

**CARLTON PALMS CONDOMINIUM
ASSOCIATION**

**HURRICANE PREPARATION
AND RECOVERY PLAN**

June 1, 2022

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THE HURRICANE PREPARATION AND RECOVERY TEAM

A disaster recovery company (DRC), an architecture firm, will support the Board of Directors and Association Manager in preparing for and recovering from any hurricanes that affect our complex.

THE CARLTON PALMS BOARD OF DIRECTORS

President Vice	-	Kitty Callin
President		Bill Ecord
Secretary		Richard Jernigan
Treasurer		Don Posey
Directors		Sherry Collins Robertson

THE ASSOCIATION MANAGERS

SANDRA WARD, CCIM CAM	Phone:	850 432 5678
STEVEN D. WARD, CAM	Steven Ward emergency:	850 470 9707
Sandra Ward Realty Inc.	Sandra Ward emergency:	850 572 5629
224 E Garden St, Ste. 1		
Pensacola, FL 32502		
sjward@sjwardrealty.com		

CARLTON PALMS ARCHITECT

TO BE DETERMINED.

CARLTON PALMS DISASTER RECOVERY COMPANY (DRC)

To be determined

CARLTON PALMS INSURANCE AGENCY

Phil Gambrell — Gambrell Sturges LLC	Cell phone: 850-232-8102
3220 Moss Road	Office phone: 850-547-0065
Bonifay, FL 32425	Office fax # 866-834-5881

policyhelp@yahoo.com

Certificates of Insurance

Copy of current residential Wind Mitigation report

HOMEOWNER RESPONSIBILITIES

STAGE 1 — Pre Hurricane Preparations

- a) Attend hurricane preparation meeting in the month of June.
- b) Read the hurricane plan and review checklist of preparations.
- c) Ensure that the Association Manager has a working key for your unit.
- d) Ensure that your unit is properly insured and that you understand what you must insure vs. what the Association insures. See page 12 & 13 for insurance information

STAGE 2 — 5-7 days before hurricane landfall

- a) Watch the weather news to track hurricane progress.
- b) Plan your personal evacuation in the event it becomes necessary.
- c) Ensure that the Association Manager knows where you will go in the event of evacuation and where you can be contacted if a FINAL ALERT requires you to evacuate.

STAGE 3 — 3-4 days before hurricane landfall

- a) A FIRST ALERT NOTICE will be posted in laundry rooms and elevators. Prepare your unit for a hurricane as specified in the hurricane checklist found at the end of this section.
- b) Be ready to evacuate if a Final Alert is issued by the Association. To be 100% safe, it may be advisable to evacuate after a First Alert notice when evacuation traffic is still at low levels.

STAGE 4 - 1-1/2 to 2 days before hurricane landfall

- a) A FINAL ALERT NOTICE will be attached to all exit doors and elevators, if an evacuation has been declared by Escambia County. All owners should have already prepared their units for a hurricane and should evacuate immediately. **If you elect to stay at Carlton Palms during a mandatory evacuation, emergency services will not be available and you may be putting your life at risk.**
- b) Take your hurricane plan with you since it contains vital information, including the association voice mail number.

STAGE 5 - 24 hours before landfall

- a) If a Final Alert has been issued, power and perhaps water to the building will be shut off and elevators will not work.

STAGE 6 — Owners' Post Hurricane Responsibility — If evacuation is required.

- a) Do not return to Carlton Palms until you have received notice that it is safe to do so by checking the association's voice mail and local news media and that it is "OK to return" message posted by the Association Manager.

Cox Voice Mail: 850-470-9707

The voice mail number will carry a short 30-second message from the Association Manager concerning the status of Carlton Palms and whether it is safe for you to return after an evacuation. This number will not be monitored for messages, so do not leave a message.

b) THE DISASTER RECOVERY COMPANY (DRC) WILL BE CONTRACTED TO DO WORK ON THE COMMON ELEMENTS AND IN HOMEOWNER UNITS FOR ITEMS FOR WHICH THE ASSOCIATION IS RESPONSIBLE, SUCH AS REMOVAL OF WET DRYWALL. ANY WORK PERFORMED BY THE DRC AT THE REQUEST OF UNIT OWNERS (FOR WHICH THE UNIT OWNER IS FINANCIALLY RESPONSIBLE) WILL BE BILLED DIRECTLY TO THE UNIT OWNER AND WILL ONLY BE PERFORMED WITH WRITTEN AUTHORIZATION FROM THE UNIT OWNER.

