

# Building a Better Plan

Is your city prepared for the next storm?

by Erika D. Peterman





**F**or city governments in Florida, the task of managing fallout from a natural disaster isn't a question of if, but when. Though a hurricane hasn't made landfall in the Sunshine State since Wilma wreaked havoc on South Florida in 2005, the possibility of severe tropical storms or worse is never far from the minds of Florida's city officials and risk managers – especially during the Atlantic hurricane season that runs from June through November.

According to the Federal Emergency Management Agency (FEMA), Florida ranks fifth among the 10 states most at risk for natural disasters. Property information and analytics provider CoreLogic declared Florida No. 1.

In a state that is famously vulnerable to storm activity and dotted with potentially deadly sinkholes (*Weather.com* called them as much a part of the Florida landscape as palm trees and alligators), municipal disaster preparedness is a given. However, not all preparation is created equal. Experts say knowing how to navigate and leverage the myriad of funding sources, lining up resources before they become scarce, and having a plan to communicate effectively even in the midst of chaos will put cities in the best position to respond, not just react.

In a crisis, residents expect their local governments to be up to the tasks of response and stabilization. **Steve Traina**, community development disaster recovery program director for the non-profit Institute for Building Technology and Safety, said poor planning sets the stage for a loss of the public's trust during an emotionally charged time.

"Probably the number-one problem in any long-term recovery is that the citizens almost always feel like it's taking too long," Traina said. "And once the community gets upset, it's hard to get a (recovery) program back on track."

**Michael Matheny**, managing partner of **SynergyNDS**, recovery program manager for the **Florida Municipal Insurance Trust**, said that many people think of continuity of operations (COOP) plans largely in terms of first response to the community at large. But there is often a big gap in those plans in terms of addressing the likely disruption in cities' internal functions. After all, a storm doesn't discriminate between homes and municipal structures. Seemingly small details, like whether certain buildings have generators in case of power outages, can quickly become major issues.

With that in mind, Matheny said this question should be at the heart of every city disaster preparation plan: "How do I stay in business? What do I need to do, regardless of what the event is, to be able to resume operations?"

It all begins with money.

Matheny said that long before trouble strikes, cities ought to know which of their assets are covered under insurance and which are not, and to budget for recovery accordingly.

"That's what I call understanding your 'financial gap,'" he said.

During his August presentation at the 2015 Florida League of Cities Annual Conference, "Preparing for the Next Storm: How to Successfully Deal with FEMA," Matheny made the case for cities to become much more educated about their insurance policies, including any extensions and supplemental endorsements, in order to maximize funding and cut down on confusion in the first days following an event. What is or isn't done in those critical 48 to 72 hours could have a major impact on the ultimate level of damage and the cost of fixing it.

"Insurance plays a very pivotal role in how fast you recover, because that's your immediate cash flow," he said. "Sit down with your insurance provider and ask them, 'What is our plan? If I have a loss, how quickly can I get that money?' Hold your insurance provider accountable. You should not be using your own funds to initiate recovery on insured losses."

Matheny and FMIT Director of Trust Services **David Lodwick**, a former mayor of the **Village of Royal Palm Beach**, also drove home the message that FEMA is neither a first responder nor the first source of disaster recovery funds.

"They are there to reimburse," Lodwick said during the presentation. "That first 48 to 72 hours, they're not going to be there yet and there's a role you have to play. If you're counting on them to be a first source of funding, you could be putting yourself in a position to fail."

Knowing what you need before you need it is central to good planning. **Bill Mason**, risk manager for the **City of Sunrise**, advised assessing resources and "pre-arranging" assets to avoid scrambling once demand spikes.

"After the wind blows or the water rises, you may realize you're light on or deprived of valuable resources necessary for your recovery, such as back-up energy, fuel, ice, temporary staging areas, tires, tarps, boarding or communications," Mason said. "At that point you are often too late, as those resources have been exhausted or already obligated to other entities. If you are lucky enough to find (them), they may come at (significantly higher) costs."

Matheny also advised cities to make a distinction between assets and critical assets so that they don't waste precious time and resources on buildings that are either too severely damaged for recovery or not essential to ongoing operations.



**TESTING, TESTING**

Creating a COOP plan is just the beginning. Lodwick said that rather than letting plans gather dust and stagnate upon completion, cities should continue updating and testing. It's also important for staff members to understand exactly what their responsibilities are during the crisis and where they are expected to be. Because of employee turnover, it's likely that some city staff members have never experienced a storm from the municipal end.

