# **BELFAIR PROPERTY OWNERS**



# **EVACUATION & DISASTER RECOVERY GUIDE**

Revised: 09/08/2020

In the event of a major disaster, Belfair wants to do everything in its power to expedite a safe evacuation and return for our residents. This booklet has been prepared to assist you before, during, and after an evacuation. Please review the material thoroughly and take the time now to prepare yourselves for any emergency event.

We have reviewed a substantial amount of published information and have engaged in significant discussions in the completion of this booklet. Some of the information compiled has resulted in specific rules, procedures, and guidelines that the ARB will require to be followed after a major event. We have also tried to incorporate helpful hints to make your preparation for evacuation and return a little easier and less stressful.

Belfair ARB

## **INTRODUCTION**

Every Belfair resident needs to understand the impact of hurricanes and prepare properly for evacuation and reentry. Residents are encouraged to have a plan in case of an evacuation, including a pre-determined route and destination. When possible, leaving the area before an evacuation is ordered is advised. Once an evacuation is ordered by the Governor, Go! There will be thousands of individuals competing for movement on Rt. 278 toward safety.

Each year the South Carolina Emergency Management Division publishes and distributes its annual Hurricane Guide, <u>www.scemd.org</u>, which offers a comprehensive review of what your need to know in case of a hurricane. The Hurricane Guide is published in June and distributed throughout the state in local newspapers, including the Island Packet. You can also download a copy from <u>www.scemd.org</u>. The Hurricane Guide includes information such as:

#### HURRICANES: KNOW THE DIFFERENCE

- Hurricane Watch hurricane is possible within 48 hours.
- Hurricane Warning hurricane is expected within 24 hours.
- Mandatory Evacuation the Governor of South Carolina has ordered an evacuation of the area.

#### **IMPORTANT NOTE:** During an *Evacuation* the following is ineffect:

- Re-entry into the Bluffton and Belfair area is prohibited.
- Emergency services may be unavailable during and following an evacuation.

#### **STORM CATEGORIES:**

- Category 1: 74-95 MPH, Minimal damage from winds.
- Category 2: 95-110 MPH, Moderate damage from winds.
- Category 3: 111-129 MPH, Extensive damage from winds.
- Category 4: 130-156 MPH, Extreme damage from winds.
- Category 5: over 157 MPH, Catastrophic damage from winds.

## **EVACUATION SECTION**

## PART 1: READY, SET ... GONE!

## A. <u>Get Ready</u>

- 1. Prepare your evacuation plan:
  - Check that you have adequate insurance for your home and its contents. Make copies of all your policies, including home, home contents and car along with contact telephone numbers.
  - Include flood insurance (FEMA) from our Federal Governmentthrough your insurance carrier. Be reminded that flood insurance has a 30-day delay from date of purchase.
  - Photograph or video tape your home, both interior and exterior and its contents for insurance purposes.
  - Have a current "as built" architectural plan or CD of your home.
  - Make copies now of important documents e.g. last year's tax return, birth certificates, wills, marriage license, vehicle titles etc.
  - Make copies of your family, personal and medical records ortake originals with you.
  - Have a current Belfair Property Owner RFDI Decal, SC Driver's License with Belfair Address or a copy of your property tax bill for proof of ownership. These identifications may be necessary for reentry into the area.
  - Be sure to back up all valuable computer files and take with you.
  - Make a list of temporary housing locations, inclusive of telephone numbers, for hotel/motel or with friends or relatives.
  - Notify your next of kin as to where you are going and when you expect to arrive or upon arrival.
  - Include cell phone with charger, laptop computer, power cord and cable.
  - Make a list of all-important telephone numbers.
  - Learn the local evacuation routes complete with applicable maps.
    - Listen for weather updates and local information on radio and television.
    - Be alert for tornado watches and warnings which are associated with hurricanes.
  - The best source of weather forecasting is the National Weather Service in Charleston.
- 2. Prepare evacuation supplies for travel:
  - Road maps.
  - An emergency supply of tape, large plastic sheets and/or tarpaulins for temporary repair of broken windows or damaged roofs.
  - An emergency supply of cleaning supplies, inclusive of bleach.
  - Drinking water:
    - Recommended 2 quarts per day per person.
    - An alternate cooking source e.g. charcoal or gas grills, sterno stove.
  - Non-perishable food supplies e.g. canned meat, fish, soups, puddings, milk.
  - Non-electric can opener.
  - Supply of disposable plates and utensils and glasses.

