



*"It is our belief that safe and stable housing is foundational for everyone's life journey. We are proud to be members of N2N's Stitzel Society, echoing the commitment of N2N's grassroots trailblazers to support a cause that strengthens our community and provides lasting stability for future generations."*

~ Brad & Tracy Oldemeyer



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[n2n.org](http://n2n.org)

**Annual Report**



Kelly Evans  
N2N Executive Director

## 2024 Board

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# Hello Friend,



As we enter N2N's 55th year, I am proud to share our 2024 highlights, as well as our focus areas that will guide our work in the years ahead. In 2024, we finalized our new three-year strategic plan, which was shaped by a deep commitment to meeting the evolving needs of our community. N2N continues to unite around **three foundational priorities:**

- 1: Equip participants to achieve their goals along the housing continuum
- 2: Create accessible communities through leadership and commitment to housing equity
- 3: Optimize resources and investments to meet evolving N2N and community needs

Our strategies focus on the impact of N2N's three key service areas – Housing Solutions, Residential Property Management, and Homeownership. **As you read, please know that every number and every client story is a direct reflection of the generosity that comes from supporters like you. Thank you!**

While it's easy to feel overwhelmed by the magnitude of our current housing crisis, I truly believe in the collective power of our close-knit community. When we need a little help, we know we can count on each other - friend to friend, neighbor to neighbor. I have immense hope for our future, and I hope you can join me, too.

*With gratitude,*

*Kelly Evans*

**P.S.** I'm so grateful to our clients who courageously share how stable housing has transformed their lives. Scan this QR code to hear some of their **inspiring stories - that you helped make possible!**



# Opening Doors. Advancing Lives.



N2N residents enjoying Coachlight's expanded playscape

## Households Served in 2024:

- 811** Evictions Prevented
- .....
- 355** Utility Shut-Offs Prevented
- .....
- 117** Clients Moved Into Stable Homes
- .....
- 659** Foreclosures Prevented
- .....
- 1,222** Home Buyers Educated
- .....
- .....**884** Homes Purchased

 *"Will you please thank everyone involved with this program for me, if you can? Truly, they will never know how much this means."*

## 2024 BY THE NUMBERS



### Expenses:

- Rental Housing Solutions: \$558,817
- Affordable Properties: \$1,425,357
- Administration: \$1,771,470
- Homeownership Program: \$877,498
- Direct Client Assistance: \$12,545,416
- Total: \$17,178,558

### Revenue:

- Grants: \$1,652,164
- Affordable Properties Earned Income: \$2,573,401
- Individual Donations: \$622,768
- Other Income: \$73,874
- Direct Client Assistance: \$12,558,171
- Total: \$17,480,378

Financial information has not yet been audited.



## Preparing



## Preserving



## Protecting

**1,222** homebuyers were educated, and of those, **884** became homeowners.

**30** households were empowered with 1-on-1 Financial Coaching.

**138** homeowners received Housing Counseling to help evaluate their current mortgage & establish a household budget.

**659** foreclosures were prevented with the Homeowner Assistance Program.

**86** households received Reverse Mortgage Counseling.

## Q&A with Jacob

N2N Homeownership Advisor



Jacob provides HECM counseling to N2N clients

### What is Home Equity Conversion Mortgage (HECM) counseling?

Homeowners considering a reverse mortgage must first complete a HECM session with a HUD-certified counselor to explore if the loan would be beneficial to them. This helps protect potentially vulnerable homeowners from predatory lenders or elder financial abuse.

There are only eight HUD-approved HECM counselors in Colorado. Of those, two are N2N staff, and we are certified to provide HECM counseling as an unbiased third party. For qualifying homeowners interested in benefitting from their home's equity, we explain the loan process, answer questions, and provide general pros and cons based on each household's unique circumstances.

