OCEAN REEF: Aid for Employees in Crisis

It’s a joy sharing stories about the Foundation’s impact in this column, but one of our most meaningful programs, Ocean Reef Employee Emergency Fund (OREEF) – will continue to serve under the radar. The express purpose of OREEF is to provide confidential assistance to Ocean Reef employees during personal crisis situations resulting in financial hardship, with dignity and without fanfare. About 20 OREEF grants, between one and three in any given year, have been quietly distributed since 2006.

According to Ocean Reef Club VP of Human Resources Laura Ciampa, whose team offers a bevy of competitive benefits, “OREEF grants are one of the most important and unique offerings available to our Club Associates. Our Members’ generosity through OREEF has helped keep families in their homes, helped us retain Associates because they were able to repair the vehicles that get them to work every day and helped prevent families from experiencing financial ruin over unexpected emergency expenses.”

All full-time, year-round employees with a year or more of service to the Club or ORCA are eligible to make an application documenting their crisis and need. Past employees who have exhausted all leave and separated for health reasons are also eligible (several grants have been made over the years to provide COBRA coverage to maintain vital health insurance in such cases). OREEF applications are anonymous, reviewed by a small committee with the individual’s name redacted through an expedited process for a quick response, usually in a day or two.

Crisis situations considered under the OREEF guidelines include, but are not limited to, fire, loss of property, loss of spouse’s income, employee accident/injury/illness and accident/injury/illness or death in the immediate family. Requests are usually within just a few thousand dollars. The thank you cards found in our OREEF file make clear that a little extra help at a critical moment has made a world of difference to the recipients.

Ciampa also appreciates that “The program is designed to provide assistance to Associates who have exhausted other avenues to rectify their own situation.” Because the guidelines require that they do so, it has also helped HR connect employees to other resources.

A select few on the Club’s HR team who have facilitated the applications have seen the impact for recipients personally. Ciampa reports, “Our Associates who have benefitted from OREEF are infinitely grateful for this resource. The whole idea that as their employer we are able to facilitate this assistance because our Members care so deeply about the wellbeing of our Associates and their families, is one of the aspects of working for ORC that makes me most proud.”

OREEF was established with joint donations by the Foundation, Ocean Reef Club and Ocean Reef Community Association, which encourages private donations from the community. To contribute, forward a check written to Ocean Reef Community Foundation with “OREEF” in the memo line to 35 Ocean Reef Drive, Suite 148, Key Largo, FL 33037.

Children at The Arc of South Florida are challenged with having a disability and, very often, poverty. A huge thanks to the Ocean Reef Community for helping the children of Homestead and Florida City receive much needed speech, occupational, and physical therapies. Funds from ORCF help bridge the gap between limited funding and the services the children desperately need.” – Laura Secord, Director of Children & Youth Programs

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Ocean scene with a number racing sailboats in a rough sea

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