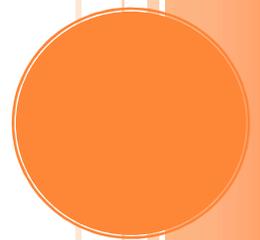


**GULFSTREAM TOWERS
ASSOCIATION**

DISASTER PREPAREDNESS PLAN

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GULFSTREAM TOWERS ASSOCIATION
2021 DISASTER PREPAREDNESS PLAN

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DISCLAIMER

The Purpose of this plan is to outline the precautions residents should take to prepare in the event of a hurricane or other disaster. These steps are prudent and intended to minimize danger and damage. In implementing this plan, the Gulfstream Towers Condominium Association assumes no responsibility for damages or injury occurring to the resident's person or property.

The Sarasota County Emergency Management Office has recommended evacuation for this area because of the elevation, proximity to the Gulf of Mexico and their possible inability to respond to emergencies during a storm. The Association does not recommend riding out the storm in your unit. Any decision to remain on Gulfstream Towers property is the resident's responsibility.

PURPOSE

The purpose of this plan is to inform residents of what to do in the event of disaster. It primarily focuses on hurricanes, our most probable disaster; how to plan for and what to do during a storm.

This plan will cover some of the preparations that residents need to make in the event of an emergency, it also includes the building services and equipment residents can expect to be working and what may not be working.

The section on "Hurricane Procedures and Preparations" applies to all residents. If you will be away during the hurricane season, it is your responsibility to leave your unit in a hurricane ready condition.

The Board of Directors recommends that every resident become acquainted with this plan, as it will be through your knowledge and efforts that these procedures will work as planned.

Any portion of this plan may be implemented upon instructions of the President of the Board of Directors and/or the Association Manager.

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DIRECTION AND CONTROL

The initial command and control point will be the Association Manager's office. Management of emergency operations is the responsibility of the Association Manager who is accountable to the President of the Association's Board of Directors.

In the Association Manager's absence, the Manager directs the Maintenance staff how to manage all emergency operations and will be accountable to the President of the Board of Directors of the Association.

When the Association Manager is present and in charge of emergency operations, the Maintenance staff will assist and report to the Association Manager.

During Emergency operations, relevant notices will periodically be posted via email blast, and on the announcement board if accessible. It is every resident's responsibility to read and keep up to date with these important notices. No resident should contact the Association Manager as this will be a crisis and tasks will have been delegated. Residents shall contact their floor captain.

WEBSITES

We suggest that you log on to any of the listed websites as they all have links to many other local, state, and national organizations such as FEMA, NEMA, NOAA, SERT, etc. Each of these organizations along with many of the local media websites have suggestions and recommendations to assist you in formulating a disaster plan customized to satisfy your individual family needs.

www.nhc.noaa.gov

(NOAA) National Hurricane Center

www.scgov.net

Sarasota County Emergency Management

www.fema.gov

FEMA

www.accuweather.com

AccuWeather

www.weather.com

Weather Channel

www.weather.gov

National Weather Service (NOAA)

www.floridadisaster.org

State Emergency Operations Center

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HURRICANE EMERGENCY PROCEDURES (UPDATED MAY 2021)

Condo residents must take special precautions to prepare for a hurricane. A well-executed disaster plan will minimize damage and promote a speedy recovery. These procedures are intended to assist in the protection of building residents, individual units, common building elements and mechanicals in the event of a hurricane.

**This plan is not all-inclusive, but it is intended to serve as a basic guide for Gulfstream Towers Association and residents. In addition, please take advantage of the many publications offered by various media sources and municipal agencies for detailed hurricane preparation plans. **

Hurricane season runs from June 1 through November 30. The state of Florida can be threatened anytime during this season. It is never too soon to begin preparing for potential emergencies.

The following are definitions of terms commonly used during a hurricane season:

Hurricane Warning is an announcement that hurricane conditions (sustained winds of 74 mph or higher) are expected somewhere within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued 36 hours in advance of the anticipated onset of tropical-storm-force winds.

Hurricane Watch is an announcement that hurricane conditions (sustained winds of 74 mph or higher) are possible within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane watch is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds.

Tropical Depression means a cyclone with winds of less than 39 miles per hour or 34 knots.

