

Disaster RECOVERY

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GROUP

Recovery & Resilience

Cumming Group understands the critical importance of resilience when facing disaster. Our disaster recovery and rebuilding services are designed to support communities, businesses, and institutions as they navigate the complexities of rebuilding after catastrophic events. With extensive experience addressing the challenges of various natural disasters, we provide comprehensive support to restore infrastructure and ensure it is rebuilt with enduring strength and sustainability.

Our team provides hands-on oversight throughout the recovery process, from initial assessment to completion. Through proactive planning, efficient project management, and careful scheduling, we keep recovery efforts on track and aligned with both immediate needs and long-term goals. We monitor progress closely, adjusting as needed to stay within

budget and on schedule, while addressing any challenges that arise. Additionally, we manage complexities in claims, contract negotiations, and regulatory compliance to ensure a smooth, efficient rebuilding process.

At Cumming Group, we believe true recovery goes beyond restoring what was lost. It's about building stronger, more resilient communities and infrastructure. We place a strong emphasis on preparedness, ensuring that every project is designed to withstand future challenges. By focusing on sustainable rebuilding practices, managing costs effectively, and adhering to regulatory requirements, we lay the groundwork for long-term resilience. Our team's expertise in cost management, project monitoring, and proactive planning creates a clear path to recovery, making sure each decision supports both immediate restoration and future-proofing for the communities we serve.



Cumming Group's Disaster Recovery & Rebuilding Expertise

Cumming Group specializes in disaster recovery and rebuilding, offering comprehensive services to help clients navigate the complexities of post-catastrophe reconstruction. From cost estimation and project management to dispute resolution and regulatory compliance, we provide end-to-end support for resilient recovery. With expertise in fire, flood, hurricane, and tornado recovery, as well as disaster preparedness, we partner with communities, businesses, and institutions to restore, rebuild, and strengthen infrastructure.



Cost Estimation & Management

Cumming Group's Disaster Recovery Services

Cumming Group brings extensive expertise in cost estimation and cost management for disaster recovery and rebuilding projects.

A significant challenge in disaster recovery efforts is the discrepancy between insurance-determined costs and actual construction expenses. Insurance companies often rely on standardized cost databases, which typically underestimate real-world rebuilding costs by 30-40%.

Cumming Group provides independent cost assessments to bridge this gap, advocating for accurate budget forecasts and fair settlements for our clients. Our proactive approach ensures that our clients receive realistic cost projections and strategic guidance through complex regulatory frameworks.

KEY SERVICES & EXPERTISE

Independent Cost Assessments
Evaluating true reconstruction costs versus insurance estimates to ensure clients receive adequate funding for recovery.

Regulatory & Insurance Negotiation
Assisting in negotiations with insurers and regulatory agencies to navigate cost benchmarking, code compliance, and funding discrepancies.

Infrastructure & Utility
Addressing the impact of labor shortages and infrastructure readiness on rebuilding timelines, particularly in large-scale disasters.

COASTAL & ENVIRONMENTAL COMPLIANCE

Advising on flood mitigation and future-proofing strategies, including compliance with agencies like the Coastal Commission, ensuring projects align with evolving regulations.

EXPERT WITNESS & LEGAL SUPPORT

Collaborating with legal teams to provide expert testimony in cost-related disputes arising from disaster recovery claims.

Project Management

Cumming Group's Disaster Recovery Services

Cumming Group excels in comprehensive project management for disaster recovery, focusing on key challenges, navigating complex regulations, and ensuring resilient, cost-effective recovery for our clients. We're involved in the entire life cycle of your rebuilding recovery process, from the initial assessment to final project completion.

ENSURING RESILIENCE IN RECOVERY PROJECTS

Working with Local Authorities & Municipalities

Cumming Group is adept at navigating complex regulations and collaborating with municipalities to overcome challenges in the recovery process. For example, we worked with the City of Castle Rock to identify local permit reviewers, as well as developed temporary staffing solutions to meet the resource demands of the local housing authority, ensuring the recovery moved forward smoothly.

