Emergency Preparedness for

Natural Disasters and Extreme Weather

A Handbook for Churches

United Methodist Insurance Program
Plan. Protect. Restore.

EMERGENCY PREPAREDNESS FOR NATURAL DISASTERS AND EXTREME WEATHER: A HANDBOOK FOR CHURCHES

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The United Methodist Insurance Program (UMIP) makes insurance available to all ministries that are part of the United Methodist Connection and those with historic ties to Methodism. UMIP operates to fulfill The General Counsel on Finance and Administration of the The United Methodist Church's Book of Discipline obligation to make insurance available to the churches, agencies, and other ministries of The United Methodist Church. The ministry of UMIP is to not only protect the people, property, and finances of The United Methodist Church, but also to ensure access to future generations of Methodists. The United Methodist Insurance Company accomplishes this ministry by operating through Sovereign Insurance Group, the program's exclusive endorsed agency. UMIP has access to a large number of insurance companies that specialize in providing coverage to churches and non-profit ministries as well as specialty or hard-to-place coverages. UMIP's sole ministry is to protect your ministry. Please visit our website at www.uminsure.org.

This document has been prepared by United Methodist Insurance Company (UMI) for informational purposes only. No document may accurately contemplate all possible scenarios or church resources. As such, this document is meant to foster discussion by the individual church and its members to develop a plan tailored to its own circumstances. UMI is providing this information with no warranties or guarantees of any kind and it should not be viewed as legal, financial, or other professional advice. All liability is expressly disclaimed.

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Emergency Preparedness for

Natural Disasters and Extreme Weather:

A Handbook for Churches

Welcome to *Emergency Preparedness for Natural Disasters and Extreme Weather: A Handbook for Churches*. This e-book is meant to help you navigate disaster planning by providing information about events and disasters that could occur that may require preparedness.

There are sections in this book that address ways to get ready for a disaster, what to put in your emergency kit, and safety skills that people should know. Practical tips on how to offer support, reporting claims, and how to get your technology ready are also be included. This book examines common scenarios – such as tornadoes, fires, power outages, hurricanes, and more – that will help you get a handle on what to expect in your region and how you should prepare.

United Methodist Insurance also wants to make sure that United Methodist Churches are aware of the Federal Emergency Management Agency (FEMA)'s disaster grants that are made available for faith-based organizations through its Public Assistance program. If your church is ever in a position where a disaster has affected your facilities, you may be eligible for one of these grants. You can learn more about this program by accessing FEMA's Public Assistance Program and Policy Guide.

There are so many possible natural disasters and other things that could go wrong. How do you make a plan that encompasses the greatest number of possibilities and keeps both your property and your church members secure? You can start anywhere. You can work on your disaster plan incrementally over a number of weeks, or you can set aside a day to tackle the project as a whole.

It is our hope that this book acts as a resource to help church leaders to outline a disaster plan. Even though disaster preparation can feel overwhelming, it is important that you create a plan that keeps your facilities and church members safe.

Section One
Being a Good Neighbor

When a disaster occurs, church members and leaders usually want to pitch in and help immediately. That's a good impulse, but some people struggle to understand the best ways to help.

Survivor needs come first

Remind church members that – though donations are needed – it's not a good idea for them to use a tragedy as a dumping ground for unwanted items. Often, people donate clothing when food or water is really the priority. Research the situation to understand what is needed before you send or deliver donations.

Pre-plan and know your church roster's demographics.

Church members should also remember to keep their motivations pure: Any helpers should be on site during a disaster because they have needed skills or abilities, not because they want to build a reputation for doing good.

Sometimes organizations can perform a service for their community simply by continuing to hold worship service. A United Methodist church held its service outdoors to allow those who had been affected by disaster to come and take comfort, for example.

Reach out to the community at large

Consider how you can help people who are both a part of and beyond your immediate church community. And, there may well be vulnerable people on your church's roster who need extra help to get back on their feet after a disaster. The elderly and people with young children or disabilities might benefit from a helping hand.

Sometimes the best way to help after a disaster is to start before the disaster even happens. Pre-plan and know your church roster's demographics. If the disaster comes with advance warning, check in with at-risk church members before the event to learn of their plans.

But, look beyond the boundaries of your church community, as well. Who else in your community might need extra help? For example, are people in poverty-stricken areas being sufficiently serviced? Contact area agencies to better understand needs and how they can be met.

For example, one United Methodist church opened its doors to people vacationing in the area when severe storms threatened their camp grounds. Another church provided free meals in air-conditioned comfort during a heat wave after storms knocked out power.

Needs to meet

Start with the basics. Don't make assumptions about what people have and what they need. Ask what's needed, and then take the steps to meet those needs. A neighboring community member might be in need of transportation because of a flooded vehicle, and a church member might have an all-terrain vehicle that can help them. Someone whose roof is in danger of collapse might need a place to stay, and one of your church members has a guest bedroom they can use. One United Methodist church provided flood buckets and hundreds of hours of volunteer work when floods pushed water into homes in their area.

Don't make assumptions about what people have and what they need.

Also, remember to encourage financial donations from church members who are in a position to give. At times of great need, many people want to roll up their sleeves and pitch in as a volunteer – but money is sometimes the best way to make a difference. If you give to reputable organizations, they can provide a skilled workforce and resources to those in your community who have been hit hard by disaster.

Stay aware

When a disaster happens, people need a lot of help immediately following the event. But it doesn't stop there. A lot of the time, a big influx of donations comes in for relief right after a disaster – but there may be months or even years of recovery to fund.

The same can be true of item donation or volunteer efforts for repair and rebuilding. Continue to check in with local nonprofits to see how the recovery process is going, and to offer help as needed, until everyone in the community has made a full recovery from the disaster.

10 Ways to Get Ready for a Disaster

When you look at disaster planning as a whole, it can be overwhelming. That's probably why a recent study that examined churches affected by Hurricane Katrina showed that more than half of them didn't have a disaster plan in place prior to the hurricane.

The key to effective disaster preparedness is to break it down into components that can be accomplished in a relatively short period of time. Tackle one component after the next until you have a solid plan in place.

10 ways to get ready

1. *Communication:* Poor planning around communication can lead to many difficulties during and after a disaster.

   Most churches already have the bare bones for creating a solid communication plan. Take stock of email lists and phone trees, keep your contact information up-to-date, and plan how you will use your social media presence to broadcast needs, as well as ways in which you can help the community.

2. *Know what could happen in your area.* Some locations are more at risk for hurricanes, and some are more at risk for tornadoes. Spend some time identifying which disastrous events are most likely to occur in your location. Then, create a template disaster plan with variables for each of the potential events.

   For example, you can draw up plans for both sheltering-in-place and evacuation. Then, you can plan for the different situations that might cause you to need to execute either of those plans. For example, you may need to evacuate because of a hurricane, flood, or tsunami. Know how your church population will react in each of those situations, if they apply in your area.

3. *Drills:* Run evacuation drills and prepare for the possibility of sheltering-in-place. An active shooter situation, a chemical spill, or a civil disturbance in the area may make it unsafe for people to leave for an extended period.

   Consider what it will take to house and feed people sheltering-in-place, and prepare your emergency kit accordingly. Also, consider what it will mean for all church members – including the elderly, those with small children, and those with disabilities – to exit the church and the area safely.

4. *Take an asset inventory:* Having an inventory streamlines the claims adjustment process. Often, after a disaster occurs, the building is completed, but the content claim lingers because it's difficult to piece together what contents were in the building that was damaged or destroyed.

   Smartphones make it much easier to take inventory. Instead of writing down all of the contents of each of your buildings, record them on video and take snapshots of serial numbers when appropriate.

5. *Make improvements:* If you have the opportunity and the funds, consider having an expert inspect and recommend improvements to your facilities that may ward off damage from natural disasters and severe weather.

   This could include installing an automatic generator or sump pumps. It could also be as simple as making sure that gutters are anchored securely to buildings, or that large pieces of furniture are firmly attached to walls, so they will not fall and cause injury.

6. *Pay attention to advance warning:* Some disasters hit hard and fast, without warning, but hurricanes, for example, come with a warning window. Take advantage of whatever warning you have by boarding up windows, raising valuables off the ground, and nailing down loose furnishings.

   You can also clear your property of any dead or dry plant matter and have your trees trimmed, so that dead or dying branches do not become projectiles. This type of outdoor clean-up makes your church safer during any kind of strong storm.

7. *Allocate tasks:* To ensure that no two people are accidently working at cross purposes, church leaders should decide who is going to be responsible for what task after a major event. That includes considerations such as: Who will manage the contractor? Who will reach out to the church roster to determine if anyone needs help? Who will keep records? This type of preparation has the added benefit of creating a team of church leaders and members who you know will be available and ready to help should a disaster occur.

8. *Make cross-denominational overtures:* Reach out to other churches in your area to see how you can help each other before, during, and after disasters occur.

   For example, you could make an agreement with another church that each could use the other's facilities to hold services in case either of your buildings need to be shut down for repairs or restoration. You can also plan for how you can respond to victims' needs in the community in the aftermath of a disaster.

9. *Be prepared to switch gears:* You may have resources allocated toward particular ministries that will better serve the church in other ways after disaster strikes. Think about the different ways in which you can be flexible with your ministries in order to serve your community after it has been hit by a disaster.

10. *Pre-qualify a restoration contractor:* The first 48 hours after a loss can make a difference in the total cost and duration of the claim. Make sure you have a restoration contractor that you trust at the ready in case of an emergency. It's important to vet the contractor ahead of time.

For more information about disaster preparedness, use the Federal Emergency Management Agency (FEMA)'s set of guidelines.

Emergency Alerts

Emergencies can blindside people or come with advance warning. How do you know what is happening? How do you verify that the information you receive is accurate?

Certain government agencies are authorized to send emergency alerts over the Integrated Public Alert and Warning System (IPAWS). These alerts may be sent directly to your wireless phone or may come over the Emergency Alert System. Another system, the National Oceanic and Atmospheric Administration Weather Radio (NWR), provides information over special weather radios.

Wireless Emergency Alerts

You may have already received Wireless Emergency Alerts (WEAs) on your phone without realizing what they were. These alerts look like text messages, but they sound different than your usual messages. They vibrate twice and use a particular startling tone to let you know that you have received an emergency alert.

The three categories that a WEA falls under are imminent threat, Amber alerts, and presidential. They can be sent by a variety of government agencies and individuals, including the Center for Missing and Exploited Children and the National Weather Service. These messages will instruct you as to what action you should take.

Sometimes in an emergency, wireless networks can be overwhelmed by traffic, which interrupts service. Even if you are unable to make or receive calls or texts to or from contacts because of network congestion, you will still be able to receive WEAs.

Not all devices are capable of receiving WEAs. To make sure that yours can, contact your service provider.

You may have already received Wireless Emergency Alerts (WEAs) on your phone without realizing what they were.

Emergency Alert System

Everyone has likely been watching television or listening to the radio and had a broadcast interrupted by a test of the Emergency Alert System. This warning system allows the President to communicate with citizens during national emergencies.

In addition to that function, the Emergency Alert System is used in much the same way as WEAs. It communicates information about current threats, Amber alerts, and weather. This information is issued by state and local authorities.

Weather radio

When you are in the midst of a devastating weather event, such as a hurricane or tornado, a weather radio can provide valuable information. Weather radios broadcast 24 hours a day, seven days a week. Its communications include forecasts, watches, warnings, and information about other weather perils.

During a devastating weather event, such as a hurricane or tornado, a weather radio can provide valuable information.

If you live in an area affected by tornadoes, hurricanes, or strong thunderstorms, a weather radio is a good investment and can be part of your emergency kit.

Alerts can save lives

Emergency alerts are one important piece of a robust communications system in a disaster. Confirm that members of your church disaster response team can receive emergency alerts, and create a methodology for distributing important alerts to church members who may be unable to receive them or isolated. Using a phone tree or assigning check-in buddies among church members can be a good way to ensure that emergency information reaches everyone in the church.

What to Put in your Emergency Kit

During almost any disaster, an emergency kit can save the day. Building a comprehensive emergency kit is key to disaster preparedness.

If the power goes off, you'll know where to find your flashlights and extra batteries. If someone accidentally cuts themselves badly while chopping vegetables in the kitchen, you'll be able to get to your first aid kit quickly. If a nearby volcano erupts, you'll be able to quickly find your dust masks to protect your lungs from ash. Those are just a few examples of ways in which an emergency kit can reduce the effects of unexpected challenges.

