



**Association
Executives Institute**

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Avoid Running Aground: Disaster Planning and Recovery

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Additional Resources

Department of Homeland Security
www.ready.gov

Fairfax County
www.fairfaxcount.gov/emergency
www.fairfaxcount.gov/hd/

American Red Cross
www.redcross.org

Inova Health System
www.inova.org

Family Disaster Plan
www.disastercenter.com

NVAR Emergency Protective Measures

This employee guide summarizes protective measure for life threatening, no notice events

If the event is: Protective measures are:

ALL HAZARDS

- Time—reduce the amount of time you are exposed to the hazard
- Distance—increase the distance between you and the hazard
- Shielding—place an effective barrier between you and the hazard

MEDICAL EMERGENCIES

- Call 9-9-1-1 and then your supervisor
- When reporting an emergency, provide:
 - ⇒ Type of emergency
 - ⇒ Suite, floor, room number and/or location
 - ⇒ Building address
 - ⇒ Telephone number

UPON DISCOVERING A FIRE

- Immediately activate the fire alarm by pulling a pull station. Familiarize yourself with their locations on your floor.
- Evacuate all rooms. Close all doors to confine and reduce fire.
- **DO NOT LOCK DOORS**

FIRE ALARM EVACUATION

- Walk quickly to the nearest marked exit to use the stairs and alert others to do the same
- If you must pass through a smoke-filled room, stay near the floor where the air may be less toxic as smoke is the greatest danger of fire
- Once outside the building, move to your designated assembly area and report to your supervisor
- Do not stop to get personal possessions or make phone calls
- **DO NOT RETURN TO THE BUILDING UNTIL NOTIFIED TO DO SO**

TRAPPED IN FIRE

- Go to a room with an outside window and a telephone—stay there
- Close doors between you and the fire. Stuff the cracks around doors using clothing, towels, paper or whatever is available to keep the smoke out
- If you are able, call your supervisor and tell them exactly where you are
- Wait at a window and signal for help; use a flashlight, wave a light colored cloth or tape a white sheet of paper to the window
- If you must pass through a smoke-filled room, stay near the floor where the air may be less toxic as smoke is the greatest danger of fire
- Remain calm
- **CAUTION: DO NOT BREAK ANY WINDOWS. AN OPEN WINDOW WILL DRAW SMOKE INTO THE ROOM**

BOMB THREAT

- Attempt to keep the caller on the line as long as possible. Write down every word.
- Ask for the exact location where bomb has been or is going to be placed.
- Get as much information about the caller, i.e. vocal characteristic, ethnicity, sex, etc
- Record clues from background noises
- As soon as caller hangs up call 9-9-1-1 and then your supervisor

Special thanks go to the Fairfax County Government for providing us with numerous resources and information, much of which is used herein.

If the event is: Protective measures are:

- EXPLOSION**
- When things stop falling around you, evacuate through the nearest stairway
 - Do not stop to get personal possessions or make phone calls
 - Watch for weakened floors and stairways and falling debris
 - Once you are out of the building...
 - ⇒ Do not stand in front of windows, glass doors or other potentially hazardous areas
 - ⇒ Move away from sidewalks or streets so that others may exit and emergency officials can enter
 - ⇒ Go to your designated external assembly area and report to your supervisor

- TRAPPED IN DEBRIS**
- Remain calm. Shout only as a last resort. Shouting can cause inhalation of dangerous amounts of dust.
 - Cover your nose and mouth. (Dense-weave cotton material can act as a good filter. Try to breathe through the material.)
 - Avoid unnecessary movement so you don't stir up dust
 - Tap on a pipe or wall so rescuers can hear where you are.
 - If possible, use a flashlight or whistle to signal your location to rescuers.

- SEVERE WEATHER (Tornado or Hurricane)**
- Proceed to shelter locations in:
 - ⇒ Bathrooms
 - ⇒ Mailroom
 - ⇒ Interior stairwells
 - ⇒ Interior rooms with no windows, including storage rooms, closets, employee lounge

- CHEMICAL THREAT / HAZARDOUS MATERIALS (HAZMAT)**
- Interior Chemical Release or Threat:
- Move away from the affected area (visible material, odor, people experiencing symptoms of exposure i.e. eye/skin irritation, difficulty breathing)
 - Isolate the area if possible, warn others to leave the area, and close the door as you leave
 - Call 9-9-1-1 first and then your supervisor
 - If exposed to material or suffering from effects of exposure, proceed to a nearby restroom in a safe area and flush eyes and wash skin
 - If this is a large-scale release or event (odor on multiple floors, large number of people experiencing symptoms of exposure) activate the fire alarm by pulling the nearest pull station and evacuate the building
 - Avoid passing through the affected area if possible
 - Management will manage the heating, ventilation and air conditioning
- May be liquid, powder or gas
Accidental or otherwise
- Outside Chemical Release or Threat (Shelter in Place):
- Stay inside the building
 - Listen closely to instructions over the building announcement system
 - Management will close the exterior doors and manage the heating, ventilation and air conditioning system
 - Remain inside until the threat passes or other instructions are issued, i.e. evacuate the building
 - Help visitors

**IN CASE OF EMERGENCY, DIAL 9-9-1-1 and then your Supervisor
STAY CALM - HELP EACH OTHER AND VISITORS**

If the event is: Protective measures are:

- Call 9-9-1-1 first and then your Supervisor
- ⇒ Report type of emergency, location of emergency, building address, telephone number
 - ⇒ Look for cover, a place that will protect you from attack; and concealment, a place to hide
- WORKPLACE VIOLENCE / INTRUDERS**
- ⇒ Go to the nearest location where you can find cover and concealment, which may NOT be your office

During lock down procedures:

- ⇒ Call 9-9-1-1 if threats move to your area so the Police can track the intruder's location
- ⇒ Ignore fire alarms
- ⇒ Advise visitors to lock down with you

- EMERGENCY PROCEDURES**
- To alert employees of an emergency:
- ⇒ Dial 7-0 and make a broadcast announcement (note: if you are on your phone you will not hear the announcement)
 - ⇒ Send a Novell announcement to all personnel, if you are able to do so

Once an announcement is made, Floor Captains will sweep the facility to insure that offices are being vacated or that employees and visitors are moving to the proper location.