Building Flexibility into Insurance Coverage

Cumming Group advocates for flexibility within insurance coverage. Given the dynamic nature of recovery and rebuilding, we ensure that our clients' insurance policies are adaptable to unforeseen challenges and that the necessary financial resources are available to complete the full scope of work.

Independent Process Management

We employ an independent approach to managing recovery projects. Tasks are streamlined through dedicated queues and workflows, expediting recovery while maintaining compliance with regulatory requirements and ensuring efficient use of resources.

Independent Cost Assessments & Dispute Resolution

Cumming Group's Disaster Recovery Services

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In addition to cost management and project oversight, Cumming Group also offers robust dispute resolution services to handle complexities in insurance claims, contract negotiations, and regulatory compliance during disaster recovery.

KEY SERVICES & EXPERTISE

Damage Assessment & Cost Quantification

Conducting forensic analysis of disaster impacts to assess the financial burden of recovery.

Insurance & Risk Advisory

Supporting negotiations and litigation efforts by providing clear damage assessments, addressing liability issues, and ensuring that policies are aligned with recovery needs.

Dispute Resolution & Contract Advisory

Navigating legal disputes around contract changes, cost escalations, and force majeure clauses.

Regulatory & Resilience Planning

Collaborating with local authorities to ensure that projects comply with regulations and are designed for long-term resilience.

Project & Cost Management

Creating structured recovery plans, managing budgets, and ensuring that timelines and cost forecasts align with client needs.



Case Studies by Disaster

Fire Recovery



MARSHALL FIRES RECOVERY

Boulder County, Colorado, 2022

Following the devastation of the 2022 Marshall Fires, Cumming Group played a role in supporting the residential rebuild of affected homes. Our team conducted detailed assessments of existing conditions, materials, and finishes to ensure accurate reconstruction cost estimates. Additionally, we assisted in identifying qualified vendors for demolition and remediation.

KEY CHALLENGES AND SOLUTIONS

Under-Resourced Local Jurisdictions: With limited rebuilding resources, local agencies struggled to meet demand. Cumming Group provided guidance on contractor selection and material sourcing, ensuring quality and cost efficiency.

Insurance Constraints: Many policies only covered 8-9 months of design, despite extended rebuild timelines. Our team advocated for clients, aligning budgets and schedules to reflect actual project needs.

Local Sourcing & Cost Escalation: Tariffs, material shortages, and rising labor costs drove up expenses. We collaborated with local vendors to optimize sourcing strategies and mitigate cost increases.

RESULTS AND IMPACT

Cumming Group provided expert oversight throughout the recovery process, ensuring an efficient, cost-effective, and high-quality rebuild for homeowners impacted by the Marshall Fires.

Case Studies by Disaster

Fire Recovery



FIRST BAPTIST DALLAS CHURCH FIRE RECOVERY & REBUILD

Dallas, Texas, 2024

Cumming Group was engaged to help in the rebuild and recovery of this historic church in downtown Dallas after it suffered a catastrophic fire, resulting in a total loss of its sanctuary. Given Cumming Group's prior relationship with the church, we were able to commence work shortly after the incident to provide project management services, coordinating alongside the restoration contractor, insurance adjusters, and design teams.

KEY CHALLENGES AND SOLUTIONS

Complex Insurance Claims: The church's policy covered a historic structure, requiring extensive negotiations with insurers to align funding with the cost of rebuilding. We supported the process with third-party cost estimates and strategic planning to secure an equitable settlement.

Historic Preservation & Compliance: The church was listed on the Texas Historic Register, requiring approvals from the Texas Historical Commission. We navigated regulatory requirements to preserve key architectural elements while ensuring modern code compliance.

Expedited Project Delivery: With the church dependent on fundraising, budget uncertainties added complexity to design and planning. We integrated fast-track scheduling, embedded our team onsite, and aligned construction timelines with fundraising efforts to maintain progress.

RESULTS AND IMPACT

Cumming Group continues to lead project coordination, helping the church secure insurance funding, navigate historic preservation, and develop a cost-effective reconstruction plan. By proactively managing timelines and financial strategies, we are ensuring a resilient and historically respectful rebuild of this community landmark.

