



# Model Homeowner Association Disaster Plan

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This Model Homeowner Association Disaster Plan is designed to assist homeowner associations across the United States to plan, prepare, and recover from natural disasters. The plan should be used as a guide that can be customized to fit the needs of your association.

***"Preparation through education  
is less costly than learning through tragedy."***  
Max Mayfield, Director, National Hurricane Center

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## Is Your Association Ready?

While it is true that some communities will be more affected by natural disasters than others, no association is exempt from the threat of some type of disaster. Consider the possible disasters your association could be faced with:

- Hurricanes
- Tornadoes
- Flooding
- Wildfires
- Snowstorms
- Landslides and mudslides

Every association could be affected by at least one of these disasters, but many aren't prepared for when a disaster strikes.

It is also important to note the diverse characteristics of homeowner associations and some of the broad disaster planning considerations.

- Associations vary in size. A beachfront condominium may only have half dozen units. A planned unit development may have over 1,500 units consisting of a combination of single family, town home, and condominium units.
- Multi-story condominiums along the coast as well as in large urban areas are a higher risk for fire, internal flooding and evacuation.
- Associations have different amenities such as marinas, clubhouses, tennis courts, pools dams, and retention ponds that require special planning.
- Associations have different population characteristics. Resorts tend to have a high concentration of absentee owners making a communications plan essential. Some associations have higher populations of retired and senior residents. Some associations near universities may have a large student population.

There are many characteristics that all homeowner associations share.

- Ultimately, the association board of directors is responsible for the actions of the homeowner association.
- All homeowner associations represent communities of neighbors. Some residents have special needs and may require assistance. Some residents have special skills and resources to help. Hopefully, we all feel a desire to help each other.
- Every homeowner association has some exposure to disaster. Disaster planning has the potential and probability of saving lives, reducing suffering, and minimizing damage.



## **Key Points in Developing a Homeowner Association Disaster Plan**

Federal, state and private disaster planning organizations define the three key elements of a disaster plan:

- Planning
- Preparation
- Recovery

Your association's disaster plan should identify procedures that will reduce loss of life and damage expenses. It should also identify procedures for post-disaster management.

It is important to organize a team of individuals who will be able to contribute and participate in planning and/or implementation of the disaster plan. This team should include a representative of the management company if applicable and at least member of the board of directors. The board should also recruit residents with expertise in areas such as such as: medical, police, fire, insurance, legal, electric, plumbing, HVAC, and general contracting.

Your disaster plan should be written and approved by the board of directors. The plan should be stored in multiple easily-accessible locations. Periodically, the plan should be reviewed and rehearsed. It may also be beneficial to develop a checklist of steps, procedures, and supplies.

Your association may also explore grant and funding opportunities through the federal CERT (Community Emergency Response Training) program. Additional coverage and protection may be recorded under the association's insurance policy.



Model Homeowner Association Disaster Plan

Approved by the Board of Directors on mm/dd/yyyy

This plan should be reviewed in early June (prior to hurricane season) in October (prior to winter storms) and in March (prior to spring storms and tornados).

**I. Assessing Disaster Risk**

Summarize past disaster experience(s), potential disaster risks, and potential impacts to the association.

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**II. Planning**

**Budget/Financial Plans:** Summarize the budget and finances that will be used to satisfy disaster expenses. This may include funding pre-disaster supplies and equipment, insurance deductibles, uninsured losses, debris removal, demolition, and other emergency expenditures. Who is authorized to approve contracts/expenditures during a disaster? Does this include the management company? The treasurer should have access to bank accounts, balances, and checks with a procedure for authorization, spending limits and double signatures. Your association may want to consider the advantages of having a credit card for emergency spending.

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**Board Coordination With The Management Company:** Summarize your association’s plans to coordinate with the management company. Ask your management company to submit in writing special considerations for communications, extra staff, special support personnel, additional expenses for disaster management, contract and spending authority, etc. Incorporate their response as part of the association disaster plan.

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**Safeguarding of Important Documents:** Summarize the procedures the secretary should follow to safeguard important documents and/or electronic files. This may include: governing documents such as articles of incorporation, covenants, bylaws, and resolutions; insurance policies; bank account numbers, statements, checks, and assessment payment history; minutes, past architectural and landscape approvals,



correspondence, equipment warranties, and contracts. Electronic files should be backed up regularly and stored in a safe location such as a safe deposit box.

