

# THE ELIZABETH DOLE FOUNDATION'S BOB & DOLORES HOPE FUND: CRITICAL FINANCIAL ASSISTANCE CRITERIA

## Overview

The Elizabeth Dole Foundation's Bob & Dolores Hope Fund for Critical Financial Assistance, part of the Foundation's Resource Navigation and Financial Assistance Program, offers critical aid to verified military and veteran caregivers facing financial circumstances that endanger or negatively impact their overall health and wellbeing. This support is offered to caregiver applicants for the benefit of themselves, their care recipients, and their children.

All verified caregivers who apply may receive Resource Navigation Program support, which helps caregivers identify and access resources, financial and otherwise, available to them at the national, state, and local levels.

## Eligibility for Application

All Hope Fund applicants must meet the following criteria to be eligible for support:

- Caregiver to or survivor of a veteran or an active-duty service member.
  - Applicants who are currently caring for a veteran must provide documentation (e.g., a DD214) verifying the veteran status of their care recipient.
  - Applicants who provided care within the last 12 months to a now-deceased veteran or active-duty service member must provide documentation (e.g., a DD 1300 or VA letter confirming death) verifying the active-duty or veteran status of their care recipient and the date of death.
  - Applicants who are currently caregivers to active-duty service members must provide some form of documentation demonstrating the need of the service member for caregiving (e.g., TRICARE medical records, DOD Line of Duty Determination Forms, such as DA Form 1273 – Army, etc.).

At the discretion of the case manager, EDF may request additional documentation to verify eligibility.

- Household income of \$150,000 or below. Financial assistance is not available to caregivers whose household income exceeds \$150,000 per year unless they have experienced a life-altering or extraordinary event, such as a cancer or terminal diagnosis, sudden disabling condition, major disaster, or the death of their veteran.
- Prior Hope Fund Applicants and Recipients. Caregivers who previously applied and were denied or who received financial support through the Hope Fund may reapply for financial assistance without restriction; however, second and subsequent requests will be subject to more stringent criteria for approval. Caregivers seeking additional support after an initial denial or financial assistance payment must demonstrate a new and life-altering or

extraordinary event, such as a cancer or terminal diagnosis, sudden disabling condition, major disaster, or the death of their veteran.

Eligibility does not depend on Department of Veterans Affairs (VA) ratings or participation in the VA Caregiver Support Program or Program of Comprehensive Assistance for Family Caregivers (PCAFC). However, considerations include the type and severity of the veteran's or service member's illness or injury, the level of caregiving required, and the fiscal impact on the caregiver.

Applicants may request assistance for multiple needs or bills within a single case, with each bill reviewed and approved or denied independently based on established criteria.

## Eligibility Criteria for Critical Financial Assistance

EDF recognizes that financial instability can be a significant impediment to caregivers' ability to thrive. Case managers will triage applications based on the urgency of the need. The following circumstances qualify applicants for critical financial assistance:

### *Urgent Support:*

- In danger of utility disconnection. Caregivers who are at risk of losing water, electricity, gas/heat, or sewer services. These applicants must provide a disconnection notice specifying the utility to be disconnected, the amount needed to avoid disconnection, and the anticipated disconnection date. Deposits required to turn utilities back on or start a payment plan to avoid disconnection will be covered, when applicable.
- Extreme food insecurity. Caregivers who are unable to purchase, or face significant financial hardship in purchasing food for themselves and their families can receive a gift card for food purchases. No documentation is required; allowable purchases using the gift card will be limited to food and personal care items.
- Recovery from natural disaster or emergency. Disaster assistance and emergency relief may be available to caregivers and their families negatively affected by natural disasters and emergencies such as fires, floods, and hurricanes. Assistance for temporary shelter, food, and home repairs for safety, and support for other immediate and life-sustaining needs, are available. Documentation must be provided to show that the caregiver has applied for assistance from FEMA and/or their insurance company and that their claim is either pending or was denied within the past 3 months.

### *Routine Support:*

- Rent or Mortgage  
Payments for rent or mortgage are capped at \$2,500 per month and are only for the primary residence. Late fees, pet fees, renters' insurance included in the rent statement, and up to \$300 in legal fees to avoid eviction are allowable.

Required documentation includes a lease or mortgage in the caregiver's or veteran's name, a lease/rent agreement detailing the rent amount, address, move-in date, lease duration, and all parties on the lease. A W9 form signed by the landlord, property manager, or

mortgage company representative is also needed. If the lease has ended without a month-to-month clause, an extension letter is required.

- Utilities

Payments for utilities—including water, electricity, gas/heating, sewer, and trash—should not exceed \$2,500 per month. Past due bills from a previous address are covered if new utilities cannot be connected due to the outstanding bill, with verification of the move and a new lease agreement required. Payment for pre-pay accounts is allowable for one month, not to exceed \$2,500. For propane and oil tanks, the fill amount must not exceed the payment threshold.

