# AMVETS (American Veterans) Department of Florida Service Foundation, Inc.

# DISASTER RELIEF FUND POLICY



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Approved by the Board of Directors February 16, 2023 Updated June 23, 2024

#### AMVETS (American Veterans) Department of Florida Service Foundation, Inc.



#### **DISASTER RELIEF FUND (DRF) POLICY**

- PURPOSE: This policy is to provide guidance for the AMVETS (American Veterans)
   Department of Florida Service Foundation, Inc. (Service Foundation) in assisting AMVETS family members and Posts with disaster relief.
- **2. GOAL:** The goal is to provide immediate, emergency assistance to Posts and individual members of the Department of Florida AMVETS family members in areas devastated by a government declared natural disaster including, but not limited to floods, tornadoes, hurricanes, earthquakes, and fires.
- **3. ELIGIBILITY:** Applicants must have been a member in good standing for a minimum of 90 days prior to the declared disaster.
- 4. APPLICATIONS: Applications must be accurately and filled out. All applications must be forwarded to the President of the Service Foundation via email or US Mail and dated/postmarked within 45 days of the declared disaster. The applicant must be the owner, or co-owner of the home as listed on the county tax records. Checklists for both individual and post applications are included for your use. Do not include it with the application.
  - A. INDIVIDUAL APPLICATION: Individual Applications with special instructions may be found in Appendix A. Individual applicants must also include a copy of the Local Post Verification Sheet (Appendix A, Section I). Only one grant per primary household may be approved.
  - B. POST APPLICATION: Post applications with special instructions may be found in Appendix B. Substantiating information must support the AMVETS Post will cease to perform the duties and activities in the community due to losses sustained. Mandatory attachments for Post Application are a letter from the Post Commander or a designated elected officer outlining losses and the impact on the members and community and financial reports (Current Budget, Year to Date Profit & Loss Statement and Balance Sheet).
- 5. INDIVIDUAL COVERAGE: Damage to your primary home that you occupy full time. There are additional funds for some types of medical expenses, reimbursement of out-of-pocket expenses for food, clothing and shelter and other immediate requirements. These funds will NOT be approved to cover potential insurance compensation, deductibles including deductible depreciation, lost wages or to cover monetary losses for a business, structures on your property (barns, tool sheds, fences, pool enclosures), equipment, vehicles, second homes, landscaping, debris removal, or investment (rental) property.
- 6. DOCUMENTATION: Receipts are required for out-of-pocket expenses. These can be actual receipts, copies of bank statements or credit card statements showing the item and cost. Damages to your primary home will require estimates for repairing damages by a licensed contractor or copies of insurance adjuster's reports. When this is impossible to get, you may

notify the Service Foundation President for assistance. Receipts for out-of-pocket expenses dated more than 30 days after the hurricane will not be considered.

APPROVAL PROCESS: After review by the Foundation President or his representative, if additional information is needed, the President or his representative will either call, email, or return the application to the individual member or local Post for resubmission advising what additional information is needed. Replies to the email must be received within 2 weeks of the date sent. If the application is properly completed, with all appropriate documentation the application will be forwarded to the board members of the Service Foundation for their review and final approval. In a case of a tie, the President will vote in accordance with the Service Foundation Constitution and Bylaws. In all cases the decision of the Service Foundation is final and not subject to appeal.

If any of the above criteria has not been met, the application will be rejected and returned to the requesting member via email stating what is needed for amendment or further clarification. Replies to the email must be received within 2 weeks of the date sent.

7. PAYOUTS: In order to accomplish our goal to provide immediate assistance to as many AMVETS family members as possible we have established payout levels based on the amount of money in the fund at the time of the disaster. Four levels of payouts have been established to insure we accomplish this goal. The four levels are below.

Level	<b>Disaster Relief Fund</b>	<u>Individual Max</u>	Post Max
Level 1	Less than \$100,000	\$1,000	\$2,000
Level 2	\$100,000 - \$199,000	\$1,500	\$3,000
Level 3	\$200,000 - \$299,000	\$2,000	\$4,000
Level 4	\$300,000 and over	\$2,500	\$5,000

**8. COMMUNICATION:** The primary communication in this process is via email. If you do not have email capability, seek assistance from a family member, another post member or the post. Also, make sure that someone monitors this email on a frequent basis. We also need to ensure that your address and phone number are correct. Approved applicants will be sent an email advising such. The address on your application must be correct. Once the application is approved a check will be written and mailed to that address.

