of time, there is a danger of serious illness.

- Look before you step:** After a flood, the ground and floors are covered with debris, including broken bottles and nails. **Be sure to wear sturdy shoes.**

- Do not save ruined items for inspectors or adjustors:** Mud and mold left behind by floodwaters may be health hazards. Take photographs or compile a list to itemize your losses, but get rid of the ruined items as soon as possible.

## About Storm Surge

While the high winds, heavy rains and flooding from a hurricane strike can cause devastating damage to the communities that are affected; the greatest potential threat to human life is from the **storm surge** that usually accompanies it.

Storm surge is water that is pushed towards the shore by the force of a hurricane's circulating winds. The surge can combine with normal tides to create storm tides as high as 15 or more feet, which can cause severe flooding and damage in coastal areas.

## Preparation

Hurricanes Andrew, Katrina and Wilma taught us that the most important thing you can do to protect yourself, your family and your home is to prepare. This manual is designed to help you prepare for your property and your family during hurricane season. Properly preparing for a hurricane will substantially reduce your stress and anxiety as well as your risk and will help you "weather the storm."

As residents of a high-rise condominium you should be aware that winds are stronger at higher elevations. In the case of a major hurricane, glass doors and windows may blow out of their casings and weaken the structure. In the event the building is rendered uninhabitable, it is important that you have arrangements in place for an alternate place to live.

**As required by Florida Building Code, 900 Biscayne Bay has been built with hurricane rated impact resistant windows in lieu of shutters. Shutters are not required.**

The following are a few basic items and will be mentioned again in greater detail later in this manual.

**Bring in all objects that can blow away including satellite dishes, balcony furniture and plants.** Anchor objects that cannot be brought inside. Encourage your neighbors to do the same.

**Keep all windows and sliding doors completely closed and locked during the storm.** The old idea of leaving a window cracked open on the opposite side of the house has been proven wrong and will result in damage to your unit and the building.

**Fill your car's fuel tank as soon as possible to avoid long lines at the station.** Gasoline may not be available for days after the hurricane strikes. Pumps do not work when there is no electricity. Emergency service personnel will "take over" the BP across the street.

**Buy renters or homeowners condo insurance (HO6) for all personal property.**

The condo association has property, windstorm and Federal flood insurance policies for the building structure and common elements. There are deductibles that could result in a special assessment. Homeowners must purchase property and flood insurance policies for their units. Check with your agent to include special assessment coverage to your Homeowner's policy. Renters should carry insurance for their furniture and personal possessions.

**Organize with neighbors on your floor. Select floor captains who might be able to assist residents who may need help with their preparations and evacuation.**

The building has an emergency generator. One elevator on the north tower and one elevator on the south tower as well as common area emergency lighting, the fire safety system and the domestic water pump are on the generator circuit. They will continue to run if the power goes out. However, **it is possible that the generator could run out of fuel during a prolonged power outage.** Individual Units are not on the generator circuit and will be without power during an outage. Domestic water will continue as long as Miami-Dade County continues to supply water; however water may not reach to higher floors and you may be required to boil the water before you drink or cook with it as it may be contaminated.

**Prepare a household hurricane plan of action.**

• Check first aid kit and replace any missing items.

• Obtain plastic containers for storage of important papers, valuables, equipment and medical supplies

People with special needs that require evacuation assistance should register with the Miami-Dade county

• Office of Emergency Management at (305) 468-5400.

• Prepare hurricane supplies (see list below)

## Hurricane Supply Checklist

- Portable cooler with ice
- Canned/pre-packaged foods ( non-perishable) - two (2) week supply
- Canned/pre-packaged beverages (non-perishable) - two (2) week supply
- Baby foods/juices/milk (non-perishable) - two (2) week supply
- Baby diapers - two (2) week supply
- Bottled water - two (2) gallons per person per day
- Unscented bleach or water purification tablets (add 8 drops of bleach per gallon)
- Manual can opener and disposable eating utensils
- First Aid kit/Manual
- Mosquito repellent
- Sunscreen (45 SPF or higher recommended)
- Medicines (prescription/over-the-counter) - two (2) week supply
- Toiletries/personal hygiene items/toilet paper/soap - two (2) week supply
- Pre-moistened wiping towels
- Pillow/blanket or sleeping bag
- Towel(s)/washcloth(s)
- Extra clothing

