

To everyone who has or will work on a disaster relief fund effort:

This guide is for you -- individuals, communities, government leaders, corporate executives and any other people or organizations who want or need to establish an emergency relief fund for disaster victims.

Relief funds for disaster victims and their communities are often created whether the disaster is natural such as a hurricane or flood or man-made such as a mass layoff or terrorist attack. The 1998 flooding in Grand Forks, North Dakota, the 1999 ravaging of Eastern North Carolina by Hurricane Floyd, the 2001 terrorist attacks and the damage caused by the 2003 Hurricane Isabel are just a few examples of recent disasters that resulted in the immediate establishment of relief funds.

Using the experiences of the Hurricane Floyd Relief Fund, this guide offers a step-by-step process for establishing a relief fund, developing guidelines for operating the fund and distributing and documenting the fund's contributions, quickly, fairly and effectively. The Hurricane Floyd Relief Fund is a wonderful story of community philanthropy, one that will surely be repeated again and again in different communities and with different leaders. Disaster relief funds emerge in times of crisis and yet their feasibility, efficiency and potential impact can be greatly enhanced by thoughtful planning and implementation. We hope you will find this guide a useful and supportive tool in planning for and implementing future disaster recovery work.

Sincerely,

A handwritten signature in black ink, appearing to read 'TWR', written in a cursive style.

Thomas W. Ross

Executive Director

Z. Smith Reynolds Foundation

During my tenure as Secretary of the N.C. Department of Crime Control and Public Safety – from 1995 until 1999 – I oversaw our State’s response and recovery efforts for seven presidentially declared disasters. I know how people instinctively step up to provide for the unmet needs among their neighbors in the aftermath of the devastation, many times providing care for the emotional damage done as much as for the physical destruction left in the wake of nature’s fury.

I also know that launching and carrying out a relief fund is a critical and challenging process.

This publication is an excellent blueprint for any agency or organization to follow in establishing the vehicle through which financial and other needed resources can be collected and distributed to those hardest hit in a disaster. One of the best ways to know what can be done in future is to learn from what has been done successfully in the past.

This guide shows clearly and concisely the pathway North Carolina followed to provide for the needs of our people in the aftermath of unprecedented hardship stemming from a disaster.

RICHARD H. MOORE

State Treasurer Richard Moore co-authored the book, *Faces From the Flood: Hurricane Floyd Remembered*, which features thirty-seven firsthand accounts from the 1999 storm that covered more than a third of North Carolina in flood water. The unforgettable stories of these victims, heroes, volunteers, scientists, journalists, and government officials cover dramatic rescues, sorrowful losses, and uplifting demonstrations of spirit, self-sacrifice, and courage.

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In the aftermath of Hurricane Floyd, David Winslow worked pro bono over a two-month period with Governor Hunt's office in the effort to secure private support for hurricane victims. He is president of the Winslow Group, a fundraising consulting firm in Winston-Salem, N.C., founded in 1983.

IN APPRECIATION

We want to thank the many people and organizations that contributed to the ideas and lessons shared in this guide. First and foremost, we recognize the individuals in communities throughout North Carolina who took on the responsibility of operating a relief fund during recent hurricanes.

We greatly appreciate the Z. Smith Reynolds Foundation and Duke Energy Foundation for believing in the importance of this project and for providing funding and in-kind support to make it a reality.

Numerous individuals were interviewed for this guide, many of whom played critical roles in the N.C. Hurricane Floyd Relief Fund's success. They are referenced by the positions they held during the development and distribution of the Relief Fund, unless otherwise noted. They include:

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- Billy Ray Hall, President, N.C. Rural Economic Development Center, Inc.
- Angie Harris, Deputy Chief of Staff, N.C. Office of the Governor
- James B. Hunt, Jr., Governor, North Carolina (1977-85; 1993-2001)
- Kevin Hutchinson, Hurricane Recovery Analyst, N.C. Office of State Budget and Management (2005)
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- Norris Tolson, Chairman, N.C. Hurricane Floyd Relief Fund
- Priscilla Taylor, Executive Director, The Cemala Foundation
- Joe Stewart, Special Assistant, N.C. Department of Crime Control and Public Safety
- Faye Stone, Deputy Executive Director, N.C. Commission on Volunteerism and Community Service
- Joy Vermillion, Program Officer, Z. Smith Reynolds Foundation

FORWARD Hurricane Floyd Strikes

On September 16, 1999, Hurricane Floyd, a natural disaster unlike any in the state’s history, devastated one-third of North Carolina. The record-high floodwaters forced tens of thousands of people from their homes. Many people lost everything – their homes, their farms, their businesses and their loved ones.

In Beaufort County: An 87-year-old woman needed emergency assistance after Hurricane Floyd damaged her home. With the help of the Relief Fund, she received \$500 to cover an insurance deductible to get the repairs under way.

Hurricane Floyd killed more than 50 people. Homes were damaged by floodwaters in 39 of the state’s 100 counties. More than 1.2 million North Carolina customers lost electricity. At the storm’s peak, more than 48,000 people were in official shelters throughout eastern North Carolina. More than 650 roads were closed during the storm.

The state’s agriculture industry was devastated when floods killed 2.8 million chickens and turkeys, 880 cattle and more than 30,000 hogs.

Within just one month after Floyd hit, almost 30,000 individuals in North Carolina had registered for Individual and Family Grant assistance with the Federal Emergency Management Agency (FEMA). The U.S. Small Business Administration (SBA) received nearly 25,000 applications for home loans.

While these statistics are striking and federal assistance was available, they do not begin to address the long-term physical, emotional and psychological effects of

Hurricane Floyd on thousands of North Carolinians.

In Tarboro: A family’s home was completely submerged by floodwaters, leaving the residence a total loss. The family found temporary housing with the help of FEMA, and used contributions from the Relief Fund to buy bedding, utensils, dishes, towels and toiletries for their dwelling, and to help with utility bills.

On September 17, 1999, just one day after Hurricane Floyd's devastation, then Governor Jim Hunt established the N.C. Hurricane Floyd Relief Fund to seek immediate assistance for families in need.

The goal of the fund was to ensure victims received help with needs that were not covered by FEMA or other state or federal programs. This assistance helped families endure the difficult days, weeks and months following the storm while long-term recovery efforts were being developed.

North Carolina used national network television shows to encourage people to support victims of Hurricane Floyd and give to the Relief Fund. Nearly six months after the disaster, the N.C. Hurricane Floyd Relief Fund had received more than 66,000 donations from all 50 states and several foreign countries. ***Within three months of the storm, more than \$16 million had been distributed to hurricane victims throughout eastern North Carolina.***

The fund's success was possible because of a rare collaboration of state government, local governments, nonprofits and private citizens. This team developed the criteria and funding formulas for distributing the contributions quickly and fairly among the counties and hurricane victims.

The United Way of North Carolina handled the administrative work associated with collection and distribution of the funds. A wide range of businesses and nonprofits assisted with the fundraising.

Counties established committees of nonprofit, private, business, faith community and local government representatives to evaluate local damage and ensure that those in greatest need were served.

The Relief Fund allocations to counties totaled more than \$16 million, which provided:

- More than 35,000 families in 34 counties with assistance;
- More than \$3.1 million for home repairs;
- More than \$2.1 million in mortgage and rental assistance;
- More than \$175,000 for medicine and other health needs;
- More than \$1 million to pay for utilities;
- More than \$500,000 to purchase food; and
- More than \$9.1 million for assistance in other areas such as car repairs, home appliances, low-cost business or farm repairs, child care, water and septic system repairs, clothing and building materials.

In Tarboro: Flooding severely damaged the home of a blind man, his wife and four children. The wife was a certified nursing assistant at a nursing home, but she was out of work for three weeks due to the flooding. The Relief Fund contribution helped the family replace their winter coats, pay a utility bill and cover costs of food for both the family and for the man's seeing-eye dog.

This guide is intended to assist you in the development of a relief fund for your community's recovery from a disaster. It explains steps taken to establish the fund fol-

In Wilson County: An elderly, retired widow had moved into a newly constructed home just weeks prior to Hurricane Floyd. The Relief Fund assisted her with a mortgage payment and partial costs to begin repairs.

lowing Hurricane Floyd's devastation. Many of the guidelines provided should be implemented well in advance of a natural disaster; others steps can be made simultaneously once a relief fund is deemed necessary. The principles outlined throughout are simple guidelines; flexibility to meet your own community's needs is vital to administering a successful and equitable fund.

Four years after Hurricane Floyd, Hurricane Isabel struck North Carolina. While not nearly as devastating as Floyd, Isabel's high winds and torrential rains destroyed many homes and businesses. Governor Michael F. Easley established a relief fund to respond to Hurricane Isabel, using the Floyd Relief Fund as a model.

CHAPTER ONE

Guiding Principles for a Successful Relief Fund

Using the experiences of the N.C. Hurricane Floyd Relief Fund, this guide takes you step-by-step through establishing and operating an effective disaster relief fund. It is written from the perspective of a state level agency working through a large-scale disaster such as Hurricane Floyd; however, the principles and practices provide guidance for anyone wishing to create a relief fund through private foundations, local governments or other means.

While the N.C. Hurricane Floyd Relief Fund was established in response to a devastating hurricane, the lessons learned are applicable to any crisis. Whether dealing with a terrorist attack, major business closing or natural disaster, you can utilize these same principles to address the immediate and ongoing needs of victims and their communities.

GUIDING PRINCIPLES

- **Plan ahead**
- **Act quickly**
- **Have a clear and consistent focus**
- **Establish open and constant communication**
- **Be accountable and flexible**
- **Ensure every dollar reaches victims**
- **Have credible, dedicated leadership**
- **Be informed**

1. PLAN AHEAD

Planning ahead takes time, and time is one luxury you will not have when a disaster occurs. Having a basic framework in place is one of the most effective ways to ensure a successful relief fund.

- Identify the members of the core team and outline their roles and responsibilities so you can act quickly in the event of an emergency.
- Establish or identify a bank account that can be immediately activated to receive and distribute money. If your fund will accept donations via the Internet, set up this process now.
- Identify your fund's fiscal agent (see Chapter Two).
- Each North Carolina county has an emergency management plan; if your fund will be local, review this plan and determine where additional needs exist.
- Develop a list of potential contributors (see Chapter Three).

2. ACT QUICKLY

Disaster victims need help immediately. The faster resources are available, the sooner victims can put their lives back together. Quick action will largely determine the overall success of your relief fund. There is a small window when the public's attention and generosity are focused on the disaster and its victims. In most cases, news stories and video footage tell the horrific story of a disaster's aftermath for only a few days. This is the time to tell people that a fund has been established; how it will work; and how they can contribute.

