Coakley Bay Association
Disaster Preparedness Plan
2026

INTRODUCTION:

This plan was developed as a guide for our homeowners by your Board of Directors. Please note, this is a guide for homeowners and may not be totally inclusive of every possible event. It does not include the plan for the office employees and ground management teams. However, we do want our homeowners to be prepared as well as they can in the case of emergency.

Please read this document and use it to supplement your own personal Disaster Preparedness Plan. Remember, it is the responsibility of each and every homeowner to prepare their property as best and safely as possible in the event of any disaster. This includes the responsibility of every owner to ensure their shutters are closed and securely locked prior to a storm. The board highly recommends owners who will be off-island between June 1st and November 30th close and secure their shutters prior to leaving island.

The HOA is here to assist with the resources we have on hand before, during and after any major event. No agency can guarantee the life or safety of an individual or protection of each piece of property. However, this information should be helpful.

DEFINITIONS/GLOSSARY WEATHER:

The following are weather terms in common usage with some additional information that may prove helpful when reading this plan.

Tropical Disturbance: This is the first stage of unstable weather that could escalate. No strong wind, but there is rotary circulation.

Tropical Depression: Clearly defined low-pressure with highest wind speed of 38 mph.

Tropical Storm: Low-pressure area with a defined rotary circulation. Winds may range from 38-73 mph.

Tropical Storm Watch: An announcement that a tropical storm, or one that might be developing, generally poses a threat to an area within the next 24 hours.

Tropical Storm Warning: An announcement that tropical storm conditions with 39-73 mph sustained winds may hit a specific area within the next 24 hours.

Hurricane: This is a violent storm originating over tropical or subtropical waters with sustained winds over 74 mph. The diameter of these storms may range from 100-1000 miles and will blow in a counterclockwise direction.

Hurricane Categories

Number	Wind Speed (mph)	Potential Storm Surge (ft)	Damage
1	74-95	4-5	Minimal
2	96-110	6-8	Moderate
3	111-130	9-12	Extensive
4	131-155	13-18	Extreme
5	> than 155	Over 18	Catastrophic

Storm Surge: Rapidly rising tides as a storm makes landfall.

Hurricane Watch: An announcement that a hurricane poses a threat to a specific area within the next 24 hours.

Hurricane Warning: This is an alert that a hurricane is expected to hit a specific area within the next 24 hours. When the hurricane is erratic this alert may only give a few hours before hurricane conditions begin.

Tornado: The most violent of atmospheric phenomena, winds may whirl at up to 300 mph. Tornados move at an average speed of 30 miles an hour and may be very erratic regarding their course. In many hurricanes tornados may be spawned due to the total disturbance in the area.

Waterspout: A tornado over water.

Tornado Watch: This is an announcement by the National Weather Service that a severe weather condition exists that may spawn a tornado.

Tornado Warning: Means a tornado has been sighted. It will generally give an anticipated course.

Natural Disaster: These are disasters that occur naturally such as earthquakes or Tsunamis, and may lead to property damage.

Human-Caused Disaster: These are caused by people and may include active shooter, looting, attacks of many kinds, including chemical and others, that may cause both property and personal damage and injury.

Routine Events: These include emergencies for medical, fire, police and building structure problems; these should be handled by calling the appropriate agency that can deal with the problem. In addition, notify the office management of your issue so they can assist if needed.
Always call 911 first in these events.

PROTECTION OF RESIDENTS:

The following are your Board of Directors' recommendations for personal protection and property protection when any or all of the previous conditions are announced. This plan will outline how we try to protect our personal property, but first and foremost, our highest priority is the protection of people.

Provide the General Manager's office with the following information:

- Your residency status during hurricane season (June 1-November 30)
- Your phone numbers and email address
- Your plans for evacuation if it becomes necessary
- The name of someone who always knows your whereabouts (phone number and email would be very helpful)
- The name of anyone you have designated to check your home. Post-emergency, there may be unknown people on the property and we will need to identify authorized individuals.
- The name and address of your insurance company (optional)
- The name of your insurance company and policy number (optional)
- A key to your unit must be in the office at all times.

The form to be completed with the above information can be found on the Coakley Bay website.

Shutter Closures

Make certain you are familiar with your shutters and know how they work. Practice shutting them prior to any weather issues. That would be a perfect time to apply lubrication to the shutters which will help maintain these valuable protection devices and be sure they close and secure easily. Please inform our staff of any issues you may be having with your shutter systems.

