

To: Long Range Planning Committee -
Attn: Herb Ailes and Tom Keating
From: Buck Walters, Gene Witchger, Joe Evangelist, Jean Restand
Re: Subcommittee G-3 Report

"Emergency Preparedness Plan"

Introduction: We were asked to address the major issue of Emergency Preparedness Planning and to develop a coordinated Plan with the Town, KICA, VIT and KRA. We were to explore a wide range of ideas and present specific recommendations with emphasis on post disaster actions. Our committee has met on 6 separate occasions.

Discussion: The Subcommittee reviewed Emergency Preparedness plans of the following organizations: KICA, KRA(which included the Kiawah Island Club, the Kiawah Island Utility and Kiawah Island Real Estate), Town of Kiawah and the Kiawah Island Resort. At our initial meeting, it became obvious that these plans do an excellent job of documenting those actions needed to evacuate the island, protect life and property and disseminate aft available information to the residents of the island. 'Me lack of a well-defined plan regarding post disaster recover actions, however, became readily' apparent. Considerable discussion ensued regarding authority and responsibility for disaster recovery and ultimately for the development and implementation of the Emergency Preparedness Plan. It was acknowledged that the Mayor of the Town of Kiawah has these responsibilities and that a significant amount of coordination and effort is required to bring all the various agencies and entities together to develop a plan that would result in "buy@-in" and cooperation of all parties. Therefore, development of a coordinated plan is more appropriately accomplished under the direction of the Mayor - who has overall responsibility. We determined that this sub-committee's efforts should be directed toward identifying and documenting those actions and recommendations that we feel should be taken to arrive at coordinated plan.

Our recommendations will be divided into four major areas:
Pre-planning actions: post disaster recovery actions:
financial planning and General.

Preplanning Actions:

1. A review of existing plans revealed that overall, they were broad and an adequate basis for the development of an inclusive plan.

2. The Town should develop a plan that assigns the Town with overall command and control of emergency actions especially those that relate to security, safety, evacuation, communications, reconstitution and prioritization of recovery actions. At present, it appears that the plans of each of the major organizations on the island are focused on the individual interests of each organization. The town must expand its plan to coordinate and integrate to the extent possible the plans of the other major organizations and eliminate conflicts in terminology, definitions and procedures. These conflicts need to be resolved early on to eliminate confusion and misunderstandings.

3. The existing Kiawah Island Emergency Preparedness Plan adequately addresses notification and evacuation procedures in the event of an emergency. It also has an excellent volunteer organization to assist in pre-emergency actions. However, an all inclusive island wide plan must be developed.

4. All agencies should develop a list of all available disaster equipment and prioritized list of additional equipment needed i.e. communications, vehicles, generators, emergency water storage, power tools, fuel storage, etc. This list should be incorporated into their respective plans and any additional equipment required should be included for purchase in future budgets. Critical infrastructure drawings such as utility plans, streets, storm sewers etc. should be assembled and stored off site.

5. An essential part of the Command and Control structure should be the Emergency Operations Center. Standard Operation Procedures should be developed for the EOC and become part of the overall plan. Consideration should be given to an organizational chain of command (Decision Personnel) and an operational chain of command (EOC Personnel) with manning positions identified and personnel trained. A sample organizational chart is attached. An Emergency Operations Center (EOC) facility should be established which contains all required communications, furniture, computers, emergency water and power etc. needed to manage the recovery effort. The Emergency Operations Center should be a hardened, if possible, and should be

capable of functioning on the island or at a safe remote site. A mobile command post should also be considered.

6. Prioritize recovery actions. This essentially identifies those areas which need recovery actions first in order to proceed with follow-on actions. For example, access to the island could be first, elimination of life threatening hazards second, road clearance third, electricity fourth, water supply fifth etc.

