

Indian River Club Association Inc.

2026 Hurricane Plan

Approved by the Board of Directors April 15, 2026

Chapter 1 – Introduction

- 1.1 This document describes the procedures that the Indian River Club Association will follow before and after a tropical storm or hurricane for the purpose of minimizing damage to the IRC property.
- 1.2 It also provides suggestions that individual IRC residents and households might find useful in preparing for a storm.

Chapter 2 – Responsible Parties

- 2.1 The following individuals or groups are responsible for carrying out the procedures listed here.
 1. The Board of Directors.
 2. Our Property Management Company.
 3. Individual residents.
Residents with boats or paddlecraft on the dock have extra responsibilities.
- 2.2 The Board or Property Management may solicit residents, as volunteers, to assist in carrying out their responsibilities.

3.0 Facilities Affected

3.1 IRC Common Elements

The following IRC common elements will need attention when a storm approaches.

1. the Carports;
2. the Dock;
3. the Elevators in both buildings;
4. the Fire Extinguishers on each floor of both buildings;
5. the Grounds in general, including the trees;
6. the Lobbies of both Buildings;
7. the Picnic Tables, on shore and on the dock;

8. the Pool and enclosure;
9. the Roof;
10. the Shoreline;
11. the Tennis Court.

While the above list is intended to be inclusive, the Board or Property Management may take action elsewhere as necessary.

3.2 Unit Balconies and Patios

This plan includes requirements for clearing the balconies and patios belonging to each unit because items left out could damage another unit or the common elements.

Chapter 4 – Definitions

4.1 Tropical Cyclones

A *Tropical Cyclone* is a storm that begins as a disturbance in the tropics. It has a closed circular wind pattern and is fueled by the warm water over which it moves.

Tropical Cyclones are classified by their wind strength.

- A *Tropical Depression* has winds of less than 39 MPH.
- A *Tropical Storm* has winds of 39-73 MPH. Tropical storms are assigned names.
- A *Hurricane* has winds of 74 MPH or more. Hurricanes are described as Category 1 (winds 74-95 MPH), 2 (96-110), 3 (111-129), 4 (130-156) or 5 (157 MPH or more).

4.2 Cones, Watches, and Warnings

The National Hurricane Center monitors the development of Tropical Cyclones and maintains a Cone Forecast for each storm. If a storm is likely to bring dangerous weather close to land, the NHC may place the affected areas under a Watch or a Warning.

- A *5-day or 3-day forecast cone* projects the possible locations of a storm's center during the next 5 (or 3) days.
- A *Tropical Storm (or Hurricane) Watch* is issued when Tropical Storm (or Hurricane) conditions are **possible** within 48 hours.
- A *Tropical Storm (or Hurricane) Warning* is issued when Tropical Storm (or Hurricane) conditions are **expected** within 36 hours or less.

See Appendix A for an example weather map, showing the 5- and 3-day cones and areas under watches and warnings.

4.3 Cautions

- 4.3.1 The 5- and 3-day cones only predict the location of the **center** of a storm. A large storm can project Tropical Storm- or Hurricane-level winds a long way outward from the center.
- 4.3.2 Storms can move, change course, or evolve quickly. Forecasts are updated frequently as a storm approaches.
- 4.3.3 5- and 3-day cones, watches, and warnings may not be issued in progressive order. An area that has never been in a cone could suddenly find itself under a Tropical Storm or Hurricane Watch or Warning.
- 4.3.4 The NHC may issue a Tropical Storm or Hurricane Watch or Warning before a storm has a name (i.e., while it's still a Tropical Depression) if their forecast indicates that the storm will have strengthened by the time it reaches the Watch or Warning area.

Chapter 5 – Preparing for Hurricane Season

Hurricane Season runs from June 1 to November 30 each year. A storm CAN form outside of those dates, but rarely does so. The steps in this section should be completed before June 1.

5.1 Board Responsibilities

- 1. Review the Hurricane Plan and approve it at the April Board meeting.
- 2. Take pictures of the elements listed in section 3.1 for use in insurance claims.
- 3. Work with Property Management to insure their responsibilities are completed.

5.2 Property Management Responsibilities

- 1. Evaluate the trees on the property and have them trimmed if necessary.
- 2. Inspect the roof to insure that all A/C units are properly secured;
 - (a) Take photos of A/C units that require attention;
 - (b) Inform unit owners that they need to schedule repairs.

