

## **297 CLAY CONDOMINIUM OWNERS ASSOCIATION EMERGENCY RESPONSE INFORMATION SHEET**

### **A. Evacuation**

In the event of a fire or other emergency, all residents are to evacuate the building immediately upon hearing the fire alarm. If the fire alarm is not automatically activated, a member of the Board of Directors will pull a wall-mounted station to signal an evacuation. That same member of the Board will immediately notify the Muskegon 911 Dispatch Operator as to the nature of the emergency so that the appropriate emergency first responders will be dispatched, especially if the emergency is other than a fire.

**DO NOT USE THE ELEVATOR! USE THE NEAREST STAIRWELL TO MOVE TO THE MAIN LEVEL AND OUT THE NEAREST SAFE EXIT.**

Co-owners and tenants should take the following items with them, if it is safe to do so:

- Cash and credit cards
- Cell phone
- Cell phone charger (AC & car adapter)
- Car keys
- Essential medications for at least three days

Do not try to take large items and do not take time to pack more than essentials.

### **B. Proceed to Designated Gathering Area**

Upon exiting the building, all co-owners, residents, and guests must gather in a safe location before dispersing. The gathering location will be in the parking lot for the Culinary Institute of Michigan at the corner of Second Street and Clay Avenue. In the event of inclement weather, a member of the Board of Directors will be in that parking lot in order to redirect everyone to a safe location. At the gathering area, each person must report his/her presence to the coordinating Board Member and confirm a contact phone number and/or email.

### **C. Emergency Contact Number**

After an emergency strikes, the building may be closed to co-owners and residents for a matter of hours, days, or even weeks. During this time, an emergency contact for the Association will be designated by the Board and a telephone number provided to all residents. If appropriate, this contact information will be updated after the initial assessment of the damage to the building. Co-owners should plan to stay in close contact for the first several hours following an emergency event.

## **297 Clay Condominium Owners Association Emergency Response Plan**

This Emergency Response Plan is intended to prepare our co-owners for how the Owners Association will respond in the event of fire, storm damage, or water damage that affects the use of a significant portion of the condominium building. The Plan is NOT intended to address how individual co-owners should prepare for the event in which only their individual unit has become unusable. If an emergency event results in damage to common elements of the condominium, this Plan is intended to address the process the Association will use to repair and/or replace those common elements.

### **KNOW YOUR INSURANCE COVERAGE**

Each co-owner and/or resident must confirm with their own insurance carrier that their possessions and the interior finishes within their individual unit and storage cage will be repaired or replaced in the event of a loss. The Association insurance obligations are detailed in the Bylaws of the Condominiums; however, in general, the Association insurance will repair or replace only the common elements of the building and not the interior walls, cabinets, or possessions contained within individual units or storage cages. Individual co-owners and residents should also confirm that their insurance will cover their potential liability in the event the emergency originates within their individual unit or storage cage due to their action or failure. This liability may include damage and loss to common elements and to other co-owners' units and/or possessions.

### **FIRE IN THE CONDOMINIUM BUILDING**

The effects that a fire in our building will have on us as co-owners and residents will depend upon several factors such as where the fire starts, how long the fire burns before it is detected, and the extent to which the fire spreads before it is extinguished. Damage from a fire is not limited to the burning of the building and its contents. Smoke and water damage are likely to affect the use of areas of the building which do not actually burn during the fire. Also, a fire can affect the supply of electricity and city water to the entire building or significant portions of the building, even if the fire, smoke, and fire-fighting water do not directly affect all portions of the building.

