



best practices

REPORT #11

Natural Disasters

best practices

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Natural Disasters: Preparation & Recovery

Planning Guide for
Community Association
Managers and Officers

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The Foundation for Community Association Research (FCAR) is a nonprofit affiliate of Community Associations Institute, the professional organization representing those who manage, govern, advise, and live in nearly 350,000 common interest communities throughout the United States. The Foundation's mission is to provide authoritative and reliable research and reports on the operations of the common interest community industry and its community associations.

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SECTION 1

Best Practices

What are best practices?

A best practice is a technique or method that has proven reliably to lead to a desired result or outcome. Business best practices are proven, repeatable, documented, techniques that deliver measurable performance management improvements. These practices are industry-based and may be adapted to fit a unique organization or business. Benchmarking is a systematic process used to identify and implement best practices. The term best practice is most common in the fields of health care, government administration, higher education, business management, and technology.

Best practices for community associations

Identifying and promoting best practices in the community association industry is a key goal of the Foundation for Community Association Research and its parent organization, Community Associations Institute (CAI).

To date, the Foundation has published eleven Best Practices Reports related to operating and managing community associations and common interest ownership communities. Topic areas for Best Practices Reports are selected by the Foundation, working with CAI leaders, staff, and members. The Foundation is also working to establish benchmarking criteria for community associations that can assist managers and officers to measure their performance and productivity compared to industry peers.

Benefits of benchmarking and using best practices include: improved quality and performance, better planning and evaluation methods, innovative approaches to operations and management, and increased organizational accountability. The Best Practices Reports program provides the following resources for users:

- function-specific practices that have been documented and verified
- case studies of community associations that use these best practices
- identifying rising trends and new industry practices in the topic area

What are community associations and why do they need best practices?

Since the early 1970s, community associations—which include condominium associations, cooperatives, homeowner, and property owner associations—have experienced exponential growth. This growth is expected to continue for the foreseeable future in the United States and in other countries.

Approximately 20 percent of U.S. housing inventory exists in planned or managed residential communities, generally referred to as common interest ownership communities with some form of community association. CAI estimates that there are more than 342,000 established community associations in the U.S. representing more than 26 million housing units and more than 69 million homeowners. Community associations are also a growing trend in Europe, Australia, and the Middle East.

SECTION 2

Introduction

MOST PEOPLE DO NOT FOCUS ON DISASTER PLANNING UNTIL SOMETHING HAPPENS. FOR COMMUNITY ASSOCIATION MANAGERS, BOARDS, AND PROFESSIONAL ADVISORS, PLANNING IS ESSENTIAL TO ENSURE THAT THE COMMUNITY CAN RESPOND QUICKLY AND RECOVER EFFICIENTLY AFTER A NATURAL DISASTER.

No matter what type of disaster occurs—environmental, socio-political, or technological—community leaders must oversee and lead the recovery process. A comprehensive and current disaster plan is crucial for community resiliency and sustainability. Common characteristics of communities that rebound successfully from a major disaster include a strong desire to recover and rebuild, active networking with local agencies and resources, and a cadre of trained community leaders.

Consider what happened in Florida from 1992 through 2004, when Hurricanes Andrew, Opal, Erin, Charlie, and Wilma caused massive destruction in many communities across the state. These storms reinforced the need for strong building codes and their enforcement, and they motivated association leaders to review and revise procedures for maintaining common areas and facilities. These disasters identified gaps and weaknesses in state insurance laws and coverage requirements, which led to changes in laws and regulations.

This report is a resource to help community association leaders prepare for natural disasters, before and after the disaster occurs. It provides basic information, training resources, checklists, sample documents, and relevant case studies that address disaster planning and response.

The goal is to provide information about proven methods—best practices—for preparing and responding that will facilitate effective community recovery. These practices were collected from association leaders who have experienced serious natural disasters or other emergencies; they can be modified to suit all communities regardless of type, size, or location.

Every community's natural disaster preparedness plan should include:

- Advance planning and drills
- Resident communication and education
- Disaster management team preparation
- Response plans
- Recovery and restoration activity
- Financial recovery
- Long-term change

Some Disasters Aren't Natural

This report is focused on natural disasters. Today, however, communities face increasing numbers of other disasters, including mass shootings, bombings, biological weapons attacks, hostage incidents, and terrorist activity in public spaces. The Foundation recommends that community associations also prepare for non-natural disasters and develop appropriate notification and response plans. We recognize that communities want to prepare for these emergencies, but there are not enough best practices in this field for the Foundation to issue a guide. Nevertheless, we do encourage planning and suggest these resources may be useful:

Nationwide Suspicious Activity Reporting (SAR) Initiative

<https://nsi.ncirc.gov>

Building Community Trust: Guide for Community Leaders

https://nsi.ncirc.gov/documents/BCOT_Final.pdf

Communities Against Terrorism

<https://www.slatt.org>

Active Shooter Preparedness

<https://www.dhs.gov/active-shooter-preparedness>

SECTION 3

Planning for Disaster

COMMUNITIES NEED A COMPREHENSIVE DISASTER PLAN THAT PROVIDES A DETAILED GUIDE FOR ASSOCIATION LEADERS AND RESIDENTS TO WORK TOGETHER TO PREPARE FOR, RESPOND TO, AND RECOVER FROM DISASTER.

A detailed disaster plan should be compiled, adopted, and incorporated into the association's continuity of operations plan. The disaster plan will identify basic community functions and procedures, key responsibilities, and priority tasks that enable the community to function after a natural disaster.

Community leaders can start disaster planning by addressing the five W's:

- Who—will be effected and who will respond?
- What—disasters are likely to happen here?
- Where—do we go during and after the disaster?
- When—should we notify residents and staff?
- Why—have we prioritized key response tasks?



Best Practice: When drafting or updating a community disaster plan, review the governing documents to make sure the plan addresses all mandatory responsibilities and functions.

The Community Disaster Plan

The board should appoint a small work group to develop the community disaster plan. (See below for information on organizing a disaster team.) The group should begin by identifying the natural disasters likely to impact the community, essential association functions and services, procedures to catalog and inspect association property, processes for storing vital records, and state and local requirements for disaster preparedness and response. This useful information will be the foundation for developing a comprehensive plan and a training guide for a community disaster team.

Consider these questions to develop a new disaster plan or update an existing plan:

- What disasters or emergencies are most likely to occur in this area?
- Is the disaster plan thorough and up-to-date?
- Does the plan comply with state and local government requirements?
- What primary community services must be maintained after a disaster?
- Does the association have contracts with local emergency management services?
- Have staff and residents been trained in emergency response by FEMA, EMS, or the Red Cross?

- Are residents informed about the community disaster plan?
- Does the community conduct drills?
- Is the association prepared to deliver emergency alerts and warnings to residents?
- Does the association have plans for on-site sheltering and evacuation?

Identify the top three natural disasters likely to occur in your community. Communities on the East Coast might list blizzards, tropical storms, and hurricanes; while communities on the West Coast might include earthquakes, mudslides, and fires; and communities in the Midwest or Plains might list tornados, floods, and ice storms.

Mentally walk through each type of disaster and assess how it would affect your community. Consider how the association will provide essential services and functions immediately after a disaster. Identify functions that are essential and those that are lower priority. Determine which community rules must be maintained (for safety and security) and those that can be waived after a crisis. Look at how ordinary communications are handled, and identify alternate ways to communicate when standard systems fail.

When the planning team has drafted the community disaster plan, obtained expert review, and presented it to the board for approval, staff should develop implementation timelines and detailed responsibility charts for all activity. It may be necessary to update the association's continuity of operations plan to reference or include the disaster plan.

Give residents information about the plan so they are prepared to act appropriately when disasters occur. Post key information on the community website. Conduct drills and training sessions on a regular basis. Communication and accessibility are key to successful disaster response and recovery.



Best Practice: Ask the local police chief, fire marshal, or EMS director to review and critique your community disaster plan. In addition to giving useful input, they can provide training and other resources for your community disaster team.

The Community Disaster Team

Consider the best way to organize the community disaster committee or team, and decide who should serve on it. An effective community disaster team will include the following:

- General manager or executive director (chair)
- Board president (vice chair)
- Facilities manager
- Security manager
- Communications manager
- Resident relations manager
- Golf club/course manager
- Marina manager
- Village president(s)
- Senior management staff
- Others as needed

All team members should have an ID or badge to allow easy access to the community during and after a natural disaster. The team should have a code and/or call-tree in place to use in a disaster. When needed, the team should meet in a designated place and begin implementing the community disaster plan.

Everyone must understand his or her responsibilities before disaster occurs. Designated backup personnel for key team positions and critical tasks, and make sure backups get appropriate training.

Community Emergency Response Team (CERT)

Consider organizing a certified Community Emergency Response Team (CERT)—residents and staff who get special training as emergency first responders from FEMA and other agencies. CERT members are knowledgeable about first aid and CPR, community infrastructure operations, and emergency protocols such as the national Incident Command System and the local emergency operations command center. For information on CERTs and CERT training, see <https://www.fema.gov/community-emergency-response-teams>.

CERT will be the community's first line of response after a disaster, especially if municipal and county EMS systems are overwhelmed.

The American Red Cross also offers special training and certification for emergency responder volunteers. Contact your local ARC chapter for information. And, make use of your local government and emergency operations center representatives for training and support.



Best Practice: Many states and counties provide training, resources, and grants for disaster planning and mitigation. Contact your local emergency operations center to learn what resources are available in your community.

Disaster Planning Considerations

The disaster planning group should carefully consider the following topics when developing a community disaster plan:

Leadership Team Assignments: The plan should clearly define the responsibilities of each team member and specify alternates. Depending on the scope of disaster that is anticipated, the primary leaders may not be available or able to manage the response and recovery. Many disaster situations continue for weeks and months, making it physically impossible for one or two persons to manage all responsibilities.

Authority: The disaster plan should provide clear authority for policy decisions and association actions to ensure rapid and effective response. Who will have the authority to act on behalf of the community in a disaster, both internally and externally, and who is authorized to act if that person is not available? There are many decisions to make after a disaster, and the full board may not be able to convene to make these decisions.

Facility Operations: Designate an alternate operational site where essential functions can be managed after a disaster; this will be especially necessary if the management office is damaged or destroyed. The alternate operations site should have power, restrooms, computers, printer, and pre-paid cell phones.

Communication: Identify alternate ways to communicate with residents and team members (text alerts, CB radio, floor committees) and evaluate the reliability and redundancy of each. Investigate the option for an emergency communications contract with your community's cable or internet service provider, since conventional telephones lines may go out of service, making the phone tree inoperable.

Records Management: Backup key documents, contracts, records, databases, account numbers, and similar information. Cloud storage is the preferred method for business document storage because it allows access by multiple users on various platforms. However, it may be useful for key managers to keep copies of essential documents on a portable USB drive and to store paper copies of important association documents at a secure offsite location. Make sure the disaster team knows how to access association records, and backup key documents regularly.

Human Resources: Contract with disaster mitigation services for help with cleanup and debris removal, office relocation, generator, and portable restroom rental. When a disaster occurs, some management staff may be unavailable or additional personnel may be needed.

Health and Safety: Make plans for medical assistance, both physical and mental, after a disaster strikes. Maintain contact information for local fire departments, EMTs, and hospital emergency services. Include information on ensuring safety during the recovery period.

Community Services: Collect contact information, and keep it updated, for critical community services, such as utilities, shelter locations, road closures, etc.

Training: All government entities are required to follow Incident Command System (ICS) rules, the national system for emergency response. Key community staff and volunteers should have basic ICS training; for information, see <http://www.training.fema.gov/EMIWeb/IS/ICSResource/index.htm>.

Professional Resources: Disasters affect the community's financial, legal, security, and insurance needs and programs. Get advice from appropriate counsel and professional advisors, and review the community disaster plan on a regular basis.

Disaster Preparedness Tips

1. Develop a strong community disaster plan. Keep it up-to-date and easily accessible.
2. Ensure the disaster plan complies with federal/state/local requirements.
3. Appoint a community disaster team that is ready to act on short notice.
4. Train key staff, volunteers, and residents in basic disaster procedures.
5. Conduct drills regularly with key staff and volunteers.
6. Share critical information with key personnel using apps.
7. Familiarize key staff and disaster team members with the National Incident Management System (NIMS) and the Incident Command System (ICS) national standards for disaster management.
8. Establish good contacts with state/local government emergency management personnel.
9. Develop a personal readiness plan for yourself and your family so they know what to do when disaster strikes your community.
10. Exchange information about related best practices with colleagues.

Planning Resources

FEMA's website provides a comprehensive list of disaster categories with protocols for each, including detailed information on what to do before, during, and after the disaster. Find FEMA information at www.ready.gov/natural-disasters.

The Department of Homeland Security (DHS) also provides resources to help communities prepare for disasters and respond to emergencies. DHS defines "preparedness" as "a continuous cycle of planning, organizing, training, equipping, exercising, evaluating, and taking corrective action to ensure effective coordination during incident response." DHS recommends its National Response Framework as a model for community response to disasters and emergencies. For information, see www.dhs.gov/topic/plan-and-prepare-disasters.

The Appendix includes a sample community disaster plan. This can be used as a model to create a new plan or evaluate an existing plan.

For more information on community disaster planning, see:

Natural Disasters: How Community Associations Protect Themselves, A Guide for Association Practitioners, CAI Press, 2006.

Risk Management: How Community Associations Protect Themselves, Guide for Association Practitioners, CAI Press, 2013.

National Center for Disaster Preparedness

<http://ncdp.columbia.edu/library/preparedness-tools/the-ncdp-model-for-disaster-preparedness>

Caring for the Elderly During Disasters

www.floridahealth.gov/programs-and-services/emergency-preparedness-and-response/documents/community-based-planning-guide.pdf

<http://www.1000friendsofflorida.org/building-better-communities/disaster-planning>

SECTION 4

Preparing for Disaster

MANAGERS CAN HELP COMMUNITY RESIDENTS

PREPARE FOR DISASTER BY ENCOURAGING AWARENESS, PREPARATION, AND ACTION. WHEN A NATURAL DISASTER IS IMMINENT, AND IT'S TIME TO IMPLEMENT THE COMMUNITY DISASTER PLAN, MANAGERS AND RESIDENTS MUST BE READY FOR IMPACT.

Community Preparedness

Managers play a crucial role in coordinating how community members respond before, during, and after a disaster. A manager usually leads the community's disaster response team or committee.

Many communities conduct disaster simulation drills to encourage resident awareness and preparedness. Drills are particularly important in communities with high-rise buildings and communities with older residents.

Residents should be aware of the community's disaster plan and basic evacuation procedures. The association should have a process for updating or confirming residents' contact information regularly, especially cell phone number, email address, and emergency contacts.

Residents can participate in community programs that make vital information available to fire, police, and other emergency responders via a card or decal on the front door or window. The American Society of Safety Engineers sponsors the In Case of Emergency program where next-of-kin contact information is stored on a mobile phone.

Individual Preparedness

Residents should have a personal disaster plan, detailing how they will care for and (if necessary) evacuate family members, children, elderly or disabled persons, and pets. Many local governments have a system to register persons with special needs and provide emergency alerts via text or phone message. The Red Cross and civic organizations offer online resources and onsite training about getting the family and home ready for a natural disaster.

Residents should be encouraged to create an emergency records file containing key personal documents, such as driver's license or passport, birth certificate, immunization and health records, insurance policy declarations, property deeds, bank account information, and photos of the residence and personal property. This information can be scanned and stored on a USB drive or uploaded to cloud storage.

The Appendix provides details on what should be included in a personal or family emergency kit and tips to prepare residences for weather emergencies, which can be shared with residents via the community newsletter or website.

Disaster Plan Timeline

The disaster plan timeline is the community's guide to disaster preparation and response. It ensures that priority tasks get done without controversy or consultation. The timeline should specify each task, who is responsible, and the implementation sequence. A sample timeline is provided in the Appendix, which shows how one community prepared for and responded after a hurricane. It provides a useful model for other communities.

Most communities conduct drills to make sure their disaster timeline is realistic and replicable. Consider implementing training sessions for staff and key volunteers in these drills.

Disaster Timeline Tips

- Create a timeline spreadsheet to sort activities by date, time, and importance. This will show gaps in the plan or activities that are out of sync.
- Ensure that tasks are clearly defined. Drills will confirm that the timeline works and expectations are clear.
- Focus on essential operations. The timeline helps the disaster team know what to do without referring to the continuity of operations plan.
- Be prepared for the unexpected. Disasters are unpredictable and things happen that require adjustments in the plan and timeline. Brainstorm contingencies.
- Practice makes perfect. Conduct semi-annual disaster drills with the community disaster team that include unanticipated activity that require adjustments in the timeline.

