

**NATIONAL ASSOCIATION OF REALTORS**  
**DISASTER PLANNING AND MITIGATION TASK FORCE**  
**Final Recommendations**

**Leadership Team Charge:**

*“A motion carried to establish a task force appointed by the NAR President to develop contingency planning for the Association and members to respond to both natural and man-made disasters. This task force should include at least one association executive from a local or state association. In addition to assisting members with a plan for their personal businesses, this Task Force should also develop recommendations for NAR’s response in such cases, including provisions for special meetings of the Board of Directors, dues waivers, etc.”*

**Leadership Team Meeting, November, 2005**

**Task Force Members:**

Nick D’Ambrosia-Chair (MD)	Russell Grooms (FL)	Anne Pettijohn (CA)
Bill Arnold (AZ)	Jeannine Kees (SC)	Mike Schmelzer (NY)
Larry Edwards, (MS)	Frank Kowalski (FL)	John Sebree (FL)
Sandra Ferebee (VA)	Randy McKinney (AL)	Christine Todd (VA)
Mike Flynn (WA)	Benny McMahan (TX)	Chris Wilson (MS)

**L-Team Representative:** Henry Ray (AL),

**Staff:** Russell Riggs (DC), Joe Molinaro (DC)

**Task Force Decision Methodology:** The Task Force conducted its work through three face-to-face meetings (once in Chicago, twice in Washington, DC), two conference calls, and phone and e-mail communications with individual members. Recommendations were developed through a consensus process, and all final recommendations were reviewed by the Task Force.

**Summary and Brief Description of the Final Recommendations:**

- 1. Disaster Response and Recovery Strike Team* - Strike Team would determine if NAR is to provide assistance after a disaster and, if so, what kind and how much.
- 2. Natural Disaster Insurance* - Reaffirms the importance of federal natural disaster insurance as a high-priority public policy goal for NAR.
- 3. Disaster Relief Funds* - Encourages NAR’s Disaster Relief Fund to establish a permanent, dedicated source of funding from the NAR membership, and encourages each state association to develop a Disaster Relief Fund with a permanent, dedicated source of funding.
- 4. Off-site Data Storage* - Encourages NAR to identify and negotiate discounted rates with a national data storage company, and offer this service through its member benefits program.
- 5. Communications/Education Strategy* - recommends that the checklists, supporting documentation, and other information be refined, packaged and made easily accessible by all members (e.g.: dedicated webpage on realtor.org, toolkits, info in Realtor Magazine, etc.).
- 6. Long-term Recovery and Rebuilding* - Encourages members and state, local associations to utilize all related NAR resources during the long-term post-disaster recovery phase.
- 7. Preparedness and Response Checklists* - A comprehensive listing of actions and materials Realtors will need to prepare for, and recover from, a disaster.

## **Final Recommendations**

- 1. Disaster Response and Recovery Strike Team**
- 2. Natural Disaster Insurance**
- 3. Disaster Relief Funds**
- 4. Data Storage**
- 5. Communications/Education Strategy**
- 6. Long-term Recovery and Rebuilding**
- 7. Preparedness and Response Checklists**

### **1. Disaster Response and Recovery Strike Team**

The Task Force recommends that NAR establish a Disaster Response and Recovery Strike Team. After a disaster, the L-Team would make a determination as to whether or not the Strike Team would be mobilized. The decision process would be as follows:

- A. In the case of a disaster with significant damage, but with little or no NAR member impact (ex: East Asian Tsunami or 9/11), the Strike Team would not be deployed and the L-Team would decide the level of general NAR humanitarian response on its own.
- B. In the case of a disaster with significant NAR member impact (ex: Hurricane Katrina), the L-Team would make the decision to mobilize the Strike Team. If deployed, the Strike Team would meet via conference call within 48 hours of the disaster to gather and share information, and make an initial assessment on the extent of the disaster's impact on members.

Once deployed, Strike Team activities could include, but not be limited to:

- Serve as the focal point and coordinator of all NAR responses to the disaster.
- Disaster assessment (impact on Realtors, state and local boards and associations).
- Establish communication with impacted members and state and local boards.
- Site visit/evaluation.
- Recommend initial slate of immediate and short-term response activities to the L-Team.
- Begin development of long-term NAR response activities.
- Act as a liaison/information conduit between members, state and local boards and associations, and NAR.

#### Strike Team Composition and Characteristics

- The Strike Team would be composed of core standing members, including NAR President-Elect; selected, qualified members and others, including, but not limited to AEs, GADs, RVPs and other members as chosen by the L-Team. The Strike Team would also have regional members on the core Strike Team that can be called upon depending on the geographic location of the disaster. In addition, the Strike Team would have authorization to call upon disaster response and recovery experts or other ad hoc

members from the impacted region who could add information and expertise regarding a specific disaster.