5.3 Resident Responsibilities

- 1. Review the hurricane plan.
- 2. Check storm shutters for proper operation. Residents with neither storm shutters nor impact resistant windows or sliding doors should make provisions for door/window protection.

3. Residents who will be out of town during all or part of Hurricane Season should arrange to have someone handle their responsibilities in the event of a storm.
4. Boat and paddlecraft owners should make sure that:
 - (a) They have a plan in place for removing their vessel from the dock and from the IRC property.
 - (b) They have designated someone to move their vessel should they be out of town.
 - (c) Their contact information and contact information for their designee are on file and up to date with the Dock Committee Chair.
5. Residents are encouraged to review Appendix B for ideas on developing a household hurricane plan.

Chapter 6 – Preparing for an Approaching Storm

Preparations are identical for a Tropical Storm or a Hurricane.

Every storm is different; the Board may vary the tasks to be performed and the time at which they should be done as dictated by the development of each approaching storm.

6.1 The Board will communicate with residents by email and by placing written notices on the lobby bulletin boards, near the mailboxes, and in the elevators.

6.2 When IRC is placed within a 5-day cone

6.2.1 Board Responsibilities

1. Inform residents of the 5-day cone status.
2. Assign Hurricane Plan tasks to board members, property management personnel, and volunteer residents.

6.2.2 Property Management Responsibilities

1. Assist the Board with whatever resources are available.

6.2.3 Resident Responsibilities

1. Review the Hurricane Plan and make sure the steps in Chapter 5 have been completed.
2. Determine whether to evacuate if the storm threatens. Before evacuating, residents should:
 - (a) Remove all items from their balconies or patios;
 - (b) Lower storm shutters or protect windows or sliding doors;
 - (c) Turn off their unit's water.

6.3 When IRC is placed within a 3-day cone

6.3.1 If there was no preceding 5-day cone, follow the 5-day cone procedures.

6.3.2 Board Responsibilities

1. Inform residents of the 3-day cone status.

6.3.3 Property Management Responsibilities

1. Inspect the roof and remove any loose debris.
2. Inspect the grounds and remove any loose items.

6.3.4 Resident Responsibilities

1. Residents with boats or paddlecraft must remove their vessels from the dock and grounds within 30 hours of IRC being placed in a 3-day cone.

6.4 When IRC is placed under a Tropical Storm or Hurricane Watch

6.4.1 If there was no preceding 3-day cone, follow the 3-day cone procedures.

6.4.2 Board Responsibilities

1. Inform residents that IRC is under a watch.
2. Move the pool furniture, life rings, cleaning tools, and trash cans inside the pool house.
3. Move the recycling containers into the building A and B lobbies.
4. Remove each swing from its frame and place it on the ground.
5. Flip picnic tables to minimize windage.
6. Remove the fire extinguishers on each floor of each building and place them in the nearby hose boxes.
7. Move the two mobile gas grills under the nearest staircases. Tie the gas grill in the pool enclosure (which can't be moved) so that the top won't blow open (or off).
8. Make sure all spare grill propane tanks are full.
9. Tie down the dock picnic table, the paddlecraft rack, and all hoses and ring buoys. Remove all loose items from the dock.
10. Remove loose items, including chairs, from the Tennis Court. Leave the net in place.
11. Back up the office computer, unplug all electronic gear, and store a backup disk elsewhere.
12. Monitor resident progress in clearing balconies, patios, and the dock.

6.4.3 Property Management Responsibilities

1. Assist the Board with whatever resources are available.

6.4.3 Resident Responsibilities

1. Clear balconies and patios. Bring in furniture, mats, plants and pots, and all decorations.
2. Protect windows and sliding doors that are not impact resistant and that have no shutters.
3. Residents with boats and paddlecraft must remove their vessels from the dock and IRC grounds within 30 hours of IRC being placed in a 3-day cone or, if there was no 3-day cone, within 30 hours of IRC being placed under a Tropical Storm or Hurricane watch.

6.5 When IRC is placed under a Tropical Storm or Hurricane Warning

- #### 6.5.1 If there was no preceding watch, follow those procedures.

