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Fire and Water Damage Restoration.



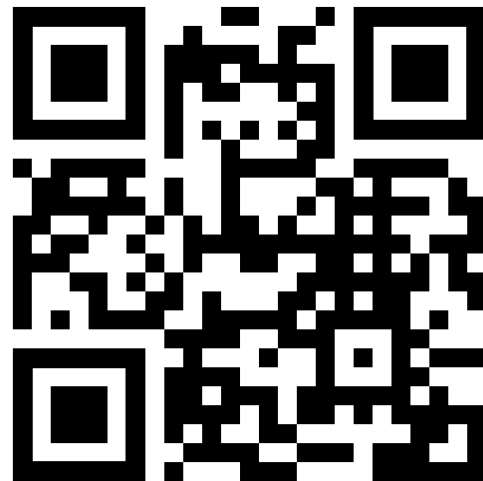
DAVE MIELKE

LINDSTROM RESTORATION

(MAPLE GROVE, NEW BRIGHTON, OAKDALE)

(763) 544-8761

www.firerepair.com



**HOA LEADERSHIP
NETWORK**

By Board Leaders. For Board Leaders.

YOUR SPEAKERS

Three perspectives on HOA loss

70+ years of restoration experience between us.

PRESIDENT, LINDSTROM RESTORATION

Mike Lindstrom

- Over 20 years in the Restoration Industry
- IICRC Certified • Licensed General Contractor
- HAAG Certified • Hurricane travel work
- Worked every position in the company
- Third generation of family ownership
- Leads a compassionate, knowledgeable and experienced staff that puts the client first

LINDSTROM RESTORATION, STRATEGIC PARTNERSHIPS

Dave Mielke

- Former Director of Construction & Maintenance- Gassen Management
- Licensed Minnesota Building Contractor. In Construction management for over 33 years
- Hired and managed restoration contractors
- Has sat in the board's seat on hundreds of losses as advisor/consultant
- Brings the property-management buyer's eye as a Certified Home Inspector-ASHI/NAHI

SR. BUSINESS DEVELOPER, LINDSTROM

Rachelle Martini

- 15+ years in business development
- Restoration roots: RCL Engineering Group, CRDN, Servpro, Lindstrom
- Instructed certified CE to insurance & restoration professionals
- Trusted advisor to association partnerships
- Relationship-driven across hundreds of properties
- Has worked with HOA's and boards on multiple structural projects

ABOUT US

70+ years, built on referrals

Family-owned. Plymouth, MN. 35-mile service radius. No storm chasing.





THE THROUGHLINE

The first 48 hours are decided before the disaster ever happens.

What you do in the moment depends almost entirely on what you've put in place.

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SETTING THE STAGE

The cost of being caught flat-footed

Most HOA losses don't fail at the source. They fail in the response.

MOLD SETS IN

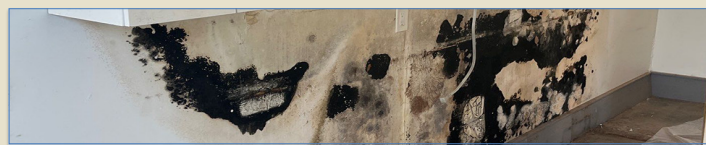
24-72 hrs

COMPOUNDING COST

3-5x

THE DECISION WINDOW

HOURS
not days



PART

01

SECTION

The First 48 Hours

What the board does — phase by phase.

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LINDSTROM RESTORATION

WHEN DISASTER STRIKES | HOA LEADERSHIP NETWORK | JUNE 2026

PHASE 01

HOOR 0–1

IMMEDIATE RESPONSE

ACTION ITEMS

- Confirm life safety. Call 911 if anyone is injured or in danger.
- Stop the source where safe (water/gas/electric).
- Evacuate affected units; assemble at your designated meeting area.
- Photograph everything you can safely capture before mitigation begins.
- Notify the board chair (or designated decision-maker) and management.

WHAT WE SEE GO RIGHT

The fastest recovering boards make one call first.

The boards who recover fastest don't try to multi-task in hour one. They confirm life safety, stop the source, and call one person. The whole rest of the response cascades from that one call.

PHASE 02

HOUR 1–12

STABILIZATION

ACTION ITEMS

- Engage your pre-vetted restoration contractor for emergency mitigation.
- Notify the master-policy insurance agent — open a claim and request a number.
- Begin the documentation log: time, decisions, photos, vendors on site.
- Send first notification to affected residents via your communication cascade.
- Restrict access to damaged areas; post temporary signage.

DAVE'S NOTE

**If you start vetting now,
you've already lost.**

When I was Director of Construction and Maintenance at Gassen, the boards that struggled most were the ones meeting their restoration contractor for the first time at the loss. Pre-vet now. The first call is too late to start interviewing.

