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**COMMUNITY DISASTER PLAN**

**FOR [COMMUNITY NAME]**

**Community Disaster Planning Team**

Identify individuals responsible for disaster preparedness and response. Include names, roles, contact information, and any relevant expertise. Consider including representatives with medical, legal, insurance, HVAC, electrical, or general contracting experience. Ensure at least one board member and the community manager are involved.

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| Team Role | Name | Phone | Email | Backup Contact |
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**Risk and Hazard Assessment**

Assess natural hazards specific to your community using FEMA maps, local emergency management data, and historical records. Identify structures most at risk, potential flooding areas, fire-prone zones, and vulnerable populations (elderly, disabled, etc.). Review risk annually to reflect changes in environment or population.

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| Hazard Type | Likelihood | Impact | Preparedness Actions | Responsible Party |
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**Financial Readiness - Budget and Financial Plans**

Summarize the budget and financial resources designated for disaster-related expenses, including pre-disaster supplies and equipment, insurance deductibles, uninsured losses, debris removal, and demolition. Define who will be authorized to approve contracts and expenditures during a disaster. Ensure the treasurer or designated agent has access to bank accounts, balances, and checks, following established procedures for authorization, spending limits, and requiring dual signatures to enhance security.

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| Account Type | Institution | Access Instructions | Responsible Contact | Notes |
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**Coordination with Sentry Management**

Outline plans for clear communication and coordination with Sentry Management to integrate their support into the community’s disaster plan. Sentry can assist by providing specialized communications and support for disaster-related expenses, such as support personnel and needed staff. Consider and incorporate any responses and recommendations from your Sentry Manager into the disaster plan to ensure seamless management during emergencies.

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| Task/Responsibility | Sentry Contact Name | Phone | Email | Notes |
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**Safeguarding Important Documents and Records**

Establish procedures for protecting important documents and electronic records. These include governing documents such as Articles of Incorporation, covenants, bylaws, and resolutions; insurance policies; bank account numbers, statements, checks, and assessment payment history; meeting minutes, past architectural and landscape approvals, correspondence, equipment warranties, and contracts. Regularly back up electronic files and store them securely, such as in a safe deposit box. Sentry Management can also securely store these documents in a physical storage facility and electronically on CommunityPro® for your convenience.

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| Document Type | Location Stored | Digital Backup Available | Last Reviewed | Responsible Party | Notes |
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**Communication Plan**

Effective communication before, during, and after a disaster is crucial for the board. It is important to engage with residents early and frequently to keep them informed and prepared. Communication methods may include town hall meetings, open forums, special sessions, and more. Consider designating a clubhouse or other facility as a command center for coordination.

Prepare and distribute a resident preparedness communication plan, and ensure that essential disaster information is available on a dedicated website page. Stay updated on statewide and regional developments by utilizing resources from the Emergency Contact List included in this plan. Additionally, maintain an up-to-date directory containing names, addresses, phone numbers, email addresses and emergency contact information for all residents.

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| Audience | Method of Communication | Responsible Person | Timing/Frequency | Backup Method |
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**Evacuation Planning**

Develop and communicate clear procedures for community evacuation, including evacuation maps and directions. Identify nearby public shelters, which can be found on your local government website. Encourage residents to pay attention to the media and other outlets to ensure compliance with the exact plans determined by state and local government entities. Take necessary steps to pre-approve authorized individuals for post-disaster access credentials. Consider conducting a resident survey, paying particular attention to at-risk individuals who may need extra assistance.

Use evacuation placards with emergency contact numbers, which can be prominently displayed on homes to notify public safety personnel that the residence has been evacuated. Encourage residents to make arrangements for pet care if evacuation to a public shelter or hotel becomes necessary, and remind them to pack pet supplies, including crates, leashes, food, containers, and waste bags. Inform residents of the steps they should take to safeguard and protect their property during evacuation.

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| Evacuation Area | Route | Transportation Needed | Responsible Party | Special Notes |
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**Physical Inventory and Utility Shutoff**

Maintain detailed records for major equipment (e.g., HVAC units, water pumps, electrical panels), including brand, model, serial number, date of purchase, and relevant schematics, maps, or photos. For example, having roof shingle details on hand can expedite insurance claims and ordering replacement materials.