6.5.2 Board Responsibilities

1. Inform residents that IRC is under a warning.
2. Verify that balconies, patios, and the dock are clear. Enter units where necessary and clear their balconies and patios.
3. Ensure that all loose material and equipment have been moved indoors. Tie down anything that can't be moved.
4. Docks
 - (a) Turn off the dock water supply.
 - (b) Open (turn off) all breakers in the dock breaker box (in the electrical shack).
5. Turn off the pool pump off to prevent the pump overheating if the pool water vents are clogged by debris.
6. Elevators
 - (a) Inform residents of the time at which the elevators will be shut off.
 - (b) Park the elevators in both buildings on the fifth floor.
7. Lower the shutters in the common rooms and the first floor lobby.
8. Use the checklist in Appendix D to verify that all tasks have been completed and that IRC is ready for the incoming storm.

6.5.3 Property Management Responsibilities

1. Assist the Board with whatever resources are available.

6.5.4 Resident Responsibilities

1. Close hurricane shutters.

2. Residents not evacuating should tape up an 8½” x 11” sheet of paper to indicate that their unit is occupied.

Residents without west-side shutters should tape the paper to their kitchen window;

Residents with west-side shutters should tape the paper to the inside of their storm door. If the storm door is a screen, they should tape the paper to the exterior door itself.

3. Boat and paddlecraft owners must remove their vessels from the dock and IRC grounds within 12 hours of IRC being placed under a warning. The dock committee chair may require boats to be removed sooner if conditions require.

Chapter 7 – Recovering after a Storm

7.1 Safety

Use caution in moving around the property. Watch for downed wires, carport roofing (very sharp) and other debris.

7.2 Board responsibilities

1. Close the pool until the water has been tested and verified safe for swimming.
2. Move fire extinguishers back to their boxes on every floor.
3. Assess all facilities and compile a list of damage. Take photos of all damage.
4. Once power is restored, turn the elevators back on.
5. Docks
 - (a) Turn water back on and look for leaks;
 - (b) Turn power back on to the lights and outlets.
 - (c) DON'T restore power to the boat lifts; each lift owner should turn their lift's power back on when they're ready to check for proper operation and assess damage.

7.3 Property Management Responsibilities

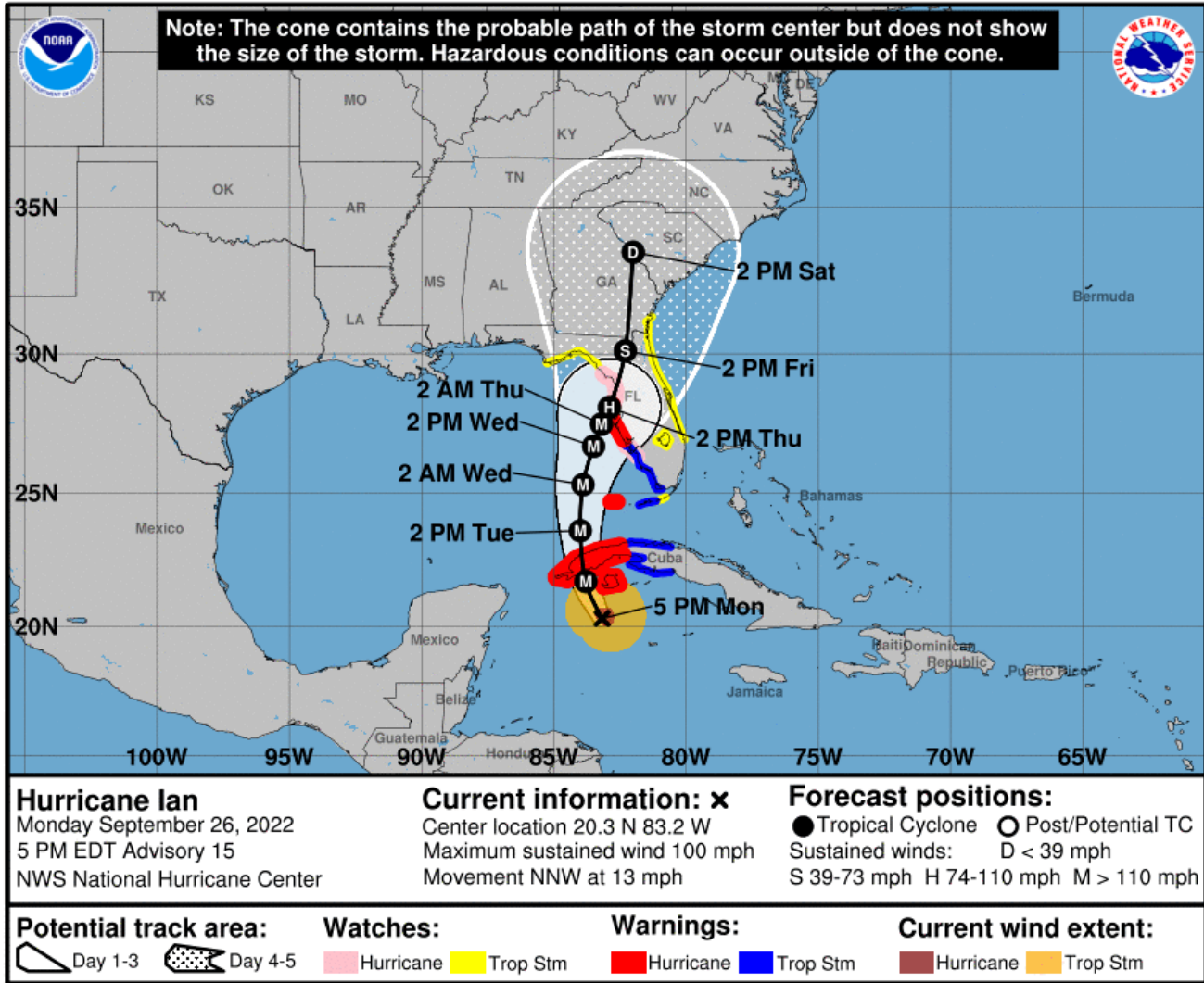
- 7.3.1 Assist the Board with whatever resources are available.

