



HERITAGE BAY GOLF AND COUNTRY CLUB
10154 Heritage Bay Blvd.
Naples, Fl. 34120

To: ALL HERITAGE BAY HOMEOWNERS

Date: JUNE 1, 2015

From: HERITAGE BAY GOLF AND COUNTRY CLUB MASTER ASSOCIATION

Re: HURRICANE PREPAREDNESS

Although this year's hurricane season forecast is considered to be below average, we would like to send a reminder that none of us are immune from losses associated with hurricanes or other natural disasters. As you may know hurricane season extends from the beginning of June through the end of November each year and we strongly urge you to begin your preparations now for your home now.

Hurricane Preparedness: There are a number of credible websites dedicated to hurricane preparedness. We would suggest that you visit and review the NOAA website (www.noaa.gov) for information concerning hurricane preparedness. Here are but a few of the recommendations from that website:

- ***Evacuate Early.*** Hurricane storm tracks can vary significantly, so it is incumbent upon all of us to monitor storms carefully and take any storm seriously. Tropical storms and hurricanes can involve extremely high winds, tornados, lightning, and massive amounts of rain that causes flooding well beyond traditional "flood prone" areas. The best way to avoid personal harm from such storms is to *evacuate early* where appropriate. Develop a family evacuation plan that includes family pets. Study and map out all alternative evacuation routes and keep in mind that drive times can be very extensive due to traffic. Identify the ultimate location to which you will evacuate, and let everyone in your extended family know where you will be and how they can reach you (cell phone, hotel phone, evacuation centers, etc.).
- ***Maintain an Evacuation Portfolio.*** Please take everything that you might need to live on in the event you cannot return home for an extended period of time. Consider your needs for money, clothing, medicines and other essential items for you and your family.
- ***Maintain a "Contacts" List.*** You should create and keep a contacts list with you at all times. Some of the numbers that you might want on the list are family members, friends,

medical service providers, insurance agent, local, state and federal governmental agencies, and the like.

- ***If You Do Not Evacuate.*** Be prepared for extended interruptions of utility services (power, telephone, cable and water) and ready yourself accordingly by stocking up on batteries, water, and food that does not require refrigeration. Evaluate what foods or medicines require refrigeration. *Please remember that your home is not “generator ready.” Back feeding your home directly from a generator to the electrical panel is extremely dangerous and will void your electrical warranty.* Follow all generator manufacturer recommendations. Use extension cords and run them directly from the generator to the appliance or other device. Never use a generator inside a home or without adequate ventilation. Please be respectful of your neighbors who may not have a generator we ask that generators be off from 11:00 P.M. to 6:00 A.M. While there is no guarantee that cellular reception will not be interrupted, your cell phone may work during times when regular phone service is out; just remember to have it fully charged with a possible backup battery.

- ***Securing Your Home and Valuables.*** You can help reduce financial loss and property damage by proper advance planning.

- ***Secure Your Home and Property.*** While no amount of preparation can prevent damage from a severe storm, you should consider taking a number of steps to secure both your home and your personal property in advance of evacuating.
 - ***Door Thresholds.*** During previous season’s hurricanes, a number of homeowners noted water blowing under the door thresholds. The thresholds can be raised or lowered by using a Phillips head screwdriver. It is almost impossible to prevent hurricane or tropical force winds from driving rain under doors that are directly exposed to the weather. Consider using something to block the water when severe weather threatens. Some residents have created sandbags by using plastic grocery bags filled with sand and have placed these along exterior threshold of the doors. Be careful not to exert pressure on the door thereby forcing it inward. It is imperative that the door be closed tight against the weather-stripping.
 - ***Cementitious Finish Cracks.*** Review the exterior of your home for cracks to the cementitious finish. The driving winds and rains will find their way into your home if these areas are not addressed. Cementitious finish crack maintenance is a homeowner maintenance item and should be addressed by using an elastomeric patch compound called “Conseal.” Conseal and exterior window caulking are both available from a Sherwin-Williams paint store. Any repairs should be followed up with use of your exterior touch up paint.
 - ***Windows.*** Check all caulked areas, especially the perimeter of your windows and doors. As indicated earlier, hard driven rain will find its way into the smallest voids. While there are several excellent products that will meet this need, it is recommended that a silicone base paintable caulk be used. Hurricane force winds can also cause water to enter around the window tracks. This is not a defective condition, but is instead a relief mechanism designed to help prevent a window from shattering. Placing towels on the sills may help control the water from spreading to surrounding areas.
 - ***Hurricane Shutters.*** If your home is equipped with or for hurricane shutters, we suggest that you plan for rapid installation of those shutters as there is typically

much to do when a hurricane draws near. Consider taking time *now* to ensure you have all of the appropriate tools for proper installation of your shutters and know how to install them. Some people even use this time to do “trial run” installations with their hurricane shutters while time is on their side. If your home is not equipped with or for hurricane shutters, make sure you have other window protection (e.g. plywood) and know how to install it.

