TRAVELING TO DISASTER ZONES

SPECIAL REPORT FOR RESTORATION PROFESSIONALS

UNDERSTANDING THE MENTALITY OF A DISASTER VICTIM

When you first arrive at a job site, you will often encounter a customer who feels completely devastated by the loss of their property. Your arrival is viewed as a blessing—you're there to help them get back on their feet. You're the hero.

But after the work is done and the bill is due, you'll find yourself facing an entirely different, even angry person. Your customer may be frustrated by government or insurance bureaucracy, and so they take that frustration out on you.

Your customer may look at your bill and say, "Well I could have done that myself for much cheaper," when both you and he know that's not true. He may also feel that you should share in the loss. The mindset of a disaster victim goes through a strange evolution. It is important to be prepared for this and not react negatively, which can exacerbate the situation.

SHOULD I GET INVOLVED?

When a hurricane strikes, it may be tempting to organize your team, pack up your equipment, and rush off to a disaster area. But first you need to ask yourself some key questions:

What is going to happen to my business at home if I pack up 90% of my crew and leave?

Can my remaining staff still answer calls and handle jobs?

What happens if my usual clientele can't get a hold of me?

Am I prepared to leave the door wide open for my competition?

Many professionals are lured to disaster areas thinking that it will be a profitable event for their business, but sadly find themselves declaring bankruptcy because they were not fully prepared. **If your business is not doing well at home, storm chasing won't fix your financial problems.**

However, if you're still sure this is the right move for yourself and your company, we've put together a list of the most critical information restorers need to know before heading out to a disaster area.

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BUSINESS PLANNING

EXPECT DELAYED PAYMENT

Insurance policies and claim settlements can be inconsistent. FEMA reimbursements can be delayed anywhere from 6 weeks to 6 months. Payment may arrive in parts or not at all. Sometimes, no matter what you do, you may not collect all the money you are owed.

It could be a long time before you get paid, but your crew will still expect their paychecks on time.

If you cannot afford to pay your crew for several weeks without any revenue coming in, don't make the trip.

BUSINESS PREPARATION

LICENSING / LEGAL DOCUMENTS

Do you need a contractor license to perform work in another state? Are you legally allowed to work there? Do you have proof of your liability insurance (and does it apply in another state)? Do you have a copy of the SDS for each of the chemicals you'll be using? These are important documents that you should have with you at all times.

LINE UP A CONTRACT FIRST

Are you expecting to stumble across big jobs and get hired the minute you pull into town? Don't count on it. You may find yourself driving around for days on end, only getting hired to perform leftover work (big jobs usually get contracted first) that won't offer much of a payout. Successful companies ensure they have a contract lined up before they arrive on a job site.

COMPILE YOUR CREDENTIALS

Keep a list of your credentials and certifications in a presentable format to give to adjusters.

Photos of recent work that you completed can also help demonstrate your skill and help you land jobs.

Lastly, have testimonials and phone numbers of past clients you can present to adjusters and insureds. Remember, your potential clients doesn't know you, and will want to verify that you're a good company to hire.

LINE OF CREDIT / FINANCIAL PREP

Be sure to have a good credit line established with your supplier. Depending on the size of the job, you may find yourself needing to buy large amounts of products and equipment on credit.

FIND A LOCAL SERVICE PROVIDER

If you're traveling in from out of state, the locals will not know to call you. In fact, many of them will be wary of "outsiders" and will be reluctant to hire you.

Contact a local company (one that is licensed and reputable) and discuss partnering up for the short term. They will be getting all the calls and can refer business to you (make sure you have your credentials ready to share as well as some great testimonials!). Not only does this guarantee you'll have work to do, but it also helps ensure that you'll get paid for it.

Keep in mind that you're probably not the only company calling them, so not only are they overwhelmed by the work at hand, but they're being bombarded by other businesses trying to get work. Be respectful and understanding. This is a stressful time for everyone in the area.

JOB SITE / EQUIPMENT

POWER / UTILITIES

Electricity is not always available on every job site. So, it is important to make sure that you have a temporary power source or generator (and fuel) on hand should you need it.

MATERIALS

In hurricane-damaged areas, the local lumberyard may be out of commission, so finding plywood and other building materials could be next to impossible. Secure these materials prior to entering a disaster area.

NAVIGATION

Street signs may be knocked down or poorly illuminated at night, so a good GPS system is an invaluable tool to help you get around. Some side streets may be impassable, or there may only be one road in/out of town, which makes travel difficult.

CASH

If local stores are open, there might not be any power in the building, so you won't be able to use your credit card to pay for your items. ATMs will be out of commission, too, so bring plenty of cash (and store it someplace safe under lock and key) so you can pay for any necessities.

BE PREPARED FOR FLAT TIRES

Flood waters can push all types of debris over the road, so flat tires can happen quite often. There might not be anywhere you can take your vehicle to get fixed, so pack an air compressor and patch kit in your vehicle.

