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- Royal Ambassador
- Southpoint



## WILMA'S GALT MILE LEGACY

### ASSOCIATIONS SHARE THEIR DAMAGE ASSESSMENTS

The November 7th meeting of the Galt Mile Community Association's Presidents Council was distinctive for three reasons. It was the first meeting held in the Ocean Manor Condominium Hotel in many years. It was the first meeting after the worst hurricane to hit the Galt Mile since 1950. Finally, Chairman Pio Ieraci deployed a technique not generally utilized given the meeting's usual proclivity for discretion and voluntary participation. He asked representatives of every Association to summarize the damage sustained during hurricane Wilma. Systematically directing the focus around the room, Pio elicited damage reports and input aimed at improving the neighborhood's overall level of protection. Apropos the usual mission of these meetings, Associations were given the opportunity to review what worked and what failed.

**Galt Ocean Club** Pio Ieraci started the session by explaining what happened at the Galt Ocean Club, where he presides over the Association's Board. The building's air conditioning system went south when the four water towers that adorned their roof became tumbling projectiles. The heavy motors and metal components disassembled and crashed into balconies along the southern wall of next door Regency Tower. They also rained down on vehicles parked at Regency Tower, Regency South and their own parking deck. The balance of the Galt Ocean Club roof

followed their water towers to the deck. Roofing material covered their premises and those of their northern and southern neighbors. Fifteen recently replaced non-compliant windows were blown out by Wilma and their tennis court was covered by 4 inches of sand. The tennis court was also ground zero for one of their airborne water towers. Since they must replace the roof prior to replacing their rooftop water towers, they constructed a temporary water tower on their tennis court to supply air conditioning to residents.

**Royal Ambassador's** representatives exclaimed that they were pummeled by Wilma. They lost a large number of non-compliant windows and saw some damage to their fences. Having first claimed that impact windows were broken, when asked if they were penetrated, they clarified that only some of the outer panes were cracked. They said that the impact windows successfully prevented the storm from entering units while many of the old windows simply broke and blew out. Many units reported infiltration, rain penetration embodied by leaks and some flooding. Cars parked on their decks were tossed about, impacting one another and fixed structures. Some vehicles also lost windshields and windows. Deck lamps were destroyed along with other outdoor lighting. Trees were dislodged and other Association landscaping was torn apart. Their swimming pool was reportedly filled with debris.

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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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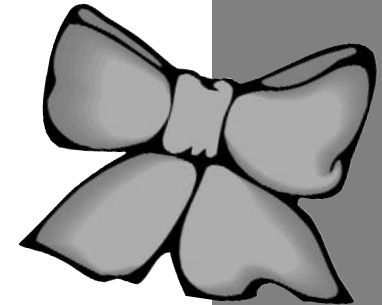
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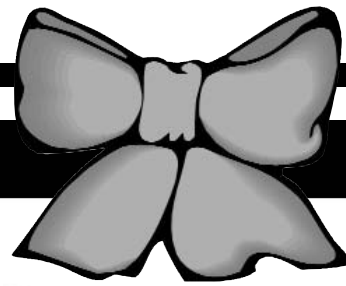
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SUN	MON	TUE	WED	THU	FRI	SAT
<b>11</b> Miami City Ballet's: The Nutcracker Broward Center Tix.: 954-462-0222	<b>12</b>	<b>13</b> Fiesta de Reyes Las Olas Blvd. 6 - 10 p.m. Info.: 954-665-5940 Galt Night at the Panthers BankAtlantic Center 7 p.m. Tix.: 954-835-7243	<b>14</b>	<b>15</b> GMCA Presidents Council Meeting Nick's Italian Restaurant 11 a.m. Tutankhamun & the Golden Age of the Pharaohs MOA	<b>16</b> A Christmas Carol Broward Center (Through 12/18) Tix.: 954-462-0222	<b>17</b> Marooned Moonlight Movie Huizenga Plaza 7 p.m. WinterFest Boat Parade Intracoastal Waterway www.winterfestparade.com
<b>18</b> Dolphins vs NY Jets Dolphins Stadium 1 p.m. Tix: www.miamidolphins.com	<b>19</b> Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m. Info.: 954-828-5033	<b>20</b> Ft. Lauderdale City Commission Meeting City Hall 6 p.m. Las Olas Studio Orchestra Broward Center Tix.: 954-462-0222	<b>21</b> First Day of Winter Gwen Stefani BankAtlantic Center Tix: ticketmaster.com	<b>22</b>	<b>23</b>	<b>24</b> Dolphins vs Titans Dolphins Stadium 1 p.m. Tix: www.miamidolphins.com
<b>25</b> FIESTA! Fort Lauderdale Las Olas Riverwalk 11 - 6 p.m. Info.: 954-527-0627	<b>26</b> Panthers vs Philly BankAtlantic Center 7 p.m. Tix: ticketmaster.com	<b>27</b> Giant Menorah Lighting & Chanukah Festivities Las Olas Blvd. 6 - 10 p.m. Info.: 954-665-5940	<b>28</b> Panthers vs Boston BankAtlantic Center 7 p.m. Tix: ticketmaster.com	<b>29</b>	<b>30</b> Panthers vs Montreal BankAtlantic Center 7:30 p.m. Tix: ticketmaster.com	<b>31</b> Howie Mandel Broward Center Tix.: 954-462-0222
<b>1</b> New Year's Day Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	<b>2</b>	<b>3</b> FedEx Orange Bowl Dolphins Stadium 8 p.m. Tix.: www.orangebowl.org/tickets Vice Mayor Teel Pre-Agenda Meeting Beach Community Center 6 p.m.	<b>4</b> Ft. Lauderdale City Commission Meeting City Hall 6 p.m. Movin' Out Broward Center (Through 1/15) Tix.: 954-462-0222	<b>5</b>	<b>6</b>	<b>7</b> 18th Annual Las Olas Art Fest Las Olas Blvd. (Through 1/8)
<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b> Panthers vs St Louis BankAtlantic Center 7 p.m. Tix: ticketmaster.com	<b>13</b>	<b>14</b> Panthers vs Columbus BankAtlantic Center 7:30 p.m. Tix: ticketmaster.com

