

HURRICANES:



Protecting Your Home

September 2007

This guide is meant to be a practical (and sometimes humorous) homeowners' tool. It covers the variety of hurricane protection for the outside of your home and outlines the steps that we, Mayan Riviera Properties, take to protect your contents.

Please feel free to ask us about our hurricane procedures and how they relate to your property.

BEFORE THE STORM

Your windows' hurricane protection has to be ready **MONTHS BEFORE** a storm!! If the National Hurricane Center has predicted a storm for the area – It is too late!!

What Are My Options?

There are various options for protecting windows and doors. The main types are listed below, and we'll highlight the pros and cons of each:

A. Hurricane Shutters

1. Accordion Style
2. Roll Curtains
3. Storm Panels

B. Hurricane Armor Screens

C. Hurricane Proof Windows

D. Plywood

E. Hurricane Insurance ☺

A. Hurricane Shutters: There are several different styles of shutters/panels. Accordion Style & Storm Panels are generally the least expensive options. Some homeowners choose one type or combine options to best protect their home. [This link further illustrates the different types:

www.stormshutters.com/shutters/hurricane-shutters.html]

- Accordion Style Shutters are low maintenance, require no storage, and can often be creatively hidden – especially if they are installed during construction. However, your windows need to be a regular shape.



- Storm Panels are very affordable, can sometimes be used on oddly shaped windows, but do require a place to store them when not being used.



- Roll Curtains are very attractive and can be integrated into window frame or added after construction, but are the most costly and do require square or rectangular windows. However, they have other advantages which may make them worth your while, as they also offer black-out bedrooms, sun protection, noise/heat reduction, and increased security year round.



B. Hurricane Armor Screens: These are a new product and are Dade County Certified. They can easily fit odd-shaped windows and can be stored out of sight. To date, we have no experience with this type of protection, but it certainly seems to be a great option for homes with odd-shaped windows. The company reports excellent results and easy installation. www.armorscreen.com



C. Hurricane Proof Windows: Post construction, these are the most expensive option. However, they are comparable in price to installing new windows + shutters, so they make a great option in new construction and remodels. The brand sold in Mexico is a very high quality German product named Kommerling. They are long lasting PVC (not the PVC windows of old) that come in a variety of colors and “wood grains”. In addition to being hurricane proof, they are also very solid windows that are far superior to the standard issue aluminum windows that are found in most homes. They have virtually no maintenance, very quiet, don’t leak, and can be tinted to reduce sun/promote privacy. They also can customize windows for unique shapes. www.kommerlingusa.com

D. Plywood: Plywood can be somewhat effective, particularly against lower grade storms, provided that it is installed CORRECTLY! If you plan to use plywood, there are steps that need to be taken **BEFORE HURRICANE SEASON** to protect the integrity of your cement and increase the ability of the product’s protection. Anchors need to be placed into the cement to accommodate screws. Plenty of screws need to be on hand. Additionally, plywood should be pre-cut, treated for termites, painted to prevent swelling/shrinking, and labeled for quick installation. When the plywood is not being used, it needs to be stored either flat or upright and tight to a wall to prevent warping.

E. Hurricane Insurance: You can also opt to rely on your insurance coverage as your method of protection.

THE LAST MINUTE SOLUTION ISN’T A SMART SOLUTION!! The only last minute “solution” to protect windows and doors is plywood. The moment that the National Hurricane Center predicts a storm, the price of plywood goes up...way up! We regularly see last minute prices of \$60 - \$100 USD per sheet BEFORE delivery. In addition, supplies (such as screws, anchors, and drills) are nowhere to be found. If they exist, the lines are very long. Before Dean, folks waited 5 hours to check out of Home Depot.

Then, after the storm (providing that it hasn’t already blown off, as it tends to do in strong storms), you have to yank, use crow bars, etc. to remove screws or nails. When these are pulled, they take large chunks of cement with them. These chunks need to be patched. The patches are impossible to blend with the existing cement and are always noticeable, leaving your windows with a mottled look. After the patch has dried, then the patches need to be painted – however, your paint will have faded since your last paint job – meaning that you either have dark blobs around your windows or the whole place needs to be painted again.