- Battery powered radio and/or television/extra batteries
- Flashlights/extra batteries
- Battery powered lanterns/extra batteries
- Battery powered alarm clock/ extra batteries
- Fire extinguisher
- Basic tool kit (hammer, nails, etc.)
- Birth and Marriage certificates
- Medical and immunization records
- Insurance policies (property, health/dental)
- ID cards: Drivers license/Medicare (if applicable) health/dental member cards
- Plastic bags (heavy duty)
- Maps of the area with landmarks indicated (street signs may be gone)
- Cards/games/books
- Pet food – dry and canned (two (2) week supply)
- Water for pets – 1/2 gallon per day
- Litter box and supplies
- CASH MONEY – if power is out ATMs will not be working.

## Storing Water: Bath Tub and Water Heater

Water is essential to your body; it is the one thing that your body needs everyday for drinking and sanitation.

If there is a loss of power the building's emergency generator is designed to provide power to the domestic water pump, which in turn, sends water to your Unit. However, if there is a loss of power, the risk of the water being contaminated is very high. Therefore it is imperative that you boil the water before you drink or cook with it.

It is also possible that the water lines themselves could be damaged which would prevent the supply of water to the building. Therefore it is recommended that you consider storing water prior to the loss of power. There are resources in your home already to store water in when a hurricane or other tropical weather is expected.

Here are at least two places to store extra water that will support your household until water and electrical services have been restored.

### The Bathtub:

- As the last part of your preparations, scrub your bathtub or other large sink and let it dry. Wipe it down with bleach and rinse it again.
- Close the drain and cover it with rope caulking or other recommended waterproofing products.
- Fill the tub and cover it if you can. Be sure not to overfill. Put 4 drops of unscented bleach per gallon of water.
- You can use this water for sanitary needs, filling the toilet tank to flush the toilet, cooking (boil it first) or as a last resort, for drinking.

### The Hot Water Heater:

- Depending on the size, water heaters hold several gallons of clean water that you can use after a storm for sanitary or other needs.

**As part of your final preparations for a hurricane, shut off the water heater from its water source so it will not get contaminated.** Water heaters are located in the a/c closet which can be inside or outside of the unit. The shut off valve is located near the top of the water heater. You will have this extra source of water to use in the aftermath of a storm.

## Storing Bottled Water:

Beginning on June 1<sup>st</sup>, you can start buying a gallon or two of water every time you shop so that you have an adequate supply on hand. Label each container with the date of purchase. When a storm approaches, you may also store water in clean plastic jugs or other food safe containers.

Bottled water should only be stored about 6 months. Bacteria can begin to form and plastic jugs start to leak. Try to store the water in a cool area and out of the sunlight.

Make sure that you stock at least one gallon of water per person per day. You should have at least a three day supply of water.

## Insurance

**900 Biscayne Bay Condominium Association has insurance coverage for flood, windstorm and building structure and common area replacement. However, there are policy deductibles that could result in a special assessment. The finished interior of your Unit is not covered by the Association's insurance policy. It is very important that you acquire the appropriate homeowner or renter insurance policy to protect your Unit and personal belongings. The homeowner's policy includes some coverage for special assessments. For a small fee you can significantly increase the special assessment coverage. Check with your insurance agent for details.**

**Windstorm:** Make sure that your policy covers windstorm for your insurable property. Some homeowners and renters policies may not.

**Flood Insurance:** You will need to have a separate flood insurance policy written in addition to your homeowners or renters policy. **Be advised that there is a 30-day waiting period to get flood insurance, so you'll have to secure the policy in advance of the hurricane season.** Your insurance carrier can do this for you, or you can call the National Flood Insurance Program directly at 800-638-6620. Should the building be inaccessible due to flood, your unit flood policy will pay for your temporary relocation expenses.

**Replacement Coverage:** As soon as you purchase something and take it home it begins to depreciate including appliances, computers, sound equipment and other major purchases. When you make an insurance claim, your adjuster will count the depreciation on the item and you may not get the amount you need to replace the item completely. Make sure that your personal belongings have replacement coverage that will take a market price for the item in order to replace it in full.

