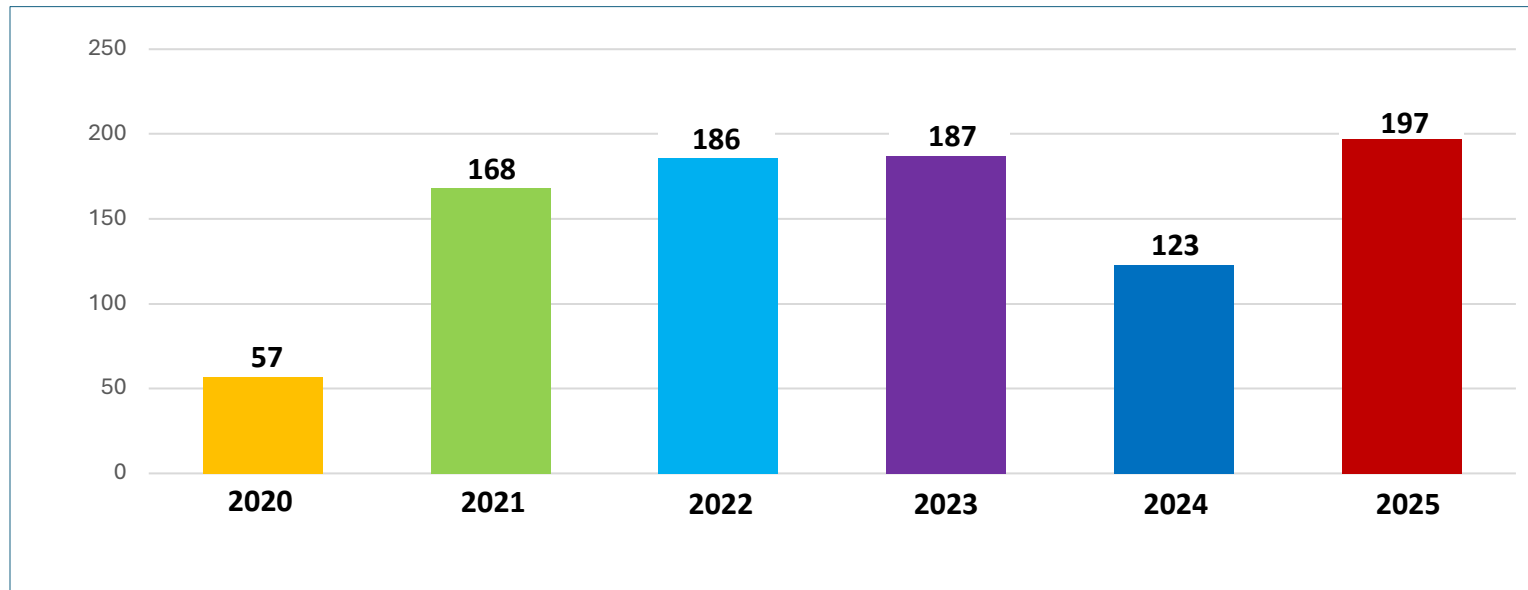


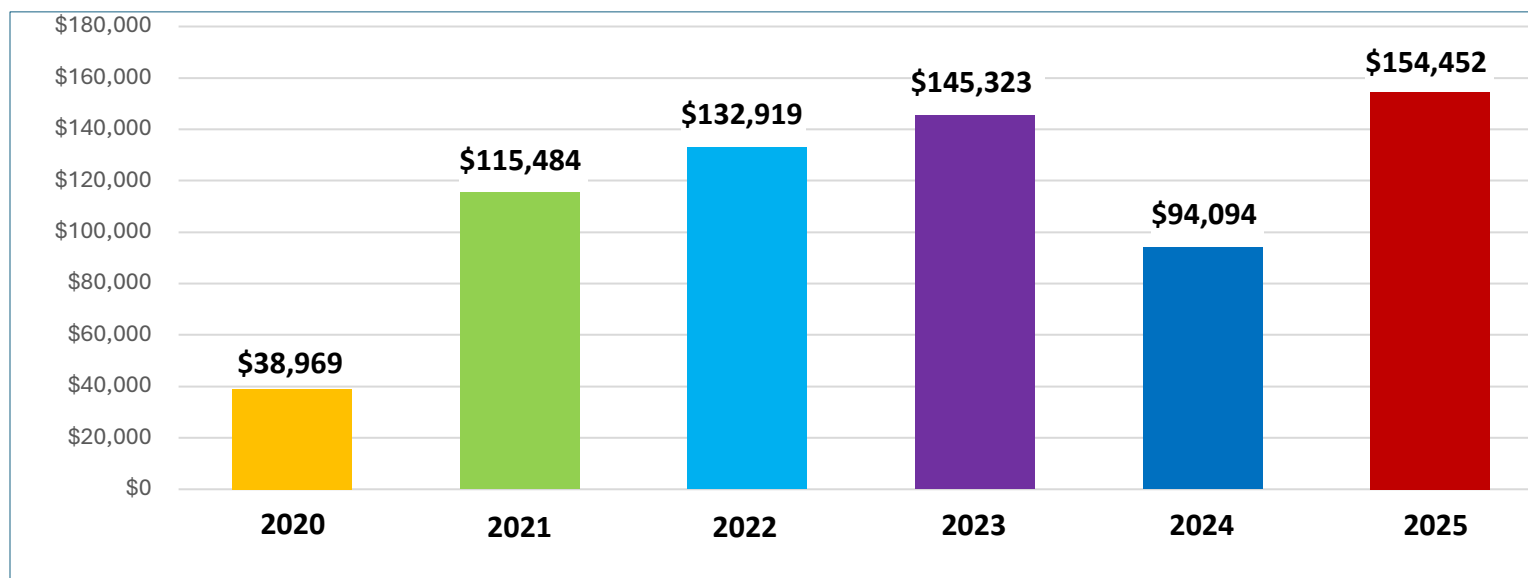
FIVE YEARS OF ASSISTANCE FOR OUR NEIGHBORS

It is difficult to predict from one year to the next how many households will seek assistance with their household expenses, and how large those bills will be. We saw a large drop in requests and in the amount of funding we provided in 2024 from the previous year. Why? We cannot say. What we do know is that utility costs now are rising, the stock of affordable housing is not increasing at the rate of demand, many people are having to spend more than 30% of their income on rent, and too many people are having to decide which expenses they will be able to manage each month and which bills will be left unpaid. And that all adds up to a continued need for assistance.

HOUSEHOLDS ASSISTED JULY 2020 - 2025



TOTAL ASSISTANCE JULY 2020 - 2025



STEERING COMMITTEE

Meg Reed, Chair | Bob Zimmerman, Treasurer
 Don Cass | Steve Martin | Nora Olivera | Laurie O'Shaughnessy
 Anita Pietropaolo | Ellen Polimeni | Liz Reeve | Vern Tenney | Cindy Vanderlee

NEIGHBOR TO NEIGHBOR FUND

2025 IMPACT REPORT



