**LAGUNA BOARD OF REALTORS® & AFFILIATES’ CHARITABLE ASSISTANCE FUND:**

**Purpose of the Fund:**

The express purpose of the Laguna Board of REALTORS® & Affiliates’ Charitable Assistance Fund (LBR/CAF) is to provide financial assistance for shelter, loss of livelihood, medical attention, food, clothing and other relief to the REALTOR® and Affiliate Member of the Laguna Board of REALTORS®. In general, all grants made by the fund shall be with no expectation of repayment. However, the Fund may also award funds with the expectation of repayment at a future date as mutually agreed to be the applicant and the LBR/CAF.

The Fund seeks to address needs not covered by other programs or insurance, it will focus on emergency family, housing and livelihood needs that must be met in order for the individual to continue living, working and contributing to the community.

**Priorities:**

The Fund will focus on the following priorities (there is no ranking with the priorities):

Food and clothing

Critical medical expenses not covered by insurance

Applicants with losses/illnesses that prevent them from maintaining their livelihood

Emergency housing repairs when health conditions are immediately threatened

**Needs Considered by the Fund:**

**Housing**

Example of items that would be considered: Extraordinary expenses not covered by insurance or emergency housing needs as determined by the Selection Committee.

**Livelihood**

Replacement of basic equipment or resources used for maintaining the applicant’s livelihood where replacement is not covered by insurance.

**Transportation**

Uninsured car replacement or repairs, deductible and items not covered by insurance as well as other emergency transportation needs.

**Food and Clothing**

Food and replacement of business attire or other clothing needs.

**Medical**

Critical medical care (including preventative care), deductible, medical supplies (prescription drugs, eyeglasses, wheelchairs, dental care, etc.) unless covered by insurance.

**Eligibility:**

Priority will be given to REALTORS® and Affiliate Members of the Laguna Board of REALTORS® with demonstrated financial need. Special consideration will be given to applicants who have previously applied to other agencies and have been denied. The Selection Committee reserves the right to require additional documentation when needed.

For all grants, applicants must submit detailed lists of expenses with repair or replacement estimates, where available, if there is an insurance policy in place and the applicant seeks a grant to cover an item not covered by insurance, a copy of the insurance policy (if available) must be submitted. All applicants must submit a signed declaration stating the requests for assistance are accurate to the best of their knowledge.

Absent a special need, grants will not exceed $5,000 and will be made directly to a service provider.

**Grant Process:**

The President of the LBR/CAF will have the responsibility to receive the application and gather all necessary paperwork.

An Emergency Meeting will be called for the Board of Directors to review the application and substantiating documentation.

The grant decision will be made by a majority vote of the Directors only by giving their input at the meeting or by email.

**Amendment:**

These criteria may be amended by a majority vote of the Board of Directors of the LBR/CAF.