7. The coordinated plan should provide a recall plan and notification procedures for the return of critical personnel. The coordinated plan should also confirm the provisions of Stages 1, 2 & 3 on page 12 of the Town of Kiawah Island Emergency Preparedness Plan, or it should set forth whatever changes deemed appropriate as part of a Coordinated Emergency Preparedness Plan involving all of the organizations listed above. Identification Cards should be issued to those personnel selected for early return, as part of either Stage I of 2.

8. Develop plans and agreements between the Town of Kiawah and KICA, KM KRA, KIU, and BEC, etc. Insure local plans are compatible with FEMA, State and county planning. Establish a composite listing of local law enforcement authorities including telephone numbers and names of key contacts. Also phone numbers and key contacts with other government agencies involved will be extremely helpful.

9. The Town and KICA should incorporate disaster preparedness funding in all future budgets. (See Financial Planning)

10. Develop and document a list of contractors, according to specialty, that may be needed to assist with recovery actions, complete with phone numbers and names of contact personnel. If possible, pre-negotiate terms with these contractors and provide emergency credentials for access to the island.

11 - Develop a plan for access to the island by water or air in the event that access by road is not possible.

12. 'The Town should develop a housing and feeding plan to accommodate, early return critical personnel.

13. The Town should develop an access plan for recovery/support personnel such as insurance adjusters, service personnel,

Post Recovery.

1. Activate the Emergency Operations Center and implement the post recovery plan using the pre-developed priority list of emergency actions.
2. Establish a method of communicating with residents and property owners interested in the status of the island and their property and when they will be able to return/visit. Timely updates will be essential. Multiple media modes should be used such as Internet web sites, TV and Radio, multiple 800 numbers etc.
3. Security of the island will be a major initial action to prevent looting.
4. General clean up will require some pre-planning to insure that dump sites are predetermined and classified as to type of materials permitted. A policy on burning should also be implemented.
5. Emergency food service should be available for the initial recovery force. Suggest KIR be contracted to provide these services in addition to housing the force.
6. Coordination with utility services should be established immediately and maintained continuously.
7. Damage assessment teams should be formed and dispatched as soon as practical after the recovery force arrives.
8. Document actions taken and lessons learned for future reference.

Financial Planning:

FUNDING

Many Of the actions recommended in this report require the availability of funds, some immediately and some later on. Roads must be opened and obstructions removed; a massive clean-up must undertaken. Property damaged Or destroyed must be repaired or replaced.

The following matrix identifies sources of funds available to the Town of Kiawah Island, the Kiawah Island Community Association, Condominium Associations and other regimes, and individual home or condominium owners'

ENTITY	RESERVES SAVINGS	INSURANCE	ASSESSMENTS	A-TAX MONEY	BONDS	OTHER DEBT
Town of Kiawah	Y	Y		Y	Y	
Community	Y	Y	Y			Y

Association						
Condo Associations	Y	Y	Y			
Other Regimes	Y	Y				Y
Condo Owners	Y	Y				Y
Homeowner	Y	Y				Y

It is Obvious that reserve funds and a comprehensive insurance program are the two most important elements of a comprehensive plan to provide funds necessary to meet immediate and long-term needs.

A cursory examination of financial statements of the Town and KICA is very reassuring. The Town would have at least \$1,000,000 available immediately; and, although the revenue stream would slow noticeably A-Tax monies, for example, as tourism comes to a halt for a period of time-resumption of income supplementing an excellent insurance program, would assure sufficient long-term monies. It should be noted also that the Town, as a governmental entity, has the authority to borrow funds, through the issuance of municipal bonds, remote as that necessity would seem.

KRA, VU and the rental agencies are not included in the matrix. Though they are important as participants in a coordinated response of all agencies following a disaster, it is assumed that they have financial plans in place to permit them to continue operations despite losses suffered during and following a disaster.

The financial position of the Community Association is also very encouraging, particularly in light of its responsibility to restore and rebuild roads and other island infrastructure. Its insurance program includes \$500,000 of debris removal coverage, available immediately after the disaster. In addition, several million dollars would be available from early-maturing investments, the money to be replaced later as normal revenue resumes. Finally, if the event were a very serious one, with heavy damage, an assessment of members, as made in 1990, following Hurricane Hugo, would replace funds spent on clean-up and restoration of commonly-owned association property.