- EMERGENCY SIGNALS**
- Signals to listen for:
- ⇒ Fire alarm - always evacuate building
 - ⇒ Siren - move quickly to an interior or basement location
 - ⇒ Listen for further announcements from Floor Captains

Floor Captains

First/Classroom Level Vika Egorova
 Renee Brown (alternate)
 Sunnie Poloskey
 Bonnie Schendell (alternate)

Second Level Maggie Mueller-Tyler
 Sue Mandel (alternate)
 Joe Rominecki
 Lisa May (alternate)

Third Level Jim Foster
 Erick Campos (alternate)
 Pathway Homes designee

In the event that a building lockdown is necessary Genelle Rawlins at the front desk has the building lockdown keys. (Ainsley McDougal, alternate)

NON-EMERGENCY PHONE NUMBERS	Police Fire	703-691-2131 703-691-2131
	Dominion Power Building Engineer	1-888-667-3200 account# 240-033502 202-497-1130

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 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.

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.



ADVERSE ISSUES PLAN FOR THE ORLANDO REGIONAL REALTOR® ASSOCIATION

I. APPROACH

- A. Purpose:** To provide for the continued operation of the Orlando Regional REALTOR® Association in the event of an episode of such magnitude that it causes normal operations to be impracticable.
- B. Objectives:** Hierarchy of importance - The Adverse Issues Plan (AIP) will achieve the following:
1. Provide for temporary association facilities if needed
 2. Keep staff advised of work related changes
 3. Keep members advised of operation of the Association and the Mid-Florida Regional Multiple Listing Service
 4. Provide for a spokesperson to the media
- C. Performance Standards:** Each employee and elected Officer and Director will be trained in every aspect of the AIP. An evaluation process will follow each crisis to determine changes to the AIP.

II. POTENTIAL CRISES

- A. Definition of a crisis:** An act or event that reflects adversely on the image of the Association or immobilizes the operation of the association, both at ORRA's physical office and its on-line information to the members.
- B. History of Crises: Three hurricanes (Charley, Frances, and Jeanne) from August 13, 2004 through September 27, 2004. Association closed for a total of 5 business days. Minimal damage.**
- C. Potential Crises:** ORRA has the potential to experience the following crises that would affect its operation:
1. Association Finances
 - a. Embezzlement
 - b. IRS terminates standing as a 501(c) (6) corporation
 - c. Theft of payroll
 - d. Sudden loss of membership due to a down market
 2. Public Image
 - a. President commits a felony
 - b. A broker is indicted
 - c. Association is charged with boycotting, i.e. newspaper
 3. Programs, products or services
 - a. Key/lockbox system malfunctions
 - b. MLS malfunctions
 - c. ORRA's In-house computer system malfunctions
 4. Risk management issues (lawsuits)
 - a. Sexual harassment
 - b. Anti-trust at meetings
 - c. Price fixing – anti-trust, i.e. commissions
 5. Operational Issues (emergencies)
 - a. Fire/explosion
 - b. Hurricane
 - c. Loss of CEO
 - d. Terrorist
 - e. Fire at a convention
- D. Crisis Audit and Ranking:** (From 1-16, with No. 1 representing ORRA's first priority and the highest potential of occurrence)
1. Natural disaster - Hurricane, fire/explosion
 2. MLS – extended malfunction
 3. Loss of membership
 4. Loss of CEO
 5. Supra – extended malfunction

6. Rapattoni down
7. Price fixing
8. Anti-trust
9. Boycott
10. Sexual harassment
11. Embezzlement
12. Terrorist
13. IRS to terminate standing
14. Theft of key financial records
15. Broker indicted
16. President felony

E. On-Going Safety Procedures Currently In Place:

1. Business Interruption Insurance
2. Fire safe on premises to store contracts and documents
3. Computer backed up daily and tape removed from premises
4. Inventory lists updated annually
5. Building content on videotape

III. FIRST STEPS (before crisis has occurred)

A. Identify Adverse Issue Leader (CEO, or in his absence, the Chief Operating Officer)

B. Appoint Adverse Issue Team (AIT) Members: In order of managing Association in absence of CEO: Chief Operating Officer, Vice President of Communications/Marketing, Vice President of Governmental Affairs, Vice President of Multiple Listing, Vice President of Professional Services, Vice President of Finance, Legal Counsel, CPA, Association President, and Association President-Elect. The AIT is provided an organization chart describing their duties.

C. Identify all communications channels: Radio, Television, e-mail, Internet

1. Establish a "telephone pyramid" alerting system: The CEO calls the COO and Legal Counsel, CPA and the Association President. The COO calls the VP of Marketing/Communications, VP's of Finance, ML, Professional Services and Governmental Affairs. The COO will also alert the other staff members on the condition of the crisis.
2. Identify the spokesperson - the President will act as spokesperson during the crisis and in his/her absence, the CEO shall act as spokesperson.

D. Establish a Command Center (in the event of a natural disaster): For operational issues, the Osceola County Association of REALTORS® will serve as the off-site Command Center. For other issues, the Association Attorney's office will serve as the off-site Command Center. Directional maps for the Command Center will be provided to all key personnel. This Center will be equipped with adequate workroom, telephones, office equipment and other support services. An alternate site will be selected, such as a nearby hotel, a member's office, a neighboring association, or other suitable space. The Command Center will have to be able to house our temporary server to download our data information, which is kept offsite.