#### 1. How our fire detection system works

- a. **Smoke detectors in individual units: no building alert.**  
Each individual unit in the condominium is equipped with at least one smoke detector. However, these smoke detectors are not tied into the building fire alarm system and will NOT activate the fire alarm or call the fire department. If a fire starts in an individual unit, the resident of that unit must pull a wall-mounted station on his/her way to the nearest stairwell and/or exit.
- b. **Smoke and heat detectors in hallways and common areas: building alert and monitoring.**  
The hallways and all common areas of the building are equipped with a series of smoke detectors and/or heat sensors which are tied into the building fire alarm system. If one or more of these detectors or sensors is activated, the alarm monitoring company will call the local fire department and then will begin calling the members of the Board of Directors in a specified order.
- c. **Manual pull stations in hallways and common areas: building alert and monitoring.**

The red pull stations on the walls throughout the building will not only sound the building alarm, but they also cause the monitoring company to call the fire department. Therefore, pulling one of the stations is the same as making a false alarm to the fire department, which can be subject to a fine by the City.

2. Responding to an alarm

- a. Monitoring company notifies fire department only for common area detection
- b. Fire extinguishers are located in hallways and common areas
- c. When the alarm sounds, all residents are to evacuate the building immediately, if it is safe to do so.
  - i. Check for fire and/or smoke in the hallway by looking through the peep-hole in the door to your unit and/or feeling the doorknob for heat.
  - ii. If clear, proceed to the nearest stairwell and exit on the main level.
  - iii. Do not use the elevator.
- d. Once outside, move immediately away from the building and go to the designated gathering area across the street.
- e. If it is not safe to exit into the hallway, leave the door closed and put a wet towel at the bottom of your door. Then, hang a towel out the window and wait for a fireman to come to your rescue.

3. Fire sprinklers are located only in a few areas of the basement.

4. Residents should try to extinguish a fire using a building fire extinguisher only if it is safe to do so, if they are trained to use an extinguisher, and **ONLY AFTER SOUNDING THE ALARM BY PULLING A PULL STATION IN THE HALLWAY.**

### **POWER OUTAGE AFFECTING THE BUILDING**

In the event a power outage affecting the building, most of the building may be without electricity. The elevator will not operate nor there will be any heat or air conditioning during the power outage. We have a power generator that will power lighting in the stairwells and the wall lights outside our unit doors. The generator will also power the sewage pumps to avoid a sewage overflow in the basement. If the electricity is out for more than three hours, the Community Room in the basement will be opened where residents will be able to charge the batteries in their personal devices such as radios, cell phones, and/or tablets.

### **TORNADO OR OTHER SEVERE WEATHER WARNING THREATENING THE CONDOMINIUM BUILDING**

In the event a tornado warning is issued for our area, the Community Room in the basement will be opened as a shelter for anyone wishing to use it. Anyone sheltering in the Community Room should take a radio, if available, their cell phone and/or cellular tablet in order to stay informed as the weather threat develops. In the event electric power is lost, there is a back-up generator that will power one outlet in the Community Room which can serve as a charging station for devices or to power a radio.

## **STORM DAMAGE TO THE CONDOMINIUM BUILDING**

Our building may be vulnerable to storm damage in several ways. Strong winds (or tornados) could cause the trees around our building to fall, split, or lose limbs that can then damage masonry, windows, the roof, the carports, and/or parking lot. Strong winds can also dislodge sections of the carport canopies or the roof. Lightning could cause a loss of electricity or city water pressure, or it could ignite a fire in our building.

## **WATER DAMAGE TO THE CONDOMINIUM BUILDING**

While it is unlikely that a river or lake flood will directly affect our building due to the surrounding terrain, heavy rain may cause a flood of our basement and/or parking lot. Heavy rain might also cause a backup of sewage in our basement. While unlikely, a sudden failure of the swimming pool system could result in a flood of the basement. A flood of any nature in our basement may cause a loss of electricity in the building and may render some or all of the building uninhabitable. Water damage may also result from broken pipes related to the city water supply or the heating and cooling system pipes that run throughout the building.

