February 2018 *A quarterly newsletter of the Diocese of Trenton Risk Management Program*

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Spring Edition:

Audits Confirm Diocese's Compliance in Child Protection, Financial Stewardship

Two recently completed audits confirm the Diocese's compliance in its work to keep children safe and to exert vigilant stewardship over financial resources.

Joseph Bianchi, executive director of the Diocese's Office of Child and Youth Protection, explained, "The Diocese of Trenton successfully completed an on-site audit in November and was found to be in full compliance with every article of the USCCB Charter for the Protection of Youth and Young People."

Audits such as this have been undertaken in the Diocese for 15 years, since the adoption of the Charter, said Margaret Dziminski, the office's associate director. Established by the USCCB in June 2002, the Charter is a comprehensive set of procedures for addressing allegations of sexual abuse of minors by Catholic clergy.

The Charter also includes guidelines for reconciliation, healing, accountability and prevention of future acts of abuse.

"Audits are done every three years by an independent agency not affiliated with the Diocese," said Bianchi.

"The process includes providing documentation to an independent agency for review, relating to such issues as reporting allegations, background checks, training, care for victims and transparency, among other goals. In all, there are 17 articles in the charter, which are reviewed for compliance," he noted.

In support of article 12 of the Charter, which establishes a requirement to maintain safe environment programs and standards of conduct through education and training, "the Diocese offers VIRTUS™: Protecting God's Children training for all adults working or volunteering with children," said Dziminski, "and also provides training programs specifically for children in Catholic school and parish programs."

What this successful audit means for the Diocese and her people, said Bianchi, is confidence, knowing that "as a result of our continued efforts in the area of child protection, the Diocese has been acknowledged as creating a fully safe environment for children who participate in the many programs the Diocese offers."

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FROZEN PIPE PREVENTION

In the last 30 days there have been at least 15 occurrences of frozen pipes in Diocese of Trenton locations. Each year, damage resulting from frozen pipes costs the Diocese roughly half a million dollars. To find out more about how you can help prevent frozen pipes at your location, visit the Diocese of Trenton website:
http://dotinsurance.org/lossprevention/topics/frozen-pipes

Harassment Prevention

Maintaining a safe, healthy work environment in the current climate requires much more than reminding employees to observe the Golden Rule. In fact, there are legal and ethical reasons for every organization to be committed to the prevention and elimination of all forms of harassment. The Diocese and its Catholic entities are fully committed to a work environment in which all individuals are treated with respect and dignity.

Although sexual harassment may be the most familiar type, the contemporary understanding of harassment also includes unwelcome or unsolicited written or verbal comments or conduct related to age, gender, national origin, religion, race, color, pregnancy, veteran status, disability, ancestry, genetic information, sexual orientation and gender expression.

The Diocese of Trenton has an anti-harassment policy and anti-discrimination policy documented in The Human Resource Policy Manual. The policies of the Diocese incorporate the US Equal Employment Opportunity Commission Guidelines in their entirety. It's important for supervisors and managers to be conversant with the laws and policies and maintain open communication with their staff. They are on the front lines, so to speak, and are in a good position to prevent or remediate harassment.

Making Distinctions

The distinction between a compliment and harassment generally depends on whether the remark is welcome or unwelcome. In other words, it depends on the perception of the person on the receiving end. A man who describes a valuable co-worker as his "work wife" might be on thin ice in the same setting where a newly pregnant employee calls attention to her baby bump and invites colleagues to guess whether the size and shape predict a boy or girl.

Supervisors and managers know their people and are familiar with their interactions. They are in a good position to assist employees who may be in an uncomfortable situation. A supervisor who observes an incident may ask the employee if she/he is okay with the comments or attention she/he is getting. If not, the supervisor should speak privately with the person who made the remarks and clearly explain the organization's policies. It is easier to prevent a problem through open communication than to wait for a contentious, gut-wrenching situation to address the issue. Staff should know and understand the anti-harassment policy and feel free to discuss it with their managers.