FUEL

Gasoline might be in short supply, so bring plenty of extra gas cans with you. Depending on the size and duration of the event, you might need 100-gallon or larger portable fuel transfer tank.

When you see an open station, fill up your vehicle (even if you only need a quarter of a tank) and all your gas cans. Flood waters can contaminate fuel, so you might not be able to gas up your vehicle in damaged areas.

In fact, depending on where you go, you might have to drive an hour to find an open gas station. So be sure to factor in those costs.

THE RIGHT EQUIPMENT

During catastrophic floods, the majority of the contents and structure will need to be ripped out. A truck mounted extractor isn't the most necessary item. Air movers, dehumidifiers, and air scrubbers will be needed most.

Other equipment you'll need includes:

- Chainsaws and Crowbars
- Pressure washers
- Wheelbarrows
- Thick Trash Bags
- Shovels
- Hammers
- Brooms
- Moisture Meters
- Thermal Imaging Camera
- Antimicrobials

STAFF / PERSONNEL

SAFETY CONSIDERATIONS

Disaster restoration work is hazardous to your health, and in devastated areas, the risks are even greater. Microbial, biological, and airborne sources can pose a danger to the health of everyone on your team, which is why proper personal protective equipment (PPE) should be worn at all times. Every vehicle should have a fully stocked first aid kit, too.

In addition to microscopic threats, there are other dangers to consider: looting, civil unrest, and slow-response from overwhelmed law enforcement and emergency services. It might be difficult to get through to the 911 switchboard, and even then, an officer or ambulance might not be able to get to you right away.

Keep a list of local emergency contact numbers in your vehicle. This includes emergency management offices, county law enforcement, county public safety/ fire rescue, state, county, and city/town government, local hospitals, and local utility providers.

TRAINING NEW TECHNICIANS OR TEMPORARY WORKERS

Sometimes, particularly on large catastrophe sites, it is necessary to employ temporary workers in order to complete the job in a timely manner. In this situation, it is both essential and required by OSHA that all technicians be trained in proper safety procedures before entering a job site.

Workers should know the most likely and most common risks they may face, and what to do if something should happen. In addition, new or temporary workers should always be supervised by an experienced and fully trained technician.

LODGING

Where will your team sleep? Don't plan on booking a hotel room when you get there. Many hotels will be booked for weeks or months, and priority lodging is given to locals that have been displaced by the storm. Many restoration companies have their own RV specifically for large disaster areas where food and lodging are scarce. The RV also serves as a mobile command center or your base of operations.

FOOD AND WATER

Depending on the damage, food and clean drinking water might be scarce. Restaurants and fast food joints won't be open. Grocery stores will be closed or completely cleaned out. Be sure to pack plenty of food and water to sustain your team. You'll also need to have water for hand washing and showers.

COMMUNICATION

Remember to pack cell phones (make sure you'll have a signal in the area you'll be traveling) and bring backup batteries and chargers. You may also want to consider bringing walkie-talkies and two-way radios.

Establish an emergency contact plan so that family members know how to contact you or your team. Designate a safe area where your team will meet each day to check in.

CLOTHES

You might have to drive a couple hours away to find a laundromat where you can wash your soiled clothing, so have plenty of changes of clothes on hand.

EXPECT STRONG ODORS

Severe flooding brings all manner of gross filth to the surface. Sewer lines, toilet overflows, decomposing organic material, etc. The odors are strong and they are everywhere. So if you or members of your team cannot stomach strong odors for very long, the best advice is to stay home.

PLAN REST DAYS

Restoration work after severe flooding can be grueling and hard. The days are long and your crew will be worn out very quickly. Schedule a rotating day off for everyone to ensure your team gets plenty of rest without impeding the work that needs to get done. If a full day off isn't possible, consider switching technician roles. Moving a crew member off of demo duty for a day to monitor, pickup, and deliver equipment can give them a much needed break.

INSECT SPRAY

Wet conditions create breeding grounds for mosquitoes, so a good bug repellent is essential for your crew's comfort. Flies will also be drawn to decomposing matter and will happily try to feast on any exposed skin they can find.

MAKE SURE IMMUNIZATIONS ARE UP TO DATE

Contact your doctor and make sure all your immunizations are up to date. In the event of a wound or broken skin that comes into contact with potentially contaminated material, a tetanus vaccination may be needed.

According to Property Claims Services (PCS), a Verisk Analytics company, a catastrophe, or CAT, is defined as any event that causes $25 million or more in insured property losses and affects a significant number of policyholders.

TIPS FROM THE PROS

PRO TIP 1:

A signed work authorization is not enough—make sure you have everything in writing, along with the phone and physical address for the person who will be paying your bills. Some companies minimize their risk by collecting 50% up front and the rest once the job is complete. It is then up to the insured to get reimbursed by the insurance company or FEMA.

