

COMMUNITY DISASTER PLAN



IS YOUR COMMUNITY READY?

Some communities will be more affected by natural disasters than others; however, no community is exempt from the threat of some type of disaster. The possible disasters your community could be faced with may include:

Hurricanes	Snowstorms
Tornadoes	Landslides
Flooding	Mudslides
Wildfires	Earthquakes

Every community could be affected by at least one of these disasters and many aren't prepared for when a disaster strikes.

It is also important to note the diverse characteristics of communities and some of the broad disaster planning considerations.

- Communities vary in size. A beachfront condominium may only have a half dozen units. A planned unit development may have over 1,500 units of single family, townhome, and condominium units.
- Multi-story condominiums are a higher risk for fire, internal flooding and evacuation.
- Communities have different amenities such as marinas, clubhouses, tennis courts, pools, and retention ponds that require special planning.
- Communities have different population characteristics. Resorts tend to have a high concentration of absentee owners making a communication plan essential.
- Some communities have higher populations of retired and senior residents. Some communities near universities may have a large student population.

There are many characteristics that all communities share.

- The Board of Directors is responsible for the actions of the community.
- All associations represent communities of neighbors. Some residents have special needs and may require assistance. Some residents have special skills and resources to help. Hopefully, the community will all feel a desire to help each other.
- Every community has some exposure to disaster. Disaster planning has the potential and probability of saving lives, reducing suffering, and minimizing damage.

Disaster planning and recovery are two areas communities should not attempt alone. There are experts in all areas related to disaster planning and recovery who have the knowledge and experience needed to help make the right decisions for your community.

The following pages of this disaster plan contain helpful tips compiled from community association industry professionals to assist in developing your association's customized disaster plan.

Key Points in Developing Your COMMUNITY DISASTER PLAN

Your community's disaster plan should identify procedures that will reduce loss of life and minimize damage expenses. It should also identify procedures for post-disaster management.

It is important to organize a team of individuals who will be able to contribute and participate in planning and/or implementing the disaster plan. This team should include your Sentry Management Community Manager and at least 1 member of the Board of Directors. The Board should also recruit residents with expertise in areas such as: medical, insurance, legal, electric, plumbing, HVAC, and general contracting.



Your disaster plan should be written and approved by the Board of Directors and made available to all residents. Periodically, the plan should be reviewed and rehearsed. It may also be beneficial to develop a checklist of steps, procedures, and supplies.

Your community may also explore grant and funding opportunities through the federal CERT (Community Emergency Response Training) program.





COMMUNITY DISASTER PLAN

This plan should be reviewed and approved by the Board of Directors in early June (prior to hurricane season) in October (prior to winter storms) and/or in March (prior to spring storms and tornadoes). A well-designed disaster plan includes safeguards against future risk and minimizes economic and property loss.

ASSESSING DISASTER RISK

Consider past disaster experience, potential disaster risks, and potential impacts to the community.

1. Take a look at past disaster experiences.
2. What are some potential disaster risks for your community?
3. What are the potential impacts your community may face?

PLANNING

Budget/Financial Plans

Summarize the budget and finances that will be used to satisfy disaster expenses. Consider funding for pre-disaster supplies and equipment (Exhibit A), insurance deductibles, uninsured losses, debris removal, demolition, etc. Consider who will be authorized to approve contracts/expenditures during disaster. Keep in mind the treasurer or designated agent should have access to bank accounts, balances, and checks with a procedure for authorization, spending limits and double signatures.

Board Coordination with Sentry Management

Summarize your community's plans to coordinate with Sentry

Management. Sentry can submit special considerations for communications, extra staff, special support personnel, additional expenses for disaster management, contract spending authority, etc. Incorporate their response as part of the disaster plan.

Safeguarding Important Documents/Records

Summarize the procedures the secretary should follow to safeguard important documents and/or safeguard electronic files. This may include: governing documents such as Articles of Incorporation, covenants, bylaws, and resolutions; insurance policies; bank account numbers, statements, checks, and assessment payment history; minutes, past architectural and landscape approvals, correspondence, equipment warranties, and contracts. Electronic files should be backed up regularly and stored in a safe location such as a safe deposit box. Sentry Management will securely store these documents for your convenience in a storage facility and electronically on CommunityPro®.

