



Installed Building Products Employee Financial Assistance Fund Guidelines

The Employee Financial Assistance Fund will support eligible employees who experience a financial hardship resulting from an unexpected emergency hardship or qualified disaster from the list of events below.

The Employee Financial Assistance Fund is administered by The Columbus Foundation. All applications are considered on the basis of need and eligibility by The Columbus Foundation staff. IBP is not involved with those decisions. All applications are kept confidential.

The Employee Financial Assistance Fund **does not help** in the following events:

- Accumulated financial distress due to the employee's extravagance, poor economic planning or gross negligence that results in the employee not having enough income to cover regular monthly bills, including situations where work hours have been reduced or scheduled hours are not enough to pay the bills
- Maternity/paternity leave is not considered an unexpected emergency. If an employee is put on bed rest prior to due date due to complications, this could be considered a short-term illness under the guidelines. Please reach out with questions.
- Inflation, higher gas prices, increase in the cost of living
- Loss of a 2nd job/income from another employer

The Employee Financial Assistance Fund General Requirements:

- Employee must provide documentation of eligible hardship event AND eligible expenses related to the hardship event. If documents are not provided with the application, the employee will be contacted via email with a list of requested documents (see chart below). *The IRS requires documentation for approval.*
- Employee has 60 days from the initial follow-up email to provide documents or the application will be closed. Employees may re-apply if documents can be provided at a later date if timing meets guidelines.
- All documentation should have employee's name and address, if applicable. Mobile phone app screenshots are accepted but must show name and/or address of employee.
- This program does not reimburse the employee for fees to obtain documents such as death certificates.

Employment Eligibility: To be eligible for The Employee Financial Assistance Fund, all of the following employment criteria must be met:

- Hardship Event occurred after March 13, 2019 (Program Start Date)
- Active team member with Installed Building Products (including those on leave, short-term disability and paid time off)

- An active team member must have been employed for one year to be eligible for a Qualified Emergency Hardship. The event must occur after the team member's one-year anniversary. Team members are eligible from their start date for a Qualified Disaster.

You are not eligible if you are a contract employee, temporary/seasonal employees, interns, retirees or those on long-term disability.

Grant Amount & Frequency Eligibility: The Employee Financial Assistance Fund allows for the following grant amounts and frequency of grants:

- Minimum amount of \$100 and maximum amount of \$2,000 per calendar year
- Employees may submit multiple applications for the same hardship, but not receive more than a total of \$2,000 total assistance each calendar year.

Eligible Hardships Events, Documents and Expenses

Below are eligible hardship events and types of expenses that are covered as a result of the hardship event for this program. Documentation is required for an application to be reviewed and approved. This is not an all-inclusive list so if an employee is not able to provide what is listed the program can accept alternative documentation. Please contact your program via email ibpassist@columbusfoundation.org if you have questions about documents.

You may be asked to provide your essential monthly bills for ALL hardships to determine how the event and expenses create a hardship to your household.

All documents must contain your name and/or address to be accepted. Mobile app screenshots are acceptable but they must include the employee's name and/or address.

<u>Qualified Disasters</u>	<u>Hardship Document Examples</u>	<u>Related Eligible Expenses</u>
Acts of Nature	News articles, weather reports, insurance claims	Rent/Mortgage/Security Deposit (bill/statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Car payment/ insurance (bill/statement), Food (receipts), Clothing (receipts), Temporary Housing (hotel receipts), Child care and reasonable evacuation expenses (receipts), Damage repair (estimates/ invoices/ insurance claims)
House Fire	Fire Marshal's report, insurance claims, news reports	Food (receipts), Clothing (receipts), Temporary Housing (hotel receipts), Reasonable repairs (estimates/ invoices), Essential appliances & furnishings (receipts), Moving or Storage expenses (invoices/ statements/ receipts)

Federal or State declared natural disaster or emergency	News article, weather reports	Rent/Mortgage/Security Deposits (bill/statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Car payment/insurance (bill/statement), Food (receipts), Clothing (receipts), Temporary Housing (hotel receipts), Child care and reasonable evacuation expenses (receipts)
Terrorist or military action disaster	News article, government documents	Rent/Mortgage (bill/statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Food (monthly bills/statements, receipts), Clothing (receipts), Temporary housing (hotel receipts), Child care and reasonable evacuation expenses resulting from the event (receipts), Reasonable repairs, essential appliances and furnishings, security deposits (estimates/receipts/lease agreements), Car payment/insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills/professional estimates/receipts)
<u>Qualified Emergency Hardships</u>	<u>Document Examples</u>	<u>Eligible Expenses</u>
Accident (unless caused by the employee's or applicable family member's negligence, recklessness or intent)	Accident/Police Report, Insurance Claim	Rent/Mortgage (bill/statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Food (monthly bills/statements, receipts), Car payment/insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills/professional estimates/ receipts)
Crime Victim (Non-violent or Violent)	Police report, insurance claim, court documents	Rent/Mortgage (bill/statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Food (monthly bills/statements/ receipts), Clothing (receipts), Temporary housing (hotel

