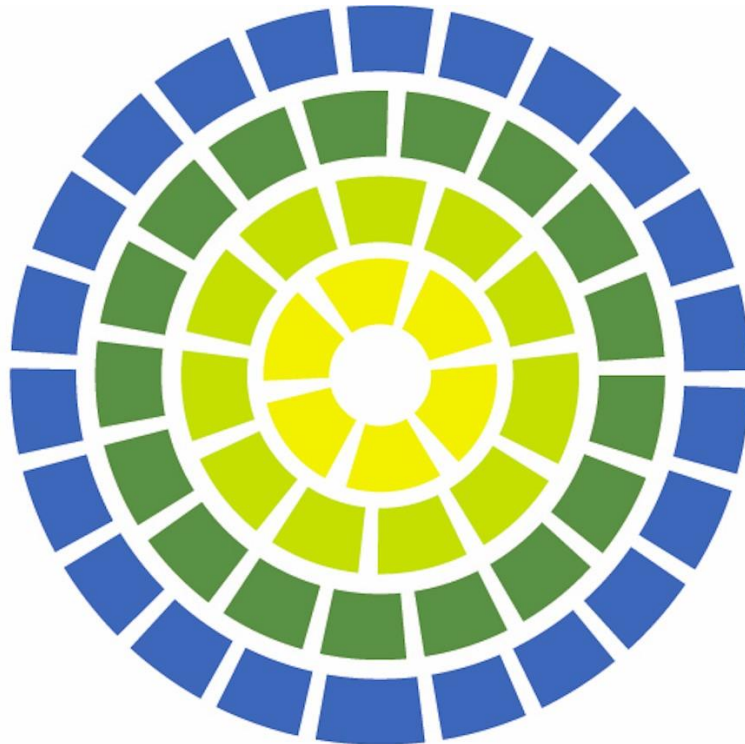


NEIGHBOR BY NEIGHBOR

2023 ANNUAL REPORT



PO Box 30, Union Pier, MI 49129

269-231-0648

www.neighborbyneighbor.org

Mission Statement: Neighbor by Neighbor connects the most vulnerable residents of SW Berrien County with resources and services to address immediate needs, while facilitating greater independence through targeted programs and services. Neighbor by Neighbor also mobilizes the community to build networks of mutual service and care through robust volunteer participation.

A Note from the Executive Director:

Dear Friends of Neighbor by Neighbor,

Thank you so much for making 2023 such a wonderful year of growth for Neighbor by Neighbor. We were able to expand our food pantry by 200% and add a hygiene pantry. We were able to start a much-needed laundry program and grow our GED program. We were able to engage with more volunteers and add a Volunteer Coordinator. None of this would have been possible without the generous support of our donors, grantors and volunteers. We also want to acknowledge our dedicated Board of Directors for the countless hours of support and care they give to Neighbor by Neighbor. Thank you to The Pokagon Fund for their continued, generous, grant support. We could not do this work without all of you. Thank you for seeing the hidden poverty in our area and your dedication to helping your neighbors in need.

With Sincere Thanks and Gratitude,

Keri Haskins, Executive Director

2023 Board of Directors:

The Rev. Paula Durren, Co-Chair

Janet Henderson, Co-Chair

David Ball, Vice Chair

Rev. Jay Fast, Secretary

Peggy Lefebvre, Treasurer

Marcie Dust

Judy Gadiel

Bruce Murphy

Bob Stine

Neighbor by Neighbor Staff:

Keri Haskins

Jen Bomar

Jessica Kidwell-Saboski

Meg Smyth

CEDAM AmeriCorps Member Michael Howe

NEIGHBOR BY NEIGHBOR 2023 Annual Report at a Glance

Organizational Achievements:

- Full-time Executive Director hired
- Part-time Program and Grant Director hired
- Secured CEDAM AmeriCorps Member for another year of service with Neighbor by Neighbor
- Supervised a college intern in the summer months
- Started a hygiene pantry
- Expanded in-office emergency food pantry by 200%
- Began a client laundry program
- Founders' Day Brunch fundraiser held in June
- Benefit concert held in October
- 1,035 volunteer hours completed
- Engaged a “volunteer” Volunteer Coordinator

Client Services Achievements:

- 261 households representing 554 individuals were assisted
- Volunteers delivered Mobile Food Pantry Food to 15 households of homebound clients
- Sponsor a Neighbor program paid monthly electricity bills for 29 fixed income households totaling \$33,818
- Sponsor a Student program provided monthly gas cards to 2 clients attending college
- 29 senior citizens received Senior Commodities delivered by Neighbor by Neighbor volunteers
- 81 households representing 218 individuals received emergency food from the Neighbor by Neighbor in-office food pantry (total number of visits in 2023: 194)
- 26 households representing 105 individuals received diapers and baby wipes from the Neighbor by Neighbor in-office diaper pantry (total number of visits in 2023: 102)
- 69 households representing 190 individuals received hygiene products from the Neighbor by Neighbor hygiene pantry (total number of visits in 2023: 166)
- 308 households were case managed by the Neighbor by Neighbor social worker
- 30 households representing 147 individuals received holiday assistance

2023 Housing Crisis

When 2023 began, Neighbor by Neighbor was already dealing with the financial fallout of COVID for many of our clients. Even though the Consumer Price Index did not surge as it did in 2022, it still rose 3.4% in 2023. Any extra emergency funds that people were receiving from the Federal Government came to a screeching halt. One client, Maryann, a senior on a fixed income saw her food assistance benefits cut by 200%, leaving her struggling to keep food on her table. Soon after federal assistance stopped, Neighbor by Neighbor quickly realized that many of our clients' rent was skyrocketing and if the rent wasn't going up leases were ending without renewal options. Quite a few landlords began turning their long-term rentals into short-term vacation rentals. Furthermore, our clients that stayed in their rentals realized that if they paid the whole rent amount, they couldn't pay their electric bill. Our neighbors were being priced out of their homes, however there was nowhere to move. There is only one apartment complex in Harbor Country that has subsidized housing and those units are limited, always full with a waitlist. Some of our clients were out on the street or living in cars. Neighbor by Neighbor spent \$18,049 on emergency shelter alone – roughly 10% of the total amount of dollars spent in assistance in 2023. We were able to safely house 17 households, representing 26 individuals.

Who Do We Serve?

- The average household annual income for all employed clients is \$19,650.
- The average household annual income for full-time employed clients is \$19,625.
- The average household annual Social Security Retirement income for clients is \$17,978.
- The average household annual Social Security Disability income for clients is \$14,123.

CLIENT INCOME

OF HOUSEHOLDS

LESS THAN \$10,000	84
\$10,001- \$15,000	62
\$15,001-\$20,000	37
\$20,001-\$25,000	24
\$25,001-\$30,000	18
\$30,001-\$35,000	15
\$35,001-\$40,000	8
\$40,001-\$45,000	5
\$45,001+	9

The majority of people approaching Neighbor by Neighbor for help are female. In 2023, the clients that we served were 26% male and 74% female. The age distribution of clients is fairly evenly divided among children, working age adults, and seniors.



Lorraine Veldman and Kip Walker, GED volunteers

GED Opportunities in the Neighbor by Neighbor Service Area and Beyond Neighbor by Neighbor and Michigan Works! make an excellent team!

When two amazing organizations collaborate to expand services to more of the Berrien County community, great things happen. Neighbor by Neighbor, in partnership with the Adult Education Team at Michigan Works! in Benton Harbor have grown their already successful GED service. The GED program has been thriving at the Galien Public Library, meeting every Tuesday. In 2023, the GED program grew and expanded into the New Buffalo Public Library and the Bridgman Public Library. This expansion helps reach even more individuals in Southwest Berrien County, eliminating the need to travel to Benton Harbor. In 2023, Neighbor by Neighbor added volunteer, Lorraine Veldman, to the already stellar GED team comprised of Kip Walker and Liz James. The team works with Mandy Sommers and a few other representatives from the Adult Education Team at Michigan Works!

Financial Literacy Session Update

Neighbor by Neighbor's ultimate goal is to move our clients to independence if that is an appropriate goal. Our financial literacy program was a two-session program that taught our clients basic money skills, covering topics such as basic budgeting, credit scores, identity theft, payday loans, scams, etc. Financial Literacy was taught by a Neighbor by Neighbor employee in a classroom setting. Neighbor by Neighbor staff began to struggle to get clients to commit to attend two sessions. After many meetings and discussions, we decided to create a new, more streamlined, financial literacy program where our clients would be able to meet one-on-one with Neighbor by Neighbor volunteers with backgrounds in business and finance. These sessions are private and confidential and tailored to exactly what the client needs, with follow-ups when necessary. We successfully rolled this program out in 2024.