On a Monday morning last January, we received a request for assistance on behalf of a victim of domestic violence. They had been living in a shelter since escaping the abuser last October and had finally found an income-based apartment just as their funded stay in the shelter was about to end. We were able to review this case that

afternoon, make an immediate decision to provide funding, and send a check to the agency by Tuesday morning.

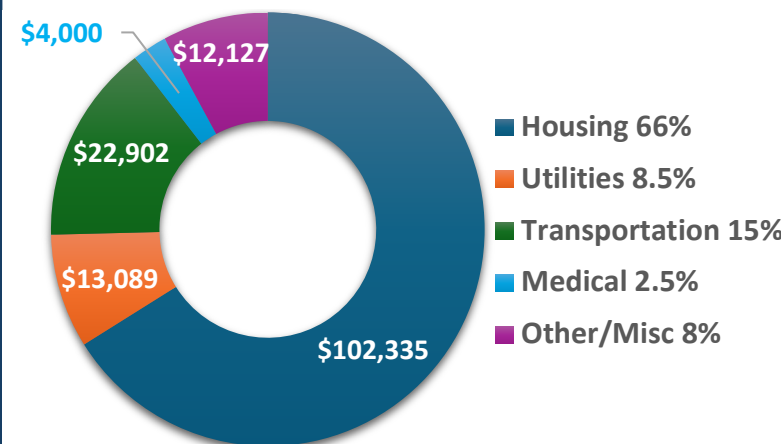
We do not always need to address requests this quickly. We make most decisions at our weekly Friday morning meeting, and funding checks are mailed that day. Being nimble and flexible has been in our mission since our very beginning in 2020, and it sets Neighbor to Neighbor (N2N) apart from many other agencies that provide financial assistance.

I love that N2N is nimble - in how quickly we're able to respond, in how well we bring agencies together to fund a large need, and in how creative we are in identifying a bigger picture than the immediate need - say, a new furnace, or coverage of medical expenses for a child - and then suggesting additional sources of support for clients. That is what we mean by working collaboratively with agencies - another goal in our mission.

