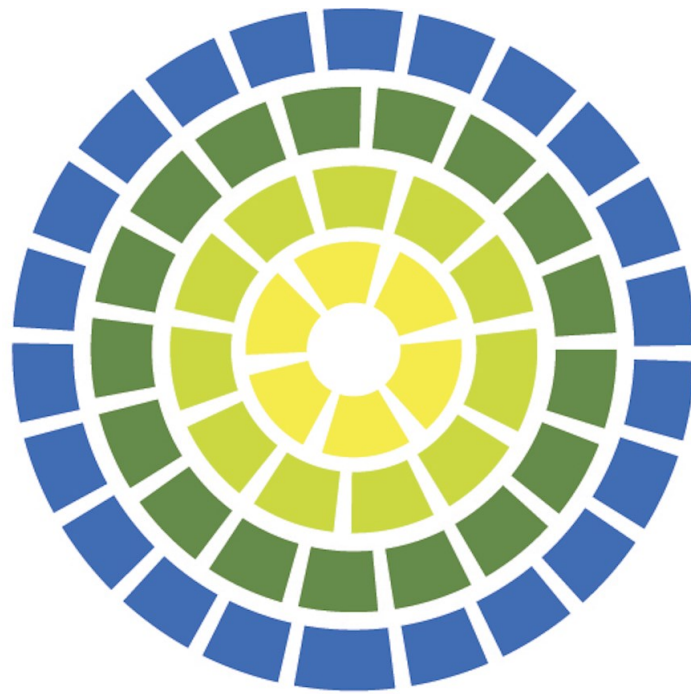


***NEIGHBOR  
BY  
NEIGHBOR***



***2020  
ANNUAL REPORT***



## *What a Year in Harbor Country!*

The COVID pandemic made 2020 one of the our era's most challenging. Neighbor by Neighbor jumped from serving 150 people to 752 in 12 months. People went from barely getting by to going under without help paying their bills. Seasonal jobs were fewer because 40+ businesses shut down and many other businesses limited their hours and capacity for customers. Bills kept accumulating and unemployment did not always cover them. Fortunately, Neighbor by Neighbor was able to help families stay in their homes or apartments with the lights on and food on the table.

Neighbor by Neighbor discovered that a great number of area seniors worry about having enough to eat. The cost of food this year rose 3.9% while the seniors' incomes were stagnant. Neighbor by Neighbor volunteered for the local Mobile Food Pantries and kept clients informed of resources and future MFP dates, times and places. Neighbor by Neighbor partnered with Meals on Wheels over the summer to deliver boxes of produce to 60 food insecure seniors. Gift cards to Harding's and Barney's grocery stores supplemented meager food budgets and allowed them to buy items like laundry soap not allowed on SNAP program (food stamps)

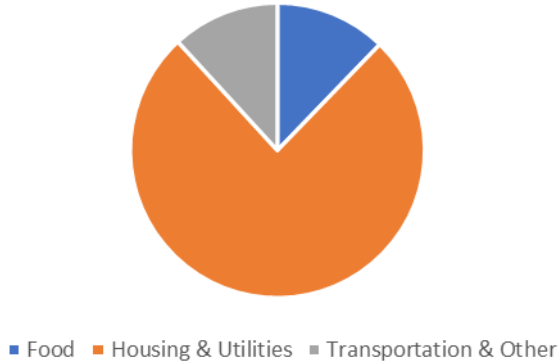
*The (cost of) food at home index increased 3.9 percent over the past 12 months. All six major grocery store food group indexes increased over the period. The largest increase was the meats, poultry, fish, and eggs index which rose 4.6 percent as the beef index increased 5.3 percent....The index for food away from home rose 3.9 percent over the last year. (Source: US Dept. of Labor, January 13, 2021)*

Harbor Country is perceived as a playground for the wealthy who have second homes. Rural poverty is somewhat hidden and spread out compared to urban poverty, and Harbor Country has many pockets of poverty. United Way did a study called ALICE (**A**sset **L**imited **I**ncome **C**onstrained **E**mployed) that found 42% of Berrien County residents live just above poverty or below (ALICE 2019 Michigan Report). 40.2% of New Buffalo school students are eligible for free/reduced lunch, and 54% of River Valley students are eligible.