Shutters are recommended to be closed and locked if an owner will be off island during hurricane season. For owners living here full-time, allow ample time to close your shutters when an imminent storm of at least a CAT 3 is predicted. This limits damage and protects your, and your neighbors, property from damage by blowing items and flooding of other units below yours. If you have personal shutters, make certain they are closed and secured. Remove any unsecured items NOT behind closed shutters (e.g., patio furniture, grills, tables, etc.). Once shut, make sure they are LOCKED and SECURE because high winds will shake them loose if they are not properly closed and locked at both the top and bottom.

ALL OWNERS WHO HAVE PROPERTY MANAGERS OR REPRESENTATIVES ARE TO INSTRUCT THEM TO CLOSE THE SHUTTERS IN A TIMELY MANNER WHEN NOTICE OF A STORM IS ANNOUNCED. IF MANAGEMENT MUST CLOSE THE SHUTTERS THERE WILL BE A FEE ASSESSED TO YOUR UNIT AS DEFINED IN THE RULES AND REGULATIONS.

Before the Storm Preparations

Individuals who have the authority (i.e., General Manager, Board of Director members, certain approved staff) will start preparations 72 hours in advance of serious weather conditions based on information obtained from VITEMA, NOAA or other sources. Emergency management protocols will go into place and inspections of the property before the event arrives will be made to verify we are secure in both property items and our buildings. The generators, treatment plant and laundry areas will be secured and locked down by the direction of the General Manager.

The generators will be OFF during any hurricane when WAPA shuts down service and will not return to service until an all clear is called. Return to service procedures are to be performed only by Coakley employees and other personnel who are trained to work with our generator system.

Following are recommendations for homeowners and those who may be renting your property. You will need to **communicate this information to your renters** during this time.

RECOMMENDATIONS FOR PREPARING YOUR CONDO FOR THE STORM

- Monitor the radio and/or TV for weather updates and any evacuation mandates.
- Have a battery/solar-powered AM/FM radio available at all times.
- Check your “survival kit” (see below).
- Charge your cell phone and have a charged battery back-up. Consider having a solar-powered charger available.
- Charge your camera battery and/or have extra batteries.
- Charge your laptop battery.
- If at all possible, refill prescriptions that you will need for up to a four-week supply.
- Fill your vehicle’s gas tank.
- Make sure you have CASH on hand. Until electricity is restored after the event, banks, ATMs, etc., will not work. Cash will be the only way to pay.
- If possible, have a propane grill for cooking and full tank/tanks of propane safely stored for use.
- Protect important papers such as those listed below and have duplicates available in another location, as well as stored on your phone or computer:
    - Driver’s license
    - Medical information
    - Proof of ownership of your home.
    - Insurance policies
    - Picture inventory of your property
    - Listing of important contracts
- Notify management, friends, and family of your “stay or evacuate” plans

PERSONAL PREPAREDNESS:

We live on an island; and, unlike living on the mainland, many times evacuation is not an option. If a warning is issued, you will have limited time and opportunity to leave the island. We must be

prepared if we stay through the event. This means being properly stocked with a Survival Kit. Below are items that FEMA and other agencies recommend based on years of experience with disasters. You may choose to add or subtract to this list as you wish, but these are the minimal items to have on hand:

- Cash, credit cards.
- Airhorn or whistle that you can blow to get attention in an emergency situation when you have no other way to communicate. Neighbors will react to these sounds as needed for help.
- Four-week supply of critical medications for the family and pets
- Solar chargers are invaluable for small lights and phones. Have several ready.
- Special nonperishable dietary foods if needed.
- Bottled water (one gallon per person per day).
- Pillows, blankets, sleeping bag or air mattress.
- Flashlights and batteries for each room (plus extra batteries for everything).
- Candles and matches (use as a last resort due to fire issues and wind).
- Portable TV, radio (hand cranked and/or battery powered); with solar power, you may easily charge your batteries or even run fans off small solar panels post storm.
- Cell phones may not work; often there is no cell tower or limited cell service.
- Camera.
- Laptop computer.
- Extra clothing and shoes.
- Eyeglasses (extra pair).
- Insect repellant.
- First aid kit; these are available pre-packaged in many local stores. Basics include: Benadryl gel/cream and tablets or capsules, Imodium or similar, Pepcid AC or similar, aspirin/Tylenol, Motrin/Ibuprofen, peroxide, Band-aids (multiple sizes and shapes) Gauze and tape, alcohol, antibiotic cream, eyewash.
- Water purification tablets
- Books, card games and puzzles (they don’t require power)
- Toys for children

GROCERIES (minimum three-day supply):

- Bread, crackers, pet food
- Peanut butter and jelly
- Cookies, snacks, nuts
- Canned fruit
- Canned meat and fish
- Dried fruit
- Canned beverages
- Fruit drinks
- Plastic ware
- Paper plates
- Paper towels and napkins

- Trash bags
- Manual can opener
- Small toolbox to include hammer, pliers, screw drivers, adjustable wrench, nails, screws, electrical tape, duct tape.