## A LOOK AHEAD

January 20 Whoopi Goldberg Fairchild Tropical Gardens., 7 - 9 p.m., Info.: 954-462-0222

January 29 Barber of Seville Broward Center., Tix.: 954-462-0222

January 31 Steven Wright Broward Center., Tix.: 954-462-0222

February 14 Moonlight Musicale, Valentine's Day Jazz Celebration Fairchild Tropical Gardens, Tix.: 305-667-1651



Legacy...Continued

building. It recognized that no two windows on any particular floor faced the same threat, no two window locations within a unit faced the same threat and no two locations on a window faced the same threat. Factors such as the window's location above grade and its location between the center of the building and the corner affected the adequacy of proposed products. An engineer lists the negative and positive wind pressures in MPH (miles per hour) and the debris resistance in lbs/sq ft (pounds per square foot) that the product must withstand for each individual window location on the permit application. While the 1992 and 1996 codes recognized the general need for additional protection against severe weather events; the windows, doors and garage doors installed in compliance with those codes often failed when tested by severe storms. Products installed according to the 2002 Miami Protocols and subject to the tighter Testing Application Standards - TAS - (TAS-201 - Impact Test Procedures [TAS] 201-95.1, TAS-202 - Criteria for Testing Impact and Non Impact Resistant Building Envelope Components Using Uniform Static Air Pressure [TAS] 202-95.1 and TAS-203 - Criteria for Testing Products Subject to Cyclic Wind Pressure Loading [TAS] 203-95.1) have been much more successful.

In an attempt to better protect its residents, Southpoint organized a windows upgrade project in 1998 - before the 2002 governing code was instituted. While the pre-2002 windows installed in Southpoint were improvements over the ordinary glass windows they replaced, they failed to effectively withstand Hurricane Wilma. Marty is currently investigating methods of reinforcing the pre-2002 windows to increase their effectiveness, such as adding a laminate layer to the existing pane. Unfortunately, laminate films added after the fact lack the bracing afforded by a second pane of heat treated or tempered glass, offering substantially less protection than legitimate impact windows. As such, Marty suspects that only replacement with the currently code-compliant windows will adequately protect unit owners.

Southpoint's sauna, southside men's card room, tennis courts and some exterior fencing were demolished. Fire-rated hall entry doors on 27 floors were damaged and need replacement. Marty also explained that the hallways of 20 different floors were severely damaged when the storm infiltrated the structure. Damaged and undermined by the storm, the seawall must undergo extensive restoration. When the roof was blown off their elevator tower, the elevator controls sustained severe damage. Their water-cooled emergency generator is diesel powered, subjecting it to a double whammy. Southpoint experienced another micro-burst at the north side of its parking deck. A car parked in the south side of neighboring Commodore's deck was lifted over Commodore's perimeter wall, Southpoint's perimeter wall and slammed onto the Southpoint deck. Damage estimates are in the \$3 million range. Employees were helping with Southpoint's recovery, repairing assorted broken building components. Although Southpoint has adequate insurance, their 2% deductible amounts to about \$1.3 million. To moderate the financial impact a hefty assessment portends for Southpoint unit owners, the Southpoint Board is looking into financing some or all of the deductible.