- Sanitary tissue (toilet paper), hand sanitizer, disposable wipes and wash cloths.
- Matches, candles (camp lantern), flashlight, extra batteries.
- Nonelectric clock, battery operated radio (extra batteries).
- First aid kit and prescription medications.
- Blankets and Pillows (if you are going to a shelter or if youbecome stranded on the road).
- Cash, checks, and credit cards.
- Camera and film/memory to document any damage to your residence.
- Consider Photographs and Jewelry.
  - 1. Caution Note: Valuables left in automobiles at hotels/motels may not be safe.
- 3. House preparation:

Extra Water (store in house or garage for use after return). Review your residence considering large window openings, trees that could be trimmed and hurricane shutters. Consider a professional analysis of your home's vulnerability.

If possible, take digital photographs of the exterior and interior prior to evacuating.

- 4. Pets: Take them with you. Pets are not allowed inside shelters.
  - Pack a pet disaster kit in advance containing a three-day supply of food and water, food and water bowls, medications, motion sickness pills for travel, veterinarian records, a current photograph in the event of loss, sturdy leashes and/or a pet carrier and pet beds and toys if space allows.
  - Be certain your pet is wearing an identification tag. If the pet has an embedded tracing device, ensure that it is registered at the national registry.
  - Make hotel reservations where pets are permitted several days in advance.
  - Have ample plastic bags as well as containers and cleaning supplies to contend with pet excrement.
  - For birds, reptiles and small animals check with a veterinarian for travel information and necessities.

## **B.** <u>TIME TO GO</u>:

#### NOTE: ALL OWNERS NEED TO COMPLETE AN EVACUATION REGISTRATION FORM AND GIVE IT TO SECURITY UPON DEPARTURE. REFER TO DOCUMENT #ARB01.

Immediately prior to evacuation departure do the following:

- Make sure your departure vehicle is fully fueled and packed with the necessary items identified in part A of this document for a minimum of a seven-day period.
- Move lawn and pool furniture, statuary, bird houses, mobile grills and planters indoors.
- Store any trash receptacles inside the garage.
- Place exterior hanging plants, flags in a secure location inside the garage.
- Close all drapes, Venetian blinds and interior doors.
- Move furniture away from windows and cover with plastic.
- When possible, store valuables in airtight plastic containers and move to a higher elevation inside the residence.
- Unplug golf cart charger.

- Unplug printers, computers, and TV's.
- Turn off electricity at all non-essential circuit breakers (leaving refrigerator running).
- Install protective window coverings (plywood or shutters) if available. Close and secure all outside window shutters.
- Turn off all exterior propane gas tanks.
- Turn off the house water at the shut off valve after storing enough water for your return (about 7 days' worth).
- Turn off your irrigation system at the timer.
- Place tightly rolled towels at the base of all interior and exterior doors.
- Secure any exterior doors that open inward into the house and secure the garage door(s) to prevent them from blowing inward.
- Lock all doors and windows.
- Take this guide along with you for your trip and for your return.

## C. <u>WHILE YOU ARE GONE</u>:

It is Belfair's intention that, after the disaster, our website will serve as the primary communication tool. You can gain access to the internet and the web site by utilizing the public computers at local libraries in the location to which you have evacuated. Belfair web site address is: **www.belfair1811.com** 

Beaufort County – Re-Entry Number (and information) – 1-800-963-5023

## **RETURN AND RECOVERY SECTION**

## PART II: RETURN AND CLEANUP:

Authorization to return to the area will be provided by the appropriate authorities, the Governor or the Beaufort County Emergency Management Director. Check the Beaufort Co. Re-Entry Number and the Belfair Website for return statistics. REMEMBER; IDENTIFICATION WILL BE REQUIRED FOR RE-ENTRY INTO THE AREA AND BELFAIR. HAVE A CURRENT PROPERTY OWNER RFDI DECAL, SC DRIVERS LICENSE WITH BELFAIR ADDRESS OR A CURRENT COPY OF YOUR PROPERTY TAX BILL FOR PROOF OF OWNERSHIP.

#### A. DISASTER AFTERMATH:

Disasters can leave dangerous situations even once the immediate hazard has passed. Take the time to be cautious with food, sanitation, and especially electricity. IF YOUR HOME INTEGRITY HAS BEEN PENETRATED, IT MAY WELL HAVE ANIMAL RESIDENTS/VISITORS. PROCEED VERY CAUTIOUSLY TO AVOID SNAKES, ALLIGATORS, RATS, ETC.

