

2022

Cooperative

EMERGENCY OPERATIONS PLAN

August 30, 2022

*Designed by
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[EMERGENCY DISASTER PLAN]

Cooperative

Authorization

This Emergency Operations Plan describes _____ Cooperative's procedures to provide for our resident's and staff's care and well-being during an emergency.

This plan is meant to address extraordinary circumstances that threaten lives and property. The operations and procedures outlined herein describe the measures that will be undertaken to prepare for and respond to any emergency.

This plan is now approved for implementation and replaces all previous editions.

Facility Administrator

Date

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FOREWORD

The goals of the _____ Cooperative Emergency Management Team are:
to reduce the vulnerability of our residents to injury and loss resulting from natural or human-imposed emergencies and disasters, whether internal or external to the facility.
to provide prompt and efficient rescue, care, and treatment of persons threatened or victimized by an emergency or disaster.
to provide for rapid and orderly restoration and recovery following disasters.

To effectively educate our residents regarding their responsibilities in preparing for and responding to emergencies or disasters that may affect our facility.
To train our staff in effectively implementing our Emergency Operations Plan and the unique needs of our residents, which are relevant to emergency operations?

This plan describes the organizational and general operational concepts and procedures to be implemented at our facility to maximize the effectiveness of emergency assistance, reduce the loss of life and property, and expedite recovery from disaster. It is an all-hazards plan and is a natural or human-imposed disaster.

The plan is organized into three parts: the “Basic Emergency Plan,” a series of Functional Annexes, and Hazard Specific checklists. The Basic Plan describes our facility's general organizational and operational concepts of Emergency Management. Appendices describe the procedures to be followed for a series of public functions available e apply in various agency situations (e.g., evacuation, sheltering in place, etc.). The Hazard Specific Annexes provide checklists of the immediate actions necessary to prepare for and respond to specific emergencies, outages, windstorms, chemical spills, etc.).

We are committed to training our staff in their emergency responsibilities and to regularly testing and practicing the emergency functions described in this plan.

This plan will be reviewed annually by our Emergency Management Committee and by *(participating public safety officials)*.

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INTRODUCTION

Every cooperative, regardless of size, should have an emergency disaster plan that addresses that property's needs. It is the road map by which the membership responds to the crisis, both during and after the specific event. The property manager's responsibility is two-fold. First, to protect the lives of the occupants, and second, to protect the investment of the membership.

The time to plan for any disaster is not after it has occurred but in anticipation of an occurrence at some future date. It is written with the intention that it will never be implemented. However, the planning will sensitize the participants to address the issues anticipated when it is implemented.

Failure to plan for a disaster is a plan to fail when disaster strikes, causing further anxiety and grief for those affected by the calamity.

This plan cannot be the work of one individual alone. It must be constructed with the collaboration of the community services, who will be the first responders to the incident. Police and fire department officials, disaster recovery agencies, emergency management agencies, community and county, on-site management staff, and management firm staff must become an intricate part of the plan. While these may collaborate in the plan's design, some members may not be involved during the plan's implementation. As part of the emergency plan, a Cooperative Emergency Management Team should be created by the Board of Directors and meet on an ongoing basis, at least once each quarter, for the otter reviewing the Emergency Disaster Plan. They should report to the Board of Directors at least once each quarter t the annual meeting.

PURPOSE

To provide clear guidelines for the protection and safety of our residents and staff in an emergency or disaster.

To assure coordination and cooperation with municipal and county government and with emergency services in pursuing our shared goals in effective emergency mitigation, preparedness, response, and recovery.

SITUATION & ASSUMPTIONS

FACILITY LOCATION AND DESCRIPTION

_____ Cooperative is located at _____

This is a residential facility and consists of _____ Housing units.

SPECIAL NEEDS AMONG OUR RESIDENTS:

The particular needs of the elderly or disabled residents in _____ are listed in the appendix.

HAZARD VULNERABILITY ANALYSIS

Briefly describe the location and terrain surrounding your facility as it relates to Possible hazards (e.g., near a nuclear power plant or industrial facility; in a floodplain; in an urban area, etc.)

Based on a detailed analysis of the potential threats to our facility, the following emergencies are most mostly to concern our facility:

- _____ Fire _____
- _____ Power outage _____
- _____ Storms _____
- _____ Tornadoes _____
- _____ Plane crash _____

See the Hazard & Vulnerability Analysis Appendix for a detailed analysis.

WHAT IS AN EMERGENCY?

The dictionary defines an emergency as "a situation or occurrence of a serious nature, developing suddenly and unexpectedly, and demanding immediate action." (American Heritage Dictionary) For our cooperative, it could be defined as "an event or occurrence that disrupts the normal flow of a property's operations, often resulting in damage to buildings and danger to occupants and visitors to the property."

Natural disasters create emergencies. These would include:

- Fires Tornadoes
- Earthquakes Tidal Waves
- Storms Floods
- Hurricanes Drought
- Winter Storms Power outage
- Crime Bomb threats
- Hostage situations Chemical spills
- Environmental accidents Airplane crashes

The common denominator in all these situations is the need for a prepared staff and Emergency Team ready to respond.

This plan includes a site map with the location of all critical utility controls and system activators. It also contains the area of the updated blueprint of the facility, which is easily accessible for emergency personnel. A map is included to indicate the location of critical controls and entertainment from the place and place property. A designated "Staging Area" is provided in this plan for all inbound emergency vehicles and personnel. The site manager should be stationed at the Staging area to assist with keys, questions, and concerns.

There needs to be a specific identification designed for key property personnel to enable easy egress to and from the site. This information must be given to the chief emergency officer and conveyed to all managerial emergency personnel. This would include Emergency Services and the Red Cross. Other emergency agencies must be notified as appropriate.

As part of the planning process, all members should be surveyed to determine the need for assistance from any disabled or elderly members living in the coop. A system of buddies" or partners should be implemented to ensure that these members receive any necessary assistance in the event of an evacuation.

A similar system must be implemented for those whose first language is not English. These are marked on a coop map. This will ensure this type of information. A list of other members who speak the same language should be maintained to ensure good communication during such a disaster.

The Board of Directors should create a Cooperative Emergency Management Team (CEMT) to review and advise the Board and management of changes or implementation factors that need approval. They will be responsible to the property manager to implement when disaster strikes.

Successful emergency plans depend on maintaining extensive and accurate records of the property and its members. Blueprints and maps of the property should clearly show the locations of mechanical equipment, utility and water shutoffs, power mains, stairwells, standpipes, and emergencies that all members are accounted for during the crisis. Court captains might have access to generators, telephones and other communication systems, and life-safety equipment. A duplicate set of information should be kept all in the location of site safety. This duplicate set should be accessible to emergency personnel if local records are unavailable. Additional record documents are to be given to key personnel so that vital information can be accessed in the event they are away from the property. Public agencies such as fire and police authorities should also be supplied with a copy of the plan. Comprehensive records of each needs to be maintained and kept current.

These records would indicate vacant units, which members may need assistance during an evacuation, and a list of members with disabilities.

In this plan, contact members and the Emergency Management team. These records must be kept current. Inaccurate or outdated information could hinder notifying family members and could be devastating if a member could not be contacted during an emergency.

A list of contracted services should be maintained within the community to provide temporary relief.

The site manager should maintain a list and inventory of emergency equipment for use in an emergency. Arrangements for hazardous waste should be included in the inventor list founding to the crisis.

Even with the best disaster plan and the most preparation, disasters still catch the most prepared agency off guard. Creating the plan project material but the implementation at the time of the disaster impacts the members' lives.

The site manager must act decisively upon the discovery of the problem. The first step should be to inform local authorities of the problem. The next is to activate the _____ Emergency Management Team. The success of the emergency plan depends on the swift and decisive action of the site manager. There needs to be a plan to transport key staff to the emergency site, and emergency communications need to be established for staff to communicate with each other and authorities. A team member will be designated as the spokesperson for dissemination to the emergency team.

Alerting the members

Once alerted, the emergency team should inform the members of the emergency and direct them to a place of safety. The Court captains should have a list of members to check attendance and to ensure that all members are accounted for. Telephone trees may provide a means of alerting members of the situation. Members should be instructed to assemble at a particular point away from the scene. This may be near the trash container, mailboxes, or another commonplace designated by the emergency team. Once everyone has checked in with their assignment, they must be available to assist as necessary. They should report to the emergency team to determine what need is present and notify they have fulfilled their assignment. The team must inform management of current names of those not accounted for. An update should be provided at least every half hour until all members are accounted for.

Alerting insurance company

The site manager or their designee shall do this. The insurance company will assist the staff in obtaining licenses for their needs.

Alerting external resources

The site manager shall inform emergency authorities of the members' need for external service providers. Some members may need more assistance than the site manager, or the emergency agency team can provide. Local emergency services and the Red Cross should be contacted immediately to assist with this function. Red Cross and Salvation Army personnel should be provided with an area in which they can set up their resources and assist members with their needs. There may be ongoing needs for assessment that must be addressed at a higher level. Local units will secure resources to meet these needs.

RESUMING OPERATIONS AFTER THE EMERGENCY

The following steps can make a recovery as smooth as possible. The resumption of normal operations should be established as quickly as possible. If an art is finished, notifying the office of the affected location needs to be addressed so it can return to normal operations.

Staff needs to be briefed on tasks completed and assigned tasks to be achieved to aid in recovery. The team should be able to rest and assess the situation to direct the recovery process effective measures should be enforced and all videotapes are secured. Staff should videotape and take photos of the scene for insurance purposes. Job order numbers and accounting codes Teams be assigned to work orders. Staff should help families be informed about the whereabouts of family members and how to communicate with them. Utilities should be gradually restored in conjunction with utility companies.

Salvage should be coordinated. Damaged items should be kept until released by the insurance adjuster. Additional dumpsters should be obtained to ensure enough salvage bins for all families.

Staff should keep members aware of the team's efforts and the premises' conditions. Unsafe areas should be noted, fenced, and warnings posted.

Upon restoring the coop to normal operations, the staff, the emergency team, and the authorities should assemble and evaluate the response. Strengths and deficiencies should be reviewed and noted. A plan of action should be developed so that all may implement the procedures more effectively in the future. Ongoing evaluation and assessment will ensure that the disaster plan becomes a viable operating emergency tool.

THE EMERGENCY MANAGEMENT TEAM

Purpose of the Team

The most critical element of emergency planning is the Emergency Management Team. These members are called upon to implement the emergency plan. They are appointed to protect and safeguard _____ and the members who live there. They will protect them more so in their performance before, during, and after a disaster. They know the property and can respond quickly to dangerous and threatening conditions.

Forming the Team

The President of the board of directors should lead the Emergency Team. However, the site manager may lead the team in the absents of the president. A clear line of authority should be established. The President should be easily accessible to all team members and understand the layout of the property and the emergency plan. The President should be able to provide clear and concise directives at a moment's notice.

Each team member will be assigned specific responsibilities. Duties will be given assignments to follow, addressing the situation and being the key to resolving the problem.

There will be two teams: the primary team and the support team.

The primary team will implement the emergency plan. They will take immediate action to assist members, lead them to safety, and help secure the property. This team will consist of the Site manager, on-site management staff, the administrative and maintenance staff, and Board members of the coop.

The support team consists of specialists who may not be called in every situation but may be called upon for backup assistance. This team may include:

Contractors and suppliers	Disaster recovery contractors
Architect and engineer	Utility company representatives
Police Department	Fire Department
Insurance company representatives	Attorney
Member of complex Government agencies	
Social Service agencies	Restoration consultant
Public relations representative	Neighborhood representatives

Training the Team

Once the plan has been written and approved, the team needs to be assembled and trained to implement the plan. The program must be reviewed, studied, and practiced, to ensure the most efficient response to any emergency. Training would be conducted by the site manager's tour of the property. The tour time is a great opportunity to train members to always be thinking about what they would do in certain situations. brainstorming session should be held to debrief the participants and obtain new insights and recommendations to upgrade the plan.

Particular attention should be focused on the building features that will be critical during an emergency. Such items should include the overall layout of the property, entrances and exits, stairwells, and roof access—the location of the supplies, command center and co-communication equipment, utility boxes, and mains for water, sewer electric are highlight critical key areas as pointed out in the emergency plan, and noting thing will flow, and where the different places for the situation and practice what to do if a certain situation arises. Team members should know the location of fire extinguishers and how to use them. Team members should also know how to dispose of hazardous materials stored on the premises.

CONCEPT OF OPERATIONS

Direction and Control

During an emergency, rapid decisions will need to be made, and everyone in the facility must know what those decisions are and who will make them.

There are several critical operational components common to all emergencies. The four general concepts described here will guide our deck decision-making in all emergency preparedness and response phases

Obligations of our Facility Administrator

The Facility Administrator is responsible for the protection and safety of our residents and will exercise direction and control of our emergency management team and all response activities within the facility.

The Facility Administrator, or the Administrator on call, may declare a disaster emergency should the need arise. This declaration will activate the emergency functions outlined in this plan.

Emergency Management Functions

The emergency management functional assignments, detailed in the available annexes of this plan, are designed to parallel normal day-to-day functions as closely as possible.

In an emergency, the _____ administration will continue only those functions and services necessary to protect life and property.

Emphasis will be placed on meeting basic human needs such as food, shelter, and medical care and resume essential services such as water, electricity, and sanitation, as soon as possible.

Incident Command Post (ICP) / Emergency Operations Center (EOC)

The first Emergency Responder on the scene of an emergency will establish an Incident Command Post, a central location from which to manage emergency operations. If necessary, a representative from the facility will report to the Incident Command Post as a liaison for the facility. Should the event escalate to the point that an Emergency Operations Center is opened, a facility representative may be asked to report to the EOC.

Emergency Operations within the facility will be managed from:

Protective Actions

Any decision to implement protective action will be made by the Site Manager or, in their absence, the Administrator on call. The defensive a measure our facility is prepared to undertake, should the need arise, include:

Immediate Shelter (take cover)

Action is taken to protect residents and staff from violent winds, exposure to hazardous materials, or other short-term threats. Residents may be requested to move to a safe area within the building

Immediate Evacuation (to a nearby safe place)

Action is taken to remove residents and staff from immediate danger, such as fire or exposure to hazardous materials. Residents may be moved temporarily to a designated outside assembly area.

Shelter-in-place

Action is taken to protect residents and staff from external threats such as severe weather or exposure to a hazardous material that latest several days. May request residents to shelter in their own room in a safe place in the building for several hours or even days.

Evacuation to another facility (to Clubhouse)

Action is taken when a unit is deemed uninhabitable or severely threatened, and an extended stay outside the facility is anticipated.

Detailed instructions are provided in the Evacuation and Sheltering Annex.

Assistance

Internal resources and personnel will be employed to the extent possible before seeking outside assistance through local and county emergency agencies.

When the facility has fully committed all locally available resources, the mutual aid agreements we have developed with local municipal the lite facilities and neighboring volunteer agencies will be needed.

CONTINUITY OF ADMINISTRATION

A succession of Authority in _____ cooperative in order of sequence is:

1. _____
2. _____
3. _____

ORGANIZATION AND RESPONSIBILITIES

The emergency responsibilities and functions listed below require actions common to all types of major emergencies or disasters (i.e., dangerous storms, hazardous materials accidents, nuclear incidents). The Emergency Management Team will prepare, maintain, and be guided by the Annexes of this EOP. Individuals assigned to these functions must coordinate their actions with the Facility Administrator, who will coordinate the overall actions with the activity's emergency Coordinator and with any other agencies involved. Emergency Management Team

Our Site Manager:

- Acts as the *facility* Emergency Management Coordinator.
- Provides leadership in developing the facility's Emergency Operations Plan and emergency preparedness education program.
- Coordinates the development of the EOP with local emergency management to ensure it is compatible with the municipality's Emergency Operations Plan.
- Assigns selected facility staff members responsible for developing the Emergency Operations Plan.
- Assigns emergency responsibilities to staff members as required and keeps individual capacities and nonstandard descriptions.
- Secures necessary in-service training on Emergency Functions for staff.
- Conducts drills and exercises of the EOP functions; ensures in-house and external evaluation of these exercises; and supervises plan revisions based on drill evaluations.
- Keeps residents and staff informed of EOP revisions.
- Arranges for the procurement, storage, and maintenance of emergency supplies and

equipment to be used in an emergency (see Emergency Resources Annex for detailed inventory).

- Ensures the installation of an emergency warning system.
- Supervises periodic safety checks of the physical facility, equipment, and vehicles.
- Provides copies of the disaster plan to the Municipal Emergency Management Agency (EMA).

Our Staff:

- Develop and maintain each department's emergency operating procedures, including notification and recall of staff.
- Provide staff support and resources in the execution of Emergency Functions.
- Participate in exercises and in-service training programs.
- Participate in developing the facility's disaster plan.
- Help residents develop confidence in their ability to care for themselves and be of help to others.
- Provide leadership and initiate activities for residents during a period of enforced confinement during an emergency.
- Become knowledgeable about the psychological basis for working with the elderly and persons with disabilities when they are under the stress of an emergency.

Our Facility Maintenance Personnel:

- Inspect the facility for structural safety and report defects.
- Identify shut-off valves and switches for gas, oil, water, and electricity. Posts a chart showing shut-off locations at other personnel can help in an emergency.
- Provide cut-off valves for steam lines in the shelter area.
- Provide for emergency operation of ventilating system.
- Display locations of all protective equipment.
- Instruct all staff members on how to use fire extinguishers.
- Maintain an inventory of tools and equipment.
- Inspect and test the emergency generator regularly.
- Advises management of hazardous and protective areas in the facility and where the available emergency equipment and alternate power sources are located.
- Participate in exercises and training on the relevant emergency functions.

Evacuation Plan

Property managers are likely to encounter the need to evacuate their properties at some time in their careers. The Emergency Management Team must be prepared to vacate the premises at any time, whether that is a practice drill involving the building's occupants or in response to an actual emergency.

The evacuation procedures for a property will depend on such variables as the type of property, its size, the number of occupants, the occupant profile, and the number of visitors. As a rule, larger and more complex buildings require more detailed evacuation plans.

Although every property is unique, all evacuation plans must be prepared to address five significant issues:

- When to evacuate
- Communications/getting the word out
- Initiating and managing the evacuation
- Returning to the property
- Drills

The primary consideration will be the evacuation of the building in the event of a fire. Those who respond to a fire—firefighters, often including a fire chief—will usually assume authority and order a full or partial evacuation based on what they know. However, the property manager or a designated person on site may have to take on some of this responsibility until the fire department has arrived. The emergency plan should provide guidelines for deciding whether a partial or complete evacuation is appropriate.

When to Evacuate

Any number of emergencies may signal the need to evacuate a building. These include a fire, a flood, an explosion, a bomb threat, a hazardous materials spill, or an act of violence committed on the property. Even a violent storm may necessitate evacuation. Whatever the emergency, the decision to evacuate should not be made lightly or in a panic.

The property manager should consult the local fire or police department to determine the correct delegation of authority during an evacuation. A fire on the premises may require the order to evacuate to be issued by a fire department representative on the site. A bomb threat or criminal activity may need guidance from the police department or bomb squad.

Communicating Evacuation Orders

The most crucial step in evacuation is communicating to the property's occupants and the management staff that they must evacuate the building. A communications program or system should be designed so it can be used to report emergencies to the proper authorities, warn personnel on site of danger, and keep building occupants and off-duty management personnel and tenants' employees informed of the progress and severity of the situation.

Evacuating the Occupants

Once the member has evacuated the building, they should report to the area of the mailboxes. The members should report to the court captain or their designee to ensure all members of the affected building are accounted for. The court captain will direct the members to the clubhouse for additional instructions and assistance. The names and unit numbers of members who have not checked in with the court captain within 15 minutes of the emergency should be forwarded to the authorities in charge. The office staff should also be notified to determine the location of the member and family. (i.e., If the member is working, etc.) The authorities in charge will decide if a search and rescue operation shall be implemented.

Temporary Housing

Temporary housing will be in the Clubhouse at _____ The city will advise long-term temporary housing location.

Returning to the Property

The appropriate recovery emergency professionals should do re-entry of the facility for recovery purposes with assistance from the management staff if they are asked to participate. Here are some relevant suggestions:

Do not allow occupants to re-enter the building until the person in charge of the emergency has confirmed that it is safe. Who gives the signal to re-enter the property may depend on the nature of the crisis. Authorization can come from police or fire department personnel, a structural engineer or city building department official, the property manager, or a member of the management staff. In a specific emergency, this person should be identified early. Depending on the extent of the property damage, and only if authorized to do so, the property manager and site staff may be required to assist emergency responders by escorting residents and commercial tenants' employees back into the building to identify goods, possessions, or equipment that need to be retrieved. Actual retrieval may have to be arranged for a later time.

Require proof of identification before allowing a person to enter an apartment or commercial space. Proof of identification is required to re-enter secure buildings under the auspices of the General Services Administration (GSA) after evacuation drills as well as following emergency evacuations.

Note: If the damage is extensive, special care should be taken during re-entry. Unfamiliar odors may indicate hazardous materials leaks. Unfamiliar noises may signal structural instability and further impending damage to the property. Initial re-entry should only be done by trained personnel. There *is* potential liability for the management company if occupants are exposed to hazardous situations.

Also, the damaged property presents an opportunity for looting. A guard service should be engaged to watch over the building once the occupants, staff, and emergency personnel have left the premises and any unnatural openings have been boarded up.

Security

Security is an essential component of emergency preparedness because any type of emergency will likely be adequately vulnerable to breaches of security.

When additional security presence is needed (e.g., during periods of heightened alert), security personnel may serve as "greeters" in office building lobbies. After an emergency, it may be necessary or appropriate to hire security guards to patrol damaged portions of the building until re-construction can be started and then to protect the site during construction. Specific security needs will depend on the type of emergency and the security risks accompanying it. A small staff may need to be supplemented to provide security required.

The goal of any security program is risk reduction. The level of risk and, thus, the security needs of a property will vary with the size, design, and type of building, as well as with the property's occupancy and uses its location and physical construction, and the value of the possessions on the premises.

Public Relations

Media Questions

Newspapers, radio, and television reporters may want information about the company and the emergency. All team members are required to pass along those requests to the EOC.

