**The Safety Series Podcast
S1E4 - How Does Your Real Estate Business Survive a Disaster?**

TRACEY HAWKINS ([00:00](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Imagine you are a ranch owner living in a rural area that's prone to wildfires and your property just burned for the 20th time, along with 6,000 acres of your land.

ROCKY DEVON ([00:10](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

We were cut off from the outside world for 10 days. The fire ravaged our county for 43 days.

TRACEY HAWKINS ([00:17](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

You have to sell your cattle and your real estate business is interrupted for the foreseeable future, you need help. And the only assistance anywhere in sight for some is the Realtors Relief Foundation.

CONI MEYERS ([00:29](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

The first responders are not the firemen, the policemen, the FEMA people. The first responders are you and your neighbors.

TRACEY HAWKINS ([00:41](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I'm Tracey Hawkins. And this is a situation that realtor Rocky DeVon of ReMax Lake and Country in Oroville, Washington is dealing with right now. We've seen recently the kind of devastation wildfires caused on the island of Maui in Hawaii, but it's perhaps doubly difficult to recover in rural areas where there tends to be fewer resources. Natural disaster preparedness is an integral part of safety and business continuity for real estate professionals. No matter where you live, every part of the country is experiencing the effects of climate change. Rocky, your area is experiencing it. Tell us what you're facing right now.

ROCKY DEVON ([01:18](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

My family has ranched here in North Central Washington for 135 years on the same property. We are, I'm told, the oldest landowner in our town. Recently we had a fire that burned about 95% of our property, about 6,000 acres. And fortunately we were able to save all the homes, but it was very close. We built dozer lines around the houses and that was what saved the homes. But most people aren't in a position to have the equipment that I'm blessed to have in my region. I have in Kelowna, British Columbia, Canada, there's the fire in West Bank and that one has taken over 200 homes. And then over near Spokane, Washington, there is the Medical Lake fire. And that one had burned, I believe 50 homes, but a much smaller community. Very, very devastating fires. The fires have been much more aggressive than they had in in years past, and that's predominantly due to the fact that we have more fuels on the ground.

ROCKY DEVON ([02:21](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

We have less cattle grazing the, the feed off the ground, and we have less logging. So we have a lot more timber that's carrying the energies of these fires into the communities. So the fires themselves are not, not necessarily an unnatural thing, but the way the fires are behaving because of our lack of stewardship of the lands have changed the, the landscape of these fires dramatically. I became active with the Realtor Relief Foundation after we had a massive wildfire in Okanagan County. It was the largest fire at that time in the county's history. We burned approximately 258,000 acres that burned up two towns completely and threatened a third town. During that. I thought there must be just something that the Realtor Association can do. So I reached out to our executive officer and asked what we might do as realtors to help with this massive disaster that had hit our county.

ROCKY DEVON ([03:24](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

We were cut off from the outside world for 10 days. The fire ravaged our county for 43 days. It was a long-term disaster that was really unprecedented. And through that we found out about the Realtor Relief Foundation. Once we actually applied and got approval, the money was to us in just a matter of days. We had a very short application process that the county graciously gave us a list of lost property. So we knew who actually had lost their homes. And through that we were able to also track down possible tenants in landlord owned homes. We do support renters also.

TRACEY HAWKINS ([04:10](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Rocky, you mentioned being good stewards. Tell us what real estate agents who work in the land business as well as commercial real estate agents can do to have a positive effect and to help the prevention of these kind of disasters going forward.

ROCKY DEVON ([04:24](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Far as a natural part of our environment, but the way that we have changed the environment through a hundred years of fire management and then the last 50 years of not reducing the fuels in the forest. So our fires are bringing, they're much more intense than they ever were before, simply because we have 10 times the fuel load that we naturally had before man intervened by managing fire. And then we stopped reducing the fuels by timber harvest. And so, so two different things that we have done that have created these situations. A lot of it's to help educate people in what rural living really is like. A lot of people when they come out onto, they buy 20 acres and the first thing they want to do is put up a fence and that's about the worst thing they could do because they fence out the cows. And then once the cows aren't there, the grass grows up, the brush gets thicker, and then when the fire hits your property, it's much more intense. It's a lot harder for the firemen to defend your home. So educating them on what rural living means, being real with people that you know, fire, fire is a real thing here and you need to prepare for it. The fire department says that a metal roof increases your survivability by 85% in a wildlands fire because most homes burn from the roof.

