



CATASTROPHIC HARDSHIP GRANT REQUIRED DOCUMENTATION CHECKLIST

Before starting your application, please first speak to your market center leadership or KWRI HR department/Heart Fund representative. **We can't move forward with a grant until we have their commitment to support your request.** Please also have the following documentation available to upload into your grant application. **Note:** If any documentation is in a language other than English, you must provide a ***certified English translation*** notarized by a U.S. Notary Public.

STANDARD DOCUMENTATION

- ☐ Most recent Federal tax return in entirety, **including** 1099s and W-2s.
- ☐ Most recent bank statements (checking and savings) for personal and business accounts in entirety. Most banks allow you to download a pdf copy from their website. **Please do not submit screen shots or summary of transactions. We need the full statement showing account holder details, including account holder names.**
- ☐ Most recent statement for investment account(s), CD's, annuities, if applicable.
- ☐ Most recent credit card statements, in entirety. Do not submit the first page only.
- ☐ Most recent statements for car loans, mortgage(s), educational and other loans.
- ☐ Most recent pay stub(s) or P&Ls.
- ☐ Statements for alternate income sources, such as SSI, retirement payments, etc.
- ☐ If in a domestic partnership, a *completed* and *notarized* [Affidavit of Domestic Partnership](#) form.

MEDICAL GRANT EVENT DOCUMENTATION

- ☐ If you have ***medical insurance, cancer gap insurance***, and/or ***critical illness coverage***: Download/export a summary of claims (this will generally be a csv or excel file) for ***all insurance***. The summary will show one line item per charge with columns showing amount charged, amount paid by insurance and amount owed by patient. Please do not submit individual EOBs and/or medical bills.
- ☐ Please also send your Summary of Benefits or Plan Benefit Summary for ***all insurance***, which will show your annual deductible, out-of-pocket maximum, and details regarding in-network and out-of-network costs.
- ☐ If you do not have medical insurance: provide medical bills, ensuring no duplications are submitted.
- ☐ Completed and signed [Physician's Statement](#). **Your physician must fax the completed form to KW Cares.**
- ☐ Estimates for modifications to home (wheelchair ramp, stairlift, etc.) or estimates for wheelchair-accessible van, if applicable.
- ☐ If the patient who incurred out-of-pocket medical expenses is ***deceased***, a copy of the patient's life insurance policy, if they had one.

HOUSING DISASTER GRANT EVENT DOCUMENTATION

Grants are available for disasters of the applicant's **primary residence** only. The IRS defines a primary residence as the home in which a person resides most of the time (183+ days per year), and the address must be listed on the person's driver's license or car registration, voter registration card, Federal/state tax returns, and on file with the U.S. Postal Service.

- ☐ Incident report from emergency service agency, such as fire department, if applicable.
- ☐ Insurance claim settlement report.
- ☐ Insurance declarations page.
- ☐ FEMA assistance or denial letter, if applicable.
- ☐ Estimates for repairs.
- ☐ Inventory of personal belongings lost.
- ☐ Photos of damage.

The primary recipient of a Catastrophic Hardship Grant must be a **KW associate**, or a **spouse/domestic partner** of a KW associate, or a **legal dependent** of a KW associate. We use tax forms to verify spouse and legal dependents. The IRS requires couples who are married (or "considered married" in states where Common Law marriage is legal) to file as married filing jointly, or married filing separately, and KW Cares follows these requirements. Acceptable documentation to prove legal guardianship of dependents includes listing the dependent(s) on the applicant's most recent tax return, or court documentation listing name(s) of dependent(s) (e.g. custody agreement, guardianship, or similar legal status).

KW Cares cannot duplicate assistance provided by another source, such as insurance settlements. In most cases, the assistance KW Cares can provide will be limited to the deductible. However, those who are underinsured may receive further assistance if funds from another source are not sufficient to cover expenses and essential needs directly caused by a disaster.

Applicants are required to provide KW Cares with all insurance documentation, including the insurance declarations page, policy coverage details, and insurance settlement details. KW Cares requires that a grantee **exhaust all insurance remedies before applying for a Catastrophic Hardship Grant**. That means, if a grantee is owed a greater sum under his/her policy coverage limits than the insurance company has paid or attempted to settle, KW Cares cannot immediately make up the difference between the settlement amount and the cost to repair the home due to damage from a disaster. This is because the insurance company has the duty to settle per such policy limits. **In this instance, KW Cares strongly recommends the grant applicant seek the service of a public adjuster.** Once the applicant can show he/she has gone through the final appeal process with the insurance company and unmet needs still exist, the individual can then move forward in applying for a grant with KW Cares.

KW Cares grants are not intended to make a grant applicant whole. They are intended to provide a degree of assistance for essential expenses related to a catastrophic event.

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