Supervisor Responsibilities

If harassment happens, the supervisor is responsible for identifying and resolving the issue and making sure it stops. While a supervisor has some leeway to judge the nature of the unwelcome gesture, its severity, pervasiveness, and how many people are involved, it's helpful to engage Human Resources to help determine an appropriate response. Most situations are solved internally with counseling or disciplinary action.

Extreme cases may entail termination of employment. An employee has the right to make a report to a civil authority or the federal Equal Employment Opportunity Commission. In these instances, the organization's response is handled by the Human Resources and Legal departments.

Ignoring a harassment situation is not an option! It has a corrosive effect on employee morale and can cause damage to the reputation of the parish or organization. And if "doing the right thing" is not enough of an incentive, consider personal liability.

But don't panic. While some harassment may be subtle and harder to identify than the overt situations that raise eyebrows throughout your organization, supervisors and managers are on firm ground if they:

- Know and understand the diocesan anti-harassment policy
- Monitor the workplace and maintain open communications with employees
- Take complaints seriously and investigate swiftly
- Contact Human Resources for guidance before taking action.

The Diocese and its Catholic entities require the reporting of all incidents of discrimination, harassment or retaliation regardless of the offender's identity or position so that an effective and thorough investigation can be conducted as promptly and discretely as the circumstances permit, and effective remedial action can be taken when appropriate. Early reporting has proven to be a highly effective method of resolving actual or perceived incidents of harassment or discrimination. Corrective action may include training, referral to counseling, monitoring of the offender or disciplinary action up to and including termination and any other actions deemed appropriate.

Confidentiality will be maintained throughout the investigation process to the extent permissible by law and to the extent consistent with adequate investigation and appropriate corrective action. Individuals involved in the investigation are expected to provide full cooperation and to maintain confidentiality, as appropriate.

The Diocese and its Catholic Entities prohibit retaliation against any individual who, in good faith, reports discrimination or harassment, or any individual who participates in, or otherwise supports, an investigation of such reports. Anyone who exhibits retaliatory behavior against an individual under such circumstances will be subject to discipline, up to and including termination. ■

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If you have any questions, comments or topic requests for future newsletters, please send an email to newsletter@dotinsurance.org

Ransomware

Now considered a global menace, Ransomware attacks are becoming significantly more sophisticated, growing to a $5 billion[1] industry this year up from $508 million[2] last year. What can you do to protect your organization from exploitation?

High profile ransomware campaigns – Wannacry, Cryptolocker, Peyta, Bad Rabbit, etc. – all have a common element: the criminal exploitation of a vulnerability to extract a payment to either restore access to encrypted files, or to prevent the public release of information that could be detrimental to an organization or individuals. The newer versions can avoid anti-virus/ malware detection, spread rapidly and can travel across your network and the globe in less than a day.

Deploy Security Patches

Vulnerability to ransomware occurs in several ways. The primary vulnerability is in the software when security patches are not deployed when immediately available. The prompt application of security patches as soon as they are issued will limit the ability of ransomware to deploy and encrypt files. Upgrades to the most current versions of software packages and operating systems are usually more sophisticated than prior versions; keeping current will limit vulnerability to all but the most sophisticated attacks and malware.

The Human Factor

The second vulnerability is the human factor, the weakest link in any cyber security chain. It only takes one employee not following the rules to set off a chain of events that can bring down a network, especially if the rules are complicated or difficult to manage. Too often an e-mail attachment is the source of ransomware. **Never open an attachment unless you are sure of the source and the content.**

Insecure Remote Access

There are other issues of concern as well. Noted below is a vulnerability that more often than not allows a hacker to breach a system, steal information and/or deploy ransomware for financial benefit.

