

PROJECT CONNECTIONS / PLANNING KIT 03

Coordinate the Property Response and the Business Response.

Commercial Water Damage Recovery & Continuity Planner

Keep qualified property recovery, occupant needs and business continuity decisions connected without assuming responsibility or coverage.

PRINT-READY WORKBOOK / 14 PAGES

Illustrative supplied photo; not member project evidence.

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Keep people clear of unsafe areas

For immediate danger, contact emergency services or the appropriate utility/authority from a safe location and follow their instructions. Keep people out of unsafe areas and do not restart water-affected equipment. Arrange qualified assessment. [S1]

People first. Property documentation and business recovery come afterward.

YOUR STAGE / Protect people / Assess / Plan continuity / Review readiness

Current stage / accountable lead / trusted update channel

Immediate coordination goal / target review / progress measure

Authorities or specialists contacted / instructions reference

USE THIS WORKBOOK

Gather facts and requirements / pages 3-6

Compare and coordinate / pages 7-10

Review readiness and act / pages 11-14

Do not enter hazardous areas for photographs or records. Electrical, structural, contamination and other conditions require appropriate expertise.

Track occupant needs and restrictions

Use role-level needs rather than personal medical information. Share actual emergency instructions through approved channels; record who may authorize changes.

Need / contact role	Instruction / source / time	Owner / next review
Staff / visitor communication		
Restricted areas / entry authority		
Accessible safe arrangements		
Utility / emergency authority contact		
Qualified assessment contact		

Next question / responsible person / review date

Keep a controlled contact directory separately. Ask the responsible authority how restrictions will be communicated and reviewed.

Clarify owner and tenant decisions

Responsibility may depend on agreements and facts. Obtain qualified interpretation instead of assigning liability from the location of damage.

Owner / property manager

Identify property decision authority and records for building systems.

Owner: _____ Due: _____ Received by: _____

Tenant / business lead

Identify operating needs, stock/equipment concerns and service dependencies.

Owner: _____ Due: _____ Received by: _____

Counsel / insurer or broker

Clarify agreement, notice, evidence and coverage questions within their scope.

Owner: _____ Due: _____ Received by: _____

Recovery / technical leads

Confirm authorized scope and the handoff between property and business decisions.

Owner: _____ Due: _____ Received by: _____

Record actual advice; this worksheet does not interpret a lease or allocate liability.

Capture the qualified assessment

Let the specialist determine the source, affected areas and appropriate response. Keep observed conditions separate from assessment conclusions. [S2]

RECORD 01

Area / source question / assessment date

Qualified assessor / report reference / scope limitations

Unresolved condition / further assessment / next decision

RECORD 02

Area / source question / assessment date

Qualified assessor / report reference / scope limitations

Unresolved condition / further assessment / next decision

Do not assign a contamination category or universal drying period. Moisture appearance alone does not establish reoccupation readiness.

Index safely available documentation

Use records already available or documentation gathered by authorized personnel under safe conditions. Do not delay emergency instructions to collect proof.

Evidence category	Reference / custodian / date	Gap / authorized next step
Premises / affected area records		
Stock / inventory records		
Equipment / service records		
Business records / secure copies		
Existing photographs / assessor reports		

Next question / responsible person / review date

Ask insurers and advisers what evidence they need and how it should be retained. Do not discard affected property solely on this worksheet.

Map business-service dependencies

Start with the services people rely on, then identify the assets or people that constrain them. Confirm workarounds before announcing availability.

Service dependency	Effect / approved workaround	Owner / review measure
Service / customers affected		
Staff / access / workspace		
Supplier / stock / delivery dependency		
Systems / records / equipment		
Approved workaround / limit		

Next question / responsible person / review date

What service measure will show that the workaround is usable, and who can stop it if conditions change?

Record instructions and handoffs

Separate requests, actual instructions and approvals. If landlord, insurer and provider directions conflict, refer the conflict to the responsible decision-maker.

