FAVOR &COMPANY
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PROTECTING YOUR CHAPTER FACILITY FROM WINTER STORM DAMAGE



Practical Guidance for Fraternity and Sorority House Corporation Volunteers

Winter Storms Can Cause Serious Facility Damage

Winter weather can cause significant and expensive damage to a chapter facility. Freezing temperatures, ice, heavy snow, wind, power outages, and flooding can lead to **frozen pipes**, sprinkler-system damage, roof problems, ice dams, fires, and water intrusion.

These losses are not limited to northern climates. Facilities in areas that do not routinely experience severe winter weather can be especially vulnerable when buildings, systems, and occupants are unprepared for a rapid freeze or heavy snow event. **Advance planning, regular facility checks, and prompt attention to changing conditions** can substantially reduce the likelihood and severity of a loss.

Assessing Your Winter Risk

Before winter weather arrives, evaluate the specific **vulnerabilities** of your facility and update the winter action plan accordingly. Consider the following:

1. Has the facility experienced frozen pipes, water damage, roof leaks, ice dams, or other winter-related damage in prior years? What corrective action is still needed?
2. Which areas are most vulnerable to cold air or loss of heat, including exterior walls, attics, crawl spaces, stairwells, mechanical rooms, basements, and unoccupied rooms?
3. Which domestic-water pipes, sprinkler-system components, boilers, or other mechanical systems could be affected by freezing temperatures or a power outage?
4. Are heating systems, alarms, backup power arrangements, and fuel supplies (where applicable) operating properly and prepared for severe weather?
5. Are windows, exterior doors, roof penetrations, gutters, drains, exterior walls, and other building openings in good condition and able to keep out water and cold air?
6. Could snow drifting, ice accumulation, blocked drainage, or roof conditions create a potential structural or water-intrusion concern?
7. Are the responsible **contacts**, facility-check schedule, emergency vendors, and claim-reporting procedures current and readily available?

Use the **Holiday Break Facility Checklist** to document responsibility for these items before the facility is left unattended.


FAVOR & COMPANY Insurance Brokers and Risk Management Consultants

HOLIDAY BREAK FACILITY CHECKLIST AND WINTERIZATION GUIDANCE

PROPERTY INSURANCE

Fraternity & Sorority Risk Management and Insurance Program
Suggested Loss Control Program

Holiday breaks can leave chapter facilities partially occupied or vacant for extended periods, increasing the potential for property damage, security concerns, and delayed discovery of a problem. Before students depart, the House Corporation and chapter should complete this checklist, assign responsibility for regular facility checks, and take the necessary steps to protect the property throughout the break.

1. **Designate a Winter Property Contact**
Before the break, designate a House Corporation representative, property manager, or other responsible adult to oversee the facility. Identify a backup contact and make sure both individuals have current keys, alarm-access information, and contact information for appropriate vendors and emergency services.

2. **Conduct a Pre-Break Facility Inspection**
Before the last residents depart, conduct a room-by-room inspection of the entire facility. Confirm that exterior doors, windows, attic accesses, and other openings are closed and secured. Open interior doors and cabinet doors where plumbing is located along exterior walls so heat can circulate. Give particular attention to basements, crawl spaces, attics, stairwells, mechanical rooms, storage areas, and other spaces that may be difficult to heat.

3. **Maintain Heat and Inspect Mechanical Systems**
Maintain heat throughout the facility at no less than 60°F, 24 hours a day. Do not turn the heat off or lower it significantly during the break. Confirm that the HVAC or boiler system is operating properly, fuel supplies are adequate where applicable, and qualified contractors have completed needed maintenance or repairs before the facility is left unattended.

4. **Plan Regular Facility Checks**
Arrange for regular physical inspections throughout the break, particularly when the facility is vacant. During severe cold, rapidly falling temperatures, or a power outage, increase the frequency of inspections and confirm that heat is being maintained throughout the building. Early discovery of a broken window, loss of heat, water leak, or other problem can prevent a much more significant loss.

5. **Protect Domestic Water Pipes**
Identify pipes and fixtures most vulnerable to freezing, including plumbing in exterior walls, unheated spaces, attics, basements, crawl spaces, and kitchens or bathrooms. If the facility will be vacant for an extended period or has vulnerable domestic-water piping, consult a qualified plumber to determine whether shutting off and draining the domestic-water system is appropriate. If water remains on, consider allowing susceptible hot and cold-water fixtures to drip during severe cold.

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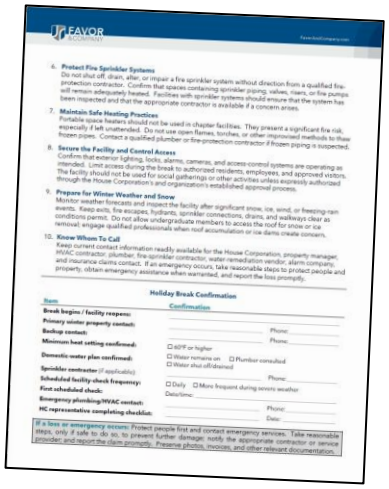
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6. **Protect Fire Sprinkler Systems**
Do not shut off, drain, alter, or impair a fire sprinkler system without direction from a qualified fire-protection contractor. Confirm that spaces containing sprinkler piping, valves, risers, or fire pumps will remain adequately heated. Facilities with sprinkler systems should ensure that the system has been inspected and that the appropriate contractor is available if a concern arises.