E. Identify and secure certain materials needed during a crisis: These materials will be kept on file at the Command Center (in the event of a natural disaster) and also with the Vice President of Communications/Marketing, to be updated regularly.

1. Background on the company
2. Contact information for key personnel and members
3. List of employees, their phone numbers and cell phone numbers and next of kin
4. Lists of local emergency numbers
5. Media and community contact lists
6. Phone number of insurance company
7. Phone numbers of key vendors (MLS provider, MLS Associations, plumbers, electricians, Rapattoni, etc.)
8. Phone/fax/e-mail for all member offices
9. Media briefing kit

IV. FIRST STEPS (after crisis has occurred)

A. Association Finances

1. Problem: Embezzlement of funds by an employee

- a. **Solutions/options:** Review level of fidelity bond insurance coverage on employees who handle money. Adjust insurance coverage as required. Have internal audit performed by an outside firm covering cash related transactions. Place any suspected employees on paid administrative leave, until CEO is able to lift the level of suspicion.
- b. **Assistance needed for CEO:** Periodic and unannounced ordering and evaluation of a credit report by CEO, on any employee handling significant amounts of cash. This can be done by the CPA firm or legal counsel. Have affected employees sign a waiver of privacy for this purpose, which is renewed each year. Employee is notified, immediately after the credit report is pulled and evaluation completed. Consider renaming the Budget and Finance Committee, with audit oversight as an additional charge to its charter.
- c. **Method of Communications:** CEO and CFO review information available on the embezzlement. Within 24 hours of discovery, CEO notified each member of the Executive Committee, legal counsel and CPA firm. Notify insurance agency of the employee theft within 48 hours. Consult legal counsel for advice on notification of local police.
- d. **Steps to address or correct the situation:** Send all checks received in the mail directly to the bank lockbox by the mail distribution department. Consider an additional employee in the financial department to better separate duties involving receipts from those involving disbursements. Consider outsourcing cash payment functions.

2. Problem: IRS threatens to terminate our Sec.501(c)(6) tax status.

- a. **Solutions/options:** Major threat is knowable, prior to notification by IRS. CPA firm completing our annual tax returns will alert us to our approaching the 50% of revenues trigger point for IRS.
- b. **Assistance needed for CEO:** Add an agenda item to the meeting with the auditors where the completed tax returns are presented, covering discussion of this item. Require attendance of the senior tax partner or manager in charge of tax return preparation at this meeting, in addition to the engagement partner.
- c. **Method of Communications:** CEO notified the BOD and Executive Committee of any IRS communication, which could lead to loss of non-profit status. CFO notifies CPA firm and legal counsel, and early meetings arranged.
- d. **Steps to address or correct the situation:** Since the unrelated business income % is monitored every year, ORRA can take action to cut the profit making activity into a taxable subsidiary. Other Realtor associations have given up their tax-exempt status voluntarily due to too much unrelated business revenue.

3. Problem: Theft of key financial records.

- a. **Solutions/options:** Investigate offsite storage facilities for vital records (not just an offsite storage locker). Make sure all important documents are scanned and password protected. Consider purchase of a larger safe to be bolted to the building, having additional locking internal compartments. Store copies of the general ledger offsite or with CPA firm.
- b. **Assistance needed for CEO:** Draft an agreement with CPA firm, under which CPA firm will make available some amount of hours of their personnel and/or direction of outside personnel to assist with audits or reconstruction of records.
- c. **Methods of communications:** CEO notifies Executive Committee and BOD of theft, within 72 hours of first notice.
- d. **Steps to address or correct the situation:** Build a storage space for confidential payroll records, with keys only available to CEO and CFO. Scan all important documents.

B. Public Image

1. Problem: President Arrested for Felony

- a. **Solutions/options:** Appoint Spokesperson. Do not replace office holder. Must wait until all facts are gathered and/or an indictment or conviction is upheld. Spin President's past business successes and community service. Do not judge until conviction or absolution. Allow Executive Committee and Board of Directors time to take rational course of action. CEO should contact legal counsel immediately to protect against any liability issues.

- b. **Assistance needed for CEO:** CEO will require confidential status from key staff and Executive Committee. CEO must be allowed to investigate said charges with help of key staff, then report to Executive Committee, who then decide what findings will be disseminated to the Board of Directors and to the Press.
- c. **Method of Communication:** Communicate through face-to-face meetings only. Avoid discussing particulars of case through electronic communications, especially cell phones and e-mail. CEO will set-up press conference with assistance of staff and introduce its appointed spokesperson. CEO, staff and Executive Committee will heavily brief appointed Spokesperson. No other communication will be allowed until such time the CEO permits.
- d. **Steps to address or correct the situation:** Begin disseminating information on positive programs from the association. If President is convicted, remove association from President's actions, i.e., "Association is not a party to these actions..." If not convicted, continue with positive program spin.

2. Problem: Major Brokerage Indicted

- a. **Solutions/options:** CEO should begin planning for possible removal of brokerage from Association, i.e., Professional Standards. CEO should contact legal counsel immediately to protect against any liability issues.
- b. **Assistance needed for CEO:** CEO will require confidentiality when briefing key staff and Executive Committee as he works with legal counsel for the removal of the brokerage.
- c. **Method of Communication:** Most press will be about the brokerage and most will be negative. The Association, with President as its Spokesperson, will remove itself from direct association. The Association does not comment on pending criminal investigations.
- d. **Steps to address or correct the situation:** N/A

C. Programs, products or services

1. Problem: Key box Malfunction

- a. **Solutions/options:** Supra will provide Key updates until Server can be repaired or replaced.
- b. **Assistance needed for CEO:** COO notifies the Adverse Issues Team (AIT) members. The COO briefly defines crisis to AIT and directs appropriate AIT member to contact Supra for repair or replacement.
- c. **Method of Communications:** Supra notifies membership through key system message.
- d. **Steps to address or correct the situation:** Coordination between Supra and Computer Consultant are established. Any necessary equipment is ordered or repaired. Once crisis is resolved all members are notified.

