



HOME SWEET HOME



We envision communities where everyone has opportunity and access to a stable home because home is the foundation for success.



Hello Dear Friend,

Change was certainly our constant companion this year. We faced tough changes – including the difficult decision to reduce staffing when 85% of our emergency assistance funding expired – while also modifying services to ensure remaining funds were available for neighbors with the greatest risks. We also experienced transformative changes – like the monumental apartment home and N2N office building renovations our residents, staff, and volunteers made it through. A few of the changes in 2023 that have meant the most to me include:

- Launching N2N’s Financial Capabilities program, allowing us to empower clients as they stabilize their future through financial decisions today.
- Achieving “Exemplary Status” designation once again this year by NeighborWorks America following our agency audit in September.
- Receiving “Nonprofit of the Year” award from Loveland Chamber of Commerce.
- Hosting our first *Home Is Where The Heart Is* benefit in Loveland in October.
- The very Grand Reopening of N2N’s Housing Hub Community Building in October.
- Establishing a giving circle, the Stitzel Society, in honor of our founder, Lou Stitzel.

When reflecting on all we conquered and celebrated this year, I see every dedicated individual who showed up to fight the good fight for this community. I’m honored to live and work among such kindhearted, hardworking partners – folks who choose to join us in ensuring everyone has access to housing opportunities.

In this year’s report, we share how our programs, sustained by this compassionate community, have continued to create successes and forward movement for this organization and all our neighbors.

In gratitude,

Kelly Evans

Kelly Evans
Neighbor to Neighbor Executive Director

Financial Overview

Expenses

- Rental Housing Solutions: \$2,274,410
 - Affordable Properties: \$1,587,792
 - Administration: \$3,167,001
 - Homeownership Program: \$1,587,254
 - Covid Direct Client Assistance: \$32,425,205
- Total: \$41,041,662

Revenue

- Grants: \$5,334,576
 - Affordable Properties Earned Income: \$2,362,992
 - Individual Donations: \$1,079,215
 - Other Income: \$65,836
 - Covid Direct Client Assistance: \$32,425,205
- Total: \$41,267,824

Due to a change in N2N's Fiscal Calendar Year, this report is based on financial information from July 2022 to December 2023.

Financial information has not yet been audited.



Safe At Home

Neighbor to Neighbor managed distribution of \$32,425,205 in Covid Direct Client Assistance.



Our 2023 Impact

| HOUSEHOLDS SERVED | |
|--------------------------|-------|
| EVICITIONS PREVENTED | 832 |
| UTILITY CLIENTS ASSISTED | 780 |
| MOVE-IN CLIENTS ASSISTED | 387 |
| FORECLOSURES PREVENTED | 1,086 |
| HOMEBUYERS EDUCATED | 1,133 |
| HOMEOWNERSHIP ACHIEVED | 779 |

JAN. 2023 - DEC. 2023

N2N Board of Directors

Chris Lidstone, President
 Pete Iengo, Vice President
 Ryan Cassidy, Treasurer
 Imran Bhimani, Secretary

Sue Ballou
 Gillian Bliss
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 Amanda Huston
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N2N Housing Hub Grand Reopening Celebration, Oct. 5, 2023

IT'S SO GOOD



In 2023, Neighbor to Neighbor completed an extensive renovation project at Coachlight Plaza Apartments, ensuring our affordable apartment homes remain safe, healthy, and comfortable. We also **doubled the size of our Housing Hub Community Building**, creating dynamic spaces to engage with residents, clients, supporters, and partners. Forty-four additional N2N affordable apartments within Larimer County will also undergo planned renovations.

Moving Days

N2N Apartment Rehab

Prior to rehab, each family residing at N2N was packed, moved, and settled into a furnished hospitality apartment for the duration of their home’s renovation.

“Throughout this process, we really got to know each family, and this helped us identify and address areas where residents could use additional support,” explained N2N Resident Housing Coordinator Jessica Hazlett. When ready, typically six to twelve weeks later, N2N helped each family return to their newly rehabbed home.



Photo: N2N Residents Kevin, Ivan and Esther on their “Move-Back-Home Day” at Coachlight Plaza Apts.

TO BE HOME



Special thanks to Krische Construction, Inc. for providing some of the rehab images on this spread.

