



Anderson Flood Relief Fund Policy

Mercy Road Church Anderson

Adopted: August 13, 2026

1. Purpose

In response to the August 2026 flooding affecting Anderson and Madison County, Indiana, Mercy Road Church Anderson (“the Church”) has established the Anderson Flood Relief Fund (“the Fund”).

The purpose of the Fund is to provide charitable disaster relief and recovery assistance benefiting individuals and families affected by the flooding and to support qualified charitable organizations engaged in flood-relief and recovery efforts within the affected community. The Fund exists to allow the Church, its congregation, and members of the broader community to respond generously and responsibly to needs created by this disaster.

2. Restricted Nature of the Fund

All contributions designated to the Anderson Flood Relief Fund shall be treated as **donor-restricted contributions** and shall be used exclusively for disaster relief and recovery consistent with the purposes established in this policy.

The Church shall maintain full discretion and control over the distribution of all contributions to the Fund.

Donors may designate contributions to the Anderson Flood Relief Fund but may not direct or earmark tax-deductible contributions for a particular individual, family, or other private beneficiary.

Funds shall be separately tracked within the Church's accounting system and shall not be used for the Church's general operating expenses.

3. Permitted Uses

Funds may be used for reasonable and appropriate disaster-relief and recovery purposes, including, but not limited to:

- Temporary housing and emergency shelter;

- Food, clothing, and other essential personal needs;
- Cleanup, sanitation, and recovery supplies;
- Essential household goods and appliances;
- Necessary home repairs related to flood damage;
- Transportation or other emergency needs resulting from the flooding;
- Goods or services purchased by the Church for community flood-relief efforts;
- Assistance addressing other demonstrated needs resulting directly from the August 2026 flooding; and
- Grants to qualified charitable organizations providing disaster relief or recovery services benefiting the affected community.

The Flood Relief Team may determine that assistance is best provided directly to an individual or family, by paying a vendor or service provider on their behalf, by purchasing needed goods or services, or through a qualified charitable partner.

4. Flood Relief Team

Distribution of the Fund shall be overseen by a **Flood Relief Team** consisting of:

1. The Executive Pastor of Operations;
2. One member of the Mercy Road Church Anderson Board; and
3. One additional church or community representative with relevant experience, appointed by the Flood Relief Team.

The Flood Relief Team is authorized to evaluate needs, approve distributions, coordinate relief efforts, establish reasonable administrative procedures, and make grants to qualified charitable organizations consistent with the purposes of the Fund.

No individual member of the Flood Relief Team may unilaterally approve a distribution. **At least two members of the Flood Relief Team must approve each distribution.**

5. Needs-Based Assistance

Direct assistance to individuals and families shall be based upon reasonable assessment of need resulting from the flooding.

In determining assistance, the Flood Relief Team may consider:

- The nature and extent of flood-related damage or displacement;
- Immediate health, safety, housing, food, transportation, or recovery needs;
- Insurance coverage or other reasonably available sources of assistance;
- Assistance already received or expected from governmental agencies, charitable organizations, or other sources;

- The financial circumstances of the affected household when appropriate;
- The urgency of the need; and
- The resources available within the Fund.

During the immediate emergency response, the Flood Relief Team may provide essential assistance without requiring an extensive financial assessment when the nature and urgency of the need are readily apparent.

Assistance shall not be conditioned upon church membership, attendance, religious belief, participation in church activities, or any expectation of religious participation.

6. Verification of Flood-Related Need

The Flood Relief Team shall take reasonable steps to verify that assistance from the Anderson Flood Relief Fund is being provided in response to loss, displacement, damage, or other need resulting from the August 2026 flooding.

Except when providing immediate emergency assistance, requests for assistance should be supported by **at least one reasonable form of independent or objective verification**, which may include:

- Inclusion of the individual's residence in an official evacuation order or other governmental disaster-impact record;
- Photographs or video reasonably demonstrating flood or storm damage to the individual's residence or property;
- Documentation from a governmental agency, emergency responder, disaster-relief organization, insurance company, landlord, contractor, utility provider, or similar independent source;
- Insurance claims, estimates, invoices, receipts, repair assessments, or other documentation demonstrating flood-related loss or expense;
- Verification by a member of the Flood Relief Team or another person designated by the Church who has personally observed the damage or circumstances; or
- Other reliable evidence that the Flood Relief Team reasonably determines establishes that the requested assistance relates to the August 2026 flooding.
-

Photographic or video evidence containing date, time, or location information may be considered particularly useful verification but shall not be required when other reliable evidence is available.