) **Wet Carpet:** Wet carpet caused by LEAKS OR **WIND DRIVEN RAIN** is the homeowner's responsibility. The DRC will, if authorized in writing by the unit owner, remove wet carpet for which the unit owner is responsible and will bill the unit owner directly. The unit owner will then be responsible for seeking reimbursement for such removal from his or her insurance company. If owner does not have content insurance, the owner is considered self-insure and will bare all costs.

HOMEOWNER HURRICANE PREPARATIONS

The following are actions homeowners should take to prevent and minimize damage to individual units at Carlton Palms as well as the building itself.

- Stockpile items needed for cleanup after storm (towels, mops, Damp Rid, trash bags, carpet cutters, work gloves).
- Video or photograph contents of your unit.
- If evacuation is Not required, put 2 liter plastic bottles filled with water in your freezer, Do not open your refrigerator while the power is off and your food should be good for approximately 24 hours. If power is off for an extended time, your food will spoil.
- If evacuation is required, remove perishables and frozen food from refrigerator/freezer. Take it to the dumpster prior to leaving Carlton Palms. Empty and turn off icemaker. Turn power off and open door. You may want to place a cotton ball soaked in vanilla in the refrigerator.
- Turn off all power to unit with master breaker in your unit.
- Lock all windows.
- Do not secure deadbolt lock on unit front door.

UNIT OWNER EVACUATION CHECK LIST

HOMEOWNER INSTRUCTIONS:

Please complete this form and tape it to your front door as you are leaving. This will help the staff prepare for shut down.

- _____ Windows secured and locked.
- _____ Icemaker empty and turned off.
- _____ Perishables and frozen food removed from refrigerator/freezer and disposed of in the dumpster.
- _____ Master circuit breaker switch turned off.
- _____ Unit is empty — all occupants have evacuated.
- _____ Deadbolt is NOT locked.

CARLTON PALMS BOARD OF DIRECTORS

CARLTON PALMS INSURANCE INFORMATION FOR OWNERS

The Carlton Palms Condominium Association carries extensive insurance to protect against threats to common elements within your unit, the common elements of Carlton Palms, and to protect the Association with liability insurance. A listing of our insurance policies and coverage limits is available to you from the Association Manager.

Although the Association covers your unit with insurance for hurricanes in the form of wind insurance, and the common elements with flood insurance, you will still need to purchase certain personal policies of your own to be fully protected. While this section is the Board's best good faith effort to explain the current insurance coverage issues that pertain to you, it is not fully comprehensive and is not a recommendation on coverage you should have. You must consult with your own insurance agent and make your own decision on what types of coverage are best for you to have.

There are three types of insurance coverage available for your unit:

HO6 POLICY - This is a policy that covers your personal property from perils named in the policy. These typically include fire, lightning, storm, explosions, riot, aircraft, smoke, vandalism, theft, broken glass, plumbing leaks, etc. It typically covers improvements, additions, and other property that is your insurance responsibility. IT DOES NOT COVER DAMAGES FROM HURRICANES CAUSED BY WIND OR FLOOD. HO6 policies also provide liability coverage similar to a standard homeowner's policy. This coverage is very important if you are found responsible for personal injury or property damage to another person. All unit owners MUST currently obtain an HO6 policy on their unit per Chapter 718, Florida Statutes.

WIND POLICY - This policy is included in Carlton Palms All-Peril property insurance. In Florida during the 2003 session, the Legislature clarified what a unit owner is responsible for with regard to property insurance:

Per Florida Statute 718.111, **3 The (Association's) coverage must exclude** all personal property within the unit or limited common elements,

- all floor, wall and ceiling coverings
- electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters
- built-in cabinets and counter tops
- window treatments including curtains, drapes, blinds, hardware and similar window treatment components, or
- replacement of any of the foregoing which are located within the boundaries of a unit and serve only one unit and all air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.
- A separate wind policy would be needed if the H)-6 carrier does not offer wind. Call your insurance agent for additional information on this important protection/coverage.

The above listed elements in your unit and your personal property such as furniture, clothing and other personally owned items will not be covered by the Association's insurance policies and will only be covered for damages due to wind if you purchase a personal wind policy for your unit to cover these items. If you have a mortgage on your property, the lender may require you to have an HO6 and a wind policy and a flood policy.