#### 9. EXCEPTIONS TO POLICY:

A. ESTIMATES OF DAMAGE CANNOT BE OBTAINED: In instances where licensed contractors are delayed or refuse to inspect and provide estimates for repairs, The Service Foundation will contact an elected officer of the post or district in the affected area to validate the items shown on Appendix A, "Damages / Description of Loss (MUST include Supporting Documentation) using the form provided in this document (Appendix A, Section III). This form will assist the Board to make a fact-based decision on the structural damages and personal needs specified on the application.

B. SITUATIONS REQUIRING IMMEDIATE ACTION: In rare instances where immediate assistance is required a verbal request may be made to the President of the Service Foundation. The AMVETS family member shall contact the president of the Service Foundation to initiate the relief process. The president of the service foundation will write a Memorandum of Record (MOR) to document the request. He will contact the board members and request their input on the approval or disapproval of the MOR request. The MOR will be followed up with a completed application by the AMVETS family member involved. This procedure is only authorized when a written application cannot be completed and forwarded per this Policy and immediate assistance is needed.

The Service Foundation may contact an AMVETS post in the area and request their assistance in getting the immediate attention. The Service Foundation will reimburse the post for any pre-approved costs incurred in assisting the AMVETS family member.

#### 10. OTHER FORMS OF ASSISTANCE AVAILABLE:

- A. For state, local and federal assistance (FEMA) programs go to www.disasterassistance.gov
- B. Obtain computer email and document copy assistance through a post member, Staples, Office Depot, Library and UPS stores.
- C. For evacuation locations contact your local emergency management officer.



#### APPENDIX A: INDIVIDUAL MEMBER APPLICATION

### AMVETS (American Veterans) Department of Florida Service Foundation, Inc. DISASTER RELIEF FUND POLICY

#### PLEASE READ POLICY INSTRUCTIONS PRIOR TO COMPLETING FORM

#### You MUST complete every item or your application will be returned without action

APPLICANT FULL NAME: _	(Last)				
	(Last)	(Fir	St)		(MI)
I am a current (check one)	[]AMVET[]LAU	X [] SON [] MAL			
POST NO.		er		ate	
(Note: you must have been a current member in good st	_	anding for 90 days pr	or to the d	isaster a	as well as
ADDRESS OF YOUR LOSS	:# & STREET				
	# & STREET	CITY	COUNTY	STATE	ZIP CODE
Provide an email where we rate family member or friend. A your application will be return process.	All correspondence w	vill be via email. If you	do not pro	ovide an	email,
Contact Email ( <b>print clearly</b>	<u>):</u>				
Phone #:					
CURRENT MAILING ADDRI	ESS (if different than	the location of the dis	saster):		
DATE OF DISASTER:		YPE OF DISASTER:			
(MUST E	Be Within Past 45 Days)		(include the n	ame if nam	ed disaster)
Were you evacuated or disp	aced?[] YES []	NO. If so for how lon	g?		
Where did you go? Damage	d/Evacuated Addres	s:			
(Street Address)	(City)	(State)	(County)	(	Zip Code)

Do you have homeowner's insurance? [ ] YES [ ] NO (Note: The Disaster Relief Fund Program is **not** designed to assist with insurance deductibles or depreciation.)

- If answer is yes, attach a copy of the coverage page of your policy.

	TO BE COMPLETED BY SERVICE F	OUNDATION
Applicant Signature:	Print Name:	Date:
	bove information is accurate, that this is r or co-owner of this residence.	my primary and only residence, and
	OSTS for this application: (Cannot Exceedisaster Relief Policy)	ed level amount specified on page 2, \$
cover food, clothing, nclude receipts or co hese are not availab	Pocket Expenses List amounts separately shelter/lodging, gas, etc. – items <b>not</b> covopies of bank checking/debit/credit card sole, explain why.) If you paid cash send a urchase. Use additional pages as necess	vered by FEMA or insurance.) MUST statement to support expenses. (If a log showing \$ amount, who did you
•	Damages/Loss (Attach documents to supperints etc.) (use additional pages as neces	•
not receive	e received funds attach a copy of the FEN e a letter in the mail, one is available at th ications" tab (see policy – Page 3, paragr	neir website online under the
- If answer i	is yes and you have received any funds, I	how much? \$
lave you filed a clai	m with FEMA? [ ] YES [ ] NO	
- If you have page.	e received funds from your flood insuranc	ce, attach a copy of the settlement
Do you have flood in page.	surance?[]YES[]NO. If answer is y	es, attach a copy of your coverage
- If you have	e received an adjuster's report, and/or ful	l or partial settlement, attach a copy.

