

Emergency Fund Guidelines

Program Summary and Purpose

The Emergency Fund (hereinafter “Fund”) is a “last resort fund” established to assist working persons and their families who live in your coverage area – County, City, etc. who have experienced an unbudgeted and **unexpected** expense, a lay-off, an **unexpected** loss of income, or a financial hardship due to a catastrophic event or declared disaster.

The Fund is not a supplemental health insurance and shall not be used to pay any medical expenses.

Each client request shall be considered on a case-by-case basis.

Fund Utilization

Your United Way agrees to utilize the funds specifically for **employed** persons. Employed persons included individuals who have historically been employed but have recently lost their job, or who are on a “fixed income” such as social security recipients. Employed persons are not required to be current or former Publix Associates.

Any funds remaining at the end of the year shall remain in the Fund and shall be added to next year’s available money.

Definitions

Catastrophic Event includes events such as fire, flood, illness/injury of the employed person or member of employed person’s immediate family (spouse, dependent children).

Declared Disaster includes events caused by acts of nature (hurricanes, tornadoes) where the federal government has officially declared the event a disaster and that your coverage area is included in the area covered by the disaster declaration. Your losses must have occurred in an area covered by the disaster declaration.

Unbudgeted Necessary Expense includes needs pertaining primarily to shelter (rent or mortgage), food, utilities, primary mode of communication (phone) and transportation. It does not include payments for such items as cable/satellite television, funeral expenses or travel related to a funeral, or credit card debt.

A. Client Assistance Information

1. Prior to approval of emergency funds assistance, the client must be able to demonstrate that this payment will solve his or her existing problem and not just postpone it.
2. When requesting emergency funds assistance, the client must have documented proof of the **unexpected** loss of income or unbudgeted expense for an **unexpected** necessity that has occurred within the ninety (90) days prior to the date of contact.

3. The amount of assistance should not be greater than the loss of income or unbudgeted necessary expense. However, consideration will be given to the extra costs incurred by the client because of the original loss of income or unbudgeted expense.
4. It is appropriate to have the client pay a portion of the bill if the total bill is more than the loss of income or **unexpected** expense.
5. The client's income shall not be a consideration for assistance, but may be considered when determining if the client would benefit from a referral to Budget Management Classes.

B. Allowable / Non-Allowable Expenditures

1. Eligible expenditures of emergency funds shall be for basic needs such as rent or mortgage, utilities and other expenses as deemed necessary and approved by Emergency Fund administrator and the CEO of the United Way.
2. Non-allowable expenses include medical and prescription costs; funeral expenses or travel related to a funeral; expenses for items of an option nature, i.e.: vacations, birthdays, holiday gifts, cable or satellite TV.
Note: While medical expenses are generally not allowed, a one-time payment for a needed prescription when an employed person meets the other emergency fund guidelines may be allowed.

Emergency Fund Information

1. Emergency funds requests are initiated by the completion of an application.
2. The case manager will review the client's application. All supporting documents regarding the reason for the request and proof of the need (i.e. medical records documenting an illness, bill for car repair, emergency home repair, layoff documents, electric bill, eviction notice, foreclosure notice, etc.) must be attached.
3. Appropriate documentation shall be obtained from every landlord in rental assistance cases.