2. Problem: MLS Malfunction

- a. **Solutions/options:** The MLS System is housed and maintained off-site with our MLS Vendor. In the event the primary MLS Servers would go down, Vendor maintains a back-up server off-site for Mid-Florida. In addition, we currently run a parallel system.
- b. **Assistance needed for CEO:** COO notifies the Adverse Issues Team (AIT) members. The COO briefly defines crisis to AIT and directs the vice-president of MLS to contact MLS vendor for a status update. Vendor and Mid-Florida already maintain a pager monitoring system with the MLS VP for 24 hour notification.
- c. **Method of Communications:** Vice President of MLS notifies membership through various media, i.e. MLS System Message, E-mail blast, Association Executive Officers.
- d. **Steps to address or correct the situation:** Coordination between Vendor and MLS Department. Keep members aware of System status through Help Desk Website and Help Desk support. Once crisis is resolved all members are notified.

3. Problem: Rapattoni Malfunction

- a. **Solutions/options:** The Rapattoni System is housed and maintained on-site. In the event the Rapattoni Server would go down, The IT Director maintains a back-up tape off-site for ORRA. In addition, Rapattoni would assist in the repair process.
- b. **Assistance needed for CEO:** CEO notifies the Adverse Issues Team (AIT) members. The COO briefly defines crisis to AIT and directs the IT Manager to contact Rapattoni for assistance. ORRA and Rapattoni maintain a close relationship for such an emergency.
- c. **Method of Communications:** COO notifies membership through various media, i.e. MLS System Message, E-mail blast, Association Executive Officers.
- d. **Steps to address or correct the situation:** Coordination between ORRA and Rapattoni. Keep members aware of System status. Once crisis is resolved all members are notified.

D. Risk management issues (lawsuits)

1. **Problem:** Sexual Harassment Lawsuit filed against an employee of the Association and the Association itself by a current employee or a REALTOR®.
 - a. **Solutions/Options:** Upon notification of the suit being filed, the CEO must notify the employee in question, the Board of Directors and the attorney for the Association. Any public statement must be limited to (a) acknowledge the fact that a lawsuit has been filed; and (b) the Association does not comment on pending litigation; however, the Association has a general policy prohibiting sexual harassment by its employees.
 - b. **Assistance needed for CEO:** CEO will require confidentiality from the Executive Staff as he/she conducts an internal investigation. NOTE: If the CEO were the target of the lawsuit, then the COO would assume responsibility for the investigation. The CEO will also need to have the entire staff fully cooperate with any external investigation, but only under the direction and supervision of the Association attorney. No depositions or interviews should be conducted without the Association attorney present.
 - c. **Method of Communication:** Negative publicity will surround this event. The CEO should maintain that the Association does not tolerate sexual harassment, but will not comment directly on any pending litigation. Further questions should be directed to the Association counsel.
 - d. **Steps to address/correct situation:** The employee who is the target of the lawsuit should be placed on paid administrative leave until resolution of the case in the court or if an internal investigation warrants disciplinary action from the Board. It will be the discretion of the CEO whether to place the employee who has filed the complaint on paid leave as well, depending upon the case. If the complaint has been filed against the CEO, then the Executive Board will hold an emergency meeting to determine their course of action. If the internal investigation reveals that sexual harassment policy is not clearly understood by the employees, then the Executive Staff will meet to explore education and training procedures.

2. **Problem:** An Association staff member files a sexual harassment lawsuit against a REALTOR.
 - a. **Solutions/options:** Upon notification of the suit being filed, the CEO must notify the Board of Directors. It is possible that a complaint may also be filed with the Florida Real Estate Commission and the Professional Standards Board. They each have their own policies and procedures.
 - b. **Assistance needed for CEO:** CEO may need to oversee any actions taken by the Professional Standards Board if they are involved. CEO will require the entire staff not to comment. It is important that no animosity develop between members and staff.
 - c. **Method of Communication:** Through CEO only - similar to part above.
 - d. **Steps to address/correct situation:** BOD may need to meet to discuss educating members on sexual harassment law and professional standards of the members of the Association.

E. Operational issues (emergencies)

1. **Problem: Hurricane (see last section - Hurricane Preparation and Recovery Plan)**

2. **Problem: Loss of CEO**
 - a. **Solutions/options:** Development of an interim management plan.
 - b. **Method of Communication:**
 - 1) The COO immediately informs legal counsel and financial auditor and seeks their counsel on actions pending.
 - 2) The COO informs directors and committee chairs of the circumstances and the process for designating interim management.

- 3) If the COO is not available at any given time, the Vice President of Communications/Marketing will be in charge.

c. Steps to address or correct the situation:

- 1) Board of Directors designates COO as interim CEO and announces action to members. Gatekeeper announces action to members and the press.
- 2) Interim CEO reports to the Board of Directors within 2 days on:
 - a) Status of and potential problems for association's current projects
 - b) Need for assistance from volunteers, temporary staff, or outside services
 - c) Expected financial impacts
 - d) Schedule of expected board meetings, conference calls, etc.
- 3) Interim CEO informs insurance agents about changes in management and any known or potential losses.
- 4) Interim CEO immediately verifies bank balances and reviews recent activity in all accounts.

