

The Communications Workers of America Disaster Relief Fund

"In a Members' Time of Need"



**501 Third Street, N.W.
Washington DC, 20001**

CWA Disaster Relief Fund

MEMBER HANDBOOK

Purpose:

The CWA Disaster Relief Fund is a compassion fund and its sole purpose is to assist members who experience a financial hardship due to a natural disaster as declared by FEMA. The Fund will provide the member with a subsidy based on their essential losses associated with their primary home. In the case of a declared total loss the benefit can be expedited for immediate aid. This program is a benefit of being a CWA member.

Eligible Disasters

The Fund is only applicable to FEMA declared disasters. To locate if the applicants home has been identified in a declared area visit: <http://www.fema.gov/news/disasters.fema>.

The application must include:

- Name of storm or event
- Date FEMA declared the disaster



Deadline for Submitting Application

Members and their local have six (6) months from the date of the disaster declaration to file the Disaster Relief Fund application with the District staff assigned to the Disaster Relief Fund.

If a member receives correspondence from the District staff that the application is incomplete, the member and their local have 30 days from receipt to resubmit to the District; otherwise the file will be closed.

Applications must be received at CWA Headquarters no later than eight (8) months from the date FEMA declaration. Applications more than eight (8) months from the FEMA declaration will not be processed.

Who is Eligible?

- A dues-paying CWA member in good standing
- Retired CWA member actively paying full dues to local

Application Process

The CWA Disaster Relief Fund is not designed to be an immediate source of financial relief unless the member has experienced a total loss as declared by FEMA or their insurance company.

Member

- Determine if the event qualifies under FEMA aid
- File claim with FEMA and Insurance companies
- Upon receipt of notification from FEMA and Insurance Company, identify essential items for which FEMA did not provide aid.
- Complete the CWA Disaster Relief Fund application with all information requested including:
- Copies of FEMA application and determination, copies of insurance claims and determination.
 - If essential repairs to home are needed, estimates/bids must be enclosed.
 - Aid must be for primary home, vacation, rental, or other properties not eligible.

Local

- Verify member in good standing at the time of the disaster.
- Review application for completeness. Incomplete application should be returned to the member to resubmit. If needed, the Local may request a site visit to gain a better understanding of the member's situation.
- The Local President must sign off on the application and forward to the District CWA Staff Representative assigned to the Disaster Relief Fund.

District

- Review application for completeness
- Confirm that only essential items are listed for aid
- Sign and forward to CWA HQ Disaster Relief Fund Coordinator

What is Covered

In the event of total loss, the CWA Disaster Relief Fund may with documentation, provide the maximum benefit of \$1,000.

Only essential items and damages to essential parts of your primary home are eligible for aid.

Items NOT Covered

- Recovery or clean up items
- Batteries
- TV, DVD, VCR, Electronics, Computers,
- Couch
- Love Seat
- Area Rugs
- Cars
- Car Damage
- Hotel
- Gas
- Living Room
- Family Room
- Dish Washer
- Mortgage
- Toys
- Bikes
- RV's
- Generators
- Medication
- Non- primary home(s)

This list and the values represented are subject to change without notice.