_____ are officially designated to be the Public Information Officers and are the only ones authorized to make statements to the media.

Documentation

As a safeguard for the property's reputation and protection against legal liability and financial loss, a complete, y accurate system for recording the events surrounding an emergency should be in place and regarded as a central part of the emergency plan. The insurance company will want to know details about the crisis and the property manager will need a complete report of what happened and what steps were taken in response. It is also necessary to maintain accurate records of costs incurred because of an emergency.

Emergency Report

The emergency report should include:

- Name and address of the person reporting the incident
- Date and time the report is being made.
- Name and address of any witnesses
- Brief description of what happened, when it happened, and where
- Name and address of the person(s) involved
- When the authorities arrived
- Authorities took actions

The description of what happened should include any observed injuries or property damage and the nature of the emergency or other incident.

Insurance Report

The adjuster will notify the property manager of the level of detail the insurance company requires. Generally, the more comprehensive the information they can gather before the meeting with the insurance adjuster, the better the chances of receiving a rapid and equitable settlement.

This information should include:

- A brief written description of the events that transpired before the loss
- Appropriate police or fire department reports.
- A record of all emergency repairs and expenses and
- A prepared inventory of property contents.

The inventory should include a description of each item, the brand name, the model and serial number, the age, of the item number of items if more than one. Specific information should be available so that materials and equipment of like kind and quality will be used for restoration or replacement.

This information will be used in conjunction with a physical inspection by the adjuster, restoration contractor, and property manager to determine the scope and cost of the damage and loss. It can also serve as proof of loss. Photographs or video recordings can be highly valuable recordings supplementing the insurance report

Expense report

Maintaining essential records of all expenses resulting from emergency response and recovery is essential. Separate accounting codes should be established for allocating the cost of repairs and replacement.

The following expenses are easy to overlook when accounting for emergency costs:

- Employees' time (including overtime worked)
- Property manager's time
- Contractors' invoices
- Materials and supplies were purchased specifically for this purpose.
- Material and supplies were taken from other properties in response to the emergency.
- Materials and supplies already on site that were used for the emergency

There may also be incident-related costs incurred separately from construction and restoration contracting to be accounted for board-up service needs for the emergency. Also, any storage of salvageable items, business relocation fees, and consulting fees.

EOC ORGANIZATION

The EOC is established in the following functional areas:

Communications Room

Meeting Room

Media Briefing Room

Workspace for individual team representatives

EOC Function areas:

I. The communications room

The Board room Includes a dedicated phone line and a TV/VCR to monitor local news. The room is set up to prevent the sound from monitored devices interfering with telephone communications. The room is separated from other functional areas to provide others from congregating in the area. Radio communications monitoring police and other response agency radio traffic is conducted in the Board Room.

II. The Meeting Room

The community room is large enough to comfortably seat the maximum number of participants expected in a meeting. That number may include the Crisis Management Team, Recovery Team Leaders, and representatives from outside agencies. The meeting room is equipped with the status board wall-mounted presentation and pads whiteboards (only use easels as a backup if possible) for tracking the recovery process. EOC staff updates the status boards. Space and connections are available for television if televised press conferences from other sources may be a part of meetings.

III. The Media Briefing Area

In front of the clubhouse is a designated press area. The parking lot will be a designated spot in the parking lot for satellite up-link trucks.

IV. Recovery Team workspace

The office is available for team representatives co-located in the EOC. Each space includes separate v, data lines, line, s, and power (surge protector).

EOC Supplies and Equipment

I. Communications:

- Telephones
- Fax and backup fax
- Dedicated telephone line (not connected to ACD)
- Cellular telephones with chargers that allow charge-while-talk operations.
- Radios. (Walkie-talkie) as required.
- Television, VCR, AM/FM radio,
- Police / Fire Department radio scanner,
- weather radio,

II. Office Supplies:

- Message slips
- Lined pads
- Pencils
- Manual pencil sharpener
- Markers and erasers for whiteboards
- Blank videotapes
- Masking tape
- Flashlights and spare batteries
- Printer / Copier paper
- A-frame easels with white paper pads (to augment whiteboards)
- File folders, paper clips, rubber bands, rulers' scissors, staplers, etc.

III. Office Equipment:

- PC's
- Printers
- Copiers
- Paper shredder
- Three-hole punch
- Tape recorder

IV. Documents:

- Business Continuity Plans
- Other Recovery SOPs
- Payroll and Benefits SOPs
- Building Blueprints (All buildings)
- Electrical Schematics (All buildings)
- Area map showing all alternate facilities
- Local Street guide/map
- Local Telephone Directories
- Branch Office contact lists

Activation of EOC

WHEN

The EOC is activated by the order of _____. Activation notification will be made through the Court Captains or designated officiated.

WERE

The primary EOC is located at _____

WHO

The EOC staff member currently "on call" will report immediately to the EOC. Upon arrival at the EOC, they, they are calling the other EOC support staff. The initial communications effort will require more than one staff member at the EOC.

_____ will manage the EOC. The "On Call" EOC support staff includes office and maintenance staff. The day-to-day EOC support functions will be handled primarily by _____, with additional support required. When the duty EOC staff member arrives at the EOC, they will call or page (P) the activating official to inform them that the EOC is operational. The activating official calling other personnel may be busy if some tries to call them. The duty staff should page them if necessary. The activating official will provide the EOC staff with information concerning whom to call and what message to give.

EOC Functions Detail

I. Provide a Central Point of Contact

The EOC support staff acts as a clearinghouse for response and recovery information. As such, the EOC provides a critical service during difficult times.

The primary EOC inbound telephone number(s) _____ will be given to all Response / Recovery Team members. They will call to report injuries, eat their area's progress, find a specific manager, pass along my queries, etc.

Everything during the Response/Recovery Operations will eventually be recorded at the EOC.

- Other EOC functions include:
- Initial Notification
- Record Inbound/Outbound Calls
- Gather Critical Information
- Receive Requests for Resources
- Inform Key Managers of Status
- Contact Managers for Information
- Receive Media Questions (Direct to Public Information Officer)

II. Initial Notification.

After the activating official notifies the EOC duty staff, they will begin receiving key information on the situation. When the duty EOC staff activates the EOC, the team assumes the responsibility of notifying key managers of the vital information. The activating officials will provide the EOC with all of the messages critical to the emergency. y will also tell the EOC staff whom to contact. The EOC staff will write down the message, and statements and he/she will read the news back to the manager to ensure that the information is correct. If the activating official or the EOC staff gets an answering machine, give a brief statement explaining the situation and ask them to call the EOC for further information.

DO NOT CALL OUT ON THE PHONE (S) USED FOR INCOMING CALLS

Apron activation, the activating official will report to the EOC as soon as possible to EO,C; they can be contacted on the cellular phone should a question arise.

Upon arrival, the activating official will assume responsibility for the functions of the EOC. Initial notification will be logged in, and the appropriate contact status code times the call was made.

III. Record Inbound/Outbound Calls

All calls will be logged on the telephone log sheets. The following information is required on all in and outbound calls:

- Date and time of the call
- Name of person being called
- What was the call about

Inbound calls, including action taken by EOC staff members in relation to the emergency. Some examples include:

- "Passed along information to (Name)."
- "Answered caller's question concerning _____"
- "Put information on the status board."
- The initials of the person handling the call must be at the end of the log entry.

IV. Gather Critical Information

Accurate and timely information is essential for effective emergency response and disaster recovery. The EOC is a clearinghouse of information on:

- What are the unresolved issues?
- What is needed, and where is it needed?
- How are we doing?
- Who is working, on what, and where are they?

The departments in daily reports will provide most of this information. Some of the information will be provided over the telephone. There will be a system established to track this information. Reports will be posted on bulletin boards. Other essential information will be written on presentation boards or easel pads.

The EOC Manager or Alternate EOC Manager is responsible for establishing the information tracking system for critical information. The EOC staff is responsible for keeping the system up to date.

There will be Unresolved Issues status boards for the following areas:

- Personnel
- Health and Safety
- Recovery Teams
- Business Units
- Computer Operations
- Production Operations
- Communications
- Equipment
- Purchasing
- Facilities Work Orders
- Response/Recovery Situation
- Disaster situation

V. Requests for Resources

Recovery and disaster recovery require many types of resources. Those resources may include:

- People
- Recovery Team Members
- Security Guards
- Cleaning Staff
- Drivers
- Temporary Employees
- Supporting Vendors
- Supplies
- Replacement Office Supplies
- Recovery Supplies
- Computer Printer Paper, Ribbons, etc.
- Health and Safety
- Food and Water
- Vaccines
- Sanitary
- Equipment
- Replacement Production Equipment
- Additional Production Equipment
- Replacement Computer Equipment
- Additional Computer Equipment
- Special Recovery Equipment
- Furniture
- Replacement

The EOC staff must record the resource requests as they come in. That information would be posted on the appropriate Unresolved Issues status boards.

The EOC Manager or Alternate EOC Manager will deal with critical requests immediately.

VI. Inform Key Managers of Status

The situation can change quickly during Recovery or disaster recovery operations. The persons in decision-making positions require the latest information to make the best decisions. The managers assigned to carry out the response and recovery tasks need to bust as soon as possible of changes in those tasks.

The EOC staff will monitor the changing situation reports and post the information on the Response/Recovery Situation board. The EOC Manager or Alternate EOC Manager will inform the Recovery Director of critical information as soon as it is received at the EOC.

The Recovery Director may require that the EOC staff contact specific personnel and provide them with critical information.

VII. Contact Managers for Information

The Crisis Management Team or EOC Manager may require information from specific individuals. The EOC staff would locate the individual and obtain the necessary information. Write down the request and the response in the telephone log since most contact is made by telephone. Post or update the information on the appropriate Unresolved Issues status boards.

VIII. Media Questions

Newspapers, radio, and television reporters may want information about the company and the emergency. All team members are required to pass along those requests to the EOC. Rich Berendson, Dale Janke, or Melanie Phillips are officially designated to present public Information to the press. They are the only ones authored to make statements to the media.

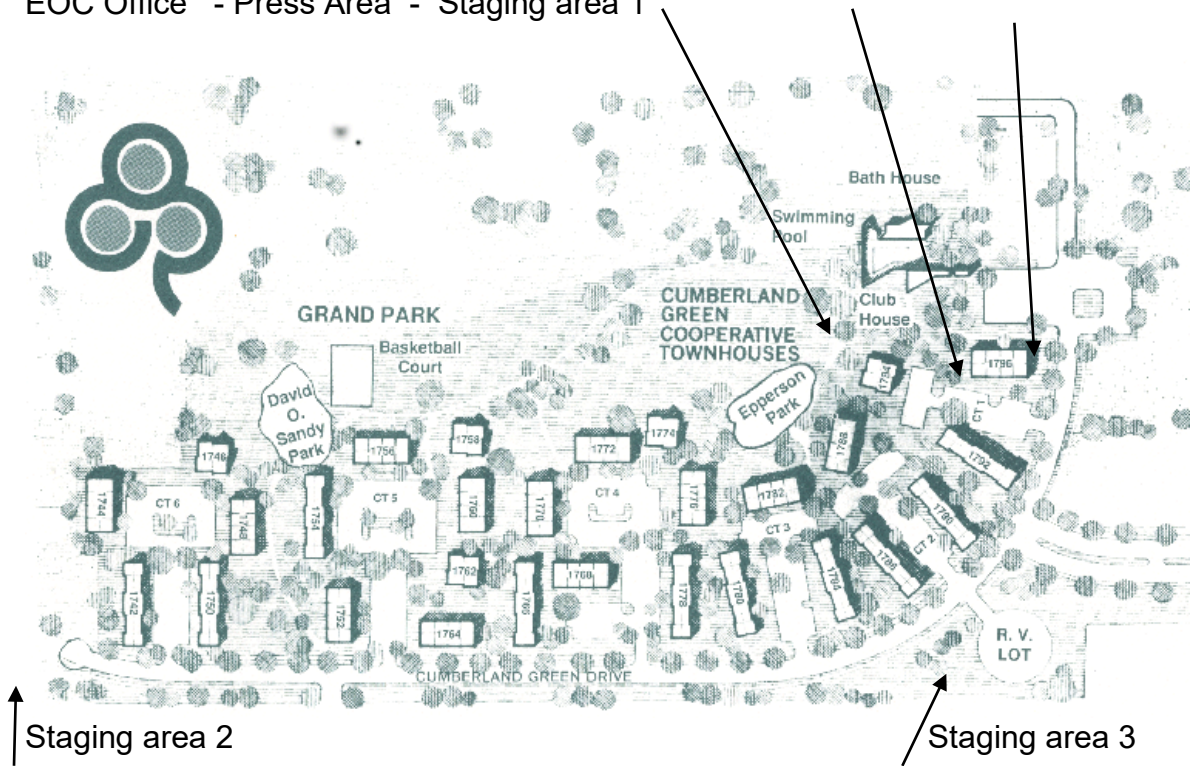
IX. EOC Operations Log

The EOC Operations Log is an official record of all activities conducted by the EOC. The EOC manager will ensure that the following information is recorded:

- The time and date that the EOC begins and ends operations.
- Who is working in the EOC, shift changes, etc.?
- All critical information provided to the EOC from any of the following:
 - Telephone Log
 - "In-person" briefings and reports
 - TV and Radio Press Conferences
 - TV and Radio announcements
 - Copies of proclamations
 - Pertinent Newspaper stories
 - Division Daily Reports
 - Recovery Meeting minutes
 - Verbal and published directives

EOC AND STAGING AREA MAP

EOC Office - Press Area - Staging area 1



APPENDIX 1 --- Types of Disasters

Fires

Fires can occur at any time. Death and serious injury occur when fires are out of control, and the building's occupants are trapped and unable to escape. The victims are children, the elderly, and those unable to flee from the home, even after a smoke detector has sounded an alarm. The primary cause of death is not the fire itself but simulation. The carbon monoxide in the smoke is lethal. Smoke can also impede evacuation by obscuring the route to safety.

_____ has a smoke detector in each unit. This would generally be the initial alert to a resident that there was smoke and fire in the team and so has an alarm for the entire building for such an emergency. However, the fire department would need to be called because the alarm notice is not connected directly to the fire department alarm board.

Safety measures such as the following could help prevent tragedy in the event of a fire in a unit.

- Ensure that locks and deadbolts work efficiently.
- Ensure that windows work efficiently.
- Inspect electrical equipment.
- Does it work properly?
- Does it emit an unusual odor?
- Are cords frayed or cracked?
- Are cords laying where they will be stepped on or chafed?
- Are there multiple extension cords at an outlet?
- Invite local fire officials to inspect the property. Keep storage areas clean.
- Keep heating appliances away from walls and combustible materials.
- Have operable fire extinguishers available in all units. Ensure that residents know how to use fire extinguishers.

During a Fire

Regardless of the size of a fire, the fire department should always be contacted. This is the first response when this type of event occurs. It should never be assumed that the fire department or 911 has been called.

There are several things that the members should do at this time. These include:

- Close as many doors as possible during the evacuation.
- Get down and stay low.
- Clean air is closest to the floor.

When leaving the building:

- Maintain contact with a wall.
- Use handrails when descending stairs.
- Take off high-heeled shoes or any awkward type of shoe.
- Test doors before opening them.
- If they feel hot, find another way out. Walk calmly. Don't panic.
- Stop, drop, and roll if clothing ignites.
- Cover your face with your hands.
- Drop gently to the ground.
- Smother the flames with your body, not your hands.

If trapped:

Find a room with an exterior window. Remain there until help arrives.

- Use a phone, if possible, to call authorities for help, and let personnel know your exact location.
- Open the window slightly for fresh air and to help keep out smoke: seal cracks and cover vents with clothing, towels, newspaper, etc. If possible, breathe through a wet cloth.
- Wave a bright-colored object out the window to attract attention to your location.
- After evacuating the building, move away from the building; if you are injured, inform emergency personnel for attention.
- Beware of falling glass and debris.

Check-in:

Once the member has evacuated the building, they should report to the area of the mailboxes. The members should report to the court captain or their designee to ensure all members of the affected building are accounted for. The court captain will direct the members to the clubhouse for additional instructions and assistance. The names and unit numbers of members who have not checked in with the court captain within 15 minutes of the emergency should be forwarded to the authorities in charge. The office staff should also be notified to determine the location of the member and family. (i.e., If the member is working, etc.) The authorities in charge will decide if a search and rescue operation shall be implemented.

After a Fire

The site manager may have numerous responsibilities after the fire. The priorities may not be established at that time. The following should be included in the recovery process:

Direct all affected members to the Clubhouse to ensure all members of the affected building are accounted for. Verify the location of any members not located at the beginning of the emergency.

Office staff should report to the Clubhouse with building occupant information to account for all affected members of the affected building. They will direct occupants to emergency service teams for ongoing instructions regarding return to their units. Temporary housing may be necessary. This may be done by Emergency Services, Red Cross, or Salvation Army.

No members are to go back into their unit until permitted to return by the property manager.

The Property Manager will.

- Notify the insurance company and, if needed, disaster recovery contractor. Call any needed contractors and employees to assist with the cleanup.
- Comply with all fire department requests.
- Inspect the building. Appoint cleanup crews and devise a schedule.
- Ensure that the site has been filmed on camera for insurance purposes.
- Contract with disaster recovery contractors to provide services.
- Secure the property from the weather and looters.
- Record all expenses related to the fire for insurance purposes.
- Notify occupants of the damage and the status, keeping them apprised of the cleanup efforts.

Upon completion of the disaster, all members should meet with management staff and the Team to debrief of the incident. Discussion should include evacuation, attendance, and safety concerns. Both management and the team should review procedures and evaluate disaster plan implementation. If necessary, plan essential that he/she needed to address a problem or concerns.

Medical Emergencies

Medical emergencies can occur at any time in any location. There is a whole range of medical conditions that can cause medical emergencies. They can range from a heart attack, stroke, or broken bones, or even death may accrue due to poor health, human actions, disasters, or unexpected physical injuries. The emergency team should be prepared to respond quickly and effectively.

As part of the emergency preparedness, the site manager should designate those on the team to be certified in life-saving techniques and CPR. The site manager should maintain a list of all those in the cooperative that has been approved in emergency medical techniques.

The site manager should ensure that management staff and the emergency management team are trained in appropriate medical procedures.

During a Medical Emergency

The fire department should always be contacted. This is the first response when this type of event occurs.

The First Aid Kit

The first aid kit allows the emergency team or anyone to assist an injured person with essential medical treatment until emergency help arrives. The availability and use of the first aid kit can often be critical in treating the victim until emergency professionals come.

A basic first aid kit may contain the following:

- Bandages
- Butterfly
- Adhesive strips
- Gauze pads
- Elastic bandage
- Adhesive tape
- Soap (to clean the team's hands)
- Disposable Gloves
- Cotton balls and cotton swabs
- Chemical cold packs
- Sling
- Tweezers and scissors
- First Aid Manual Blankets
- Small flashlight and extra batteries

CPR and First Aid Procedures

Knowledge of and implementation of CPR and first aid can be critical to the victim. Often, it may be the difference between life and death.

Plane Crashes

_____ Cooperative is located along Kirk Road in _____ of the complex is a large recreational area and the _____ Airport. Many people maintain small airplanes there. While there have been few crashes, with the complex in the flight path, a collision could occur, creating an emergency for the cooperative members. Such an event could cause injuries and even fatalities among the joint and the attended plane members.

Upon observance of such an event, the emergency team should mobilize to ensure the safety of all. Regardless of the size of a crash, the fire and police departments should always be contacted. This is the first response when this type of event occurs. It should never be assumed that the fire or police department or 911 has been called.

If the crash involves a building, the building must evacuate the building and all members must be accounted for as quickly as possible. The area should be secured immediately to preserve the integrity of the site. If the fire is present, it should be addressed promptly and sensible. If entrapment is involved, it should be address emergency professionals. The cooperative emergency team should be available to assist as necessary.

Once the members have evacuated the building, they should report to the area of the mailboxes. The members should report to the court captain or their designee to ensure all members of the affected building are accounted for. The court captain will direct the members to the clubhouse for additional instructions and assistance. The names and unit numbers of members who have not checked in with the court captain within 10 minutes of the emergency should be forwarded to the authorities in charge. The office staff should also be notified to determine the location of the member and family. (i.e., If the member is working, etc.) The authorities in charge will decide if a search and rescue operation shall be implemented.

After a Crash

The site manager may have numerous responsibilities after the crash. The priorities may not be established at that time. Direct all affected members to the Clubhouse to ensure all members of the affected building are accounted for. Verify the location of any members not located at the beginning of the emergency.

Office staff should report to the Clubhouse with building occupant information to account for all affected members of the affected building. They will direct occupants to emergency service teams for ongoing instructions regarding return to their units. Temporary housing may be necessary. This may be done by Emergency Services, Red Cross, or Salvation Army.

Notify the insurance company and, if needed, disaster recovery contractor. Call any needed contractors and employees to assist with the cleanup. Comply with all fire department requests.

Inspect the building. Appoint cleanup crews and devise a schedule. Ensure that the site has been filmed on camera for insurance purposes.

Be careful not to disturb anything at the crash site until investigators have thoroughly searched the area.

Contract with disaster recovery contractors to provide services.

Secure the property from the weather and looters.

Record all expenses related to the crash for insurance purposes.

Notify occupants of the damage and the status, keeping them apprised of the cleanup efforts.

Upon completion of the disaster, all members should meet with management staff and the Team to debrief the incident. Discussion should include evacuation, attendance, and safety concerns. Both management and the team should review procedures and evaluate operations for improvement to plan. The plan if necessary, should be amended to address any problems or concerns.

Tornadoes

Tornadoes are nature's most concentrated and violent weather storms. Triggered by powerful thunderstorms, tornadoes are rotating funnel-shaped clouds of low pressure which extend from the base of the thundercloud to the ground. Their rotating winds can peak at over 300 mph, uprooting trees and buildings and turning simple objects into deadly missiles. A tornado's path of damage can exceed one mile in width and stretch to 50 miles, sometimes over several states. Tornadoes usually move from southwest to northeast.

A tornado is a violent, destructive windstorm that forms during severe thunderstorms and takes the shape of a funnel. Tornadoes are often associated with severe thunderstorms and cold fronts.