Keep a record of critical shutoff valves and switches for water, gas, electricity, sprinklers, alarms, etc., including their locations, maps, and instructions. Also, document facilities that require key or combination lock access.

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| Item/Area | Location | Utility Shutoff? | Last Inspected | Notes |
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**Common Area Preparation**

Prepare the common areas before a disaster. Depending on the nature of the disaster, actions to consider include boarding up windows, placing sandbags, ensuring fire extinguishers are in working order and certified, relocating and storing outdoor items, trimming trees in common areas, removing debris, and securing gates.

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| Task | Area | Responsible Party | Pre-Storm Completed (Y/N) | Notes |
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**Insurance**

Review the community's insurance policy to ensure adequate coverage. Property insurance should reflect the replacement cost of the property, as determined by an independent appraisal. The association’s insurance coverage responsibilities, as well as those of individual unit owners, are typically governed by statutory mandates and governing documents. Items such as landscaping, fencing, exterior building paint, walkways, pools, and sports courts may not be covered under standard policies, but additional coverage can be purchased for these items. Consult with your insurance provider to ensure all necessary coverage is in place.

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| Policy Type | Carrier | Coverage Summary | Policy Number | Expiration Date | Agent Contact Info |
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**Vendor Contracts**

Review vendor contracts to ensure you have pre-negotiated agreements in place to handle disaster recovery. Boards that enter into these contracts often benefit from set prices and designated contractors for disaster-related services. These contracts typically include emergency services like drying out or securing the premises, debris removal, security services, and emergency management services.

Be cautious of vendors that may use unskilled labor or lack appropriate liability and workman’s compensation insurance, or necessary licenses. Failing to follow proper procedures can result in losses that insurance may not cover.

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| Vendor Name | Service Provided | Contract Term | Renewal Date | Emergency Contact | Reviewed By |
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**72-Hour Recovery Plan**

Outline post-disaster procedures: initial safety checks, damage documentation, communication updates, contractor engagement, and insurance claims. Create a 72-hour recovery timeline with responsible persons for each task. Store photos, receipts, and reports in a secure, shareable location.

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| Task | Responsible Party | Start Time | Completion Time | Status | Notes |
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**Emergency Supply Inventory Checklist**

Maintain a community emergency kit with items such as first aid supplies, radios, batteries, tools, tarps, generators, bottled water, and sanitation items. Document storage location, last inventory date, and responsible person. Encourage residents to prepare their own kits and lend tools as needed.

| Item (Suggested) | Quantity on Hand | Required Quantity | Location Stored | Last Checked | Notes |
| --- | --- | --- | --- | --- | --- |
| First aid kits |  |  |  |  |  |
| Identification for personnel/volunteers |  |  |  |  |  |
| Radios  (battery or hand-crank) |  |  |  |  |  |
| Flashlights & extra batteries |  |  |  |  |  |
| Bullhorn  (battery/vehicle adapter) |  |  |  |  |  |
| Portable searchlight |  |  |  |  |  |
| Poster board & markers |  |  |  |  |  |
| Cameras  (photo or video) |  |  |  |  |  |
| Auto adapters  (for phones/laptops) |  |  |  |  |  |
| Rope & chain |  |  |  |  |  |
| Ladders |  |  |  |  |  |
| Utility knives |  |  |  |  |  |
| Flares |  |  |  |  |  |
| Blockades & flashing lights |  |  |  |  |  |
| Blankets & tarps |  |  |  |  |  |
| Sheet plastic & duct tape |  |  |  |  |  |
| Plywood & portable sawhorses |  |  |  |  |  |
| Basic tools (hammer, tape, drill, etc.) |  |  |  |  |  |
| Ratcheting tie-down straps |  |  |  |  |  |
| Chain saw & hand saws |  |  |  |  |  |
| Portable generators |  |  |  |  |  |
| Portable heaters |  |  |  |  |  |
| Pumps (for flooding) |  |  |  |  |  |
| Fans or smoke ventilation equipment |  |  |  |  |  |
| Fuel in approved containers |  |  |  |  |  |
| Bottled water |  |  |  |  |  |

**Emergency Supply Inventory Guidelines:**

* Clearly mark the location of all emergency supplies.
* Conduct periodic inventory checks.
* Replace used or expired items promptly.
* Encourage residents to loan tools and equipment before a disaster, ensuring all items are labeled and returned afterward.