**Deductibles:** Review your policy for deductibles, and other exclusions so you know what you can expect to have to pay for out of pocket. Condominium homeowners insurance policies should include coverage for special assessments. Some Federal disaster loan programs may be available to cover those deductibles.

**Temporary Living Expenses: Renters and homeowners should take out policies that will provide them funds for temporary living expenses (or loss of use), which you may need if your residence becomes uninhabitable.** Windstorm policies will not cover loss of use due to flood. You should purchase flood coverage.

**Before and After Photos:** Before the start of Hurricane season, take photos of your residence both inside and out. Make sure you get clear photos of each room of the house that show the appliances and furniture in each. Take photos of your personal belongings that may require special insurance coverage. Make two copies of the pictures, one for you and one for the insurance adjuster. Once the storm has passed, take the same series of pictures.

## Home Inventory Tips

Before a hurricane or other disaster strikes, take a photo inventory of your home that you can give to insurance adjusters or disaster assistance agencies. Photographs will make it easier for your claims adjuster to make an assessment of what you may have lost due to a disaster. Check with your insurance adjuster to see what they would prefer, photos or video.

Take "before" photos of your furniture, artwork and interior design. Make extra copies. Store one set in an off site location and keep one for yourself

Store photos in a secure, protected place so you can retrieve them after the storm.

Take "after" pictures of damage after the storm to submit with your insurance claim to your insurance

company.

Focus on your personal property first. Claims for clothes, electronics, etc are harder to make if they have been damaged or destroyed. Attach warranties and receipts to the pictures.

## Stay In Touch

General Tips for phone safety before, during or after disaster:

- Use the phone for emergencies only and keep calls short.

- **Only use 911 for Life Threatening Emergencies**

Don't let a hurricane sneak up on you! Throughout Hurricane Season (June 1 – November 30) have someone in your household listen to the weather report daily. Hurricane Andrew was a minimal tropical storm 3 days before it caused 20 billion dollars worth of damage.

Set up an out of state contact number where you can relay messages to and from the people who love you and provide this number to the Management Office.

Keep a battery-operated radio with you and fresh batteries for two weeks. This may be the only way you will receive emergency public information during and after a disaster.

Check the association's website for informational updates. The web address is [www.900community.com](http://www.900community.com) the association will provide updates as conditions and time permit.

## Electricity Safety Tips

Energy is the lifeblood of any community, and the loss of it is typical to any disaster. Expect that loss of power will occur, and may last for quite some time after. Florida Power & Light has learned from past experiences and is prepared to react quickly to restore power in affected areas. After Hurricanes Andrew, Katrina and Wilma there were power crews from as far away as Pennsylvania and Texas in South Florida assisting in the restoration of power.

Follow these tips in dealing with your service, and staying safe after the storm:

- Do not report power interruptions immediately after the storm. FPL anticipates the loss of power and has plans to begin restoring power immediately after the storm. Report individual trouble only if power has been generally restored in your neighborhood.

- Do not touch wires or low hanging power lines of any kind. Even though the power is out in your home, there still may be live power lines in the area.

- If power is out after the storm, turn off circuit breakers to avoid overloads when power is restored.

The building's emergency generator will provide limited elevator service, power water pumps and will provide emergency lighting in the hallways and other common areas. The generator's fuel tank has a limited capacity. In the event of a prolonged storm, it is possible that the building will be without power for a period of time. It is important for you to plan accordingly.

- Have at least one flashlight on hand for each member of your household.

- Have at least a two-week supply of batteries.

- **Generators are not permitted for use to power individual units.**

Avoid using candles or other open flames, as they are a serious fire hazard. Battery powered light sources are ideal.

Propane, gas, charcoal grills and other similar open flame cooking methods are not permitted on balconies or in units, as they are also hazards for fire as well as a source of carbon monoxide poisoning.

- A very important item to remember: keep on hand a manual can opener

## Hurricane Alert Levels

**HURRICANE WATCH** – A Hurricane Watch is issued for a coastal area when there is a threat of hurricane conditions within 24-36 hours.

**HURRICANE WARNING** – A Hurricane Warning is issued when hurricane conditions are expected in a specified coastal area in 24 hours or less. Stay in close touch with the weather broadcast. Take necessary precautions to secure your Unit.