Tornadoes are an especially deadly type of storm. While they may form unexpectedly, there is often a brief time to alert communities of their formation and path. The new development of the doppler Radar system has become a tool for detecting tornado storm clusters. This system allows lifesaving warnings to be broadcast by the media in the communities which may be directly affected by the storms. The National Weather Service issues Storm Watches and Warnings based on information they receive from the severe storm center in Oklahoma. These watches and warnings often affect the Chicagoland area. They are able to precisely forecast the anticipated path of the storm.

The National Weather Service issues a **severe thunderstorm watch**, indicating that severe thunderstorms are possible in the area.

Severe Thunderstorm Warning

is issued when a severe thunderstorm is present in the immediate vicinity. Doppler radar has been instrumental in pinpointing the path of these powerful storms. Severe thunderstorms characteristically contain Wind over 50 mph and are accompanied by hail greater than $\frac{3}{4}$ inch in size.

A tornado watch

indicates that tornadoes are possible in the area. Members should be alert for any approaching storms. Members should be conservative for ever-changing weather conditions and take shelter as needed when this alert is posted. Lawn furniture and lawn tools should be moved to a safe place. These could become missiles during a storm. Bicycles and other toys should be stored in a secure location. Blankets, pillows, and cushions should be gathered in the designated area for use should members need to take shelter.

A tornado warning is more severe.

A **warning** is issued when a tornado has been sighted on the ground or indicated by a "hook echo" on Doppler, members are urged to take cover immediately in a safe area of the home. When they are in the path of these severe storms. When it is, the members present on the grounds should seek immediate shelter within their unit. When a weather watch is posted, members should be alert for ever-changing weather conditions and convert as needed. Lawn furniture and lawn tools should be moved to a safe place. These could become missiles during a storm. Bicycles and other toys should be stored in a secure and safe location. Blankets, pillows, and cushions should be gathered in the designated area for use should members need to take shelter.

When the siren sounds, there is an imminent danger of a tornado warning. Members should seek shelter immediately. Each unit has area that members can assemble. This area should have supplies such as blankets, pillows, and cushions that can be used for protection. In most units of the cooperative, the safest place is under the stairs or in the bathroom on the lower level of the team. If members assemble in the area under the stairs, they should ensure that any loose items will not become projectiles. Blankets and other items will help protect the members. If the member goes into the bathroom, blankets and other items may be used for personal protection. The mirror should be covered with a towel or another cloth to keep any glass from flying around the room. Other items, such as cosmetics, combs, razors, etc., should be stored until the threat passes.

Members should stay away from windows, doors, and outside walls. If there is not enough room in the designated tornado shelter, members can huddle under a table, desk, or other pieces of heavy furniture.

After a tornado passes and the severe storms have subsided,

it should become safe for the members to emerge from their homes. Care should be exercised if power lines and debris are scattered throughout the property. Now is the time for the Emergency Team to evaluate the damage and secure the property.

Team members should check on those who may need first aid attention. Emergency personnel should be contacted by 911 or other communication. Remember that phone and electric lines may be downed, hamper emergency efforts.

Members should report to their designated area to account for all those on the property. All members must check in with the Team to ensure all members are accounted for. This will provide accuracy in assessing members' location and notify us if members are not accounted for.

A quick survey of the property will enable the Team to observe any broken glass or downed power line which may affect the property.

Caution is to be exercised when entering or exiting any damaged building. Hard hats must be worn by those entering the facilities for their protection. Ensure that the walls, ceiling, and they are in place and that the structure rests on the foundation.

Insurance companies,

the restoration contractor and the building inspector should be contacted to visit the site as soon as possible. Pictures should be taken to document the damage and preserved for insurance purposes.

Local authorities should be contacted for assistance to the injured. Their designers will assist and direct and consult regarding further instructions. The property should be secured as quickly as possible to prevent unauthorized individuals from entering the area.

The members should know where to assemble and obtain the necessary information and instructions. Keeping the members informed will allow them to assess their situation and be linked to assistance in the shortest possible time.

Tornadoes should always be considered very dangerous. They can take lives without any warning. They can have winds over 300 mph. Appropriate preparation in the Cooperative is essential to minimize the damage to the property. And will help the members seek shelter quickly and ensure their safety.

Winter Storms

Severe winter storms can cause widespread damage and disruption. Heavy snow often results in paralyzed transportation systems, automobile accidents due to slippery roads, and stranded vehicles. Glazing from ice storms can topple utility lines and poles and make travel virtually impossible. These conditions can be a threat to life. Nearly 80 people in the United States die from winter storms and extreme cold yearly, more than the fatalities due to tornadoes!

The hazards posed by winter storms and extreme cold can be catastrophic. However, you can take action now that will increase your chances of surviving winter storms and extreme cold.

- Before a winter storm or extreme cold
- Know the terms relating to winter storms and extreme cold.
- Know the names of the counties where you live, work or frequent.
- County names are used to identify areas at risk.
- Learn how to protect your family's health during the winter months:
- O, Dress appropriately for the winter.
- O, Learn the physical dangers to your body.
- Gather emergency supplies for work or home:
- A battery-powered NOAA Weather Radio, a battery-powered commercial radio, and extra batteries, if electrical service is interrupted; these may be your only links to the outside world.
- Foods that do not require cooking or refrigeration are best. Include high-energy foods such as dried fruit and candy.
- Extra medications and unique items for babies, the disabled, or the elderly.
- Extra water in clean containers.
- Rock salt to melt ice on walkways and sand to improve traction.
- Flashlights and extra batteries. Do not use candles; they are a fire hazard.

DURING A WINTER STORM AND EXTREME COLD

Listen to the radio or television for weather reports and emergency information. Dress for the season.

When At Home

- Stay indoors as much as possible.
- Conserve fuel, if necessary, by keeping your house lower in temperature than normal. Temporarily "close off" heat to some rooms.
- Hang blankets over windows at night (let the sunshine in during the day). Stuff cracks around doors with rugs, newspapers, towels, or other materials.
- If you have no heat, close off unneeded rooms and place towels or rugs under the doors.
- Cover windows at night.
- Eat to supply heat, and drink non-alcoholic beverages to avoid dehydration.

When you are at home with no heat, contact the office for assistance, we has an emergency power generation the clubhouse for members to stay at until we can correct the lack of heat in their unit. Members center to the club by the doors on the south side that they use for their workout and laundry. The office and _____ have access to the main area and will open it when they are notified or become of the problem.

Outside

Avoid overexertion, such as shoveling heavy snow, pushing a car, or walking in deep snow.

- The strain from the cold and the hard labor could cause a heart attack at any age - a significant cause of death in the winter. Sweating can lead to a chill and even hypothermia.
- Watch for signs of frostbite and hypothermia.
- If you become stranded:
- Seek shelter to stay dry.
- Cover all exposed parts of the body.
- If no shelter is nearby, prepare a lean-to, windbreak, or snow cave for protection from the wind. Build a fire for heat and to attract attention.
- Do not eat snow, as it will lower your body temperature. Melt it first.
- Use items in your Winter Storm Survival Kit.
- Exercise to keep blood circulating and to maintain body heat by vigorously moving arms, legs, fingers, and toes.
- Take turns sleeping.
- Be careful not to use up battery power. Balance electrical energy needs- using lights, heat, and radio- with supply.
- If stranded in a remote rural area or wilderness area, spread a large cloth over the snow to attract the attention of rescue personnel who may be surveying the area by airplane.

WINTER STORM SURVIVAL KIT FOR TRAVELERS

- Cell phone and charger
- Blankets/sleeping bags
- Flashlight with extra batteries
- First-aid kit
- Knife
- Shovel
- Tool kit
- Tow rope
- Booster cables
- Water container
- Boots
- Hat and gloves
- Compass and road maps
- Windshield scraper and brush
- Extra clothing to keep dry
- Sack of sand (or cat litter)
- A sizeable empty can and plastic cover with
- tissues and paper towels for sanitary purposes
- A smaller can and water-proof matches to melt
- snow for drinking water
- High calorie, non-perishable food

WINTER WEATHER TERMS

The National Weather Service uses the terms below to convey the weather threat to the public. It is essential that everyone understands these terms and knows what protective actions need to be taken.

RECOMMENDED WINTER ATTIRE

- Wear loose-fitting, lightweight, warm clothing in several layers
- Wear outer garments that are tightly woven, water repellent, and hooded.
- Wear a hat (half of the body heat is lost through the top of the head).
- Wear mittens that are snug at the wrist.
- Cover the mouth and nose with scarves to help protect the lungs from cold air.
- Attempt to keep your feet as dry as possible. Wear wool socks.

FROSTBITE AND HYPOTHERMIA

Remember, wind chill temperatures apply only to people and other living things. If the temperature is 35 degrees F and the wind chill is 10 degrees F, objects such as pipes or cars will only cool to 35 degrees F. The wind chill factor does not apply to non-living things.

Heat Wave

Heat can affect anyone. However, it is more likely to affect young children, older adults, and people with health problems. For instance, people with a medical condition that causes poor blood circulation, and those who take medications to get rid of water from the body (diuretics) or for specific needs, may be more susceptible. Consult with a physician if you have any questions about how your medication may affect your ability to tolerate heat.

Be prepared for heat emergencies by having various family members do the activities on the checklist below. Then get together to discuss and finalize your Family Disaster Plan.

If a heat wave is predicted or happening—

Slow down. Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, usually in the morning between 4:00 a.m. and 7:00 a.m.

Stay indoors as much as possible. If air conditioning is unavailable, stay on the lowest floor, out of the sunshine. Try to go to a public building with air conditioning for several hours. Remember, electric fans do not cool the air, but they do sweat evaporate, which cools your body.

When you are at home with no AC, contact the office for assistance, we have an emergency power generation in the clubhouse for members to stay at until we can correct the lack of AC in their unit. Members center the club by the doors on the south side that they use for the workout room and laundry. The office and _____ have access to the main area and will open it when they are notified or aware of the problem. Wear lightweight, light-colored clothing

- Drink plenty of water regularly and often.
- Drink plenty of fluids even if you do not feel thirsty.
- Water is the safest liquid to drink during heat emergencies.
- Eat small meals and eat more often.
- Avoid using salt tablets unless directed to do so by a physician.

Signals of heat emergencies

Heat exhaustion:

Cool, moist, pale, or flushed skin; heavy sweating; headache; nausea or vomiting; dizziness; and exhaustion. Body temperature will be near average.

Heat stroke:

Hot, red skin; changes in consciousness; rapid, weak pulse; and rapid, shallow breathing. Body temperature can be very high—as high as 105° F. If the person is sweating from heavy work or exercise, the skin may be wet; otherwise, it will feel dry.

Treatment of heat emergencies

Heat cramps:

Get the person to a more relaxed place and have them rest in a comfortable position. Lightly stretch the affected muscle and replenish fluids. Give a half glass of cool water every 15 minutes.

Heat exhaustion:

Get the person out of the heat and into a more relaxed place. Remove or loosen tight clothing and apply cool, wet cloths, such as towels or sheets. If the person is conscious, give cool water to drink. Make sure the person drinks slowly. Give a half glass of cool water every 15 minutes. Do not give liquids that contain alcohol or caffeine. Let the victim rest in a comfortable position and observe fully for changes in their condition.

Heat stroke:

Heat stroke is a life-threatening situation. Help is needed fast. Call 9-1-1 or your local emergency number. Move the person to a more relaxed place. Quickly cool the body. The mesorectum in a cool bath or wrap wet sheets around the body and fan it. Watch for signals of breathing problems. Keep the person lying down and continue to cool the body any way you can. If the victim refuses water or there are changes in the level of consciousness, do not give anything to eat or drink.

Power Outages

What is a “Rolling Blackout?”

A rolling blackout occurs when a power company turns off electricity to selected areas to save power. The sites are chosen using sophisticated computer programs and models. The blackouts are typically for one hour, then the power is restored, and another allocation is turned off.

Hospitals, airport control towers, police stations, and fire departments are often exempt from these rolling blackouts. These blackouts usually occur during peak energy usage, usually between 4:00 p.m. and 7:00 p.m. on weekdays, but they can happen anytime. Blackouts may affect the same area more than once a day and last for hours.

How Do I Find Out if My Area Will Have a Rolling Blackout?

Listen to local television and radio and check the website of the power company. Usually, rolling blackouts occur when power usage increases, especially during hot weather when many people are using air conditioning to keep cool.

Top Safety Tips for a Blackout

- Only use a flashlight for emergency lighting. Never use candles!
- Turn off the electrical equipment you used when the power went out.
- Avoid opening the refrigerator and freezer.
- Do not run a generator inside a home or garage.
- If you use a generator, connect the equipment you want to power directly to the outlets on the generator. Do not connect a generator to a home's electrical system.
- Listen to local radio and television for updated information.

How Can I Prepare Before a Blackout Happens?

- Assemble essential supplies, including:
 - Flashlight
 - Batteries
 - Portable radio
 - at least one gallon of water
 - a small collection of food.

Specific Information for People with Disabilities

- If you use a battery-operated wheelchair, life-support system,
- If you use a motorized wheelchair or scooter, have an extra battery
- If you are Blind or have a visual disability, store a talking or Braille clock or large-print timepiece with extra batteries.
- If you are Deaf or have hearing loss, consider getting a small portable battery-operated television set.

Using a Generator

If you are considering obtaining a generator, Contact the office as we do not allow generators to be hooked to our electricity Air Quality District, r states that quality permit" requirements.

What Do I Do During a Blackout?

- Turn off or disconnect any appliances, equipment, and electronics
- Leave one light on so you'll know when your power returns.
- Leave the doors of your refrigerator and freezer closed to keep your food fresh
- Use the phone for emergencies only.
- Eliminate unnecessary travel, especially by car. Traffic signals will stop working during an outage, creating traffic congestion.
- Remember that equipment such as automated teller machines (ATMs) and elevators may not work during a power outage.
- If it is hot outside, take steps to remain calm.
- Remember to provide plenty of fresh, cool water for your pets.
- If it is cold outside, put on layers of warm clothing.

Chemical Emergencies?

Chemicals are a natural and essential part of our environment. We use chemicals every day. They are found in our kitchens, medicine cabinets, basements, garages, and gardens. Chemicals help us keep our food fresh and our bodies clean. They help plants grow and fuel our cars. And chemicals allow us to live longer, healthier lives.

When used properly, the chemicals typically found in a home pose little threat. When misused, in adverse conditions, or for jobs where intended, chemicals can be harmful, even deadly.

Knowing how to handle chemical products and react if an emergency should occur can reduce the risk of injury.

What is a home chemical emergency?

A home chemical emergency is a dangerous situation that arises when chemicals are spilled, accidentally released, or misused. Some chemicals are helpful in small amounts can be harmful in larger quantities or under certain conditions. Most chemical accidents occur in our own homes and can be prevented.

How can I protect myself from chemical emergencies at home?

Anyone of any age can be adversely affected by chemicals or other substances through breathing, swallowing, or touching. A person can be exposed to a chemical even though they do not see or smell anything unusual. The best way to avoid chemical accidents is to read and follow the directions for chemical product use, storage, and disposal.

What is the best source of information if a chemical emergency occurs at home?

If a chemical spill from the container of a household product, read the product label for instructions or call 9-1-1 or your local emergency number. If you know or have reason to believe that exposure to the chemical may cause poisoning, call the Poison Control Center at **1-800-222- 1222**.

How can I properly dispose of household hazardous waste?

People sometimes dispose of household hazardous wastes improperly, causing danger to humans, animals, the environment, sanitation systems, etc. Call your local or state solid waste officials or recycling or environmental agency to learn how to dispose of specific hazardous wastes so they will not cause harm.

You should:

- Dispose of chemicals according to the instructions on each product's label.
- Read the instructions before using a new chemical product and be sure to store household chemicals according to the instructions on the label.
- Store chemicals in a safe, secure location, preferably up high and always out of the reach of children.
- Avoid mixing household chemical products.
- Never smoke while using household chemicals.
- Clean up spilled chemicals immediately with rags.
- Buy only as much of a chemical as you think you will use.
- Keep an A-B-C-rated fire extinguisher in your home. Get training from your

Telephone the Poison Control Center number

(1-800-222-1222), the Animal Poison Control Center number **(1-888-426-4435)**, and your local emergency number **(9-1-1)** or the emergency number in your area).

Recognize the symptoms of chemical poisoning:

- Difficulty breathing
- Irritation of the eyes, skin, throat, or respiratory tract
- Changes in skin color
- Headache or blurred vision
- Dizziness
- Clumsiness or lack of coordination
- Cramps or diarrhea
- Nausea

What to Do if a Chemical Emergency Occurs at Home

- If a person eats or drinks a non-food substance, you should immediately:
- Find the container the substance came in and take it to the telephone.
- Call the Poison Control Center at **1-800-222-1222**.

If directed to do so, **call 9-1-1** or the emergency number in your area.

- Carefully follow the instructions of the Poison Control Center operator and the EMS dispatcher. Be aware that the first aid advice found on containers may not be appropriate. Do not give anything by mouth unless medical professionals advise you.

If a chemical gets into a person's eyes, you should immediately:

- Call the Poison Control Center at **1-800-222-1222**.
- Flush the eyes with clear water for a minimum of 15 minutes

If chemicals burn a person, you should immediately:

- **Call 9-1-1** for emergency help.
- Administer first aid.
- Remove clothing and jewelry from around the injury.
- Pour cool water over the burn for 15 to 30 minutes.
- Loosely cover the burn with a sterile or clean dressing

If there is a danger of a chemical fire or explosion, you should:

- Get out of the building immediately.
- Once you are safely away from danger, call the fire department from outside using a cell phone or a neighbor's telephone
- Stay upwind and away from the building to avoid breathing toxic fumes.

If you have been exposed to toxic chemicals, you should:

- Wash your hands, arms, or other body parts that may have been exposed to a toxic chemical.
- Remove your clothing
- Discard clothing that toxic chemicals may have contaminated.

Earthquakes

Why talk about earthquakes?

Earthquakes strike suddenly, without warning. Earthquakes can occur at any time of the year earthquake occur throughout the world. Estimates of losses from a future earthquake in the United States approach \$200 billion.

Forty-five states and territories in the United States are at moderate to very high risk of earthquakes, and they are in every region of the country. The most widely felt sequence of earthquakes in the contiguous 48 states was along the New Madrid Fault in Missouri, where a three-month-long series of quakes from 1811 to 1812 included three with estimated magnitudes of 7.6, 7.7, and 7.9 on the Richter Scale. These earthquakes were felt over the eastern United States, with Missouri, Tennessee, Kentucky, Indiana, Illinois, Ohio, Alabama, Arkansas, and Mississippi experiencing the strong most shaking.

Where earthquakes have occurred in the past, they will happen again.

What are earthquakes, and what causes them?

An earthquake is a sudden, rapid shaking of the earth caused by the breaking and shifting of rock beneath the earth's surface. For hundreds of millions of years, the forces of plate tectonics have shaped the world as the massive plates that form the surface move slowly over, under, past, and away from each other. Sometimes the movement is gradual. At other times, the plates are locked together, unable to release the accumulating energy as they bend or stretch. When the forces grow strong enough, suddenly breaks causing the ground to shake. Most earthquakes occur at the boundaries where two plates meet; however, some earthquakes occur in the middle of plates.

Aftershocks are minor earthquakes that follow the main shock and can cause further damage to weakened buildings. Aftershocks can occur in the first hours, days, weeks, or even months after the quake. Some earthquakes are foreshocks that predict stronger earthquake. Shaking from earthquakes can collapse buildings and bridges; disrupt gas, electric, and telephone service; and sometimes trigger landslides, avalanches, flash floods, fires, and huge, destructive seismic sea waves called tsunamis. Buildings with foundations resting on unconsolidated landfill and other unstable soils are at increased risk of damage. Also, mobile homes and homes not attached to their foundations are at particular risk because they can be shaken off their foundations during an earthquake. When an earthquake in a populated area may cause deaths, injuries, and extensive property damage.

What to Do During an Earthquake

- If you are inside when the shaking starts, you should:
- Drop, cover, and hold on.
- If you are elderly or have a mobility impairment, keep bracing yourself.
- If you are in bed, stay there, hold on, and protect your head with a pillow.
- Stay away from windows.
- Stay indoors until the shaking stops and you are sure it is safe to exit.
- Be aware that fire alarms and sprinkler systems frequently go off in buildings during an earthquake, even if there is no fire.
- If you are in a coastal area, drop, cover, hold on during an earthquake, and move immediately to higher ground when the shaking stops.

If you are outdoors when the shaking starts, you should:

- Find a clear spot away from buildings, trees, streetlights, and power lines.
- Drop to the ground and stay there until the shaking stops.
- If you are in a vehicle, pull over to a precise location, stop, and stay with your seatbelt fastened until the shaking stops.
- If you are in a mountainous area or near unstable slopes or cliffs, be alert for falling rocks and other

What to Do After an Earthquake

- When the shaking stops, you should:
- Expect aftershocks.
- Check yourself for injuries and get first aid, if necessary, before helping injured or trapped persons.
- Put on long pants, a long-sleeved shirt, sturdy shoes, and work gloves
- Glance for damage in and around your home and get everyone out if your home is unsafe.
- Listen to a portable, battery-operated radio or television
- Check the telephones in your home or workplace
- Look for and extinguish small fires.
- Clean up spilled medications, bleach, gasoline, or other flammable liquids.
- Open closet and cabinet doors cautiously.
- Help people who require special assistance
- Watch out for fallen power lines or broken gas lines,
- Be alert for and observe official warnings.
- Examine walls, floors, doors, staircases, and windows.
- Check for gas leaks.
- Look for damage to the electrical system

Nuclear Power Plant Incidents

Why talk about nuclear power plants?

Nuclear power plants operate in most states and produce about 20 percent of the nation's power. Nearly three million people live within 10 miles (16 kilometers) of an operating nuclear power plant.

Nuclear power plants use the heat from nuclear fission in a contained environment to convert water to steam, which powers generators to produce electricity. Nuclear radiation is a byproduct of nuclear fission, and radioactive particles released into the air can be harmful to animals, crops, and the environment.

Although the construction and operation of nuclear power plants are closely monitored and regulated by the Nuclear Regulatory Commission (NRC), accidents at these plants are possible.

