

American Water Employee Crisis Fund

American Water employees work hard every day to provide safe, clean, reliable water and wastewater services to customers. Occasionally, one of our own employees is impacted by an unforeseen situation, such as a natural disaster or family emergency. During these challenging times, colleagues in our work family want to help.

To assist in providing an effective and sustainable way to support employees during times of need, the American Water Charitable Foundation (AWCF) is pleased to offer the American Water Employee Crisis Fund.

The program is funded by AWCF and employee donations and administered by the Community Foundation of New Jersey (CFNJ). The program was outsourced to a community foundation to objectively handle our employees' request for financial support with compassion, confidentiality and urgency. Although CFNJ is headquartered in New Jersey, they will administer the fund for all American Water employees.

As a separate public charitable fund, CFNJ, in its sole discretion, will review applications and determine incident eligibility and award amount. Their staff is available to assist American Water employees in this process. Employees can call CFNJ at (973) 267-5105 with any questions regarding the application process.

Eligibility

- Active employees of American Water other than an Executive Officer (or on an approved leave of absence for no more than one year), and have a minimum of 90 continuous days of service.
- In the case of death of an employee, the spouse or eligible dependents living in the same household may apply. Dependents include your spouse, minor children, and other immediate family members for whom the American Water employee is financially responsible.
- Eligible applicants may receive a maximum of one grant in a 365-day period.

Grants

The maximum grant amount is \$2,000. The maximum award is not guaranteed, and in some cases, a lesser amount will be awarded. When a distribution from the Fund is approved, checks are not written to the employee; they are written to entities such as the electric company to pay bills or for expenses that result from the crisis/tragedy. In certain circumstances, an exception to this requirement may be made at the discretion of CFNJ.

Qualified Incidents

Qualified incidents are unexpected emergencies that arise outside of your control and cause an economic hardship for your family. It is typically a one-time event that occurs unexpectedly and causes unanticipated expense. The incident must have occurred in the past 90 days and fall into one of the following four categories:

1. **Natural Disaster** – Disasters such as tornados, wildfires, floods, severe storms or earthquakes that have damaged or destroyed your primary residence.
2. **Catastrophic Illness or Injury** – The fund is not a substitute for medical insurance; however, if you or a dependent is diagnosed with or suffer a life-threatening or serious illness or injury that causes significant financial hardship, including the inability to pay for basic living expenses, you may be eligible. Physician / medical documentation is required.
3. **Death Incident** – This includes your death or the death of your spouse or eligible dependent(s) that causes significant financial hardship. Dependents may apply on behalf of a deceased employee.
4. **Catastrophic or Extreme Circumstances** – This includes fires, unpreventable major home damage, severe and unexpected circumstances or serious crime committed against you.

Incidents that do not qualify include, but are not limited to, reduced work hours or pay; legal fees; expenses associated with divorce settlements or child custody cases; items covered by insurance, insurance co-pays, premiums or deductibles; routine ongoing or long-term medical expenses; elective medical procedures; credit card bills; accumulated financial distress; student loans; property or income taxes; home foreclosure; car repair or replacement; accidental damages due to negligence; child care; pet care; damage to non-primary residence.

How to Apply

Complete and submit your grant application with supporting documentation to CFNJ. Examples of supporting documentation includes police / fire reports; insurance claims forms or explanation of benefits; service provider estimates; vendor documentation (bills to be paid); lodging receipts in the case of evacuation, and photographs. CFNJ will contact each applicant when the application is approved or if additional information is needed.

Download an application form on [mySource](#) or apply online at www.cfnj.org.

Agreement and Authorization

Employee must sign authorization granting CFNJ permission to contact and verify source of hardship and employment eligibility. Employees are not guaranteed to receive a grant based upon their employment, their history of contributions to the Fund or because of any precedent inferred from a previous grant from the Fund. Grants will not be made before an employee has demonstrated an immediate financial need and provided all required documentation. Grants are contingent upon the availability of funds at any given time.

Who will know that I have applied for Employee Crisis Funding?

Confidentiality is respected throughout the process. CFNJ will contact American Water Human Resources to verify employment eligibility. The Employee ID Number is all that is shared. Non-identifying statistical information will be reported to AWCF on a periodic basis.

Why doesn't AWCF or American Water give directly to the employee?

The American Water Charitable Foundation is registered with the IRS as a private foundation. The IRS prohibits private foundations from earmarking or giving funds to a specific individual or family. This restriction is to ensure that tax-exempt organizations serve a public interest, not a private one, and that the grant is used for its intended charitable purpose. If American Water donated directly to an employee, it would be considered taxable income. CFNJ was selected to administer funding based on their experience in handling these types of funds for other companies. Grants awarded from the American Water Employee Crisis Fund are non-taxable to the employee.

How to Donate to the Fund

We encourage all colleagues to support one another by contributing to the American Water Employee Crisis Fund. Donations can be made via credit card, check, or marketable securities. All donations are tax-exempt and contributions will be matched automatically through the AWCF Employee Matching Gift Program (an application is not required). As donations are made into the fund and grants are paid out of the fund, the AWCF Board of Trustees will continually re-evaluate the program's maximum grant amount and may adjust it in the future based on the availability of funds and the amounts and frequencies of grants that the fund pays out.

Can employee donations be directed to a specific colleague in need?

Contributions into the fund cannot be made to benefit any one person or family per the IRS. Employees can make donations to the general fund knowing their colleague can apply to it for confidential assistance.

Online donations can be directed to the American Water Employee Crisis Fund at www.cfnj.org. Checks can be made payable to the Community Foundation of New Jersey with a memo listing the American Water Employee Crisis Fund. Mail checks to PO Box 338, Morristown, NJ 07963-0338.