#### 1. SAFETY:

- Wear rubber gloves when cleaning up from flood waters to avoid infection from sewage and other contaminates.
- Wear thick sole shoes or sneakers at all times to avoid injury or possible infections from flood waters.
- Do not smoke or light matches outside or inside until you determine there are no gas leaks in the area.
- IF YOU SMELL GAS ...
  - IMMEDIATELY OPEN WINDOWS AND DOORS.
  - TURN OFF MAIN GAS VALVE.
  - LEAVE THE RESIDENCE.
  - REPORT THE LEAK TO POLICE OR SECURITY.
  - DO NOT START A CAR.
- Be careful when walking outside, and watch for downed power lines, debris, animals, reptiles and insects.
- Check any structure before entering. If you are unsure of its safety,

#### DON'T GO IN!

- If a door sticks, it could mean the ceiling is sagging. If you force the door open, pause to allow debris to fall.
- Be Careful when walking on floors and stairs, as debris and waterwill make for slippery conditions.

#### 2. CLEANUP-ASSESSING DAMAGE:

- Begin cleanup of your property as soon as possible.
- Contact your insurance companies.
- If you must throw away valuables, take photographs of them for insurance purposes first.
- Take pictures of all interior and exterior damage to structures and trees.
- If electricity (air conditioning) is not available, open all doors and windows to dry and ventilate your home.
- Start with the areas that are least damaged by water. You will have the best chance of salvaging items by drying them before additional damage occurs.

- Wear Protective Clothing when handling flood damaged materials. Protect your eyes, hands and mouth. An inexpensive Respirator may be helpful.
- Discard all food and medicine products that may be contaminated with flood waters.
- Move salvageable goods with a disinfectant if possible.

#### 3. CLEANUP – DRYING OUT YOUR HOME

Most Potential long-term damage that water may promote can be minimized if you are able to eliminate excess moisture as soon as floodwaters recede. Hiring an emergency water removal service is best, but, if such services are not immediately available, here are some suggestions to mitigate loss:

- Begin the drying process by ventilating your home. Open windows and doors and use fans to promote evaporation by exhausting humid air outside.
- As things begin to dry out, a modest amount of heat or dehumidification can further promote the drying process. However, using either too soon can cause damage to your home, so be very cautious. Ventilation should remain the primary method for reducing the moisture levels in your home.
- Avoid the use of commercial drying equipment without professional guidance such equipment can cause significant, permanent damage to wood and plaster.
- Because all cavities can retain water for long periods of time and promote damage to the structural integrity of walls and floors, it maybe necessary to open walls and remove insulation.

#### 4. CLEANUP – PRESERVING INTERIOR FINISHING

- FEMA recommends the replacement of drywall that has been submerged in water. If your home has plaster walls, there is a chance they may be salvageable. Tapping lightly on a wall or ceiling can sometimes be a good indication of the condition or the material. Unsound plaster may sound hollow when tapped. The safest, most effective way to assess potential plaster damage is to allow it to dry and then inspect it.
- Though most wood will expand and deform when wet, it often returns close to its original shape as it dries. Tongue and Groove hardwood is unlikely to return to its original condition. Pine flooring is far more likely to return to its original condition once it is dry.
- Tile floors are generally salvageable; however, sub-flooring and grout may be damaged and require replacement. Allow the floors to dry, and if an inspection suggests structural damage has occurred, consider removing the tile and relaying it once your home is thoroughly dry.
- Wall to wall carpeting exposed to flood waters should generally be discarded.
- Area Rugs that can be removed may be salvaged and restored with professional cleaning.
- Trim, such as baseboards and molding around ceilings, doors and windows has a better chance of surviving a flood because it has the capacity to expand.
- Fiberglass and hollow-core doors are unlikely to weather a flood.

- Traditional panel doors often have a good chance of surviving. As they dry, warping should disappear, but all joints should be inspected to determine if repairs will be necessary.
- Painted surfaces on the interior of your home will generally need to be repainted. Again, allow it to dry thoroughly before repainting.
- FEMA suggests that wallpaper paste exposed to flood waters will promote mold and it is suggested that all wallpaper be replaced.

