HAI Group®

# Disaster Planning

## for Affordable Housing Organizations










Multifamily housing communities face unique challenges during disasters due to shared spaces, diverse populations, and structural complexities. This guide provides a framework for proactive planning, coordinated response, and resilient recovery.

# Assessing risks: **Know your hazards**



Begin by identifying the specific risks your properties face based on geography, infrastructure, and resident demographics. Common hazards include:

- **Natural disasters** (earthquakes, hurricanes, wildfires, tornadoes, floods)
- **Man-made incidents** (gas leaks, utility failures, building fires, civil disturbance)
- **Public health threats** (pandemics, contaminated water, chemical incidents)

Conduct regular risk assessments to determine how each threat could impact your buildings, systems, and residents. When identifying and evaluating potential disasters, keep in mind the vulnerabilities of your organization. This may include:

- Building infrastructure (roof, foundation, HVAC, fire suppression systems)
- Resident vulnerabilities (elderly, disabled, non-English speakers)
- Evacuation challenges (e.g., upper floors, stairwells, pets)

# Building a disaster response team

**A clearly defined team structure is critical. Designate roles with specific responsibilities:**

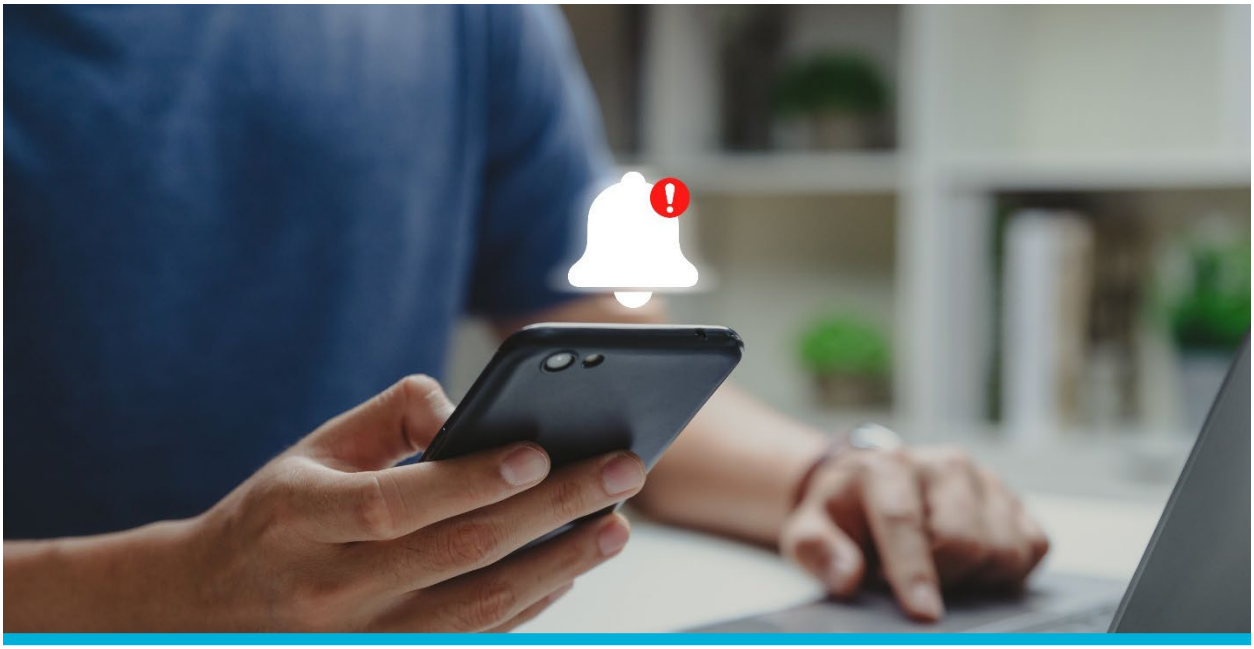
- **Incident Commander/Steering Committee**: Oversees the entire disaster response, with representatives from all units. Ensures the plan meets organizational needs.
- **Crisis Management Team**: Activated during an incident. Coordinates response, activates recovery plans, and decides when to resume normal operations.
    - For help more help, visit our crisis communication center.
- **Communications Team**: Responsible for communication before, during, and after a disaster. A point of contact should be designated to handle all communications with staff, residents, media outlets, and external stakeholders. It is recommended to use mass alert systems (text/phone call blasts) to communicate important information and have a backup communication method in place.
- **Response Teams**: Act immediately during emergencies to protect people and property, secure the site, and coordinate with emergency responders.
- **IT Team**: Responsible for restoring technology systems and data. This includes developing and maintaining IT recovery procedures and ensuring regular backups.

