

**The Little Traverse Bay Bands of Odawa Indians**  
**COVID-19 Financial Impact Relief Payment Program Policy**

**A.** Similar to many other governments across the world, the Little Traverse Bay Bands of Odawa Indians has declared a Tribal State of Emergency during the COVID -19 Emergency Disaster on March 17, 2020.

**B.** As a result of the impact of the global COVID-19 Emergency Disaster, LTBB Citizens have experienced unanticipated losses or reduction of income from employment, business interruption or other revenue sources, in the form of reduced or shorter work hours, cut in salary or pay, furlough, reduced capacity, limited hours of operations, infected with COVID-19, quarantined or assisted an immediate family member who has been infected with COVID-19 or quarantined, stay at home orders, and unable to work due to having to take care of children that were required to stay at home from school as a result of school closures. This was especially difficult for older Tribal Citizens and Tribal Citizens that live on or near the poverty rate.

**C.** According to the Department of the Treasury, Coronavirus State and Local Fiscal Recovery Funds, 31 CFR Part 35, RIN 1505-AC77, Interim final rule the *Impacts on Households and Individuals*: “The public health emergency, including the necessary measures taken to protect public health, resulted in significant economic and financial hardship for many Americans.” and “Although many have returned to work, as of April 2021, the economy remains 8.2 million jobs below its pre-pandemic peak, and more than 3 million workers have dropped out of the labor market altogether relative to February 2020.” and “Rates of unemployment are particularly severe among workers of color and workers with lower levels of educational attainment; for example, the overall unemployment rate in the United States was 6.1 percent in April 2021, but certain groups saw much higher rates: 9.7 percent for Black workers, 7.9 percent for Hispanic or Latino workers, and 9.3 percent for workers without a high school diploma”.

**D.** Further the Department of the Treasury states: “Job losses have also been particularly steep among low wage workers, with these workers remaining furthest from recovery as of the end of 2020.” and “A severe recession—and its concentrated impact among low-income workers—has amplified food and housing insecurity, with an estimated nearly 17 million adults living in households where there is sometimes or often not enough food to eat and an estimated 10.7 million adults living in households that were not current on rent.” and “As the economy

recovers, the effects of the pandemic-related recession may continue to impact households, including a risk of longer-term effects on earnings and economic potential.”.

**E.** According to the Pew Research Center Article “*A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans*” March 5, 2021: More than half of Americans who say their family’s financial situation is worse than it was a year ago (55%) expect their finances to recover within two years, with 12% saying they expect it will take less than a year for their financial situation to get back to where it was a year ago. About a quarter (26%) think it will take three to five years and 6% say it will be between six and ten years before their family’s financial situation is back to where it was a year ago. About one-in-ten adults who say their family’s financial situation has worsened (12%) say it will never get back to where it was.” and “A third of U.S. adults say they or someone in their household has been laid off or lost a job (including being furloughed and temporarily laid off) since the coronavirus outbreak began in February 2020, and 31% say they or someone in their household has taken a cut in pay due to reduced hours or demand for their work during this period. Overall, 44% say their household has experienced at least one of these since the pandemic began.

**F.** Further the Pew Research Center Article states: “Experiences with job and wage loss during the pandemic have not been felt equally across demographic groups. Hispanic (58%) and Asian (54%) adults are more likely than White (40%) or Black (41%) adults to say they or someone in their household has either lost a job or taken a pay cut or both since the outbreak began in February 2020. And while a majority of adults younger than 30 (61%) say they or someone in their household has had these experiences, about half of adults ages 30 to 49 (51%) and smaller shares of those ages 50 to 64 (41%) and 65 and older (21%) say the same.”.

**G.** As a result of the impact of the global COVID-19 Health Emergency, LTBB Citizens have experienced unanticipated additional expenditures included sanitizing supplies, personal protection equipment, increased food costs, increased utility costs, increased health-care or medical expenses, cost related to online education, distance learning, teleworking, funerals and other general health and welfare expenses related to the COVID-19 Health Emergency. Since late August 2020, the Household Pulse Survey has provided data on the overall number of adults struggling to cover usual household expenses such as food, rent or mortgage, car payments, medical expenses, or student loans. Some 61 million adults — 26 percent of all adults in the country — reported it was somewhat or very difficult for their household to cover usual expenses in the past seven days, according to data collected May 12–24. Adults in households with

children were more likely to report difficulty paying for usual expenses, additionally, 34 percent for American Indian, Alaska Native, Native Hawaiian, Pacific Islander, and multiracial adults reported difficulty covering expenses.

**H.** This program will provide a one-time COVID-19 Financial Impact Relief payment to LTBB adult Tribal Citizens up to one thousand five hundred dollars (\$1500.00) payment and a one thousand five hundred dollars (\$1500.00) payment for each minor LTBB Citizen dependent in their household, or to a parent/Guardian of a LTBB minor dependent LTBB Citizen, to help meet their needs created by the COVID-19 Health Emergency.

**I.** Applications will be available to each adult Tribal Citizen or to a parent/Guardian of a LTBB minor dependent LTBB Citizen and processed by the Department of Human Services.

**J. Eligibility.** The adult Tribal Citizen or LTBB minor must be enrolled with the tribe by June 1, 2021 and has had a negative financial impact on their household as a result of the COVID-19 Health Emergency.

**K. Deadline.** Application must be received by June 1, 2022 in order to qualify for the program.

**L. Electronic Signature.** Electronic signature on the application shall be accepted and the application may be executed by facsimile or other electronic means.

**M. Records and Documentation.** Tribal Citizens are to maintain records that support that they are eligible for the *COVID-19 Financial Impact Relief Payment Program*, in the form of W-2, 1099, paycheck stubs, business records or other documentation and/or any records of increase expenditures.

**N.** Such records should be maintained until June 1, 2026 in accordance with OIG record keeping guidance.

**O.** Payments received under the *COVID-19 Financial Impact Relief Payment Program* to Tribal Citizens will be tax exempt under the WOS 2017-002 General Welfare Statute.

**P. EFFECTIVE DATE**

This Policy takes effect immediately upon Tribal Council approval.