The New Jersey Cybersecurity and Communications Integration Cell[3] "NJCCIC" warns that organizations with insecure remote access configurations, including remote desktop protocol (RDP), Telenet, and SSH ports on internet-facing servers are at an increased risk of network compromise, potentially resulting in data theft and network-wide ransomware infections[4]. Hackers are able to easily locate servers, systems and devices with exposed remote access ports using SHODAN, a publically available search engine for the "Internet of Things" (IoT). When a target is identified, various tactics are employed to reveal account login credentials in addition to brute force methods to gain entry into the network. Once inside, the network is mapped. Potentially sensitive information can be stolen or exploited. Once access is achieved, other types of malware can be deployed to log key strokes, creating backdoors for future access or to steal system resources. Remote port access can also be used to deploy ransomware on a centralized server for distribution throughout a network to disrupt system operations and extort payment for the necessary encryption keys to release files.

The NJCCIC strongly recommends that all organizations audit their networks to identify servers and devices with ports 22 (SSH), 23 (Telenet) and 3389 (RDP) enabled. Once identified, port 23 on all systems should be closed as well as any unneeded SSH and RDP ports. If remote access is needed, Internet Protocol Security or SSL VPNs should be implemented.

It is critical that all Diocesan entities evaluate their vulnerability to open ports for RDP. Default credentials on any devices on the network should be changed immediately. If this is beyond the capability of staff personnel, external technical expertise should be contracted to evaluate vulnerabilities and take the recommended corrective action.

Improve Cyber Security

At a minimum, a solid cyber defense program includes a firewall, anti-virus, anti-malware, endpoint agents, strong passwords that are changed often and, in some situations, multiple layers of access identification verification. In addition, there are some simple suggestions that will improve security.

- Deploy patches immediately
- Back up often and keep a copy off line
- Enable file extensions
- Don't enable macros in document attachments received via e-mail
- Be cautious about e-mails and attachments that are unsolicited
- Don't stay logged on as an administrator longer than necessary
- Stay up to date on software security features
- **Remember:** Deploy security and software patches immediately

The upcoming rollout of the actively managed Carbon Black CB Defense endpoint agent will help safeguard data; however, multiple layers of security greatly improve the ability to defend against malicious cyber activity. Remote access should be limited and a secure guest network established to separate the business network activity of the parish from Wi-Fi access to the Internet from personal devices and visitors that have been granted access.

The IT Department at the Chancery is an excellent resource. Please contact them for guidance on cyber security issues. Contact Anthony DeLorenzo, Director Computer Services, tel: 609-403-7166, email: adelor@dioceseoftrenton.org. ■

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[1] Cybersecurity Ventures report

[2] Carbon Black report

[3] State of New Jersey Cyber Security Information Sharing Center

[4] August 17, 2017 report https://www.cyber.nj.gov/threat-analysis/remote-access-open-ports-create-targets-of-opportunity-undue-risk

Audits confirm Diocese compliance, *continued from page 1*

In addition to child protection, the Diocese also successfully completed its annual financial audit, which is a third party review of the Diocese's financial records and reporting.

The most recent audit was completed by WIPFLi, LLC, a national firm based in Pennsylvania. Kevin Cimei, chief fiscal officer for the Diocese, explained that financial audits take place at the end of the fiscal year, which for the Diocese means June 30. "Typically it takes several months to first close the books for the year and then allow time for the auditors to review the accounts," said Cimei.

Carolynn Thompson, diocesan director, Department of Finance, who has responsibility for the financial audit, explained that the process includes sending the auditors information and documentation to preview, followed by several weeks of on-site work in the Chancery by the auditors. "Financial audits," noted Thompson, "check for compliance with generally accepted accounting procedures, also known as GAAP."

GAAP is a common set of accounting principles, standards and procedures that companies must follow when they compile their financial statements. "Auditors check bank and investment account balances as well as confirm receivable balances with other parties. They review accounting for compliance with GAAP to ensure that what is reported is accurate and fairly represents the financial condition of the organization," Thompson said.

