



step-by-step

Practical strategies to protect your ministry

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OVERVIEW

Simple Ways to Deal with Disaster

How to prepare for (and respond to) a disaster in your church

By Tyler Charles

When churches plan for disasters, it's always with the hope that the plans will be unnecessary. But if a disaster—be it a hurricane, a tornado, a fire, flooding, or something else—does strike your church, you'll be glad you've taken the following things into account.

Take inventory. Having a record of the church's possessions is extremely helpful in the event of a disaster. But this needs to be done prior to the disaster. A post-disaster inventory undoubtedly will be incomplete—and it will lack the photos (or video) that can streamline the post-disaster process.

Think “when” not “if.” When discussing the potential for disasters, it's easy to focus on the unlikelihood of each scenario. Focusing on what to do *when* it happens, however, forces church leaders to take the risks seriously—no matter how slim the chances are. And *if* the unlikely becomes a reality, your church community will be grateful that its leaders took the planning process seriously.

Creating a crisis response team. A crisis response team should be well-trained and authorized to act when necessary. Most importantly, this team needs to be familiar with the necessary procedures in the event of a variety of different disasters—because the immediate needs will vary depending on the type of emergency.

A crisis response team should also be prepared to see the church through the crisis—not just immediately, but also following up on any needs that emerge after the initial phase of the crisis.

Focus on the people—not just the problem. When a disaster strikes, people are going to be impacted. The more traumatic the disaster is, the more people will need spiritual and emotional support. Focusing on physical needs (such as rebuilding, cleaning up, replacing destroyed or damaged property, etc.) often is easier than ministering to those who might be reeling—emotionally and physically.

As you help with the practical needs that surface in the wake of a disaster, be constantly looking for people who need a word of encouragement or someone willing to process things with them. Plan to ask the questions, “How are you doing?” and “Do you want to talk about it?” And be sure to listen—to *really* listen—to their responses.

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Stay disciplined. In the aftermath of a disaster, people are often eager to lend a hand—willing to do anything necessary. But in these times, one’s spiritual disciplines are often put on hold. Ignoring spiritual disciplines is a recipe for another type of disaster. When things are difficult, relief workers need to make their spiritual lives a priority—even when it seems like there are more pressing needs.

ASSESSMENT

Is Our Church Prepared for a Disaster?

Use this assessment to recognize what you still need to do.

By Lindsey Learn

Have we talked about the implications to our church if a disaster strikes our building?

Are we prepared if a tornado, flood, hurricane, earthquake, forest fire, or other natural disaster renders our property unusable?

Does our church have a Crisis Response Team to manage unexpected events?

Do we have a temporary location to resume worship if we can't use our building?

In our disaster preparation, have we given special attention to structural soundness of the roof, glass reinforcement, and ease of utility shut-off?

Have we considered purchasing flood insurance for our building if that disaster commonly threatens our area?

Has our church taken a personal property inventory for insurance purposes?

Do we have a lockbox or watertight safe available to store church valuables?

Do we have a plan for computer security and data backup, in the event that computers or network equipment is damaged?

Do we have an attorney that we can turn to in a time of need?

Do we have a network of church we can turn to if our church has been damaged?

HOW TO

Plan for the Worst

Don't let your church be caught off guard if disaster strikes.

By James F. Cobble, Jr.

Respond to each of the situations below according to the following instructions:

1. Evaluate the worst-case scenario for each risk.
2. Assign each scenario a frequency based on how often accidents of that type occur at your church or during church events. (If your church doesn't have a long history to draw from, use the experience of other local churches as a guide.)
3. Know your church's current insurance coverage in each situation.
4. Propose methods of reducing the risks you face.

Example:

- **Car accident:** Church van involved in major accident during youth retreat
Several youths die and several more are injured.

Frequency: Approximately one time every two years a minor car accident occurs during a church-sponsored outing.

Insurance protection: Our church has a \$1,000 deductible and \$200,000 insurance coverage for damages associated with church-owned vehicles.

Reduce the risk: Screen all van drivers, require and enforce safety procedures, take out adequate insurance, consider charter buses for long trips.

- **Sexual misconduct**

Frequency: _____

Insurance protection: _____

Reduce the risk: _____

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• **Natural disaster**

Frequency: _____

Insurance protection: _____

Reduce the risk: _____

• **Fire**

Frequency: _____

Insurance protection: _____

Reduce the risk: _____

• **Vandalism**

Frequency: _____

Insurance protection: _____

Reduce the risk: _____

• **Slips and falls**

Frequency: _____

Insurance protection: _____

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Reduce the risk:

This article originally appeared on BUILDINGCHURCHLEADERS.COM.

