

Preparing For Disaster



By

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The recent experiences of hurricanes Charlie, Katrina and Rita have driven home the point that many churches are not properly prepared for a catastrophic disaster. While it is true that very few churches have the kind of total destruction that many of the churches in the gulf region have suffered, it is also true that churches suffer some damage nearly everyday. While the church may not be blown away by hurricane force winds, it may be destroyed by fire or other means. While files may not be lost to flooding, computer files can be lost to viruses. However it happens, the fact is, churches are placed in jeopardy everyday.

As with any risk known to a church, there are specific actions a church can take to prepare for the worst. Following are a few lessons that were learned from churches that have gone through a variety of catastrophes.

- **Keep a backup of all computer files somewhere off site of the church.** We could come up with numerous examples of why this is a good practice. A fire at the church, a computer virus, a disgruntled employee sabotages the records (yes, churches do have disgruntled employees), the list goes on and on. Making a backup file is a simple process. Depending on the complexity of the ministry, the backup file may be little more than burning a CD of the files. Usually a weekly or even monthly backup is sufficient. After all, when you consider losing all of your files as compared to the last couple of weeks of updates and changes, it is pretty much a no-brainer. I do know of a church that had the church secretary back up the file every night and take it home with her so as to make certain if anything happened to the file that was kept on church property, there would always be a copy. While it is obvious that in the case of hurricane Katrina this may have done little good, it does double your chances of maintaining files.
- **Have a specific plan to reach church members with information and/or for members to receive information in case of a catastrophic disaster.** This is perhaps the most overlooked need in churches today. This has been driven home because of the recent hurricanes in the gulf region. I recently spoke with a pastor who had spoken to a friend who pastored a church in New Orleans. The pastor's church was gone! Not only the building in which they used to worship, but the people who used to worship there. This pastor's people had been loaded up in busses and moved all over the country. This pastor had no way to know where his

people were and the people had no way to contact their pastor.

While many of us may think this would never happen to us, the fact is it could. I know of a small country church that burned down and it was months before some of the members knew about it. As hard as it is to believe, some of the members migrated to warmer climates during the winter months and no one had their addresses. With today's technology of email and cell phones there is no reason for a pastor not being able to communicate with his/her members. However, if some plan is not put in place prior to the disaster, church members and staff alike will remain uninformed. Something as simple as a website for members to find out such specific information could suffice. Another church has put in place a recorded message on their answering machine to instruct members of what to do in special circumstances. While we think of catastrophic events, this is also a good practice for something as simple as inclement weather. After all, how many calls do you receive when the snow falls the day of a midweek Bible study?

- **Keep multiple copies of insurance policies in various places and review coverage annually.** Believe it or not, there are churches in which only one person knows the vital information concerning insurance coverage. That person is usually the treasurer who pays the premium. The old adage of "out of sight, out of mind" rings true. If a church has been fortunate in not having to place any claims for an extended period of time, people begin to forget about how much insurance they carry and even with whom they carry it. Don't count on your insurance agent to keep your church up to date. Far too many churches do not find out that they are under insured until they put in a claim for a catastrophic loss. The cost of replacing a building increases every year. You need to increase your insurance accordingly. The Trustees or the appropriate governing board in your church should review the church's insurance coverage annually. This not only keeps the appropriate coverage in place but also keeps more people in the loop concerning all the insurance information.

Likewise, it is fairly common for a single copy of the policy to be kept in a file cabinet in the church office. It is a good practice to make several copies and place them with Board members for safe keeping, just in case the church files are destroyed.

- **Invest in a safety deposit box at your local bank.** In just about any catastrophic event, even if banks are heavily damaged, the vault is still intact. While a safety deposit box cannot hold everything a church might want to save, it can hold the most valuable papers. Some things you might consider placing in a safety deposit box include deeds to your property, bank loan records, insurance papers, a backup of your computer files, etc.
- **Prepare a strategy well before a disaster hits.** I remember talking to a pastor in Port Charlotte, Florida shortly after Hurricane Charlie. He told me that it was absolute chaos. No one knew what they should be doing. Consequently, he said they ended up with a lot of duplicated efforts in some areas while other areas were

totally abandoned. He has since developed a plan so that specific people in the church are assigned specific duties in the event of another disaster. For instance, he has assigned people to check the church building, assess damages, and begin the repairs so the church can open as soon as possible. He has also assigned specific people to call on church members, find out what they need and offer assistance both spiritually and physically. Another group is assigned to helping and ministering to the community. Some carry the all-important job of prayer. Everyone in the church has an assignment. He believes that the church will be much better prepared in the event of another disaster and will, therefore, be much quicker to respond to the needs of their members and to the community at large.

While all manners of planning cannot keep a disaster from happening we can lessen the trauma that it leaves behind by being prepared for its coming.