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GMCA Presidents Council



Article by Eric Berkowitz

New Orleans Hyatt - wrong windows

Chairman, Pio Ieraci

IRONICALLY,

it appears that we may ultimately owe Hurricane Katrina a debt of gratitude. The storm administered a rap on the knuckles to the Galt Mile Community, skipped across the State and reorganized over the Gulf before killing thousands and laying waste to the Gulf Coast. A few minor adjustments to the weather pattern constraining Katrina might have refocused that disaster to Fort Lauderdale. Aside from some relatively manageable damage and a real scare, the storm finally actualized for many of us the dangers inherent in not protecting our homes. Associations in the Galt Mile neighborhood are striving to organize this protection for their residents' homes and families.

On Monday, October 3, 2005, Galt Mile Community Association Presidents Council Chair, Pio Ieraci, convened a meeting at the Ocean Club Condominium, in which an important segment was devoted to hurricane resistant impact windows. Most Galt Associations are aware of the changes needed to their Condo Docs to allow for adequate communications, emergency notice and confrontation of fiscal roadblocks to an effective recovery. Associations are also sharing information in an effort to compile individual comprehensive Emergency Hurricane Plans. Associations like Plaza South and Regency Tower have developed excellent plans that

they've made available to their fellow Associations for use as a template. Any Association may "tailor" the contained concepts to fit their individual needs. In addition to the standard safety practices recommended to every homeowner, a functional plan may require certain adjustments to the Association's Docs. Rules governing pre-storm preparation, evacuation protocols and pre-arranged communication alternatives need to be established prior to the need for their implementation.

The biggest problem shared by Galt Associations is the thousands of non-compliant windows and balcony doors that expose the people that live behind them to abject disaster. To help answer questions from the many building Presidents, Directors and General Managers in attendance, the Presidents Council compiled a panel of compliance experts from a variety of industry sources. Professional installers, manufacturers and city officials were invited to help dispel some of the confusion surrounding the issue. Consistent with official GMCA policy of non-advocacy, an assortment of representatives from each area of expertise was made available to answer member's questions.

Following a brief introduction of the participating panel of experts by GMCA Secretary, Eric Berkowitz, City of Fort Lauderdale Building Inspector, Bob Pignataro, explained the basic tenets of the code governing compliant windows. He explained that the code used by Fort Lauderdale was rooted in the "Miami Protocols."

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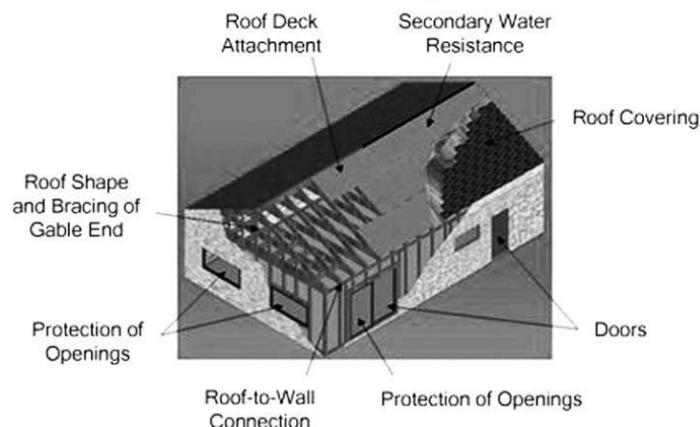
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Code...Continued

based on the American Society of Civil Engineers Standard (ASCE 7-98) for 50 - 100 year peak gusts in the State of Florida. Adopted by the International Building Code, they describe general wind loads for specific wind zones and divide the State into wind-borne debris regions. They are not the "categories" referred to in The Saffir-Simpson Hurricane Scale used to rate hurricanes by wind speed nor are they the "categories" referring to the class of impact glass applicable to zones within a structure. As demonstrated on maps available on the Florida Department of Community Affairs Building Code site, Category 5 refers to a zone that includes the extreme southern tip of the Florida peninsula and the Keys. Category 4 installations are designated for eastern Dade, Broward, Palm Beach and Martin Counties as well as the western sections of Monroe and Collier Counties. The western parts of Broward, Palm Beach, Martin, St Lucie and Indian River, along with the balance of the Florida Coast, are designated as Category 3 wind-borne debris regions. Eastern Broward's Category 4 designation, therefore, refers to the zone within the state in which the product is to be installed.