Train all staff members regularly and maintain cross-training to ensure coverage if key personnel are unavailable.






# Developing a resident communication strategy



Effective communication saves lives during a crisis. Use a multi-platform approach to reach staff, residents, and external stakeholders before, during, and after an emergency:

- Mass notification systems (SMS, email, robocalls)
- Multilingual signage and materials for diverse communities
- Emergency flyers and door-to-door updates in extreme scenarios
- Apps and alert systems such as FEMA Mobile App or local alert services

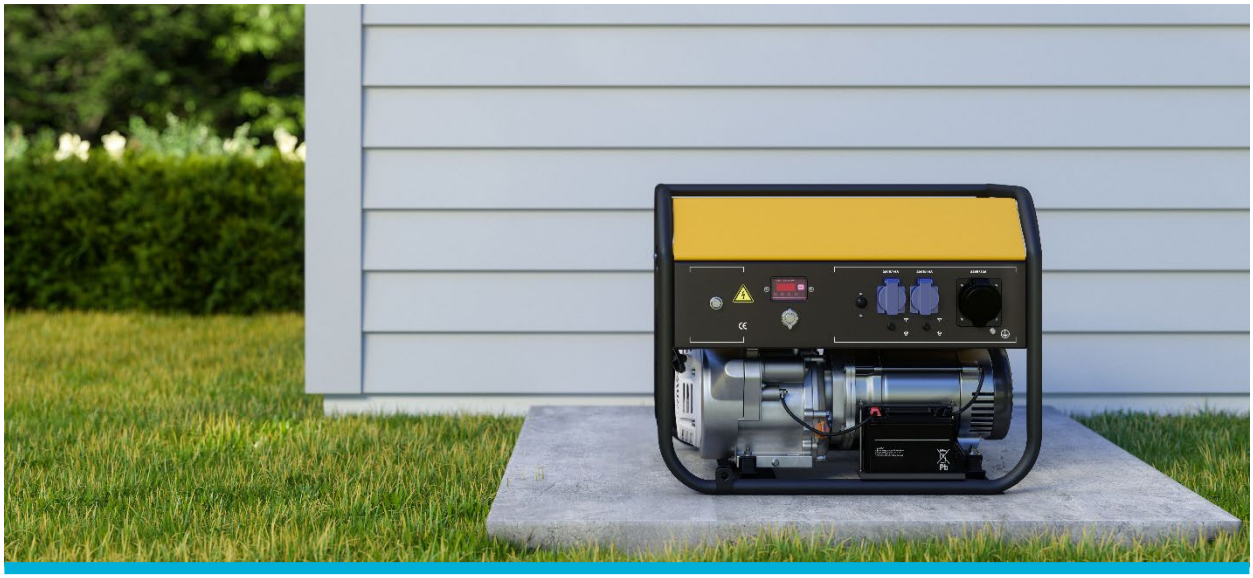
Update contact lists quarterly and encourage staff and residents to register their communication preferences.