TRACEY HAWKINS ([05:40](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I want to bring in Coni Meyers, founder and CEO of the Crisis Knowledge Management and Preparedness Foundation, which provides resources for disaster preparation. Coni, every time a disaster strikes, we hear about homeowners who are underinsured or not insured at all being left in the lurch. What kind of data and information should real estate professionals be sharing with their clients to combat this?

CONI MEYERS ([06:04](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I was a FEMA inspector and trainer for seven years. I did over 50 disasters and trained thousands of inspectors. I've been around the real estate space for almost 40 years and firmly believe that this is an opportunity for real estate professionals to just step up and do good by doing well. One of the most important things to do is become that community leader that makes a difference. Go to your community, educate them on what preparedness means, and mitigation as much as possible. A really good example of that is, I'm sure most of you have seen the picture from Lahaina with the one house that was still standing. They put a metal roof on it. They, the house just happened to be made out of redwood, which is a fire retardant. You don't find that anymore, but you could certainly find fire retardant materials to use in and around your house.

CONI MEYERS ([06:52](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

And one of the things that Rocky mentioned is having a barrier of like they did river rock 30 feet out from around their house and put in a non-wood deck. So the best thing for a real estate professional to do is to go to talk to the emergency management planning office, find out what the risk factors are. Because it could be, it may not be a natural disaster. It could be that you're living close to a train track. Look at those train accidents we've had. It may be close to a chemical plant or something like that. So there's other risk factors besides natural disasters. But by preparing and mitigating as much as you can and having what you need to have to mitigate as a great role for the real estate professional to stand out in their community, make a difference, save lives. If you are in a floodplain, obviously what you're going to do is much different than if you are not.

CONI MEYERS ([07:40](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

And a real estate agent is the perfect person to go out and create these community examples. The first responders are not the firemen, the policemen, the FEMA people, the first responders are you and your neighbors, or you and the people, the businesses around you. And going through the, what I call it, it's called the cert program, which is part of FEMA and it's totally free. It's hands-on training, things like light and search and rescue resuscitation. And then they take a look at whatever the risk factors are in your community and taking that training as a real estate professional. Can you imagine what that's going to do? You can hold those classes yourself in your farming area or wherever you're working. And who are they going to call then when it comes time for real estate, FEMA disasters are escalating. As a matter of fact, Noah, last year, these are billion dollar natural disasters only not anything else. In 2021, the total amount spent was $142 billion. Last year, 2022 was $173 billion. And we're not, you know, we're a little bit over halfway through the year now, who knows what it's going to end up being this year. So there's been a dramatic increase.

TRACEY HAWKINS ([08:50](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Every real estate agent listening is dealing with something on some level. Just so happens that you all are dealing with it at an accelerated level. And I'm happy that you're here to have the conversation. So Rocky, can you talk to us a little bit about what you're going through is impacting your real estate business, your ability to get out and make a living. What's happening different there and what are you saying to the consumers?

ROCKY DEVON ([09:13](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

My little town of Oroville had the distinction of having the worst air quality in the United States. So that's pretty well kept people from wanting to come out and look at property. And then frankly, we've been physically unable to do it health-wise. I ended up in the hospital with respiratory distress and so fortunately we have really good medical care here. And so I was able to pretty well dance out of the hospital. They did such a good job of taking care of me. But you know, the smoke inhalation did get to me. So it's definitely had a chilling effect on our market over the last little while. I'm hoping with reduction of the smoke that people will realize how beautiful it is here.

TRACEY HAWKINS ([09:51](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Coni, I know you have experience in the insurance industry. Talk to us a little bit about what real estate agents who may be victims and who are also advising victims. Talk to us about what they need to know about the insurance part of all of this.