3. Problem: Terrorism

a. Solutions/options: Develop techniques used to prepare for other crises:

- 1) Be alert and aware of your area – the very nature of terrorism suggests that there may be little or warning.
- 2) Take precautions when traveling – don't accept packages from strangers.
- 3) Learn where emergency exits are located. Think ahead about how to evacuate a building subway, or congested public area in a hurry. Learn where staircases are located.
- 4) Notice your immediate surroundings. Be aware of heavy or breakable objects that could move, fall, or break in an explosion.

b. Assistance needed for CEO: (for terrorism at the Association)

- 1) CEO notifies the Adverse Issue Team (AIT) members
- 2) The CEO briefly defines crisis to AIT and directs them to go to the Command Center
- 3) COO notifies the Board of Directors
- 4) CEO notifies Rapattoni and Supra advising of problem and takes steps to secure the purchase of a server for the Command Center

c. Method of Communication:

- 1) The Gatekeeper oversees all incoming and outgoing communications.

d. Steps to address or correct the situation:

- 1) Keep portable, battery-operated radio and extra batteries on each floor
- 2) Keep several flashlights in each department
- 3) Keep a first aid kit and manual handy
- 4) Have several hard hats handy
- 5) Have fluorescent tape on hand to rope off dangerous areas.

4. Problem: Sudden loss of membership due to a down market

a. Observations:

- 1) Surprise element of decline in membership
 - a) Decline can be sudden
 - b) Realtors® need to be able to explain their value
- 2) Changes: Member Attitudes
 - a) Can become very dark, surly, demanding, critical
 - b) Association needs to be more specific with more explanation of every program and expenditure
 - c) Members will demand lower fees, dues and discounts
 - d) Some members will panic and become desperate
 - e) Association will be blamed for "not changing the market"
 - f) Failing members will carefully watch the association
 - g) Members will be critical of staff salaries and benefits
 - h) Members will be less compromising on business disagreements
 - i) New Realtors will be less adjusted to downsize; seasoned Realtors® will be more positive having been through a recession.
- 3) Changes: Leadership Attitudes
 - a) Leadership will be tentative and fearful of making tough decisions
 - b) Leadership will tend to reflect the state of their own business
 - c) Will be difficult to recruit quality leadership during this time

- d) Will need strong leadership:
 - (1) Maturity, courage, commitment to make decisions and back them up
 - (2) Focused on business and let CEO manage more
 - (3) Empower staff to make critical decisions
- e) Downfall of weak leadership:
 - (1) Knee jerk reactions, blame staff, jealous of salaries
 - (2) Will look for freebies because their business could be in trouble
 - (3) Will try to assume control of all decisions of association
- 4. Changes: Staff attitudes
 - a) Staff will be fearful, interviewing for other jobs
 - b) Staff will be angry about attitudes of members
 - c) Staff will have no connection between job and real estate market
 - d) Staff will need support, understanding and more information

b. Solutions/options:

1. Research and promote creative financing to public
2. Implement program budgeting
3. Embrace menu pricing, user fees
4. Clarify/set financial policies, reserves
5. Conduct audits: fiscal and fiduciary
6. Focus on future leadership pools
7. Develop staff customer service skills and attitudes
8. Have special issues of magazine, website and e-mail
9. Design education sessions – meat and potatoes
10. Have training for leadership – spokesperson training
11. Offer free education to member
12. Recycle everything - no tech upgrades

c. Options that will **not work. Don't ...**

1. Attempt to raise dues
2. Cut salaries and benefits to all staff
3. Develop short-term thinking on financial decisions
4. Eliminate all travel
5. Keep the survival mentality too long
6. Try to convince staff to empathize to members' troubles
7. It is a good idea to have a PR campaign that emphasizes “ Now Is The Time To Buy” – but don't have it come off that Realtors® are “vultures” preying on the public – make sure PR campaign has no negative impact
8. Retreat from members – not being pro-active

d. Assistance needed for CEO:

1. Make sure CEO has a stronger relationship with large brokers
2. CEO to explain exactly what the Association is doing
3. CEO to reinforce that the overhead is being cut but the service levels will remain
4. CEO to include all staff in overhead cuts and service delivery
5. CEO to pursue non-dues income ideas
6. CEO to order more staff training on customer service and customer relationships
7. CEO to lead discussion on regionalization of services, mergers

e. Method of Communication:

1. Should be continuous, enhanced and expanded
2. Focus on business, ideas, statistics from other areas
3. Outreach in person
4. Be ready for increased media coverage

f. Steps to address or correct the situation:

1. Education
 - a) Course on “Survival in a down market”
 - b) Course on “Creative Financing for Agents”
 - c) Course on “Restructuring for Brokers”
 - d) Course on monitoring market/economic conditions

- e) Continually stress professional standards and business conduct
- f) Education public on the value of Realtors®
- 2. Distribute new tools for new market
 - a) More data tools, MLS
 - b) New statistics for cyclical market
- 3. Evaluate every service to make sure it is relevant to success of Realtors®
- 4. Get close to members, especially brokers
- 5. Create a community feeling that we are all in this together
- 6. Budget
 - a) Use program budgeting so that priorities will pre-select cuts
 - b) Staff to go through budget first and make suggestions
 - c) Good opportunity to cut bad programs or consider outsourcing
 - d) Maintain core services
 - e) Do all comparisons with real businesses by name
- 7. Look into more consolidation
- 8. Be ready for new business models
- 9. Be ready for competing associations
- 10. Focus on public perception of the profession
- 11. Staff
 - a) Staff cuts will relate directly to program priorities
 - b) Support and training are vital
 - c) Give frequent praise, appreciation and encouragement

V. AUDIENCES

A. Defining of our audience

- 1. Key stakeholders: Board of Directors, staff, members, public
- 2. Prioritize key stakeholders for contact order:
 - a. #1 - staff
 - b. #2 - Board of Directors
 - c. #3 – brokers and members
 - d. #4 - public