Disaster Simulation Exercises

Associations should conduct various drills and exercises that put the community's disaster plan into practice. These simulation exercises test key procedures, confirm timelines, test internal (community) communication methods, and identify unresolved issues.

Conduct community-wide disaster simulation drills designed by emergency management experts. These exercises should be done at least once a year in all communities and more often in communities that experience frequent natural disasters and weather emergencies.

Arrange for a skilled facilitator to manage the simulation exercise and coordinate the critique process. The facilitator can provide specific scenarios to challenge the basic parameters of the plan and reliability of the timeline. The facilitator can also offer recommendations for additional training or equipment.

Steps to Conduct a Disaster Simulation Drill

1. Set the date, time, and disaster to be simulated.
2. Provide necessary materials and equipment to all participants.
3. Explain the process and expected results to participants.
4. Designate a qualified facilitator to manage the exercise.
5. Ask an expert to incorporate “challenges” in the drill.
6. Monitor the response and identify areas of difficulty or confusion.
7. Video record the exercise for evaluation and future training.
8. Discuss and evaluate the drill with the entire team.
9. Debrief all participants after the drill to consider whether changes are needed.

Tabletop Exercises

Tabletop exercises provide another way to test the disaster plan and procedures. These are small group activities, where participants sit together and respond to or resolve hypothetical situations using the community disaster plan. These exercises measure the team’s ability to execute the plan, work together, and respond to unexpected situations. Tabletop exercises are not as interactive as an actual simulation drill. However, they can be good preparation for—or identify problems before—the actual drill.



Best Practice: The association should hold an annual disaster preparedness day to help residents learn about the community disaster plan and practice key functions. Invite local emergency operations center officials to help design the disaster drills and observe the activity.

Simulation Resources

Many sources provide disaster simulation exercises, including FEMA, state and local emergency management services, and CAI. The FEMA website has a series of exercises that community associations can use to improve their disaster plan and recovery process. The FEMA exercises can be found at: <http://www.fema.gov/emergency-planning-exercises>. Most of these exercises include a PowerPoint presentation with facilitator notes, which can be modified to suit your situation.

Other sources for simulation drills and exercises include:

<https://www.ready.gov/community-preparedness-toolkit>

http://www.kansastag.gov/AdvHTML_doc_upload/Bldg%20Fire%20Scenario.pdf

<http://www.ifrc.org/Global/Publications/disasters/all.pdf>

https://www.cdc.gov/phpr/documents/learn/simulation_lesson.pdf

<https://www.utah.gov/beready/news/article.html?article=12407>

<http://www.cof.org/sites/default/files/documents/files/DisasterandRecoveryPlan.pdf>

Mitigation

Mitigation is an integral part of disaster preparation because it reduces damage, recovery time, and expense.

During the planning process, community leaders should assess infrastructure vulnerabilities, become knowledgeable about federal and state disaster resources, and identify useful mitigation activity. FEMA recommends three types of mitigation activity for communities to reduce disaster impact:

- Identify hazards and assess vulnerabilities
- Minimize damage to critical infrastructure
- Use and share mitigation best practices

Insurance

Insurance coverage is a common form of disaster mitigation. Make sure the association's insurance coverage is up-to-date and comprehensive enough to cover potential damage. Ensure that the information that will be needed to file claims is readily accessible after a disaster.

As part of the association's disaster plan, create a pictorial record (photos or video) of the community, showing infrastructure, residences, common areas, and recreational facilities. This will be helpful to justify damage claims.



Best Practice: Insurance coverage is an integral part of an association's mitigation strategy. Work with your insurance provider to conduct a mitigation review of common elements.

Maintenance

Good maintenance can provide an effective form of mitigation. For example:

- Eliminate or reduce fuel for wildfires by cleaning out underbrush, hardscaping common areas, creating fire breaks in wooded areas, and removing dead shrubs and tree branches regularly.
- Eliminate or reduce potential projectiles in windy areas: keep all trees well-trimmed and store tools indoors, and secure outdoor furniture.
- Eliminate or reduce water back up and flooding: keep storm drains free of debris and evaluate water flow through retention ponds and sewer systems.
- Retrofit or upgrade infrastructure items: install underground utility lines, increase sewer capacity, and evaluate electrical systems.

Even routine management activities can be part of the association's mitigation efforts:

- Stay current: Update resident contact information regularly.
- Practice: Conduct evacuation drills on a regular basis, especially in high-rise communities.
- Know your residents: identify residents who may need assistance during a disaster, whether due to language barriers, disabilities, lack of transportation, etc.

- Use technology: take advantage of the many software programs and phone apps available to improve communication and inspection activity.
- Stay up to date with changes in building and zoning codes.
- Ensure access to vital documents during an emergency: Scan utility schematics, floor plans, and construction drawings, and save digital files to cloud storage or on portable devices.

Mitigation activity can save lives and money, and it has a high return for community associations. A 2005 study by the National Institute of Building Sciences (NIBS) determined that, on average, every \$1 invested in mitigation saves \$4 that would be spent on disaster recovery. (Like an ounce of prevention being worth a pound of cure, a \$1 of mitigation is worth \$4 of recovery.)

This study was conducted by the NIBS Multihazard Mitigation Council to quantify savings (losses avoided) from mitigation activities related to earthquakes, wind, and floods. Two mitigation activities were studied:

- Project mitigation, which includes physical activity to prevent or reduce damage, such as elevating or relocating structures threatened by flood and strengthening structures to resist earthquakes and wind force.
- Process mitigation, which includes activity that results in policies, practices, and projects that reduce risk and loss, educate decision-makers, and encourage adopting strong building codes.

The study concluded that mitigation is most effective when carried out on a comprehensive, community-wide, long-term basis.



Best Practice: Learn about disaster mitigation resources, including your state or regional mitigation plan, at <https://www.fema.gov/hazard-mitigation-planning-contacts>.

¹ Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities, http://www.nibs.org/?page=mmc_projects#nhms

SECTION 5

Initial Response and Recovery

COMMUNITY LEADERS MUST MAKE DECISIONS QUICKLY ABOUT COMMUNITY READINESS AND EVACUATION AND BE READY TO INITIATE THE FIRST RESPONSE TO A DISASTER.

When a natural disaster is imminent, key decisions must be made that affect residents, community facilities, and infrastructure. The community disaster plan states how and when these decisions are made and publicized. Managers should follow the disaster plan timeline using information from the National Oceanic and Atmospheric Administration (NOAA), FEMA, and local government sources to make informed decisions. The community disaster team must be alerted and ready to implement the plan.

Stay or Evacuate?

Whether to shelter in place or evacuate is a critical decision that must be made quickly. The community disaster team should come together, consult local emergency operations center (EOC) advisories, and communicate with residents. Depending on the type and severity of the disaster, the team may recommend that residents shelter in place or evacuate.

Be informed about recommendations and orders from local officials and the location and types of shelters. Have a plan to notify residents who need assistance to get to a shelter. Create a text messaging system or automated phone tree to notify residents about evacuation orders and travel routes. Stay in contact with local emergency agencies, fire, rescue, and ambulance services during the watch and warning phases.

If you shelter in place:

- Make sure generators are properly ventilated to avoid carbon monoxide poisoning
- Monitor emergency broadcasts on radio, television, or the internet
- Keep mobile devices activated to receive emergency messages
- Have a contingency plan to evacuate

If you evacuate:

- Alert residents via the most efficient methods
- Facilitate a sequential, orderly evacuation
- Provide a list of residents with disabilities and special needs to the emergency operations center
- Advise residents about local shelters and evacuation routes

Recovery

When the disaster is over, the community disaster team's real work begins. This is when the value of planning, training, and emergency drills is most appreciated.

Immediately after a disaster, inspect the property and determine if it is safe—both for returning evacuees and those who sheltered in place. If possible, consider storing a golf cart or small vehicle near the entrance to tour the property looking for initial damage and safety issues. Bring phones, cameras, and a recording device on this inspection tour. Contact the local EMS or fire department if you encounter serious damage. As soon as possible after a disaster:

- Arrange for qualified professionals to inspect all structures, including building entrances, parking garages, elevators, and large windows. Restrict access to buildings with severe damage.
- Confirm that utilities are functioning safely and report downed power lines
- Remove debris blocking the entrance, main roads, and parking areas
- Look for broken pipes, sewer backup, and other water hazards

If the management office is destroyed or damaged, advise residents and local government of the designated alternate site, phone, and email contacts as soon as possible. It may be necessary to hold a community forum to provide information and answer residents' questions about restoration, access, security, and other urgent matters.

Local authorities will determine when conditions are considered safe to return. Once initial damage assessment is completed, the disaster team should inform evacuated residents when they can return to their homes, and provide a status report to those who sheltered in place. Residents with disabilities may be advised to delay their return until repairs are made and utilities are functioning. Inform residents how and where to contact management, if the office has been relocated.

Emergency team members should be available to meet with county emergency operations center and FEMA representatives and enable them to tour the community and collect information on damages and debris removal. If possible, provide a site where residents and staff can meet with FEMA representatives on the premises.

Initial Recovery Tasks

- Secure the entrance and key facilities to prevent injury, vandalism, looting, or mischief.
- Secure and identify areas with damage that cannot be immediately moved (downed trees, power lines, roofing material).
- Implement a system to notify residents about access to their residence and community facilities and restrictions or changes in normal procedures.
- Inspect damaged areas and facilities and develop a priority list for repairs. Take action to mitigate further damage. For example, secure damaged roof with tarps and have the utility company remove downed wires.
- Create a site map showing damage, and document this with photos or video. Send this information to your insurance agent and ask that an adjuster be assigned as soon as possible.

- Contact FEMA or local government officials to determine what you must do before removing debris.
- Consider contacting—before a disaster—local contractors for services such as tree and debris removal, water damage repairs, elevator repair, and utility service restoration.
- Advise residents when to expect restoration of utilities and other services.
- Provide the location of the community command center and phone contact if the offices are unusable.

Communication

Communication is critical to recovering and rebuilding after a disaster. One objective is to provide regular and reliable information to all concerned—residents, staff, contractors, and visitors. This will discourage rumors and misinformation.

The community disaster plan should specify that the manager will designate a qualified person to manage post-disaster online communications, using the community website and social media. The plan should also address post-disaster communication and identify alternate forms of communicating when phones and the internet are not functioning.

Disaster Communication Tips

- Communicate frequently with residents as the disaster is approaching. Repeat critical messages frequently.
- Use the community website and social media (such as Facebook or Twitter) to share alerts and updates.
- Do not give false or misleading information, even if the news is bad.
- Designate a spokesperson—the disaster team should speak with one voice.
- Plan to get the community website back online as soon as possible.
- Download the FEMA app on disaster team members' phones.
- Set up a “communication center” where staff and residents can monitor television and internet broadcasts about the disaster and communicate with out-of-town family.
- After the disaster, provide regular updates on power restoration, water and sewer functionality, trash and debris collection, and community access for those who evacuated.

Insurance Claims

Make sure the association's insurance coverage is up-to-date and comprehensive enough to cover potential damage. Take steps to ensure that information needed to initiate insurance claims is readily accessible after a disaster.



Best Practice: As part of the association's disaster plan, create a pictorial record (photos or video) of the community showing infrastructure, residences, common areas, and recreational facilities. This will be helpful to justify damage claims.

As quickly as possible after a natural disaster, the community disaster team should document damage and work with management to begin submitting insurance claims. Contact the association's insurance broker as soon as possible to get information on when claims may be filed and what documentation must be submitted. Be available for site visits and inspections by claims adjusters. Make sure you have an accessible record of recent expenditures for physical plant improvements and repairs to share with the adjuster.



Best Practice: The board should require external professional review of association insurance coverage and deductibles at least every two years. Ask the reviewer to recommend mitigation activity that can reduce premiums or improve coverage.

Insurance Claim Tips

- Review insurance policies for coverage and deductible information.
- Report association property as subject to a claim even if the full extent of damage is not yet known.
- File claims immediately.
- Ask your insurance provider if an adjuster has been assigned and get his or her contact information.
- Photograph or video record damage before removing debris.
- Retain damaged property, material, and equipment until it has been inspected and accounted for by the claims adjuster.
- Keep a written record of all expenses related to the loss, including materials and labor for cleanup and temporary repairs.
- Keep a file with recent repairs and renovation information to share with the adjuster.
- Determine whether your policy covers temporary office facilities, generators, portable toilets, and cell phones in case the association facilities cannot be occupied.

SECTION 6

Rebuilding and Resilience

RECOVERY AND REBUILDING RESTORE COMMUNITY SYSTEMS AND FUNCTIONS AND RETURN LIFE TO NORMAL FOR MOST RESIDENTS. RESILIENCE IS THE SUSTAINED ABILITY TO USE AVAILABLE RESOURCES TO RESPOND, WITHSTAND, AND RECOVER FROM ADVERSE SITUATIONS AND SIGNIFICANT DISASTERS.

Depending on the type and severity of the disaster, recovery is usually an incremental and extended process. Recovery resources come from both inside and outside the community. Be informed about all resources available to your community.

External Resources

Local Government. Regardless of your community location or size, seek recovery assistance from the local disaster management agency. Disaster management services may be available from municipal, county, state, or regional sources. Don't wait for a disaster to occur to make these contacts. These officials can be helpful in creating your community disaster plan, undertaking mitigation activity, and conducting drills and simulation exercises.

FEMA. The Federal Emergency Management Agency (FEMA) is part of the U.S. Department of Homeland Security. FEMA assists municipalities, counties and parishes, and states on behalf of the federal government in times of disaster. The National Disaster Recovery Framework, under FEMA, is designed to allow coordination and recovery planning at all levels of government before a disaster, and defines how they will work together to meet the needs of states, local governments, communities, and individuals as they recover following a disaster. Within the Framework, FEMA "develops pre-disaster partnerships with others such as federal agency extension programs, universities, national professional associations, and nongovernmental organizations, to facilitate recovery capacity-building activities and expansion of resources available to communities after a disaster for planning and decision making."

In the United States, disaster response and recovery is a priority service whether the disaster is regional or affects only one community. The National Disaster Recovery Framework establishes coordination structures, leadership roles and responsibilities, and coordinates recovery planning at all levels before a disaster happens. It enables recovery support functions led by designated federal agencies that work with state, county, local, and

private sector groups to assist people impacted by the disaster with housing, financial assistance, and health-related services while they coordinate the process to rebuild infrastructure, restore community services, and get people back to work to regain economic stability.

FEMA provides assistance to state and local governments to provide community security, debris removal, and emergency repairs to roads, bridges, and related infrastructure. This program also supports hazard mitigation during the recovery process.

ICS. ICS, Incident Command Systems, is a "common organizational structure designed to improve emergency response operations of all types and complexities." The Department of Homeland Security and FEMA have used the ICS for response to and recovery from disasters since 2004. ICS provides a common hierarchy so that people from agencies that do not routinely work together can implement disaster recovery effectively and efficiently.

CERT. Experience has shown that following a disaster, a sufficient number of emergency responders may not be available. The Certified Emergency Response Team (CERT) program was created to train community volunteers to meet immediate response needs. Currently, there are approximately 2,500 local CERT teams in the United States.

»» **Best Practice:** Check to see if your local community has an established CERT. If not, considering having your association sponsor and train one. Get more information about CERTs at <https://www.citizencorps.fema.gov/cc/CertIndex.do?submitByState>.

Disaster Recovery Centers and Services. Immediately after a federal disaster declaration, FEMA and local officials will establish a local Disaster Recovery Center, where people can meet with representatives to get information about available recovery resources and processes. Some communities will have an Essential Services Center, which is like a Disaster Recovery Center but without the federal agency participation. These centers provide two types of assistance to individuals: housing assistance (stipends and help to locate temporary housing) and financial assistance (basic living expenses such as clothing, food, transportation, rent, utility bills, medical care) immediately after the disaster. For information, see www.fema.gov/public-assistance-local-state-tribal-and-non-profit/.

»» **Best Practice:** Consider offering your community club house or other facility as the site for a FEMA Service Center. You can also provide local EMS officials with a list of residents with relevant training and skills who can help set up the FEMA Service Center after a disaster. For more information, see www.fema.gov/government/grant/pa/index/htm.