CONI MEYERS ([10:06](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

First and foremost, you need to look at your own policies and find out what coverage you have. Make sure that you are property is covered properly and making sure that you have full replacement. According to the National Insurance Association, two out of three homes in this country are underinsured and sometimes as much as 60%. And what does that mean? If there is a disaster, you may not have the money to be able to fix the problem. When it comes to FEMA, if your home is destroyed, all they're going to give you is one year's worth of housing or one year of rent. They're not going to fix your house. If you're going to have your house fixed and you don't have the proper insurance, or it's not covered by your insurance, you're going to have to get an SSBA loan. That's how they handle businesses. And that you have to qualify for knowing exactly what's in your insurance, what is covered, what your limitation limits are, what your deductibles are, all of those, nobody wants to read an insurance policy, but as a real estate professional, if you understand your real estate insurance policy, you can actually educate the community.

CONI MEYERS ([11:07](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

And again, it's just putting another feather in your hat saying that I'm here to help.

TRACEY HAWKINS ([11:12](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Oh, I really, really like hearing that. So number one is real estate agents need to look at their policies no matter where you live because we don't know what's coming down the pike. And then that's another service or conversation they can have with consumers that they can offer to review their policies with them or pick up the phone and call their agents. Is that right?

CONI MEYERS ([11:30](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

That's correct. And also in October of last year, the National Flood Insurance Program came out with their 2.0 and people that were not in a floodplain are now in a floodplain. What's changed is 99% of all counties in this country have floods. And a really good way to educate the community by the real estate agent is to understand where those floodplains are. And by the way, even if you're not in a flood plain, you should be looking at flood insurance anyway because water rising is not covered by your homeowner's insurance. So you need to have really, yes, it's not water coming down from the roof from the sea, the sky is, but water rising is not covered by it unless you've got flood insurance. I have done flood inspections on homes that are at the top of mountains and it's very inexpensive if you're not a part of the floodplain and not required, if you have a FEMA claim, you have to have flood insurance no matter what. It's, so it's really important and it's a great gift that you can give. And especially when you're, when you're showing homes, that's something that you need to understand and understand what, where that home is and what the risk factors might be for that particular home.

TRACEY HAWKINS ([12:40](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

This is such a important wake up call and I can't think of anyone else who could have the conversation. So Rocky, talk to the real estate professional out there who's been impacted by a disaster. And like I said, there are tons of them. Tell them what they need to do to prepare for it from the business standpoint regarding their real estate business as well as if they are a victim. What do you think the top two things that they need to focus on right now?

ROCKY DEVON ([13:04](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Financial preparedness for the things that may befall you that you didn't expect coming? You know, we're, we're coming off of a really good market into a little bit of a slower time, but, you know, preparing yourself for those, those slow times that you may have to, to survive through as the market stops sometimes, you know, back when we had the complex fire for 43 days, the county was on fire and we couldn't, I couldn't even call the next town for, for most of that time. So another thing that was kind of strange was we had just moved all of our real estate business to cloud services. We had no internet and no phone. I had contracts with dates out there that I had no idea what my dates were on things, and I couldn't call my title company to find out because they were three towns away. So keep a local copy of things. I found <laugh>, that was, that was a, that was a big eye-opener. So a lot of us have bought the better quality handheld radios. They're longer distance radios, and so they have the potential to talk to people throughout the community farther away. So I have friends spread out over the county that I know that they have those radios, and so I had a number of people reach out to me over mine during that, that period of time.

TRACEY HAWKINS ([14:22](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

So those are things that need to be in your toolkit. I, I know you're going there. Go there Connie <laugh>, you know where you're going with this. Take it away.

CONI MEYERS ([14:29](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Can you, can you see me chomping at the bit there?

TRACEY HAWKINS ([14:31](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I know what you want to, go ahead.

CONI MEYERS ([14:32](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

<laugh>. I want to add, I mean, everything that that Rocky has said is absolutely true. If you are a single broker or agent or you have a small office of two or three people, team up with other agents or your vendors and create a crisis team. And that team needs to be led by somebody possibly other than you. Because if you are not a good project manager, one of the team members needs to be a good project manager and you need to have two crisis centers. One, it's your office or your home or wherever your primary work is, you need to have another one that is outside of the area so that if one has a problem like what Rocky was talking about, you have another location that's completely outfitted with everything you need. They're duplicates, but that's in an outside area so that, uh, you can go there.

