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SOCIAL SERVICES POLICIES AND PROCEDURES

Approved at the 2024 National Philoptochos Convention

GOAL OF THIS DOCUMENT:

- *To ensure the social service assistance provided to individuals & families by all levels of the Society- local Chapter, Metropolis and National Philoptochos - are consistent, compassionate, transparent, and accountable.*

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DEFINITION OF PHILOPTOCHOS SOCIAL SERVICES:

- **Who we help:**
 - *We help Orthodox Christian individuals and families who are in the United States, regardless of their immigration status, whose lives have been impacted by human service and/or financial challenges such as poverty/ inadequate income/ unemployment/ underemployment; health, mental health, substance use; homelessness and hunger; domestic violence (intimate partner violence, child and elder abuse); family, older adult services, etc.*
- **What we do:**
 - *The services we provide include information, referrals to local/ broader resources, short-term counseling, interim case management, spiritual support, and when warranted and appropriately documented, limited financial assistance.*
- **"Social Services" versus "Philanthropy":**
 - **Social Services** = assistance to individuals and families - financial, resource referrals, information, etc.
 - **Philanthropy** = volunteer and monetary support to nonprofit organizations e.g., shelters, food banks, hospitals, etc.

FRAMEWORK FOR PHILOPTOCHOS SOCIAL SERVICE ASSISTANCE TO INDIVIDUALS & FAMILIES:

- *Regardless the source of referral, it is the sole responsibility of the Philoptochos Chapter and/or Metropolis to interview and vet **all cases in full compliance with Philoptochos policies and procedures.** (See Step Five: Process)*
- *We are dedicated to helping our "clients" (those who reach out to us for help) address and resolve, as best as possible, the difficulties they face to strengthen their abilities to manage on their own in the future.*
- *As a faith-based, culturally sensitive organization, we offer hope and spiritual support to our clients and their families.*

STEP ONE: CONFIDENTIALITY

- **We protect and respect a client's right to privacy.** We only ask for information to determine best way to help. Details are not disclosed to others without consent from the client or other party legally authorized to give consent.
- **Nevertheless, clients must be informed that confidentiality is not absolute:**
 - *Disclosure may be necessary* to prevent serious, foreseeable, and imminent harm to the client or others.

- o Those responsible for *grant decision-making* and *financial disbursements* (e.g. those who approve grants and sign checks) are provided with the details for all cases.

STEP TWO: OUTREACH to ensure those who need help know about Philoptochos Social Services.

No matter how good a program is, if people don't know about it, it is a failure, and although Philoptochos has existed for over 90 years and its social services efforts since 1987, many people, even within our own community, are unaware of the depth and breadth of our work.

- Create an outreach flier to post in your church, distribute to parish ministries, parishioners and local organizations, and publicize in your weekly bulletin, to ensure those in need know you stand ready to assist. Suggested wording:
 - o "Has a loss of employment put you behind on your rent?"
 - o "Are you overwhelmed with out-of-pocket medical costs?"
 - o "Are you shocked how your partner treats you when they get angry?"
 - o "Did you just find out your child has a life-threatening illness, and you need someone to talk to?"
- Include who they should reach out to for help and how.

STEP THREE: SOCIAL SERVICES "POINT PERSON" - Person(s) who vet / evaluate social services cases.

Select one or two trusted Chapter/ Metropolis Board members as your "point person" to follow-up with applicants, to interview them, and to obtain information and documentation needed to be able to recommend whether and how to help.

SKILLS / CHARACTERISTICS OF "POINT PERSON". The person must be able to:

1. Maintain **confidentiality**.
2. Understand that the person seeking help is **under stress** and is coping with a range of emotions related both to their situation and the need to reach out for help.
3. Be **non-judgmental**, kind and patient and able to treat the "client" with respect and dignity.
4. Show **compassion and empathy** - not sympathy. The point person must be able to set aside feelings of sympathy.
5. **Listen to and respond** directly to the stated concerns of those seeking help. Let the person talk; don't interrupt.
6. Offer **timely, clear, consistent information** about what Philoptochos can **and** cannot do.
 - Explain that Philoptochos will do its best to help, but as there are policies and procedures that must be followed, we may not be able to respond to all their requests.
7. **Discreetly, and with sensitivity**, ask for required documentation (see sample interview questions below).
8. **Keep your own values in check:** It isn't helpful to say to a domestic violence victim: "Why haven't you left already?" Or to someone facing eviction, "Why didn't you budget better?" or "What did you think would happen?"

Do you react differently to someone needing help depending on WHY you think they need help?
For example, how do you react to someone who can't pay their rent because they are spending their limited income on their child's life-saving medical treatment, as opposed to someone who needs your help because you think they may be a gambler or drug addict?
If that is the case, ask yourself: Should the "penalty" for poor judgment be homelessness?

9. **Empower the person:** Oftentimes, clients feel helpless and hopeless and feel they have lost control over their lives. Help them regain some control by asking them to "participate" in your decision-making.
 - For example, "You have just given me several outstanding bills. Since our resources are limited, we probably won't be able to contribute to all, so, please prioritize them in the order you'd like us to consider them?"
 - o If they are overwhelmed and cannot do this, ask if it would help were you able to contribute towards their rent or mortgage to free up their own funds to pay other bills, but don't make any promises as you, the 'point person' are not the 'final decision-maker'.
10. Know when to say, "I don't know, but I will try to find out and get back to you."
11. Understand that as a faith-based organization, part of our role is to **provide spiritual support**.
12. Be sensitive to our cultural characteristics:
 - Support their cultural strengths and consider if there are barriers to accepting help, e.g., *they are embarrassed they need to ask for help; they have difficulty accepting what they may see as "welfare"; their English language abilities are limited; their understanding of their family / gender roles make it difficult to ask for help.*
13. If you find that their needs are beyond the capabilities of your chapter, determine if supplemental assistance is needed from the Metropolis and / or National Philoptochos.
14. Be mindful when you may be over your head and need to ask others for help.
15. Recognize "VICARIOUS TRAUMA" Know when listening to other people's problems negatively affects your own life, your psychological, physical, spiritual well-being. Be mindful when it may be time to step back, or step away.

