CAPE AND ISLANDS MAJOR CRISIS RELIEF FUND
OPERATIONS SUMMARY

Purpose

The Major Crisis Relief Fund (MCRF) was established in 2016 as a local disaster relief organization for the purpose of providing funds for preparation, planning and temporary financial assistance for basic services to families and individuals on Cape Cod and the Islands in the event of a major crisis. The MCRF operates as a sub-fund within the umbrella of the Cape Cod Times Needy Fund, and the Needy Fund’s Board of Directors oversees all aspects of the fund.

It is intended that funds from the MCRF will be primarily spent on filling recovery gaps left by traditional forms of disaster relief to address the longer term (albeit temporary) needs of Cape & Island residents who are impacted by the crisis. Those longer-term needs will be ascertained by a needs analysis conducted in the aftermath of the crisis, and in consultation with community emergency response officials and experts, who will advise the MCRF on what needs are present, and where the needs are greatest in any given major crisis.

Fund Activation

The fund will be activated in the event of any major crisis - natural (hurricane, severe nor’easter, flood, earthquake, public health epidemic, etc.), man-made (black out, plane crash, hazardous release, nuclear spill, etc.), or terrorist (active shooter, explosive device, bioterrorism, cyber-terrorism, etc.) - wherein at least 50 or more families or 100 or more individuals are affected by the crisis; or at least one or more of the following is present:

- a local, state or federal disaster is declared;
- All 6 regional evacuation shelters are opened on Cape Cod;
- multiple hospitalizations are required;
- A Cape & Islands Incident Commander, Police or Fire Chief requests assistance;
- Needy Fund Executive Committee votes that the crisis merits activation of the Relief Fund

*We are in the midst of the world-wide COVID-19 pandemic. MCRF is mobilizing to bring much-needed relief to those in our Cape and Islands community who are most affected by this crisis.*

Types of Relief

Depending on the nature and extent of any particular major crisis, there may be up to three levels of fund expenditure, corresponding with the 3 phases of post-major crisis recovery, as follows:

1. **Immediate Response Relief** - Within 24 hours of a qualifying major crisis, the MCRF may release or pledge up to $10,000 for Immediate Response Relief. “Immediate response” relief is intended to provide immediate assistance – irrespective of the economic status of the individuals needing the relief - to maintain life, improve the health and support the morale of the affected population. Such assistance will be distributed to public and charitable aid organizations and may include funds to assist crisis victims with transport, temporary shelter, food, water and medical care.

2. **Urgent Needs Relief** - Within 48 hours of a qualifying major crisis, the MCRF may release or pledge up to $100,000 or more for Urgent Needs Relief. “Urgent needs” relief is intended to provide funds – irrespective of economic status of the individuals making the request –to assist crisis victims in the immediate aftermath of a crisis, for a period of up to several weeks, with transport, temporary shelter, food, water and medical care. This type of relief may also include establishing longer term shelters; repairs to damaged infrastructure (roads/utilities); transmitting important public safety and situational awareness information; transmitting crisis updates; providing unaccompanied child care; mental health services; assistance with family reunification efforts; assistance to persons with functional disabilities; other services deemed critical by the Needy Fund EC.
3. **Longer Term Recovery** - During the initial stages of the crisis, a longer term needs assessment will be undertaken in consultation with community emergency response officials and experts to ascertain what and where Longer Term Recovery needs are greatest. “Longer Term Recovery” relief is intended to address the needs of individuals and families who have demonstrated economic need, and whose need arises as a direct result of the major crisis. These funds are intended to be primarily spent on filling recovery gaps unmet by traditional forms of disaster relief, to help eligible residents of the Cape and Islands to remain fed, warm, safe and working after a major crisis.

**Eligibility for Relief**

The MCRF anticipates it will receive requests from individuals, families and businesses, as well as, local governmental emergency response personnel and private relief organizations. It is anticipated that the eligibility criteria will vary depending on the type and scope of the disaster, and determinations will be based upon the needs analysis conducted in the aftermath of the crisis, in consultation with community emergency response officials. As noted above, funds will be disbursed during the first two phases of post-major crisis recovery without regard to economic need. The bulk of the funds disbursed during a major crisis, however, will be during the third, Longer Term Recovery phase, when demonstrated economic need will be a factor in the eligibility analysis. Demonstrated economic need will include those who qualify for aid based on the eligibility criteria generally applied by the Needy Fund, but could also include those who may not ordinarily qualify for such aid, because the MCRF is intended to provide assistance to people who may earn a working class wage, but due to circumstances arising from a major crisis, can demonstrate an urgent economic need as a direct result of the crisis.

**Administration and Accounting**

The MCRF is led by a Managing Director appointed by the Needy Fund Board of Directors. The Managing Director is responsible for the fund’s general implementation, under the direction and supervision of the Needy Fund Executive Committee and its Executive Director. The Managing Director also oversees the efforts of the fund’s Emergency Response, Fundraising, Finance, Intake Volunteer, Marketing and Public Relations Coordinators. MCRF is run by volunteers and has extremely low operating expenses.

During a crisis, weekly accounting reports of monies expended from the MCRF shall be submitted to the Needy Fund Executive Committee. An Interim Accounting shall also be submitted no later than 90 days after the MCRF is triggered, describing the events of the crisis, and summarizing the funds raised and expended within the 90-day period. Once the crisis has abated, a Post-Crisis Debrief Report shall be prepared and submitted to the Executive Committee, analyzing the MCRF’s response and making a Final Accounting of all monies received and expended during the crisis.