

HOME REPAIR ASSISTANCE PROGRAMME POLICY and OUTLINE



[IRS COMPLIANT SO FUNDS ROUTED THROUGH 501(3)(C)s CAN BE USED]

It is now six months since Hurricane Dorian devastated Elbow Cay and other neighbouring islands. Progress has been slow due to many compounding factors:

- The total loss of Marsh Harbour and its role as a staging point and supply centre for the Cays.
- The extent and spread of the damage – almost no home was spared, many were completely destroyed.
- Shipping difficulties and long delays getting materials in.
- The length of time it took to make progress on debris removal.
- Delays in insurance claim processing.
- Lack of government engagement, assistance and contracts for recovery work.
- In the face of such damage, lack of financial means of many locals to buy materials and make repairs.

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Elbow Cay
Abaco, Bahamas

The next hurricane season is less than 100 days away and very few homes have been dried in or secured in any way which could make them ready or prepared for a tropical storm or hurricane. There is an urgent, critical need to ensure as many locals as possible have dry and safe shelter in their homes ahead of the coming storm season. In addition, elderly members of the community as well as families with school age children who had been unable to remain in the post-hurricane conditions on island now face the end of visa entry periods or assistance in other locations. Therefore they now have to return to the island, and for these categories of residents, basic safe, dry and hygienic accommodation is critical.

The Elbow Cay Restoration Association believe that “drying-in” local homes is a basic and urgent necessity, and in the absence of alternatives, ECRA is designing and implementing a Home Needs Assistance Programme. “Drying-in” includes:

- 1) A roof
- 2) Uncompromised walls
- 3) Windows and doors

In addition, each home needs very basic hygienic functions including:

- 4) One working toilet
- 5) One working sink
- 6) Water pump – running water
- 7) Clean cistern and working septic
- 8) Basic generator/form of power.

ECRA notes that, in terms of IRS Guidelines, any assistance which provides individuals with aid in the form of “funds, services or goods” may be provided to ensure that disaster victims have “the basic necessities, such as food, clothing, housing (including repairs, transportation and medical assistance . . .”) p.8.

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FORM OF ASSISTANCE AND MAIN GUIDING PRINCIPLES

ECRA aim to help all members of the community in need of drying-in ahead of the next hurricane season. Upon application for assistance, ECRA will follow-up by a home inspection and needs assessment, including assistance in the form of a materials list.

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ECRA plan to find ways of assisting through: (a) allocation of donated building materials and acquiring of additional building materials as necessary, (b) provision of donated or at cost construction crews or through volunteer assistance (combining with Samaritan Purse's roofing crew, for example), and (c) securing low cost bulk order supplies or discounted prices for supplies, (d) supporting applications for the limited Government rebuild grant (max \$10,000 per destroyed household).

Guiding Principles:

- To help as many people within the community as possible in as many ways possible.
- This means that complete rebuilds are impossible as that would take resources which are not available and what resources are there would be used up only on one or two houses.
- ECRA cannot make any promises on what we can help with or what resources we will be able to obtain to help people. ECRA is committed open, honest and transparent communications with the community to avoid false expectations.
- The necessary urgent focus at present is on 'drying-in' pre-hurricane season. Interiors, fitting and contents are not covered as a priority at this point but as these are donated, ECRA will also apply a similar needs assessment, application of prioritization criteria and allocation process.
- Assistance through materials and labor can only be used to repair what was there before – it is not for improvements.
- Need for distribution as evenly and fairly as possible – so everyone gets some form of help.
- Ensuring the financial need/affordability should fairly take into account other money and assistance already received, through e.g. Go Fund Me pages or other forms of assistance already given to specific individuals. An honest and transparent approach is required for this.
- Co-ordination with other work sourcing materials and help for specific individuals in our community – to avoid duplication.

ELIGIBILITY AND PRIORITISATION PRINCIPLES

All local full-time residents (pre-hurricane) are eligible for assistance. ECRA has provided a Disaster Assistance Request Form on its website so that all members of the community can apply for assistance.

