



When Disaster Strikes

by Bailey Webb

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Few endeavors combine reality and what-if like disaster preparedness. You have the obvious shelter, food and water component as well as the bricks and mortar aspects of construction and rebuilding. Most importantly, though, you have people who may be just as shattered emotionally and spiritually as their communities, homes and houses of worship are physically. Their greatest need may be boiled down to one word: listen.

That was a key component for volunteers from Rolling Hills Community Church in Franklin, Tenn., as the church worked to help its surrounding community overcome floods that devastated Kentucky and Middle Tennessee this past spring. Rolling Hills had a secret weapon with its young adult and missions minister, Jason Hale, who survived Hurricane Katrina in 2005 and was evacuated from Louisiana.

Hale played an integral role in Rolling Hills' outreach and volunteer efforts as church members spread throughout the Nashville community to assist with cleanup and rebuilding. Before sending out volunteer teams, Hale told them that it may not be the best time to pitch the church-let actions speak for themselves-and don't tell people you know how they feel because you don't. Connecting with people on an emotional level and comforting them was as essential as any other task.

Buildings Take a Back Seat

"They just needed people to wrap their arms around them and love them," says Steve Horton, communications director at Rolling Hills Community Church. "That was a large part of our

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HAVE PLAN, WILL ACT: All-hazards planning for churches should involve the congregation, local law enforcement, state and federal disaster preparedness organizations, and security experts. Shown here, volunteers at Rolling Hills Community Church in Franklin, Tenn., preparing to aid their community. (Image courtesy of Rolling Hills Community)



training before we sent out volunteers. When this hit our area, we were fortunate to have [Jason Hale] on our team."



HELPING HANDS AND HEARTS: A team from Rolling Hills Community Church in Franklin, Tenn., helped repair a burned home following devastating flooding in Middle Tennessee this past spring. A gas leak caused the fire. Natural disasters provide churches with the chance to show — rather than tell—the community what they're all about. (Image courtesy of Rolling Hills Community Church.)

Technology and circumstance also played a role in Rolling Hills. The church started seven years ago with 15 people and grew to the point where it acquired a 146,000-square-foot warehouse, renovated it and opened it as the church's home last fall. The church is in its first phase with the renovated facility, so it turned out to be an ideal location for the warehousing and distribution for the Red Cross and Graceworks, a local charity. The church's initial stock of emergency response supplies—clothes, cleaning and personal hygiene products, water and dried food, for example—were quickly exhausted, but church leaders used Rolling Hills' blog, social networking and e-mail campaigns to coordinate donations of goods and money and coordinate volunteer efforts. Online, church members could find out what donations were needed, track volunteers' progress over the weeks after the flood, and plan for the next day's efforts. Rolling Hills ended up with 500 volunteers who helped rebuild 30 homes and one church.

"They were just hungry for that opportunity to serve," Horton says of church members. "Everything we were using was trackable, so we could tell who was reading, what our communications hot spots were and how we could best communicate with the congregation and community."

No matter the disaster, churches like Rolling Hills play an integral role in communities' disaster preparedness and recovery efforts. The Federal Emergency Management Administration (FEMA), based in Washington, D.C., works with states and communities to build and strengthen volunteer efforts before and during disasters, and faith-based groups play an important, essential part, especially after state and federal programs are no longer available. Online, FEMA provides information and coordinates volunteer efforts at: <http://www.fema.gov/rebuild/recover/howtohelp.shtm#volunteer>.

"FEMA works closely with faith-based and voluntary organizations to coordinate disaster response and recovery efforts," FEMA spokesman Brad Carroll says. "Faith-based and volunteer groups are on the ground every day, and they know their communities best. They are an integral part of the team and are on the front lines preparing for, responding to and recovering from disasters."