At the end of the audit process, usually in November, the auditors personally present the audit report to Bishop David M. O'Connell, C.M., Msgr. Thomas Gervasio, vicar general, and the Diocesan Finance Council, providing them with an opportunity to ask questions or address concerns, she explained.

The comprehensive audit, which covered the financial period of 2016/2017, received an unqualified opinion, which is the highest opinion that can be given, said Cimei. It means the auditor has found the financial statements are presented fairly, and recognizes that the finance department and diocesan leadership strive to ensure that financial operations of the Diocese are well managed. It all comes down to stewardship, said Cimei. "We take our financial responsibility seriously to ensure that diocesan resources are well cared for," he said.

Speaking of the important role of benefactors to the work of the Diocese, and noting that she is included in the planning process for projects like the Annual Catholic Appeal and the Faith to Move Mountains campaign, Thompson said the audit is a process that can reassure donors that "if you give funds to the Diocese, you can be sure we live up to everything we say we are going to do with those monies."

Thompson also stressed that this most recent successful audit "is a continuation of what's been done in the past," noting that good audits are a part of diocesan history since its inception and something for which "the Diocese has reason to be proud." ■

Hiring A Contractor

Joe Parishioner is an all-around great guy and he and his dad have a local contracting business. So, naturally, when you're thinking of snow removal for the long winter, you ask him how much it would cost. After all, he knows the place inside out and will probably give you a deal, right? MAYBE NOT! STOP! THINK AGAIN!

Joe and his dad MAY be the best fellows for your job, but only if they meet all of the requirements of the diocese and can give you an affordable price. Here's what parishes and schools should do when hiring a contractor:

- Decide what work you want to have done and invite several contractors to give you written estimates. Make sure you understand different options, approaches and pricing. You do not have to choose the lowest bidder and you do not have to choose a parishioner. If you ask a parishioner to bid on the job, remind him or her that the Diocese requires you to follow this process.
- Ask the potential contractors for names, addresses and phone numbers of at least three recent references and check them. Ask the references if the project was done completely, accurately, timely and within the budget. Did the workers show up on time? Were they properly supervised? Were they treated with respect?
- When you choose a contractor, you must have a contract. This is a diocesan mandate, as well as a commonsense regulation. Regrettably, a handshake alone just doesn't cut it anymore. While there may be initial discomfort asking your longtime parishioner to put it in writing, it is a prudent requirement and must not be overlooked.
- The contract must include a Hold Harmless clause, which protects your parish, ministry and the Diocese from claims resulting from the contractor's services. In its simplest form, the clause states, "[Contractor] shall defend, indemnify and hold harmless [your parish/ministry], the Diocese of Trenton and the Bishop from any and all actual or alleged claims." The parish or school must never contractually accept liability for the negligent acts or omissions of a contractor.
- The contractor must provide a Certificate of Insurance which proves the contractor is covered by an insurance policy that protects the parish and Diocese. The Certificate of Insurance must name your parish or ministry as the Certificate Holder, and your parish or ministry, the Diocese of Trenton and the Bishop as "Additional Insureds" with a minimum limit of $1 million per occurrence, $2 million in the aggregate. Certain situations may require higher limits of coverage. The Certificate must also show coverage verifying Statutory Workers' Compensation Insurance required by the State of New Jersey and Owned and Non-Owned Automobile Liability Insurance coverage in the amount of $1 million where appropriate. Additional insured coverage should be primary, non-contributory with a waiver of subrogation to the benefit of the church, ministry, school and Diocese of Trenton. The above stated insurance requirement must be incorporated into the contract.
- Contracts should not be open-ended. Do not agree to renew contracts automatically.

Yes, this is complex and potentially time-consuming. Make it easy on yourself by asking the Diocesan Office of Risk Management to review all contracts for insurance requirements. The only cost for this service (and the peace of mind it brings) is a few extra minutes of your time. Contact Joe Cahill at 609-403-7189 or jcahill@dioceseoftrenton.org.