3. HAVE A CLEAR AND CONSISTENT FOCUS

What do you need to accomplish with this fund? This question must be answered before operating decisions can be made. Your relief fund should have a clear mission that articulates its enduring purpose. For example, the mission of a fund might be simply to provide for the immediate needs of individuals rather than to address the longer-term economic needs of families or a community. Or it might initially focus on the immediate needs and then move toward longer-term concerns if funding allows.

A clear mission and focus for the fund should serve as your guide for making operating decisions.

4. ESTABLISH OPEN AND CONSTANT COMMUNICATION

A relief fund can literally involve hundreds, even thousands of people – from the donors who contribute to the staff and volunteers who manage it and the victims who are helped by it. In order to be successful, everyone needs to be working off of the same page. Clear communication on all fronts is essential.

The donors and the public need to know how the money is being allocated. Any ambiguity about how the money is spent will be viewed with great skepticism by the media and public. It means that the people working on the fund understand the rules, guidelines and deadlines for the fund; that relief fund recipients know what the fund can and cannot do for them; and the donors know where and how their contributions are being used. The result is less confusion, more contributors and more dollars reaching victims without delay.

5. BE ACCOUNTABLE AND FLEXIBLE

The ultimate balancing act is to maintain both accountability and flexibility. Donors will demand accountability. It is not enough to say that funds are being used to help victims; donors want to know specifics. Accountability measures provide confidence and assurance that money is being used wisely. At the same time, flexibility will be necessary to adapt to changing situations and circumstances. The fund's rules and regulations should be consistent while allowing reasonable discretion based on local or individual circumstances and needs.

6. ENSURE EVERY DOLLAR REACHES VICTIMS

Avoid using any portion of donated funds for overhead or administration. Every dollar raised must go directly to help the victims. Given the amount of effort that is required to raise and distribute relief money, it can be challenging to abide by this principle. However, in times of great need, people and organizations rise to the occasion and donate their talents and resources to complete the task at hand. Eliminating these administrative costs will increase the fund's credibility with the public, media and donors.

7. HAVE CREDIBLE, DEDICATED LEADERSHIP

A successful fund needs a leader to give a face and voice to the mission. A strong leader sets the stage by using his or her public platform to increase public awareness and raise funds for the cause. This leader must also provide guidance on unexpected questions and challenges that will almost certainly occur during the relief fund campaign.

8. BE INFORMED

Relief fund managers should make every effort to be familiar with existing and new assistance programs related to disaster relief.

CHAPTER TWO

Launching the Fund

RELIEF FUND: NEEDED OR NOT?

The first step in determining whether to establish a relief fund is deciding if state and federal recovery funding is sufficient. If the disaster is of such magnitude that the area impacted is declared a federal disaster area, additional funding will be necessary.

Many resources such as temporary lodging assistance, rental assistance, home repair and some medical, dental and funeral costs may be available to local governments and individual disaster victims; however, they are not intended to cover the total cost of the damages suffered.

Many gaps will exist between disaster victims' needs and the state and federal resources available. These gaps are referred to as unmet needs. The scope of these unmet needs will determine whether a relief fund is necessary.

UNMET NEEDS

Unmet Needs fall into two main categories: Immediate and Long-term.

Immediate Unmet Needs are basic health and safety needs that require immediate financial assistance. Within days of a disaster, fundraising should begin to address these needs. Within two to three weeks, criteria and administration of funding should be established and funds ready to be disbursed (see Chapter Four).

Immediate, unmet needs may include:

- Food and food supplies
- Prescription and medical supplies
- Mortgage payments for homes or businesses
- Car repairs or payments
- Utility payments
- Lost employment income
- Cash assistance for items not previously reimbursed
- Removal of trees and other debris that threaten household safety
- Appliances
- Furniture
- Kitchen utensils
- Bedding
- Clothing

Long-term Needs will take more time to address and are usually more costly to remedy. Long-term needs may include:

- Home repair or replacement needed beyond federal/state aid
- Heating/cooling systems repair or replacement
- Septic tank repair
- Business/farm loss (loan, equipment and supplies replacement)
- Car replacement

Deciding whether your relief fund will cover housing repairs and/or replacement creates its own unique set of challenges. In large-scale disasters, the supply of building contractors willing to repair or replace low-income housing is often outweighed by the demand. Faith-based ministries and nonprofit organizations like Habitat for Humanity are possible solutions if funding is available for building materials and supplies. Donations from building supply stores or manufacturing companies can also contribute to the solution.

Begin with the end in mind. As soon as you make the decision to establish a relief fund, the next step is to define your mission. The more focused you are about what you want the fund to accomplish, the more successful the fund will be.

Fundraising and distribution strategies will stem directly from the fund's mission. It is essential that you define the mission quickly and begin communicating it with staff, the media, affected community leaders and stakeholders immediately. Everyone involved in the fund – from donors to recipients – should have the same goal for the relief fund.

CREATING A MISSION STATEMENT

Ask your relief team the following questions:

- What is your charge?
- How will you do the job?
- Who are you working for?
- What will make this fund successful?

A fund's mission statement should describe its overall purpose: Why the fund exists. As the fund progresses, its mission may have to shift based on the needs of the victims. For example, if contributions to the fund continue after the immediate needs are met, you can begin targeting funds to meet victims' longer-term needs.

N.C. HURRICANE FLOYD RELIEF FUND MISSION STATEMENT:

To assist victims with their immediate needs not covered by government programs or other traditional relief sources.

For maximum effectiveness, your mission statement should be:

1. Concise and brief (no more than one sentence);
2. Simple and understandable; and
3. Memorized by every member of your team.

ASSEMBLING A TEAM

Key teams are vital for developing and implementing a relief fund, including fundraising, communications and policy and distribution teams.

In addition to the core team you established prior to the disaster, volunteers will step forward from government, nonprofit and private sectors to assist in various aspects of fundraising and distribution.

Among the first acts of the relief fund leaders will be to appoint a volunteer fundraising chair to assume a highly public role in the effort. The Chair will be the primary internal and external conduit for information regarding the fundraising effort.

QUALIFICATIONS OF THE FUNDRAISING CHAIR:

- **Available to devote the necessary time (weeks, if not months)**
- **Well-known and highly-regarded with impeccable ethics**
- **Previous fundraising experience**
- **Preferably with ties in the affected disaster area**

STAFF SUPPORT

An effective fundraising effort will require people and equipment dedicated to the task. An office, computers, Internet access, telephones and meeting space are essential. Ideally, even with technological advances, the office or offices used by relief fund managers should be in close physical proximity to the leaders of the overall disaster relief effort, such as the governor (or mayor in the case of a local fund), his or her press operations and Emergency Management.

As a temporary, adjunct office, it is natural that problems will arise as you work with the existing bureaucracy. The Fundraising Chair should handle the political and high profile challenges. Designate someone from your existing team to handle day-to-day issues and support the Fundraising Chair.

The Chair will need staff. Ideally, those working with the Chair will be knowledgeable of the relevant government entities and their inner workings. Those providing staff support should be “loaned” to the effort from public agencies as part of the strategy for avoiding administration costs. Depending on the individual roles, these temporary relief fund positions may last months.

The Fundraising Chair’s support team should handle inquiries about possible contributions; be well-informed of the purpose, workings and status of the relief fund; and interact frequently with the Chair and those managing the fund distribution process.

PROFESSIONAL FUNDRAISING COUNSEL

If possible, identify a professional fundraising counsel who will offer his or her services pro bono. It is extremely beneficial to have someone with this expertise available to advise the Fundraising Chair on effective fund management processes and procedures.

Ideally, this professional should:

- Have direct experience working with the potential corporate and foundation donors you will be approaching;
- Assist with direct “asks” for contributions;
- Help the Chair determine the appropriate level of “ask” in different situations; and
- Advise the Chair on the best way to approach potential large donors.

In North Carolina, the Secretary of State’s Office of Charitable Solicitation (www.secretary.state.nc.us/csl/) lists fundraising consultants licensed by the state. A local or state foundation executive can also be helpful in identifying someone to play this critical role. Many fundraising experts would be honored to be asked to assist in this effort.

YOUR FUND’S FISCAL AGENT

Some donors may be reluctant to contribute to a government entity, and some large nonprofit foundations can only give to another nonprofit. For these reasons, your relief fund’s fiscal agent should be a not-for-profit, 501(c)3 organization. Your fiscal agent will act as the legal entity accounting for and physically distributing monies.

A nonprofit, 501(c)3 organization, such as a community foundation or the United Way, will have experience in handling large sums of tax-deductible donations. Nonprofit 501(c)3 organizations provide the donor with the maximum deduction allowable by law. Identify a fiscal agent prior to the disaster; the fiscal agent can ensure the fund is run effectively and legally.

Your relief fund’s relationship with the fiscal agent may go on for months or years in order to handle record-keeping requirements. (Federal tax law requires that donations records such as copies of checks and account information be kept on file for seven years.) The fiscal agent with whom you choose to partner should be reputable, fiscally sound and receive annual financial audits.

RESPONSIBILITIES OF THE FUND’S FISCAL AGENT:

- **Receive funds**
- **Ensure appropriate systems are in place to receive, record, deposit and dispense the funds**
- **Distribute monies in accordance with pre-established policies and/or restrictions**
- **Acknowledge contributions (through receipt)**
- **Be publicly accountable and independently audited**
- **Hold donation records for seven years**
- **Provide all administrative services at no cost**

Your fiscal agent should have systems in place to receive, record and distribute the monies – from letter-opening machines to the staff needed to post and deposit funds. This is especially important since many of the contributions you receive by mail will be cash. The N.C. Department of Revenue fulfilled this role for the N.C. Hurricane Floyd Relief Fund. At the local level, use an equivalent agency.

Most importantly, the fiscal agent must commit to assuming this role at no charge to the relief fund. Donors do not want their contributions used for administrative and overhead expenses.

PLAN AHEAD

In North Carolina, every county must establish an Emergency Management Plan. Counties can use this opportunity to establish the infrastructure for a relief fund in advance of an actual disaster.

COORDINATING WITH OTHER RELIEF EFFORTS

Existing volunteer organizations such as the Red Cross or the Salvation Army, play an important role in any major disaster. But most either may or must take a portion of the funds contributed for administration.

If you follow the advice of this guide, your effort will be implemented with virtually no overhead. Every penny you raise will assist those who may have no other immediate access to assistance. You may receive contributions that amount to thousands, if not millions of dollars.