Here are some items that you may consider gathering for your emergency kit:

- NOAA Weather Radio
- Flashlights
- Batteries
- Whistle (for signaling for help)
- Dust masks, plastic sheeting, and duct tape
- Moist wipes
- Garbage bags
- Wrench, pliers, manual can opener
- Maps
- Extra mobile phone, charger, battery back-up

- Insurance policy
- Matches and fire extinguisher
- Paper and pencils
- Thick blankets or sleeping bags

First aid

Build a first aid kit, and add it to your emergency kit. Include items such as:

- Pain relievers
- Bandages, gauze, and tape
- Alcohol wipes
- Chemical cold packs
- Disposable gloves
- Scissors
- Thermometer
- Tweezers
- Antibiotic ointment, hydrocortisone ointment

Food and water

Don't forget to add food and water that will last for approximately 72 hours to your emergency kit. Make sure the food is non-perishable (and don't forget the can opener, so you can access it when necessary).

If people on staff or in the congregation have certain dietary restrictions – such as vegetarians or diabetic people, or people with allergies – make sure that they will be accommodated by your food supply, too. Here are some ideas of what to include:

- Protein bars
- Peanut butter (if no one is allergic to peanuts)
- Canned juice or pasteurized milk
- Baby food
- Dried fruit, nuts, and granola
- Canned vegetables or beans

Consider the salt content of the foods you select; your access to water may be restricted, so select foods that will not cause people to become thirsty.

Calculate the amount of water that you will need over 72 hours and purchase and store bottled water to meet those demands. This can be difficult to determine in a church setting. Will you store water for those on staff only, or enough to provide to the whole of your church population? Keep in mind that medical emergencies and a hot climate can increase water demands.

Do not ration drinking water. Instead, stay cool and do not move around very much, in order to minimize the amount of water you need. Do not become dehydrated. Drink uncontaminated water first, and avoid drinking suspicious water for as long as you can. Avoid caffeine and alcohol, which can have a dehydrating effect.

If you run out of uncontaminated water and must turn to other sources, remember that suspicious water may contain microorganisms, and you will need to take steps to treat it before it is consumed.

Strain water through a coffee filter and boil it before you offer it to others for consumption or drink it yourself. Let it cool before it is drunk. Sometimes boiled water has a strange taste to it, which can be tempered by putting oxygen back into the water. You can do this by pouring the cooled water between two containers.

Bleach can also kill microorganisms. Only use bleach without added cleaners or scents. Only use bleach with 5.25 to 6.0 percent sodium hypochlorite content.

Here is the formula to use: 16 drops, or 1/8 teaspoon of bleach per gallon of water. Stir it and let it stand for a half hour. After you have done this, the water should smell slightly of bleach. If you cannot detect a bleach odor, repeat the process. If it still doesn't smell like bleach, do not drink the water. Find another source.

Don't forget to add food and water that will last for approximately 72 hours to your emergency kit.

Distilling water takes an extra step, but it also removes contaminants such as heavy metals, salts, and other chemicals. Capture condensation from boiling water by tying a cup to a pot's lid, so it can hang right side up when the lid is on the pot. Fill the pot partway with water, and check to make sure the cup isn't touching the water when you put the lid back on the pot. Boil the water for 20 minutes. The water in the cup at the end of this process will have been distilled.

Do not ration drinking water.

Prepare your vehicle

You should have an emergency kit that you store on your property in a readily accessible area, and you should have a go-bag that you can grab and take with you easily in a situation where you will need to leave quickly.

You should also have a car emergency kit that contains items that will help you out in case your vehicle gets stuck or breaks down, such as jumper cables, a way to signal for help (flares or signs), sand or kitty litter that can help your vehicle's tires gain traction on ice, an ice scraper, and a mobile phone charger.

Keep your vehicle well-maintained. Take it in to a mechanic regularly to have its basic systems of operations – such as oil and antifreeze levels, brakes, and lights – checked.

In addition, check your tires' air pressure regularly, and get your tires replaced when they start to lose their tread. If you live in an area that is prone to winter storms, consider using winter tires when appropriate.

Because there can sometimes be fuel shortages in times of disaster, keep your tank full when you know that there may be an approaching disaster.

When you are in a vehicle during an emergency situation, there are certain hazards that you should take care to avoid. For example, you should not drive through flooded areas – or through areas that have been flooded, even though the water may have receded. These areas could still be unstable. Follow routes recommended by local authorities and do not take back roads or shortcuts, since these routes may have unexpected blockages or other perils. Pay attention to signs, watch for downed power lines, and avoid bridges and overpasses.

Emergency Planning for the Elderly and People with Disabilities

Proper planning and communication among church staff and volunteers ensure all remain safe in an emergency, including the elderly and people with disabilities. It is important to plan for the evacuation of all church members from your facility.

Here is how to set up emergency planning for elderly and church members with disabilities.

Identify

Designate someone to identify those in your congregation with any special needs. Meet with those people and their families to discuss what steps should be taken to assist them in safely exiting the facility. Discuss egress from various places in your buildings — not just the sanctuary.

Once you have identified people who will need extra help during an emergency, find out what special needs they have. For example, someone may have a disability related to communication, and they can tell you the best way for church leaders to effectively connect with them during an emergency.

It's also important that those who are dependent on government benefits understand that disasters might delay the mail. Let them know they can sign up for direct deposit here.

Plan

Devise a response plan using the information you've gathered. Discuss with your staff and volunteer leadership exactly what must take place in an emergency. Share the various scenarios that could potentially occur and the safest approach in the event of emergency. For example, plan the best exit for those in wheelchairs, and create a plan for getting people to and from each level of the facility safely.

Work with the Board of Trustees to make sure there are signs, pathways, and proper lighting for those who are not able to leave on their own.

Discuss with your staff and volunteer leadership exactly what must take place in an emergency.

Communicate

Share your plan with those in need so they can suggest changes, if necessary. Communicate with leadership and get buy-in. Then, make sure the appropriate staff and volunteers know, understand, and can execute the plan.

Communicate with and train ushers, greeters, staff, teachers, medical providers, and others you will rely on in an emergency. Seek input and help them understand their roles in the process.

Finally, share your expectations in the event of an emergency with your congregation. Encourage people with special needs to provide contact information for people who will need to be notified in case they are injured during the disaster.

Practice

Conduct an emergency evacuation drill at the end of a service. Have people exit the sanctuary as if there were an emergency. Let the congregation know ahead of time that a drill will occur. Plan to practice at least once a year.

If someone in your church uses a wheelchair, suggest that they show others how to operate it and practice what to do in case assistance is needed during evacuation.

Conduct an emergency evacuation drill at the end of a service.

Plans for sheltering-in-place

You should also prepare for the possibility that church members will need to shelter-in-place by preparing an emergency kit that meets the needs of all of your church members and staff.

For example, you might include extra hearing-aid batteries in the kit for those in the community who are hard of hearing. A Braille or Deaf-Blind communications device would also be a helpful item to store in case of emergency, as would a patch kit for flat tires for wheelchairs. Extra canes, walkers, and oxygen tanks could be other useful items to store, depending on the needs of your church members.

Evaluate

Gather as a team and review the drill to determine what might need to be revised. Again, engage with those with special needs and see if they could evacuate according to plan. Make modifications and communicate the changes to everyone.

This type of planning sends a strong message to the elderly and those with special needs that they are valued. They will appreciate the church taking the time to plan for and with them.

How Churches Should Respond to a Disaster

Should any disaster befall your community and impact the church directly, it is important that you have a plan to communicate your plans and needs to church members – and to reassure them that you are still there to help them, too.

Many people want to help after a disaster has happened, and they often turn to their churches for recommendations for donations. If the church itself has suffered because of the disaster, make sure there is an option for online giving on your website in a prominent place. You may also direct visitors to other reputable charities that will help those in need.

How you can help

Put information on your website and social media to share if church services will be affected, or if you will be holding sessions where volunteers can come in to help with clean-up. If the church has not been affected – but the community at large has – this is also a good way to communicate how your church is providing help. The ways in which you could help range from opening up a regular evening dinner for the homeless to the whole community or simply providing a place for those without power to recharge their devices' batteries.

If your property has been unaffected by the crisis, you may consider opening your church's doors, so that the space can be

used as a shelter. Before you make that decision, consider whether you have the capacity and the resources to take care of guests' needs, such as food preparation and service and hygiene needs.

Put information on your website and social media to share if church services will be affected.

If you have put together a volunteer crew to help with clean-up efforts in your community, make sure everyone dresses appropriately in closed-toed work shoes, gloves, and face masks. You might find that it is also helpful to provide volunteers with tools, such as shovels, buckets, and a wheelbarrow.

Many people want to help with relief efforts by donating items – but that can lead to other difficulties. Sometimes people donate items that aren't useful or are no longer functional. Discourage church members from donating clothing, and find out what items really are needed by checking in with local relief organizations. Do not accept donations that do not fit the bill.

Empathy and kindness

There are many physical ways in which you can help victims of a disaster, but a church's strong suit during difficult times can often be providing a place for victims to express their grief and guidance for those that feel hopeless.

Special services for victims can bring together those that have been affected by whatever tragedy has occurred and those that are able to help. Remember that victims often receive a lot of help directly after a disaster, but it can take a long time for people to recover – sometimes years. Continue to check in with victims and remind church members that the recovery is ongoing.

A church's strong suit during difficult times can often be providing a place for victims to express their grief and guidance for those that feel hopeless.

The United Methodist Committee on Relief (UMCOR)

Founded in 1940, The United Methodist Committee on Relief (UMCOR) acts as the humanitarian relief and development arm of The United Methodist Church. UMCOR is a non-profit organization, housed within the General Board of Global Ministries, that works with the people of the United Methodist Church and partner organizations in alleviating human suffering through disaster response and sustainable development without regard to race, religion, gender, or sexual orientation. It works closely with the Global Health unit of Global Ministries.

UMCOR works through Annual Conferences and partners to prepare for, respond to, and recover from disasters. UMCOR teams offer disaster preparedness training, provide essential supplies and care – both physical and emotional – in the immediate aftermath of a disaster, and support long-term rebuilding efforts to assist communities as they cope. UMCOR helps vulnerable communities to develop resources for immediate relief and achieve sustainable development in a manner consistent with other global initiatives, international standards, and best practices, with respect for individuals, families, and communities.

UMCOR's Recommendations for Giving and Receiving Assistance after a Disaster

Churches in Need

United Methodist churches should contact their local conference if they need assistance after a disaster. UMCOR can help to equip the conference with case management, staff, and needs assessment resources so that the conference is better prepared to help its local community.

Helping Churches after a Disaster

The best way individuals can be ready to volunteer their time helping churches after a disaster is to attend UMCOR sponsored Emergency Response Team (ERT) and Volunteer training through his or her local conference before a disaster occurs. Through this training, volunteers learn how to connect with the conference to become part of a local, conference-led volunteer response team. Please keep in mind that persons wanting to volunteer for post-disaster service should always wait before setting out to learn whether or how volunteers can be used. Ask before embarking!

To Learn More or Give

To learn more about UMCOR's work, please visit the main webpage or the FAQ page. UMCOR accepts donations directly on their support page and their project page. One hundred percent of donations go to the designated program.

Claim-Reporting Tips

Put yourself in this scenario: A disaster has occurred, and you have property damage. You know how important it is that your organization be a resource to others – both church members and in your community at large.

Read your insurance policy and understand what is covered and what is not.

How do you take care of your organization's issues as expediently as possible? Do what you can to keep the lines of communication open with your insurance company.

Before a disaster

Disaster preparation is key to minimizing damages, so do what you can to shore up your property if you have advance warning of weather events. Sandbagging, putting up shutters, and securing or putting away outdoor items are all examples of ways you can prepare.

Read your insurance policy and understand what is covered and what is not. Know what your deductible is, and how your policy works. If you have questions, check in with your insurance company and ask. To help you understand your insurance policy, United Methodist Insurance has made the Safety and Insurance Handbook for Churches available.

If your property is located in a flood zone, consider getting a flood insurance policy from the National Flood Insurance Program (NFIP). More information about NFIP can be found here.

Put your policy in a safe place. That might be a water- and fire-proof safe or a safety deposit box off property. You should also consider storing electronic copies of important documents, such as your insurance policy, on external hard drives or in the cloud. Some people even recommend putting your policy in your emergency kit; that way, it will be close at hand when you need it.