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**Insurance Audit:** Meet with your insurance agent at least annually and review risks, coverage, deductibles, resident responsibilities, and procedures for loss reporting. Keep records of insurance agents, emergency contact information, policy numbers/information, and date of last review in this section.

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**Communications Plan:** Summarize pre/post disaster communication methods. Consider using a clubhouse or other facilities for a command center. Print and distribute a resident preparedness flyer. Maintain a website page with resident disaster information. Stay informed of statewide and regional activities by maintaining a current Profile Page listing at [www.hoa-usa.com](http://www.hoa-usa.com). Maintain a resident email directory. Develop and maintain a resident printed directory with names, address, phone numbers, email addresses and emergency contact information. Consider special notations for the following:

- elderly and at risk residents with disabilities or special prescription/treatment requirements;
- residents with special medical, public safety, and licensed trade contractor training and experience;
- residents with special equipment such as four wheel drive vehicles, trucks, all terrain vehicles, golf carts, small boats & jet skis, snowmobiles, backhoes, tractors, chainsaws, pumps, generators, etc;
- residents who are absentee owners;
- and residents with disaster decision making authority.

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**Evacuation Plan:** Summarize procedures for community evacuation. Include evacuation route maps and directions. Identify nearest public shelters. Take appropriate measures to pre-approve authorized individuals for post-disaster access credentials. Consider procedures for a resident canvas with special attention to at-risk residents. Consider using resident evacuation placards with emergency phone numbers that can be prominently placed to inform public safety personnel that the residence has been evacuated.

Condominium residents in particular should consider an access waiver in the event that authorized personnel need to gain access to shut off utilities or otherwise protect property. Encourage residents to make arrangements for pet care in the event that evacuation to a public shelter or hotel is necessary. Don't forget pet supplies including crates, leash, food and containers, plastic bags for cleanup, etc. Notify residents of measures to safeguard and protect property during the evacuation.

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**Physical Plant Inventory:** Summarize clubhouse, pool, tennis windscreens (Equipment records for major items should include brand, model, serial number, date of purchase, as-built maps, drawings, schematics, photos, etc. For example, roof shingle details can hasten insurance claims and replacement ordering.

Keep a record (location, maps, instructions) of cutoff valves and switches: water, gas, electric, sprinklers, alarms, etc. Also, record all facilities requiring key or combination lock access.

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**Other Considerations:**

- Special ID for volunteers/authorized decision makers (hats, shirts, armbands)
- Dead tree and limb risks to power lines, street access, buildings, vehicles
- Vendors and Contractors – pre-qualify – beware of risks of contractors with unskilled labor, without workman's comp, insurance, licenses, etc. Insurance may not cover if procedures are not followed.

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### **Special Facility Considerations**

- Condominiums and Townhomes:
- Marinas: docks, boats, pump-outs, fuel, emergency shut-offs
- Clubhouses: fire extinguishers, smoke alarms/detectors

### **III. Recovery**

- Stay calm and avoid decision errors as a result of panic.
- Secure the area
- Provide first aid
- Follow instructions of local authorities
- Briefly assess damage
- Protect property



## Resident Flyer Information

The association may want to have contingency plans to quickly and inexpensively communicate instructions in the event of an impending disaster. This should be a simple one-page flyer that can be quickly updated with the most current information and distributed by block captains or others. Large associations should consider plans for photocopying. Association websites will only be effective if residents remember to check for news and utility interruptions will render most in effective. The same considerations apply to email.

