



Multnomah Athletic Club

## **Multnomah Athletic Club Emergency and Employee Assistance Fund FAQ for Donors and Applicants**

### **What is MAC's Emergency and Employee Assistance Fund?**

MAC established its Emergency and Employee Assistance Fund (EEAF) to support its employees and their immediate families during times of significant financial hardship following a federally declared Qualified Disaster. MAC contracted with the non-profit America's Charities to launch the fund to help during the ongoing COVID-19 pandemic. America's Charities will manage and administer the EEAF, provide a platform for both members and employees to donate as well as accept applications for assistance. America's Charities will be solely responsible for the review of all applications and funding decisions.

### **Who is America's Charities?**

America's Charities is a nonprofit 501(c)(3) organization based in Virginia. It will administer and manage MAC's EEAF and provide a donation platform for employees and members to contribute to the EEAF Fund. America's Charities is solely responsible for the management of the EEAF Fund, including performing all reviews and decisions for all applications. All applicant information is confidential. Additionally, MAC is not involved in the review of any application and has delegated its authority to America's Charities to make decisions on all applications in its sole discretion according to the guidelines established in the EEAF policy.

### **What is a Qualified Disaster?**

A Qualified Disaster has been defined by the IRS as:

- A disaster that results from terrorist or military action
- A disaster that results from an accident involving a common carrier
- A presidentially declared disaster
- Any event that is determined to be catastrophic by the secretary of the state or his or her delegate

COVID-19 has been declared a "Qualified Disaster" and therefore is a "Qualifying Event" under the MAC Emergency & Employee Assistance Fund - Qualified Disaster Immediate Assistance Program.

### **How is the EEAF funded?**

The EEAF will be funded by voluntary contributions from MAC, its members, employees and other members of the public. If you would like to make a donation to the EEAF, [charities.org/quickstart/MACEAF](https://charities.org/quickstart/MACEAF). Retained MAC employees have the option to donate Paid Time Off (PTO) to the EEAF.

### **How can I donate to the fund?**

You can make a donation to the EEAF beginning Friday, April 24, 2020 via [charities.org/quickstart/MACEAF](https://charities.org/quickstart/MACEAF) and follow the prompts to complete your donation.

### **Accepted Payment Methods:**

#### ***One-time Check Contribution***

Please make your check payable to "America's Charities - Fiscal Agent" and enter "MAC EEAF" on the memo line.

1849 SW Salmon Street Portland, Oregon 97205  
Telephone 503.517.6602  
[www.themac.com](http://www.themac.com)

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Please mail your check to:

America's Charities  
ATTN: Finance/MAC EEF  
14383 Newbrook DR, Suite 300 PMB # 706  
Chantilly, VA 20151

### ***One-time Credit Card Donation***

Your gift will be charged to your credit card and processed immediately (1-2 business days by your credit card provider). To cancel a pledge made via credit card, you must contact your credit card provider. To donate, please visit [charities.org/quickstart/MACEAF](https://charities.org/quickstart/MACEAF).

### **How much of my Contribution will be donated to the EEF?**

100% of your donation will go directly to the MAC EEF if you donate via check. If donating via credit card, there is a credit card processing fee deducted from your donation. This fee varies and is typically 2.5-3.5% of the gross amount of your pledge. All other administrative fees associated with processing donations and applications are paid for by MAC.

### **Is my donation to the EEF tax deductible?**

Donations to the MAC EEF are to be made directly to America's Charities, the nonprofit organization managing the fund and should be tax deductible. Please consult with your tax professional.

### **Are employees required to donate?**

No. Employees who wish to donate may do so. Retained MAC employees have the option to donate Paid Time Off (PTO) to the EEF.

### **Is money that I donate reimbursable, or will it remain in the EEF to assist with future unexpected financial hardships endured by employees?**

Donations to the MAC EEF are not reimbursable. Donations to the EEF will initially be used to assist active employees, employees on approved leave, and employees who have been furloughed or laid off due to the COVID-19 pandemic and are experiencing financial hardship. Any monies remaining in the EEF after all COVID-19 related grants have been dispersed will remain in the EEF to further assist employees in connection with future Qualified Disasters, as well as to provide assistance to employees who may experience unexpected financial hardship. EEF policies relating to employee personal financial hardships are currently in development. The establishment of a fund to assist employees with unexpected financial hardship has been under consideration for some time. The COVID-19 pandemic has accelerated the need for such a fund, and MAC believes that the EEF is important not only now but for the future benefit of our employees.

### **How is the EEF administered?**

MAC has contracted with America's Charities, a nonprofit 501(c)(3) organization based in Virginia, to administer and manage its EEF. America's Charities is responsible for the management of the Fund, including performing application reviews for eligibility. MAC therefore does not receive or review employee

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applications. America’s Charities has the sole decision-making authority on all applications according to the guidelines established in the EEAF Policy.

**Am I eligible to apply for assistance?**

MAC’s active current employees, and those on approved leave, furloughed or laid off due to a Qualified Disaster are eligible to apply for assistance. The event that the need for assistance is based upon must have occurred no more than six months prior to the date of application. Additionally, the event must be a qualified disaster that is beyond the individual’s control that has created financial hardship—such as COVID-19. You do not have to be diagnosed as COVID-19-positive in order to apply for a grant. Applicants cannot work full time for another employer.