MAKE A TO-GO-BAG

This will be for evacuation either before or after the storm. These should be in a ready to pick up and go bag:

- Insurance policies
- Passport, driver's license, credit cards
- Jewelry
- Medications (human and pet)
- Clothes
- Phone, tablet, computer, charger
- Checkbook/cash
- Toiletries
- Car keys, condo keys
- Rain-gear

IF YOU ELECT TO STAY IN YOUR HOME:

If evacuation is ordered, it is better to evacuate as soon as possible. However, if you are staying in your residence, here are some recommendations:

- Make certain you inform the office of your intent to stay on site. Give your phone number, unit number and how many and who is in your unit. This will be vital in knowing who needs to be accounted for after the event.
- Prior to the storm, make contact with every neighbor you can in your building, or close by, to know who is there and who is not in case of emergency. We all need each other during these events.
- Store as much water as you can. Use containers that are clean and safe with secure caps. You will need a minimum of one gallon per day per person. Don't forget your pet. Fill your bathtub with water for flushing a toilet.
- Freeze bottles/jugs of water. You can use these to keep temperature-sensitive items cool for as long as possible. Place these in insulated coolers if needed. These will be excellent storage for medication requiring refrigeration until either power is restored or you can get your medications to a safe, secure place.
- Power will be shut off by WAPA when circumstances reach the critical stage. At that point, turn off your main breaker so it will not arc and cause a fire when power is restored.
- During the storm STAY INSIDE and away from windows. Interior rooms are safest.
- Going outside at any time during the storm can result in injury or even death due to flying debris. Remember, flying debris is the leading cause of injury and damage.
- Make sure your storm shutters are in place and properly locked. Coakley Bay staff will

help you understand how to close shutters and LOCK them in place. However, it is your responsibility to perform this procedure so make certain you have practiced doing this before a storm. If you are not on island, be certain they are closed and locked BEFORE you leave. If the Coakley Bay team has to enter your unit and close your shutters there will be a charge as defined in our by-laws. Remove any unsecured items NOT behind closed shutters (i.e., patio furniture, tables, grills, etc.).

- Keep many towels and buckets available to mop up water.
- Keep tuned to your weather advisory station using WAPA power as long as possible before switching to battery power.
- DO NOT VENTURE OUT until an all clear has been given either over the radio or TV.
- When you do go out make sure you realize there may be significant debris everywhere and even trees or other objects can still fall and cause injury. Stair railings may be gone.
- Help each other, as the good, respectful neighbors we all are, and remain calm during the recovery.

PEOPLE NEEDING SPECIAL CARE

If you, or others, in you unit are a special needs person, please let our office know before the storm. This is likely the only way we will know that you are there and what types of needs we can anticipate. This is not meant to be an intrusion on your privacy but if you will need any assistance the only way we will know is if you have given us the appropriate information. Please include as much information as you can to assist us in case we need to get emergency personnel onsite when conditions allow.

VEHICLES

Your vehicle will need to be parked in a proper space at your building. There may be spots in the overflow areas if you wish to park it there. Park your vehicle in as safe a mode as possible but realize it is subject to damage from wind blown trees and other debris. Make sure you have extra keys and have several tire repair kits available. These are inexpensive and debris on the road will damage your tires. Don't Park your vehicle so it will block anyone. The association has the authority to remove all illegally or poorly placed vehicles either prior to or after the event.

PET CARE AND SURVIVAL

Before the season begins:

- Prepare a pet disaster kit.
- Make sure your pets have all the required vaccinations.
- Have their medical records on hand, in waterproof bags if possible.
- Have a pet container of suitable size to house your pet when needed for transporting as well as simple safety during the storm.
- Make sure ID tags are ON YOUR PET in case your pet gets lost.

HOA OFFICE INFORMATION

The HOA office will be Coakley Bay's bunker/headquarters before, during and after the event. We will secure all appropriate documents regarding our Association. Remember to make sure the office has:

- Current set of your unit keys. Provide a set of keys to your vehicle as well.
- Copy of any special needs you may have regarding medical conditions or special storage requirements for your medications.
- The office has its own generator system and will be powered as long as possible then back online as soon as possible allowing us to communicate with the proper island authorities.
- At the end of this document are the phone numbers of the individuals who you can contact (if the phone systems are working).
- We will attempt to also have computer access as much as possible after the storm.
- We will have all emergency numbers for the island rescue system and the emergency response system.
- Our staff will not be available during the storm itself. They will be ordered to stay safe at home until the all clear signal is given. They will come to Coakley when safe to do so. There will be curfew travel restrictions post storm, so be aware that you may not be able to travel during curfew time without proper documentation. Curfew also applies to our staff. However, we as an association, will make every attempt to make sure our staff has the necessary clearance to travel to and from the complex.
  When able, we will begin assessing the damage and checking on our homeowners after the storm.