Communication Plan

Summarize pre/post disaster communication methods. Communication with residents needs to be early and often. Options for effective communication may include town hall meetings, open meetings, special sessions, etc. Consider using a clubhouse or other facilities for a command center. Print and distribute a resident preparedness communication. Maintain a website page with resident disaster information. Stay informed of statewide and regional activities by using the resources on the Emergency Contact List within this plan. Develop and maintain a directory with names, addresses, phone numbers, email addresses and emergency contact information.



Evacuation Plan

Summarize procedures for community evacuation. Include evacuation maps and directions. Identify nearest public shelters which can be found on your local government site. Take appropriate measures to pre-approve authorized individuals for post-disaster access credentials. Consider procedures for a resident canvas with special attention to at-risk residents. Consider using resident evacuation placards with emergency phone numbers that can be prominently placed to inform public safety personnel that the residence has been evacuated. Encourage residents to make arrangements for pet care in the event that evacuation to a public shelter or hotel is necessary. Don't forget pet supplies including crates, leash, food and containers, plastic bags for cleanup, etc. Notify residents of measures to safeguard and protect property during the evacuation.

Physical Inventory

Equipment records for major items should include brand, model, serial number, date of purchase, as-built maps, drawings, schematics, photos, etc. For example, roof shingle details can hasten insurance claims and replacement ordering.

Keep a record (location, maps, instructions) of cutoff valves and switches: water, gas, electric, sprinklers, alarms, etc. Also, record all facilities requiring key or combination lock access.

Common Areas

Summarize procedures for common areas. Include boarding up windows and setting up sandbags. Consider trees in common areas that may need to be trimmed in preparation as well as debris to be removed, gates secured, and outdoor property items relocated.

Insurance

Review your community's insurance plan. Adequate property insurance is based on the replacement cost of the property as determined by an independent insurance appraisal. Statutory mandates, along with provisions of the governing documents, determine the extent of the association's insurance coverage responsibilities as well as those of the individual unit owners. Some major sources of economic loss, such as landscaping, fencing, exterior building paint, walkways, pools, and courts are not normally covered by insurance but can be covered for an additional premium. It is recommended that your insurance provider be consulted as needed.

Vendors

Review your vendor contracts. Boards who enter into pre-negotiated contracts specifically designed to deal with the aftermath of a disaster often have the peace of mind that they have a set price and a designated contractor at their disposal. These service contracts include emergency service which provide "drying out" or "shoring up" the premises; debris removal, security services, and extraordinary management services. Beware of risks of contractors with unskilled labor, without workman's compensation and other insurance, licenses, etc. Insurance may not cover losses if procedures are not followed.

✓ HOME

As soon as it is safe to re-enter your community and home, place tarps over damaged roofs, windows and doors, and remove debris to reduce the threat of injuries and further damage.

✓ SURROUNDINGS

Be Aware of hidden dangers like downed power lines and water-covered holes.

✓ GENERATORS

Run generators only in well-ventilated outdoor areas (never indoors) to prevent carbon monoxide poisoning.

✓ FOOD

Discard all food that may no longer be safe, especially if your home lost power. When in doubt, throw it out.

✓ DOCUMENT DAMAGES

Photograph or video all damages to document necessary repairs or replacement. Do not accept any money offered by insurance companies to release or settle claims.

✓ INSURANCE

Immediately contact your insurance agent to report all damages.



The National Weather Service issues alerts for the following conditions within a local area:

Storm WATCH

*An announcement that hurricane/
tornado conditions are possible in
your area*

Watches are issued 48 hours in advance of anticipated onset of tropical storm force winds.

TAKE ACTION: Begin or continue storm preparation activities and listen for updates from local officials.

Storm WARNING

*An announcement that hurricane/
tornado conditions are expected
in your area*

Warnings are issued 36 hours in advance of anticipated onset of tropical-storm-force winds.