7. **Maintain Safe Heating Practices**
Portable space heaters should not be used in chapter facilities. They present a significant fire risk, especially if left unattended. Do not use open flames, torches, or other improvised methods to thaw frozen pipes. Contact a qualified plumber or fire-protection contractor if frozen piping is suspected.

8. **Secure the Facility and Control Access**
Confirm that exterior lighting, locks, alarms, cameras, and access-control systems are operating as intended. Limit access during the break to authorized residents, employees, and approved visitors. The facility should not be used for social gatherings or other activities unless expressly authorized through the House Corporation's and organization's established approval process.

9. **Prepare for Winter Weather and Snow**
Monitor weather forecasts and inspect the facility after significant snow, ice, wind, or freezing-rain events. Keep exits, fire escapes, hydrants, sprinkler connections, drains, and walkways clear as conditions permit. Do not allow undergraduate members to access the roof for snow or ice removal; engage qualified professionals when roof accumulation or ice dams create concerns.

10. **Know Whom To Call**
Keep current contact information readily available for the House Corporation, property manager, HVAC contractor, plumber, fire sprinkler contractor, water-remediation vendor, alarm company, and insurance claims contact. If an emergency occurs, take reasonable steps to protect people and property, obtain emergency assistance when warranted, and report the loss promptly.

Holiday Break Confirmation

Item	Confirmation
Break begins / facility reopens:	
Primary winter property contact:	Phone:
Backup contact:	Phone:
Minimum heat setting confirmed:	☐ 60°F or higher
Domestic water plan confirmed:	☐ Water remains on ☐ Plumber consulted ☐ Water shut off/drained
Sprinkler contractor (if applicable):	Phone:
Scheduled facility-check frequency:	☐ Daily ☐ More frequent during severe weather
First scheduled check:	Date/time:
Emergency plumbing/HVAC contact:	Phone:
HC representative completing checklist:	Date:

If a loss or emergency occurs: Protect people first and contact emergency services. Take reasonable steps, only if safe to do so, to prevent further damage; notify the appropriate contractor or service provider; and report the claim promptly. Preserve photos, invoices, and other relevant documentation.

Lessons From Winter Storm Elliott

Winter Storm Elliott arrived just before Christmas in 2022, at a time when many chapter facilities were becoming quiet for the holiday break. Students had gone home, volunteers were with their families, and buildings that are normally full of activity were suddenly much less occupied.

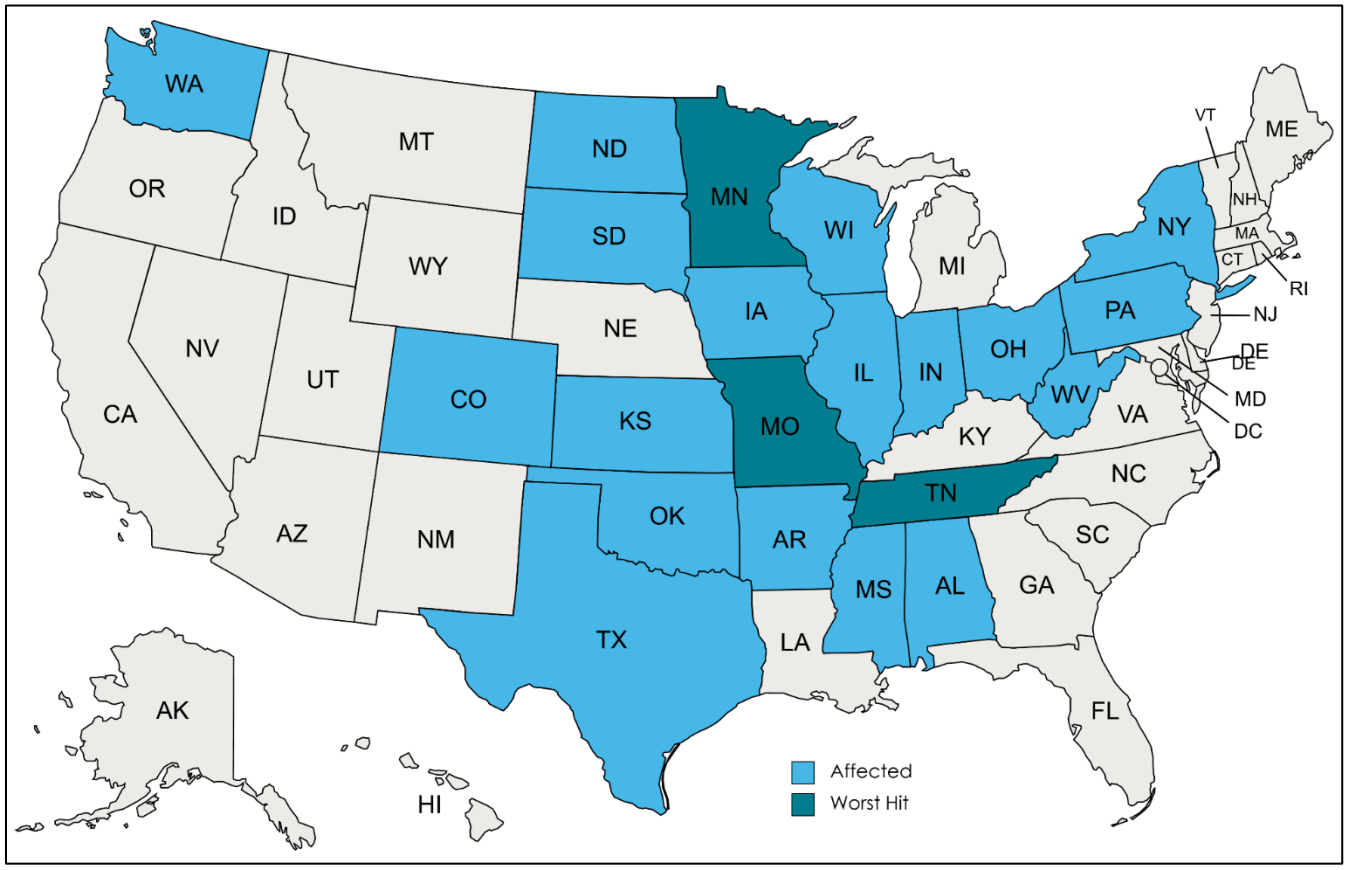
Then temperatures dropped quickly across much of the country. In some facilities, a small vulnerability rapidly became a much larger problem.