## 5. FOOD AND WATER:

- Avoid opening the refrigerator door unnecessarily.
- DON'T drink untreated water from the tap until the officials give the all clear.
- DON'T eat fresh food or use spices or utensils that have been contaminated by flood waters.
- Eat the food most likely to spoil first in your refrigerator.
- If you even suspect that food has spoiled, do not eat it.
- Conserve water used for cooking and washing utensils in a large cook pot, cook canned goods in their can by opening them, removing the label and placing them in 2-inches of gently boiling water. Use oven mitts to avoid burning hands. Reuse the water for another meal, but do not drink it.

## SPECIAL WATER INFORMATION FROM DHEC

Following a storm which significantly impacts an area where extended power outages have occurred, DHEC will be monitoring all public water systems. Advisories will be issued as information becomes available. Until you have received word that the water is safe to drink, the following procedures can be used to safely disinfect water for potable use:

## **\* DISINFECTION BY HEAT:**

Strain water through a clean cloth into a container to remove any sediment or floating matter. If water is clear, omit this step. Boil the water vigorously for at least five (5) full minutes. After allowing the water to cool, it is ready to use. If desired, a pinch of salt added to each quart boiled water or pouring it back and forth from one clean container to another several times, will improve the taste.

## ✤ CHEMICAL DISINFECTION:

Use liquid chlorine laundry bleach. <u>Do not</u> use bleach that has a fragrance or scenting agent, like lemon scent. Read the label to find the percentage of chlorine available then follow this table:

	DROPS TO BE ADDED PER QT**	
AVAILABLE CHLORINE	CLEAN WATER	CLOUDY WATER
4 to 6 PERCENT*	2	4
7 to 10 PERCENT	1	2
IF NOT KNOWN	10	20

\*Common household chlorine laundry bleaches (Clorox, Purex, etc.) \*\* 1 teaspoon equals approximately 100 drops After the correct amount of chlorine has been added, mix thoroughly by stirring or shaking water in the container. Let stand for 30 minutes. A slight chlorine odor should be detectable in the water; if not, repeat the dosage and let stand for an additional 15 minutes before using.

# 6. ELECTRICITY: IF YOU ARRIVE HOME AND THE POWER IS OFF....

- **DON'T** turn on or touch electrical outlets or panel boxes if you are wet or standing in water.
- **Call** the power company only once to report outages. Then keep the lines clear so that emergency personnel can get through.
- If not already **OFF**, flip the main circuit breaker to the **OFF** position, and do the same with all other breakers in the box.
- Be sure that the main electrical connection to your house is not damaged. (This connection is located near the meter). If it is damaged or detached, an electrical repair man must come and fix it before the power company will reconnect.
- If you have not already done so, unplug any/all appliances that use motors, such as computers, TV, refrigerator, VCR, washer, dryer etc. If there is something wrong with the power supply, they could be seriously damaged when the power is turned back on.
- **DON'T** connect portable generators directly to the panel box. Use an extension cord plugged into the generator. Place any/all generators away from the house and any openings to the house (e.g. windows) to avoid deadly fumes from penetrating the house.
  - Read all directions very carefully.

#### WHEN YOU KNOW POWER IS RESTORED:

- Flip the main breaker to the **ON** position.
- Begin flipping other circuits **ON**, one at a time. Start with the single breakers which carry a lighter load. If the breaker stays in the **ON** position, it should be **OK**. (If it flips back to **OFF**, leave it there, because you will need an electrician to repair it.)
- Next, turn on breakers that are hooked together that supply power to large appliances, e.g. heating, air conditioning and refrigeration. Don't plug in appliances yet but try the lights.
- Once the lights are on, try to determine if they are as bright as theywere previously. If they seem dimmer, there could be a faulty connection in the ground wiring. This reduced power could destroy machines with motors. If the lights seem too dim, IMMEDIATELY FLIP THE MAIN CIRCUIT TO THE OFF POSITION.
- If your lights seem as bright as usual, turn **OFF** the circuits for the large appliances, plug them in, and then flip the switch **to ON** again. If the breakers stay in the **ON** position, your electricity is most likely **OK**.

#### 7. SANITATION:

- Belfair is serviced by BJWSA which uses electricity to power lift pumps to move sewage. NO ELECTRICITY MEANS NO SEWER SERVICE
- If electricity is restored, then check to see if water or sewage lines are broken prior to using toilets. To test for damaged lines, run clear water at each fixture for 5 minutes to ensure adequate drainage. If the lines are broken, do not flush the toilet.
- Dispose of all spoiled food in a sanitary manner.
- If sewer lines are inoperable, port-o-pots will be placed at various locations for resident's use.