**HURRICANE ALERT** – The storm will be hitting the area imminently. All preparations should be complete. Keep tuned to local weather broadcasts.

**ALL CLEAR** – It is possible that you may be in an area affected by the eye of the storm, which means that the winds would completely stop for a period of up to an hour. They would then start again with possibly even greater strength. Once the storm has passed you will be advised by radio and TV that it is now safe to go out. Remember, there is still great danger from power lines that may have fallen, from malfunctioning traffic signals, flooding and debris of all kinds on the roadways.

## Hurricane or Tropical Storm Watch

A Hurricane or Tropical Storm Watch is issued for a coastal area when there is a threat of Hurricane or Tropical Storm conditions within 24-36 hours. When a Hurricane or Tropical Storm WATCH is issued for Miami-Dade County:

- Check often for official bulletins on radio, TV, or NOAA Weather Radio
- Fuel cars and fill coolers with ice.
- Get cash.
- Bring all balcony furniture and other loose outdoor materials (decorative items, plants) inside.
- Make sure to lock sliding glass doors and wedge them with a stick broom handle to prevent lifting from tracks.
- Place towels or water socks in front of tracks to absorb water.
- Have hurricane supplies ready.
- Make your evacuation plans early in the event a voluntary or mandatory evacuation is issued.

## Hurricane or Tropical Storm Warning

A Hurricane or Tropical Storm Warning is issued when Hurricane or Tropical Storm conditions are expected in a specified coastal area in 24 hours or less. Stay in close touch with the weather broadcast. Take necessary precautions to secure your Unit. **When a Hurricane or Tropical Storm WARNING is issued for Miami-Dade County:**

- Stay tuned to radio, TV or NOAA Weather Radio for official bulletins and info about shelter locations.
- Fill containers with several days supply of water.
- Turn up refrigerator to maximum cold and only open when necessary.
- Use phone only for emergencies.
- Make arrangements with friends or family or reserve a hotel room in a safe location in case you need to evacuate.

**900 Biscayne Bay is across Biscayne Blvd from the evacuation zone. Residents should evacuate when a mandatory evacuation order is announced by the prevailing governmental authorities.**



Make reservations early to leave the area. You should arrange to stay in a safe location as soon as a tropical storm warning or hurricane watch is announced.

- Follow posted evacuation routes. Leave as early as possible - in daylight if possible.
- Eat before leaving. Bring ample food to the location you have chosen for shelter.
- Take food, water, important papers and hurricane supplies with you.

If you have pets, take them to a kennel or a friend's home or prepare a "safe room" for the pet. Most shelters will not accept pets.

Bring proof of residency (warranty deed, driver's license/utility bill) and other important identification papers with you. You will need them to re-enter the area once the storm has passed and the Office of Emergency Management announces that it is safe to return to the area.

## **If you choose to stay in the building during a hurricane**

Be aware that police, fire, and emergency medical services **will not** be able to respond to emergency calls after winds exceed 40 m.p.h. There will be limited personnel staffing the building and power to the building may fail if the outage exceeds the fuel capacity of the emergency generator. Management can not guarantee your safety and security.

Take refuge in a safe location and stay there. Bring food, water and bedding with you. The corridors on floors 4, 6, 8, 10 and 12 are enclosed and will likely provide the best protection. Interior stairwells are another option.

**Do not open any doors and do not use elevators during the storm!**

If you insist on staying in your unit, take refuge in a small, interior room without windows, or in a closet or hallway. Close all exterior and interior doors.

Beware of the hurricane eye. When the eye passes, wind and rain may stop anywhere from a few minutes to more than an hour. When the eye passes, the wind will suddenly begin again from the opposite direction. **DO NOT OPEN ANY DOORS OR WINDOWS.** Do not attempt any clean-up during this period. Listen to your battery powered radio and wait until you are informed that the storm has completely passed.

Know in advance that you will be hot and uncomfortable. Elevators may be damaged and could be out of operation for an extended period of time. Finding accommodations after a major hurricane will be difficult if not impossible. You will be on your own and will have to fend for yourself. Management will not be available to help you.