Although the Miami Protocols governing the product and installation requirements for hurricane resistant construction were created for the protection of the average homeowner, they are not easily understood. They were written primarily for the engineers responsible for actualizing the protection that the code promises. The most important decision, however, remains in the hands of the homeowner. Hopefully, the information discussed will relieve some of the confusion inherent in that decision - to protect one's home and family. For additional information, go to the Galt Mile Community Association web site (www.galtmile.com), scroll down to an article entitled, "Through a Glass, Darkly", and click on the title. Also read, "The Regency Tower Window Project". Both articles are rife with links to important source data. •

Typical Construction Features that Reduce Wind Damage and Loss



From the Florida Division of Emergency Management

The Galt Mile News

The Galt Mile News is the official newsletter of the Galt Mile Community. Published 12 times a year, this publication is designed to educate the Galt residents of neighborhood-oriented current events and issues, and to offer residents Galt-specific discounts from various local merchants.



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13 Animal Swim & Beach Trot DC Alexander Pk Info.: 954-564-4944Tix: Dolphins vs Patriots Dolphins Stadium 1 p.m. Tix: www.miamidolphins.com	14 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	15 Ft Lauderdale City Commission Meeting City Hall 6 p.m. Evita Broward Center (Through 11/27) Tix.: 954-462-0222	16	17	18 Winterfest Coral Hummer Golf & Tennis Classic Coral Ridge Country Club Registration: 954-767-0686	19 Maroone Moonlight Movie: Casablanca Huizenga Plaza 7 p.m. Panthers vs Islanders BankAtlantic Center 7:30 p.m. Tix: ticketmaster.com
20 Family Fun Day Las Olas Riverfront	21	22 The Male Intellect: An Oxymoron? Broward Center (Through 11/27) Tix.: 954-462-0222	23 Panthers vs Devils BankAtlantic Center 7 p.m. Tix: ticketmaster.com White Party Week Begins Event Details & Schedule: www.careresource.org	24 Thanksgiving	25 Panthers vs Penguins BankAtlantic Center 7:30 p.m. Tix: ticketmaster.com	26
27	28 Panthers vs Maple Leafs BankAtlantic Center 7 p.m. Tix: ticketmaster.com	29 Christmas on Las Olas Las Olas Blvd. 6 to 10 p.m.	30	1	2	3 Buzz Bake Sale Sound Advice Amph. 10 a.m. tix.: 561-793-0445 Panthers vs Blackhawks BankAtlantic Center 7:30 p.m. Tix: ticketmaster.com
4 Dolphins vs Bills Dolphins Stadium 1 p.m. Tix: www.miamidolphins.com Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	5 Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	6 Ft Lauderdale City Commission Meeting City Hall, 6 p.m.	7	8	9 Miami City Ballet: The Nutcracker Broward Center (Through 12/11) Tix.: 954-462-0222	10 Winterfest Black Tie Ball Seminole Hard Rock Hotel & Casino 6 to midnight Tix.: 954-767-0686

A LOOK AHEAD

- December 15 Tutankhamun and the Golden Age of the Pharaohs MOA., Tix.: moafl.org
- December 17 Maroone Moonlight Movie: Chevy Chase Christmas Huizenga Plaza, 7 p.m.
- December 17 Winterfest Boat Parade Info.: www.winterfestparade.com
- December 21 Gwen Stefani BankAtlantic Center, 7:30 p.m., Tix.: ticketmaster.com
- December 31 Howie Mandel Broward Center, Tix.: ticketmaster.com



Forum...Continued

He framed the code historically, demonstrating how it evolved from its initial origin (adopted after 1992 in reaction to the catastrophic damage of Hurricane Andrew) to its current adaptation. He clarified that as the available products and testing methods became more effective, the code was adjusted to take advantage of these technological improvements. A major 2002 upgrade required approved products to pass exigent testing standards, giving the code technological teeth. He stated that the code is the "toughest in the nation." He also spoke to the various types of compliant glazing, explaining the difference between small and large missile rated windows.

Inspector Pignataro explained that, since 2002, "every window location in a structure is assigned a set of negative and positive wind pressures that a code-compliant product must withstand prior to being considered acceptable." Prior to checking the quality of an installation once completed, the building department verifies that the combination of products selected by the engineer will effectively protect that location from the threats to which it is exposed. Pignataro said, "An official NOA (Notice of Acceptance) isn't issued until every detail is addressed and found to be compliant."

Rocky Petreccia of VICO Windows, one of the area's premier installers, stated that impact rated windows were designed to protect against the major dangers posed by hurricane force winds. He said, "Impact rated products are tested to resist infiltration, debris and wind pressure." He explained that "every impact rated product has to withstand heavy driving rain and storm surge. While each product is also tested to resist debris and wind pressure, the tests vary for large and small missile impact windows." For instance, the large missile debris test entails shooting a 9 lb. 2 X 4 beam at 50 feet per second at the target window. A comparable small missile debris test entails shooting 30 to 50 heavy metal balls at 80 feet per second at the target window.

