

NEIGHBOR TO NEIGHBOR

CHARITABLE TRUST

Program Eligibility, Assistance,
and Funding Framework

WORKING DRAFT

Initial Church-administered charitable guidance

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Confidential - Internal Program and Funding Information - Not for Public Distribution

Document Status

This framework gives the participating Church practical guidance for using N2N-designated funds during the initial Church-administered stage. It describes the kinds of needs N2N intends to support, the general boundaries of the three support areas, and the funding and documentation principles that should guide use of the money.

The framework is not intended to replace the Church's charitable judgment or turn early N2N activity into a rigid application program. The Church remains responsible for deciding which charitable needs it will undertake within the broad purposes and financial authority established with the Trust. More detailed policies can be developed later from actual operating experience.

The separate N2N / CSA Government Programs & Funding Resource Directory is an administrative reference for identifying outside resources that may be relevant to a case or project. It does not create an eligibility requirement, guarantee that a listed program is available, or change the Church's charitable authority under this framework.

The framework provides direction for the use of N2N funds; individual charitable decisions remain with the participating Church.

General Assistance Approach

N2N funding is intended to help solve legitimate community problems that existing charitable and household resources do not adequately address. The Church should consider the circumstances as a whole, including the seriousness of the need, the likely benefit of the proposed assistance, other resources that are actually available, and whether the proposed use of N2N funds is reasonable in relation to the result expected.

A qualifying need creates an opportunity for charitable consideration, not an entitlement to assistance. The Church may decide that another organization is better positioned to respond, that a different solution would be more effective, or that more information is needed before funds are committed.

The early program is meant to solve problems without making simple cases unnecessarily complicated. Straightforward needs can be handled with straightforward review. Larger, recurring, technically complex, or unusual matters deserve more analysis because the financial and operating consequences are greater.

Question | What the Church is trying to understand | Typical result

What is the actual need? | The condition or limitation that is preventing a household or organization from functioning safely or serving effectively. | A defined problem rather than a general request for money.

What would solve it? | The practical repair, purchase, service, support, or other response most likely to address the problem. | A reasonable scope of assistance.

What resources are already available? | Insurance, organizational funds, public benefits, government programs or grants, donations, warranties, reimbursements, other charitable help, or household contribution that can realistically be used. | An understanding of the remaining need and whether another person or organization is better positioned to obtain part of the required resource.

How should N2N funds be used? | Whether full, partial, staged, emergency, or recurring support is appropriate. | A funding approach consistent with the Church's authority.

How will the use be confirmed? | The level of receipt, invoice, completion, financial, or other evidence appropriate to the assistance. | Proportionate accountability.

Use of Other Available Resources

N2N is privately funded and is not intended to depend on government grants or public fundraising for its own operation. That does not mean other resources are ignored. A household, charitable organization, public-service partner, or project may already qualify for insurance, public benefits, government programs, grants, reimbursements, or other assistance. When those resources are realistically available and materially relevant, they can be taken into account in deciding what remains for N2N to address.

The amount of resource review should match the size and urgency of the need. A modest or urgent request does not need to become an extensive search for benefits. Larger, recurring, capital-intensive, or technically complex matters justify a closer look because another source may reasonably be expected to carry part of the cost.

When another program appears useful, the eligible person or organization would normally pursue it. N2N does not need to become the applicant simply because a government program exists. The Church or its administrator can help identify the resource, make the connection, coordinate information, and determine what the program is likely to cover. N2N can then address the remaining gap, provide an allowable match where appropriate, cover excluded or time-sensitive costs, or fund the full need when another source is not realistically available in time.

Other resources are a tool for making better use of private charitable funds, not a requirement that every possible payer be exhausted before N2N can act. A legitimate need should not remain unresolved merely because an application is uncertain, a program is closed, eligibility is unclear, reimbursement is delayed, or the timing of another resource does not fit the circumstances.

The N2N / CSA Government Programs & Funding Resource Directory is kept separately because program rules, funding cycles, eligibility requirements, and application windows change. Before relying on an entry for a specific case, the administrator needs to confirm the current requirements with the administering agency or another qualified program contact.

Community Partner Support

Community Partner Support strengthens organizations already providing useful services. The starting point is the organization's ability to meet a community need, not the particular type of expense it presents.

Early support will usually involve defined needs that can be understood and completed without creating a substantial continuing obligation. Food, supplies, equipment, facility repairs, transportation, technology, professional services, or temporary operating support may all be appropriate when they materially improve an organization's ability to serve people.

For an organizational request, the Church or administrator also needs a reasonable picture of material funding already supporting the activity. Government grants, contracts, restricted donations, reimbursements, program revenue, foundation support, and similar resources may cover only certain costs or require a match. Outside funding does not make the organization ineligible. It simply helps show where private N2N funding can do the most good without paying for something another source is already covering.

As experience grows, the Church and its administrators may discover that an organization's real limitation is recurring rather than one-time. Staffing shortages, employee turnover, salaries or benefits that make it difficult to retain competent people, chronic facility problems, or a continuing shortage of operational resources may warrant broader support. Those commitments should be approached with enough financial understanding to distinguish a temporary problem from an open-ended dependency.

