

Developing a Disaster Plan

Every community association needs a written disaster plan, which involves maintaining vital, up-to-date information in a permanent—and fire and waterproof—file. This will be critically important during and immediately following a catastrophic event.

The actual file may be a simple notebook kept in a safe and readily accessible place, along with a duplicate for backup in another equally safe location off site. Ideally, a *web-based* electronic master file will ensure accessibility to the information anywhere, any time by anyone with the password. Also, web-based document storage eliminates the need to update multiple paper versions, which makes updating data regularly easier.

In the event of an emergency, there are a few key items every association should keep in their disaster master file:

- **Disaster plans** are, of course, the primary items in the file. Be sure to include the plans established for each type of peril: hurricane, flood, fire and so on.
- **Emergency contact information**, including business, home and cell phone numbers for all directors, managers, staff, contractors, insurance agents and adjusters and various professionals who may be needed in an emergency.
- **Physical asset inventories**, including documentation of brand, model, serial number, installation date and photos of all pumps, motors, association-owned or insured appliances, recreational equipment and furniture and clubhouse or lobby inventory. This will become especially

useful after a disaster when the association must list, describe and justify compensation for losses. Physical inventories will expedite insurance claims and repairs.

- **As-built schematics** of buildings, including utility distribution lines (water, gas, electric and cable); utility cutoffs, valves and switches; and sanitation and storm drain systems.
- **Emergency procedures** for securing physical assets and equipment in case of a catastrophe.
- **Disaster-related documents** sent to residents—policy statements, emergency preparedness instructions, insurance provisions and other pertinent information—should be kept in the master file. During a crisis, residents may not have access to their own copies of these important documents. Therefore, the association may need to redistribute this information or give residents access to an online version.
- **Expert disaster information** that has been published about common types of disasters. For example, fires in high-rise structures have been carefully analyzed and studied and specific reports are available on topics like fire prevention and evacuation systems. Emergency preparedness information is available—most of it free—from local civil defense agencies. The web also contains extensive information that associations may want to include in a master file.

Association leaders and managers can't prevent natural disasters, but they can plan and document their preparations in ways that will minimize the damage and the time and cost to recover.