



More than half the nation's population now lives within 50 miles of the coast. As that number increases, so does the amount of insured coastal property vulnerable to hurricanes, currently around \$9 trillion between Maine and Texas.

In just the last decade, we have experienced three of the four costliest hurricanes in United States history – hurricanes Katrina and Wilma in 2005 and Ike in 2008, which caused a combined \$175 billion in total damages. These storms left such destruction in their wake that their names have been forever retired by the World Meteorological Organization and will never again be used for the Atlantic hurricane season.

We know that these events are inevitable. It's not a matter of if – it's when. But disasters come in all shapes and sizes and may be classified as anything from a stovetop fire that spreads to multiple units to a frozen pipe that busts on the third floor and runs down into the lower levels, to tropical storm-force winds that rip off portions of roofs on your property. All of these events are likely to cause exponential damage and provide weeks of headaches for both property staff and residents.

While you may not be able to predict Mother Nature or the actions of your occupants, there are steps that can be taken to better protect your assets prior to a disaster. As a matter of fact, the most important step to aid in the recovery of your property happens long before you are faced with a disaster.

The onset and immediate aftermath of a disaster can be a confusing scene, as families are displaced and concerned with the belongings that they left behind and the well-being of loved ones, friends and pets. Immediate security measures may be essential in preventing secondary injuries and to secure the property. As management, it is your first priority to protect life, health and safety. But once this is achieved, how will the recovery proceed?

ADVANCE RECOVERY

Accelerate your property's ability to bounce back from a disaster by planning ahead and choosing your service providers now.

By **BRITNEY SMITH**, Cotton Commercial USA

THE BASICS OF A RECOVERY PLAN

Having a comprehensive disaster plan is essential for the success of your property following a disaster. By identifying your risks, evaluating your needs and setting expectations for recovery in advance, you can reduce business interruption and maximize recovery efforts, reducing your overall claim.

Has a plan been drafted to address the relocation of residents and use of alternate properties? In the event phone lines go down or there is no electricity, have you established emergency means of communication? Have you determined your critical needs and put together a building priority list? What about the backup of hard drives and important documents?

How and where is this information stored? How knowledgeable are you of your property's policy coverage and limits? Are the proper contracts, insurance and documentation in place with key vendors and subcontractors to carry out the recovery?

An established disaster recovery firm should have the ability to assist in the development of your plan, and you can benefit from involving them early in this process. The greater knowledge they have of your property on the front end, the more efficient they can be in their recovery efforts.

Don't rely on the experts to handle the details for you, but do utilize the knowledge they have in their field to provide you with professional guidance. Through their lessons learned in responding to varieties of disasters large and small, they should be able to provide innovative solutions to complex situations and tailor your recovery plan around your specific needs. This service provider should also be able to make recommendations for site and facility upgrades that could ultimately save dollars in a disaster.

YOUR A TEAM

While it is important to have a business recovery plan, you must have the right people in place to properly communicate, maintain and execute it. Be sure your entire staff is capable and adequately trained to provide support in these scenarios. The dynamics of your team will be a key factor throughout the response and recovery phases. Each individual should be flexible in his or her role within the team and be able to operate beyond his or her daily responsibilities.

Maintenance staff and groundskeepers should be aware of the importance of their roles in identifying regular facility needs and improvements and maintaining a safe environment on the property.

Tasks such as keeping rain gutters and downspouts unclogged and trimming trees and shrubbery contribute to the overall amount of damage your property may suffer later. These individuals know your property forward and backward and will be of great value to you and your recovery contractor following a disaster. In the event of an approaching hurricane, they may be responsible for initial mitigation efforts such as securing all loose outdoor articles and covering points of entry for each building, including vents, doors and windows.

Be sure to engage your entire team for valuable input during the planning stages, too. These are the individuals you'll rely on later to carry out your plan. By involving them from the beginning, they'll have ownership in what is developed and share a common goal for recovery.

QUALIFYING YOUR DISASTER RECOVERY PROVIDER

It is imperative that you demonstrate due diligence for your residents and stakeholders in making the selection of your disaster recovery contractor. The qualification process you use may come into question later, so you should be prepared to explain your decision. Talk to peers within your industry, as they are a good source of information.

Start by selecting several companies to interview. Face time is important. Consider the company's available resources and vendor alliances. What is their response time to your property? What are their in-house capabilities, and will these services meet your needs?

How do they document affected property? Do their billing procedures meet your company's requirements? What is their policy on qualifying their own subcontractors? Evaluate their past experience. Don't be scared to ask for references!

Most importantly, trust your gut. You should have a level of comfort that this company will be able to deliver the necessary services upon request. Be specific and firm with what your expectations are. A relationship with any vendor should be viewed as a partnership. You and your contractor should share a common goal: to rapidly and efficiently return your property to pre-loss condition using the most cost-effective means possible. Vendors want you to feel confident in their ability so that you'll call them the next time around. A repeat customer is the greatest compliment a service provider can receive.

Your selected contractor is who you rely on day to day. This company is standing by, ready to respond in your most desperate hour for all sorts of disasters. However, every contractor has its limit. In a catastrophe, when a region is faced with widespread damage, critical resources such as emergency power equipment, fuel and labor may be hard to come by. Following Hurricane Ike, wind gusts of 75 mph, equivalent to sustained winds of a Category 1 hurricane, were felt as far inland as Columbus, Ohio. Many counties across the nation experienced flooding from heavy rainfall and wind damage to structures, and millions of residential and commercial customers lost power as a result of the extra-tropical remnants of Ike.

It is for these very situations that your primary vendor should have adequate resources on hand to service a large base of clients simultaneously. Know where you rank with your contractor as a client. Do they offer any type of priority response program and what guarantees are offered with it? It may also be in your best interest to have a secondary vendor in place in the event your primary partner is not able to respond or should your property require the efforts of an additional company.

REVIEW, REFINE AND REST ASSURED

Having a solid and informed team consisting of management, staff members, vendors and your disaster recovery provider will benefit the overall effort. Be sure that you mark your calendar for periodic refreshers of your recovery plan. These meetings, which should involve your contractor, are necessary to update all pertinent property information and familiarize new employees with your directives. Orchestrated practice drills can also be effective in opening lines of communication among the team and finding holes in the current plan.

Remember, each disaster scenario is unique, and unplanned challenges will arise, despite our collaborative and best efforts to be prepared. You're ahead of the game, and your prudence will go a long way in the eyes of your residents, stakeholders and peers when you have a plan in place. Each proactive measure you've taken is another step toward quicker and more efficient recovery. ★

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