As the map below illustrates, the impact was widespread, but the lessons were clear. Many winter losses can be prevented or substantially reduced when someone has taken the time to prepare the facility, keep heat operating, identify vulnerable areas, and check the property while it is unattended.

This guide is intended to help house corporations and chapter leaders apply those lessons before severe weather arrives. A few thoughtful steps before a break, and regular attention while the facility is quiet, can protect the property, reduce disruption, and prevent a small concern from becoming a major loss.

Worst Winter Storm in US Property Insurance History

2nd Worst Property Loss in the 40+ Year History of the Fraternity Program



Dates of Loss: ..... Christmas Eve and Christmas Day 2022

39 claims reported in **21 states** equaling **$3.7 million in total losses**

Worst Loss: **$1,090,089**	**Median Loss:** **$75,661**
Average Loss: **$131,856**	**Smallest Loss:** **$14,303**



Why Frozen Pipes Cause So Much Damage

When water freezes, it expands. In a confined pipe, that expansion can **split** metal or plastic piping, fittings, and valves. Damage is often not discovered until temperatures rise, and the ice begins to thaw, allowing water to escape into the facility.

Even a small leak can release a substantial amount of water over a short period, damaging finishes, furnishings, mechanical systems, and electrical components while creating conditions for mold. The greatest losses often occur when the facility is unoccupied and a leak goes undetected.

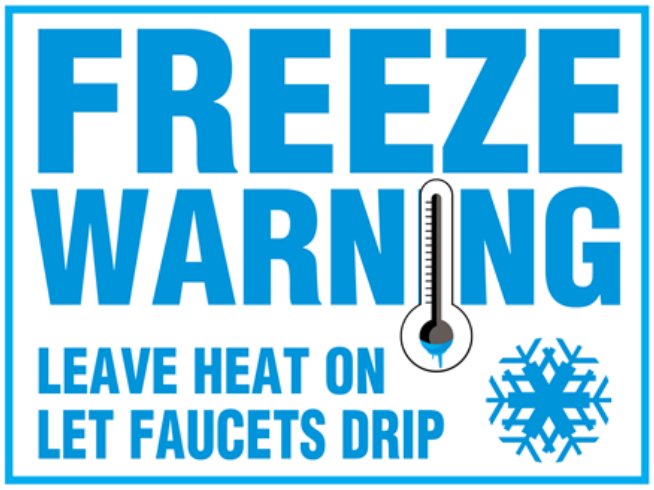
In North America, frozen pipes cause significant damage every year, but they often can be prevented. Taking a few simple steps, even now, may save you the aggravation and expense.

A single crack measuring 1/8-inch in a pipe can leak up to 250 gallons of water a day, causing flooding, serious structural damage, and the immediate potential for mold.

Common Causes of Frozen Pipes

Frozen pipe losses at chapter facilities commonly result from one or more of these conditions:

1. **Rapid or sustained drops in temperature**
2. **Heat turned off, set too low, or unable to reach all areas of the facility**
3. **Open or poorly sealed windows, doors, vents, or other building openings**
4. **Vulnerable piping in attics, crawl spaces, basements, stairwells, exterior walls, or other unheated areas**
5. **Insufficient insulation or protection for exposed piping**
6. **Power outages, mechanical failures, or inadequate monitoring of unoccupied facilities**





Prevention

There are a number of preventive steps fraternities can take to keep pipes from freezing:

1. **Assign responsibility for winter weather monitoring.** The house corporation should designate a primary contact, with a backup, to monitor forecasts and coordinate preparation when freezing temperatures, snow, ice, or power outages are expected. This is especially important before and during holiday, winter, and spring breaks when occupancy is limited.
2. **Maintain adequate heat throughout the facility.** Keep the facility heated to at least 60°F, including during breaks and overnight. Do not turn off heat or substantially reduce thermostat settings when the facility is unoccupied. Confirm that thermostats are operating properly and that heat is reaching vulnerable areas of the building.
3. **Secure exterior openings and allow warm air to circulate.** Confirm that exterior windows, doors, vents, and other openings are closed and secured. Open interior doors and closet doors where plumbing is located so warm air can circulate around pipes, valves, and fixtures.
4. **Identify and protect vulnerable piping.** Inspect plumbing in attics, crawl spaces, basements, mechanical rooms, exterior walls, and other unheated or poorly heated areas. Insulate exposed domestic-water piping where appropriate, and have a qualified contractor evaluate any recurring freeze concerns.
5. **Disconnect and winterize exterior water connections.** Disconnect garden hoses from exterior faucets. Where the facility has interior shutoff valves for exterior connections, close and drain those lines before freezing weather arrives.
6. **Seal openings that allow cold air into the facility.** Inspect for gaps around pipes, wiring, dryer vents, windows, doors, and other penetrations near plumbing. Seal or repair openings that could allow cold air to reach vulnerable piping.
7. **Use heat tape or heat cables cautiously.** Heat tape or thermostatically controlled heat cables may be appropriate for certain exposed pipes. Use only products listed for the intended application, follow the manufacturer's instructions, and have installation performed or reviewed by a qualified professional.
8. **Have a plan for unusual cold or a power outage.** When severe cold is forecast, increase facility checks and confirm that heating systems are operating. If the facility loses heat or power, contact

the appropriate service provider promptly and arrange for the property to be checked until conditions are stable.

