Does your insurance policy...

- Meet the minimum requirements of your denomination or mortgage holder. When was the last estimate on the value of church property? How accurate are the figures?
- Cover the cost of recent additions or high value items, such as stained glass windows?
- Cover the cost of temporary rental of another facility in the event your church is severely damaged or destroyed?
- Cover the cost of temporary rental housing for the clergy residence staff in the event that it is severely damaged or destroyed? Loss of the clergy residence does not relieve the church of responsibility for housing the clergy. (Your church policy may not cover the cost of replacing the clergy’s personal items. The pastor should provide his own renter’s policy. Also, a renter’s policy may not cover the pastor’s personal items in the church.)

Facilities Protection

In the event of a disaster, should you:

- Cut off the utilities?
- Cover the windows?
- Take down or secure any exterior swinging fixtures, such as signs or lights?
- Secure loose items around the church?

Note 1. A quick survey should be made to identify the types of items that need to be secured, and any trees or branches that pose a direct threat to church property. Most of the damage from storms comes from fallen trees or branches.

Note 2. No one should check on the church during the course of a storm. Members and the pastor should remain indoors at home or in a shelter.

1) CHURCH RECORDS.

The most vital part of your church organization are your records. Safeguarding them should be a matter of simple routine and limited expense. If your records are not kept safe, what you do to restore the church after a disaster will seem like a disaster in itself. Here are some simple things to do now.

- Put your vital records in a fireproof safe. It is best not to keep any money in the safe, and to clearly mark it for church records only. Make sure the safe is big enough to hold the kind of oversize books that are normally used. If possible, the container should be watertight as well.
- Use a safe deposit box for those records that are not used frequently, such as deeds, insurance papers, and mortgages.

If your church uses a computer for its finances or other vital functions, be sure your treasurer backs up his or her work and takes the disk home. The regular membership and other specialized data can be stored in the safe, or the secretary can take the backups home.

2) RESUMPTION OF SERVICES.

The survival of the church after a disaster very often depends on how quickly the church can meet as an organized unit after the event. The loss of several services in a row may make it very difficult for the church to retain its identity. One of the highest priorities must therefore be the resumption of worship. To this end, determine who will:

- Locate a suitable alternative, such as a school, and get an estimate of what it would cost to rent. If possible, get an informal arrangement that would allow your church to relocate quickly. Check with the judicatory for its guidance. Consider a reciprocal agreement with another local church to share a facility.
- You should have a contingency plan in the event that the pastor and/or the pastor’s family is
directly impacted by the disaster.

- See what teachers will be available for Sunday School. It may be necessary to combine classes temporarily.
- Publicize the fact that church will be held. Many people will be listening to the radio. Generally, this is the best method for getting the word out.

3) SPECIAL MINISTRIES.

Disasters offer the church opportunities to minister both to members and to the community. While churches may not be involved with all of the following, they should at least consider which ministries they are willing to perform. When planning, be bold. Your judiciary may be willing to help underwrite the cost, especially if you can be specific about your program. The Disaster Response Office may be able to assist several churches that combine their disaster response efforts. We can bring resources and training to churches that request them. When planning, determine who will:

- Check on members to see who has been especially hard hit. It is always a good idea to have some group in the church call all the shut-ins before the storm and promise to follow up on them afterward. In the event of an evacuation, this group could also call the local County Emergency Management office to tell them of those needing special transportation.
- Investigate whether or not the church can be used as a shelter. The decision to do so must be made before a disaster hits. The decision will require some research and planning. Your local Emergency Management office, social service organizations, the Red Cross or the local Salvation Army office may be willing to help you with requirements.
- Work with the pastor to identify special needs in the community. The assistance provided by the church is not limited to church members.
- Prepare to expand or develop a church distribution system for food or other items. This may involve joint planning with other churches. Remember, there will be no lack of items to distribute. What is most important is developing the administration, identifying early volunteers and facilities, and preparing to receive other volunteers from outside the area.
- Decide if the church can be used to house volunteers. Do not leave this decision to a well-meaning member or pastor. This decision should be made prior to the disaster. Plans should be made for minimizing the impact to local church programs. Before you accept them, ensure that volunteer teams are totally self-sufficient with food, water, and bedding. If your church is willing to house teams, please notify your judicatory offices and your other disaster relief partners.
- Decide if the church may be used as a coordination point for church disaster relief projects. This may entail the use of the church’s office, or setting up a new office, funded by the local church. The church’s relief programs may last from six months to a year after the event. They may include administration of grants and coordination of volunteer teams coming into the area. Usually this is not disruptive to church programs, and does much to enhance the church’s reputation in the community. Remember before agreeing to these activities, check with your local clergy.
- Consider organizing a church volunteer team to assist disaster survivors outside your immediate area. Sending individuals or a team from your local church can be an excellent way to focus your ministry. The team’s experience will also help your local church prepare for a disaster in your community. Remember, these teams must be trained. A team consisting of untrained “do gooders” can be as bad as having no team.
- If you engage in any of the above programs with another agency, be sure to get the agreement in writing. Agreements should speak to liability, reimbursement, repairs, etc. And, don’t be shy about running the agreement by your attorneys before signing.