- The NAR President would appoint the Strike Team core membership, and appointments would be multi-year and staggered.
- The Strike Team core and ad hoc members would have basic qualifications and expertise regarding disaster response and recovery activities. Members would also undergo periodic training to provide them with essential knowledge regarding disasters and disaster response and recovery issues.
- The Strike Team would have access to limited discretionary funds for immediate use in the disaster area.

**Rationale:** The Task Force recognizes that each disaster is different, and that therefore the slate of NAR response activities will be different as well. This recommendation provides a process by which NAR's response to a specific disaster can be made in an open and formalized way. It also provides for different types of representation, depending upon the particular disaster. There is a core group of standing members, but also a rotating group of ad hoc members that will add value and information to the group depending upon the region and the specific disaster. For example, an earthquake in California will require a response from NAR that would be very different than a terrorist group exploding a bomb in a football stadium in Denver. These two disasters would require different ways to evaluate the damage to NAR members and the population at large.

## **2. Natural Disaster Insurance**

The Disaster Planning and Mitigation Task Force re-affirms the importance and priority of passing federal legislation that ensures the availability and affordability of both homeowners and commercial property insurance by providing a federal government backstop for natural disaster catastrophic reinsurance.

The Task Force recommends that NAR create an advocacy plan to push for the creation of a federal natural disaster reinsurance program.

The Task Force also recommends that NAR and state and local associations encourage state and national catastrophe funds, if and when they are created, to develop incentives for insurance companies to invest their catastrophe dollars in effective investment vehicles.

**Rationale:** Currently, there is a crisis in the insurance industry. Insurance companies are pulling out of regions of the country that appear to be high-risk, refusing to write new policies or are increasing premiums on existing coverage. This is affecting the ability of lenders to make mortgage loans. A federal government reinsurance backstop covering catastrophic disasters would provide confidence to insurers to retain coverage in high-risk areas, write new policies and stabilize the housing and insurance markets. Insurance companies should also be allowed and encouraged to invest their resources in ways that maximize their investment potential.

### **3. Disaster Relief Funds**

- The Task Force recommends that NAR’s Disaster Relief Fund establish a permanent, dedicated source of funding from the NAR membership, to ensure that the Fund will always have sufficient resources available to address any disaster recovery activities affecting the Realtor family. Any disbursements of money from this fund should be prioritized to address the needs of the “Realtor Family” first.
- Encourage each state to develop a Disaster Relief Fund with a permanent, dedicated source of funding. Guidelines for its establishment should also be created, and a prioritization for the disbursement of funds should also be created. Parameters, template and options for how to develop and establish such a fund should also be created.

**Rationale:** Without a permanent, dedicated source of funding, a disaster relief fund is forced to rely on unpredictable, ad hoc giving mechanisms by members to obtain the resources necessary to assist members. A steady revenue stream ensures that the fund will be fully subsidized to provide assistance quickly when it is needed. In sum, this fund will be a dedicated resource stream for members, supplemented with solicitations and ad hoc giving that would complement the existing funds’ resources in times of disaster.

### **4. Data Storage**

- The Task Force recommends that NAR identify and negotiate discounted rates with a national data storage company, and offer this service through its member benefits program.
- The Task Force recommends that state/local associations encourage governments to digitize property records, and place this information into off-site data storage systems.

**Rationale:** Off-site data storage is one of the most crucial things an organization can do to prepare for a disaster. NAR can leverage its size to negotiate favorable rates with a national data storage company and create a powerful incentive for members to utilize this service via the Member Benefits Program. In addition, local governments are responsible for keeping critical property records, but many of these records are currently kept in hard-copy filing systems, which can be easily destroyed in a flood, fire or earthquake. Governments should move to a digitized, off-site storage system to maintain and protect these important records.

### **5. Communications/Education Strategy**

The Task Force recommends that the checklists, supporting documentation, and other information be refined, packaged and made easily accessible by all members, and disseminated widely throughout the Realtor family to help members, state and local boards and associations, and NAR become better prepared for disasters. This dissemination process should have the following characteristics and features:

- **On-going** – Because disasters may happen frequently, it is imperative that this education/communication process occur on a continual, on-going basis, so that all members will have the latest information available on disaster preparedness and recovery
- **Multi-faceted** – This process should take advantage of every media available to NAR, including the web, print, DVD, video, etc.
- **Updated** – The information should be updated frequently to take advantage of the newest techniques, technology and procedures. This should also include automatic flow-through to state and local associations.
- **Insurance Brochure** – NAR should develop information on insurance needs and tips that can be easily distributed to members and clients.
- **Marketing** – Innovative ways should be developed to creatively market this information.
- **Technical assistance** – Trainers should be qualified and trained to push this information out to the states, local boards and individual members.
- **Convention/meetings** – Forums and other educational opportunities should be developed to take advantage of member and staff density at state and national conventions.
- **Licensing and CE Credits** – A disaster preparedness and recovery curriculum should be offered as part of CE courses.
- **Web-based and Interactive**– This information should be made available on realtor.org in an easily accessible format and focused on enhancing and maximizing interactivity. This will allow the incorporation of additional information, feedback from the field and lessons learned that may be relevant for future disaster preparedness and recovery. The technical template/platform/information/specifications used to create this specialized web-page should be easily exportable to state and local associations for their use.

**Rationale:** This information must be actively pushed to members to maximize the effectiveness of these recommendations. Providing a wide variety of communication forums will allow as many members as possible to access and incorporate this material into their business plans.

## **6. Long-term Recovery and Rebuilding**

The Task Force recommends that members and state and local associations understand the issues associated with long-term recovery activities and utilize various related NAR programs that could facilitate and assist these efforts.

### **Beyond Recovery**

Once the recovery from a disaster is underway, the rebuilding phase needs to begin. These are not discreet phases; rather, they overlap. For instance, after a hurricane, while debris is still being cleared from some areas and emergency shelter is still needed, redevelopment may be ready to begin in other areas. For this reason, a focus on redevelopment must occur fairly soon, even while recovery is still underway. Although many people may still be dealing with the trauma of the disaster and may not feel ready to focus on long-term issues, nevertheless, some long-term planning must take place soon after the disaster so that rebuilding can begin.

Because of the human suffering involved in a large-scale disaster, many people may be reluctant to discuss the disaster as an opportunity for new growth. However, the destruction of a large

number of buildings and infrastructure does provide a community with the opportunity and the obligation to rethink its approach to growth and discuss how to build a better community. After a disaster, the location of development may be rethought, or new limits on the location of development may be imposed by government or lenders. Often after a natural disaster, the adoption of new building technology and building codes is discussed. If transportation facilities such as highways, bridges, and railroads have been destroyed, it may be appropriate to undertake transportation facilities planning before simply rebuilding the facilities that were there before the disaster. Many communities will want to take a new look at their comprehensive plan and zoning code; communities that did not have a plan or zoning code prior to the disaster may decide the time is right to undertake such efforts. This may also be a good time to address unmet housing needs, such as the need for workforce or affordable housing.

Realtors will want to be active participants in any discussions about land use planning, zoning, housing, transportation, and building codes. NAR's programs in Smart Growth, Diversity, Housing Opportunity, and Issues Mobilization can provide assistance through the following activities:

**Land Use Initiative:** Free review of proposed land use plans and ordinances is provided to REALTOR® associations by a consultant to NAR.

**Smart Growth Grants, Diversity Grants, and Housing Opportunity Grants:** These are available to REALTOR® associations to help them be more involved in these community issues.

**Issues Mobilization Funds.** NAR's Issues Mobilization Committee grants funds to associations for issue campaigns and ballot initiative campaigns.

**State Customized Smart Growth Legislation.** NAR provides assistance with writing new state legislation related to land use, smart growth, development, or property rights. The cost of NAR's consultant writing the legislation is split 50-50 between NAR and the state REALTOR® association.

Following a disaster, the staff and leadership of a state or local REALTOR® association may be understandably focused on immediate needs of its members, staff, and community. However, planning efforts will be getting under way almost immediately, and REALTORS® should be involved in these discussions. (In Mississippi, community planning workshops occurred six weeks after Katrina.) Within a few weeks of the disaster, appropriate NAR staff should contact staff or leadership of the affected associations to propose suggestions for getting involved in planning and rebuilding issues. NAR staff should make themselves available for a visit to the affected associations at a time convenient to the affected associations. Based on their evaluation of the situation, the Disaster Strike Team should make recommendations to NAR staff as to the needs and appropriate timeframe for contacting the affected associations.

**Eminent Domain After A Disaster.** Since the U.S. Supreme Court's 2005 *Kelo* decision, there has been much discussion about the proper and improper uses of eminent domain, and many state REALTOR® associations have been active in the debate about new state legislation that restricts how eminent domain can be used for economic development purposes. After the

destruction of a major disaster, the issue of eminent domain may take on immediate importance as communities wrestle with how to redevelop areas in a coordinated fashion while respecting the rights of property owners. The resources of NAR's Smart Growth program can be used by a state association to review proposed eminent domain legislation or to draft new legislation. (Since *Kelo*, 14 state REALTORS® associations have used these NAR resources for assistance on new eminent domain legislation.)

