

[REDACTED]

From: Dr. Keith P. Taylor [REDACTED]@modestneeds.org]
Sent: Friday, December 07, 2012 10:53 AM
To: SandyResponse
Subject: From Modest Needs Foundation
Follow Up Flag: Follow up
Flag Status: Blue

Dear Friends -

Thank you for sending your recent questionnaire regarding our ongoing participating in relief efforts related to Hurricane Sandy. The information you requested is below:

Question 1: What is the approximate dollar amount of donations and pledges that your organization has received to date in response to Hurricane Sandy:

Answer 1: To date, we have received approximately \$90K in 'new money' directly tied to hurricane relief efforts. We have pledges for about \$100,000.00 more but have not yet received this funding.

Question 2: Will these funds be used solely for Hurricane Sandy relief?

Answer 2: Yes.

Question 3: Approximately how much has your organization spent to date on Hurricane Sandy relief?

Answer 3: Including disbursements that we will be making today (we issue funding twice weekly), we have spent approximately \$58,000.00 (or approximately 65%) of the funding we have available for our hurricane relief efforts. Demand for our programs remain strong, and we anticipate having spent our entire initial \$90K within the next 10 days. Hopefully, by that time, the additional pledge funding I've mentioned above will become available, and we will offer our hurricane relief program until either a) the need abates or (more likely) b) we run out of funding to support them.

Question 4: Has your organization provided funding to other organizations for Hurricane Sandy relief efforts.

Answer 4: No.

Question 5: Has your organization provided, or does it intend to provide, direct financial assistance to individuals, families or businesses for Hurricane Sandy relief? If so, what is the approximate dollar amount that your organization has provided to date and approximately how much direct financial assistance does it expect to provide in the future? How does your organization determine the need for assistance?

Answer 5: Yes. Modest Needs' hurricane relief efforts are focused exclusively on restoring the self-sufficiency of low-income / hourly wage employees who were unable to work, and were not

paid, for the (often substantial) period of time that their places of employment were without power. We are offering this program to affected persons in New York, New Jersey, and Connecticut. Under this program, on behalf of qualified persons, Modest Needs will remit payment for one month's rent, up to a maximum of \$1,500.00, paid directly to the qualified individual's landlord.

To qualify for assistance under this program persons, in addition to providing us with 'standard' documentation (proof of ID, proof of housing cost, etc), applicants must be able to document a) that they earn less than \$50,000.00 / year (usually, our applicants earn substantially less than this); b) that they are responsible for paying 100% of their monthly housing cost (the applicant does not receive, for example, rental assistance via Section 8); c) that they were unable to work for a period of time as a result of the storm; and d) that their lost wages amount to at least 50% of their monthly rental cost.

Data and our experience suggests that persons who meet the criteria described above would be very likely unable to 'catch up' on their rent without assistance, and our goal in providing this type of assistance is to keep an otherwise self-sufficient applicant in a position such that s/he does not become dependent in the long term on programs / services to provide for basic needs, as would likely be the case if an applicant becomes permanently 'behind' on his or her rental payments through no fault of his or her own.

This is the only program we are offering, and the Red Cross, FEMA, and others have confirmed both the need for this program and that we are the only organization operating in this 'space.' So far, as indicated above, we have spent approximately \$58K on this program, and as the need for this type of assistance far outpaces the amount of funding people have contribute to us for the purpose of Hurricane Relief, we expect that all funding we receive for hurricane relief will be immediately allocated to this program.

Question 6: Does your organization have a plan in place on how to use any surplus funds not spent for Hurricane Sandy relief?

Answer 6: We strongly believe that we will *not* have any surplus of funding, given the relatively small amount we've raised against the strength of the demand for the program we are offering. However, in the very, very unlikely event that we have surplus Hurricane Relief funds available, they will be allocated to our emergency fund.

We hope this information is helpful to you. Thank you again for your request and your very good work.

Warmest Personal Regards,

Dr. Keith P. Taylor

President / Executive Director

Modest Needs Foundation

<http://www.modestneeds.org>

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12/11/2012

To reply to our email administrator directly, send an email to postmaster@modestneeds.org

[REDACTED]

From: Dr. Keith P. Taylor [REDACTED]@modestneeds.org]

Sent: Tuesday, December 11, 2012 1:36 PM

To: SandyResponse

Subject: Re: From Modest Needs Foundation

Hello -

I am so, so sorry about that. Here's the response to that question:

Question 4: What services has your organization provided to those affected by Hurricane Sandy? What populations or geographical areas are being served by your organization in response to Hurricane Sandy? What services does it expect to provide in the future?

Answer 4: Modest Needs' relief program is specifically targeting low-income / hourly workers who were forced into a period of short-term unemployment because their places of business could not open for a period of time after the storm, but who were able to return to work within a week or so after the storm. Because these persons generally did not lose everything and were not employed for a longer period, they are generally ineligible for larger amounts of assistance from organizations like FEMA and the Red Cross. Additionally, because they have returned to work, they would not be eligible for unemployment benefits. All the same, for a low-income or hourly worker, the loss of a quarter of a month's pay (or more) certainly poses a significant hardship.

For persons in this position, Modest Needs is offering to remit payment for one month's rental or mortgage payment on the qualified applicant's behalf, paid directly to a landlord or mortgage lender. In making grants of this kind, our goal is to allow persons impacted by the storm in this way to return to work without fear of the loss of their housing while simultaneously 'freeing up' funding our qualified grantees might have set aside for housing prior to the storm so that these funds may be used for other types of expenses that would be difficult - if not impossible - for any non-profit to fund responsibly (e.g., the cost of replacing food that spoiled during the power outage).

We are offering these services to persons living in parts of New York, New Jersey, and Connecticut that were affected by the storm. This is the only hurricane relief program that we intend to offer at this time, but we may offer additional types of assistance should the need for them arise.

I apologize for omitting the answer to this question. Hope this helps, but please let me know if we can provide any additional information for you.

Warmest Personal Regards,

Dr. Keith P. Taylor

President / Executive Director

Modest Needs Foundation

<http://www.modestneeds.org>

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12/20/2012

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To reply to our email administrator directly, send an email to postmaster@modestneeds.org

On Dec 11, 2012, at 1:26 PM, SandyResponse <SandyResponse@ag.ny.gov> wrote:

Dr. Taylor,

Thank you for prompt response. However, upon review, it seems that you inadvertently omitted Question 4 (What services has your organization provided to those affected by Hurricane Sandy? What populations or geographical areas are being served by your organization in response to Hurricane Sandy? What services does it expect to provide in the future?). I've attached an electronic copy of the questionnaire if you wish to amend your response.

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