

NEW JERSEY STATE FIREMEN'S ASSOCIATION

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Trustee **Manual**

INTRODUCTION

This manual is for the education and instruction of Trustees. It is recommended that the up-to-date Compendium and the By-Laws of Local Firemen's Relief Associations are read by all officers.

The purpose of this manual is to bring a better understanding of the various responsibilities of The Board of Trustees and to assist in investigating all three levels of relief of the New Jersey State Firemen's Association.

Table of Contents

<u>Section</u>	<u>Page #</u>
Cover Page	1
Introduction	2
Table of Contents	3
Duties of the Trustees	4
Relief	
Application for Local Relief	5
Application for Special Relief	6
Application for Supplementary Relief	7
General Relief Fund Rules	8
Reason for Relief	9
List of items not covered by Relief	10
Guidelines for Completing the Applications for Relief.	11
Income vs Expenses	12
Death Claims	
Report of Investigation	13
Forms	14

TRUSTEES

As per Article V, Section 11 of the By-Laws Local Firemen's Relief Association {rev. 10-23}, the following is an explanation of some of the duties assigned to the Board of Trustees (posted on NJSFA Website).

1. Board of Trustees
 - a. On or before the third Monday in December, every year, the Board of Representatives shall elect from the whole membership of the Association, not less than three nor more than fifteen Trustees.
 - b. The terms of the Board of Trustees can be divided equally into three-year terms of office.
 - c. The Board of Trustees shall at once, each year, immediately after their election, elect a Trustee Chairman and Trustee Secretary.
 - d. The Trustee Chairman presides at all meetings of the Board of Trustees and reports to the Board of Representatives.
 - e. The Trustee Secretary keeps records of all the minutes of all the meetings of the Board of Trustees and must provide a written report to Local Secretary which should be included in the next Local Association Meeting minutes.
 - f. No person shall at any time serve as a Representative and a Trustee, but if elected to both shall resign one or the other, as he or she may see fit.
 - g. A member of the Board of Officers **cannot** serve as a Trustee.
 - h. The Board of Trustees must meet at least twice a year even if there are no applications for relief.
 - i. Trustees review all applications for relief and make a recommendation for that application to the Board of Representatives.
 - j. Trustees should assist the applicant in completing the applications when needed and must verify that every section of the application is filled out.

RELIEF

There are three levels of Relief: Local, Special, & Supplemental. The three levels are separate and each one should be completed before going on to the next level (in certain cases all three levels can be applied for at the same time). The first page of each application is guidelines in helping complete the applications for relief and who should be completing each section.

2. Application for Local Relief

Form # 101

Local Relief Level is based on your Prior Year end Balance (see Relief Assistance Scale).

- a. Make sure that all parts of the form are together when sent to an applicant (must use the most recent version {Rev. 5-24} of the form). No old application can be used (the most recent version of the form is available online under the forms tab on the State Association Website).
- b. Please refer to the last four pages of Form 101 to help assist in completing and reviewing the Local Relief Application. An applicant's expenses must exceed their income when examining their monthly income and expenses (in most cases).
- c. Financial **NEED** must be demonstrated. What is "NEED"
"NEED" is: Imperative Demand, Time of great difficulty, Crisis, Urgency
"NEED" is a state of circumstances requiring something!
- d. **Supporting Documentation is needed for ALL income and expenses listed. If there is a number used on the application for either the income or the expense side, there must be supporting documentation for it (ie. copy of the payroll check or copy of the bill). All information given must be held in strict confidence.**
- e. Must be voted on by the Board of Representatives at a meeting, based on the Board of Trustees recommendation.
- f. No Relief can be paid without completing this application in its entirety (all sections need to be completed and all appropriate signatures are needed before payment can be made).
- g. Funds paid from the Local Association.

Special Relief Level is up to \$9,000 minus your Local Relief Level (see Relief Assistance Scale).

3. Application for Special Relief Fund

Form # 113

- a. Make sure that all parts of the form are together when sent to an applicant (must use the most recent version {Rev. 05-24} of the form). No old application can be used (the most recent version of the form is available online under the forms tab on the State Website).
- b. Please refer to the first page of Form 113 to help assist in the completing and reviewing of the Special Relief Application.
- c. Financial **NEED** must be demonstrated. What is “NEED”
“NEED” is: Imperative Demand, Time of great difficulty, Crisis, Urgency
“NEED” is a state of circumstances requiring something!
- d. **Supporting Documentation is needed for ALL income and expenses listed. If there is a number used on the application for either the income or the expense side, there must be supporting documentation for it (i.e. copy of the payroll check or copy of the bill). All information given must be held in strict confidence.**
- e. Must be voted on by the Board of Representatives at a meeting, based on the Board of Trustees Recommendation.
- f. No Relief can be paid without completing this application in its entirety (all sections need to be completed and all appropriate signatures are needed before payment can be made).
- g. Local Relief must be paid in full before submitting for Special Relief.
- h. Special Relief Application must be sent to the State Office for Approval by the Advisory Committee (can be scanned and emailed). All Special Relief Applications need to be submitted by December 1st of the calendar year for approval.
- i. Funds paid from the State Office unless your Local Association has more than a million dollars in assets, then paid by the Local Association after approved by the Advisory Committee.