## AMVETS FOUNDAME

#### **APPENDIX A, Section I - LOCAL POST VERIFICATION FORM**

#### INDIVIDUAL MEMBER APPLICATIONS

#### **DISASTER RELIEF FUND POLICY**

The local Post Commander or his representative must validate that the membership information submitted by the applicant is correct – (Service Foundation President or his representative case of MAL members.) Actual Qualification for Disaster Relief Fund assistance is only determined by the Service Foundation President and Board.

APPLICANT'S NAME (Print)	
APPLICANT IS AN: [ ] AMVET [ ] LAUX [	] SON [] MAL
DATE OF DISASTER	TYPE OF DISASTER
APPLICANTS ADDRESS:	(717)
APPLICANT EMAIL ADDRESS:	(City) (State) (ZIP) PHONE:
The following information must be complete information or falsification may result in dis	ed and verified by a post officer. Inaccurate sciplinary action.
DATE REQUEST RECEIVED BY POST	<del></del>
MEMBER ID NUMBER:	_ DATE MEMBER JOINED:
[ ] LIFE MEMBER OR DATE MOST RECENT	ANNUAL RENEWAL
CERTIFICATION OF MEMBERSHIP INFORM	IATION:
I certify that the above information accurately recurrently and on the date of the declared disast contact info is correct.	
SIGNED:(Post Commander/Designated Officer Signa	
POST/DISTRICT OFFICE HELD	<del></del>



### APPENDIX A, Section II - CHECKLIST FOR THE INDIVIDUAL APPLICATION

[ ]	] I am or have been a member of the [ ] AMVETS. [ ] LAUX or [ ] Sons [ ] MAL for at least 90 days at the time of the disaster.
[ ]	] I am currently a member in good standing at Post or [ ] MAL.
[ ]	The grant application has been filled out completely and accurately.
[ ]	The grant request has been verified and signed by the Post Commander or his/her designated officer (Page 6 of the Policy)
[ ]	The amount requested is the same on the Department of Florida Service Foundation Disaster Relief Fund Policy (page 2 paragraph 8 of the policy) and the Local Post Verification Sheet (Appendix A, Section I, page 6 of the policy).
[ ]	My Grant Request does not exceed the level of funding shown in the Disaster Relief Fund Policy, page 2, paragraph 8
[ ]	The amount requested does not duplicate insured items, monetary losses from a business, structure on your property (car ports, barns, tool shed, etc.), equipment, vehicles or investment (rental) property. It does not request reimbursement for insurance deductible amounts.
[ ]	Supporting documentation is attached to my application. This covers photos (limit of 6) of the damage, receipts for temporary lodging and food. These receipts can be actual receipts from the vendors, copy of a bank statement showing the entry and amount, copy of a credit card statement showing the entry and amount and copies of estimates for repairs, etc.
[ ]	For faster results, I am emailing my package to the President of the Service Foundation at <a href="mailto:tkcorson@comcast.net">tkcorson@comcast.net</a> .
[ ]	I am mailing my application to PDC Terry Corson, 1401 Pelican Ln., North Port, FL 34286. If mailed, it must be postmarked within 45 days of the declared disaster.
N	OTE: For Applicant use only. Do not include with your application.



#### APPENDIX A, Section III

### DISTRICT AND POST COMMANDER VALIDATION OF DAMAGE INDIVIDUAL DISASTER RELIEF FUND POLICY MEMBER APPLICATION

#### To be completed ONLY at the request of the Service Foundation

"In instances where licensed contractors are delayed or refuse to inspect and provide estimates for repairs, the Service Foundation will contact an elected officer of the post or district in the affected area may validate the items on page 5 of 11 titled, "Brief description of Damages/Loss". This form will assist the Board to make a fact-based decision on the structural damages and personal needs specified on the application. This form is not used to support/validate other personal claims by the member, i.e., food, lodging, gas, etc. Separate documentation is required for such claims.

PDC Terry Coson: President
AMVETS (American Veterans)
Department of Florida
Service Foundation, Inc.

DATE DAMAGE VALIDATED: \_\_\_\_\_\_\_

I am the [ ] District \_\_\_ Commander [ ] Post \_\_\_ Commander [ ] other elected post officer validating the structural damage listed on the application submitted by AMVETS Family Member \_\_\_\_\_, an [ ] AMVET,

[ ] LAUX, [ ] Son [ ] MAL Member in good standing residing at (address)

which is the same as the address shown on the Application.