7.4 Resident Responsibilities

1. Turn off electricity to any area of a unit that has suffered water intrusion.
2. Secure all garbage in closed bags; minimize use of the dumpsters until normal pick-ups resume.
3. Consider the suggestions in Appendix B.

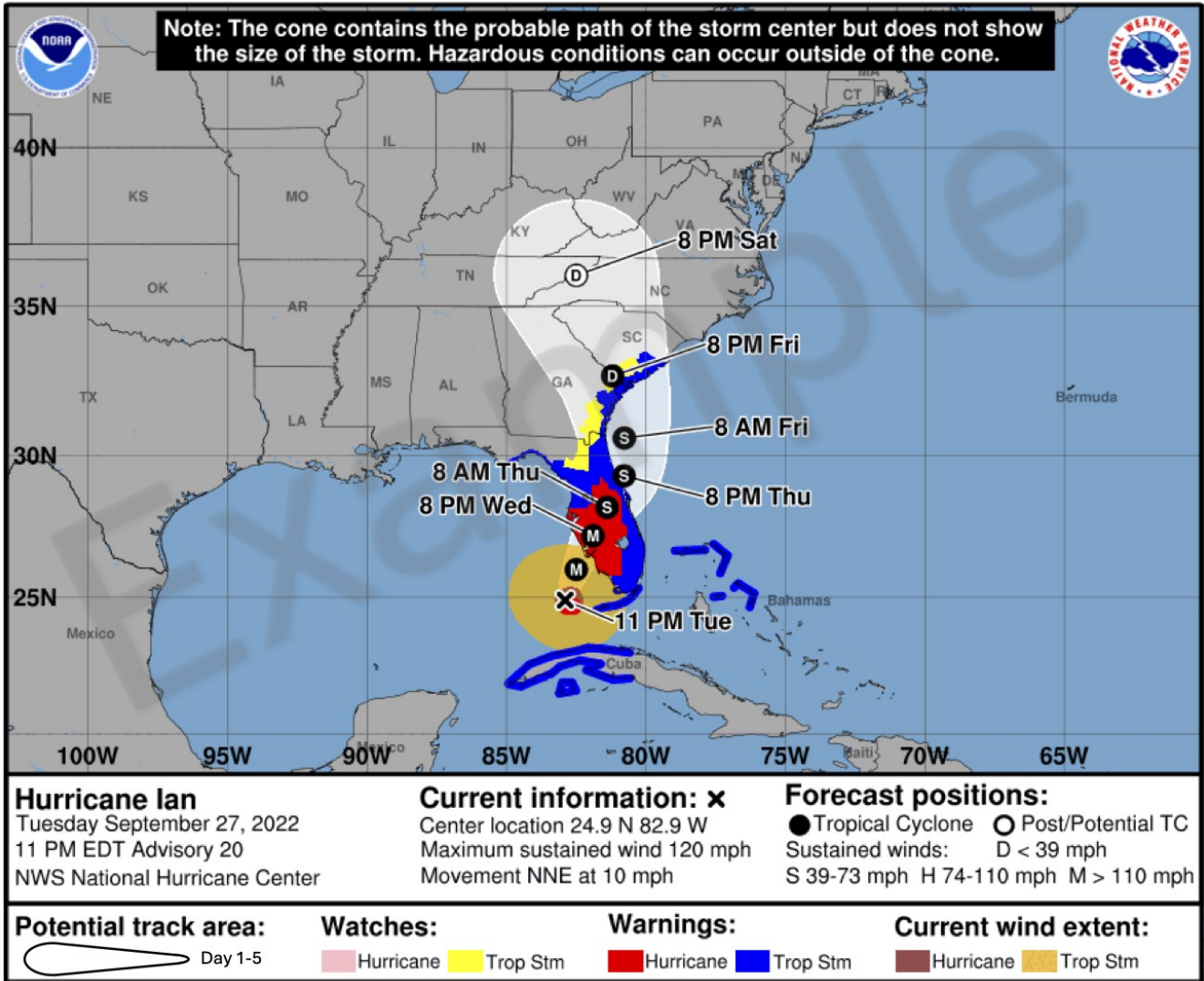
Appendix A – Sample Forecast map

The graphic below shows a National Hurricane Center forecast for Hurricane Ian at 5 PM EDT on September 26, 2022. It shows the 5-day and 3-day cones, hurricane and tropical storm warnings, and the storm’s windfields.



Note that IRC (near the lump on the east coast of central Florida) is in the 5-day cone and under a Tropical Storm watch; we were not yet in the 3-day cone. Since we were under a watch, we should have been performing the “5-day cone”, “3-day cone” and “watch” parts of the Hurricane Plan.

In mid-August 2024, the National Hurricane Center will change its graphics to show tropical storm and hurricane watches and warnings for inland areas, rather than simply along the coast. Here’s an example of the new graphic:



Note that, while this diagram, like the previous one, is from Hurricane Ian, it shows conditions 30 hours later; at this point IRC was under a Tropical Storm Warning. We should have completed the “5-day cone”, “3-day cone”, “Watch” and “Warning” parts of the Hurricane Plan, and been ready for the storm to approach.

The main point, though, is that this diagram shows Tropical Storm and Hurricane watch and warning conditions inland, rather than just as lines along the coast, to better reflect the wind levels that the inland areas might experience.

Appendix B – Household Planning

