

## PRE and POST DISASTER PLANNING GUIDELINES

### BEFORE – DISASTER PLAN

- Identify items that will be impacted:
  - common areas which are at risk
  - recreation areas (pools, etc.)
- Identify shelter locations and evacuation plan
- Generators/fuel storage
- Secure trash dumpsters
- Identify key vendors; put on notice for immediate work after event
- Clean up crews - put up a retainer with a reliable source if necessary
- Have Corporate team ready to mobilize on-site (CEO, Regional, Management Team, Maintenance Employees)

### AFTER - DISASTER PLAN

- Document with pictures, video, and/or aerial drone
- Support your on-site team and residents with full mobilization of Corporate Team
- 'Get dirty' and stay positive
- Prepare for the unexpected – managers/staff may walk out
- Communicate – investors, lender, county, insurance, peers
- Beware – many scams surface from vendors, consultants, etc.
- Do It Right – spend where necessary and take long-term view
- “THIS TOO WILL PASS” and you will get through it

### LONG-TERM ASSET PLAN

- Maintain disaster capital reserves
- Keep loan leverage low (60%-70% LTV or lower)
- Have access to new home program (ex. 21<sup>st</sup> C.A.S.H.)
- Know your local zoning ordinance (RV on MH sites?)
- Don't rely on FEMA (FEMA is mostly for local governments through Public Assistance, individuals through Individual Assistance. Businesses are treated entirely different, requiring additional collateral)
- Insurance (Loss of Income will not be enough)
- Insurance Consultant (hire a professional to handle claim)
- Homeowner Insurance (confirm coverage w/ annual lease)
- Be Nimble, Creative, and DON'T PANIC

Above content authored by Julio Jaramillo. Contact: [julio@evergreencommunities.com](mailto:julio@evergreencommunities.com)