



# 2025 Annual Report

*Supporting the Signal Mountain  
Community since 1954*

Signal Mountain Social Services supports individuals and families in the 37377 community during times of financial hardship and crisis. With the support of generous donors, volunteers, and community partners, we help our neighbors move toward stability, independence, and hope for a brighter future.

423-886-5982 | [www.signalmountainsocialservices.org](http://www.signalmountainsocialservices.org)



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signal mountain social services

# LETTER FROM THE DIRECTOR

Dear Friends of SMSS,

I love the new words we create to describe important ideas. They keep language interesting, sometimes make me smile, and always pique my curiosity. Recently, I came across the word “neighborism.” It immediately made me smile and think of our Signal Mountain community. Neighborism emphasizes a deep, shared commitment to supporting and protecting the people who live nearby—prioritizing community, safety, and mutual care over division.

We all want to feel safe and cared for in our communities, but we know that doesn’t happen by accident. It must be nurtured —by community leaders, by organizations like SMSS, and by neighbors who choose, every day, to look out for one another. During the recent government shutdown, when SNAP benefits were delayed, we witnessed neighborism in action. Our community stepped up in a remarkable way, ensuring that families had food on their tables during a time of uncertainty. We were humbled and inspired by the outpouring of generosity and support.

To our volunteers, donors, community leaders, partners, and dedicated staff: thank you. You are the heart of SMSS. Because of you, SMSS remains a place of hope and stability in times of need.

As we enter our 72nd year of service, we remain committed to the core values that define both our mission and this community. Together, we will continue to strengthen the spirit of neighborism that makes Signal Mountain such a special place to call home.

With gratitude,  
Elizabeth Neal, Executive Director



# YEAR AT A GLANCE

212 households served in 2025



## Educational Scholarships

Post-Secondary

(College & Certificate Programs): 15 students

Preschool Scholarships: 5 students

Extracurricular Scholarships: 83 students

High School Cap and Gown Assistance: 7 students

Chromebook Insurance: 37 students

## Educational Programs

Tutoring Support K-12: 64 students

Good Student Club: 57 elementary students

Back-to-School Supplies: 112 students

Mini Makers Art Club: 10 elementary students

Tech Goes Home Chattanooga: 10 adult learners



## Assistance Programs

Home Repairs & Appliances: 23 households

Life Skills Counseling: 176 households

Emergency Financial Assistance (Rent, Utilities,  
Car Repairs, Medical, etc.): 53 households

Senior Support: 34 households

Mental Health Grant : 12 individuals

Food Pantry: 115 households | 343 visits

Christmas Baskets: 62 households



# 2025 Program Highlights

## Mini Makers Art Club

Launched in 2025, the Mini Makers Art Club is an SMSS after-school program designed to nurture creativity and confidence in elementary-aged children. Ten young artists gather each week to explore their imagination, express emotions, build friendships, and strengthen fine motor and problem-solving skills.



*“She was so excited! I’m grateful and excited for the opportunity!!! They looked like they all had fun. It’s a safe space and it helps them thrive!” – Parent*

## Tech Goes Home Chattanooga

SMSS partnered with Tech Goes Home Chattanooga to help 10 adult learners build digital confidence. Participants gained hands-on experience with

- Digital safety
- Google Docs, Sheets and Slides
- Resume building
- Job searching
- Email
- Essential technology skills



## Educational Tutoring Program

SMSS is proud to have **12 dedicated tutors** supporting elementary, middle, and high school students through our largest educational program. Tutors provide academic guidance that helps students strengthen key skills, build confidence, and achieve success in school.



# CLIENT IMPACT STORY

When David first connected with our agency, he was looking for stability, tools to better manage his finances, strengthen his credit, and feel more confident navigating daily responsibilities. Today, his progress tells a powerful story of commitment, growth, and resilience. We recently sat down to review the services he has utilized, and it was inspiring to see how much he has accomplished.

## Building Digital Confidence

One of David's biggest successes has come through the Tech Goes Home program. He is using the calendar on his new Chromebook to keep track of his children's sports schedules. What began as a digital literacy class has evolved into a vital tool in his daily life. He now confidently uses his Chromebook to pay bills online, file his taxes, manage appointments, and stay organized. David shared how thankful he feels for the opportunity to participate in the program; it has given him both practical skills and a renewed sense of independence.

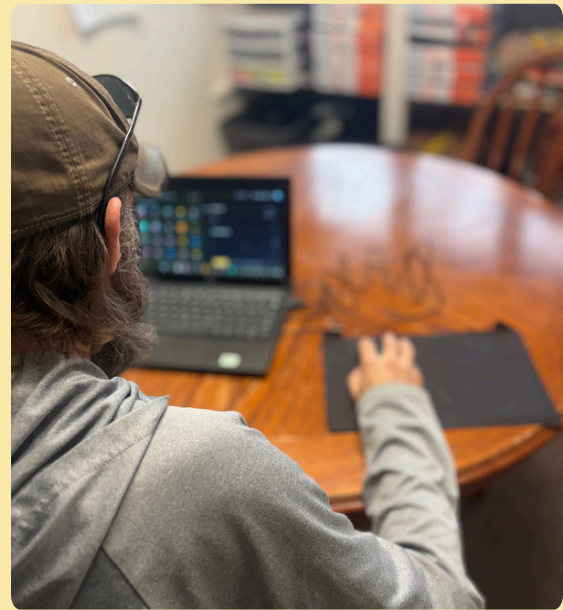
## Learning to Take Control of Finance

David also took part in Consumer Credit Counseling, which proved to be another turning point. For the first time, he was able to clearly see and understand his credit report. He learned what impacts his credit score and, more importantly, how to rebuild it. He described how empowering it felt to understand options for addressing debt—for example, learning how negotiated settlements can significantly reduce what is owed.