Make an inventory of important items. In the age of smartphones, taking inventory can be relatively simple. Just make a video recording of all of the rooms in your facilities. Keeping a record of what you have will make it much easier for your claim to be settled after the fact.

After a disaster

Call your insurance company right away after your property has been damaged. If your property has been damaged due to flood and you have a policy with NFIP, contact them to file your claim. Take photographs or video of the damages and provide that information to your insurance company or NFIP.

Make temporary repairs that will stop further damage, and remember to keep receipts for those repairs to provide to your adjuster, along with photographs of the damage.

If you live and work in an area where there is extensive damage to a lot of property, understand that insurance companies may be temporarily extremely busy. Adjusters will go to properties that have the worst damage first – but insurance companies understand that even small claims can cause big headaches. They will get to you as soon as possible.

Adjusters and communication

Insurance adjusters come out to your property to assess the damage and help you break down what will need to be repaired and how much each repair will cost. This results in the total amount of the claim that you get from your insurance company.

Make sure your insurance company has a reliable way to get in touch with you.

Do what you can to help the adjuster out by keeping the lines of communication open, and providing all of the documentation that you have – both of the damage and of the way your property looked before the damage happened. If you have damaged items, keep them until your insurance adjuster has seen the damage and gives you the go-ahead to dispose of those items.

And, make sure your insurance company has a reliable way to get in touch with you. If they have your office number on file, but the damage to your office prevents you from being there, your insurance company won't be able to reach you – and it will take longer for your claim to be processed.

Disasters are heart-wrenching, and your insurance company understands that you are under a lot of stress. They want you to get your claim settled as much as you do. Communicate well and document your property and the damages, and your claim will progress more quickly.

Shelter

There are two ways in which you may find shelter during emergencies: One is on your own property, the other is at an alternative place because your own property is not safe.

Sheltering-in-place

Imagine that a tornado is hurtling toward your location. Sheltering-in-place is your best bet in that situation. You and whatever church members, employees, and volunteers are present would go to the lowest level of the building and shelter in an interior room. Keep as far away as you can from outside walls, windows, and doors.

You may also need to shelter-in-place during power outages or winter storms. The time that you need to stay in your building may be relatively short, but the severity of the situation may also dictate that you must stay where you are for a number of days.

The time that you need to stay in your building may be short — but a severe situation may force you to stay where you are for a number of days.

When that occurs, it is important that your emergency kit is fully stocked and that you follow the recommendations of authorities. Keep up to date on news and alerts by listening to the radio, watching television, and looking at the internet.

Food rationing may be necessary depending on how long you will be sheltering-in-place. Conserve both food and water so that everyone who is sheltering at your location will be able to eat and drink during the entirety of the estimated time that you will be using your property as shelter. Be careful that no one becomes dehydrated.

You may also need to seal the room where you take shelter, depending on the circumstances. For example, a volcano eruption may have occurred, and you need to protect people from inhaling toxic ash.

To seal a room, close ventilation ducts and windows and lock doors. Turn off any air flow systems, and seal openings – air vents, windows, doors – with plastic sheeting that is 2-4 millimeters thick. Be sure to cut the plastic sheeting so that it is wider than the openings. You can prepare the plastic sheeting ahead of time.

Sheltering outside of your location

You can find a shelter in your area by texting SHELTER and your ZIP code to 43362 (4FEMA). You will receive a return text letting you know where you can find nearby open shelters.

These types of shelters usually provide necessities such as food and water and also medicine and sanitary facilities. Take your emergency kit with you, too, just in case supplies run low and in case you may have specific needs that the shelter has not prepared to handle. These shelters are often crowded.

Text SHELTER and your ZIP code to 43362 (4FEMA).

Make plans ahead of time

If you have not yet created a disaster preparedness plan, consider taking some time to sketch out scenarios and responses. One easy way to draft a plan is to start with a basic template of what you will do in any disaster, and then create variations based on specific types of disasters that are likely to occur in your location. Know ahead of time in which situations you will shelter-in-place versus seeking outside shelter.

Evacuation

You may find that you have to leave the church behind very quickly in the face of an impending disaster. Or, authorities may have advance knowledge of an event that will allow you time to prepare for evacuating your area.

Either way, it's a good idea for you to know the types of disaster that your location is at risk for experiencing. Then, you can understand the different situations in which you may be asked to evacuate – and prepare accordingly.

Know your route, know your destination

Where will you be able to go in an emergency? Talk to family and friends in different areas of the country who may allow you to stay with them during an emergency situation. Select a motel or hotel that you could also use as a temporary safe haven from disaster.

Because disasters are often unpredictable, it's a good idea to have more than one evacuation plan at the ready. Your route may be blocked, or you may be unable to book airline tickets, for example.

Where will you be able to go in an emergency?

Check in with vulnerable church members to see if they have planned their evacuation routes and destinations, too. Nobody wants to think anything bad will happen, so many people avoid making disaster preparedness plans to their detriment.

What to take, and how to prepare

One important component of a carefully thought-out emergency kit is a go-bag. A go-bag contains the items you will need when you have to leave your facility either on foot or using some sort of transportation. Take your go-bag with you if you will be evacuating and need to pack light – but take your whole emergency kit with you if you will be traveling by private vehicle and have room for it.

If there is a possibility that you will need to evacuate and you'll be traveling by car, keep your gas tank topped up. Gas stations may lose power, and the demand for gas will be high if you live in a densely populated area.

Don't waste time

When the order for evacuation comes, do not hesitate to follow your plan. Otherwise, you may be trapped by severe weather. Listen to evacuation instructions and do not deviate from them. Don't take shortcuts to avoid traffic; you may encounter hazards.

If authorities recommend it, turn off utilities, such as water and gas, before you go. You should also unplug electrical appliances. Wear sturdy, protective clothing for your journey. If there is anyone in your church community that you know needs help, check in with them to see what you can do. Remember to tell others where you are going, either by leaving a note or communicating to specific people when you have left and where you will be.

When the order for evacuation comes, do not hesitate to follow your plan.

Coming back to the church

Do not return until your location has been deemed safe by local authorities. If you return to find that power is off, only use a generator according to manufacturer specifications, and do not run a generator inside or near doors, windows, or ventilation grates. Stay away from and report any downed power lines you see. Tell your church members that you are back, and help out how you can.

Helpful Disaster Technology

Technology can now play a major and useful role in the way you prepare for, react to, and recover from a disaster. In order to take advantage of the technology available, know the resources that are available to you and what tools you need to access them.

FEMA and other government communications

If you have a smartphone, it is likely that you are already set up to get emergency alerts from local government authorities in times of disaster. But, you can also be proactive about staying informed by following verified local authority Twitter accounts and liking their Facebook pages. Making those connections before a disaster occurs will save you precious time and energy during an event.

FEMA provides a free text messaging service to subscribers.

You can also download the FEMA mobile app, which is free and provides useful information, such as weather alerts, safety tips, and disaster resources.

FEMA also provides a free text messaging service to subscribers. The text messaging service, which can be reached by texting 43362 (4FEMA), provides safety and preparedness tips. And, if you are ever in a situation where you need shelter during a disaster, you can always text SHELTER and a ZIP CODE to 43362 (4FEMA).

How will you communicate during a disaster?

Have a plan to keep devices powered up during times of disaster.

Because phone calls use more bandwidth than text messages, it is less likely that texting will overwhelm mobile carrier networks. So, texting is a more reliable way to reach church members, leaders, and volunteers during a disaster event.

It is a good idea to plan the way in which you will communicate ahead of time, and determine who will contact whom. You may also create a group chat on your phone that includes all of those church leaders and members who are involved in disaster response.

You may choose to use Facebook or another social media site to check in with others, and to find out who is safe and who needs help. Facebook now has a safety check feature that church members may want to use to broadcast their safety to their whole social network.

Have a plan to keep devices powered up during times of disaster. A good back-up plan is to use your vehicle battery to charge devices; keep a charger adapter and cord in your vehicle for this purpose. Conserve battery on your devices by switching to low power or airplane mode.

Digital records

Many of your important records – including photographs – may be physical, but paper can be destroyed by water or fire. Scan those documents into your computer using either an app on your phone or a scanner that you attach to your computer with a USB cord. Store the documents on a password-protected portable hard drive or thumb drive, or in a secure cloud account. Keep the hard drive or thumb drive in or near your go-bag, so you remember to take it with you if you must evacuate the premises.

While you're at it, you can create a digital inventory using either photos or video that will allow you to more easily make claims.

Technology can keep your organization functional even if you face great physical property damage. It allows you to keep in touch with and help vulnerable church members, and it protects your data and records. Use the tools that technology provides to be better able to get through an emergency and help others in need.

Safety Skills

Emergencies of any kind could occur during services or special events. Knowing these valuable safety skills could save lives and protect property.

Consider putting together a disaster response team who are all trained on these basic skills, so that they can react appropriately when something unexpected occurs.

Do you know First Aid/CPR?

Encourage able members of the church get certified in First Aid and CPR. The Red Cross can provide training to a group of interested individuals who can act as your organization's first responders. Then, make sure that you have what you need in your first aid kit, which is an important component of every emergency kit.

Utility shut-off

Right before certain disasters hit – or before you evacuate the area – it's often recommended that you shut down utilities. Do you know how and where to shut off your water, gas, and electrical utilities?

There are different procedures for each of these utilities, and it is useful to know what special considerations you must make for your system. For example, it is best to turn off each individual electrical circuit on your fuse box, and then shut off the main circuit – rather than just shutting down the main circuit immediately.

Consult with electricians and plumbers when they come for your usual maintenance to better understand what you need to do and how you do it. They can also ensure that your shut-off valves are operational (not rusted through or impossible to close).

Do you know how and where to shut off your water, gas, and electrical utilities?

And, if there's a fire on church property, would you know what to do? Make sure that you not only have fire extinguishers on hand, but that you know how to use them. If you aren't sure what to do, contact your local fire department for an instruction session.

Keep your church leaders in the know

Making these types of plans – and sharing the information with anyone who may be called upon to help in a disaster – is one of the foundations of good disaster preparedness. You might need to use these skills and knowledge at any time.

Make sure that you not only have fire extinguishers on hand, but that you know how to use them.

Keep current church leaders and members of your disaster response team informed and make sure their skills are up-to-date. For example, if some of your church leaders were trained in CPR quite a while ago, they may not know the new guidelines that no longer recommend rescue breathing.

The more people who know these safety skills, the better able you will be to respond to a wide variety of disasters.

Basic Guidelines When Opening Your Church

In opening up your facility, it is important to research the local ordinances around shelters – even temporary shelters. It is also important to work with church staff and volunteers so they understand the responsibility they have in working with victims of disasters.

Plan before you open your doors

Before you open your church, it is important to determine how your facility will be used. For example:

- Does your church wish to simply supply shelter, or provide meals and laundry service as well? Will you be preparing meals or bringing in food?
- How many people can your facilities hold safely, and how many volunteers and staff members will you need to serve them?
- Will you provide essential items, such as toiletries? Do you have enough toilet paper, paper towels, dish sets, and utensils to handle a large influx of people?
- How will you provide security? Are your premises lighted sufficiently?
- How long will your church serve as a shelter? A few days? A month?
- Which rooms and buildings on your property will guests be able to access?
- If there is a medical emergency, what procedures will you follow?
- Will you provide childcare, or will parents and guardians be responsible for their own children? Are the spaces available to the guests child-proof? Have your volunteers and staff been trained to identify and prevent potential sexual abuse, using a program such as Safe Sanctuaries®?

Determine how your facility will be used before you open your church.

You may be opening up the facilities to the whole of your community – which can occasionally result in challenges that need to be addressed before you open your doors. Set some ground rules for those staying at the church, as well as for those who are helping out. Guidelines you may develop for guests could include:

- Hours of operation
- Registration procedures
- Appropriate clothing
- No alcohol or drug usage
- No weapons
- No abusive, threatening, or profane language or actions

- No stealing or damage to another guest, volunteer, or staff member
- No pets, unless it is a service animal
- No disposal of personal belongings on property

Guidelines for volunteers and staff include:

- Show compassion, smile, be a positive and good listener
- Look everyone in the eyes, visit with the guests and show hospitality
- Provide guests with dignity and respect

Set some ground rules for those staying at the church, as well as for those who are helping out.

But, volunteers and staff should be careful not to:

- Give out personal identification to guests
- Take personal laundry home for guests
- Lend money to guests (or carry money to the site)
- Purchase items for or from guests
- Provide medication of any type
- Clean up bodily fluids
- Promote religious beliefs during site operation

Youth volunteers should have constant adult staff or volunteer supervisors, and they should bring in a signed document indicating parent approval prior to beginning to volunteer.