Remember to take a break from clean up periodically to conserve your energy.

## SPECIFIC BELFAIR ARB GUIDELINES

## PART III:

#### ARB EMERGENCY RECOVERY PROCEDURES

The days following an area disaster will be confusing and hectic. The Belfair ARB will adjust its procedures to expedite rebuilding and repairing our Owners residences. We will facilitate the review of plans and the permitting process on a daily basis to accelerate the rebuilding of our community.

The ARB office can be reached at 843-706-4628 and on email at sreed@belfair1811.com. The ARB office will be open daily as necessary and as allowable.

APPROVAL PROCESS: Caution! You <u>must</u> Contact Beaufort County for permits for all reconstruction and repair. ARB permitting is not the same as a County permit. Contacting Beaufort County will generate inspections by the proper department for necessary storm damage repairs.

## A. No Belfair ARB Approvals are required for the following:

(In many cases a County Permit will be required for certain repairs or reconstruction. The County will have a system set up to enable speedy permitting. Check with the County and your insurance company first before scheduling restorations or construction.)

- Tree removal when trees are uprooted, lying on the ground, lying on roofs or homes, or are leaning at a severe angle.
- Roof repairs involving less than 50% of entire roof surface when using matching colors and roofing materials.
- Replacement of broken windows with those of matching color and type.
- Replacement of less than 50% of all exterior wall/siding materials with matching materials, paint/stucco.
- Replacement of any exterior doors including garage doors.
- Repainting of a residence the same color as previously used.
- Replacement of chimneys.
- Replacement of covered porches in the same architectural footprint.

#### **NOTE:** ALL OWNERS NEED TO COMPLETE A DECLARATION DOCUMENT STATING THEIR INTENT. REFER TO **DOCUMENT #ARB02**.

#### **B.** Belfair ARB Approvals and Permits are required for the following:

- Replacement of more than 50% of the existing roof or replacement of the full roof with a differing material or color.
- Replacement of windows of a different type or color.
- Replacement of more than 50% of all exterior wall/siding materials.
- Repainting of any portion of the structure with a color differing from the existing color.

#### NOTE: ALL OWNERS NEED TO COMPLETE A DECLARATION DOCUMENT STATING THEIR INTENT. REFER TO DOCUMENT #ARB02.

# C. An ARB Emergency Review and Permit will be required for the following:

- If a residence will be rebuilt in its entirety with *some* exterior footprint changes, e.g. room addition, porch enclosure etc.
- If restoration of an existing structure is required and *additions* are desired, e.g. covered porch, pool, room addition or footprint changes.
- If total devastation of a residence is 100% and Owner wishes to rebuild on same lot with totally new style home.
- If total devastation of a residence is 100% and Owner will rebuild the *exact same* home as had existed.

#### NOTE: ALL OWNERS NEED TO COMPLETE AN APPLICATION FOR EMERGENCY BUILDING PERMIT. REFER TO DOCUMENT #ARB03.

NOTE: FOLLOWING THE COMPLETION OF REPAIRS, NOTIFY THE ARB ADMINISTRATOR, SO THAT THE HISTORIC HOUSE PLAN FILES CAN BE UPDATED. OWNERS WILL SUBMIT BEFORE AND AFTER PHOTOGRAPHS OF THE AFOREMENTIONED REPAIRS.

## D. Temporary Housing Guidelines:

- The Belfair ARB wishes to expedite the necessary repair and replacement of damaged homes.
- Residents should acquaint themselves with the alternative housing market in the area such as, condos, motels, time shares.
- In the event of catastrophic major devastation, the use of temporary housing on an Owners lot may need to be arranged.
- Temporary housing must comply with the following guidelines:
  - Use of temporary housing is limited to only permanent residents rebuilding or repairing an existing home.
  - Temporary housing is defined as; travel trailers, motor homes or manufactured homes.
  - The temporary housing must be located totally on the property owned by the resident.
  - $\circ$  The time period will be determined by the extent of the damage.

## E. Debris Removal Guidelines:

Belfair has contracted with Phillips and Jordan (Disaster Management Firm) to manage the removal of debris from Belfair streets and POA spaces. To the extent negotiated in the contract, they will make every effort to remove landscape and household debris from private lots and residences. Belfair will bill Owners' accounts for this special service.