HOW TO

Take a Personal Property Inventory

It could be one of the smartest things you ever do.

From Brotherhood Mutual Insurance Company

Completing a personal property inventory of your church could be one of the smartest things you'll ever do.

If disaster strikes and you file an insurance claim, you may need to provide an inventory highlighting damaged items. Could you list and value the major items in your sanctuary or office from memory? Could you list the valuables in your nursery or kitchen? What about the personal property of others stored in the church?

Having a detailed inventory not only helps you determine adequate amounts of coverage for personal property before a loss, but it also speeds the claim process if you suffer a loss.

Kinds of Inventories

Basically, there are two kinds of inventories: written and pictorial. The ideal inventory is a written one supported with pictures.

Written Inventory

Your inventory should contain the following:

Description of property or item (type, model number, serial number), quantity purchase information (where, when, how much), and cost to replace new today.

Pictorial Inventory

Photographing or videotaping your possessions is the second option. With these inventories, strive for quality reproduction. Sharp pictures are better than blurry ones, and close-up shots reveal more than those taken from a distance, particularly when you're trying to identify and assess value.

No matter which method of inventory you choose, attach or store proofs of purchase with it. These include invoices, canceled checks, bills of sale, credit card receipts, or gift records.

What to Record

Begin by identifying the big-ticket items:

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Sound equipment (microphones, speakers, sound board), office equipment (computer, copier, fax, telephone system), musical equipment (organ, piano, keyboard), kitchen equipment (microwave, stoves, industrial-sized mixer), and audio-visual equipment (projector, television, VCR)

Specialty items—those of art or rarity—are also ones you’ll want to document. For instance, make note of unusual communion sets, candleholders, crosses, or pieces of art that are not part of the building. Art objects with a value greater than the item’s functional value may need special fine-arts coverage.

In addition, don’t forget smaller items that add up when you have them in quantity. These include:

Hymnals, folding chairs and tables, Sunday school materials, library materials (tapes, videos, books), and kitchen items.

Continue your inventory of items on a room-by-room basis. Remember to record contents from other facilities, such as a school or maintenance building.

Where to Store the Inventory

Make two copies of your completed inventory and store them in separate locations. You may store them in a fireproof vault, a lockbox at the bank, or at a member’s home. Remember to give your insurance agent a copy.

Others’ Personal Property

Finally, the personal property of others stored at the church is something you’ll want to take into account.

Suppose a church member keeps a synthesizer at the church rather than hauling it back and forth from home each Sunday. If the instrument were stolen, the owner would need to notify his personal homeowner’s insurer (his primary insurer). The synthesizer owner needs to know that the church’s insurance applies after his own insurance and is subject to certain limits.

In some cases you may wish to purchase additional insurance protection. For instance, the books and ministry aids in the pastor’s library may need special coverage.

Contact your Insurance Agent for Details

In fact, it’s a good idea to call your agent before starting your inventory. Your agent can give you tips pertaining to your situation, answer questions about your present coverage, and help you evaluate whether you need additional coverage.

Thought Provokers

- If we haven't already done a personal property inventory, what items should we inventory first?
- Is there anything for which we might need additional insurance protection?
- What questions should we pose to our insurance agent?

HOW TO

How to Handle a Crisis Situation

Is your church ready?

By Dennis Kasper

A crisis is any unplanned event that presents a significant risk or a significant distraction to the church. Here's one thing you should do before a crisis happens and nine steps to take if it does.

Create a Crisis Response Team

Prepare a Crisis Response Team before a crisis occurs. The response team needs to be given authority to quickly address several concerns—lawyers, reporters, counselors, gossips, victims, staff members, and church health—in a unified way, while minimizing disruption and damage.

The team should include: a member of the pastoral staff, a member of the governing board, someone with excellent communication skills, someone with pastoral care skills, and someone with a heart for intercessory prayer. One member should be chosen as chairperson. The team needs to consist of people who can drop everything to meet in time of crisis.

If a crisis occurs, the Crisis Response Team needs to meet and implement the following actions:

- 1. Meet immediately with legal counsel.** Consult someone specializing in church crisis management. Specifically discuss how to protect the work of the team under the attorney/client privilege.
- 2. Determine if criminal reports are needed.** Many states mandate reporting incidents involving minors. Attorney Stephen Chawaga warns, "Failure to take action after hearing of a complaint, or turning a blind eye to misconduct a later investigation reveals, practically guarantees that your church will be sued."
- 3. Advise any accused to seek legal counsel.** In the case of criminal allegation, the church can have no part in offering the accused what may be construed as legal counsel.
- 4. Contact the church's insurance company.** Just as you would contact your auto insurer in case of accident, contact the church's insurer to guide you through the necessary steps to ensure coverage.

