Property Manager Quick List for Hurricane Preparedness



If you've ever weathered a hurricane you can probably attest to the uncertainty that comes with it. For those who experienced Hurricanes Irma and Harvey in 2017, tracking the constantly-changing spaghetti models and witnessing the devastation they caused on their potential path to your properties, you know how easy it is to feel out of control during a hurricane.

As you prepare for hurricane season, this list will help you as the Property Manager control what you can and instill a higher sense of confidence in your tenants and homeowners.

1. Take Inventory

Before the chaos of hurricane season begins, take the time to gather the information you will need in the event of a storm including your insurance policies. Plastridge Insurance can provide you with a flash drive with all of the information you would need after a storm.

As your property portfolio changes from year to year, ensure that you have updated contact information for each of your tenants and homeowners, including names of those currently residing and individuals to contact in case of emergency.

Ensure that service providers are up-to-date in your system and that you have all necessary certificates on file. Roofers and general contractors should at the top of your list

Check current service agreements for priority clauses. After a storm, tenants and homeowners will expect that any damage be addressed in a timely matter. Having service providers prioritizing your work will help maintain good will with your tenants and homeowners. If you don't currently have a priority clause in your service agreements, think about renegotiating them when they come up for renewal. Landscapers and pool companies will be in high demand after the storm.

2. Make a Plan

Designate a project team to update and communicate your hurricane plan to the rest of the organization.

The balance between care for employees and care for tenants and homeowners can be a difficult one. Each employee's situation is different and can affect their ability to help tenants and homeowners before, during and after a storm. Those employees in high-risk areas will need to take care of their needs first before lending a hand to the collective cause. The project team should identify each employee's capacity to offer hurricane aid. Make a list of roles and responsibilities for each stage: pre, during and post-hurricane. List employee roles and communicate them to the organization.

Revisit your organization's policies on storm-related topics to see if anything has changed. Policies on plywood, holes, storm shutters and sandbags should be discussed. Invariably tenants and homeowners, especially new tenants and homeowners, will have expectations about your organization's responsibility for hurricane preparation and repair. Have clear definitions of your policies, so you can set expectations with tenants and homeowners before a storm.

3. Prepare Residents and Tenants

Even hurricane veterans can begin to panic before an imminent storm. Imagine the stress your tenants and homeowners will feel before their first hurricane. Giving your tenants and homeowners a sense of stability through adequate preparation and strong guidance will go a long way to ensuring their safety and their confidence in you as their property manager.

Important: Direct communication with your tenants and homeowners about hurricane preparedness should be seen as concern for their safety **NOT** a review of your organization's policies.

Help tenants and homeowners identify if they are in a flood zone and what their local county's evacuation plan is. Encourage them to make a plan and know their options. Most clubhouses are not designated storm shelters, so remind them if appropriate.

Now would be a good time for tenants and homeowners to revisit their renter's insurance policy. According to the <u>Washington Post</u>, about 4 out of 5 homeowners in the area devastated by Hurricane Harvey did not have flood insurance. There is a common misunderstanding about what is covered by renter's insurance. Ask your agent to help your tenants and homeowners know the difference, so they can make an informed decision.

Communicate your organization's policies on storm-related maintenance and repair. Many tenants and homeowners will want to take precautions out of general goodwill that will technically be considered damage to the property. Let tenants and homeowners know if actions like drilling holes in the exterior to hang plywood or hanging storm shutters is against your policies. If there are certain precautions you would like your tenants and homeowners to take, like trimming trees, let them know. If your organization plans to send a crew to take similar precautions, tell them. It will give them a greater sense of confidence that you have things in control.

4. Stay in Control

With an employee and tenant's plan in place, it's now time to weather the storm, literally and metaphorically. A tenant's worry over what could happen is often worse than what actually happens. It is important to be a source of stability during this time.

Maintain contact with your tenants and homeowners during and after the storm to the extent possible. Power and cell outages are likely to occur but keep track as best you can; let genuine concern be your guide. After the storm, go through each contact and get an initial read on renter safety and property damage. Begin capturing a list of repairs that will need to be claimed and addressed.

Bringing It All Together

Hurricane season can be a stressful time for any property manager, but a little planning can go a long to putting you in control and gaining long-term goodwill from your tenants and homeowners. Taking steps to make sure your tenants and homeowners know they are being taken care of will help build trust that will pay dividends if and when friction occurs in the future.

Hurricane preparedness for property managers is all about putting yourself in the shoes of your tenants and homeowners and anticipating their needs, so they don't have to. Follow this quick list and the path to happy tenants and homeowners won't look like a spaghetti model!