Some potential contributors could not give to the N.C. Hurricane Floyd Relief Fund because it fell outside their grant making guidelines. However, these potential contributors are still critical to the relief process when they give to other relief organizations. Support whatever giving decision donors make. You should view all sincere relief efforts as part of the solution rather than a problem or competition.

Extensive staff support may not be necessary for small-scale relief funds, which can be effective with just a few committed people.

COMMUNICATION IS KEY

The Relief Fund's Communication Team is central to the effort's success. The Communications Team should quickly make the broadcast and print media their top ally in disseminating information and making the relief fund known and visible. Existing, positive relationships with the media are essential.

The media can be your best resource as long as the relief fund is seen as a source of credible, useful information. Identify an effective speaker such as your Fundraising Chair, and arm him or her with key messages or talking points. The extensive media coverage that often follows disasters can help you quickly inform the public of your relief efforts.

Your key messages should be:

- Positive
- Simple
- Brief
- Action-oriented (“Give to our fund”)
- Include a human interest angle or appeal

See Appendix B(1) for Sample Press Release Templates (English and Spanish).

Coordination between your communication and fundraising teams is important to ensure key messages are consistently and effectively reflecting community needs. Reevaluate your messages often to ensure they remain relevant and useful.

A Web site can be a wonderful communication tool for your fund. Web sites can be established quickly; accessed by an endless number of people; updated as soon as information changes; and equipped with a secure form to accept credit card contributions.

Inside Game: Internal Communication

- Clearly define roles and responsibilities for everyone working on the fund.
- Create a relief fund implementation plan with specific stages, tasks and timelines.
- Hold regular team meetings to ensure everyone is ‘on the same page.’
- Include key stakeholders and local leaders on regularly scheduled conference calls to address problems, discuss strategies and build support.
- Create a one-page informational handout that describes the purpose of the fund and how it will be operated. Everyone associated with your fund should use this fact sheet.

See Appendix B(2) for Sample Flyer Announcing Relief Fund (English and Spanish).

CHAPTER THREE

Fundraising

To policymakers: This chapter provides advice that will lead you to the appropriate structures, procedures and staffing of the relief fund. This is not intended to be a complete “How to Fundraise” manual.

To fundraisers: Disaster relief fundraising is different than any fundraising you may have done in the past. Best practices in the context of a disaster are not the same as for a standard fundraising effort. For example, in a standard fundraising effort you would counsel a more comprehensive evaluation process rather than the abbreviated one recommended here.

Time is of the essence! Time – or the lack thereof – is both your greatest enemy and kindest friend. This chapter is designed to help you use time wisely and effectively to meet your goals of helping disaster victims quickly, effectively and fairly.

Because needs stemming from the disaster will likely be self-evident, much of the fundraising will seemingly take care of itself, right? Well, yes and no.

In approaching the fundraising aspect of disaster relief, the two biggest challenges will be:

1. Managing the overall fundraising effort; and
2. Enhancing the fundraising so the maximum monies are raised and equitably distributed.

A considerable portion of your relief fund’s work will be devoted to the management of the fundraising effort.

Disasters tend to happen quickly and with overwhelming force. The same holds true for fundraising in the aftermath of a disaster. The more planning you do in advance of the disaster, the better equipped you will be to handle the outpouring of support that immediately follows such devastation.

In 1999, the N.C. Hurricane Floyd Relief Fund generated more than 20,000 financial contributions within a few days of Governor Hunt’s national appeal. Within a few weeks of the storm, 67,000 donations had arrived. Without good planning and systems, this volume could quickly overwhelm a fundraising operation.

Your fundraising effort will go smoothly if you establish and follow a well-developed strategy, which follows an established fundraising theory. The biggest, most frequent mistake – especially if you are interested in influencing the number and size of gifts – is to simply ‘make the asks’ and hope for the best. You can do better.

THE FIVE I'S OF FUNDRAISING:

- **Identify** – your target contributors
- **Interest** – them in the disaster
- **Inform** – them about the fund
- **Involve** – them in the cause
- **Invest** – they write the check

Identify: Before beginning your effort, identify your target audience – those whom you are trying to motivate to give. These range from the civic leaders in the affected and surrounding communities to large corporate leaders.

Remember not only to reach out to donors who are physically close to the disaster, but also those far away who have local interests, such as families and district offices or branches of business in the impacted communities.

With a disaster that is local, regional or statewide in scope, your primary audience will be within the state itself. However, don't ignore possible opportunities through the national media or other vehicles to request assistance from other areas. The N.C. Hurricane Floyd Relief Fund received many national and some international donations.

Interest: Unlike most fundraising efforts, interest is among the least of the fund's challenges. Thanks to the media, virtually everyone will know about and have interest in a disaster. It is critical that the leaders, whether the mayor, the governor or other civic leader, play an active, ongoing role in maintaining the public's interest in the fund and effectively explaining how individuals can help. (See "Communication is Key" section of Chapter Two.)

Inform: Articulating the scope of the disaster in a consistent and compelling manner will be chiefly the responsibility of others, including the state and/or local Emergency Management and the Governor's Communications and Press offices. On the local level, consider working with the mayor, city staff and county manager or the lead municipal agency on communication efforts. Stay aware of what all organizations are saying to the public and have one communication strategy. If you begin providing inconsistent, contradictory information, your audience (i.e., potential donors) will be confused and less likely to give.

Involve: In most fundraising efforts, involving your audience in your cause is vital to getting their support. Human-interest stories reported by the media as well as personal experiences and relationships with victims will help generate interest. Use the media as a vehicle for your messages. Don't hesitate to involve your audience – past and potential donors – in other aspects of the fundraising if they express a desire to do so. Encourage them to become involved in the many hands-on relief organizations that are involved. Encourage community leaders and contributors to reach out to their friends and peers for additional financial support.

Invest: When people are informed and involved, they contribute. Clarity is the most important challenge here. Donors need to know how they can give and be clear on how their contribution will be used.

METHODS OF GIVING

Most contributions will arrive by regular mail, although many will come through the Internet, which has emerged as a secure fundraising tool. You will miss a critical resource if you opt not to use the Internet to raise and receive funds. Ideally, you will set up the process for doing this in advance of a disaster.

Include specific, easy-to-remember information on all materials informing donors how to give. Provide a variety of ways people can give – cash, check, or credit card via mail, fax or online. In the case of Hurricane Floyd, the Governor’s Office established a toll-free number for donations, which was an effective and efficient way to encourage contributions to the fund.

By law, any gifts of \$250 or more must be acknowledged in writing and the receipt must state, “No goods or services were received in return for the contribution.” The best practice, however, is to acknowledge all gifts in writing.

UNDERSTANDING YOUR DONORS

Individuals

In a crisis, individuals not directly affected by the disaster will want to help. Some individuals will be compelled to make a financial contribution. While individuals will not likely be the source of the largest gifts, their contributions will add up quickly. Ordinary citizens will represent the largest part of your donor pool, both in numbers and total dollars raised.

Businesses and Corporations

Large corporations should and will respond generously with financial assistance to a disaster, with the total gifts sometimes exceeding \$1 million. For a disaster of regional or statewide impact, consider actively targeting the top 100 companies for a contribution, with a special emphasis on companies in communities physically surrounding or otherwise tied to the impacted area. Also, target companies that may have a presence or interest in the state but may be physically located elsewhere. The N.C. Department of Commerce or local chamber of commerce can help identify those businesses and corporations including their contact information.

Foundations

Foundation sources can and will respond to a disaster, including:

- Private foundations
- Community foundations
- Corporate foundations

Private foundations may be among your best and biggest prospects. Large private foundations, such as the Z. Smith Reynolds Foundation in North Carolina, are capable of making significant gifts to a relief fund. They will also be among your most sophisticated and will understandably demand strict accountability. It is best to approach large foundations with a clearly defined and written plan for distributing the funds.

Be prepared to receive foundation gifts in a highly restricted manner that may require contributions be used for only one aspect of the disaster. If you agree to receive these monies in a restricted manner, you are legally bound to spend and account for the funds consistent with the restriction.

In general, most large foundations will only entertain grant requests two, three or four times a year; however, they may waive this policy in the case of a disaster or crisis.

Community foundations are another important source of funding. In North Carolina, there are currently almost 30 community foundations. While you can make a request directly to the foundation, you will likely get more support by partnering with them to make a joint appeal to their major donors. Most community foundations have donor-advised funds, which are ongoing funds that function like a foundation within a foundation.

During Hurricane Floyd, we were very successful in appealing to the directors of community foundations and asking them to canvass people who controlled their donor-advised funds, netting millions. Here's how we did it:

In the first few days of the N.C. Hurricane Floyd Relief Fund, a "Call to Action" was sent via fax from the Governor's office to almost 30 major community foundations across the state. The fax asked two things of the foundation directors:

1. Send a letter requesting assistance to their contributors, including those who control "donor-advised funds."
2. Contribute any monies their foundation had available for the effort.

Most states also have numerous **corporate foundations**. Many can give four- and five-figure gifts with ease. A few corporate foundations in the state, such as Blue Cross and Blue Shield of North Carolina, have given millions to important and compelling causes.

There are also hundreds of **family-controlled foundations**. These are more difficult to target than other foundation sources because there are so many, and they tend to have neither the resources nor the administrative structures of larger foundations. However, family foundations can make significant contributions and should not be ignored.

EVALUATING YOUR PROSPECTS

Do not call foundations or the top 100 businesses without pre-evaluating your prospects and identifying reasonable amounts to request. There is a range of resources available to assist you:

- Capital Development Services (www.capdev.com) publishes "North Carolina Giving," a book listing foundations throughout North Carolina. The book is available at North Carolina public libraries.
- The "Triangle Business Journal Book of Lists" and "The Business Journal of the Greater Triad Area Book of Lists" are sources for potential business donors in North Carolina (www.bizjournals.com/bookoflists/). They can aid you in focusing on the top 100 publicly-traded companies.

Assemble a committee of knowledgeable capital campaign veterans to assist in the process. This group should include chairs of nonprofit capital campaigns and local campaign development officers. You may also wish to use political fundraising veterans who have the experience in this particular area.

Convene your core committee for a one to two-hour session to rate each prospect based on anticipated interest and capacity to give. Use this to prioritize your request for assistance.

When you are ready to make the contacts, assign someone with direct access to the decision-makers to do so.

See Appendix B(3) Sample Fundraising Letter.