## **After a Hurricane**

- After a Hurricane – be careful! More people are killed and injured after the storm than during the storm
- Beware of outdoor hazards.
- Do not walk through puddles of water.
- Use extreme care when driving through ponded water of flooded streets.
- Stay clear of downed power lines and adjacent lines.
- Be alert for poisonous snakes, often driven from their dens by high water.
- Beware of weakened bridges and washed out roads. Look out for weakened limbs on trees.
- Drive only when necessary.

Guard against spoiled food and do not drink or prepare food with tap water until you are certain it is not contaminated.

Do not use the telephone unless absolutely necessary. The system is usually jammed with calls during and after a hurricane.

## **Telephone system failure**

- Your phone, cell phone and internet may not be working after the storm.

## How to contact the Management Office after a hurricane

- Check the 900 Biscayne Bay website for information. The web address is [www.kwpropertymanagement.com](http://www.kwpropertymanagement.com). Click on the link Associations, 900 Biscayne Bay.
- You can also find important information on <http://900community.net>.
- Management will conduct a detailed assessment of damages to common elements and will post information on the websites as soon as we are able.
- Management will post information about the status of the building and email residents when it is safe to return.
- We request that you do not plan to return until the building's elevators, life safety equipment and utilities are functioning normally.

## Important Phone Numbers

### • EMERGENCIES 911

- Miami Police.....305 579-6111
- Miami Fire Rescue.....305 416-1600
- Special Needs- Miami-Dade County.....311
- Miami-Dade County Office of Emergency Management.....305 468-5400
- Humane Society of Greater Miami.....305 696-0800
- American Red Cross (Shelter Information).....305 644-1200
- Florida Power & Light.....1 800 468-8243
- Rumor Control Hotline.....311

## Websites of Interest

- |  |   |
|--|---|
| • National Hurricane Center            | <a href="http://www.nhc.noaa.gov/">http://www.nhc.noaa.gov/</a>                                   |
| • National Weather Service             | <a href="http://www.nws.noaa.gov/">http://www.nws.noaa.gov/</a>                                   |
| • List of pet-friendly hotels          | <a href="http://www.miamiherald.com/hurricane">http://www.miamiherald.com/hurricane</a>           |
| • Florida Power & Light Storm Center   | <a href="http://www.fpl.com/storm/index.shtml">http://www.fpl.com/storm/index.shtml</a>           |
| • Federal Emergency Management Agency  | <a href="http://www.fema.gov/">http://www.fema.gov/</a>   |
| • American Red Cross of Greater Miami  | <a href="http://www.southfloridaredcross.org/">http://www.southfloridaredcross.org/</a>           |
| • American Red Cross - National        | <a href="http://www.redcross.org/services/disaster">http://www.redcross.org/services/disaster</a> |
| • Florida Emergency Management         | <a href="http://www.floridadisaster.org/">http://www.floridadisaster.org/</a>                     |
| • Miami-Dade Office of Emergency Mgmt. | <a href="http://www.miamidade.gov/oem/">http://www.miamidade.gov/oem/</a>                         |
| • Channel 10 News                      | <a href="http://www.turnto10.com/weather">http://www.turnto10.com/weather</a>                     |

## Free Smart Phone Apps (Sign up for alerts)

- WindAlert
- TWC (The Weather Channel)
- NOAA
- Local10.com (Channel 10)
- WSVN (Channel 7)

**MY PERSONAL HURRICANE PLAN:**

1. I plan to evacuate to:

\_\_\_\_\_

2. My pet will board at \_\_\_\_\_

3. The following emergency contact numbers have been provided to my loved ones and building management (concierge@900biscaynebay.net):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. My unit furnishings and belongings are inventoried and photographed.

5. I have the recommended supply of water, food, batteries and prescription medication.

6. I made arrangements to "shelter in place" at:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
(Address of hotel, friend's home, contact information, etc.)

7. I will clear my balcony, lock sliding doors and turn off the water supply before I evacuate.

8. I will keep alert to weather forecasts during hurricane season.

9. I will check with association website 900biscaynebay.com or the mobile website www.900m.vertilinc.com for status updates before I return to the building.

10. I will assist my neighbors as I am able.

Please return to the Management Office  
786 206-6781 (f) [aa@900biscaynebay.net](mailto:aa@900biscaynebay.net) (email)