Supplementary Relief Level is **4 times** your Local Relief Level (see Relief Assistance Scale).

4. Application for Supplementary Relief

Form # 102

- a. Make sure that all parts of the form are together when sent to an applicant (must use the most recent version {Rev. 05-24} of the form). No old application can be used (the most recent version of the form is available online under the forms tab on the State Website).
- b. Please refer to the first page of Form 102 to help assist in the completing and reviewing of the Supplementary Relief Application. These are the instructions to explain each section of the application and who to complete that section.
- c. Financial **NEED** must be demonstrated. What is “NEED”
“NEED” is: Imperative Demand, Time of great difficulty, Crisis, Urgency
“NEED” is a state of circumstances requiring something!
- d. **Supporting Documentation is needed for ALL income and expenses listed. If there is a number used on the application for either the income or the expense side, there must be supporting documentation for it (ie. copy of the payroll check or copy of the bill). All information given must be held in strict confidence.**
- e. Must be voted on by the Board of Representatives at a meeting, based on the Board of Trustees Recommendation.
- f. No Relief can be paid without completing this application in its entirety (all sections need to be completed and all appropriate signatures are needed before payment can be made).
- g. Special Relief and Local Relief must be paid in full before submitting for Supplementary Relief.
- h. Supplementary Relief Application must be sent to the State Office for Approval by the Advisory Committee (can be scanned and emailed). All Supplementary Relief Applications need to be submitted by December 1st of the calendar year for approval.
- i. Funds paid from the Local Association after approved by the Advisory Committee.

5. GENERAL RELIEF FUND RULES

Refer to the Compendium {rev. 4-23}, **General Relief Fund Rules**, Article VII - Financial Relief Assistance (posted on NJSFA Website). Individuals that are Medicaid recipients are not eligible for relief payments due to US Government rules covering Medicaid.

- a. All local association members and non-remarried surviving spouses (if member was qualified) are eligible to apply. Certain cases, members spouse, dependent children, and special needs children can be eligible to apply.
- b. Applicant's expenses **MUST** exceed their income to be eligible. This helps establish the **NEED** for relief.
- c. Financial need can be considered for many different reasons. Each application should be judged individually and remember that relief is not automatic and is not guaranteed.
- d. Relief is designed to assist members in times of great need and is not used to pay or supplement certain bills.
- e. Some examples of **NEED** are loss of job or pay, medical emergency, and large one-time catastrophic events (fires/floods).
- f. Each application must have **SUPPORTING DOCUMENTATION**. Simply for every number that is entered into the application for income or expense they must be supported. An easy solution to this is the applicants checking account statement that shows direct deposits for employment and shows bills being paid for expenses.
- g. The application must be filled out with each section completed. The Board of Trustees can help and assist in filling out the application with the applicant.
- h. An applicant is not expected to go further into debt before applying for relief. However, the applicant should consider the use of all the resources available to them to help meet their needs.
- i. Some cases require the applicant to file an application on an ongoing basis from one year to the next. The Board of Trustees are allowed to approve applications that are annually submitted but should try to help and assist the applicant in adjusting their situation.
- j. All relief approved in any given year must be paid out by December 31, of that year. No relief payments should be carried over from the previous year. The Applicant can reapply the following year if necessary.

6. Reasons for Relief

Relief has many examples, and each case is different. The Board of Trustees must evaluate each case separately and make a determination based on their knowledge of the applicant. Below are some examples of reasons for relief and some examples of things relief should not be for. As always, if you have any questions or assistance in determining this the State Office is available to help guide you if needed.

Loss of Job, loss of income that results from being out of work due to illness, injury, or loss of a job or employment (layoffs, plant closing, job elimination, etc.). The applicant needs to document what their income was and what income was lost for the period (including any unemployment or disability received). The applicant should also be prepared to explain steps taken to reduce expenses during the period of income loss. Examples would include using available funds including emergency savings prior to requesting relief, reducing expenses to the extent possible, and replacing the loss of income through additional employment if possible.

Medical bills that create a hardship that the member is not able to meet. When there is a large or extraordinary medical expense, identify what steps have been taken to establish a payment program or workout agreement with a provider, and what medical insurance covered or didn't cover.

