

Frequently Asked Questions

The Melrose / Hoffman Employee Critical Need Fund

Q1: What is The Melrose / Hoffman Employee Critical Need Fund?

The Melrose / Hoffman Employee Critical Need Fund is a charitable fund established by the company and administered by the Minneapolis Foundation to help The Toro Company employees who are facing a personal financial hardship due to unforeseen circumstances beyond their control.

Q2: How is The Melrose / Hoffman Employee Critical Need Fund funded?

In partnership with The Toro Company, Ken Melrose, former CEO of The Toro Company, established the Fund to help employees in times of financial need. The Toro Company made a second donation in honor of former CEO, Mike Hoffman, creating The Melrose-Hoffman Critical Need Fund to provide financial assistance to employees who are experiencing a one-time economic hardship.

Q3: Who is the Minneapolis Foundation?

The Minneapolis Foundation is a registered 501(c)(3) non-profit community foundation in Minneapolis, Minnesota. For over seventeen years the Minneapolis Foundation has operated employee assistance funds for corporations throughout the United States. The Minneapolis Foundation is a third-party administrator of employee assistance funds and approves, denies, and decides funding amounts for requests made by The Toro Company employees based on the eligibility guidelines outlined by The Toro Company.

Q4: Who can apply to receive financial assistance from the fund?

Applicants must be a current full-time employee of The Toro Company under the director level and located within the United States OR a temporary contract service employees with at least one year of service eligibility. Applicants must be actively employed or on an approved leave of absence for no more than one year. Applicants must be able to demonstrate their financial need has not been met by their own or other pursued resources.

Q5: How much financial assistance can an employee apply for?

Applicants may receive up to a maximum amount of \$10,000 in a rolling twelve-month period. Applicants may apply more than once within that twelve-month period for separate incidents, but the total granted amount for all incidents may not exceed \$10,000.

Q6: What are the criteria to qualify for financial assistance from the Melrose/Hoffman Employee Critical Need Fund?

In order to qualify to receive financial assistance, the following criteria must be met:

- The incident causing the financial hardship must have occurred within one year of the application date
- The incident causing the financial hardship must be unforeseen and beyond the employee's reasonable control
- Qualified Incidents – A "Qualified Incident" occurs when an applicant incurs expenses related to any one or more of the following incidents:
 - o Unplanned, unexpected expenses related to a medical/dental condition, serious injury or illness (e.g., medical bills, ambulance/airlift transportation, prescription medication, home modification or adaptive improvements, home/utility bills incurred while hospitalized, etc.).
 - o Mental health and chemical dependency treatment not reimbursed by insurance or other benefit.
 - o Loss of life of a qualified family member, including applicant's spouse/domestic partner or dependent
 - o Domestic abuse or unsafe living situations (e.g., reasonable expenses for moving or staying in temporary housing including application fees, security deposit, food, etc.).
 - o Damage to primary home from fire, flood, storm or unusual event outside of the applicant's control not reimbursed by insurance (e.g., reasonable expenses for moving or staying in temporary housing including application fees, security deposit, food, etc.).
 - o Damage to primary vehicle from an unforeseen/unexpected event, accident or act of vandalism not reimbursed by applicant's insurance (e.g., repair damage to primary vehicle from an accident or act of vandalism not covered by insurance to enable the car to operate safely, cost of commercial/public transportation or reasonable car rental rates while car is being repaired up to 30 days, etc.).
 - o A violent crime (e.g., medical and/or mental health treatment expenses, temporary housing, personal property repairs).
 - o Military deployment (e.g., costs that applicant is unable to cover due to deployment and that are not reimbursed by other means/programs).
 - o Spouse/partner job loss or furlough due to no fault of their own leading to reduced household income and financial hardship.
- The employee must attest to or demonstrate that the financial hardship has not been reimbursed or otherwise remedied from an insurance claim, an employee benefit program, a public benefit program or any other form of financial support.

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- Financial hardships must impact the employee, the employee's spouse/partner, the employee's children under the age of 21, or legal dependents directly.

Q7: Who qualifies as a legal dependent for which employees can seek financial assistance?

The Minneapolis Foundation determines legal dependents based on the employee's most recent tax return. If the employee has taken steps such as seeking Power of Attorney, additional documentation or explanation can be provided with the application to support the employee's case.

The only exception is in the case of funeral expenses which includes an employee's spouse/domestic partner, qualified dependent, or parents of employee or employee's spouse/domestic partner.

Q8: What types of unexpected personal hardships do not qualify for financial assistance?