Tropical Storm means a cyclone with winds from 39 to 73 miles per hour or 34 to 63 knots.

Hurricane means a cyclone with winds of greater than 74 miles per hour or 64 knots.

The first 72 hours after an emergency is the most critical period. Basic infrastructure, communications and transportation systems may be challenged, inoperable or inaccessible and the steady flow of supplies such as gas, ice, water, medicine, and food

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may not be readily available. The first line of preparedness for any emergency is to plan to meet your families' basic survival needs for 72 hours:

- Don't wait until the last minute to activate your plan.
- If an evacuation order is given, move quickly, but without panic.

HURRICANES CATEGORIES

Tropical cyclone in which winds reach speeds of 74 miles per hour or higher accompanied by dangerous waves known as storm surge. All hurricanes fall within the following categories of the Saffir-Simpson Scale:

Category 1 – Winds of 74 to 95 mph. Damage primarily to shrubbery, trees, foliage, and unanchored mobile homes. Should not cause damage to structures. Storm surge of 4 to 5 feet above normal.

Category 2 – Winds of 96 to 110 mph. Considerable damage to trees, foliage, some trees blown down. Some roofing material, door, and window damage to buildings. Considerable damage to mobile homes and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of center. Small craft in unprotected anchorages break moorings. Storm surge 6 to 8 feet above normal.

Category 3 – Winds 111 to 130 mph. Foliage torn from trees; large trees blown down. Some structural damage to small residences and utility buildings. Mobile homes are destroyed. Flooding near the coast destroys smaller structures with larger structures damaged by floating debris. Terrain continuously lower than 5 feet at sea level may be flooded inland eight miles or more. Storm surge 9 to 12 feet above normal.

Category 4 – Winds 131 to 155 mph. Shrubs and trees blown down. Extensive damage to roofing materials, windows, doors, and mobile homes. Major erosion of beach. Major damage to lower floors of structures near the shore. Terrain continuously lower than 10 feet at sea level may be flooded requiring massive evacuation of residential areas inland as far as six miles. Storm surge 13 to 18 feet above normal.

Category 5 – Winds greater than 155 mph. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown down or away. Major damage to lower floors of all structures located less than 15 feet at sea level and within 500 yards of shoreline. Massive evacuation of residential areas on low ground within five to 10 miles of shoreline. Storm surge greater than 18 feet above normal.

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Sarasota Bay is 'latitude protected' and is the main reason we have not had a recent disaster. Monitoring a Gulf of Mexico storm is very challenging for the meteorologists.

The primary function of the Management and Staff during a hurricane watch is to secure and stabilize the building and Association common areas. Their focus and energy are the final preparations of the common areas. The staff will not be available to assist individual unit owners during this time.

All vendors will cease working in the building, unless directly involved with securing the building common areas. This will include all non-emergency workers: painters, carpenters, installers, electricians, plumbers, designers, etc.

Deliveries will not be allowed (except mail, FedEx, UPS, Medical Supplies etc.)

BEFORE THE STORM {72 HOURS}

The key to preparedness is having a Disaster Plan ready to implement when emergency strikes. The following items will help you better understand what your Disaster Plan should be comprised of the following:

- The main hazards for GT are water and wind due to the proximity of the Sarasota Bay and the building. We are vulnerable to storm surge, flooding, and wind.
- The shelter designated for our area is located at the Sarasota High School
- Determine where you will ride out the storm and familiarize yourself with area shelter locations in the event you need to evacuate.
- Determine a "safe room" within your location. In certain circumstances, the safest areas may not be your home but within your community. This "room" should be one away from windows. Bathrooms and/or closets are examples of some typical "safe room" choices.
- Determine escape routes from your home and places to meet. These should be measured in tens of miles rather than hundreds of miles. For evacuation routes, and county pick up sites, please call 311.
- Designate an out-of-state friend or family member as a family contact, so all your family members have a single point of contact.
- Plan now for what to do with your pets if you need to evacuate, and make sure their registration and vaccinations are current and that you keep a copy of this documentation readily available.
- Post emergency telephone numbers in your kitchen.