It was impractical to attempt to confer with every condominium association concerning their reserve funds and insurance program. We must that appropriate attention has

been give by regime managements. However, if the insurance program of any association falls short they have authority to levy special assessments on their members in order to clean up and restore commonly owned association or regime property.

Regarding individual property owners, an appropriate insurance program should include the following:

1. 1. Windstorm coverage (hurricane and tornado) provided by the standard Homeowners Insurance policy ².
2. 2. Flood Insurance, provided by the Federal Government and available through licensed insurance agents.
3. 3. Earthquake Insurance, added to the Homeowners Insurance policy.
4. 4. If the property owner intends to rebuild, coverage should be on a Replacement Cost basis.
5. 5. Loss Assessment Coverage should be added to the policy.
6. 6. Homeowners and Flood Insurance coverage should be handled by the same insurance agent to avoid problems when the loss is being settled.

Loss Assessment Coverage should be commented upon, in as much as KICA members may not be familiar with it. It provides for reimbursement of the insured in case an assessment is made by an association of which he is a member. The Condominium Policy provides such coverage automatically, but it must be added to the Homeowners Policy, for a small additional premium. One company would provide \$20,000worth of coverage for only \$6.25!

At a time when the property owner member is distressed by the damage to his home, being able to call upon his insurer to provide funds for an assessment is most welcome. Viewing KICA=s need for assessment monies in the aggregate, having Loss Assessment Coverage available to most of its members would cm matters considerably. If the island were devastated and a \$20,000 assessment levied against dwelling owners, and \$10,000 against lot-owners, at least \$70 million could be raised, ³including the portion (approximately 7% to 10%) assessed against commercial entities on the island Obviously, if most of the assessment against property owners were provided by insurance, the hardship to individual members would be lessened considerably.

² If the property owner is unable to obtain coverage through the standard insurance market, the windstorm coverage will be provided by the South Carolina Wind

and Hail Underwriting Association. The insurance agent can obtain this coverage on behalf of the property owner.

³ As of August 15, 1999, there were 2830 dwelling-owner members of KICA and 1015 owners of lots.

General:

- a. a. The development and implementation of this plan is a major undertaking but even more important is the maintenance and updating of the plan once established. Most of the heavy lift' can and will be accomplished by our many highly qualified and dedicated volunteers. However, we strongly recommend the Town, with assistance from the other involved agencies, assign at least a part time planner and preferably full time planner to the task of organizing, developing and implementing the plan.
- b. b. Off-site storage of computer records as well as hard copy infrastructure drawings should be implemented.
- c. c. A centralized insurance claims -facility would be a tremendous benefit for our residents as they try to resolve their individual claims. Also, all agencies and individuals should review insurance overages for adequacy.
- d. d. The plan should use a format that is easily read and updated. Annexes to the basic plan, which address functional areas or agencies, have been used successfully by the military for many years and lend themselves to updating and assignment of responsibility.

Summary:

Existing plans are adequate for initial evacuation and disaster preparation actions. Additional pre-planning is needed and post recovery plans need additional attention. Coordination between the various agencies is urgently needed to ensure the pre and post disaster actions are complementary and effective in achieving the overall goal of security, safety, minimization of damage and rapid recovery. Communication with home owners on the status of the island needs additional attention as well as funding of equipment/facilities. Initial development of a coordinated plan as well as long term maintenance of the plan needs full time attention that can best be served by a dedicated, full time Kiawah Island disaster preparedness manager.

Insurance programs need review at all levels to insure adequate coverage.

Buck Walters
Gene Witchger
Joe Evangelist
Jean Hiestand

**SAMPLE
EMERGENCY OPERATIONS CENTER
ORGANIZATIONAL CHART**