Partner with an experienced agency

You don't have to do it all yourself. If you connect with a nationally recognized charity – such as the Red Cross, or a local not-for-profit with experience in providing shelter for people who need help – they can share knowledge, resources, and liability.

You may see some damage. For example, having many people using the facilities around the clock might tax the plumbing system. But, if you partner with another agency, they may help to defray the costs of repair.

Even if you do not partner with another organization directly, coordinate with other agencies that are providing similar services. When you know what other organizations are doing, you can learn from their choices and experience and provide for the true needs of the community.

Opening your church as a shelter can have an enormous positive effect on a community that has been touched by a disaster. If you take the time to plan how you will use your facilities as shelter, you can diminish the risks and help a great many people in need.

Avoid Scams

Most everyone who learns of a disaster reacts by wanting to help. They give money, they use their skills, or they send resources. But, sadly, not everyone reacts to the news of disaster with altruistic behavior. Some people take advantage of disasters by perpetrating fraud.

This fraud can take many forms. For example, con artists could act in the guise of repair or restoration experts, or someone could set up a charity or crowd-funding page to raise money, but keep it instead of delivering the funds to victims of the disaster.

How to avoid construction scams

Prepare for disasters ahead of time. This includes building relationships with vendors whose services you may need in case of catastrophe. If you have already vetted and selected a restoration company, for example, you will know exactly whom to call when disaster does strike.

If you have not pre-planned to that extent, you should thoroughly vet any vendors who claim to be experts in the aftermath of a disaster. Ask for references, check licenses, and make sure they can provide proof of insurance.

Though you may be in a hurry to get your organization back up and running as quickly as possible after disaster strikes, do not skip steps. Get quotes from multiple companies, and keep in mind that the lowest bidder might not necessarily be your best bet.

If you have already vetted and selected a restoration company, you will know exactly whom to call when disaster strikes.

Get an agreement in writing before you make any payments – and don't pay for the entire job before work begins. Instead, work out a payment schedule, and don't finish paying before the work is fully completed.

How to avoid FEMA scams

If you receive a visit from someone claiming to be a FEMA representative who does not have proper identification (a FEMA badge and photo ID), call FEMA at (800) 621-3362 (FEMA). And, if that person requests money for an inspection, that is a positive indicator that they are not representing FEMA because official representatives of FEMA do not charge for their services.

If you receive a suspicious call from someone claiming to be a FEMA representative, hang up and dial FEMA directly.

FEMA also provides rumor control pages for large natural disasters, in order to dispel rumors and provide accurate information. For example, here is the rumor control page for Hurricane Harvey.

How to avoid charity scams

Consider donating to recognizable and reputable charities, such as UMCOR, the Red Cross, or the United Way. Donate to local United Methodist ministries and charities that are endorsed by state and local authorities, such as hospitals, and community not-for-profit organizations, such as food banks.

Help church members understand that not every person or organization seeking money during this difficult time may be legitimate. Investigate unknown organizations, individuals, and charities before giving money.

One twist on a charitable giving scam is perpetrated by individuals who claim to represent a reputable charity – but who have no ties to that organization. For example, if someone comes to your door seeking donations for a legitimate charity, check with the organization to see if they have authorized this individual to make collections before you give any money.

Of course, giving money is still an important part of helping regions that have been hit by disaster. More often than not, people who raise money for these incidents do so for the right reasons – but it is important to think twice if you have any concerns.

If you do have any doubts, hold off before you give money to a charity and do your research. This website can help you discern whether requests for funds are authentic.

Reporting fraud or suspicious activity

If you suspect that someone is attempting to take advantage of people, you can report that suspicious activity or fraud to a variety of organizations:

- Department of Homeland Security
- FEMA's Chief Security Officer tip line
- National Center for Disaster Fraud Hotline
- Federal Trade Commission

Look into charities that are endorsed by state and local authorities, such as hospitals, and community not-for-profit organizations, such as food banks.

Section Two

Severe Weather

No part of the country is unaffected by some form of severe weather. Meteorologists can often make predictions about where and when storms will hit, but you need to know how you will respond before, during, and after a major weather event.

Determine which types of severe weather happen in your area, then build action plans around each scenario.

Depending on where you live, you may be affected by tornadoes, floods, thunderstorms and lightning, or even tsunamis. And, some of these weather events come one right after the other, causing unthinkable damage.

Determine which types of severe weather happen in your area, then build action plans around each scenario. You may choose to make a template action plan that includes variables for each severe weather event that may affect your community.

Set your action plan

An important first step for any disaster preparedness plan is establishing that you can receive and interpret emergency alerts. For example, you should know that the term “watch” means that a severe weather event may occur, but “warning” means that severe weather is going to happen.

Then, know how and where you will safely shelter during (and perhaps after) the severe weather event. You should also plan for when, how, and where you will evacuate in the event that the weather becomes so severe that you must leave in order to ensure your safety. Of course, the ability to evacuate depends on how much advance warning you receive, as well as instructions from government officials.

One way in which you can effectively prepare for severe weather is to maintain an up-to-date inventory of valuables in church facilities.

As you make the plan, you should also take into consideration the needs of your population of church members. You can plan for severe weather occurring during services or another church-sponsored event, but you should also know how you will respond to severe weather as it affects your community at large.

One way in which you can effectively prepare for severe weather is to maintain an up-to-date inventory of valuables in church facilities. This can be easily accomplished by photographing or making a video of every location on your property using a smartphone.

Emergency kits

Build an emergency kit that can provide necessary supplies during a severe weather event. Some examples of what to add to an emergency kit include batteries, an NOAA weather radio, a three- to five-day supply of nonperishable food and water, and necessary medications.

If you live in an area where evacuation due to severe weather is possible, you should also prepare a go-bag that contains many of the same items as your emergency kit. That way, you will just be able to pick up the bag and go if you get an order to leave the area.

Severe weather is a fact of life whether you live on the coast, in the mountains, or on the plains. Knowing what to expect and being prepared to meet the challenges that come with severe weather can give you peace of mind – and even save your life and the lives of church and community members.

Church Fires

It doesn't take long for a small fire to get out of control. It is possible for a fire to become life-threatening in about two minutes. In the right conditions, five minutes is all it takes for a building to become fully engulfed by fire.

That's why it is so important to prepare for the possibility of fire, and to be cautious in any situation that could cause a fire, such as cooking, using candles, or making electrical repairs.

Know your escape routes

If your church has never had a fire drill, now is the time to organize one. Make church members aware of escape routes and practice exiting buildings in a calm and orderly fashion. It is important to have multiple escape routes mapped out because your primary route may be blocked.

Install smoke alarms on every level of every building, and test them regularly to make sure they are working properly. Change out batteries every six months to one year. Install fire extinguishers on every level of every building and test that they are working.

Check Occupational Safety and Health Administration (OSHA) and building code standards to make sure you comply with the requirements in your area. Depending on where you live, you may need to have sprinkler systems installed in your buildings.

If your church has never had a fire drill, now is the time to organize one.

When a smoke alarm sounds, take it seriously. If you can see the source of the smoke, put it out using a fire extinguisher only if it is safe to do so. Exit the building if you do not feel you can get to an extinguisher quickly enough to prevent the blaze from growing, and call emergency services right away.

Back up important electronic documents and store valuable paper documents off-site to avoid their loss in a fire.

If a fire occurs

Crawl below the level of smoke because the heaviest smoke and poisonous gases rise and collect at the ceiling level. Open any doors slowly, and test doors and doorknobs to see if they are hot; if they are hot, or if you see smoke coming in around the door, use an alternate escape route. If it is impossible for you to escape the building, close the doors in a room as yet unaffected by the fire. Seal vents and cracks around the doors with cloth – or tape, if it is available. Elderly people and people with disabilities may need special considerations for evacuation.

If your clothing is on fire, you learned what to do in elementary school: stop, drop, and roll. If someone else's clothing catches on fire, and they cannot drop and roll, put the flames out by smothering them with inflammable cloth, such as a blanket.

Treat any burns with cool water and cover them with a clean, dry cloth.

If your clothing is on fire, you learned what to do in elementary school: stop, drop, and roll.

Some fire prevention tips

- Make sure that whoever does any cooking in the church kitchen stays in the room while using the stove or oven.
- Replace worn appliance cords, and avoid running cords under furniture and rugs.
- Be cautious about space heater use: Do not use space heaters near combustible items, and do not let them run without direct supervision.
- Never use a portable generator indoors.

Most fires are preventable. If you exercise common sense and follow the recommendations laid out by local officials, your church will be a safer place.

Power Outages

Power outages can accompany thunderstorms, hurricanes, or other severe weather – but they may also happen with no warning. They can last anywhere from a few seconds to days or even weeks.

Here's how to prepare: Get your emergency kit ready if you have not already done so. Be sure to include items such as flashlights and batteries.

Keep your devices powered up.

As we have become increasingly reliant on portable devices that need charging, it is also important to know how you will charge those devices if the power goes out. Mobile phones can act as an information resource, as well as a way to communicate with other church members in any emergency. Keep your devices powered up.

Because gas stations use electricity to power pumps, it's important to keep any vehicles' gas tanks full whenever possible. And, if you plan to use a vehicle as the alternative method to charge mobile phones or other devices, exercise caution and common sense: Do not let the vehicle idle in an enclosed or partially enclosed space, or near windows or vents.

Store plastic containers filled with ice in your freezer. Those containers can be used to keep food cold temporarily in a power outage.

During an outage

Do not use candles as a lighting source because unattended flames can cause fires. Instead, use flashlights. Do not open the refrigerator or freezer; refrigerated food will remain cold for about four hours if you keep the doors shut, and a freezer can keep food frozen for almost two days.

If the outside temperature is either very hot or very cold, be careful. Keep hydrated in the heat, and dress in layers in the cold.

Do not use an oven or burn charcoal to heat a building. Only use generators in an open area – never inside any structure and well away from windows or vents. If you need to refuel your generator, turn it off and wait until it cools down completely. Pouring gas or kerosene on a hot generator can cause a fire or explosion.

Unplug important appliances that might be damaged during a power surge, or use surge protectors.

If it is clear that the power will be out for an extended period of time, go to another location, such as a shelter.

After an outage

Replenish the supplies you used in your emergency kit during the power outage, and add any items that you identified as necessary while the power was out.

Go through your refrigerator and freezer and throw away food that has spoiled during the outage. Look for items that don't seem quite right; if they have a strange color, texture, or smell, do not consume those items. And, remember the adage, "When in doubt, throw it out!"

Check in with church members to make sure that everyone is back on the power grid and safe. If church buildings regain power before the entire community's power has been restored, you may consider opening up the church to members as well as people in the community, so that they can recharge devices, and get cool or warm.

Remember the adage, "When in doubt, throw it out!"

Hurricanes

You've seen the news. Maybe it has already happened to you. Hurricanes can wreak havoc and cause unthinkable amounts of damage to property, as well as putting people's lives at risk.

Hurricanes, huge storms with intense winds and rainfall with flooding – some of which can even bring tornadoes with them – affect coastal areas of the United States. The hurricane season lasts from spring to late fall.

Get prepared

Though hurricanes' destructive forces can be strong enough to rip off roofs or fell trees, their arrival is usually forecast with a great deal of advance warning. This gives you time to prepare your property and check in with church members to make sure everyone has a plan in place.

Get your emergency kit and go-bag ready, and plan your route for evacuation. Keep in mind that traffic may be heavy and that certain routes may be blocked. Information about evacuation routes can be supplied by local authorities.

To minimize destruction to your property, bring in outdoor furniture, secure gutters and downspouts, and reinforce windows and doors. If you do not have permanent storm shutters, board up windows with plywood. Get your trees trimmed regularly so damaged or dead limbs do not become projectiles in the wind.

Charge your devices regularly, and keep the gas tank full in your vehicle.

If you are staying on the property during a hurricane because no evacuation has been ordered, consider purchasing a generator. If you do use a generator during a power outage, do not use it indoors or near windows or doors, and do not ever plug your generator into a wall outlet in an attempt to power your building.

Information about evacuation routes can be supplied by local authorities.

Stay tuned in to emergency alerts, listen to your weather radio, and frequently check local authorities' websites. During a hurricane, stay away from windows and be careful about food spoilage by setting your refrigerator and freezer at the lowest possible temperatures and not opening those appliances unnecessarily.

