Hurricane Planning
A Guide
The Tara CDD Board of Supervisors have prepared this presentation to assist residents of the Preserve at Tara in planning a strategy to successfully survive the season.

Index

Resident Information  Pages 1-6
CDD Personnel Information Pages 6-
Basic Preparations - Residents

1. Eliminate possible hazards around your home and work area. Trim dead wood from trees, repair loose shutters and gutters.

2. If possible install storm shutters, stock up on plywood, nails, and other items needed to protect your windows during the storm.

3. Build and inspect a hurricane survival kit and re-supply as necessary.

4. Have your vehicle inspected and prepared for possible long trips in case of an evacuation order.

5. Locate homeowners insurance and other important papers and place in a central location stored in plastic zip type bags.

Review, Understand, and Update Your Insurance Policy

Do I need flood and windstorm coverage?

Standard homeowner’s policies DO NOT cover flood damage, defined as “a temporary condition during which water partly or completely covers the surface of normally dry land.” You should carefully check special maps, called FIRM maps, kept by the Manatee County Building Department that show floodplains. If you live in a flood-prone area, contact your agent about obtaining flood insurance. You may qualify for the National Flood Insurance Program.

WARNING: This process involves a 30-day waiting period between the time you purchase the insurance and the time it takes effect.

Some homeowner’s policies cover damage caused directly by wind or hail, while others don’t. A careful review of your policy can show whether it includes this coverage. Your coverage may be placed through the Florida Windstorm Underwriting Association (FWUA).

WARNING: Insurance companies do not accept new applications or requests to increase your coverage once a hurricane reaches a certain distance from Florida.
What does my policy cover and exclude?

Standard homeowners’ policies usually limit coverage on valuables such as jewelry, silverware, guns, antiques, boats and other items. You should also check the deductible amounts contained in your policy. All policies include deductibles for “perils” or causes of possible loss such as fire, hurricane, hail, etc.

The “Hurricane Insurance Affordability and Availability Act” offers a broad range of deductibles for homeowners to choose. For more information, review your policy and other materials sent by your company.

Will my policy pay “replacement cost” or “actual cash value” for a covered loss?

Most insurance on the contents of your home (i.e. personal belongings) is written on an actual cash value basis. You should keep receipts when you buy high-value items such as televisions, computers, stereos, etc. You may need this information to verify original purchase dates and price.

What about additional living expenses?

The additional living expense feature of most homeowners policies pays some expenses for covered losses that leave homes so damaged that residents can’t live there during repairs. Such expenses could include limited motel, restaurant and warehouse-storage costs. Keep all receipts during this period. This feature does NOT apply to flood insurance.

Manatee County sometimes issues a mandatory evacuation order which affects thousands of residents. Some wonder if this coverage applies when neighboring homes are damaged but yours is not and the County won’t allow re-entry to the area. Most policies will provide coverage when a civil authority prohibits the use of a residence due to direct damage to neighboring homes by a covered threat.

What else can I do to prepare?

Make an itemized inventory of your belongings including costs, purchase dates and serial numbers. Attach receipts to the inventory sheet.

What about policy changes?

If you want to make policy changes, do so before the hurricane season.

Have I written down the name of my insurance company, policy and phone numbers?

The name of your insurance company may differ from that of your agent, agency or underwriter.
How can I safeguard my records?

Keep a copy of your important insurance records in a safe deposit box or with a relative or friend. You should also include inventory records, phone numbers, videos and photos of your property along with your important personal documents like marriage, divorce, birth and death certificates.

Plan for Your Pets

Make sure your pets have current immunizations and take these records with you if you need to evacuate. If you plan to go to a motel, determine in advance whether pets are welcome and what special rules may apply. See if your veterinarian will accept your pet for boarding in an emergency.

All pets should have secure carriers, or collapsible cages. Carriers should be large enough for the pets to stand comfortably and turn around. Familiarize your pets with the carrier ahead of time. The carrier will be a secure and comforting refuge if the animal is required to live in it for days or weeks after the storm.

Develop a pet survival kit:

- Proper ID collar and rabies license tag
- Carrier or cage
- Water and food bowls
- Medications
- Food supply to last about 2 weeks
- Newspapers/plastic bags for waste disposal
- Toys and comfort items
- Muzzles, if necessary
- Manual can opener
- Proper ID on all belongings

Arrange for a safe place to stay with your pets. Remember to develop a plan now. Review your family plan and restock your family disaster supplies too!