FLOOD INSURANCE - IS NOT REQUIRED FOR CARLTON PALMS AT THIS TIME.

- **CARLTON PALMS CONDOMINIUM ASSOCIATION BOARD OF DIRECTORS HAS PURCHASED FLOOD INSURANCE AS PERCAUTION SINCE ALL THE MECHANICAL ELECTRICAL SYSTEMS ARE LOCATED ON THE GROUND FLOOR.**
- Insurance adjusters for individual unit owners may request information on Carlton Palms insurance. Gambrell Sturges LLC, the Association's insurance firm (850-547-0065), has this information, and the Association Manager keeps this information. The insurance adjuster should ask for the two-page insurance declarations for Carlton Palms windstorm policy. Some adjusters just ask for "declarations" without specifying insurance rather than our condo documents. Cost of copies will be billed to unit owners @ \$.25 per page plus postage if mailed or \$1M0 per page if faxed. Sandra J. Ward Realty can be reached at 850-432-5678 or 850432-0471 (fax).

BOARD OF DIRECTOR RESPONSIBILITIES

STAGE 1 — Pre Hurricane Season Preparations

- a) The Board will update and confirm the individuals and companies who are involved in executing the plan annually.
- b) The Board, with the assistance of the Association Manager, will revise and reissue the hurricane plan annually.
- c) The Board will conduct a special hurricane preparedness meeting for all owners in June where the plan will be distributed and explained.

STAGES 2-4 -As a Hurricane Approaches

- a) The Board will consult with the Association Manager regarding the posting of alert notices and notification of the DRC, architect, and insurance agent to stand ready to assist if Carlton Palms is damaged by the approaching hurricane.

STAGE 5 - Final Alert Notice

- a) Only if a mandatory evacuation has been order for the Pensacola area which includes Carlton Palms, a final alert notice will be posted.

STAGE 6 Hurricane Recovery

- a) The Board will meet immediately after the hurricane with the Association Manager, DRC, architect, and insurance agent as needed to assess damage and ensure that the complex undergoes the necessary emergency remediation to allow the safe return of owners.
- b) The Board will hold regular hurricane recovery meetings to direct and monitor the reconstruction of damaged facilities and secure insurance reimbursement.

ASSOCIATION MANAGER RESPONSIBILITIES

Stage 1 - Pre Hurricane Season Preparation

- a) Check, annually, to see that all residents/owners have current Carlton Palms parking permits affixed to their vehicles.
- b) Update the revised hurricane plan and ensure that all owners receive and acknowledge receipt in writing. This will require distribution of the plan by registered mail or personal delivery to those who do not attend the hurricane preparedness meeting.
- c) Reconfirm the network based Cox Communication voice mail number for the current hurricane season.
- d) Keep inventory of Association property for insurance purposes along with prices (e.g., lobby, Community room, pool and fitness rooms, etc.). Provide this list to the Board annually for review.
- e) Review Carlton Palms plans and utilities and electrics as necessary to keep the DRC informed and furnish the DRC with keys for common element rooms such as electrics, pump room, roof, etc. which will be needed during emergency remediation work.

Stage 2 — 5-7 days before landfall

- a) Make backup of all computer files and ensure safe location along with other Carlton Palms records and keys.

Stage 3 — 3-4 days before landfall

- a) Notify DRC to begin reserving emergency generators, dumpsters, portable toilets, etc.
- b) Post **FIRST ALERT NOTICE** and hurricane checklist on each exit door, laundry room and elevators.
- c) Notify rental agents and known absentee owners by telephone of the need to secure their units.
- d) Put pool furniture, trash cans and other loose equipment in indoor pool room and lock.

Stage 4 - 1-1/2 to 2 days before landfall

- a) It is unlikely that a **FINAL ALERT NOTICE** will be required as Carlton Palms has not been evacuated for past hurricanes. If required a **FINAL ALERT NOTICE** and evacuation unit check list will be posted on all exterior doors, laundry rooms and elevators.
- b) Notify rental agents or known absentee owners by telephone or email.

Stage 5 — 24 hours before landfall — if evacuation is required.

- a) Board and lock lobby glass doors.
- b) Raise elevators to second floor.
- c) Turn off electric and water in building as required.