A one-time event that creates a financial hardship such as a catastrophic event may also be considered. Examples are a fire, a flood, or other extreme calamity caused by a natural disaster. One-time large expenses should be evaluated on a case-by-case basis. Applicant must document what insurance paid out or was denied by the insurance company.

An applicant is expected to use the resources that he or she has readily available to meet their needs. This includes an applicant's regular checking account, emergency funds, and cash on hand. Relief funds would be for expenses that exceed those resources. However, an applicant is not expected to go further into debt before applying for and receiving relief funds.

7. List of items not covered by Relief

Items that may not be considered or paid for using relief funds may be listed as a monthly expense and can be considered depending on the circumstance. The below list is designed as a general guideline and if there are any reasons to question any of these please don't hesitate to contact the State Office for clarification.

Medical Co-pays, relief funds are not intended to automatically reimburse co-pays or deductibles for medical expenses. They may be calculated in the overall expenses, but expenses must exceed income.

Recreational expenses – this includes vacations, recreational travel, tickets for sporting events, concerts and related type activities, rental vehicles. This also includes club memberships, associated fees, and boat slip fees.

Expenses/maintenance fees related to second homes, vacation homes, rental/investment properties, timeshare properties, and luxury items such as boats, airplanes, etc.

Payments for pets including grooming, boarding, veterinarian fees, or food for animals.

Note: Service animals such as a Seeing Eye dog may be considered based on financial need and constraints.

IRS and/or Income taxes and penalties, self-employment taxes, excise taxes.

Attorney's fees. Restitution arising from any civil or criminal proceeding including court ordered payment, arbitration, or settlement conferences. This is not to be confused with child support and in particular payment of medical expenses, food, or necessary expenses for the welfare of dependents.

Meals at restaurants.

Luxury Items, designer apparel includes wearing apparel, accessories, and eyeglasses.

Elective or cosmetic surgery (including elective dental work).

Flowers for funerals, wakes, hospital stays, well wishes, or other related type intentions.

Union dues or association dues.

Private school tuition.

GUIDELINES FOR COMPLETING THE APPLICATIONS FOR RELIEF

All sections of the Relief Application must be completed as follows:

Association/Company/Line number to be filled in by the Local Relief Association on **all pages**.

Section 1 – Completed by the Local Relief Association and verification of eligibility to receive Relief must be made.

Section 2 – Completed by the applicant (basic information).

Section 3 – Applicant should check the appropriate box for reason of requesting relief.

Section 4 – Completed by the applicant (check appropriate boxes).

Section 5 – Completed by the applicant.

All lines must show an amount or “0.” Answers to these questions should provide an overview as to the value of the applicant (applicant’s assets).

Section 6 - Statement of need – Completed by the applicant.

The statement of need should be as complete and detailed as necessary to allow the reader to understand the circumstances surrounding the request for relief. If necessary, the statement of need may be typed on a separate page and attached to the relief application.

Section 7 - To be filled in by applicant making application. All Lines must show Amount or “0.”

This section is broken down into three areas: Monthly Income, Monthly Expenses, and One Time/Special Expenses Net (each area needs to be completed).

Very important - all household income (including spouse/partner/roommate) and expenses must be reported to determine the net monthly financial position of the applicant (household). All areas filled in must be **supported by attaching documents** to justify the number entered. This information should give you the financial position of the applicant.

Section 8 – Applicant must sign application.

Section 9 - Completed by the Board of Trustees making the investigation.

Trustee Chairman and Trustee Secretary must make sure all areas of this section are completed. The Board of Trustees must sign and date when finished.

Section 10 – Completed by the Local Officers and the Board of Representatives.

The Local Secretary and the Local Treasurer must make sure all areas of this section are completed. The Local Officers must sign and date when finished, Treasurer must fill in and include the amounts of relief approved in previous years along with the check numbers and amounts of relief for the current year.

Section 11 – Completed by the New Jersey Firemen’s Association Advisory Committee.

Only on the Special and Supplementary Relief Applications.

Review Form 101/113/102 to be certain that all instructions have been followed and all sections of the form have been fully completed.

8. Income vs Expenses

In an effort to help further explain Section 7, Monthly Income vs Monthly Expenses the below information is used as a general overview of this section.

Monthly Income, this should be simply the applicant's monthly income received from all sources of income that the applicant may have.

Primary Income: Applicant's primary source of income, Full-Time Job.

Secondary Income: Applicant may have an additional source of income, a Part-Time Job.

Dependents: This should include household income of any other member in the house earning a paycheck (spouse/adult children/parents).

Property: This is used for any rental income or other investment properties.

Social Security: Applicant's or Spouses monthly social security (if any).

