

THINKING AHEAD...

INSURANCE MAY BE

GREEK TO YOU

IT'S *not to us*

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FPMA NEWS | SPRING 2018, VOLUME 43 HOW HEALTHY IS YOUR FACILITY?

By Scott Fussell, Director of Marketing and Education
CSL Management and member of Beta Theta Pi

Ever see a doctor for a physical or a trainer for an assessment of your current health and fitness? Sure you have! It would be crazy not to, right? Well, when was the last time you considered doing the same for your chapter house? With an infrastructure that may be aging rapidly and preventative maintenance and capital expenditure needs that are growing financially and in complexity, it's becoming more and more important that we continue to monitor the health and competitiveness of our chapter facilities, as well as their ability to meet the living and learning needs of our members. That's where CSL's assessment practice comes in.

So, what exactly is an assessment?

In a nutshell, it's a checkup, a scoreboard, and a roadmap. The checkup aspect assesses the overall health and safety of the home. The scoreboard helps document how you measure up against your vision and other nearby residential options. The roadmap includes a five year capital expenditure plan that outlines and prioritizes how we get to where we need to be in order for the condition of the facility to be a) competitive and b) support the student experience as you've defined it.

Lead by Director of Assessments, Jeff Peterson, CSL's assessment practice thoroughly inspects all aspects of the facility, from the basement to the attic. Equipped with over ten years of home inspection and construction management experience, a mindful eye, and



a firm understanding of fraternity and sorority operational needs, Jeff has taken CSL's assessment practice to a new level providing enormous value to our partners in the fraternity and sorority community. Day in, day out he works to help CSL's client partners better understand the current health of their facilities, while also providing a capital expenditure roadmap that enables CSL clients to properly plan, invest in, and provide a facility experience that is competitive, compliant, forward thinking, and most importantly, safe.

What is the focus, and what is the end result of an assessment?

In terms of focus, CSL's assessment practice pays particular attention to the following areas: life safety, mechanical condition and inventory, exterior envelope, floor by floor residential conditions and opportunities, electrical and plumbing conditions, kitchen, laundry facilities, and overall competitiveness compared to other nearby fraternity/sorority facilities.

Post onsite walk-through, each client receives a 40+ page report assessing/detailing the health, mechanical inventories, life safety history (including shortcomings), as well as short and long term capital expenditure recommendations. The report also includes a pictorial inventory of the facility's primary mechanical and life safety componentry, risk/life safety concerns, recommended focus areas for maintenance, and general common area and bedroom furnishings. The objective of the report is twofold: 1) To help determine where you are. 2) To provide recommendations to help get you where you should be based on the facility's structural needs, nearby options, and the home's ability to deliver on today's student living/learning requirements.



Now ask yourself, "Is it time for a checkup?" If the answer is yes, call your doctor, then your trainer. After doing so, ask the same question in regards to your facilities. If "Yes!" is again the answer, make your next call to CSL or another professional equipped to evaluate your facility with an educated, experienced, fresh set of eyes.

CSL RESIDENT MOVE-OUT AND HOUSE CLOSING TIMELINE

It is important to have a well thought out plan for the resident move-out and house closings processes. Below you'll find a suggested timeline to help you do both well!

Resident Move-Out Day(s):

As Soon as Summer Projects are Identified:

- Work with your CSL Operations Manager to ensure that preparations for summer projects have been completed and a plan of action is in place.

6 Weeks Before Move-Out:

- Partner with chapter officers to remind the membership of the date and time when the chapter house closes. Make sure that this information is listed as a chapter meeting agenda announcement from now until school ends.
- Work with your CSL Operations Manager to schedule all necessary summer cleaning for the house.
- Work with your CSL Operations Manager to ensure that the chapter is on a summer maintenance plan and schedule needed preventive maintenance and life safety inspections.
- Ensure that all life safety inspections due over the summer have been scheduled.
- Consider what kitchen equipment should be cleaned and calibrated.
- Schedule a HVAC system inspection and service.
- Ensure shrubbery is trimmed and that landscaping is on a summer maintenance plan.
- Schedule needed pest control that will take place during the summer.

4 Weeks Before Move-Out:

- Schedule any extra trash pick-ups and/or containers that you will need for the move-out process.
- Coordinate for help as needed with alumni or advisors for the day(s) of move-out.
- Communicate with CSL your summer travel plans and who will be checking on the house in your absence.
- An alumnus or responsible party should have a key to access the facility, if needed, to check on the property at least weekly.

2 Weeks Before Move-Out:

- Create and send a resident communication that outlines the details and expectations for the move-out process. Ensure that your communication includes information related to:
 - Signing up for a move-out time.
 - Expectations for room cleanliness.
 - Move-out day details: where to park while loading belongings, check-out desk location, etc.
 - Reminder to forward mail to summer address.
- Work with your Operations Manager to ensure shrubbery is trimmed and that landscaping is on a summer maintenance plan.
- Notify university police and/or local police as to whether anyone should be or will be at the property during the summer. Ask them to patrol regularly if possible.