American Red Cross. The American Red Cross (www.redcross.org) and FEMA have a formal agreement to coordinate activities in times of disaster. The Red Cross provides food, water, shelter, and health and counseling services to people effected by disaster, usually working through local ARC affiliates. Invite a representative from your local Red Cross chapter to meet with your community's disaster team to learn about Red Cross emergency assistance and training. Some of your residents may be trained Red Cross emergency response volunteers, and they can be a useful resource in training and initial response to a disaster.

Small Business Administration. The SBA offers loans to individuals, small businesses, and nonprofit corporations impacted by a declared disaster. This assistance can include:

- **Home and property disaster loans** where renters and homeowners may borrow up to \$40,000 to repair or replace items destroyed in a disaster. In addition, eligible homeowners may apply for up to \$200,000 to restore their primary residence to its pre-disaster condition.
- **Disaster assistance loans** where homeowners, renters, businesses, and private nonprofit organizations may get loans to repair or replace real estate, property, equipment, and business assets that were damaged or destroyed in a declared disaster.
- **Economic injury loans** are made to a small business or nonprofit organization located in a declared disaster area that has suffered economic injury (loss of business income and activity) regardless of whether physical damage to property was involved.

Go to www.sba.gov/disaster for information on SBA disaster loan programs.

Churches and civic organizations. Other sources of assistance and support after a disaster can be found at local church and religious communities that have service ministries and trained volunteers who can help with matters such as stress counseling, transportation, companionship, and in-home visits. There are also many nonprofit civic organizations, such as Rotary, Kiwanis, and Lions Club that provide humanitarian services in their communities.

Internal Resources

Community security committee. If the association does not have a security committee, this is something the board should consider. Depending on the community's governing documents and state law, this committee can monitor activity inside the community following a disaster, such as watching for looting, trespassing, and vandalism. Be sure to get legal advice on how this committee can act and report suspected fraud, theft, and vandalism to authorities.

Trained community volunteers. Volunteers are the lifeblood of every community, and people will want to help with disaster recovery. Ensure that community volunteers get proper training, know the limits of their authority, and work with local EMS, fire-rescue, and police staff.



Best Practice: Considering starting a community-based CERT or get residents trained as Red Cross emergency volunteers. This will create a base of community experts to help with disaster response activity. Your local emergency operations center can provide training and tools for the association's disaster team.

Community Associations Institute. Community managers and leaders can enroll in CAI's M-100 and M-200 level training classes to learn more about emergency planning and disaster response procedures. These are interactive, instructor-led and web-based courses with downloadable materials. For more information, go to: www.caionline.org/pmdp.

Avoid Stress and Encourage Resilience

Resilient employees and residents can retain their emotional and social equilibrium after a disaster by taking advantage of useful resources.

It is not unusual to feel stress after a crisis. Natural disasters have devastating effects on people's lives, especially when they cause physical injury, death, major property damage, or loss of home or employment. Most people can deal with post-disaster stress once the recovery process gets underway. However, for some people, stress may linger and affect their ability to deal with neighbors and colleagues.

While it is common to experience increased stress and anxiety after a disaster, encourage residents to pay attention to these warning signs of serious emotional distress:²

- Avoiding family, friends, and colleagues
- Excessive fatigue or lack of energy
- Constant, unexplained aches and pains
- Feelings of guilt or hopelessness
- Excessive smoking, drinking, or drug use
- Excessive absenteeism from work

The Substance Abuse and Mental Health Services Administration Disaster Distress Helpline provides free crisis counseling and support to people experiencing distress after any type of disaster. This confidential crisis service is available to all U.S. residents, and can be accessed by calling 1-800-985-5990 or texting TalkWithUs to 66746.



Best Practice: Inform all residents about post-disaster stress, and encourage them to evaluate their stress levels after the disaster. Your local hospital, medical society, or mental health association can provide resources, and FEMA Disaster Recovery Centers provide counselors and social workers to assist disaster victims.

² <https://www.samhsa.gov/find-help/disaster-distress-helpline/warning-signs-risk-factors>

DISASTER CASE STUDIES

case study #1

Wildfire Damage in the Hidden Valley Lakes Association

By Sandra Matteson, CMCA, LSM, PCAM

Executive Summary

When disaster strikes without warning, prepared community managers make split second decisions that save lives in advance of a fast-moving fire. A list of key takeaways is attached at the end of this case study.

Introduction

Not all emergencies come with plenty of warning! On September 12, 2015, one of the worst fires in California history damaged or destroyed 1,300 homes and 76,000 acres in northern California in Lake and Napa County. Hidden Valley Lakes Association (HVLA), a community of 6,500 members, suffered damage or destruction to 70 homes. Beloved pets that could not be evacuated were lost. Cherished possessions, including irreplaceable photos and mementos, were left behind due to rapid evacuation.

Preparation

HVLA holds a Firewise Community designation. Offered by the National Fire Protection Association, the USDA Forest Service, the US Department of the Interior, and the National Association of State Foresters, the Firewise Community designation encourages local solutions for safety by involving homeowners in taking individual responsibility for preparing their homes from the risk of wildfire.³

HVLA showed its residents how to adapt to living with the potential for wildfire and encouraged neighbors to work together and act before a fire occurred to prevent losses. Each community member had a role to play in protecting themselves and each other from the risk of wildfire. To be prepared, and in accordance with HVLA's governing documents, the HVLA Environmental Committee (like an Architectural Review or Community Standards Committee) requested that members remove weeds, clutter, and trash near their homes, and store vehicles and firewood away from open yards.

Disaster Strikes

On Saturday, September 12, 2015, HVLA members found the importance of addressing these issues as the fire moved quickly up the valley fed by high winds moving east toward their properties.

An astute security director, Ryan Royal, listening to a police scanner at home, heard about the speed the fire was moving. Realizing that it was moving toward the community, Ryan quickly called community manager, Cindy Spears. They agreed they needed to evacuate certain areas to prevent roadways from being jammed; Ryan instructed his officers to notify residents that the fire was moving quickly, and they should begin evacuation at 4:30 p.m. Security officers quickly circulated throughout the community notifying residents to pack and go as quickly as possible. Security officers stayed to ensure all residents were notified, and at 9:00 p.m. the community's gates were locked, no one could enter the community. All community offices and recreation areas were secured.

³ <http://www.firewise.org/>

The fire struck at approximately 9:30 p.m. On September 13 and 14, the HVLA community and a nearby town were still active fire zones. The California Army National Guard augmented California law enforcement in Lake County before residents were allowed to return to their homes.

Recovery

On September 15, the County Office of Emergency Services allowed only key staff and a few security personnel back into the community. They quickly learned that many homes had burned to the ground. It became evident that, for the first few days at least, this limited staff would be the eyes and ears of all residents who were waiting nearby or in evacuation centers.

Seventy homes were extensively damaged. Staff prepared lists and photographed exterior home damage. With the help of fire fighters, staff entered community facilities to inventory interior damage. Following the disaster, the community lost utility services including electricity and water. The security and management teams worked with the California Department of Forestry and Fire Protection offices and the county's Office of Emergency Services to submit a repopulation plan for the community beginning the next day. This was key for the county to allow HVLA members to return.

Security officers went on 12-hour shifts, rather than their regular eight-hour shifts to handle the increased workload.

Basic utilities services were restored on September 20, eight days following the fire, and residents returned to their homes. At the gate, security provided each resident clean-up instructions, gloves, water, face masks, and garbage bags.

Garbage pickup became a critical community service, as residents cleaned out their homes, sifted through fire-damaged belongings, and placed damaged articles at street side. By September 23, the sheriff's office issued notice that the county landfill would not accept fire debris that had not been tested for asbestos and hazardous chemicals. In addition, the landfill had reached capacity; three fires—the HVLA's Valley fire plus the Rocky and Jerusalem fires—occurred at the same time. Fire debris had to be shipped out of the county at considerable expense.

Free cleanup and disposal were available, but residents had to wait considerable time for this service. For residents who hired contractors to remove debris from their lots, it was necessary to test the ash before it could be removed, and the lot itself had to be certified as nontoxic, which required soil tests. Federal and state site-assessment teams located and removed hazardous materials from the burned locations and tested each site for toxic residuals and asbestos content—all at no cost to the property owners.

Neighbors with less damage to their homes volunteered to help neighbors who needed more help. To its credit, the HVLA Club served hot meals to residents and the staff who assisted in the cleanup, often feeding 1,000 people a day.

Damage to the common areas and facilities was limited. The HVLA environmental control manager facilitated fire victims' rebuilding and repairing their homes by prioritizing their applications over all others.

Key staff met on a weekly basis with county officials including Office of Emergency Services staff to ensure that all recovery efforts were on track. As of the first quarter 2016, the HVLA community was still in recovery, but not out of the woods. More than 70 percent of the natural plant growth in the area was gone. Only 30 percent of the community has the woods and landscape needed to absorb heavy spring rain, leaving the community very vulnerable to erosion.

Key Lessons:

- Disaster preparation requires planning for an unthinkable event.
- The Firewise Community designation, combined with regularly reminding community members about fire safety, can mitigate the potential for loss of life and property damage in a fire emergency.
- “Normal” takes time. Smoke damage affected almost everyone, but was abated within weeks. The psychological effect of seeing neighbors’ damaged properties and losing pets still affects community members and staff long after the event.
- When residents cannot return to their homes immediately following a disaster, then key staff become the daily communicators about what is going on in the community.
- Tips: Assign one person to communicate with residents, so the message is consistent. Be honest and forthcoming. Set expectations appropriately so that you do not overpromise and under deliver. For example, HVLA residents could not return to their homes until days after the devastation, so asking them to be patient and assuring them that the National Guard was on site keeping things safe, was important.
- Pets are sometimes beloved family members. When asking residents to make personal disaster plans, remind them to include their pets.
- Contract for post-disaster services before a disaster occurs. After the disaster, contractors may be unavailable because they’re committed to other clients. Having a contract in place ensures you receive service quickly. After the fire, HVLA needed garbage collection. Having a contract in place with a national disaster mitigation firm made cleanup smoother. Be sure that the contractor and the administrative overseer are FEMA compliant.
- Vigilant key staff members make a difference. Both the security director and the community manager were instrumental in alerting members to move quickly to safety. So that roadways are not clogged, evacuate your community in stages, evacuating residents who are impacted first. If law enforcement allows, consider making some two-lane roads one way to facilitate a speedy evacuation.
- Following the disaster, work closely with the local Office of Emergency Services to ensure that community members are aware of services, procedures, and plans. HVLA worked with the local Cooperative Extension Service and the US Forestry Service to prevent significant topsoil erosion in the burned-out wooded areas.

case study #2

Tornado Damage at Villages of Renaissance Master Association

By Wendy Murray, CMCA

Executive Summary

This case study illustrates day by day how the Villages of Renaissance Master Association recovered successfully from unconfirmed tornado damage following a hurricane because the board prepared before the event, and the board president was uniquely prepared as both CERT and FEMA certified. A list of key takeaways is included at the end of this case study.

Introduction

Broward County, Florida, experiences tropical storms on a regular basis. In 2004, three of the five Villages of Renaissance (VOR) graduated the association's first, Community Emergency Response Team (CERT). The community's managers and volunteers became the first known CERT team in the city of Miramar, Florida.

The VOR community consists of approximately 140 acres with 612 homes, including 258 townhomes, 10 lakes, eight swing gates, swimming pools, pool houses, tennis courts, basketball courts, tot lot, gate/guard house, and an electric cart depot.

The community tested its disaster plan in 2004, using real storm threats as test cases to understand how the board and management team would respond. Several tabletop exercises were used to develop the response plans, including simulation testing and drills. The testing identified areas needing improvement and weaknesses in communications. The board and the CERT team revised the plan accordingly. What the VOR did not know was that the plan—because of its tabletop testing—would effectively secure the community following a real disaster.

In 2005, five days before Hurricane Wilma clobbered Florida, the VOR community leaders monitored the weather forecasts as the "cone of concern" indicated it was headed their way. VOR leaders took the usual precautions to shut off landscape irrigation, test the communications plan, order emergency supplies, and secure buildings. They also contacted the county asking for additional help to service all lift stations, provide on-call assistance with communications, and staging anticipated landscape debris. In addition, the manager communicated with members via emails, website, phone calls, and public postings. The manager contacted the insurance agent, contacted the bank and had checks on hand to pay vendors, and confirmed pre-storm photos were available and stored properly.

Hurricane Wilma—the fifth hurricane to hammer south Florida that year—arrived Monday, October 24, 2005, "with surprising strength, leaving the entire region damaged, dark and startled by the ferocity of a storm that many hadn't taken seriously enough," according to the *Sun Sentinel*.⁴ Winds exceeding 125 miles per hour, killed 25 persons, and shattered homes across 150 miles of Florida.

During the storm, the board president checked in with municipal emergency management to confirm the stability of communications and next steps.

The devastation caused in the community appeared to be from tornados, which twisted two community gates into corkscrews. Palms were snapped in half 20 feet above the ground. More than 400 downed trees, including specimen Live Oaks, blocked roads and lit-

⁴ <http://www.sun-sentinel.com/news/weather/hurricane/sfl-2005-wilma-story.html>

tered the grounds. Some trees were just missing. More than 1,200 feet of perimeter hedges were destroyed. Wind speeds were so high that the south side of the buildings were tinted green by the plants driven against them. Electricity was out for approximately two weeks and available only intermittently after that.

Response

- VOR signed a multi-year contract with a preferred vendor well in advance of the disaster. The vendor arrived within one hour after the “all clear” was declared by local authorities.
- Roadways were open and free and clear of debris within two hours of response because of cooperation with the local municipality.
- Property cleanup took approximately two weeks; however, pre-assigned, easy-access debris stations allowed items to be removed from community common areas, such as street sides, within seven days.
- Power was restored within two weeks, but was intermittent for several more weeks.
- FEMA provided water and ice to victims at city sites. Community staff communicated with residents daily about the best locations for water, ice, and other supplies.
- Residents received information daily at a designated meeting site—the pool area. This became command central for residents to get help and information.
- CERT volunteers assessed the community within one hour of the all clear and reported to each other at the designated meeting place.
- CERT volunteers—having obtained a “special-needs residents list” from the municipality before the disaster, quickly offered transportation, water, and supplies within hours of the disaster.
- Board, vendors, and CERT volunteers documented the storm’s impact with notes and photographs, thus assisting insurance reimbursements and cleanup efforts.
- No loss of life occurred, for which the community was thankful. Had this happened, they would have contacted their local 911.

Recovery

- The board worked with city personnel to develop a two-year tree replacement plan, which was accomplished in 12 months.
- Association reserves were adequate to cover preparation and response; no increase in assessments was needed.
- The board decided to upgrade certain features during recovery to ensure the community was prepared for future disasters. This was paid for by a special assessment, which residents perceived to be an investment in their community’s financial future.

- Insurance paid for repairs to electrical equipment, gates, and buildings. The deductible was recovered from the receipts documenting repairs that exceeded the adjuster’s projected amount.
- Hedges were replaced using smaller plants that matured in three years.
- Disaster preparation supplies were replenished.
- Through regular weekly debriefings after recovery, the CERT volunteers, board, and manager learned important ways they could recover quicker and better the next time a disaster occurred.

Lessons Learned:

- Tabletop exercises allowed the management team to test and train ahead of the disaster. “We reacted in real life as we had trained in the simulations. The real disaster is not the time to be reading the emergency preparedness book. It is the time to act.”
- Designating areas to stage debris proved beneficial in mitigating loss (surrounding communities sustained more damage and landscaping losses). VOR worked with greater efficiency and effectiveness.
- Pre-disaster contracting ensured that response and clean up times were exceptional. Because of pre-disaster contracts, vendors could work around the clock. FEMA reimbursements, if they are provided to a community, are only allowed during a specified time after the disaster.
- Use help from outside the community. In this case, close cooperation and mutual agreements with the municipality benefited members. The city’s Emergency Management Coordinator recommended our plan to other communities.
- Pre-disaster Preparedness Days gave residents, vendors, the board, and manager confidence in the disaster plan and its implementation. The plan proved effective in part because expectations and roles had been set before the disaster occurred.
- Developing storm reserves before the disaster covered all projected phases—including recovery. The US Army Corps of Engineers provides a guide to cleanup costs and offers measures of costs for recent hurricane activity in various locales. This allows communities to measure their cleanup costs against the most recent calendar year damage mitigation costs.
- Landscaping cleanup was the largest cost and the area most impacted.
- The board president was a CERT graduate and FEMA professional-development series graduate. Both helped her understand the recovery process and stay ahead of the neighboring communities in recovery.

case study #3

Hurricane Sandy and the Long Beach Commons Condominium

By Robert Travis, CIRMS, CPIA

Executive Summary

This case study illustrates day by day how the Long Beach Commons Condominium successfully recovered from Hurricane Sandy because it prepared before the disaster and the board worked closely with the insurance broker in advance. This event took place in October 2012.