# Preparing the physical property

**Protecting your building's infrastructure is essential. Prepare by:**

- Installing backup generators or battery storage systems
- Securing outdoor structures and clearing drainage systems
- Conducting regular fire and building safety inspections
- Stocking emergency supplies (e.g., water, first aid kits, flashlights) in common areas
- Posting clearly marked evacuation routes on every floor

As a best practice, organizations should distribute their assets across multiple locations to minimize risk. In the event of a disaster impacting one site, having materials, supplies, and equipment stored elsewhere ensures continuity and quicker recovery. Relying on a single storage location puts everything at risk of being lost at once.



For flood-prone properties, consider flood barriers, sump pumps, and relocating vital electrical systems to higher levels. For more detailed guidance, read our Flood Safety Risk Guide.

# Ensuring business continuity

**A disaster plan, or Business Continuity Plan (BCP),** is essential to prepare for and respond effectively to disasters or disruptions. It outlines the strategies, resources, and procedures your organization needs to maintain critical services and quickly restore operations. A strong BCP ensures that your mission—to provide safe, stable, and affordable housing—continues even in times of crisis.

**Key steps include:**

- **Conduct a Business Impact Analysis (BIA):** Identify essential operations, evaluate how disruptions could affect service delivery, and determine the resources and personnel needed to resume critical functions.
- **Plan for Alternate Worksites:** Designate backup locations for key staff and services. Ensure access to necessary tools such as laptops, internet, and secure communication systems.
- **Enable Remote Access:** Maintain secure, remote access to essential systems, and store resident records and property data in the cloud or at offsite locations to protect against data loss.
- **Prepare for Resident Displacement:** Develop contingency plans for temporary housing solutions in the event residents are displaced.
- **Secure Emergency Vendors:** Establish pre-arranged agreements with trusted vendors for urgent repairs, debris removal, and cleanup services.
- **Establish a Communication Plan:** Create clear protocols to keep staff, residents, and partners informed before, during, and after an emergency.

# Post-disaster protocols

**It is critical that your plan addresses post-disaster protocols as part of your overall recovery plan. Key elements include:**

- Ensuring the safety of all potentially impacted residents and staff. Avoid hazardous areas that may have downed power lines, flooding, fires, etc.

- Alternative housing solutions for displaced residents:
  - Maintain a list of local area hotels or other temporary housing options
  - Create a transportation plan for displaced residents
  - Keep an up-to-date list of vacant units for relocating displaced residents
  - For public housing authorities, **HUD Emergency Tenant Protection Vouchers (TPVs)** may be available to help displaced tenants when their units are uninhabitable

- Assess property damages as soon as it is safe to do so:
  - Document all damage with photos when possible
  - This will assist your insurance claim representative and field adjuster in handling your loss efficiently and accurately

- Report any claims to your insurance carrier promptly with as much detail as possible

- Make temporary repairs to prevent further damage:
  - Board up windows or tarp roofs
  - If trees or debris have fallen on a structure, contact a licensed professional for removal

- Secure the services of an emergency restoration contractor as soon as possible:
  - These contractors can assist with water and/or fire damage mitigation
  - They may also provide temporary structural repairs

- Once the adjuster's inspection(s) are completed:
  - Obtain a Scope of Work to help facilitate the Request for Proposal (RFP) process
  - Select a contractor and work with your insurance carrier to monitor the progress of repairs

