

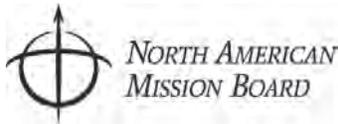
# AFTER A DISASTER

A guide for churches whose properties have been affected by the unexpected.



**Rescue • Relief • Recovery • Re-evaluate  
Rediscover • Refocus • Rekindle • Rebuild**





Dear Church,

When Nehemiah began to rebuild the walls of a devastated Jerusalem, he led the people of God on an amazing journey of rediscovery. That experience forever shaped the people of God and His plan for them.

The name Nehemiah means “The LORD Comforts”. As a pastor or church leader reading this resource guide you may find yourself at this very moment in the midst of a very difficult and potentially ministry altering event.

Your facilities may have sustained partial or total damage. Your membership may be scattered and unavailable. And the church leadership team may be asking serious questions about ‘where do we go from here?’

Just as Nehemiah faithfully led the people of God, we must recognize that even the most severe of disasters is subject to God’s plan. When disaster impacts a local church facility, that church’s leadership must ask ‘what does this mean for the future ministry God has given our church?’

While it may be tempting to immediately begin rebuilding the church facility and planning to position the church to once again resume its ministries as though nothing had ever happened, the local church should prayerfully and with many counselors adequately prepare for what God may be asking of His church.

Before hastily returning to business as normal, a church that is asked to endure a disaster must recognize that its buildings are just a tool for its ministry. The early church existed for nearly 300 years without a permanent meeting house, and God’s church of the 21st century can prove the same if He so desires.

As the local congregation considers this time of physical loss as an opportunity for its Christ-focused future, the church should consider the following recommendations set forth in this document. As it does so, it should seek to follow the lessons learned from Nehemiah:

- Re-evaluate tradition in light of new opportunities (how can we better organize our ministries and facilities as we look to meet the needs of our immediate mission field?)
- Rediscover the sacred truths (what is our purpose as a church and how can we best position our church facilities to communicate that message?)
- Rekindle a passion of service amongst your people (how may God grow our church, its membership and facilities for His service and His glory?)

Even through an apparent disaster peace can reign. Please know that members of our team are ready to assist you as you begin to plan for your church’s future facility needs.

We count it a privilege to be of service to you!

The Church Finance Ministry

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*“The following recommendations are designed to help strengthen and equip churches to better prepare for and recover from disasters effecting church property and ministries. Information contained herein is of a general nature, and is not intended to provide specific legal advice. In the event of a disaster, your church should immediately consult with its insurance provider, attorney, and other relevant professional counselors.”*

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# I. THINGS YOU MUST DO NOW

The first step in the recovery process is to meet the immediate life and human safety needs of those impacted by the disaster. In occurrences of widespread devastation local, state and national authorities may be required to limit access to properties and facilities affected.

The following checklist is a starting point in this multi-phase process of recovery. As you complete the steps in the checklist take proper measures to notify relevant authorities such as police, city officials, building inspector, etc.

In instances of hazardous material release, outside professional contractors, the EPA and county officials will need to be consulted and their professional opinions and mandates followed.

It is recommended that church leadership maintain a detailed journal documenting all phone calls, letters and emails related to the disaster. Include dates, times and people contacted. The better the documentation kept, the easier follow-up incident reports and statements released to officials and insurers will be. Good recordkeeping will speed the recovery process for the church.

## Priority Checklist

- Before re-entering church building, make a visual observation for obvious structural damage. Conduct a thorough inspection for damage and potential hazards prior to entering facility.
- When entering the building, use battery-powered flashlights instead of matches, candles or other open flame sources of light as pockets of gas may be trapped inside the facility. If the odor of gas is present or an audible hissing sound is heard, leave immediately and call the gas company from another location. If a gas leak is present keep running vehicles at a safe distance from location of leak.
- Take photographs and/or video of damage to help document for pending insurance claim.
- Obtain copies of any & all insurance policies (multi-peril, flood, wind, auto insurances).
- Turn off electricity at main circuit panel even if there is a wide spread power outage. Power should remain off until an electrician is able to inspect the system.
- Secure valuables and other items that are important to the operation of the church.
- Do not start the heating system or boilers until they have been inspected.
- Make sure those making repairs show proof of insurance, and have sufficient errors and omissions coverage. The church should obtain a certificate of insurance naming them as an additional insured.
- Check for sewage and water line damage. Where damage may be present, turn off water at meter and call a plumber.

- Protect the facility from further damage by covering holes in the roof, walls, or windows with tarps, boards, or plastic sheeting.
- If church has propane tanks, do not attempt to remove or replace them due to the danger of fire or explosion.
- If church has suffered damage, report the loss to church's insurance agent.
- Notify lender or others who have an interest in church facilities and/or property.
- Contact the local association and state convention, give and obtain a status report, also give and obtain primary contacts and phone contacts.