As a result of my visual inspection, I verify that the damage described on the application is
[ ] accurate [ ] incomplete (more or less damage). I offer the following explanation of incomplete: Continue on attached sheet as necessary

SIGNED: PRINT: PRINT: (Post Commander / Designated Officer)

DATE SIGNED:

\_\_\_\_\_TITLE: \_\_\_\_\_



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#### **APPENDIX B: Post Applications**

AMVETS (American Veterans) Department of Florida Service Foundation, Inc.

#### **DISASTER RELIEF FUND (DRF) POLICY**

MEMBERS AND POSTS ARE ENCOURAGED TO CAREFULLY READ ALL DIRECTIONS AND COMPLETE ALL ITEMS ON THE APPLICATION/VERIFICATION ETC.

#### PLEASE READ POLICY INSTRUCTIONS PRIOR TO COMPLETING FORM

#### You MUST complete every item or your application will be returned without action

POST NO	THIS POST FAC	CILITY IS [ ] RENTED	[ ]LEASE	D [] C	OWNED
APPLICANT FULL NAME:	(Last)		-irst)		(MI)
OFFICE HELD AT POST: _			flust be an	elected o	
ADDRESS OF POST:	# & STREET	CITY	COUNTY	STATE	ZIP CODE
Provide an email where we may a family member or friend. A your application will be return process.  Contact Email (print clearly)	II correspondence ned. NOTE: be su	e will be via email. If yo	u do not p	rovide ar	n email,
Contact Phone #:	_				
CURRENT MAILING ADDRE			isaster):		
DATE OF DISASTER:	e Within Past 45 Days)	TYPE OF DISASTER	include the	name if nam	led disaster)
IS THE POST ABLE TO FUN	ICTION: []YES	[ NO]			
Does the post have insurance not designed to assist with in			er Relief Fu	ınd Progı	ram is
- If answer is yes, at	tach a copy of the	coverage page of you	r policy.		
- Has the post filed a	a claim with the in	surance company? [ ]	YES []	NO	

Effective February 16, 2023 Updated June 23, 2024

[]Ihave		the Post Commander or a designated embers and the community.	l elected officer outlining
	attached a letter from	the Post Commander or a designated	l elected officer outlining
Annlicant			
	·	Print Name:	Date:
•	at all the above inform icer of this post.	ation is accurate, that I am the Post Co	ommander or designated
	AIMED COSTS for th	nis application: (Cannot Exceed the leveragraph 8)	vel amount shown in the
cover eme MUST incl cash send	rgency supplies for prude receipts to suppo a log showing \$ amou	nses. List amounts separately and protection of the post, items <b>not</b> covered out expenses. (If these are not available unt, who did you pay, what did you pur specific you are the better.	d by FEMA or insurance.) e, explain why.) If you paid
	hotos, receipts etc.)		
Brief desci	ription of Damages/Lo	oss (Attach documents to support all cu	urrent estimates of repairs, a
	If funds have been red page.	ceived from the flood insurance, attach	a copy of the settlement

If the post has received an insurance adjuster's report, and/or full or partial settlement,

Does the post have flood insurance? [ ] YES [ ] NO. If answer is yes, attach a copy of the

attach a copy.

# AMVETS FOUNDATION

#### **APPENDIX B, SECTION I: POST CHECKLIST**

#### **DISASTER RELIEF FUND POLICY**

[]	The grant application has been filled out completely and accurately by the commander or a designated elected officer of the Post, District or Department.
[]	The grant request has been verified and signed by the Post Commander or his/her designated officer (Page 9 & 10 of the Policy)
[]	The Grant Request does not exceed the level amount shown in the Disaster Relief Fund, page 2, paragraph 8.
[]	The Post has insurance (Insurance Acord 25 or insurance page showing coverages) with a document showing coverage values and deductibles is attached.
[]	A copy of the financial documents specified are attached (Disaster Relief Policy, page 10 of 11)
[]	An email has been provided that can and will be checked regularly.
[]	All supporting documentation is attached to the application. This covers photos ( max of 6) of the damage, receipts for emergency supplies, etc. These receipts can be actual receipts from the vendors, copy of a bank statement showing the entry and amount, copy of a credit card statement showing the entry and amount and copies of estimates for repairs, etc.
[]	A written report from a Post or District officer outlining losses and the impact on the members or community is attached to the Post Application. (Disaster Relief Policy, Page 1, Para 4. B.)
[]	For faster results, I am emailing my package within 45 days of the declared disaster to the President of the Service Foundation at <a href="mailto:tkcorson@comcast.net">tkcorson@comcast.net</a> . (preferred method)
[]	I am mailing my application within 45 days of the declared disaster to PDC Terry Corson, 1401 Pelican Ln., North Port, FL 34286.