

Guiding Light

By Daniel Rome Levine

Agents who work in areas affected by natural disasters need a different approach to serving buyers and sellers.

When Hurricane Ivan slammed into Pensacola, Fla., in September 2004 with 125-mile-per-hour winds, the city and surrounding area didn't stand a chance. The devastation was complete. More than 7,000 homes were damaged or destroyed, and 136,000 people in the Panhandle region were directly impacted by the storm. Total damage cost close to \$4 billion. "It looked like a war zone," says Jennifer Kirby, CRS, who at the time worked for Exit Realty N.F.I. in Pensacola, and today is with Exit Realty Ventures in Minneapolis.

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In the weeks and months following the storm, Kirby did all she could to help her clients and the community. Her first priority immediately after the storm was to check up on the well-being of her clients. She tried to reach all of them to make sure they were OK and see what kind of help they needed. She invited clients who didn't have power to come to her office and use the computer or phone or just sit and relax in the air conditioning. In many cases, all they wanted was a good listener. "I became a counselor and psychologist overnight," she says.

The Pensacola real estate business ground to a halt for months following the storm. Many closings in the area were put on hold until insurance companies could assess damaged homes. To help speed the process, Kirby helped clients find

reputable local contractors to provide insurance estimates and do emergency repairs. She also warned clients about scam artists who were charging exorbitant rates for shoddy repair work.

Kirby's bottom-line advice for handling clients during natural disasters: "Agents need to be extremely patient and sympathetic. Everyone is hurting, and you have to keep a cool head," she says.

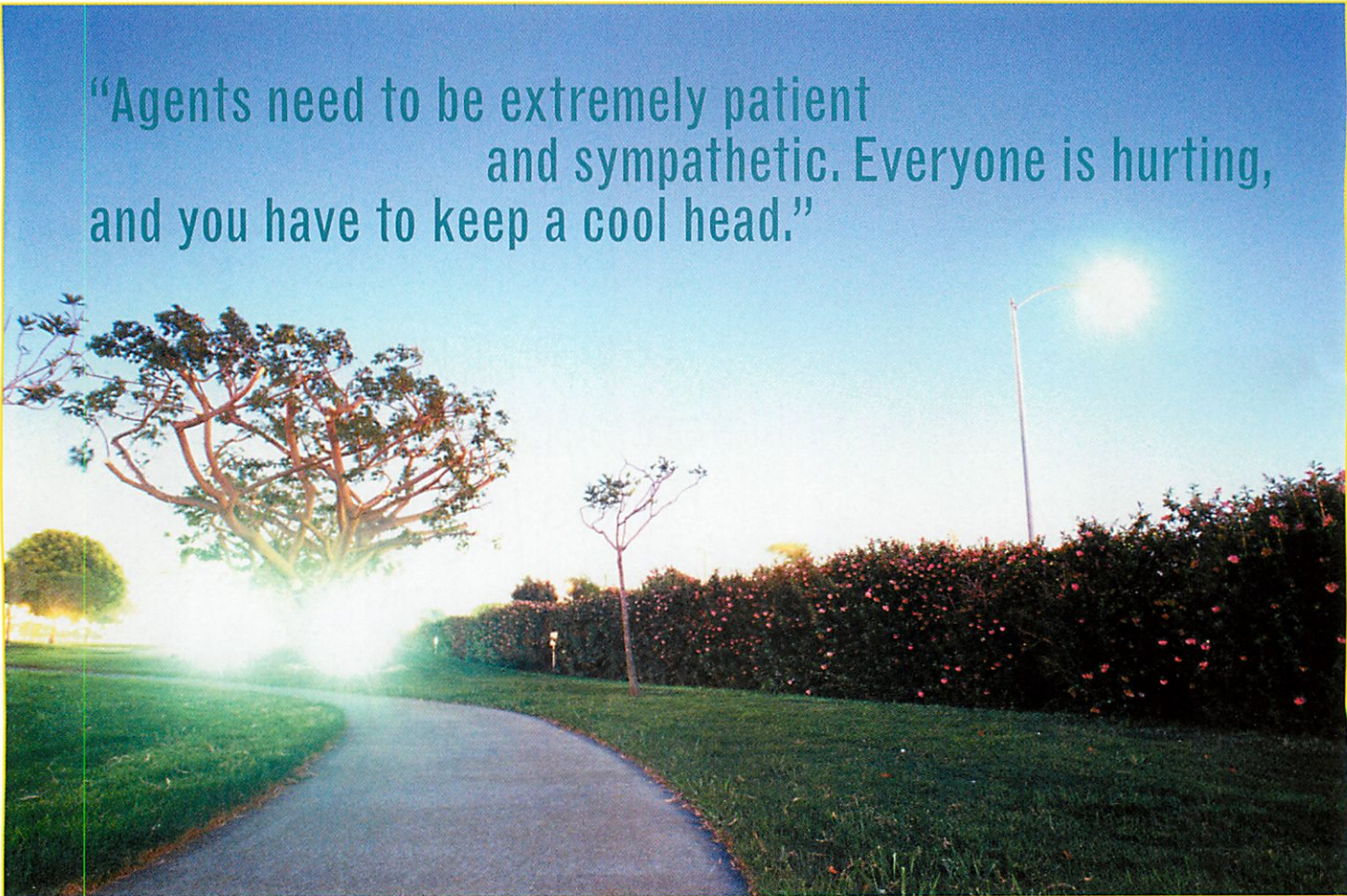
When catastrophe strikes, REALTORS® cannot afford to lose their cool. Distraught clients need a strong, steady hand to help them through the ordeal, and agents' responses during this critical time can have an enormous influence in how they are perceived. Whether expediting repairs and insurance claims in the midst of the mayhem or helping people find temporary shelter, providing

reliable service and counsel during such tumultuous times will ensure grateful clients and seal an agent's reputation in the community for years to come.