An accident at a nuclear power plant could release dangerous levels of radiation that could affect the health and safety of the people living near the plant.

What plans are in place in case of an emergency?

Local and state governments, federal agencies, and electric utility companies have emergency response plans that would be activated in the event of a nuclear power plant emergency. The plans define two “emergency planning zones.” The first zone covers the area within a 10-mile (16-kilometer) radius of the plant, where it is possible that people could be harmed by direct radiation exposure. The second zone covers a broader area, usually up to a 50-mile (80-kilometer) radius from the plant, where radioactive materials could contaminate water supplies, food crops, and livestock. Find out if you live in a nuclear power plant “emergency planning zone,” and if you do, determine if you are in the first or second zone. Learn what actions you should take if there is an accident at the nuclear power plant.

What is radiation?

Radioactive materials are composed of unstable atoms. An unstable atom gives off its excess energy until it becomes stable. The energy emitted is radiation.

We are exposed to radiation daily from natural sources, including the sun and earth—so tiny amounts are in food and water. Radiation has a cumulative effect. The longer a person is exposed to radiation, the greater the risk—high radiation exposure can cause sickness or death.

Find out what could happen to you.

If there is a nuclear power plant in your area, contact the plant's community relations officials or local, state, or federal emergency planners. Ask about specific hazards that could affect people in your area and find out about your area's warning system.

What is the potential danger from a nuclear power plant accident?

The potential danger from an accident at a nuclear power plant is radiation exposure. This exposure could come from the releasing of radioactive material from the plant into the environment. The area the radioactive material may affect is determined by the amount released from the plant, wind direction and speed, and weather conditions. The primary significance to people in the vicinity are radiation exposure to the body and inhalation and ingestion of radioactive materials.

How can I protect myself in case of a nuclear power plant accident?

The three basic ways to reduce your exposure are through:

- Time
- Distance.
- Shielding.

What is the best source of information in case of a nuclear power plant accident?

Local authorities would activate warning sirens or another approved alerting system if an accident at a nuclear power plant were to release radiation in your area. They would also use the Emergency Alert System (EAS) on local television and radio stations to advise you about how to protect yourself.

What to Do During a Nuclear Power Plant Emergency

- Listen carefully to the warning.
- Stay tuned to a local radio or television station.
- Be aware that local instructions should precede any advice on national broadcasts or books.
- Review the public information you received from the power company or government officials.
- Evacuate if you are advised to do so.
- Close and lock doors and windows.
- Keep car windows and vents closed; use re-circulating air.
- Listen to a local radio station for evacuation routes and other instructions.
- Keep your pets with you and take them if you evacuate. You will not be allowed to return for them until local authorities say it is safe.
- Shelter livestock and give them stored feed if time permits.
- Bring pets indoors with you.
- Close doors and windows.
- Turn off the air conditioner, ventilation fans, furnace, and other air intakes.
- Go to a basement or other underground area if possible.
- Always keep a battery-powered radio with you.
- Use the telephone only to report life-threatening emergencies. Lines will be needed for emergency calls.
- Wash uncovered food before eating it.

If you suspect you have met radioactive particles:

- Take a thorough shower.
- Change your clothes and shoes.
- Put exposed clothing in a plastic bag.
- Seal the bag and place it outside.

What to Do After a Nuclear Power Plant Emergency

- If you were told to evacuate, do not return home until local authorities say it is safe.
- If you were advised to stay in your home, do not go outside until local authorities say it is safe.
- Get medical treatment for any unusual symptoms, like nausea, that may be related to radiation exposure.
- Until local authorities say it is safe, do not return home or, if you are sheltering at home, do not allow your pets to go outdoors for any reason.

Thunderstorms, Severe

Why talk about thunderstorms?

Despite their small size, all thunderstorms are dangerous. Every thunderstorm produces lightning, which kills more people yearly than tornadoes and hurricanes. Heavy rain from thunderstorms can lead to flash flooding. Strong winds, hail, and tornadoes are also dangers associated with thunderstorms. High winds from thunderstorms can cause damage to homes, overturn vehicles, and blow down trees and utility poles, causing widespread power outages.

Many strong thunderstorms produce hail. Large hail, and the glass it may break, can injure people and animals. The size can be as small as a pea as large as a softball and can be very destructive to automobiles, glass surfaces (skylights and windows), roofs, plants, and crops.

Downbursts and straight-line winds associated with thunderstorms can produce winds of 100 to 150 miles (161 to 241 kilometers) per hour—enough to flip cars, vans, and pickup trucks. The resulting damage can equal the damage of most tornadoes.

What are severe thunderstorms?

Thunderstorms affect relatively small areas when compared with hurricanes and winter storms. The typical thunderstorm is 15 miles (24 kilometers) in diameter and lasts an average of 20 to 30 minutes. Of the estimated 100,000 thunderstorms occurring each year in the United States, only 10 percent are classified as severe.

The National Weather Service (NWS) considers a thunderstorm severe if it produces hail at least three-quarters of an inch (2 centimeters) in diameter, has wind gusts of 58 miles (93 kilometers) an hour, or higher, or produces a tornado.

Thunderstorms may occur singly, in clusters, or lines. Some of the most severe weather occurs when a single thunderstorm affects one location for an extended time.

How can I protect myself in a severe thunderstorm?

Many people are killed or seriously injured yearly by severe thunderstorms, although some did not hear the warning, all alarms heard by members will not all take shelter. The following preparedness information, combined with timely severe weather watches and warnings could save your life. Once you receive a warning sign notification you should prepare in case the storm arrives. It could be the most critical decision you will ever make. Livestock are particularly vulnerable to hail, so bring animals into shelter before storms begin. If a severe thunderstorm warning is issued, take shelter. Get out of structures, such as mobile homes, susceptible to being blown over in high winds. Please stay away from downed power lines and report them immediately.

How dangerous is lightning?

Lightning is a significant threat during a thunderstorm. Lightning produces thunder in a thunderstorm and is very unpredictable, increasing the risk to individuals and property.

According to the National Weather Service, lightning kills more than 70 people and injures at least 300 others annually in the United States. While only about 10 percent of those struck are killed, most of the 90 percent who survive suffer long-term injuries, such as memory loss, dizziness, muscle spasms, depression, and fatigue. Lightning also causes about \$5 billion in economic loss each year in the United States.

Lightning often strikes outside the area of heavy rain and may occur as far as 10 miles (16 kilometers) from any rainfall. Heat lightning is lightning from a thunderstorm too far away for thunder to be heard.

You are in danger from lightning if you can hear thunder. Because light travels so much faster than sound, lightning flashes can sometimes be seen long before the resulting thunder is heard. The lightning strikes nearby when the lightning and thunder occur very close to estimate the miles you are from a thunderstorm, count the seconds between a flash of lightning and the next clap of thunder. Divide this number by five.

More than 50 percent of lightning deaths occur after the thunderstorm has passed. The National Weather Service encourages you to practice the 30/30 lightning safety rule: If the time between seeing the lightning and hearing the thunder is less than 30 seconds, you are in danger. Stay indoors for 30 minutes after hearing the last clap of thunder.

Watch, Warning

A Severe Thunderstorm WATCH

means severe thunderstorms are possible in and near the watch area. People in a watch area should be informed and ready to act if a severe thunderstorm warning is issued.

A Severe thunderstorm WARNING

means severe weather has been reported by spotters or indicated by radar. Warnings indicate imminent danger to life and property.

Learn how to crouch low to the ground on the balls of your feet.

Place your hands on your knees and your head between your knees. Minimize your body's surface area and minimize your contact with the ground. Lightning current often enters a victim through the bottom rather than a direct overhead strike.

Protect Your Property

You should:

- Make a list of items to bring inside in a severe thunderstorm.
- Keep trees and shrubbery trimmed.
- Remove any debris or loose items from around your home and outbuildings

What to Do Before a Severe Thunderstorm

You should:

- Use NOAA Weather Radio to inform you of watches and warnings in your area.
- If planning a trip or extended period outdoors, be aware of the weather forecast.
- Postpone outdoor activities if thunderstorms are imminent.
- Keep an eye on the sky
- Be aware of your surroundings.
- Listen for the sound of thunder.
- Even if there is no official thunderstorm warning, take precautions if you see signs of a thunderstorm.

What to Do During a Severe Thunderstorm Watch

You should:

- Use NOAA Weather Radio or listen to a local radio or television station.
- Avoid natural lightning rods, such as golf clubs, fishing poles, tractors, bicycles, and camping equipment.
- Be prepared to take shelter.

If you perceive that a severe thunderstorm is approaching:

- Secure outdoor objects such as lawn furniture that could blow away or cause damage or injury.
- Bring your companion animals indoors and maintain direct control of them.
- Shutter windows and close outside doors securely.
- Avoid electrical equipment and telephones.
- Avoid bathtubs, water faucets, and sinks because metal pipes can transmit electricity.

What to Do During a Severe Thunderstorm Warning

You should:

- Use NOAA Weather Radio or listen to a local station
- Draw the blinds and shades over the windows.
- Unplug appliances and avoid using the telephone or any electrical appliances.
- Avoid taking a bath, shower, or running water for any other purpose.

What to Do if You Are Outside and a Severe Thunderstorm Is Approaching

You should:

- Find shelter immediately
- Take shelter in a substantial, permanent, enclosed structure,
- If there is no reinforced building, take shelter in a vehicle.
- If you are in the woods, find an area protected by a low clump of trees.
- As a last resort, and if no suitable structure or vehicle is available, go to a low-lying, open place away from trees, poles, or metal objects.
- Avoid tall structures, such as towers, tall trees, fences, telephone lines, and power lines.
- Stay away from natural lightning rods, such as golf clubs, tractors, fishing rods, bicycles, and camping equipment.
- If you are isolated in a level field or prairie, and you feel your hair stand on end (which indicates that lightning is about to strike), crouch low to the ground on the balls of your feet.

What to Do After a Severe Thunderstorm

You should:

- Continue using NOAA Weather Radio or listening to a local radio or television station for updated information and instructions.
- Help people who require special assistance.
- Stay away from storm-damaged areas
- Watch out for fallen power lines and report them immediately.

What to Do if Someone Is Struck by Lightning

You should:

- Call for help.
- Give first aid.
- Check the person for burns

Flood - Flash Flood

According to FEMA, floods are among the most frequent and costly natural disasters. As much as 90 percent of the damage to all natural resources (excluding drought) is caused by floods and associated debris flows. Floods, on average, kill more than 100 people and are responsible for \$4.6 billion in damage in the United States each year. Most communities in the United States can experience flooding. Melting snow can combine with rain in the winter and early spring; severe thunderstorms can bring heavy rain in the spring and summer, or tropical cyclones can bring intense rainfall to coastal and inland states in the summer and fall.

As land is converted from fields or woodlands to roads and parking lots, it loses its ability to absorb rainfall. Urbanization increases runoff two to six times more than what would occur on natural terrain. During periods of urban flooding, streets can become swift-moving rivers, while basements and viaducts can become death traps as they fill with water.

What causes floods and flash floods?

Several factors contribute to flooding. Two key elements are rainfall intensity and duration. Intensity is the rainfall rate and the rough time of how long the rain lasts. Topography, soil conditions, and ground cover also play important roles.

Flooding occurs in known floodplains when prolonged rainfall over several days, intense rainfall over a short period, or an ice or debris jam causes a river or stream to overflow and flood the surrounding area. Floods can be slow- or fast-rising but generally develop over hours or days.

Slow-moving thunderstorms cause most flash flooding, thunderstorms repeatedly moving over the same area, or heavy rains from hurricanes and tropical storms. Flash floods take from several minutes to several hours to develop. Flash floods generally occur within six hours of a rain event, after a dam or levee failure, or after a sudden water releaser debris jam. Flash floods can occur without warning.

Floods can roll boulders, tear out trees, destroy buildings and bridges, and scour new channels. Floodwater can reach heights of 10 to 20 feet (3 to 6 meters) and often carries a deadly cargo of debris. Flood-producing rains can also trigger catastrophic debris slides.

How can I protect myself from floods?

Regardless of how a flood occurs, the safety rule is simple: head forth to higher ground and stay away from floodwater. Even a shallow depth of fast-moving floodwater produces more force than most people imagine. Trying to walk, swim, or drive in floodwater is exceedingly dangerous. Two feet (0.6 meters) of water will carry away most vehicles, including sport utility vehicles (SUVs) and pickup trucks. You can protect yourself best by being prepared and having time to act. You can proslavery home best by taking measures to reduce potential flood damage by buying flood insurance in advance.

What is the best source of information in a flood situation?

Local radio or television stations or NOAA Weather Radio are the best sources of information in a flood situation for official weather and weather-related bulletins.

NOAA Weather Radio is the prime alerting and critical information delivery system of the National Weather Service (NWS). NOAA Weather Radio broadcasts warnings, watches, forecasts, and other hazard information 24 hours a day over more than 650 stations in the 50 states, adjacent coastal waters, Puerto Rico, the U.S. Virgin Islands, and the U.S. Pacific territories.

The NWS encourages people to buy a weather radio with the Specific Area Message Encoder (SAME) feature. This feature automatically alerts you when important information about floods and other hazards is issued for your area. Information on NOAA Weather Radio is available from your local NWS office or at www.nws.noaa.gov/nwr.

Hail

The sky is falling! The sky is falling! Oh, wait that's just hail. These rugged, frozen nuggets are formed when raindrops pass through a belt of cold air on their way to earth. The cold air causes the raindrops to freeze into small blocks of ice. Hail most commonly causes property damage to, vehicles (remember all those "Hail Sales" at your local dealership?) and does more than \$1 billion in damage each year.

The costliest thunderstorm event in U.S. history struck Fort Worth in 1995. But consider because rain can fall at speeds faster than 100 mph; it's essential that you find cover when hailstorm conditions are present.

Hailstorm Safety Tips:

- If weather conditions are prime for a storm, move cars, boats, RVs, and lawn and patio furniture into a covered area.
- During a storm, seek shelter. Hail of any size can be dangerous when pelted in high winds.
- Surfaces may become slick, so use caution if you're outside.
- When driving into a hailstorm, find a safe place to pull over and turn your car so the hail hits the windshield. The safety glass will protect you. The hail could break the glass in other windows.

Gas Pipeline

Like most people, you don't spend much time thinking about gas, well, and powerline safety. After all, subterranean undergrounds are an invisible hazard, and exposed pipelines may not be very well marked. But it's likely that multiple channels, identifiable or not, run through your community.

So Where Are the Pipelines?

Signs indicating a pipeline's location are often placed along its path. Pay attention to these signs to help prevent accidents. And if you see something you think may be an exposed pipeline, treat it as if it is.

How Can I Prepare for an Incident?

It is typically little or no warning with incidents involving gas wells and pipelines. Because of this, you must be prepared in the event of an emergency:

- Become familiar with gas well sites and pipelines.
- Familiarize yourself with "escape routes" in and around your neighborhood.

Know what to do in the event of a leak:

DO -

- Leave the area immediately on foot
- Warn others in the area
- Refrain from activities that could cause heat sparks
- Notify 911 of the leak when you reach safety

DON'T -

- Light a match, start an engine or switch electrical equipment on and off (including lights)
- Attempt to use a cell phone until you've left the area. It can potentially cause a spark
- Drive into a vapor cloud
- Contact any escaping material; some products may be toxic or corrosive

Carbon monoxide

What's invisible, odorless, and colorless but can make you sick? You guessed it—carbon monoxide (CO)! This potentially lethal gas is created when fuels (such as gasoline, wood, coal, natural gas, propane, oil, and methane) burn incompletely. And the danger is no joke—according to the National Safety Council, 200-300 unintentional-injury deaths occur yearly to CO poisoning.

Symptoms of CO Poisoning:

- Shortness of breath
- Nausea
- Dizziness
- Light-headedness or headaches

To Protect Against CO Emergencies:

- Install CO alarms in a central location outside each sleeping area and test monthly.
- Contact your local fire department to find out what number to call if the CO alarm sounds. Post the number on your phone.
- Know the difference between the sound of smoke alarms and CO alarms.
- Never use your oven to heat your home.
- Don't run a fuel-burning vehicle or generator indoors, even if garage doors are open.
- Only use barbecue grills—which can produce CO—outside. Never use them in the home, garage, or near building openings.
- When camping, remember to use battery-powered lights in tents, trailers, and motor homes.

If your CO alarm sounds:

Immediately move to a fresh air location and call for help. Remain at the new air location until the emergency personnel say you are OK.

If the audible trouble signal sounds, check for low batteries or other trouble indicators.

Appendix 2 Contact List

Cumberland Green Contact List	
Cooperative	Property Manager
Office	
Fax	Cell
Contact Person -	Home
E mail	E Mail
	Office Manager
	Cell
Receptionist	Maintenance
Maintenance	Maintenance
Board Member	Board Member
Board Member	Board Member
Board Member	Property Attorney

APPENDIX 3 Building Emergency Response Team Members

Unit	Tenant Name	Phone #	Position	Searcher(s)	Handicap Aid

APPENDIX 4 Senior citizen – Disability List

SENIOR & HANDICAP LIST 2022

<u>NAME</u>	<u>UNIT</u>
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APPENDIX 5 Fire Detection / Alarm Checklist

Equipment	Yes /No	Location(s)
Main Fire Alarm Control Panel	Yes	Clubhouse
<u>Fire Extinguishers</u>	<u>Yes</u>	<u>Clubhouse & Trucks</u>
Class A		
Class B		
Class C		
Automatic Sprinklers	Yes	Clubhouse
Smoke Detectors	Yes	Clubhouse & Each unit.
Co2 Detectors	Yes	Clubhouse & Each Unit,
Heat Detectors	Yes	Clubhouse
Fire Alarm - Remote Panel	Yes	Clubhouse
Fire Alarm - Manual Pull Stations	Yes	Each unit for building Alarms only
Emergency Lighting	Yes	Clubhouse
Lighted Exit Signs	Yes	Clubhouse
Fire Doors	Yes	Clubhouse

Critical equipment and material

Equipment	Yes /No	Location(s)	Access required
Emergency Generator	Yes	Clubhouse	No
Defibrillator	Yes	2 Clubhouse	Yes Clubhouse
Emergency Command Center	Yes	Board room Clubhouse	Yes
Emergency Supplies	Yes	Maintenance Shop	Yes
Phone System	Yes	Clubhouse	Yes
Internet server	Yes	Clubhouse	Yes
Work station PC	Yes	Clubhouse	Yes
Copier	Yes	Clubhouse	Yes
Printer	Yes	Clubhouse	Yes

Command Center

Equipment	Location		
Phone	Boardroom		
Internet	Boardroom		
TV	Boardroom		
Projector	Boardroom		
Computer PC	Boardroom		
Projector and screen	Boardroom & club room		
Flip Chart	Boardroom		
Weather Radio	Boardroom		
Fax	Office		
Copier - Printer	Office		
Office Supplies	Office		
Paper shredder	Office		
Large map of property	Boardroom		
Layout of units	Boardroom		

APPENDIX 6 Turn off utilities

Gas Outside

Court 1

1796 Gas #456
Water #456
Electric #460

1794 Gas #444
Water #444
Electric #442

1792 Gas #434
Water #420
Electric #430

Court 2

1790 Gas #402
Water #416
Electric #406

1788 Gas #332
Water #392
Electric #396

1786 Gas #380
Water #366
Electric #376

Court 3

1784 Gas #348
Water #362
Electric #352

1782 Gas #332
Water #338
Electric #340

1780 Gas #326
Water #312
Electric #322

Water Inside

Court 4

1778 Gas #294
Water #308
Electric #298

1776 Gas #286
Water #276
Electric #278

1774 Gas #272
Water #266
Electric #270

1772 Gas #250
Water #256
Electric #258

1770 Gas #232
Water #236
Electric #240

1768 Gas #220
Water #220
Electric #214

1766 Gas #208
Water #194
Electric #204

Court 5

1764 Gas #190
Water #184
Electric #178

1762 Gas #170
Water #166
Electric #172

1760 Gas #160
Water #154
Electric #148

Electric Outside

Court 5 Cont.