Comfort & Connection

- New Cabinetry & Flooring; Upgraded Plumbing & Fixtures
- Added New HVAC Systems, including Air Conditioning
- New Resident Laundry & Lounge with Children’s Play Area
- New Community Kitchen & Multi-Purpose Space for Classes, Clubs & Events

Security & Efficiency

- Improved Energy Efficiency
- Enhanced Accessibility & Security Features
- Water-Wise Landscaping

Program Spotlight

Housing Search Assistance



Bilingual Housing Specialist Leonela Runnels believes Housing Search Assistance (HSA) Case Management is the most fulfilling role she has held. She explained, *“Most HSA clients are going through a lot of trauma, and come to us while full of fear and anxiety. I want them to know they are not alone and I want them to feel they are my number one priority.”*

Leonela helps each client access available resources so they feel empowered to make important life decisions.

“To be there, to listen and walk with them through everything – that is such a huge part of what makes it possible for them to be successful,” she shared. Client feedback reinforces the life-changing impact of this work. The following message is from a Spanish-speaking client who sought help after escaping an abusive relationship with her children:

“ I was going through a very difficult situation. N2N and Leonela looked for the best option for me. Leo helped get me an apartment based on my salary so I could pay the monthly payment. I’m very grateful to N2N and Leo for all their support. My life and my children’s lives are much better now thanks to them.”

~ Housing Search Assistance Client

HSA Facts

45



Housing Search Assistance consultations are typically provided each month by N2N.

387



households achieved stable housing with N2N’s Move-In Assistance Program.

3-6



months is how long most HSA clients work with an N2N case manager to help stabilize housing.

Now Offered In Spanish!

Homebuyer Education Class

In 2023, Neighbor to Neighbor expanded its Homebuyer Education (HBE) course to begin offering classes in Spanish. *“It’s been our goal to create the same in-person learning experience for Spanish speakers, and we are proud that this work helps remove potential homeownership barriers for our Spanish-speaking neighbors,”* stated Miranda Minton, Senior Homeownership Manager.

“**Me gusta que alla este tipo de clase para primeros compradores. ¡Gracias por tenerlas en español!**”

“I like that there is this kind of class for first-time buyers. Thank you for having them in Spanish!”



HBE instructors Daen Manriquez, Jamie Hammond, Chantel Gallegos & Cynthia Santos at the first Spanish HBE class on June 10, 2023.

Homeownership Advisory Board

- Jennifer Bray
- Steven Depperschmidt
- Dexter Finley
- Erika Carrillo Flores*
- Jamie Hammond *
- Scott Maltzahn *
- Daen Manriquez *
- April Neuhaus
- Mike Salza
- Jared Sickels
- Joseph Woodman

* Spanish-Speaking Board Member

HBE Facts

10



households participated in the 1st Spanish HBE class, with 7 achieving homeownership.

74%



of the 1,133 participating families achieved homeownership after attending an HBE class in 2023.

15



in-person N2N HBE classes were taught in 2023, rotating between Fort Collins & Loveland.

N2N was named **2023 Nonprofit of the Year** by the Loveland Chamber of Commerce.



LOVELAND
CHAMBER of COMMERCE

HOME *is where the* HEART *is*



The wine paired perfectly with our sweet guests at N2N's first annual *Home Is Where The Heart Is* benefit at Sweet Heart Winery in Loveland.

Thanks to generous community supporters, ***N2N exceeded our fundraising goal to provide stable housing for 75 Loveland residents.***

N2N's Loveland Impact, 2023

211 Loveland families avoided homelessness with Eviction Prevention Program.

273 Loveland households kept their lights on with Utility Assistance Program.

134 households secured housing with Move-In Assistance Program.

62 Loveland households achieved homeownership after completing Homebuyer Education Class.

51 Loveland homeowners avoided foreclosure through Homeowner Assistance Fund (HAF).

Loveland Advisory Board

- Amy Ackerman
- Imran Bhimani
- Sam Carlson
- Steven Depperschmidt
- Lindsay Gilliland
- Bea Gonzalez
- Jill Grizzle
- Chester Hitchens
- Manichanh Spence
- Trish Warner

Eviction Prevention Safe At Home

832 households avoided eviction with N2N's assistance – providing housing stability for families.

780 households kept the lights on with N2N's utility assistance- allowing families to recover from a financial hardship without creating additional crises.



