

For Cisco

Outreach Ministry Assistance Parameters

1. Purpose & Guiding Principles

For Cisco is a community outreach ministry that comes alongside neighbors in Cisco, Texas to help meet practical home and property needs that individuals and families cannot address on their own. The ministry exists to demonstrate tangible love, restore safe and dignified living conditions, strengthen community relationships, and share hope with those we serve. This document defines the parameters that guide how applications are evaluated, how assistance is awarded, and how the ministry operates, ensuring stewardship of donor resources is consistent, fair, and transparent.

Guiding Principles

- **Dignity:** Every applicant is treated with respect, confidentiality, and kindness.
- **Stewardship:** Funds and volunteer labor are used responsibly and accounted for carefully.
- **Equity:** Decisions are based on documented criteria, not on personal relationships.
- **Partnership:** We coordinate with other local agencies to avoid duplication and maximize impact.
- **Sustainability:** Projects should result in lasting improvement to the applicant's situation.

2. Service Area

For Cisco primarily serves residents who live within the Cisco city limits and the surrounding Eastland County area. Applications from outside this service area may be considered on a case-by-case basis when capacity and resources allow, but priority is always given to residents within the primary service area.

3. Eligibility Requirements

To be considered for assistance, applicants must meet ALL of the following baseline requirements:

- Be a current resident of the defined service area (located within the zipcode of 76437).
- Be at least 18 years of age, or have an adult head-of-household applying on behalf of the family.
- Complete the For Cisco Assistance Application in full, including all required fields and references.
- Provide documentation of household income and household composition upon request.
- Demonstrate genuine need that is not fully covered by another active assistance program for the same project.
- Be willing to allow a site visit and project review by ministry representatives prior to approval.

- Agree to the applicant responsibilities and the terms outlined in this document.

Household Income Guidelines

For Cisco uses household income relative to the current HUD Area Median Income (AMI) for Eastland County as a guideline, not a hard ceiling. Each application is considered in the full context of household size, fixed expenses, disability, and circumstance.

Household Income Band	Typical Consideration	Notes
At or below 80% AMI	Standard consideration	Default eligibility range for most awards
81% – 120% AMI	Case-by-case review	May qualify with documented hardship, dependents, or medical need
Above 120% AMI	Generally not eligible	May be referred to other resources or offered non-financial support

4. Types of Assistance Provided

Assistance from For Cisco is directed primarily to the applicant's home and property. Qualifying categories include:

- Minor plumbing repair (e.g., leaking fixtures, running toilets, small supply or drain line fixes, simple water heater issues). Major plumbing work such as whole-house repipes, sewer line replacement, or septic system replacement is NOT a standard category and is considered only on a rare, case-by-case basis.
- Accessibility modifications (ramps, grab bars, widened doorways, accessible bathrooms).
- Weatherization (window repair, insulation, exterior door replacement).
- Health and safety remediation (mold cleanup, minor sewage backups, pest treatment, smoke/CO detectors).
- Yard and exterior property cleanup where conditions threaten health, safety, or code compliance.
- Minor material and supply support tied to a specific, documented project (paint, lumber, small tools, fasteners, basic fixtures).

Major Projects (Case-by-Case Only)

Major projects — including roofing, structural work, full electrical or HVAC system replacement, major plumbing (repipes, sewer lines), and septic system replacement — fall outside the ministry's standard scope. These are rare, high-cost items that For Cisco will review

only on a case-by-case basis, typically when there is an immediate health or safety risk, no other agency can address the need, and funding capacity allows. Committee approval for any major project requires a documented site visit, at least two written estimates, and a two-thirds majority vote of the committee.

Exclusions

The following are generally not funded by For Cisco:

- Cosmetic-only upgrades (paint color changes, décor, landscaping for appearance only).
- New construction or additions that expand the footprint of the home.
- Rental property, commercial property, or property not occupied by the applicant as a primary residence (unless specifically approved by the committee).
- Vehicles, electronics, furniture, or personal items not tied to a qualifying home project.
- Ongoing monthly bills (utilities, rent, mortgage, insurance) — applicants will be referred to agencies better suited to recurring assistance.
- Projects that are already fully funded by insurance, FEMA, another nonprofit, or a government program.
- Work that requires permits the applicant cannot legally obtain.

5. Financial Parameters

The following financial parameters govern awards. All amounts are suggested defaults that the committee may revise annually.