You are responsible to protect your parish or ministry from unnecessary liability. Do not let the potentially awkward interaction with a parishioner or friend stand in the way of getting a written contract in place before you start a project. If Joe Parishioner and his dad come in with a great contract at a fine price, backed up with outstanding references, sign it! And invite them to the rectory for a cup of coffee.

For information regarding construction, contact Scot Pirozzi at 609-403-7195 or spiroz@dioceseoftrenton.org. ■

Diocese Sees Results from Sensor Systems by HSB

Sensor Program

We are in the throes of winter. It's cold. It's snowing. It's prime season for pipe freezes and power outages. The Diocese of Trenton has been working with our equipment breakdown insurer, Hartford Steam Boiler (HSB), to implement a new Internet-based sensor program that helps prevent equipment breakdown, damage from frozen pipes and may even help improve energy efficiency.

The Diocese of Trenton implemented the program, Sensor Systems by HSB, in 2017 in dozens of buildings throughout 3 campuses. The program involves the placement of sensors in critical areas to monitor room temperature, pipe temperature, the presence of water and other conditions. For the past few months, over one hundred sensors have been collecting data and sending alerts.

Losses Averted

In the past 4 months, many locations in the Diocese have received alerts indicating a situation requiring attention. St. Joseph's Parish in Toms River was able to avert losses due to alerts. Mike Penner, Facility Manager, received a water alert in one of their classrooms. An older water heater had started to leak but because of the alert, Mike was able to respond immediately and turn off the water. Without the alert, it would have been hours before staff arrived which would have resulted in significant damage and monetary loss to the Parish. In another instance in one of their cafeterias, one of the refrigerator compressors started to fail and there was an alert for increased refrigeration temperature. Mike was able to have the unit serviced and prevented the food inside from spoiling. These are just two examples of the many alerts received. In total, between the saves at St. Joseph parish and additional saves at St. Clement parish, the Diocese has saved an estimated $65,000 in potential damages, which is more than four times the return on our initial investment in under six months.

"St. Joseph's is a large parish and has multiple facilities including a pre K-12 school, athletic facilities and cemetery. I can't possibly be in all the areas all the time. There's a peace of mind knowing the sensors are monitoring those places when I can't be there, especially with the recent low temperatures. I don't have to be on premises all the time and visit each location." ~Mike Penner

Added Benefits

It's not just about being reactive when a situation is detected; there are additional benefits to the program. The program allows facility managers to be proactive and monitor the sensors either via an internet portal or through a mobile app. Facility managers can review alerts or sensor data when they are not in front of a computer. The app provides critical information such as specifics around an alert or can be used simply to review data around a specific sensor such as temperature. Just recently, during this extended cold snap, Joe Cahill was able to use the app to check on temperatures in several locations. He noted an abnormally low temperature in one location and discovered the heat had accidently been turned off. The outdoor temperature was below freezing so there was a risk for pipe freezing. While the low temperature alert had not yet been triggered, the app provided the information Joe needed to take action. The facility manager was notified, the heat was turned back on and loss was averted.

Using the portal or app to monitor the sensors provides the benefit of seeing real-time temperature in all locations. The situation above exemplifies that even without an alert, a loss was prevented. But taking it a step further, by monitoring the sensor data, facility managers can see where efficiency can be improved by updating thermostats or sealing drafty windows or doors. Inconsistent temperatures within a single building may show heating system issues such as closed vents or valve issues. These small improvements can reduce heating costs and result in savings.