Post-hurricane

If you have evacuated, do not return until instructed to do so. Many of the recommendations for returning after a flood apply in the case of a hurricane. For example, you should not walk or drive through moving water because its currents can be powerful. Flood water may also contain debris, hide places where the ground has eroded, or carry an electrical charge from downed power lines.

If damage to your property has occurred, document the damage in photographs and get in touch with your insurance company to file a claim. If you have flood insurance with NFIP, follow their instructions for claim filing.

Hurricanes can cause unthinkable damage – but preparation for a hurricane can help to mitigate that damage and keep you and your church members safe.

Many of the recommendations for returning after a flood apply in the case of a hurricane.

Are you Prepared for Hurricane Season?

Listed below are our guidelines to remind churches of what actions to take to prepare for hurricanes:

Before the storm

Outside

- Approved hurricane shutters or protection should be secured on all windows, doors, and openings to protect the building and contents.
- Verify that rooftop equipment is secure. Check to see that connections and fasteners holding equipment in place are not corroded. Consider adding strapping or bracing to reinforce rooftop equipment.
- Inspect your facility to identify and correct potential points of water intrusion.
- Review emergency power systems. Have enough fuel on hand to support the emergency power system for the anticipated duration of power interruption.
- Clear loose debris and potential flying objects from yards. Trim and cut back trees to reduce wind force obstruction.
- Anchor portable buildings or trailers to the ground.
- Gather enough supplies — such as plywood, tarpaulins, plastic sheeting, and roofing materials — to be able to make temporary repairs to prevent further damage.

Inside

- Find out if where you live is listed as a hurricane evacuation zone.
- Plan for shutdown of production equipment and systems that rely on power. Know how to turn off fuel gas services and non-essential electrical systems.
- Back up critical computer data and store it in a location that will not be affected by the hurricane.
- Identify and protect vital business records by moving them to a safe location.
- Elevate electronic equipment to at least four inches above the floor to reduce exposure to water damage. Cover computers and electronic equipment with plastic sheeting.
- Create or locate a contact list for facility personnel. Develop a communication system to notify staff when to return to the location. Have a back-up plan in place in case mobile phones and landlines are not working.
- Create an approved list of vendors for post-storm recovery. Contact them before the storm hits to ensure that they will be ready to assist you in the storm's aftermath.
- Assemble an emergency kit.
- Inventory both the interior and exterior of the facilities by video recording or taking photographs.
- Check your insurance policies for sufficient coverage.
- Be prepared to evacuate in case officials order it.

During the storm

- Use a weather radio, watch television coverage, or check for weather updates on the internet frequently.
- If you are in the path of the storm, go to the lowest level and shelter in an interior room or closet away from glass.
- Remember that a calm period may be the eye of the storm, and that the winds and rain will shortly pick up again.

After the storm

- Do a thorough assessment of the safety and security of your facility and activities before allowing the assistance of volunteers during clean-up.

Weathering a hurricane is a harrowing experience. You may not be able to completely protect or preserve your facilities and possessions, but preparation lessens the impact a hurricane can have.

Tsunamis

Earthquakes, landslides, and volcanic eruptions can cause tsunamis.

Though tsunamis have most recently occurred outside of the United States, they can certainly happen along any coastline. It is important for anyone who lives in a coastal area to recognize that they are at risk for experiencing a tsunami and prepare for the possibility.

Tsunamis are also called seismic sea waves. They are a series of very large waves that come about as a result of seismic disturbance. Earthquakes, landslides, and volcanic eruptions can cause tsunamis.

One of the most challenging aspects of tsunamis is that they can occur very quickly following seismic activity. This means that sometimes a tsunami will happen before a warning can be issued.

What happens

When a tsunami hits, waves surge above and over the shoreline, which can lead to death by drowning, flooding, water contamination, and fires.

Be prepared

If your church facilities are in an area that is less than 25 feet above sea level or that is within a mile of the shore, you face the greatest risk from a potential tsunami. Prepare for a tsunami the way you would for any disaster, by creating an emergency kit, a communication plan, and an evacuation plan.

Since outrunning a tsunami wave is often not an option, talk to local authorities about vertical evacuation: If you live in an area with tall, strong buildings, they may be able to provide shelter when there are no other options.

Earthquakes and tsunamis go hand-in-hand.

Know that earthquakes and tsunamis go hand-in-hand. If your coastal location experiences an earthquake, be aware that a tsunami may soon follow.

Warnings vs. advisories

Tsunami warnings and advisories are based on the expected severity of the event.

Tsunami warnings are based on seismic activity and mean that enormous waves and flooding to the area will occur.

Tsunami advisories alert people to the fact that those in or near the water will face dangerous currents and waves.

A tsunami watch is much like a tornado watch: Officials are monitoring the seismic conditions and may later issue a warning or advisory.

Finally, a tsunami information statement usually lets the public know that, while an earthquake has occurred, it is unlikely that a tsunami will follow. On some occasions, watches, warnings, and advisories will follow information statements.

During and after a tsunami

If you are given evacuation orders, follow them immediately. If you are near the shore, move away from it right away. If you see that the water has pulled back and looks like low tide, be forewarned that the waves will arrive shortly.

Do not return to the church property until local officials have given the all clear. Tsunamis are often a series of waves.

If the tsunami has caused flooding or water surrounds your property, exercise caution. Surrounding water can cause structural collapse, and flooded buildings may be damaged in multiple ways.

Though it may seem like a long shot that a tsunami would happen here, it is not beyond the realm of possibility. The west coast, Alaska, Hawaii, and Puerto Rico and the U.S. Virgin Islands are all located in zones that could experience tsunamis.

Floods

Floods can happen in almost any part of the country. They can come with advance warning or unexpectedly. They can result in an inch of water in a basement or complete inundation of a building with floodwater.

You can check to see if you are in a flood zone by using FEMA's Flood Maps.

If your property is located in a flood plain, it is at greater risk for flooding. But, there are ways that you can prepare for a flood – and ways to react to a flood – that will help keep church members safe and minimize property damage.

If you don't know your flood risk, meet with an expert who can assess your property and help you understand what risks exist and what you can do to mitigate them. You can also check to see if you are in a flood zone by using FEMA's Flood Maps.

Ready your property

Start outside: Sandbagging can block and divert water from entering buildings. Store outdoor items inside.

Move inside: Assess which important items on lower floors can be moved to upper floors and assemble a team to help you move those items. Unplug electrical items, and shut off gas and electricity if authorities request that you do so. If you have not already assembled your emergency kit, do so now.

Protect your people

Move to higher ground if a flood warning has been issued – and obey any instructions to evacuate. Keep FEMA's flood slogan in mind: Turn Around, Don't Drown!® In other words, if flood water is encroaching upon your vehicle, do not press onward. Turn around and find another safer route. If water is getting deeper around your vehicle, abandon it and move to higher ground. But, if your vehicle is surrounded by rushing water, do not leave your vehicle.

Just as you shouldn't drive through flood waters, you should avoid walking through flood waters – particularly if they are fast-moving. You can lose your footing or be knocked over more easily than you might think.

If flood water is encroaching upon your vehicle, do not press onward. Turn around and find another safer route.

Check in with vulnerable church members to make sure that they follow evacuation orders and have a place to go.

Stay informed about the state of the flood by listening to your weather radio, paying attention to emergency alerts, and monitoring social media feeds for local and national authorities.

Safe return to your property

Do not return to your property unless authorities have announced that it is safe to return. If you arrive at the property and discover standing water, be cautious. Standing water can be electrically charged by downed power lines.

The same precautions apply after a flood as during a flood. Avoid driving or walking through flooded areas, if at all possible.

Take stock of and photograph any damages that flooding may have caused on your property, and get in touch with your insurance provider to get a claim moving quickly.

And, do another check-in with church members, not only to see who may need help, but to see who may be able to provide help to others in the community who are in need.

How to Clean Your Basement After a Flood

Whether a storm or a burst pipe causes your basement flood, you need to begin clean-up immediately to minimize damage.

Step One: Document and report your losses

Contact your insurance company immediately. If you are unsure how to remove the water, your insurance company can usually provide you with names of restoration companies or even send out a representative.

Take photographs or compile a videotape of damages. Save your receipts from all repairs and purchases, and keep track of the time spent cleaning up the property.

Step Two: Drain the basement

Once you experience a flood, you need to drain the basement. Many people use a pumping system to get rid of excess water. If the water is only a few inches deep, it may seep out through the existing drain as the outside water diminishes.

Step Three: Remove destroyed property

Lay damaged papers and photos out in the sun to dry; this may save some of them.

Sort through clothing and belongings to determine what can be salvaged and what needs to be discarded. Remove furniture.

Step Four: Clean-up

If there has been sewage back-flow, wear rubber boots and waterproof gloves during the cleaning process.

Books and papers: Make a photocopy of valuable or important papers and discard the original. If you want to save an original document, place it in a frost-free freezer and consult with your restoration professional.

Carpet and backing: Remove water with an extraction vacuum. Reduce humidity levels with a dehumidifier. Accelerate the drying process with fans. This same process applies to cleaning concrete or cinder block structures and upholstered furniture. Steam-clean all carpeting.

Ceiling tiles, cellulose insulation, and fiberglass insulation: Discard and replace these items.

Hard surfaces and flooring: Vacuum or damp wipe with water and mild detergent and allow the surface to dry. Scrub if necessary. Check to be sure that the area under flooring is dry.

Upholstered furniture: Follow the instructions for carpet and backing—but remember that upholstered furniture can take more than 48 hours to dry.

Wood surfaces: Remove moisture immediately and use dehumidifiers, gentle heat, and fans for drying. Be careful using heat near hardwood floors. Clean treated or hardwood floors with mild detergent and clean water. Allow to dry. If you have paneling, pry it away from the wall to dry.

Walls and hard-surfaced floors: Clean with soap and water, then disinfect with a solution of one cup of bleach to five gallons of water. Be careful to completely disinfect surfaces that may come in contact with food, such as counter tops, pantries, shelves, and refrigerators. Carefully clean areas where small children play.

Linens and clothing: Wash in hot water or dry-clean.

A professional restoration company can completely clean the flooded area and treat the basement with chemical substances to eliminate the potential for mold growth.

Flood Insurance Filing

If you have insurance with NFIP, there are particular steps you should take to file a claim.

Even though floods can cause a great deal of property damage – and it can be distressing to see an important building or property damaged or destroyed by water – filing a flood insurance claim does not have to be a painful process.

The National Flood Insurance Program (NFIP) is a federal program that provides flood insurance. If you have insurance with NFIP, there are particular steps you should take to file a claim: 1) Start by contacting your insurance agents. 2) Take pictures, video recordings, and notes to document the damage caused by the flood. 3) Make sure to stay within the filing deadline: The Proof of Loss form must be filed within 60 days of the flood's occurrence.

Before a flood ever happens, make sure to check your policy to see what is covered. Are both building and contents covered? If so, the structure, as well as anything housed within the structure, will be covered by the policy. It is possible for just the building or just the contents to be covered, too.

How the process works

When you file your claim through NFIP, you will go through much the same process as you would when filing any other claim through any insurance company. Once you file a claim, a representative from NFIP will come out to make an inspection of your property and the damage incurred.

Remember to document your loss through photographs before you remove any damaged items. Label the pictures, so it's easy to understand what is being shown. Make sure to get close-up photos of serial numbers, makes, and models of appliances that have been damaged.

It's important to keep samples of damaged items for the inspection; for example, carpet may have been soaked and destroyed and need to be removed. You can remove it; just keep a piece of the carpet so the insurance adjuster can inspect it.

Remember to document your loss through photographs before you remove any damaged items.

Get rid of any items that would pose a health risk, such as damaged food items or clothing. Be sure you photograph them before disposal. And, as you get your organization back up and running by communicating with repair services, make sure to check in with your adjuster before you sign any contracts.

Working with your NFIP adjuster

Remember that it is the insurance carrier and not the adjuster who approves claims. Keep the channels of communication open by making sure your adjuster has your current phone number and address – especially if you will not be staying in the place you ordinarily reside.

Your adjuster may be able to give you an advance payment; ask about how that process works, as well as if you may be eligible to receive Increased Cost of Compliance, which could provide additional help if your property is especially damaged by flood. This coverage helps people to put flood safety measures in place – so if flooding occurs again, the damage is not as severe.

There are some common misconceptions that people hold around filing with NFIP. For example, some people think the President has to declare a state of emergency in order to file a claim. That is not the case. Nor will your insurance be cancelled if you file a claim.