- ***Other Actions.*** You should also consider moving furniture to the highest point in your home, stacking furniture on water-resistant materials, and taking all other appropriate steps to make your home more resistant to water intrusion. You should also move inside or properly secure all exterior items that might be blown around in a heavy wind. Even resin lawn chairs, bird feeders and garden hoses can blow away or become dangerous missiles during hurricane or tropical storm conditions.

- ***Document and Secure Your Home, Property and Valuables.*** Make written, photographic and video inventories of your home and all of its contents, property and other valuables that you own. Take the inventory documentation with you if you evacuate, or otherwise make sure the documentation is stored in a safe, weather-proof location (e.g. bank safety deposit box). Back up and take all information on your computer’s hard drive. Ensure that irreplaceable items and documents are pre-packed for evacuation or otherwise safely stored. For example, consider packing and taking insurance cards and policies, jewelry, art, family photos, birth certificates, passports, medical histories, receipts of purchases, and other important financial documents, property and keepsakes.

- ***Insurance.*** Many policies do not cover losses from floods, surface water damage or wind or water damage associated with hurricanes.

- ***Review Your Insurance Policies.*** Carefully review your insurance policies to determine what is *and what is not* covered.

- ***Call Your Insurance Agent.*** Insurance policies can be difficult to read or understand. If in doubt about the scope or amount of coverage, contact your insurance agent.

- ***Inventories.*** Insurance consultants suggest that we maintain and periodically update written, photographic and video inventories of our home, personal property and other possessions, and also retain all receipts showing purchases of items. If you have not already taken this step, we recommend that you do so.

Information Sources. All homeowners should familiarize themselves with available information in preparation for the hurricane season. As always, please also abide by all emergency-planning procedures articulated by local, state and federal authorities and the weather bureaus and, of course, promptly heed all evacuation directives. In addition to the NOAA website set out above, homeowners may find the following websites useful in preparing for hurricane season:

Home Preparation:

- Collier County All Hazards Guidebook
 - <http://www.colliergov.net/modules/showdocument.aspx?documentid=48812>
- FEMA – Avoiding Flood Damage
 - <https://www.floodsmart.gov/floodsmart/>

General Hurricane Preparedness:

- Hurricane Preparedness
 - http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml
- FEMA – Surviving the Storm
 - <http://www.ready.gov>
- American Red Cross – Hurricane Safety
 - http://www.redcross.org/services/disaster/0,1082,0_587_,00.html
- CDC – Hurricane Preparedness and Response
 - <http://www.bt.cdc.gov/disasters/hurricanes/index.asp>

Management Team. We will be securing all Club House facilities, satellite pools and golf course equipment. Depending on the level of a hurricane status the clubhouse may be closed until all warnings are dismissed. We will also be working closely with the landscape and irrigation contractors for cleanup operations for the Master Association property to clear the main streets, as well as, Securitas to ensure the Gatehouse is staffed and operational as soon as possible.

Post-Storm Warranty & Cleanup. Hurricanes and tropical storms are acts of God. While we will attempt to be available to offer our homeowner's guidance on post-storm warranty and cleanup issues associated with storm damage, the Lennar warranty *does not* provide coverage for damages caused by these events and repair of such damage is the responsibility of each homeowner. Some examples of the typical damages that commonly occur under severe storm conditions and are not covered by warranty include:

- Uprooted or downed trees or landscaping
- Dislodged gutters
- Dislodged fascia and soffit
- Damaged or dislodged roof shingles
- Fence damage
- Broken windows
- Water infiltration and water damage
- Lost shingles or roofing materials
- Flooding
- Damages associated with or caused by the foregoing conditions

With hurricanes on the horizon, we wanted to take a moment to also answer a couple of issues commonly raised after severe storms:

Off-Ridge Vents

Horizontal wind-driven rains experienced during a hurricane or tropical storm can cause some amount of water to enter your home through off ridge vents. You may notice water staining on

your ceiling or wet insulation in your attic. If insulation is wet, we recommend that you remove it and replace it. Batt insulation can be substituted for blown insulation, but check with an insulation retailer (e.g. Home Depot) to ensure that the R-rating is proper. If drywall is damaged, remove the insulation from the top of the drywall and allow the air to circulate to aid in drying. Drywall generally dries quickly and can be touched up with a stain blocker such as Kilz, followed by a coat of paint from the supply in your touch up kit. If materials are allowed to remain wet for too long, mold growth can and will occur, and you should consult with a qualified mold remediator to evaluate any possible mold growth in your home.

Be Safe. Thank you again for being a member of Heritage Bay Golf and Country Club. With an always unpredictable hurricane season ahead of us, we hope that you will be well-prepared so that your family will come through the season safely.

Best Regards,

Gary Wilcox, CAM
General Manager
Heritage Bay Golf and Country Club