"Make sure you don't have a single point of failure," Lodwick said.

Mason strongly recommends conducting mock disaster recovery exercises to determine strengths, weaknesses, opportunities and threats.

incapacitated. They can't get to where they need to be and thus, there's a stopgap in that plan. Sometimes, you've got to be able to enact a team based on who's in the room with you."

**A FAILURE TO COMMUNICATE**

Cities should beware of relying on cell phones, traditional email and regular telephone service for staff communication during or shortly after severe storms. Matheny said that "communication continues to be the biggest challenge during disasters."

"Almost inevitably, in that first 48 hours, those tools will not be available," Traina said. "We have to step back 40 or 50 years. Develop a very strong plan that relies on nothing we use today to communicate."

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"Take a claim scenario and run it through all the steps necessary from the event to full restoration," he said. "Look for those key bottlenecks or critical paths to ensure steps and authority are in place to keep the money flowing in, and to minimize your period of restoration in order to return to those ordinary levels of services and programs your residents are accustomed to."

Matheny said there should be an element of staff interchangeability in cities' COOP plans in order to make them more sustainable. City leaders, such as the fire chief or police chief, could end up sidelined and unable to respond in the immediate chaos of a disaster, but decisions still have to be made.

"So many times we assign plans to people. Given the staffing challenges, sometimes those people are no longer there, and those plans aren't updated routinely enough," he said. "Or a lot of the folks who were there to enact the plan are themselves

Matheny said satellite phones are ideal, and that cities should have two-way radios on hand for essential personnel and response vendors. Other recommendations include using emergency messaging solutions to maintain the flow of email if power and phone service are out, and to diversify communication suppliers so that at least some level of contact is possible.

Though all disasters are unique and planning for every scenario is impossible, the right front-end planning can go a long way toward enabling municipalities to meet residents' pressing needs and keep the city's reputation intact.

"As cities, our obligation is that we recover," Lodwick said. "The better we do that and the better we prepare . . . puts us in a position to succeed."

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## The FMIT's TurnKey Recovery Program is a post-disaster lifeline

A sinkhole in **Williston** forms beneath the local police station and fire department, threatening the building's structural integrity. Torrential rain in the Panhandle triggers catastrophic flooding in **Pensacola**. In the Life Sciences building at **Kennedy Space Center**, a burst pipe sends nearly half a million gallons of water flowing through the facility.

Thanks to their property coverage through the **Florida Municipal Insurance Trust (FMIT)**, administered by the Florida League of Cities, those cities and the space center had an advantage in responding to disaster: the FMIT's **TurnKey Recovery Program**, which provides immediate emergency response and recovery services to more than 385 public entities across Florida with no upfront costs. The program is a partnership between the FMIT and **Synergy NDS (National Disaster Solutions)**, which acts as recovery program manager and is headquartered in Melbourne.

There are no out-of-pocket costs to repair covered assets once a member city meets its deductible. Following a claim report,

Synergy dispatches a recovery crew to handle stabilization, repair and rebuilding. Cities have the option of providing a list of local contractors so Synergy can work with them to tackle emergency repairs. Those contractors can also participate in the bidding process to complete repairs.

After record-setting rainfall left Pensacola devastated in late April 2014, Synergy arrived within 48 hours. The response team went beyond the scope of its usual duties to help move residents out of flooded public housing and get them into hotels. On top of stabilizing Williston's existing police station and fire department building, Synergy and FMIT worked with the city to erect temporary offices, sleeping quarters and garage space so that both departments could resume operations after employees were forced to relocate.

**David Lodwick**, director of trust services for the FMIT, said the program prevents further and more costly damage by providing cities immediately with a team of experienced disaster recovery professionals. It also takes

a significant burden off of staff members, who are unlikely to be experts in the field. They might not know who to call, how much equipment should cost or what are considered fair rates.

"The city employees get to keep doing their jobs," Lodwick said. "The biggest issue is getting it done right and getting the right people to do the work."

Member cities have access to the FMIT's **simpliCity** online claims management system to track their projects' progress – every related document, invoice and photo of damage – in real time. So when citizens come to a council meeting and ask for an impromptu update, city staff can provide one within minutes.

"You can log in to the simpliCity site and see everything that was done that day," Lodwick said.

To learn more, visit <http://insurance.flcities.com> or [www.synergyns.com](http://www.synergyns.com) or email David Lodwick at [dlodwick@flcities.com](mailto:dlodwick@flcities.com).