TAKE ACTION: Complete storm preparation activities and evacuate if required by local officials. An announcement that hurricane/ tornado conditions are possible in your area



CORPORATE RESPONSIBILITY

The core value of Sentry Management is "We embrace the honor to serve our communities." Sentry established a company-wide program called "SMILES" which focuses on deserving residents living in communities managed by Sentry. Company and employee donations provide funding to assist the Sentry family of homeowners who may be impacted by tragic events like natural disasters or other personal hardships.



RESIDENT COMMUNICATION INFORMATION

Your community may want to have plans to quickly and inexpensively communicate instructions in the event of an impending disaster. This can be as simple as one-page that can be quickly updated with the most current information and distributed by block captains or others. Community websites and emails will only be effective if residents remember to check them and loss of power will hinder the ability to review these options.

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- Inform residents that the community has a disaster plan and review at the annual meeting or a special-called meeting. Explain that preventing and minimizing loss may also avoid the need for special assessments.
 - Inform residents of the community's plan and steps that will be followed to keep residents informed. Discourage individual calls to utility companies and law enforcement unless necessary.
 - Provide a community list with names and phone numbers in the event of a disaster. Also, methods of identifying community disaster volunteers.
 - Inform residents of procedures that the community may take to safeguard and protect assets.
 - Encourage residents to review individual homeowner insurance policies (coverage and deductibles).
 - Encourage residents to inspect their property periodically for dead trees and limbs and other hazards. Don't wait for an impending storm to take action.
 - Encourage residents to have a plan to fuel vehicles in advance in the event of evacuation. Be sure to park vehicles in safe areas.
 - Encourage residents to report post-disaster damage and follow instructions to protect property and document damage.
 - Recommend that residents with special needs notify the board or the disaster planning committee.
 - Recommend that residents with special skills and equipment notify the board or the disaster planning committee.
 - Provide evacuation route maps and location of nearest shelters.
 - Provide a checklist of evacuation procedures such as turning off utilities and use of 'evacuation placards' (include emergency phone number on placard).
 - Recommend that residents plan for pet care in the event of evacuation.



Families will need to make individual plans based on their needs and circumstances. Some questions to answer when forming your family's own disaster plan.

EVACUATING

- ✓ Where will we stay?
- ✓ What are the evacuation routes?
- ✓ Are my pets allowed?
- ✓ Documents to bring:

- ☐ Insurance Policies
- ☐ Health Insurance Cards
- ☐ Medicine
- ☐ Birth Certificates



NOT EVACUATING

- ✓ Is my home prepared?
- ✓ Windows boarded?
- ✓ Trees trimmed?
- ✓ Outside equipment secured?
- ✓ Do I have enough supplies for 14 days?

Individual & Family Information

You may want to have plans for you and your family in the event of an impending disaster as that is your first responsibility. Being prepared cannot be emphasized enough. In the event of physical injury or another emergency, please call 9-1-1.

Individual Supplies / Responsibilities

- ☐ First Aid Supplies
- ☐ Duct Tape
- ☐ Tarps
- ☐ Blankets
- ☐ Radio with Fresh Batteries
- ☐ Flashlight with Fresh Batteries
- ☐ Portable Cell Phone Charger (Fully Charged)
- ☐ Cash
- ☐ Food / Water for 14 Days of No Electricity
- ☐ Full Tank – Propane Gas



Some **OTHER DISASTERS** Your **COMMUNITY** May Face

FIRE

- ✓ Be sure to have any common areas and buildings inspected annually.
- ✓ Install smoke alarms on every level and test them once a month.
- ✓ Talk with your community and family about a fire escape plan and practice twice a year.
- ✓ If a fire occurs, **GET OUT, STAY OUT and CALL FOR HELP.**

