Chapter Eleven: Disaster Preparedness and Risk Management

In this chapter, we’ll look at some common disaster scenarios and offer tips to prepare. Additionally, we examine the five steps of risk management and tell you about a safety program that helps organizations minimize risk. We’ve also included a list of sample questions you can use to get started. Throughout this chapter you’ll read stories of religious organizations that have faced fire, flood, and tornadoes.

Have a Plan When You Can

It’s not possible to prepare for every kind of disaster, but some disasters come with a warning.

Mitigate losses from hurricanes by sandbagging doors and putting plywood over windows. Maintain buildings because worn-out components are more susceptible to damage.

If a tornado or other catastrophic storm damage occurs, call your insurance agent right away.

Disaster Preparations and Some Common Scenarios

Church leaders should appoint an individual or a group of members who are able to put their church’s disaster response plan into action—or to recruit other folks to do it. There are a few disasters for which every church should plan—such as fire—but church leaders should also generate multiple potential disaster scenarios and plans.
Emergency Kit

There are many excellent resources for building your emergency kit available on the internet. The Red Cross, Episcopal Relief & Development, the Centers for Disease Control and Prevention, and Ready.gov all have recommendations for emergency supplies.

Consider what items are important for your specific situation as you gather materials. Think about special needs for the elderly, young children, pets, and people with medical concerns.

Certain geographical locations may require additional supplies; for example, if you live in a location with very cold winters, consider adding stocking caps and other warm clothing to your kit. And if you live in a rural area that may be difficult to reach during a disaster, think about adding supplies that will last five or more days.

Here are some nonexclusive suggestions for building your emergency kit:

• A three-day supply of water (one gallon per person, per day)
• A three-day supply of nonperishable food (which could include items that don’t require heating, such as granola bars and peanut butter) plus a manual can opener and utensils
• Cash in small denominations
• Flashlight with extra batteries
• Battery-powered or crank radio with extra batteries
• Crank, solar, or battery-operated power source for charging cell phone and other small electronics
• Multipurpose tool, such as a Swiss Army knife
• Emergency contact information for friends and family
• Blankets or sleeping bags
• Whistle
• Wrench or pliers
• Local maps with evacuation routes marked
• Personal hygiene supplies, such as trash bags, baby wipes, and feminine hygiene items
• Fire extinguisher
• Duct tape
• Matches
• Bug spray

A first aid kit is a very important component of any emergency kit. Again, consider what items might be necessary for your particular situation as you build your kit. Nonexclusive suggestions for building a first aid kit include:
• Antiseptic cleansing wipes
• Antibiotic ointment packs
• Aspirin
• Antacids
• Bandages, sterile gauze, and tape
• Hydrocortisone
• Vinyl gloves
• Thermometer
• Scissors
• Tweezers
• Prescription medications and a list of medications taken
• Extra glasses

Once you’ve gathered these items, store them in a safe location.
Some Preparation Tips

Make sure you perform these actions:

- Emergency supplies should be frequently checked and fully stocked. Keep flashlights, roof patches, fans, generators, tools, gas cans, and other supplies in a designated area, such as a disaster relief toolshed. Hold onto a battery-operated radio with extra batteries.
- Locate and know how to shut off gas and water main valves.
- Computer files should be regularly backed up and stored offsite.

The Big Chill

When the cold snap of February 2021 hit Central and Southern states, claims for frozen pipes and water damage came pouring in to Church Insurance. In situations where you can mitigate damage, losses are lessened. But sometimes uncontrollable factors coincide to worsen a disaster. The damage from that cold snap was much more widespread in Texas than in other states due to lack of winterizing and power outages, with more than 70% of claims coming from that state.

For staff members:

- Keep up-to-date copies of their important files offsite on flash drives or on detachable external storage devices in case of the need for sudden evacuation.
- Make sure they have contact information for clergy and other staff accessible at all times.
• Be prepared to secure the property and buildings.
• Make sure the congregation knows what to do if a disaster were to strike when the congregation is in the building (such as during Sunday services).

**Named Storms over the Gulf Coast**

Hurricane season was relentless for Gulf Coast residents in 2020, with six named storms bringing damage as they blew through the region: Tropical Storm Cristobal, Hurricane Marco, Hurricane Laura, Hurricane Delta, Hurricane Sally, and Tropical Storm Beta.