Required documentation includes the most recent statement in the caregiver or veteran's name, with matching addresses, breakdowns of previous balances, payments/credits, current charges, total amount due, past due balance, and due date. For pre-pay accounts, a screenshot of the negative balance and two months of payment history are needed. For propane/oil, an estimate from the utility company is required, along with a W-9 form completed by the utility company.

- Medical and Dental Care

Hope Funds may be used for necessary healthcare expenses that are not covered by DoD, VA, Medicare/Medicaid, or private insurance. These funds are only used to provide essential, FDA-approved medical and dental care prescribed and provided by reputable, board-certified professionals. Non-medical alternative or experimental treatments, such as medical marijuana, Hyperbaric Oxygen Therapy (HBOT), psychedelic, and ketamine are not covered. Required documentation includes a bill in the caregiver or veteran's name and a W9 form. Payment will be made directly to the medical or dental provider.

- Outpatient Counseling/ Therapy

Hope Funds may be used to pay for outpatient counseling appointments that are not covered by VA, DoD, private health insurance, or available non-profit resources. Hope Funds may be used to pay for up to twelve licensed counseling/therapy sessions, not to exceed \$250 per session. Required documentation includes a bill in the caregiver or veteran's name and a W9 form. Mental healthcare support for Hidden Helpers will also be considered. Payment will be made directly to the mental health provider. In some cases, EDF can pay for multiple sessions up front, with appropriate documentation from the mental health provider.

- Car Repairs

Car repairs may be authorized when the vehicle is the only family vehicle or is essential for accessing healthcare or other critical services. EDF will not pay to repair vehicles valued over \$50,000 by Kelly Blue Book. Essential maintenance items, such as tires, brakes, or headlights, are covered. Accident-related, motor, and transmission repairs require escalation to program leadership for review.

Required documentation includes a written estimate from a reputable mechanic on company letterhead that lists the service details, total cost, and the payment mailing address.

Payments are made directly to the vendor or repair shop after review and approval of the repair estimate and W9 form. Additional costs not included in the vendor's initial estimate may be submitted for review by program leadership for potential approval.

- Car Payments

EDF will cover car payments when the vehicle is the only family vehicle or is essential for accessing healthcare or other critical services. EDF will not make car payments exceeding \$500 per month, car payments on vehicles valued over \$50,000 by Kelly Blue Book, or car payments on vehicles in repossession.

Required documentation includes a bill in the caregiver or veteran's name and a W9 form signed by the car loan company representative. Payments are made directly to the lender.

- Phone & Internet

Assistance for phone and internet is capped at \$200 per month for up to three months. Required documentation includes a bill in the caregiver or veteran's name. Payment will be made directly to the vendor.

- HVAC Repair/Replacement

HVAC system repair or replacement may be eligible for coverage below an established threshold. Caregivers will be clearly informed of the maximum allowable amount by the EDF case manager. Required documentation includes a bill in the caregiver or veteran's name and a W9 form. Payment will be made directly to the vendor.

- Appliances

Financial assistance for appliances to be repaired or replaced can be eligible for coverage, including delivery and removal fees. Eligible appliances include refrigerator (up to \$1,000), washing machine (up to \$700), dryer (up to \$700), stove (up to \$700), dishwasher (up to \$500), microwave (up to \$250), and window AC unit (up to \$400). Additional appliances may be covered, pending approval from Program Leadership. Caregivers will be clearly informed of the maximum allowable amount by the EDF Case Manager processing their application. Documentation needed: A written estimate or invoice from retailers such as Home Depot, Lowe's, or Walmart. All payments will be made directly to the vendor.

- Veterinary Care

HOPE funds may be used for necessary or life-preserving care for pets; services like grooming, day care, nail trimming, and preventive care are not covered. Required documentation includes a bill in the caregiver or veteran's name and a W9 form for the veterinary service. Payment will be made directly to the veterinarian.

- Hotel Stays

When caregivers must travel to accompany their care recipient to distant medical appointments or inpatient stays, EDF can cover hotel stays up to fourteen nights, with the nightly rate based on the average hotel reservation in the destination zip code. A written estimate/invoice on the hotel's letterhead is required prior to approval. All payments will be made directly to the hotel/vendor. Incidental charges (such as room service, minibar, movies, parking, or other add-ons) are not included and will not be covered. Hotel needs

unrelated to medical care or anticipated to be longer than 14 nights require approval from Program Leadership.

- Experiencing domestic violence or the threat of violence. Caregivers experiencing or at risk of domestic violence are eligible for support with temporary shelter, such as a hotel room; a pre-paid burner phone; transportation; and other critical support, such as food. No documentation is required in these extreme cases but can be helpful in processing the application.

## Payment Limits and Program Requirements

In most cases, there is a threshold of financial support per household, per case. Requests exceeding this threshold require EDF leadership review and caregiver participation in an approved financial education program, such as GreenPath, Dave Ramsey, Prudential Financial Advising for Caregivers, or USAA.

For rent and mortgages, there is a threshold of three months of payment. If three months' assistance exceeds the total household payment threshold, the case must be reviewed by a higher-level approver.