B. Identification of mechanisms to reach audiences

- 1. Staff - will personally be called
- 2. Board of Directors - will personally be called or e-mailed
- 3. Members - will be contacted by fax, via the media or e-mail
- 4. Public - will be alerted to crisis by press releases and media

C. Responsibility of alerting audiences

- 1. Staff - responsibility of CEO and COO
- 2. Board of Directors - responsibility of CEO and COO
- 3. Members - responsibility of VP of Communications/Marketing
- 4. Public - responsibility of VP of Communications/Marketing

VI. MEDIA

A. Corporate Media Policy: It is ORRA's intention to be open, honest, and proactive with the media during any crisis.

B. The Spokesperson: The President

C. The Gatekeeper's Function (Vice President of Communications/Marketing)

- 1. Centralize and control the flow of information - make sure it is accurate, valid, and reaches the right people at the right time.
- 2. Provide media training
- 3. Monitor the flow of internal and external communication to ensure "one voice"
- 4. Always be accessible for good news and bad news

D. Media Database

- 1. Media deadlines and policies should be known and met during the crisis

2. Predetermine the priority of contact
3. Keep the database updated
4. Refer to the Media Briefing Kit as needed for lists, maps, and other pertinent information

E. Third Party Sources: The following is a list of contacts who are credible, reliable and trusted sources whom the media can call during a crisis

1. Orlando Chamber of Commerce
2. Home Builders Association
3. Orlando Hotel/Motel Association
4. Economic Development Commission
5. Florida Association of REALTORS®

F. Rules and Regulations - The Gatekeeper is solely responsible for information released to the media. The rest of staff is forbidden to release any information unless approved by the Gatekeeper. The Gatekeeper checks the validity and accuracy of the stories being printed and broadcasted.

VII. A SIMULATED WALK-THROUGH - To insure that all parts of the Crisis Management Plan truly work, a simulated walk-through will be practiced.

VIII. EVALUATION

Every aspect of the crisis is to be reviewed and analyzed after the crisis to determine effectiveness.

- A. Conduct Interviews with External Publics:** Informally interview key people outside the organization. Ask what they thought about how the company reacted and how the reactions could be improved in the future
- B. Survey Internal Publics:** Staff, members
- C. Survey media:** To determine how well informed they were
- D. Conduct a content analysis of press clippings**
- E. Analyze the crisis's impact on the Bottom Line**
- F. Send "Thank You" notes and Message of Appreciation**
- G. Modify the Adverse Issues Plan**
- H. Develop a Case Study:** To be used as a training tool and to reinforce the importance of crisis training
- I. Distribute "Extra Mile" Awards to Employees:** For a morale booster and should be distributed by management to those that played an important role in the crisis management

HURRICANE PREPARATION AND RECOVERY PLAN

(developed with assistance of FAR)

A. BEFORE THE HURRICANE SEASON

1. **MLS Vendor** – This important service needs to be operational as soon as possible after the storm. The system is housed out of state and not an issue when a Hurricane hits Florida. Be familiar with the clause covering “natural disasters” in the MLS contract and review with the vendor and Association attorney.
2. **Meet with the Insurance Agent** – Include an officer and/or member familiar with insurance jargon. Update the agent on recent equipment purchases or modifications to the building. Check on the following:
 - a. Flood insurance
 - b. Policy Exclusions
 - c. Replacement Coverage
 - d. Modifications made by the insurance company to the policy since last review, if any.
 - e. Amount of deductible (look at pros and cons of decreasing/increasing deductibles
 - f. Look into Business Interruption Insurance
 - g. Discuss pros and cons of mortgage insurance with the insurance agent.
3. **Meet with the landlord or management company (if renting space)**– Determine who is responsible for pre-hurricane preparation and storm recovery. Some leases hold the tenant responsible for securing property and/or repairs to the interior of the building. Check the renter’s insurance policy with the insurance agent.
4. **Meet with the Leadership Team** (elected officers) and decide the following:
 - a. Who and what conditions will determine when the office will be closed.
 - b. Does the association have sufficient funds to repair the building in the event of major destruction or should the association secure a line of credit.
 - c. Who will be responsible for the office preparation in the event of a hurricane.
 - d. Review what is important to the association to safeguard and how/where it will be stored.
 - e. Discuss staff/leadership responsibility
5. **Contact at least one AE/Association in the area** and create a Command Center for member services in the event of a storm. The Association may be unable to conduct business for weeks and may need meeting space, lockbox service, MLS, CE classes or someone to process new members. Look into partnering with another association outside of the area if the storm has widespread damage. Brainstorm with the partner on what would happen if the association were out of business for an extended period of time. For operational issues, the Osceola County Association of Realtors® will serve as the off-site Command Center.
6. **Videotape and photograph** (digital) the building and the contents. Store copy of tape and photos offsite.
7. **Update the office inventory list** including the date of purchase and the amount paid.
8. **Update home addresses, cell/land phone numbers** for staff, key leadership and vendors. Request emergency contact phone numbers for staff. This will be used for the “telephone pyramid.”
9. **Make a list of local, licensed repair/service companies.** These would include but not be limited to a roofer, plumber, tree service, electrician, water/mold remover, carpet cleaner, computer technician, mobile office provider, portable storage, dumpster, back hoe operator, trash remover, general handyman, portable potty provider, public adjustor, and/or mental health counselor. Large property management companies may provide names of licensed individuals.
10. **Scan or make copies** of all insurance papers with policy numbers and store one copy offsite.
11. **Purchase basic supplies which could include:** heavy duty trash bags, plywood, waterproof storage for office papers, heavy duty extension cords, bottled water, duct tape, rubber gloves, bleach, visquine, maps of the area (for insurance adjustors) flashlights and batteries, portable radio, fire ant killer, manual telephone, hammer and nails, disposable cameras, cleaning supplies, mosquito spray, first aid kit, tarps (preferably blue), chain saw and gas. Investigate need for a generator.