WORKING WITH RESTRICTED FUNDS OR OTHER TYPES OF GIFTS

During the N.C. Hurricane Floyd Relief campaign, Barnes and Noble bookstores made a substantial contribution with the request that it be earmarked for educational needs. A member of the Relief Fund team consulted with leaders in the affected counties for recommendations of possible recipient organizations, such as schools and libraries, and invited each to apply by telling about their needs and the costs of addressing them. Decisions were made quickly about whom to fund and at what level. **The result: needed educational supplies reached affected areas and a large donor, Barnes and Noble Bookstores, was pleased by the quick response making it more likely that the company will give when asked again.**

Accepting Restricted Funds:

In the aftermath of Hurricane Floyd, several companies offered very specific help, including using the Relief Fund as a conduit for contributing funds to their own employees who were victims of Floyd. If you receive such offers, before accepting them, advise the companies to confirm the legality of the contribution with tax attorneys and accountants. The IRS could view this as a way for the company to use a charitable contribution to directly compensate its employees tax-free while also claiming a tax deduction – a potential violation of tax laws.

FLEXIBILITY AND CREATIVITY ARE KEY

A major North Carolina foundation was among the most generous contributors to the N.C. Hurricane Floyd Relief Fund. Under the foundation's guidelines, contributing directly to the fund was a legal impossibility.

***The solution:* the Foundation donated millions of dollars to the fund through the Methodist Church. The Relief Fund team was grateful to facilitate the distribution, which went a long way to meet the needs of citizens in crisis.**

OTHER FUNDRAISING STRATEGIES

Telethons and Special Events

With extensive support and planning, a relief fund can raise millions from a telethon. A telethon in the aftermath of Hurricane Floyd raised over \$2 million.

Note: A telethon is a complex undertaking. Do not consider organizing a telethon without using important resources like the N.C. Association of Broadcasters (www.ncbroadcast.com) and experienced organizations such as the public television station UNC-TV. Rather than managing this effort on your own, empower your local media outlets or public television station to assume a leadership role. Provide your support and guidance to ensure its success.

IN-KIND AND NON-CASH DONATIONS

You will need to decide whether your relief fund will accept in-kind donations. Potential contributors will offer an array of items that could benefit disaster victims. While some items might be useful, others will not. The more precisely you define and implement a policy on the items you will and will not accept, the more successful your fund will be. You may be eager to accept donations of water, food, clothing and cleaning supplies, all of which can be extremely helpful to the overall recovery effort. However, we recommend not doing so unless these and other in-kind donations are managed, received and distributed separately from the fundraising component. This is important due to the additional logistical arrangements in-kind contributions can require and the need to guard against taking time and effort away from managing financial contributions.

Individuals and organizations offering services with good or self-serving intentions might approach you; others may have suggestions not in line with your fund's mission. Be prepared to make difficult decisions, such as saying no to a donor or referring them to another relief agency or nonprofit organization such as the N.C. Division of Emergency Management, the American Red Cross or the Salvation Army to handle their donation.

LESSONS FROM FLOYD:

- During the Hurricane Floyd relief effort, fundraising offers ranged from a baton-twirling fundraiser to a benefit rock concert. Most offers were politely declined as they did not serve the fund's mission or were too difficult to manage. Some appeared to be blatant attempts to capitalize on the distress of others.
- The N.C. Hurricane Floyd Relief Fund recruited the assistance of the N.C. Department of Revenue, the state agency most experienced in receiving and processing funds. The Department of Revenue had both the ability to process the tens of thousands of checks and cash received, and it could do so in a secure manner. The mail was brought to the Department, the envelopes were opened and checks recorded into a database by Department volunteers and United Way personnel and deposits were made daily into the special, restricted account established by the United Way.

CHAPTER FOUR

Distributing the Funds

Distributing the funds you raised will be as challenging as raising them, but the reward will be immense. Among the considerations are:

- Who gets the funds?
- How much?
- Why?
- For what purposes will the funds be used?
- Must funds be spent within a certain period of time?
- Will distribution and spending be tracked?

This section addresses these and other questions about how to distribute funds quickly, fairly and efficiently.

See Appendix B(4) N.C. Hurricane Floyd Relief Fund County Guidance for detailed instructions shared with county fund administrators during Floyd's aftermath.

COMPONENTS OF THE DISTRIBUTION PROCESS

1. Establish local Unmet Needs Committee(s)
2. Determine the formula and timeline for allocation of funds to entities responsible for distributing assistance to recipients
3. Decide who is eligible to receive the funds
4. Determine allowable uses of the funds
5. Establish timeline for distribution of funds to individual recipients and/or businesses
6. Consistently communicate the distribution process and its parameters and limitations to those administering the fund and the general public
7. Establish a process to resolve special cases
8. Develop and adhere to reporting requirements about how funds are distributed and spent
9. Track donations, including those of donors who make restricted contributions

DETAILS OF THE DISTRIBUTION PROCESS

Establish criteria for distributing funds to individual recipients

Note: As with much of this guide, the following describes a fund established at the state level. A fund established at the local level would include the same components with modifications to the leadership and operations that drive the process.

Fund managers must decide the appropriate level of control to maintain over whom receives funds at the individual level and the use of funds by these recipients.

While one option is to leave this decision to recipient entities, such as counties or local nonprofits, a more effective approach is to establish consistent criteria that all entities receiving funds must follow.

When establishing the criteria required of potential recipients, consider the following:

- The purpose of the fund
- Eligibility of an individual or household
- Whether there is a maximum amount that individuals or households may receive
- Whether businesses are eligible, and if so, if and how the criteria would change for businesses

Allowable uses of funds from the N.C. Hurricane Floyd Relief Fund included:

- Food/food supplies
- Prescriptions/medical supplies not covered by insurance
- Rental assistance/mortgage payments for home or business
- Utility payments
- Cash assistance

See Appendix B(4) N.C. Hurricane Floyd Relief Fund County Guidance for a list of relief fund criteria.

ESTABLISHING LOCAL UNMET NEEDS COMMITTEE

Each locality or entity that receives funds from the relief fund should establish its own Unmet Needs Committee. The Unmet Needs Committee is most critical during the process leading up to the distribution of funds. It can play a key role in ensuring adequate outreach to populations at risk of being underserved by the fund either due to lack of access to information, language barriers or other reasons.

Membership of the Unmet Needs Committee should reflect the diversity of the community and should include representatives of some or all of the following, depending on the nature of the disaster and the impacted community:

- Local government, including appropriate emergency responders
- Nonprofit sector
- Faith community
- Business

The local Unmet Needs Committee should:

- Have knowledge of the community
- Serve as an advisory committee for the distribution of funds
- Determine the process for distributing funds
- Ensure a range of stakeholders are involved in the process
- Be available to handle special cases
- Solicit input from local stakeholders who will distribute funds to the individuals in need
- Ensure attention to all victims

See Appendix B(4) N.C. Hurricane Floyd Relief Fund County Guidance for specific recommendations regarding Unmet Needs Committee membership.

See Appendix B(5) Minority Outreach for sample outreach guidance.

DETERMINE HOW FUNDS WILL BE ALLOCATED

The allocation process must be:

- Fair
- Fast
- Efficient
- Clearly explained
- Inclusive of an appropriate measure of damage

Fund recipients, the media and donors will be more interested in how the relief funds are allocated than any other aspect of the effort. The funds may be raised at the state-level and distributed to localities or other entities. Alternatively, funds may be raised at the local level and distributed either locally or to broader areas in need. In either case, a clear method must be determined and applied to ensure fair distribution.

- In the first phase, establish an allocation formula for distribution.
- Clearly communicate the process for distribution. Hold a joint conference call with local leaders (such as county managers, social services directors and others) of every county or entity that will receive and distribute funds.
- During the call, review the process and parameters for the distribution of funds and provide an opportunity for questions that will allow the different stakeholders to learn from each other. Address the following during the conference call and in any accompanying written communications:
 - Allocation formula for distribution of funds to counties and resulting amounts per county
 - Criteria for receipt of funds by individuals and businesses
 - Deadline for distribution of funds by counties
 - Deadline, if any, for expenditure of funds by individual recipients
 - Whom to contact for “special cases”
 - Reporting requirements and related deadlines
 - Available resources and communications tools, such as a press release template in English and Spanish (see Appendix B1)
 - Commitment at all levels that no portion of the contributions to the relief funds will be used for administration
 - Plan for delivery of checks (see “Local Administration of the Fund” later in this chapter)

In the case of a hurricane and other natural disasters, damage is assessed based on structural damage to homes and businesses and the number of households submitting FEMA registrations. It is difficult to conduct accurate damage comparisons among localities. For this reason, it is critical to use data such as housing damage assessments and FEMA registrations to assist in the allocation process.

In the case of an economic disaster or one where FEMA registrations are not part of the equation, your fund can consider using the number of layoffs or casualties to arrive at a basis for comparing damage among jurisdictions. If only one jurisdiction is impacted, it is possible that no such assessment is needed.

Funds may be distributed in phases, depending on the amount of funds raised and the ability with which immediate needs can be assessed. A phased distribution strategy can allow for a portion of funds to be distributed immediately, while building in the possibility that new information and circumstances may warrant different funding priorities. This new information can be built into later phases of funding.

The following method is recommended for determining allocation of funds:

Base allocation

Each receiving locality or entity receives a minimum base allocation to ensure funds are sufficient to have meaningful impact on those in need and are worth the effort local leaders will expend to administer them. The base allocations may be equal in amount or may fall within a determined dollar range. Different base allocations may be desirable when the extent of damage varies widely from jurisdiction to jurisdiction. In certain instances, a base allocation may not be necessary because of the small scale of the relief effort.

Additional allocation

Each receiving locality or entity is given an additional allocation that reflects its specific circumstances, such as damage suffered and identified needs. The additional allocations help to address the range of damage specific to localities and victims.

Allocation Method Used During Hurricane Floyd:

- FEMA classified counties as having suffered severe, moderate or minor damage.
- Each of these counties received a base allocation of \$50,000 during Phase One.
- This base was supplemented by additional funds determined by the number of FEMA registrations in each county.
- In Phase Two, counties were again given base allocations. In this phase, however, the base amount (\$25,000, \$50,000 or \$100,000) depended on the percentage of households damaged in each county according to FEMA's damage assessments.
- Phase Two allocations were then supplemented by amounts determined by the number of each county's FEMA registrations.

Example one: Just three weeks after Hurricane Floyd's arrival, Phase One of the N.C. Hurricane Floyd Relief Fund distributed \$6 million.