Introduction

The Long Beach Commons Condominium Association, Inc. (LBCC), is a four-unit, single-building condominium in Brant Beach, New Jersey, approximately 82 miles from NYC. LBCC is located on Long Beach Island, a barrier island approximately 750 feet wide. LBCC is one block off the Atlantic Ocean to the east and one block from Barnegat Bay to the west.

At the time of Hurricane Sandy, all LBCC units were unoccupied by their owners, and none was available for seasonal rental. LBCC consists of one two-story, pitched-roof, frame building with two units (1 and 2) on the first floor with patios, and two units (3 and 4) on the second floor with decks. Constructed in 2006, the building is approximately 3,000 square feet, elevated 36 inches by a masonry crawl space. LBCC also includes a stairway to the second floor, walkways, a parking lot for nine vehicles, two exterior showers, a storage shed, exterior storage areas, and a picnic area with table and landscaping.

Preparation

On Tuesday, October 23, 2012, the European Centre for Medium-Range Weather Forecasts (ECMWF) correctly predicted that Tropical Storm Sandy, which had formed the day before, would make landfall in New York and New Jersey on October 29, 2012. Unofficially named Superstorm Sandy after its arrival, no one could have predicted that Sandy would be:

- The deadliest hurricane in 2012 with at least 233 fatalities and 21 individuals missing. Eight countries would experience fatalities including 157 deaths in the U.S.
- The most destructive hurricane in 2012 and the second costliest hurricane in U.S. history. Total damage would be just over \$75 billion.
- Highest winds were 115 mph when Sandy made landfall in Cuba as a Category 3 hurricane. Sustained winds exceeded 80 mph when the storm made landfall near Brigantine, NJ just south of Long Beach Island and LBCC.
- The largest Atlantic named storm on record as measured by a wind diameter of 1,150 miles.

Responding to the ECMWF report for landfall, the LBCC vice president sent an email to his fellow board officers (president, secretary, and treasurer) to be mindful of this storm's development. The board had developed this notification system in 2009, and it had been used several times before Hurricane Sandy.

Two days later, on Thursday, October 25, 2012, Hurricane Sandy struck Cuba, and the LBCC board decided, through email, to secure the units and premises at LBCC, which were vacant, in case the hurricane made landfall in New Jersey. The president volunteered to do the work.

On Friday, October 26, 2012, Cape May and Ocean counties advised residents of barrier islands (including Long Beach Island) to evacuate inland by Sunday, October 28, 2012. The president arrived at the condominium at approximately 1:00 p.m. and placed propane grills and picnic tables in the association's storage shed. The president placed all other outdoor furniture and accessories, belonging both to LBCC and his neighbors, in his condominium unit. The president also tied the outdoor shower doors open to minimize wind damage.

Recovery

On Monday, October 29, 2012, in the early morning, Hurricane Sandy moved ashore near Brigantine, NJ, just south of Long Beach Island and LBCC. Although Sandy lost its hurricane status shortly after landfall, its arrival, combined with a high tide, barometric pressure, and a winter storm coming in from the north, presented huge problems for Long Beach Island. LBCC sustained minimal wind damage, but the rising tide and storm surge caused flooding from the western Barnegat Bay. This flooding was caused by the combination of tides, barometric pressure, and wind pushing even more water into the bay. It enveloped Brant Beach and rose to 42 inches around the LBCC building. From his permanent residence in Northeastern Pennsylvania, the president watched the property through an internet camera broadcast from a nearby yacht club's rooftop. He immediately called the National Flood Insurance Program/Travelers Insurance to make a flood insurance claim, explaining that he had seen the LBCC property being overtaken by flood waters. He also called the association's insurance broker, Scottsdale Insurance, to make a wind/flying object claim, which he witnessed—again via the camera feed. Both claims were made well before the storm left the island.

Late in the evening, Ocean county officials limited access to Long Beach Island to emergency service vehicles only—indefinitely. Residents were not allowed on the island.

Two days later, on Wednesday, October 31, 2012, Scottsdale Insurance confirmed that the claim had been received and provided the claim number and claim adjuster information to the president. The president called the claim adjuster and arranged to meet as soon as homeowners and adjusters were allowed back onto the island. Five days later, the president had the same experience with NFIP/Travelers Insurance.

Two weeks after the event, on Monday, November 12, 2012, Ocean county allowed limited access to Long Beach Island for owners, adjusters, and contractors. No overnight stay was permitted as there still was no water, sewer, electric, or gas service on the island.

Fifteen days after the event on November 15, 2012, the president met onsite with both claims adjusters, the vice president met the association's plumber, and the treasurer met with a restoration company.

Early the same day, the president, vice president, and their spouses met onsite. Since the vice president was entrusted with keys to all four units and written consent to enter, they began their inspections. They quickly ascertained that wind damage appeared to be minimal—mostly affecting windows and door screens. Flood damage was substantial. The worst damage was to the first-floor bayside unit and the building's crawl space. Damage to the first-floor oceanside unit was not as extensive. Uninsured damage to the common areas was unexpectedly high: mud covered patios and walkways and destroyed ground lighting and landscaping. Fences were damaged. The parking lot gravel surface and seven of the nine parking-area wheel stops had been washed away. With the unit owner's permission, the inspectors removed wet area rugs and furnishings from the first-floor bayside unit.

By 10:00 a.m., the association's plumber arrived and was assigned the following jobs after providing estimates that were accepted by the president and vice president:

- Crawl space—remove damaged insulation under units 1 and 2 and dehumidify/dry the crawl space. Repair or replace common area hot water heater, apply anti-fungal/anti-mold treatments, and replace insulation.
- Repair structural damage to the unit's laundry room.
- Winterize—not knowing when gas (heat) would be available or when owners could return, the owners agreed to winterize the building—a practice not normally done.
- Disconnect the gas line—the idea was to avoid an explosion until the gas company indicated it was safe to reconnect.

At noon, the representative from the restoration company arrived and reviewed the damage to unit 1 and developed an estimate for restoration.

At 1:00 p.m. the claims adjuster arrived, and after carefully inspecting the building's exterior, verbally advised the president that the damage did not exceed the policy's deductible. The association would receive a denial letter in the next week or so.

At 3:00 p.m. the NFIP/Travelers claims adjuster arrived. After carefully inspecting the building's exterior, units 1 and 2, and the crawlspace, the adjuster wrote up a detailed, preliminary estimate for \$88,374.12. A formal estimate would follow in the mail.

At 6:30 p.m. after comparing the flood adjuster's estimate to the restoration company's estimate, the president called the restoration company and negotiated a new estimate, which they emailed that evening. The restoration company started work the following day.

Two weeks and four days following the event, on Friday, November 16, the restoration company began work on unit 1—the most severely damaged unit. The work included drying the unit, tearing out damaged drywall and insulation, removing damaged appliances, cabinetry, and duct work. Unit owners were responsible for removing personal property. The board appointed the treasurer to secure three general construction quotes to repair unit 1 and three electrical quotes to replace the electrical wiring for the entire first floor.

Three weeks and one day following the event, on Tuesday, November 20, the president received the NFIP/Travelers formal estimate of \$88,374. Although the estimate had to be approved by both the NFIP and Travelers Insurance, the association requested a \$20,000 advance.

Four weeks and four days after the event, on Friday, November 30, 2012, the natural gas provider advised the vice president that the natural gas line could be reconnected. Since this was the last of the utilities reconnected in Brant Beach, the moratorium on overnight stays was lifted. That day the plumber reconnected the gas line, de-winterized the building, and restored heat to all four units.

On this day, the board agreed to a monthly special assessment for 2013 to cover insurance deductibles and common assets that were not insured.

The next day, on Saturday, December 1, 2012, the president detected gas odor. The gas company fixed the leak immediately and replaced all the building registers. In addition, the restoration company completed its work.

Four weeks and two days after the event, on Tuesday, December 4, the association received Scottsdale Insurance's written denial, indicating the claim was less than the \$5,000 deductible.

More than two months after the event, for the balance of December 2012, the treasurer attempted to secure quotes for reconstruction and repair but found it difficult as larger jobs were consuming all the local contractors' time. The president also spent this month trying to determine the status of the approval on the flood adjuster's formal estimate. Every query on this was answered with "its pending." The president was also trying to find out the status of the \$20,000 advance, since he had been informed it was approved and that he should receive it any day.

Ten weeks and 4 days after the event, on January 11, the LBCC secretary visited her unit for the first time since November 18, 2012, and discovered an express mail envelope on her kitchen table containing the \$20,000 advance from NFIP/Travelers. The check was delivered to the secretary's unit instead of the association's mailing address on November 24, 2012. The envelope had been left between the storm door and main door. The association's plumber found it and put it on the kitchen table where it remained until January 12, 2013. The mystery of the \$20,000 advance was finally solved.

The next day, the secretary express-mailed the check to the treasurer, who deposited it in the association's checking account; outstanding contractor invoices could now be paid. The president also notified the flood claims adjuster of the proper address to use in the future.

Two days later, on Monday, January 14, the president was advised by the flood claims adjuster that NFIP and Travelers Insurance had finished their review of the formal estimate and had agreed that the approved final amount for the claim had been adjusted upwards to \$89,879.25. A check for \$64,879.25 (minus the \$20,000 advance and \$5,000 deductible) was received January 21, 2013, and deposited January 24, 2013.

Thirteen weeks and three days after the event, on Thursday, January 31, 2013, the treasurer announced via email to his fellow board members that all the required quotes for the general contracting work and the electrical work would soon be in hand. The board authorized the treasurer and the president to review the quotes and award the contracts.

Fifteen weeks and 6 days after the event, on Sunday, February 17, the president and treasurer awarded contracts. The treasurer notified both the general contractor and electricians of their winning bids, and work began the following day. The goal was to have all the work completed by Memorial Day, Monday, May 27, 2013.

Seven months after the event, on Sunday, May 26, 2013, the LBCC annual membership meeting was held. Hurricane Sandy storm damage and claims were reviewed. Although a Certificate of Occupancy had been issued for unit 1 on that Friday, several "punch list" items had to be completed. Exterior lighting replacement was still outstanding, and the president was assigned to follow up. The vice president volunteered to address the other repairs still needed that were not insured. Lastly, it was agreed by all to end the monthly special assessment after the August 2013 payment, when it was believed, adequate funds would have been collected to deal with all the uninsured expenses.

Eight months and nine days after the event, on Saturday, July 6, the last punch list item was completed by the general contractor.

One year and eight months later, in the summer of 2014, the last uninsured repair was completed when landscape plantings and parking lot surface stones were installed.

The building, decks, patios, and walkways were power washed in August 2015. The building's foundation was repaired and painted in 2016.

Key Lessons Learned:

- Plan to secure and protect common areas and unit owner possessions prior to an event.
- Do not delay filing claims. This allows carriers to respond as quickly as possible.
- Make decisions by group emails immediately following a disaster, to conduct business without lengthy meetings or extended phone calls. Check your state statutes and your community's governing documents to ensure that both allow this.
- Deal with adjusters and contractors who are honest and businesslike, and always hold yourself accountable for honesty and businesslike behavior. Understand that things sometimes go wrong. Make no ultimatums, no requests for special treatment, and do not berate adjusters and contractors when things do not work out according to plan. Be flexible.
- Meet face-to-face with adjusters and contractors onsite—whenever possible—and show appreciation for their efforts with more than words (a cup of coffee and a cookie can go a long way).
- Be patient and do not allow missed deadlines to derail the process. Keep the end in mind, with flexibility. Do not panic or settle for a second-rate contractor when preferred contractors are “impossible” to find.
- Before the event occurs, plan well. For example, have at least one board member hold keys for all units. This has now been improved for LBCC by using a concealed onsite exterior combination safe to hold these keys.
- Ensure that you keep contractors' costs in line with adjuster's final formal estimate.
- Board members should work as a team, dividing responsibilities and not stepping on each other's toes. Disasters test the mettle of even the best boards, but committed collaboration will achieve the best result.
- Steel yourself. It takes longer than you think to get utilities back on line. It takes longer than you think to return to your home following the disaster.

case study #4

Torrential Rain and Flooding at Stonewall Manor Association

By Philip Adams

Executive Summary

This case study indicates how the Stonewall Manor Unit Owners Association successfully recovered from severe flooding during torrential rain in 2004.

Introduction

Tropical Storm Gaston dropped 12.6 inches of rain in the Richmond, Virginia, area in less than eight hours on August 29, 2004. Storm sewers were unable to contain the water, and areas flooded where no river or creek was near.

Emergency

The backup of storm sewers flooded 23 first-floor units at Stonewall Manor Unit Owners Association. Located in northern Henrico County, Stonewall Manor is situated next to J. Sargent Reynolds Community College and is bordered on one side by a creek. Although the creek overflowed its banks during Gaston, no buildings flooded. The true culprit in this storm was storm drains located at the bottom of community stair wells and common areas.

Stonewall Manor has 407 homes and more than half are triniumiums. The triniumium is a building with three units—a garden-style unit on the ground level and two townhouse-style units above. The 23 homes that flooded were the garden-style triniumium units. These homes are accessible by a short series of steps down into the homes. The unit fronts are partially subterranean with a front foyer overhang and a full, walk-out rear door. There is a small floor drain at the bottom of the front steps, and it was these drains that were overwhelmed by Gaston. In many instances, the water collected at the front drain, rose over the front door-step, and eventually washed through the units and out the back doors.

The community manager saw many homes with so much water that household articles were floating indoors before the water dissipated. Sadly, several of these 23 homes had been flooded the year before when Hurricane Isabel struck Richmond, but the worst damage by far came from Tropical Storm Gaston.

Response:

- The community manager and onsite manager surveyed and made notes concerning the damage.
- The community manager advised the insurance company and the board of the extent of the damage.
- The community manager contacted an emergency water-extraction company and received a commitment to handle the extraction for all 23 homes. (Later, another contractor was used to help facilitate and expedite the extraction efforts.)
- Every affected resident was provided a flyer that explained what was covered under the condominium policy and what needed to be reported to the owner's insurance company.

- Homes were prioritized according to the extent of damage and the amount of difficulty in accessing all spaces. The scope of work for each unit was provided by the insurance company, and three different contractors were hired to speed up the repairs and allow for repairs in more than one unit at a time. Although water extraction was coordinated as quickly as possible in all 23 homes, the least damaged homes were repaired first and the more damaged homes waited until more crews were available.
- The community manager and onsite manager coordinated scheduling and access for all 23 homes with the residents. Managers worked diligently to keep people informed and keep work moving ahead.
- The first goal was to extract the water and the second was to ascertain damage to the unit. Owners were instructed to contact their own insurance companies for personal property and modifications. The association's policy did not provide overnight lodging for residents during this time. They either had that coverage through their own policy or they stayed in their units.
- The association allowed residents to leave damaged items in a community dumpster and encouraged grounds employees to assist with debris removal.
- The community manager met with each homeowner before paying the final invoice and ensured that the scope of work had been met and that residents were satisfied.

Recovery

The community exhibited great neighborhood spirit as neighbors assisted other neighbors during this time. Some owners without hotel coverage stayed with their neighbors, and it appeared that the project went well for the most part. The most challenging activities were communicating about insurance coverage and coordinating schedules.

- The board monitored the process and handled issues related to insurance coverage through the condominium.
- The board offered free labor from the community's grounds employees to assist with removing debris and delivering discarded items to the grounds dumpster.
- All 23 homes were monitored for access and progress by contractors in returning the homes to builder condition.
- Repairs continued for a period of six to eight weeks for most units and were all completed according to the extent of damage. The most damaged homes were completed within a ten to twelve-week time frame. All repairs were completed by Thanksgiving of 2004.
- The board purchased two portable electric pumps that residents could borrow in the event of a heavy rain.
- The board encouraged residents to add sump pumps to their front foyers and obtained a special price from a community plumber. Several unit owners added the sump pumps and have not experienced this issue again.

- Each spring, the newsletter includes reminders about the potential for flooding and the need for sump pumps in the ground-level units. The newsletter has also provided information about the need for a rider for storm sewer backup on the homeowner's personal insurance policy. The condominium association carries this coverage as well.
- Both the onsite manager and the community manager were recognized at the annual meeting for going above and beyond the call of duty in the response and recovery from Tropical Storm Gaston.