5. **Assign liaisons.** Different people should be assigned to each involved party to maintain regular contact and to provide pastoral support.
6. **Develop a plan of communication.** Select a single spokesperson to handle communication with the church, media, authorities, and lawyers. Agree what, to whom, and how communication will be offered. The closer a person is to the situation, the more detail they need to know. Be sure to respect both laws and wisdom in matters of privacy and confidentiality.
7. **Develop a plan for investigation.** Criminal investigation must be left to civil authorities, but the church needs to determine if there are other victims or involved parties that have not yet been revealed.
8. **Make counseling available.** Prepare, practically and financially, to provide professional counseling, especially for victims and victims' families.
9. **Continue meeting in the aftermath.** The Crisis Response Team needs to continue directing communication and coordinating counseling. Furthermore, the team should meet with the attorney to determine what was handled well and what things need to be done differently in the future. Lastly, a crisis may prompt policy changes to prevent this kind of event from happening again.

This article originally appeared on BUILDINGCHURCHLEADERS.COM.

Thought Provokers

- If we don't have a crisis response team, do we need one? Why or why not?
- How should we form our crisis response team? Who should lead it?
- Do we have an adequate communication plan?

HOW TO

Disaster and Emergency Readiness in the Local Church

Understanding the types of disasters that can impact your church.

By John R. Throop

Churches may be persuasive in preaching salvation in Christ, but they are often unprepared to save people's lives in an emergency. However, with foresight and planning, churches can meet the challenges that disaster forces upon them, providing emergency services to the community and surviving financially themselves. Church leaders should assess potential risks and outline the necessary policies and procedures for times of crisis, coordinating with other churches and emergency service providers. In this way, churches can be prepared for even the direst of unexpected events.

Types of Disasters

There are four types of disasters and emergencies that churches ought to be prepared for in order to protect both church members and residents of the community.

1. Natural disasters. This category of disaster is the most familiar and dramatic, since people wrestle with the forces of nature wherever they live.

Hurricanes. The force of a hurricane measured by the Saffir-Simpson scale is primarily based on wind speed. The National Hurricane Center (nhc.noaa.gov/index.shtml) can predict intensity, landfall location, and impact up to 72 hours in advance. A hurricane can produce damage hundreds of miles inland from the point of landfall with high winds and flooding rains.

Tornadoes. Tornadoes have occurred in almost every state, but are predominant in the southern Plains and the southeast from February through April, and in the Midwest and Great Lakes region from May through July. Tornadoes are measured on the Fujita scale based on wind strength and size. Other wind damage can be caused by violent thunderstorms and fierce winter gales along the Atlantic and Pacific coasts.

Floods. In addition to flooding rains from hurricanes, other floods can occur along rivers and in low-lying areas from a lengthy period of heavy rain accumulation or from sudden, massive downbursts from thunderstorms dumping many inches of rain in only an hour or two. Even with good drainage in an area, basements and other parts of a building can receive significant water damage.

Fires. Massive fires can occur in forested areas and grasslands affected by drought and heat. These fires can rage over thousands of acres, and they are very difficult to control. Localized fires also can be ignited through lightning strikes.

Earthquakes. Damaging earthquakes occur in areas where geological fault lines are located. Tectonic shifts in continental “plates” cause the ground to swell, roll, heave, and shake, often with great force as measured by the Richter scale. Earthquakes occur most often on the Pacific coast, but areas of the Midwest also are vulnerable to cataclysmic shifts in the New Madrid fault line.

2. Biological disaster. Even with significant scientific and medical advances, humans are subject to biological plagues. Medical professionals and researchers warn that natural infection can have a profound impact on us at any time. Defense experts also warn us that we could be subject to a biological attack by terrorists, with pathogenic bombs planted in urban centers.

3. Criminal disaster. Mob action, civil disorder, vandalism, and arson are destructive sides of human nature arising out of irrational anger or thrill-seeking. Churches and other Christian institutions can be ready targets.

4. Cyber disaster. Hackers and cyber thieves can invade and take over even a secure computer network to steal personal data, create “zombies” for their networks, or simply disable the function of a computer network. Cyber vandalism can severely disable operations and cause tremendous financial loss.

Disaster Recovery

While no human being can stand up to nor overcome such destructive forces, there are certain preparations that churches and their independent ministries, such as camps and conference centers, can put into place to minimize risks, reduce damage, protect lives, and lower recovery costs. A key goal in disaster and emergency readiness is effective disaster recovery.

