

SUNY SCHENECTADY COUNTY COMMUNITY COLLEGE

Employee Relief Fund

Program Information

The Schenectady County Community College Foundation (the “Foundation”) has established an Employee Relief Fund with the following general guidelines:

- The Office of Human Resources (“HR”) will administer the Fund.
- The Fund will provide approved eligible applicants assistance grants for Covered Expenses (see below) that are a result of a Qualifying Event (see below).
- Assistance from the Fund is subject to the availability of assets, the extent of each applicant’s need, and the satisfactory completion of the application as determined in SCCC’s sole discretion in accordance with these and other guidelines established by the Foundation.
- To be considered complete, an application must contain all Required Documentation (see below).
- Awards of assistance shall be made on the basis of financial need and the severity and impact of the disaster or other emergency on the applicant and his/her/their family.
- The maximum grant to an applicant for all Qualifying Events is \$500 per a rolling 12-month period. There is a lifetime maximum of \$1,000 per employee.
- Employees are eligible to receive one grant in a one-year period.

Applicant Eligibility

The Foundation has established the criteria below to determine applicant eligibility for assistance from the Fund:

- Full-time or part-time, active employees in good standing with a base salary below \$75,000.00 USD are eligible to apply for assistance after being employed by SCCC for 90 days.
- Qualifying Events on which the request for assistance is based must have occurred no more than six months prior to the application date.

Once an application for a category of a Qualifying Event is denied, an application may be submitted for a different Qualifying Event after six months from date of previous grant application denial.

- Applicants cannot apply for the same Personal Hardship more than once.
- Fund grants will be considered in light of past applications and disbursements. Priority for grants is given to employees who have not received grants previously.

Qualifying Events

Qualifying Events are unexpected or unavoidable circumstances outside of an individual's control that create a financial hardship for an individual and his/her/their family. These are usually one-time events that cause an individual to spend his/her/their rent, mortgage or utility money on unexpected bills. A "Qualifying Event" is a Qualified Disaster or Personal Hardship.

Qualified Disaster

A Qualified Disaster (as defined by the IRS in Section 139) is any event that is:

- A disaster which results from a terrorist or military action
- A Presidentially declared disaster such as a natural disaster (i.e., a hurricane, flood, tornado, volcanic eruption, earthquake, tsunami, storms, etc.). A disaster which results from an accident involving a common carrier (i.e., airline, railroad trucking company)
- Any event that is determined to be catastrophic by the Secretary of the Treasury or his or her delegate.

Personal Hardship

Other Qualifying Natural or Human-made Disasters:

Other Qualifying Disasters include an event for which the need for assistance must stem directly from:

- a natural or localized disaster which may not reach the level of a declared Qualified Disaster, such as a devastating flood, ice storm, hurricane, tornado, earthquake or fire; or
- a short-term personal emergency like a house/apartment fire or flood resulting in a loss of basic needs such as food, clothing or shelter.

Other Qualifying Disasters include loss or damage to the primary residence from a natural or localized disaster that results in the employee's primary residence destroyed, rendered unlivable, or otherwise in need of costly repairs in excess of insurance.

Financial Hardship (non-exhaustive)

Financial Hardships are unexpected events that result in financial stress on an applicant and his/her/their immediate family. Below is a list of events and expenses that the Fund classifies as Financial Hardships.

- Medical/dental/hearing/vision expenses of employee and/or their immediate family member due to illness or injury that is not covered by insurance or is a non-routine medical expenses.
- Accident or illness of an applicant and/or immediate family member resulting in loss of work; or a need to provide care and resources for a critically ill immediate family member resulting in the employees loss of work.
- Death/Funeral expenses (travel/funeral costs) for an immediate family member.
- Financial hardship for unexpected, unavoidable reasons beyond an individual's control (e.g. spouse or domestic partner's layoff, unexpected loss of income, non-routine vehicle or home repair that restricts ability of applicant to care for self and household).