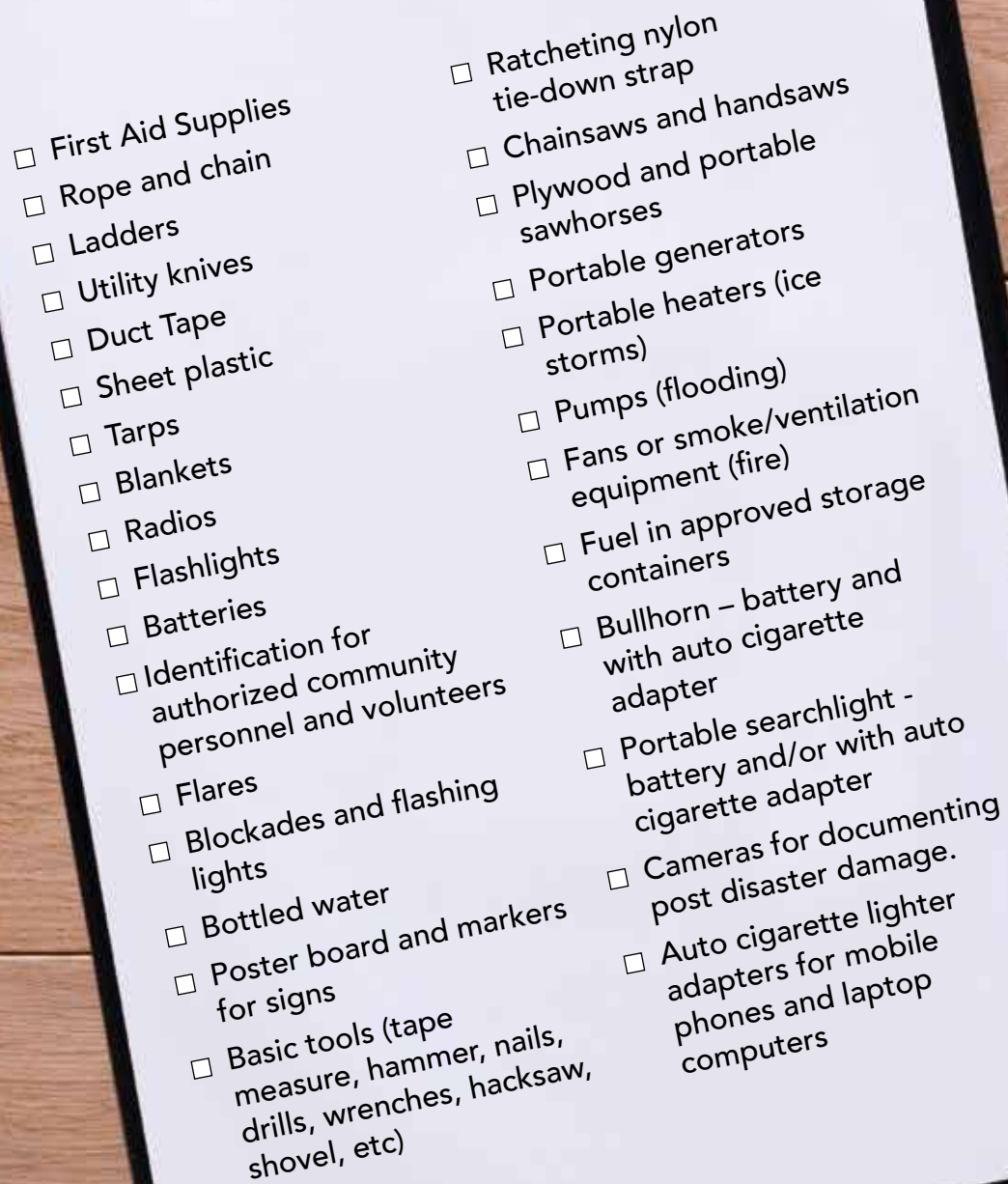
FLOOD

- ✓ Pay close attention to any news sources and have an emergency kit handy.
- ✓ If you have time prior to evacuation secure your home by moving essential items to the highest part of your home and bring in outdoor furniture.
- ✓ Beware of **Flash Flooding**, if there is any possibility of a flash flood move immediately to higher ground.
- ✓ Be aware of streams, drainage channels, and other areas in the community that are known to flood suddenly.
- ✓ **Do not walk through moving water.** Six inches of moving water can sweep you off your feet.
- ✓ **Do not drive in flooded areas.** Turn around and go another way.
- ✓ Listen to news reports to learn whether your community's water is safe to drink.
- ✓ Return home only when authorities indicate it is safe.
- ✓ Disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.