"I am thrilled with the app. I am thrilled with the notifications. Energy management is of particular importance to us as is loss prevention, but the reality is there is a side benefit of the portal dashboard – being able to monitor the temperatures in case there is a valve stuck open or the heat gets turned off." ~Joe Cahill

More Information

This program is still in its launch phase as the Diocese continues to evaluate and monitor the positive results seen thus far. We anticipate the program expanding throughout the Diocese in the upcoming year. For more information about participating in the program in the future, please contact Joseph Cahill, Director Risk Management at (609) 403-7189 or jcahill@DioceseofTrenton.org. ■

Lawsuit Reporting & Civil Law Issues

Helping Risk Management Help Your Parish/School

Hopefully, your parish, school or organization will never have the experience of being named as a defendant in a lawsuit. Not only is defending a lawsuit time-consuming, it can be emotionally exhausting and expensive, even if you are successful. Unfortunately, lawsuits are simply a cost associated with the operations of any organization – even non-profit ones.

What to do if Notice of Suit is received?

- Make notification. Immediately notify the diocesan Risk Management department, AND provide a copy of the legal papers served to Joseph Cahill or Joseph Bianchi. If the Pastor has not been notified of the lawsuit, ensure he is brought up to date. The Diocese will assist with selecting appropriate legal counsel.
- Do not hire counsel without consultation with the Diocese.

What to do if you receive a subpoena to appear in civil court as a defendant or witness, or if you believe that legal action needs to be initiated against a vendor or contractor?

- The parish should not engage legal counsel to initiate legal action against a person or business entity without the express approval of the Diocese. ■

Fourth Synod of the Diocese of Trenton: Statute 205

Since a priest, by his place in the community, is a public figure whose actions necessarily involve the Church, no priest, secular or religious, residing in the Diocese of Trenton, shall institute civil or criminal action, or voluntarily give testimony before civil authorities without prior consultation with the Bishop. If a priest is cited to appear in a civil court as defendant or witness, he shall immediately report the fact and the circumstances to the Bishop.

Certificates of Insurance

Certificates of Insurance from Vendors and Contractors are required for Workers' Compensation and General Liability.

It is required that all parishes, schools and cemeteries obtain up-to-date Certificates of Insurance for both Workers' Compensation (WC) and General Liability (GL) from vendors and subcontractors that perform work on church or school property, owned or leased. Typically, the need for obtaining evidence of GL coverage is fairly straightforward. Any damage or injuries to others caused by the vendors or subcontractors should be their responsibility and requiring them to have GL coverage will help ensure these damages are covered.

In a similar manner, required Workers' Compensation coverage ensures the vendors' and subcontractors' employees are covered should one of their workers be injured while providing services on church, school or cemetery property. However, "small" contractors consisting of a one person (owner and sole proprietor) company are not required by New Jersey law to carry Workers' Compensation coverage. These small contractors, if injured during the performance of their work, could and likely would bring a claim against the diocesan Workers' Compensation program or General Liability policy. Uninsured contractors should never be hired; however, an occasional situation may arise where the needed services are unavailable elsewhere. If this occurs, a Hold Harmless Agreement, provided by or approved by the Diocese, specific to the individual and services provided, should be obtained prior to the performance of any contracted work.

In addition, it is important to remember that the Diocese's Workers' Compensation coverage is a self-insurance program with an excess insurance policy that is experience rated based on the frequency and cost of claims. The negative impact of a large loss to the Diocesan Insurance Fund can significantly increase Workers' Compensation premium due from all Diocesan entities.

