To the best of our ability, we try to be flexible in responding to the various and often unique financial challenges faced by members of our community.

1. **Where are funds sourced?**

   Private funding from Philoptochos Chapters via their annual commitment, individual members, and Chapter fundraisers.

2. **Who is eligible for financial assistance via Philoptochos Social Services?**

   Our financial grants are limited to Orthodox Christian individuals and families, regardless of their immigration status. They can receive assistance following the application process, including an interview to evaluate their need and whether Philoptochos is able to help.

3. **What are the policies and procedures that must be followed for financial assistance grants to be considered?**

   - Applicants must submit necessary documentation
   - Services for which payments are requested must be performed in the United States
   - Checks must be made payable to vendors in the United States (e.g. landlord, medical provider, etc.)

4. **What if the person is not an Orthodox Christian?**

   Non-Orthodox persons are provided information and referrals to other appropriate resources.

5. **How are applicants told of Philoptochos policies and procedures?**

   Information is outlined on our website, or they are informed during the interview process.

6. **Limits to financial assistance:**

   As resources are limited, Philoptochos cannot provide ongoing help; thus, the National Philoptochos Board, in consultation with the Social Services Committee, **has established a cap for the maximum amount that can be awarded to any one client for any reason.**

   - In some cases, this cap can be increased by National’s Finance Committee
   - It is strongly recommended that local chapters and Metropolis Philoptochos, after discussion and by vote of their boards, cap the amount of financial assistance they can provide to any client as well.
   - Most clients are NOT awarded the maximum allowable amount.
   - Clients may be referred to other services, such as public benefits, other public, private, or nonprofit programs, etc. if the interview or assessment reveals that long-term assistance is needed beyond the financial capability of Philoptochos.
7. **Supplement Disaster Relief from other sources:**

- In addition to the Philoptochos Emergency Fund, Social Services assists Orthodox Christians whose lives and/or homes have been damaged by a disaster such as a hurricane, flood, fire, etc.
  - In these cases, we coordinate with the local Metropolis Philoptochos whose on-site assessments verify need and ensure our help supplements that received from FEMA, insurance/ other programs.

8. **What Our Financial Grants CAN do:**

- Prevent evictions, foreclosures, and utility shut offs
- Relocate victims of intimate partner abuse to a safe environment (e.g. pay security deposit, first month’s rent, some moving expenses, assist with obtaining furniture through local chapters, etc.)
- Contribute to uncovered or denied medical bills (insurance premiums, co-pays, COBRA benefits, medications, etc.)
- Authorize emergency oil/heating deliveries for clients who exhausted low-income heating assistance through HEAP (Home Energy Assistance Program), local utility companies, local vendors, other resources
- Contribute to funerals of indigent persons to ensure they receive a proper Orthodox Christian burial
- In recent years, the NYC Office of the Medical Examiner has regularly referred indigent Orthodox Christians to National Philoptochos Social Services for final arrangements so that such persons who have no family or funds would not be buried in “Potters Field”.
- Provide “stop gap” assistance while clients await determination or start of public benefits
  - Care is taken to ensure that our financial help is given in a way that will not be “counted as income”, so that our help does not delay or result in a denial of a family’s long-term government help.
- Assist with limited local transportation expenses
- Provided by the Metropolis or local chapters on National’s behalf:
  - Gift cards for daily living needs such as food, clothing, gasoline, and more.
  - When warranted, National Philoptochos can reimburse local and Metropolis Philoptochos for all or part of these costs when the Metropolis/ local chapter has exceeded its maximum, but help is still needed.

9. **What Philoptochos Social Services Financial Grants CANNOT do:**

- We do not provide direct cash assistance to clients
  - If a person ‘walks-in’ to our office and has not eaten, we will provide them with a small amount of money so they can go to a local diner or restaurant to eat something before we interview him/her.
  - Many local chapters can and do provide gift cards
- We do not contribute to accounts of any kind e.g. online/crowd-funding platforms (GoFundMe, an account established at a bank, a personal account established in client’s name, or other), but we do offer to pay bills directly.
- We do not pay bills to vendors overseas
• We do not send money to persons outside the United States requesting help for any reason.
• We do not cover airfare to bring someone to the United States, nor return them to their country of origin.
• We do not contribute to the cost of shipping remains overseas.
  o But we can contribute to costs related to services/ equipment required by airlines/ government regulations
• We do not contribute to cremations.