NFIP aims to provide affordable flood insurance and to help communities in areas at risk for flooding to make and manage regulations related to potential flooding. What that does is reduce the damage to properties when a flood does occur.

Proof of Loss

The final step to completing your flood claim is to file a Proof of Loss. This is the policyholder's signed claim statement and its supporting documentation. It must be filed within 60 days after the damage happened.

It's terrible to have to suffer through a flood, but if you follow these instructions to file your flood claim with NFIP, you are that much closer to rebuilding and restoring your organization to its original glory.

Landslides and Debris Flow

Landslides and debris flows can happen in a flash, with little or no notice.

If you think landslides only happen in the mountains or on the coasts, think again. They can happen anywhere, on any kind of terrain, and are caused by a wide variety of natural and human events, such as:

- Earthquakes
- Storms
- Volcanic eruptions
- Fire
- Modification of land
- Land mismanagement

Landslides and debris flows can happen in a flash, with little or no notice. They have been described as similar to avalanches, in terms of their speed and the way they gather material and grow in size.

Protect your People and Property

Has a landslide or debris flow occurred in your area before? If so, you are at greater risk for one happening again.

Find out the level of risk for landslides and debris flow on or near your property by getting a ground assessment. A professional can also provide recommendations for how best to prepare your property if it is at high risk for this kind of disaster. For example, it may be a good idea to direct the potential water flow around buildings by digging channels or building walls.

Manage your property appropriately so that you are not the cause of a landslide: Do not build in areas where a landslide is likely to occur, such as near a mountain edge or a steep slope.

Warning Signs

Landslides are just what they sound like: A landslide is characterized by land – earth, debris, and rock – sliding from an area of higher elevation to an area of lower elevation. A landslide saturated by water is a debris flow.

Cracks in foundations, suddenly leaning trees, and newly jammed windows are some warning signs of an impending landslide. Signs of an immediate landslide also include rumbling sounds or the sounds of rocks or trees hitting each other, shifting ground, and extensively cracked pavement.

While the Landslide is Happening

If you are in an area that is at risk for a landslide or debris flow, stay awake during severe storms. Listen to local news and/or a weather radio.

If you are outdoors during a landslide, avoid stream channels, bridges, river valleys, and low-lying areas. If you cannot avoid being near a stream, look at the water for current and color changes, which may mean that a debris flow is approaching.

Quickly move out of the path of the mudflow or landslide. If you cannot move out of the path in time, curl up into a tight ball and protect your head.

Post-landslide

Do not explore the area right after a landslide or debris flow. There may be additional slides or flooding.

Do not extensively explore the area right after a landslide or debris flow. There may be additional slides or flooding.

Do a quick check around the immediate area to see what damage has occurred to buildings and land. Report any utility damage to authorities and determine if your immediate safety is threatened. If

you feel unsafe, go to a shelter. Text SHELTER + your ZIP code to 4FEMA to find a nearby shelter.

Once the threat of continued landslides has passed, repair damaged ground. Erosion can lead to future landslides and flooding.

Tornadoes

If your church is located east of the Rocky Mountains, you know you are in an area that that is most at risk to experience tornadoes, usually during the spring and summer months.

A tornado – or a twister, cyclone, or funnel cloud – can sometimes accompany a severe thunderstorm, a tropical storm, or even a hurricane. The high-powered rotating winds can flatten buildings and trees, causing massive amounts of property damage. They can also put lives at risk.

Make a plan and run a drill

Do you know what you will do if a tornado warning occurs during services or an event? Take stock of your structures and identify a place on the lowest level of the interior of the building that has no or few windows. This could be a basement, a hallway, a bathroom, or even a large storage closet. Shelter in a location as far away from outside walls as possible.

Inform church members about where to go in your facilities during a tornado. If there is a tornado warning in effect, do not allow people to leave the church. Instead, ask them to shelter-in-place until the danger has passed.

A good way to raise awareness about tornado sheltering is to run a drill, perhaps after services. Practice moving toward the shelter area in an orderly fashion. Then, ask everyone to take a crouched position where they cover their necks and heads.

Make sure your emergency kit is close at hand if you are sheltering during a tornado warning. Include a whistle in the kit, in case you will need to signal rescuers that there are people in the building after the tornado has passed.

Take stock of your structures and identify a place on the lowest level of the interior of the building that has no or few windows.

Tornado signs and facts

The most important and most accurate harbinger of an approaching tornado is your local meteorologist. If he or she is forecasting that conditions are right for tornado formation, pay attention to weather reports throughout the day (and night). Remember, a tornado watch means that meteorologists are on the lookout for funnel clouds. A tornado warning means that tornadoes have been spotted.

If you are outside and the sky darkens and turns an eerie shade that appears to almost be green, that is a sign that a storm is approaching. Hail and a loud roaring noise are often indicators that a tornado may be on its way. Seek shelter immediately.

Tornadoes move quickly, and they form quickly, too. Because a tornado's winds can be as strong as 300 miles per hour, it is possible for them to cause devastating damage. It is possible for a tornado to cause damage that is 50 miles long and more than a mile wide. Winds that strong can pick up and throw debris, uproot trees, and flatten buildings.

Do not ever go outside during a tornado warning to try to see the tornado.

After a tornado has passed

If the building where you have been sheltering has been unaffected by the storm, wait until you receive an all-clear signal before releasing anyone from the shelter area. There can occasionally be multiple funnel clouds that touch down during a severe storm.

Do not ever go outside during a tornado warning to try to see the tornado.

Instruct church members who leave to be extremely careful as they make their way home. They should watch for downed power lines and debris.

If your property experiences damage, do not enter the damaged buildings until they have been declared safe. Dress appropriately –

in sturdy clothing and shoes – if doing clean-up yourself (or having volunteers help).

Call your insurance company immediately to report a claim and take photographs of any damage sustained by the tornado.

Thunderstorms and Lightning

Thunderstorms may seem relatively benign, but they are dangerous. One out of every ten thunderstorms can be considered severe. They can bring strong winds, massive rainfall that could result in flooding, tornadoes, hail, and lightning.

Lightning kills 31 people and injures hundreds more annually. Being struck by lightning results in a long road to recovery; many people suffer long-term from a variety of serious symptoms. Because lightning is so unpredictable, it is important to know the risks and follow safety protocols.

Prepare ahead

If you have not already assembled your emergency kit, get one together now.

Prune tree branches that could become projectiles or falling objects during high winds.

Assess hazards that are on your property outdoors. Prune tree branches that could become projectiles or falling objects during high winds. Look for other outdoor objects that could do the same: Outdoor furniture should be put away or somehow secured to avoid being blown around.

If your building is struck by lightning, it could cause an electrical surge that affects equipment, blows fuses, or damages your building's electrical systems. Consult with an electrician to determine what risks you might face in your particular situation and how to ameliorate those risks.

If you have an outdoor event planned, do not play the odds. Reschedule it for another time.

Help your church members be safe

It is possible for lightning to strike even when you are not at the center of the storm.

Many people think they should go under trees when they are in a clearing during a thunderstorm. That is the opposite of what they should do. People should go to low areas: Lightning will strike the highest point of a location (such as a tree, which acts as a natural lightning rod).

It is possible for lightning to strike even when you are not at the center of the storm. It can strike up to 10 miles away from rainfall.

Make sure everyone knows the difference between a thunderstorm watch and a thunderstorm warning. Watches indicate that conditions are right for severe weather, so meteorologists and local officials are monitoring the situation and will let you know if the danger passes or if a storm is imminent. Warnings mean that a severe storm has gathered and is being tracked.

During a storm

Keep up to date on changing weather patterns by using a weather radio. Avoid using electrical appliances and plumbing, which can conduct electricity, and keep your distance from windows and doors.

If lightning strikes a church member, immediately call 911, and determine whether you will need to administer CPR by checking to see if they are breathing or their heart has stopped. It is a myth that lightning strike victims are electrically charged: Tend to them right away.

After a storm

Check your property for damage, including downed power lines and roof issues. If the storm occurred during services or another church event, keep church members indoors while damage is assessed. Allow church members to leave only after it has been determined that they will be safe to go.

Wind and Hail

You can't stop wind and hail storms from happening, but you can lessen the impact by doing some simple maintenance to your property.

Severe storms can include damaging wind gusts and hail. These phenomena can cause damage to buildings, vehicles, and plants. They usually arise quickly during a severe thunderstorm and last for a short period of time.

How is hail formed?

Winds push water droplets up into a part of the atmosphere that is below freezing temperature. Then, these water droplets combine with others right before they freeze, forming a hailstone. That's why hail can vary in size, and even become quite large; one individual in South Dakota picked up a hailstone that was about the size of a volleyball. Though large hailstones can certainly cause a lot of damage, even small hailstones (pea-sized) can cause loss, particularly to plants.

Many people associate hail with tornadoes, and while it's true that hail can sometimes precede a tornado, that is not always the case.

Microbursts are winds of up to 100 miles per hour that can happen during a severe storm. They are associated with the cooled air pockets around hail, which cause downburst winds. These straight line winds can topple trees and rip through property in a manner similar to a tornado.

How to prepare

You can't stop wind and hail storms from happening, but you can lessen the impact by doing some simple maintenance to your property. Keep trees trimmed, so dead or damaged limbs do not become projectiles, and make sure that your roof is in good shape. Already damaged roofs can get ripped up by wind and hail.

Water droplets combine with others right before they freeze, forming a hailstone.

If a severe storm is forecasted for your area, move outdoor furniture inside, or somehow secure it so it will not be blown around. Close blinds and draperies because hail can hit – and sometimes break – windows.

If you have a vehicle, and have time before the storm hits, move it to a covered location, such as a carport or garage.

Check to see if your insurance policy covers hail and wind damage.

What to do during a storm with high winds and hail

Follow the same instructions you would during any severe storm. Stay indoors when possible, and pay attention to your weather radio, or to local weather broadcasts. Follow any instructions from local authorities. If a tornado does develop, then follow the instructions for taking cover; go to a room on the lowest level of your building away from exterior walls and windows.

Do not go out in the storm until local authorities have indicated that the danger has passed.

You can't stop wind and hail storms from happening, but you can lessen the impact by doing some simple maintenance to your property.

After hail and high winds

Check for damage caused by hail and winds. Usually, this damage will be on the roof. Do not climb on the roof yourself. Use binoculars to check for damage. If you suspect that your roof has been damaged, consider calling a roofing contractor to assess and document the issues. File a claim with your insurance company before making a deal with the roofing contractor, and be sure to follow the usual procedure for hiring any vendor: Get at least three estimates and check references and proof of insurance.

Severe storms can bring any number of hazards with them. Hail and damaging winds are just one piece of the puzzle.

Tips for Preventing Lightning Strikes

Have a plan for suspending and resuming activities during events.

With the exception of flash floods, lightning kills more people than any other weather hazard in the United States. Over the last 10 years, an average of 31 people were killed by lightning per year, according to the NOAA.

Church leaders should monitor the weather forecast in the 24 hours leading up to planned events, using a weather radio. Have a plan for suspending and resuming activities during events. Designate safe areas for participants, including:

- Fully enclosed vehicles with windows up
- Substantial buildings
- Low ground: seek cover in clumps of bushes

Let them know that they should take cover when lightning is spotted or thunder is heard.

The following unsafe areas should be avoided:

- Outdoor metal objects (such as flag poles and metal bleachers)
- Water
- Solitary trees
- Caves
- Open fields
- High ground

What to do if you are caught outside

If you are outside during an electrical storm and you begin to feel your hair standing on end or hear a crackling noise, you may be in the lightning's electrical field. Immediately remove metal objects or objects with metal on them – car keys, backpacks, baseball caps – and place your feet together, duck your head, and crouch down low in a catcher's stance with hands on knees.

Remember, if you are with someone who has been struck by lightning, they do not hold an electric charge, so you can touch them immediately. If you have been trained, begin CPR and call 911.

Even if you are inside during a lightning storm, there are certain precautions you should take. For example, you should avoid direct contact with electricity by not running water or using electrical equipment that is plugged in. That includes landlines. It is also a good idea to avoid lingering near windows or doors or leaning against concrete walls.

Place your feet together, duck your head, and crouch down low in a catcher's stance with hands on knees.

Threat to property

Lightning accounts for 30 percent of all church fires in the United States. It is also hazardous to equipment. The intense electric and magnetic fields surrounding a strike will induce a high voltage charge at a distance of 300 feet in just three feet of wire – and will still induce hundreds of volts at a distance of one-half mile – causing equipment failure.