This section lists the actions that IRC households MIGHT want to consider if they’re planning to ride a storm out rather than evacuating.

B.1 Before Hurricane Season

1. If anyone in your household is elderly, disabled, or restricted in mobility, plan how to evacuate, who will help, etc.
2. Consider ordering “POTS” (“Plain old telephone service”) landline telephone service and acquiring a corded handset. Internet-based or cable-based landline service and cordless handsets won’t work with the power out.
3. Assemble a hurricane kit. You might want some or all of the following:
 - (a) Flashlights (one per person), battery-powered lamps, and a battery-powered radio.
 - (b) Enough batteries to keep everything running for 3 days.
 - (c) A first aid kit.
 - (d) Unscented liquid bleach (for treating water to make it potable).
 - (e) Large heavy-duty trash bags or plastic sheeting to protect your possessions in the event of water infiltration.
 - (f) A cell phone charger for your car.
 - (g) Paper plates and cups, plastic silverware, and a manual can opener.
 - (h) Two large coolers, one for food and drink, one for fetching ice if there’s a protracted power outage.
 - (i) Contact information: family and friends in and out of the area, insurance agencies, etc.
4. Plan how to protect important documents (insurance policies, birth certificates, banking info) from water damage.
5. Take photographs of the interior and exterior of your unit to facilitate insurance claims.
6. If you have a pet, make sure it has a collar with your contact information. Take photos in case it gets loose and you need to post “missing” ads.