## A Path Toward Stability

Perhaps most impressive is the dedication David has shown in managing his finances. Together, we created a budget sheet, and he has fully embraced it. He proudly shows off the notebook he uses each month to track expenses. He also adopted the envelope system to stay disciplined with spending. Because of this commitment, David was able to save enough money to replace his car's transmission, an expense that could have easily created a financial crisis in the past. David is also thinking proactively about his time and income. He is currently seeking part-time work in addition to his current job and has applied to lawn care companies. His initiative reflects the confidence and forward-thinking mindset he has developed.

Overall, David's consistent follow-through and willingness to utilize available services has made a meaningful difference in his life. His story is a powerful example of how access to the right resources—combined with determination—can create lasting change.



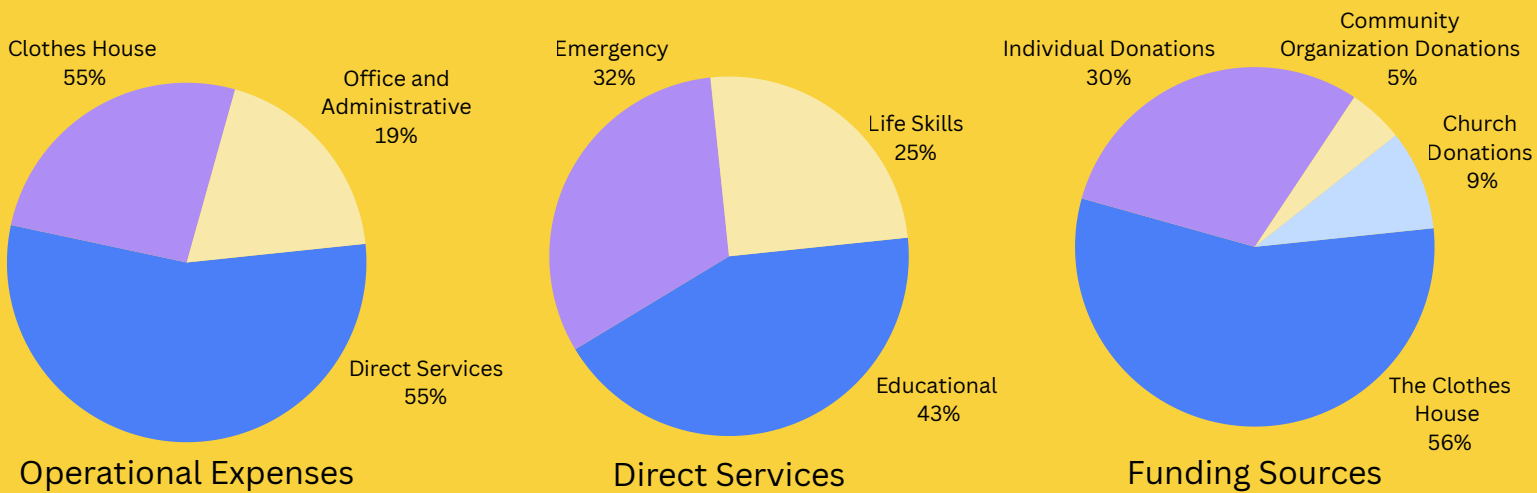
# FINANCIAL OVERVIEW

## How Your Support Makes an Impact

SMSS remains financially stable through a combination of generated income and generous community support. The Clothes House continues to serve as our primary source of revenue, allowing us to fund essential programs and services.

We are also deeply grateful for the support of local churches, civic organizations, community businesses, and individual donors. Their contributions help sustain our work and allow us to invest directly in programs that support clients.

*Every dollar and every volunteer hour helps expand our impact in the community.*



\*Fiscal year ended December 31, 2025\* In-kind donations not included



# THANK YOU TO OUR VOLUNTEERS



We are grateful for over **100 volunteers** who support our food pantry, educational programs, Clothes House, Board and Council, and other community services.

**You make a big impact!**

## Volunteers of the Year



**Food Pantry Volunteer of the Year**  
Joan Wagner



**Clothes House Volunteer of the Year**  
Martha Nagle

Our dedicated volunteers allow us to maximize our funds and invest more in our community! If you love to thrift, have educational experience, or another talent to share, we'd love to hear from you!

**YOU MAKE A DIFFERENCE!**



# THE Clothes House

## SUPPORTING SMSS

Turning donations into **dignity, opportunity,** and **community support.**



### From Donation To Impact



#### Community Donates

Clothing and household items are donated by neighbors.



#### Staff & Volunteers Prepare

Staff and volunteers organize and prepare items for the store.



#### Community Shops

Affordable clothing and goods are available.



#### Proceeds Fund SMSS

Sales help fund programs that support families and individuals.



### A VOLUNTEER'S PERSPECTIVE

*“Volunteering here gives me a sense of purpose while giving back to the community where I live.”*

**-Sandi Hoppaugh**

Clothes House Volunteer

### Our Impact for 2025



**\$11,000**  
Disney Week  
Fundraiser



**20/7**  
20 Dedicated  
Volunteers  
and 7 staff  
members



**4,000**  
Volunteer  
Hours



**59**  
Families  
Served  
through  
Vouchers



Clothes House of Signal Mountain



THANK YOU FOR SHOPPING \* DONATING \* VOLUNTEERING \* GIVING BACK.