*A NbyN Senior Client said: Since Covid hit last year and I lost my part-time job, my income had become less and I needed help. Once again Neighbor by Neighbor is a great organization to help families. They also drop off Mobile Food Pantry boxes since I don't have a car. The senior food boxes help me get by.*

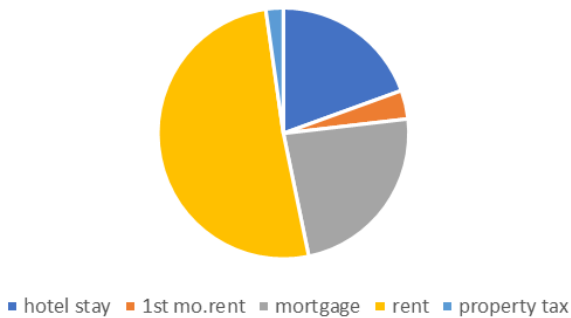
## Snapshot of Neighbor by Neighbor's year:

Where Funds Were Spent



The largest expenditures by NbyN were for utilities and housing, followed by food and transportation related expenses.

Housing



26 homeless people received temporary housing in hotels (more than 1 person in household)

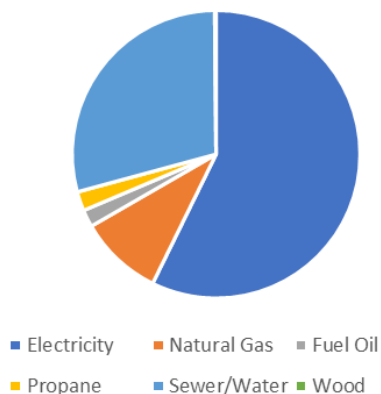
7 people received help with first month's rent

29 people received help with mortgage payments

68 people received help with rent totaling

2 people received help with property taxes

Utilities



213 people received electric bill assistance

27 people received natural gas bill assistance

4 people received fuel oil bill assistance

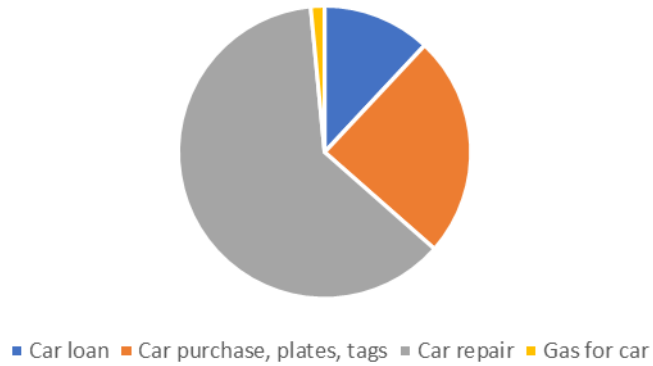
8 people received propane tank bill assistance

112 people received help paying water and/or sewer bills

1 person received a cord of wood for home heating

*I am extremely grateful for the kindness that has been given to me. I can't express in words how grateful I am for the help I received. Thank you so much for the blessings. The people I spoke with were such beautiful souls. This was perfect timing for our situation. Again thank you. NbyN Client*

Vehicle Related



23 people received help with car loans

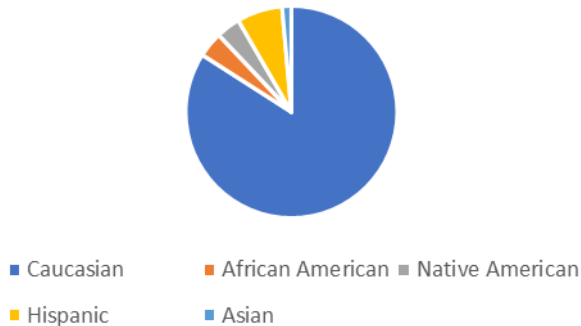
27 people benefited from help with car payments, plates, licenses and tags