Galleon President Ed Harwood, Donna Oppert and Vince Persiani from the Galleon said that their water tower collapsed on their roof. Although the roof itself wasn't damaged, they lost their many vent turbines to the storm. The Galleon Condominium is coated by a decorative yet utilitarian aluminum trim lining the catwalks along the majority of the building. Wilma stripped large sections of this distinctive trim. The Galleon's generator was disabled, heightening their difficulties when they lost electricity. The large structure didn't have emergency lights or the use of an elevator, further isolating residents during the storm. While the individual units were spared damage from debris, broken lobby windows brought the storm indoors, damaging the ceiling and lobby furnishings. Ed explained that the Galleon's rules dictate that residents install adequate hurricane protection. Ed credits the strict enforcement of this rule for Galleon's having escaped major unit damage. Outside, Galleon vehicles suffered damage from debris impact.

Continued on page 6

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Legacy...Continued

Who Knew?

Many of us were surprised to learn that Galt Ocean Drive isn't serviced by a single common electrical grid or an exclusive water main. Our electric service from Florida Power & Light (FPL) is divided into several independent areas, despite its components having been buried together during the Galt Mile Improvement Project. For instance, member Associations north of Playa del Mar starting with Ocean Summit had electricity a day earlier than the Associations south of Ocean Summit. Similarly, those same Associations had adequate water pressure prior to their southern neighbors. Galt Mile residents were universally confused by the sudden loss of electrical service after the worst of the storm had passed. This was the first weather event to knock out power in the Galt Mile neighborhood since the electrical lines were buried. Few of us understood the vulnerability of the other links in the chain that brings electricity to the barrier island. As was discovered after the loss of power, 240 substations that distribute power to FP&L customers were severely damaged by the hurricane, some catastrophically. Unfortunately, this "hit" list included the one feeding the Galt Mile community.

Galt Mile residents also identified numerous micro-bursts along the entire length of the street. They were reported in Fountainhead, Plaza South, Galt Towers, Galleon, Playa del Sol, Commodore, Southpoint and L'Hermitage. A Micro-burst is an area of rapidly descending air beneath a thunderstorm covering an area of 2.5 miles or less. Upon hitting the ground, it curls into a vortex called a foot, creating a mini-tornado. Before Hurricane Wilma, several Associations opted to treat hurricane protection as a low priority item. The meeting fostered a universal commitment to better protect ourselves from future storms. Those

Associations in the midst of preparedness projects stated their intention to focus resources toward their rapid completion. Those just starting to organize protection considered Wilma to be a wake-up call, diluting some of the opposition they've encountered while attempting to elicit owner support.

While Hurricanes Rita and Katrina offered a somewhat moderated trial of the post-2002 impact rated windows, Hurricane Wilma was the first real test of the windows installed under the current Miami Protocols. Not one Association reported the penetration of any window installed under the updated code. Given the unanticipated exposure to micro-bursts these windows successfully survived, they far exceeded expectations. During the November 17th GMCA Advisory Board meeting, Fort Lauderdale Mayor Jim Naugle reported that he noticed similar results while touring hurricane damage to the downtown area. Buildings that had ordinary windows such as the Broward Financial Center and the School Board Building were almost completely deglazed by Wilma while those protected by impact windows weren't penetrated. These windows are constructed like sandwiches, comprised of an outer layer of glass, an interior laminate layer and an inner layer of glass. Damage described in every reported impact to these windows was limited to the outer layer of glass. The laminate layer defused the impacts, preventing the storm from entering the protected room. It is not always necessary to replace the entire window when the outer glass is cracked. In many cases, simply replacing the broken pane will suffice. In any event, impact rated windows installed under the current code are designed to continue protecting the unit - whether or not the outer pane is cracked!

Continued on page 17

Legacy...Continued

Playa del Mar lost sections of their roof. Roofing material and vent turbines were torn out and strewn from the beach to the Winn-Dixie parking lot. Scores of non-compliant windows and some balcony doors were stripped from the building and flew around the parking deck in front of the building and the decks on both sides of the central tower. The garage was infiltrated and the pool was filled with roofing debris. Playa del Mar was in the midst of a concrete restoration project when clobbered by Wilma. Despite attempts to button down materials the contractor was using, construction materials were strewn about the premises. Fixtures illuminating the parking decks were damaged or lost. An antenna emplaced on Playa del Mar's roof for use by the Broward Sheriff's Office was also



Playa del Mar after Wilma

blown to the deck. A replacement was flown in by helicopter and reinstalled about a week after the storm.

Ocean Summit Bailey of Ocean Summit declared his Association's loss of about 100 non-compliant windows. Like neighboring Associations, Russell stated that not one compliant window was penetrated. Units deglazed by the storm encountered serious infiltration. The Ocean Summit has a clubhouse available to residents for parties, special occasions, etc. at a fee. Russell imparted that the clubhouse, called the Terrace Lounge, is estimated to have lost about 20% of its roof. He added that 100 feet of their perimeter fences were obliterated. Some deck lighting was also destroyed and vehicles parked outside were damaged, some losing windows. Russell estimated that net damage to Ocean Summit Association property was in the \$150 thousand range.