Do not leave your pet in your home or tied outside your home while you leave for a shelter. Do not leave your pets in vehicles while you are housed in a shelter.
Residents with Special Medical Needs

The Special Needs Program is designed to provide hurricane evacuation assistance to individuals who have no alternative for transportation or shelter from the storm.

If a hurricane threatens Manatee County and you are pre-registered as a eligible Special Needs Client, a representative will call you to confirm your transportation need. The County will attempt to provide transportation to a emergency public shelter only. Manatee County has very limited resources and when possible you should make your own transportation and sheltering arrangements.

The following information is provided to explain Special Needs eligibility requirements. If you feel you are eligible, download and print the application at the bottom of this page (or contact Manatee County Emergency Management for a copy), complete it, and mail it to the Emergency Management Office.

Group evacuation of a nursing home, adult living facility or other similar facility is the sole responsibility of the facility's management. Non-emergency transportation is your responsibility.

Special Needs Eligibility

Any Manatee County resident whose physical condition, based on triage criteria, requires special care but does not require an acute care setting, and who fits into any of the following categories, regardless of age, is eligible.

1. Unable to administer their own frequently required or daily injectable medications.
2. Requires frequent or daily dressing changes due to moderate to copious drainage, such as ulcers, fistulas, etc.
3. Needs assistance with ostomy management and indwelling catheters such as N/G Tubes, colostomy bags, etc.
4. Requires frequent assessment of potentially unstable medical condition by medical personnel.
5. Cardiac or respiratory conditions which require special medical equipment such as monitors oxygen, IPPB machines, etc.
6. Terminal Illness, non-bedridden, in need of professional assistance in administering heavy doses of pain medication.
7. All others deemed necessary by triage team.
Special Needs Ineligibility

Those whose conditions do not warrant admittance to the Assisted Care Shelter.

1. Needs hemodialysis procedures more than two (2) times per week. Individuals receiving such procedures should inquire at their hemodialysis facility regarding their emergency policy.
2. High-risk pregnancy within four (4) weeks of estimated date of delivery or in active labor. Those with normal pregnancy should get instructions from their obstetricians.
3. Is in acute medical or emergency condition.
4. Has a known or suspected infectious/contagious disease.
5. Any bedridden patient.

Construct a Hurricane Kit

This is a list of recommended items in a hurricane kit. It can be difficult to find some of these items immediately prior to a hurricane due to high demand, so it is best to begin preparing a hurricane kit early.

- Bottled Water
- Battery-operated Radio
- Extra Batteries
- Ear Phone for the Radio
- Flashlight
- Florida State Road Map
- Dry (Powder) Beverages
- First Aid Kit
- Medication for 30 Days
- Personal Phone Book
- Toiletries
- Baby Food
- Non-perishable (can) Foods
- Plastic Eating Utensils
- Extra Work Clothing
- Personal Hygiene Items
- Bedding Material
- Pillows
- Playing Cards
- Magazines and Books Items for Young Children
- Hearing aid batteries
Emergency preparations for Tara Preserve Community Development District

(REMINDER)

Tennis Court
Clear all equipment from the tennis court’s and pickle ball court’s
Secure all polls [water squeegee, broom]
Tennis court lights, put circuit breaker to the off position
Secure doors
Secure white box trash cans, near the tennis court

POOL
All chairs and lounge chair to be put into the community center building
Table umbrellas to be put into the community center store room, if there are any
Polls on pool fences to be secure
Volleyball nets to be secure
All pool equipment should be lock and secure
Circuit breakers to pool, switch to off position
Take the wall clock off the outside wall
Make sure both outside bathrooms doors are locked
Secure all signs and materials left in the back of the community center

COMMUNITY CENTER
Unplugged all electronic equipment in the community center
Put circuit breakers to light and air conditioning to off position
Secure all doors
RECORDING

Give update after the emergency is over on our main community center phone number, example (Tara preserve community has electricity and water, minor damage to tree’s) (there is flooding on parts of Tara boulevard, manatee county is aware of the situation and are working on it. They are responsible for most roads in the preserve). Update every two days

PONDS

Need to call Aquatic Systems, to inspect all pond weirs, make sure they are clear of debris
Aquatic need to inspect and clear debris on all filters over pond vents
Aquatic need to inspect all ponds and weirs after the emergency

Need to inspect pond well fencing to make sure they are secure
Pond well’s need to be clear of all debris

Landscape vendor needs to inspect all common ground, after emergency, they are responsible to clear all debris on common ground.

After emergency, take pictures of all damage areas

In case of emergency, call

Field Manager
Jim Kaluk
Phone 1-941-756-2416
Cell 1-941-345-7159

Manatee County Emergency management
941-749-3500
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