### Why does N2N offer HECM counseling?

**80% of older adults are not financially prepared for retirement.** Our goal is to remove obstacles and empower individuals who want to age in place. I have counseled 80-year-olds who are still working, and this loan option gives them the flexibility to choose.

**Many clients consider a reverse mortgage so they can finally retire by leveraging the**

**rewards of their lifelong investment.** Other common reasons are to pay off their forward mortgage, use equity to make repairs on their aging home, or access a stream of income to help with inflation and rising property taxes.

### What is your favorite part of this role?

I'm an educator at heart, and this role gives me the opportunity to help individuals understand their loans and options. It's rewarding to help them explore the next phase in their life and **I leave all sessions feeling good about what we have learned and achieved together.**

### Cause for Concern

Adults 65 and older are the fastest growing age group experiencing homelessness.

In Colorado, the average monthly Social Security benefit is \$1,587, while the average fair market rent is \$1,031 for a 1-bedroom and \$1,288 for a 2-bedroom.

Source: Colorado Coalition for the Homeless Report, 2024.

**"Y**our guidance and reassurance were so helpful. We found a nice apartment where we are saving \$1,000 a month. Our goal is to live here two years, save, and then find the home that is right for us. ***We now feel much more prepared for that process when the time comes & know how to avoid a similar situation in the future.***"

~ Financial Coaching Client



Jennifer & James purchased their 1st home after attending N2N's HBE class

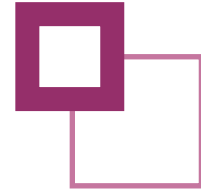
**"E**xcellent program! I wish I would have known about this class sooner in my process. I enjoyed the experts telling us their stories and the open discussions. ***This class should be required for all buyers.***"

~ Homebuyer Education Class Participant

# Housing Solutions

# N2N Resident Communities

“ I am 68 and taking care of my 64-year-old brother with Alzheimer’s. I was so afraid of being evicted, of losing my home and being on the street with my brother. N2N helped me in every way that I needed it. They kept me informed and let me know that everything would be okay. Thank you for all the help.”



N2N's LIFT Program provided pool access to a resident with special needs

**249**  
neighbors call N2N their home.



NeighborWorks America Week 2024: N2N Resident Block Party

**811**

families remained safe at home with Emergency Rent Assistance.

**117**

households achieved stable housing with Move-In Assistance.

**1,166**

renters received Housing Counseling to help overcome a financial challenge.

**92**

clients received help filing their income taxes, resulting in \$137,024 in total refunds secured.

“ I can’t express how grateful I am to be a proud resident of our dearly beloved N2N Family. Finding N2N and getting accepted to be a resident has been one of the best offerings life has blessed me with.”

**132**

affordable apartment homes owned & managed by N2N.

**355**

households avoided a shut-off with Utility Assistance.

**149**

households received Housing Search Assistance (HSA) to locate affordable housing.

**66**

clients received HSA case management to address additional housing barriers.

**6**

compatible home providers & seekers safely matched through HomeShare.



N2N Resident Committee receiving Community Leadership Institute Certificates from NeighborWorks America

**35%**

of N2N households are run by a single parent, and 38% of residents are children.

**79%**

of new residents were unhoused prior to moving into N2N.

## something to celebrate!

**55** years of Neighbors helping Neighbors.

**3,052** volunteer hours donated, valued at **\$102,211**.

**3** major awards received in 2024:

- Candid (formerly GuideStar) Platinum Seal of Transparency
- NeighborWorks America National Organization Impact Award
- Community Foundation of Northern Colorado Regional Nonprofit Grant Award



N2N staffs year-end gathering

7-2-22  
Just want to let u. know that on Dec. 7. 24. I went to the Christmas party it WAS real nice. I know it was a lot of work. So thank u. 7-2-21. STAFF  
May God bless ALL the work u. do. in the office. Sincerely

**75%**

of N2N households earn less than 30% of the Area Median Income (AMI).

**11%**

of N2N residents are living with a disability.