President Robin Buckley of Buckley Windows, Inc, another highly reputable Fort Lauderdale installer, explained that the code "contains criteria that determine which product is appropriate for every window location in a structure." Below thirty feet above ground level, large missile products are used. Locations above thirty feet receive small missile rated products. The code also contains a formula for corner units above thirty feet that allows the engineer to ascertain which product would better protect against the location's primary threat. Buckley explained that, "the shorefront location of Galt Area high-rises leaves them highly exposed to unobstructed hurricane force winds. The primary threat for corner locations above thirty feet along the ocean is from this crushing wind pressure." He expanded, "the more flexible small missile rated products better protect against the high negative wind pressure than the stiffer large missile impact products."

Donill Kenney, President of IWC (Innovative Window Concepts, L.L.C.), one of the top-rated manufacturers of impact rated glazing products, gave a mini-tutorial about the qualities of these windows that give them their ability to resist damage. Basically, he described the products as sandwiches. An impact rated product is essentially two pieces of glass surrounding a laminate center. This laminate, about a tenth of an inch thick, is the secret ingredient. While the glass surrounding the laminate may break during testing, the laminate must retain its integrity for a product to pass

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Wilma...Continued

deck over the perimeter wall to the Playa del Sol parking deck. A second mini burst on the south side of Commodore's parking deck lifted a vehicle over the south perimeter wall into the Southpoint lot. Southpoint and Plaza South suffered extensive damage to their lobbies. Associations dependent upon emergency generators using diesel fuel or gasoline weren't able to replenish depleted fuel supplies. Ocean Manor Condominium Hotel experienced serious exterior damage including the collapse of the Tiki Bar adjacent to the pool area. Galt Ocean Club lost several rooftop water towers, one of which now adorns their tennis court. L'Hermitage, wherein construction permits were issued in the mid to late nineties subject to the post-Andrew construction codes, was caught in a code twilight zone. The technological teeth were put into the current Miami Protocols in 2002 when testing and protection standards were solidified and upgraded to more closely address the threats against which compliant products were designed to protect. As such, unlike the more recently installed impact windows that successfully withstood Wilma's onslaught, many of L'Hermitage's windows were devastated. Priority repairs to roofing, A/C systems and structural damage will also occupy Galt Associations for the immediate future.

Another critical development surfaced in the form of endless gas lines. While local gas stations had full tanks, many of them had no power to pump the gas to waiting vehicles. The few stations that secured emergency generators were beset by thousands of motorists and gas generator owners needing another day's fuel supply. Mile-long lines of vehicles surrounded the operational stations all day on Tuesday and Wednesday. At closing time, station owners called the police to help suppress flaring tempers of drivers notified that they would have to wait until morning to finally gas up. Hundreds of drivers who spent 6 to 7 hours waiting on line opted to sleep in their vehicles rather than relinquish their place on line and "try again tomorrow." Many ran out of gas while waiting for service. When stations opened the following morning, vehicles with empty tanks had to be pushed up to the pump to get gas. Many stations instituted a \$10, \$20, or \$25 maximum allocation policy. Evidently, adequate gas reserves were available once Port Everglades regained the power needed to offload fuel. The stumbling block will continue to be power to the individual gas stations. As more stations get power from FP&L or obtain emergency generators to pump their gas, the crisis will diminish.

Sidebar: On Tuesday evening, Broward residents watching portable battery operated televisions saw Broward Mayor Kristen Jacobs explode during an interview. On Monday evening, she repeatedly prompted local media to promote the 15 County locations (pods) for emergency ice and water distribution. Thousands of residents formed lines at the distribution points that lasted all day. The supply trucks finally arrived just prior to the County's 7 PM curfew. Similar snafus plagued Miami-Dade Mayor Carlos Alvarez.

FEMA trucks were pre-positioned at staging areas in Homestead Air Reserve Base for Miami and in Palm Beach for Broward. However, the trucks weren't adequately fueled and the drivers never received the order to roll. In a futile attempt to move the supplies, Miami-Dade and Broward sent police escorts to whisk the supplies to their destinations. Unaware that the State's FEMA effort had ground to a halt, FEMA officials in Tallahassee made televised claims that the supplies were being distributed to Broward and Miami residents all day on Tuesday. Evidently, they planned on using cellular phones to issue the go ahead to the drivers. Damage to the cellular infrastructure made this impossible. When FEMA officials in Tallahassee finally got through to the local staging areas, they found out that the trucks weren't allocated enough fuel to make the short trip to Broward. State officials sent the trucks to the Palm Beach fairgrounds to fuel up.

Palm Beach County Administrator Robert Weisman explained, "The fuel delivery wasn't at the fairgrounds." The trucks eventually refueled and finally arrived at some of the distribution pods by sundown. At an early evening press announcement, Mayor Jacobs excused her apoplectic demeanor, explaining that she just read the riot act to state FEMA officials. She said, "I can't tell you how high my stress level is with the state." Frustrated by having to contend with unnecessary layers of state bureaucracy, the Mayor intimated a threat to use BSO to commandeer the supply-laden trucks if the situation repeated itself on Wednesday. The Mayor's forceful diplomacy yielded mixed results. While the FEMA caravans arrived at their designated "pods" Wednesday morning, many ran out of supplies almost immediately.