- Fund amount: \$16 million raised; \$6 million distributed in Phase One
- Receiving entities: 30 N.C. counties.
- Range of damage: wide range among receiving entities' jurisdictions – minor, moderate and severe as classified by FEMA according to pre-determined guidelines.
- Base allocation: \$50,000 to each of the 30 counties.
- Additional allocation: ranged from \$17,000 to \$678,000 distributed to the 30 counties based on \$86.08 per FEMA registration. (After the base allocation, the remaining funds were divided by the number of FEMA registrations, resulting in \$86.08 per registration.)

Example two: Phase Three of the N.C. Hurricane Floyd Relief Fund occurred approximately three months after the hurricane. By this time, some counties had indicated that they no longer wished to receive assistance from the fund because they believed their residents' immediate needs had been met.

- Fund amount: over \$20 million had been raised and \$16.5 million distributed. The remaining \$3.5 million was distributed in Phase Three.
- Receiving entities: counties that requested additional funds.
- Range of damage: wide range among receiving entities' jurisdictions – minimal, moderate and severe as classified by FEMA according to pre-determined guidelines.
- Base allocation: \$20,000 to each of requesting entities. Those that requested less than \$20,000 received the amount requested.
- Additional allocation: up to \$539,000 based on \$53.47 per FEMA registration. (After base allocation, the remaining funds were divided by the number of FEMA registrations, resulting in \$53.47 per registration.)

See Appendix B(6) N.C. Hurricane Floyd Relief Fund Phase One and Phase Three Funding Allocations for sample formula allocation charts. (Note: Phase Two is not addressed here as it followed the same allocation model as Phase One.)

PURPOSES AND TIMEFRAME FOR SPENDING THE FUNDS

Refer to your relief fund mission statement for determining how and when funds should be spent. The relief fund should consider:

- Immediate needs
- Needs unmet by other sources of assistance
- Phases of distribution, if appropriate
- Communication items

The key purpose of establishing a disaster relief fund is to meet needs that government funding is unable to address. Therefore, it is critical to distribute the contributions as quickly as possible. There are at least two reasons to consider distributing the funds in more than one phase if the fund is large enough to make this feasible.

- If your fund will be accepting donations for several months, it is likely that you are responding to an ongoing crisis that demands immediate distribution of some the funds during the active fundraising process.
- You may learn important lessons from the first distribution that can be applied to subsequent distributions to make the process better and have a more significant impact.

With the need for both speed and flexibility in mind, a process should be put in place to allow the first allocation to occur within a maximum of four weeks of the disaster and creation of the relief fund. The steps involved in making this initial distribution range from determining who will actually receive the check at the local level to determining into what account it will be deposited.

Recommended timeframe for establishment of fund and distribution to recipients:

1. **Establish fund: day of or day after disaster hits**
2. **Begin accepting donations: day of disaster**
3. **Establish Unmet Needs Committee(s): within one week of disaster**
4. **Establish eligible recipients of funds: within 10 days of disaster**
5. **Establish allowable uses of funds: within 10 days of disaster**
6. **Initial (or final if only one) allocation of funds to local distributors: within three weeks of disaster**
7. **Subsequent allocations as appropriate and determined by "immediate" needs and availability of funds: not to exceed three months of disaster**
8. **Report by local distributors on use of funds: within two weeks of expending funds**
9. **Acknowledge fund contributions: within two weeks of receipt**
10. **Complete all spending: within six months of disaster**
11. **Report by state/lead agency on overall use of funds: within one month of final expenditure by locals**

LOCAL ADMINISTRATION OF THE FUND

A wide range of local leaders and agencies will be responsible for disaster relief. At the outset, it might not be clear which of these should have primary responsibility for managing the distribution of funds.

For a number of reasons, you should seriously consider giving this role to the local Department of Social Services or a comparable agency. To respond quickly and appropriately, fund administrators must immediately identify an existing system with the capacity to verify eligibility criteria, write checks, document spending and carry out essential administrative tasks. While Departments of Social Services will have such capabilities, there may be other local options depending on the nature and magnitude of the disaster. At the same time, it is important for local leaders to support and be part of the fund allocation process and be fully informed and involved in the local distribution process.

The selected entity must appreciate the fact that disasters do not discriminate. Victims often include families, individuals and businesses that are insured, underinsured and uninsured. The victims may be young, old, wealthy, poor, well-connected or isolated. Regardless of their personal circumstances, those who seek financial and other assistance from local government are likely to be in serious, immediate need.

See "Determine How Funds Will Be Allocated" earlier in this chapter for steps to increase the likelihood of fair and timely distribution of funds.

In the case of the Hurricane Floyd Relief Fund, an arrangement was made with United Parcel Service to deliver the relief fund checks to county managers' offices at no charge. This was a positive aspect of the process not only because of the speed at which the checks were delivered but also because of the additional expression of good will it demonstrated to emergency responders and disaster victims.

What to do when communities do not ask for more funds:

While it is a logical assumption that any offer of funds will be accepted, it is possible that a county will indicate that it does not want additional allocations from the relief fund because of a belief that its residents' needs have been met. Phased allocations allow the fund to adapt to such a situation. At the appropriate stage, counties can be asked to request allocations in lieu of receiving them, regardless of stated need.

See Appendix B(7) N.C. Hurricane Floyd Relief Fund Phase Three Allocation Request Form for a sample funding request form.

HANDLING SPECIAL CASES AND TROUBLESHOOTING

There will inevitably be victims who make compelling cases for more than the maximum amount allowed by the fund or who need financial assistance for purposes not allowed by the fund. It is not feasible to identify all the possible "special cases" that will emerge during a crisis. It is possible, however, to work with local administrators to check these cases against the overall principles of the fund and to consider the precedent each case would set if funded. It is also possible to include a clause in the eligibility criteria that recommends guidelines but allows local leaders to make alternate arrangements if necessary.

Four critical points should be considered:

1. Ensure there is a knowledgeable, accessible state-level person available for local administrators to contact for guidance concerning the wide range of decisions that will emerge during the fund distribution process.
2. To the extent possible, find a balance between establishing criteria at the state level and recognizing the need of local administrators to maintain flexibility to address local circumstances.
3. Obtain information from the state and/or local department of revenue about whether assistance received from the relief fund is taxable.

See Appendix B(8) N.C. Hurricane Floyd Relief Fund Income Tax Information regarding taxation of relief fund assistance.

4. It will be crucial to obtain a determination from FEMA regarding whether receipt of funds from the relief fund will decrease or count "against" other possible assistance for which victims have applied or already received. Clearly the desired response is that relief funds raised and distributed would not jeopardize an individual's or family's eligibility to receive funds from other sources.

REPORTING AND ACCOUNTABILITY

While the majority of fund donors will make little effort to learn how their contribution is used, it is important to keep an accurate accounting of who receives the funds and the purposes for which they are used. It is recommended that counties be required to report on the distribution of funds by type of recipient and proposed use of funds.

This format serves numerous purposes, including:

- Making it possible to report to donors on the use of funds;
- Providing information about the use of funds helps pinpoint victim needs and may lead to modifications in subsequent phases of fund distribution; and
- Opportunities to provide information about the use of funds at the local level can make the situation more meaningful to those addressing it from a distance (i.e., legislators, state leaders, donors).

See Appendix B(9) N.C. Hurricane Floyd Relief Fund Reporting Guidelines for a sample reporting form.

LESSONS FROM FLOYD

- During Phase One of fund dissemination, two counties used distribution methods that were prohibited in subsequent phases. One was to distribute funds on a first-come, first-served basis. The other was to distribute the same amount of funds to all applicants regardless of need. Based on experience, we strongly recommend that local administrators not be allowed to distribute funds to families and individuals on either a first-come, first-served basis or an equal allocation to all applicants. While these methods made for an easier process, they also meant that many victims in great need either did not receive any funding or received funding that did not match their needs. For this reason, such methods were prohibited in later phases of distribution.
- During Floyd, questions arose regarding eligibility for funds based on a family's economic or immigrant status. A clear decision was made that relief funds were intended to help anyone in immediate need who was unable to meet their needs with assistance from other sources.
- Many steps must be carried out simultaneously. For example, the establishment of the local distribution committee should be under way while decisions are being made about the specific allocation formulas for the relief fund.
- Preserve "local control" to the extent possible. Consistent standards and processes should be applied to the overall distribution process; however, different jurisdictions will have different needs and each may require time to meet those distinct needs.

KEY REMINDERS

- **Disseminate all written communication via fax and e-mail**
- **Translate all flyers, news releases and outreach documents into Spanish or any other languages commonly spoken among a community's residents**
- **Expect requests for troubleshooting**
- **Document, document, document**
- **Communicate, communicate, communicate**

CHAPTER FIVE

Evaluating Your Success

At some point before the end of your relief fund experience, take time to hold a debriefing session to reflect on your successes, challenges and strategies for improving the next relief fund. To do so, consider the following questions:

DEBRIEFING QUESTIONS

1. Did you select the right relief fund chair?
2. How would you change the composition of your relief fund teams? Should others be included or excluded?
3. Did you select the right fiscal agent? What made the partnership successful? How could it be improved?
4. In what areas were state and federal assistance most lacking?
5. Were your fundraising efforts successful? Based on this experience, are there other businesses or organizations you should contact in the future?
6. Were restricted funds a problem for the fund? How did you overcome challenges?
7. How could your communication efforts be improved? Did you build partnerships with local media and have consistent messages at all levels of the fund?
8. How would you change the distribution plan and process?
9. How can you improve coordination between your fund and others?
10. What were the biggest challenges? How can they be overcome next time?
11. Were adequate accountability measures in place to ensure appropriate distribution and use of contributions?
12. How can you be better prepared when the next disaster strikes – what systems or processes should be in place?

APPENDICES

Portions of the information provided in Appendix A were drawn from the FEMA Federal Disaster Aid Guidelines and the N.C. Department of Health and Human Services and Department of Commerce. Web sites of individual federal and state agencies can be found on pages 51-52 of this guide.

APPENDIX A

Types of Federal Disaster Aid

Once a county or locale is declared a Major Disaster Area in the Presidential Major Disaster Declaration, individuals, families and businesses may be eligible for federal assistance. To be eligible, victims must live, own a business or work within the declared county and, depending on the type of assistance, be without insurance or financial resources to meet their needs.

Individuals and business owners affected by the disaster are urged to call the Federal Emergency Management Agency's (FEMA) toll-free teleregistration phone numbers, **1-800-621-FEMA (3362)** and **TTY 1-800-462-7585**, to begin the process of determining assistance eligibility. A disaster victim must register with FEMA to be eligible for assistance and to establish their level of eligibility. For further information about the FEMA disaster recovery programs, visit the FEMA Web site at www.fema.gov.