Regency Tower Eric Berkowitz detailed the damage to the Regency Tower. Deck fences were lost while the exterior pool and seawall fences were impacted by debris. The landscaping was shredded like salad and the awning over the garage was twisted into an unrecognizable mass. They lost some copper flashing coating the perimeter of their elevator mechanical room situated on the roof and a pipe feeding their water tower. Due to Regency Tower's windows upgrade initiative; only 20% of their windows were still non-compliant, minimizing damage to individual units. Three minor cracks to the exterior walls were found, three high intensity deck lamps were decapitated and several security cameras were lost. Many vehicles parked on the north, south and lower decks were damaged, some losing windshields and other windows. Parts of the water towers blown off the Galt Ocean Club roof cracked several concrete balconies, windows and the perimeter wall. The roofing material lost from Galt Ocean Club also impacted windows and balcony railings. The swimming pool was filled with roofing material and water tower machinery from Galt Ocean Club and loose shutters stripped from Regency Tower.

Ocean Riviera was plagued by infiltrations. Although the building manager, Jim Beard, and his maintenance staff did everything possible to prepare for Wilma, once the double doors in the meeting room blew out, the front entrance followed suit. Ceiling tiles in the lobby were also blown out. Salt water and sand infiltrated the lobby. Windows in 21 units were eviscerated by high winds and/or flying debris. Older non-compliant shutters and windows torn from the building fell to the deck below where they were blown into vehicles and the walls of the building. Some balconies and balcony railings suffered impacts that resulted in damage. Deck lighting was decimated by high winds along with the Riviera sign. Cars were blown into one another and some car windows were blown out. The perimeter fences and railings at the beach, pool and parking decks were damaged. Vent turbines were blown off the roof. Palm trees were stripped of fronds and landscaping was decimated by blowing sand.

Continued on page 8

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### Legacy...Continued



Ponderosa Pine & CRTE flora before Wilma



Ponderosa Pine & CRTE flora after Wilma

exhaust fan were blown from the roof and destroyed. About half of Comcast's signal distribution equipment, conduit and the old building TV antenna were also destroyed. Hazard lights and 2 security cameras were ripped out. Hallway ceilings above the west exit from the 14th to the 17th floor and the lobby, approximately 100 linear feet, were twisted and destroyed. About 30 units lost non-compliant windows, most suffering substantial infiltration. Once infiltrated, the resulting pressure change imploded an 8th floor hallway wall and a 15th floor wall in a unit bedroom. CRTE provided plywood to temporarily patch vacated window openings. The Club House (Towers East Club) awning and frame were torn away, taking about 60 sq. ft. of roof tile with them. When the large plate glass windows in the lobby (4) and the Hobby Room (1) succumbed to Wilma, it precipitated serious damage to the lobby furniture, carpeting and wall furnishings. Even the paint covering the lobby walls was thoroughly saturated and whipped. Coral Ridge Towers East President Jim Rainey and the Board of Directors are seeking to replace the decimated lobby windows with large missile impact products to avoid another expensive lobby rehabilitation next year.

CRTE grounds suffered severe damage. Landscaping (especially trees), post lights and fixtures, furniture and fencing were completely decimated. Our exterior irrigation system, including the car wash, pool make-up water, pool shower and sprinklers was seriously damaged. Despite the pool having been filled with debris, CRTE Manager Rob Johansen cleaned it up, fixed damaged underwater lighting and repaired numerous cracks. Thanks to Rob, as of November 18th, it was reopened with perfect water balance at 86° Fahrenheit. Like the other buildings in the Coral Ridge Towers complex, CRTE was nestled in lush tropical landscaping. It relied on trees to enclose their Association environment and afford CRTE residents adequate privacy. Along with many of the property's trees, they lost a landmark Ponderosa Pine that had come to symbolize CRTE for many of its owners. Vehicles parked on the CRTE deck were blown into one another, many losing windows and windshields.

**Galt Towers** lost many non-compliant windows. Kevin Songer reported serious damage to balconies and balcony railings. Vehicles parked on the Galt Towers deck lost windows as well. They were tossed about by the high winds, colliding into each other. He also said that large chunks of concrete balcony railings broken off the Plaza South lower penthouse floor were hurled into Galt Towers, seriously damaging balconies, windows and the exterior wall. Many units suffered infiltration, with the rain leaking around windows and doors. Trees were destroyed and other landscaping was ruined.

**Caribé** had lots of sand, some in the pool and covering their north lot. They used a bobcat to excavate their premises. Sections of perimeter fences abutting Fountainhead and A1A were blown out along with the PVC pool fence. While the roof survived, they did lose a few ventilators. Deck lamps and poles were destroyed. Some lobby windows were blown out along with the shutters covering them. Scores of non-compliant windows were torn from the building units. Cars parked outside were tossed about and damaged. On the bright side, the emergency generator worked like a charm!