## **RESPONDING TO THE EMERGENCY**

- **The Board of Directors** will act as Emergency Response Team for the Association.
  - Before the emergency, the team will:
    - Maintain Team member contact information off-site
    - Maintain copies of association's (and any co-owners' providing theirs) insurance policies/declaration pages/agent contacts
    - Know of any special escape needs for individual residents
    - Identify single meeting place for co-owners and/or residents as building is evacuated
  - At the time of the emergency the team will:
    - Evacuate the building, taking necessary information (including the fire alarm monitoring company passcode card)
    - Notify all Team members to return to building as soon as possible
    - Provide a single person/contact for co-owners and residents in a single staging location
    - Notify absentee landlords and co-owners of vacant units
    - Contact restoration contractor for immediate needs
    - Coordinate security of the building immediately after an emergency
  - After the immediate needs are met, the team will:
    - Make provisions for temporary housing, if needed
      - Contact Red Cross
      - Contact local hotel(s)
      - Maintain list of where residents will be staying (family, hotel, etc.)
    - Arrange for off-site meeting space for next day and onward
    - Coordinate and manage re-entry by co-owners and residents after approved by responders
    - Coordinate repair and replacement activities for common elements and individual units among Association contractors, co-owners, co-owners' contractors
- **One Team member** will serve as the Association contact for emergency responders and Association insurance agent/carrier
  - Before the emergency:

- Maintain current Association insurance policy, Master Deed, bylaws, blueprints and contractor contact information off-site
- Have floor plans available for responders
- Know location of utility controls/shut-offs (electricity, natural gas, water, fire sprinklers and standpipe)
- o At the time of the emergency:
  - Be prepared to identify all residents for responders
  - Escort responders to points of ingress and egress
  - Reset fire alarm system at direction of fire department
  - Staff staging area for responders
  - Contact Association insurance agent and carrier claims department
    - Business Hours: Contact our Agent Jordan Durga  
1535 Farr Road  
Norton Shores, MI 49444  
(231) 744-9106  
[jordandurga@fbinsmi.com](mailto:jordandurga@fbinsmi.com)  
<http://www.durgainsurancegroup.com/>
    - After Hours: Call 877-FBINSMI (324-6764)
- o After the emergency:
  - Determine when Board members, and later co-owners/residents, may re-enter the building
  - Maintain contact with Association insurance agent and carrier
- **Individual co-owners** should plan to:
  - o Contact specific people: family, insurance agents, doctors, pharmacists, veterinarians, pet boarding facilities
  - o Evacuate with cash/credit cards, cell phone, phone chargers (AC & car adapters), car keys, essential medications, pets

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## **Specific responsibilities/tasks for each member of the Emergency Response Team**

Upon any occurrence of an emergency triggering this action plan, the President of the Board of Directors will designate members of the Emergency Response Team to fill the roles for which responsibilities are listed here: Team Lead and Team Members, 1, 2, and 3.

After the emergency, the Emergency Response Team will meet regularly as a group to plan and execute the repair and replacement activities for the common elements and the individual units. They will develop plans to coordinate the repairs and replacements with the Association insurance carrier and contractors, the co-owners, and the co-owners contractors.

When appropriate, the Team will coordinate and manage re-entry by co-owners & residents.

### **Responsibilities for the Team Lead**

Maintain the following current contact information.

To the extent the co-owners have provided copies of their **insurance policies**, declaration pages, and/or agent contacts, those documents are maintained in the Book of Mortgages located in the Lobby Office at the Condominium. A copy of the Book of Mortgages is also maintained electronically at the home or office of each member of the Emergency Response Team.

The Emergency Response Team is not currently aware of any **special needs for assistance to escape** related to any resident. But, if such special needs are identified, documentation will be kept at the home and/or office of each member of the Emergency Response Team.

The Emergency Response Team has identified the parking lot of the Culinary Institute of Michigan as the **first meeting place** for co-owners upon any evacuation, weather permitting. In the case of inclement or threatening weather, the first meeting place will be the lobby of the Delta by Marriott at Western Avenue & Third Street in Muskegon.

A copy of the Condominium **Master Deed, Bylaws, and 297 Clay Condominium Handbook** are maintained electronically on the Association website at [www.297ClayCondominiums.com](http://www.297ClayCondominiums.com).

A copy of the **Association insurance policy** and agent contact information is maintained electronically at the home or office of each member of the Emergency Response Team.