Lightning protection systems do not prevent lightning strikes, but they can safely direct electric currents to the ground. Lightning rods or air terminals are rods of pointed copper or aluminum that are placed on roofs to direct currents to the ground, instead of through the building's plumbing or electrical systems. They conduct the current and associated heat away from the structure.

Lightning protection systems should carry the UL Master Label and be installed per the NFPA code #780 or to the Lightning Protection Institute's certification requirements. Inspect and maintain your lightning protection annually to protect against corrosion and other deterioration.

Surge protectors can also act to prevent damage to equipment. They are the first line of defense against surges that enter a structure via power transmission lines. Surge protectors filter and dissipate these surges. UL-listed transient voltage surge suppressors are recommended. A qualified lightning protection specialist can make recommendations for surge protection tailored to the specific needs of a facility.

Snowstorms and Extreme Cold

Winter is a busy time in the church. Depending on where you reside, it may also be a time when you must contend with plunging temperatures, ice, and snow.

With any storm, it's important to communicate with church members – and members of whatever church disaster response team you may have in place – to make sure that everyone is all right and to provide help where possible and necessary. If you have not already constructed an emergency kit, now is a good time to do so.

Preparing your property

Many preparations that protect your property from extreme winter weather have the added benefit of energy conservation. Insulation and weather stripping can lower your bills and keep your buildings warmer. Storm windows or plastic insulation over windows can also keep buildings cozier during winter weather.

Make sure you have carbon monoxide detectors on every floor and in the basement, where many fuel-burning appliances are installed. Do not use a generator inside of any structure or within 20 feet of doors, windows, or vents.

Know where your water shut-off valves are and take steps to ensure that pipes don't burst, such as turning on faucets to drip when the weather is very cold. Pipes that lie on or near outside walls are especially prone to freeze.

Many preparations that protect your property from extreme winter weather have the added benefit of energy conservation.

Can your roof withstand a heavy blanket of snow, or is it susceptible to ice damming? Consider consulting an expert to make sure that your roof is ready for whatever winter may bring. If your buildings have chimneys or fireplaces, it's a good idea to have them inspected.

Services or events on snow days

Let church members know that their safety should come first. If driving conditions are too hazardous, they should not feel obligated to come to church.

Keep walkways and driveways clear, but be careful not to overexert during snow-shoveling. If the snow is especially heavy, push it rather than lifting it with a shovel. And, when you are outside, wear layers and head and hand coverings. Avoid frostbite by only spending short periods out of doors.

If you experience heat or power loss, be careful when using space heaters or other alternative heat sources. Do not use extension cords to plug in space heaters, and do not leave them unattended.

Winter weather vocabulary

When the meteorologist predicts winter weather, here are some terms to look out for, in order to properly prepare:

Freezing rain/ice storm: causes ice on surfaces because rain freezes when it hits the ground

Sleet: rain freezes before it hits the ground and turns to ice pellets

Wind chill: perceived air temperature

Blizzard: severe snowstorm, often accompanied by reduced visibility and high winds

Frost/freeze: temperatures below freezing

Into every winter, a little snow must fall. Careful preparation for winter weather can prevent catastrophes and keep everyone safe – and a little bit warmer.

Avoid frostbite by only spending short periods out of doors.

Winterizing Your Church

No matter whether your climate brings severe weather or just a temperature drop, churches should take steps to winterize their properties to minimize issues.

HVAC inspections

Corrosion, pressure, and faulty parts are frequent culprits in fires and explosions during the winter season. Schedule a certified inspection, and enter the season with confidence in your heating system. Find out what may be signs of trouble: Knowing how to read gauges and look for leaks and building pressure can prevent tragic accidents.

Keep your boiler room clear and clean. Do not use this room as a storage location. Remove any flammable materials from the room. Do not stack boxes, mops, equipment, or anything else on top of or leaning against the boiler or furnace.

Space heaters

Though not inherently hazardous, space heaters can become dangerous in several ways. Old models missing a grill on the front may have deteriorating wiring or lack automatic shut-off capabilities. Fires are known to have started when stacked papers came in contact with the heating coils of an unattended space heater.

Space heaters plugged into power strips or extension cords with too many other items also pose a hazard. They should be plugged

directly into the wall. Use Underwriter's Laboratory-certified space heaters, and operate them within the parameters found in the user's manual.

Frozen pipes

Insulate pipes that may be exposed to freezing temperatures, and keep heat running at a low level in unused areas or buildings. Frozen pipes can burst and cause floods. If you do experience a burst pipe, turn the water off at the shut-off valve as soon as possible. You can find out more about preventing frozen pipes here.

Though not inherently hazardous, space heaters can become dangerous in several ways.

Snow removal

Pay attention to the weather forecast, and assemble a winter weather team. Each member of the team should have a specific responsibility (or two) to ensure that the church is prepared for winter weather. These responsibilities could range from clearing sidewalks to drying interior floors to assisting people as they come from or go to their vehicles.

Identify where snow and ice could accumulate and possibly refreeze.

Make sure your parking lot snow removal contractor will be available on days you have services or winter events planned. Many contractors do not clear sidewalks and steps. A group of members who can assist in shoveling, sanding, or salting can be extremely helpful. Be sure that those doing the shoveling are healthy enough that they will not injure themselves or suffer a heart attack while exerting themselves. Let people know they should take breaks to rest and get warm.

Identify where snow and ice could accumulate and possibly refreeze. Give attention to areas that receive minimal sun, such as gutters and drainpipes, sidewalk corners, and doorways.

Weather-related closure

Discuss how and when to close the church or cancel an event. The duty should fall to one or two people responsible for making the call, who set the wheels in motion to communicate the closure to all involved.

When deciding whether to close, consider your membership demographics – their age and how far they travel to get to church.

Let church members know how you will announce closures and set up an outgoing voicemail message or calling tree to spread the word.

By taking a proactive approach to winterizing your church, you will have a much better chance of having a blessed and wonderful winter.

Wildfires

When you hear the term “wildfires,” you may automatically think of California – but wildfires can occur anywhere in the country. Wildfires start in natural areas, such as forests or prairies, and are sometimes caused by lightning. Most frequently, however, they are caused by human error, such as someone not completely extinguishing a campfire.

Wildfire preparation should be a part of your emergency preparedness plan because of how quickly they can spread – and how rapidly you may be forced to evacuate.

The dangers presented by wildfires are not limited to the fire itself: Smoke inhalation can cause health issues, particularly for people who have lung problems, such as asthma or emphysema.

In areas that carry particular risk for wildfires, signs are often posted that communicate the daily fire risk. If there is a high risk for fire, that is ordinarily communicated by local authorities and meteorologists.

Wildfire preparation should be a part of your emergency preparedness plan because of how quickly they can spread – and how rapidly you may be forced to evacuate.

Before a wildfire

Your risk for wildfire depends on several factors, including whether your property abuts natural areas, whether your community has been experiencing a drought, and whether high winds are present, which can cause the fire to quickly spread. Know your community's risk, and plan accordingly.

Just as with hurricanes and tsunamis, it is important to make a plan for evacuation: Know where you will go – whether that's the home of a friend or relative or a hotel in an unaffected area – and know how you will communicate that you have evacuated to others. Some people use social media to broadcast their safety and their evacuation plans. Others use a phone tree or group text.

Prepare your emergency kit that you can take with you in case of evacuation, so you will have supplies and important documents close at hand. Be sure to include respirators/dust masks in the kit.

Protect your property

One way that you can protect your property from burning is to create a zone that discourages fire spread. Clear and maintain an area that surrounds your buildings by about 30 feet. That includes manmade and natural debris, such as newspapers and dead leaves. Fuel breaks also can keep wildfires from reaching your buildings. Driveways, parking lots, gravel areas, and lawns all work in this way.

Evacuation orders

If local authorities issue the command to evacuate, do so immediately. Wildfires can spread so rapidly that any delay could be dangerous.

Do not attempt to fight the wildfire yourself, as this will likely result in injury.

Before the evacuation orders are issued, check in with vulnerable church members to make sure that they, too, have a plan in place and will be able to execute it when the time comes.

Do not attempt to fight the wildfire yourself, as this will likely result in injury. If you do get burned, call emergency services right away, and cover burns with cool materials to avoid infection.

Do not return to your property until after the area has been deemed safe by authorities. Even if an area has been declared safe, use caution. If you smell smoke, leave the premises right away.

After fire damage occurs

If you return from evacuation to find that your facilities have been damaged by fire, take photographs and report a claim. Before you begin clean-up, put on a respirator/dust mask that has been approved by OSHA. Minimize particle inhalation by wetting down dry debris.

Make sure that all volunteers and staff who participate in clean-up follow those guidelines, too. Wildfires can be destructive, and many of the individuals who help to restore the church will be dealing with their own damage at home.

Earthquakes

Does your property lie on a fault line or in a seismic zone? Almost every region in the U.S. can be affected by an earthquake. You should know what to do before, during, and after an earthquake hits.

Earthquakes are caused by subterranean rock shifting. Usually, a larger earthquake occurs first, and then it is followed by a number of smaller quakes, referred to as aftershocks. When the earth shifts dramatically, it can cause severe damage to structures and roads, even triggering explosions. Earthquakes can also cause other natural disasters, such as landslides and tsunamis to occur.

Unlike many other natural disasters, no one can predict an earthquake, and there is no earthquake season. That's why it's important that you prepare ahead of time and know what to do.

Earthquake-proof your property

When an earthquake occurs, any loose items – such as books, ornaments, and wall-hangings – might tumble to the ground. Take stock of items that could be damaged (or cause damage) were they to fall during a quake, and either secure those items or move them to a different location.

If you live in a seismic zone or on a fault line, where earthquakes are a probability rather than a possibility, consider consulting a structural engineer to identify weaknesses, and hire a contractor to strengthen those weak points.

Practice your positioning

Do earthquake drills with church members to practice “Drop, Cover, and Hold On!”

During an earthquake, people should drop to the ground (as low as possible), cover their heads and necks, and remain in that position until the danger has passed. If an individual is in an area where they are in danger of being hit by falling objects or debris, that person can reposition under a sturdy piece of furniture, such as a desk or table. Remind church members that they should avoid dropping and covering in areas that are near exterior walls, and especially windows.

If church members are outdoors when an earthquake hits, the same recommendation holds true: “Drop, Cover and Hold On!” Outside, people should seek an open area in which to drop and cover. Avoid streetlights, buildings, and utility wires.

Do earthquake drills with church members to practice “Drop, Cover, and Hold On!”

Earthquakes tend to last for less than a minute, and they happen with no warning, so practicing getting into a safe position is critical to minimize the possibility of injury.

After the quake

Once the earthquake ends, recognize that there may be aftershocks, which will likely be less devastating than the initial quake. Remain alert and prepared to go into the earthquake cover position again.

If you have been trapped by debris, don’t stir up dust and move around a lot. Use your mobile phone to call for help, or blow on a whistle or tap on a pipe to indicate where you are to rescuers. If you are in a building that has been damaged by the earthquake, but are not trapped, leave the building and seek out an open space.

Remain alert and prepared to go into the earthquake cover position again.

Check your weather radio and local authorities’ social media feeds and web sites to see if other dangers, such as tsunamis, may have been triggered by the earthquake. Follow evacuation plans if necessary.

If you, or staff or volunteers, are working to clean up earthquake debris from your facilities, be careful. Hire people to move especially heavy debris, and dress appropriately with sturdy shoes and work gloves.

Communicate to church members if there has been damage to the buildings and make alternative plans for holding services.

Extreme Heat

Extreme heat can be punishing – and even deadly. Here's why: Heat can kill a person because it pushes the body past its limits. During extreme heat, the body has to work harder to maintain its temperature.

People who are at most at risk for suffering heat-related illnesses are young people, elderly people, and people who are overweight.

Prepare for the heat

If your property is air-conditioned, get your system maintained annually to ensure that you will have air conditioning during heat waves. If you use window air conditioners, make sure there are no gaps through which air can pass.

Insulation and weather stripping mitigate weather issues at either extreme, hot or cold.

If your property is not air-conditioned, temporary window reflectors may help to keep the temperature down. Cover cardboard with aluminum foil and place it in windows to reflect the sun. Draw curtains and shades when windows receive direct sunlight.

Insulation and weather stripping mitigate weather issues at either

extreme, hot or cold. Storm windows help to insulate against heat as well as cold, too.