Continued on page 10

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Legacy...Continued

**Plaza South** lost the two side panels surrounding their main entrance. This allowed the hurricane to slam through the lobby, seriously damaging lobby furniture, appointments and wrecking the lobby ceiling. Their 34 year-old 20 mm. steel front awning structure folded like tissue. They reported losing 60 non-compliant windows and 12 doors. Four of the lost windows were protecting common elements, the rest were from individual units. The concrete balustrades adorning their penthouse catwalks were decimated, causing serious collateral damage to vehicles below and those parked in neighboring decks. The storm tossed 3 vehicles 6 to 7 feet from their original parking spaces. Three of the roofs crowning Plaza South's seven towers were peeled off and strewn about their premises as well as those of neighboring buildings. Apparently, a large concrete section of the decimated catwalk structure, upon breaking off, fell through the roof of an adjacent tower. Heavy sand accumulations were found on balconies at virtually every level up to and including the 31st floor.

**L'Hermitage I & II** L'Hermitage sustained damage to the interior perimeter flashing and some ventilators on the roofs of both towers. The tennis courts were damaged along with some fences and deck lighting. Vehicles parked outside were tossed about by high winds and pummeled by debris. The two-tower complex also lost a substantial number of windows and glass balcony enclosure sections, primarily to debris. Of the 238 units in L'Hermitage I, about 32 units lost windows, many of which suffered infiltration impelled by high winds. In L'Hermitage II, 26 of their 227 units lost windows and experienced similar infiltration. Water intrusion also plagued some balcony doors. A wall common to several units in a southwest facing stack of L'Hermitage I



Microburst behaves like a small tornado.

was distended when exposed to a sudden change in wind pressure. While the emergency generators worked well, an elevator panel in L'Hermitage II shorted out when infiltrated, depriving residents of emergency elevator service. A micro-burst is suspected of hurling debris through windows and glass balcony railing sections at a location between the two towers. L'Hermitage is experiencing a dilemma shared by Southpoint (see damage to Southpoint above). The windows installed in L'Hermitage, while compliant with the 1996 upgrade of the post-Andrew 1992 building code, were issued construction permits in the late 1990s, prior to the 2002 code upgrade. They didn't benefit from the heightened product requirements that enabled post-2002 windows to withstand substantially greater wind pressure and debris impacts.

Continued on page 14

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Legacy...Continued

**Coral Ridge Towers Original** used an emergency generator powered using diesel fuel. Incredibly, Manager Herb Petersen was able to locate and secure enough fuel to see CRTO through the entire ordeal. Large numbers of non-compliant windows were blown out, approximately 200 broken panes, all told. As expected, they experienced infiltration in units that lost windows. While the roof escaped damage, ventilators were blown off and destroyed. When the windows popped out, the near-instantaneous pressure changes accounted for the implosion of three interior walls. Vehicles parked around the building were damaged when blown into one another or impacted by falling trees and flying flora. Several had windows blown out. In addition to a wide variety of extraneous hurricane debris, several Gumbo Limbo trees contaminated the CRTO swimming pool. Exterior lighting was also decimated.

**Fountainhead** lost the major part of their roof and the vent turbines. The Pool Pavilion, which housed rest rooms and an exercise room, was destroyed. Their outside lighting - deck lamps, pool lights, etc - was blown out. Five large cabanas were demolished as was the fence around the pool. The bulk of their landscaping and fences, including several trees, was knocked over and torn apart. Two 40-foot lobby windows were smashed, bathing the ground level with glass shards. The storm whipped through the lobby and dining room, trashing furniture, appointments, the walls and ceiling. 26 units reported losing in excess of 100 windows, all non-compliant. Affected units suffered substantial infiltration. The Fountainhead's entire beach was hurled over the retaining seawall onto their premises. They were required to secure a permit from the State to reposition the sum total of their beach's sand back to its original oceanfront location. While unconfirmed, a micro-burst is suspected responsible for having moved such a huge volume of sand - THE WHOLE BEACH! Damage estimates range from \$800,000 to \$900,000.

turbines were also dislodged and blown off the roof. Some deck lamps lost fixtures blown off by high winds while others were completely knocked over. Trees were stripped of fronds and some were toppled and exposed landscaping was torn to pieces. Vehicles were damaged when repeatedly pummeled by debris (broken glass from eviscerated windows, roofing material, metal pieces of smashed vent turbines, etc.) on the parking deck. A car was lifted from the Commodore deck over a perimeter wall by a micro-burst and fell back onto the Playa del Sol deck. As the vehicle was flipped over the perimeter wall, it demolished a fence seated on the wall.