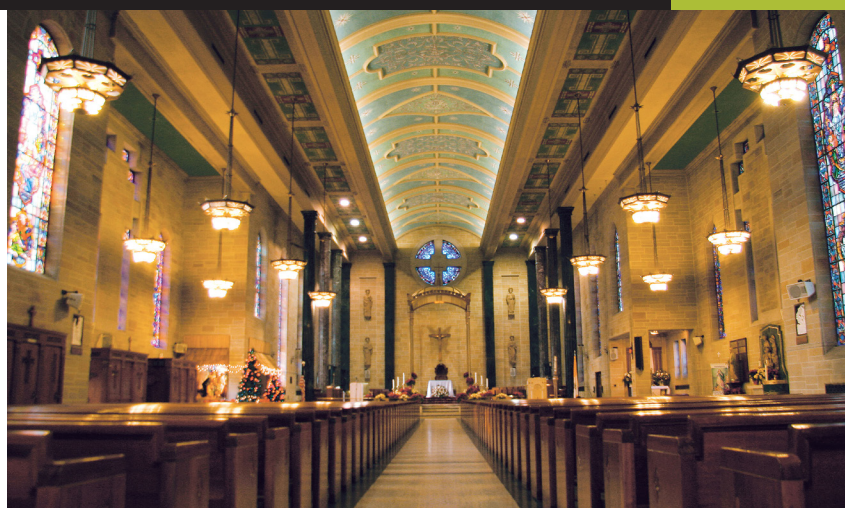
The **"best practice"** is to use only fully insured contractors who can provide certificates of insurance indicating both General Liability and Workers' Compensation coverage. In certain situations, automobile liability coverage may be required. The Office of Risk Management will assist in the review of needed coverage from vendors and contractors. Please contact Joe Cahill, Director Risk Management 609-403-7189 or jcahill@dioceseoftrenton.org. ■

Updates to Insurance Programs & Policies

The newly updated 2018 Risk Management Insurance Manual for Parishes, Schools and Organizations is available at the Chancery office and is posted on the website. A brief summary of major changes to insurance programs and policies is noted below.

- The deductible for all property and content claims will increase to $1,000 (each) on 7/1/2018.
- A credit equal to 15% of the capital cost of the installed HSB Sensor Technology will be applied to property/casualty invoices for a period of 10 years for participating parishes that install and maintain the technology as long as the premium is paid in full for the prior year. (See article on page 5)
- Boiler & Machinery deductible for boiler equipment has increased to $25,000 from $5,000 for any equipment not covered by a Preventive Maintenance Contract or from a failure due to an uncorrected Code Violation.
- Workers' Compensation wage continuation will be paid by the employer (parish, school, cemetery, agency, organization) for the first 12 weeks of the claim at 100% of the weekly wage without reimbursement from PMA. PMA will continue to pay medical, legal and other related expenses from the date of the claim and will assume the responsibility for wage continuation at week 13 at 70% of average weekly wage or New Jersey state maximum, whichever is lower. Diocesan Policy requires FMLA Leave to run concurrent with any disability work absence. FMLA paperwork is required if there is lost work time for Workers' Compensation and Short Term Disability.
- Cyber Liability Claim – Each insured location has a $100,000 deductible, per occurrence, for cyber liability claims expense including legal and forensic investigation. Any entity in full compliance with the Diocesan Cyber Security Guidelines & Recommendations is eligible for a reduction in the deductible amount if it can be demonstrated that best efforts were employed with compliance and cooperation regarding the implementation of security efforts with the deployment of recommended hardware and software, including timely upgrades and security patches.
- Liability Claims – Medical payment limit for liability claims (Med Pay) has been increased from $2,500 to $5,000 subject to the review and approval by PMA.
- Photo Voltaic Solar Power Array - The installation of a PV Solar Power Array must be reported to the Diocese for inclusion on the Property Insurance Schedule of Values in order to be covered by insurance. Insurance coverage should be in place at the start of construction but not less than 90 days from the date the contract is signed. A copy of the contract with insurance requirements must be submitted to the Risk Management Department before the contract is signed. Failure to do so may jeopardize coverage and increase the deductible. ■

FEMA Expands Public Assistance Eligibility to Include Houses of Worship



In a major change in policy FEMA will no longer automatically exclude Houses of Worship from grant assistance in declared disasters.