STEP FOUR: WHY PEOPLE TURN TO US FOR HELP

Most of our clients thought they did *“everything right”*, never thinking they’d have to ask anyone for help, let alone us, but then something unexpected happens - often beyond their control - that catapults or slides them into difficulties, such as:

- **ECONOMY:**
 - Loss of employment; underemployment; termination of public benefits i.e., UIB, disability benefits, other.
- **FAMILY SITUATION:**
 - Divorce, abandonment, domestic violence, ‘dead-beat’ parent, death of breadwinner, etc.
- **HEALTH / MEDICAL:**
 - Accident; onset of chronic, life-threatening illness or disability of client or other family member.
- **MENTAL HEALTH / SUBSTANCE USE:**
 - Diagnosed or undiagnosed mental illness of client or family member
 - Unable (not unwilling, but unable) to comply with public benefit requirements
 - Refuses medication because of side effects
 - Stops medications because they “feel better” and think they’re “cured”
 - Immobilized by depression; self-medicates with licit or illicit drugs.

While the above reasons generally are viewed as “acceptable”, we also have people who seek our help because of:

- **WHAT YOU MAY SEE A POOR OR QUESTIONABLE JUDGMENT:**
 - Be mindful that frequently, the path to good judgment is paved by a series of poor ones, thus, we ask you not to judge clients based on *your* values or *your* frames of reference.
 - Help clients learn how to make better choices
 - Help them learn how to develop a budget detailing “fixed” costs (rent) vs “variable” costs (lunch, entertainment, online actions, etc.) they can control.
 - Refer them for professional budget counseling to National Foundation for Credit Counseling or GreenPath for professional help.
- **HABITUAL ASKER:**
 - Those who look to Philoptochos to “rescue” them and/or those whose “job” is “begging” for help.
- **SENSE OF ENTITLEMENT:**
 - Those who believe we **must** help because we are Philoptochos.

If the person seeking help is NOT from your community, contact your Metropolis Philoptochos President to find out if they are known elsewhere and/or if they’ve received Philoptochos help previously. If you are not sure if the applicant is an Orthodox Christian, ask. Let them know why you are asking this question.

STEP FIVE: THE PROCESS - APPLICATION FOR ASSISTANCE & CONSENT FOR RELEASE OF INFORMATION

Although the vast majority of our cases are legitimate; we confirm authenticity through our application/ vetting process.

ALL clients are REQUIRED to complete and sign our Application for Assistance.

A person who refuses or fails to comply with our application procedures should be denied assistance.

Leave a supply of applications in your Church office to be given to “walk-ins.”

- The **APPLICATION FOR ASSISTANCE** is integral to our assessment process as it provides the information we need to determine *whether and how* to help. It allows the person to describe, **in their own words**, the help they need, how they view their situation and why they believe it happened, whether this or a similar situation has happened before, steps they have taken already (*if any*) to resolve the problem, and how they hope Philoptochos can help.
 - The applicant, a family member, other designee, or the interviewer can complete the Application.
 - ***All questions are asked for a reason.*** If the application can’t be followed exactly, get as many answers as possible.
- The **CONSENT FOR RELEASE OF INFORMATION** legally gives you permission to contact secondary sources to verify information (*e.g., from medical provider, landlord, etc.*) If ongoing help is needed, it allows you to refer to other levels of Philoptochos as well as to longer-term services (*government/other*) better suited to meet their ongoing needs.

What you will learn from the application:

- How they heard about you (*who referred them to you*).
- Full name, contact and identifying information (*recent photo, date of birth, marital status, address, email, phone number*)
 - *An application submitted for help with a deceased person’s funeral should be in the name of the deceased person.*
- Immigration status –if applicant is undocumented and needs ongoing help, we need to know what benefits and entitlements they can be referred to as eligibility for many is limited based on citizenship or permanent residency.

- Others in household: name, relationship, age, income, whether they contribute to household expenses.
 - *Note: Eligibility for public benefits can vary based on number of family members in household - not just income.*
- Type of housing (*rent; own; boarder; roommate; "temporary guest"; homeless: street/shelter/ transportation hub/lives in car*)
- Monthly housing cost. (*Amount of rent, mortgage, other*).
- Household income of all in household: request a recent paystub, tax return, public benefit award letter (*or bank statement to verify direct deposit*). This information helps us review the ratio between income **and** expenses – is it doable? For example, is 80% of their income going towards their rent?
- Household expenses (*illustrates how they spend/ manage funds.*)
- Other help: previously received, requested, receiving from other sources (*names, dates, amounts, purpose of grants, e.g. other Philoptochos levels (past or present), public, private, nonprofit, other church, family, friends, others, etc.*)
 - *In cases of funeral/ final arrangements requests, ask if family members can contribute towards costs. Even if it is a very small amount, it is important they be asked to contribute 'something'.*
- Reveals how they managed "until now" and since we cannot assist on an ongoing basis, how they plan to manage in the future.
- Applicant must sign and date the application to certify the information they provided is accurate and complete.