N2N may pay the full cost of a defined organizational need when that is the practical solution. The fact that N2N is supplemental funding does not require an artificial match or partial payment. The more important question is whether the support strengthens the organization while leaving responsibility for its continuing mission and overall operation with the organization itself.

Recurring and Workforce Support

Recurring support may become appropriate when the underlying community need persists and the organization remains effective. Before a significant recurring commitment is made, the Church should have enough information to understand why the need is continuing, what other resources the organization has, how N2N support would affect the service being provided, and whether the proposed commitment is financially reasonable.

Workforce support can include salaries, benefits, additional staffing, training, or specialized positions when those costs are central to maintaining or improving a charitable service. These commitments are better suited to the developing stage of the program, when stronger financial administration is available to support the Church's judgment.

Critical Home Repair

Critical Home Repair addresses residential conditions that materially affect health, safety, accessibility, habitability, essential household systems, or the prevention of significant additional damage. The program is intended to restore or preserve essential living conditions rather than provide general home improvement.

Potential work may include roofing, plumbing, electrical systems, essential heating and cooling, structural conditions, accessibility improvements, sanitation, water intrusion, and other serious problems affecting safe and practical use of the home.

Determining the Repair

The Church or administrator needs enough information about the household and the condition to understand the charitable reason for assistance. When the problem involves technical questions beyond ordinary observation, a qualified contractor, tradesperson, inspector, engineer, or other specialist can determine what is actually needed.

The repair scope should address the qualifying condition and the work reasonably necessary to complete it properly. A project does not have to be the lowest-cost option if a slightly different solution is more durable, safer, or better suited to the condition, but the cost should remain reasonable for the result being obtained.

Other Resources and Insurance

Insurance, warranty coverage, household resources, or assistance from another source may reduce the amount N2N needs to provide. Their existence should be considered according to what is actually available and the time in which it can be used. N2N should not intentionally replace an obligation that another responsible party is clearly paying, but a legitimate health or safety need should not remain unresolved solely because another source is incomplete or delayed.

When practical, repair cases should also be checked against relevant housing-repair, weatherization, utility, disaster-recovery, accessibility, or other public programs that may apply to the household or property. The review should remain proportionate to the urgency and size of the project. An immediate electrical hazard, failed essential system, active water intrusion, or other serious condition should not be left unresolved merely to wait for a slow or uncertain program when N2N can provide the practical solution.

N2N may fund the entire qualifying repair, fill an uninsured or underinsured gap, cover a deductible when appropriate, or pay related work necessary to complete the approved repair.

Repair Boundaries

The initial program should remain focused on essential repair. Complete new-home construction, comprehensive whole-house renovation, elective remodeling, and improvements primarily intended to increase appearance or property value fall outside the normal scope of this support area. If repeated cases reveal a broader housing problem, that need can be developed separately rather than gradually changing the purpose of Critical Home Repair.

Temporary lodging, storage, transportation, or similar costs may be included when they are reasonably necessary to complete an approved repair safely and practically.

Public Safety & Emergency Support

Public Safety & Emergency Support provides additional financial capacity when a serious event places unusual demands on the community. The Church may use N2N funding to strengthen organizations, responders, suppliers, contractors, shelters, transportation resources, lodging providers, food programs, utilities, and other resources already involved in the response.

Qualifying events may include tornadoes, severe storms, fires, flooding, extended utility outages, and other disruptions that create significant immediate or recovery needs. A formal disaster declaration is not required for the Church to respond to an evident local emergency within its authority.

Support may include food, water, temporary shelter, lodging, fuel, transportation, temporary power, communications, supplies, cleanup, debris removal, property stabilization, essential repairs, responder support, animal-related needs, and other reasonable response or recovery costs.

Emergency Funding and Documentation

The Church may use the funds already available to it immediately within the existing authorization. When the event requires more capacity, the Trust can increase the Church pool or provide an event-specific allocation. The request for additional funding should be based on the best information reasonably available at the time rather than delayed until every cost can be known precisely.

Immediate response should not be delayed while waiting for a disaster declaration, reimbursement decision, insurance determination, or grant process. As conditions stabilize, however, the Church or its administrator should identify material government, insurance, nonprofit, or reimbursement resources that can support recovery. N2N may continue to fill urgent gaps, provide resources another program does not cover, or supplement an insufficient award while avoiding unnecessary duplication of costs that another responsible source is clearly paying.

Emergency records should establish how the N2N-designated money was used without interfering with immediate response. Receipts, invoices, payment records, photographs, delivery records, or written summaries may be assembled after the fact when conditions make advance documentation impractical.

Funding Methods and Other Resources

The funding method can vary with the need and the authority already available to the Church. N2N may fully fund a defined need, fill a gap when other resources are contributing, stage payments as work progresses, provide recurring support for a continuing need, or act quickly when an emergency requires it.