PHASE 03

HOUR 12–48

COORDINATION

ACTION ITEMS

- Coordinate with the insurance adjuster — schedule on-site inspection.
- Confirm scope of work with the restoration contractor in writing before further work.
- Send second resident update with realistic timeline and points of contact.
- Track temporary housing or relocation needs for displaced residents.
- Hold a brief board sync to align decisions and ratify expenditures.

RACHELLE'S NOTE

**Silence is the most expensive
thing a board can send.**

Residents fill silence with rumor. Set a cadence — every 24 hours minimum at this stage — and stick to it. Even 'no news' is news, and saying so builds trust.

PHASE 04

BEYOND 48

RECOVERY MANAGEMENT

ACTION ITEMS

- Move to scheduled progress reviews (weekly is typical).
- Keep the documentation log current through every decision and milestone.
- Communicate clearly with residents on a predictable cadence.
- After completion, conduct a board lessons-learned review.
- Update the ERP with what you learned.

MIKE'S NOTE

Recovery is where reputations get made.

Residents will remember the first 48 hours, but they'll judge the board on weeks 2 through completion. Predictable communication, disciplined documentation, and a clean close-out are what people talk about at the next annual meeting.

WHAT WE SEE GO WRONG

The compounding mistakes

Each of these turns a recoverable event into an avoidable disaster.

01 **Waiting to call.**

Hours of delay turn drying into demolition. Mold sets in within 24–72 hours.

02 **Hiring whoever shows up.**

Storm chasers, AOB traps, unlicensed work — your fiduciary duty starts at vendor selection.

03 **Skipping the pre-mitigation photos.**

Insurance approves what it can verify. If you didn't capture it before drying, it didn't happen.

04 **Letting communication go silent.**

Residents fill silence with rumor. Set a cadence and stick to it, even when the news is 'nothing new.'

05 **Treating master policy and HO-6 as the same.**

Most board disputes start at the policy boundary. Know which is which before the loss.

06 **Not documenting decisions.**

Months from now, the question 'who approved that?' will come up. Capture it the day it happens.

PART

02

SECTION

The Preparation

What boards put in place before the loss.

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THE THESIS

It's much easier to be prepared for these events than to try and play catch-up once they start.

— RACHELLE MARTINI

Senior Business Developer, Lindstrom Restoration

THE BOARD'S PLAYBOOK

What every HOA board should have in place

Sections of the Lindstrom HOA Emergency Response Plan.

01

Board & Management Contacts

Order matters. List the call order from first to last.

02

Restoration & Insurance Contacts

Pre-vet now. The first call is too late to start vetting.

03

Local Emergency & Vendor Pre-Vet

Plumber, electrician, locksmith, HVAC, sprinkler — vetted and ready.

04

Utilities & Shut-Offs

Where the valves are, who has the key, photos to prove you found them.

05

Resident Communication Cascade

What to say, who sends it and when. Pre-write what you can.

06

Documentation & Photo Log

Insurance approves what it can verify. Capture early, capture often.

07

Master Policy vs. HO-6 Reference

Most disputes start at the policy boundary. Know which is which.

08

Annual Review Checklist

30 minutes a year. The cheapest insurance you'll buy.

INSIDE THE PLAN

What it actually looks like

Built specifically for Minnesota HOAs. Yours to download — free.

ERP SECTION

First 48 Hours Card

A four-phase quick-action card: Hour 0–1, 1–12, 12–48, beyond 48. Tear it out. Keep it close.

ERP SECTION

Communication Cascade

Pre-built cadence (when to send, what to say, who sends it) plus a channels checklist.

ERP SECTION

Annual Review Checklist

30-minute board exercise. Confirms contacts, walks the property, photographs shut-offs.

BEFORE THE NEXT LOSS

Dot the I's. Cross the T's.

What every Minnesota HOA board should confirm — annually, in 30 minutes.

- | | |
|---|--|
| ☐ 01 Board contacts and call order are current. | ☐ 06 Vendor pre-vet list — phone, after-hours, licenses, COIs. |
| ☐ 02 Property management contact and after-hours number are current. | ☐ 07 Resident communication channels tested (email blast, portal, SMS group). |
| ☐ 03 Master policy carrier, agent, policy number, and deductible are accurate. | ☐ 08 First 48 Hours card reviewed with all current board members. |
| ☐ 04 Walk the property and re-verify shut-off locations and key access. | ☐ 09 ERP stored where every current board member can reach it within minutes. |
| ☐ 05 Photograph utility shut-offs (electric, gas, water, sprinkler, alarm). | ☐ 10 Lessons from any loss this year added to the plan. |



TWO ASKS BEFORE YOU LEAVE

Take the plan. Get the consult.

**01****DOWNLOAD THE ERP**

Lindstrom HOA Emergency Response Plan. Fillable. Free. Yours to keep.

02**SCHEDULE THE CONSULT**

A Lindstrom team member walks your board through the plan on-site. No cost.



OPEN MIC

Questions?

Real questions. Real answers. Real scenarios from your community.

Dave & Rachelle • Lindstrom Restoration