B.2 Before a Storm

1. Prepare early. As a storm nears, stores will become crowded and shelves will be emptied.
2. Stock up on:
 - (a) Medical supplies, both prescription and OTC. Oxygen if needed.
 - (b) Non-perishable food (dry cereal, canned goods, peanut butter, bread, etc.).
 - (c) Pet food, if you have a pet.
 - (d) Enough water to supply every member (or pet) in your household for 3 days.

3. Get extra cash. ATMs won't be available and merchant credit card readers may not work with the power out.
4. Fill your car's gas tank.
5. Place the ice in your freezer in plastic bags and continue making ice.
6. Clean out your bathtubs with bleach and fill bathtubs at least half full with cold water for use in washing dishes, flushing toilets, etc. If your unit has no bathtub, fill buckets instead.
7. Obtain ice and move cold food from your refrigerator to a cooler with the ice so you won't need to open your refrigerator until power is restored.
8. Consider turning off all breakers before your electricity goes out to guard against damage from surges.

B.3 After a Storm

1. Monitor the news for water system issues and boil water alerts. Recheck periodically; conditions may change as damage assessment proceeds. Don't assume that your water is potable just because you have water pressure.
 - (a) If there are low-water-pressure issues, minimize the use of water and toilets;
 - (b) If a boil water alert is issued, either heat water to a full rolling boil for one minute, then cool; or treat each gallon of water with 8 drops of 6% bleach and let stand 30 minutes.
2. Check your condo for damage, especially water intrusion. Take photos of any damage for use in filing insurance claims.
3. Turn off all breakers until electricity is restored to guard against damage from power surges.
4. Restart your A/C by turning it off at the thermostat, flipping the breakers to both the condenser and air handler off and then on, then turning on at the thermostat and setting the temperature to a few degrees cooler than room temperature.

Appendix C – Sources of Information

C.1 Current Weather

1. IRC Weather station: <https://www.wunderground.com/dashboard/pws/KFLROCKL11>
2. National Weather Service: <https://forecast.weather.gov/MapClick.php?CityName=Rockledge&state=FL&site=MLB&textField1=28.3198&textField2=-80.729&e=0>
3. National Hurricane Center: <https://www.nhc.noaa.gov>

C.2 Hurricane and Disaster Planning

1. US Center for Disease Control: <https://www.cdc.gov/hurricanes/safety/index.html> and <https://www.cdc.gov/hurricanes/safety/how-to-safely-stay-safe-after-a-hurricane-or-other-tropical-storm.html>
2. American Red Cross: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/hurricane.html>
3. State of Florida: <https://www.stateofflorida.com/articles/hurricane-preparedness-guide/>
4. Brevard County: <https://www.brevardfl.gov/EmergencyManagement/BePrepared>

C.4 More about Tropical Cyclones, Tropical Storms, and Hurricanes

1. National Weather Service: <https://www.noaa.gov/jetstream/tropical>
2. National Hurricane Center: <https://www.nhc.noaa.gov>
3. Wikipedia: https://en.wikipedia.org/wiki/Tropical_cyclone

Appendix D – Board Hurricane Preparation Checklist

Tropical Storm/Hurricane:			
Area	Task	Verified by	Date/Time
Balconies and Patios	Clear of all furnishings and other items		
Common Rooms and Lobby	Lower hurricane shutters		
Dock	Boats and paddlecraft removed		
	All loose items removed		
	Hoses and ring buoys tied in place		
	All breakers open (OFF) in electrical panel		
	Water turned off		
Elevators	Parked on fifth floor – building A		
	Parked on fifth floor – building B		
Fire Extinguishers	Moved to hose box – building A		
	Moved to hose box – building B		
Gas Grills	North grill moved under Building A stairwell		
	Grill outside pool house moved under stairwell		
	All spare propane tanks filled		
	Cover of grill in pool enclosure tied closed.		
Grounds	All loose items removed or tied down		
Office	Computer backed up, equipment unplugged, backup disk moved to another location.		
Pool area and Pool House	Furniture and equipment moved into pool house		
	Pump electrical switch turned OFF		
Recycling Bins	Moved into lobby – building A		
	Moved into lobby – building B		
Roof	Clear of all loose items		

Swings	Unhooked from frames, placed on the ground.		
	(Frames can be left standing)		
Tennis Court	Loose items removed. Leave the net.		