Disaster Recovery Centers open quickly in declared areas and are staffed with FEMA and state emergency management representatives. Disaster victims can visit these centers to obtain information about the various disaster aid programs available and learn about the recovery process. The deadline for most of the individual assistance programs is 60 days following a major disaster declaration unless an extension is requested by the state and is granted. It is important to note that most programs provide loans, not grants.

Needs are addressed by FEMA through three major disaster aid programs:

- Public Assistance
- Hazard Mitigation Grant Program
- Individuals and Households Program

The Governor or the Governor's Authorized Representative (GAR) typically makes requests for assistance from these programs.

Public Assistance (PA) helps communities repair damages to public facilities and/or infrastructure. Projects eligible for this assistance program may include:

- Debris removal
- Emergency protective measures
- Road system and bridge repair
- Water and waste water treatment facilities
- Public buildings and their contents
- Public utilities
- Parks and recreational facilities

The **Hazard Mitigation Grant Program (HMGP)** funds local governments as well as state agencies, nonprofits and universities to help “mitigate” or reduce the likelihood of future risks to life and property. Through the implementation of mitigation measures, this program intends to reduce or eliminate long-term hazard risks by reducing personal property loss, saving lives and reducing the costs incurred by the state and nation to respond to and recover from disasters.

This voluntary program can grant funding to purchase, relocate or elevate an individual’s damaged home and relocate or retrofit eligible buildings to be less vulnerable to future flooding, wind or earthquake damage.

The **Individuals and Households Program (IHP)** provides up to \$26,200 in financial assistance to an individual or household for any single emergency or major disaster declared after October 1, 2004. (Federal Register/Vol. 69, No. 201). The maximum amount of “Repair Assistance” is \$5,200, and the maximum amount of “Replacement Assistance” is \$10,500. Funding assistance under this program includes “Housing Needs” grants for repairs to damaged homes and “Other than Housing Needs” for personal property loss not covered by insurance. A disaster victim must apply for a SBA loan (see next page) and be denied in order to qualify for assistance under IHP.

Housing Needs Assistance is available to victims displaced because their residence was destroyed or heavily damaged. This aid covers the cost of temporary lodging and for limited housing repairs to make the home safe and sanitary.

Assistance may include:

- Lodging assistance
- Rental assistance
- Home repair cash grant
- Home replacement cash grant
- Limited permanent housing construction

Other than Housing Needs Assistance helps victims meet other necessary needs not covered by insurance or other aid programs. It helps cover the cost of damages to personal property or to pay for eligible disaster-related necessities. The assistance process includes an inspection of the damaged property to verify the loss. Once eligibility is verified, the victim receives the aid in the form of a check, grant or loan.

Assistance may include:

- Medical, dental and funeral costs
- Transportation costs
- Other disaster related needs such as replacement of personal property
- Clothing and household items
- Cleaning items (wet/dry vacuum, dehumidifier)
- Replacement of disaster damaged vehicle
- Moving and storage expenses
- Heating fuels (gas, oil, firewood)

A number of other federal agencies administer additional disaster assistance programs:

- **Small Business Administration (SBA) Disaster Loans** are available to homeowners, renters and business owners to cover uninsured property losses. These low interest loans are available to qualified victims for repair or replacement of homes, automobiles, clothing or other damaged personal property and to business owners for property loss and economic injury not covered by insurance. **A disaster victim must apply for a SBA loan and be denied in order to qualify for assistance under IHP.**

SBA can provide three types of disaster loans:

- Home Disaster Loans** are available to qualified homeowners and renters to repair or replace disaster-related damages to the home or personal property.
- Business Physical Disaster Loans** are available to business owners to repair or replace disaster-related damages to the property, including inventory and supplies.
- Economic Injury Disaster Loans** are available to small businesses and agricultural cooperatives to provide capital to assist them through the recovery period.
- **Food Stamp Program** is a federal food assistance program available to low-income families. This program entitles eligible individuals and families to receive financial assistance to purchase most food items at participating stores. Tobacco products, alcoholic beverages, pet food, paper and soap products may not be purchased using federal food stamp assistance. During major disaster events, emergency food assistance may be available to provide relief to eligible disaster victims.
- **Crisis Intervention Program** is federally funded assistance to low-income households for heating and cooling emergencies. Following a major disaster, low-income victims may be eligible. An eligible household may receive assistance more than one time during a fiscal year.
- **Low Income Energy Assistance Program (LIEAP)** is a federally funded program providing one-time cash payments to eligible families to help pay heating bills. Households may be eligible for one-time assistance under LIEAP.
- **Farm Service Agency (FSA) Loans** are available to farmers and businesses impacted by the disaster to repair or replace damaged property and personal belongings not covered by insurance.
- **Veterans Benefits Assistance** from the U.S. Department of Veterans Affairs provides pension settlements, death benefits and adjustments to home mortgages.
- **Tax Refunds** from the Internal Revenue Service (IRS) allow certain casualty losses to be deducted on federal income tax returns for the year the loss occurred or through an amendment to the previous year's return.
- **Unemployment Benefits** may be available through the state unemployment office and supported by the U.S. Department of Labor for disaster unemployment assistance and unemployment insurance.

- **Crisis Counseling** is available to disaster victims suffering from stress, grief or mental health problems caused or aggravated by the disaster event. Crisis counselors and related services are available to individuals who have registered with FEMA. There are two separate federally-funded crisis counseling services programs, the Immediate Services program and the Regular Services Program, both of which must be requested by the state.
 - **Immediate Services Program** provides the ability to respond to immediate mental health needs, public information and community networking outreach services.
 - **Regular Services Program** provides for longer-term needs (e.g., up to nine months of crisis counseling). Community outreach and educational services may also be provided to eligible disaster victims.
- **Free Legal Counseling** is available to low-income individuals through the Young Lawyers Division of the American Bar Association under an agreement with FEMA. Cases that may produce a legal fee are turned over to a local lawyer referral service.

Important Things to Know about Federal Assistance

- Federal audits are conducted to ensure that the aid is properly administered and used only for the intended purposes.
- Duplication of benefits, such as insurance or aid provided by other sources, is not allowed.

APPENDIX B

Ready Forms – N.C. Hurricane Floyd Relief Fund Forms and Guidelines

Ready forms like those included in this appendix will likely be needed in future relief fund efforts. They are included with the explicit intention that they be modified and used again to prevent the need to recreate such forms.

This appendix contains the following:

1. Sample Press Release Templates (English and Spanish)
2. Sample Flyer Announcing Relief Fund (English and Spanish)
3. Sample Fundraising Letter
4. N.C. Hurricane Floyd Relief Fund County Guidance
5. Minority Outreach
6. N.C. Hurricane Floyd Relief Fund Phase One and Phase Three Funding Allocations
7. N.C. Hurricane Floyd Relief Fund Phase Three Allocation Request Form
8. N.C. Hurricane Floyd Relief Fund Income Tax Information
9. N.C. Hurricane Floyd Relief Fund Reporting Guidelines

APPENDIX B(1)

Sample Press Release Template (English version)

FOR IMMEDIATE RELEASE	Contact:	NAME
DATE:	Phone:	
<p>(county name) COUNTY SET TO BEGIN HELPING VICTIMS THROUGH HURRICANE RELIEF FUND</p> <p>DATELINE – (county name) COUNTY will help hurricane victims through the (disaster) Relief Fund. LOCAL DETAILS HERE -- WHERE PEOPLE NEED TO GO TO SIGN UP. INCLUDE TIME, LOCATION, STREET ADDRESS, WEB SITE ADDRESS.</p> <p>The (disaster) Relief Fund is designed to provide emergency help to people in North Carolina's hardest hit counties who are unable to get immediate help from existing assistance programs.</p> <p>"Quote from County Manager/DSS Director – about the commitment to help victims, and the process to provide assistance to them as soon as possible," said (name/title).</p> <p>The first allocation of funds will be used to help families pay for medical supplies, utilities, mortgage or rent, food and other critical household needs still unmet by public and private resources. Additional allotments will be made in the coming weeks.</p> <p>Assistance will be based on the number of Federal Emergency Management Agency (FEMA) disaster assistance registrations in (county name) county as of (date) and initial damage assessments.</p> <p>A local unmet needs committees headed by (relief fund chair) will oversee the funds and their distribution. The committee will determine the specific requirements and the process for providing payments from the fund. The committee will be convened by the (county name) Department of Social Services and will include local emergency management officials and a representative of the American Red Cross, the Salvation Army, the faith community, the United Way, the cooperative extension service, the chamber of commerce and others.</p> <p>As of (date), the (disaster) Relief Fund collected about (dollar amount) from individuals and corporations across North Carolina [and the nation]. The fund is continuing to accept donations. Donors may send checks to (contact information; include mailing address and Web site address, if applicable).</p>		

APPENDIX B(1)
Sample Press Release Template (Spanish version)

Para difusión inmediata

Fecha: (mes/día/año)

Persona a contactar: [Nombre]

Teléfono:

El Condado de [nombre del condado] ya está listo para iniciar con la ayuda a los damnificados por medio del fondo de asistencia por el huracán.

FECHA DE PUBLICACIÓN- El Condado de [nombre del condado] está listo para empezar a ayudar a los damnificados por medio del Fondo de asistencia por el huracán Floyd en Carolina del Norte (N.C Hurricane Floyd Disaster Relief Fund).

AGREGAR DETALLES DE LA JUNTA LOCAL AQUÍ,- A DÓNDE DEBEN IR LAS PERSONAS PARA REGISTRARSE, DEBE INCLUIR LA HORA, LUGAR DIRECCIÓN FÍSICA Y DIRECCIÓN DE LA PÁGINA ELECTRÓNICA.

El fondo de asistencia en emergencias como el huracan Floyd esta disenado para proporcionar ayuda de emergencia a las personas que están en los condados que fueron más dañados y quiénes no pueden recibir ayuda inmediata de los programas de asistencia existentes.

“Cita del Administrador del Condado y Director del Departamento de Servicios Sociales – sobre el compromiso de ayudar a los damnificados y el proceso de ayudarlos lo más pronto posible...” dijo (nombre/posición).

La primera asignación de fondos será utilizada para ayudar a las familias con alimentos, medicinas, pago de servicios públicos, hipoteca o renta y otras necesidades domésticas críticas que no se han satisfecho por otros recursos privados y públicos. En las semanas a venir se otorgarán asignaciones adicionales.

