



**JOHN COUGHLIN HOPE FUND
OF UNITED WAY ST. CROIX VALLEY**
Guidelines & Policies

Overview:

The purpose of the John Coughlin Hope Fund (JCHF) is to provide funding to individuals and families with a verifiable situation that can be solved with the help of supportive funding when other services or community funds are unavailable. Grants may be approved for rent, damage deposit, mortgage, utility costs, medical expenses, transportation needs including car repair and other critical needs as shared.

Accessing Financial Assistance through the Hope Fund

Applications can be found online at <https://www.unitedwaystcroix.org/jchf>. You can access printing at your local library, or to request a blank application be mailed to you by emailing the JCHF Coordinator at jchf@unitedwaystcroix.org or by calling 715-377-0203 X107.

Once your application has been received it will take up to 3-5 business days to review the information. You will receive a phone call from the JCHF Coordinator to talk through your application and to seek more details to help make a determination and possible next steps. The timeframe of this process could take several weeks depending on the situation and funding needed. Most applications can be completed within 1-3 weeks. Due to the steps in the process to confirm details and provide additional viable resources the JCHF is not able to make immediate response status grants.

Criteria for Funding:

- The applicant must reside in Burnett, Pierce, Polk, or St. Croix County
- The applicant is able to provide funds towards the expense
- The applicant, or any member of their household, has not received a grant through the JCHF within the last 12 months.
- The request must be for a basic health and human services related need
- The request must be made for a need resulting from an unforeseen event that has resulted in an emergency, where the grant will solve a problem that is not expected to reoccur in the future.
- The applicant has exhausted all other community resources
- Funding is decided on a case by case basis that typically will not exceed \$500 and must fall into a category listed below:
 - Housing
 - Transportation
 - Medical Expenses
 - Utilities

Process

Requests will be reviewed within 3-5 business days of receiving a completed application and requested documentation.

- A team member will contact you via phone to talk through details of the application and determine next steps.
- If documentation is missing or incomplete, this can slow the process down.
- Final determination can take place 1-3 weeks after receiving all completed documents. This process can sometimes take longer depending on the situation and other resources that may be necessary to solve the situation.



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Payment

- Applicant will make the initial payment towards the expense
- If other funds are needed to fulfill the full amount, those must be applied before JCHF monies are released to the 3rd party.
- JCHF will only release to the 3rd party vendor when the remaining balance is at or below the agreed upon amount needed.
- JCHF grants are payable to third party vendors via invoice. This includes: landlords, utility companies, auto repair shops etc. Grants are **not** made directly to neighbors.

Additional Details

- JCHF is not able to make immediate response status grants.
- Not all requests are able to be approved, even though there may be a clear need for assistance.
- If grant request is denied, applicant will be given appropriate referral(s) to other agency(ies) for help as available.
- Any funds dispersed above-and-beyond the final need will be returned to United Way St. Croix Valley and not refunded to applicant.

Required Documentation

Additional documentation may be required based on type of assistance requested. To expedite the process, please provide the additional documents when you submit your application:

- **Housing** - Rent/Deposits/Mortgage Payments
 - Copy of rental/lease agreement/mortgage statement
 - Copy of notice of late payment or Eviction
 - Completed Contact Form
 - As part of your application from the John Coughlin Hope Fund, staff will contact the landlord/owner to verify information that is pertinent for the application.
- **Transportation** - Car Repair/Insurance/Impound/Car Payments
 - Wisconsin Driver's License – current and not expired
 - Car Insurance – current and not expired
 - Estimate for Repair
- **Medical Expenses** – CPAP Machine, Dental Work, Medication
 - Copy of overdue/late payment notice
 - Copy of Expected expenses
- **Utilities** – Electric, Gas, Phone
 - Copy of notice of late payment or Disconnection Notice
 - Evidence of personal payment history for previous 6 months (examples of payment history include: Xcel Energy's Energy Assistance Portal or case worker's confirmation from utility company)
- **For all other categories**
 - Please provide a Statement of Cost/ Quote