



Your Giving in Action

SPRING 2025

Dear Neighbor,

Every day your generosity makes a tangible difference to so many Cape and Islands residents. Thanks to you, the Neighbors Fund (formerly the Needy Fund) is able to respond in real time – right when their need arises – preventing homelessness and keeping financial hardships from snowballing into financial ruin.

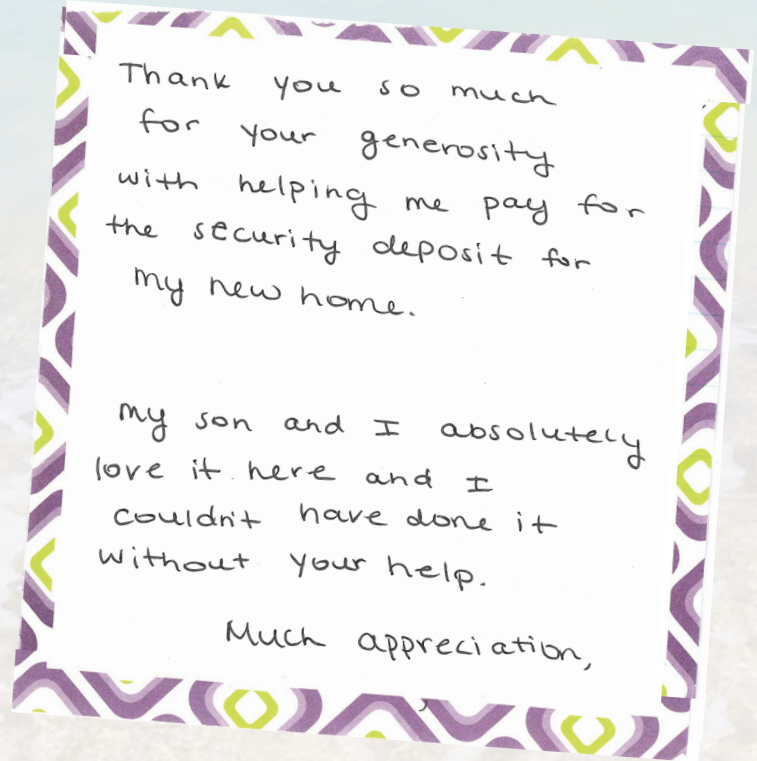
Did you know that in 2024, we assisted 4,663 individuals – a 12% increase from the previous year?

Because of YOU, more people were able to keep their lights on. More seniors didn't have to choose between taking their medicine or having a meal. And more children had a safe place to sleep at night.

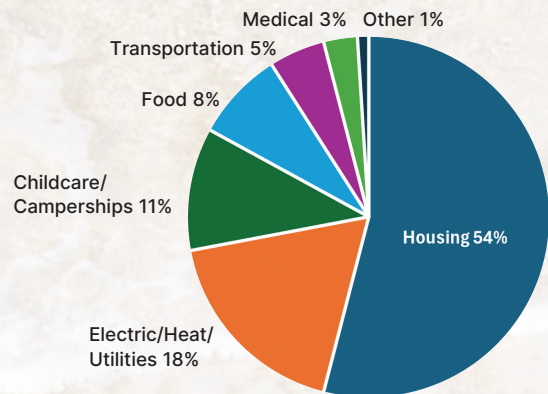
On behalf of every family YOU helped keep housed, every hardworking parent YOU helped get to and from work, every child who slept warmly because of your generosity, and every person who now has hope when there was once uncertainty - THANK YOU!

Your kindness changes lives and we are profoundly grateful for YOU.

Susan Johnson
Executive Director



How Your Support Helped Your Neighbors



“I want to thank you for all of your help during my recent crisis. Without kind and giving people like you and the organization you represent, I honestly have no idea what I would've done. From the bottom of my heart, thank you, thank you, thank you.”

– Neighbors Fund Client

You Kept a Roof Over Dorothy's Head

Imagine being 95 years old, lying awake at night, consumed with fear that you may be kicked out of your apartment — homeless, with nowhere to go.

That is exactly what happened to Dorothy*, a 95-year-old living on a fixed income.

When her rent increased, it brought the monthly amount to more than 50% of her small Social Security income. Dorothy was distraught and scared. Despite carefully budgeting every dollar — covering essentials like insurance, utilities and food — she could no longer make ends meet.