12. **Copy or scan** all office building plans and store offsite.
13. **Price and review** benefits/costs of hurricane shutters or hurricane film for all windows.
14. **Review the association hurricane procedures**, especially with new employees. Give everyone a copy of the "plan."
15. **Start a hurricane notebook** and write down everything.
16. **Work with FAR** on the short term emergency rental data base to serve the members and the public. Contact the Property Management Chairman for his/her assistance in this.
17. **If the roof is old, consider replacing it.**
18. **Trim any large trees or hanging limbs.**
19. **Contact the telephone company** about establishing a dedicated emergency phone line. Also, look into outsourcing the telephone system.
20. **Download the FAR Disaster Fund application** to the website and email a copy to each office with instructions.
21. **Ask the commercial brokers** to identify potential space in the community in the event the association headquarters and/or brokerage offices experience extensive damage during a storm and need to relocate.
22. **Develop a media kit** – this would include radio spots, news releases on "Using a Realtor®" and advising consumers not to panic sell. Check FAR's radio spots.
23. **Review hotel/speaker contracts** that have been signed, which occur during the hurricane season for cancellation penalties.
24. **Schedule an education program** for our members with a local attorney on handling contracts/closings/damaged properties after a storm.

B. **WHEN THE STORM IS IN THE BOX**

1. **Building and Equipment**
 - a. Computer System – The Association will decide what to protect – the hardware, the data or both. Here are some considerations:
 - 1) Laptops go home with the employees
 - 2) For all desktop systems, the PC will be taken offsite and wrap all keyboards and monitors in plastic. Store away from the windows.
 - 3) Back up data and store offsite
 - 4) Remove network server from the building and put in secure location
 - 5) Store computers in waterproof storage bins or fishing coolers
2. **Telephone System** – Phone systems and needs vary. Consider:
 - a. Outsource the telephone system out of state
 - b. Forward the phone system to voice mail
3. **Windows** – Since most damage is caused by wind and water, consider shutters, plywood or other method of securing the windows. Do not use duct tape on the glass because of residue that is left on the window.
 - a. Move all equipment away from the windows and wrap in visquine. The best spot is the center of the building where there are no windows. If possible, do not store on the floor.
 - b. Tape shut drawers of file cabinets.
4. **Protect important documents -**
 - a. Determine what documents are considered critical to the operation. This may include a copy of the membership application, bylaws, articles of incorporation, major contracts (MLS,

lockboxes) financial records, recent tax return, IRS exemption letter, staff files, health insurance and building insurance policies.

- b. Important documents may be taken offsite, placed in a bank deposit box or in a fire safe in the office.

5. **Checks and Cash**

- a. At least one month's worth of blank checks should be stored in a secure place.
- b. In the event of a severe hurricane, the association will need access to cash. Determine how much cash will be withdrawn and who will hold the cash.

6. **Cancellation of Programs**

- a. If education or membership programs are scheduled, be sure to cancel with the speaker and/or the hotel.
- b. Notify all members who have pre-registered and any sponsors both electronically and by telephone.

7. **Before the last person leaves the building**

- a. Clean out the refrigerator and leave the refrigerator door open
- b. Take down the American flag
- c. Bring in any outside debris or items such as benches, ashtrays, trash cans or recycle bins.
- d. Place sandbags in front of the doors
- e. Turn off gas, electric and water to the building
- f. Check with the Security System company to make sure the battery is operational for the "swipe" door and whether or not to shut the system off
- g. Tape emergency contact and phone numbers to the door

C. **LEAVE IN PLENTY OF TIME TO GET HOME SAFELY**

1. **Working with Staff** – The safety and well-being of the staff are primary concerns. Management will be flexible as each staff member has different needs.

- a. Review these hurricane procedures with the staff including closing, reopening, and duties of each person. Check the "telephone pyramid."
- b. Employees may need time off to arrange for child care and to prepare their homes
- c. Consider closing the office to coincide with the closing of area schools
- d. Remind the staff to get gasoline and cash early. ATM's or credit cards at gas pumps don't work without electricity
- e. A hurricane can have financial impact on the staff. Assure them the association will pay their salary if the office is closed.
- f. Check with each staff member personally to be sure they have a safe place to stay and/or if they have plans to leave the area. If leaving, get a telephone number where he/she can be reached and also give the staff person a contact number. Discuss using the association as a shelter for employees with no place to go.
- g. Instruct staff to secure their work area. Personal items should be removed from the desk and all items picked up from the floor.
- h. Remind all staff about the "telephone" contact tree

2. **Members**

- a. Communicate preliminary information about operations of the association and MLS in the event of a hit. This could be a forced message on MLS. This would include the emergency contact number, the website address to use after the storm. Remind them to remove yard signs if the hurricane is expected to hit. The VP of Communications/Marketing, who acts as the "Gatekeeper" oversees all incoming and outgoing communications.
- b. Publish general hurricane information on the website, which will be important for new transplants

D. **AFTER THE STORM CLEARS**

1. **Wait for the "all clear"** from the County Emergency Management before venturing out. All employees are to wait for a call, as determined by the "telephone pyramid." The CEO will appoint one person to go to the office to assess the situation. The COO, after consultation with CEO, consults with the VP's as to condition of facility and whether it is acceptable for work. The CEO will notify the President as to the status of the facility. The VP's

oversee their own departmental calling notification. At no time are any staff allowed in the building during a Hurricane/storm alert, without prior permission.