Case Studies by Disaster

Fire Recovery



LAHAINA FIRES RECOVERY

Maui, Hawaii, 2023

Following the devastating fires in Lahaina, Maui, Cumming Group supported local stakeholders and recovery efforts by quantifying damages and assessing reconstruction costs.

KEY CONTRIBUTIONS

- Provided cost assessments for structural damage and rebuilding efforts.
- Conducted financial risk analysis to inform reconstruction strategies.
- Assisted with insurance claims and dispute resolution efforts.



NORWALK-LA MIRADA UNIFIED SCHOOL DISTRICT – FIRE RECOVERY & REBUILD

Norwalk, California

Cumming Group supported the renovation and expansion of Norwalk High School's gymnasium, a \$26 million project that included structural upgrades, seismic retrofitting, and new interior finishes. As the project neared completion, an arson-related fire caused extensive damage, requiring a reassessment of the project scope and recovery strategy.

KEY CONTRIBUTIONS

- Conducted damage assessment and cost validation.
- Coordinated project recovery efforts with insurers, legal teams, and district leadership.
- Ensured compliance with reconstruction standards and accelerated project completion.

Case Studies by Disaster

Tornado Recovery



WYLIE INDEPENDENT SCHOOL DISTRICT TORNADO & HAILSTORM RECOVERY

Wylie, Texas, 2016

In a span of two weeks, Wylie ISD experienced two tornadoes and two hailstorms that caused extensive damage to 20 of their school facilities, resulting in over \$70 million in damages. The storm destroyed roofs, HVAC systems, windows, buses, and sports fields, creating significant disruptions to the district's educational services. Immediate action was required to restore the facilities and minimize disruption to students and staff.

KEY CHALLENGES AND SOLUTIONS

Extensive Damage Across Multiple Facilities: 20 schools experienced severe damage to roofs, HVAC systems, windows, and athletic infrastructure. Cumming Group supported the installation of temporary roofing systems to immediately prevent further water damage, and prioritized HVAC repairs to ensure the schools remained functional for staff and students.

Urgency to Reopen Schools: With the academic calendar at risk, the district needed a fast and efficient recovery process. Cumming's team mobilized quickly, ensuring repairs and restorations were carried out around the clock, enabling the schools to reopen within two days.

Complex Insurance Claim Process: Managing a multi-faceted insurance claim for the damages required thorough documentation and strategic negotiation. Cumming worked closely with the district and its insurance provider to ensure full coverage of the repairs, maximizing the payouts for the storm-related damages.

RESULTS & IMPACT

Cumming's rapid restoration efforts ensured schools reopened within two days, minimizing academic disruption. The team's effective insurance negotiations secured additional coverage for repairs, alleviating financial strain on the district. Additionally, the restoration of athletic facilities allowed the district to quickly resume its sports programs.

Case Studies by Disaster

Hurricane/Flood Recovery



CONFIDENTIAL RESORT - HURRICANE HELENE RECOVERY

St. Pete Beach, Florida, 2024

In the wake of Hurricane Helene, Cumming Group was engaged to support the recovery efforts at the resort, where the storm caused significant project delays and cost escalations.

KEY CONTRIBUTIONS

- Evaluated ongoing work during the hurricane, quantified financial impacts, and provided forensic delay analysis and remediation cost assessments.
- Offered expert contract guidance and insurance claim support to mitigate recovery costs and align with storm-related damages.
- Led collaboration among ownership, design teams, and contractors, aligning on recovery priorities, negotiating with insurance adjusters, and reporting progress regularly.
- Coordinated storm-related design updates, expedited permit approvals, and provided oversight during construction, ensuring timely completion of repairs.