The storms came one after the other, sometimes causing new destruction on top of damage from the previous storm. Rather than holding religious organizations to a deductible each time a new storm occurred in the region, Church Insurance treated the storms from this season as one event with one deductible—which saved a lot of money for those affected.

**Flood insurance**

In parts of the country where there are slab foundations and the water tables are high, it’s tough to avoid a flood if there’s a heavy rain over a prolonged period of time, if there’s a hurricane, or if there’s tidal surge.

To mitigate risk, look into sump pumps, basement waterproofing companies, and French drains in the basement. Check your sump pumps regularly to make sure they’re working properly.

It’s very important to report any losses immediately because delay can compound the damage caused by the flood.
Hurricane Michael

A Category 5 storm, Hurricane Michael carved a path of destruction when it made landfall in Florida in October 2018. Church Insurance worked with local first responders in one town and offered the Episcopal Church parking lot as a home base for generators and other life-saving equipment. Because of the proximity of emergency teams, the church suffered less damage.

Generators

If you live in an area prone to strong storms and intend your church to act as a community center during emergencies, it’s a good idea to have a generator onsite.

Seek professional help from a generator manufacturer and/or supplier to select your generator. Because the wattage requirements of churches tend to be large, most church leaders choose to hard-wire standby generators into the church’s electrical systems instead of using portable models. Consult an electrician if you plan to install a standby generator.

Designate a point person—an administrator, church secretary, or rector—to make sure the generator is well-maintained so that it will work properly in case of a disaster.

Generator misuse could cause carbon monoxide poisoning, so exercise common sense. Don’t run a generator in closed quarters; make sure it’s outside. Don’t situate your generator in a place vulnerable to flood—or it may be affected by the very disasters that would cause you to need it.
Texas Twister

In 2020, St. Luke's Episcopal Church in Dallas, Texas, suffered extensive tornado damage to four buildings on its campus. The education building was among the structures rendered unusable, but its school was back up and running a couple of weeks later due to a rented temporary classroom and space sharing with another Episcopal school. All buildings were repaired quickly—thanks to the swift action and diligence of the church’s senior and junior wardens.

Monitor, Shelter, Communicate:

Tornado Preparedness

When a tornado hits, it can cause extensive damage and devastation. For example, a tree went through St. John’s and St. Luke’s Episcopal Church in Caruthersville, Missouri, during a tornado in 2006, rendering it unusable; fortunately, there were no casualties.

Because it was a small church with a small membership, the church leaders opted not to rebuild and instead joined with another parish about five miles away, choosing instead to put the insurance money into a program for ministry in their area.

Keeping people safe

While there are some preparations you can make to reduce damage to structures, tornado preparedness mostly centers on what you should do to keep people safe.

Churches have a shorter “length of exposure” (the time when the congregation meets on Sunday) than schools, but both churches and schools should be prepared for the possibility of a tornado.
Tornadoes can occur at any time, but the peak seasons are spring and summer. If you don’t have a tornado preparedness plan in place, now is the time to put one together. Tornadoes can come up quickly, and once they’re sighted in the area, you don’t know how much time you’ve got to get to safety.

**Monitor**

Appoint someone to monitor the weather and be on the lookout for possible tornado conditions. The weather monitor would be responsible for alerting leaders to the possibility of having to take shelter. Many times you can hear a tornado siren, but you shouldn’t rely on that exclusively. The weather monitor should also track the situation while the group shelters in place, using a smartphone, iPad, or battery-powered radio, and let the group know when it is safe to leave the designated place of shelter.

**Shelter**

Both churches and schools should determine the location that will act as a safe shelter for individuals on the property in case a tornado hits. It might be the basement or the undercroft. Supplies such as a flashlight, first aid kit, blankets, nonperishable food items, and water should be stored in the safe space. If you don’t have access to an underground space, shelter in an interior room, hallway, or closet without windows.

**Communicate**

Both internal and external communication should be considered. In a small church, everyone will know what’s happening, but on a bigger campus, you should have a procedure in place to communicate with everyone present to tell them that they should get to the shelter. Churches should also have a plan to reach out for help after the event. It could be that the building has been hit, but it could also be more minor. For instance, if there are electrical wires down in the yard, emergency services should be called.

With disaster preparedness planning, there is no one-size-fits-all approach. Church leaders should determine what works best for their particular situation.