CONI MEYERS ([15:26](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Your plans need to include a communications plan, a safety plan, evacuation plan, responsibilities plan, who's going to do what, a plan of working with regulators if necessary, or the media a plan for paying staff, a plan for using alternative vendors in case your vendors are no longer able to help you. It's really important that your business continuity plan. I know an association in California that they had four computer redundancies and a hacker got in and got through three of them. The only thing that saved the association was the fourth system that they had in place. So it's important to know and have those redundancy and like he mentioned, make sure that you have stuff in the cloud. Have an alternative email that you can use. Have other ways of getting to that information, but also making sure that you have hard copies. Mm-hmm. <affirmative> of everything, especially your insurance papers and important papers, stuff like that.

CONI MEYERS ([16:21](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

And you also need to make sure if there are people that have special needs that are working with you, that you have the appropriate first aid equipment. Put everybody through first aid training. Training on resuscitation is good. If they have special needs, make sure you have the right medicines and things. They should be bringing that into their office as part of their emergency kit. So you can go a long ways with helping your employees and staff by making sure that they know what emergency kits they need to have. So again, that is an incredible opportunity for the real estate agent to be able to be out there and make a difference. You know, 75% of all businesses that are affected by disaster that do not have a plan, are out of business in two years, even if they open up shop sooner. But because they didn't have a plan, they don't have the resources. And one of the most important things that Rocky mentioned is cash. As a matter of fact, you don't even find that on the list from FEMA. If the ATMs are down, if they don't have a generator and you need to have a place to stay or you need to have food, I recommend you have at least one week's worth of cash. That would be the normal cost of a hotel that you would stay at plus some food. And then drill, drill, drill, drill, drill, drill.

TRACEY HAWKINS ([17:31](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Great information. Now I want to talk a little bit about the real Tars Relief Foundation. Now Rocky, you are instrumental in getting funds from the foundation to victims of major wildfires. And those are the ones that scorched over 200,000 acres in Washington back in 2015. And that was the only aid some victims were able to receive. Talk a little bit about the Realtor's Relief Foundation. Who can apply for it, what it does and how the money can be used.

ROCKY DEVON ([17:58](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

The Realtor Relief Foundation pays for a month's mortgage or a month's rent for anybody that lost their home or lost the ability to use their home from a natural disaster. We had twice a week meetings to go through and verify the loss, and we immediately cut checks and either mailed those to 'em if that was how the people asked for 'em to be delivered, or I chased people down and hand delivered the checks to them. Many instances we were, in fact, because people are so uninsured or underinsured, we were sometimes their only help. I had that conversation with quite a number of people, especially renters. We were in fact, their only help. It was an incredible program to be a part of, especially knowing that every dollar that you put into the program is a dollar that makes it to the victim. There is no administration costs. It is all borne by the association. And so every dollar that you put in comes out the other side.

TRACEY HAWKINS ([18:55](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Excellent point. And to that point, real estate agents, uh, brokers, members of the NAR community, you can donate to the foundation at nar.realtor/RRF. So that's open for donations. And you can see the importance that it has in the community. So every real estate agent, every brokerage should be talking in the community, especially when we're going through these disasters that this is what NAR is doing for you. This is how we're out there helping you, Coni. Human nature is horrible and when these disasters happen, the scam artists come out. Give us the top two scams that you see after a disaster and tell us first of all how a real estate agent can educate the consumers that this is coming down the pike and how to avoid it.

CONI MEYERS ([19:42](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Well, the number one scam is the scammers know that within two weeks of the disaster, the FEMA inspector being out there, that people are getting checks and they will go and they'll make a promise that they're going to, they want the whole all the money up front. You, you have to check to make sure that the they are properly licensed. Even if they have a piece of paper that shows it's a business license, you need to check with their state to make sure in fact that they are a licensed contractor. You'll have people, they'll set up donations. I mean, we've, we've already heard about that here with Hawaii, people asking for money to donate and they have no intentions of donating. But also, it's not a scam, but it's something you really need to be aware of. And that is when that insurance adjuster comes out, he is not trying to help you get as much money as they can from the insurance company.

CONI MEYERS ([20:31](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

They get bonuses when they save the insurance companies money. So you need to understand that they, uh, when they're out there now, some of them might be super, super nice and they might be as helpful, but their job is to not give you all the money you think you deserve. Their job is to keep the claim as small as possible. And most people think that, you know, that's going to be it. So there's things you can do. And again, being a real estate professional, this is a great opportunity helping the victims fill out the FEMA applications and their insurance applications and doing supply drives. All those kinds of things really make you stand out as a real estate professional. And as long as you're properly trained in all these areas, there's so many things you can do.