La asitencia otorgada se basará en el número de personas que se registraron para recibir ayuda de la Agencia de Administración de Emergencias Federales (en inglés, Federal Emergency Management Agency – FEMA) dentro de cada condado y la evaluación inicial de los daños.

Los comités de necesidades que aún no se han satisfecho en cada condado vigilarán los fondos y su distribución. El comité también determina los requisitos específicos para los condados y el proceso para hacer los pagos. El comité será integrado por el Departamento de Servicios Sociales de (nombre del condado) e incluirá a los oficiales de administración de emergencias locales, y a un representante de la Cruz Roja Americana, la Armada de Salvación (Salvation Army), la comunidad religiosa, la agencia United Way, el servicio de extensión de cooperación (Cooperative Extension Service), la Cámara de Comercio y otras agencias.

Hasta el (fecha), el fondo de asistencia (de desastre) recabó cerca de (cantidad en dólares) que provienen de individuos y corporaciones en todo Carolina del Norte y el resto de la nación.

El fondo continúa aceptando donaciones. Los donadores pueden enviar un cheque a: (información de contacto; incluya la dirección postal y dirección de la página electrónica, si existe).

APPENDIX B(2)

Sample Flyer Announcing Relief Fund (English version)

HURRICANE FLOYD ASSISTANCE

If you need assistance as a result of Hurricane Floyd you may qualify for help from the N.C. Hurricane Floyd Relief Fund which is for people unable to get help from other assistance programs.

Beginning on [date], [xx] county will distribute funds to people who need:

- MEDICINE OR MEDICAL SERVICES
- CLEANING SUPPLIES
- HYGIENE PRODUCTS
- RENTAL OR MORTGAGE ASSISTANCE
- UTILITY PAYMENTS
- FOOD
- CLOTHING
- CAR REPAIR
- OTHER EMERGENCY NEEDS

To apply for assistance or for more information, contact:

Name

Address

Phone number

Fax number

APPENDIX B(2)

Sample Flyer Announcing Relief Fund (Spanish version)

AYUDA PARA DAMNIFICADOS DEL HURACÁN FLOYD

SI NECESITA AYUDA A CONSECUENCIA DEL HURACÁN FLOYD

Es posible que usted califique para obtener ayuda del fondo de asistencia por el huracán Floyd en Carolina del Norte (N.C. HURRICANE FLOYD RELIEF FUND). Este fondo se ha establecido para ayudar a las personas que tienen necesidades inmediatas y que no pueden obtener ayuda de otros programas de asistencia.

A partir de (fecha), El condado de (nombre del condado) distribuirá los fondos a las personas que necesitan:

- SERVICIOS MÉDICOS Y MEDICAMENTOS
- PRODUCTOS DE LIMPIEZA
- PRODUCTOS PARA LA HIGIENE PERSONAL
- AYUDA CON LA RENTA O HIPOTECA
- PAGOS DE SERVICIOS PÚBLICOS (GAS, ELECTRICIDAD)
- COMIDA
- ROPA
- REPARACIONES DE AUTOMÓVILES
- OTRAS NECESIDADES DE EMERGENCIA

PARA MAYORES INFORMES O PARA RECIBIR ASISTENCIA, POR FAVOR COMUNÍQUESE CON:

(Nombre, Dirección
Número telefónico
Número de Fax)

APPENDIX B(3)
Sample Fundraising Letter

Date

Name, title
Foundation/Corporation
Address
City, State, Zip

Dear _____:

With this letter, The XYZ Disaster Relief Fund is seeking \$XX,XXX in immediate support from the ABC Foundation/Corporation.

As you are no doubt aware, we have suffered a disaster of almost unprecedented proportions. Local, state and federal governments as well as the Red Cross, Salvation Army and church groups are doing and will continue do all they can to alleviate the misery this disaster has caused. If you have given or plan to give support to one of the groups who are supporting the relief efforts, we thank you.

Our fundraising effort is different from most others. First and foremost, every dollar you contribute will go toward the relief effort – not one dollar will go for fundraising or administrative costs. Second, we have the systems in place to get the funds to the most affected people as quickly as possible, with a minimum of red tape. We should add that we are taking every measure possible to ensure that the funds you contribute will not be used in the place of any existing government relief effort.

The needs are enormous. With more than XXX,XXX homes destroyed or severely damaged, many of your fellow citizens have only what they were able to salvage. In many cases, they have nothing. Your contribution will go toward providing the most basic and immediate needs.

The nature of this emergency is such that we are asking all the major corporations and foundations with interest in our state to respond immediately.

In order to ensure full accountability and maximum tax deductibility, we have partnered with the XXXXX Fund of North Carolina, a 501(c)3 agency. They too have agreed to waive all administrative costs.

I have taken the liberty to enclose additional information about our fund, including proof of the XXXXX Fund's tax-exempt status. If you have any additional questions, I hope you will not hesitate to contact me directly at (XXX-XXX-XXXX).

Sincerely,

Relief Fund Chair

Attachments

APPENDIX B(4) N.C. Hurricane Floyd Relief Fund County Guidance



One-third of North Carolina is suffering from a natural disaster unlike anything ever seen in the state. The record-high floodwaters of Hurricane Floyd – affecting 19,000 square miles of the state, a greater land area than Maryland – forced tens of thousands of people from their homes. Many people lost everything: their homes, their farms, their businesses and their loved ones.

Federal disaster recovery funds, state and local resources and private insurance will help communities begin to rebuild. Even so, North Carolina faces a massive shortfall. Based on conservative estimates from both state and federal agencies, North Carolina will have \$4.3 billion in total unmet needs.

To provide additional assistance to victims of the hurricane, Gov. Jim Hunt established the N.C. Hurricane Floyd Relief Fund. Administered by the United Way of North Carolina, tax-deductible contributions can be made to the fund, and will be paid directly to victims of the storm by a local committee led by county managers and the directors of local departments of social services.

GENERAL INFORMATION

The N.C. Hurricane Floyd Relief Fund is intended for victims who, regardless of income:

- Have immediate needs but cannot get assistance from other sources, including government programs
- Cannot wait until they receive other assistance
- Have losses that are not covered by insurance

The distribution of proceeds from the fund to county government is intended to give local communities a high degree of flexibility in determining need and criteria for distribution. These decisions will be made by local Unmet Needs Committees.

Please convene your local committee (see below), make county specific decisions relative to the program design and criteria included in this guidance, and distribute funds, based upon those criteria, within two weeks of receipt of your funding.

Counties are responsible for tracking how all funds are used and for keeping records of all recipients. Counties are also responsible for reporting to the United Way a breakdown of how funds are used, including:

- **Categories of unmet need listed in the criteria,**
- **Number of households that received assistance, and**
- **Specific amount of the benefit per household.**

Counties are responsible for ensuring that 100 percent of funds goes toward unmet needs. The fund does not provide any administrative overhead assisting with distribution of relief funds.

DISTRIBUTION OF THE FUNDS

Using the guidelines provided, each county must determine the appropriate method to distribute its allocation of the N.C. Hurricane Floyd Relief Fund.

- The United Way of North Carolina is sending your county allocation to the county manager to be deposited into the county department of social services special assistance fund as the local Hurricane Floyd Relief Fund account.
- In each county, the point of contact for the fund is the county manager.
- Each county, through the leadership of the local Department of Social Services (DSS) Director, shall convene a local Unmet Needs Committee. The committee must include the following representatives, and your county may choose to include other appropriate representatives:
 - DSS Director
 - County emergency management representative
 - Two representatives from the faith community (including one minority representative)
 - Cooperative Extension representative
 - United Way representative
 - Salvation Army representative
 - Red Cross representative
 - Chamber of Commerce representative
 - Each county's Unmet Needs Committee shall include at least two minority representatives decided upon by the group. This requirement may be met through the list of members above, or by including other representatives from organizations such as those listed below:
 - Local community development corporation
 - NAACP
 - Civic League
 - Local Hispanic/Latino organization
 - Leadership Black Caucus

If your county already has a committee or group in place that consists of most or all of the representatives listed above, there is no need to initiate an entirely new committee. You may adjust that group as needed to form your Unmet Needs Committee.

- ❑ Counties must ensure that applicants who do not speak English are served in the same manner as other applicants.
- ❑ Each county's local Unmet Needs Committee must determine the following:
 - Where and for how long applications will be taken. Application sites must include the county DSS, and if applicable, the Federal Emergency Management Agency (FEMA) registration site(s).
 - Specific county rules for the program using criteria established by the state (see below).
 - The requirements to verify need and the schedule of benefits for the needs presented.
- ❑ A maximum distribution of benefit per household. This could be for all needs combined, or it could be broken out by specific needs. (See criteria below.)
 - The specific process for distribution of funds. For example, this could be done by accepting applications for a certain period and prioritizing all requests based on need.
 - The process you choose must be applied consistently within the county.
- ❑ Applicants will be asked if they have received other assistance, and if so, from what sources. If any applicants have not registered with FEMA, they will be encouraged, but not required, to do so.
- ❑ A Social Security number is not required to receive assistance from the fund. Counties using social security numbers for recording fund distributions must determine an alternate recording method for applicants/recipients without social security numbers.
- ❑ Counties are responsible for tracking how all funds are used and for keeping records of all recipients. Counties are also responsible for reporting to the United Way a breakdown of how funds are used, including:
 - categories of unmet needs listed in the criteria;
 - number of households that received assistance; and
 - specific amount of the benefit per household.
- ❑ Each county's fund will be called the _____ County Hurricane Floyd Relief Fund.

ELIGIBILITY CRITERIA

The primary criteria for assistance are need and a lack of adequate resources. Intended recipients are victims who have immediate needs as a result of Hurricane Floyd; who cannot get assistance from other sources; who will have to wait until they receive other assistance; and whose losses are not covered by insurance. Specific recommended criteria are listed below and are not in order of priority.

NOTE: Counties must determine at what level to cap the amount distributed to each household, provided the cap allows for expenditures in the categories below. Counties may also choose to cap amounts distributed to a household for specific need(s) (i.e., no more than \$X for food). This decision must be applied equitably to all applicants.