So, providing that you find the plywood, screws, and anchors (and have paid big \$\$\$ as this method requires a lot of time – something that is very limited prior to a storm), and you have patched/repainted.....what next?? With the next storm

you are left to do it again. Only this time your cement's integrity has already been weakened by these patches and new holes will be made. A few storms later and your windows' edges are giant patches and the plywood has nothing to hold on to and flies away anyway.

In reference to your home specifically, it is impossible for Mayan Riviera Properties to find the crew, supplies, time, and get \$\$\$ from you fast enough to get this done. This is why it is paramount that your home is prepared ahead of the storm. Even if we could get all of those variables in a row, it means spending upwards of half to an entire day at your property. For security reasons, one of our staff members would need to be onsite to oversee the crew who often need to enter your home in order to apply the wood. Given such a short period of time to prepare, it is simply impossible.

Moral of the Story: PREPARE BEFORE THE STORM!!!!

OK...off the soapbox about plywood and onto other things...

PREPARING THE INSIDE

The best case scenario is that you have adequate protection on your home's outside and adequate insurance to cover your contents. Protecting your contents is important to us, but please remember: We are property managers, not miracle workers. ☺ By this, I mean that we prep properties to the best of our abilities using the limited time we are given.

Please again keep in mind that time is very limited in some cases. Imagine packing to move 20 houses in 2 days. It is impossible! However, we do get the priorities put in a safer place.

In the case of an emergency, here is what we do for your property:

- A. Apply any ***EXISTING*** system of outdoor protection (i.e. shutters, screens, etc.)
- B. Place all electronics in plastic bags (radios, remotes, microwaves, dvd players, and TVs – if possible)
- C. Move furniture that can be reasonably moved to a safer location. In other words, we can shift furniture of reasonable size/weight away from windows. What we cannot do is place your entire bedroom set in your bathroom or your living room sofa upstairs. ☺
- D. Relocate items like lamps, fragile items, and artwork to safer locations within your home.
- E. The best places for bed mattresses are actually on their bed frames, which get pulled away from windows. Most mattresses have a water-resistant covers and will not absorb much water. If they are moved elsewhere and are in the floor, the likelihood of replacing your mattress is high if there is any water in the floor after the storm.
- F. TVs: Here's where smaller is better! A reasonably sized flat screen can be easily covered in a large trash bag and stowed. If it is a heavy, large set, it has to stay put. We'll wrap it in plastic for protection.
- G. Less Is More! Not only is clutter-free helpful in keeping your place fresh, clean, and appealing, it is also more practical! Fewer things mean less packing.

AFTER THE STORM

We will return to survey each property as soon as possible after the storm.

Our first priority is visiting each property for an initial walk through to assess and address any obvious issues. Then, we will go back to each property, unpack and go over each more carefully to ensure that your property is restored to pre-storm condition as soon as possible.

Oftentimes, cell phone, telephone, and internet are temporarily unavailable. We also have to unpack our office. Therefore, there is often a bit of time before we are connected with the rest of the world again. We will also contact you as soon as we can to give you feedback about the condition of your property.

MRP FEES ?

Does MRP charge homeowners for hurricane preparation, clean-up, insurance claims, etc.? Not necessarily.

Your property management contract includes a certain number of manhours per week of time that is included in our fee. Should our work be within those hours on a weekly basis, there will be no additional charge.

Common Situations Where Fees do Apply:

1. Extra People Need to Be Hired Prep or Take Down: Let's say that you have Storm Panels that need to go up on all of the windows, and we need to hire some extra hands for a few hours --- Their pay would be assessed on your monthly report, the same as a repairman.
2. Insurance Claim is Filed: Filing and preparing insurance claims is *extremely* time consuming. While we are experienced in filing claims and do get maximum payments for our clients, we do charge additional fees (10% of claim) for this work.
3. Remodel is Necessary: Again, should your house be damaged and need major repairs (i.e. major time), this is likely to exceed the manhours of the contract.

Should our work extend beyond the limits placed in the contract, we will work with you to find a suitable solution. Sometimes it the best option is an hourly rate, while larger jobs may billed as a whole. As always, our goal is not to nickel-and-dime and will work with you to ensure that fees remain fair and within budget.