Above and Beyond

Pam Keen, CRS, who works in Pensacola for Realty Masters of Florida, a company she founded in 1998, says she will never forget Hurricane Ivan. Following the storm, she helped her clients deal with insurance adjusters and line up repairmen, but she soon realized she could make a much bigger difference.

Not long after the storm swept out of town, Keen, a retired Navy captain, returned to her office and was stunned by what she saw: People who had lost homes were lining up outside. She didn't know most of them, but they were desperate



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Paul Taylor/Getty Images

for a place to live and were hoping Keen could help them. Fortunately for them, Keen has one of the biggest property management businesses in the area and was able to fit some 30 families into vacant homes that had not been damaged. "It was very gratifying to be able to help these people who were homeless," she says. It wasn't bad for business, either. Six of them hired her later to help them buy new homes.

Diane Conaway, CRS, of RE/MAX United in Escondido, Calif., just north of San Diego, has lived through two natural disasters in her area. In 2003 and again in 2007, wildfires fanned by strong, dry winds devastated her community. In the fall of 2003, three separate wildfires destroyed nearly 2,700 homes and killed 17 people. The 2007 wildfires torched nearly 1,800 homes and resulted in 10 deaths. Total damage in 2007 was estimated at \$1.5 billion.

Conaway says the lessons she learned living through the fires have made her a more effective and empathetic REALTOR®. "I look at houses now in a completely different way," she says. For instance, she now pays special attention to a home's roof when helping buyers. Roofs made of wooden shingles, or shakes, are especially susceptible to igniting if a spark lands on them. She also advises clients to beware of trees and dry brush that are close to a home and overgrown or weedy fields that are nearby. "Around here we all get nervous in late fall, because the Santa Ana winds can cause the least little spark to take off into a full-blown wildfire in the blink of an eye," she says.

The fires also knocked out electricity in outlying areas for up to two weeks, which meant conveniences that people take for granted, such as cash machines, were not available. Conaway now advises her buyer clients to get backup generators and keep at least \$500 cash on hand in a home safe at all times.

Because of her experience during the fires, Conaway now jokingly refers to herself as "the queen of flashlights"

Worldwide economic losses from natural catastrophes and man-made disasters were an estimated **\$222 billion in 2010**, more than triple the **2009 figure of \$63 billion**. Approximately **260,000 people died** in these events, the highest number since **1976**.

Source: Swiss Reinsurance Co.

and preaches to clients the need to keep them in their cars and in every bedroom. "When the power goes off at 4 in the morning and you're desperately trying to load the car to evacuate, what are you going to do if you can't see what you're doing?" she asks.

Conaway also offers to do a video tour of all her clients' homes. This video of the home's contents, including small items such as glasses and plates, serves as a vital record, she says, in case the home is destroyed by fire and everything is lost, and can also help expedite the insurance claims process. "It's very difficult to think afterward about all the things you had," she says. "People tend to think only about the big items."

Conaway's role in helping people impacted by the fires extended far beyond her own clients. Following the 2003 fires, she created an e-mail notification system for local REALTORS® so they'd be able to communicate faster and easier the next time disaster struck. During the 2007 fires, the system allowed local agents to communicate more efficiently and mobilize faster to help people whose homes burned.

After the 2003 fires, she also sent an online appeal to those on the e-mail list and other REALTORS® to help raise money for those who had lost homes. The e-mail was forwarded around the country, and Conaway was overwhelmed by the response. Donations from agents and others totaled almost \$300,000. "The outpouring of support from REALTORS® was amazing," she says.

United Success

GiGi Gaubert Burk, CRS, of Burk Brokerage Real Estate in New Orleans, knows just how big an impact REALTORS® can have on their communities when they join forces after a disaster. In 2005, in the months following Hurricane Katrina, Burk and several other top agents in New Orleans' Lakefront area joined forces to help clients and others who had lost their homes rebuild their lives.

They organized twice-monthly meetings and invited federal and state officials to come and address the concerns of displaced residents, most of which centered on the federal grant program for those who had lost their homes. Because Burk's group, Lake Area REALTORS® United, was made up of all the biggest real estate companies in the area and had some 70 heavy-hitting agents as members, government officials attended the meetings and addressed residents' concerns and answered their questions. "If it was just me, these officials would not have returned my calls," she says. "Numbers mean results."

Burk says helping clients get their questions answered and get on the road to recovery was incredibly gratifying. "It was really uplifting to know we were not only helping our clients, but our entire community," she says. "We weren't making any money with what we were doing, but that didn't matter. We were helping New Orleans get back on its feet, and in the long run everyone benefits from that." 🏠

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