Assess vulnerabilities and weak spots. Review the condition of the sanctuary, offices, classrooms, kitchens, fellowship areas, and athletic facilities. An annual maintenance and repair assessment helps to anticipate the need for repair, updates, and capital improvement. From the perspective of disaster preparation, special attention should be given to structural soundness of the roofing, glass reinforcement, and ease of utility shut-off. For example, in an earthquake-prone area, the building’s foundation may need reinforcement. In a hurricane area, a Christian education wing may need structural redesign to eliminate a flat roof that high winds can peel away. What is the state of the sprinkler system? A church also needs to examine its environment. To what degree is the church’s location prone to flooding? Are there older trees that can topple onto a church building? How easily can the area be evacuated in an emergency?

Review and ensure security of facilities and records. What is the state of computer security and data backup, in the event that computers or network equipment is damaged? What forms of computer network security are in place to prevent cyber attacks? To what extent are hard-copy duplicates provided for essential and/or confidential church records? Is there a lockbox or watertight safe available to store church valuables? What security measures are in place to protect church facilities in the event of a disaster?

Develop policies and procedures for emergency response. Churches should develop a chain of command for authorization and decision-making in an emergency, ranked in order of priority. Calling trees should be in place for emergency contact depending on availability of phone communication. It may be a wise idea to provide a two-way paging and communications system to key people in areas prone to more frequent emergencies, so that communication can be maintained when phone lines and cell towers are down. This form of communication is especially important with county emergency services personnel. As noted below, a church also should determine whether it can function as an emergency services launch site for various authorities and agencies in the area.

Prepare a short-term contingency plan for operations during and after disaster recovery. How will the church resume some form of worship life? How soon? Where? In what ways will church leaders attempt to gather information about church members and their needs? How will the church attempt to draw on its members to provide volunteer assistance for disaster relief? Determine who will meet with those doing damage assessment, especially from the insurer. Who in the congregation has professional skills (or access to them) for the repair and rebuilding process?

In every preparedness exercise, churches that are affiliated with a denomination should check with the presbytery, synod, diocese, assembly, or other judicatory to learn about denominational resources, and also to learn some lessons from other churches that have been through a disaster experience.

Disaster Relief Station

Consider whether the church or facility can also be a disaster relief station. This ministry can be essential for a community's well-being and a wonderful opportunity to touch people's lives with the love of Christ. Here are some specific steps a congregation can take to have a disaster relief role.

Determine whether the church can be prepared as a housing or weather relief center.

Is the kitchen capable of serving large groups and storing food supplies for extended periods of time? Is there sufficient space to set up cots for sleeping? Are the restroom facilities capable of handling large groups, or is there sufficient outdoor space for portable sanitation units? Consider working in tandem with the local emergency services personnel, police, and the American Red Cross chapter or Salvation Army unit.

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Install generator hook-ups to the church's exterior. The church itself does not need to have an on-site generator, but it can be fitted in advance with hookups for portable generation units provided by emergency services agencies. Then a church without power, but structurally sound, can serve as a shelter.

Create worship and prayer services to seek God's gracious provision for needs in disasters and emergencies. A church has a unique and essential role in a community to help people bring their grief, anxiety, and fear before the Lord, seeking his comfort and provision for their needs. Prepare materials for a prayer service, litany, or hymn sing. When life returns to a "new normal," consider also having a service to thank and pray for the emergency service personnel who played such a crucial role in assuring the community's safety, well-being, and recovery.

This article originally appeared on BUILDINGCHURCHLEADERS.COM.

Thought Provokers

- Which natural disasters pose the greatest risk to our church?
- What do we need to do to prepare for disasters?
- Should we prepare the church to be a disaster relief station? What do we need to do to make this possible?

THE LEGAL SIDE

Federal Help Following Disaster

Churches are eligible for disaster relief loans.

By Rob Moll

Emmanuel Christian Church did not apply for a federal loan to help rebuild its chapel after it burned down in one of the recent California fires. Nevertheless, it could be eligible for a Small Business Administration loan, contrary to an Associated Press story that said churches are not eligible for government assistance.

A widely circulated AP story suggested that “churches generally aren’t eligible for most government disaster assistance programs because of the separation of church and state.” During Hurricane Isabel, “Dozens of church buildings were severely damaged by winds, falling trees, and flooding when the hurricane hit the state.” The story quotes a Federal Emergency Management Agency spokesman who said that churches can receive aid for buildings that provide public services such as a day care or a senior citizens center.