The fear of living her remaining years homeless became too real. Not knowing what else to do, she reached out to the Neighbors Fund.

Because of your ongoing support, the Neighbors Fund stepped in with rental assistance, giving Dorothy much-needed stability and peace of mind. We also provided her with food vouchers,



ensuring she does not have to choose between keeping a roof over her head and having enough to eat.

This is the power of your generosity — helping neighbors like Dorothy stay in their homes, safe and secure.

Thank you!

Because of You, Theresa Can Take Care of Her Baby



Theresa* is a single mother who lives on Martha's Vineyard. Before having her baby, she worked at a school for children with special needs and had a second part-time job to help make ends meet.

Recently Theresa's hours at the school were reduced, but as a new mom, she isn't able to go back to working two jobs. While waiting for child support payments to begin, she needed immediate financial assistance.

Theresa saw the Neighbors Fund flyer at the school and reached out in the hope that we could help. And because of your compassionate support, we were able to assist with her rent, enabling this struggling mom to stabilize her situation and pay her bills. Our intake specialist also recommended Theresa apply for fuel assistance, which will help her stay within her budget.



You turned the lights back on for Dana and Changed Her Future

Dana*, a Yarmouth waitress and single mother of a teen and a one-year old called the Neighbors Fund for help. Her small family had been without electricity for a week now.

Dana had fallen behind on her bills and received a shut-off notice. And when she couldn't come up with the amount needed to avoid a shut off, her power was cut.

As a waitress, Dana relies heavily on tips to make ends meet. But during the winter, the restaurant was not that busy, so despite planning as best she could, increased electric rates and lower tips caused her to fall behind.

With two children to support, Dana realized she needed to change careers. She enrolled in classes to become a certified nurse's aide and she's excited to find a new job that will give her and her family more stability.

Because of your generous support, the Neighbors Fund was able to get Dana's electricity turned back on. We also helped her apply for their low-income discount plan, which allows her to receive a more reasonable monthly bill.

You Can Help Keep Children Safe and Parents Working

Families living on the Cape and Islands face difficult decisions. The high cost of housing, food and utilities makes it almost impossible for one parent to stay at home to take care of the children.

And with the average cost of infant care topping \$21,000 annually, a majority of every paycheck goes to childcare expenses. Before and after-school care or summer camp is simply unaffordable.

That's why, through your generosity, the Neighbors Fund has launched several new key initiatives to support children, working families, and students across Cape Cod and the Islands. These programs stemmed from a clear need, and we listened.

Thanks to you, we've been able to respond quickly to provide essential financial relief towards childcare expenses, helping parents stay employed while their children receive safe, enriching care.



- **Childcare Access:** This initiative makes childcare more affordable for more families. In 2024, we provided financial assistance to 32 families, allowing parents to stay working.

But the need is so great that we already have a wait list for the 2025-2026 school year.

- **Before and After-School Care Assistance:** Just launched in March, this program helps ensure that kindergarteners and elementary school children are cared for during the critical before and after school hours, so parents can get to work on time and stay at work for the day.

With more parents having to go back to work in-person, the need for this funding is especially critical.

- **Camperships:** Thanks to your support, we were able to assist over 80 children with summer camp last year, ensuring they were safe, active, engaged, and had access to nutritious meals, enabling their caregivers

Thank you for your support!

*Names changed and stock images used for privacy reasons



to work during the Cape and Islands' busiest season.

We are hoping to send 100 kids to camp this summer. Will you help?

With your support, parents can work with peace of mind, children grow in nurturing environments, and our local economy remains strong.



Our mission

To provide urgent financial assistance and resources to our Cape & Islands neighbors.

Our vision

To foster a thriving Cape & Islands community where basic human needs are met.

Ways to make a meaningful difference:

1. Your one-time or monthly gift will make a difference to your neighbors in need right away. Just scan the QR code, go to neighborsfund.org/spring or mail the enclosed reply form.



2. If you have a donor-advised fund, please consider recommending a gift to the Neighbors Fund.

3. By making a provision in your will, you'll leave a legacy for many years to come. Just include Cape Cod Times Neighbors Fund, Inc., Tax ID 22-2480332, PO Box 804, Hyannis, MA 02601 and indicate a portion of your estate or a specific amount.