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TA'AN KWÄCH'ÄN COUNCIL CITIZEN EMERGENCY FUND POLICY

PURPOSE

To provide financial assistance to Ta'an Kwäch'än Council (TKC) Citizens in cases of emergencies.

GENERAL DEFINITIONS

"Applicant" is a TKC citizen, who is 16 years or older, who applies to the Citizen Emergency Fund Policy

"Citizen" means a person enrolled as a citizen of the TKC pursuant to the Constitution of the Ta'an Kwäch'än Council, Schedule I, Ta'an Kwäch'än Council Citizenship Code.

"Citizen Emergency Fund" means the fund established each fiscal year subject to the overall TKC annual operating budget.

"Emergency" means a present or imminent temporary event or situation that requires immediate action to assist and protect the safety and welfare of people, or to limit the damage to property.

"Employed" means that an Applicant under this Policy has full-time employment.

"Executive Director" or his or her designate, is assigned to assess and make a decision on the Citizen Emergency Fund applications.

"Last Resort Fund" means that an Applicant has sought, researched, and applied for funding from other sources prior to applying to the Citizen Emergency Funds Policy.

"Unemployed" means a person who is not working.

POLICY 1.0 SCOPE AND ELIGIBILITY

- 1.1 Any Citizen, who is 16 years or older, may be eligible to apply to the Citizen Emergency Fund within the provisions set out in this Policy and upon completion of the *Citizen Emergency Fund Application* form (Annex A).
- 1.2 The Citizen Emergency Fund is a Last Resort Fund and the Applicant is encouraged to have exhausted all other sources of financial assistance available.
- 1.3 A Citizen may only have access to the Citizen Emergency Fund once a year, that is, not sooner than the anniversary date of a previous application made by that Citizen.

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- 1.4 Applications made under the Citizen Emergency Fund Policy shall be subject to available funds in the TKC annual operating budget.
- 1.5 The amount of assistance granted shall be determined by the Executive Director who shall make his or her decision based on the information provided in the application form. The total amount of assistance granted shall be determined and substantiated with a complete breakdown of the financial cost of the Emergency, as outlined in the application form.
- 1.6 For greater certainty, assistance may be up to but not exceed \$1000.00 per application year.
- 1.7 If applicable, as per section 4.0 of this Policy, the Applicant must have repaid the total amount of the previous Citizen Emergency Fund application prior to being accepted for a new Citizen Emergency Fund application.

2.0 CRITERIA

- 2.1 Applications under this Policy must only be submitted for an Emergency situation or event.
- 2.2 Citizen Emergency Funds may only be used for a temporary event or situation that requires financial assistance, which may include utilities, living expenses, physical property damage, and/or unexpected expenses that arose from an Emergency situation or event.
- 2.3 The application shall be assessed based on the Emergency need and the information provided in the application form. It is the Applicant's responsibility to provide all supporting documentation to accompany the application form before a decision can be made. The Citizen Emergency Funds process may be delayed if information is not provided in a timely manner.

3.0 PROCEDURE

3.1 Applicants shall complete the application form to request financial assistance under this policy or, alternatively, may contact the Executive Director to complete the application form over the telephone or by e-mail. If the application is completed over telephone or e-mail, the Applicant must include all details required in Annex A.

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- 3.2 All supporting documentation shall be supplied by the Applicant before a decision can be made.
- 3.3 The Executive Director shall review the request by the end of the following business day upon receipt of the completed *Citizen Emergency Fund Application* form and, based on the information provided in the form, determine the amount of assistance offered and notify the applicant of the decision immediately.
- 3.4 The Executive Director's decision to approve or decline an application shall be final.

4.0 LOAN REPAYMENT

- 4.1 The Citizen Emergency Funds amount granted to an Applicant shall be a loan.
- 4.2 The loan shall be forgiven if an Applicant can prove that he or she is unemployed or in need of financial assistance. The Applicant must submit supporting documents to prove that he or she is unemployed or in need of financial assistance on the date of submitting the application.
- 4.3 If the Applicant is employed at the time of submitting an application under the Citizen Emergency Fund Policy, the Applicant shall repay the full amount of the approved application as agreed to in the *Citizen Emergency Fund Application*.
- 4.4 If 4.1 and 4.3 apply, the Applicant must repay the amount granted on a payment schedule agreed to in the *Citizen Emergency Fund Application*.
- 4.5 The full amount granted to the Applicant must be repaid in the 12 month period following the date the application was approved.
- 4.6 If an Applicant fails to repay the Citizen Emergency Fund amount within the deadline outlined in 4.5 of this Policy, the Applicant shall not be eligible to apply for Citizen Emergency Funding under the Citizen Emergency Fund Policy until the full amount has been repaid, or until five (5) years following the anniversary date of the previous application made by that Citizen.

Annex A – Citizen Emergency Fund Application



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Amendment approved this	2nd	day of	February	2017
			original signed	
		Chief		

[01/02/2017] [31/09/2017]