



REAL TALK REAL ESTATE ACTION GUIDE

Natural Disaster Protocol for Short-Term Rentals

CRITICAL TAKEAWAY: The Travel Insurance Principle

Neither the host nor the guest causes a natural disaster. The primary line of defense against catastrophic financial loss or awkward negotiation during hurricanes, floods, or blizzards is forcing automated travel insurance prompts (\$20–\$30/stay) during booking.

SECTION 1: HOST OPERATIONS

THE 5-STEP EMERGENCY ASSESSMENT CHECKLIST

1. Upcoming Booking Flow

Assess calendar flexibility. Determine if incoming guests can be rescheduled, pushed back, or refunded before they travel toward danger.

2. Infrastructure & Safety

Inspect roads, bridges, power lines, and utilities. Power outages or downed trees make homes uninhabitable even if the structure is untouched.

3. Vendor Availability

Verify if cleaning crews, maintenance, and plow drivers can safely access the property. If cleaners can't arrive, the next turn cannot happen.

4. Guest Egress & Safety

Determine if current guests are physically trapped (e.g., icy mountain roads, flooded access) or if they can safely evacuate before conditions deteriorate.

5. In-House Disaster Support & Comfort

Provide backup generators, basic medical kits, flashlight batteries, extra blankets, non-perishable food, and local emergency support channels when movement is cut off.

SECTION 1: HOST OPERATIONS (CONTINUED)

STRATEGIC HOST MANAGEMENT RULES

Automated Risk Prevention

Embed travel insurance recommendations into initial booking confirmations and 3-day check-in instructions. Pointing back to written warnings softens policy enforcement during crises.

The Decision-Making Boundary

Never tell guests to stay or leave. Lay out facts, road closures, weather advisories, and options. Let the guest choose so liability for power loss or dangerous travel stays off the host.

Fair Extension Pricing

When guests are genuinely trapped, do not charge full rack rates or give 100% free stays. A 50/50 split on nightly rates balances unearned host revenue with genuine guest distress.

Local Support Networks

Build relationships with local contractors, 4x4 drivers, and handymen who can deliver groceries or salt driveways when municipal services fail during emergency weather.

SECTION 1: HOST OPERATIONS (ADVANCED)

NAVIGATING CASCADE EFFECTS & PROPERTY RULES

Managing the Domino Effect

Trapped current guests block cleaners, which delays future arrivals. Proactively contact incoming bookings to offer date shifts before they start traveling toward the disaster zone.

HOA & Municipal Restrictions

Understand local road rules before taking action. Private HOA roads may ban heavy machinery, Bobcats, or tire spikes due to asphalt damage, even in emergency situations.

Financial Reality & Emergency Expenses

Emergency services (road scraping, private towing, tree removal) spike dramatically in pricing during disasters. Disaster management is about mitigating net losses and protecting property assets rather than turning a profit.

SECTION 2: GUEST GUIDELINES

WHAT TRAVELERS MUST KNOW DURING DISASTER STAYS

1. Buy Travel Insurance

A \$20–\$30 policy covers flight cancellations, family emergencies, and natural disasters. Expecting full host refunds without insurance forces small business owners to shoulder all weather risks.

2. Adopt a Gratitude Mindset

Recognize that hosts do not control extreme weather or local power outages. Focus on safety and basic necessities rather than minor missing amenities or small inconveniences.

3. Collaborative Negotiation

If extended stay is required due to unsafe conditions, negotiate extension rates respectfully with the host. Avoid threats or demands, as both parties are navigating an unexpected crisis.

4. Pre-Arrival Preparedness

Monitor local news and official weather outlets prior to traveling into coastal hurricane corridors or high-altitude winter regions. Stock basic supplies if severe weather is predicted.

SUMMARY: The Shared Responsibility Standard

Successful short-term rental management during emergencies relies on early communication, clear policy boundaries, and reasonable compromises. Both hosts and guests achieve better outcomes when approaching unexpected disasters as partners rather than adversaries.