Protocol for movement of debris is as follows:

- Place debris in piles along the curb side and off of paved surfaces.
- Do not pile debris over water meters, fire hydrants, irrigation pipes, orpublic utilities, e.g. transformers, telephone towers, electric boxes.
- Debris must be segregated by form, as follows:
  - Raw Garbage (household garbage).
  - Vegetative Debris (yard waste, limbs, leaves, shrubbery, pine straw, trees etc.) Note: all trees must be cut up.

- Construction/Building Debris (lumber, shingles, pipes, carpeting, non-wood building material, treated lumber etc.).
- White Goods (appliances, air conditioners, heating equipment etc.)
- Household Hazardous Waste (bleach, gasoline, pool chemicals, cleaning supplies, motor oil, paint, propane tanks etc.)

NOTE: IN ORDER TO HAVE DEBRIS REMOVED FROM PRIVATE PROPERTY, ALL OWNERS MUST FILL OUT THE "RIGHT OF ENTRY AGREEMENT" FORM. REFER TO DOCUMENT #ARB04.

#### EMERGENCY CONTACT NUMBERS AND WEBSITES

- Beaufort County Emergency Management 843.255.4000 Fax: 843.255.4008 www.bcso.net/emd
- Beaufort County Re-Entry Hotline 800.963.5023
- Beaufort County Animal Control Office
  843.255.5010
- South Carolina Emergency Management 803.737.8500 www.scemd.org
- SC Department of Health & EnvironmentalControl 803.898.3432 <u>www.scdhec.gov</u>
- SC Public Information Phone System(PIPS) 866.246.0133
- SC Evacuation Routes: <u>https://scdot.maps.arcgis.com</u>
- SC Emergency Traffic Network (active only after storm) 888.877.9151
- FEMA Disaster Assistance\_ <u>www.disasterassistance.gov</u>
- FEMA 800.621.3362 www.fema.gov
- The Weather Channel www.weather.com
- National Hurricane Center <u>www.nhc.noaa.gov</u>
- Palmetto ElectricCo-Op 866.445.5551 www.palmetto.coop
- Belfair Security 843.757.7777
- Belfair ARB 843.706.4628

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## BELFAIR COMMUNITY <u>EVACUATION</u> <u>REGISTRATION FORM DOCUMENT</u> <u>#ARB01</u>

LAST NAME:First		
BELFAIR ADDRESS:		
TELEPHONE NUMBER'S WHERE YOU CAN BE RE	EACHED:	
Primary Cell Phone No. :		
Secondary Cell Phone No.:		
Other Phone No. :		
Primary Email Address:		
PROVIDE: NAME:		SE
PROVIDE: NAME: ADDRESS:		SE
PROVIDE: NAME:		SE
PROVIDE: NAME: ADDRESS: PHONE NUMBER:		SE
ADDRESS:		
PROVIDE: NAME: ADDRESS: PHONE NUMBER: PHONE NUMBER: CHECK LIST Right of Entry Agreement Form Submitted Turn Off Water & Irrigation System Turn Off Propane at Tank Turn Off Electric except AC/Refer Have Emerge. Contact Phone # List		

## BELFAIR COMMUNITY <u>ARB</u> <u>DISASTER DECLARATION</u> <u>DOCUMENT #ARB02</u>

Property Owner:

Address:

**Owners Mailing Address (if different than above):** 

I, THE UNDERSIGNED, HEREBY CERTIFY THAT THE ABOVE REFERENCED PROPERTY WAS DAMAGED AS A RESULT OF THE RECENTLY DECLARED DISASTER AND WILL BE REPAIRED TO ITS CONDITION THAT EXISTED PRIOR TO THE DAMAGE. NO EXTERIOR CHANGES WILL BE MADE FROM THE PREVIOUS BELFAIR ARB APPROVED STRUCTURE, INCLUDING ARCHITECTURAL DESIGN, WINDOWS, DOORS, OTHER FINISHES AND COLORS WITHOUT WRITTEN ARB APPROVAL.

ATTACHED ARE PHOTOS AFTER DAMAGE.