1 Week Before Move-Out:

- If you have timers on exterior lights, ensure that they are working appropriately and are set on a dusk to dawn setting.
- Work with the Collegiate Property Manager to do a sign-up audit and ensure that every resident has signed up for a check-out time.

- Notify university police and/or local police as to whether anyone should be or will be at the property during the summer. Ask them to patrol regularly if possible.
- Work with your Operations Manager to determine if any services not needed during break, including mail, newspapers, food deliveries, garbage, etc. should be suspended.
- Ensure that you have all of the supplies you'll need for move-out day. At minimum, you'll want to have the following:
 - All room condition forms that were completed at move-in.
 - Master resident spreadsheet.
 - Bottled water for all residents that are moving out and those that are helping them.
 - Writing utensils such as pens and highlighters.
 - Send a final reminder to residents that includes expectations for move-out day. Include items such as:
 - The importance of staying within their designated move-out time and how to reschedule if needed.
 - The location of designated parking spots for loading and where the move out desk location will be.
 - The expectation that they will fully complete all check out forms and indicate in detail the condition of their room upon exit.
 - Reminder that they will turn in their house access (key, fob, swipe card, etc.).
 - List expectations for how bedrooms and common area spaces should be left. Examples include: all belongings should be out of your room (make sure to check bathrooms, drawers and closets); all trash should be emptied and floors should be 'broom clean'; windows should be closed and locked with blinds down; lights should be off; etc.

Day(s) of Move-Out:

- Make sure that you are set up for move-out at least 30 minutes early.
- Ensure that all residents complete the check-out process fully.

Day of Move-Out Final Steps:

- Close blinds/drapes.
- Ensure that all windows are locked and report any repair needs to CSL.
- All fire doors must be closed.
- Remember to disable resident, chapter members', and employee key/swipe access and/or collect all keys from them. (Change door codes and add new door code/keys to Knox box as needed.)

1 Day After Move-Out:

- Check all rooms and areas in the house to determine if security deposits need to be returned or kept to pay for damages. Refer to the move-in form used for tenants and have them sign the form when they move-out.
- Clean all areas of the house and make sure all food has been removed or properly stored.
- Remove all trash from the property.
- Clear hallways of debris, clutter, and/or furniture.

Week After Move-Out:

- Check your key/fob/card inventory and make note of any orders that need to be placed or keys that need to be made before the house opens in the fall.
- Check inventory of kitchen supplies, cleaning supplies and paper products and restock as needed.
- Work with your Operations Manager to ensure that the outside of the house, including the gutters, is clean. Properly dispose of any combustibles that may be stored against the exterior of the house.
- Finalize the house damage report and send to all necessary parties.

Final Steps Before the House Closes:

- Set thermostats to 75 degrees.
- Work with your CSL Operations Manager to ensure that water heater is set to "pilot" position and/or the boiler pump switches are turned off for the summer.
- Secure and/or store all awards, composites, trophies, and any other valuables.
- Check interior/exterior lighting and all external doors to ensure proper security of the property.
- Update CSL with current security system info.
- The House corporation representative and/or house director, if applicable, should be the last person to secure and leave the property.

For more resources, visit <https://www.cslmanagement.com/resources/>



SPRING STORM AND TORNADO SAFETY

Adapted from FEMA.gov and Ready.gov

Severe weather can happen any time, and springtime can be especially unpredictable. Mark Twain once said, "In the spring I have counted one hundred and thirty-six different kinds of weather inside of four and twenty hours." About 3,000 hailstorms occur annually in the United States, and hail that develops during severe storms can reach softball size. An average of 1,000 tornadoes a year causes \$1.1 billion in property damage, 1,500 injuries and 80 deaths. Tornadoes are nature's most violent storms, and while the vast majority of them are weak and short in duration, they can cause significant damage. According to the

National Oceanic and Atmospheric Administration (NOAA), about 2 percent of tornadoes fall under the most violent classification, meaning they can reach wind speeds of 205 miles per hour or more.

A tornado is a violent windstorm characterized by a twisting, funnel-shaped cloud. It is spawned by a thunderstorm (or sometimes a hurricane) and formed when cool air overrides a layer of warm air, forcing the rapid rise of the warm air. The damage from a tornado is a result of the high wind velocity and wind-blown debris. Tornado season is generally March through August, although tornadoes can occur at any time of year. They tend to occur in the afternoons and evenings: over 80% of all tornadoes strike between noon and midnight.

Due diligence prompts us to prepare ourselves and our properties as much as possible to limit losses of any kind in future events. Although more common in the geographic region termed "Dixie Alley" (stretching from Alabama to Virginia) and in the classic Tornado Alley (stretching from Texas to Illinois), tornadoes can happen anywhere you reside, travel or work. In fact, tornadoes have occurred in all 50 states.

TORNADO DANGER SIGNS

An approaching cloud of debris can mark the location of a tornado even if a funnel is not visible.

Before a tornado hits, the wind may die down and the air may become very still.

Tornadoes generally occur near the trailing edge of a thunderstorm. It is not uncommon to see clear, sunlit skies behind a tornado.