The application also asks:

- **History of mental illness, and if the person wishes a referral for counseling.**
- **History of substance use** – what may appear as 'poor' budgeting could indicate a drug abuser stealing from a parent.
- **If there are firearms in household and if yes, how they are secured** –
 - **this is critical if there are children in the household, or if there is suspected or known domestic violence.**

STEP SIX: THE INTERVIEW

- National Social Services conducts our interviews by phone or email as most of our clients are from different parts of the country. We also, when needed, may ask the Metropolis Philoptochos or local chapter – those 'on the ground' – to conduct the interview on our behalf.
- Chapters and Metropolises, for local cases, should conduct interviews face-to-face as much can be revealed by how clients "look": demeanor/ clothing/ clean etc., and "act": nervous/ anxious/ eye contact etc.
 - **Whenever possible, conduct the interview with a second person.**

What to look for in a face-to-face interview:

- **Physical:** Condition of teeth? Visible bruises, cuts, marks? Hygiene? Are they hungry? Body language? Eye contact?
- **Emotional:** Demeanor? Anxious? Depressed?
- **Appearance:** Neatness, condition of and seasonal appropriateness of clothing?
- **Language/ Verbal skills:** Are they able to communicate their situation to you in a reasonable and coherent manner?
- **Other:** If you made an appointment with them, did they keep it? Were they late? Is this customary for them? What are they carrying with them? Did they bring their school-age children to the interview although it is a school day/ time?

The interview identifies:

- The applicant's primary "ask". In their own words, the client tells us how they believe they reached their current situation (An event? An illness? A disaster? Other?).
- How they hope the problem can be resolved (*what they think /hope Philoptochos can do to help them*).
- Underlying (*unstated*) issues that may need to be addressed first. (*See section below*)
- Reveals whether they have been in the same or similar situation before; if so, find out why and what happened.

LOCATION OF THE INTERVIEW

- Arrange to conduct the interview in a private, location in your church. If this is not possible, go to a local coffee shop, restaurant, or park.
 - **DO NOT** invite the person into your home.
 - **DO NOT** go by yourself to the home of someone you don't know or don't know well.
- ***67 – If calling the client from your own phone, BLOCK your number from their Caller ID by pressing *67.**

STARTING THE INTERVIEW:

- **Introduce yourself and SMILE!**
 - *Tell the client you are the Chapter/ Metropolis representative, that your role is to obtain the information needed to ensure your Chapter/ Metropolis will be able to help them as best as possible.*
 - *Let them know you are NOT the decision maker, but based on your interview, you will recommend to your Chapter/ Metropolis Philoptochos ways to help.*

- **Acknowledge the personal nature of the questions you will be asking:**
 - "I don't mean to be intrusive, but I am going to ask personal questions that we ask of everyone who asks for our assistance to help us determine the best way to help, so please answer as completely as you can".
 - "Please know that what you tell me/us will remain confidential and will only be shared with your permission".
- **Engage them:**
 - Ask them to tell you something about themselves: e.g.
 - Where are they from? Single parent? Widowed? Are they ill or disabled? Did they just lose their job? Do they have family nearby or living with them? Etc.
- **Make sure they know PHILOPTOCHOS IS NOT A CRISIS RESPONSE ORGANIZATION.**
If the applicant needs immediate help, such as an immediate financial grant "to stop an eviction taking place 'tomorrow,'" as kindly as possible, let the person know our policies and procedures prevent us from providing immediate assistance.
 - Refer them to the] local public benefits/ county social services office to find out if they are eligible for a "one shot grant."

SAMPLE OPEN-ENDED QUESTIONS:

- ***What has brought you to us today? OR "How do you hope we can help you?"***
 - Do not ask, "What is your problem?"
- ***How long have you faced this situation? (or setback or challenge)***
- ***Has anything like this ever happened to you before?***
 - If yes, would you please describe what happened?
- ***How have you managed up until now? (exhausted their savings, had received unemployment benefits, handouts, etc.)***
- ***Are there family members or friends who can help or have helped you in the past? If yes, ask for details.***
 - NOTE: Some applicants already have "used up" the good will of others, so don't assume an applicant's family or friends to be able or willing to help.
- ***Have you received Philoptochos help before? (Chapter, Metropolis or National)***
 - If they had received financial assistance previously from your Chapter, Metropolis Philoptochos and/or National, ask for details: when, amounts, purposes; take these amounts into account when you consider whether or how to help.
 - If they received non-monetary services (e.g., referrals to other services), ask for details.
- ***Have you reached out to, or have you received help from other organizations either now or previously? (Public, private, other nonprofit, union, other Orthodox church, other denomination). If yes, ask for details.***
 - ***Do you plan to/ can you seek their help again?***
- ***How do you hope we can help you?***
 - If the applicant is requesting financial assistance, see section below re: policies and procedures.
 - Be mindful that we do not give direct cash assistance to anyone for any reason.
- ***Since we do not have the resources to help anyone on an ongoing basis, how do you plan to manage in the future?***
 - Make sure they know it is not just them that you cannot help on an ongoing basis, but anyone.
 - Be mindful that we can offer to help the person develop a "plan for the future".
 - Even if you have a signed Consent Form, ask their permission to contact other Philoptochos levels to coordinate assistance and to supplement what you may be able to do. *(To help them regain control of a difficult situation and asking this question shows respect).*
- ***Is there anything else you can tell us about yourself that can help in our decision-making?***
- **Answer their questions and concerns truthfully:**
 - If the applicant asks questions you cannot answer, or if you need to research answers, let them know you will do so and get back to them as soon as possible.
 - Ask the best way and time to reach them. Phone? Email? Meet at church during coffee hour?
 - You do not have to give them your phone number or email address.
- **What to say to a client who clearly is in stress or is grieving: (excerpted from, "Words" by Ullie Kaye)**
 - Instead of saying, "I know what it feels like", say, "I cannot imagine your heartbreak".
 - Instead of saying, "You're strong, you'll get through this, say, " You'll hurt, and I'll be here."
 - Instead of saying to someone who is grieving, "You'll get over it," give them a copy of this quote by Elisabeth Kübler-Ross:
*The reality is that you will grieve forever.
You will not 'get over' the loss of a loved one; you will learn to live with it.
You will heal and you will rebuild yourself around the loss you have suffered.
You will be whole again, but you will never be the same.
Nor should you be the same, nor would you want to."*
 - Instead of saying, "You look like you're doing well, say, "How are you holding up today?"