Patrick Fiel, public safety advisor, ADT Security Services, Boca Raton, FL

Solid Footing, Solid Plan

Of course, to help your community through a disaster and recovery, the church must be on solid footing and well prepared. This can start with an all-hazards plan that addresses potential risks, especially the ones prevalent in your community like tornadoes in parts of the Midwest and Southeast, seismic activity in California and hurricanes for the Atlantic and Gulf coasts. All-hazards planning should involve local law enforcement, security experts, state and federal disaster preparedness organizations and, perhaps most important, your congregation.

If your church serves as an emergency shelter for the community, there's a laundry list of supplies you'll need, many of them common sense and obvious, including drinking water (one gallon per person per day), bleach, a three-day supply of food that requires little preparation or water, a battery-powered NOAA weather radio, and cleaning and personal hygiene products. According to Merrill, Wis.-based Church Mutual Insurance Co., you also need to determine who's responsible for housekeeping and security as well as if you have adequate sleeping areas, bathrooms and shower areas for men and women and changing stations for young children. You also need to keep accurate records of everyone using the facility.

"How can you be more prepared than you are today?" asks Patrick Fiel, public safety advisor at Boca Raton, Fla.-based ADT

Security Services. "The main thing is to understand the risks in your community and, undoubtedly, a lot of people don't understand that. Churches are very vulnerable, unfortunately. We have to get out of the mentality that it won't happen in our community."

SIDEBAR

Insurance: Don't Make it Worse

Insurance is a key piece of the puzzle, as well. It's not uncommon to find churches that are under-insured or have no coverage at all, says Rodney Marshall, director of Cedar Hill, Texas-based All Star Restoration, which provides church renovation and mitigation services as well as insurance consulting that enables pastors and church administrators to understand the right questions to ask when buying insurance.

"There is a fiduciary and a spiritual responsibility that we all have to come to terms with when we are working within God's house," Marshall says. "The problem we see far too often is that many churches have no idea what kind of policy or coverages they have. At the end of the day, the pastor, business administrator or someone in your church must be sure of the protection you have and if you need more."

To address insurance needs and preparedness, All Star Restoration starts with a few basic questions.

Is our building truly insured to value? If you have to rebuild from the slab up, do you have enough insurance coverage to completely rebuild? If you are not insured to value, then most insurance carriers will apply a coinsurance penalty to your overall claim. You must have at least 80% coverage on the value of your building at all times. If you do not, then your claim is reduced if damage has occurred.

It's also important to monitor any changes in your policy, including implementation of percentage-based deductibles that may require you to pay for a percentage of the total replacement cost rather than the previously agreed upon deductible. Many churches were unaware that their deductible had ever changed, and it's not necessarily due to the agent or the insurance company's failure to notify, Marshall reports.

Are there any exclusions in my policy that may negatively affect a claim in the event of a large natural disaster? For example, if you're located in a flood plain, you need flood coverage. Many churches are actually surprised to find out that their wind policy only covers wind damages and not water and flood damage.

Does my policy cover all storm damage?

Can we insure each building separately? There may be advantages to splitting up your policy.

Do I have a replacement-cost policy or an actual-cash-value policy? Most policies are designed to insure replacement cost as it pertains to the building, but many churches are caught off guard when they discover their contents policy will only pay the actual cash value of damaged contents.

Also, ask your agent if audio-visual equipment will be covered as contents or as a part of the building. There are ways to make your AV system a permanent part of the structure, and that may benefit you in the event of a claim, Marshall says.

Do I have loss-of-use coverage? If a storm damages my building, will I have sufficient coverage to provide an off-site location and financial assistance to keep the church moving forward?

"From our perspective, one of the most important things to consider when obtaining coverage is imagining how your church would operate the day after a disaster," Marshall says. "Always be certain that your insurance policy is built to your needs after the loss. Be as informative as possible when your agent is looking for information.

"Don't assume that by giving less information, you'll get a cheaper policy," Marshall continues. "More information means more protection. For smaller churches, something missed on your initial policy could be devastating when it comes time to rebuild."

Bailey Webb is an Atlanta-based freelance writer who grew up in the middle, or buckle, of South Georgia's Bible Belt.