# II. ORGANIZE YOUR LEADERSHIP TEAMS

Chapter three of Nehemiah lists names of those who completed specific tasks in the rebuilding of the walls of Jerusalem. So too as your church begins to organize itself for the next step, three areas of responsibility should be assigned to responsible individuals/teams within the church. Your leadership teams may assign responsibilities as:

## *Immediate Response Team (IRT)*

Primary objectives of IRT:

- Secure property
- Coordinate flow of information to related third parties: insurers, banks, city, etc.
- Work through Priority Checklist
- Identify temporary meeting locations for continuation of Sunday worship schedule
- Report findings to church leadership and Communications Team
- Coordinate work with disaster relief organizations: FEMA, Red Cross, SBC, etc

## *Communications Team (CT)*

Primary objectives of CT:

- Primary collector and disseminator of information for church leaders and congregation
- Establish primary method of communication for church membership: website, phone, etc
- Facilitate flow of information with IRT and Long-range Ministry Planning Teams
- Provide feedback to church leadership from membership and community
- Consider any public announcement(s) that need to be made and designate only one church member to be the spokesman for the church.

## *Long-range Ministry Planning Team (LMPT)*

Primary objectives of LMPT:

- Serve as oversight team conducting Evaluation of Impact of Disaster (Step III as follows)
- Work alongside pastor and other leadership to plan for future facility and ministry needs
- Identify steps in long-range ministry planning needs
- Coordinate and network with denominational experts on related subjects

Regardless of assigned responsibility, all team members should seek to pray throughout the process, be flexible and seek to maintain a spirit of unity and mutual encouragement through this often difficult process. Be sure to provide opportunities for praise reports through this journey, as God will no doubt unfold His plan for your church right before your eyes.

# III. EVALUATE IMPACT OF THE DISASTER ON FACILITIES AND MINISTRIES

This is a critical step in the recovery process. It should be conducted by qualified men and women who are spiritually mature and have shown a sincere commitment to the church and its ministries prior to the disaster.

Key questions for consideration by this team will be:

- How specifically have our facilities been impacted by this disaster?
- How will facility losses impact short-term and long-term ministries we conduct?
- What new opportunities for ministry will result through this event?
- What are our perceived facility rebuilding options?
- Where may God be leading us as a church because of this event?

In evaluating the impact of the disaster on the church, it will be helpful to break this team's analysis into the following areas:

## **1. Church membership and community impact analysis.**

- How many church members and staff have been displaced?
- How many church members and staff are available to meet?
- When can church members and staff return to their homes?
- What is the level of damage to the area homes?
- What is the level of damage to the area businesses?
- Have church member's jobs been affected? If yes, how?
- What is the condition of sister churches?

## **2. Church facility impact analysis**

- Contact the church's insurance representative to learn what assistance may be provided and what the requirements and procedure are for beginning and completing a claim.
- Have structural, mechanical, plumbing, and electrical engineers evaluate the building and provide a report of their findings and recommendations to assure that the building is safe to occupy and to assess the long term adequacy and financial feasibility for repairs/restoration.
- If applicable, because of pre-existing environmental hazards (such as asbestos) or because of bio-hazards related to the disaster (such as flooding, contaminated water, and mold), have an environmental engineer evaluate the conditions and recommend safe and legal ways to address the problems and probable costs associated with the recommendations.
- Contact regulatory agencies to determine what laws, codes and other regulations will be applicable to any proposed repairs, restoration, and reconstruction.

### 3. Resource Assessment

- Are the current facilities usable?
  - a. If the facilities are not usable, how long will it take to make repairs and return them to use?
  - b. If the facilities are usable, what type of repairs will be needed to create a safe environment?
    - If the facility is without utilities, when will the services be restored?
    - What other resources are available at the church facility?  
Computers, kitchen equipment, showers, sound equipment, etc.
    - What financial resources are available?
      - a. Money in the bank.
      - b. Funds available from the church's insurance carrier.
      - c. Funds available from other resources (FEMA, line of credit, disaster relief loans, etc.).

### 4. Church Ministry/Program(s) Analysis

- Evaluate the church's programs, ministries and activities and ask the following questions:
  - a. What were we doing before the disaster that we need to keep doing? What should we do more of, less of, and/or change how we were doing it?
  - b. What were we doing before the disaster that we should quit doing?
  - c. What should we begin doing that we were not previously doing?
- In light of the evaluations prompted by the above questions, now ask these questions:
  - a. What parts of our old facilities are not appropriate for the programs, ministries, and activities that are our strategies for the future (because of location, size, style, appearance, functionality)?
  - b. What new facilities are needed to accommodate the strategies that cannot be adequately served by restoring/modifying our old facilities?
- In light of the above evaluations, ask these questions:
  - a. Do we have enough property, buildings, and parking for all programs, ministries, and activities?
  - b. Can we buy adjacent property if we need it?
  - c. Even if we have enough property or can get enough property, are we in the best strategic location for what we want to do?
  - d. Is there another church in our area with whom we could merge in order to strengthen the combined impact of our ministries?
- With the assistance of an architect, and a financial consultant take the following steps:
  - a. Prepare a financial strategy to facilitate the rebuilding or renovation of the facilities. Items to be considered; cash, borrowing capacity, existing debt, insurance proceeds, and a capital campaign if needed.

