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A dramatic photograph of a building engulfed in intense orange and yellow flames at night. The fire is thick and bright, with visible windows and structural elements. In the foreground, the dark silhouette of a large tree trunk is visible on the left side, and bare branches are scattered across the upper right portion of the image. The overall atmosphere is one of destruction and emergency.

**SIX MYTHS
OF DISASTER
PLANNING**



SIX MYTHS OF DISASTER PLANNING

By David J. Mistick



Disaster planning as a property management methodology has long been shrouded in a fog of complexity and misinformation. Part of this rests in the very notion of what disaster planning is or should be.

There are many buzzwords that are used in the fields of disaster planning and business continuity that contribute to the confusion. For the purpose of this discussion, we will consider disaster planning to be a broad approach to protecting people, property, and processes against the consequences of various emergency scenarios. It presents a comprehensive view of risk, strategy development and response procedures. Having said that, let's clarify what disaster planning is not, or need not be. It need not be rocket science. It need not require a Ph.D. or 50-page process diagram.

There is no reason that disaster planning cannot occur at a manageable scale for any business. By clearing up some of the major misconceptions related to planning, we can help business owners and property managers overcome their concerns and begin the planning process.



Much of the pervasive aversion to planning can be attributed to denial and its four stages. One: It won't happen. Two: If it does happen, it won't happen to

me. Three: If it does happen to me, it won't be that bad. And Four: If it happens to me and it is that bad, there's nothing I can do to stop it anyway. There may be a certain comfort in this rationalization for doing nothing, but the fact is, disasters large and small impact businesses every day. Not all will make the evening news, yet loss of power or Internet service, sprinkler breaks and leaking pipes, all result in some type of disruption with an associated cost to the business.



This reflects the notion that there is only one plan, that it is the size of a doctoral thesis, that it will require a cadre of outside experts, and that to be worthwhile it will take months to build, and cost a small fortune. Many in the planning business have sustained this image to enhance the value of our niche. While there is a time and place for undertakings of such magnitude, it is our challenge to bring planning to the market with options inclusive of all sizes of businesses.

We must recognize the particular needs and resources of small business owners and managers. By sharing information and providing educational opportunities, we can prove our case: that any planning effort is better than none at all. That even the most basic plan that organizes communication, identifies hazards, and documents procedures will move the business, its staff and clients to a better place.

As in the prior segment, there is no single model or format for absolute effectiveness. There are certain core elements that the business should strive to address, but working in an organized way toward a comprehensive plan is an achievement in itself.



Often we see an organization that has adopted a disaster plan for say, a 25-story urban office tower, attempt to transfer that plan to a flex-use building in a suburban office park. While certain elements of a plan may overlap across multiple properties owned or managed by a single entity, simply changing the title on the plan cover is not a reasonable solution. The most obvious example of this is British Petroleum's disaster plan for deep well development in the Gulf of Mexico. Citing otters and sea lions in its pages, this highlights the problems that come with such an approach.

Each situation, property, campus, and shop on Main Street has unique characteristics that require different solutions to the plan's development and execution. These may be determined by location, property use, tenant or client profile, building design, construction, etc. These elements and more require a consideration of the particular issues that surround any business.



MYTH #4:
One and Done

For those who have ever written a plan, this may be the most egregious sin. This myth reflects the belief that disaster planning is a project with a finite end point. It also is reflected in the BP example – check the box, submit the paperwork, and we're done.

Writing a disaster plan for a business, regardless of whether it is six or six hundred pages, is only the start. Exercising the plan, whether it involves bringing employees to a full-blown virtual exercise or simply a tabletop discussion in the conference room is requisite. Placing the plan in a 3 ring binder in the trunk of your car is not a solution.

Maintaining the plan is also a challenge for most organizations. Who is responsible for updating information regarding contacts, equipment, business systems, or insurance information? To maintain the value of any plan, change management is essential. Today this task has been made easier by computer applications that make updating and distributing the plan much less time consuming.



MYTH #5:
If it can't be perfect,
why try?

We must disabuse the business owner that perfection is the only acceptable outcome. In a culture that strives for perfection, the intent is admirable; however, it could be a roadblock to producing even the most basic plan.

A life preserver thrown to a drowning man is a reasonable option when a life raft isn't available.

Making the investment of time and energy to prepare is a visible commitment of the health and safety of your employees, as well as a statement to your clients as to the viability of your business. Providing essential information regarding evacuation, hazardous materials, and utility shutoffs may seem elementary, yet they can have a huge impact on the severity and costs of an incident, in terms of personal injury/death as well as financially. A framework that limits these and can speed recovery is valuable – period.

The danger of being lulled into a state of false security is tremendous. Managers who have never taken the time to diligently consider their risk exposures and potential costs of business interruption are inadvertently laying the groundwork for a disaster. Far

too often, business leaders only discover their true exposures after the fact – when coverage or values are deemed inadequate. A close consideration of coverages as to property values, business interruption, contingent business interruption, code and ordinance coverage, environmental issues are critical for any size business. This is an essential part of any business plan or disaster plan.

In today's economy it is more important than ever. With credit lines limited for small business, and average receivable times being extended, any unforeseen strain on finances may portend doom. Realizing, post-disaster, the inadequacy of your insurance coverage, is too late.

Part of our responsibility as planners is to help clear away these myths and misconceptions. De-mystifying the process will hopefully help business owners to overcome inertia and start the process. We should encourage even the most elementary efforts and recognize progress in the business community as a commitment to staff, clients, and to the public.

Creating a disaster plan can no longer be viewed as an insurmountable task. President Kennedy accurately framed the issue decades ago when he stated: "There are risks and costs to a program of action, but they are far less than the long-range costs of comfortable inaction."



MYTH #6:
I'm insured,
why worry?

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David is President of Circumspex LLC offering cutting edge web-based applications and consulting services for disaster planning. He has more than thirty years experience in property management, construction, historic restoration and disaster recovery. David is a Certified Property Manager® and a Certified Business Resilience Manager. He is the co-author of the Institute of Real Estate Management's textbook "Before Disaster Strikes: Developing The Emergency Procedures Manual".