Stage 6 — Post Hurricane Manager Responsibilities

- a) Meet as necessary with architect and DRC to assess damage and begin remediation.
- b) Supply information as needed to the voice mail phone number to keep owners advised on authorization to return to Carlton Palms and damage to complex and owners' units.
- c) Return equipment to normal operation when appropriate.

ARCHITECT RESPONSIBILITIES

STAGE 1 — Pre Hurricane Preparation

- a) Gain familiarity with Carlton Palms and review "as built" plans. Update plans where critical.
- b) Document facilities with photographs for potential insurance claim purposes.
- c) Designate company employees who will respond in emergency situation and develop scope of work for immediate remediation.
- d) Review relationship with DRC and define/agree on relative responsibilities.

STAGE 6 — Post Hurricane Responsibilities

- a) Meet with DRC and Board immediately following hurricane. Survey property damage and agree on "scope of work specifications" for initial cleanup and securing of the property with the DRC, including drying out, mold remediation, boarding up and restoration of utilities and all safety systems.
- b) Produce "scope of work specifications" for permanent repairs, and review contractor suitability (capability and experience), contract agreements, and cost estimates.
- c) Monitor contractor progress, ensure all work is to required building codes, and consult with contractor and engineers as necessary on any problems during reconstruction.
- d) Review, verify and approve contractors' monthly requests for payment, ensuring that the work is completed correctly and billed per the terms of the contractor agreement.
- e) Follow reconstruction through to certificate of completion and occupancy permits where required.
- f) Assist as needed in assembling documents for required insurance claim submissions.
- g) Attend Board of Directors' recovery update meetings as requested by the Board.

DISASTER RECOVERY COMPANY RESPONSIBILITIES

Stage 1 — Pre Hurricane Season Preparations

- a) Survey Carlton Palms facilities and develop plan for emergency fire, lighting, and elevator power.
- b) Survey utilities and controls for all systems and document suppliers for fire pump, fire alarms, elevators, etc.
- c) Receive keys necessary for emergency remediation work on building systems from Association Manager.
- d) Plan needs and sources for dumpsters, toilets, and other emergency equipment.

Stage 3 — 3-4 days before landfall

- a) Reconfirm that Carlton Palms will be utilizing DRC services if significant damage occurs.
- b) Reserve necessary generators, dumpsters, etc. that will be sourced locally in Pensacola.

Stage 6 — Post Hurricane Responsibilities

- a) Meet with board, Association architect and insurance agent to outline required emergency needs to secure the buildings, restore emergency power, and perform drying out, boarding up and mold remediation.

- b) Conduct remediation as agreed with architect to secure the facilities from a safety standpoint in order that owners may be advised when to return. Ensure necessary certificates of occupancy are secured from the county based on working generators, fire alarms, sprinklers, stand pipes and fire pumps.
- c) Develop contract and cost estimates for permanent repairs as outlined in the "scope of work specifications" produced by the Association architect.
- d) If contract and estimates are approved by the board, proceed with permanent repairs.
- e) Assist as necessary with documentation and submission of insurance claims.

Important Contact Numbers

Information is accurate as of 6/22/22

Carlton Palms Emergency Information Line		850-470-9707
Escambia County Emergency Management Information http://www.mvescambia.com/beready		
Pensacola Police department www.pensacolapolice.com	Note 1	850-435-1905 main
Emerald Coast Utilities Authority (ECUA) www.ecua.org		850-476-0480
Florida Power and Light or FPL Northwest FL www.fpl.com		800-225-5797
Pensacola News Journal www.pni.com	Smart Phone App available	850-435-8500
Wear TV www.weartv.com	Smart Phone App available	
Weather channel www.weather.com	Smart Phone App available	
Alert Escambia http://membereverbridge.net/indes/453003085611911#/signup	Note 2	

1. Pensacola Police Department has a 4-page checklist on their website that may be handy. They also have a storm check program ONLY when a hurricane threatens the area.
2. Alert Escambia is now available through text, email or phone message. Sign up using the website above.

Family Disaster Plan

The State of Florida has a website to make family disaster planning easy. In only 10-15 minutes you can develop a plan that will better prepare you and your family for future disasters by creating your personalized Family Disaster Plan. Go to:

<http://floridadisaster.org/familyistart.cfm>

In a major disaster, emergency workers may not be able to reach everyone right away, and in some cases it may take three or more days for help to arrive. What would you do if you had no electricity, no gas, no water, and no telephone service? Having a plan for your family and their needs will help ensure their safety and comfort during these difficult times.