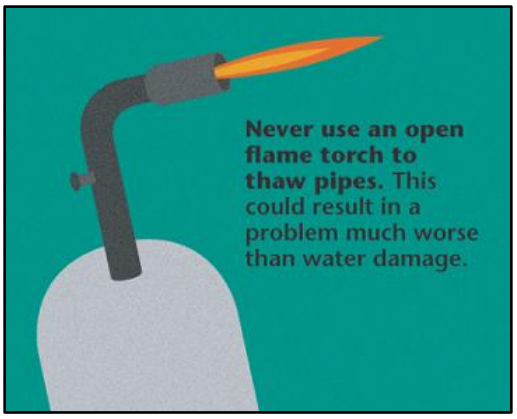
9. **During any subzero temperatures**, allowing a hot and cold water to trickle from faucets might be all it takes to keep your pipes from freezing. **Let warm water drip overnight**, preferably from a faucet on an outside wall.
10. **Avoid nighttime temperature setbacks.** Maintain a consistent temperature day and night during cold weather. Lowering the thermostat overnight can allow vulnerable areas to become cold enough for pipes to freeze—particularly when the facility is lightly occupied or vacant.
11. **Consider automatic water shutoff and leak detection.** Automatic leak-detection and water-shutoff systems can help limit damage if a domestic-water pipe fails. These systems, such as PipeBurst Pro, should be evaluated with a qualified vendor based on the facility's plumbing configuration and monitoring capabilities.
12. **Consider low-temperature monitoring.** Temperature-monitoring systems can alert designated contacts when conditions in vulnerable areas approach unsafe levels. Place sensors in locations such as basements, mechanical rooms, attics, crawl spaces, or other areas where a heating failure may not be noticed promptly. **Salamander Solution** is such a system that monitors the temperature of the water in pipes and alerts your house corporation when it falls below 45°F, providing time to address the cause before the pipes actually freeze.
13. **Confirm responsible contacts and response procedures.** Keep current contact information for the heating contractor, plumber, restoration vendor, alarm company, and insurance-reporting contacts. Make sure the individuals responsible for checking the facility know whom to call if they discover a heating, plumbing, sprinkler, or power issue.

If Your Pipes Freeze

A frozen pipe does not necessarily mean it has burst. Prompt action can help prevent a small problem from becoming a much larger one.

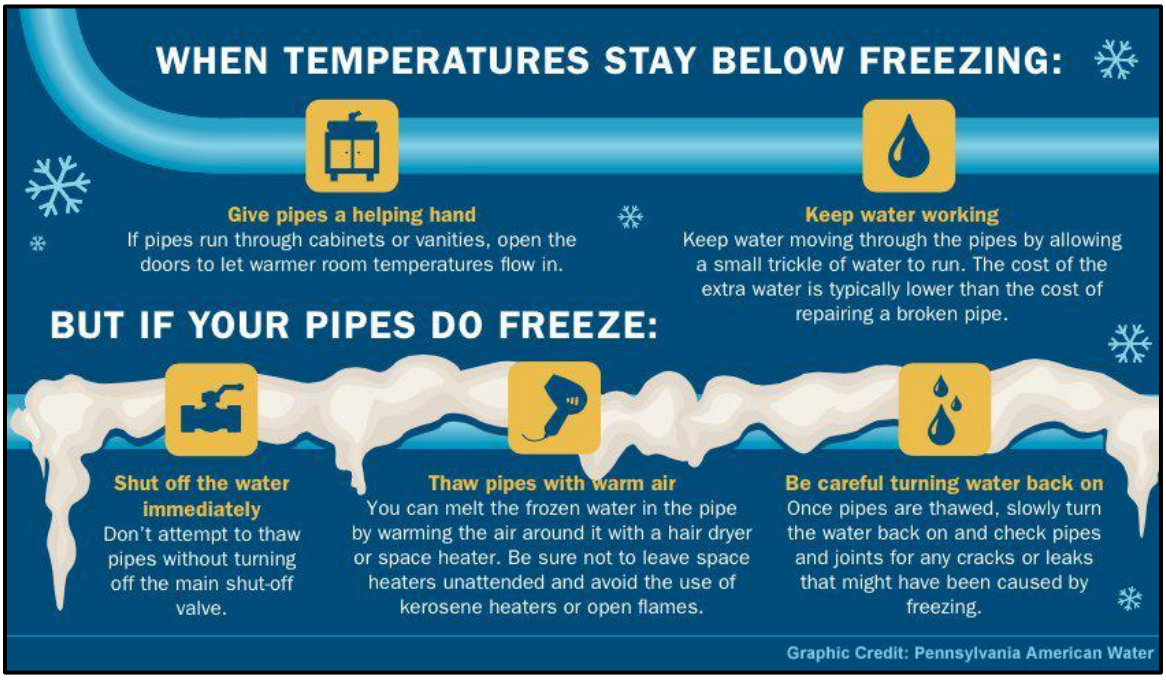
1. **If a faucet produces little or no water, leave it open and call a plumber.** Leaving the faucet open allows melting ice and pressure to escape as the pipe thaws.
2. **Look for signs of a burst pipe.** Check for leaking water, wet ceilings or walls, bulging drywall, unusual sounds of running water, or a sudden drop in water pressure.
3. **If water is leaking, shut off the domestic-water supply if it is safe to do so.** Know the location of the main domestic-water shutoff valve before an emergency occurs. Do not shut off or alter a fire sprinkler system; contact a qualified fire-protection contractor if sprinkler piping is involved.
4. **Call 911 when there is an immediate threat to life or safety.** This may include a fire, electrical hazard, structural concern, or circumstances requiring emergency assistance. For a water leak without an immediate life-safety threat, contact a plumber and water-damage restoration vendor promptly.
5. **Protect people from electrical hazards.** Do not enter standing water where electrical equipment, outlets, extension cords, or appliances may be present. Keep others out of the area until it is safe.