- Business Hours: Contact our Agent Jordan Durga  
1535 Farr Road  
Norton Shores, MI 49444  
(231) 744-9106  
[jordandurga@fbinsmi.com](mailto:jordandurga@fbinsmi.com)  
<http://www.durgainsurancegroup.com/>
- After Hours: Call 877-FBINSMI (324-6764)

A copy of the **building blueprints**, to the extent the Association has them, are maintained electronically at the home or office of each member of the Emergency Response Team.

**Contractors contact** information is located throughout the Board of Directors Procedures Manual, a paper copy of which is maintained by each member of the Board of Directors. An electronic copy is also maintained on the Association website at [www.297ClayCondominiums.com](http://www.297ClayCondominiums.com).

The Team Lead will maintain copies of **floor plans** for first responders in the event of an actual emergency.

The Team Lead will be available to first responders with the **location of shut-offs** for:

Electricity (in the southerly most corner of the basement, through the boiler room)

Natural Gas (within the cooling tower enclosure at the southeast corner of the building)

City Water (under the sidewalk at the corner of Second Street and Clay Avenue)

The Team Lead will be available to first responders with **the location of the fire department hook-ups** to the sprinkler and standpipe (on the Second Street side of the building between the entry door and the corner of the building).

After providing the necessary information to the first responders, the Team Lead will then contact the Association insurance agent and/or carrier as follows:

- Business Hours: Contact our Agent Jordan Durga  
1535 Farr Road  
Norton Shores, MI 49444  
(231) 744-9106  
[jordandurga@fbinsmi.com](mailto:jordandurga@fbinsmi.com)  
<http://www.durgainsurancegroup.com/>
- After Hours: Call 877-FBINSMI (324-6764)

Unless directed otherwise by the insurance agent/carrier, the Team Lead will then notify the appropriate restoration contractor to address immediate needs and to plan for likely future needs.

In conjunction with the first responders, the insurance agent/carrier, and the restoration contractor, the Team Lead will coordinate securing the building, as needed, immediately after the emergency.

## **Responsibilities for Team Member 1**

In the event of an actual emergency, the Team Lead or Team Member 1 will initiate the evacuation of the building by activating the fire alarm and/or knocking on doors. One or the other of them will take his Emergency Response flash drive and his Fire Alarm Monitoring Card with him for use during the emergency response.

Once the building evacuation is underway, Team Member 1 will call all members of the Emergency Response Team to immediately return to the building to assume their assigned roles and to provide assistance to the co-owners, as needed.

Should The Team Lead not be available at the time of an emergency, the first board member on-site will meet the first responders in order to provide copies of **floor plans and to direct them to the shut-offs for natural gas, electricity, and water, as well as to the fire sprinkler control area and the standpipe connection.**

If Team Member 1 is not needed to meet the first responders, then they will immediately proceed to the common meeting location in the parking lot of the Culinary Institute (across from our building at Second and Clay) where they will meet with the residents and account for any residents not present so that they can alert first responders of anyone left unaccounted. If Team Member 1 is meeting with first responders because the Team Lead is not available, then another board member will meet residents at the meeting point and account for everyone.

After accounting for all residents and reporting that count to first responders, as necessary, Team Member 1 will then begin calling all absentee landlords/co-owners to notify them of the emergency.

## **Responsibilities for Team Member 2**

After assuring that the Team Lead and Team Member 1 are available to fulfill their responsibilities, Team Member 2 will make provisions for temporary housing for the residents, if needed, as follows:

- Contact Red Cross
- Contact local hotel(s)

Team Member 2 will maintain a list of the locations where residents will be staying and will collect contact information for each resident to be used over the subsequent days.

Team Member 2 will arrange for, and communicate to the residents and absentee landlords/co-owners, an off-site meeting space to be used in the event our building is not available for the days following the emergency.



### **Responsibilities for Team Member 3**

Team Member 3 will perform the responsibilities assigned to Team Member 2 in the event Team Member 2 becomes unavailable at the time one or more of those responsibilities are to be performed.