**Rationale:** As we have found in recent disasters, long-term recovery efforts are complex and controversial. NAR has a host of programs and resources that can help members and state and local associations address all the issues that may impact rebuilding and economic development efforts. Members and associations are urged to take advantage of these resources to maximize their ability to help these activities succeed in their community.

For state and local associations that require long-term recovery assistance, the Task Force recommends that the Strike Team serve as the entity to review requests for resources and assistance, and then transmit their recommendation regarding the request to the L-Team. Members of the Strike Team will have the requisite experience and knowledge to be able to vet these requests efficiently.

## **7. Preparation and Response/Recovery Checklists**

The Disaster Planning and Mitigation Task Force recommends that members and state and local associations review and, where applicable, adapt the following checklists as contingency planning to prepare, respond and facilitate recovery to natural and man-made disasters. Because of differing needs and circumstances, separate lists were prepared for brokers, individual agents and state/local associations.

### **Preparation and Response/Recovery Checklists for Brokers**

#### How to Prepare

- Ensure total mobility of information - to the extent possible, digitize all business information.
- Make copies of personal information and documents, such as wills, investments, and bank accounts, and distribute the material to off-site friends or family members.
- Back-up and safely store all data, ideally through an off-site independent data storage company not located in your immediate area.
- Purchase up-to-date communications technology, including a satellite phone; ensure all communication methods have back-up, are kept in good working order and powered-up
- Establish a media relations plan. Components of this plan include:
  - Designate one spokesperson to speak for the organization.
  - Identify media to be contacted.
  - An information record should be created and maintained.
  - The record should include answers to the questions of who, what, when, where and why, and answers to potential questions.
  - Examples of messages the organization would want to convey could include “Our office is/is not open for business”, “Real estate industry in region is/is not

impacted, and how and why”, or “We have established a food/water distribution center in our parking lot.” etc.

- Have a back up power source/generator to power essential appliances w/extra fuel.
- Purchase basic emergency supplies, which could include:
  - NOAA Weather Alert radio,
  - Working smoke detectors and fire extinguisher
  - First aid kit (sterile gloves, soap and antibiotic towelettes, antibiotic/burn ointment, bandages in several sizes, scissors, tweezers, eye wash solution, thermometer, pain relievers, children’s formulas)
  - Flashlights, extra batteries, lightsticks
  - Am/fm radio (battery operated or hand cranked)
  - Water (1 gallon, pp/pd)
  - Food (non-perishable, canned, bottled, etc)
  - Paper supplies (pens, paper, towels, toilet paper)
  - Eating gear
  - Tools (duct tape, wrench, pliers, hammer, work gloves)
  - Blankets
  - Camera
  - Cash
  - Blue tarps
  - Chain saw and gas
  - Pet food and supplies
  - Matches
  - Cleaning supplies
  - Whistle
  - Extra clothes, including sturdy shoes
- Meet with your MLS vendor to review their data back-up capability
- Create an emergency kit for your vehicle(s). Kit should include:
  - keep vehicle ½ full w/gas at all times
  - extra clothes
  - food
  - water
  - prescriptions
  - other emergency supplies
  - cell-phone car charger
- Meet with your insurance agent to review your business insurance policy. Questions to ask/issues to address could include:
  - Update the agent on recent equipment purchases or modifications to the building.
  - Review all appropriate insurance policies, including property, wind, flood, policy exclusions, replacement coverage, law and ordinance coverage
  - Modifications made by the insurance company to your policy since the last review
  - Amount of deductible
  - Is business interruption insurance available?
  - Take Before/After pictures of property
- Meet with your building’s property management company. Questions to ask/issues to address could include:



- Does the building have an emergency evacuation plan?
- Has the plan been tested recently?
- Does the building have all appropriate insurance?
- Meet with your management team to discuss all disaster preparation, recovery and response activities for the organization. Questions/issues to address could include:
  - Who and what conditions will determine when the office will be closed?
  - Does the organization have sufficient funds to repair the building in the event of major destruction, or should the organization secure a line of credit?
  - Who will be responsible for office preparation in the event of a disaster?
  - Review what is important to the association in terms of property/equipment/documents, and how/where will it be protected/stored?
  - Discuss staff/management responsibility (who will coordinate preparations/recovery efforts?).
- Develop a disaster plan for the office. General elements of this plan include:
  - Pre-disaster actions to protect people, facilities and contents.
  - Emergency evacuation procedures and assignments
  - Essential facility operations (or shut down) procedures
  - Off-site storage (back-up) of information
  - Discuss the emergency plan w/employees.
  - Train and test the plan, make changes where necessary
  - A current copy of the plan should be kept where employees can refer to it easily.
- Prepare a telephone and address list of local emergency organizations, such as the Red Cross, and city, county, state and federal disaster offices.
- Make a list of local repair/service companies. These would include, but not be limited to:
  - roofer
  - plumber,
  - tree service
  - electrician
  - water/mold remover
  - carpet cleaner
  - computer technician
  - portable storage provider
  - back hoe operator
  - general handyman
- Meet with your staff to review the disaster plan
- Establish a pre-determined alternate business location to convene after a disaster, in case the business is unable to operate from its current location.
- Educate clients about the potential for disasters in your area.
- Update/educate agents on the potential for disasters in the area.
- Have agents become educated regarding flood insurance/disaster insurance requirements.

