

Columbia Country Club Foundation

EMPLOYEE ASSISTANCE FUND

The service and dedication that Columbia's employees have given to the Club are greatly appreciated. The remarkable relationship that exists between our members and employees is what makes Columbia Country Club so special. To support our employees facing financial hardship in times of crisis, the Columbia Foundation established the Employee Assistance Fund (EAF) in 2020.

The EAF offered significant help in addressing the critical needs of Club employees caused by the financial consequences of the COVID-19 pandemic. To date, the EAF has made 293 grants, totaling more than \$362,000 providing support to employees for groceries, housing assistance, utility bills, medical expenses, educational assistance and more.

Below is an explanation of what kinds of losses and expenses may be covered. There is an annual maximum of \$5,000 in total grants per employee.

GUIDELINES

The EAF is designed to support severe financial hardship, overwhelming medical expenses, loss of home or apartment, or other catastrophic situations that you or an immediate family member may encounter. EAF grants are tax-free charitable gifts and therefore may only cover losses and expenses caused by an accident, disaster, or crisis. Grants are not available to supplement employee income for ordinary living expenses.

Grants Are Made Only When...

- Employees incur a loss or expense (not covered by insurance) as the result of an accident or health crisis, death, uninsured loss, natural disaster, or catastrophic event (such as a pandemic, fire, tornado, or flood). Employees who need supplemental medical assistance for a chronic condition (including medications) and those who are victims of a crime, or otherwise suffer from a personal or community-wide emergency are also eligible.
- There is written documentation of the loss including bills, receipts, and/or legal notices.
- A complete application is submitted with the above-mentioned documentation. The Foundation will not consider incomplete applications.

Grants Are Made For...

- Reasonable and necessary expenses for the following: medical or dental expenses; housing; repairs to an employee's residence to make it habitable (such as the result of a catastrophic event); home modifications, equipment, or services necessary to care for a dependent dealing with illness or disability; utilities; transportation; child or dependent care; elder care; education; and funerals.
- Losses and expenses of immediate family members/dependents residing in the same household.
- Only the unreimbursed portion of a covered loss or expense.

Grants Will Not Be Made For...

- Ordinary expenses that were not caused by an accident, disaster or crisis of some kind.
- Any part of a loss or expense which was reimbursed by insurance, unemployment compensation or other outside payment.
- Support for individuals (or family members) living abroad.

Establishing Need

As stated above, The Columbia Foundation is a nonprofit organization that makes tax-free grants based on need. For this reason, the application asks employees to list their income and that of those living in the same household. Income information for all EAF grants is a legal requirement with which the Fund must comply.

The EAF grant guidelines establish employee need based on 300% of the Federal poverty guidelines for 2023 (rounded), with exceptions made in certain extreme cases as determined by the Foundation.

Person(s) in Household	Household Income Level
1	\$44,000
2	\$59,000
3	\$75,000
4	\$90,000
5	\$105,000
6	\$121,000
7	\$136,000
8	\$152,000

For example, a single employee living alone with an annual income of \$44,000 would qualify as establishing need. Similarly, a married employee living in a four-person household with a household income of \$90,000 or less would also qualify. *Extreme hardship exceptions may be made when an employee's household income exceeds these levels, such as a catastrophic loss or personal/family crisis.*

EAF APPLICATION

Documentation will be required to establish household income, as well as to document a covered loss or expense.

The Foundation will not consider incomplete applications. If you need help with your application, please contact Columbia's Adrianna Serrano at 301-951-5005 or aserrano@columbiacc.org.

Please remember to include:

- Household Income – All applications must include total household income before and after the accident, disaster or crisis that caused the loss or expense for which a grant is being sought. Applicants must provide documents that establish the income of each wage earner in the employee's household. Such documentation could include, but is not limited to, W-2 forms or tax returns (IRS 1040 or substitute).
- Employee Loss or Expenses – Documentation must be included with all applications that provides evidence of unpaid (and unreimbursed) losses or expenses. Bills and invoices must be current and indicate that they are overdue and/or unpaid. Please submit copies of documentation, not originals. Some examples are:
 - Accidents or Crimes – Police reports, repair or replacement estimates, etc.
 - Fire Loss – Fire department reports, repair estimates and other related documents.
 - Housing – Condemnation/eviction notices or overdue rent/mortgage bills.
 - Utilities – Unpaid/overdue invoices for heat, water or electricity.

CONFIDENTIALITY

All applications will remain confidential within the Board of The Columbia Foundation and every effort will be made to protect the privacy and dignity of all those who apply. The goal of the Employee Assistance Fund is to provide timely financial assistance to those who need it most.