

## PHILANTHROPY MATTERS

# ORCF Provides Assistance Team to Help Navigate Claims



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Over a recent six-day period, more than 600 Ocean Reef Club Associates, Member employees and ORCA and community staff took advantage of the FEMA Application and a whole selection of support services and resource referral brought in by the Ocean Reef Community Foundation at the Club's HR Training Center. We also provided grocery store gift cards through the Club and ORCA to those employees who worked during and immediately following Hurricane Irma. Urgent financial support is also currently being provided to ORC and ORCA Associates to help with expenses ranging from car repairs and insurance deductibles to providing bridge loans until insurance money through Member donations directly through the Club. All of these services were made possible by the generosity of Ocean Reef Club Members. All of us who know, love and support the employees of the Ocean Reef Community are grateful and overwhelmed by your response.

For a "fresh" perspective, I asked Betsy Keteltas who put the Disaster Recovery Assistance team together and worked with Club and ORCA Human Resources to customize it, what she made of it all. She said, "This has been an extraordinary experience. As we knew coming in, there are people who can't read, who don't understand the technical questions, who have difficulty with email. Typically, an application would take 20-30 minutes, but in some cases, we are

taking 45 minutes to an hour with one person. I'm actually pleased with this because I know people are receiving additional services - like the D-Snap (a disaster food program) registration that should be very helpful. You took care of your associates well."

Next, I turned to the second in command of the Disaster Recovery Assistance team assembled to meet employee needs, Mike Fina. Knowing we had to ask for this team to be created and trained from scratch, I wondered how our efforts compare to what others are doing. He answered, "I really am amazed by ORC's response to Irma. The rapidity of response, the thoughtfulness of the residents, the gratitude of the associates and the competence of the administrative staff are all heartening. In trying times, it has become cliché to talk about 'pulling together.' Rarely have I seen the rubber hit the road the way this community has stood up for its people—many of them among the most vulnerable. Ocean Reef has much to be proud of." I am not one to rush to pride, but I couldn't agree more. I am very proud of what the Membership enabled us to do and you should be, too.

Mike told it better from a newcomer's somehow-more-intimate perspective than I can: "Irma was a historic storm. Her severity severely impacted residents and associates alike. Mandatory evacuations produced unanticipated and often onerous expenses on the ORC associates. Damage to homes and contents imposed hardships. Many, though not all, of the damages caused by Irma are covered through FEMA. Unfortunately, the disaster relief application can be extremely challenging. Many employees required significant assistance completing the application; some with technology, some with language and others with literacy. Recognition of these challenges prompted the contracting of our team. In my experience, this gesture of support for employees is extraordinary."

I so enjoyed Mike's perspective, I'll just use his words tell the most of this story: "FEMA provides



More than 600 received post-Irma assistance this past week. Photos by Carol Ellis.



Mary Jackson of the Executive Office seeks assistance with her applications.

specific and limited coverage for storm victims. Losses which aren't catastrophic, and thus not covered, nonetheless impose immediate hardships on associates who lack financial reserves. Lost bedding, auto damages, clothing loss, air conditioner damages, broken windows and evacuation relocation expenses (including rental deposits) are all impactful and are being addressed through the generosity of the Ocean Reef Community Foundation. This quick response to solvable problems will make a meaningful and lasting impact in the lives of associates and their families."

The Club must also be recognized, for in addition to supporting relief efforts, it made all the difference in the world to a huge number of people in another significant way: "ORC stepping up to guarantee the earnings of the associates is unique in my experience. There is no way to quantify the generosity of this gesture - it has kept people in their residences, reimbursed evacuation expenses, protected fragile families and enabled associates to resume their normal

activities. Conversations with people in many other affected areas suggest that ORC is providing a level of support very rare in such difficult times." The vast majority of working people in Monroe County had no such support (see pages 1 & 2 for how to help).

Lastly, although it is truly heartwarming to appreciate the good we have managed, as a real Disaster Recovery Assistant must, he reminds us of the ongoing reality and need: "Soon, associates and residents alike will begin receiving replies from FEMA. The severity of the disaster will result in a prioritization of reimbursements that will likely fall short of needs. In this circumstance, there are FEMA procedures which can be pursued, including formal appeals. Assistance with this process and in obtaining additional benefits will be essential. The language challenges of some associates and the complicated process are best addressed by in-person guidance. This guidance is particularly helpful as the FEMA telephone wait times can exceed six hours."

Our work here has just begun.