The level of verification required should be proportionate to the nature and amount of assistance requested. The Flood Relief Team may require additional documentation for

substantial financial assistance, home repairs, replacement of major household items, or other significant distributions.

Immediate Emergency Assistance

Nothing in this section shall prevent the Church from providing reasonable immediate assistance for food, temporary shelter, clothing, transportation, cleanup supplies, or similar urgent needs when circumstances make the individual's disaster-related need readily apparent.

The Flood Relief Team shall document the basis for such assistance to the extent reasonably practicable.

7. Grants to Charitable Organizations

The Flood Relief Team may make grants from the Fund to qualified charitable organizations engaged in disaster relief or recovery efforts benefiting individuals and families affected by the August 2026 flooding in Anderson and Madison County.

Before making such a grant, the Church shall reasonably verify that:

1. The recipient is an appropriate charitable organization;
2. The organization is conducting or supporting disaster-relief or recovery activities benefiting the affected community; and
3. The organization is able to use the funds consistently with the restricted purpose of the Anderson Flood Relief Fund.

Whenever appropriate, grants shall be specifically designated for local flood-relief or recovery efforts.

8. Conflicts of Interest

Members of the Flood Relief Team shall disclose any actual or potential conflict of interest involving an applicant, recipient, vendor, or charitable organization under consideration.

A team member shall not participate in approving assistance to themselves, an immediate family member, or another person or organization with whom the team member has a material financial or personal conflict.

Any assistance involving a Church employee, Board member, Flood Relief Team member, or immediate family member of such a person shall require approval from disinterested members of the Board or other appropriate disinterested Church leadership.

9. Documentation and Financial Controls

The Church shall maintain appropriate records of distributions from the Fund.

Records should include, as applicable:

- The recipient individual, household, vendor, or organization;
- The amount or value of assistance;
- The purpose and nature of the assistance;
- The basis for determining that the assistance furthered the Fund's charitable purpose;
- The documentation or verification supporting the request;
- The date of the distribution; and
- The members of the Flood Relief Team who approved the distribution.

The Church's Finance Team shall separately account for contributions received and expenditures made through the Fund.

The Flood Relief Team shall provide appropriate reports regarding the Fund's activity to the Board.

10. Distribution Authority and Additional Board Approval

The Flood Relief Team is authorized to approve individual distributions or grants of up to **\$10,000 per recipient, household, or organization.**

Any single distribution exceeding \$10,000 shall require additional approval from the Board of Mercy Road Church Anderson.

The Board may modify this threshold as circumstances require.

11. Remaining Funds

The Church recognizes that the amount contributed to the Fund may exceed the amount ultimately required to address reasonably identifiable needs arising from the August 2026 flooding.

After the immediate and reasonably identifiable relief and recovery needs associated with this disaster have been met, any remaining funds shall continue to be restricted exclusively for **disaster relief and emergency assistance benefiting individuals and communities in Anderson and Madison County, Indiana.**

Remaining funds shall not revert to the Church's unrestricted general operating fund.

12. Duration and Closure of the Fund

The Fund shall remain active for as long as the Board or Flood Relief Team determines that reasonable relief and recovery needs related to the August 2026 flooding continue to exist.

The Board may formally close the Anderson Flood Relief Fund when those needs have been substantially addressed. Any funds remaining at closure shall continue to be administered according to Section 11 of this policy and applicable donor restrictions.

13. Administration

The Flood Relief Team is authorized to develop reasonable procedures, applications, documentation requirements, and other administrative practices necessary to implement this policy effectively.

Questions concerning tax, accounting, legal, or charitable-compliance matters shall be referred to the Church's appropriate professional advisors when necessary.

Nothing in this policy authorizes the use of restricted funds for purposes inconsistent with donor restrictions, applicable law, or the Church's governing documents.

Board Adoption

This Anderson Flood Relief Fund Policy was adopted by the Board of Mercy Road Church Anderson on _____, 2026.

Board Chair

Signature: _____

Printed Name: _____

Date: _____

Executive Pastor of Operations

Signature: _____

Printed Name: _____

Date: _____