6. **If a pipe is accessible and you attempt to thaw it, start near the faucet.** Work gradually toward the suspected frozen area so melting ice and pressure can escape through the open faucet. Use only safe, low-heat methods, such as a hair dryer, warm towels, or an approved heat source. If the pipe is behind a wall, above a ceiling, under a floor, or otherwise inaccessible, call a licensed plumber.
7. **Never use an open flame.** Do not use a torch, propane heater, or any other open-flame device to thaw a pipe. These methods can cause a fire, carbon monoxide exposure, or additional property damage.





8. **Contact qualified professionals promptly.** Call a licensed plumber for frozen or damaged domestic-water piping. If water damage has occurred, contact a qualified restoration vendor promptly to begin drying and mitigation. Contact a qualified fire-protection contractor for any suspected sprinkler-system issue.
9. **Document the condition and report the claim promptly.** When it is safe, take photographs and retain invoices, reports, and other information related to the damage and emergency repairs. Report the claim promptly through the appropriate insurance contact.



Roof Snow and Ice Loads

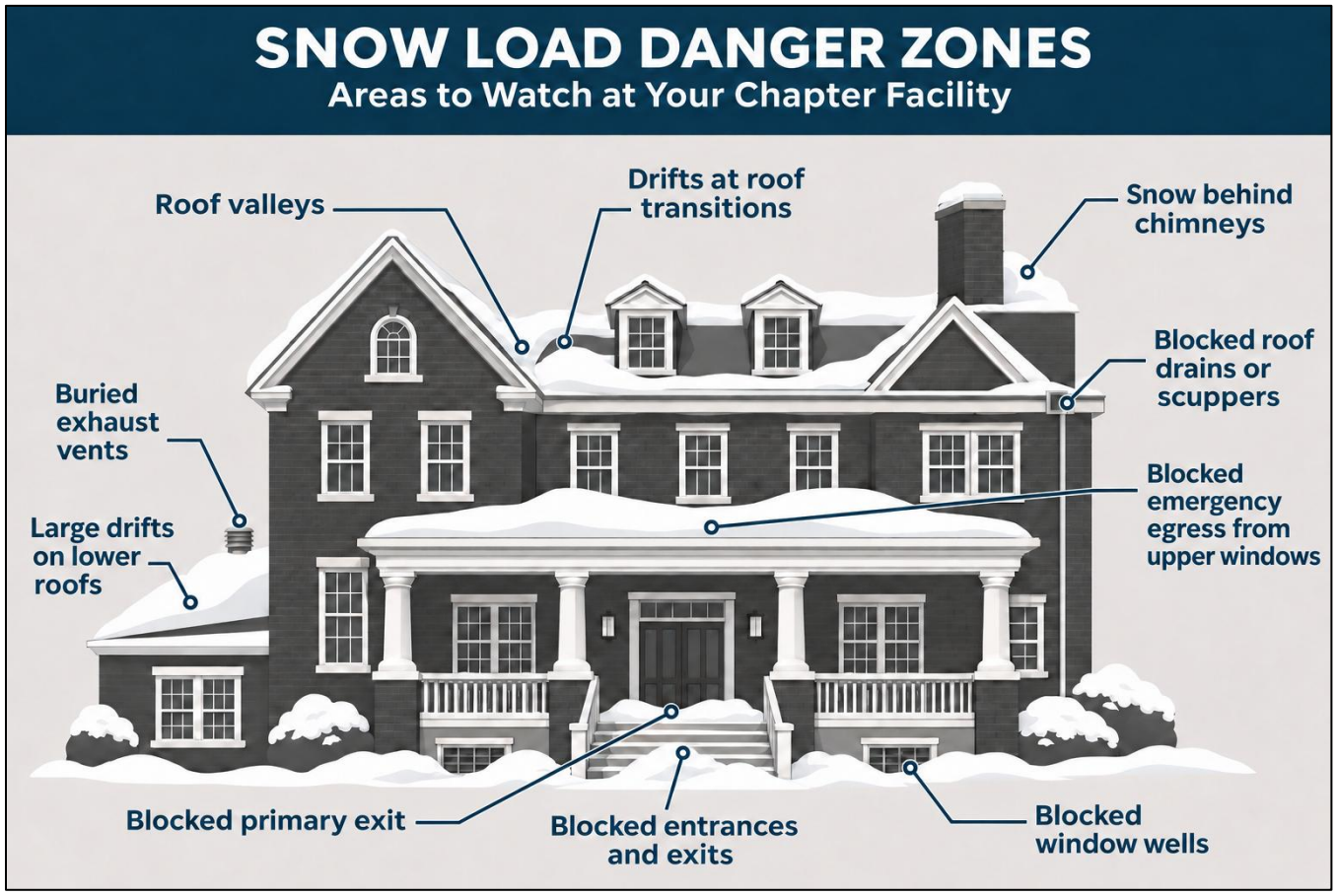
Heavy snow, ice, and standing water can place significant weight on a chapter facility roof. Risk may develop during a single heavy storm or after several smaller storms when snow and ice accumulate faster than they can melt or drain. If the roof load exceeds the building's capacity, a partial or complete roof collapse can occur.

