

Condominium Owner Storm Mitigation Checklist

Condominium owners located in areas prone to severe storms, such as hurricanes and tornados, have a much higher than normal potential for loss. However, planning before a storm strikes and taking simple preventive steps may help minimize the outcome. This checklist outlines several tasks that can mitigate exposure to loss. In addition, these steps can result in a more rapid return to pre-storm conditions.

Before the Storm

- Create a photographic or video inventory of residential unit and all possessions. Include name, age and model numbers for major appliances, electronic equipment, etc. Store this inventory in a secure off-site location or with a cloud service.
- Relocate all personal property from patios and balconies to interior. Items left outdoors can become windborne missiles damaging the building and windows.
- If the COA/HOA has not already done so, consider boarding windows. If boarding windows is not possible or not permitted from the outside, board them from the inside to protect the interior.
- Consider the installation of hurricane shutters. Florida law prevents COAs from prohibiting their installation.
- Become familiar with the community's evacuation zone, the routes if an evacuation is required and the location of the nearest shelters. If applicable, know the location of pet friendly shelters. Never leave pets when evacuating.
- If evacuation is not possible, designate a safe room within the unit that provides the most shelter from the storm. Typically, this is an interior room with no windows.
- Prior to evacuating the unit, remove all perishables from refrigerators and freezers to prevent food from rotting in the event of power loss.
- When evacuating, unplug all electronic appliances and equipment to avoid potential power surge damage.
- If possible, move valuable items and electronics to upper floors of the condo unit.
- Charge all electronics and have a sufficient supply of batteries for flashlights and radios.

After the Storm

- Contact the COA/HOA to determine if safe to return.
- Survey and photograph damaged property to aid claims processing.
- Take steps to prevent further damage to unit and contents. For example, seal broken window openings with plastic sheeting until replacement windows can be installed.
- Remove damaged and water-logged articles from condo unit to minimize further water damage to structure. Save sample patch of carpet and pad to aid in replacement cost evaluation.
- Place dehumidifiers in rooms to minimize potential for mold.
- Do not operate any appliances, heating or cooling units until they have been inspected and serviced by a qualified contractor.