Board Checklist: The First 14 Days After a Storm

Condo and HOA boards and managers · Florida and New Jersey

Days 1–3: safety and documentation

- [ ] Account for residents and staff; close unsafe areas.
- [ ] Photograph and video every building, roof, common area, elevator and mechanical room, with dates, before cleanup.
- [ ] Make temporary repairs to prevent more damage (tarps, water extraction) and keep every invoice.
- [ ] Pull the master policy, flood policy, declarations pages, latest milestone report, SIRS and pre-storm photos.
- [ ] Call Homeland first: we review the policies, document the loss and handle the association's claim.

Days 3–7: Florida emergency powers, used carefully

- [ ] Check that a state of emergency was declared and the governing documents do not prohibit emergency powers (§718.1265 condos; §720.316 HOAs).
- [ ] Record each emergency decision in writing: mitigation, contracts, special assessments, borrowing.
- [ ] Use the powers only as long as reasonably necessary.
- [ ] Do not use reserves for other purposes; neither statute allows it.

Days 7–14: protect the claim

- [ ] Check every contractor's license before signing.
- [ ] Florida: a roof contract signed within 180 days of a declared emergency can be cancelled within 10 days of signing or by the official start date, whichever comes first (§489.147).
- [ ] Do not let a contractor interpret the policy or adjust the claim; in Florida that requires a public adjuster license.
- [ ] Track owners' unit damage separately from building damage. Owners have their own HO-6 claims; tell them to call Homeland too.
- [ ] Update owners in writing: what happened, what the board is doing, when the next update comes.
- [ ] Calendar the claim deadlines for every policy.

Building damaged? Call Homeland before the board calls anyone else.

Florida (305) 783-3777 · New Jersey (732) 517-3777 · Se habla español · homelandpa.com/start-my-claim/

Sources: Fla. Stat. §718.1265, §720.316, §489.147. General information, current as of October 2026. Not legal advice; your governing documents, your policies and your attorney control.