UCLA PAULEY PAVILION - FLOOD RECOVERY

Los Angeles, California, 2018

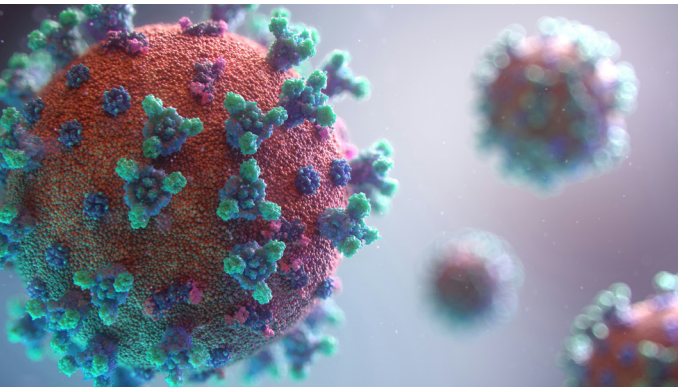
UCLA experienced a significant flood on campus after a pipe burst, impacting Pauley Pavilion, the university's indoor arena, as well as several other facilities. Cumming Group assessed the damage and determined the rebuild costs for the pavilion.

KEY CONTRIBUTIONS

- Conducted a comprehensive damage assessment of the impacted facilities, with a primary focus on the Pauley Pavilion.
- Provided accurate cost estimation for rebuilding efforts, including the repair and replacement of damaged infrastructure.
- Worked with UCLA and insurance companies to advocate for fair financial recovery and ensure sufficient funding for the reconstruction process.

Case Studies by Disaster

COVID Pandemic Recovery



CONFIDENTIAL HIGHER EDUCATION CLIENT - COVID-19 DISRUPTION

Cumming Group evaluated post-pandemic bid increases for a higher education client following statewide construction halts due to COVID-19. The project involved analyzing the impact of cost escalations and contract risks associated with the force majeure clause.

KEY CONTRIBUTIONS

- Reviewed and assessed the contract value increase after COVID-related shutdowns and delays.
- Analyzed cost escalations, including labor and materials, which resulted in a 25% increase in the original contract value.
- Worked to hold general contractors accountable for price increases under the force majeure clause, ensuring the risk was fairly allocated.
- Provided guidance on renegotiating contracts to address the increased costs and risks.

Relevant Recovery Experience

LAHAINA RECONSTRUCTION PROJECTS

Fire Recovery
Maui, Hawaii, 2023

MARSHALL COUNTY RESIDENTIAL PROJECTS

Fire Recovery
Boulder County, Colorado, 2022

PAULEY PAVILION, UCLA

Flood Recovery
Los Angeles, California, 2018

CONFIDENTIAL HIGHER EDUCATION CLIENT

COVID-19 Disruption
Multiples Locations, 2021

CONFIDENTIAL BEACH RESORT

Hurricane Helene Recovery
St. Pete Beach, Florida, 2024

CONFIDENTIAL CLIENT

Hurricane Helene Recovery
Marshall, North Carolina, 2024

NORWALK-LA MIRADA UNIFIED SCHOOL DISTRICT

Fire Recovery
Norwalk, California, Add year

BLUE RIDGE INDEPENDENCE SCHOOL DISTRICT

Tornado Damage Recovery
Blue Ridge, Texas, 2020

JUNGLE ISLAND & RITZ CARLTON SOUTH BEACH

Hurricane Irma Recovery
Miami, Florida, 2017

EAST END UNITED METHODIST CHURCH

Tornado Recovery
Nashville, Tennessee, 2020

FIRST BAPTIST DALLAS CHURCH

Fire Recovery
Dallas, Texas, 2024

WYLIE INDEPENDENT SCHOOL DISTRICT

Tornado & Hailstorm Recovery
Wylie, Texas, 2016

Our approach to disaster recovery is rooted in honor and sensitivity. We understand the emotional toll that these situations take, and our goal is to ease frustration and alleviate confusion, not add to it. We strive to be the team that steps in as a beacon of support—helping communities, businesses, and individuals get back on their feet.

Whether it's restoring critical services, rebuilding businesses, or re-establishing educational environments, we focus on providing hope and stability. We're proud of the work we've done with both public and private clients, who trust us to partner with them during these challenging times, knowing they're in capable hands.

- Anthony Sanchez
Executive Vice President