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- Check your insurance coverage.
- Have all of your important documents including deeds, identification, and insurance papers and contact information in a safe and waterproof location.
- Use a NOAA weather radio. Remember to replace its battery every 6 months, as you do with your smoke detectors.
- Take First Aid, CPR, and disaster preparedness classes.
- Have your Family Disaster Plan in place?
- Photograph all personal belongings.
- Lay towels or other absorbent materials along the inside of the doors and windows during any severe rainstorm to prevent water intrusion
- Charge your cell phone.
- Turn off or unplug any non-essential electrical equipment.
- Stay tuned to the radio and television for weather updates.
- If you are asked to evacuate, do so ASAP!
- Make sure you have one phone that is not dependent on electricity (non-cordless)
- Make sure you fill up your gas tank before the storm
- Keep a supply of sturdy garbage bags and ties should also be available. All refuse should be double bagged, sealed, and stored in your unit. Do not dispose of any garbage in trash chutes after a Hurricane Warning. There will be no garbage pickup, and accumulated garbage in trash container room and chute will create a serious fire hazard. Insects and rodents may access the building from the lower trash room if the garbage is allowed to back up.

CODERED ALERT SYSTEM FOR SARASOTA COUNTY

Sarasota County is encouraging property owners, both year-round and seasonal, to sign up for the free CodeRED alert notification system. The CodeRED alert notification system is an automated phone call that provides alerts to property owners on issues in their neighborhood, including water/sewer service interruptions, road closures, Amber Alerts, evacuations and more.

To sign up, visit scgov.net and select the CodeRED system button on the front page. Registration is free, and Sarasota County does not share the information with private third-party vendors. For more information, contact the Sarasota County Call Center at (941) 861-5000 or visit scgov.net, keyword search CodeRED.

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AUTOMOBILES

During hurricane season, auto owners are advised to keep gas tanks filled and fully charged car batteries. Unit owners and other residents are ultimately responsible for their own cars, so cars remaining in the GT garage, in the event of an evacuation, will be left at their own risk.

CONTACT INFORMATION

- Sarasota County Government www.scgov.net
- County Evacuation Information 941-861-5000
- County Special Needs Registry 941-861-5000 or www.floridadisaster.org/disability
- County Shelter Locations See "All Hazards Guide" or www.scgov.net
- NOAA Weather Radio Frequency 162.40 MHz
- AM Radio Stations 930, 1320, 1420
- FM Radio Stations 92.1, 102.5, 105.9, 106.5, 107.9
- Non-Emergency Police 941-955-7171
- Do NOT call the GT office; please monitor activities via email

During this final preparation stage, the Staff will prepare the building for "lock down" status:

- All hurricane shutters will be installed.
- Water will be shut off
- All circuit breakers will be shut off
- Only residents will be allowed access to the building.
- Contractors/Vendors, Home watch, Housekeepers, Realtors etc. will not be allowed access to the building.
- All pumps will be turned off
- Both elevators will be locked in place on the second floor

STATE OF EMERGENCY DECLARED BY THE GOVERNOR:

The extraordinary powers granted to condominium Board of Directors during an emergency.

If a state of emergency is declared where the condominium is located, the board can:

- The board can contract for debris removal without bids.
- The board can, prohibit unit owners, family members, tenants, or guests from entering the condominium property upon advice of emergency management

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officials or licensed professionals. (i.e. the condo is unsafe for one reason or another)

- The board can require residents to evacuate in the event of a mandatory evacuation order.
- The board can authorize removal and disposal of wet drywall, insulation, carpet, cabinetry, or other fixtures on or within the condominium property.
- The board can levy special assessments without approval of the unit owners.
- The board can borrow money and pledge association assets without prior unit owner approval.

ABSENTEE RESIDENTS SHOULD

- Have your “home watch service” prepare your unit for the anticipated storm
- Home watch services will not be allowed in the building after the hurricane warning or evacuation orders have been issued.
- Have your home watch service follow the instructions of the association manager.
- Lock your windows and doors.
- Shut off both water supplies – bathrooms and kitchen.
- Shut off icemaker and remove all perishable food from your freezer and refrigerator.
- Unplug all electrical devices.
- Shut off circuit breaker.
- If you are leaving a vehicle behind, consider leaving a key for it on your kitchen counter. The key tag should have your name, make, and model of your car, and your parking space number.