29 people received help with car repair bills

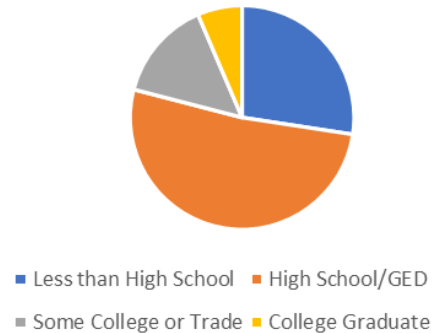
18 people received help with gas for cars to get to work

### Demographic Characteristics:

Ethnicity



Education Level



334 Households with 527 people have annual incomes of \$18,000 or less.

16 Households with 32 people have annual incomes of \$18,001 to \$25,000

13 Households with 38 people have annual incomes of \$25,001 to \$35,000

A family of five was already struggling to pay the bills when one of their children was stricken with cancer. Neighbor by Neighbor was able to catch them up on their mortgage and electric bills, gave them a \$50 grocery store gift card, facilitated a vehicle donation, and recruited a volunteer from Harbert Community Church to bring meals to them. Another parishioner created the “chemo shirt” for the child to wear to chemo treatments.



## *The Efficacy of Partnerships*

2020 was a year to strengthen partnerships with churches, other nonprofits, fraternal organizations and governmental programs. Once Covid hit, Neighbor by Neighbor was able to hire what is called a “social navigator” who helped people trying to sign up for unemployment, the Covid relief checks, Medicaid and Food Stamps and Veterans benefits. A total of 149 people received this assistance.

When people present especially high bills that Neighbor by Neighbor alone cannot cover, staff work with other organizations to put together a package of funding. A disabled woman whose car needed a new transmission was assisted through Neighbor by Neighbor, Harbert Community Church, Water’s Edge Church, Southwest Michigan Community Action Agency and Calvary Chapel. In other cases, funds were pooled with help from the faith community including ***Harbert Community Church, Water’s Edge Church, Calvary Chapel, Annunciation & Paraskevi Greek Orthodox Church, Lighthouse Church of God, New Buffalo Service League, St. Vincent DePaul and Salvation Army***. Ferry Street Resource Center in Niles has particular expertise in working with homeless individuals and families, and Neighbor by Neighbor referred people to Ferry Street while contributing grocery store gift cards and nights in local hotels.

Over the summer, ***Senior Nutrition/Meals on Wheels*** offered to provide boxes of produce to NbyN clients aged 60 or older twice a month. Every other week, volunteers delivered boxes of food to 60 seniors in a Covid-safe fashion. Most of the seniors live on fixed incomes and the cost of living rises faster. Needless to say, they appreciated the reliable delivery of fresh produce.

Neighbor by Neighbor seeks to be a collaborative bringing together people of various backgrounds and organizations in our community. Thanks to those who have been a part of this effort as we partner together for the good of our neighbors. Rev. Jay Fast, Senior Pastor, Harbert Community Church.

***The Episcopal Church of the Mediator*** served as Neighbor by Neighbor’s first manager and caretaker, and it continues to provide generous financial support. At Thanksgiving, Mediator purchased complete Thanksgiving meal ingredients to 15 of Neighbor by Neighbor’s clients. Many recipients said they would never have been able to have such a nice holiday meal without this gift.



*Some of the volunteers who delivered Thanksgiving food boxes from Hardings*



*Calvary Chapel Provides one month’s worth of groceries to a small number of NbyN clients*

**The Berrien Community Foundation and United Way** raised significant funds that they called “Southwest Michigan Cares.” Many Berrien County nonprofits received grants to address the acute financial crises experienced by residents. Neighbor by Neighbor was granted \$55,000 through Southwest Michigan Cares specifically for rent/mortgage and utility assistance, and another \$10,000 for food and personal care assistance. Areas served included NbyN’s usual communities (Three Oaks, Chikaming, and New Buffalo Townships, Village of Three Oaks, City of New Buffalo) plus Galien and Bridgman.