Last March the Ontario Chamber of Commerce recognized us as the 2024 Nonprofit of the Year. When I reflect on the reasons for our success, I find myself focusing on our partner agencies who provide guidance and counseling to our vulnerable neighbors; on the volunteers on our Steering Committee, all selfless in their sharing of their time, expertise, talents and, yes, their treasure; and, finally, on our charitable friends. You have provided us with the funds we need to help stabilize our neighbors' lives, and we are grateful for your generosity and your faith in our ability to do this work and to do it well. Our 2025 Impact Report highlights how our collective contributions have touched numerous lives in their time of need. Thank you for helping to make this possible!

--Meg Reed, on behalf of the N2N Steering Committee

2025 DISTRIBUTION OF ASSISTANCE, BY NEED



Charitable gifts to N2N made more than \$154,000 in emergency assistance possible in 2025. The greatest need continues to be housing assistance, where we saw a 75% increase in funding over 2024. We provided \$102,335 for delinquent rent payments to avoid evictions, security deposits for safe shelter, household repairs, and overdue mortgage payments to avoid foreclosure. We also saw a 47% increase in assistance for utility bills, to more than \$13,000. Funding to ensure safe transportation totaled nearly \$23,000 - mostly for car repairs required to pass safety inspections and loan payments to avoid repossession. We provided households with \$12,127 to purchase beds and home appliances, as well as extermination and moving services.

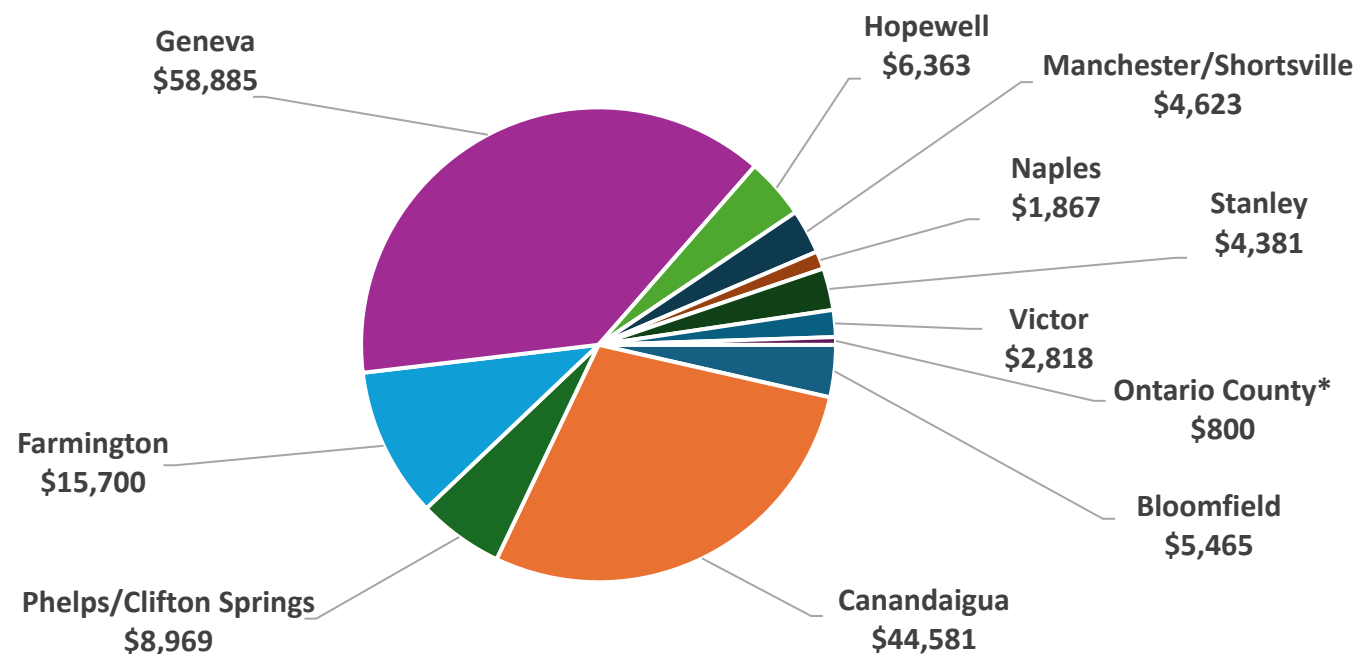
NEIGHBOR TO NEIGHBOR FUND PO BOX 756 CANANDAIGUA, NY 14424

Neighbortoneighborfund.org

N2N is a community fund under the Finger Lakes Area Community Endowment (FLACE) at Canandaigua National Bank & Trust. Donations are tax deductible.