1. **Food/food supplies:** Amount of payment will be based on assessment of family's need, based on family size.
2. **Prescriptions/medical supplies not covered by insurance:** Available for prescription medications and/or medically required supplies or low-cost equipment such as wheel chairs.
3. **Rental assistance/mortgage payment for home or business:** Available for one time only. Payment will be for actual amount of one month's rent/mortgage.
4. **Utility payments:** Available to assist individuals who have outstanding utility bills due, or who are initiating new service. Payment will be for the actual amount of the bill.
5. **Cash assistance:** Assistance is available for households who have critical unmet needs not covered under items listed above, as determined by the county Unmet Needs Committee. This might include, but not be limited to, low-cost farming items related to farm operation; low-cost items related to business operation; and items related to individual's safety, health and welfare.

For further information about the fund and the process for distributing your county's allocation, please call statewide contacts Jim Morrison at the United Way of North Carolina at 919-834-5200 or the Governor's Office at 919-715-3886.

The N.C. Association of County Commissioners and the League of Municipalities are operating a joint county resources matching service to assist damaged counties with Floyd recovery. If your county needs assistance with staffing for the relief fund, please call the Association at 919-715-2893, or explain your needs via the Association Web site at www.ncacc.org.

APPENDIX B(5) **Minority Outreach**

Guidance for Unmet Needs Committees:

1. Contact minority members of your county commission, city council and major boards/councils for your county informing them of the relief fund. Solicit their help to get the information out to the community.
2. Develop public service announcements on the radio stations (or any other medium) in the minority communities.
3. Contact all non-profit organizations that provide assistance to people and as them to help spread the information about your relief fund.
4. Contact all ministers in your county, and ask them to announce the relief fund in their churches.
5. Contact civic organizations.
6. Send announcements/flyers to all minority-owned businesses.

APPENDIX B(6A)
N.C. Hurricane Floyd Relief Fund Phase One Funding Allocations

COUNTY	FEMA Registrations			
	Cumulative Registrations (as of 10/5)	Allocations based on registrations	\$50,000 base per county	TOTAL
Beaufort	1,862	\$160,281	\$50,000	\$210,281
Bertie	701	\$60,342	\$50,000	\$110,342
Bladen	1,715	\$147,627	\$50,000	\$197,627
Brunswick	2,081	\$179,132	\$50,000	\$229,132
Carteret	514	\$44,245	\$50,000	\$94,245
Columbus	2,756	\$237,236	\$50,000	\$287,236
Craven	1,241	\$106,825	\$50,000	\$156,825
Cumberland	321	\$27,632	\$50,000	\$77,632
Dare	199	\$17,130	\$50,000	\$67,130
Duplin	2,012	\$173,193	\$50,000	\$223,193
Edgecombe	6,019	\$518,115	\$50,000	\$568,115
Greene	625	\$53,800	\$50,000	\$103,800
Halifax	771	\$66,368	\$50,000	\$116,368
Hertford	469	\$40,371	\$50,000	\$90,371
Hyde	504	\$43,384	\$50,000	\$93,384
Johnston	604	\$51,992	\$50,000	\$101,992
Jones	611	\$52,595	\$50,000	\$102,595
Lenoir	3,405	\$293,102	\$50,000	\$343,102
Martin	337	\$29,009	\$50,000	\$79,009
Nash	2,859	\$246,102	\$50,000	\$296,102
New Hanover	3,808	\$327,792	\$50,000	\$377,792
Northampton	261	\$22,467	\$50,000	\$72,467
Onslow	1,037	\$89,265	\$50,000	\$139,265
Pamlico	312	\$26,857	\$50,000	\$76,857
Pender	2,643	\$227,509	\$50,000	\$277,509
Pitt	7,876	\$677,965	\$50,000	\$727,965
Robeson	1,091	\$93,913	\$50,000	\$143,913
Sampson	716	\$61,633	\$50,000	\$111,633
Wayne	3,301	\$284,150	\$50,000	\$334,150
Wilson	1,626	\$139,966	\$50,000	\$189,966
TOTAL:	52,277	\$4,500,000	\$1,500,000	\$6,000,000

Data Source: N.C. Emergency Management/Federal Emergency Management Agency Damage Surveys

APPENDIX B(6B)
N.C. Hurricane Floyd Relief Fund Phase Three Funding Allocations

COUNTY	ALLOCATION
Beaufort	\$166,785
Bertie	\$80,104
Bladen	\$181,223
Brunswick	\$18,000
Craven	\$102,883
Duplin	\$164,539
Edgecombe	\$458,055
Greene	\$69,356
Halifax	\$87,750
Hertford	\$53,046
Hyde	\$77,752
Johnston	\$30,000
Jones	\$82,886
Lenoir	\$259,615
Martin	\$8,010
Nash	\$224,536
Northampton	\$43,207
Onslow	\$91,119
Pamlico	\$32,000
Pasquotank	\$28,876
Pender	\$224,697
Pitt	\$578,905
Sampson	\$83,312
Wayne	\$270,844
Wilson	\$82,500

APPENDIX B (7)
N.C. Hurricane Floyd Relief Fund Phase Three Allocation Request Form

To best address the needs of those affected by Hurricane Floyd, Phase Three allocations from the N.C. Hurricane Floyd Relief Fund will only be distributed to counties that request them. To ensure the most appropriate distribution of funds, please respond to the following questions. Please also attach a brief letter, signed by the County Manager and County Department of Social Services (DSS) Director, confirming that your county's Unmet Needs Committee made these decisions. We expect to allocate approximately \$3.5 million.

1. Does your county request additional funds from the relief fund?
_____ Yes (If Yes, please see #2 below.)
_____ No (If No, return this form and your brief letter to the Governor's Office, details below.)

2. Briefly describe the outstanding unmet needs within your county.

3. Please indicate how much additional assistance you believe your county needs.
\$ _____

4. Whom should we contact if we have questions regarding your county's request?

(name and title)

(telephone, fax and email address)

Please return this form and your brief letter to (FUND INFORMATION HERE)

Thank You for your ongoing commitment to the recovery process!

APPENDIX B(8)
N.C. Hurricane Floyd Relief Fund Income Tax Information

Assistance received from the N.C. Hurricane Floyd Relief Fund used to pay for food, food supplies, prescriptions, medical supplies, rent, mortgages, utilities or other immediate subsistence needs are not taxable income, and do not reduce the amount of any deductible casualty loss. Any amounts received to restore or replace other property lost or damaged in the disaster reduces the amount of any casualty loss and, if such amounts received exceed the basis in the property prior to the disaster, the excess may be a reportable gain.

For further information, please contact your local Department of Revenue officers or call the main office in Raleigh at (919) 733-4684.

Information provided by N.C. Department of Revenue, October 7, 1999

APPENDIX B(9)
N.C. Hurricane Floyd Relief Fund Reporting Guidelines

Please use this form to provide information about how your county used its **Phase One funding** from the N.C. Hurricane Floyd Relief Fund (period covering approximately October 8 - October 26).

County name _____

NC Hurricane Floyd Relief Fund Allocation \$ _____ \$ _____
received spent

NUMBER SERVED

Number of households served _____
Number of individuals served (if known) _____
Number of businesses served _____
Number of other served, if any (may include farmers' needs, etc.) _____

USE OF FUNDS

Food/Food Supplies \$ _____
Prescriptions/Medical Supplies not covered by insurance \$ _____
Rental Assistance/Mortgage payment for home or business \$ _____
Utility Payments \$ _____
Other \$ _____
What cap did your county place on funds per household? \$ _____

Specific distributions by household: The county guidance states that counties are responsible for reporting the specific amount of benefit distributed per household. As part of this report, you are not required to list individual distributions to each recipient; however, we recommend you to have that information available for audit purposes.

Additional Information: Please attach a list of your county's Unmet Needs Committee members including name, address and affiliation.

Please include any other relevant information, or information and materials that you used during this process that may be helpful to share with other counties.

Please return this information by Friday, November 5.

Please send all information to United Way of North Carolina, c/o Floyd Fund Report, PO Box 2886, Raleigh, NC 27602-2886

APPENDIX C

Resources on the Internet

An electronic version of the guide is available at the following Web sites:

- www.nccrimecontrol.org/relieffundguide – click on “Divisions” then “Emergency Management” then “Publications.”
- www.zsr.org – click on “Special Projects” then “Foundation Reports.”

Thanks to the North Carolina Department of Crime Control and Public Safety and the Z. Smith Reynolds Foundation for sharing this resource.

The sites below are resources for disaster relief and other information related to this guide.

Organization	Web site
American Bar Association	www.abanet.org/home.cfm
American Red Cross	www.redcross.org
Baptist Men’s Disaster Relief Organization	www.ncmissions.org
Crisis Intervention Program	www.dhhs.state.nc.us/dss/crisis
Crisis Intervention Program, N.C. Division of Social Services	www.dhhs.state.nc.us/dss/crisis
Council on Foundations: <i>Disaster Grantmaking ~ A Practical Guide for Foundations and Corporations</i>	www.cof.org/files/Documents/International_Programs/disasterguide.pdf
N.C. Department of Crime Control and Public Safety	www.nccrimecontrol.org/relieffundguide
Duke Endowment	www.dukeendowment.org/
Duke Energy Foundation	www.duke-energy.com/ " www.duke-energy.com/
Service Agency, U.S. Department of Agriculture	www.fsa.usda.gov/pas/
Federal Emergency Management Agency	www.fema.gov
Food Stamp Program, N.C. Division of Social Services	www.dhhs.state.nc.us/dss/foodstamp
Internal Revenue Service	www.irs.gov
Low-Income Energy Assistance Program, N.C. Division of Social Services	www.dhhs.state.nc.us/dss/energy
Methodist Disaster Relief Organization	www.merciumc.org
N.C. Association of Broadcasters	www.ncbroadcast.com
N.C. Chamber of Commerce and Convention and Visitors Bureau	www.globalindex.com/chamber/nc.shtml

APPENDIX C Resources on the Internet

Organization	Web site
N.C. Department of Commerce, Division of Community Assistance	www.dca.commerce.state.nc.us/cdbg/urgentneeds.asp
N.C. Association of County Commissioners	www.ncacc.org/
N.C. Division of Social Services	www.dhhs.state.nc.us/dss/
N.C. Emergency Management	www.ncem.org
N.C. Interfaith Disaster Response	www.ncidr.org
N.C. Voluntary Organizations Active in Disaster	www.dem.dcc.state.nc.us/NCVOAD/
N.C. Office of the Governor	www.governor.state.nc.us/
Salvation Army	www.salvationarmy.org
UNC Public Television	www.unctv.org/
U.S. Department of Labor	www.dol.gov/
U.S. Department of State	www.state.gov/secretary/
U.S. Small Business Administration	www.sba.gov
United Way of North Carolina	www.unitedwaync.org/
Z. Smith Reynolds Foundation	www.zsr.org