GT EVACUATION RED ZONE ‘A’

High Flood Risk - AE, A, AH or AO Zone – These properties have a one percent chance of flooding in any year and a 26 percent chance of flooding in 30-years.

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IF NOT EVACUATING:

- Stay indoors away from windows and on the downwind side.
- Don't be fooled by a lull. It could be the eye of the storm passing over.
- Avoid using the phone except for emergencies.
- Listen to the radio or TV for information.
- No emergency fire, medical and police services
- Possible power outages – no electricity
- No air conditioning
- No lights
- No elevators
- Interrupted to non-existent phone service (including cell phones)
- No cable
- Interrupted water services which can directly affect drinking, cooking, bathing, washing and toilet flushing.
- Shut off your icemaker and remove all perishable food from your freezer and refrigerator.
- Unplug all electrical devices.
- Complete the Evacuation Notice form and give it to the manager to verify your plans.
- Please attach an identification bracelet to your wrist.

ELECTIVE EVACUATION:

- Remember the best time to evacuate will be during the watch period.
- Once a warning is issued it may be too late for most evacuation options.
- Determine which shelter you are going to and let your floor captain know where you are going
- If you have a pet, know which shelter accepts pets.
- Make sure you have transportation to the shelter and know how long you will stay there.
- Have a backup plan
- Take your hurricane survival kit with you as there will not be any provisions at the shelter
- Gather prescription drugs.
- Fill gas tank.
- Bring Cash
- Do not wait until the last minute – go early.

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- Know where the shelters are located and does a test drive to the shelter location before any storm is announced.
- It is advisable to read the shelter requirements and suggestions to departure.
- Remember that shelters are not ideal places in the sense that they will be overcrowded, amenities will be at a minimum, and they may not be able to withstand hurricanes of class 4 and 5.
- Once major evacuations begin, check with the Sarasota County Emergency Management Office for the best route. Routes are determined by the type and path of the storm.
- Bring your emergency supplies with you in case you end up in a shelter.
- Do not forget to include several days' supply of prescription medications

MANDATORY EVACUATION:

In the event of a hurricane, the Fire Department will issue an order when residents must evacuate. If a resident absolutely refuses evacuation, neither the Police nor the Fire Department will respond to a resident requiring help after refusing evacuation. Adequate notice will be given by the Fire Department for residents to gather a few belongings before leaving the island.

If a Mandatory Evacuation Order is issued from the Sarasota County Emergency Management Office, building residents will be encouraged to leave the building as quickly as possible. Prior to departure, residents need to do the following:

- Assemble all survival materials and other valuable information you will want to take to your intended evacuation destination.
- Prepare your unit for evacuation by following the steps outlined below:
 - Before leaving the building, sign the Evacuation Logbook in the lobby, for the Manager to verify you have left the building.
 - Empty your refrigerator and turn off the circuit breaker.
 - Shut off the water supply in both the bathroom and kitchen.
 - Leave your unit door unlocked.
 - Leave promptly to allow for as much time as possible before the storm, as all roads will be crowded.

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Here are the Emergency Management Contacts for Sarasota County and the State of Florida:

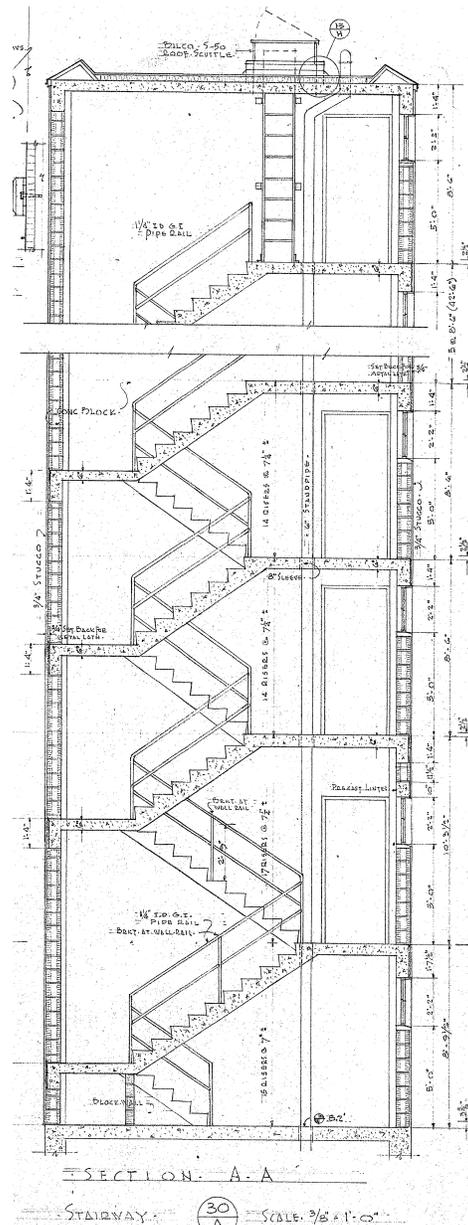
SARASOTA COUNTY EMERGENCY MANAGEMENT

Edward J. McCrane
1660 Ringling Boulevard, 6th Floor
Sarasota, FL 34236
Phone: (941) 861-5495
<http://www.scgov.net/EmergencyServices/allhazards.asp>

**FLORIDA DIVISION OF EMERGENCY
MANAGEMENT**

2555 Shumard Oak Boulevard
Tallahassee, Florida 32399-2100
<http://www.FloridaDisaster.org>

FIRE STAIRWAY ON EACH END OF HALLWAYS



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FLORIDA 511

My Florida 511 is a free service of the Florida Department of Transportation. Travelers can dial 511 to access current information for specific routes and roadway segments, including:

- Anticipated travel delays
- Traffic accidents
- Roadway blockages and lane closures

When callers dial 511, the service automatically connects to the most local 511 service available from the current location. However, you can transfer to other Florida area 511 services from any Florida location.

Through Florida 511, callers will be able to receive information on all interstate roads across the state. Callers can also transfer to a local 511 service for more detailed information and more road choices.

The My Florida 511 Website incorporates motion images from traffic cameras, e-mail alerts, public transportation information and customer feedback.

For more information, visit My Florida [www. FI511.com](http://www.FI511.com)

RED CROSS

The Red Cross can also provide you with emergency shelter information.

Southwest Florida Chapter
2001 Cantu Court, Sarasota, FL 34232
Phone: 941-379-9300 <http://www.southwestflorida.recross.org>

SARASOTA AM RADIO

1320 WSDV
www.921myfm.com

1450 WDDV
www.921myfm.com

SARASOTA FM RADIO

92.1 WLTQ
www.921myfm.com

105.9 WTZB
www.1059thebuzz.com

106.5 WCTQ
www.1065ctq.com

107.9 WSRZ
www.wsrz.com

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ADDITIONAL EMERGENCY NUMBERS

Sarasota County Department of Emergency Management – 941-861-5000
Special Needs Registration – 941-861-5000
Deaf Communications for TDD Messages – 941-861-1833
Red Cross Manatee Chapter – 941-792-8686
Animal Services – 941-749-7102

During actual hurricane operations, please restrict calls to your emergency management office to those that are absolutely necessary. Please do not dial 911 for hurricane information. This line is designated for life or death emergencies.

NOTE: If you do plan to go to a public shelter, be aware that no smoking, alcoholic beverages, or weapons are permitted. Pets are restricted to certain shelters, so check ahead to verify pet friendly locations and their specific requirements.

EVACUATION ASSISTANCE

If you require special needs or will otherwise require assistance in the event of a mandatory evacuation, please notify the Association Manager in order for arrangements to be made prior. Register yourself with the Sarasota County Office of Emergency Management by calling (941-861-5000). This service will make arrangements to assist you in the event of mandatory evacuation and assign you to a shelter for people with special needs. For more information, go to www.floridadisaster.org/disability

FLOOR CAPTAINS FOR EACH FLOOR

The following 'Floor Captains' will be the Resident Survey Committee contact person before, during and after the disaster. Please see Natalie if you would like to volunteer.