Flat and low-slope roofs are often at greater risk, but any roof can be affected, particularly where snow drifts against higher walls, parapets, rooftop equipment, or changes in roof elevation. Blocked drains, gutters, scuppers, and downspouts can allow melting snow and ice to pond, adding weight and increasing the potential for leaks, structural damage, or collapse.

A roof collapse can damage ceilings, walls, sprinkler and domestic-water piping, electrical systems, and gas lines. It can also create a serious life-safety emergency for anyone in or near the affected area.

Older facilities, additions, canopies, and roofs with unusual configurations may have unique vulnerabilities. House corporations should understand their roof configuration, known problem areas, and the contractor to contact if significant snow or ice accumulates.

The increased incidence of major winter storms has resulted in snow accumulations greater than normal in many areas. Many chapter facilities built before 2000 may have been constructed under building codes that did not anticipate today's weather conditions, particularly those located in southern states.



Safeguarding Your Chapter Facility from Roof Collapse

Always keep the roof well-maintained, free of excessive debris from falling branches and leaves, and ensure that all gutters and drains remain clear. If your roof has not been inspected by a reputable roofing contractor in several years, it is highly recommended that you have it inspected every five years. The contractor should review original building design plans and confirm that the roof meets current code requirements and is designed to handle snow loads typical for your region.

Inspect the roof for vulnerable areas where drifting snow may accumulate, including changes in roof elevation, valleys, and locations adjacent to taller walls or rooftop equipment.



Should you experience a severe snowstorm where heavy accumulations on your roof have occurred, **do not** allow undergraduate chapter members to go onto the roof to remove the snow. It is not worth the risk of injury to chapter members from falling. Instead, hire a professional roofing contractor that is experienced and has the correct skills and equipment to remove the snow load.

NEVER ALLOW UNDERGRADUATE CHAPTER MEMBERS TO GO ONTO THE ROOF FOR ANY REASON.

While snow-covered roofs can make for a picturesque winter scene, the combination of freshly fallen snow with the melting and refreezing of snow can place stress on the roof of your chapter facility. Roof load capacity depends on the building's design, condition, snow density, and other factors.



Snow Removal Tips

Snow and ice should be removed only when conditions warrant, and the work can be completed safely. There is no universal snow-depth trigger for every facility; the weight a roof can safely support depends on its design, age, condition, drainage, and the type of snow or ice present. Heavy, wet snow and ice can weigh substantially more than dry, powdery snow.

Contact a qualified roofing or snow-removal contractor if significant accumulation occurs, drifting develops in known problem areas, drainage is blocked, or there are signs of roof distress. **Do not allow undergraduate members or other untrained volunteers onto the roof.**

1. **Keep people off roofs.**
   Roof access in snowy or icy conditions presents a serious fall hazard. Flat-roof snow removal should always be performed by a qualified contractor with appropriate training and equipment.
2. **Do not use ladders in snowy or icy conditions.**
   Ladder use can be especially hazardous when surfaces are slick or snow-covered.
3. **Address ice dams carefully.**
   Snow accumulation near eaves can contribute to ice dams, which may force melting water under roofing materials and into the facility. A qualified contractor can remove snow near eaves and address ice-dam concerns without damaging the roof.
4. **Use roof rakes cautiously.**
   A roof rake may be used from the ground for limited snow removal from the lower edge of a sloped roof, if it can be done safely. Avoid scraping roofing materials, pulling snow onto people or property below, or working near power lines.
5. **Use qualified, insured contractors.**
   Before authorizing snow or ice removal, confirm that the contractor is experienced with the type of roof involved and carries appropriate insurance. Provide information about known problem areas, roof access, drainage points, and any overhead hazards.

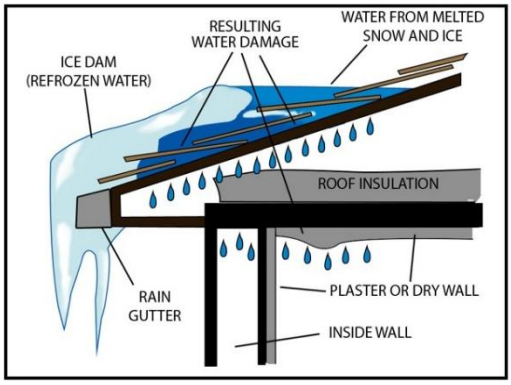


Ice Dams

What Is an Ice Dam?

An ice dam forms when snow on a roof melts, runs toward the colder roof edge, and refreezes. As ice builds up along the eaves or other cold areas, it can prevent additional meltwater from draining off the roof.

When trapped water backs up behind an ice dam, it may work beneath shingles or other roof coverings and enter the facility. The resulting water damage can affect ceilings, walls, insulation, finishes, furnishings, and electrical systems.