Key Lessons Learned:

- The entire community through its board of directors offered assistance—including monetary assistance—to the approximately 5 percent of homes affected by the disaster.
- Disaster brings residents together. In this instance, owners without insurance coverage for hotel stays were offered places to stay with neighbors.
- Property values are integral to the entire community. Knowing that one hard-hit area affects the entire community, the manager fostered spirit to complete repairs within weeks of damage occurring.
- By purchasing items together, the community could buy in bulk, receiving discounts. Be careful, do not buy in bulk unless your community has appropriate storage for bulk items.

APPENDIX

Sample Documents

Sample Document 1: Emergency Management Plan

Sample Document 2: Emergency Plan Timeline

Sample Document 3: Personal or Family Emergency Kit

Special thanks to the board and management staff at Amelia Island Plantation Community Association in Florida for sharing their emergency management plan and timeline. While every community plan will have information specific to its location and likely natural disasters, this plan provides a useful model of what a complete association disaster or emergency plan should cover.

SAMPLE DOCUMENT 1:

Amelia Island Plantation (AIP) Community Association Emergency Management Plan

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INTRODUCTION

Given its size, composition and location, the Amelia Island Plantation (AIP) could face a variety of threats to its members, guests, employees, facilities, and operations but the most probable and most dangerous is a natural disaster, especially a tornado, flood and hurricane. The AIP Plan, at this point, will emphasize planning for a hurricane as this is the most probable natural disaster we will face. Organizations that anticipate and plan for a crisis/emergency stand a much better chance of dealing with and perhaps mitigating its effects than an organization that is unprepared.

In order to be better prepared to respond effectively to an emergency, AIP is implementing a formal Emergency Management Plan, which includes establishing a Crisis Management Team (CMT) supported by standard procedures and policies that will incorporate all of the generic and organization specific guidance necessary to deal with a natural disaster. The AIP Neighborhood Community Organizations (hereafter, the “Major Community Organizations”) covered by this Plan are the Omni Hotel, Club, Osprey Village and individual property owners, most of whom live in 36 individual associations, defined as the condo associations, homeowner associations and property owner associations within the AIP property. The AIP security department (“Security”) and the AIP community association management company (“Community Association Management”) are also both vital to a successful emergency response.

The AIP Plan will be reviewed on an annual basis by the CMT each April ahead of hurricane season and updated depending upon need and in accordance with current AIP policies and procedures of the Major Community Organizations.

AIP priorities during a disaster are the protection of lives, assets, and facilities. The overall objective is to respond to emergency conditions, work to mitigate potential damage and manage the process of restoring AIP neighborhoods, Major Community Organizations, and services.

The AIP's paramount objective in any crisis is to ensure, to the greatest extent possible, the safety and security of its members, employees, guests and the Major Community Organizations' physical assets. The Emergency Management Plan is primarily focused on preparation, physical security and related personnel safety risks. While it can facilitate and complement any federal, state or Nassau County emergency efforts it is primarily designed to ensure that the AIP is prepared to respond to and mitigate the effects of a hurricane or other serious natural disaster.

The plan facilitates each of the Major Community Organization's leadership with the structure and guidelines to promulgate their respective plans and to fulfill AIP's response during and following a crisis.

PURPOSE

The purpose of this plan is to assist the AIP community in ensuring that time, effort, and resources are used effectively prior to, during, and after crises or catastrophic events to ensure the safety of residents, guests, and employees and mitigate damage and/or loss of AIP assets. The plan describes AIP's Crisis Management Team (CMT) and the responsibilities of those who will participate as its members. It also provides specific guidelines for responding to a crisis.

Emergency management is the process of preparing for mitigating, responding to and recovering from an emergency event or crisis incident. Emergency management is a dynamic process. Planning, represented by this document, is not the only component. Training, conducting drills, testing equipment and coordinating activities are other important functions that take place before any emergency.

A comprehensive emergency response plan will:

- Help fulfill AIP's responsibility to protect the Community's members, employees, guests, the Community's assets and the environment.
- Facilitate coordination with federal, state and local agencies.
- Enhance the Community's ability to recover from damage to its residential and business property.

The CMT reflects two principles: a team approach and decentralized decision-making. The individuals representing the functional major community organizations that will be involved in managing any incident should assemble as a team to assess the situation, identify objectives, select options, and develop responses to ensure the implementation of agreed upon measures. The team approach offers the benefit of bringing together diverse perspectives, collective experience, and the wisdom of a group, thereby ensuring that the team's decisions and instructions will be clearly understood and carried out by having key functional members in the discussions.

The Amelia Island Plantation Community Association (AIP) Executive Director will be the Chairman of the CMT. The Incident Coordinator will be the Director of Security, and is tasked with monitoring the situation and, at the direction of the CMT Chairman, alert CMT members to the need for meetings.

In addition to the regular members, the CMT may choose to add additional persons as required by the situation. The additional personnel may be called upon to assist in a limited area of the deliberations or be involved for the duration of the incident.

DECISION-MAKING AUTHORITY

During an emergency incident, the CMT Chairman is the principal decision-maker in coordinating AIP resources and liaison with Nassau County. The CMT will keep the Major Community Organizations informed by reporting to the CMT representatives and make recommendations on available options and courses of action as time permits. An emergency will generally not allow sufficient time to follow normal

management protocol. The AIP CMT Chairman, through the Incident Coordinator/Director of Security and the General Manager, will be authorized to implement the CMT directives.

The Major Community Organizations will be responsible for their own specific requirements as detailed in their individual plans; however, any requirement for Security or Community Management assistance must be coordinated through the CMT.

CMT MEMBERSHIP

- AIP Representative chairs the CMT
- Community Association Management Representative serves as Chair as needed.
- Security Services Representative is the Incident Coordinator
- Omni Hotel Representative
- AIP Club Representative
- Osprey Village Representative
- Neighborhood Captains assure communication to/from residential neighborhoods in coordination with Community Association Management representative.

Each member is responsible for providing specialist advice in his/her organization, but the CMT will generally consider the situation as a whole, rather than subdivide into groups. To ensure complete coverage during a crisis, alternates will be appointed for each member of the CMT.

CMT CHAIR

The Chair of the CMT is the AIP Executive Director. In the Chair's absence, the responsibilities of the Chair will be performed by the General Manager of the Community Association.

Cmt Chair Responsibilities

- Chairs the CMT and keeps the Major Community Organizations advised;
- Activates or approves the activation of the CMT;
- Serves as liaison to the Nassau County Emergency Management Administration on behalf of AIP;
- Decides whether to augment CMT membership;
- Decides when to engage outside resources;
- Makes strategic decisions in responding to an incident, generally after discussion with the Major Community Organizations;
- Authorizes the expenditure of emergency funds;
- Keeps CMT activated until the emergency situation has been mitigated and the Chair deems AIP sufficiently recovered.

DIRECTOR of SECURITY / INCIDENT COORDINATOR

- Has dual responsibility for Incident Coordination and Security & Public Safety;
- Assists the CMT Chairman in responding to the incident and is the CMT's operations officer;
- Supervises the implementation of all decisions made by the CMT;
- Coordinates the incident related activities of all CMT members;
- Supervises all information gathering activities;
- Advises CMT of pertinent issues arising from the crisis;
- Implements action plans;
- Provides the operational requirements of the CMT and the Crisis Command Center, including the facilities in which the CMT can meet securely;
- Maintains a log of all events, decisions, and actions during the incident for review by management as the situation progresses;
- Periodically arranges training for the CMT that includes the use of briefings and incident simulations;
- Ensures there is necessary and adequate security for Community members, guests, employees and facilities during an incident;
- Prepares law enforcement and other government agency contact lists that might be necessary during an incident;
- Periodically reviews the Emergency Management Plan to ensure it is up-to-date, and that CMT members are fully briefed about new threats, contingencies, and responsibilities;

- Compiles detailed and comprehensive telephone and address listings for CMT members, alternates and other AIP individuals to ensure an efficient contact system that includes the ability to communicate efficiently after office hours, when traveling, and on vacation;
- Coordinates additional security and police protection, as necessary.

AIP CRISIS OPERATIONS CENTER

The AIP Crisis Operation Center provides a discrete and secure meeting place for the CMT. The Crisis Operations Center is located at the Main Gate Security Office, which has a generator, phones, Internet access and computers. The alternate off-Island location will be a hotel TBD at Jacksonville Airport. Some details specific to AIP have been omitted.

ACTIVATION LEVELS

AIP adheres to Nassau County protocols for Watch, Warning and Evacuation for emergencies.

Advisories & Preparation

Being ready to respond to an emergency is vital. Training, table top exercises and supply preparation are important. AIP wants to be ready year-round. A prudent and viable Emergency Plan will include but not be limited to the following:

- Food and water supplies.
- Important documents and files to collect and protect.
- Disaster kits and what to have in them.
- Your local evacuation routes.
- Contact information for local emergency providers.
- Checklist of important things to do before, during and after a disaster.
- Copy of this Emergency Management Plan.

Be sure to carefully consider the different needs of each person associated within your responsibility - whether they are residents, employees, guests—and make sure any special needs personnel are included in your plan. Persons that might have special needs include infants, small children, elderly persons, and any persons with disabilities.

Although all persons with your organization may not be together when a disaster occurs, it is good to plan ahead and choose a place where everyone could meet after a disaster or how you will contact one another if you are separated.

Watch

A Watch will be implemented whenever the CMT Chair receives notice of an incident that may escalate to threaten public safety. This Watch is a notice to be on the alert for a possible threat. The possibility of an emergency or disaster situation may require partial or full activation of the AIP Crisis Management Team (CMT).

- The CMT Chair will call a meeting of all Major Community Organizations to discuss and evaluate the situation, and ensure implementation of their individual plans.
- Major Community Organizations will make a final check of needed supplies, supplementing where needed.
- Major Community Organization representatives will update and bring laptops, iPhones, updated with necessary files, for possible evacuation.

Warning

Activated for a specific emergency, this level may be implemented by the CMT Chair when a specific emergency to public safety has been announced by the Nassau County Emergency Director. Only CMT members will be represented at the AIP Emergency Command Center, which will be activated at the AIP admin office for dissemination of crisis prep information, notices and work assignments. The Warning is a stand-by notice of a significant threat. An emergency situation is likely.

- As conditions change, the CMT Chair will call meetings of the Major Community Organization representatives.
- Major Community Organizations will put their essential personnel on standby.

- If personnel are off duty, it is the personnel's responsibility to immediately contact their supervisor, in order to offer assistance in preparations.
- Make sure Satellite Phones are in place and tested.
- Major Community Organizations should update emergency contact phone numbers of employees, and fuel all company vehicles and gas cans.

Evacuation

This level may be implemented for a major event that is imminent. AIP CMT Chair will be notified of evacuation orders by the Nassau County Emergency Management Director. CMT Chair will notify the CMT and all Major Community Organizations. The CMT will be on call 24 hours per day. The Evacuation is a deployment notice indicating that a disaster or emergency situation is in effect. It represents a maximum preparedness level with full activation of the CMT. Full-fledged emergency response operations are on-going.

- CMT Chair to call meeting of all Major Community Organizations, to ensure final preparations are made for leaving and securing the island.
- CMT Chair establishes and communicates the off island location for the Off Island Office.
- Major Community Organizations release remaining employees, accounting that all employees have left the island, then secure facilities and shut-off power to facilities.
- Florida Public Utilities-FPU (electricity) and Nassau Utility (water) will cut services to the island.
- Law Enforcement and Fire Personnel are the last to leave.

POST DISASTER RECOVERY

General Information

The CMT Chair is the liaison between the Nassau County and AIP to facilitate recovery efforts. The Nassau County's Emergency Operations Center is located at 77150 Citizen's Circle, Yulee, FL 32097 (across the street from the Judicial Center and the Jail. It is located at coordinates 30.626N – 81.5381W). The secondary Emergency Operations Center is located at Nassau County Clerk's Records Facility, 76449 Veterans Way, Yulee, FL 32097, coordinates 30.6310N - 81.5866W. The CMT Chair and Director of Security expect to be there daily for limited times.

Re-Entry Procedures

The Crisis Management Team (CMT) Chairman will notify the CMT when the AIP Community has been authorized for opening following an emergency. Re-entry procedures will vary depending upon the severity of the natural disaster. Generally, the CMT returns after critical needs personnel as well as emergency and law enforcement personnel have completed their initial assessment. After the CMT makes their assessment and the Chair gives the All Clear, then Major Community Organizations and residents can return to their properties.

AIP Base of Operations

Following a major emergency, primary and secondary responders should plan to work out of their vehicles, until facilities are deemed safe and are available for use. Initial base of operations for both administrative and maintenance personnel would be the Main Gate, as it will be generator operated. If the Main Gate is unavailable, the CMT Chair will choose an alternate location. Once power is restored to the administrative offices, the base of operations will shift to that location. For security personnel, the main gate will serve as the base of operations.

On initial arrival to the island, all CMT members will meet at the AIP Crisis Operations Center at 7:00 a.m. daily, in order to coordinate assessment of island infrastructure. Other designated meeting times/locations will be communicated from the CMT Chair to the Incident Commander and the CMT members. In the event of a severe disaster, the CMT Chair may contract to bring in temporary office trailers for staff, by decision of the CMT Chair.

AIP Personnel for Major Community Organizations

Following a major storm, the safety of all employees and contractors is paramount. Storm recovery can be a dangerous activity. All Major Community Organizations will:

- Keep manual, daily timesheet logs for personnel, both for payroll and to ensure that they know who is on their property and in their neighborhood at all times.
- Know who is working at their direction on their property.
- Setup mandatory check-in times, by radio (if available) or in person, for their crews.
- If possible, all work crews will be sent out in crews of no less than 2, to ensure safety.
- Ensure all company vehicles are equipped with necessary equipment, personal protection equipment, first aid kits and water. Each vehicle should be equipped with a radio/cell phone, if cell tower communications are operational.

AIP believes that when contractors are working onsite, they will stay longer and return quicker the next day if they are fed. Sysco Corporation Food Distribution will be contracted to deliver food service for the island for the first two weeks, following a major crisis. The location is to be determined. Costs will be shared between Major Community Organizations.

Contractor Access

The Nassau County Emergency Operations Center will determine access levels to the island, and then the CMT Chair will determine contractor access levels to AIP, following a major event. Initially, only AIP-contracted storm debris clean-up companies will be permitted inside AIP.

The AIP CMT Chair, through the Director of Security, will re-establish commercial pass office operations, as soon as possible. Contractors will not initially be permitted onto AIP, unless called upon by a Major Community Organization, in order to facilitate emergency repairs (i.e. road repair, building collapse repair, etc.). Once all contractors are permitted, their admittance will be controlled by the Director of Security. Questions will be handled by the Director of Security.

Media Access

Following a major storm event, to protect the privacy of our Community's members and residents, Amelia Island Plantation will be closed to all media, unless express permission is given by the CMT Chair through the Director of Communications. Omni may have additional needs in this regard.

APPENDICES

Note: details specific to AIP and its geographic location have been omitted.

CMT MEMBER CONTACT FORM			
Name	Representing	Email	Cell Phone
Name (Chair)	AIPCA Exec. Director		
Name (Vice Chair)	AIPCA Castle Group		
	AIP Director of Security		
	Insert Names as Needed		

Nassau County Evacuation Centers

This list does not represent the order in which shelters will be opened. Shelters are opened on an as-needed, space-available basis. Citizens should verify the availability of shelters by listening to their radio or television, or by calling the Emergency Management office at (800) 958-3494.

General Population Shelters

INSERT DESIGNATED SHELTER LOCATIONS

Special Needs Shelters

The Nassau County Special Needs Evacuation Program is designed for those who have special physical / medical needs and may require government evacuation or shelter assistance in the event of an emergency. The Special Needs Evacuation Program requires annual enrollment. Visit <http://www.nassauffl-em.com/> to download the Special Needs Evacuation Registration form and mail it to: Nassau County Emergency Management Office, 77150 Citizens Circle, Yulee, FL 32097.