DISASTER SUPPLY KIT

Every resident should create an emergency hurricane kit. The following is a useful checklist of items to include in your kit:

- Sufficient supply (2-weeks) of prescription medication, if applicable, should be available
- A supply of non-perishable foods should be obtained (enough for each person) i.e. canned meats, fruits, vegetables, soups, dried fruits, nuts, cereal, crackers, cookies, coffee, tea, powdered drinks, and powdered/evaporated/boxed milk
- A manual can opener
- First-aid kit and other over the counter medications and pain relievers
- Toiletries: Toothpaste, toothbrush, and other items
- Toilet paper, feminine supplies, etc.
- Soap, liquid detergent, disinfectant, and bleach
- Several flashlights or battery-operated lanterns, as well as extra replacement batteries should be on hand
- A portable battery-operated radio and a supply fresh battery
- Cash (with some small bills) -- enough for 72 hours
- Tools including shut-off wrench, pliers, nails, and rope
- Matches in waterproof container
- Plastic storage containers
- Insect repellent and sunscreen
- Camera and film
- Clothing (one complete set per person with sturdy shoes)
- Insulin, cooling system and supplies for those with diabetes
- Eyeglasses, contact lenses and supplies (if appropriate)
- Pet Supplies: Food and water (72-hour supply) and other pet care items
- A supply of disposable paper plates, cups, and utensils as limited water supplies will be too precious to waste on dishwashing.

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RESIDENT “EVACUATION NOTICE” TO BE GIVEN TO THE ASSOCIATION

Please include the following:

- Date
- Unit number
- Resident name(s)
- If evacuating, location address and (if feasible) the names of the people you will be staying with during the hurricane.
- Emergency contact information including name, phone, and address.
- If not evacuating, please provide your name, unit number, date, next of kin name and their contact information.

UNIT OWNER RELEASE EVACUATION NOTICE 2021

DURING THE STORM {48 hours):

- Keep updated on the activities of GT via emails (where photos will be posted and other pertinent information).
- The manager will be protecting the building, therefore do not contact the manager.
- Floor captains will contact you on issues needing attention.
- Stay indoors until the “all clear” is issued.
- Keep a battery-powered radio with you so you can listen for updates and tracking of the storm.
- Use your telephone for emergencies only
- Turn your refrigerator up to the coldest setting in order to preserve foods as long as possible after the power fails. Avoid unnecessary opening and closing of refrigerator and freezer doors which will accelerate spoilage
- Be certain to have a proper size rubber stopper to complement the metal stopper in your bathtub
- Prepare your emergency water supply before the hurricane strikes. Have clean, air-tight containers on hand to store at least two weeks’ worth of drinking water (seven gallons per person). Estimate two quarts of drinking water per person per day. Additionally, sterilize the bathtub, jugs, bottles, cooking utensils and other

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containers. Scrub thoroughly, sponge and swab with bleach, then rinse. Be sure to use regular bleach and not lemon or other scented products. Let the tub and other containers dry, then fill them with water. This water can be used for sanitary purposes

- Keep your windows closed
- In case of broken windows, or damage to your home, retreat to your “safe room” and take cover

BUILDING GENERATORS

GT has 2 generators onsite; The Board of Directors and Management will assist with setup on the second-floor patio in case of a power outage to the building. Elevators and lighting for the common areas will not work with these smaller generators so residents would need to come down to the second floor to use them.

AFTER THE STORM RESPONSE PLAN

Response to the property should commence after the “all clear” has been issued by the Sarasota County’s Emergency Management Agency and/or the State’s Department of Emergency Management. Upon first return to the property, everyone is to meet on the second-floor social room for further instruction. Your floor captains will tell you when that will happen.

Your first concern after the storm is the safety and health of your family and loved ones. Please use caution and be aware of safety issues to ensure the wellbeing of your family.

- Everyone meets in the social room (on the second floor) for verification of return
- Check for injuries and address the injured
- Be aware of new safety issues created by the disaster. Watch for washed out roads, unsafe buildings, contaminated water, gas leaks, broken glass, damaged electrical wiring, and slippery floors
- Keep a battery-powered radio with you to listen for emergency updates and news reports
- Use the phone only to report life-threatening emergencies
- Stay off the streets. If you must go out, watch for fallen objects, downed electrical wires, weakened walls, bridges, roads, and sidewalks
- Use caution when assessing the damage to your unit

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- When clearing debris, please remember to separate natural vegetation from regular garbage to facilitate the clean-up process
- Once you have assessed the damage, contact your insurance company and/or FEMA if appropriate
- Office and maintenance staff will return to the community within 24 hours after an “all clear” is given.