1758 Gas #140
Water #140
Electric #140

1756 Gas #126
Water #128
Electric #130

1754 Gas #116
Water #116
Electric #106

1752 Gas #090
Water #098
Electric #094

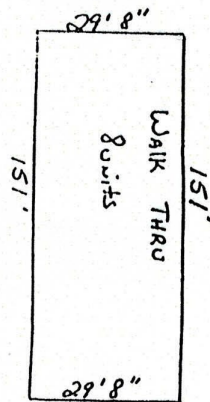
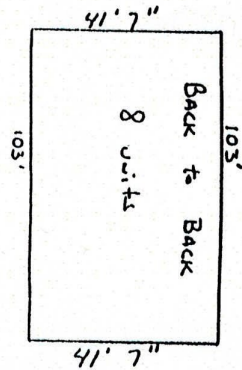
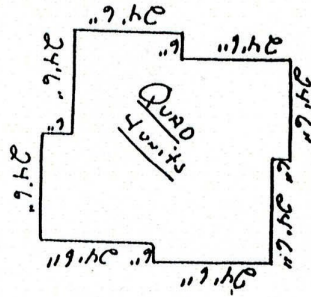
1750 Gas #066
Water #080
Electric #072

1748 Gas #048
Water #062
Electric #060

1746 Gas #044
Water #040
Electric #044

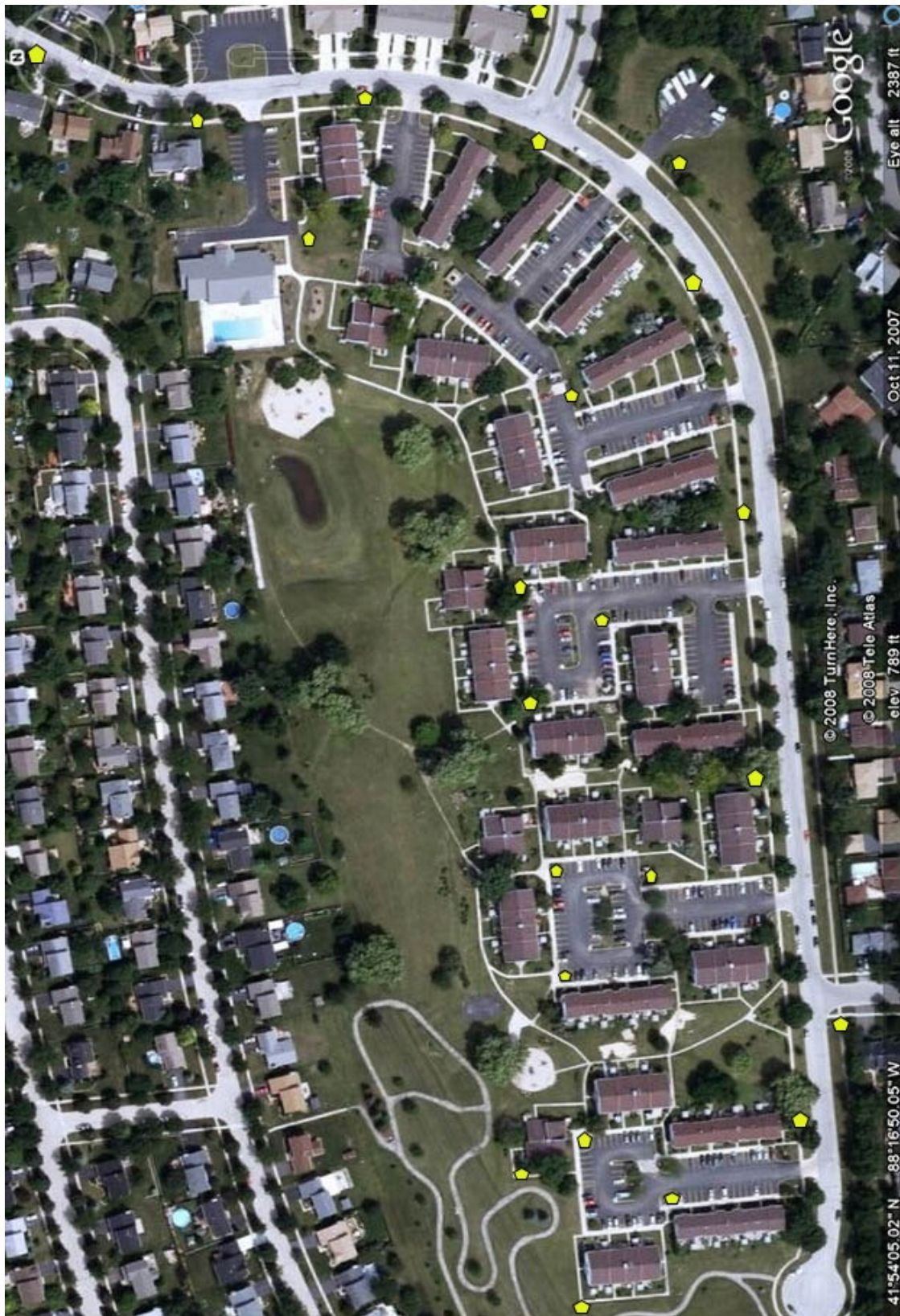
1744 Gas #020
Water #028
Electric #032

1742 Gas #016
Water #002
Electric #012



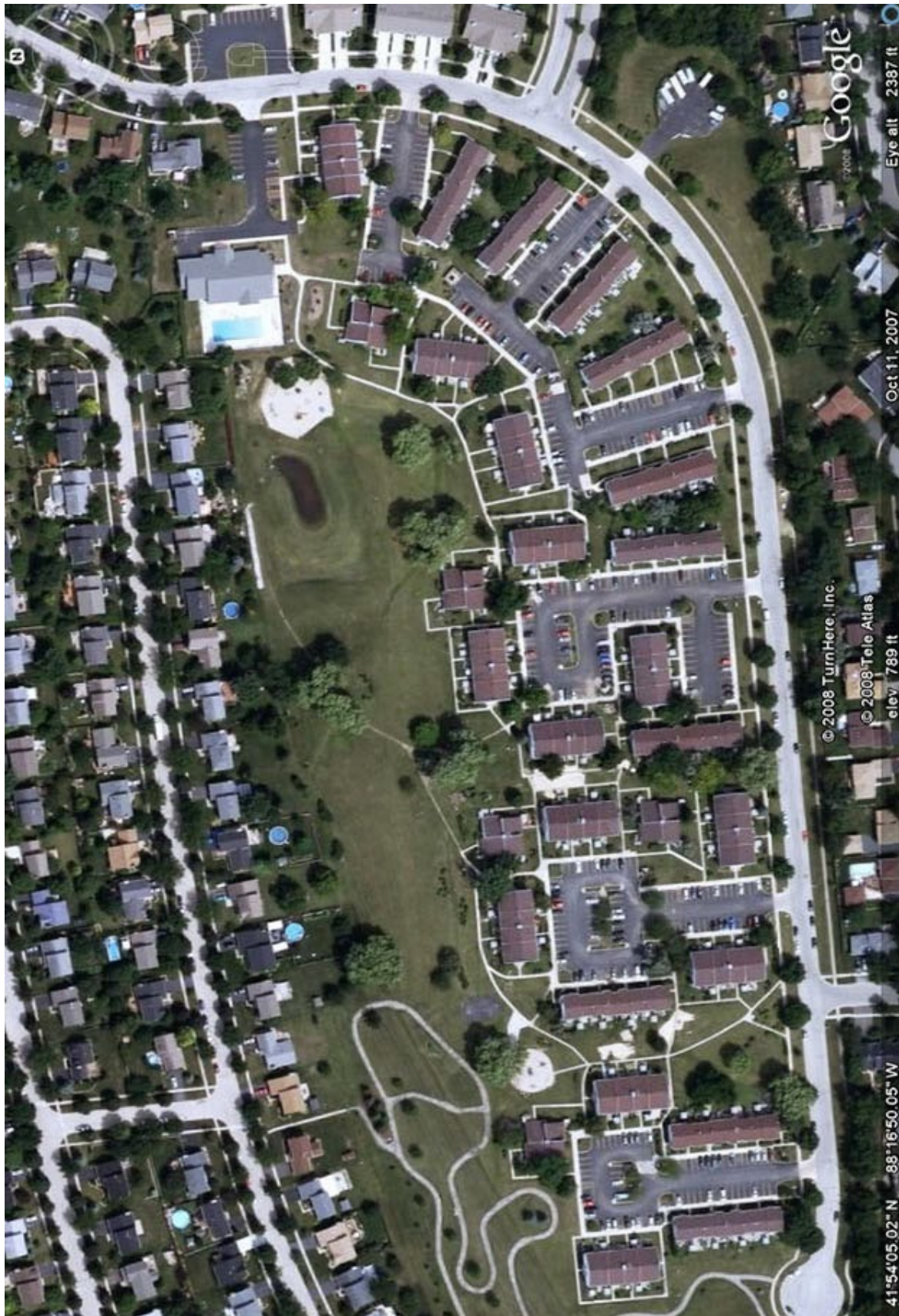
GAS
Electric
WATER

Fire Hydrants locations



APPENDIX 7 Building Maps and Unit Layouts

Overview



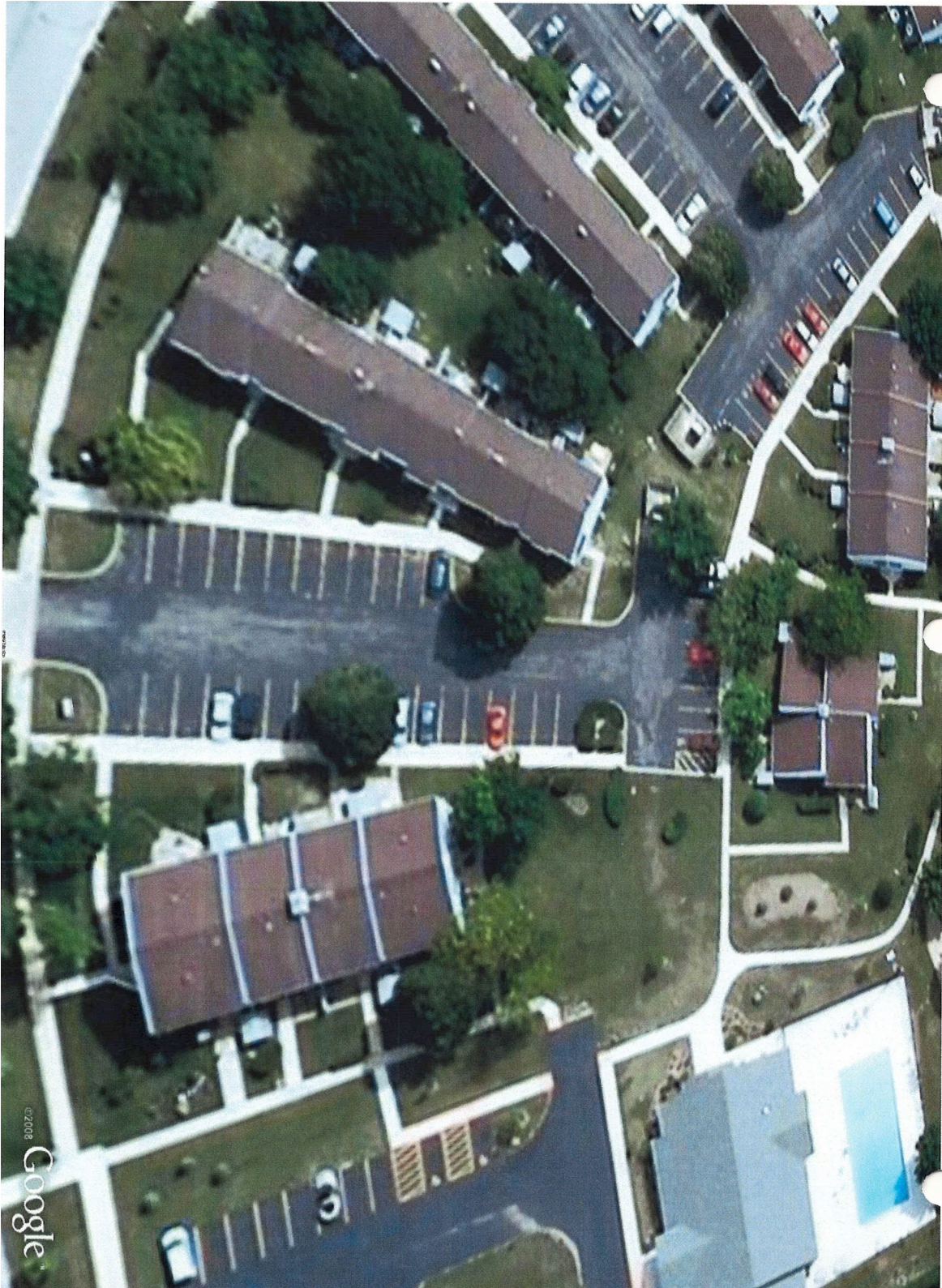
Overview Clubhouse



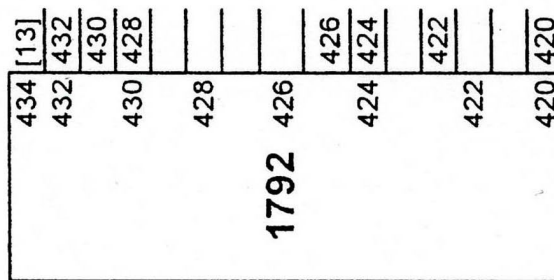
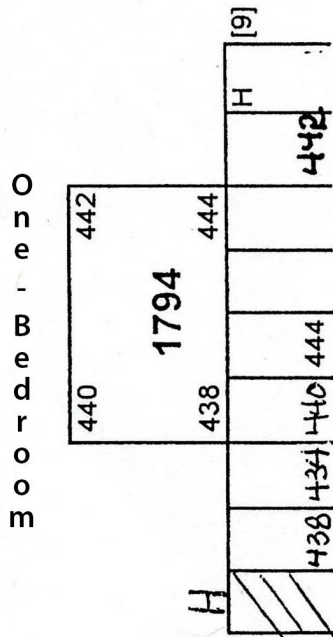
Overview with remote lot



