

## **How have risks changed on Decatur over the years?**

Decatur has always been remote — and that's why most of us chose it. It exists on a very different part of the spectrum than ferry-served islands, rural mainland communities, or the fully serviced urban lives many still maintain elsewhere. It has never promised those conveniences. These realities were understood and accepted when we invested here, and they stood in contrast to nearby islands offering more amenities — often at a higher cost or with a very different community character.

Even as recently as 10 — and certainly 30+ — years ago, when many current owners purchased property, there were no cell phones or coverage, internet access didn't exist, landlines were unreliable if they existed at all, and water taxi and aeromedical services were limited at best. Decatur's development was minimal — the two main HOAs were still in their infancy with far fewer resources. Even basic errands involved catalogs and phone calls with weeks of waiting, or an overnight mainland trip just to take care of essentials. Decatur addresses didn't exist, certainly didn't register on insurance or actuarial models, and the island could barely be located on any map that wasn't internet-based. Yet the island's simplicity and expectation of self-reliance were exactly what drew people here.

Since then, the ability to manage risk has only improved — communications, transportation, and emergency access are significantly better today than when most of us first arrived.

What has changed most is us. As we age, our personal tolerance for remote living can shift, and challenges may feel more acute than they once did. That emotional shift is real — but it does not mean Decatur has become more dangerous. The island has not fundamentally changed its character or its capabilities. Our expectations sometimes have.

As our needs evolve, it's natural to feel differently about remote living than we once did. But that does not change what Decatur is — or what makes it special. It remains a place where independence, preparedness, and community support are essential — and where those who embrace that reality continue to thrive.