Pet Shelters

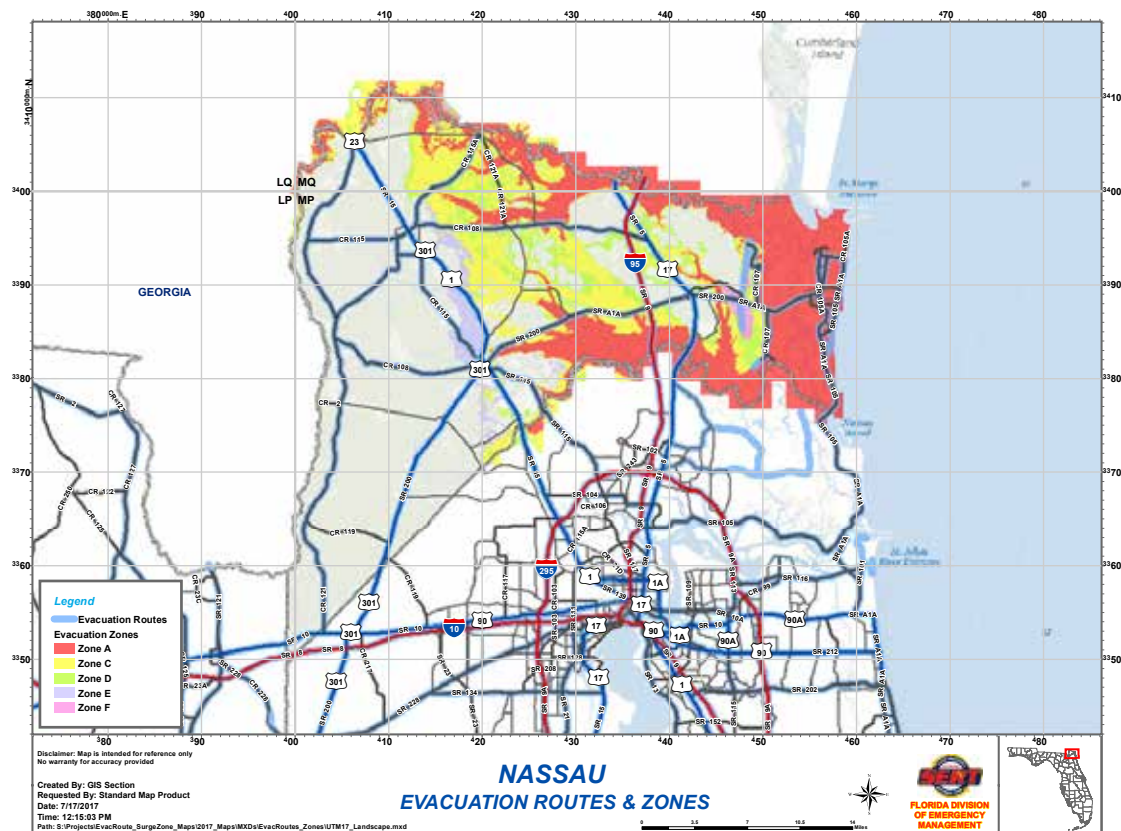
Acceptable Pets are: Dogs, Cats, Rodents (hamsters, gerbils, etc.), Rabbits, Birds. **NO REPTILES WILL BE ALLOWED IN THE SHELTERS.**

Advance Registration: All owners must pre-register their pets with Nassau County Animal Control. Please call (904) 491-7440 for registration and information.

Rules & Supplies: Nassau County Code Enforcement / Animal Control may provide water and other equipment and supplies, including cages, food, and other care items, as available. Pet owners will supply all necessary equipment and supplies for their pets, including: Cage (required), Food, Water, Medications, Bedding, and other items for pet care. All animals in the pet shelter must be kept in cages. While in the shelter, pet owners will have full responsibility for the care of pets, including feeding, walking, cleaning, etc.

Evacuation Routes

In the event of a hurricane evacuation, everyone on the southern half of Amelia Island should proceed NORTH on the Amelia Island Parkway to AIA and then WEST off the island over the Thomas Shave Bridge. The southern route off the island is NOT RECOMMENDED as it will close early.



Checklists

For CMT:

- Cash—Assume that banks and ATMs will not be operational
- Equipment / Documents / Materials Required
- Copies of the Emergency Management Plan
- Copies of Crisis Guidelines
- Telephones—including unlisted outside lines
- Satellite phone (leased) and cell phones
- NOAA radios and 800 MHz radios
- Recorders and Shredder
- Photocopier and facsimile machine
- Computers and basic office equipment
- Television sets—ideally, multiple or battery operated

Neighborhood leaders should check stock of emergency supplies, including:

- First Aid kits
- Bottled water (3 gallons per day, per person)
- Flashlights and Batteries
- Tarps and duct tape
- Large trash bags and plastic storage bags
- Paper towels and cloth towels/rags
- Traffic cones and tape
- Signage and barricades
- Orange spray paint for marking
- Heavy equipment and tools
- Extra supplies for equipment and tools

EMERGENCY CONTACT INFO		
Contact	Phone Number	Website or Emails
Local Emergency Assistance	911	
County Emergency Management Office		
County Commissioners		
State Emergency Management		
FEMA	(202) 646-2500	http://www.fema.gov/
NOAA		http://www.noaa.gov/

Evacuating Persons with Special Needs

The Nassau County Special Needs Evacuation Program is designed for those who have special physical / medical needs and may require government evacuation / shelter assistance in the event of an emergency. The Special Needs Evacuation Program requires you to enroll annually. Visit <http://www.nassauf-em.com/> to download the Special Needs Evacuation Registration Form and mail it to: Nassau County Emergency Management Office, 77150 Citizens Circle, Yulee, FL 32097.

Nassau County Emergency Activation Levels

Nassau County has established three levels for emergency management, which they define as follows: **Activation Level III, Monitoring Activation**—This level will be implemented whenever Nassau County Emergency Management Director receives notice of an incident, which *may escalate* to threaten public safety. **Activation Level II, Hazard Specific Activation**—This level may be implemented by Emergency Management Director, when a specific hazard to public safety *has been detected*. Only those Emergency Support Functions impacted by the hazard or involved in the response will be represented at the Nassau County’s Emergency Operations Center. **Activation Level I, Full Nassau County Activation**—This level may be implemented for a major event that *is imminent*. All Sections, Emergency Support Functions, the Policy Group, the Liaison Group and Support Staff will be staffed 24 hours per day.

Specific Disaster Information

HURRICANES

Description: Hurricanes are severe tropical storms that form in the southern Atlantic Ocean, Caribbean Sea, and Gulf of Mexico and in the eastern Pacific Ocean. The Atlantic hurricane season is from June 1 to November 30. Hurricanes gather heat energy through contact with warm ocean water. Evaporation from seawater increases their power. Hurricanes have a minimum wind speed of 74 mph and when they come on land the associated heavy rain, strong winds and heavy waves can damage buildings trees and cars. The dome of sea water, often 50 miles across, that sweeps across the coastline inundating the land with water many feet above normal high tide is called the storm surge. Ocean levels rise as a hurricane approaches, peaking where the hurricane eye strikes land, and gradually pulling out to sea after the hurricane passes.

Hurricane Watch: A hurricane watch is issued when the onset of tropical storm conditions (sustained winds of 74 mph or higher) appear possible in the warning area within the next 48 hours. The purpose of a hurricane watch is to inform families to obtain supplies, secure their homes, and be prepared to evacuate, because hurricane preparedness activities are difficult once winds reach tropical storm force. In addition, remember that bridges close when sustained winds of 45 mph are reached.

Hurricane Warning: A hurricane warning is issued when a hurricane with sustained winds of 74 mph (65 knots, 118 km/h) or higher is expected. The National Hurricane Center will issue the warning when tropical storm conditions are likely in the warned area within the next 36 hours. A hurricane warning can remain in effect when dangerously high water or a combination of dangerously high water and exceptionally high waves continues, even though the winds may have subsided below hurricane intensity.

Hurricane Wind Scale (Saffir-Simpson)

Category 1: 74-95 mph

Very dangerous winds will cause some damage

Category 1 storms usually cause no significant structural damage; however, they can topple un-anchored mobile homes, as well as uproot or snap trees. Poorly attached roof shingles or tiles can blow off. Coastal flooding and pier damage are often associated with Category 1 storms. Power outages are typically widespread to extensive, sometimes lasting several days. Even though it is the least intense type of hurricane, the storm can still produce plenty of widespread damage and can be a life-threatening storm.

Category 2: 96-110 mph

Extremely dangerous winds will cause extensive damage

Storms of Category 2 are strong enough to lift a house and inflict damage upon poorly constructed doors and windows. Vegetation, poorly constructed signs, and piers can receive considerable damage. Mobile homes, whether anchored or not, are typically damaged, and many manufactured homes also suffer structural damage. Small craft in unprotected anchorages may break their moorings. Extensive to near-total power outages and scattered loss of potable water are likely, possibly lasting many days.

Category 3: 111-129 mph

Devastating damage will occur

Tropical cyclones of Category 3 and higher are described as major hurricanes in the Atlantic or Eastern Pacific basins. These storms can cause some structural damage to small residences and utility buildings, particularly those of wood frame or manufactured materials with minor curtainwall failures. Buildings that lack a solid foundation, such as mobile homes, are usually destroyed, and gable-end roofs are peeled off. Manufactured homes usually sustain severe and irreparable damage. Flooding near the coast destroys smaller structures, while larger structures are struck by floating debris. Additionally, terrain may be flooded well inland. Near-total to total power loss is likely for up to several weeks and water will likely also be lost.

Category 4: 130-156 mph

Catastrophic damage will occur

Category 4 hurricanes tend to produce more extensive curtain wall failures, with some complete roof structural failure on small residences. Heavy, irreparable damage and near complete destruction of gas station canopies and other wide span overhang type structures are common. Mobile and manufactured homes are leveled. These storms cause extensive beach erosion, while terrain may be flooded far inland. Total and long-lived electrical and water losses are to be expected, possibly for many weeks.

Category 5: 157 mph or higher

Catastrophic damage will occur

Category 5 is the highest category a tropical cyclone can obtain in the Saffir-Simpson scale. These storms cause complete roof failure on many residences and industrial buildings, and some complete building failures with small utility buildings blown over or away. Collapse of many wide-span roofs and walls, especially those with no interior supports, is common. Very heavy and irreparable damage to many wood frame structures and total destruction to mobile/manufactured homes is prevalent.

Only a few types of structures are capable of surviving intact and only if located at least 3 to 5 miles (5 to 8 km) inland. They include office, condominium and apartment buildings and hotels that are of solid concrete or steel frame construction, public multi-story concrete parking garages, and residences that are made of either reinforced brick or concrete/cement block and have hipped roofs with slopes of no less than 35 degrees from horizontal and no overhangs of any kind, and if the windows are either made of hurricane resistant safety glass or covered with shutters.

The storm flooding causes major damage to the lower floors of all structures near the shoreline, and many coastal structures can be completely flattened or washed away by the storm surge. Storm surge damage can occur up to four city blocks inland, with flooding, depending on terrain, reaching six to seven blocks inland. Massive evacuation of residential areas may be required if the hurricane threatens populated areas. Total and extremely long-lived electrical and water losses are to be expected, possibly for up to several months.

Examples of storms that made landfall at Category 5 status include Andrew (1992), Dean (2007), and Irma (2017). Hurricane Katrina (2005) peaked at Category 5, but weakened to Category 3 by the time it made landfall.

FLOODING

Description: Flooding causes more damage in the United States than any other severe weather related event, an average of \$5 billion a year. Flooding can occur in any of the 50 states or U.S. territories at any time of the year. A dominant feature of Nassau County is the expansive marsh between the mainland and Amelia Island. This area has been an attractive location for residential development. A history of development along the marsh combined with recently introduced restrictions and construction standards leave a large number of older residences vulnerable to flooding. Flooding from a heavy rain has the potential of slowing or eliminating the southern route off Amelia Island leaving only A1A accessible. Approximately 1/3 of the Nassau County lies within the 100-year flood plain. Lack of individuals and businesses carrying flood insurance could result in large uninsured losses due to rising waters. Flooding can affect approximately twenty-five (25) to thirty-three (33) percent of the Nassau County's population. Flood maps are available at the Nassau County Emergency Management website. From 1994 to 2008 there were nineteen (19) flooding events in Nassau County.

Flood Stages: Flood prone areas may cause a severe impact in certain areas of the Nassau County. Bank overflow and ponding are the most common due to the number of small lakes and swampy areas along waterways. Areas of flooding concern are listed below.

Once a river reaches flood stage, the flood severity categories used by the NWS include minor flooding, moderate flooding, and major flooding. Each category has a definition based on property damage and public threat.

- Minor Flooding - minimal or no property damage, but possibly some public threat or inconvenience
- Moderate Flooding - some inundation of structures and roads near streams. Some evacuations of people and/or transfer of property to higher elevations are necessary.
- Major Flooding - extensive inundation of structures and roads. Significant evacuations of people and/or transfer of property to higher elevations.

Flood Preparation: Ensure that you have adequate flood insurance for your home and property. Go to the Property Appraisers website to look up the Flood Zone Map for your property. Remember that if your home is damaged 50% or greater and it is within a flood plain, FEMA will require that you rebuild your home according to current FEMA flood standards.

Nassau County participates in the National Flood Insurance Program. Citizens cannot buy flood insurance if their local jurisdictional government does not participate in the program. Nassau County does not participate in the Community Rating System, which allows communities to have an impact on the rates paid by their citizens for flood insurance. AIP is considered an unincorporated part of Nassau County so is classified as Class 10 (no reduction). Nassau County encourages every resident and guest to have a NOAA Weather Alert Radio.

Following Flooding Event: Although skin contact with flood waters does not, by itself, pose a serious health risk, health hazards are a concern when waters become contaminated. Flood waters may contain fecal material, associated bacteria and viruses. The Florida Department of Health recommends the following precautions to prevent possible illness from flood waters:

Basic hygiene is critical. Wash your hands with soap and water that has been boiled or disinfected before preparing or eating food, after toilet use, after participating in flood cleanup activities, and after handling articles contaminated with flood water or sewage.

Avoid eating or drinking anything that has been contaminated with flood waters. Do not wade through standing water. If you do, bathe and put on clean clothes as soon as possible.

Avoid contact with flood waters if you have open cuts or sores. If you have any open cuts or sores and cannot avoid contact with flood waters, keep them as clean as possible by washing well with soap to control infection. If a wound develops redness, swelling, or drainage, seek immediate medical attention. Residents who sustain lacerations and/or puncture wounds and have not had a tetanus vaccination within the past 10 years require a tetanus booster.

If there is a backflow of sewage into your house, wear rubber boots and waterproof gloves during cleanup. Remove and discard absorbent household materials, such as wall coverings, cloth, rugs, and sheetrock. Clean walls and hard-surfaced floors with soap and water and disinfect with a solution of 1/4 cup of bleach to one gallon of water. Thoroughly disinfect food contact surfaces (counter tops, refrigerators, tables) and areas where small children play. Wash all linens and clothing in hot water. Air dry larger items in the sun and spray them with a disinfectant. Steam clean all carpeting.

TORNADOES

Description: Peak tornado season for Florida is March through May; however, tornados may occur in any month and at any time. A tornado is a violently rotating column of air. It is often (but not always) visible as a funnel cloud. Tornadoes can appear from any direction. Most move from southwest to northeast, or from west to east. Tornadoes can last from several seconds to an hour or more; most last less than 10 minutes.

Waterspout: A waterspout is a tornado over water. Waterspouts are common along the southeast US coast, especially off southern Florida and the Keys. Although waterspouts are always tornadoes by definition, they don't officially count in tornado records unless they hit land. They are smaller and weaker than

the most intense Great Plains tornadoes, but still can be quite dangerous. Waterspouts can overturn boats, damage larger ships, do significant damage when hitting land, and kill people. The National Weather Service will often issue special marine warnings when waterspouts are likely or have been sighted over coastal waters or tornado warnings when waterspouts can possibly move onshore.

Tornado Watch: This is issued by the National Weather Service when conditions are favorable for the development of tornadoes in and close to the watch area. Their size can vary depending on the weather situation. They are usually issued for a duration of 4 to 8 hours. They normally are issued well in advance of the actual occurrence of severe weather. During the watch, people should review tornado safety rules and be prepared to move a place of safety if threatening weather approaches.

Tornado Warning: This is issued when a tornado is indicated by the WSR-88D radar or sighted by spotters; therefore, people in the affected area should seek safe shelter immediately. They can be issued without a Tornado Watch being already in effect. They are usually issued for a duration of about 30 minutes.