ROCKY DEVON ([21:15](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I wanted to add something. One concern that a large amount of our community had during our recent fires was there were people in town that people thought were scammers and they were not. So the fire, the um, insurance industry actually holds a reserve of firemen that they pay to come into these communities when they see these large wildfires coming. Because as Coni mentioned, they don't want to pay insurance claims and it's a lot cheaper for them to pay these, these firemen to come out and they will actually come out and do wildlands preparation for your property if they know that the fires are headed in your direction. And so there were a bunch of people that held these people off for, for a considerable amount of time until it got out through, um, some of the social media sites that these were in fact true firefighting professionals that were here by the insurance companies to protect houses. But it stopped them for about two days from protecting a lot of homes. And so it put a lot more homes at risk because there was a concern that they were, in fact, scammers and frauders.

TRACEY HAWKINS ([22:26](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

We're going to wind up with each of you with a call for action for the real estate industry. I want you to give us one thing that n a r members can start doing now today to prepare for the next disaster regardless of where they live, regardless of what kind of disaster. Give us some marching orders. What do we need to do today? And Rocky, we're going to start with you.

ROCKY DEVON ([22:48](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

One of the things that was really important for me to be able to help was I had established a rapport with county officials so that when I reached out to them to get lists of names, they knew I wasn't going to use it for nefarious purposes, that I wasn't going to use this to further my real estate career. And that the association was there to do good work. Building those bridges before the disasters happen is, is a vital thing to do. They handed me a list with everybody's, everything that they had. So short of social security numbers, I pretty much had everything that the county had about people so I could chase them down and help find them to get them the help that the realtor association could offer them. Then when it comes to the disaster, there isn't a big team that's going to come from National Association of Realtors to run this.

ROCKY DEVON ([23:37](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

It's you. You have to be the one that goes out there and finds these victims, gets that application in their hand and helps them fill it out. It's a really short, brief application. Basically just show them who they are, what they lost, and then you take it back and you compare it against that list that you've gotten from the county. And we issued the check. It was that simple. We were putting checks out two times a week and we helped a majority of the people in in my area that lost their homes during the fires. And then we need the money. We can't do any of it without the donation of the funds from individual realtors. Again, every dollar that you put in is a dollar that hits the ground. There is no administration costs because it is us. It is us that does this work.

TRACEY HAWKINS ([24:27](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Excellent point. Now, Connie, what are your marching orders for those who live in disaster prone areas and those who are in areas that don't necessarily have them, but nowadays that's changing. What's your marching orders?

CONI MEYERS ([24:37](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Marching orders is get prepared. Start with a simple list of things for the emergency planning or for your emergency kits. Know what you're going to do when something does happen. Right now, this entire country has disasters. The heat dome was across the country. The drought was almost 90% of the country. So we're all in a disaster situation right now. Get yourself prepared. So you are the good example and you know how to share that information with your community and start holding community events. Maybe they can be a picnic, maybe they could be a barbecue, maybe they could be a dance, doesn't matter. Whatever you want to make it to get the community involved. The CERT program, I'll just start with one. Any one of those, get yourself started in this path. And I'm here to say, anybody that needs help getting that started, call me.

TRACEY HAWKINS ([25:32](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

I appreciate you being here, talking to our members. Both of you are actually living and dealing with a natural disaster and you took the time to come here to talk to the real estate community to give everyone your insight, your expertise, and give us marching orders. So the key message that I took from this is number one, you are the first responders. So the real estate community. Get on board, increase your knowledge, know what to do, serve the community. This is your opportunity to educate the community and to stand out from the other agents and to use that as part of your business building. Thank you both so much for being here today and everyone else be safe.

CONI MEYERS ([26:10](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

Thank you, Tracey. Thank you so much.

TRACEY ([26:12](https://www.temi.com/editor/t/f2vhiz3XwbRN07SCpbJb7-U6k3d1UkZKpPP9wokW-leDpDBvMYEkuHPKwG70ajJHqNg0nKwMjmr6k9shccCIJN723s0?loadFrom=DocumentDeeplink)):

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