Despite claims of having learned from the Katrina disaster, FEMA blew its first critical test. After stating that FEMA was prepared for every contingency prior to the storm, Homeland Security Director and FEMA honcho Michael Chertoff admitted on Wednesday that, "We can't always get to people as soon as we'd like to." Governor Jeb Bush, in the spirit of Harry Truman's "the buck stops here", took responsibility for the snag, publicly proclaiming "Don't blame FEMA, blame me."

As local and state officials continuously review repair priorities, FP&L's almost 8000 working crews were given new marching orders. The original emphasis placed on hospitals, fire & police stations and water treatment plants was expanded on Thursday, 10/27 to include gas stations, grocery stores, supermarkets and convenience stores. These businesses that provide basic necessities such as food, fuel, batteries and water to residents without power can relieve some of the growing pressure on State and local distribution centers. In what appears to be a reality-driven adjustment,

Continued on page 17

Code...Continued

grade to better resist the debris usually present in that zone. Similarly, they opted for the small missile impact products (category 4) for installations above thirty feet to better resist the greater threat posed by the wind. Since the code allows for either installation in the corners above thirty feet, many corner unit owners inquired as to the overall protection afforded by the two options. Despite the more expensive large missile impact products being substantially more lucrative for the installers, they overwhelmingly recommended installation of the small missile impact windows in the vast majority of corner units above the third floor. Their engineers explained that the greatest danger to the windows in corner units on the beach above thirty feet was incipient wind damage. Since our oceanfront location exposes us to the undiluted full force of hurricane winds, the more flexible small missile impact windows are better able to withstand the extreme negative pressure than the more rigid large missile impact products. Current experience reinforces the engineers' assessment. Over the past two seasons, while hundreds of windows along the Galt Mile above the third floor were blown out by the wind, few were completely penetrated by debris!

There is also some confusion surrounding the nomenclature used to describe installation locations in different parts of the State. Another "Category" designation used in general construction to determine appropriate wind resistant materials is

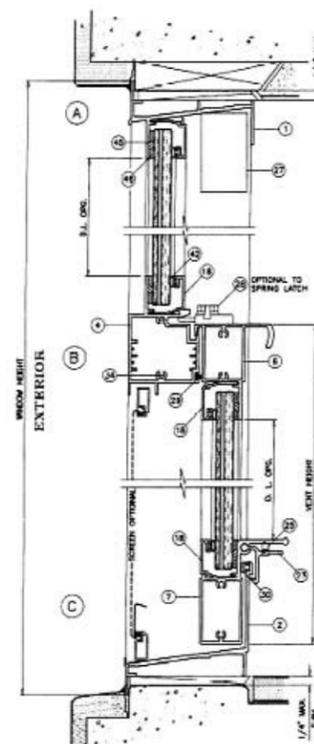
Continued on page 18

Forum...Continued

endure 9000 alternating negative and positive high pressure changes. Should a product tear during any part of the testing, it fails. Code-compliant product manufacturers such as IWC also make very strong and stable frames to support the glazing. Because the code characterizes each window location by an individual set of wind pressures that it must withstand, the frames need to be versatile enough to support the number of anchors needed to resist that pressure.

Mark Pestano from Glass America, another top area installer, discussed the importance of accurately assessing a unit's needs before making a recommendation. Pestano said that he "personally verifies every measurement of each window location before turning the data over to the engineer." The engineer's conclusions, after all, depend upon the accuracy of the information he's given to work with. Despite the fact that measurements are verified when initially taken, when the products are being installed and again by the inspector who checks the work, Pestano considers it critical to personally nurse each installation through from beginning to end.

This issue impacts Associations all along the Atlantic and Gulf Coasts, throughout the Southeast. Chairman Pio Ieraci received requests from neighboring non-member Associations in Lauderdale-by-the-Sea and elsewhere to participate in this segment of the meeting. Given the universal nature of the problem, residents from Sea Ranch (a three building coastal complex on A1A) attended the meeting. Chairman Ieraci exclaimed at the completion of the impact windows segment of the meeting, "This is a life and death issue that directly affects everyone living on the Barrier Island. I'm delighted to share what we learn at these forums with our neighbors at Sea Ranch. Anyone who watched television during Katrina saw the damage to high rise coastal communities on the Gulf. What happened to Biloxi might have happened here - and may yet. The question is no longer whether or not we have to protect ourselves, but rather, will we do it in time?" •



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Code...Continued

Susceptibility to wind damage increases substantially with an installation's height above grade. In response, the code accommodates installation of the more flexible small missile impact products for windows 30 feet and above measured from grade. As with debris, the dangers posed by wind also slightly increase in every window as one travels from the center of a structure to the corner.

