

Statement of Policy and Procedure	
Policy No.	P019
Department Ownership	
Issue/Effective Date	October 6, 2021

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Financial Hardship Assistance Grant Policy

Approved by Council on October 6, 2021

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1. Policy

ʔAkisq̓nuk First Nation recognizes some Members may experience circumstances that affect their ability to pay for their non-discretionary household expenses and basic needs from time to time. This policy outlines the assistance available to those members experiencing genuine financial hardship.

Financial hardship is a circumstance of experiencing a lack of financial means, which may be either temporary or ongoing. In short, if a member of the ʔAkisq̓nuk First Nation has the intention but not the financial capacity to pay their basic household expenses such as food or basic utilities, they are deemed to be experiencing financial hardship. Chief and Council are committed to providing additional support to assist members in this situation.

2. Purpose

This policy applies to Individual members who are experiencing difficulties due to Financial Hardship. The purpose of this Policy is to:

1. Enable a member who is responsible for the payment of non-discretionary household expenses, and is experiencing financial hardship, to make an application for assistance up to \$1000 for help relating to eligible expenses.
2. To provide financial assistance when Financial Hardship makes it difficult to meet basic needs.
3. Ensure all ʔAkisq̓nuk First Nation members are treated fairly and consistently with respect and compassion when considering their circumstances in recognizing financial hardship.

3. Scope

This policy applies to all members of ʔAkisq̓nuk First Nation.

4. Definitions

For the purposes of this policy:

Financial Hardship means a circumstance of experiencing a lack of financial means to meet the basic household needs on a temporary or ongoing basis.

Band refers to the ʔAkisq̓nuk First Nation.

Band Member or "Member" "or "Membership" means the registered members of the ʔAkisq̓nuk First Nation.

Council or Chief and Council refers to the collective of those individuals elected to act as the Chief and as the Council members as per the ?Akisq̓nuk First Nation Custom Election By-laws in force at the time of their election.

Non-discretionary expense(s) means those expenses that a household cannot do without such as rent/mortgage, heat, hydro, and food.

Program Administrator: The ?Akisq̓nuk First Nation Senior Administrative Officer or their designate

5. Eligibility Requirements

The ?Akisq̓nuk First Nation Hardship Assistance Grant program is available to AFN Members who meet the eligibility requirements. Hardship Grants may only be accessed by a household once every twenty-four months. To access the Grant, the applicant must:

- a) Be the person that is ultimately responsible for payment of household expenses.
- b) Be of 18 years of age or over at the time of application
- c) Be a registered member of ?Akisq̓nuk First Nation.
- d) Can demonstrate need.

6. Responsibilities

(1) ?Akisq̓nuk First Nation Council is responsible for:

- (a) The management, review and subsequent revisions and approval of this policy and procedure.

(2) The Senior Financial Officer is responsible for:

- (a) Authorizing the financial arrangements to fulfill the successful applications.
- (b) Ensuring the disbursement of funds is allocated to the successful applicant and is dispersed in a timely manner.
- (c) Managing and monitoring the successful and unsuccessful applicants

(3) The Program Administrator is responsible for:

- (a) Ensuring that every applicant is treated with respect, equality, and fairness.
- (b) Maintain confidentiality for members applying for the hardship assistance fund.
- (c) Review and assess every application with compassion and without bias.
- (d) Provide support and assistance in completing the AFN Hardship Grant application.
- (e) Ensuring applications are processed as expediently as possible.
- (f) Assisting the applicant with non-financial means in overcoming their hardship such as referral to assistance agencies, budgeting advice, etc.

7. Procedures

- (1) Application Procedure: Members eligible for this grant should contact the AFN Member Services Department for an application form and, if needed, assistance in completing the application form.
- (2) Review & Assessment Process: All applications shall be reviewed for completeness by the appropriate staff person prior to being submitted to the Director of Member Services for approval.
- (3) Approval and Monitoring: Once the application is approved the Finance department will process the successful application and disperse the funds. Periodic auditing and review of the Hardship Grant program will be conducted by the Administrative Office to ensure applicants are being treated equally without bias and to make continual improvements to the program.

8. Attachments

Application Form.

Date Application Received: _____

By: _____

FINANCIAL HARDSHIP APPLICATION FORM

?Akisqnuq First Nation members who are experiencing genuine financial hardship apply for income relief.

Full Name of Applicant	
Membership ID	
Mailing Address	
Phone Number	
Date of Birth	

Please provide an explanation as to why your circumstances fit the definition of financial hardship as outlined in section 4 of the *Financial Hardship Assistance Policy*

- Amount of assistance requested and details that demonstrate need
- \$_____

Please attach copies of utility bills, rental arrear letters, or other evidence that demonstrates need.

Applicant Confirmation

In submitting my financial hardship application, I confirm that:

- The Information submitted is a true and accurate representation of my circumstances.
- I have read and aware of the content in the Financial Hardship Policy

Applicant Signature	
Date	