Boarded up windows in disheveled Plaza East lobby



Trees cover twisted Plaza East vehicles

**Plaza East** sustained substantial damage to their lobby when three large non-compliant ground floor windows blew out during the storm. Shutters protecting the windows were bent and pulled out, exposing windows to extrication. The storm whipped through the lobby, damaging the lobby ceiling, furnishings, some lighting and walls. When the storm took out two more non-compliant windows in the Recreation/Social Room, it endured heavy infiltration, soaking the carpeting, damaging the dance floor and some book shelves. Four fountains and numerous deck lamps were destroyed. The north and south beach fences and gates as well as the railing that lines the upper plaza stairs were also destroyed. The pool canopy and frame were blown out along with the pool deck lamps. Pool heaters lost their protective caps. Several concrete balcony railings were cracked from impacts while several of the upper metal railings were bent, dented or eviscerated.

Since the emergency generator is water-cooled, using it without water would have burnt out the motor. As a result, residents didn't have the use of an elevator or emergency lighting. The ventilator turbines on the roof were blown to the deck. 50 to 60 non-compliant windows and dozens of old shutters were blown out from units. Unit damage from wind and infiltration ranged from moderate to heavy wherein windows were lost. Leaks also penetrated around windows and doors. The dislocated windows and shutters became projectiles after landing on the deck, banging into vehicles, lamps and walls. Cars were tossed about the parking deck, some losing windows. Trees were knocked over and/or defoliated, some crushing vehicles as most of the landscaping was decimated. Three to four inches of sand covered parking areas and sand coated most balconies, even on the higher floors.

**Edgewater Arms**, the grandfather of the Galt Mile building boom, was hit hard by the storm. Since few residents installed adequate storm protection, the smallest Galt Mile member lost vast numbers of non-compliant windows. The building's common elements and individual units were rife with leaks and flooding through windows and around doors. Rain also penetrated walls, contributing to additional flooding. The wind penetrated units, damaging some walls. The roof sustained damage as well. Fences and deck lamps were destroyed. Generator problems left many residents isolated. The parking deck was covered with uprooted landscaping. Parked cars were pummeled by broken glass shards, non-compliant shutters torn from the building, landscaping debris and wind-driven collisions with one another. Wind and debris also broke and blew out windshields and other windows.

**Coral Ridge Towers East** lost the eastern third of their roof along with 24 roof ventilators and 4 stairwell skylight domes. Two fan enclosure structures lost their roofs, three lost doors and sustained damage to louvered walls. The vent pipe extension rain caps and the laundry



Commodore car blown over to Playa del Sol



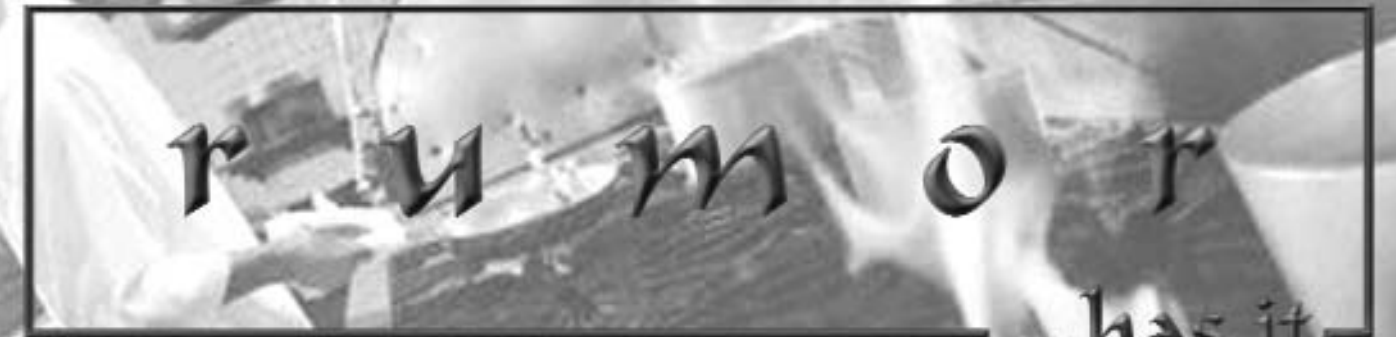
Commodore cars hop wall to Southpoint

**Playa del Sol** uses a water-cooled emergency generator. When water was lost to the neighborhood, their generator would have burned out without coolant had they not turned it off. When they lost the use of their generator, they also lost minimal elevator service and emergency lighting, further isolating residents in the 370-unit condo. Scores of non-compliant windows were torn from the structure. They sustained damage to balconies and the catwalks that cover the front of the building. Many units experienced substantial infiltration, especially the ones that lost non-compliant windows, as did various common elements. A substantial amount of roofing material was stripped off and blown about the premises. Vent