- Instead of saying, "Healing takes time", say "Healing has no timeline".
 - Instead of saying, "Everything happens for a reason, say, "This must feel so terribly senseless right now".
- And when there are no words at all,
- Don't try to find some. Caring speaks in silence, too.

If at any time the person becomes uncomfortable, STOP the interview, and ASK if you can continue another time.

DO YOU NEED TO DIG A LITTLE DEEPER?

- Do you think there may be underlying reasons causing them to need help? If yes, try to find out what they are and be mindful that these issues **must be dealt with first**.
- For example:
 - Is a woman asking for help to pay for childcare because she only can work part-time since she is sole caregiver for her grandmother (or parent, or other)?
 - Is the person hesitates to say why they'd like to move, is it because you think they are a victim of domestic violence?
 - They want to relocate to a safe environment, but are embarrassed to tell you they are being abused. If you think this may be the case, ask them to tell you "something" about what it's like at home, and (for example) what happens when her partner gets angry.
 - Is a parent unable to pay their rent/bills because their child – whether or not living with them – is stealing from them to 'support' their gambling or addiction habit?
 - They don't want to 'throw their child out into the street but neither do they want to be on the street. Ask if the child works and if they live together, do they contribute to household expenses.
 - Is the substance user/ abuser self-medicating because they are depressed or suffer from another mental illness?
 - Do they wish a referral to an appropriate mental health or rehab/ recovery facility?
- **End the interview by asking if there is anything else they'd like to tell you that could help in your decisions, or**
- **If there is anything more they would like to know about what we can and cannot do.**

REFERRALS TO OTHER SERVICES & RESOURCES

Philoptochos Social Services has compiled a document, entitled,

GUIDE TO FINDING LOCAL PROGRAMS, RESOURCES AND SERVICES

to help you find local and broader resources in response to the human service challenges faced by members of our community.

Available on our website: www.philoptochos.org or by email: PauletteG@philoptochos.org, or by telephone: 212.977.7782.

Philoptochos is not the answer to every problem, nor do we know everything about every issue a client faces. That said, we can and should know where and how to find appropriate local and broader resources and services to refer them to.

- To help you do so, refer to our "***Guide to Finding Local Programs and Services***" for information about:
 - Public and private benefits and entitlements, (limited) housing and rent subsidies, domestic violence resources, homeless shelters, SNAP/ Food Stamps/ WIC, food pantries, soup kitchens, senior centers, dementia day programs and respite care, substance abuse resources, paratransit services, caregiver support groups, and more.

If the person refuses a referral, try to find out why:

- **Are they "embarrassed"** (as are many people of Greek descent), **to apply for what they this is "welfare"?**
 - If yes, let them know that such help is temporary that can help them get over the 'hurdle' they are facing "now" and once back on their feet, they can terminate the benefit.
- **Is language a barrier?** Thus, making it difficult for them to apply on their own?
 - If yes, offer to drive/ take them/ make arrangements for someone to go with them to negotiate the system, help fill out forms, wait with them, interpret (although the government office is required to provide translation services), etc.
- **Childcare responsibilities?**
 - Are they a **single-parent** who cannot spend several hours at a government / public benefits office because of childcare, or because their child(ren) must be picked up from school or daycare at a certain time?
 - If yes, ask if they would like you to arrange to have someone they know and trust stay with the child, or pick them up from school.
 - If finances are a barrier:
 - Offer to pay for the childcare costs.
 - Arrange and offer to pay to place the child in an after-school activity that day.
 - Past history with the public benefit? Had they previously received benefits but (for example) failed to recertify in time, or failed to submit proper documents, or were not truthful about income, family composition, etc. resulting in their benefits being terminated or held up until they paid back what was owed?

STEP SEVEN: WHEN THE NEED IS FINANCIAL

NOTE: To be eligible for Philoptochos financial assistance, applicants must be Orthodox Christians (from any Orthodox jurisdiction), however, they DO NOT have to be a "paid" steward of a parish NOR a regular churchgoer.

- **WHY OUR SOCIAL SERVICES ASSISTANCE IS LIMITED TO ORTHODOX CHRISTIANS:**

We limit our social services financial assistance to Orthodox Christians because the sources of our funding are private and almost completely contributed by our members via annual chapter commitments, individual members, chapter fundraisers.

FINANCIAL ASSISTANCE IS PROVIDED TO ORTHODOX CHRISTIAN INDIVIDUALS AND FAMILIES:

- Who are in the United States regardless their immigration status.
- Who comply with Philoptochos policies and procedures, including submission of completed/ signed / dated Application for Assistance, Consent for Release of Information, and documentation requirements.
- Who received services in the United States, by a vendor in the United States, and
- Provided that Philoptochos payment(s) can be made **DIRECTLY** to the vendor e.g., landlord, mortgage holder, medical provider, utility company, funeral home, etc.