Parameter	Default
Maximum award per household, per project	Up to \$1,500
Maximum award per household, per 12-month period	Up to \$2,500
Awards above the standard cap	Require full committee vote and documented justification
Payment method	Direct payment to licensed contractor or supplier (no cash to applicant)
Estimates required	Yes — at least one written estimate; two estimates preferred for projects over \$1,000
Receipts & documentation	Required and retained with the application file for 3 years
Emergency fund reserve	Committee maintains a minimum reserve equal to one average award

6. Application & Review Process

1. Application received online, at the front desk of Myrtle Wilks Community Center, or at the Cisco Chamber.
2. Intake review within 7 business days for completeness; applicant contacted if information is missing.
3. Reference calls completed (both references on the application contacted by a committee member).
4. Site visit scheduled and completed by at least two ministry representatives.
5. Estimate verification — the committee confirms scope, bids, and any required permits.
6. Committee review at the next scheduled meeting (or special session for urgent safety issues).
7. Decision communicated to applicant within 3 business days of the committee meeting.
8. If approved, the project is scheduled, work is completed, and payment is issued directly to the vendor.
9. Post-project follow-up visit within 30 days of completion to confirm quality and applicant satisfaction.

7. Prioritization Scoring

When demand exceeds capacity, applications are prioritized using the following scoring rubric. Higher totals receive earlier scheduling.

Factor	Points	Notes
Project fits standard scope	+4	Minor plumbing, accessibility mod, weatherization, minor health/safety, exterior cleanup
Immediate health or safety risk in home	+4	Active leak, fall hazard, no safe egress, broken essential fixture, exposed wiring
Accessibility need tied to a household member	+3	Ramp, grab bars, accessible bath for an elderly or disabled resident
Elderly (65+) head of household	+2	Verified by application
Documented disability in household	+2	SSDI, VA, or physician note
Minor children in the home	+2	Per application, Question 12
Household income at or below 80% AMI	+2	Per income guidelines in Section 3
Project cost fits within standard award cap	+2	Single-project scope within the per-project maximum (Section 5)
Veteran in household	+1	Self-attested
First-time applicant	+1	No prior For Cisco award
Applicant can provide sweat equity	+1	Willing and able to assist with the work
Major project (roofing, HVAC, structural, major plumbing/septic)	-3	Routed to the Section 4 case-by-case process; rarely funded
Project exceeds standard award cap without major-project justification	-2	Applicant may be asked to narrow scope or phase the work
Duplicate funding available from another agency	-2	Applicant referred to that agency first

Factor	Points	Notes
Falsified information on application	Disqualifying	Application denied; 24-month reapplication hold

8. Applicant Responsibilities

- Provide truthful and complete information in the application and supporting documents.
- Be present for the site visit and allow reasonable access for assessment and work.
- Cooperate with scheduled work and communicate changes or obstacles promptly.
- Contribute sweat equity where physically able and appropriate to the project.
- Maintain the work performed and avoid actions that would undo the improvement.
- Notify For Cisco if another agency awards assistance for the same project.
- Complete a brief post-project feedback form within 30 days of completion.

9. Disqualifying Factors

- Falsified information on the application or supporting documents.
- Duplicate funding already secured from another source for the same project scope.
- Property is not the applicant's primary residence (unless specifically approved).
- Refusal of site visit, reference checks, or reasonable documentation requests.
- Pattern of prior misuse of ministry funds, materials, or volunteer labor.
- Project requires permits or legal authority the applicant cannot obtain.

10. Governance & Committee

The For Cisco Assistance Committee is responsible for reviewing applications, approving awards, and overseeing this document. Recommended composition is a minimum of five members, including a Chair, a Treasurer, a Secretary, and at least two at-large members. A quorum of three members is required for any award decision. Award decisions are made by majority vote; any award exceeding the standard maximum requires a two-thirds majority. Committee members must recuse themselves from any vote involving a family member, household member, business partner, or employer/employee relationship with the applicant.

11. Confidentiality & Records

All application materials, references, and household information are treated as confidential. Paper applications are stored in a locked cabinet at the ministry's designated office, and digital

records are kept in a restricted folder accessible only to committee members and designated staff. Records are retained for three years after the decision date, then securely destroyed. Aggregate, de-identified data may be shared with donors and community partners to report on ministry impact.

12. Partnerships & Referrals

For Cisco actively coordinates with the Myrtle Wilks Community Center/Mountain Top Church, the Cisco Chamber, local churches, and other nonprofits to refer applicants to the right resource and avoid duplication. When a need falls outside For Cisco's scope, the committee will provide a warm referral to a partner agency when possible.

13. Review & Amendments

These parameters are reviewed at least annually by the committee. Changes require a majority vote and take effect at the start of the next review period, except for emergency revisions (e.g., a safety issue) which may take effect immediately with committee approval. The current approved version is kept on file at the Myrtle Wilks Community Center/Mountain Top Church and distributed to all committee members and volunteers.