Continued on page 9

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Legacy...Continued

**Coral Ridge Towers North** President Jim Gilligan of Coral Ridge Towers North said that his co-op lost 70 windows, all non-compliant. None of the impact-rated windows installed in CRTN were penetrated. Their generator, fueled by natural gas with a battery operated exhaust cooling system, never missed a beat during the 32 hours they were without power. The roof held up well under the siege of rain and winds with only eight (8) vent covers blown off. CRTN lost water and electricity after the storm - like their neighbors. When the water was unexpectedly turned back on, the suddenly unrestricted above normal pressure forced water from open spigots, faucets, etc. precipitated water damage from minor flooding in certain units. Jim described substantial damage to CRTN's landscaping, particularly to many of the property's trees and all of the shrubs. CRTN claims losing about \$3 to \$4 thousand in new planted trees and other flora. Fencing by the Intracoastal Waterway was also badly damaged. Many vehicles parked on the CRTN deck were hit by toppled trees and other vehicles that were blown into one another. When Wilma struck, Jim was preparing the organization of a windows project to better protect the building and its unit owners.

**Regency South** John DeLuccia, Regency South President, said that all of their vent turbines were blown off the roof. Their exterior fences at the east end of their north and south parking decks were blown away. Balconies sustained concrete damage and impacted railings were bent or dented with some sections eviscerated. Cars parked on the north and south decks repeatedly collided with one another and were impacted by shutters and windows torn from units. Trees were knocked over and deck lighting was destroyed. Most landscaping was stripped or uprooted. The Association's pool was filled with debris. Silvio Huet, Regency South's Assistant Manager, said Association members lost about 70 windows - all non-compliant. A wall separating two 20th floor units was subjected to implosive pressure when the unit's non-compliant windows were lost. The wall collapsed. Fortunately, one of Regency South's owners was able to secure 500 sheets of plywood, enabling the Board to protect units that lost their windows.

**Coral Ridge Towers South** Ralph Hamaker, President of Coral Ridge Towers South, blamed their water-cooled generator for many of the Association's difficulties. When they lost water, they were unable to rely on their emergency generator to power an elevator or emergency lighting. Like the problems experienced by Coral Ridge Towers North, the sizable open property surrounding the CRTS premises made vehicles in the parking lot vulnerable to damage from fallen trees and flying debris. Ralph reported the loss of 21 non-compliant jalousie windows. Units protected by the large or small missile impact windows saw no wind or debris penetration from the storm. CRTS also experienced a moderate amount of infiltration, primarily in units with the older windows and some common areas.



CRTS-debris from Wilma



Ocean Club-minor damage

**Ocean Club** Rose Guttman, the Grand Dame of the Ocean Club condominium, was again blessed. According to Rose, the building only suffered minor damage. Some windows were cracked and penetrated. Some roofing material was eviscerated. Several units suffered substantial infiltration as did some common elements. Deck Lighting was decimated and vehicles parked on the deck were also damaged. Many of the Ocean Club's cabanas sustained substantial damage and flooding. The Ocean Club was without power and water for less than two days. It is widely understood that Rose Guttman has connections very, very high up!

Continued on page 7

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Legacy...Continued



Ocean Manor Tiki Bar before Wilma



Wilma collapses Tiki Bar

**Ocean Manor** Frank Talerico, owner of the Ocean Manor and president of their Condominium Association, rang in next. After Ocean Manor was originally built, the developer decided to add a penthouse level. The Condominium Hotel, unique on Galt Ocean Drive, wears two roofs - or did. Wilma blew off the upper roof, waylaying the penthouse floor. Ocean Manor lost more than 100 windows - all non-compliant. When negative pressure popped out the windows, the instantaneous pressure change imploded several interior walls and hallways. Pressure collapsed interior doors on the 9th floor hallway, "blowing out the entire floor." While the emergency generator and the air conditioner withstood the storm, the Tiki Bar adjacent to the pool was flattened. Fortunately, Mr. Talerico replaced the former ground floor glazing with large missile impact windows. Residents and guests waited

ed out the hurricane in the protected lobby. Hotel employees formed an emergency team, helping hotel guests and residents weather the storm and performing emergency repairs afterwards. The damage estimates are between 4 and 5 million dollars.

**Southpoint** President Marty Glazer described the heavy damage endured by their twin towers. The two tower roofs sustained enough damage to warrant replacement. Southpoint's lobby connects its two towers. GMCA President Bob Rozema, who also serves on Southpoint's Board of Directors, said that their newly renovated lobby was destroyed when the lobby roof was stripped off. Marty added that residents witnessed the swimming pool emptied during the storm. Apparently, a micro-burst lifted 77,000 gallons of water into the maelstrom within 30 seconds. 79 windows were excised from the two buildings. Marty said that while 75% of the lost windows were non-compliant original glazing, 25% were storm resistant windows.