Attorney Richard Hammar, who is editor of *Church Law & Tax Report*, said the AP may have been confused by FEMA’s past limitations. “FEMA is authorized by law to provide disaster relief only to those organizations that engage in ‘essential public functions’ including education, utilities, rehabilitation, medical care, and custodial care,” Hammar said. “In the past, FEMA denied disaster relief to any faith-based organization, even those that provide essential functions to the public. President Bush signed an executive order [in 2002] banning this form of discrimination. The executive order will prevent FEMA from discriminating against faith-based organizations that provide essential public functions.”

That still leaves the distinction between essential and non-essential services, says FEMA public affairs spokesperson Dean Cushman. “What needs to happen is that a private nonprofit organization needs to be determined if it provides essential government service,” he said. “If you are not determined as a critical service, you will be sent a Small Business Administration packet.”

Churches should still apply to FEMA for a loan even if they do not provide essential services, said Rick Jenkins, a Small Business Administration public information officer. Jenkins said it is important to have everyone applying for a loan in the same system. (Churches can apply for a loan to rebuild up to \$1.5 million.) “We’ve lent money to churches before,” he said.

Jenkins said he could not comment on [a particular church’s situation] because he did not know the specifics. “There are certain qualifications that churches have to meet. They have to have a non-exclusionary policy of course; they can’t say they’re not going to allow a particular group of individuals to join.”

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All applicants also need to include proof of their ability to repay the loan or other forms of financing. But would the separation of church and state prohibit a church from receiving funds? “No,” Jenkins says. “If the pews were destroyed, we could lend money to buy pews. If there was some damage to the building, we could lend money to make the repairs.”

This article originally appeared in **CHRISTIANITY TODAY**.

Thought Provokers

- What should we take away from this article?
- Does this change our plans for post-disaster relief?

IT'S TRUE

Storm Disaster Galvanizes Church

How churches can work together in dire times.

By *Ginette Cotnoir*

The most expensive natural disaster in Canadian history mobilized Christians as never before. The five-day eastern Canada ice storm in early January left more than 3 million people without power in Quebec alone. In some storm-ravaged areas, it took up to three weeks to restore power.

As the blackout persisted and temperatures plummeted to below zero, authorities went door to door evacuating citizens in danger of hypothermia or carbon monoxide poisoning from makeshift heating sources.

Church members spontaneously helped through an informal network of family and friends. Those with electricity or wood-burning stoves hosted those needy residents without heat. Potlucks became feasts as Christians shared the contents of thawing freezers.

The Salvation Army reacted quickly, opening up shelters in four Montreal-area churches and organizing four mobile canteens to dispense meals and hot beverages to storm victims, repair crews, and Canadian army personnel who had been called in to help.

Other churches with electric power or generators turned their buildings into temporary lodging. Church-sponsored food banks expanded to meet demand, congregations collected nonperishables, and many Canadian denominations established storm-relief funds.

This article originally appeared in **CHRISTIANITY TODAY**.

Thought Provokers

- What can we learn from this story?
- Would we be just as willing (and prepared) to assist churches in our community?
- What could we do to be better prepared for an emergency like this?

LEADER'S GUIDE

Resource Center

Quick tips and recommended resources.

Tips for Using Articles

Consider these options for using the articles and information in this download:

Pass the “Is Our Church Prepared for a Disaster?” assessment around at your next board meeting and have a brief discussion about it.

After reading through an article, choose questions to pose at a scheduled meeting and discuss them together.

Discuss how your church could become better equipped handle a natural disaster.

Using the “Thought Provoker” questions, conduct a discussion with church leaders.

Related ChurchSafety.com Downloads:

- [Serving as a Disaster Relief Team](#)
- [Safeguarding Your Church from Fires](#)
- [Preparing Your Church for Any Emergency](#)
- [Medical Emergency Preparation](#)

ChurchSafety.com Assessment

- [Is Our Disaster Relief Team Ready for Action?](#)

ChurchLawToday.com: A resource and training center for church leaders with a wealth of information on legal, tax, and management issues.

YourChurchResources.com: Training material and downloads for every children's ministry.

- [“Your Helpful Guide to Church Insurance”](#)
- [“Protecting Church Property”](#)

Books, Kits, and Other Resources

- [Disaster Spiritual Care: Practical Clergy Responses to Community, Regional, and National Tragedy](#) by Rabbi Stephen B. Roberts and Willard W.C. Ashley, Sr. This book combines the disciplines of pastoral care with the special needs that emerge in the face of a disaster. (Skylight Paths Publishing, 2008; ISBN 978-1594732409)

- **Group's Emergency Response Handbook for Disaster Relief** by *Salvation Army*. Designed to be a rapid-response manual for volunteers serving in the wake of a disaster. (Group Publishing, 2009; ISBN 978-0764434765)

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