The dual dangers from both debris and wind are therefore heightened at the corners of a building. The Miami Protocols (upon which our code is based) divides every structure into zones. The zone in which an installation takes place is one of the factors used by the engineer to determine the appropriate product for that location. The bottom three floors (30 feet above grade) of a structure are located within zone 5. A zone 5 designation is also attributed to an area that is 10% of a structure's shortest available length (about 5 to 8 feet for the average Galt condo), measured from the corner of the building. The balance of the building falls within zone 4. As such, code stops short of mandating small or large missile impact products for corner locations above the third floor. Instead, it relies on the assessment of the engineer submitting for a permit and the local municipal or county compliance authorities to agree on whether large or small missile impact products are appropriate for installations that include a window within this unique zone. In urban areas rife with potential debris and shielded from high winds, recommending a large missile impact product might be appropriate for a fourth floor corner installation, despite its being located above thirty feet. The recommendation for the same fourth floor corner installation in a structure on the beach would be for the more flexible (and more wind resistant) small missile impact product. The code correctly permits the engineer and the local authorities to ascertain whether any corner installation above the third floor is more threatened by wind or by debris and recommend installation of the product that best mollifies that primary threat. Whether or not the engineer selects a large or small missile product for a unit including a zone 5 corner, the requirements for corner installations dictate that the selected product withstand the greater wind load to which corners are exposed. The N.O.A. (Notice of Acceptance) is predicated on the application of these heightened standards required by installations including a zone 5 corner. Therefore, both category 4 (small missile impact) and category 5 (large missile impact) installations in corner units must meet tougher standards than comparable units at the same height above grade.

Following the serial storms of 2004, hundreds of Galt Mile residents installed code compliant windows. While some independently hired engineers to evaluate their needs, most received engineering services as part of a comprehensive arrangement with a reputable installer. The engineers responsible for determining which products should be installed (and requesting a permit) recommended two window types. Consistent with code, large missile impact products (category 5) were indicated for installations below thirty feet above

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Wilma...Continued

Given the potential for tragedy, Fort Lauderdale Fire Marshal Steve Kastner sent a three-person EMT crew to every building along Galt Ocean Drive on Tuesday, canvassing the neighborhood for those in need of assistance. The Fire-Rescue personnel entered each building and spoke to any building staff or residents they could find, inquiring about in-residence medical shut-ins and others that may not have been able to alert neighbors to possible emergencies.

By Wednesday morning, several Associations on the northern end of the block (Galt Towers, L'Ambiance, Galleon, Ocean Club, Ocean Summit, etc.) regained electricity and some also had water. Vice Mayor Christine Teel, extremely concerned about a possible health crisis following prolonged lack of water, contacted Galt Mile Community officials to get a reading on the situation. City Manager George Gretsas also spoke with GMCA officials to bring them up to date about repair progress. He explained that when the water was turned back on by Tuesday afternoon, water main damage thwarted attempts to attain pressure adequate to reach most of the buildings south of Ocean Summit. He said that they would concentrate on repairs to the water mains feeding the barrier island, projecting that water could possibly flow to the balance of the area as early as Wednesday afternoon. By about 3 PM, water pressure reached levels adequate to restart building pumps. At about 4:30 PM, screams of delight and relief were heard along the entire block as electricity was restored to the remaining buildings. The Galt Mile was returned to the 21st century.

Fort Lauderdale was operating under a "boil water" order, a warning adjunctive to system contamination. People without electricity who aren't able to boil their water to kill toxic organic material can still disinfect contaminated water. Florida Department of Health spokesman Irving "Doc" Kokol explained that water can be made potable by mixing in 8 drops of unscented bleach (Clorox) per gallon and letting it set for 30 minutes. If

the end product is still cloudy after 30 minutes, repeat the process. Mayor Jim Naugle also contacted Galt Mile President Robert Rozema, asking that residents conserve water whenever possible. He said that the boil water order would extend through Friday.

With the return of basic utilities, Associations immediately turned resources and manpower to the massive clean-up and repair efforts expected to continue into next year. Many Associations are reordering priorities to incorporate upgrades to their emergency response systems and building-wide protection programs. A brief review revealed that thousands of non-compliant windows and shutters were torn out by the storm. While some of the impact rated windows broke, almost none were penetrated. After investigating one reported impact window failure, it was discovered that the unit owner hadn't replaced the old windows, just the old glass. To lower costs, he found an installer willing to insert the new panes into the existing ineffective frame. Otherwise, the impact windows performed as expected. They stopped the storm from entering protected units.