Helping Stabilize the More Vulnerable Clients

Neighbor by Neighbor works diligently to move clients from dependence to independence. However, there are some clients who we can only work to stabilize. These clients are the retirees, people with disabilities, and clients suffering from poor health but not receiving social security disability payments. In 2023, Neighbor by Neighbor paid recurring monthly electric bills for 29 households through the Sponsor A Neighbor program for these very low- and fixed-income households. The Sponsor A Neighbor program allows our clients to use their limited resources for other bills and necessities.

Neighbor by Neighbor Engages Local Youth

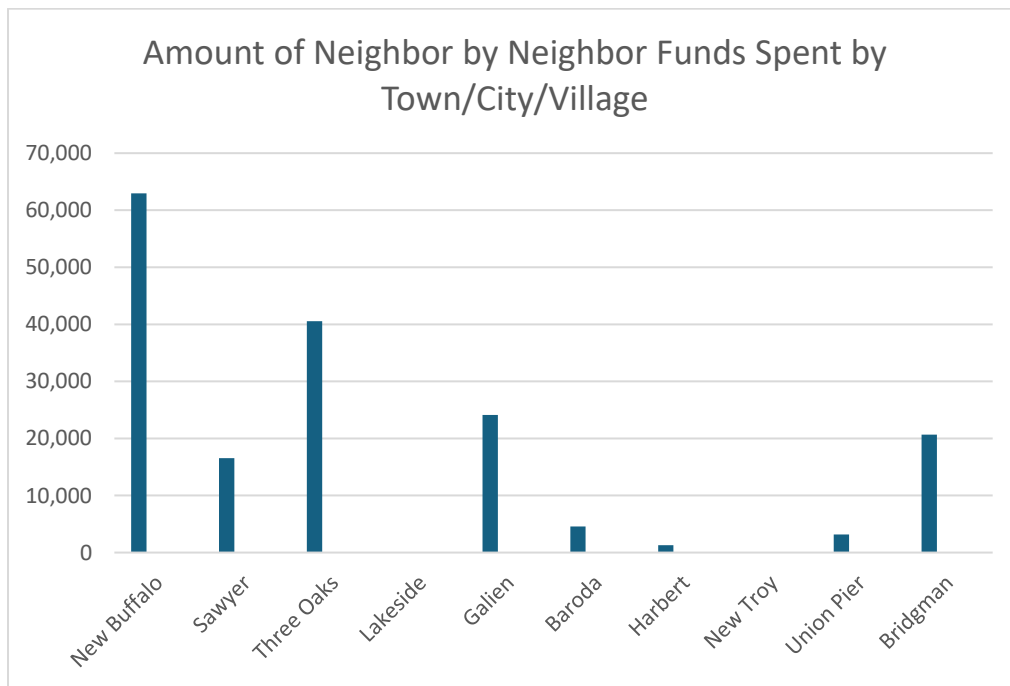
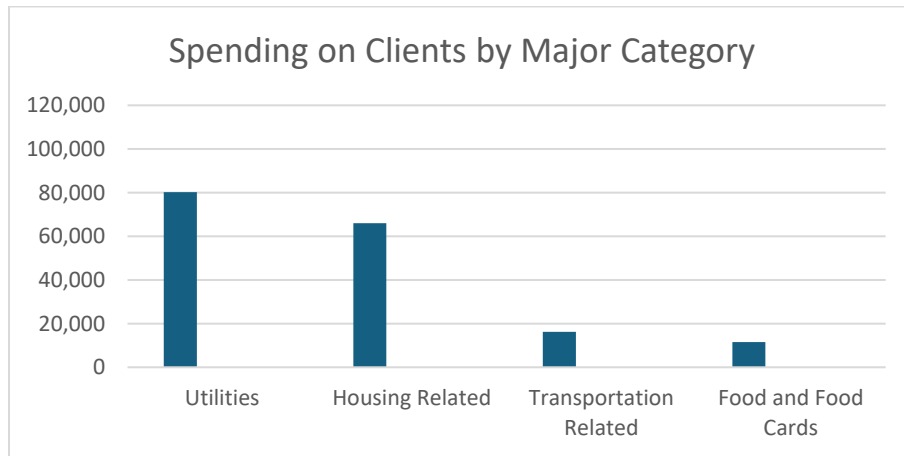
A youth pastor at a local church contacted Neighbor by Neighbor in June of 2023 looking for some outdoor work for a mini-mission for the youth group. We knew just the right client to send the group to. The group of 14 kids and 2 adults went to clean up leaves, branches, and brush from an elderly client's yard.