“It’s amazing that a program like this exists. I lost my only source of income, a job I held for ten years. My savings was quickly wiped out, and my credit cards became maxed out shortly thereafter. I was in a world of hurt without them. Sincerely, I can’t thank you enough N2N.”

“My mother had complications from a surgery. I needed to be there to support her through it, and to help her when she went home. While caring for my mother, I missed hours at work and fell behind on my rent. N2N has been the greatest gift I’ve ever been blessed with - these folks go above and beyond to help families in need.”

“Without N2N, my daughter and I would be lost. They have saved our home and kept our power on during the hardest times of our lives. Because of their assistance, we don't have to sleep in a car or on someone's couch. We can cook and take hot baths, stay warm and have a home.”



N2N Homeownership team attended Northern Colorado's Realtor Summit 2023. Pictured (l-r): Colorado Housing and Finance Authority (CHFA) representative Elfriede, N2N's Chantel and Lexi, CHFA's Silvina, and N2N's Miranda.

Homeowner Assistance Program Help At Home

1,086 households received help from N2N's Homeowner Assistance Program.

92 households received Reverse Mortgage Counseling, and 48 of those sessions resulted in closing on a reverse mortgage.

Welcome to Our --- Neighborhood

To ensure each resident has access to and opportunity for growth, N2N provides education and connection events, along with celebrations and fun activities for all ages. In addition to our resident programs and direct services, **N2N collaborates with 53 community partners.**

76% of new residents in 2023 were escaping homelessness when they moved into their N2N apartment home.

60% of N2N residents earn less than 30% of the Area Median Income. (Ex. \$30,900 is the 2023 AMI for a 3 person household).

32% of the families living at N2N are run by a single parent.

36% of N2N household members are children under the age of 18.

>> Building Leaders <<

In October, several N2N residents and staff traveled to San Francisco to attend NeighborWorks America's (NWA) Community Leadership Institute Conference. Participants attended development workshops covering an array of topics, including youth leadership, diversity, and the role of women in transforming communities.

NWA also provided N2N's resident team with a \$4,000 grant to design and implement a project benefiting their community.

One resident shared, *"What a wonderful, enriching experience. I'm so grateful we are a team - we fit together perfectly!! Thank you everyone for making the trip and workshops such a positive experience, and for your hard work and dedication!"*



N2N residents and staff enjoy dinner at NWA's leadership conference. Pictured l-r: Emma, Rachel, Carey, Christy & Marla.

>> Building Community <<

COOKING MATTERS

In partnership with The Food Bank of Larimer County, N2N began hosting nutrition and meal preparation classes in September, 2023. Each Cooking Matters class is held virtually and in-person, in English and Spanish, and encourages family participation. The ingredients are provided, and participants are coached on ways to prepare a variety of healthy, low-cost meals.



N2N Rent Reporting Program

Designed for residents with low or no credit, our Rent Reporting Program allows rent payments to be reported to credit bureaus, so residents can build credit similar to how homeowners can through mortgage payments. Residents also receive: monthly rent reporting; credit monitoring & insights; theft insurance & credit restoration; and up to 24 months of back reporting.

Impact:



On average, residents with no credit increased scores by **714 POINTS**; those with a sub-prime credit score increased by **43 POINTS**, and those with a near-prime credit score increased by **74 POINTS**.

Stitzel Society

In 1970, Lou Stitzel learned of a local family that was in jeopardy of losing their home in the Alta Vista neighborhood. Stitzel rallied her friends and fellow congregation members, raising enough money to prevent the family from becoming homeless.

From the outpouring of communal compassion, Stitzel was inspired to grow this work - opening doors and paving the way for new solutions to local housing challenges. That same year, Stitzel founded Neighbor to Neighbor, where she spent the next ten years building a community-based organization focused on helping individuals and families obtain and retain housing.



We honor Lou Stitzel's legacy with our commitment to overcome housing challenges with sustainable solutions.



"I'm currently an N2N volunteer, assisting clients in the front office and helping educate Spanish-speaking clients during homebuyer education classes. As a former N2N employee, I can attest that the bedrock of experience and education I now use as a licensed real estate agent was built while working at Neighbor to Neighbor. To pay homage to where I began, I donate a portion of every sale to N2N. To now be a member of the Stitzel Society, I feel like I'm living my best life and purpose."

~ Jamie Hammond, Bilingual REALTOR® and N2N Supporter

We are grateful for this growing community of compassionate neighbors who support N2N's mission.