- Inform residents that the association has a disaster plan and review at the annual meeting or a special called meeting. Explain that preventing and minimizing loss may also avoid the need for special assessments.
- Inform residents of the association's communications plan and steps that will be followed to keep residents informed. Discourage individual calls to utility companies and law enforcement unless necessary.
- Provide an association emergency contact person(s) and phone number(s) in the event of a disaster. Also, methods of identifying community disaster volunteers.
- Inform residents of procedures that the association may take to safeguard and protect assets.
- Encourage residents to review individual homeowner insurance policies (coverage and deductibles).
- Encourage residents to inspect their property periodically for dead trees and limbs and other hazards. Don't wait for an impending storm to take action.
- Encourage residents to have a plan to fuel vehicles in advance in the event of evacuation. Be sure to park vehicles in safe areas. Falling trees and limbs, and flooding caused over \$40 million in insurance claims during hurricane Isabel alone.
- Encourage residents to report post disaster damage and follow instructions to protect property and document damage.
- Recommend that residents with special needs notify the board or the disaster planning committee.
- Recommend that residents with special skills and equipment notify the board or the disaster planning committee.
- Provide evacuation route maps and location of nearest shelters.
- Provide a checklist of evacuation procedures such as turning off utilities and use of 'evacuation placards' (include emergency phone number on placard).
- Recommend that residents plan for pet care in the event of evacuation.
- Encourage residents (where applicable) to sign and submit 'emergency access waivers and keys' in the event emergency personnel/volunteers need to take action to prevent additional damage to the unit or other units. (important in condominiums)
- Recommend that residents exchange phone numbers and email addresses with their immediate neighbors. Also, provide assistance if necessary, particularly to absentee owners in resort areas. In a hurricane, your neighbors garbage can or lawn furniture may be your broken window.
- Associations with clubhouse facilities may develop and communicate plans to use the facility for a 'command and care' center.
- Associations with marinas should advise boat owners of special requirements to relocate boats.
- Provide a list of recommended supplies.
- Provide a list of safety tips





## Association Emergency Supplies Checklist

Be sure to note location of supplies, inventory periodically, and replace after a disaster. The association may want to solicit resident's support to loan and deliver tools to a central location prior to a disaster. Tools should be marked for identification and return.

- First Aid Supplies
- Rope and chain
- Ladders
- Utility knives
- Duct Tape
- Sheet plastic
- Tarps
- Blankets
- Radios
- Flashlights
- Batteries
- Identification for authorized association personnel and volunteers (hats, shirts, armbands, badges)
- Flares
- Blockades and flashing lights
- Bottled water
- Poster board and markers for signs
- Basic tools (tape measure, hammer, nails, drills, wrenches, hacksaw, shovel, etc)
- Ratcheting nylon tie-down strap
- Chainsaws and handsaws
- Plywood and portable sawhorses
- Portable generators
- Portable heaters (ice storms)
- Pumps (flooding)
- Fans or smoke/ventilation equipment (fire)
- Fuel in approved storage containers
- Bullhorn – battery and with auto cigarette adapter
- Portable searchlight - battery and/or with auto cigarette adapter
- Cameras for documenting post disaster damage. Digital cameras permit quick downloads and emailing.
- Auto cigarette lighter adapters for mobile phones and laptop computers



**Emergency Contact List – Laminate and Distribute**

	<b>Name</b>	<b>Pri-Number</b>	<b>Sec-Number</b>	<b>Email</b>
<b>Management Company</b>				
	Staff - General Manager			
	Staff – Golf Course			
	Staff – Clubhouse			
	Staff – Marina			
	Staff – Other			
	Staff – Other			
<b>Local Emergency Mgmt Office</b>				
	Police (non-emergency)			
	Highway Patrol			
	Fire (non-emergency)			
	Coast Guard			
	Red Cross Shelter Info			
	Power Company			
	Gas Company			
	Cable Company			
	Phone Company			
	Water/Sewer			
	Local Govt. Emergency			
	Local Govt. Other			
<b>Board President</b>				
	Board Vice President			
	Board Treasurer			
	Additional Board Members			
<b>Disaster Committee Chair</b>				
	Disaster Volunteer 1			
	Disaster Volunteer 2			
	Disaster Volunteer 3			
<b>Resident Physician</b>				
	Resident EMS			
	Resident Nurse			
	Resident Public Safety/Fireman			
	Resident Law Enforcement			
	Resident Plumber			
	Resident Electrician			
	Resident HVAC			
	Resident Contractor			
<b>Insurance Agent/Adjuster</b>				
	Elevator Company			
	Landscape Contractor			
	Tree & Limb Removal			
	Pool Maintenance			
	General Contractor			
	Paint Contractor			
	Roofing Contractor			
	HVAC Contractor			
	Electrical Contractor			
	Plumbing Contractor			
	Glass Replacement			