Signs of an Ice Dam

Ice dams commonly form along roof edges, but they can also develop in valleys, around roof transitions, and near areas where snow drifts or drainage is restricted.

Watch for:

- Large or recurring icicles, particularly when accompanied by snow and ice buildup at the roof edge. Icicles alone do not necessarily mean an ice dam has formed, but they can signal conditions that contribute to one.
- Water stains, damp insulation, or moisture in the attic, along exterior walls, or on ceilings near the roofline
- Water dripping from ceilings, walls, light fixtures, or window openings
- Ice buildup in gutters, downspouts, roof valleys, or around roof drains
- Snowmelt that appears to be trapped or backing up behind an accumulation of ice

Do not attempt to remove large icicles, ice dams, or snow from the roof if doing so requires roof access or ladder use in winter conditions. Keep people clear of areas below large icicles and contact a qualified roofing or snow-removal contractor when removal is needed.

Take Action Before Snow Starts Falling

An ice dam may develop during the cold winter months if warm air from your chapter facility or attic melts snow on your roof. In freezing temperatures, the melted snow may refreeze once it reaches the colder edge of the roof. A properly insulated and ventilated attic should remain cold and close to outdoor temperatures. Recommended insulation levels vary by climate zone and building requirements. The following are some steps you can take to help prevent the snow melting-and-freezing cycle that often causes ice dams:

- **Improve attic insulation.**
  A qualified contractor can evaluate insulation levels and coverage, particularly above top-floor ceilings and around attic hatches. Proper insulation helps keep heat inside occupied areas rather than warming the underside of the roof. An insulation value of R-40 is commonly recommended.
- **Seal air leaks into the attic.**
  Check for and seal any openings where warm air could escape into the attic, such as gaps around vent pipes, exhaust fans, chimneys, attic hatches, and light fixtures.
- **Maintain proper attic ventilation.**
  Increase the number or size of attic, roof, or soffit vents that allow cold air to circulate and flush warmer air out during the winter.

- **Use an ice-and-water barrier during roof replacement.**
  When replacing roofing materials, discuss installation of a self-adhered ice-and-water barrier with the roofing contractor, particularly at eaves, valleys, roof transitions, and other locations where water may back up beneath shingles. This added layer helps limit interior water damage if an ice dam forms.
- **Maintain gutters, downspouts, and roof drainage.**
  Before winter, remove leaves, branches, and other debris from gutters, downspouts, roof drains, scuppers, and other drainage paths. Repair damaged or poorly pitched gutters so melting snow can drain as intended.
- **Identify recurring problem areas.**
  Document locations where ice dams, interior water staining, heavy icicles, drifting snow, or blocked drainage have occurred in the past. Share that information with the roofing contractor and include those areas in winter facility checks.

Tips to Help Prevent Ice Dams Through the Winter

1. **Monitor the roof and interior areas after significant snow, ice, or thawing events.**
   Check for large icicles, ice buildup at roof edges, blocked gutters or drains, water staining, ceiling moisture, or other signs that meltwater is not draining properly.
2. **Keep drainage paths clear when it can be done safely.**
   Watch for snow and ice blocking gutters, downspouts, roof drains, scuppers, and other drainage points. Contact a qualified contractor if clearing is needed.
3. **Address snow accumulation near roof edges cautiously.**
   Snow buildup near eaves can contribute to ice dams. A roof rake may be used from the ground for limited snow removal from a sloped roof if it can be done safely. **Do not use** ladders or access the roof in snowy or icy conditions.
4. **Do not attempt to chip, melt, or forcefully remove ice dams.**
   Improper removal can damage roofing materials, gutters, and flashing or create a fall hazard. Do not use open flames, harsh chemicals, or tools that could damage the roof.
5. **Use a qualified contractor for significant snow or ice removal.**
   Contact a qualified, insured roofing or snow-removal contractor when ice dams are forming, snow accumulation is substantial, water has entered the facility, or roof access is required.
6. **Respond promptly to signs of water intrusion.**
   If water appears inside the facility, take reasonable steps to protect people and prevent further damage, contact the appropriate contractor, and report the claim promptly.

How to Remove an Ice Dam

The safest and most effective approach is to hire a qualified, insured roofing or snow-removal contractor. Professional steam removal is generally the preferred method because it removes ice without damaging roofing materials.

Do not allow chapter members or volunteers to climb onto the roof, use ladders in icy conditions, or chip at ice with hammers, axes, shovels, or sharp tools. Do not use open flames, propane torches, or heaters. These methods can damage the roof, create a fire hazard, or cause serious injury.

If water is actively entering the facility, contact a qualified contractor promptly. As a temporary measure, a contractor may create drainage channels through the ice dam to allow trapped water to drain; this does not correct the underlying cause and may need to be repeated.

Avoid rock salt or other chemicals unless specifically recommended by a qualified contractor and compatible with the roof, gutters, and surrounding landscaping. Once immediate conditions are stabilized, address the underlying causes such as heat loss into the attic, inadequate insulation, air leaks, ventilation, drainage, or recurring snow accumulation in order to reduce the likelihood of future ice dams.



ALWAYS MAKE SURE THAT SNOW AND ICE ACCUMULATIONS AROUND FIRE ESCAPE AREAS ARE KEPT CLEAR SO AS NOT TO HINDER AN EMERGENCY EVACUATION.

Flooding

Deep snow cover, frozen terrain, and heavy rains can create the worst-case flood scenario. During times of extreme cold weather, nearly all rainfall and snowmelt becomes runoff because the ground is frozen and cannot absorb water. This runoff can cause unexpected flash flooding in basements and other low-lying areas that are not normally vulnerable to flooding.