**What types of expenses are covered under the fund?**

The EEAF provides financial assistance for urgent needs following a Qualified Disaster. **A non-exhaustive list of examples** of eligible and ineligible expenses is provided below.

Expense Type	Examples
<b>Eligible Expenses</b>	<ul style="list-style-type: none"> <li>• Basic living expenses (food/shelter/clothing)</li> <li>• Rent or mortgage</li> <li>• Essential utilities (water, heat, electricity, etc.)</li> <li>• Repair/rehabilitation expenses of personal residence following a natural/civil disaster</li> <li>• Repair/rehabilitation/replacement expenses of the contents of a personal residence following a natural/civil disaster</li> <li>• Funeral expenses, including travel</li> <li>• Medical bills/expenses not covered by insurance</li> <li>• Adaptive modification to property (e.g., wheelchair ramp)</li> <li>• Limited hotel accommodations or shelter</li> </ul>
<b>Ineligible Expenses</b>	<ul style="list-style-type: none"> <li>• Discretionary expenses, which may include but are not limited to, credit card bills and cable bills</li> <li>• Tuition, books or other educational fees</li> <li>• Personal debts such as property/income tax, child support, gambling, payday loans not directly related to Qualified Disaster/Qualifying Event</li> <li>• Poor financial management that results in the inability to pay regular monthly bills</li> <li>• Accidental damages due to negligence of applicant</li> <li>• Expenses related to legal fees, attorney fees, traffic or other court-related fines, or garnishments of an employee’s paycheck due to past debt</li> <li>• Furniture, appliances and/or electronics</li> <li>• Expenses resulting from events before you were employed by MAC</li> <li>• Any expense, bill, payment invoiced to applicant, or with a due date more than 120 days prior to the date application is deemed complete</li> </ul>



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**How do I apply for assistance? What do I need to submit with my application?**

To access the online EAAF application, please go to: <https://charities.org/MACeEAF> beginning May 1 (please note, the link will not be active until this date). For application or if you have questions, please contact the America's Charities EAAF Support Team at [MACeEAF@charities.org](mailto:MACeEAF@charities.org).

Examples of Required Documentation (non-exhaustive):

Item	Information
Qualifying Event	Evidence of financial hardship due to a Qualified Disaster. This may be provided directly by MAC if due to applicant's loss of employment
Financials	Completed financial statement

**May someone complete an application on my behalf?**

In the event an employee is incapacitated or otherwise unable to complete the application, the application may be completed by another individual, who may be either a friend or family member.

**May I save the information I completed online to finish at another time?**

Yes, you may save a partially completed application and resume at another time. However, it is recommended that you gather all information that is needed prior to beginning an application for financial assistance.

**What if I submit an incomplete application?**

You will be contacted by a member of the America's Charities EAAF Support Team if additional information is needed to review your application materials. Requests for additional information will be sent via email and must be submitted within three business days from the date of the request.

**How much assistance may I apply for? Is there a limit to how many applications may be submitted?**

Applicants who were regularly scheduled for 20 hours or less per week and meet the criteria as set forth above may receive a grant of \$500. Applicants who were regularly scheduled for 20 hours or more per week and meet the criteria as set forth above may receive a grant of \$1,000. Eligible employees may only receive assistance twice in a 12-month period per Qualified Disaster and can re-apply after 90 days of the initial approved application. If an application for assistance is denied, employees may re-apply for assistance for the same or another qualifying event after two months from the date of denial.

**When will I be notified if my application has been approved? When will payment be issued?**

Within five business days after America's Charities has deemed an application complete, employees will be notified of the final decision, and payment will be issued. If you are awarded a grant, America's Charities can provide those funds to you via Electronic Funds Transfer if you elect to provide your bank account information. If bank account information is not provided, grant assistance will be sent by e-check. All decisions are final and there is no process for appeal.



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**What if enough money is not raised or funds runs out? Will everyone who is eligible be able to receive funds?**

The awarding of grants is solely contingent upon the amount of funds donated by MAC and generous donors. If applications for grants exceed the amount of funds available, some applicants may not receive grants. MAC depends on donors like you to help ensure the club can assist all those who are eligible for the grant awards. Please note that grant applications are processed in the order they are received and reviewed based upon the criteria outlined in the MAC EAAF Policy.

**Do I have to report the financial assistance when I file my taxes?**

Any grant amount awarded is intended to be a “qualified disaster relief payment” (as defined in 26 U.S. Code Section 139) and therefore non-taxable to the recipient, but employees need to consult with their own tax advisors.

Additionally, employees are encouraged also to consult with their state's unemployment benefits office to clarify if the grant will need to be reported and/or affect unemployment benefits depending on the individual state's unemployment laws and requirements.

**Do I have to pay back the money?**

No.

**Can I apply for a grant from the EAAF if I still have my job at MAC?**

Yes. If you and your family are facing significant financial hardship due to the qualified disaster, you qualify for assistance.

**Questions?**

Please contact the America's Charities EAAF Support Team at [MACCEEAF@charities.org](mailto:MACCEEAF@charities.org).