Other resources should be considered when they are material and realistically available. The objective is to understand what remains unresolved, not to require a household or organization to exhaust every possible source before N2N can help. The Church or its administrator may use the N2N / CSA Government Programs & Funding Resource Directory as a starting point for that review, while confirming current eligibility and availability before relying on a particular program. Searching indefinitely for another payer can be as counterproductive as ignoring an obvious resource that should reasonably be used.

Supplemental funding describes N2N's role in adding capacity. It does not require N2N to pay only a percentage of an approved need.

Payments and Use of Funds

Payments are ordinarily made in a way that keeps the money tied to the approved charitable purpose. Depending on the situation, the payee may be a contractor, vendor, supplier, utility, landlord, lodging provider, charitable organization, professional, or another appropriate party. Individuals and households receive the benefit of N2N assistance rather than unrestricted cash. N2N-designated funds should be paid to the contractor, vendor, supplier, utility, landlord, lodging provider, charitable organization, professional, or other appropriate party connected to the approved purpose.

Amounts approved for one purpose should remain associated with that purpose. Refunds, vendor credits, insurance recoveries, returned deposits, and unused project funds should be credited back to the N2N-designated funds or handled according to the Trust-Church agreement.

Documentation and Completion

Documentation needs to fit the size and complexity of the assistance. The Church needs enough information to support its charitable decision, account for the money, and confirm significant work, but not a paperwork system that becomes more burdensome than the activity itself.

Type of assistance | Typical documentation | Additional information when useful

Modest purchase or short-term assistance | Church decision or internal record, payment record, receipt or invoice. | Brief note identifying the charitable purpose.

Defined organizational project | Organization information, approved purpose, invoice or payment record. | Completion or delivery confirmation; financial information for larger commitments; material grant, reimbursement, or outside-funding information when it affects the need.

Critical home repair | Description of qualifying condition, contractor estimate or scope, payment records. | Photos, inspection, specialist opinion, completion confirmation, insurance information, and relevant public-program or other-resource information when material.

Emergency assistance | Reasonable event and payment records available under the circumstances. | Post-event summary, receipts, delivery records, photos, or other confirmation as conditions permit; material recovery or reimbursement resources when they become known.

Recurring organizational support | Approved purpose, payment records, review date. | Financial information, material outside-funding sources, and outcome review appropriate to the size and duration of the commitment.

Completion means that the approved purpose has been carried out or the Church has otherwise determined how the matter should be closed. For a repair, that may mean the work was completed and reasonably verified. For an organizational purchase, it may mean the equipment was delivered and placed into use. The level of follow-up should match the importance of the assistance.

Larger, Unusual, and Continuing Needs

The Church should bring a matter back to the Trust when the assistance requires more capital than the Church has already been authorized to commit, when a substantial recurring obligation is proposed, or when the matter raises a significant financial or governance concern that should be understood before additional Trust funds are provided.

The Church may develop the charitable recommendation and supporting information before approaching the Trust. The Trust then determines whether additional capital will be made available. This keeps the financial decision at the Trust level without shifting the Church's charitable judgment back to the Trustee.

A larger request may also justify additional technical, financial, legal, or other professional review before the Church commits to the activity. The amount of review should follow the actual risk and complexity of the matter.

For substantial or recurring needs, that review should normally include enough resource analysis to determine whether an existing government, insurance, charitable, or other funding mechanism is materially relevant; who is eligible to pursue it; what portion of the need it may cover; and what role remains for N2N. The purpose is better allocation of N2N resources, not automatic deferral to another program.

Conflicts, Misuse, and Privacy

Material conflicts involving Church leadership, administrators, contractors, recipient organizations, or other participants should be disclosed and handled in a way that protects the integrity of the charitable decision. A conflict does not automatically make assistance improper, but it should not remain hidden from the people responsible for reviewing the matter.

Suspected misuse of N2N-designated funds, materially false information, or a serious failure to carry out an approved purpose should be reviewed before additional funding is provided.

Recovery, correction, suspension, or other action can be determined according to the circumstances and the Trust-Church agreement.

Recipient and organizational information should be kept reasonably confidential. The Trust normally needs financial and program-level reporting rather than detailed personal information about every person the Church assists. Additional information can be requested when a larger, recurring, conflicted, or professionally reviewed matter creates a specific need for it.

Development From Operating Experience

This framework is a starting point. Experience will show where the guidance is sufficient, where the same questions keep coming up, and where additional standards would actually help.

As Community Program and Financial Administration are added, part of their responsibility will be to turn that experience into more developed policies for organization review, home-repair coordination, recurring support, contractor practices, emergency operations, resource coordination, documentation, and financial controls. Those later policies can support the Church while the current structure remains in place and can also provide the operating foundation if N2N eventually becomes independent or transitions into Community Support Alliance.

The Community Program Administrator should gradually maintain and improve the Government Programs & Funding Resource Directory as part of this operating knowledge. Useful local contacts, program limitations, application timing, recurring funding cycles, and experience with how resources work in practice should be preserved so that N2N and a future CSA do not repeatedly rediscover the same information.

Additional guidance belongs here only when operating experience shows that it is useful. The goal is not to make the policy set larger for its own sake.

The first operating period should teach N2N what policy is actually needed. The framework should become more detailed only where experience justifies the detail.