



ARVC Foundation Disaster Relief Fund Distribution Criteria

The ARVC Foundation has established a Disaster Relief Fund. The objectives of the fund are to:

1. Provide support to parks and campgrounds in the industry who have a short-term emergency financial need;
2. Assist park owners in providing support for their park employees who have severe financial and living needs due to a disaster; and
3. Provide charitable support, together with park owners who through their own resources, are providing living, financial and other support to people staying in their parks. ¹

The ARVC Foundation provides grants or loans as described below. A grant is a “gift” provided without any expectation of repayment.

Grants or Loans for Park Owners For Interim (Short-Term) Emergency Business or Personal Use – The grants or loans are provided in situations where the insurance company, FEMA, SBA or other public or private program is slow in paying claims or making their grants and the park owner needs emergency assistance in the form of a grant or a loan for a period of time until those other sources make the expected payments. A loan may also be requested when a natural disaster hits that is not covered by insurance. The park owner furnishes a statement describing the interim need for support and the park will be provided with a 36 month repayment plan.

Grants:

1. The park owner must furnish a statement describing their interim needs for support;
2. A maximum of \$1,000 would be given as a “gift” to a park who needs money for essentials to get by until expected insurance and other funding is received;
3. This is a “gift” and there is no expectation that this money will be repaid;
4. Only one grant of this type will be given per park.

¹ Since park owners typically should have their businesses and residences properly insured, the ARVC Foundation Emergency Fund is designed to serve those with short-term, interim needs that will eventually be covered by insurance, FEMA, SBA or other public or private programs; make charitable grants to parks that are using their own resources to assist disaster victims; and to provide support for park employees who’s personal property is destroyed or unusable.

Loans:

1. The park owner must furnish a description of why they need the loan stating what the money will be used for. Photos should be submitted to support the request. The loan will be at a made at fixed prime +1 interest rate (determined as of loan dispersal date);
2. The loan term will be for 36 months and repayment is to be made in 36 equal monthly installments commencing 3 months after loan dispersal;
3. A promissory note must be signed by all the owners of the park (parents and children, partners, S corp stockholders, etc.) and returned to the ARVC Foundation prior to loan funds being dispersed;
4. If the park is sold, the balance of the loan is due from the seller at the time of closing;
5. The maximum amount of any loan is \$5,000; and
6. One loan per park.

These grants and/or loans are meant only to assist park owners and their employees in their time of immediate need until such time as they are reimbursed by insurance coverage and/or other agencies.

Grants to Park Owners Who Are Providing Shelter, Food, Clothing, etc. to victims of a natural disaster, including park staff – This grant is intended to reimburse park owners who have used their own resources in a charitable way or to allow the park owner to provide grants to park staff members who are natural disaster victims.

1. The park owner should submit a grant request to the ARVC Foundation enumerating their charitable expenses provided to natural disaster victims in some detail, i.e. the number of sites, number of nights and the nightly fee of sites provided to refugees at no cost; the number of meals provided and the cost per meal, and other charitable costs associated with housing the refugees or providing for park employees.
2. Alternatively, in the event that a park owner wishes the Disaster Relief Fund to provide a grant to a park employee who has suffered severe personal losses resulting from the natural disaster or emergency, the park owner should submit a request for funds providing information on the employee's employment history, detailing the employee's living situation and needs, what support the park ownership is providing and how the park owner proposes to use the funds provided by the ARVC Foundation for the employees benefit;
3. Funds are provided to the park owner for distribution to the employee; and
4. One grant per park.

The foundation reserves the right to audit the use of the funds and to verify that the funds were used solely for the intended purpose.

A park may apply for all types of assistance. Application must be made within 60 days of the disaster.