Galt Ocean Club reported losing 15 non-compliant windows. Ocean Summit lost about 80 while Galt Towers lost more than 20. Galt Towers also lost some windows to a sizable chunk of concrete balcony railing knocked off the second penthouse of Plaza South. Playa del Mar, Regency South, Royal Ambassador, Southpoint, Ocean Riviera, Regency Tower, Caribé, Playa del Sol, Commodore and Coral Ridge Towers North also reported losing large numbers of non-compliant windows. With few exceptions, Associations assessing unit damage reported direct correlations between the extent of the damage and the window types protecting the units. An unusual phenomenon characterized as a mini-burst, a sort of mini-tornado generated when high winds are trapped in a particular structural configuration, seems to have occurred on the north side of Commodore's parking deck. Fierce winds carried a car from the Commodore parking

Continued on page 14

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Ambassador Condo in Lake Worth after hurricane

The code for impact rated windows in the State of Florida was compiled after Hurricane Andrew wrought havoc across the State. It has been refined and updated as additional information about the effects of hurricanes on new construction techniques and products has become available. According to the Florida Division of Emergency Management, "The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's important to strengthen the exterior of your house so wind and debris do not tear large openings in it. You can do this by protecting and reinforcing these five critical areas: ROOF | STRAPS | WINDOWS | DOORS | GARAGE DOORS"

The dangers that impact rated windows are designed and tested to guard against are wind and debris. The degree of danger posed by wind and debris varies according to the climate, the immediate environment surrounding a structure containing the installation and the location of the installation within the structure. The two glazing products recognized as resistant to hurricane damage and compliant with the 2002 update to the post-Andrew codes are small and large missile impact windows. The large missile impact products are stiffer while the small missile impact products are more flexible. While they are both capable of resisting massive debris impacts and hurricane force winds, each product is designed with an eye to protecting against a different primary threat. The more flexible small missile impact products better protect against wind damage than the stiffer large missile impact products. Installation of small missile impact products are commonly termed category 4 installations. Conversely, the large missile impact products better protect against debris than the small missile impact products. Installations of large missile impact products are called category 5 installations. The code seeks to protect the first three stories of a structure from the greater danger posed by debris with large missile rated products.

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The danger from, and susceptibility to, debris depends upon the type and size of the debris native to the local environment and the location of the installation within the structure. This vulnerability is affected by two factors, one major and one minor. The main component is the location's height above grade. Gravity constrains more massive and heavier examples of debris closer to ground level. As such, installations in the first thirty feet above grade require a product that can effectively protect against more massive elements repeatedly impacting a window. In response, code mandates the additional stiffness inherent in large missile impact products. The second, less important, factor is the location of the installation relative to the corner of the structure. From an engineering standpoint, no two units have identical vulnerability, no two windows have identical vulnerability and no two locations on any single window have identical vulnerability. This vulnerability increases slightly in every window as one travels from the center of a structure to the corner.

The danger from wind is affected by the overall exposure of the structure and the location of an installation within the structure. Beachfront high-rise buildings are primary examples of highly exposed structures. Coastal construction is more vulnerable to wind damage than urban environments wherein buildings protect one another from high winds.

Continued on page 9

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Wilma...Continued

an additional 2400 Broward customers. Bellsouth announced that 855,000 residents on Florida's east coast lost phone service after the storm. Of those with service, the vast majority exclusively used electric-powered cordless phones, useless where the power was off. Residents found their cellular phones to be of limited use due to infrastructure damage experienced by most of the cellular networks. Residents were faced with no power, gasoline, water and telephone service - limbo. Isolated Barrier Island residents saw little relief on the horizon.

The Galt Mile, like the rest of the County, was a disaster area. Local landscaping was uprooted and shredded. Hundreds of vehicles left on the outside parking decks of the street's many condominiums were stripped of windows and pummeled by flying debris. Cars, SUVs and small trucks were tossed about like pinballs, banging into perimeter walls and one another. Literally thousands of non-compliant windows and "hurricane shutters" that were ripped off the buildings became flying guillotines, repeatedly smashing into vehicles, sea walls, perimeter fences and the buildings themselves. Ironically, these shutter panels that were installed 20-30 years ago to protect the units from severe storms became one of the primary sources of damage. Many of the decorative street lamps were sheared in half or decapitated. Similarly, dozens of the high intensity lamps illuminating every Association's premises were knocked over like bowling pins. Swimming pools became huge trash receptacles, containing sections of the water towers and vent turbines blown off building roofs, shutters, window remnants, shutter tracks and balcony furniture stupidly overlooked by several "distracted" unit owners. Hundreds of yards of roofing material were strewn across parking decks, balconies, sidewalks and the street.

On Tuesday morning, Fort Lauderdale Mayor Jim Naugle appeared in a televised interview during which he described the area game plan. He said that FP&L and local officials would spend Tuesday assessing the extent of the damage. He confirmed that powering up hospitals, police and fire stations and water treatment facilities were uncontested priorities. The Mayor surprised viewers when he said, "I know that many single family homeowners may not agree, but we need to get power to the many high rise buildings in the area. People stranded on the 15th floor without power and water present access problems not faced by other residents. This has to be one of our priorities." Thousands of isolated, powerless, waterless, incommunicado Galt Mile residents saw their first glimmer of hope. On Tuesday, Galt Mile officials contacted Broward County to learn when the water would again flow. County spokespersons said that we could expect to see water by Tuesday evening.

