

Emergency Assistance

Indiana HBPA Benefit Trust Emergency Assistance Guidelines

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A. **Eligibility:** The following will be eligible to apply for emergency assistance from the Trust:

1. Any trainer (a) who is licensed in the State of Indiana, (b) who is an Indiana resident and has made at least five starts, or a non-Indiana resident who has made at least ten starts at an Indiana racetrack in either the previous calendar year or the current calendar year, and (c) whose Indiana starts in the current calendar year exceed 50% of the trainer's total starts during the Indiana live meets in the current calendar year. Eligibility established the previous calendar year is retained until the trainer's first start during an Indiana live meet in the current calendar year, after which the trainer's eligibility will be determined according to clauses (a) through (c), above.
2. Any owner (a) who is licensed in the State of Indiana, (b) who owns the equivalent of at least 100% of a horse, (c) who is an Indiana resident and has made at least five starts, or a non-Indiana resident who has made at least ten starts at an Indiana racetrack in either the previous calendar year or the current calendar year, and (d) who in the current calendar year has started at least 50% of his or her horses' starts at an Indiana track during the Indiana live meets. Eligibility established in the previous calendar year is retained until the owner's first start during an Indiana live meet in the current calendar year, after which the owner's eligibility will be determined according to clauses (a) through (d), above.
3. Any groom, hot walker, or other stable employee (a) who is licensed in the State of Indiana, (b) who, as demonstrated by the affidavit of an eligible trainer and by being on an eligible trainer's badge list, is employed full-time by an eligible trainer.
4. Any eligible trainer, owner, groom, hot walker, or other stable employee, who is licensed in the State of Indiana, may apply for emergency assistance for (a) his or her spouse, and (b) his or her child who is (i) under the age of 18, (ii) a full time student under the age of 24, or (iii) handicapped, disabled, or otherwise in special need.
5. No person will be eligible to apply for or receive emergency assistance if he or she (a) is a single person with an adjusted gross income in excess of \$36,000 in the calendar year immediately preceding his or her application, or (b) is a married person who, together with his or her spouse, has an adjusted gross income in excess of \$54,000 in the calendar year immediately preceding his or her application.

B. Restrictions: Before an application for emergency assistance will be considered:

1. The applicant shall have fully utilized and exhausted all insurance proceeds available to the applicant; and
2. The applicant shall have applied for, received, and fully utilized and exhausted all regular benevolence benefits available to the applicant through the Trust.
3. All applications for emergency assistance must be submitted to the Director of the Benevolence Trust within six months of the date on which the need for such assistance arose.

C. Procedure: The procedure for applying for emergency assistance and consideration of such applications shall be as follows:

1. An eligible applicant may apply for benevolence benefits either in a written application delivered to the Director of the Benevolence Trust or his designee or by an oral application made in person in a meeting with the Director of the Benevolence Trust or his designee. In the case of an oral application, the Director of the Benevolence Trust or his designee shall prepare the application from information supplied by the applicant. The applicant's signature must then appear on the prepared application
2. Within ten business days of receipt of a written application for emergency assistance, the Director of the Benevolence Trust shall forward the written application, together with any recommendation for action, to each member of the Benevolence Committee of the Trust. The Benevolence Trust Board shall consist of no fewer than three members of the IHBPA Benevolence Committee and three members of IHBPA who are not elected board members. The Benevolence Committee of the Benevolence Trust Board shall consist of no fewer than three members of the Board of Directors of the Trust, at least one of whom shall not also be a member of the Board of Directors of IHPBA. The Benevolence Committee of the Trust shall have a Chairperson, who shall not be a member of the Board of Directors of IHBPA.
3. Within 30 calendar days after receipt of a written application for emergency assistance, the members of the Benevolence Committee of the Trust shall meet to consider the application and any recommendation for action received from the Director of the Benevolence Trust. At the conclusion of the meeting, the Benevolence Committee shall decide on a recommended action and forward the application and recommendation to each member of the Board of Directors of the Trust.
4. At the next meeting of the Board of the Directors of the Trust , the Board shall consider any recent applications and committee recommendations. The Board may request the applicant to attend the meeting to answer questions about his or her application. At the conclusion of the meeting, the Board shall decide whether to grant emergency assistance to the applicant. The applicant shall be notified of the Board's decision in writing delivered to the applicant within ten

business days following the Board's decision. All decisions of the Board are final and not subject to any appeal or other review unless the Board, in its sole and absolute discretion, decides to reconsider its decision on request of the applicant.

D. Criteria: In recommending or taking any action on any application for emergency assistance, the Director of the Benevolence Trust, the Benevolence Committee, and the Board of Directors of the Trust shall consider the following criteria:

1. The eligibility of the applicant to apply for and receive emergency assistance as described in part A, above.
2. Whether any Restrictions, as described in part B, above, apply to the application or applicant.
3. The circumstances that gave rise to the application for emergency assistance, including any responsibility of the applicant in causing those circumstances to come about.
4. The applicant's need for emergency assistance, including any hardship that will be suffered by the applicant if emergency assistance is denied and the availability to the applicant of other resources that might mitigate such hardship.
5. The availability of funds budgeted by the Trust for emergency assistance, including the pendency or expectation of any other applications for emergency assistance that might require expenditure of those funds in the future.
6. Whether the applicant has received emergency assistance within the twelve-month period preceding the application.
7. Any other facts or circumstances that the Director of the Benevolence Trust,, the Benevolence Committee, or the Board of Directors of the Trust may, in their sole discretion, deem relevant to any action on the application.

E. Amendment: The Board of Directors of the Trust may, in its sole discretion, amend these Guidelines at any time or from time to time without prior notice.

PLEASE BRING COMPLETED AND SIGNED FORMS TO HBPA OFFICE OR MAIL TO:

**Michael Brown, executive director, Indiana HBPA
32 Hollaway Blvd., Brownsburg, IN 46112**