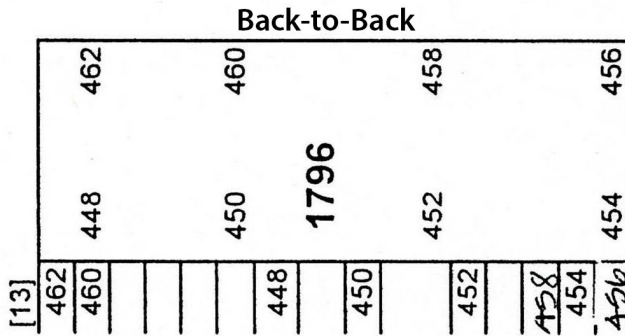
Overview Court 1



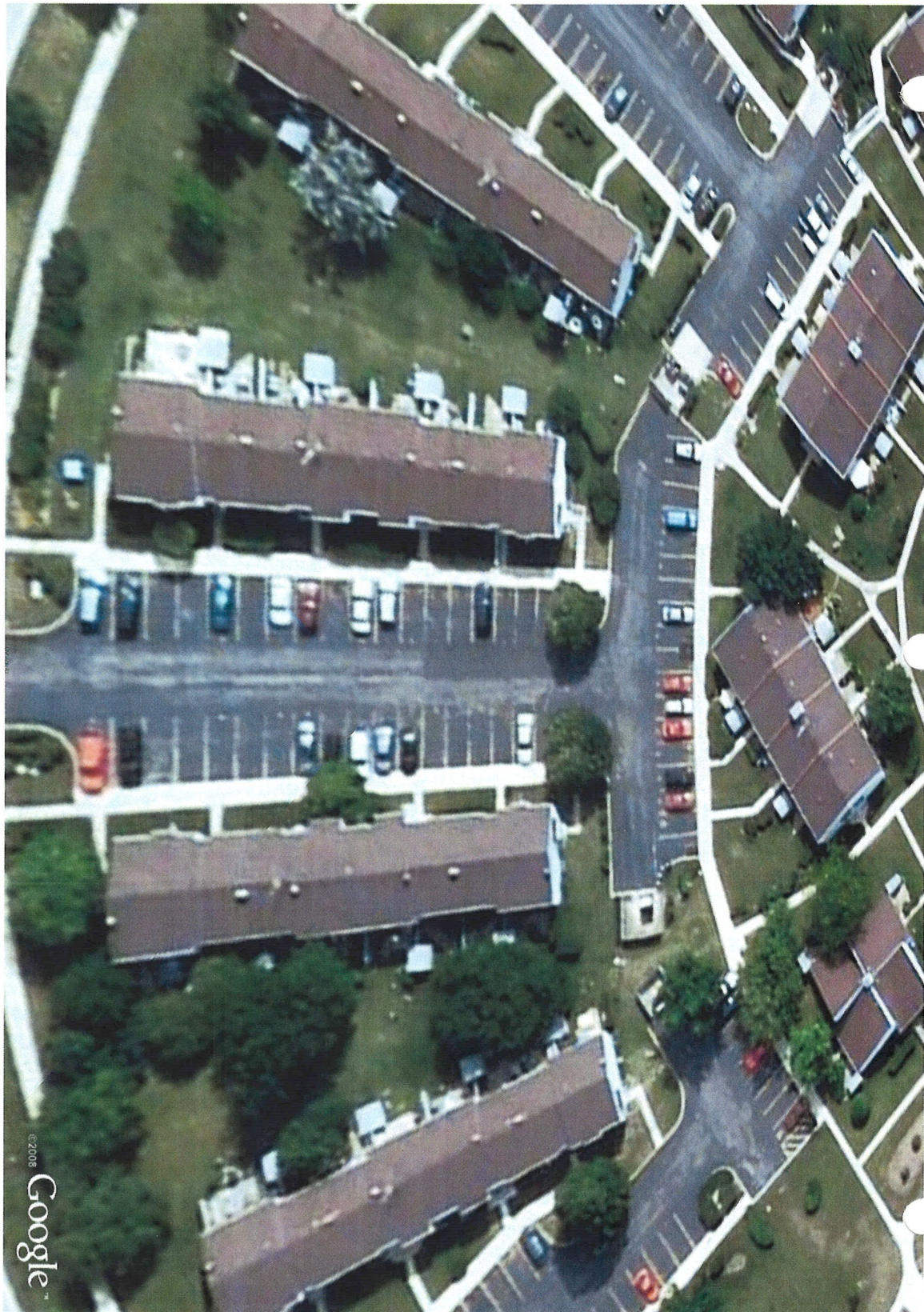
Court 1 Parking assignment



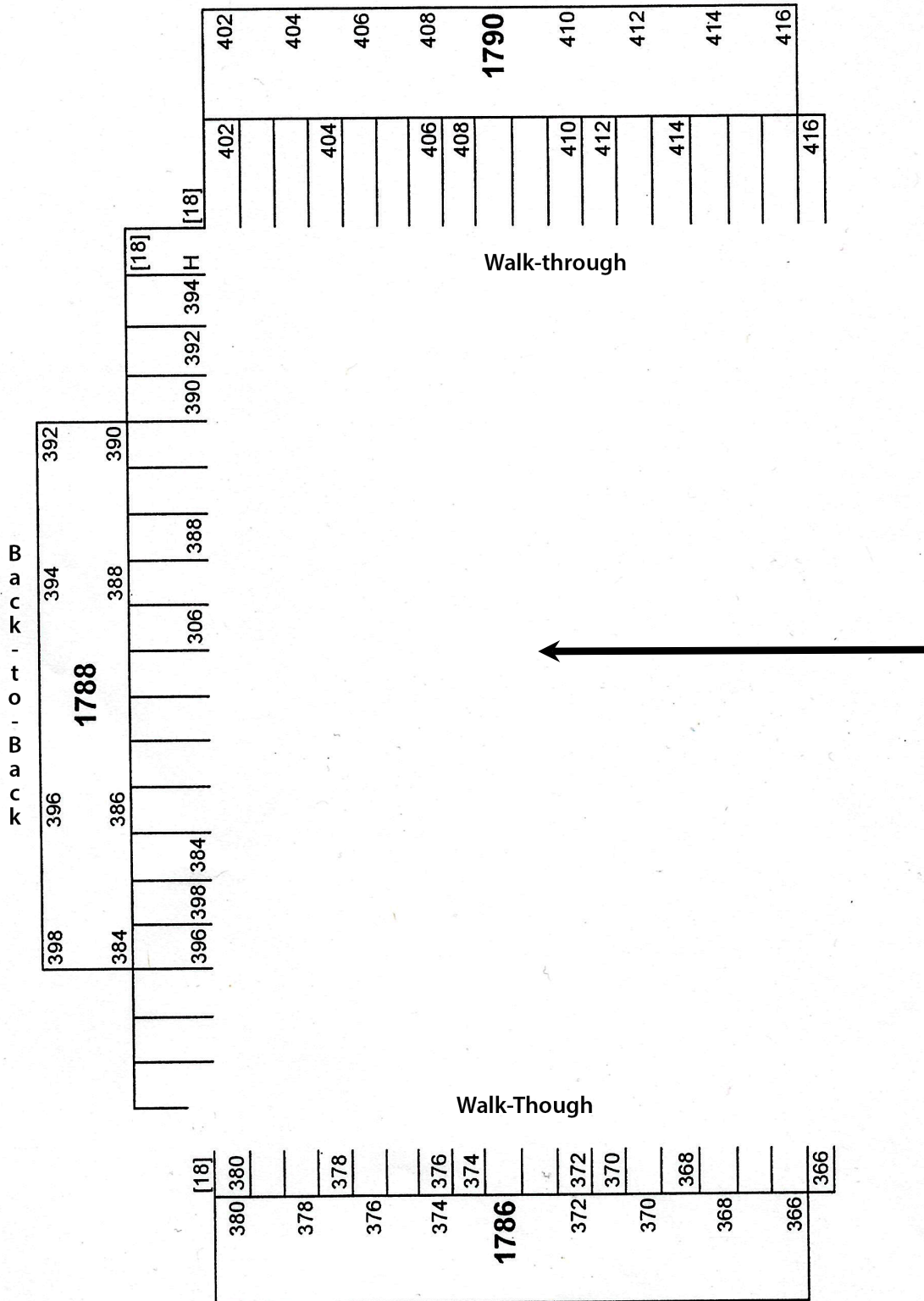
Walk-through



Court 2 overview



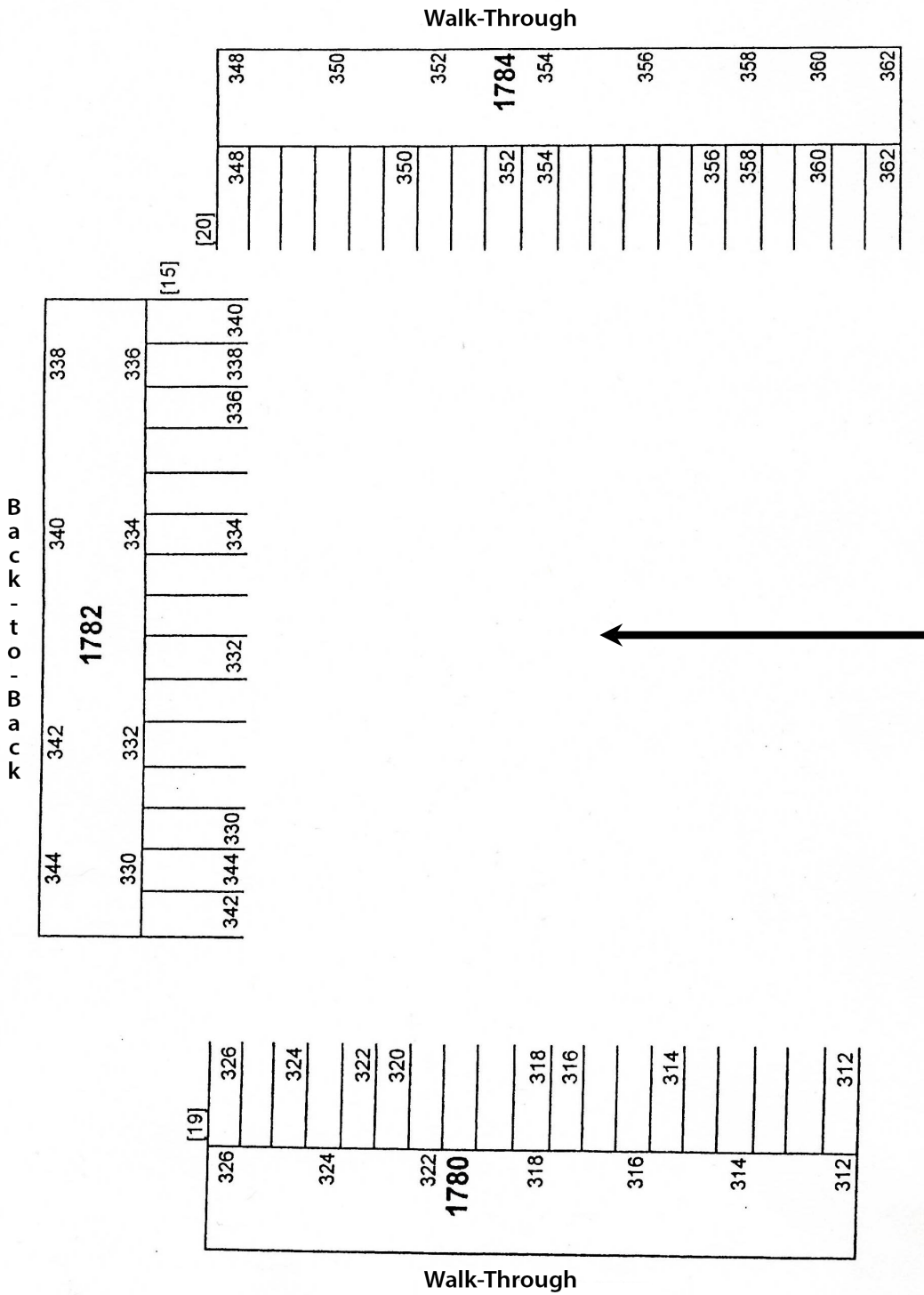
Court 2 parking assignment



Court 3 Overview



Court 3 parking assignment



Court 4 overview



One-Bedroom



Court 5 Overview



Court 5 Parking Assignment

One-Bedroom

142	140	144
1758		
138		

**B
a
c
k
-
t
o
-
B
a
c
k**

162	160	158	156	168	172
1760				1762	
148	150	152	154	166	
142	144	160	162	148	150
150	152	154	156	158	160
162	164	166	168	170	172
174	176	178	180	182	184
186	188	190	192	194	196
198	200	202	204	206	208
210	212	214	216	218	220
222	224	226	228	230	232
234	236	238	240	242	244
246	248	250	252	254	256
258	260	262	264	266	268
270	272	274	276	278	280
282	284	286	288	290	292
294	296	298	300	302	304
306	308	310	312	314	316
318	320	322	324	326	328
330	332	334	336	338	340
342	344	346	348	350	352
354	356	358	360	362	364
366	368	370	372	374	376
378	380	382	384	386	388
390	392	394	396	398	400
402	404	406	408	410	412
414	416	418	420	422	424
426	428	430	432	434	436
438	440	442	444	446	448
450	452	454	456	458	460
462	464	466	468	470	472
474	476	478	480	482	484
486	488	490	492	494	496
498	500	502	504	506	508
510	512	514	516	518	520
522	524	526	528	530	532
534	536	538	540	542	544
546	548	550	552	554	556
558	560	562	564	566	568
570	572	574	576	578	580
582	584	586	588	590	592
594	596	598	600	602	604
606	608	610	612	614	616
618	620	622	624	626	628
630	632	634	636	638	640
642	644	646	648	650	652
654	656	658	660	662	664
666	668	670	672	674	676
678	680	682	684	686	688
690	692	694	696	698	700
702	704	706	708	710	712
714	716	718	720	722	724
726	728	730	732	734	736
738	740	742	744	746	748
750	752	754	756	758	760
762	764	766	768	770	772
774	776	778	780	782	784
786	788	790	792	794	796
798	800	802	804	806	808
810	812	814	816	818	820
822	824	826	828	830	832
834	836	838	840	842	844
846	848	850	852	854	856
858	860	862	864	866	868
870	872	874	876	878	880
882	884	886	888	890	892
894	896	898	900	902	904
906	908	910	9		

One-Bedroom

178	1764	188
180		186
182		184

Back-to-Back

Back-to-Back

128	126
130	124
1756	
132	122
134	120

[15]
140
138
130
128
126
122
120
134
132

[illegible]

[17]
94
92
90
88
86
86
84
98
96

90	88		86	84
		1752		
92	94		96	98

Back-to-Back

116	114	112	110	108	106	104	102 [12]
-----	-----	-----	-----	-----	-----	-----	----------

116	1754	102
114	112 110	108 106 104

Back-to-Back

Court 6 Overview



Court 6 Parking Assignment

Back-to-Back

60		
62	48	62
48		
50	50	60
		1748
52		
54	52	58
56		
58	54	56

One-Bedroom

40	42
38	44
1746	

[illegible]

Undesignated
Island

Walk-Through

66	66
68	68
70	70
72	72
74	74
76	76
78	78
80	80

Walk-Through

16	16
14	14
12	12
10	10
8	8
6	6
4	4
2	2

Control and Staging area

Control – A

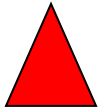
Command Center –



Member Staging area



Press release Area



1 – Circle Turnaround Staging Area 1

2- Via Veneto & Cumberland Dr. Staging Area 2

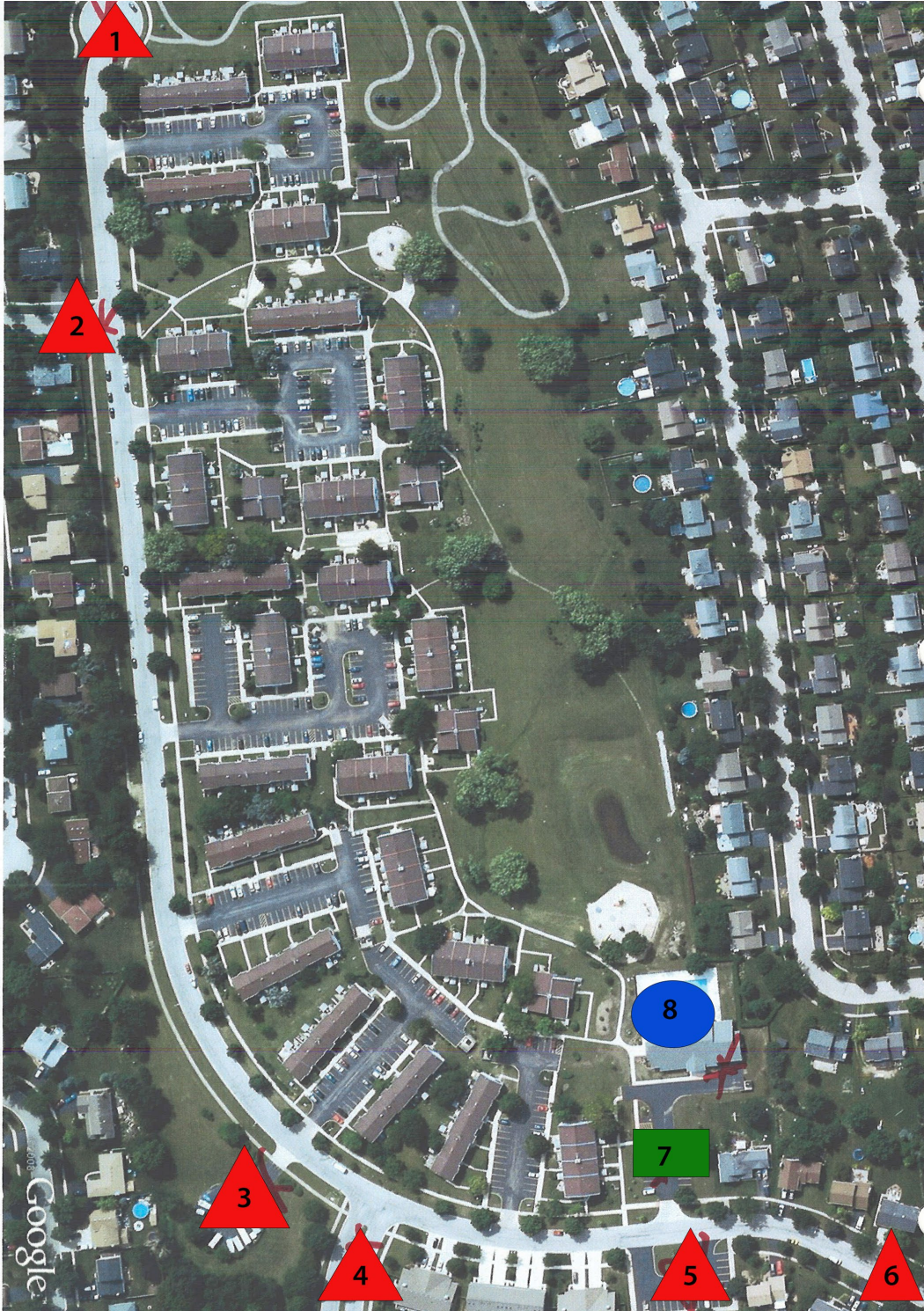
3- RV Lot staging Area 3

4- Cumberland Ave and Cumberland Dr. Staging Area 4

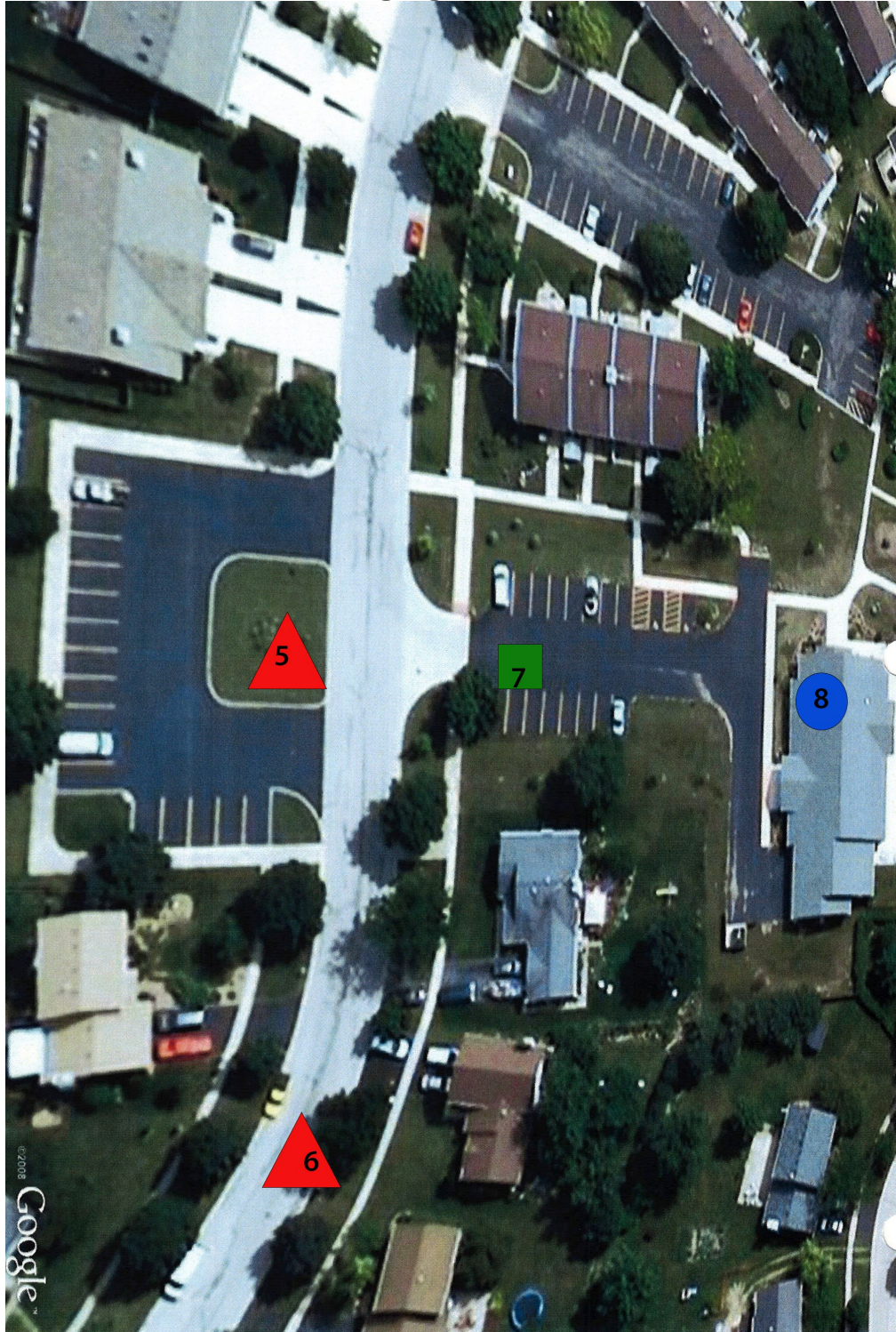
5- Parking lot across from office Staging Area 5

