

NATURAL DISASTER GUIDELINES FOR ASSOCIATIONS

This step-by-step plan should be used as a guide for all associations for better preparation in the event of a natural disaster. This is a general set of guidelines that can be modified to fit the needs of each community.

COORDINATOR: Each association should appoint a coordinator to act as the person to make all the calls and designate the duties of any committee member assigned for disaster situations.

CONTACT PERSON: A contact person should be appointed to take all calls from homeowners who are leaving town for any period of time. This contact person should be called each and every time an owner leaves town. This will eliminate rescue workers spending unnecessary time looking for someone who is not accounted for.

PICTURES: All common property should be photographed in its entirety to validate any and all claims. This is also very important for individual owners to do as well including a written description of all personal valuables such as jewelry.

EMERGENCY SERVICES/SUPPLIES: Two or three subcontractors on call for cleanup and repair for damages incurred. Hourly rates, insurance and licensing should be on hand for each. This will eliminate an overcharge or haste decisions when a disaster occurs. Adequate imperishable supplies should also be on hand this would vary among communities. A procedure should be in place for calling important people as follows: architect, lawyer, Insurance Company, property manager and contractor.

LIST OF NEXT OF KIN:

It is vital to have a roster of next of kin for all owners who are evacuating in the event of a disaster. This is kept confidential and is used only in the event of an emergency. This enables the association to contact the owner to keep them informed of progress. Each owner should also provide a list of any medications or special medical conditions. This information is also kept confidential and only used in the absence of family for medical treatment.

EVACUATION MAP: A map showing the proper route from the community to the designated shelter should be provided to all owners.

BANK RECORDS AND ASSOCIATION DOCUMENTS: These records should be kept in a safe waterproof place for later access. The names of all signers on the bank accounts should be kept in a safe place as well. A copy of the signature card should be kept as well in case your bank branch suffers damage.

RESERVE FUNDS: In the event a tragedy occurs in your community the board may use the entire reserve funds for the rebuilding of the community. This is per the STATE and this is the only exception for using reserve funds other than what they are intended for.

PROPER INSURANCE: Make sure your association has "Law and Ordinance" coverage. This coverage ensures that the common property will be covered by insurance for being reconstructed under the current building code. This is important for buildings built more than 10 years ago under a more lax building code.

For each homeowner make sure your home insurance plan has "Loss Assessment" coverage. This is vital to cover you in the event of a Special Assessment for a shortfall in Association coverage or meeting the deductible of the insurance coverage provided by the Association. You can also obtain coverage to pay your assessments due after a disaster even if you are not living in your home. Your assessments are still due even if your home is not in a livable condition.