

Are You Ready?

Fire! Hurricane! Earthquake! Frightening occurrences for any homeowner, these natural disasters are an even greater threat to clustered, attached, and stacked homes in a community association.

Most association documents—and many state statutes—direct associations to operate for the "health, safety, comfort, and general welfare" of the members. Preparing for natural disasters cannot be overlooked in meeting this operating standard. Yet too often, managers and boards do not make plans or preparations to protect life and property in the face of a natural disaster. Understandably they expect that municipal services and civil agencies will respond to the community's needs during a disaster; however, this isn't always the case. The U.S. Citizen's Corp, a program under the aegis of the Federal Emergency Management Agency (FEMA), has stated that,



Following a major disaster, first responders who provide fire and medical services will not be able to meet the demand for these services. Factors such as number of victims, communication failures, and road blockages will prevent people from accessing emergency services they have come to expect at a moment's notice through 911. People will have to rely on each other for help in order to meet their immediate lifesaving and life sustaining needs.

If we can predict that emergency services will not meet immediate needs following a major disaster, especially if there is no warning as in an earthquake...what can government do to prepare citizens for this eventuality?

The same question should be asked by community association leaders: "What can community associations do to prepare residents for this eventuality?" The Citizen's Corp goes on to answer the question with a direct four-step approach that provides a model for community associations:



First, present citizens the facts about what to expect following a major disaster in terms of immediate services. Second, give the message about their responsibility for mitigation and preparedness. Third, train them in needed life saving skills with emphasis on decision making skills, rescuer safety, and

doing the greatest good for the greatest number. Fourth, organize teams so that they are an extension of first responder services offering immediate help to victims until professional services arrive.

To achieve some or all of these goals, the association's manager and board must initiate a preparedness project, work closely with residents to analyze the association's needs, develop a workable plan, and familiarize all residents with its execution. And they must do it now. Natural disasters create chaos and stress—conditions in which people who are unprepared cannot function effectively. Therefore, association leaders and managers must develop disaster plans and put them in place before they're needed so that they are able to cope with the situation during and after a disaster.

This guide addresses natural disasters and catastrophes resulting from mechanical breakdown or equipment failure. Homeland security, terrorism, acts of war, and other similar crises are beyond the scope of this guide; however, additional information on these topics can be found online at www.ready.gov.

Key Points

- Community associations must prepare for disasters in advance by developing comprehensive plans based on their exposure to various perils and the nature of the community.
- Associations must communicate extensively with residents and members about their disaster plans, involve them in preparations, and facilitate their implementation.
- Successful disaster planning includes anticipating the financial ramifications of each type of disaster and being prepared to meet all costs. This involves a thorough examination of insurance coverage and requirements and establishing a contingency fund for all needs not covered by insurance.
- Working effectively with association members, residents, management employees, and contractors before, during, and after a peril is essential to developing a workable natural disaster plan, preparing the community for a natural disaster, and restoring the community after the peril has ended.
- Associations can minimize damage and facilitate recovery by taking practical steps to secure physical assets, inform residents, and proactively prepare for all perils in advance.