The Third Edition of the Public Assistance Program and Policy Guide details eligibility for private nonprofit houses of worship. The new guidelines are retroactive to August 23, 2017. FEMA has revised its interpretation of eligibility for religious nonprofit entities so as not to exclude them from Grant Assistance on the basis of religious character or primarily religious use of the facility. This clarification of eligibility is partial based upon the recent Supreme Court Decision involving Trinity Lutheran Church in Missouri and several lawsuits filed against FEMA by churches affected by Hurricanes Harvey and Maria. ***Below is the press release issued on January 2, 2018.***

The Federal Emergency Management Agency (FEMA) announced today that private nonprofit houses of worship are now eligible for disaster assistance as community centers, without regard to their secular or religious nature. These changes are effective for disasters declared on or after August 23, 2017 and for applications for assistance that were pending with FEMA as of August 23, 2017, including applications on first- or second-level appeal, that as of today have not yet been resolved by FEMA.

Under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), FEMA provides financial assistance, through its Public Assistance Program, to certain private nonprofit (PNP) organizations for the repair or replacement of facilities damaged or destroyed by a major disaster. FEMA's changes now make houses of worship owned or operated by PNP organizations eligible applicants for this financial assistance (1) if their facilities suffered damage from an event declared a major disaster on or after August 23, 2017, or (2) if they had applications pending with FEMA as of August 23, 2017 that, as of today, have not yet been resolved by FEMA.

As with other non-critical PNPs under the Stafford Act, FEMA financial assistance for the repair or replacement of a PNP house of worship facility is limited to costs that a loan from the U.S. Small Business Administration (SBA) will not cover. PNP houses of worship must apply to the SBA for a loan, as required by the Stafford Act. FEMA will provide financial assistance if the PNP house of worship is denied a loan or if the loan authorized is insufficient to cover repair costs.

This change will be reflected in the third edition of the Public Assistance Program Policy Guide, which will be available online at www.fema.gov/media-library/assets/documents/111781. ■

Spring Is Almost Here!

Spring is just around the corner; however, ice dams, frozen pipes and slippery roadways are still with us. Cold freezes and snowstorms are weather events that can result in significant property damage and personal injury in the remaining months of winter and early spring. The Diocese of Trenton experienced 15 separate frozen pipe events in the early weeks of January.

Heating Systems require attention and regular maintenance, especially in low-occupancy situations. Every building should be checked in the morning and at the end of the day to make sure the heat is functioning properly. Thermostats should never be set below 55 F.

- Know the location of all shut-off valves. In the event a pipe bursts, you will need to stop the flow of water immediately.
- Ensure windows, doors, and skylights close securely to maintain building heat.
- Inspect facilities for signs of cracked or broken windows and doors, especially near water pipes; make repairs.
- Set thermostats to maintain a temperature of at least 68° Fahrenheit during the most extreme periods (prolonged temperatures below 20 F, or sub-zero temperatures for any length of time). Post instructional signs at all thermostats.

Snow and especially ice removal should be attended to daily. Melting snow freezes at night on sidewalks, steps and parking lots. Keep calcium chloride and sand readily available so that it can be applied as needed. Hazardous areas should be clearly marked and blocked off.

Tree Maintenance is key. Large trees present a number of potential hazards that should be addressed at regular intervals. Of particular concern are trees in school play areas, along sidewalks, parking lots, utility wires, cemeteries, and close to buildings. Heavy snow and ice can cause branches to break causing damage to property and utility lines.

Dead branches are a particular concern as they may drop from a tree at any time, not just during wind or ice storms. Dead branches are readily identified when the leaves are on the trees. Crown thinning and elevating the crown will reduce wind resistance allowing large trees to tolerate high wind conditions.

Tress should be inspected for damage to bark and branches from insects, animals and weather conditions. Dead trees should be taken down immediately. Trees that hang over buildings should be pruned to minimize the debris that can accumulate on roofs and gutters.

Pruning and thinning should be scheduled every three to five years by a competent arborist. It's not too early to call the arborist or tree service company now to identify immediate hazards and plan for needed tree care before spring. ■

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Parishes, Schools, Cemeteries & Catholic Institutions

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For our online form, go to:
dotinsurance.org/forms/certs

Claim Reporting
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PMA Corporate Processing Center
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