**Southwest Michigan Community Action Agency** partnered with Neighbor by Neighbor so that residents of southwest Berrien could receive financial assistance with rent/mortgage, utilities, car repairs and payments. Neighbor by Neighbor staff completed SMCAA applications and gathered supporting documents and sent them to SMCAA for processing. A total of 35 households were helped through this partnership.

Social workers in both **River Valley and New Buffalo Schools** refer families to Neighbor by Neighbor, especially when their needs are beyond the capacity of the schools. Municipal employees of New Buffalo and Three Oaks give customers Neighbor by Neighbor’s phone number when they can’t pay their water or sewer bills.

The most significant relationship is with **Harbert Community Church** which not only provides fiscal and administrative management, but also engages the congregation in supporting Neighbor by Neighbor financially, practically through food drives, promotion among friends and with prayer. Special thanks to Kelly Boersma who ended up working many more hours on bookkeeping than ever imagined, and Pastor Jay Fast for serving on the Advisory Board, providing wise counsel and being a bridge with the congregation.

*I’m not exactly sure how to put into words how much I appreciate the Neighbor by Neighbor program. I am the Treasurer for the Village of Three Oaks and am in charge of all the water/sewer bills and payments. Our bills are high; \$67 a month, before any usage. Once you fall behind, it’s very hard to “catch up” and that’s where Neighbor by Neighbor has stepped in. Most of Three Oaks’ residents are working class individuals. Some still live paycheck-to-paycheck. Everyone stumbles from time-to-time and it has been such a blessing to be able to refer people who just need a little help to your program.*

*You all may have only helped a handful of people in Three Oaks, but you have made a WORLD of difference!! I cannot thank you enough.*

*Wishing you nothing but continued success.*

Lois D. Jones, Treasurer





Community Foundation awarded a \$3,500 grant to Neighbor by Neighbor.

**Berrien Community Foundation** provided a grant to Neighbor by Neighbor to promote the 2020 US Census. Three drive-by events were held in New Buffalo, Three Oaks and New Troy where ice cream treats and pizza gift certificates were distributed, and people were given the opportunity to complete the Census. The AEP Heart of Cook fund managed by the Berrien

For Thanksgiving, **Calvary Chapel** in New Buffalo, made 11 individual Thanksgiving meals for single adults living alone. **The Episcopal Church of the Mediator** provided turkeys and all the side dish ingredients to 15 Neighbor by Neighbor families.

Every year at holiday time, Neighbor by Neighbor joins other Berrien nonprofits in coordinating food and toy programs spearheaded by **United Way**. **Mosaic** offered an invitation-only toy store at Christmas and shared 10 invitations for Neighbor by Neighbor families. Several different second homeowners asked their friends to donate funds to NbyN in lieu of their usual holiday parties, or just as a way to spread holiday cheer. The funds raised purchased 60 boxes of all the makings for a sumptuous holiday meal with enough leftover dollars for future holiday food

**Harbor Country Rotary** and Neighbor by Neighbor regularly coordinate efforts such as Holiday Food Baskets so that there is no duplication and as many families as possible are assisted. NbyN staff typically volunteer at Rotary's sponsored Mobile Food Pantries. More recently, several of their members signed up to deliver food to seniors in Harbor Country.



**Bethany Beach Tabernacle**, a summer only church, donated funds, as well as conducted food drives to restock NbyN's modest stash for emergencies.

Staff Peg Kohring and Linnea Berg received the ceremonial check for a \$75,000 Alamar Sustainability Grant to be spread over three years. The ceremony took place outdoors at Berrien Community Foundation's Covid-friendly annual meeting.

*A solidly middle-class couple in their 80s did everything right. They paid off their house, paid off their cars, put their kids through college and then suddenly everything fell apart. The husband had a major stroke and requires 14 medications. The wife successfully battled breast cancer and required a variety of medications. In addition to Medicare, the couple had a supplemental policy to help with out-of-pocket hospitalizations, physician appointments and medications. Halfway through 2020, they reached the threshold where their supplemental plan would no longer pay for medications until the couple spent \$5000. They had a reverse mortgage on their home and depleted their savings and retirement funds with all the medical bills. In asking Neighbor by Neighbor to help with a car payment and electricity bill, the wife said that she used to be the one in the position of being able to help others. She never envisioned being in this position and was mortified.*

## ***Donors Increased***

Neighbor by Neighbor received a substantial increase in donations to meet the needs. A total of 140 individuals, 7 businesses or organizations, and 5 churches supported Neighbor by Neighbor in 2020. As word spreads about Neighbor by Neighbor and more people know of how much help is being delivered to the communities, people have been increasingly generous to the point that the program can continue to serve all in need without having to ration.