		receipts), Child care and reasonable evacuation expenses resulting from the event (receipts), Reasonable repairs, essential appliances and furnishings, security deposits (estimates/ receipts/ lease agreements), Car payment/insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills/ professional estimates/receipts)
Death of Employee, Spouse/Partner, Dependent or Parent	Death certificate, obituary or birth certificate that lists the applicant as an eligible family member	Funeral home invoice, Funeral home payment receipt, Travel receipts such as airfare, hotel, food, gas. <i>*Applicant's name must be on invoice or receipt for funeral home to be eligible expense</i>
Domestic/Physical Abuse Victim	Police report, court documents, social worker or counselor letter, in some cases a letter from a manager/ supervisor/ HR may be accepted	Expenses may include security deposit, application fees and rent for new housing (new lease document or letter from landlord), temporary housing such as hotels (receipts) or moving expenses (invoices/receipts).
Experiencing Homelessness <i>Must be result of landlord selling property, landlord negligence or being asked to leave a residence that you are listed on lease/mortgage. You cannot be in violation of your lease agreement to be eligible.</i>	Eviction notice, court documents, a letter from landlord/ spouse/partner/roommate, case manager or shelter documentation, medical documentation	Security deposit and application fee for new apartment/home (new lease agreement or letter from landlord); Moving expenses such as moving truck and/or storage unit (invoices/estimates/receipts); Hotel stays (receipts/invoices)
Loss of Child Support Payments <i>-Inability to pay child support is not eligible</i>	Court documents, bank statements, paystubs, termination letter, police report	Rent/Mortgage (bill/ statement), Utilities (electric, water/sewage, natural gas, internet, bills/ statements), Car payment/ insurance (bill/ statement), Food (monthly bills/statements, receipts)
Military Deployment	Deployment paperwork; paystubs	Rent/Mortgage (bill/ statement), Utilities (electric, water/sewage, natural gas, internet, bills/ statements), Food (monthly bills/statements, receipts), Car payment/insurance (bills/ statements), Clothing (receipts)

Non-Routine Vehicle Repairs	Insurance documents, Professional estimate of repairs/damage	List of repairs and costs that includes employee's name and date (invoice/receipt/estimate)
Residential Disaster (Ownership Required) <i>Such as foundation, septic tank, sewer lines or water well damage</i> <i>-Does not cover normal wear and tear of appliances or routine home repairs</i>	Insurance documents, professional estimates that state the cause of the damage/repairs, news articles	Repairs to home/ structure/ appliances that provide basic needs to employee (estimates/ invoices/ receipts)
Short-term Illness or other short-term medical, dental, vision or hearing condition	Doctor's excuse, hospital paperwork, medical chart app screenshots, FMLA or Leave of Absence paperwork, paystubs	Rent/Mortgage (bill/ statement), Utilities (electric, water/sewage, natural gas, internet, bills/ statements), Car payment/ insurance (bills/ statements), Food (receipts)
Spouse/Partner Loss of Job/Income	Termination letter, paystubs, unemployment claims	Rent/Mortgage (bill/ statement), Utilities (electric, water/sewage, natural gas, internet, bills/statements), Car payment/ insurance (bills/ statements), Food (monthly bills/ statements/ receipts)
Travel for Medical Treatment	Doctor's excuse or letter stating date(s) of treatment, hospital paperwork/ screenshots	Hotel/temporary housing (receipts), Gasoline (receipts), Food (receipts), Airline tickets (receipts/confirmation documents), Rental car (receipts/confirmation documents)

Ineligible Expenses: *This list is not all-encompassing and is at the discretion of the Review Committee.*

- Non-essential household utilities: cable/television, cell phone, etc.
- Routine car maintenance or cosmetic repairs that are not the result of an accident
- Medical expenses
- Legal fees
- Wage garnishments
- Credit card debt
- Vehicle purchase
- Home foreclosures
- Pay day loans
- Private school or higher education tuition
- Employee benefits during waiting periods of coverage
- Expenses associated with divorce or child custody settlements
- Funeral, travel and burial expenses upon death of an employee's relative outside of spouse/partner, dependents or parents
- Veterinary expenses

*Definition of Family Member: An eligible family member must be a spouse/partner, child (step) or dependent that is financially dependent on the employee. *If the employee's name is on the funeral expenses, then that expense is eligible for this program.*