

Board Resolution – Financial Eligibility & Assistance Policy

Purpose

The purpose of this resolution is to establish a clear, objective, transparent, and auditable methodology for determining financial need and calculating assistance provided by the charity in fulfillment of its charitable purpose of relieving poverty, in accordance with applicable Canadian charity law and CRA guidance.

Baseline Cost-of-Living Standard

The charity adopts a standardized household cost-of-living benchmark based on official Statistics Canada data, including the Survey of Household Spending (SHS), adjusted for household size and number of dependent children residing in the household. This benchmark represents the minimum essential cost required to meet basic household needs.

Primary Source:

Statistics Canada – Survey of Household Spending (SHS)

<https://www150.statcan.gc.ca/n1/daily-quotidien/250521/dq250521a-eng.htm>

Recognition of Jewish Cost-of-Living Differential

The Board recognizes that observant Jewish families incur unavoidable and non-discretionary expenses that are not fully reflected in Statistics Canada household averages. These expenses arise from religious and communal obligations and include, but are not limited to:

- Kosher food premiums
- Mandatory Jewish education and related school fees
- Religious observance and holiday-related expenses
- Synagogue membership and community participation requirements
- Religious clothing and modesty requirements

Supporting Academic Source:

Tradition and Innovation in an Ultra-Orthodox Community: The Hasidim of Outremont

<https://www.academia.edu/92460261/>

Tradition_and_Innovation_in_an_Ultra_Orthodox_Community_The_Hasidim_Of_Outremont

Income Exclusion Policy (First \$5,000)

To conservatively account for the documented additional cost of Jewish living, and to ensure equitable treatment of applicants, the Board hereby resolves that the first \$5,000 of reported household income shall be excluded from income verification and eligibility calculations. This exclusion is uniformly applied to all applicants, requires no documentation, and represents a partial and conservative offset of higher Jewish cost-of-living expenses.

Eligibility Determination Method

1. Household size is identified, including the number of dependent children residing in the home.
2. The corresponding annual essential household cost is determined using the charity's

Statistics Canada–based cost model.

3. Adjusted household income is calculated as reported income minus the \$5,000 income exclusion.

4. Financial shortfall is calculated as the annual household cost minus the adjusted income.

Assistance Calculation

Where a positive financial shortfall exists, the charity shall provide financial assistance equal to sixty percent (60%) of the verified annual shortfall, subject to available charitable resources and approval by the designated assistance committee.

Governance, Oversight, and Record-Keeping

- All eligibility calculations are documented using standardized worksheets and formulas.
- Eligibility determinations and assistance decisions are reviewed by a designated committee.
- Records are retained to support transparency, accountability, and CRA audit requirements.

Effective Date and Adoption

This policy is effective upon approval by the Board of Directors and shall be applied consistently to all applicants.

Resolved by the Board of Directors on: _____

Signature: _____