- b. Have your architect provide plans for the first phase project of rebuilding, renovations, or expansion of existing space or construction.
- c. Ensure that the scope of work falls within the financial capacity of the church.

## 5. Bridging the 'Gap Analysis'

This analysis will determine the shortfalls between the resources needed and the resources available. Generally, the shortfalls will surface in the amount of time needed and the resources. Once the analysis is complete, the church can then examine cost-effective strategies to close the gaps. It will also give the church a foundation for recovery and allow the church to clearly understand the capabilities that exist after the disaster.

- Facility needs. Will an interim meeting place be needed?

If so,

- a. How much space is needed?
- b. How long will the church need the interim space?
- c. What are your options? Schools, Theatres, Hotels, Storefronts, other Church buildings, Tents, Portable Buildings, etc.
- d. What are the associated costs?

- Financial needs.

Review the disaster's impact on the congregation and the impact it will have on the tithes and offerings over the next 6-12 months. Consider the churches anticipated expenses over the same 6-12 months. Will there be a shortfall that could add to the gap in financial resources. Consider modifying the budget to reflect the current situation.

- Personnel and Volunteer Personnel.

Keep in mind the amount of time church members will be spending in cleanup repairs and assisting others around them as well as the possibility of Southern Baptist Volunteers assisting and any housing and food needs that they could have.

- Anticipate any legal service needs.

- a. Are the churches articles of incorporation in good standing with the secretary of state?
- b. Legal services can prepare material that will assist in filing insurance claims, banking services, records retrieval, or other business related issues?

- Develop a detail calendar for planning purposes and target completion dates.

## IV. DEVELOP AN ACTION PLAN

During this phase all team research and coordination has led church leaders to determine a specific action plan to move the church toward the future God has provided the congregation.

Based upon the findings in the preceding analysis the church should have informed ideas on how to develop a detailed step by step action plan.

The Action Plan should include:

- Plan to complete immediate relief efforts.
- Short-term facility meeting locations and plans.
- Immediate ministry plans.
- Long-term ministry plans.
- Insurance status with expectations, and plan to settle the claim(s).
- Establish a financial plan to move forward (adjusted church budget)
- Facility renovation/rebuilding plan based on vision for church post-disaster
- A detailed calendar of dates to carry out major steps in process (12-24 months)
- Maintain a journal documenting all phone calls. Letters, meetings, e-mails related to the disaster. Including dates, times, and people contacted. Continue this documentation -through the renovation/re building phase.

## V. THE REBUILDING/RENOVATION PROCESS

As with any good battle plan, the success of the rebuilding process is predicated on all the planning accomplished to get the church to this point of preparation. As there will no doubt be a strong desire by many in the church to rush to this step, church leaders must safeguard the long-term viability of the rebuilding process and the church's ministry by carefully and skillfully taking the church to the next level.

A good financial strategy is key to any renovation or new construction project. Therefore it can not be understated how important it is to develop a sound financial plan. The church should seek out relevant resources from the denomination, finance consultants and lenders as early in the process as possible.

- Have your architect provide plans for the first phase project, remodeling, renovation, expansion, relocating, and/or construction of a new building.
- Ensure all work is coordinated with the local building authorities, all permits and all inspections are administered in proper sequence.
- Work the financial strategy and secure a loan if needed.
- Submit plans to licensed contractors to obtain bids for construction.
- If the project will be a Volunteer Construction Project obtain a Volunteer Construction Resource Guide from the Church Finance Ministry of the North American Mission Board.

## VI. PARTNERSHIP OPPORTUNITIES

During times of disaster the church shines as brothers and sisters in Christ come alongside one another to build one another up. This is especially true among Southern Baptists during times of physical and spiritual need. Denominational consultation and resources are available to aid churches impacted by disaster. The following are partnership opportunities that may be available to assist your church:

- a. The local Association.
  - Director of Missions and staff
  - Disaster Relief Operations
- b. The State Convention.
  - Mission Division
  - Church Facility Consultant
  - Disaster Relief Operations
  - Church Minister Relations
- c. The North American Mission Board. [www.namb.net](http://www.namb.net)
  - Disaster Relief Operations
  - Church Finance Ministry, [www.churchfinanceministry.com](http://www.churchfinanceministry.com)
  - Volunteer Mobilization (construction and materials), <http://thebridge.namb.net>
- d. LifeWay Christian Resources, [www.lifeway.com](http://www.lifeway.com)
  - Church Architecture, [www.lifeway.com/churcharchitecture](http://www.lifeway.com/churcharchitecture)
- e. GuideStone (Annuity Board), [www.guidestone.org](http://www.guidestone.org)
- f. Small Business Administration, [www.sba.gov](http://www.sba.gov)
- g. Like minded not for profit ministries.
- h. Red Cross, [www.redcross.org](http://www.redcross.org)
- i. Salvation Army, [www.salvationarmyusa.org](http://www.salvationarmyusa.org)

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