The site is simple and straight-forward. You will be asked to provide information about your home, family, and pets. Using the information you provide, this website will create a personalized Family Disaster Plan that you can print out and save for future emergencies.

Included in your plan will be:

- recommended amounts of food and water based on your family information,
- contact information for your local emergency responders and maps of your local evacuation zones, and
- checklists of important steps to take before, during and after a disaster.

Remember: The best way to make your family and home safer is to be prepared before a disaster happens.

Emergency Supplies List

There are basic items you should stock in your home in case of emergencies. It is a good idea to get these items at the beginning of the hurricane season because, as a storm approaches, stores become very busy and stock is depleted quickly. Keep the items that you would most likely need during an evacuation in an easy-to-carry, secure container.

Water

Water should be stored in plastic containers - avoid using glass. Store one gallon of water per person per day - and plan on at least five days of need. Save your empty 2-liter bottles during hurricane season to fill with water the night before a storm may hit. Fill bathtubs and sinks with water for sanitation use. Check them for leaks before the storm, and if water is draining out, place a sheet of plastic wrap over the drain. Washing machines can also be filled with water to use for washing hands. Water purification agents such as bleach should also be on hand.

Food

Store at least a three day supply of non-perishable food. Select foods that require no refrigeration, cooking or preparation. Think about what kind of food you would take camping those are the types of foods that you need on hand after a storm. Many good foods come in ready-to-eat, non-refrigerated packaging. Small packages are a good choice because you

won't have refrigeration for leftovers. Make sure you have a good stock of Sterno, a full tank of propane for your grill, or plenty of charcoal. Never use propane or charcoal indoors.

First Aid Kit

It is a good idea to have two first aid kits, one for your home and the other for your car. Your kit should include things like bandages, scissors, tweezers, soap, latex gloves, lubricant, alcohol-based hand sanitizer, thermometer, CPR breathing barrier, assorted size safety pins and any non-prescription drugs deemed necessary. Stock plenty of mosquito repellant and "bug bite sticks" for relieving the itch of insect bites and stings.

Tools and Other Supplies

You should have a basic tool kit with items you feel are necessary to make temporary repairs after the storm. Basics include: plastic sheeting, paper plates and plastic utensils, flashlights and a battery-operated radio with plenty of spare batteries (or better yet - a hand-crank radio), non-electric can opener, fire extinguisher (because of the candles), tent, matches, aluminum foil, plastic storage containers, plastic garbage bags, small shovel and insect repellent. A corded phone (not cordless - they require electricity) will help if you have phone lines but no power. Small, portable antennas will give you access to local television stations if you have power but no cable. Small televisions often have adapters for use in automobiles.

Clothing and Bedding

Clothing and beddings items should be protected by covering them with plastic drop cloths, placing them in waterproof boxes, plastic bags or other suitable containers. Be sure to have available: work boots and gloves, rain gear, blankets or sleeping bags, lots of towels, hats and sunglasses.

Prescription Drugs

Keep a supply on hand of prescription drugs and other special needs health items such as: insulin, denture needs, extra eyeglasses or contact lenses and supplies, inhalers or nebulizers, and personal adaptive equipment such as braces, crutches, or canes.

Special Items

You should also have some form of entertainment for everyone, including books for adults. Keep all important family documents safe and in a waterproof container. Items for consideration to keep safe are wills, insurance policies, bank account numbers, credit cards, your address book and a household inventory complete with serial numbers and pictures or video.

Evacuation Routes

The recommended evacuation routes will be announced by the Escambia County Public Safety department on the radio, local television stations, newspapers and the internet. Be sure to check these venues.

Escambia County Emergency Management will distribute brochures with this information in food markets and the newspapers, as well as on the internet. If you think you may evacuate, please leave early and take a copy of the map with you.

Shelter Items

Hurricane evacuation shelters are provided for public use in the event a hurricane evacuation becomes necessary and if you have no other place to go. It is recommended that other arrangements be made with a friend or relative that lives in a well constructed home, out of the evacuation area, and properly protected to withstand hurricane force winds. You will probably be more comfortable, certainly in a less crowded environment and among friends. Remember, alcohol, weapons and pets are not permitted in public shelters.