The client had been very ill and was very grateful to Neighbor by Neighbor and the youth group clean-up crew.



Client yard clean-up

Where Was the Money Spent?



Fundraisers: Getting to Know Neighbor by Neighbor with a Brunch and a Concert

In June 2023, Neighbor by Neighbor had its first annual Founders' Day Brunch, honoring our original founders, Linnea Berg, The Reverend Paula Durren, Episcopal Church of the Mediator, and The Pokagon Fund. Hosted by two generous volunteers, the Founders' Day Brunch was so successful that it has become an annual fundraising event.

In October 2023, the Acorn hosted a fundraising gala for Neighbor by Neighbor. VIP ticketholders were able to mingle with drinks and hors

d'oeuvres at A Drawing Room, an art gallery in Three Oaks. The main event itself was a fabulous concert held at the Acorn with Meagan McNeal called "Do It With Love." The concert was so electric that the standing-room-only crowd was dancing in the aisles.



Meagan McNeal
"Do It With Love"

While both fundraisers in 2023 drew large crowds of donors and supporters and did help Neighbor by Neighbor generate income, the Executive Director was also able to raise awareness of the hidden poverty in Harbor Country.

The In-Office Emergency Pantry Grows and Grows!

Neighbor by Neighbor has always had a small amount of emergency food to provide to clients. In 2023, we decided to expand the food pantry by leaps and bounds. We also answered the call of clients in need that asked if we ever had laundry detergent, soap, and toothpaste. We did not carry these products, but decided that, along with expanding the food pantry, we would also add a hygiene pantry. We carry everything from personal care items to laundry detergent. What has historically been a literal cabinet of food has now turned into a one-room emergency supply area. In other exciting news, Neighbor by Neighbor received a large brand-new freezer from Molina in 2023 and now we can store bread, frozen meals, and protein for clients.



New In-Office Food and Hygiene Pantry

Neighbor by Neighbor Initiates Laundry Program With Local Emergency Shelter Motel

Neighbor by Neighbor works closely with a local motel in New Buffalo to provide safe housing for our homeless clients and individuals who need emergency shelter. After visiting a client, Clarissa, who was staying at the motel, our social worker was shocked and heartbroken to see that she and her newborn infant were wearing dirty clothes. Neighbor by Neighbor found this unacceptable and we knew that we had to do something. We worked with the motel manager to create a laundry program where Neighbor by Neighbor clients can receive \$3.00 a week in quarters to do a load of laundry. If clients need laundry detergent they can visit our in-office food and hygiene pantry where we have donor provided products.

Have you ever felt a tug to do something more? Wonder what you can do to help your neighbors?

First, you can donate funds (tax-deductible). The following figures are based on the average of 2023 client costs in the various categories.

\$196 pays for one month's electricity bill
\$570 pays for one month's rent
\$856 pays for one mortgage payment
\$226 pays for one month's natural gas bill
\$501 pays for one fill up of a propane tank
\$285 pays for one quarterly water/sewer bill
\$460 pays for one average car repair
\$1,000 pays for one average plumbing repair
\$463 pays for one average furnace repair
\$400-\$1500 pays for 4 new tires on a vehicle
\$50 buys one grocery store gift card
\$50 buys one gas gift card
\$50-\$100 pays for one hotspot to help a GED student study

Volunteering is another option:

Pick up and deliver food from the Mobile Food Pantry to homebound clients
Join the Care Team and check in one-on-one with a client who needs friendly support
Serve on a Board Committee
Donate products to the in-office food and hygiene pantry

HOW TO GIVE:

Send a check made out to "Neighbor by Neighbor" to PO Box 30, Union Pier, MI 49129
Donate through the website: www.neighborbyneighbor.org/donate or through your PayPal account
Donate through your family foundation or employer matching gift program
Include Neighbor by Neighbor in your estate plans