EXHIBIT A: COMMUNITY EMERGENCY SUPPLIES CHECKLIST

Be sure to note location of supplies, take a periodic inventory, and replace used supplies after a disaster. The community may want to solicit resident's support to loan and deliver tools to a central location prior to a disaster. Tools should be marked for identification and return.

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- ☐ First Aid Supplies
 - ☐ Rope and chain
 - ☐ Ladders
 - ☐ Utility knives
 - ☐ Duct Tape
 - ☐ Sheet plastic
 - ☐ Tarps
 - ☐ Blankets
 - ☐ Radios
 - ☐ Flashlights
 - ☐ Batteries
 - ☐ Identification for authorized community personnel and volunteers
 - ☐ Flares
 - ☐ Blockades and flashing lights
 - ☐ Bottled water
 - ☐ Poster board and markers for signs
 - ☐ Basic tools (tape measure, hammer, nails, drills, wrenches, hacksaw, shovel, etc)
 - ☐ Ratcheting nylon tie-down strap
 - ☐ Chainsaws and handsaws
 - ☐ Plywood and portable sawhorses
 - ☐ Portable generators
 - ☐ Portable heaters (ice storms)
 - ☐ Pumps (flooding)
 - ☐ Fans or smoke/ventilation equipment (fire)
 - ☐ Fuel in approved storage containers
 - ☐ Bullhorn – battery and with auto cigarette adapter
 - ☐ Portable searchlight - battery and/or with auto cigarette adapter
 - ☐ Cameras for documenting post disaster damage.
 - ☐ Auto cigarette lighter adapters for mobile phones and laptop computers

EMERGENCY CONTACT LIST

	Name	Primary Number	Secondary Number	Email
Sentry Management				
Community Manager				

LOCAL EMERGENCY

Police (non-emergency)				
Highway Patrol				
Fire (non-emergency)				
Coast Guard				
Red Cross				
Power Company				
Gas Company				
Cable Company				
Phone Company				
Water/Sewer				
Local Govt. Emergency				
Local Govt. Other				
Board President				
Board Vice President				
Board Treasurer				
Add. Board Members				
Disaster Chairperson				
Disaster Volunteer 1				
Disaster Volunteer 2				

RESIDENT VOLUNTEERS

Resident Physician				
Resident EMS				
Public Safety				



	Name	Primary Number	Secondary Number	Email
Resident Police				
Resident Plumber				
Resident Electrician				
Resident HVAC				
Resident Contractor				

PROFESSIONAL SERVICES

Insurance Agent				
Elevator Company				
Landscape				
Debris Removal				
Pool Maintenance				
General Contractor				
Glass Replacement				
Other				
Other				

FEDERAL AGENCIES

Federal Emergency Management Agency (FEMA):

Coordinates response to disasters occurring within the United States. **800-621-3362** www.fema.gov

National Hurricane Center: Maintains a continuous watch on tropical systems over the Atlantic, Caribbean, Gulf of Mexico and eastern Pacific. www.nhc.noaa.gov

National Weather Service: Federal agency that provides weather forecast, warnings of hazardous weather, and other weather-related products. www.weather.gov

NOAA Weather Alert Radio: Federal agency focused on the conditions of the oceans and atmosphere. Provides information and resources for dealing with hurricanes. **Radio Frequency: 162.400**

Federal Alliance for Safe Homes (FLASH):

nonprofit organization that promotes life safety, property protection and resiliency by empowering the community with knowledge and resources.

877-221-7233 www.flash.org

Insurance Information Institute: A source of information and education on insurance with an emphasis on disaster preparedness. www.iii.org

United Way: Provides support for communities in areas like education, income, and health. www.unitedway.org

Sign Up for Alerts on the
SENTRY
COMMUNITYAPP™

To get the Sentry CommunityAPP™ customized and set-up for your community, contact your Community Manager.