Stitzel Society Members 2023

Supporters who have made an annual contribution of \$1,000 or more.

n2n.org/stitzel-society

Kristi & Tom Aberle
Tyler Alderson
Richard S. Alper
Barbara Applegate
Judith Aranow
Ray & Martha Bailey
Sue Ballou & Whitney Cranshaw
John & Mary Balza
William & Karolyn Barr
Will Blume & Elaine Podell
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Claire Bouchard
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Linda & Bert Broekstra
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Simon Heart
Staci Hennings
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Peggy Ingram
Charis Kee
Kayleigh Keller & Whitney Pennington
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Steven & Jennifer Kile
Marilyn Raul & Kidder Foundation
Dick & Jane Kinney

Katherine Knepper & Gavin Polhemus
Carrie & Ilan Levy, Exodus Moving and Storage
Chris Lidstone & Kate Laudon
Paul Lillie
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Andrew Martin
Michele Marquitz
Suman Mathur
Mindy McCloughan
Timothy & Allyson McGonagle
John & Elizabeth McGrew
Tracy Mead & Jon Estabrook
Danette & Michael Meyer
Terry Miller
Laurie Minamide & Jim Bamburg
Marcia Moellenberg
Andrew Moore
Rev. Joseph & Dr. Shelley Moore
Aileen Morningstar
The Mullarkey Family Charitable Fund
Mary Munger
April Neuhaus, Neuhaus Real Estate
Brandon & Melissa Noble
Kellie & Paul Nuber
Amanda Miller Nye, The Place Setting Company
Suzanne Offe
Brad & Tracy Oldemeyer
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Jared & Rebecca Orsi
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Community Foundation
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Karen Wedge
Suzi & Chris White
Jim & Nicole Whitenight Fund of the
Community Foundation
Nellis-Williams Fund of the
Community Foundation
Richard & G. Lee Yahnke
Cheryl & Joe Zimlich

Businesses & Organizations

AccountabilIT
American Family - Cindy Gerk Agency, LLC
American Family Insurance Dreams Foundation
ANB Bank
BMO
Bohemian Foundation
CDZ, LTD.
City of Fort Collins
City of Loveland
Colorado Association of REALTORS Foundation
Colorado Housing and Finance Authority
Community Foundation of Northern Colorado
Cornerstone Home Lending, Inc
Dellenbach Motors
Dohn Construction
El Pomar Foundation
Element Design
Elevation Community Land Trust
Elevations Credit Union
Emergency Food and Shelter Program United Way
Ent Credit Union
Ent Credit Union Community Fund
First National Bank of Omaha
FirstBank - Fort Collins
Foothills Rotary Club
Fort Collins Breakfast Rotary
Fort Collins City Council
The Group, Inc. Real Estate Associates
Housing Catalyst
Houska Automotive Services, Inc
Immanuel Lutheran Church
Independent Financial
Kaiser Permanente
KCI Construction
Mantooth Marketing Company
Mountain Time Vacation Rentals
NAI Affinity
The Neenan Company
NeighborWorks America
The NoCo Housing Fund
OtterCares Foundation
Peak Community Church
PNC Foundation
Sage Benefit Advisors
Saint John the Evangelist Catholic Parish
State of Colorado - DOLA
State of Colorado Department of Law, Office
of Financial Empowerment
United Way of Larimer County
Westminster Presbyterian Church
Windermere Foundation Northern Colorado
Woodward Charitable Trust



Thank you.

“

I was at my wit's end and on the verge of being homeless, but within a couple of weeks, Neighbor to Neighbor helped turn that around for me. N2N has truly been a blessing in my life by assisting with my rent and enabling me to have enough time to get well and get back on my feet. Without their help, things would have taken a turn for the worst. I am grateful and feel very blessed to have had such an amazing and hardworking team to help me in my time of need. I could say thank you a million times and that would still not be enough to express my gratitude.”

~ Emergency Rent Assistance Client



Special thanks to CHFA and Scott Dressel-Martin Photography for providing the cover images of N2N clients and staff.

did you know?

Neighbor to Neighbor was once again the top referral for the United Way of Larimer County's 2-1-1 Hotline in 2023. The top three needs expressed by community members were housing, rent payment assistance, & utility assistance.

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**NEIGHBOR
TO NEIGHBOR**
opening doors. **advancing lives.**

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