Other Income: can be anything else that the applicant is receiving as a monthly income (i.e. health care assistance or other relief paid within that calendar year).

All items listed must be supported with documentation, copies of pay stubs or copies of bank statements showing the direct deposits. If the income is not listed as a monthly amount the applicant is required to adjust the amount to show it as a monthly income (i.e. weekly or bi-weekly paychecks).

Monthly Expenses Net, this is simply the list of all monthly expenses for the applicant's household expenses. Each line in this section needs to be completed, a zero can be entered for any expense that the applicant does not have. All items listed in this section must be supported with documentation, copies of bills etc. (bank statements showing the list of all expenses can be used but must be easily identified in the statement). The expense should be listed as a monthly number if the copy of the bill is listed as a yearly amount the applicant is required to adjust the amount to show it as a monthly expense.

Credit card statements should be examined to break out eligible and ineligible expenses. If listed charges have already been reported as expenses on the application, then no duplication of expenses can be listed as a credit card expense. Simply, if the applicant is using the credit card to pay for monthly bills/expenses they should not also be listed as a monthly expense. Efforts should be made to create a payment program or workout agreement with credit card companies in the event of large credit card debit. The applicant should be encouraged to seek credit counseling particularly where their debt load is high and difficult to manage.

To be as brief as possible (*in most cases*) the Applicant's Monthly Income **MUST** be lower than the Applicant's Monthly Expense to be considered for relief. This number is figured out by comparing both total Monthly Income numbers with the total Monthly Expenses numbers.

Copies of supporting documentation for every dollar value on this page must be supplied with application. Expenses listed should be net of any insurance or other reimbursement expected or received. Past due balances should be reflected on copies of statements provided. Deductions from payroll or other income sources should not be repeated on the list of monthly expenses.

DEATH CLAIMS

Notice of Death (Form # 300), Standard Proof of Claim (Form # 301), and Proof of Claim – Power of Attorney (Form #302) the Secretary is responsible for completing.

The Board of Trustees will only be responsible for the Report of Investigation when one is requested for certain Death Claims.

8. Report of Investigation

Form #303

- a. Used and must be completed when there is no spouse, children, or parent.
- b. Used for caregivers or paying the cost of the funeral home directly.
- c. It shall be the responsibility of the Secretary that, upon receiving the Report of Investigation form, the secretary will see that it is given to the Board of Trustees for their investigation as to the facts of the Claim.
- d. The Board of Trustees will hold a meeting so they can investigate who should be paid and how much should be paid, if any. The section for the Board of Trustees must be completed by the Trustees and signed off by the Board of Trustees.
- e. While investigating, the funeral home should be paid first, and must be verified by the Board of Trustees.
- f. Must include a copy of the funeral home bill.
- g. Upon completion of the investigation, the Secretary will make sure all sections have been completed, including recommendations and signatures of Trustees and Local Relief Officers.

The Secretary will then forward the hard copy of the Report of Investigation along with all original copies to the State Office via U.S. Mail (keep a copy of everything submitted for your records).

FORMS

Form #	Name of Form	Where Available
100	Application for Membership	Secretary's Tab
101	Application for Local Relief	Forms Tab
113	Application for Special Relief	Forms Tab
102	Application for Supplementary Relief	Forms Tab
103	Local Relief Officers Listing	Secretary's Tab
104	Notice of Delegates and Alternates	Secretary's Tab
105	Notice of Exempt Delegate and Alternate	Secretary's Tab
106/107	Delegate and Life Member Expense Vouchers (Pinks & Blues)	Forms Tab
	Delegate Convention Expense Affidavit	Forms Tab
108	Maintenance Form	Secretary's Tab
110	Quarterly Local Relief Form	Treasurer's Tab
	Health Care Assistance Flyer	Forms Tab
114	Application for Health Care with Instructions	Forms Tab
	Election Petition for State Officer	Forms Tab
	Election Petition for Executive Committee	Forms Tab
	Election Petition for Firemen's Home Manager	Forms Tab
109	Active Membership % Reports (Green Sheets)	Secretary's Tab
	Annual Financial Standing Report	Treasurer's Tab
	Field Exam Secretary's Checklist	Forms Tab
	Field Exam Treasurer's Checklist	Forms Tab
	Open Public Records Request Form (OPRA)	Forms Tab
	Records Retention Schedule	Forms Tab
	Waiver of Membership	Forms Tab
300	Notice of Death	Secretary's Tab

WWW.NJSFA.COM

The above forms are found online on the State Association Website. The ones on the Secretary or Treasurer's Tab need login information (see page 6 of the Secretary's Manual for instructions). The forms that are labeled Forms Tab are accessed after you click the Forms Tab on the left side of the home screen.