<u>To Avoid Winter Flood Damage</u>:

1. Identify any below-grade areas on the property that might be exposed to winter flooding. Attempt to keep these areas clear of snow and ice.
2. Check to make sure all street and sidewalk sewer drains are clear of debris, ice, and snow.
3. Make sure your sump pump is operational and not frozen, and that discharged water can flow away from the building through unobstructed drainage piping.
4. Check to make sure any below-grade exterior drains on the premises, especially those near basement exterior staircases, are clear of debris, snow, and ice.
5. Make sure any lower-level windows and doors are clear of accumulated snow and ice and that water from melting will not drain into the chapter facility.



Tips for Hiring a Contractor

Hiring a contractor to repair the damage to your chapter facility can be one of the most important decisions you make as a house corporation volunteer. While most contractors are honest and reputable, a few may not have your best interest in mind. Below is a list of tips you may want to consider before hiring a contractor.

Top 10 Tips for Hiring a Contractor:

1. **Use your insurance company claim professional's estimate as a benchmark.** Make sure the work outlined in your adjuster's estimate is compatible with the work described in the contractor's estimate. Do the two estimates outline the same scope of repairs? If you are unsure, contact your claim professional. Be cautious of estimates that seem too high or too low. If your claim professional has not yet completed an estimate, ask him or her if the amounts in the contractor's estimate seem reasonable. Beware of contractors who encourage you to spend a lot of money on temporary repairs. If you feel the estimate for temporary repairs is excessive, contact your claim professional.

2. **Consider hiring local, licensed contractors whenever possible.** It is easier to deal with a local contractor if problems develop. However, since it may not always be possible to work with a local contractor, make sure to thoroughly check references. Be especially suspicious of door-to-door salespeople who provide unrealistically low estimates, refuse to leave a copy of the contract for you to review overnight, or try to sell their services by playing on your emotions.

3. **Consider the contractor's service record.** Inquire about the contractor's professional reputation by checking with their previous customers and the Better Business Bureau. Consider the quality of the contractor's products, workmanship, and customer service. Ask how long they've been in business (preferably 5-10 years). Find out if the contractor specializes in the work you need done.

4. **Don't be pressured into making an immediate decision, particularly with regard to signing a contract.** It is a good practice to collect many business cards, interview several contractors, and request multiple bids for comparison. Make sure to read the fine print on all estimates and contracts. If you're having emergency repairs done and don't have time to thoroughly research a contractor, ask around. Neighbors, family or friends may have used an emergency services contractor with whom they had a good experience. If you're asked to pay a large sum of money up front, check with your Claim professional before services are initiated to ensure the amount is appropriate and to determine how much of it will be covered.

5. **Make sure the contractor is properly insured and bonded.** Ask the contractor for a certificate of insurance (COI), which should provide the name of the insurance company, policy number and policy limits the contractor carries. You could contact the insurance company directly to verify information on the COI. Do not do business with a contractor who does not carry the appropriate insurance coverage. If the contractor is not insured, you may be liable for accidents that occur on your property.
    - **Also require the contractor to name your house corporation, the chapter and the general fraternity as an additional insured on the COI.**
    - **Require the contractor to provide a waiver of subrogation for general liability and workers compensation in writing on the COI.**

6. **Secure a comprehensive contract before work begins.** Get everything in writing, and make sure the contract is clear and well written. The contract should include:

- A detailed description of the work to be completed and the price of each item.
- A payment schedule – for example: 1/2 down, 1/3 when work is partially completed, and the balance due upon completion of repairs.
- The estimated start date and completion date on larger projects.
- Any applicable guarantees should be written into the contract and clearly state what is guaranteed, who is responsible for the guarantee, and how long the guarantee is valid.
- Signatures from both parties. You should never sign a contract containing blank sections.

Also, changes to the contract should be acknowledged by all parties in writing. Consider having a lawyer review the proposed contract for your protection before you sign it if the project involves substantial costs. Ask the contractor for confirmation that he or she has obtained all applicable building permits. If you decide to cancel a signed contract, you should follow the contract's cancellation clause. Written notification of the cancellation should be sent by registered mail to ensure you have proof of the cancellation.

A chapter member or chapter officer is not allowed to sign a contract in the name of or on behalf of the house corporation or inter/national fraternity.

7. **Federal law requires a three-day "cooling off" period.** If you decide you want to cancel your contract without penalty, check your rights under the Federal Trade Commission's rule and the laws of your state. You will need to follow any applicable rules for sending notice of your intent to cancel and do so within the specified "cooling off" period. Consider sending the notice of cancellation by registered mail to ensure you have proof of the cancellation. For more information, see http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro03.shtm.

8. **Don't pay for the entire project before completion.** Some states prohibit a contractor from collecting more than a certain percentage of a job's cost as an initial payment. For larger projects, it is standard practice to pay 1/3 of the estimated costs as an initial payment. It is always a good idea to pay by check instead of cash because you can retain your cashed check as a receipt.

9. **Delays happen; be realistic.** In spite of the timeline outlined in your contract, circumstances such as weather may delay completion of the work. Be realistic and prepare to adjust your plans accordingly.

10. **Keep a job file.** This file should contain all papers related to the project, including the signed contract and any change orders; plans and specifications; bills and invoices; canceled checks; certificates of insurance; lien releases from subcontractors and material suppliers; a record sheet on each contractor listing the work performed; the estimated length of the job; and any letters, notes, or correspondence with the contractor.