RECORD 01

Party / role / date / trusted channel

Request or instruction / evidence reference / approval status

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Responsible person / due date / receipt and follow-up

RECORD 02

Party / role / date / trusted channel

Request or instruction / evidence reference / approval status

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Responsible person / due date / receipt and follow-up

No communication entry establishes coverage or permission. Keep the original correspondence.

Compare commercial recovery scope

Verify capability for the actual commercial premises and affected materials. Routine cleaning is not evidence of hazardous-remediation capability. [S2]

Option / provider A: _____ B: _____

Comparison point	A / evidence / date	B / evidence / date
Assessment / commercial capability		
Scope / exclusions / specialist work		
Protection / access / work sequencing		
Documentation / verification / handoffs		
Price basis / changes / schedule		

Tradeoff / information needed / decision owner / review date

Ask who determines completion and remaining restrictions. Avoid promises that a fixed treatment or number of days guarantees recovery.

Test a temporary operating plan

A spare room or vacant site is not automatically authorized for your business. Confirm practical capacity and applicable permissions before commitments. [S3]

Services to continue / capacity / existing customer commitments

Temporary location or method / access / permission questions

Staff, systems, supply and customer-support arrangements

Approving role / limits / fallback / next review trigger

Separate property and operating cash

Keep recovery spending and continuity spending distinct. Track unpaid commitments, paid receipts and uncertain losses separately.

Period / scenario: _____ Currency: _____

Cost / responsibility	Estimate	Confirmed	Source / cash due
Property assessment / recovery work			
Equipment / stock handling			
Temporary premises / systems			
Staff / service continuity costs			
Professional advice / administration			
Other expense / contingency			

Total / one-time vs. recurring / decision owner / next review

Keep lost sales or uncertain insurance proceeds in a separate scenario note, not as confirmed cash. Ask the accountant and insurer about records and treatment.

Review reoccupation readiness

Use qualified findings and responsible-authority permissions for the actual premises. Completion of cleaning or repairs is only one input. [S1-S3]

[ ] Qualified findings and unresolved conditions recorded

Evidence / accountable owner / date: _____

[ ] Required permissions / inspections confirmed

Evidence / accountable owner / date: _____

[ ] Equipment restart authorized by appropriate specialists

Evidence / accountable owner / date: _____

[ ] Occupant access and operating restrictions communicated

Evidence / accountable owner / date: _____

Go / no-go decision, reason and limits / decision owner / date

Fallback / next action / review trigger

Record who authorizes each activity and what remains prohibited. This is not a clearance certificate.

Conversations and accountable next steps

Review property recovery and operating continuity together so one team does not assume the other has approved a decision.

Property / technical lead: What evidence supports the next safe stage?

Business / insurer / adviser: What service measure, cash issue or instruction requires a new decision?

Role / meeting date / question / documents to bring

Recommendation / next action / owner / deadline / follow-up

Decision / limits: _____ Review cadence: _____

PRIORITY 1 / Action: _____

Owner: _____ Due: _____

Dependency / evidence: _____

Progress / next review: _____

PRIORITY 2 / Action: _____

Owner: _____ Due: _____

Dependency / evidence: _____

Progress / next review: _____

Keep completed records private. Share only what the recipient needs through an agreed secure channel.

Sources and your next connection

Primary resources checked October 15, 2026 (UTC). Recheck before acting. Blue underlined titles are clickable; [S#] references identify the sources below.

[S1] OSHA: Flood Preparedness and Response

Workplace flood hazards and qualified response planning.

[S2] EPA: Mold in Schools and Commercial Buildings

Commercial-building moisture and remediation planning; not a site clearance.

[S3] NJ DCA: Construction Permit Resources

Permit and work-classification resources; confirm the specific project with the local enforcing agency.

General educational planning information, not individualized legal, insurance, financial, engineering or remediation advice. Requirements vary; qualified professionals and responsible authorities should confirm applicable decisions.

Need professional guidance?

Explore current professionals in the SJBA directory. Bring your questions. Roles in this workbook are conceptual; verify representation, qualifications, scope and availability.

About SJBA

Founded in 1994, the South Jersey Business Association is a structured, performance-driven, category-exclusive referral network for serious South Jersey business owners. SJBA does not guarantee member work or results.

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