- **FINANCIAL HELP TO NON-ORTHODOX CHRISTIANS: WE DO NOT TURN PEOPLE AWAY.**

- Non-Orthodox Christians turning to Philoptochos for assistance should be referred to a local organization – (see *"Guide to Finding Local Programs and Services"*)
- *In compelling situations determined by, and at the discretion of your Chapter or Metropolis, you can give non-Orthodox Christians a gift card in a limited amount e.g. for food, other basic need.*

POLICIES FOR FINANCIAL ASSISTANCE:

BEFORE A GRANT IS CONSIDERED OR AWARDED, ALL CHAPTERS AND METROPOLISES MUST:

- **DEVELOP AN ANNUAL BUDGET:**

The annual budget should reflect estimated income (*donations, fundraisers, grants, support from parish budget if any, etc.*) and expenditures (*administrative, donations to local nonprofits, National and Metropolis commitments including convention expenses, etc.*) and **that includes a "line item" for Social Services.**

- Your Metropolis Philoptochos President or National Treasurer can help you develop an annual budget and establish proper record keeping procedures.

- **CONDUCT A CHAPTER AUDIT AT THE END OF EACH ADMINISTRATION:**

Prior to 'passing on the books', Philoptochos policies require chapters to conduct an audit at the end of each administration. Contact your Metropolis President/ Treasurer or National Treasurer for help.

- **PRELIMINARY TASKS TO DETERMINE FINANCIAL ASSISTANCE GRANTS:**

- **DISCUSS AND VOTE ON MAXIMUM ALLOWABLE AMOUNTS:**

- **Discuss and have a full membership vote on the maximum amount (cap) you can award** on behalf of any one client for any reason. Base this amount on the financial capabilities of the chapter/ Metropolis Philoptochos e.g., \$250 | \$500 | \$1,000 | \$2,500 | other.
 - Be mindful that this amount represents *"social services: the heart and soul of Philoptochos"*.
- This maximum allowable amount is a **"lifetime" cap.**

- **FUNDRAISE FOR SOCIAL SERVICES:**

- *As your social services funds run "low," conduct fundraisers to replenish the amount.*
- *At the start of each year, review the amount of your cap to consider increasing it.*
 - *Why? Because the amount you set 5 or 10 years ago does not have the same purchasing power now.*

- **LIFETIME "CAP"**

- If more than one grant is awarded to a client, **the total** for all awards to that client must be within the cap.
 - **DO NOT** inform a client, family member or other authorized party the maximum amount you can award so they don't assume they are *"entitled"* to this amount.

- **IF YOU NEED TO EXCEED THE CAP:**

If there are compelling reasons to exceed the cap for a client, discuss and decide on the criteria with your board and membership to determine whether and how your chapter / Metropolis may do so.

- For example, National Social Services can exceed its cap *with approval by the National Finance Committee.*
- **Before you decide to exceed your cap on behalf of a client,**
 - *Did you reach out to your Metropolis Philoptochos and/or National Philoptochos to ask either or both to contribute towards this client's needs?*

CRITERIA FOR FINANCIAL ASSISTANCE:

- Applicants **MUST** document all requests for financial assistance by submitting copies of **OUTSTANDING (UNPAID) ITEMIZED BILLS, INVOICES OR STATEMENTS** that verify:
 - Amount(s) due
 - Description of and dates of service
 - Whether any payment(s) were made towards these services; if yes, by whom, when and how much.
 - Whether the service(s) were provided in the United States by a vendor in the United States
- **NOTE: We do not provide direct cash payments to clients for any reason.**
 - *If a client asks you to “give them the money to pay the bill(s) themselves”, the answer is NO.*

BY CATEGORY:

- **MEDICAL: If need is medical / health related, required documentation includes:**
 - On medical provider’s letterhead OR their medical practice email, date, diagnosis and treatment plan.
 - Copies of outstanding unpaid/expenses (*bills, statements, arrears notices, collection agency notice, etc.*)
 - Insurance premium amounts/COBRA, deductibles, copy of denials of coverage, etc.
 - *If the bill(s) already have been submitted to a collection agency, documentation must be submitted.*
- **GREEK NATIONAL IN THE USA FOR MEDICAL TREATMENT**
 - *Ask if they are covered by Greek insurance and if their Greek insurance will cover any costs.*
 - *Depending on the person’s policy insurance coverage, some Greek insurances will contribute to medical treatment and related costs in the US or another country; however, they may only reimburse the patient once they return to Greece and submit copies of paid bills to their insurance carrier.*
 - *Greek citizens who have been denied coverage in the US by their Greek insurance should appeal the decision.*
 - *Some parents will come to the US for medical treatment without sufficient funds or knowing how costs will be covered. They may have exhausted their savings or sold their property, or borrowed from family and friends, and/or have no other options in Greece or any other EU country. Their overriding objective is to keep their child alive.*
 - *Philoptochos can contribute to costs but the client/family should know we cannot cover all of their expenses.*
 - Limited information about health care in Greece can be found at:
 - <https://www.allianzcare.com/en/support/health-and-wellness/national-healthcare-systems/healthcare-in-greece.html>
- **HOUSING:**
 - ***If the need is towards housing costs, required documentation includes:***
 - Copy of lease, mortgage and/or utility statement verifying monthly amount; account number; name, address, contact information of landlord, mortgage holder; utility company, etc..
 - **NOTE: *If rent, mortgage utility bills are in arrears,*** request documentation of this fact via letter/notice from landlord/ mortgage holder, court-ordered eviction, other legal document, utility shut-off notice, etc.
 - *If legal action already began, e.g., eviction/foreclosure, copies of legal/court papers must be submitted.*