ECRA also canvassed the community to get its input on how to prioritise needs and local homes. Based on the community's wishes, a number of objective criteria have been established which will allow ECRA to create a prioritised list of those most in need:

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- Special needs or vulnerabilities (ailing, disabilities, special needs, mobility)
- Elderly (over 65 years old)
- Sole residence
- Female-headed households
- Those with school aged children

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In addition to the community's priorities, ECRA has also added more practical criteria to fairly and usefully allocate donated goods and labour as they become available:

- That work can commence immediately without any delays (they are ready to go).
- That the scale of the work is proportionate to fair and equal distribution for those in need – including 1) maximising the number of homes which can be assisted, and 2) ensuring the work can be completed based on the assistance provided.
- Financial situation
- Those most in need/most vulnerable, as per community survey above.

As a result, each recipient of aid has to meet objectively established criteria that he/she is “financially or otherwise in need.” ECRA’s allocation of assistance will be based on an objective evaluation of all applicants’ needs (p.11 IRS Guidelines)

A Sub-Committee of the ECRA Steering Board is leading the needs assessment and making recommendations to allocate donated goods and labour based on the above criteria, which is to be approved by the Steering Board.

Furthering the Charitable Purposes of ECRA

According to ECRA’s Memorandum of Association, it has the following charitable purposes:

- a. To work in harmony and partnership with the Hope Town Local Government Authority, specifically with the Hope Town District Councillors, in relation to the community known as Elbow Cay, or such body as may from time to time be responsible as local government thereto.
- b. To consult with, and give voice and agency to the Elbow Cay Community in relation to the community’s recovery, preparedness and ongoing development, including helping set community priorities, master plans and Community development vision and strategy.
- c. To provide a cohesive, on-going non-profit organisation, which is accountable and transparent to and whose membership is the Elbow Cay community, to assist with various community projects.
- d. To help co-ordinate and provide community input into local fund-raising efforts and community projects by other local or other organisations to ensure that restoration and development efforts are maximised, effective and in line with Elbow Cay Community priorities (as decided by the community).
- e. To allow the Elbow Cay Community to raise supplemental funds, in addition to the established Annual Recurrent Budget of the Hope Town District Council or assistance provided from the

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government of the Bahamas through its Ministries or the Disaster Relief Agency, as it relates to the expenditure as allocated for the community of Elbow Cay.

f. To borrow and raise money and to guarantee the payment of money in such manner as the Association may think fit.

g. To hold, own and manage property on behalf of and for the benefit of Elbow Cay Community.

h. To grant relief to necessitous persons,

i. To support and to aid in the support of any other associations formed for all or any of the objects of this Association.

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ii. To pay out the funds of the Association or out of any particular part of the same all expenses of and incidental to the management and administration of the business and work of the Association including the payment of salaries, wages and remuneration of persons employed or contracted in any capacity by or for the Association.

iii. To do all such other lawful things as are incidental or conducive to the attainment of the above objects.

ECRA has determined that this Home Repairs Assistance Programme is critical to the community's recovery and preparedness, and that in the absence of other programmes which will ensure local homes and lives are protected through basic safe shelter ahead of the 2020 Storm Season, it should act to assist the community and work on its behalf to secure funding and donations, and to distribute this relief as needed to the most needy/most at risk in the community.

Record Keeping

The documentation required by the IRS include the following:

1. Records that show that payments "further the organization's charitable purposes".
2. Records the show that all distributions to individuals are made only "after making appropriate needs assessments based on the recipients' financial resources, and their physical, mental, and emotional well-being." (p.13 IRS Guidelines)

Such documentation generally should include (p.13):

- description of assistance provided.
- costs.
- purpose.
- the charity's "objective criteria" for distributing assistance.
- name, address and amount distributed to each recipient.
- disclosure of "any relationship" between the recipient and "officers, directors, or key employees of, or substantial contributors to, the charitable organization".
- the "composition" of the selection committee approving the assistance.

The ECRA Sub-Committee shall keep an excel spreadsheet record of all of the above.