# Reviewing, Updating, and Training

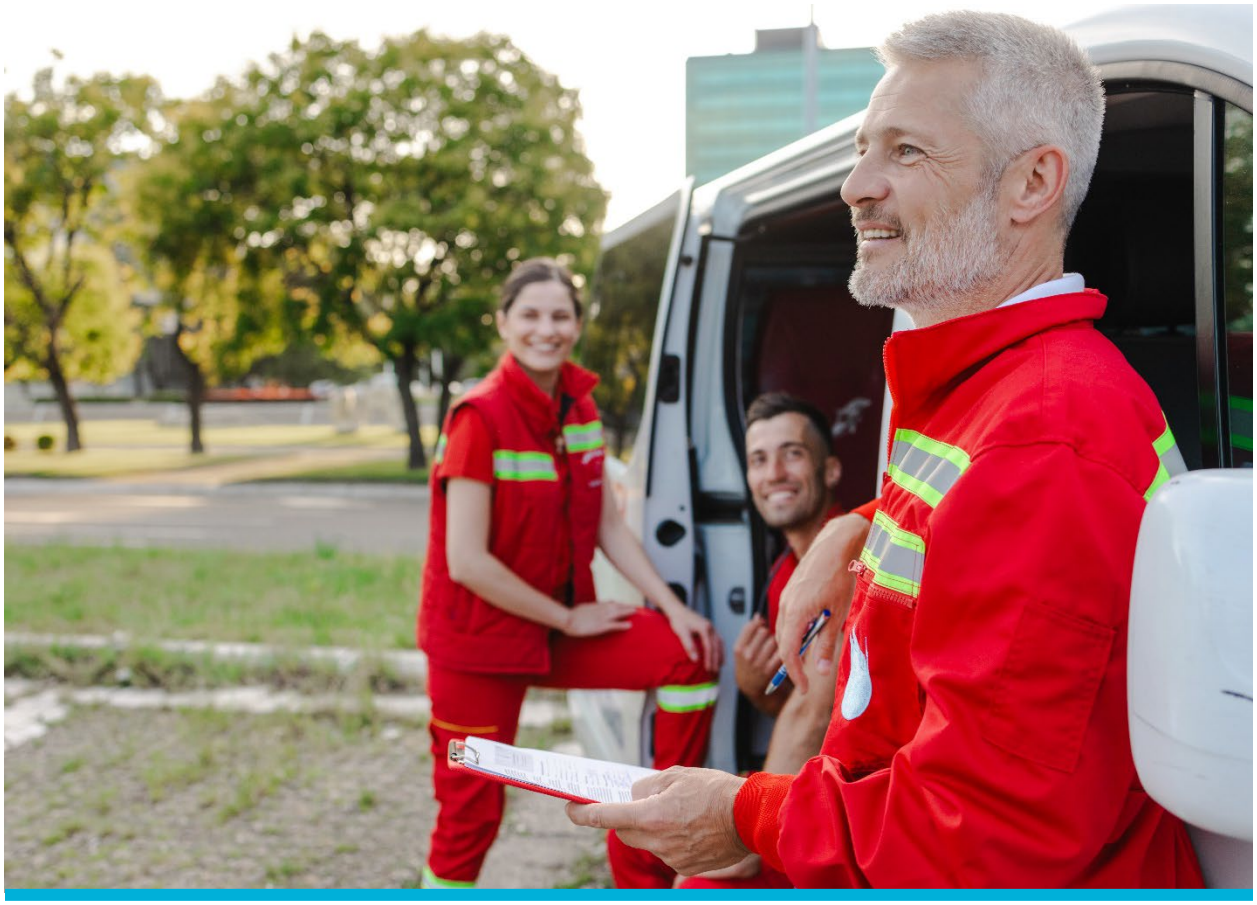
**Emergency planning is a living process. After any incident or drill:**

- Conduct a post-incident review with staff and residents
- Update protocols based on feedback and lessons learned
- Review your plan at least annually, or when major changes occur (new building, leadership, or systems)
- Hold annual safety meetings with residents to spread awareness on preparing for emergencies



## Next steps

Disasters can strike without warning, but with the right plan in place, your organization and residents can respond effectively and recover more quickly. Use this guide to take your next steps toward strengthening emergency preparedness, closing gaps, and building a more resilient housing community.



**Need help getting started? HAI Group's Risk Control and Consulting team offers HAI Group policyholders and members tools, downloadable resources, and complimentary services to support your disaster planning efforts. Visit our Risk Control page to explore available resources and use the contact form to connect directly with a risk consultant.**

**Contact a Risk Control Consultant**

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Contact Now

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