

# Baptist Charities

## Church Based Disaster Relief - Floods For Churches In A Disaster Zone

There is no greater opportunity to express the love of Christ by action to your community than during a disaster. This article is intended to be a basic outline for churches in disaster zones who want to take advantage of this opportunity.

There is something for everyone to do.

Baptist Charities follows the Biblical pattern established in Acts 11:29, 30 and 2 Corinthians 8, 9. The pattern is simple: churches outside the disaster zone help churches minister the love of Christ in the disaster zone.

Baptist Charities is a church based charity connecting churches to churches. 100% of what is given for disaster relief goes to the point of need. This system will allow your church to focus their giving and labors to meet specific organized needs in the disaster zone.

For more details or help with your project feel free to contact Larry Jones, director of Baptist Charities, to discuss your needs. Baptist Charities may be able to help you with training, work crews, supplies, and funds.

There are basically four stages of flood relief but they do overlap. Once a church decides which ministries they want to provide in their community they can let local government officials know what they are doing so people can be sent to that church to find help. Here are the four stages:

### 1. Survival

This is the immediate focus of everyone during and immediately after a disaster. If a church is not prepared to offer relief during this time it can be very difficult to get prepared during the event. There are three general options:

#### **Food and/or Lodging:**

Be sure to check on your elderly members and relations to your church family. Do what you must to meet their needs.

Put a team together to provide food either in your building or delivering it to the point of need. Don't forget first responders. If you don't have the facilities to prepare food you can buy large bags of burgers, etc. from fast food outlets and deliver it to the points of need.

If you have access to cots, bedding, bathroom facilities and showers and can staff your building 24/7 then opening your building to evacuees is a very helpful venture. This is a huge undertaking, you must be well prepared.

Offering the use of your building to a relief organization may be the best place to start.

Regardless of which you chose to do **check with your church insurance** to make sure you have coverage. It is also good to get the people to sign a **Hold Harmless Agreement**.

## **Transportation and rescue assistance:**

Boats and high water vehicles are often needed to rescue people from homes. But once they are dropped off by the rescue vehicle they may need transportation to a relief center.

People in relief centers often don't have transportation to take care of basic needs including medical appointments. Some people may stay in their flooded homes, but their cars were flooded so they have no transportation.

Having a transportation team is a great ministry for a church. Be sure to check with your **church insurance company** and have the **individuals check with insurance** too.

## **Volunteer as a church family**

to fill a need for the Salvation Army, Red Cross, or your local city government/police/fire & rescue. Meet with their local staff to find out what ministry need you can fill.

## **Washing and drying clothes**

Throughout the disaster aftermath there will be a great need for Laundry. Providing Laundry Services for people in relief centers, folks without power in their homes or flooded washers and dryers is a great ministry.

## **2. The Gap**

The gap is the period between the disaster and receiving financial assistance from your insurance provider or the government.

## **Understanding Flood Insurance and Government Assistance in Texas:**

Encourage people to take pictures of all their damage before demolition begins and to **KEEP RECEIPTS** for everything.

In Texas most flood insurance is handled through the National Flood Insurance Program which is administered by FEMA. FEMA will generally set up claim centers close to affected areas. It will take some time for them to get set up and operational.

For people who have no Flood Insurance (estimated at 80% in Houston area) they can apply to the Federal and/or State government for assistance. Generally this help is given based on income and many people don't qualify, but it is worth an attempt if you need help. You must keep receipts and they may require a damage assessment.

## **Helping People Through the Frustrating Maze:**

Put a team of patient people together to understand the red tape and help people through it. This team should be able to transport people to the site where their insurance is set up.

Sometimes there are long lines, its a good opportunity to provide wrapped treats and drinks for people if allowed by the company or government entity. Having a staffed coffee/tea/water/snack distribution table at these locations in your community is a good ministry.

## **Pay Check to No Pay Check**

In a flood disaster some people become unemployed for weeks or months while their businesses recover and rebuild. Since many people live from pay check to pay check they face not being able to pay their bills or provide for their family.

Utility companies will often help those who are struggling, also some mortgage companies have programs to help as well. This will be on a case by case basis and folks may just need help working through this process. Always check first for assistance programs from providers before paying bills or giving financial help.

Churches can help by paying bills for people who have justifiable needs and have no assistance available. Giving cash is not recommended unless you have representatives on site and know the funds are going to their intended purpose.

Providing groceries/food for these folks is always a big help. Some grocery stores and even restaurants will work with churches to help people.

Gift Cards can be a great way to focus your care.

## **Employing Members and Others To Work In Disaster Relief**

Baptist Charities considers churches temporarily employing disaster unemployed members and others to work in disaster relief a valid use of disaster relief funds. This allows someone to earn a living while helping others and the cause of Christ. Churches must be careful, however, to obey employment laws.

## **Flooded Vehicles**

Many people lose their vehicles during a flood. If the flood is large it may take awhile for insurance to provide a replacement or rental. These people will need transportation help.

## **3. Demolition**

Demolition is the easiest stage of rebuilding. But it is also the most dangerous. Lets talk about a few dangers first:

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### **Contamination**

You should never question that flood water is contaminated. Drinking water may be contaminated too. I've seen animal body parts and sewage in every flood I've worked. When the water is gone the filth left behind is contaminated. Wear protective gear: water proof boots, gloves, and breathing masks. Treat cuts, scraps, and punctures quickly. Its good to carry

antibiotic cream, alcohol pads, and bandaids with you. Wading in flood water without protection is foolish.