### How to Recover

- Check on your staff
- Check on your building
- Contact FEMA to obtain information on federal, state and local response and recovery activities

- Survey and assess the impact to your employees.
  - Is anyone on staff injured?
  - Does anyone require any kind of help/assistance?
  - If their housing is unlivable, work with them to find a place to stay.
  - Give clear direction on office operations. Be flexible with work schedules.
  - If office building is damaged, arrange with staff to work from home, if possible.
- Survey and assess the impact to your business.
  - Check building and assess damage.
  - Follow additional steps described below.
- Contact your insurance agent. Here is a checklist for how to work with your insurance agent after a disaster:
  - Report how, when and where any damages or losses occurred.
  - Inquire whether or not the damage is covered under the terms of your policy.
  - How long you have to file a claim.
  - Whether your claim exceeds your deductible.
  - How long it will take to process the claim.
  - Whether you will need estimates for repairs.
  - Include your policy number and a general description of damages in your report.
  - Make temporary repairs to protect your property, but not extensive, permanent repairs until the claims adjustor has assessed the damage.
  - Save all repair receipts.
  - If relocation is necessary, save all relocation receipts.
  - To substantiate all your property losses, prepare an inventory (including photos and videos) of damaged or destroyed items.
  - Obtain written bids from licensed contractors.
- If you own the building your business occupies, have it inspected by structural engineers and contractors to determine its safety and the extent of damage.
- If you do not own the building, work with the owner to have the property inspected.
- Restore your utilities, phone service, gas lines and other important links as soon as possible. Contact your utility provider if you discover gas or water leaks, or live wires.
- Get your sprinkler system back in service as quickly as possible.
- To avoid additional property damage, make temporary repairs to the building, boarding up windows and covering holes in the roof, and partition the building if some areas are not useable.
- Enhance customer safety by using signs to warn them and direct them away from damaged areas.
- If you are unable to operate from your current building or office, open and establish operations in the pre-determined business location.
- Establish your office and/or building as a focal point for recovery efforts, such as food/water distribution, community bulletin board, etc.
- If you have business interruption insurance, take the following steps to receive an insurance payment:
  - Prepare a list of steps required for your business to promptly resume operations on a full or even partial basis.
  - Financial considerations should include payroll and debt needs and obligations.

- To calculate the amount of business income losses, you will need: historical sales records, income/expense information, profit/loss statements, income tax forms, other records to help project profits had your business not been interrupted, records of extra expenses made to expedite the resumption of operations, a record of communications regarding orders to evacuate, including date, time and who ordered the evacuation, records to evaluate lost or damaged inventory, business equipment.
- Conduct a post-disaster audit of plans and procedures, were they successful, do changes need to be made, what kinds of changes.
- Remember: recovery is a long process – be patient.

## **Preparation and Response/Recovery Checklists for Individual Members/Agents**

### How to Prepare

- Ensure total mobility of information - to the extent possible, digitize all business information.
- Back-up and safely store all data, ideally through an off-site independent data storage company not located in your immediate area.
- Make copies of personal information and documents, such as wills, investments, and bank accounts, and distribute the material to off-site friends or family members.
- Purchase up-to-date communications technology, including a satellite phone; ensure all communication methods have back-up, are kept in good working order and powered-up
- Have a back up power source/generator to power essential appliances w/extra fuel.
- Purchase basic emergency supplies, which could include:
  - NOAA Weather Alert radio,
  - Working smoke detectors and fire extinguisher
  - First aid kit
  - Flashlights, extra batteries, lightsticks
  - Am/fm radio (battery operated or hand-cranked)
  - Water (1 gallon, pp/pd)
  - Food (non-perishable, canned, bottled, etc)
  - Paper supplies (pens, paper, towels, toilet paper)
  - Tools (duct tape, wrench, pliers, hammer, work gloves)
  - Blankets
  - Camera
  - Cash
  - Blue tarps
  - Chain saw and gas
- Create an emergency kit for your vehicle(s). Kit should include:
  - keep vehicle ½ full w/gas at all times
  - extra clothes
  - food
  - water
  - prescriptions
  - other emergency supplies
  - cell-phone car charger