Faced with a desperate situation, many Galt residents realized that they needed one another to survive. Grudges were set aside, people checked to see if heretofore ignored neighbors needed help. Bucket brigades were organized to bring water from swimming pools up to units to force toilets to flush. As frozen foods defrosted, people aggregated around the Association's barbecue grill, creating spontaneous daylight restaurants. Breakfast blurred into lunch and dinner as hungry residents contributed food or cooking skill, turning the catastrophe into an opportunity to know one another. Serendipitously, this disaster brought out the best in many of our Association "families". Emergency building generators provided minimal power requirements, usually powering one elevator, the fire safety system and emergency lights. While they weren't permitted to sell perishable items, Winn Dixie Supermarket in the Galt Mile Shopping Plaza used emergency generators to open for business late Tuesday afternoon. To purchase the remnants of their skeletal inventory, Galt Mile residents formed a line that extended almost 100 yards into their parking lot and brought plenty of cash and patience.

City officials realized that many elderly Galt residents normally cared for by Home Health Care Aides or nurses were isolated and inaccessible.

Continued on page 10

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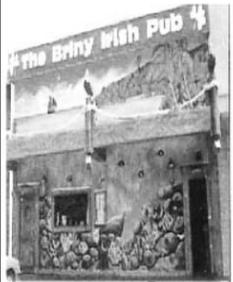
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WILMA HITS & RUNS



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City Rescues Galt Mile Residents

Fate conspired with the City of Fort Lauderdale to rescue 14,000 Galt Mile residents from the Wilma alternate universe. The storm posted gust speeds up to 170 MPH during the several days it rested off the Mexican coast before turning northeast and heading to the Florida peninsula. After witnessing the nail biting Category 3 devastation with which Wilma slammed the west coast on October 23rd and following its progress across the State, Galt residents closed their eyes and held their breath as the strongest Atlantic hurricane in recorded history pounced early on October 24th. The only positive aspect of the storm was the fact that it was motoring through Florida at 30 MPH, portending a minimum of flooding. This fooled millions of South Florida residents into believing that Wilma would be a five or six hour Monday morning annoyance. Instead, Wilma proved to be the greatest catastrophe to ever hit Broward County.

While following the storm on television or the internet, Barrier Island residents watched news reports of town after town blacking out. As the storm roared through the Keys, Miami-Dade, Broward and Palm Beach Counties, it erased every vestige of civilization, paralyzing South Florida. Like some medieval monster, it popped out windows and doors like potato chips. It tore out roofing and walls as if they were wet cardboard. Trees and vehicles became weapons, driven by the high winds into nearby structures. Despite where or how they were moored, boats were instantaneously sucked under water or hurled about like toys. By Monday afternoon, the monster was racing across the Atlantic Ocean. As people regained their bearings, they noticed that nothing was left unscathed. The enormous scope of the catastrophe eliminated evacuation as an option. South Florida was transmogrified into a wasteland - no water, no electricity, minimal telephone access, no gas and no public services. Preliminary insurance estimates project the damage in the \$10 billion range.

Of Florida Power & Light's 4.5 million South Florida paying customers, 3.5 million had no power. While the utility's main power plants were still functional, 240 substations suffered catastrophic damage. In neighborhoods with above ground electrical lines, trees and other flora were intertwined with high tension wires and banged up transformers were reconfigured to mimic Modern Art. In Broward County, 98% of FPL's customers were stranded. 859,000 Broward residents were powerless while 3600 incredibly lucky homes were still juiced. The utility, despite importing 3000 additional electrical workers from out of the area on Monday, told customers that it would take up to four weeks to repair all the damage.

Along with hospitals, police stations and fire stations, water treatment plants were also left without power. Once FP&L powered up these critical parts of the public service infrastructure and turned the water on, residents received another shock. The water never arrived at its destination. Officials learned that water mains throughout the County were pounded to dust. Even sections that could be repaired were contaminated by backflow infiltration. Despite reassurances by officials that massive repair efforts were underway, by Wednesday morning FP&L was only able to bring power to

Continued on page 6

Wilma...Continued

this new directive will be at the expense of bringing power to area schools. Sacrificing another day or two of classes seems like a reasonable trade to avoid further deterioration of the County's and the State's ability to provide residents with food, water and gasoline.