Buildings used for evacuation shelters are normally public schools that are staffed by Red Cross volunteers and U.S. Navy personnel. Shelters are always crowded, usually uncomfortable when the power goes off because there is no ventilation, have long lines to use restrooms and to get food, and are very noisy - making it difficult to rest or sleep. Keep in mind you may have to stay in the shelter for several days.

If you go to a public shelter, you will need to take the following items:

- A change of clothing, rain gear and sturdy shoes
- Toiletries and personal items
- Blankets or sleeping bags and pillows
- Identification and any important papers
- Games or toys for children
- Books for adults
- Special items for infants or elderly family members
- Any special dietary needs and non-perishable foods for snacks
- Battery operated radio, flashlights and plenty of spare batteries
- Prescription medications or any over-the-counter medications you normally take

APPENDIX A

The Association expressly reserves the rights granted under Fla. Stat. 718.1265 Association emergency powers [as amended from time to time]:

(1) To the extent allowed by law and unless specifically prohibited by the declaration of condominium, the articles, or the bylaws of an association, and consistent with the provisions of s. 617.0830, the board of administration, in response to damage caused by an event for which a state of emergency is declared pursuant to s. 252.36 in the locale in which the condominium is located, may, but is not required to, exercise the following powers:

- (a) Conduct board meetings and membership meetings with notice given as is practicable. Such notice may be given in any practicable manner, including publication, radio, United States mail, the Internet, public service announcements, and conspicuous posting on the condominium property or any other means the board deems reasonable under the circumstances. Notice of board decisions may be communicated as provided in this paragraph.
- (b) Cancel and reschedule any association meeting.
- (c) Name as assistant officers persons who are not directors, which assistant officers shall have the same authority as the executive officers to whom they are assistants during the state of emergency to accommodate the incapacity or unavailability of any officer of the association.
- (d) Relocate the association's principal office or designate alternative principal offices.
- (e) Enter into agreements with local counties and municipalities to assist counties and municipalities with debris removal.
- (f) Implement a disaster plan before or immediately following the event for which a state of emergency is declared which may include, but is not limited to, shutting down or off elevators; electricity; water, sewer, or security systems; or air conditioners.
- (g) Based upon advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine any portion of the condominium property unavailable for entry or occupancy by unit owners, family members, tenants, guests, agents, or invitees to protect the health, safety, or welfare of such persons.
- (h) Require the evacuation of the condominium property in the event of a mandatory evacuation order in the locale in which the condominium is located. Should any unit owner or other occupant of a condominium fail or refuse to evacuate the condominium property where the board has required evacuation, the association shall be immune from liability or injury to persons or property arising from such failure or refusal.
- (i) Based upon advice of emergency management officials or upon the advice of licensed professionals retained by the board, determine whether the condominium property can be

safely inhabited or occupied. However, such determination is not conclusive as to any determination of habitability pursuant to the declaration.

() Mitigate further damage, including taking action to contract for the removal of debris and to prevent or mitigate the spread of fungus, including, but not limited to, mold or mildew, by removing and disposing of wet drywall, insulation, carpet, cabinetry, or other fixtures on or within the condominium property, even if the unit owner is obligated by the declaration or law to insure or replace those fixtures and to remove personal property from a unit.

(a) Contract, on behalf of any unit owner or owners, for items or services for which the owners are otherwise individually responsible, but which are necessary to prevent further damage to the condominium property. In such event, the unit owner or owners on whose behalf the board has contracted are responsible for reimbursing the association for the actual costs of the items or services, and the association may use its lien authority provided by s. 718.116 to enforce collection of the charges. Without limitation, such items or services may include the drying of units, the boarding of broken windows or doors, and the replacement of damaged air conditioners or air handlers to provide climate control in the units or other portions of the property.

(l) Regardless of any provision to the contrary and even if such authority does not specifically appear in the declaration of condominium, articles, or bylaws of the association, levy special assessments without a vote of the owners.

(m) Without unit owners' approval, borrow money and pledge association assets as collateral to fund emergency repairs and carry out the duties of the association when operating funds are insufficient. This paragraph does not limit the general authority of the association to borrow money, subject to such restrictions as are contained in the declaration of condominium, articles, or bylaws of the association.

(2) The special powers authorized under subsection (1) shall be limited to that time reasonably necessary to protect the health, safety, and welfare of the association and the unit owners and the unit owners' family members, tenants, guests, agents, or invitees and shall be reasonably necessary to mitigate further damage and make emergency repairs.