IMPORTANT NOTE RE: MORTGAGE ASSISTANCE:

- If you vote to help and you vote to contribute to more than one month’s mortgage payments, issue a separate check for each month’s payment to ensure the funds are allocated as intended.
 - Why? Because if ONE check is submitted for more than one month, the mortgage holder will allocate your contribution towards ONE month, with the remainder going towards the principal owed. Meaning, the client still remains responsible for the other months’ owed.
- Decide whether your chapter/ Metropolis will submit the mortgage payments monthly, or, whether the checks – all of which are made payable to the mortgage company - will be mailed to the client to submit as each month becomes due and with the proper payment coupon.
 - If the checks are sent to the client for submission, require the client to send you confirmation from their mortgage holder that each payment was made.
- **FUNERAL/FINAL ARRANGEMENTS:**
 - Ask funeral homes to submit an **ITEMIZED INVOICE** that details services/equipment selected and amounts. Let clients/ family know we do not contribute to excessive costs, such as “top of the line” caskets.
 - Note: Philoptochos **does not** contribute to fees charged by the church, nor to priest/psalti honorariums.
 - Regardless of their indigent status (of the deceased and/or their family) we generally ask family members to contribute “something” towards their loved one’s final arrangements – even if it is just a nominal amount.

DEVELOP A RELATIONSHIP WITH ONE OR MORE LOCAL FUNERAL HOMES TO NEGOTIATE A "CHARITY CHARGE"

- Negotiate a "charity rate" the funeral home(s) will charge for indigent clients you refer to them to ensure services are provided at the lowest cost possible.
- Since many indigent clients do not have a gravesite, include in your 'negotiations' with the funeral home recommendations of cemeteries that are the least expensive in and near your area.
- **CREMATIONS:** Philoptochos does not contribute to or pay for cremations.
 - Individuals, and/ or families wishing a cremation are welcome to confer with their parish priest.
- **CEMETERIES:**
 - All cemeteries require payments to be made in full PRIOR to interment.
 - Weekend and holiday burials are more expensive than mid-week.
- **SECTION IN APPLICATION ON HOUSEHOLD INCOME /EXPENSES** – see policies included in Application for Assistance section above.

WHAT PHILOPTOCHOS CAN CONTRIBUTE TO:

- **UNCOVERED MEDICAL EXPENSES**
 - Out-of-pocket, uncovered medical / health related costs, insurance premiums, deductibles /co-payments, COBRA premiums, etc. Must be paid directly to the medical provider.
- **HOUSING COSTS:**
 - Contribute to current or arrears of rent, mortgage, utilities including electric, gas, heat/hot water, etc. that must be paid directly to the vendor (landlord, mortgage holder, utility company, etc.)
 - **In compelling circumstances**, you can consider temporarily housing a homeless person in a hotel or other facility if, for example) a winter storm/ hurricane is coming, and it would be dangerous for them to stay on the street or in their car.
 - Inform the hotel in writing the dates you will cover, and that no payment will be made towards any ancillary expenses charged by the client.
- **DOMESTIC VIOLENCE VICTIMS**
 - **Call 9-1-1 if a Domestic Violence victim is in immediate danger.**
 - **To refer a victim for services, call 1-800-799-SAFE (7233) or chat online at TheHotline.org.**
- **Re: PHILOPTOCHOS & DOMESTIC VIOLENCE VICTIMS:**
We can relocate a domestic violence victim to a safe environment by contributing to:
 - security deposit, first/ last month's rent
 - we can contribute towards furnishings, clothing, school supplies
- **FUNERALS /BURIALS** to ensure an indigent person receives a proper Orthodox Christian burial (*see above*).
- **TEMPORARY/ STOP-GAP HELP**
 - Provide limited help:
 - While person awaits the start of public benefits
 - *Note: Be careful your financial assistance is not counted as income that could disqualify or delay the person's eligibility for benefits. Consider a gift card instead.*
 - For those **INELIGIBLE** for public benefits (*e.g., undocumented immigrant, etc.*) to give the person breathing space and time to figure out their next steps.
 - *Because sometimes even if a case appears hopeless, it may be kind and appropriate to "do something".*
- **GIFT CARDS**
 - In certain cases, and at the discretion of the Philoptochos Chapter and/or Metropolis, gift cards can be awarded to a local supermarket, department store, gas station, etc.

WHAT PHILOPTOCHOS DOES NOT PAY FOR:

- We **DO NOT** give cash directly to clients for any reason.
 - **Exception:** If person arrives at the interview and is clearly hungry, you can give them a small amount of money to let them get something to eat before you interview them so they can better concentrate on providing you with the information you need to determine whether/ how you can assist them.
- We **DO NOT** give money to clients who say they would rather "pay bills themselves".
- We **DO NOT** provide open-ended, unconditional help.
- We **DO NOT** provide ongoing help, such as a monthly stipend.
- We **DO NOT** pay bills for services rendered in another country.
- We **DO NOT** contribute to church fees (*e.g. for a funeral*) or honorariums to the priest or Psalti.

