

Snoqualmie Tribal Member Emergency Assistance Fund Policy

The Snoqualmie Tribe's Emergency Assistance Fund provides immediate financial assistance to help enrolled Snoqualmie Tribal members through a crisis or transition. The Tribe provides three types of financial assistance: Crisis Solution Grants, Crisis Solution Loans and Self-Sufficiency Loans. The objectives of the Fund are:

- To provide emergency financial support for Snoqualmie Tribal members, who find themselves in need, who are unable to resolve that need without assistance, and who are unable to quickly get that emergency assistance from State, Federal or other Tribal sources;
- To provide financial support for Snoqualmie Tribal members who find themselves in a period of transition (such as leaving a treatment facility or adjusting to a change in family situation);
- To create a permanent fund from which moneys may be drawn to meet the emergency requirements of Snoqualmie Tribal members; and
- To create a heightened sense of responsibility within the Snoqualmie Tribal community of our duty to support our Tribal members who are in need.

Crisis Solution Grants are designed with the short-term, emergency needs of Snoqualmie Tribal members in mind. Crisis Solution Grants go towards the purchase of transportation passes, food vouchers, eye glasses, prescription medicine, clothing, rent and utilities. Tribal members can receive up to \$250 in assistance, twice per year. Payments are made directly to the landlord, utility company or service provider on behalf of the Tribal member and need not be paid back by the Tribal member.

The current criteria for a Crisis Solution Grant are:

- Applicant must be a member of the Snoqualmie Indian Tribe (Adopted or Regular).
- The need for financial assistance must be due to an emergency, i.e. an unforeseen event not due to one's personal choice.
- The need for financial assistance must be due to a crisis situation, including the occurrence of an accident, illness, death of a loved one, fire, natural disaster, theft or loss of property, loss of employment, disease, extended illness or disability.
- The Tribal member is not financially able to pay the Tribe back for the financial assistance.

Crisis Solution Loans assist Tribal members with short-term emergency needs that cannot be met by the Tribal member due to the occurrence of an unexpected crisis. Crisis Solution Loans go towards the purchase of necessities such as food, water, transportation, medical expenses, etc. Tribal members can receive up to \$500.00 in assistance, once per year. Loan payments are made directly to the Tribal member and must be paid back within one year, at an interest rate of 4.9%. The Tribal member shall make at least one payment per month to the Tribe's Finance Department.

The current criteria for a Crisis Solution Loan are:

- Applicant must be a member of the Snoqualmie Indian Tribe (Adopted or Regular).
- The need for financial assistance must be due to an emergency, i.e. an unforeseen event not due to one's personal choice.
- The need for financial assistance must be due to a crisis situation, including the occurrence of an accident, illness, death of a loved one, fire, natural disaster, theft or loss of property, loss of employment, disease, extended illness or disability.

Self-Sufficiency Loans assist Tribal members with rent, utilities, and basic necessities while the Tribal member is in a period of transition, such as completing an employment/education program or is searching for employment. Tribal members may receive self-sufficiency loans for \$500-\$1000, up to twice per year. Self-Sufficiency Loans can be used to support Tribal members and their families while the Tribal member completes a job-training program, to support a Tribal member as they work towards getting a medical degree, to support a Tribal member during their search for a job after being laid off, among other things. Loan payments are made directly to the Tribal member and must be paid back within one year, at an interest rate of 4.9%. The Tribal member shall make at least one payment per month to the Tribe's Finance Department.

The current criteria for a Self-Sufficiency Loan are:

- Applicant must be a member of the Snoqualmie Indian Tribe (Adopted or Regular).
- The need for financial assistance must be due to the Tribal member's participation in an employment/education program or job search, and thus does not have a steady source of income available to provide for the essential needs of the Tribal member and their family.

Limits on the distribution of Emergency Funds:

- The Tribal Council will not pay cable TV bills, telephone bills, credit card payments, tax payments or similar non-essential expenses.
- No one is entitled to emergency assistance funds or to any particular amount of funds. The Council's ability to help is dependent upon the Tribal member's individual situation and the amount of money in the Emergency Assistance Fund.

Application Process

- Fill out Emergency Assistance Fund Application (and any accompanying documents) and submit to the Tribal Council Secretary. All applications and attached documents will be considered confidential and will not be disclosed to anyone other than Tribal Council members.
- The Tribal Council Secretary will place the consideration of the Application on the agenda of the next Tribal Council meeting, provided that the agenda is not already full. If the agenda is full, the Tribal Council Secretary will place the consideration of the Application on the agenda for the next available Tribal Council meeting.

- Upon scheduling the consideration of the Application, the Tribal Secretary will inform the Applicant of the date and time at which he/she should appear before the Tribal Council to justify the award of financial assistance.
- After hearing from the Tribal member requesting financial assistance, the Tribal Council shall excuse the requesting Tribal member from the meeting and the Tribal Council shall vote on whether to fulfill the Tribal member's request for financial assistance. After the meeting at which the vote is held, the Tribal Secretary will inform the Applicant whether the Tribal Council has decided to provide the member with a grant or loan, and if so, in what amount and how it will be distributed and/or paid back.
- The Tribal Secretary shall maintain all Emergency Assistance Fund records in a confidential file in the Office of the Tribal Secretary.

ADOPTED BY THE SNOQUALMIE TRIBAL COUNCIL ON THE ____ DAY of _____, 2009, with ____ in favor, ____ against, and ____ abstaining.
 Resolution No. _____.

 Joe Mullen, Tribal Chairman

 Arlene Ventura, Tribal Secretary

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APPLICATION

Submit Completed Application (and attached documents) to Snoqualmie Tribal Secretary.

The Snoqualmie Tribe's Emergency Assistance Fund provides immediate financial assistance to help enrolled Snoqualmie Tribal members through a crisis or transition. The Tribe provides three types of grants or loans of financial assistance: Crisis Solution Grants, Crisis Solution Loans and Self-Sufficiency Loans. For more information about the Assistance Fund Program, please see the Snoqualmie Tribe Emergency Assistance Fund Policy.

Date of Request: _____

Type of Grant/Loan Requested: _____

Grant/Loan Requested For:

Name: _____

Enrollment Number: _____

Address: _____

Telephone Number: _____

Employer: _____

Justification of Need (Nature of the problem and why you are having the problem): _____

Documents verifying financial need (including utility cut-off notices, landlord-tenant action if behind in rent, notices from lender if behind in mortgage, medical bills, etc.): _____

Have you exhausted significant portions of your personal assets to meet the emergency? Please describe. _____

If the grant/loan is not awarded, what alternatives are available? _____

Please provide information about any help you have received from other social services organizations, or where you have sought help: _____

To whom will the grant/loan funds be distributed? (If requesting a Crisis Solution Grant) _____

Other comments that will be helpful to the Tribal Council in review of this application: _____