6- Cumberland Green Dr. North of office Staging Area 6

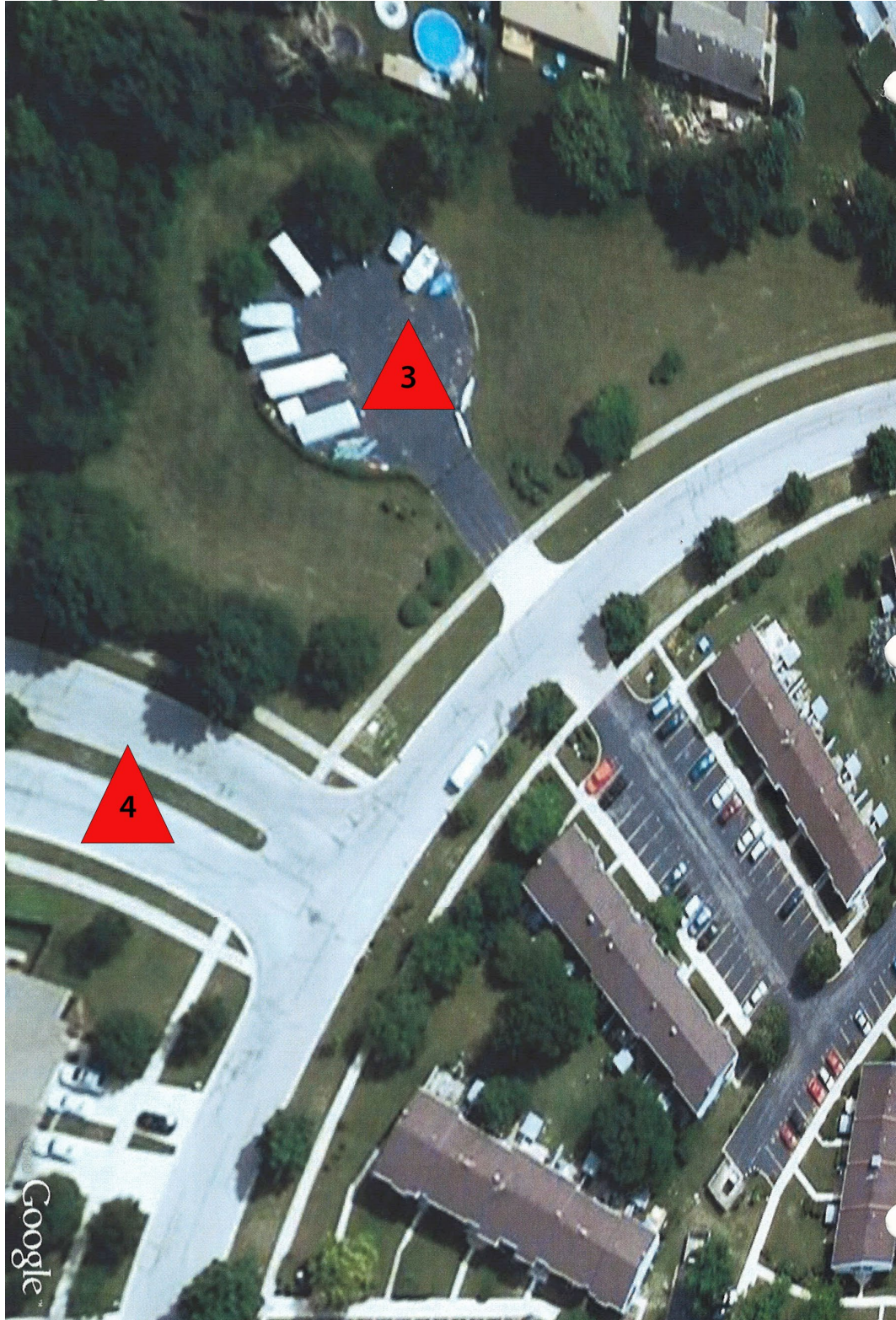
Staging Area Overview



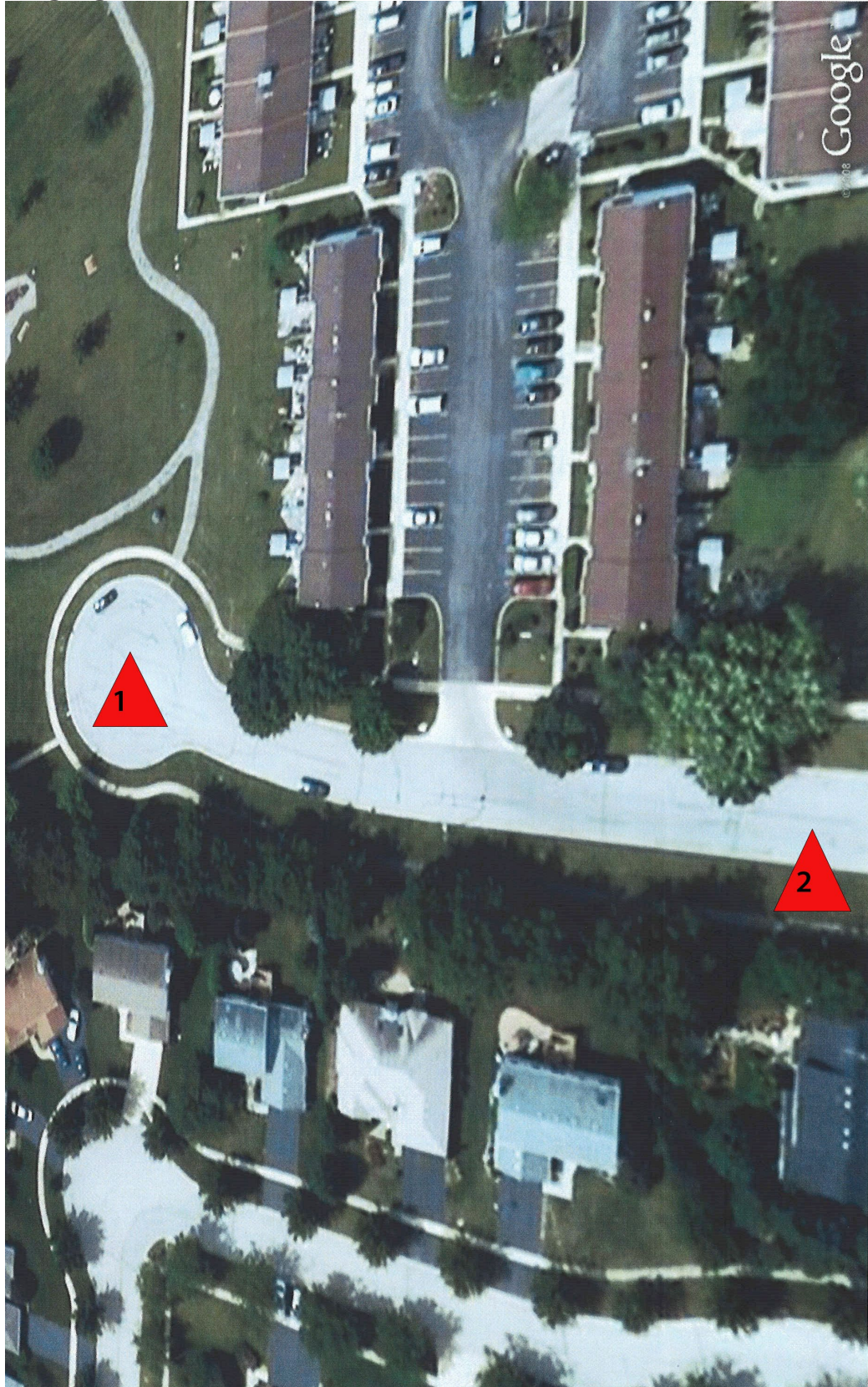
Command Center and Staging



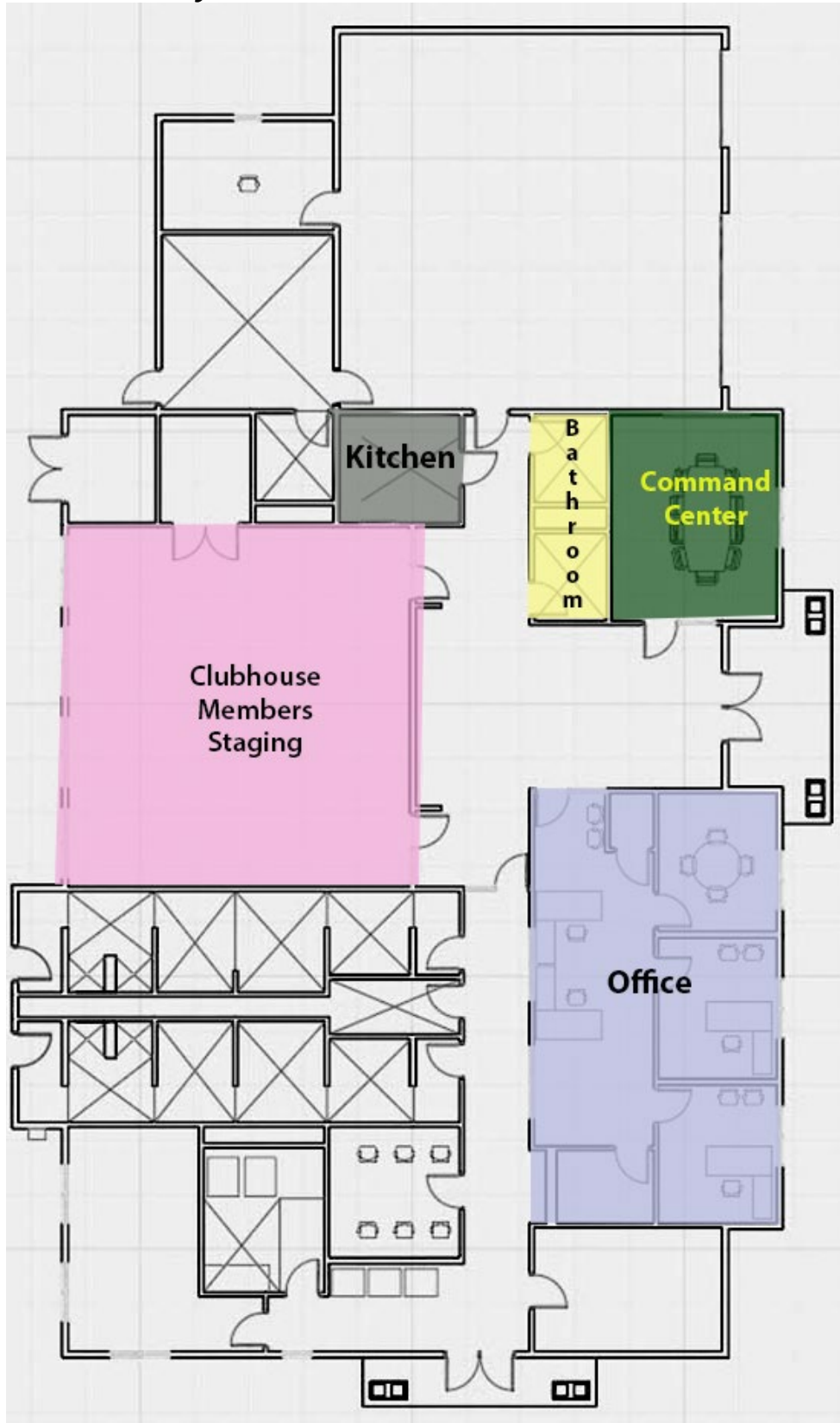
Staging Area



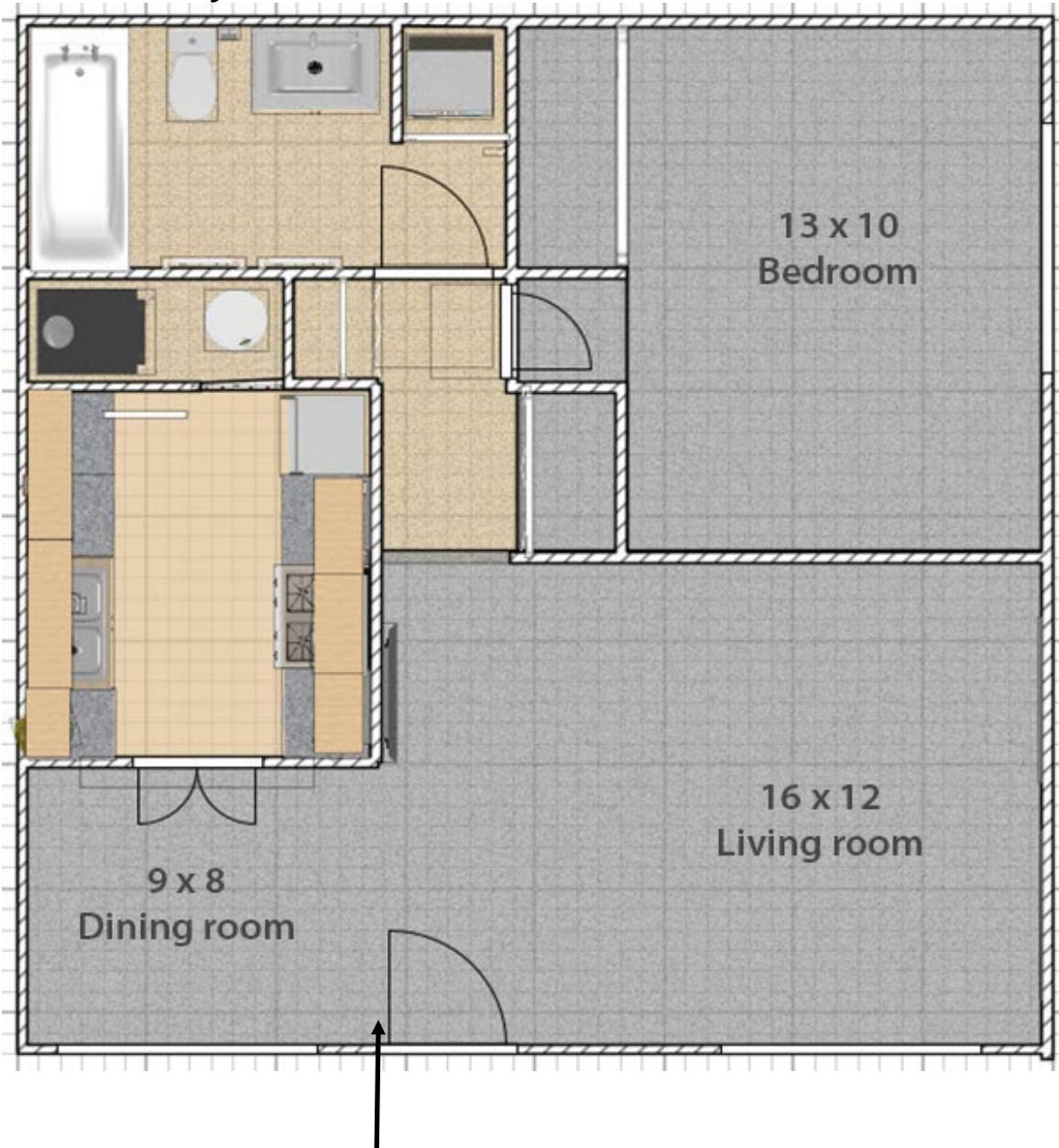
Staging Area



Clubhouse Layout



1 Bedroom Layout





2 Bedroom Back-to-Back Layout

Ventura 2 Story 2 Bedroom
Back to Back 1st Floor



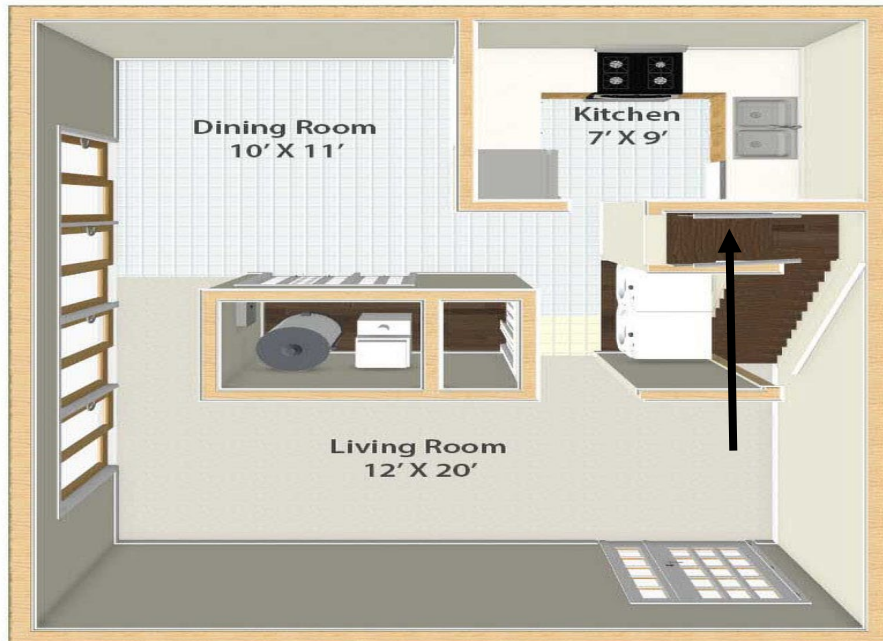
Ventura 2 Story 2 Bedroom
Walk Through 2nd Floor





3 Bedroom Back-to-Back layouts

**Dorado two story 3 Bedroom
Walk Through 1st Floor**

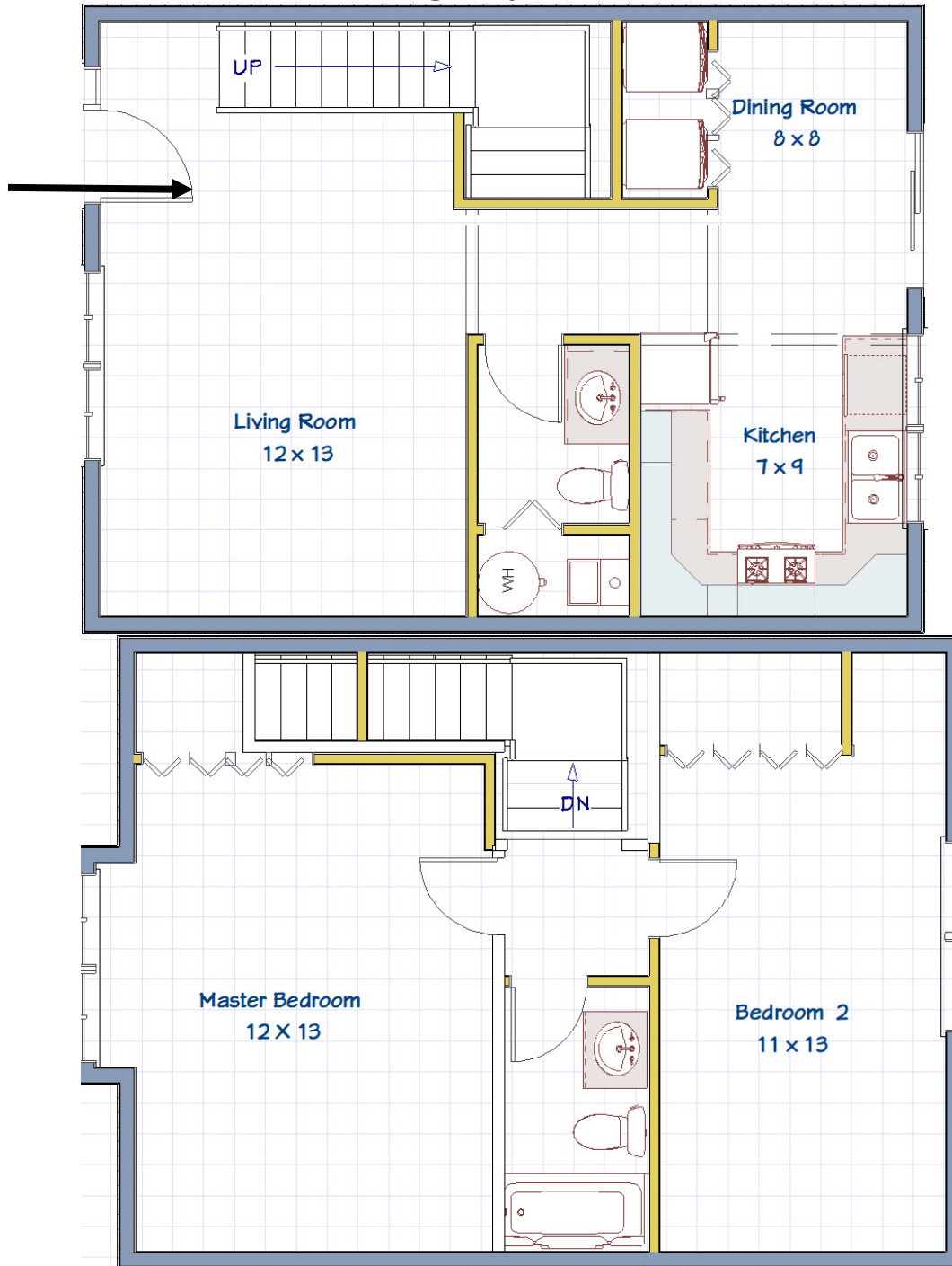


**Dorado 2 Story 3 Bedrooms
Back to Back 2nd floor**





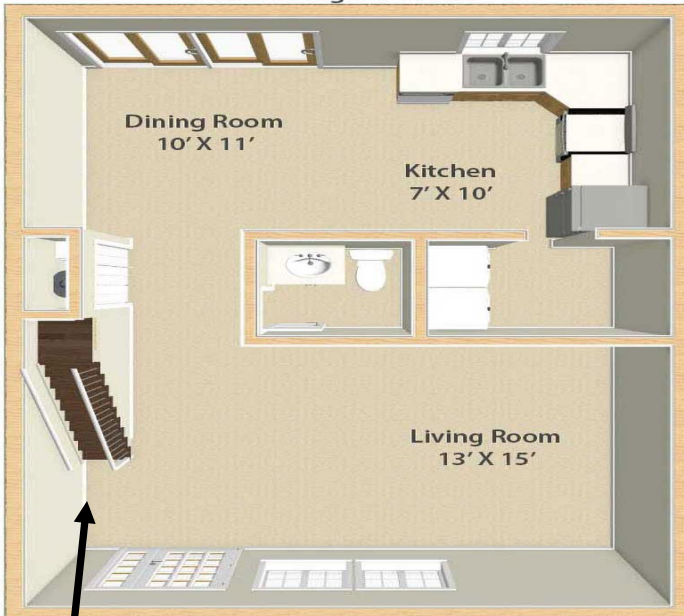
2 Bedroom Walk Through Layout.





3 Bedroom Walk threw Layout

**Monterey 2 Story 3 Bedroom
Walt Through 1st Floor**



**Monterey Two Story 3 Bedroom
Walk Through 2nd Floor**





4 Bedroom Walk Threw Layout







APPENDIX 8 Emergency Venders

Emergency Vender			
vendet type	Contactor / vender	Name	Phone
Alarm Systems			
Computer Systems			
Distaster Restoration Contractor			
Electric Compancy			
electric repair			
Electric lights			
Evirement Service			
Fire Suppression System			
Gas Company			
Glass Company			
HVAC Service			
Lock Smith			
Movers - storage			
Office Equipment			
Office /mover -Copier service			
Office Supplies			
Phone System Service			
Plumber			
Printer/business forms			
Paint - Drywall repair			
Security Systems			
Snow Removal			
Water Company			
Rental Company			
City of St. Charles Contact			
IL Department of Public Health			
Our Bank			
Attorny			
Tree service			
Swimming pool service			
Parking lot Service			
Tempory staff company			
Exterminator			
Transportation company			
Supplies Appliances			
Insurance Agent			
Rubish - trash			
Medical Clinic			
Comcast			
Metronet			
ATT			
Architect			
Hardware store			
Landscaping service			

APPENDIX 9 Insurance Information

CERTIFICATE OF LIABILITY INSURANCE

American Family Insurance Company ☐
American Family Mutual Insurance Company if selection box is not checked.
6000 American Pky Madison, Wisconsin 53783-0001

Insured's Name and Address
Cumberland Green Cooperative
1798 Cumberland Green Dr
St Charles, IL 60174

Agent's Name, Address and Phone Number (Agt./Dist.)
Alfredo L. Gaddini
2500 W Higgins Rd Ste 350
Hoffman Estates, IL 60169
(847) 885-4860 (111/809)

This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder.
This certificate does not amend, extend or alter the coverage afforded by the policies listed below.

COVERAGES				
This is to certify that policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions, and conditions of such policies.				
TYPE OF INSURANCE	POLICY NUMBER	POLICY DATE		LIMITS OF LIABILITY
		EFFECTIVE (Mo, Day, Yr)	EXPIRATION (Mo, Day, Yr)	
Homeowners/ Mobilehomeowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Boatowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Personal Umbrella Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Farm/Ranch Liability				Farm Liability & Personal Liability Each Occurrence \$,000 Farm Employer's Liability Each Occurrence \$,000
Workers Compensation and Employers Liability †				Statutory ----- Each Accident \$,000 Disease - Each Employee \$,000 Disease - Policy Limit \$,000
General Liability ☒ Commercial General Liability (occurrence) ☒ Per location Aggregate ☐	12-XB9475-05-00	06/30/2022	06/30/2023	General Aggregate \$ 4,000,000 Products - Completed Operations Aggregate \$ 4,000,000 Personal and Advertising Injury \$ 2,000,000 Each Occurrence \$ 2,000,000 Damage to Premises Rented to You \$ 50,000 Medical Expense (Any One Person) \$ 5,000
Businessowners Liability	D&O12-XB9475-03	06/30/2022	06/30/2023	Each Occurrence†† \$ 1,000,000 Aggregate†† \$ 1,000,000
Liquor Liability				Common Cause Limit \$,000 Aggregate Limit \$,000
Automobile Liability ☐ Any Auto ☐ All Owned Autos ☒ Scheduled Autos ☒ Hired Auto ☒ Nonowned Autos ☐	CA00013095	06/30/2022	06/30/2023	Bodily Injury - Each Person \$ 1,000,000 Bodily Injury - Each Accident \$ 1,000,000 Property Damage \$ 1,000,000 Bodily Injury and Property Damage Combined \$,000
Excess Liability ☐ Commercial Blanket Excess ☒ Commercial Liability Umbrella	12-XB9475-34-00	06/30/2022	06/30/2023	Each Occurrence/Aggregate \$ 4,000,000
Other (Miscellaneous Coverages) Blanket Coverage on Structures: \$39,435,175 Special Form Replacement Cost (\$49,293,969 Blanket)				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / RESTRICTIONS / SPECIAL ITEMS The Commercial GL Policy is endorsement to include Fannie Mae, its Successors and/or Assigns, ATIMA as an additional insured on the CG 20 10 07 04 endorsement.				
CERTIFICATE HOLDER'S NAME AND ADDRESS		CANCELLATION		
Fannie Mae, its successors and or assigns c/o Arbor Commercial Funding LLC ATIMA ISAOA 3370 Walden Ave Suite 114 Depew, New York 14043		☒ Should any of the above described policies be cancelled before the expiration date thereof, the company will endeavor to mail (30 days) written notice to the Certificate Holder named, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. *10 days unless different number of days shown. ☐ This certifies coverage on the date of issue only. The above described policies are subject to cancellation in conformity with their terms and by the laws of the state of issue.		
DATE ISSUED 06/20/2022		AUTHORIZED REPRESENTATIVE Al Gaddini		

CERTIFICATE OF LIABILITY INSURANCE

American Family Insurance Company ☐
 American Family Mutual Insurance Company, S.I. if selection box is not checked.
 6000 American Pky Madison, Wisconsin 53783-0001

Insured's Name and Address
 Cumberland Green Cooperative
 1798 Cumberland Green Dr
 St Charles, IL 60174

Agent's Name, Address and Phone Number (Agt./Dist.)
 Alfredo L Gaddini
 2500 W HIGGINS RD STE 350
 HOFFMAN ESTATES, IL 60169
 (847) 885-4860 (111/809)

This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder.
 This certificate does not amend, extend or alter the coverage afforded by the policies listed below.

COVERAGES				
This is to certify that policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions, and conditions of such policies.				
TYPE OF INSURANCE	POLICY NUMBER	POLICY DATE		LIMITS OF LIABILITY
		EFFECTIVE (Mo, Day, Yr)	EXPIRATION (Mo, Day, Yr)	
Homeowners/ Mobilehomeowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Boatowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Personal Umbrella Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Farm/Ranch Liability				Farm Liability & Personal Liability Each Occurrence \$,000 Farm Employer's Liability Each Occurrence \$,000
Workers Compensation and Employers Liability †				Statutory ***** Each Accident \$,000 Disease - Each Employee \$,000 Disease - Policy Limit \$,000
General Liability ☒ Commercial General Liability (occurrence) ☒ Per Location Aggregate ☐	12-XB9475-05-00	06/30/2022	06/30/2023	General Aggregate \$ 4,000,000 Products - Completed Operations Aggregate \$ 4,000,000 Personal and Advertising Injury \$ 2,000,000 Each Occurrence \$ 2,000,000 Damage to Premises Rented to You \$ 50,000 Medical Expense (Any One Person) \$ 5,000
Businessowners Liability	D&O 12-XB9475-05-00	06/30/2022	06/30/2023	Each Occurrence†† \$ 1,000,000 Aggregate†† \$ 1,000,000
Liquor Liability				Common Cause Limit \$,000 Aggregate Limit \$,000
Automobile Liability ☐ Any Auto ☐ All Owned Autos ☒ Scheduled Autos ☒ Hired Auto ☐ Nonowned Autos ☐	CA00013095	06/30/2022	06/30/2023	Bodily Injury - Each Person \$ 1,000,000 Bodily Injury - Each Accident \$ 1,000,000 Property Damage \$,000 Bodily Injury and Property Damage Combined \$,000
Excess Liability ☒ Commercial Blanket Excess ☐	12-XB9475-34	06/30/2022	06/30/2023	Each Occurrence/Aggregate \$ 4,000,000
Other (Miscellaneous Coverages) Blanket Coverage on Structures \$32,045,793 Special Replacement Cost (\$49,293,969 Blanket) DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / RESTRICTIONS / SPECIAL ITEMS The Commercial GL Policy is endorsed to include Tailor Made Property Services its successors and/or assigns ATIMA as additional insured on the CG 20 10 04 04 endorsement.				
CERTIFICATE HOLDER'S NAME AND ADDRESS		CANCELLATION		
Tailor Made Property Services 1165 N Milwaukee Ave Chicago, IL 60642-4020		☒ Should any of the above described policies be cancelled before the expiration date thereof, the company will endeavor to mail * (30 days) written notice to the Certificate Holder named, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. *10 days unless different number of days shown. ☐ This certifies coverage on the date of issue only. The above described policies are subject to cancellation in conformity with their terms and by the laws of the state of issue.		
DATE ISSUED 06/20/2021		AUTHORIZED REPRESENTATIVE Al Gaddini		

EVIDENCE OF PROPERTY INSURANCE

American Family Insurance Company ☐

American Family Mutual Insurance Company if selection box is not checked.
6000 American Pkwy Madison, Wisconsin 53783-0001

Agent's Name, Address and Phone Number (Agt./Dist.)