- Meet with your MLS vendor to review their data back-up capability
- Meet with your insurance agent to review your business insurance policy. Questions to ask/issues to address could include:
  - Update the agent on recent equipment purchases or modifications to the building.
  - Review all appropriate insurance policies, including property, wind, flood, policy exclusions, replacement coverage, law and ordinance coverage
  - Modifications made by the insurance company to your policy since the last review
  - Amount of deductible
  - Is business interruption insurance available?
  - Take Before/After Pictures of property
- Meet with your insurance agent to review your home/family insurance policies. Questions to ask/issues to address could include:
  - Update the agent on recent equipment purchases or modifications to your home, or changes to your family.
  - Review all appropriate insurance policies, including property, wind, flood, policy exclusions, replacement coverage, law and ordinance coverage
  - Modifications made by the insurance company to your policy since the last review
  - Amount of deductible
  - Is business interruption insurance available?
- Meet with your building's property management company. Questions to ask/issues to address could include:
  - Does the building have an emergency evacuation plan?
  - Has the plan been tested recently?
  - Does the building have all appropriate insurance?
- Meet with your employees to discuss all disaster preparation, recovery and response activities for the organization. Questions/issues to address could include:
  - Who and what conditions will determine when the office will be closed?
  - Does the organization have sufficient funds to repair the building in the event of major destruction, or should the organization secure a line of credit?
  - Who will be responsible for office preparation in the event of a disaster?
  - Review what is important to the association in terms of property/equipment/documents, and how/where will it be protected/stored?
  - Discuss staff/management responsibility (who will coordinate preparations/recovery efforts?).
- Develop a disaster plan for the office. General elements of this plan include:
  - Pre-disaster actions to protect people, facilities and contents.
  - Emergency evacuation procedures and assignments
  - Essential facility operations (or shut down) procedures
  - Off-site storage (back-up) of information
  - Discuss the emergency plan w/employees.
  - Train and test the plan, make changes where necessary
  - A current copy of the plan should be kept where employees can refer to it easily.
- Prepare a telephone and address list of local emergency organizations, such as the Red Cross, and city, county, state and federal disaster offices.
- Make a list of local repair/service companies. These would include, but not be limited to:
  - roofer

- plumber,
- tree service
- electrician
- water/mold remover
- carpet cleaner
- computer technician
- portable storage provider
- back hoe operator
- general handyman
- Meet with your staff to review the disaster plan
- Establish a pre-determined alternate business location to convene after a disaster, in case the business is unable to operate from its current location.
- Educate clients about the potential for disasters in your area.
- Call all current clients, and
  - If possible, warn them about upcoming emergency
  - Ask them to remove the real estate signs, and place them in a secure area
  - Assure them that they will be contacted as soon as possible
- Update/educate agents on the potential for disasters in the area.
- Become educated regarding flood insurance/disaster insurance requirements.

#### How to Recover

- Check on your staff (if possible)
- Check on your family (if possible)
- Check on your home (if possible)
- Check on your building (if possible)
- Contact FEMA to obtain information on federal, state and local response and recovery activities and to register for disaster assistance, if necessary.
- Survey and assess the impact to your employees.
  - Is anyone on staff injured?
  - Does anyone require any kind of help/assistance?
  - If their housing is unlivable, work with them to find a place to stay.
  - Give clear direction on office operations. Be flexible with work schedules.
  - If office building is damaged, arrange with staff to work from home, if possible.
- Survey and assess the impact to your business.
  - Check building and assess damage.
  - Follow additional steps described below.
- Contact your insurance agent. Here is a checklist for issues to address with your insurance agent after a disaster:
  - Report how, when and where any damages or losses occurred.
  - Inquire whether or not the damage is covered under the terms of your policy.
  - How long you have to file a claim.
  - Whether your claim exceeds your deductible.
  - How long it will take to process the claim.
  - Whether you will need estimates for repairs.
  - Include your policy number and a general description of damages in your report.