Immediate Family

An applicant's spouse/domestic partner, child, sibling, parent, grandparent, and grandchild, including stepparents, stepchildren, stepsiblings, and adoptive and foster relationships.

- Expenses due to military deployment or deployment of immediate family member.
- Expenses incurred due to domestic or physical abuse.
- Expenses arising from being a victim of violent crime.
- Expenses arising from accident not due to negligence, recklessness or intent of employee.

Covered Expenses

If an employee has suffered a Qualifying Event, then he/she/they may submit for a grant from the Fund to assist with Covered Expenses. A non-exhaustive list of bills, costs, payments, and other expenses that are considered eligible Covered Expenses is identified below. The Fund will not grant assistance for Ineligible Expenses. A non-exhaustive list of Ineligible Expenses is identified below. To be considered a Covered Expense, applicants must submit Required Documentation.

The Foundation has granted authority to SCCC to determine in its sole discretion, in accordance with this Policy, those expenses determined to be Covered Expenses and those determined to be Ineligible Expenses.

Examples of Covered Expenses (non-exhaustive):

- Rent or mortgage payments, if due to injury, illness or unforeseen financial circumstance or unexpected loss of Income
- Reasonable and necessary personal, family, living or funeral expenses incurred as a result of a Qualifying Event
- Reasonable and necessary expenses incurred for the repair or rehabilitation of a personal residence due to a Qualifying Event
- Reasonable and necessary expenses incurred for the repair or replacement of the contents of a personal residence due to a Qualifying Event
- Essential Utility bills (water, heat, electricity, etc.)
- Medical bills/expenses not covered by insurance
- Funeral expenses, including travel expenses
- Basic living expenses (food, clothing)
- Credit card bills, auto and other debt that resulted directly from a Qualifying Event

- Financial distress, incurred directly from a Qualifying Event, that results in an employee not having sufficient income to cover monthly bills
- Wage garnishments, disconnection or eviction notices resulting from Qualifying Event
- Adaptive modification to property (e.g. wheelchair ramp)
- Limited hotel accommodations or shelter; and
- Similar expenses as determined by SCCC in its sole discretion.

Examples of Ineligible Expenses (non-exhaustive):

- Any expense, bill, payment invoiced to applicant or with a due date more than 120 days prior to the date applicant's application is deemed complete
- Loss of household income due to a reduction in hours or overtime, the loss of a job, a divorce or the loss of child support
- Credit card bills, auto and other debt except when said expenses are a result of a Qualifying Event
- Accumulated financial distress, not incurred as a result of Qualifying Event, that results in not enough income to cover regular monthly bills
- Wage garnishments, disconnection or eviction notices not related to a Qualifying Event
- Accidental damages due to negligence of applicant
- Furniture, appliances, electronics
- Non-essential utilities such as cable television
- Legal fees
- Expenses that are or would be covered under medical/homeowners' insurance and deductibles (while the Fund may provide assistance for expenses that aren't eligible for reimbursement under medical or homeowners' insurance, please note this is not a replacement for insurance)
- Standard living expenses which do not cause financial stress
- When other aid or assets are readily available
- Expenses due to employee's lack of adequate financial management
- Other expenses not permitted as a charitable gift
- Similar expenses as determined by SCCC's sole discretion

Examples of Required Documentation

Applicants will be required to provide Required Documentation as part of the application for assistance to substantiate and support the application. Required Documentation is dependent on the individual circumstances of each application and is subject to change.

Examples of Required Documentation (non-exhaustive):

- Photos of damage
- Personal financial statements (verification of family income and expenses; other available assets)
- Insurance claims, explanation(s) of benefits and deductibles
- Police reports
- Repair estimates with readily verifiable contact information
- Receipts of incurred expenses
- Overdue billing statements
- Certification of medical condition
- Certificate of death
- Medical bills
- Funeral costs/estimates