The Galt Mile community owes a debt of gratitude to hundreds of nameless, faceless people in the Water Department and FP&L for bringing us back from the brink in 4 days while many of our neighbors will continue to suffer for almost a month. While the chips were down, some of our representatives went the extra mile to help us. Mayor Jim Naugle worked to force public recognition of the unique dangers to stranded residents in high rise buildings. Vice Mayor Christine Teel remained in contact with GMCA officials and alerted City officials to the daily deterioration of our residents' ability to cope with the growing health dangers that threaten high rise dwellers without water, electricity or phone service. Along with Mayor Naugle, she helped give the Galt area the "high priority" status needed to intensify the City's repair efforts in our neighborhood. While City Manager George Gretsas' job is to steer the entire city through this crisis, he followed a repair priority policy centered on relieving the greatest number of residents in the shortest possible time frame. In addition to helping focus repair efforts in our high density neighborhood, he kept us informed about the daily progress made by the water and power work crews. His projections about the ultimate return of water and electricity to the Galt Mile neighborhood were surprisingly accurate despite the myriad unknown variables he faced on a daily basis. Fort Lauderdale Fire Marshall Steve Kastner, concerned about elderly and invalid Galt residents isolated in their units, dispatched an EMT vehicle manned by a 3-person Fire-Rescue team to palliate possible emergencies in every building along the block on Tuesday. The actions of these municipal officials evidence who we can count on in a crisis. Whether or not they were able to improve our situation, each one demonstrated a personal interest in the people living in the Galt Mile neighborhood!

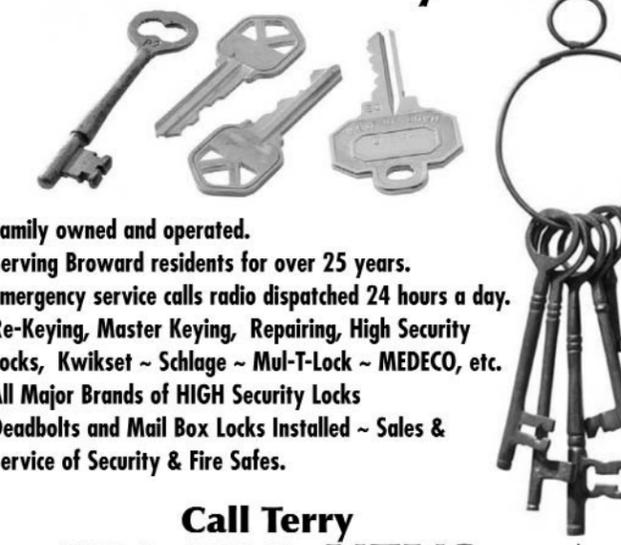
For information about the repair efforts across Broward County and the status of emergency supply distribution, call the Broward County Information Line at 954-831-4000. The National Hurricane Center has retired the name "Wilma". It joins an infamous group of nightmare hurricanes - including Andrew - that have distinguished themselves through unmatched death and/or destruction. Good Riddance! For additional information, see the GMCA website (www.galtmile.com).

Following an article about Wilma are links and contact information for Broward County Information Line, Broward County Emergency Management Agency, FEMA, Florida Division of Emergency Management, Florida Emergency Information Line, City of Fort Lauderdale, FP&L, UF Small Business Administration, and the American Red Cross. Information is also available about Individual Assistance Programs offered through FEMA and others including Assistance for Individuals and Households, low interest loans, veterans benefits, tax relief, excise tax relief, unemployment benefits, crisis counseling, free legal counseling, and your rights with regard to receiving this aid. Evidently, assistance for uninsured damage is available through FEMA. If the shoe fits... •



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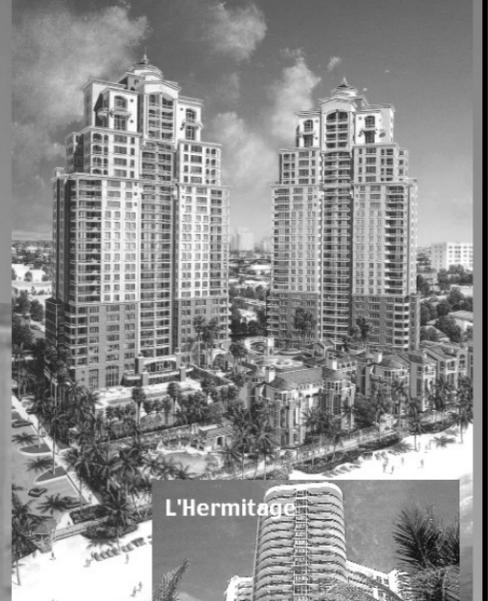
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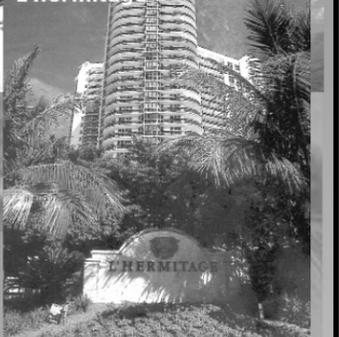
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