Some examples of personal hardships that do not qualify include, but are not limited to:

- Being behind on bills or the existence of bills (such as credit card bills)
- Lost wages (such as a reduction in hours, termination of employment, severance or unemployment)
- Eviction or foreclosure notices, unless additional documentation is provided to link to a Qualified Incident
- Wage garnishments, unless due to a Qualified Incident
- Elective cosmetic procedures or expenses related to a chronic condition (e.g., diabetic supplies)
- Legal fees, bail, or legal fines
- Divorce
- Maintenance to house or vehicle that was not caused by an unexpected event or Qualified Incident
- Federally declared natural disaster relief or pandemic expenses covered by other programs

Q9: What documentation is required?

To be considered for financial assistance through The Melrose / Hoffman Employee Critical Need Fund, employees must provide the Minneapolis Foundation the following documents:

- A complete [application](#)
- The employee's most recent paystub
- The employee's most recent Federal tax return (i.e. Form 1040)
- Documentation of the incident (e.g., medical bills, police reports, home/car repair estimates, etc.) to substantiate the financial hardship

Q10: How do I apply for a grant?

Visit the [online application portal](https://mplsfoundation.smapply.org/prog/the_melrose_hoffman_employee_critical_need_fund) (https://mplsfoundation.smapply.org/prog/the_melrose_hoffman_employee_critical_need_fund) to register and complete your application with the Minneapolis Foundation. As part of the application process, you will be required to submit the required supporting documentation. If you cannot fill out an online application, please email eaf@mplsfoundation.org or call (612) 672-3852 and someone will be in touch within two business days to assist you.

Q11: How quickly will my application be reviewed?

The Minneapolis Foundation can only review complete applications, so it is important to answer all of the questions on the application and provide the required supporting documentation to ensure the review process can begin. Once you've submitted your completed application with supporting documentation, you will receive a confirmation email. Your application will be reviewed within five business days, and you will receive an email with the approval status of your application once complete.

Q12: What if I didn't receive a confirmation email for my application?

If you have not received a confirmation email, you likely did not sign and submit your application. You may check the status of your application by logging in to the applicant portal. An application that has not been submitted will NOT show a status of "Submitted" and you will be allowed to click the "Continue" button to complete and submit your application. Submitted applications will show a status of "Submitted". If you have any questions, you may email eaf@mplsfoundation.org or call (612) 672-3852.

Q13: Is there a way for me to check the status of my application?

You can check the status of your application by logging in to the application portal. If the reviewer of your application has any questions or needs any additional information, you will receive an email at the email address you provided during the application process. If your application is approved, your application status will be changed to "Awarded." If your application is not approved, your application status will be changed to "Declined." You will receive an email citing the reason(s) it was declined.

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Q14: If I feel my application was wrongly declined, is there a process to appeal the decision?

If you feel your application is wrongly denied, you may provide additional information for review by emailing eaf@mplsfoundation.org or calling (612) 672-3852.

Q15: Why wasn't my application approved for the full amount requested?

Not all applications are fully approved; some will be approved for less than the amount requested based upon eligibility requirements, or the documentation provided to support the expense(s).

Q16: How are payments made?

Applicants have the opportunity to receive a paper check or an electronic payment through [Zelle](#)[®]. Electronic payments through Zelle[®] are the fastest and most accurate way to receive payment directly to your bank account. To receive electronic payment, an applicant must have the Zelle[®] app downloaded with a registered account using the same email address submitted with the application. Once the applicant has registered their email address with Zelle[®], and funds are approved, the electronic payment will be initiated.

If the applicant does not have a Zelle[®] account registered, they will receive reminder emails that the funds are available and can be claimed by setting up an account through Zelle[®]. However, if an applicant chooses not to set up a Zelle[®] account to receive the funds electronically, a paper check will be sent via standard USPS. It can take up to six days from the date of approval to process the check and the Minneapolis Foundation is not responsible for lost checks or checks that arrive late.

Q17: Does receiving a grant come with any further obligations?

No. Grants received are considered a charitable grant and are not considered part of your taxable income and you do not need to repay the grant. The financial assistance is provided to aid the employee in meeting the unforeseen financial hardship and therefore it is expected that the financial assistance will be used to pay costs/bills associated with the applied for incident.

Q18: Are applications kept confidential from The Toro Company?

Yes. All applications are kept confidential from The Toro Company. Only non-identifying statistical information may be provided to The Toro Company on a periodic basis. The Minneapolis Foundation retains the right to break confidentiality if a fraudulent application is suspected.