Southpoint pool emptied in 30 seconds

Regency Tower President Dott Nicholson-Brown asked President Glazer if the lost storm resistant windows were installed before 2002. When Marty answered affirmatively, she explained that while the code was first instituted after Hurricane Andrew in 1992 and upgraded in 1996, it wasn't improved to its current level of protection until the Miami Protocols were redefined in late 2001. Before 2002, the Florida building code governing exterior exposures was based on the "Wind-Borne Debris Region" in which a structure was located. This ASCE 7-98 code (American Society of Civil Engineers) was determined by the highest recorded gust speeds in various wind zones throughout the state over a 50 to 100 year period. Since the standards governing product testing were loosely drawn and erratically enforced, many approved installations "mysteriously" failed. In 1996, requirements were stiffened and better defined for each installation location. In May 2001, the code was substantially upgraded with stringent new testing and installation standards for large and small missile impact products. Instead of products being determined by which region in the state the structure was located, the new code required that the window effectively withstand the potential wind pressure and debris exposure for a specific location within a structure. The product approval was predicated on the window's ability to protect against the anticipated threats to which the window was most vulnerable at the specific location within the

Continued on page 5

Legacy...Continued

The Galt Mile Community Association recommends that every resident contact their insurance company to solicit advice and direction before engaging in any repairs. By neglecting to follow their exact instructions, access to benefits may be jeopardized. If your agent, broker, adjuster or other representative assents to repairs, be as specific as possible when describing your intentions. While FEMA rules indicate that individuals may apply for grants or low-interest loans for uninsured losses under certain conditions, that excludes insurance deductibles. Ironically, many FEMA officials stationed throughout Florida are notoriously uninformed about the requirements and the attendant application process. A well-known Florida law firm apprised us that they've had greater success by contacting California FEMA officials for relevant information. Evidently, their experience with earthquake victims extended to determining eligibility for losses by individuals and non-profit corporations (such as Associations!!!).

What's the Point?

Every Association was exposed to the same hurricane. By learning how their neighbors fared - and why, every attending member was afforded the opportunity to evaluate and discuss whether the steps their Association took or neglected to take either benefited or threatened their homes. Not surprisingly, the damage described by many member Associations is similar. Enough vent turbines were blown off Galt Mile roofs to declare an eleventh plague. This will be the second or third time that many of us have replaced torn out fences in the past two years. The thousands of old windows and shutters that rained down on parking decks caused incalculable damage to vehicles, deck lamps, exterior walls and were responsible for many injuries. Ineffective roofing, non-compliant windows & doors and flimsy deck lamps were deficiencies common to a majority of Galt Mile Associations. During the next few months, we will be occupied with repairing the damage to our homes. By reviewing the various damage assessments, Associations can compare notes with others that experienced similar damages and discretely investigate alternative resolutions. Many of us will contact one another to share information about vendors, contractors and successful preventive measures.

Every member takes what they learn home, where it is evaluated by their governing board and - if pertinent - applied. For example, we learned that it's a simple matter to remove rooftop ventilators before the storm, temporarily replace them with metal caps and reinstall them afterwards - saving thousands of dollars.

The Galt Mile community owes a debt of gratitude to every attendee for their candor and courage in describing the toll that this decidedly painful event took on their homes. Attempts were made to contact those Associations not represented at the Presidents Council meeting and elicit their assessments to afford us a more complete list. Hurricane Wilma has served to actualize that things have changed. Association representatives realize that they can

no longer simply replace lost or destroyed items with products likely to warrant replacement again next year. Although painful, this "exercise" was an important first step. Galt Mile Associations collectively represent a wealth of valuable free information that, when shared, affords each one the opportunity to facilitate repairs, lower costs and prevent expensive recurrences. Together, we can improve our defenses to this new incarnation of "Hurricane Season" - which Galt Mile Associations and their residents have finally recognized as a persistent, expensive and dangerous threat.

Those of us involved in our Association's recovery will find this "Damage Assessment Guide" to be an invaluable tool. Others may want to keep it as a reminder...

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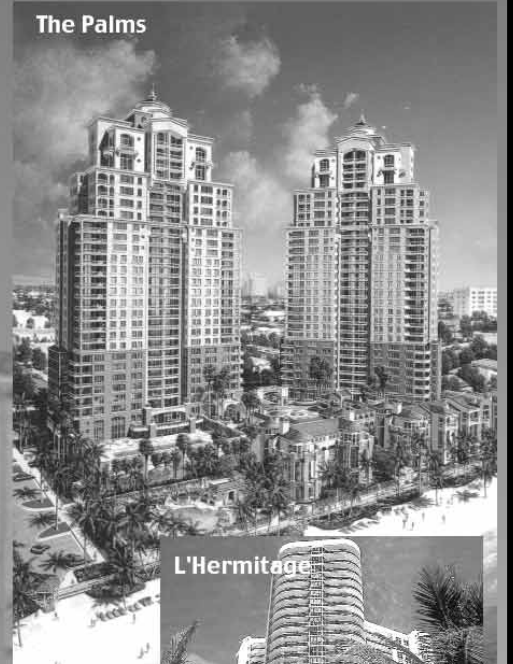
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