- We **DO NOT** contribute to or pay for cremations.
- We **DO NOT** reimburse a client, family member, or other person or party for bill(s) already paid.
- We **DO NOT** reimburse a parish or a priest or another parish ministry for financial assistance made to or on behalf of a client. All Philoptochos financial assistance must follow the Philoptochos policies and procedures.
- We **DO NOT** pay to transport a deceased's remains to another country, but with appropriate documentation, we can assist with preparation costs required by law/airline regulations (*e.g., embalming, casket.*)
- We **DO NOT** contribute to credit card balances, as it may be impossible to determine what was paid for.
- We **DO NOT** reimburse a client, family member, another person or party to reimburse bill(s) already paid.
- We **DO NOT** award scholarships/pay towards tuition for students who solicit such funds, whether in Greece, another country, or the United States.
 - **Exceptions:** National Philoptochos contributes to scholarships of seminarians at HC/HC. Some Metropolises award scholarships to seminarians from their own Metropolis. Some chapters award scholarships to students from their own parish.
- We **DO NOT** contribute to an account of any kind. This includes:
 - **NO online / CrowdFunding platform**, such as GoFundMe, youCaring, etc.
 - **NO** personal account in the name of the client either in the US or another country
 - **NO hospital** account in the person's name (*but we can and do contribute towards a bill*)
 - **REASON FOR PHILOPTOCHOS "NO CONTRIBUTION TO AN ACCOUNT" POLICY:**
It is difficult, if not impossible, to verify who is managing the account or how, how decisions are made regarding which bills will be paid, and, if the person passes away, how remaining funds will be disbursed to whom and by whom.

OTHER WAYS TO HELP

- **NEGOTIATE A BILL:**
 - **Oftentimes** just asking a vendor or medical provider or collection agency to reduce or discount a bill, they will do so. If the person cannot negotiate this on their own, offer to help them do so.
- **HOSPITAL "CHARITY CARE":**
Charity care is financial relief offered by some hospitals that discounts or waives some or all charges for indigent patients. Eligibility requirements vary.
 - Contact the hospital billing department to ask about its charity care policies.
 - Ask if the person may qualify for **Medicaid** (*income-eligible benefit*) now or in future.
 - Contact the hospital social worker assigned to the patient for suggestions of other resources/ referrals.
- **APPEAL A HEALTH INSURANCE DENIAL:**
 - If a client's health insurance denies covering a service or treatment whether or not prescribed by their medical provider, the client can appeal the decision. Statements clients receive from their health insurance will outline how to appeal decisions.
 - *If the client cannot submit an appeal on their own, offer to help them do so.*
- **EMERGENCY GRANTS:**
 - Sometimes, it is necessary to give emergency funds without going through your regular financial decision-making process. To do so, and at an Executive Board meeting, discuss and establish **CRITERIA** for an emergency grant, e.g. what can be paid for, who can make decision (President? Treasurer? Other?), and maximum amount they are authorized to award without prior approval.
 - For accountability, present a report to the Executive Board and membership describing grant.
 - Consult with your Metropolis President for guidance re: emergency grant policies.
 - **Since social service problems do not disappear in the summer or during holidays**, establish a plan, approved by your board and membership, detailing how to respond during such times.

STEP EIGHT: COLLABORATE WITH YOUR METROPOLIS / NATIONAL PHILOPTOCHOS

- **"Preferred order of assistance":**
 - Philoptochos policies generally require financial assistance first be provided by the local Chapter, then by the Metropolis Philoptochos and finally, by National Philoptochos.
- When a client's financial need is greater than your Chapter's capabilities, obtain the person's permission to request supplemental help from your Metropolis Philoptochos and/or National Philoptochos. (*Ask the client for permission to do so, even if you have a signed Consent form*).
 - Confirm who is paying what to ensure there is no duplication of payments.

STEP NINE: COLLABORATE WITH YOUR PRIEST

• ROLE OF CLERGY vis-à-vis PHILOPTOCHOS:

Parish priests are the “**Spiritual Advisors**” to Philoptochos Chapters, and they should be encouraged to help identify and refer persons-in-need from to Philoptochos.

- However, it is not the priest who should determine WHO will be helped or how.
- To ensure your priest knows what you can and cannot do, who you can help, why and how, and to familiarize him with Philoptochos Social Services policies and procedures, meet with him annually to review and clarify how Philoptochos assists individuals and families in need.
- **No chapter should “hand over” Philoptochos Social Services responsibilities to their priest.**
 - **it is the responsibility of the chapter to thoroughly vet all cases to determine how and to whom Philoptochos Social Services funds will be awarded.**
 - No case should be awarded a grant solely because the priest said to do so.
 - No chapter is required to provide the priest with details about who it assisted, why or how.

• All cases - regardless the source of referral - must comply with Philoptochos policies and procedures.

• DISCRETIONARY FUNDS TO PRIESTS

- No chapter is required to provide a priest with discretionary funds. **HOWEVER**, if your Chapter wishes to do so, it should be discussed and then voted upon by your board and general membership.
 - If approved, decide on the amount (e.g., \$250 - \$500 - Other) and whether cash, gift cards or both.
 - Decide whether this fund is annual, or a “revolving” account that is replenished/ refilled as used.
- **To ensure accountability and transparency,**
 - **ask the priest for an accounting regarding how he distributed such funds, including to whom (not by name, but e.g., single parent, homeless adult, etc.) date and amount given, and purpose.**
- Obtain the accounting BEFORE you replenish this fund.
- Periodically revisit whether to continue to provide discretionary funds to the priest.

