

# Emergency Planning & Disaster Recovery

## A primer for churches

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*By Colleen C. Derda*

As recent events have shown, some disasters have impact around the world. Others impact only our own little corner of it. And while we can't know what's going to happen tomorrow, we can plan for emergencies of various types and sizes to minimize the impact on those around us.

Do you know how much insurance covers your religious property? Is it based upon "Replacement Cost" or "Actual Cash Value"? Do you have the additional coverage for losses such as sewage back-up? Which company is the most qualified disaster-recovery contractor in your area? Is your building well-documented in photographs, videotapes and recent blueprints? Do you know what to do and what not to do during the first 48 hours following an emergency?

Planning for emergencies means analyzing potential losses and prevention techniques for your particular building; reviewing all insurance coverage; reviewing responsibilities of various staff members and church leaders in the event of an emergency; locating a qualified contractor and/or subcontractors in advance; documenting the building and its contents; establishing regular building inspection and maintenance; and finally, putting the plan down on paper and storing a copy off-site.

### **Regular maintenance helps avoid disaster**

You can help avoid a number of common emergencies that befall churches by undertaking regular maintenance of major building components and building systems. The church's roof, for instance, should be inspected twice a year, preferably late spring and late fall. Keep a documented record of these inspections and track conditions that require repairs and replacements. Metal roofs, gutters and flashings require close inspection because copper and lead-coated copper will oxidize over time, leaving small pit holes in the metal. Regular repairs to these and other roofing materials can extend their service life and help you avoid major water damage later.

When a microburst or tornado-force winds hit the motherhouse of the Sisters of Divine Providence in McCandless Township, Pa., three years ago, the roof actually lifted three feet off of the building and slammed back down. Engineering reports revealed that because original roof tiles had been removed about 20 years ago and replaced with asphalt shingles, the roof was lighter than initially constructed and not properly anchored to the steel structure. As a result, about 25,000 square feet of roof on the c.1925 building sustained major damage.

### **Fire prevention pointers**

Churches face special risks when it comes to fire damage. Common fire hazards include improperly maintained heating, ventilating and cooling equipment; overloaded electrical circuits; and old or damaged wiring. Since flames spread quickly through open spaces, doorways and concealed wall and ceiling spaces, small fires can quickly escalate in churches and adjacent meeting spaces. It is therefore critical to engage a professional to do a fire risk analysis. Obtain advice from your insurance company, the local fire department or a fire engineering consultant.

Typical discussion items include whether or not the building has unsealed penetrations, particularly in shafts that serve multiple floors; whether fire-resistive-rated fire doors are closing and latching properly; and whether exit signs are missing or not illuminated. During the analysis, possible paths of fire spread will be considered and deficiencies identified. Evacuation procedures must be discussed.

Comprehensive fire safety, starting with fire prevention, is a critical part of emergency planning. After all, the life safety and fire protection features of a building have a direct impact on the safety of occupants and how a religious property survives even a small fire.

### **Dodging water damage**

Religious properties also face their fair share of damage caused by water. Roof leaks, basement sewer problems, water main ruptures and storm damage can all cause emergencies, large and small, for churches.

The congregation of Ingomar United Methodist was just a few short weeks away from officially opening its new church when torrential rains caused a significant roof leak. Suddenly, one side of the new sanctuary had damaged carpeting and pews. Waterlogged ceiling tiles and floors could be found all the way down in the main basement. Then-pastor Rev. Lawrence Hauck remembers the time as "trying" but says quick action helped the situation.

"The company was very responsive," reports Hauck of the disaster-recovery experts who came to repair the damage. Insurance Restoration Services first extracted standing water and then began dehumidification. In the sanctuary, crews used a Dri-Eaz 750 mobile machine parked outside to pull moisture out of air in the large space. The company then cleaned the carpet and treated it to prevent future growth of mold. The congregation was able to celebrate its first service a few weeks later.

Proper dehumidification levels can only be determined by trained personnel. Too much drying can literally take all of the moisture out of hardwood floors and wooden furniture, leaving them cracked. If not enough moisture is removed, you risk mildew problems and mold spores in the future.

Maintaining the proper temperature is also important. Too much heat can accelerate the damage. These and other water damage issues involving contaminated water, mold, and when to use antimicrobials, are best if left to the experts.

## **Pre-qualifying a contractor**

One of the most important things you can do to plan for emergencies is to pre-qualify a disaster recovery contractor. Think about it. If a disaster is widespread, the best restoration professionals might already be committed to working with established customers. Offers of "help" after storm damage to a region can mean wasting time evaluating under-qualified contractors.

Don't wait until an emergency to open the phone book. The time to shop for a disaster-recovery company is before you need one. David Mistick of the Church Restoration Group in Pittsburgh, which counts disaster recovery among its specialties, agrees. "Get referrals from other congregations, your insurance company and local and national preservation organizations if you have a historic church," Mistick says. "The best disaster recovery companies will help you create or update your disaster plan."

Be sure to ask if the company has experience with your type of church and get referrals. Find out how many years the company has been in business; how many full-time employees--including safety personnel--are on staff; and determine which services it offers. Does the contractor have experience handling water or smoke damage to your type of architectural woodwork, ornamental plaster, decorative painting, hardwood floors, marble, stone, stained glass and roofing materials?

## **Put it all together**

Call your insurance agent or broker to discuss whether you have adequate coverage. The emergency plan for your building should include detailed information on all insurance coverage, including policy number, carrier, coverage amount and deductible for each type of coverage. Document the church through updated videotape and/or photographs. This provides critical information about architectural millwork, plaster and other finishes in the event of a loss. Your emergency procedures manual should also include information on building utilities and equipment shut-off locations. Your key service vendors should be listed, including how to reach them after-hours. Finally, the document should include specific roles of key personnel and church leaders (with all relevant phone numbers) in the event of an emergency. Add a log to record each time the manual is updated.

A copy of the completed manual--along with original or recent blueprints, building surveys and architect information--should be stored off-site.

## **Preserve and protect**

The risks of *not* planning are clear: small emergencies escalate; personal injury and/or deaths increase in possibility; negative publicity can result; and risk and liability increase in likelihood.

When an emergency occurs, take steps to minimize further damage and control loss. Don't sit around and wait for the insurance adjuster to appear before you repair the hole

in the roof. If you do, more extensive damage may occur. Call your pre-qualified contractor for emergency service and begin keeping detailed records of all emergency repairs.

Remember, the question is not *if* an emergency will occur, but when.

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