WHAT RESIDENTS SHOULD DO DURING A TORNADO

- Go at once to a windowless, interior room; storm cellar; basement; or lowest level of the building. If there is no basement. . .
- Go to an inner hallway or a smaller inner room without windows, such as a bathroom or closet. If none of the above. . .
- Get away from the windows.
- Get under a piece of sturdy furniture, such as a workbench or heavy table or desk and hold on to it.
- Use arms to protect head and neck.

If a tornado "watch" is issued for your area, it means that a tornado is "possible." If a tornado "warning" is issued, it means that a tornado has actually been spotted, or is strongly indicated on radar, and it is time to go to a safe shelter immediately.

The Federal Emergency Management Agency recommends that you plan, prepare and mitigate before during and after a disaster. Here are some tips to help you do just that.

- Establish an action plan. Residents and volunteers should understand their duties for facility protection, coordination of clean-up, salvage, and restoration operations after the storm.
- Establish emergency repair contacts with utility contractors after loss of electric or gas power, telephone services, or public water supply.
- Develop a list of emergency phone numbers of weather forecasters and contractors, and appoint someone to monitor daily weather reports.

- Update action plan annually.

Prepare and Inspect your Properties

- Close unnecessary openings and make windows and doors weather-tight.
- Check windows for broken panes and nail down loose window framing.
- Inspect and clean all roof drains.
- Inspect roof coverings. All loose coverings should be nailed down or covered with sandbags without blocking roof drains.
- Inspect roof's perimeter flashing. Nail down loose flashing sections. Replace rusted nails or anchor bolts where needed.
- Provide barriers or eliminate low-lying doors and other openings in exterior walls. Waterproof basements.
- Provide shut-off valves on sewer and drainage lines to stop reverse flow.
- Maintain trees and shrubbery in your yard, removing weak branches and eliminating trees that could fall on your property during a storm. Falling trees and blowing debris in storms often cause fatalities and severe structural damage.

Post-Storm Precautions

- Continue to monitor battery-powered radios or televisions for emergency information.
- Secure site and assess the damage. Be careful when entering any structure that has been damaged.
- Be aware of hazards from exposed nails and broken glass.
- Look for live downed power lines. Do not touch downed power lines or objects in contact with downed lines. Report electrical hazards to the police and the utility company
- Institute an emergency repair program with utility contractors after loss of electric or gas power, telephone services, or public water supply.
- Look for leaking flammable liquid or gas transfer lines.
- Look for structures in danger of collapse.
- Separate damaged materials from undamaged materials.
- Cover equipment from further exposures.
- Use battery-powered lanterns, if possible, rather than candles to light homes without electrical power. If you use candles, make sure they are in safe holders away from curtains, paper, wood or other flammable items. Never leave a candle burning when you are out of the room.
- Develop plans to secure facility against looters and trespassers.

Planning ahead for severe spring weather can protect your properties and your residents. For additional information visit www.fema.gov or www.Ready.gov. You may also contact:

Mary K Mashek
Claims Service Consultant
402 898 5500
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BEING PREPARED: THE BENEFITS OF A PERSONAL PROPERTY INVENTORY

Rich Jungman, Fraternal Practice Leader and member of Phi Sigma Kappa

Lessons learned after a loss happens are stressful and can create financial havoc for your chapter. A lesson many have learned after a loss has occurred is the stress of documenting a business personal property claim and the financial impact of being underinsured. The commitment of a little time and attention to detail in the development of a Business Personal Property Inventory can help avoid this from happening to you and your chapter.

An inventory of the House Corporation's Business Personal Property assists in two primary ways:

1. It is a tool to properly assess the House Corporation's needs regarding insurance for its Business Personal Property. After you have completed an inventory, compare it to the current limit purchased under the House Corporation's Commercial Property Insurance Policy.
2. If a loss should occur, it will be a significant time saver when settling the claim with the insurance adjuster.

A few helpful tips can make completing a comprehensive inventory easier and more accurate.

1. Create your inventory room by room. Breaking any large project down into components is a key to it being completed timely and accurately. By completing the inventory room by room, the chances items are missed is reduced resulting in a more accurate, detailed inventory.
2. Provide specifics within the inventory. Describe the property in detail. Where applicable, provide the make, model number, serial number, date of purchase and where it was purchased. With detailed records, you will be assured if a loss happens; the property will be replaced with property of equivalent like, kind and quality. It will also be helpful when determining the appropriate replacement value of the House Corporation's contents for insuring purposes.

3. Use today's technologies to your advantage:
 - a. Retain receipts. For significant purchases, it is recommended receipts be retained. In today's digital age, receipts can easily, quickly and efficiently be retained by scanning them and saving them as PDF file or other image.
 - b. Keep visual records in addition to the inventory. Photograph or video tape the items. Be sure to properly label each item photographed or video taped. While you might be the one documenting the House Corporation's Business Personal Property, you might not be the one using it to provide documentation needed to settle an insurance claim.
4. Once you have completed the necessary steps, save the records in a safe place. It is also recommended, more than one person on the House Corporation Board retain copies.
5. Make sure to update it annually. The hard work is getting the initial inventory done, but it does not stop there. Take the time prior to each year's renewal to update your inventory. Remove items which are no longer owned or worth insuring and make sure recent purchases have been added.

