

Habitat for Humanity-MidOhio

Phoenix Emergency Fund

History, Purpose & Policy

February 29th, 2016

History & Purpose

The “Phoenix Fund” was established in 2016 after destruction by fire of two new partner family homes in Newark, Ohio. This crisis highlighted the overwhelming need for a fund that would allow Habitat MidOhio to assist all of its partner families whose homes and possessions are destroyed by a fire, flood, or other disaster. To this end, Habitat MidOhio has established The Phoenix Fund for the purpose of providing resources for lodging, food, and other necessities for families during the “Phoenix” or rebuilding phase.

Donor contributions will be held in the Phoenix Fund and utilized for the benefit of all Habitat partner families that experience a fire, flood, or other natural or man-made disaster leading to displacement from their home.

The fund is *not* intended to replace income from a job held prior to the disaster event, day-to-day living expenses able to be borne by the homeowner as a function of that income, or any routine or transitional expenses covered by the homeowner’s insurance policy, but rather to assist with any transitional housing needs, and replacement of basic necessities (e.g., food, clothes, toiletries, towels, bedding, cooking equipment, utensils, glassware, rental of furniture, electronics, etc.) lost in the disaster.

The fund will provide advances for deposits or other expenses covered by insurance that will ultimately be reimbursed to the homeowner. In such case, once reimbursed, such advanced funds must be remitted back to the Phoenix Fund, to continue the fund’s ability to provide assistance to other partner families that may also be impacted by disaster.

Policies & Procedures

- Any impacted family should immediately contact their homeowner’s insurance agent, advise them of the loss, the known circumstances, request a review of the assistance that may be available under their policy, and the process to obtain such assistance.

The family should also have the insurer contact Habitat for Humanity-MidOhio, and authorize them to discuss the transitional assistance available under the policy. This will help the affiliate coordinate with the insurance carrier, evaluate requests for reimbursement from the fund, whether for covered or non-covered expenses, and more quickly assist the homeowner.

- Requests for assistance from the Phoenix Fund should be forwarded to Habitat for Humanity-MidOhio, to the attention of E J Thomas, Pres. & CEO. Itemized receipts for covered expenditures (e.g., temporary lodging, food, medicine and other necessities)

should be provided to support the request. Please note that alcohol or tobacco purchases are not considered necessities. To expedite review and reimbursement, these may be scanned and forwarded by email but Habitat for Humanity-MidOhio reserves the right to examine and retain the original receipts.

- Requests will be reviewed, and covered items will be approved for disbursement, provided the impacted family is in financial need. Any non-approved items will be noted, and an explanation provided. Additional information may be required to clarify any questions regarding the nature of an expense or the financial need of the impacted family.
- In general, reimbursements will be made by check, payable to the partner family and forwarded to their current address by U.S. mail. Alternatively, the check may be picked up at the Habitat for Humanity-MidOhio offices during normal business hours.
- Habitat for Humanity-MidOhio will endeavor to respond to requests within one week after receipt of all the necessary information.
- Habitat for Humanity-MidOhio reserves the right to change this policy and procedure at its sole discretion.