We are grateful to Canandaigua National Bank & Trust for ongoing financial and in-kind support. CNB's support allows us to direct 100% of the charitable gifts we receive to benefit Ontario County residents.

2025 DISTRIBUTION OF ASSISTANCE, BY TOWN



*Includes households whose addresses were not disclosed for safety reasons.

In July 2020, when N2N was brand new – new to the field of agencies providing assistance and new to the world of charitable organizations in need of funding – we limited our work to Canandaigua. Three months later we were able to expand into all of Ontario County, thanks to major support from the Ontario Children’s Foundation. Not surprisingly, the greatest share of our assistance – 77% - goes to households in the population centers of Geneva, Canandaigua and Farmington, and most of that is used to pay rent for households ranging from a single person to a family with several children. In its 2023 *Housing Needs Assessment*, Ontario County reported that close to ¼ of the County’s households (about 10,500) were “cost burdened”, meaning their expenses for the basic necessities – housing, food, transportation, and healthcare - exceeded their annual income. *Yet there were only 2,062 rental units specifically designated for low-income tenants.* Neighbor to Neighbor plays a crucial role in bridging the gap when an unexpected expense – like a car repair or medical issue – threatens to destabilize the household and perhaps cause a family to become homeless.

MISSION

We strengthen our community by empowering donors to assist our neighbors in need.

VISION

Our community is at its best when we come together to assist our neighbors in need.

GOALS

- ◆ To bolster the funding capacity of the front line, community-based human service agencies that have expertise Serving low-income and vulnerable residents with emergency needs.
- ◆ To support collaborative initiatives to alleviate the effects of financial stress on low-income people.
- ◆ To be a flexible, nimble source of emergency funding for our residents in need.

2025 ASSISTANCE TO FAMILIES & CHILDREN

In 2025, 197 households throughout Ontario County received relief for unexpected expenses that threatened to destabilize their lives. Of these, 49% were families with children. As a result, 213 children and their parents avoided evictions, maintained access to utilities and safe transportation, had beds to sleep on. Most of these children - 87% - live in Geneva, Canandaigua, Farmington or Phelps/Clifton Springs.

VICTIMS of DOMESTIC VIOLENCE ASSISTED in 2025

197 HOUSEHOLDS ASSISTED



213 CHILDREN ASSISTED



More than one quarter of the 197 households we assisted last year – 52 in total - were victims of domestic violence. *This is a 73% increase from 2024.* All but 15 of these households included children, and of the 213 children overall who benefitted from our assistance, 76 were fleeing violence with a parent. N2N assistance helped them to find safe, secure housing.

OUR PARTNER AGENCIES

N2N has built relationships with these 29 social service agencies whose clients are experiencing a financial emergency.

Our funds go directly to the agency, and the agency pays the bill on behalf of the client.

- | | |
|---|-------------------------------------|
| ARC Wayne | Lifespan |
| AspireHope NY, Inc. | Mosaic Health Rushville |
| Canandaigua Churches in Action | Partnership for Ontario County |
| Catholic Charities of the Finger Lakes | Pathways, Inc. |
| Child and Family Resources/Healthy Families | Person Centered Services |
| Companion Care of Rochester | Safe Harbors of the Finger Lakes |
| Family Counseling Service of the Finger Lakes | Salvation Army Canandaigua Corps |
| Family Promise of Ontario County | Salvation Army Geneva Corps |
| Finger Lakes Area Counseling & Recovery Agency (FLACRA) | Sheen Housing |
| Geneva Boys & Girls Club | St Vincent de Paul Society |
| Habitat for Humanity | The Spot |
| Heritage Christian Services | URMedicine Home Care |
| Hillside Family of Agencies | Victor UMC Community Clothes Closet |
| Lakeview Health Services | YWCA |
| Legal Assistance of Western New York | |

N2N AT A GLANCE

What YOU made possible!

2020-2025

\$681.2K Emergency assistance provided
918 Households assisted
11 Ontario County communities served
29 Community partners
5.5 Years in Operation

2025

\$154.5K Emergency assistance provided
197 Households assisted
213 Children assisted
52 Assisted families fleeing violence

In addition to the ongoing support of Canandaigua National Bank & Trust, major support in 2025 was provided by the Ontario Children’s Foundation, Wegmans, the Molly & Ed Shill Cares Foundation, the Stanislaus Community Foundation/E. & J. Gallo Winery Fund and two Anonymous donors.