



Apply For Assistance

Heroes Relief Fund provides financial support for Veterans at risk of losing their Home and/Or Auto Insurance Coverage as well as those facing hardship paying their Home Insurance Deductible due to a covered insurance loss. Heroes Relief Fund has streamlined the application & vetting process so that Veterans can receive immediate determination of eligibility for financial assistance.

EXCLUSION(s): The applicant/recipient/awardee cannot be for an active policyholder of Josh Smith Insurance Services, Inc. Applicant/recipient/awardee cannot have been a policyholder of JSIS, Inc for the prior 18 months, nor the following 18 months of award.

1. Applicant Eligibility

- **Must be a Texas resident** (to be expanded in 2027).
- **Must be a U.S. Military Veteran** (active duty, reserve, or discharged honorably).
- **Must provide proof of service** (DD-214, VA ID, military ID, or state-issued veteran designation).
- **Must be a U.S. resident** (proof of residency such as utility bill, lease, or driver's license).
- **Must be at least 18 years old.**

2. Financial Need Criteria

- **Household income must fall below a set threshold** (TBD by 12/31/2025)
- **Applicant must demonstrate financial hardship** (examples: recent unemployment, medical expenses, disability, unexpected expenses).
- **Applicant must not have received duplicate assistance from Heroes Relief Fund in the last 18 months.**



3. Insurance-Specific Requirements

- **Must provide a valid insurance bill, premium statement, or deductible invoice.**
- **Assistance is limited to one-time premium or deductible relief (not ongoing coverage).**
- **Maximum assistance amount per applicant per year** (\$5,000 Policy Premium, \$7,500 Policy Deductible).
- **Insurance must cover the applicant's primary residence or personal coverage** (not investment/rental properties).

4. Documentation Requirements

- **Government-issued photo ID.**
- **Proof of veteran status.**
- **Proof of income** (pay stubs, tax return, VA benefits statement).
- **Copy of the insurance statement/invoice showing balance due.**
- **Brief hardship statement** (written explanation of need).

5. Vetting & Verification

- **Staff or volunteer verifies documents before approval.**
- **Cross-check with public veteran databases if available.**
- **Require applicant to sign a certification statement attesting to the accuracy of all submitted information.**
- **Random follow-ups/audits for accountability.**

6. Additional Considerations

- **Priority groups** (optional): **disabled veterans, Purple Heart recipients, post-9/11 veterans, widows/widowers of veterans.**
- **Exclusions:** **dishonorable discharge, fraudulent documentation, requests for luxury/non-essential insurance products.**
- **Repeat applications:** **limit to once every 18 months** (or allow reconsideration after a hardship change).