Alfredo L Gaddini
2500 W Higgins Rd Ste 350
Hoffman Estates, IL 60169
(847) 885-4860
(111/809)

This is evidence that the company indicated has the following insurance in force and conveys all the rights and privileges afforded under the policy.

This certificate does not amend, extend or alter the coverage afforded by the policies listed below.

Insured's Name and Address:
Cumberland Green Cooperative
1798 Cumberland Green Dr
St Charles, IL 60174

POLICY NUMBER 12-XB9475-05	
EFFECTIVE DATE (MM/DD/YYYY) 06/30/2022	EXPIRATION DATE (MM/DD/YYYY) 06/30/2023

PROPERTY INFORMATION			
PROPERTY LOCATION Club House with Pool and 28 Frame Buildings in Kane County in or about 1798 Cumberland Green Drive St Charles, IL 60174		PROPERTY DESCRIPTION (For Business Insurance Only, indicate # of Stories, Construction, Use or Occupancy, Equipment Description/Serial #) Homeowners Association Multi Unit Dwelling Combined Limit	
COVERAGES			
Personal Lines - Property		Farm/Ranch Lines	
Policy Type		Policy Type	
☐ HO 1 ☐ HO 5/GS ☐ MH 1 ☐ DP 01	☐ FR 02 ☐ FR MH 01 (GA)	☒ Businessowners ☐ Named Peril	
☐ HO 2 ☐ HO 6 ☐ MH 3 ☐ DP 02	☐ FR 03 ☐ FR MH 03	☐ Business Key ☐ Basic	
☐ HO 3 ☐ CV 1 ☐ MHGS ☐ BO	☐ FR 04	☐ Property ☐ Broad	
☐ HO 4 ☐ CV 3	☐ FR 05	☐ Inland Marine ☒ Special	
Amount of Insurance		Amount of Insurance	
Cov. A Dwelling \$	Cov. A Dwelling \$	Building \$39,435,175	
Cov. B Pers. Property \$	Cov. B Pers. Property \$	Bus. Pers. Property \$	
Cov. B Other Struct. (Fire & E.C.) \$	Sec. III Pers. Prop. Blanket \$	Other Blanket \$	
Cov. C Pers. Prop (Fire & E.C.) \$	Sec. III Schedule \$		
Boatowners - Sect. 1 \$	Sec. IV Outbldgs. \$		
Other \$	Other \$		
Deductible \$	Deductible Sec. I \$	Deductible-Bldg. \$5,000	
	Deductible Sec. III \$	Deductible-Bus. Pers. Prop. \$	
	Deductible Sec. IV \$	Deductible \$	
REMARKS (Including Special Conditions/Endorsements)			
Included: Ordinance of Law Coverage: 10% of full replacement cost // no coinsurance Liability included (see liability certificate) /// Business Income: Actual Loss Sustained 12 Months Director and Officers Liability: \$1,000,000 - Retention: none /// Current Premium: \$88,621.00			
EFFECTIVE DATE/RENEWAL OF COVERAGE/CANCELLATION			
EFFECTIVE DATE - Date additional interest is added.			
RENEWAL OF COVERAGE / CANCELLATION -This policy may be continued for successive policy periods by payment of the required premium on or before the effective date of each renewal period. If this policy is terminated, the company will give the additional interest identified below written notice. The delivery of this notice shall be subject to the laws of the state where this policy is issued. We will provide the insurance described in this policy in return for your premium payment and compliance with policy provisions.			
* The Expiration Date is changed to read "UNTIL CANCELLED".			
ADDITIONAL INTEREST NAME AND ADDRESS		NATURE OF INTEREST	
Fannie Mae, Its Successors and/or its Assigns, in care of Arbor Commercial Funding LLC, ISAOA, ATIMA 3370 Walden Ave Ste 114 Depew, New York 14043		LOAN NUMBER 038291	
		☒ Mortgagee ☒ Loss Payee ☒ 30 day cancel notice	
		DATE ISSUED 06/20/2022	AUTHORIZED REPRESENTATIVE Al Gaddini
		TO AGENT: It is very important that you mail a copy to American Family on the day issued, along with the application.	

APPENDIX 10 Tenant Emergency Contact List

Disaster Book Report

8/24/2022 - Property: Cumberland Green Cooperative

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1749-002	Frank Dutcher	1	46	15201000 0000	1

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1748 N/A	Sandra McDonald				

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1752-090	David Marcinkiewicz	1		1000100 1000	0

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1756-124	Cristina Solana				

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1760-162	Charity Mabbs	2	25		

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1700 416	Knaw Hiron	0	42	0000000000	

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1706 / 162	Linda Erickson	2	23		

Unit	Members	Member Count	Age	Default Phone Number	Number of Pets
1706-156	Linda Frickson	2	62		

APPENDIX 11 Dog and Pets

ESA numerical order

#002	Dutcher	2 Cats
#006	Quonnaa Campbell	Dog
#040	Catherine Aldridge	Cat
#066	Roberto Torquato	2 Cats
#068	Angelique Neymann	Dog
#080	Diego Guzman	Dog
#130	Matt Maughan	Dog
#134	Maria Foran	Cat
#140	Kathleen Meier	Dog
#148	Janelin Luna	Dog
#156	Lydia Sturtevant	Dog
#194	Donna Eygenhuysen	Dog
#214	Angela Wojdak	Cat
#230	Andres Olvera	Dog
#236	Maya Donis	Dog
#244	Jean Doty	Cat
#248	Raul Esquivel	Dog
#262	Rosalia/Mariana	3 Dogs
#262	& Evelyn Lozano	(1 Dog each)
#280	AnnaBeth Wildman	Dog
#286	Melissa Spike	2 Cats
#294	Jamie Nelson	Cat
#314	Deborah Farrell	Dog
#338	Alisa Muell Rogers	Cat
#348	Kathy Wood	2 Dogs & Cat
#350	Amy Phan	Dog
#376	Adam Armstrong	Cat
#408	Carolina Caballero	Dog
#404	Hatidzhe Tupeva	Dog
#410	Cassandra Galvan	2 Dogs
#440	Irene Erickson	Cat

Pets

#004	Mullozzi	Dog
#008	Joel Miller	Dog
#010	Harris	Dog
#020	Hugo Bautista	Dog
#026	Srachta	2 Cats
#034	Kunesh	Dog
#180	Meghann Edgerton	Dog
#194	Eygenhuysen	Dog
#202	Perone	Dog
#296	Braley	Dog
#306	Mack	Dog
#316	Klotz/Roetzer	2 Dogs
#362	Patrick Free	Dog
#390	Schaffer	Dog
#398	Matias Schneider	Dog
#402	David Anderson	Cat
#424	Jennifer Ruiz	Dog
#434	Cora Ludvigsen	Cat
#458	Mitchell Vitzthum	Dog

APPENDIX 12 Glossary

Automatic External Defibrillator (AED)

A medical device used to provide electrical stimulation to the human heart in the event of cardiac arrest. Such devices are often installed in shopping centers and other commercial buildings to which the public is invited.

Avalanche

A fall or slide of a large mass of snow or rock down a mountainside.

Biological half-life

The time required for a physical system, such as that of a human, to eliminate, by natural processes, half of the amount of a substance (such as a radioactive material) that has entered it.

Blizzard

In general, a very heavy snowstorm with high winds. More specifically, a violent snowstorm with winds of 35 mph or more with snow and blowing snow reduces visibility to less than one-quarter mile for hours.

Blizzard Warning –

Snow and strong winds will combine to produce blinding snow, near zero visibility, deep drifts, and life-threatening wind chill.

Bloodborne Pathogens

Pathogenic microorganism's TNT in human blood can cause human disease. These pathogens include but are not nondolomitic ted human immunodeficiency virus (HIV/AIDS), hepatitis B virus (HBV), and hepatitis C virus (HCV). Considered an occupational hazard—exposures to blood and other body fluids occur across a wide variety of occupations, including cleaning personnel and emergency response and public, and public safety personnel as well as health,

Blowing/Drifting Snow Advisory –

Poor visibility and hazardous driving conditions.

Cardiopulmonary Resuscitation (CPR)

A basic emergency procedure for life support consisting of artificial respiration and manual external heart massage.

Combustible

Capable of burning. A characteristic of some chemicals (e.g., volatile solvents such as benzene); is a hazard. Also, something that ignites and burns readily.

Corrosive

Capable of causing corrosion or eating away. A characteristic of certain chemicals (e.g., acids) is that when skin is exposed to them, the tissue is "eaten away," causing chemical "burns"; a type of hazard.

EAS (Emergency Alert System) –

A communication and warning system set up by the Federal Government broadcasts emergency messages via radio and TV stations.

Emergency

An unforeseen combination of events or circumstances, or the result of such events or circumstances, requires immediate action. A usually distressing event (e.g., fire, flood, earthquake, explosion, civil disorder) can be planned or prepared for but not necessarily foreseen.

Emergency Management –

Organized analysis, planning, decision making, and assignment of available resources to mitigate, prepare for, respond to, and recover from the effects of all hazards.

Emergency Operations Center (EOC) –

A pre-designated facility (location) established by an agency or jurisdiction for the coordination, communications, warning, and direction & control of emergency responses.

Emergency Operations Plan (EOP) –

Each jurisdiction's response plan for emergency incidents. It describes how citizens and property will be protected in a disaster or emergency.

Emergency Preparedness

Having established procedures for addressing various types of distressing incidents or events and ensuring that building occupants are trained to follow them.

Emergency procedures

Procedures are developed to minimize injury to people and damage to property in the event of natural or artificial disasters, usually including specific procedures for evacuating buildings.

Emergency response team

A group of individuals, usually at commercial property and comprising members of the management staff and tenants' representatives, who are trained to respond to various types of emergencies and expedite *evacuation* of the building.

OSHA defines an exposure incident

to mean a specific eye, mouth, other mucous membrane, non-intact skin, or parenteral contact with blood or other potentially infectious materials that results from the performance of an employee's duties.

External exposure refers

to contact radioactivity from outside the body (e.g., on the skin).

Fallout

The descent of particles through the atmosphere; refers to radioactive particles resulting from or dispersed by a nuclear blast as well collectively. The term is sometimes applied in other contexts, such as biological or chemical weapons fallout.

Federal Emergency Management Agency (FEMA) –

Established in 1979 by the Federal Government to manage the President's Disaster Relief Fund and to coordinate the disaster assistance activities of all Federal agencies in the event of a Presidential disaster declaration.

Flash Flooding –

Rapidly occurring flooding is generally caused by large amounts of rain concentrated over a particular area for a short time. Dam Breaks or Ice Jams can also cause it. It can occur in any low-lying area.

Flammable

Easily ignited. A characteristic of some chemicals; is a type of hazard.

Freezing Fog Advisory –

Very light ice accumulation on roadways, bridge decks, and overpasses, predominately from fog, causing hazardous travel.

Freezing Rain –

Rain freezes upon impact with the ground, creating a coating of ice on roads and walkways.

Freezing Rain Advisory –

Light accumulations of ice will cause hazardous travel.

Frostbite

is a severe reaction to cold exposure to the skin that can permanently damage fingers, toes, nose, and ear lobes. Symptoms are numbness and a white or pale appearance to the skin.

Good Samaritan laws protect

those who choose to aid others who are ill or injured during an emergency. They typically protect people from being sued for negligence but not for gross or willful negligence or reckless misconduct.

Half-life is

The time in which one-half of the atoms of a particular radioactive substance disintegrates into another form. The measured half-life of a substance can vary from millionths of a second to billions of years, also called the physical or radiological half-life.

Hazmat

Abbreviation for *hazardous material*. When used for firefighters and other trained professionals who respond to hazardous material (usually chemical) incidents and spills, a *hazmat team*.

Hazard & Vulnerability Analysis (HVA) –

Identifies potential hazards, estimates their seriousness, and establishes planning priorities. Identifies who or what in the community is susceptible to damage if a disaster occurs. Provides a factual basis for planning and the necessary documentation for planning and response efforts.

HAZUS Multiphaser Loss Estimation Methodology

A standardized, national methodology for assessing losses from natural hazards—earthquakes, flood, wind—implemented through PC-based geographic information system (GIS) software.

Heat cramps:

Get the person to a more relaxed place and have them rest in a comfortable position. Lightly stretch the affected muscle and replenish fluids. Give a half glass of cool water every 15 minutes.
Do not give them liquids with alcohol or caffeine, as they can worsen conditions.

Heat Exhaustion

A condition resulting from exposure to heat in which depletion of body fluids causes weakness, dizziness, nausea, and often collapse; also called *heat prostration*. The condition can be alleviated by rest and administration of fluids and electrolytes to replace those lost through excessive sweating.

Heat Stroke

A severe condition resulting from impairment of the body's temperature-regulating mechanisms because of prolonged exposure to excessive heat. Heat stroke is characterized by high fever, hot, dry skin, cessation of sweating, severe headache, and, in serious cases, collapse and coma.

Heavy Snow Warning –

Snowfall of six inches or more in north and central Illinois, four inches or more in southern Illinois.

Hypothermia,

or low body temperature is when the body temperature drops to less than 95 degrees F. Symptoms include slow or slurred speech, incoherence, memory loss, disorientation, uncontrollable shivering, drowsiness, repeated stumbling, and apparent exhaustion

Ice Storm Warning –

Heavy ice accumulations will create hazardous travel and damage trees and power lines.

Incident Command –

A standardized on-scene emergency management concept designed to allow its user(s) to adopt an integrated organizational structure equal to the complexity and demands of single or multiple incidents without being hindered by jurisdictional boundaries.

Incident Commander –

The individual is responsible for managing all incident operations at the site.

Incident Command Post –

The location of the primary command functions.

Incident Command System

A structured system for managing emergency incidents was developed by a federal interagency task force. Initially designed for managing wildland fires, the concept is applicable across various emergencies and may be applied in the private sector. Activities and personnel assignments are divided into five categories—command, operations, planning, logistics, and finance/administration.

Indoor Air Quality (IAQ)

An environmental concern related more specifically to the work environment (e.g., office buildings). In particular, specific symptoms in employees have been linked to poor IAQ (*sick-building syndrome*). TAs defined by the U.S. Environmental Protection Agency, the four major contributors to IAQ are outside air sources, HVAC systems, activities of building occupants, and construction materials. The American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) has established an IAQ standard specific to ventilation rates about occupancy levels. Other IAQ issues continue to be considered for the establishment of specific standards.

Internal Exposure

Refers to contact with radioactivity by ingestion (eating contaminated food or drinking contaminated water) or inhalation (breathing contaminated air).

Local Emergency Planning Committee (LEPC) –

Developed as part of the SARA Title Act, which regulates Hazardous Materials, the LEPCs are county agencies that track, monitor, and report the reportage, use, and transportation of Hazardous Materials. Also responsible for the creation and support of the Local Haz-mat Teams.

Local Emergency Management Coordinator –

The individual within each political subdivision is responsible for jurisdictional emergency management.

Legionnaires' Disease

lobar pneumonia caused by the bacterium *Legionella pneumophila*, so named because its first recognized occurrence was during the 1976 American Legion convention. It is transmitted to individuals who inhale water mists (e.g., from fouled cooling towers, showerheads, drinking fountains, etc.) that contain levels of bacteria sufficient to cause infection.

Man-made Hazards

(Human Imposed Hazards) - Hazards caused by human existence and would not otherwise exist. Most artificial hazards are preventable.

Material Safety Data Sheet (MSDS)

A compilation of information regarding the hazardous properties of chemicals. Usual information includes composition, physical and chemical properties, and known hazards (e.g., toxicity, flammability, explosion potential); recommended cautions for handling (e.g., protective clothing and devices), storage, and disposal; clean-up procedures, and first aid treatment in the event of exposure. An MSDS is provided when chemicals (e.g., solvents, cleaning compounds) are shipped in bulk in pails or drums and when the information cannot be fitted on the labels of small containers. These documents must be retained for reference by maintenance and other on-site personnel.

Mitigation

Any sustained action taken to reduce or eliminate long-term risk to human life and real property from a hazardous event, also known as *prevention*, when undertaken before a disaster. The goal of mitigation is to decrease the need for response to a disaster instead of simply increasing the response capability.

National Oceanic & Atmospheric Administration (NOAA) –

conducts research and gathers data about the global oceans, atmosphere, space, and sun and applies this knowledge to science and service that touch the lives of all Americans.

National Weather Service –

This is the primary source of weather data, forecasts, and warnings for the United States. Television weathercasters and private meteorology companies prepare their forecasts using this information. The NWS is the sole United States official voice for issuing warnings during life-threatening weather situations.

Natural Hazards –

Those hazards are caused by naturally occurring events. They are usually not preventable and sometimes unpredictable.

Nuclear Power Plant

An electrical generating facility uses a nuclear reactor as its heat source to provide steam to a turbine generator.

Occupational Exposure

Defined by OSHA as reasonably anticipated skin, eye, mucous membrane, or parenteral (i.e., by injection, including needlesticks) contact with blood or other potentially infectious materials (body fluids and tissues other than blood) that may result from the performance of an employee's duties.

Preparedness –

The actions you take and the plans you make before an emergency to protect yourself and help you respond safely.

RAD

Abbreviation for *radiation absorbed dose*; the amount of energy from any type of ionizing radiation (e.g., alpha, beta, gamma, neutrons, etc.) deposited in any medium (e.g., air, water, living tissue).

Radioactivity

The spontaneous emission of radiation from the nucleus of an unstable isotope, generally alpha or beta particles, is often accompanied by gamma rays. Also, the rate at which radioactive material emits radiation (measured in units of becquerels or disintegrations per second).

Recovery

the actions you take to put your property and your life back in order after an emergency or disaster.

Response –

The actions you take during an emergency to protect yourself. This should be your Emergency Operations Plan put into action.

REM

Abbreviation for *roentgen equivalent man*; a standard unit of measure of the effects of ionizing radiation on humans.

Riverine Flooding –

River flooding occurs during prolonged rain or rapid snow melt.

Rolling Blackout ains an Intentional power outage

scheduled by a utility to reduce electrical output for a set period during peak usage hours to prevent large-scale grid failures. Specific areas are blacked out in an alternating sequence, hence the name rolling blackout.

Seiche

An oscillation of the surface of a lake or other landlocked body of water that varies in frequency from a few minutes to several hours. A seiche is thought to be initiated by local variations in air pressure, sometimes aided by winds and tidal currents. The oscillation may continue after the atmospheric pressure differences no longer exist.

A severe Thunderstorm Watch

indicates that severe thunderstorms are possible in the area.

A severe Thunderstorm Warning

is issued when a severe thunderstorm is present in the immediate vicinity.

Shelter in Place

A precaution intended to keep people safe while remaining indoors. Sheltering in place means selecting a small interior room with few windows or none and taking refuge there. A recommended response when/if chemical, biological, or nuclear contaminants are released into the environment. It does not mean sealing off an entire residence or office building.

Sleet –

Pellets of ice created by frozen raindrops. Sleet bounces when hitting a surface and does not stick to objects. An accumulation of sleet can make roads slick and hazardous.

Snow Advisory –

Snowfall of three to five inches in northern and central Illinois, two to four inches in southern Illinois.

Squall Lines –

A line or narrow band of active thunderstorms extending over 250 to 500 miles, maybe 10 - 20 miles wide, and consist of many laterally aligned cells that do not interfere with one another.

Storm Surge

An abnormal rise in sea level accompanying a hurricane or other intense storm, whose height is the difference between the observed level of the sea surface and the level that would have occurred in the absence of the cyclone. Storm surge is usually estimated by subtracting the normal or astronomic high tide from the observed storm tide.

Storm Tide

The actual level of sea water resulting from the astronomic tide combined with a storm surge.

Super Cells –

Uncommon but powerful storms that can last up to 6 hours and travel more than 200 miles. Capable of producing wind gusts over 75mph, large hail, and tornadoes.

Terrorism,

As defined in the U.S. Code of Federal Regulations, is the unlawful use of force and violence against persons or property to intimidate or coerce a government, the civilian population, or any segment thereof in furtherance of political or social objectives.

Thunderstorm-

a local storm produced by a cumulonimbus cloud and is always accompanied by lightning and thunder.

Tidal Wave

An unusual rise of water along the seashore, often capable of causing destruction; a swell or crest of ocean water as from a storm or a combination of strong wind and high tide.

Tornadoes –

A violently rotating column of air that extends from the base of a thunderstorm and comes in contact with the ground. It can produce wind speeds over 250 mph.

Tornado Watch

indicates that tornadoes are possible in the area.

Tornado Warning

is issued when a tornado has been sighted on the ground or indicated by a "hook echo" on Doppler radar.

Toxicity: The quality of being toxic or poisonous;

the degree to which a substance is harmful—a characteristic of some chemicals; is a type of hazard.

Tsunami

An earthquake under the ocean; a huge considerable prod sea floor movement or an underwater volcanic eruption.

Unified Command –

In the Incident Command System, Unified Command is a unified team effort that allows all agencies with responsibilities for the incident, either geographic or functional, to manage an incident by establishing a standard set of incident objectives and strategies. This is accomplished without losing or abdicating agency authority, responsibility, or accountability.

Weapons of Mass Destruction (WMD) –

Devices that can cause widespread destruction and a tremendous loss of life. Defined by the acronym B-NICE. B - Biological, N - Nuclear, I - Incendiary, C - Chemical, E - Explosive.

Wind Chill - -

A calculation of how cold it feels outside when the effects of temperature and wind speed are combined. The wind chill is based on the rate of heat loss from exposed skin caused by the combined effects of the wind and cold. As the wind increases, heat is carried away from the body at an accelerated rate, driving down the body temperature. The wind chill shows how cold the wind makes exposed flesh feel and is an excellent way to determine the potential for frostbite or hypothermia.

Wind Chill Advisory –

Dangerous wind chills of 15 to 24 below zero.

Wind Chill Warning –

Life-threatening wind chills of 25 below zero or colder.

Winter Storm Watch –

Indicates severe winter weather such as heavy snow or ice is possible within the next day or two. **Prepare now!**

Winter Storm Warning –

Indicates severe winter weather conditions are occurring, imminent, or highly likely. **Stay indoors!**

Winter Weather Advisory –

Indicates winter weather conditions will cause significant inconveniences and may be hazardous, especially to motorists. Use caution!

**Prepared By
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