- Make temporary repairs to protect your property, but not extensive, permanent repairs until the claims adjuster has assessed the damage.
- Save all repair receipts.
- If relocation is necessary, save all relocation receipts.
- To substantiate all your property losses, prepare an inventory (including photos and videos) of damaged or destroyed items.
- Obtain written bids from licensed contractors.
- If you own the building your business occupies, have it inspected by structural engineers and contractors to determine its safety and the extent of damage.
- If you do not own the building, work with the owner to have the property inspected.
- Restore your utilities, phone service, gas lines and other important links as soon as possible. Contact your utility provider if you discover gas or water leaks, or live wires.
- Get your sprinkler system back in service as quickly as possible.
- To avoid additional property damage, make temporary repairs to the building, boarding up windows and covering holes in the roof, and partition the building if some areas are not useable.
- Enhance safety by using signs to direct customers/employees away from damaged areas.
- If you are unable to operate from your current building or office, open and establish operations in the pre-determined business location.
- Establish your office and/or building as a focal point for recovery efforts, such as food/water distribution, community bulletin board, etc.
- If you have business interruption insurance, take the following steps to receive an insurance payment:
  - Prepare a list of steps required for your business to promptly resume operations on a full or even partial basis.
  - Financial considerations should include payroll and debt needs and obligations.
  - To calculate the amount of business income losses, you will need: historical sales records, income/expense information, profit/loss statements, income tax forms, other records to help project profits had your business not been interrupted, records of extra expenses made to expedite the resumption of operations, a record of communications regarding orders to evacuate, including date, time and who ordered the evacuation, records to evaluate lost or damaged inventory, business equipment.
- Conduct a post-disaster audit of plans and procedures, were they successful, do changes need to be made, what kinds of changes.
- Remember: recovery is a long process – be patient.

## **Preparation and Response and Recovery Checklists for State and Local Associations**

### How to Prepare

- Ensure total mobility of information - to the extent possible, digitize all business information.
- Back-up and safely store all data, ideally through an off-site independent data storage company not located in your immediate area.
- Make copies of personal information and documents, such as wills, investments, and bank accounts, and distribute the material to off-site friends or family members.

- Purchase up-to-date communications technology, including a satellite phone; ensure all communication methods have back-up, are kept in good working order and powered-up
- Establish a media relations plan. Components of this plan include:
  - Designate one spokesperson to speak for the organization.
  - Identify media to be contacted.
  - An information record should be created and maintained.
  - The record should include answers to the questions of who, what, when, where and why, and answers to potential questions.
  - Examples of messages the organization would want to convey could include “Our office is/is not open for business”, “Real estate industry in region is/is not impacted, and how and why”, or “We have established a food/water distribution center in our parking lot.” etc.
- Have a back up power source/generator to power essential appliances w/extra fuel.
- Purchase basic emergency supplies, which could include:
  - NOAA Weather Alert radio,
  - Working smoke detectors and fire extinguisher
  - First aid kit (sterile gloves, soap and antibiotic towelettes, antibiotic/burn ointment, bandages in several sizes, scissors, tweezers, eye wash solution, thermometer, pain relievers, children’s formulas)
  - Flashlights, extra batteries, lightsticks
  - Am/fm radio (battery operated or hand-cranked)
  - Water (1 gallon, pp/pd)
  - Food (non-perishable, canned, bottled, etc)
  - Paper supplies (pens, paper, towels, toilet paper)
  - Eating gear
  - Tools (duct tape, wrench, pliers, hammer, work gloves)
  - Blankets
  - Camera
  - Cash
  - Blue tarps
  - Chain saw and gas
  - Pet food and supplies
  - Matches
  - Cleaning supplies
  - Whistle
  - Extra clothes, including sturdy shoes
- Create an emergency kit for your vehicle(s). Kit should include:
  - keep vehicle ½ full w/gas at all times
  - extra clothes
  - food
  - water
  - prescriptions
  - other emergency supplies
  - cell-phone car charger
- Meet with the local/regional MLS vendor to review their data back-up capability

- Meet with your insurance agent to review your business insurance policy. Questions to ask/issues to address could include:
  - Update the agent on recent equipment purchases or modifications to the building.
  - Review all appropriate insurance policies, including property, wind, flood, policy exclusions, replacement coverage, law and ordinance coverage
  - Modifications made by the insurance company to your policy since the last review
  - Amount of deductible
  - Is business interruption insurance available?
  - Take Before/After Pictures of property
- Meet with your building's property management company. Questions to ask/issues to address could include:
  - Does the building have an emergency evacuation plan?
  - Has the plan been tested recently?
  - Does the building have all appropriate insurance?
- Meet with your management/leadership team to discuss all disaster preparation, recovery and response activities for the organization. Questions/issues to address could include:
  - Who and what conditions will determine when the office will be closed?
  - Does the organization have sufficient funds to repair the building in the event of major destruction, or should the organization secure a line of credit?
  - Who will be responsible for office preparation in the event of a disaster?
  - Review what is important to the association in terms of property/equipment/documents, and how/where will it be protected/stored?
  - Discuss staff/management responsibility (who will coordinate preparations/recovery efforts?).
- Develop a disaster plan for the office. General elements of this plan include:
  - Pre-disaster actions to protect people, facilities and contents.
  - Emergency evacuation procedures and assignments
  - Essential facility operations (or shut down) procedures
  - Off-site storage (back-up) of information
  - Discuss the emergency plan w/employees.
  - Train and test the plan, make changes where necessary
  - A current copy of the plan should be kept where employees can refer to it easily.
- Prepare a telephone and address list of local emergency organizations, such as the Red Cross, and city, county, state and federal disaster offices.
- Make a list of local repair/service companies. These would include, but not be limited to:
  - roofer
  - plumber,
  - tree service
  - electrician
  - water/mold remover
  - carpet cleaner
  - computer technician
  - portable storage provider
  - back hoe operator
  - general handyman
- Meet with your staff to review the disaster plan