When heat hits

Be sensible about the amount of time you spend in the sun. If you have an outdoor event planned, consider rescheduling it, so as not to expose church members to potential illness.

Check in on your church members, particularly those that are most at risk for heat-related illnesses.

Avoid work in the sun. If volunteers, staff members, or contractors need to work outside for some reason, make sure that they take frequent breaks in an air-conditioned area and drink plenty of fluids.

Spend your time indoors on the lowest floor of the building. As we all know, heat rises, and upper floors can become stifling during extreme heat – especially if they aren't properly air conditioned.

Check in on church members, particularly those that are most at risk for heat-related illnesses.

Signs of illness

Heat cramps, heat exhaustion, and heat stroke are illnesses that can arise during extreme heat, particularly if people are working or exercising outdoors on hot days.

Heat cramps, or muscle pain and spasms, are the least severe of the heat-related illnesses, but they can lead to heat exhaustion.

Heat exhaustion symptoms of which everyone should be aware are: weakness, dizziness, sweating, paleness, and nausea.

Heat stroke symptoms include a high body temperature, a rapid pulse, and hot, dry, red skin, as well as the other symptoms that accompany heat exhaustion, and confusion.

For heat cramps or heat exhaustion, the treatment is similar. If the person exhibiting the symptoms is outdoors, move them inside to an air-conditioned location. Have them lie down and administer fluids, such as water or drinks with electrolytes – but no caffeine. If the person does not get better, or if the symptoms seem acute, get them medical attention.

Because heat stroke is life-threatening, be extremely careful if someone exhibits the symptoms. Take that person to the hospital right away (or call an ambulance), and do not give the victim anything to drink.

Terms to know

Heat wave: excessive heat and humidity for a long period of time

Heat index: demonstrates how hot it feels outside; this measurement is similar to wind chill readings in extreme cold

Excessive heat watch: excessive heat may be on the way

Excessive heat warning: the forecast shows that there will be excessive heat for at least two days

Heat advisory: same conditions as an excessive heat warning – but they are more likely to last only one to two days

Drought

Rain shortages can happen almost anywhere in the U.S. at any time of the year. Droughts affect humans, wildlife, and plant life. Meteorological drought happens when a location doesn't get as much rain as usual.

Severe droughts can lead to other disasters, such as dust storms, flash floods, or wildfires. While drought cannot be avoided, there are a number of ways that you can reduce your water usage in order to prepare for the conditions that accompany a drought.

Ways to conserve water

1. Keep plumbing in good repair. Have a plumber inspect and make repairs on pipes, faucets, and fixtures.
2. Insulate pipes – especially those that are on an outdoor wall. This can prevent pipes from bursting.
3. Replace old appliances that guzzle water with new energy- and water-efficient ones. This could include replacing older toilets with low-flow models.
4. Consider installing flow restrictors on faucets and instant hot water heaters on your sinks.

If your property includes a lot of land, be conscious about your planting and landscaping. Native and drought-tolerant plants do not need as much water as exotic species. Arrange mulch at the base of your plantings, as well as trees and shrubs, to further retain moisture.

Watering grass lawns is a big drain on water supplies, so keep your irrigation system or sprinklers in good repair. If you are purchasing new watering systems, select water-efficient models. And, if you raise your lawn mower blade, your grass roots will grow deeper, which helps the soil hold moisture, calling for less watering.

Native and drought-tolerant plants do not need as much water as exotic species.

When a drought occurs

If you are truly in a drought, local officials will have suggestions for conserving water. Officials may also impose restrictions on water usage. Here are some additional tips:

1. Don't flush the toilet when you don't need to. If you need to dispose of a tissue, for example, use a waste basket instead of the toilet.
2. Only use dishwashers to clean full loads of dishes, and hand wash dishes using two containers – one should contain soapy water and the other should contain the rinse water and a little bit of bleach.
3. Use the water that would ordinarily go down the drain while you are waiting for it to get hot or cold enough. Fill a container while you wait, and use it to water plants later.
4. Use a soil probe or shovel to check moisture levels in the soil before you water – and if watering is necessary, only do it when the weather is cooler, such as in the early morning or late evening. If the drought is extreme, let your lawn die and use what water you have to keep trees and shrubs alive.

Check in with community members to encourage everyone to participate in water conservation during a drought, and to understand if water shortages are disproportionately affecting some of your church members. Set up channels so that church members can communicate with one another and share resources as necessary.

Volcanoes

If your church is located in Alaska, Hawaii, or the Pacific Northwest, you have an extra hazard for which to prepare: volcanoes. Molten rock can be spewed from these mountains with or without warning.

Volcanoes vent gases and molten rock from deep in the earth. Eruptions occur because of intense gas pressure in the molten rock. An eruption can mean the expulsion of a number of different things, ranging from poisonous gases to lava flows to ash explosions.

Some hazards from volcanoes, such as lava, are slow-moving, while others cause immediate destruction, such as flying rock and ash blasts.

The effects of an eruption can kill humans or animals and cause tremendous damage to property. Roof collapse, damaged machinery, and lung damage can all occur even at locations hundreds of miles away from where the volcano erupted.

Some hazards from volcanoes, such as lava, are slow-moving, while others cause immediate destruction, such as flying rock and ash blasts. There is also the possibility that an erupting volcano will cause a lateral blast, which occurs when rock explodes sideways very quickly for a long distance.

Like many other natural disasters, volcanic eruptions are not isolated events. An earthquake or tsunami might immediately precede or follow an eruption, for example. Landslides and debris flow might also occur as a result of the eruption, as well as fires.

Supplies and plans

If you have not yet put together your emergency kit, get one together. Because volcanic eruptions present additional challenges, you will need to add some extra items to your kit, such as goggles and breathing masks.

Check your communication plan to make sure you have a way to check in with church members and members of your disaster response team in case of a volcanic eruption. Be especially cognizant of church members who may need extra help, such as elderly and disabled people and families with very young children.

When a volcano erupts

Often, volcanoes will show signs of potential eruption, which gives authorities a chance to warn people who will be affected. Immediately follow any evacuation orders that you receive.

If you cannot evacuate, stay indoors and close all windows, doors, and ventilation grates to prevent ash from entering the building. Wait for updates from local authorities before you venture outside. Use the goggles and breathing masks from your emergency kit.

The only exception to the “stay inside” rule is if your roof is in danger of collapse due to ash buildup. Signs that a roof may

collapse include creaking and popping sounds, new cracks in ceilings or walls, and leaks.

Do not drive anywhere unless it is absolutely necessary.

If evacuation was ordered, but you were unable to leave, or if the building in which you are staying feels unsafe, text SHELTER + your ZIP code to 42262 (4FEMA) to find out where you can go to wait out the aftermath of a volcano eruption in safety. Listen to your weather radio and check local news on television or the internet for other instructions.

Do not drive anywhere unless it is absolutely necessary. If a situation arises that forces you to drive somewhere, do not go any faster than 35 miles per hour.

Being in the path of a volcanic eruption can be a terrifying experience, but if you prepare for the possibility of its occurrence, you – and your church members – will be safer.

Glossary

action plan: any plan devised by church leaders for use during an emergency

adjuster: a representative of your insurance company who inspects property damage and communicates with your insurance carrier

advisory: warning of an impending emergency, usually weather-related

ash blast: eruption of ash from a volcano, sometimes includes flying rock

bandwidth: the capacity of a system to handle traffic

blizzard: severe snowstorm, often accompanied by reduced visibility and high winds

claim-filing: the process by which you report damage to your insurance company

communication plan: a plan devised by church leaders for communicating with church members and the public during and after an emergency

crowd-funding: a process by which individuals raise money from people over the internet

debris flow: rocks and plant matter that can get caught up in and become a part of a landslide

digital records: important documents stored electronically

disaster preparation: plans made by church leaders to effectively prepare their churches and church members for a variety of potential emergencies

distilled water: condensation collected from boiled water, removes impurities

drill: practicing a plan; for example, church members tracing an evacuation route in case of fire

drought: prolonged period where not enough rain falls, usually resulting in water shortage

earthquake: movement of the earth's surface, usually concentrated on or around fault lines

Emergency Alert System: system set up by the U.S. government to communicate with systems in case of an emergency

emergency kit: a kit put together by church leaders to be used in case of emergency; usually contains first aid, food, water, and many other items

evacuation: when people must leave their homes and businesses temporarily in order to escape destruction from an impending disaster

excessive heat warning: warning issued by meteorologists that states that excessively hot temperatures will occur

excessive heat watch: watch issued by meteorologists that indicates that conditions are right for excessive heat; usually followed by a warning or advisory

Federal Emergency Management Agency (FEMA): government agency that supports citizens when an emergency occurs

first aid kit: a kit that should be a part of emergency kits, contains items to be used in case of injury or illness

First Aid/CPR: system of training that individuals can take in order to be certified to provide care for people in need of help during injury or illness

flood: when water overflows so that it escapes its ordinary confines

freezing rain/ice storm: weather occurrence during which rain freezes just before or as soon as it hits the ground, usually resulting in poor road conditions

frost/freeze: when temperature drops below the freezing point

go-bag: a portable bag containing the essentials for evacuation, stored in your emergency kit

hail: small ice stones that fall like rain

heat advisory: forecast shows that there will be excessive heat for one to two days

heat exhaustion: illness that can arise during extreme heat; symptoms include weakness, dizziness, sweating, paleness, and nausea

heat index: demonstrates how hot the temperature feels outside

heat stroke: a serious illness that can arise during extreme heat; requires hospitalization

heat wave: excessive heat and humidity for a long period of time

hurricane: large storms with intense winds and rainfall with flooding

Integrated Public Alert and Warning System (IPAWS): system through which government agencies can communicate emergency alerts to citizens

landslide: the sudden movement of land (and often accompanying debris) that gather material and grow in size as they move

lightning: electrical discharge that occurs during thunderstorms

lightning protection system: equipment used to direct lightning to ground

mobile app: program that runs on a mobile device

National Flood Insurance Program (NFIP): government program that provides flood insurance to individuals

National Oceanic and Atmospheric Administration (NOAA): scientific agency that explores ocean and atmosphere conditions

Occupational Safety and Health Administration (OSHA): agency of the Department of Labor that regulates safe working conditions

power outage: when electrical services stop functioning for a period of time

power surge: sudden increase of power that runs through electrical lines, potentially causing damage to electrical appliances

Proof of Loss: policy holder's statement that contains information about money requested due to damage

safety check: individuals getting in touch with friends and family to let them know that they are safe during an emergency

severe weather: any kind of weather that can cause damage or is dangerous to people or property

shelter: a temporary place to stay after an emergency has occurred

shelter-in-place: take temporary shelter inside of the building currently inhabited

sleet: rain and snow mixed, often takes the form of ice pellets

social media: a program that allows users to share information with a network of friends and family

straight-line winds: high-speed damaging winds that occur during thunderstorms

surge protector: device or appliance that blocks power surges

thunderstorm: rainstorms that include thunder and lightning

tornado: rotating winds in column formation that can cause extreme amounts of damage

tsunami: very large tidal waves that occur as a result of earthquakes or other underwater disturbances

uncontaminated water: water that has been purified and is safe to drink

United Methodist Committee on Relief (UMCOR): worldwide emergency relief organization

volcanic eruption: when ash, gases, and lava are expelled from a volcano

warning: issued when an event or disaster is imminent

watch: issued when conditions are right for an event or disaster to occur, usually followed by either a warning or cancellation of the watch

weather radio: network of stations that broadcast weather information continuously

wildfire: unplanned fire that occurs in a natural area

wind chill: the drop in temperature that occurs as a result of wind

Wireless Emergency Alerts (WEAs): emergency alerts issued by government agencies that go direct to individuals' mobile devices

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The United Methodist Insurance Program (UMIP) makes insurance available to all ministries that are part of the United Methodist Connection and those with historic ties to Methodism. UMIP operates to fulfill The General Counsel on Finance and Administration of the The United Methodist Church's Book of Discipline obligation to make insurance available to the churches, agencies, and other ministries of The United Methodist Church. The ministry of UMIP is to not only protect the people, property, and finances of The United Methodist Church, but also to ensure access to future generations of Methodists. The United Methodist Insurance Company accomplishes this ministry by operating through Sovereign Insurance Group, the program's exclusive endorsed agency. UMIP has access to a large number of insurance companies that specialize in providing coverage to churches and non-profit ministries as well as specialty or hard-to-place coverages. UMIP's sole ministry is to protect your ministry. Please visit our website at www.uminsure.org.