NOTE: If a mandatory evacuation was ordered, you will need to have either a Florida Driver’s License or a State I.D. Card with your Gulfstream Towers address before you will be permitted to return to the evacuated area, and ultimately to our building. Make sure you have one of these pieces of identification bearing your Gulfstream Towers address, or you will be turned away by the authorities guarding the areas affected by the storm.

After the Storm:

1. The Association Manager will conduct a survey of the common areas to determine the extent of damage and take steps to minimize further damage if possible.
2. Immediately after the determination is made that the building is safe home watch services will be allowed entry to inspect individual units.
3. Non-emergency workmen will not be allowed in the building until a complete building inspection is complete.
4. Once electronic (email) communication is operational, a building status report will be sent via GT Email blast.
5. In the event of severe damage to the area, it could take a long time to get services back to normal. For example, downed trees blocking roads, prolonged power and water outage, lack of telephones including cell phone services can be expected.

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FEMA Housing

The FEMA Housing is intended to help individuals and families, who have been displaced by a disaster, find a place to live in their area. FEMA recommends to those who wish to use this service, check the website at: <http://www.fema.gov/do-i-qualify-housing-needs-assistance>.

DO I QUALIFY FOR "HOUSING NEEDS" ASSISTANCE?

To receive money or help for "Housing Needs" that are the result of a disaster, all the following must be true:

- You have losses in an area that has been declared a disaster by the President.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have a valid Social Security Number.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems.

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IT IS REASONABLE AFTER A HURRICANE TO EXPECT:

- Downed trees blocking roadways
- Minimal to non-existing Emergency Services, including Fire, Ambulance and Police.
- Emergency services (ambulance, fire, and police) could take a few hours or several days
- Minimal or no lighting in common areas
- No lights or electricity in units
- No water
- Elevator working unless generator is not operational because of high water.
- No elevator operational
- No pool operations, even after restoration of power- balancing of chemicals will take time.
- No telephone service, including cell phones
- No gasoline stations open
- No grocery stores open
- No restaurants open
- No pharmacies open
- No trash chute
- No trash pick up

OWNER INSURANCE CLAIM

Make a claim to your insurance agent, broker, or the insurance company as soon as possible, even if you are not sure of the extent of your coverage.

If your initial claim is made by telephone, write down the name of the person you speak with and get the address. If possible, send a written claim or a letter confirming your phone conversation. Keep a copy for your records.

What to ask your agent:

- Let the agent or insurer know where you can be reached if you are not onsite
- Take any additional steps to protect the property from further damage
- If you have any desperate situations, let your agent know
- Get receipts, if possible, for all expenses related to the disaster. Copies should be given to your agent.
- Take photographs (lots of them) of the damaged property. Give copies to your agent.
- Make sure the adjuster sees the property BEFORE significant repairs are made.

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- Record date, time, name, position, and telephone number of the person you are speaking and the substance of each conversation
- Confirm in writing all important conversations with insurance company representatives. This will help avoid the possibility of future disagreement as to what was said.
- Do not exaggerate the insurance claim
- Keep copies all correspondence to and from the insurance company
- Review checks provided by the insurer. If a check contains language such as 'in full payment', 'in final payment' or other such words that indicate that the claim is fully paid, beware. Don't cash it if your claims have not been resolved to your satisfaction. Remove that language from the check before signing.

Insurance Claims and Public Adjusters

- Your property should be assigned a claim number and an adjuster by your insurance company.
- Public adjusters are not paid by the insurance company but will take a percentage of the money the insurer pays you. That percentage is not set by law and is subject to negotiation.
- You may not need a public adjuster. Most insurance claimants are able to process their claims without such assistance. Discuss this with your insurance broker or lawyer.

If the building is uninhabitable, the expenses continue, and assessments are still required to operate the Association.

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COMMUNICATION AFTER THE STORM

Please remember that after the storm the staff will be very busy assessing and mitigating any damage to Gulfstream Towers. Frequently, this is during difficult conditions; no A/C, no electricity, etc. Communications may be non-existent. Texting does work, but cell phones will not.

Please do NOT call staff as they will be busy and the limited power to cell phones is needed to contact and schedule vendors to assist in repairing any damage. All communication will be via emails.

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