Enhanced Fujita Scale (EF-scale): A scale of tornado intensity in which wind speeds are inferred from analysis of wind damage to an area:

Category	Wind Speed (mph)	Damage
F0	65-85	Weak. Light damage.
F1	86-110	Weak. Moderate damage.
F2	111-135	Strong. Considerable damage.
F3	136-165	Strong. Severe damage.
F4	166-200	Violent. Devastating damage.
F5	Over 200	Violent. Rare. Incredible damage.

Tornado Preparation: Once a tornado watch is issued, neighborhoods and security personnel should remain alert for rapidly changing weather conditions and additional alerts.

Once a tornado warning is issued, the safety of personnel is paramount.

- If in a secure building, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture. Stay away from windows.
- If in a vehicle do not try to outrun a tornado. Leave the vehicle immediately. Move to the lowest place possible, such as a ditch, culvert or other low area for safety. Lay face down, covering your head and neck with your arms. Do not take shelter under the vehicle.
- If in a modular building, exit the building. Move to the lowest place possible, such as a ditch, culvert or other low area for safety. Lay face down, covering your head and neck with your arms. Avoid groves of trees and do not take shelter under the building.

Following a Tornado: Accounting for personnel is the first priority, with an organized search for victims. All major stakeholders should immediately account for their personnel. The CMT Chair and Director of Security should be notified of any employees missing. Depending upon the scale of the tornado, security and/or community management may be called upon to assist in the search for victims on the island.

If an AIP facility was in the path of the tornado, emergency officials should make a thorough inspection of the facility prior to employees re-entering the facility. In the event of significant damage, the CMT will be activated by the Chair and will remain in charge through recovery. Employees should refer to the section on hurricane recovery, for AIP recovery procedures.

Evacuation of Amelia Island

Evacuations of the coastal areas are issued by Declaration of State of Emergency by the Governor of the State of Florida, through the Nassau County Executive Policy Group (consisting of the Nassau County and city elected officials and local officials) to the Emergency Management Director, who in turn notifies the AIP CMT Chair. Voluntary evacuations will no longer be issued; however, wind speeds and surge heights will be issued to citizens from the Emergency Management Director’s office with regular communications.

Only one evacuation will be issued by the governor and it will be considered mandatory for all citizens within the affected areas.

At the time an evacuation goes into effect for Amelia Island, AIP security will depart the island. The CMT will deploy to its alternate off-island location. Amelia Island will be under the control of law enforcement, to include the Nassau County Sheriff's Office and Florida National Guard. Several hours following evacuation, the Nassau County Fire Department could make a last sweep through the island with final evacuation notice.

The current Nassau County Comprehensive Emergency Management Plan (CEMP) will govern during the time of evacuation and through recovery.

During the storm event, AIP's Director of Security will remain with Nassau County Fire Department personnel. As such, he will be first back to the island with Tier 1, once roads to the island are cleared. (Director of Security must be Incident Command System (ICS) certified for classes 100, 200, 700, 800, then 300 400 at a minimum.).

AIP's Tier 2 responders (first individuals back following the crisis—and employees of the major stakeholders—will let the CMT Chair know their personal plans for evacuation, as they will be the second return team to the Plantation after the Nassau County's first responders, who are critical needs personnel such as Police, Fire and Rescue, Cadaver Dog Team, etc.

Post-Disaster Recovery

Nassau County is in charge of the Emergency Operations Center for disaster recovery. This is required as only Nassau County can seek reimbursements through FEMA. Nassau County personnel have been trained to understand the intricate requirements for hurricane cleanups. AIP seeks to utilize the same cleanup and administration contractors as Nassau County to facilitate their ability to lead seamlessly.

The Nassau County Executive Policy Group (consisting of the Nassau County and city elected officials and local officials) to the Emergency Management Director, will notify the Crisis Management Team (CMT) Chair when the island will be authorized for opening following an emergency. The time lapse between stage 1 and stage 3 could be hours, days or weeks depending upon the severity of the storm.

Tier 1—Critical needs personnel (Nassau County, FPU, Nassau Water Utility) as well as emergency and law enforcement personnel are primary responders (Canine Cadaver team, Search and Rescue, Fire Fighters, Police, etc). Their job is to assess the condition of the island infrastructure and initial needs for recovery, as well as to immediately reestablish security on island and mitigate hazards (electric lines down, etc). Coordination and cleanup will continue until the island has been substantially recovered. Every 30 minutes to 1 hour, the Nassau County Emergency Management Director provides information to the CMT Chair to be provided to AIP members.

Tier 2—First Damage Assessment "Return Teams" arrive. Amelia Island Plantation CMT return team, Baptist Hospital return team, Ritz Carlton return team, and the "Big Box" stores return team will access the island and their properties to make initial assessments of damage. The aim of Nassau County is to get these pre-approved individuals on pre-approved return teams onto the island as quickly and safely as possible. To be pre-approved, all AIP CMT return team members must be Incident Command System (ICS) certified for classes 100, 200, 700, 800, then classes 300, 400 at a minimum. Nassau County will be accountable for every person assigned to a return team. Nassau County CEMP requires pre-registration and a log in before an individual can cross the bridge. Pre-approved persons have to show a Driver's License to verify their access to the island.

Tier 3 -- All clear. AIP members may return to the Plantation. Building officials, insurance adjusters, and community managers will work together to assess the damage to the Plantation's homes and facilities.

AIP Common Properties Emergency Management Plan

This plan is administered by the General Manager for the AIP, with specifics assigned as follows for the standard status of preparation, warning, watch, evacuation and return after the crisis.

PREPARATION

Preparation is key to successfully navigating a storm or other event. All neighborhoods are responsible for ensuring that pre-season preparations are made annually.

In April, the AIP Emergency Operations Manual is updated by the CMT Chair and Director of Security. The CMT Chair provides the updated manual to Omni, Club, Business Units, and Neighborhoods. Nassau County will process and register members of the AIP Return Team. The goal of Nassau County is to get these pre-approved individuals on pre-approved return teams onto the island as quickly and safely as possible. To be pre-approved, all AIP CMT return team members must be Incident Command System (ICS) certified for classes 100, 200, 700, 800, then classes 300, 400 at a minimum. In addition, they must have completed the necessary paperwork and have a valid Driver's License or acceptable ID. Neighborhoods should ensure that equipment inventory lists are up-to-date.

In May, the General Manager for the AIP reviews emergency plan for hurricanes with all employees and contractors. An annual maintenance contract should be maintained for all facility generators, for example, at the main gate. Equipment is to be tested several times per year. AIP maintenance contract for generators is overseen by the Director of Security.

For Weather Radios and Phones, the AIP bases its hurricane preparation on the activation levels used by Nassau County. If there is a potential threat of storms, all neighborhoods and security supervisors should monitor weather radios, local radio and television stations for conditions. Nassau County encourages use of NOAA Weather Alert Radios. They trip "on" during severe weather alerts and monitor Nassau County messaging.

NOAA Weather Radio Stations 162.550 or 162.450
FM Radio Stations: WJCT 89.9 and WEJZ 96.1
Phone 904-491-7550 for Nassau Emergency Information Line (rumor control)

During emergency preparations, all employees and contractors are called upon to assist other major stakeholders and neighborhoods, as needed.

WARNING

For Warning conditions, the General Manager will take "before" video of landscape and facilities. The Director of Security will check generators, perform load testing, assuring that propane tanks are full, disseminate flyers at the main gate to all contractors, which instructs contractors to remove equipment/dumpsters, if possible, and secure their sites. The Director of Security will assure that traffic cones, signs, emergency lighting radios and satellite phones are available, in the event of a storm. The Director of Security will purchase ample supplies of plywood, tarps, tape, etc. to handle initial preparations and recovery.

WATCH

For Watch conditions, Nassau County indicates that this is Level 2, Hazard Specific Activation for Standby of Significant Threat. The Director of Security places an overnight shipping order for 4 satellite phones, if needed.

The General Manager will contact storm recovery vendors regarding equipment logistics and put vendors on standby. The General Manager will have the landscaping/irrigation vendor shut off all irrigation at meter tap(s), ensure that all vehicles are fueled, fuel the chainsaws, fill clean water coolers with water and store in a high location.

The General Manager will shut off power and water at Walkers Landing, POC, Drummond Park, Aury Island, shut off water to boardwalks, if any, and tie down what cannot be placed inside buildings. The General Manager secures deck furniture, tables, and benches. The community manager moves furniture away from windows.

The General Manager notifies community members to secure their kayaks.

The General Manager will check all construction sites to ensure that sites are secure. If dumpsters are not removed, the General Manager will secure these with a tarp to ensure debris does not blow. If sites are not secure, the General Manager contacts general contractors. The General Manager asks lakes contractor to fuel boats and secure them, place fuel into pumps and locate chains and tow straps.

EVACUATION - DEPLOYMENT

The General Manager secures accounting records to prepare for evacuation, empties safe deposit box, obtains the AIP checkbook and obtains signatures on several blank checks.

The General Manager collects electronic or hard copies of insurance policies, bank policies and contact information on banks and insurance companies.

The General Manager obtains \$20,000 in cash: \$5K to the Director of Security, \$5k for the General Manager, and \$10K to the CMT Chair.

The Director of Communications secures corporate records to prepare for evacuation, including plat books, deeds on CD, communications equipment, SOPs and access codes.

The General Manager directs the lakes contractor to handle preparations of water control structures in the event of significant storm runoff. The General Manager contacts storm recovery vendors regarding equipment logistics, for example, storing onsite or near the site. The General Manager assures that all AIP vehicles are parked on high areas away from major trees. The General Manager directs the land contractor to turn off water meters and turn off power breakers for irrigation. The General Manager assures that for Walkers, Drummond, POC and Aury, loose furniture and equipment is secured. The General Manager removes bags from all exterior trash cans at common properties.

The Director of Security closes the main gate to all except emergency officials and those coming to assist in the evacuation of others. The Director of Security forwards main gate phones to messaging. The Director of Security disconnects the main gate hard drive and takes off island and parks all vehicles on high area away from major trees. The Director of Security turns off generator switches and circuit breakers at gate. The Director of Security patrols the community looking for unsecured materials. At the time the evacuation goes into effect, all remaining security officers leave the island.

The Director of Communications forwards the phones to messaging. The message recorded indicates that the island is under mandatory evacuation. The Director of Communications develops and posts information on community evacuation to the website, and sends out information to the members via e-blast and social media.

AIP CMT Structure after Emergency Event

Following the emergency, during a time of major recovery, the assignments and reporting structure will change to facilitate community recovery. During a major recovery, the CMT Chair will have only three direct reports, in order to keep his time free for other emergency operations:

- The Director of Communications: Handles all emergency communications, administration, media, legal, and board member voting issues, referenda.
- General Manager: Overseeing all property management cleanup and recovery efforts. Reports to the CMT Chair on condition of property and status of recovery efforts.
- Director of Security: Temporarily establish communications and coordinates activities with government and regulatory agencies. Reestablishes 24/7 security operations.

Other AIP report structure is as follows:

Reporting to the General Manager:

- Controller: Responsible for financial and insurance matters.
- Assistant Property Manager: Assist General Manager in coordinating vendors.
- Land Management Contractor: Clearing operations, managing the work of response crews. The number one critical need is to open roadways. Oversees contracted workforce provided by outside contractors.

- Lakes Management Contractor: Managing flood control structures and investigating operability of the drainage system. Additionally, responsible for mosquito abatement and wildlife control.
- Major Repair's staff: Safety of roads and bridges. Logistics and procurement. Locates all necessary equipment and supplies (excluding food and water) for all departments. May involve out-of-area travel. Oversees repairs to roads and sub-surface drainage.
- Admin staff: Assists logistics and the after first two weeks, assumes responsibility for providing staff food and water.
- Admin staff: Telecommunications establishes and/or restores telephone and computer services. Liaison to the United Way and Red Cross for post-event stress employee or volunteer counseling.
- Community Life Director—assist with communications and information dissemination.
- Maintenance Technician—assist with cleanup and minor repairs.

Reporting to the Director of Security

- Safety Coordinator: Handles all safety matters on site.
- Neighborhoods will meet at regular intervals, in order to provide and receive information relative to island recovery. When neighborhoods have issues and problems, they contact individuals as shown above.

Initial Community Assessment

AIP primary responders are responsible for an initial inspection of AIP roads and infrastructure and determining what additional support is needed to aid in the recovery of the island. Personnel will be assigned to specific infrastructure or areas. For initial inspections, written logs are to be kept and turned in to the Director of Security. Logs should note road damage, roads impassable, major facility damage, etc. Take photos if possible.

Public Safety work of the Director of Security

- Security patrols will aid in initial road inspection of island.
- Establishment of gate operations.
- Assessment of what additional contracted security support will be required.
- Additional island restriction may be needed with a pipe gate added at an entrance prior to the main gate, for example. This will be determined by the scope of the recovery needed, by decision of the Director of Security, in consultation with the CMT Chair.

Land Management work of the General Manager

- Coordination of storm recovery contractors. Setting up the staging area and communicating needed equipment.
- Clearing of roads. While the fire department will initially handle some clearing of major roads, land management contractors will need to continue to clear major roads, then secondary roads.

Major Repair work of the General Manager

- Inspection of main gate, prior to personnel manning gate.
- Inspection of maintenance facility, prior to personnel manning facility.
- Inspection of all roads and vehicular bridges.
- Initial inspection of POC and Walkers facilities.
- Initial inspection of parks at Drummond, Aury, Sunken Forest.
- Initial inspection of boardwalks and walk bridges.
- Take inventory of equipment.

Lakes Management work of the General Manager

- Inspection of water control structures. Balancing water ingress/egress from ponds.
- Remove large debris from ditches and ponds to allow for best outflow/inflow.
- Mosquito control issues.
- Wildlife management issues.

Management Company Emergency Management Plan

The General Manager reports directly to the Executive Director and is the primary coordinator of emergency preparedness, response and recovery efforts and plans pertaining to the vendor and property management of the AIP. The secondary coordinator is the Assistant Property Manager. Shall a third person be necessary, it shall be the Regional Director.

Prior to June 1st of each year the General Manager shall:

- Take current photos of common property and major components of AIP
- Maintain a waterproof kit of records management (including but not limited to insurance policies, claim forms, water intrusion reports, manual checks, owner directory, board directory, vendor list, emergency contact list and personnel contact information)
- Develop and coordinate a tiered Communications Plan and share with the Executive Director
- Obtain pricing from local debris management vendors and provide analysis to the Executive Director
- Maintain current map with identified temporary staging areas for both landscaping and construction debris. Share this map with the Executive Director
- Maintain current map with identified water and gas shut off valves and provide map to the Executive Director
- Develop a phased plan for storm preparations with the association's preferred vendors and communicate the plan to the Executive Director
- Confirm all staff and vendors are pre-cleared with Nassau County for re-entry (if applicable)
- Maintain an inventory of disaster supplies, checks, cash on hand, equipment and records

Disaster Preparedness Plan:

- The General Manager shall contact landscaping/irrigation provider to shut off all irrigation pumps and valves (no less than 72 hours prior to projected impact)
- The General Manager shall have landscaping provider perform 8 ft. tree lifts
- The General Manager shall have landscaping provider prepare debris staging areas
- The General Manager shall have tree vendor perform trimming (as needed)
- The General Manager shall contact Nassau Utilities to request service of all Lift Stations on the property
- The General Manager shall have Maintenance Tech remove all projectiles and store appropriately
- The General Manager shall have the assistant property manager review records management, supplies and review all checklists
- The General Manager shall communicate with owners and sub associations via Communications Director and directly as needed
- The General Manager shall hold team meetings to review plan and communications plan
- The General Manager shall advise staff and vendors to test equipment including but not limited to, generator load testing, satellite phone testing and back-up systems
- The General Manager shall advise staff and vendors to fuel all equipment, vehicles and personal vehicles
- The General Manager shall have Maintenance Tech review "leak cart" which contains a sump pump, wet vacuum, 55-gallon garbage bin, flashlight, ladder, extension cord, hoses, clamps, caution signs, expandable water absorbing pads, tools (screw driver, wrench, hammer, pliers, etc.) and wrench to turn off valves
- The General Manager shall have Maintenance Tech shut off water valves in buildings (kitchen sink, ice makers, bathroom sinks, toilet tanks, domestic hot and cold water valves)
- The General Manager shall communicate daily with response vendors, staff and the Executive Director
- The General Manager shall perform property inspections of all common properties
- The General Manager shall have Maintenance Tech secure buildings, install hurricane shutters or plywood (if applicable) and take photos of building preparations

Checklists to be used during the Preparedness Phase, but are not limited to:

- Flood leak checklist
- Sewer checklist
- Fire checklist
- Electrical checklist
- Life safety equipment checklist
- Office supplies checklist
- Maintenance equipment checklist
- Telephone and communications checklist
- Telephone threat checklist
- Suicide threat checklist
- AIP associations contact list
- Hurricane checklist

Disaster Response and Recovery Plans:

- The General Manager shall establish and maintain communications with vendors, insurance agent, the Executive Director, and staff and on a daily basis
- The General Manager shall monitor vendors for compliance to contracts
- The assistant property manager shall oversee records management which shall include insurance claim forms, photos, checklists, and check logs
- The assistant property manager shall track service requests and work orders for the Maintenance Tech
- The assistant property manager shall oversee A/P process
- The General Manager shall hold team meetings and report to the Executive Director
- The General Manager shall track all associated expenses
- The General Manager shall monitor financial and property conditions and report to the Executive Director
- The General Manager and Maintenance Tech shall inspect and assess all common buildings
- The assistant property manager shall monitor assessments being relayed by owners via phone, email and in person and shall communicate to the General Manager
- All personnel shall maintain adequate fuel in equipment assigned to them and personal vehicles as well as charging devices for cell phone, laptops and applicable devices
- The General Manager shall coordinate office team via the assistant property manager and utilize/cross utilize staff as necessary
- The General Manager shall report to the management company vice president any needs for additional resources from the home office
- The General Manager and the assistant property manager shall document all responses, track expenses and coordinate with assigned vendors and insurance agent regarding necessary documentation
- The General Manager shall hold a debriefing with staff and the Executive Director

RESIDENT/PROPERTY OWNER EMERGENCY PLAN

The following describes the steps to be taken in preparing your family, pets, and home in the event of a hurricane or other disaster. We may not be able to prevent hurricanes from occurring, but by planning ahead we can help save lives, property, and reduce the time it takes for our communities to recover.