## ***Grants Awarded***

In 2017, The Pokagon Fund provided the seed money for Neighbor by Neighbor's launch. Since that time, Pokagon has continued to be a major sponsor to ensure that the program is on solid footing, for which we are grateful.

### 2020 Grants:

The Pokagon Fund, \$75,000

Heart of Cook, \$3,500

Southwest MI Cares, \$65,000

Alamar, \$75,000 over three years★

★This grant is for the purposes of sustainability and will commence January 2021.



*David Camp of the New Buffalo office of Berkshire Hathaway presented a \$1,000 check to staff Linnea Berg in December*



## **Financial Report**

<b><i>Income</i></b>	<b><i>Budget</i></b>	<b><i>Actual</i></b>
Donations through Harbert Community Church	\$0	\$46,242
The Pokagon Fund Grants	\$70,000	\$85,000
Non-Pokagon Fund Grants	\$25,000	\$36,384
Donations from Individuals (non Harbert Church)	\$12,750	\$43,046
Online Donations	<u>\$0</u>	<u>\$29,343</u>
	\$107,750	\$240,015
<b><i>Expenses</i></b>		
Employee Expenses	\$78,516	\$ 75,042
Direct Client Needs	\$10,000	\$107,865
Office Operations	<u>\$ 5,580</u>	<u>\$ 6,246</u>
	\$94,096	\$189,153

Due to Covid, no fundraiser events were held

### ***The John Krsul Fund***

Our beloved supporter and wise counselor, John Krsul, passed away suddenly in 2020 and left behind a legacy of service to Harbor Country. As an attorney on staff of The Pokagon Fund, and fulfilling the role of Interim Executive Director, John brought considerable gifts in marshaling resources and knowledge to address local issues. Neighbor by Neighbor is still benefitting from emails and memos he wrote with suggestions on how to do things well.

Upon his passing, Neighbor by Neighbor could think of no better way to honor his memory than to create the John Krsul Fund. As a quasi-endowment fund, it will be used to support program operations. Many people enjoy giving to Neighbor by Neighbor for directly helping needy neighbors, and that is certainly essential and welcome! Raising funds for less attractive but nonetheless essential operational funds can be challenging. If you would like to make a donation to the John Krsul Fund, please note it on the memo line of a check or through other correspondence.



John Aloysius Krsul Jr.  
March 24, 1938 - June 11, 2020

*We can't thank Neighbor by Neighbor enough for the help we received with our water bill and will definitely look into all of the resources sent to us by email. NbyN Client*

*I am eternally grateful for the kindness, compassion and fellowship extended to me during a most difficult time in my life. If not for the outreach and great understanding, I'd likely be faced with homelessness and total despair. NbyN Client*

## ***Neighbor by Neighbor Advisory Board***

Rev. Paula Durren

Marcie Dust

Rev. Jay Fast

Peggy Lefebvre

Bob Stine

Leslie Wood

## ***Neighbor by Neighbor Staff***

Dr. Linnea Berg

Rev. Margaret “Peg” Kohring

*This organization helped me pay a large electric bill so my service would not be shut off. Also gave me two gift cards so I could buy groceries. Also giving twice a month milk, cheese and produce really helped me out. With the Covid 19 I was not working and only got social security since unemployment was so slow for me to get a response or my payments. This organization needs to stay in service to help people like me and others. Thank you very much. NbyN Client*

***Neighbor by Neighbor***

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***Harbert, MI 49115***

***269-231-0648***

***[www.nbynharborcountry.org](http://www.nbynharborcountry.org)***