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## Electrical Danger

Unless a utility company or city has shut off electricity to an area, be very careful and observant. It is best when working in a flooded home to make sure the electricity is off to the building while you are working. Downed power lines are extremely dangerous.

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## Weight

Wet material can be very heavy. It is important to be cautious when picking up materials and when placing loads on vehicles.

## Hosting Volunteer Crews from Other Churches\*

Christianity abounds in this great nation and there are churches ready and willing to help. Labor is the greatest need during this stage. Believe me, there will be dishonest contractors everywhere after a disaster. It is a great security for people to know churches are providing this kind of ministry.

A brief word about legal issues. Baptist Charities will provide hold harmless forms for partner churches. One form will be for the Volunteers who serve and the other will be for the persons receiving the service.

## You should have teams:

### HOSPITALITY TEAM:

Some Work Crews come for just a day. Food and water will be their greatest need.

Crews from out of town who don't have their own lodging will need a place to sleep. Some churches put workers in church members homes, others provide space in a Sunday School facility or gym. The more comfortable you can make these crews the better. Other churches may be able to help with lodging.

Some Teams will come prepared with cots and bedding.

Some teams may bring their own cooking trailer or provisions. Your church members can help with drinks and other needs.

Churches with crews are responsible to do background checks on their crews. Your church may want to keep copies in a confidential file.

### PROJECT TEAM:

You should have team members, hopefully with construction experience, to identify and oversee\* the demolition projects in homes and sometimes in businesses. (Businesses employ

people and getting folks back to work is important.) Don't forget the needs of your own church members and staff. In fact, that is a good place to start so those members will be able to help in the long run.

Where to find people who need help: your church members and their families and friends, first responders (many of them work while their own houses are damaged), relief centers, city hall may send people your way.

This team should have a coordinator to communicate specific project needs and timing with the Volunteer Crews so they will bring the correct tools and equipment.

This team must also make sure that no demolition is done until insurance signs off on it. Most insurance will allow action taken to preserve the structure, like removing wet carpet and sheetrock, but its always best to confirm that policy.

People will want this done quickly, but projects must be on a first come first served basis as teams are available. Folks will learn patience during flood recovery. Nothing... I mean nothing... goes fast.

Let us know when you have houses ready for demo or repair. We'll connect you with a team when one is available.

#### **SPIRITUAL CARE TEAM:**

Every family being helped should also be cared for spiritually. Many people deeply appreciate having their spiritual questions answered in a time of crisis and experiencing specific prayers on their behalf is uplifting. They also may be open to the Gospel as never before.

## **Hauling Refuse Away**

Many cities and counties in areas prone to disaster have established relationships with refuse companies and will have policies in place for disposal of demolition refuse. Contact the municipality or county for their policies before removing the refuse. If they have no policy ask if crews coming to help can bring pick-ups. Don't forget that dumps may charge to accept debris.

Understand that the demolition project is not completed until all refuse is removed from the property. This may involve renting containers to put the refuse in as it is removed.

- \* **BAPTIST CHARITIES TAKES ON THE IDENTITY OF THE LOCAL CHURCH WHEN SERVING IN A COMMUNITY ANY WHERE IN THE WORLD. IT'S NOT ABOUT US. IT IS THAT LOCAL CHURCH GOD HAS PLANTED IN THAT COMMUNITY FOR THE LONG TERM. WE RECOMMEND THAT VISITING TEAMS ALSO TAKE ON THE IDENTITY OF THAT CHURCH BY WEARING TEE SHIRTS WITH THE LOCAL CHURCH'S NAME, OR SAYING THEY ARE WORKING WITH THAT LOCAL CHURCH WHEN THEY ARE ASKED.**
- \* **THE HOMEOWNER AND LOCAL PROJECT LEADER SHOULD BE IN FULL CONTROL OF THE PROJECT.**

## **4. Rebuilding**

The rebuilding process is identical to #3 except that more skilled labor is needed and the owner, insurance company (if there is one), and local inspectors will have more input on the process. Project leaders should carefully ask questions and treat each project as unique.

## **Project Budgets**

The budget to rebuild will obviously depend on available funds and labor. It is a good thing for homeowners to purchase the materials and the church team to provide the labor. This way the homeowner can purchase the materials they want. If a family can't purchase materials then, as funds are available, low cost materials may be purchased.

Some supply companies will sell at a discount to churches who are doing benevolence work. I've seen them give material away at no cost. Project teams should look for these companies.

Locating master plumbers and electricians who will work with you is also a boon to these projects. Some local governments will recognize the license of out of state professionals, especially if they are working through a local church.

## **Furniture**

Churches outside the disaster zone will be collecting furniture and storing it until needed. Let us know what items you need and a projected date to deliver the items to a house.

**This was prepared by Larry Jones, director of Baptist Charities, a ministry of Rodgers Baptist Church. You may reach Larry by texting (preferred) or calling 409-771-8209 or email at [blawrencejones@hotmail.com](mailto:blawrencejones@hotmail.com).**

**Baptist Charities works through local churches to minister to the needs of people trapped in poverty. 100% of donations get to the point of need. Call to find out how to designate your gift to a specific project. You can also support our operations which includes ministry expenses for travel and salary for Brother Larry Jones by donating to the "work fund" at Rodgers Baptist Church.**

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