PRO TIP 2:

Offer a fee-based damage appraisal service (appraisals are necessary for insurance claims). This will allow you to cherry-pick your jobs and determine what's "hot" and what's not. Consider charging between $250-500 for this service. If a client balks at paying for an inspection, you'll know they're someone with whom you don't want to work. They're also less likely to pay their full bill at the end of a job.

PRO TIP 3:

Review the scope of the work every 4 days with the client. Pull periodic payments out of the client's bank account or charge their credit card. This allows you to get paid as you go, and you can stop work on the project if needed.

⚠ A WORD OF CAUTION:

Disaster recovery brings out the good, the bad, and the ugly in people. You'll discover the most charitable and generous people in the world, and you'll also encounter the opportunistic people who won't deliver on their promises and will try to take advantage of you.

A subcontractor may come in and offer to "help," and then steal the job out from underneath you. Be cautious when working with contractors with whom you don't already have a relationship and get everything signed and in writing before you proceed.

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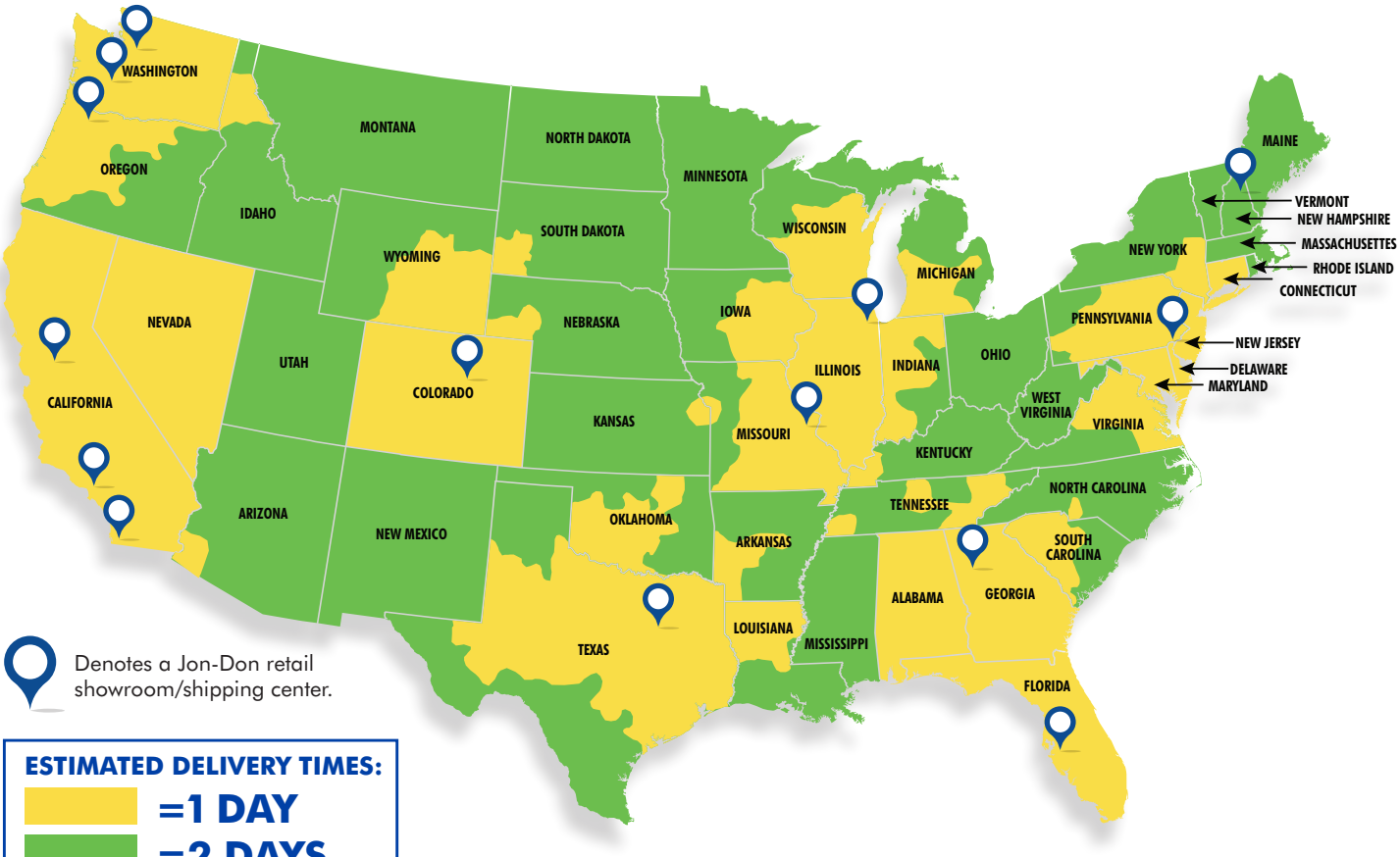

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