2. **Staff**

- a. Check on the staff first to determine priorities. Since each staff person handles situations differently, there may be some emotional trauma. Some may need money advancements to make immediate repairs.
- b. If staff has damage to their home, no electricity or water, or no place to stay, work with them to find alternative housing.
- c. Give clear direction on the office operations. Be flexible with work schedules
- d. Decide if staff can work from home in the event the building is damaged
- e. If school is not in session, staff may need flex time off to care for family members.
- f. Set up an area for relaxation

3. **Building**

- a. Check building and assess damage. Obtain the services of an Affiliate member (appraiser or home inspector) to review the damage
- b. Put up an American flag if the flagpole is operational
- c. Take photos and/or videos of damage before any repairs are made
- d. Contact insurance company claims division and report the damage and record the claims number and name of the representative
- e. Make necessary repairs to secure the building and prevent future damage. The roof is the most critical. Do not make interior repairs until the roof is secure.
- f. Contact Leadership Team and schedule emergency meeting to prioritize.
- g. If there is extensive damage, consider hiring a public adjustor

4. **Members' Needs**

- a. Contact members any way possible to assess damage. This may mean driving to some offices to see the damage.
- b. If there is widespread damage, consider renting a hotel room(s) for members to use to shower and cool off.
- c. Post the FEMA forms on the website
- d. If the association office is not damaged, set up some space for members to use the computer, fax or local telephone
- e. Communicate any information to members as often as possible on the real estate activity, MLS and general recovery efforts.
- f. Set up a collection/distribution system for food or other supplies for member in need.
- g. An influx of out of town brokers wanting to list and sell property – let brokers know the policy about cooperation and compensation outside of the MLS.
- h. Make sure the association is the source of information for the press about real estate recovery
- i. During storm recovery, there are many legal problems with real estate transactions and postponed closing. Schedule an education forum that could include an attorney, title company, appraiser, mortgage representative to help with special problems.
- j. Encourage members to become involved in community redevelopment
- k. Coordinate with FAR and ensure that the members receive disaster funds
- l. Publish a list from the HBA of licensed contractors
- m. Organize the offers of help from around the state and nation



BROKER'S HURRICANE PREPAREDNESS PLAN CHECKLIST

Our office's first concern is for the safety of our personnel. The following checklist is compiled to make sure that everyone is prepared to carry out his or her assigned role in case of a mandatory evacuation due to a tropical storm or hurricane. In no case are you to endanger yourself by staying beyond a mandatory evacuation. And remember, secure your own home first.

A. PRE-HURRICANE PLANNING

1. Notice given to answering service of telephone procedures
2. Designate Recovery Coordinator to organize post hurricane reconstruction
3. Make sure the emergency cash fund is adequate and establish a company relief fund for agents and employees
4. Check on leased equipment services
5. Check on additional satellite telephones
6. Discuss with IT specialist the high speed internet concerns
7. Need to establish emergency procedures for Property Management division
8. Check on supplies: Commercial and portable generators, power cords, fans, dehumidifiers, tape, garbage bags, coolers, coffee, water, disinfectant, paper products, lanterns, single line phones. Make sure generators are serviced and a supply of fuel is purchased.
9. Check on disaster cleanup services
10. Start list of company personal property and a timeline of events starting with storm date
11. Establish a file for storm related expenditures
12. Establish a file for existing listing inventory and cancelled and pending sales and property management inventory
13. Develop a media kit for communication regarding company operations
14. Develop a list of doctors, hotels, insurance companies and banks
15. Maintain a roster of staff
16. Check into day labor
17. Stock up on instant flat tire fix
18. Determine office supply requirements
19. Post FEMA's phone number

B. ROLE OF AGENTS

1. Take a copy of all pending files and listing files
2. Remove your computer equipment (laptops, CPU, etc.). Make sure you back-up your files.
3. Remove your personal items
4. Call the main office number when you have reached your evacuation location and leave a contact phone number. Check in with the answering service every day for your messages until the office reopens.

5. Agents are responsible for calling each of their currently listed owners.
 - a. Ask them to remove the real estate sign and place it in a secure area.
 - b. Assure them that they will be contacted as soon as possible.
6. At no time are you to enter the office until management has determined that the office is safe and a re-open sign is on the front door.
7. Management will provide you with a list of hotels in the area for evacuation purposes.

C. ROLE OF MANAGERS

1. Managers will secure as many of the following items as possible in the containers provided, and will be stored on site:
 - a. All electrical equipment should be unplugged from electrical and telephone outlets.
 - a. Telephones are to be duct taped and wrapped in plastic
 - b. Computer and office equipment are to be wrapped in plastic and secured. If possible, place on the desk or counter tops and off the floor. If located in lobby area or in rooms with exterior glass, move to an interior room.
 - c. File cabinets, copiers, fax machines and furniture will be covered with large plastic tarps or garbage bags
2. Any item outside of the office should be moved to inside (real estate signs, display racks, etc.)
3. Close all interior office doors to minimize damage to the office.
4. Unplug the refrigerator, remove all items and prop the door open. Unplug all vending machines.
5. Label and secure all safe and file cabinet keys

D. ROLE OF STAFF

1. Assist the Manager in securing the office.
2. Call the office to leave contact information.
3. The Manager will contact you to advise you of when the office will be opened.

E. POST- HURRICANE ACTION (by Recovery Coordinator)

1. Secure damaged buildings
2. Determine signage for building entrances including emergency contact numbers, "do not enter" signs, etc.
3. Contact all insurance companies
4. Check on portable office facilities. Determine if critical operations need to be moved to other locations, i.e. accounting, property management
5. Determine safety issues regarding reopening of offices then determine the condition of the office and develop timeframe when to re-open
6. Determine need for temporary signage
7. Establish timeframes for office shut downs and reestablishment of each service
8. Contact Waste Management for dumpsters for debris removal
9. Determine undamaged inventory of houses for marketing
10. Cancel all damaged billboards
11. Evaluate and notify all vendors to temporarily suspend all unnecessary services
12. Determine where mold inspections are necessary
13. Take digital photos of all damage
14. All Managers to identify staff and agents in need