POST STORM HOMEOWNER AND RENTER GUIDLINES

Remember our staff are homeowners in other neighborhoods and will be taking care of personal needs for their families. They will come to Coakley when they are able to do so in both a safe and reasonable time frame. Our staff, once on site, will be making assessments of damage and what exactly needs to be done to restore as many services as possible. Personal safety issues will be our foremost priority.

Please remember to be patient and help your neighbors where and when possible. Notify our call line of any emergent situations you may observe and feel needs to be addressed as soon as possible. The list of numbers will be provided at the end of this document.

- Do not attempt to go out until an all clear notice has been given by the proper authorities. Remember, in a hurricane there is usually a pause where the actual sun may shine but the storm will resume at any moment. The National Weather Center and/or your local emergency management teams will use radio and TV to announce when it is safe to go outside.
- Make sure you take all precautions. There may be downed power lines that are still live and there will be debris everywhere. Coakley Bay is a very hilly environment so be careful when walking up and down these hills. Make sure you have secure shoes and are not barefoot or in flip flops.

- As soon as possible and when safe, the association will be making rounds to check on each resident. If you do venture out, please let us know at the office your status. Remember calling/texting may not work if the systems are down.
- Check on your neighbors and assist each other as needed or until you can get help.
- Do not use Coakley water until you have been notified it is safe. If you must use the water, make sure you boil it for at least 2 minutes before drinking. No power? Use a grill.
- Be extremely cautious using any open flame device such as grills and candles. Monitor these devices during use.
- Your refrigerator will remain cool for only a few hours after power loss so be aware of tainted food after that time. Your freezer may actually keep food for several days if you limit opening it.
- When the association does turn on the generators make sure you check your electrical panel closely for any water damage. If there is any water in the area do not turn your power on until you can have it checked for damage.
- When you do turn on power, inspect all rooms and outlets for any issues and be prepared to turn off the main power quickly if any issues are detected.
- Texting works on cell phones at times when calls do not. Texting also saves power on your phone.
- Make an assessment of your home. Make sure every system is safe before using and disconnect all damaged or suspect items. If you have medications that need special refrigerated storage and your refrigerator has been damaged, we hope to have a refrigerator in service at the office for you to store them.
- If you are injured, make contact with your closest neighbor or friend and ask them assist until emergency personnel can be contacted. If you are a first responder, make sure the person is warm and stable before leaving them. Once secure, try to get other neighbors help as you can and then get word to the proper emergency teams. (See the attached list of numbers).
- Driving during this time will be at best very difficult and at worst impossible. Help where possible. Check in at the office when safe and let us know you're OK or what your needs are. Be patient. This is a disaster and it takes time to sort out and set priorities. We will assist as we triage the area and make these decisions.

GENERATORS POST STORM

Our onsite generators will be activated once our team arrives on site or one of our trained personnel is available to check for damage to the units to assess if they are safe to have power restored. Critical items such as structural integrity of the building, roofs, fallen objects and all units will be checked for safety before switching these generators back on.

MEETING PLACE FOR INSTRUCTIONS AND UPDATES POST STORM

The management office will be the main meeting place and will be authorized to give out official instructions and updates as soon as they are available. If the office is damaged beyond use, then another alternate place will be designated. Use the phone numbers provided below. For

information updates, the office phone will be used by our management staff to communicate to you and your renters if we have your numbers on file.

SUMMARY

We are all neighbors and it is important to remember to help each other when you can and make sure you take care of any issue you feel capable of in the short term without RISKING your life. **Be aware that we have one of the best staffs on this island, who work and take care of our homes and property. During these storms, we should also remember and support them in taking care of their families and homes as well. They will be here when their families are safe and when the conditions allow them to come to work.**

You may not be aware that there are post-hurricane curfews and permits to travel. **Permits to travel must be in the hands of the person traveling**. If you have followed the recommendations given in this document, you should have everything you need to survive until help arrives. In the past, our staff members have made heroic trips to get our generators and other services back on line. Be patient and never hesitate to do all that you can when help is needed.

EMERGENCY PHONE NUMBERS

Office: 340-773-9600

Also, Coakley Bay now has Satellite phone service that will be activated if needed.

General Manager Satellite: 870-776-330-965
870-776-401-578
870-776-401-579

More Emergency Phone Numbers can be found on the website.