OWNER SIGNATURE:\_\_\_\_\_

DATE:	

<b>PHONE:</b>	

<b>CELL:</b>	

Email: \_\_\_\_\_

ARB Administrator843-706-4628ARB FAX:843-757-0707

## BELFAIR COMMUNITY ARB EMERGENCY APPLICATION FOR BUILDING PERMIT DOCUMENT #ARB03

PROPERTY OWNER:	
OWNERS MAILING ADDRESS	S (IF DIFFERENT THAN ABOVE):
Description of Damage:	
Attach additional pages if necessar	y.
Emergency Repairs Required:	
Attach additional pages if necessar	у.
	e understanding that any approval granted is for windows, doors, roof replacement etc. Permanent ted Belfair ARB Application.
	ir within Belfair is made by the parties with full the Belfair recorded Covenants and Guidelines.
Owner Signature:	
Owner Representative Signature	:
Date:Cell:	Telephone:Email:
Approved By: ARB Representat	Date:Phone: 843-706-4628 tive

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#### RIGHT-OF-ENTRY AGREEMENT DOCUMENT #ARB04

Right-of-Entry Permit No.:	Date:
Property Address/Description:	
Legal/Lot Number:	
Mailing:	
Belfair Property Owners Association, Inc. /Beauf	ort County /Bluffton, SC/29910

#### <u>Right-of-Entry</u>

I certify that I am the owner, or owner's authorized agent, of the property described above. I grant, freely and without coercion, the right of access to said property to Belfair Property Owners Association, Inc. (The Belfair Property Owners Association, Inc.), its agents, contractors, and subcontractors, for the purpose of demolishing, removing, and/or clearing any or all storm-generated debris of whatever nature from the above-described property solely for the purpose of providing access to this property and to mitigate and/or minimize any further damage to structures on the property until I, as owner, can undertake further cleanup and repairs.

#### Hold Harmless

I understand that this permit is not an obligation upon BELFAIR PROPERTY OWNERS ASSOCIATION, INC. to perform debris removal on your property. I agree to hold harmless BELFAIR PROPERTY OWNERS ASSOCIATION, INC. and any of their agents, contractors, and subcontractors for damages of any type whatsoever, either to the above-described property or to persons or structures situated thereon, unless such damage results solely from the wrongful acts or omissions of BELFAIR PROPERTY OWNERS ASSOCIATION, INC. or its agents, contractors, or subcontractors. I release, discharge, and waive any action, either legal or equitable, that might arise by reason or any action of the above entities while removing storm-generated debris from the property.

#### **Financial Responsibility**

I understand that I am responsible for reimbursing BELFAIR PROPERTY OWNERS ASSOCIATION, INC. and/or its contractors and subcontractors upon receipt of an invoice for the work performed on my property. Payment of BELFAIR PROPERTY OWNERS ASSOCIATION, INC. and/or its contractors or subcontractors is not contingent upon my being reimbursed by any private insurance company, local, state, or federal agency.

\_\_\_\_\_

#### Home Owner's Insurance Carrier Information

Name of Ag
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Address:

Telephone No.:

Print Name (Owner/Agent)

Signature

Date

## **County of Beaufort**

## 20 Questions to Ask Your Insurance Agent

- 1. If my house is destroyed and it needs to be completely rebuilt, how much money will I receive?
- 2. What are my deductibles and are they any different for Hurricanes?
- 3. If trees are down in my yard, does my policy cover hiring someone to remove them?
- 4. If my house is not livable, how much do I receive for living expenses? Are there any restrictions on how my money can be used?
- 5. Howmuch would I get for outbuildings such as storage sheds?
- 6. Is the boat in my yard covered by my homeowner's policy?
- 7. If my windows are blown out of my house and there is water damage from rain, does my homeowner's policy cover my repair cost?
- 8. How do I go about filing a claim?
- 9. Howlong should I expect before I receive a settlement?
- 10. What happens if I do not agree with the settlement offered?
- 11. Other than flood insurance and homeowner's insurance, is there any other type of insurance that I should consider?
- 12. Are the items inside my home covered by flood insurance? (go to www.floodsmart.gov for detailed flood insurance information.
- 13. What type of proof of loss am I going to have to provide when filing a claim?
- 14. If there is more than one storm that damages my home, is this considered two different claims and how is this processed? Is there a limit from both claims?
- 15. In my homeowner's policy, does it cover any landscaping repairs?
- 16. Am I required by my policy to take any actions to protect my property, such as storm shutters?
- 17. Are there any requirements in my policy that request actions to mitigate any further damage to my residence after the storm?
- 18. Can I do any emergency repairs to my home from storm damage prior to the claim's agents' arrival? If yes, does this affect my settlement?
- 19. How long after a storm do I have to make a claim?
- 20. If I have to evacuate, does my policy cover my evacuation expenses?