In creating a resident's emergency plan, it is important to carefully consider the particular needs of the people who live in your home. This plan will help you prepare for future hurricanes and other disasters by providing useful planning tips, suggestions, and checklists.

Be sure to consider the needs of each person in your household, especially those with special needs: infants and children, elderly persons, and persons with disabilities. Your family may not be together when a disaster occurs, so it is good to plan ahead and choose a place where you could meet after a disaster or how you will contact one another if you are separated.

SAMPLE DOCUMENT 2:

Amelia Island Plantation (AIP) Community Association Community Disaster Plan Timeline for Hurricane Emergency

NOTE: This is a disaster plan implementation timeline for the Amelia Island Plantation Community Association in Florida, located in an area which experiences frequent hurricane emergencies. While some items in this plan are specific to requirements for hurricane preparation and response, it provides a good example of the detailed information needed to implement a functional community emergency plan.

Time	County Emergency Operations Center (EOC)	Community Crisis Management Team (CMT)	Comments
Now	EOC on "Monitoring Activation" (see EOC website for activation protocols and terminology)	<p>CMT communicates to all AIP members to register Persons with Special Needs with Nassau County EOC</p> <p>Each AIP Group:</p> <ul style="list-style-type: none"> • Supplies Check • Important Files Ready • Evacuation Route Advertised • Test Equip, including satellite phones • Ready to "work from your vehicle" after hazard 	<p>CMT seeks to register Special Needs Persons — Go to http://www.nassaucountyfl.com/index.aspx?NID=84</p> <p>CMT provides all members web videos on preparation</p> <p>CMT annual Emergency Preparedness Day</p> <p>CMT provides EOC's web- resources info to AIP's memberships</p> <p>CMT members become Incident Command System certified (ICS certified) in courses IS-100, 200, 700, 800 and then in courses G-300 and G-400</p> <p>CMT members prepare backups for their files/documents</p>
7 Days Before Anticipated Impact	EOC on Monitoring Activation or Partial Activation	<p>CMT Prep Meeting Called 2:00 pm</p> <p>Move Hurricane Safety Info to Public Side of Websites—Link to EOC Web info</p> <p>Depending on anticipated storm direction, CMT calls Jacks Airport Hotel, or MacClenny GA or Gainesville FL hotel and books 10 pre-reserved rooms starting 3 days before anticipated impact</p>	<p>CMT Chair is linked to EOC via CMT EOC Liaison</p> <p>CMT authorizes one-page handout for mailboxes and for emails: "Be prepared to evacuate early . . ."</p> <p>Each AIP Group:</p> <ul style="list-style-type: none"> • Completes their time delineated checklist • Ensures that they have prepared & submitted resources requests and will receive these ahead of the anticipated impact. • Makes daily phone call with CMT at 3 pm • Communicates expectations to their memberships • Monitors National Weather Service— updated every 6 hrs.

5 Days Before Anticipated Impact	EOC Partial Activation	CMT Prep Meeting Called Satellite Radios Operational	CMT members are meeting by phone as CMT Messaging to AIP members, “stakeholders” and guests is “Think about leaving early if evacuation is called.”
3 Days Before Anticipated Impact	EOC Full Activation EOC anticipated to announce Evacuation 45 Hours Before Shelters opening County Info Line opening AIP Rep is at EOC—reports back to CMT 2x per day 7 am and 1 pm.	CMT command activated at main gate Last Supplies Check Important Files Safe Evacuation Route Advertised Last Test of Equip including sat phones	Each organization is <ul style="list-style-type: none"> • Working through timed checklists • Securing the property • Assuring protective measures • Assuring resource support CMT meetings 2x per day at main gate 9 am and 3 pm. Nassau Baptist Hospital closes. Moves critical patients downtown. Nassau Health Dept. can call each Special Needs person who is registered with Nassau County.
45 Hours⁵ Before Anticipated Impact	Governor’s Evacuation Order Provided to Nassau County Commissioners EOC announces Evacuation. Early evacuation is for persons with Special Needs AIP rep is at EOC reporting back to CMT Chair 8 am and 2 pm	AIP communicates to members the Evacuation Orders (Routes) and Expectations (no power 6 weeks, no water or sewer 4 weeks, no EMS) CMT command is operational at Main Gate—meetings at 8 am and 2 pm to explain county briefings and notices	EOC has 2 functions— Emergency Support Function Command and Control (ICS) CMT meets 2x day at 9 am and 3 pm at the Main Gate
36 Hours Before	EOC is Considering Options for Protection	Listen to EOC and Communicate to Members CMT off-site office now set up	Options for protection—e.g., Move Fire Station off island. E.g., Off-Island staging of resources to a preset area. AIP communicates expectations to members: “Secure your homes as you evacuate. EMS and staff will be leaving. Fire and Sheriff will be the last to leave. FPU will seek to keep power on as much as possible.” CMT meets 2x day at 9 am and 3 pm at the Main Gate.
1 Day Before	EOC Activated Call to Evacuate AIP Call to Shelters	AIP communicates Evacuation and Expectations CMT last checks	Sheriff, Fire and Rescue leave – last possible moment. Heckscher Bridge closed. Shave Bridge open, but close with tropical storm winds steady 45 MPH. CMT meets 2x day at 9 am and 3 pm—by phone or at the Main Gate. Nassau Health Department operates special needs shelter.

⁵ EOC indicates County Evac Order is issued somewhere from 54-42 hours before impact.

NATURAL DISASTERS

<p>Tropical Storm Winds Commence at Steady 45 MPH</p>	<p>Shave Bridge is Closed 911 Calls are Queuing</p>	<p>Listen to 89.9 FM for emergency information.</p>	<p>Because of storm inundation modeling, both roadway “ends” of Shave Bridge are under water. No EMS—911 calls are in queue. CMT meets 2x day at 9 am and 3 pm—by phone.</p>
<p>Storm Winds, Flooding, and Storm Surge</p>	<p>Shave Bridge is Closed AIP Liaison is at EOC Command Center</p>	<p>Listen to 89.9 FM for emergency information.</p>	<p>No EMS.</p>
<p>Post Hazard Incident Priorities in Order</p>	<ul style="list-style-type: none"> • Life Safety • Limit/Stabilize Incident • Property Conservation, including environmental 	<ul style="list-style-type: none"> • Property Recovery • Environmental Conservation • Restoration to “New Normal” • Use ICS protocols to help ensure AIP’s FEMA reimbursement 	<p>Worst Case Scenario – If Shave Bridge is not open and satellite phone or cellular phone communication not working, meet at KFC parking lot on corner of 1-95 and A1A daily at 9:00 a.m. until everyone is accounted for. Other Scenario—Satellite phones in operation. Shave Bridge remains closed. Until it opens, the CMT meets via satellite phones only. CMT is in communication at 9:00 am and 3:00 p.m. by phone.</p>
<p>3 Days Post Impact</p>	<p>Presidential Declaration of Disaster has been made. EOC prohibits access to island until safe. EOC Search and Rescue nears completion.</p>	<p>CMT provides action alerts to members based on information coming from EOC twice per day. Finance Department is preparing for paperwork via FEMA.</p>	<p>CMT is in communication at 9:00 am and 3:00 p.m. by phone. Satellite phones in operation. Presidential Declaration sets in motion the Stafford Act, which allows for reimbursements via FEMA paperwork for storm cleanup under rigid rules.</p>
<p>4 Days Post Impact</p>	<p>Storm surge and flooding have subsided. EOC chooses whether to allow travel on Shave Bridge by whom/when.</p>		<p>CMT is in communication at 9:00 a.m. and 3:00 p.m. by phone. Satellite phones in operation.</p>
<p>5 Days Post Impact</p>	<p>EOC concludes search and rescue. EOC provides Fire and EMS response. EOC clears debris at entry. EOC completes assessments and determines roadways, electric utilities, and buildings are safe.</p>	<p>CMT is on site at Command Post (either Main Gate, Omni Hotel or Club depending on which is still standing). Security staff are in place. Security ensure members have access and that unscrupulous contractors do not have access. With notice from EOC that buildings and roads are determined safe, AIP allows limited access to property.</p>	<p>Onsite command post is Main Gate (first choice). If not standing, then Omni Hotel (second choice), then Club (third choice). AIP provides photo service for members who request photos of their homes to be published online. Assuming that utilities are no longer working, AIP allows members “daylight-only” access to homes, unless EOC permits night-time use.</p>

<p>30-60 Days Post Impact</p>	<p>EOC is in “monitoring activation” and normal day-to-day operations.</p>	<p>AIP is back to business under the “new normal.”</p> <p>CMT concludes with last paperwork going to the Finance Department for FEMA processing.</p> <p>CMT performs Event Post Mortem to discuss ways to improve for next time.</p>	<p>Social Resiliency is the goal for all AIP organizations.</p> <p>Working together, we can achieve full functionality quicker.</p>
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SAMPLE DOCUMENT 3:

Personal or Family Emergency Preparation

The association encourages all residents to have a personal or family emergency plan that supports the community plan.

Preparing Residences for Weather Emergency

FEMA and NOAA recommend that homeowners take the following steps to prepare for a weather-related emergency such as hurricane, flood, earthquake, tornado, or snow storm. Typical steps include:

COLLECT EMERGENCY SUPPLIES

- Flashlights and extra bulbs
- Battery-operated radio
- Battery-operated lanterns
- Extra batteries (in different sizes!)
- Matches or lighters
- First Aid kit
- Tarps and duct tape
- Rain gear and umbrella
- Ice and coolers
- Clock (wind-up or battery-powered)
- Plastic trash bags in various sizes
- Fire extinguisher and lighters
- Scissors and manual can opener
- Clean clothes and jackets
- Blankets and sleeping bags
- Heavy gloves, goggles, boots
- Books, games, toys
- Pet leash, ID tags, carrier

FOOD & WATER SUPPLY

- Non-perishable food
- Bottled water (1 gallon/person/day)
- Two coolers (drinks and food)
- Ice and ice packs
- Pet food and water
- Paper plates, cups, and plastic utensils
- Paper towels and wipes
- Manual can opener
- Matches or lighter

FIRST AID KIT

- Medic-alert tags
- Insect-repellent spray
- Hygiene items
- Sunscreen
- Soap and hand sanitizers
- Mouthwash and toothpaste
- Diaper cream
- Over-the-counter (OTC) medications
- Children's medications
- Bandages, tape, gauze pads
- Antiseptic ointment or spray
- Thermometer
- Scissors, tweezers, nail clipper

SECURE HOMES & BULDINGS

- Store or secure outdoor items
- Trim dead tree branches
- Board up windows
- Fill car gas tank
- Release garage door opener
- Fill gas container and store safely
- Get extra cash
- Move furniture away from windows
- Put important documents in a safe place
- Back up computer
- Print emergency contact information
- Have supply of food, water, medicine
- Test battery powered radio/TV
- Test generator and get fuel

Personal or Family Emergency Supplies

FEMA recommends that individuals create a personal or family emergency supply kit that includes the following:

- Water: one gallon per person per day; enough for 3-5 days
- Non-perishable food for 3-5 days
- Large coolers and ice
- Battery-powered or hand crank radio plus NOAA weather radio with tone alert
- Flashlights, lanterns, and extra batteries
- First aid kit for adults, children, and pets
- First aid manual or instruction sheet
- Mouthwash, toothpaste, denture supplies
- Toilet paper, wipes, personal hygiene items
- Disinfecting supplies (bleach, buckets, medicine dropper)
- Whistle to signal for help
- Dust masks, trash bags, work gloves, tarps, plastic sheeting, duct tape
- Basic tool kit
- Manual can opener
- Paper plates, cups, and utensils
- Cell phone with charger and extra batteries
- Prescriptions and over-the-counter medications
- Eyeglasses and sunglasses
- Infant formula, foods, and diapers
- Pet food, water, medications, leash, ID tag
- Cash and change
- Sleeping bag or blanket for each person
- Extra clothing and shoes
- Matches, lighter, and fire extinguisher
- Notebook, paper, and pencil
- Books, games, puzzles, and activities
- Disposable cameras (to document damage)
- Fuel and electrical cords for generator

Personal Information File for Emergencies

Before a disaster or weather emergency, all residents should be encouraged to create a Personal Emergency Information File containing key records and irreplaceable information. This data can be scanned and stored on a computer flash drive or CD, and paper copies may be kept in a safe place with a copy off-premises. Cloud storage is a highly-recommended.

Typical information will include:

- Copies of key identification, including Social Security card, passport, driver's license, etc.
- Medical records, insurance cards, list of prescription medications and medical supplies, medical alert information, immunization records.
- Homeownership information, including deeds, tax receipts, insurance policies, and copy of utility bill to prove residency.
- Children's school documents and immunization records.
- Pet immunization, license tag, and photos.
- Automobile description, license, registration, and insurance information.
- Key bank account numbers and financial information.
- Printed list of essential contact information for family members and caretakers.
- Copies of key documents and personal papers.
- Photographs or video record of home and contents.
- Computer backup files.

Original documents should be placed in a waterproof, portable container and moved to a secure location during an emergency. Digital cloud storage is highly recommended. For more information, see <https://www.ready.gov/kit>.

About the Foundation for Community Association Research

Our mission—with your support—is to provide research-based information for homeowners, association board members, community managers, developers and other stakeholders. Since the Foundation’s inception in 1975, we’ve built a solid reputation for producing accurate, insightful and timely information, and we continue to build on that legacy. Visit foundation.caionline.org.



About Community Associations Institute (CAI)

Since 1973, Community Associations Institute (CAI) has been the leading provider of resources and information for homeowners, volunteer board leaders, professional managers, and business professionals in nearly 350,000 community associations, condominiums, and co-ops in the United States and millions of communities worldwide. With more than 36,000 members, CAI works in partnership with 63 affiliated chapters within the U.S, Canada, United Arab Emirates, and South Africa, as well as with housing leaders in several other countries including Australia, Spain, Saudi Arabia, and the United Kingdom.



A global nonprofit 501(c)(6) organization, CAI is the foremost authority in community association management, governance, education, and advocacy. Our mission is to inspire professionalism, effective leadership, and responsible citizenship—ideals reflected in community associations that are preferred places to call home. Visit us at www.caionline.org and follow us on Twitter and Facebook @CAISocial.



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DEVELOPING FUNCTION-SPECIFIC BEST PRACTICES

in the community association industry has been a goal of Community Associations Institute and the Foundation for Community Association Research for several years. The Foundation has developed best practices in select topic areas using a variety of sources, including, but not limited to, recommendations from industry experts and various industry-related publications. The outcomes of the Best Practices project include:

- Documented criteria for function-specific best practices.
- Case studies of community associations that have demonstrated success in specific areas.
- A showcase on community excellence.



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