STEP TEN: OBTAIN APPROVAL FOR SOCIAL SERVICES FINANCIAL ASSISTANCE GRANT AWARDS

• POINT PERSON RECOMMENDS GRANT TO EXECUTIVE BOARD:

- In consultation with the Chapter President, the “point person” presents the case to the chapter’s Social Services Committee and/or Executive Board, recommending one or more grant award(s), based on her case interview(s) with client and secondary sources) and based on a review of documentation submitted.
 - **NO IDENTIFYING INFORMATION** about the client is included. Suggested wording:
 - *Request is*
 - *to contribute to the funeral of an elderly parishioner.*
 - *to prevent the eviction of a single parent and her (# of) children.*
 - *to contribute to out-of-pocket medical costs of a cancer patient.*
 - *Request should include whether the person was helped before, and if/how others have contributed.*

• PUT THE REQUEST TO A VOTE

- If approved, provide documentation to Chapter Treasurer to issue a check to the vendor.
 - NOTE: Two signatures are required on the check – President and Treasurer.

• REPORT TO GENERAL MEMBERSHIP AT FULL CHAPTER MEETING:

- An overview of Social Services grant awards is presented to the general membership.
- No details are to be included that could or may identify the client.

STEP ELEVEN: CASE-BY-CASE RECORD KEEPING

- **Maintain a “case record”** for each client, including date of first contact, client’s request, application for assistance, consent form, documentation submitted and a summary of what was done.
 - **Assign a “case number”** to identify the case to your board and membership instead of client’s name.
 - **Cross-reference** cases that carry over from one year to the next
 - **Track return askers** so you have a complete picture of help you and others have provided.
- **Safely secure the case records**
 - Locate a secure file cabinet, locked closet, or office at your church in which your chapter can store files.
 - *It is not good practice to keep records at someone’s home as confidentiality can be breached. Files can be misplaced at home, thus making the transition from one administration to the next difficult and incomplete. In addition, files can be damaged or destroyed because of events completely out of your control.*

STEP TWELVE: PHILANTHROPIC DONATIONS TO OTHER ORGANIZATIONS:

Philoptochos Chapters and Metropolises regularly donate funds and provide volunteer support to local nonprofits, e.g., shelters, domestic violence programs, food pantries, veterans' programs, etc.

- **Vet and approve, by a vote, the organizations/ programs your Metropolis Philoptochos and Chapter support.**
 - Periodically review this list to add/ remove an organization from the list.
 - Periodically ask members to recommend additional charities for the chapter's consideration.

Ways to select/ evaluate merits of charitable organization:

1. **CHARITY NAVIGATOR:** <http://www.charitynavigator.org>
Evaluates organization's financial health, accountability, transparency; how efficiently it uses support; sustainability of programs and services over time, and level of commitment to good governance, best practices, and openness.
2. **GUIDESTAR/ FOUNDATION CENTER:** <https://candid.org/> | www.guidestar.org
In 2019 the Foundation Center & GuideStar became Candid, a 501c3 nonprofit to help people make informed decisions about their donations using financial information, IRS & 990 Forms.

OTHER:

USE OF CHAPTER FUNDS FOR NON-CHARITABLE OR NON-PHILANTHROPIC PURPOSES

From time to time, churches may ask their Philoptochos Chapters to pay for, or contribute to "bricks and mortar" needs such as repairing the roof, paving the driveway, painting, upgrading classrooms, purchasing furnishings, equipment, contributing to the Epitaphios or Kouvouklion, reimbursing the parish treasury for an expense it already paid for and more.

- Please note:
 - You **CANNOT use funds raised for charitable or other philanthropic purposes to pay for "bricks and mortar" needs.**
- If your Chapter is asked, or wishes to contribute towards non-charitable, non-philanthropic needs of your Church:
 - **FIRST**, discuss the pro's and con's with your board and put it to a vote of your board
 - **SECOND**, inform the general membership of the board's decision and put it to a vote of the general membership.
 - **IF YOUR CHAPTER HAS VOTED TO DO SO, ORGANIZE AND SPONSOR A SEPARATE EVENT / APPEAL / FUNDRAISER THAT CLEARLY IDENTIFIES THE PURPOSE OF THIS EFFORT, AND HOW FUNDS RAISED WILL BE USED.**
 - For example:
 - "Proceeds from this (type of event) will help the Church to (e.g.,) re-pave its driveway."
 - "Proceeds from this (event) will contribute to"

WHEN SPONSORING FUNDRAISING ACTIVITIES (e.g., "TRICKY TRAY, 50/50 RAFFLE, SILENT AUCTION, ETC.)

- Find out if your jurisdiction/ state permits charitable nonprofits to conduct raffles, Bingo, auctions, and other games of chance. If it does, it is likely your nonprofit will need to apply for a license from the state beforehand.
 - The IRS also regulates games of chance as well as the taxable income earned by victorious game-players.
- **KNOW THE RULES:** For more information about requirements, licenses, permits, "donor" contributions (e.g., winning bid on an auction item) go to
 - **National Council on Nonprofits**
1001 "G" Street NW, Suite 700 East | Washington, DC. 20001 | 202.962.0322
 - Or visit its website that provides a link to each State Association of Nonprofits.
<https://www.councilofnonprofits.org/running-nonprofit/fundraising-and-resource-development/games-chance-raftles-and-charity-auctions>
- **ALCOHOLIC BEVERAGES:**
 - For information about hosting an event that serves or sells alcoholic beverages, go to the website of the **Nonprofits Insurance Alliance** at:
 - <https://insurancefornonprofits.org/how-to-serve-alcohol-at-your-nonprofit-event/>

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Social Services Policies and Procedures: 2024

To comment on this document, or ask questions, please contact socialwork@philoptochos.org.

On behalf of the Greek Orthodox Ladies Philoptochos Society, thank you for all you do on behalf of our community members in need.