- Establish a pre-determined alternate business location to convene after a disaster, in case the business is unable to operate from its current location.
- Educate clients about the potential for disasters in your area.
- Update/educate agents/companies on the potential for disasters in the area.
- Have agents/companies become educated regarding flood insurance/disaster insurance requirements.
- Establish a pre-determined alternate location to convene after a disaster.

### How to Recover

- Check on your staff (if possible)
- Check on your family (if possible)
- Check on your home (if possible)
- Check on your building (if possible)
- Check on Association Leadership Team (if possible)
- Contact FEMA to obtain information on federal, state and local response and recovery activities and to register for disaster assistance, if necessary.
- Survey and assess the impact to your employees.
  - Is anyone on staff injured?
  - Does anyone require any kind of help/assistance?
  - If their housing is unlivable, work with them to find a place to stay.
  - Give clear direction on office operations. Be flexible with work schedules.
  - If office building is damaged, arrange with staff to work from home, if possible.
- Survey and assess the impact to your business.
  - Check building and assess damage.
  - Follow additional steps described below.
- Survey and assess the impact to the local real estate industry.
  - Is the industry capable of functioning?
  - Carefully estimate how much property was damaged/destroyed
- Contact your insurance agent. Here is a checklist for issues to address with your insurance agent after a disaster:
  - Report how, when and where any damages or losses occurred.
  - Inquire whether or not the damage is covered under the terms of your policy.
  - How long you have to file a claim.
  - Whether your claim exceeds your deductible.
  - How long it will take to process the claim.
  - Whether you will need estimates for repairs.
  - Include your policy number and a general description of damages in your report.
  - Make temporary repairs to protect your property, but not extensive, permanent repairs until the claims adjustor has assessed the damage.
  - Save all repair receipts.
  - If relocation is necessary, save all relocation receipts.
  - To substantiate all your property losses, prepare an inventory (including photos and videos) of damaged or destroyed items.
  - Obtain written bids from licensed contractors.

- If you own the building your business occupies, have it inspected by structural engineers and contractors to determine its safety and the extent of damage.
- If you do not own the building, work with the owner to have the property inspected.
- Restore your utilities, phone service, gas lines and other important links as soon as possible. Contact your utility provider if you discover gas or water leaks, or live wires.
- Get your sprinkler system back in service as quickly as possible.
- To avoid additional property damage, make temporary repairs to the building, boarding up windows and covering holes in the roof, and partition the building if some areas are not useable.
- Enhance safety by using signs to direct customers/employees away from damaged areas.
- If you are unable to operate from your current building or office, open and establish operations in the pre-determined business location.
- Establish your office and/or building as a focal point for recovery efforts, such as food/water distribution, community bulletin board, etc.
- If you have business interruption insurance, take the following steps to receive an insurance payment:
  - Prepare a list of steps required for your business to promptly resume operations on a full or even partial basis.
  - Financial considerations should include payroll and debt needs and obligations.
  - To calculate the amount of business income losses, you will need: historical sales records, income/expense information, profit/loss statements, income tax forms, other records to help project profits had your business not been interrupted, records of extra expenses made to expedite the resumption of operations, a record of communications regarding orders to evacuate, including date, time and who ordered the evacuation, records to evaluate lost or damaged inventory, business equipment.
- Conduct a post-disaster audit of plans and procedures, were they successful, do changes need to be made, what kinds of changes.
- Remember: recovery is a long process – be patient.

**Rationale:** Members and state/local associations require concise, easy-to-read procedures to prepare and recover from disasters. Checklists covering every facet of preparation and response are an easy way to educate themselves, employees and members.

These checklists are just the beginning and are not exhaustive. Each region in the country, and each broker, agent and association is different, has different needs and is subject to different risks. These lists should be reviewed, evaluated, adapted and updated to the unique and changing characteristics of each organization, agent and broker. The lists, as well as supporting documentation ( IREM Book, Institute for Business and Home Safety, Insurance Information Institute, FEMA disaster planning information, etc), should be made available to individual members, brokers, and are applicable for use by NAR, and state and local associations for their own disaster planning procedures.

