

I. Executive Summary

We are seeking a grant of \$30,000 to support our *Housing Plus Aging in Place critical home repair program*. This program assists senior homeowners to age in place in their homes with pride and dignity. Our service area in New Jersey, particularly with towns such as Toms River and Manchester, has some of the highest senior populations in the country. This ten-year-old program provides critical home repairs and ADA modifications that older adults need to fit their daily life needs and restore their homes to be healthy and safe. Our program is free and available to low-to-moderate income homeowners. We are established on paying-it-forward and ask our homeowners in our partnership agreement to provide simple acts of kindness and service, so it helps the next homeowner in need.

We are the only critical home repair program of our kind in our service area, and we had 267 inquiries for our program in 2022. For example, if a homeowner requires window replacements, there is currently no alternative program available apart from our own that can assist them in this matter. We aim to scale our operations to keep up with the demand for these services. For all our repair programs, an average of 98-100% of this program's budget goes toward older adults annually since its inception.

The allocation of this grant will be dedicated entirely to older adults. Due to the cost of living in this area, the majority of homeowners we have served have been older adults living on a fixed income in affordable retirement communities. On rare occasions, we serve a homeowner that is under 55 years old that applies to our repair programs. In 2022, everyone that we served was 60 and older except for one couple in their 40s whose project was paid for by a township grant. The average age of homeowners we served in 2022 was 72.5. As of August 1, 2023, we have officially closed 25 projects since the start of the calendar year and 7 are waiting for an Exit Interview. All homeowners served in 2023 are over 55 years old.

Our program addresses the following issues and needs of the senior homeowners in our community:

- **Financial:** The financial stresses were worsened post-Covid, as prices for construction supplies and services increased. In addition, the cost of living increased substantially after Covid. It is more affordable for our homeowners to own their homes than to rent. The average rent is \$2,250 per month for a two-bedroom apartment, and the average mortgage for our senior homeowners is \$512. In the past two years, 96% of the individuals that we have served with our repair programs are Low Income (below 50% AMI) according to HUD guidelines, and one-third of that population is Extremely Low Income (below 30% AMI). The average gross income of the population that we served in the past two years is \$24,519 annually, and most live on a fixed income such as social security.
- **Social and Well-Being:** Our homeowners have been residents in their communities for over 10 years on average, with a notable number that have lived in their homes for over two decades. A 2021 [AARP survey](#) found that 8 in 10 older adults wanted to remain in their homes and communities for as long as possible. Our organization conducted a survey in 2022, and 100% of our homeowners had no intention of wanting to leave their homes and communities for the remainder of their lives. Our homeowners take pride in their homes and have established relationships in their neighborhoods. They would like to remain in the comfort of their own homes for as long as possible.
- **Health:** Home is the foundation of health. Since we are the only critical home repair program of our kind in our service area, we find that some homes need mold remediation because of leaky roofs or windows that needed to be replaced but weren't addressed. This will become a health hazard, especially for vulnerable populations such as senior citizens or those that rely on oxygen for breathing. The homes that we serviced in 2023 have an average age of 47 years. Given that a majority of the senior communities in our vicinity were constructed before the implementation of ADA building regulations, approximately fifty percent of the projects we undertook in the previous year involved ADA construction. This was done to mitigate the risk of homeowners encountering tripping hazards and potential injuries.

II. Program Details

We estimate between 50-60 repairs for older adults in Fiscal Year 23-24, which started on July 1, 2023. We supplement these efforts by mobilizing a pool of construction volunteers who receive training and operate under the guidance of our construction and management staff. Our construction and program team are certified as Competent Persons in compliance with Habitat International protocols, and our foremen provide supervision for both the projects and the volunteers. Our executive director and construction director hold Certified Aging in Place Specialist credentials, and the construction director is also OSHA-10 certified. Additionally, we engage in regular consultations, supervision, and training with a local OSHA representative. We utilize reliable, licensed subcontractors for specialized tasks such as plumbing or mold remediation. Emergency issues are priorities and promptly addressed (explained in detail on the next page).

HOME PROJECT STEPS:

Determining Eligibility: The program services manager thoroughly reviews all documents submitted by applicants to ascertain their eligibility for the desired repair work such as proof of homeownership and income. During the application process, if the homeowner encounters any obstacles, such as challenges with technology, the program services manager provides guidance and assistance in completing the application.

Home Assessment: If a homeowner is eligible, a home assessment visit is made by the construction team and a volunteer social worker for a formal scope of work and holistic assessment of daily living needs.

- The *construction team* will assess the requested repair and conduct a thorough examination of the home looking for any other health and safety issues. From that examination, the construction team will recommend other repairs and modifications specific to each homeowner's lifestyle.
- A *volunteer social worker* determines any other gap in services for the senior resident. The volunteer social worker does this by conducting an interview with the homeowner asking about their activities of daily living (ADL) and instrumental activities of daily living (IADL). During this conversation, the homeowner shares their daily living activities, such as bathing, dressing, and eating, as well as how they pay bills, clean their homes, communicate with others, run errands, and manage any medications they take. This evaluation is used by the volunteer social worker to recommend partner nonprofit referrals for services such as transportation and food deliveries.

Approval Process: The construction director will present the home assessment to the volunteer Homeowner Services Committee to approve, deny, or modify all or any portion of the repairs requested. If denied, the homeowner is given a reason why it was declined and is provided with resources and referrals for other organizations.

Partnership Agreement: If approved or modified, the homeowner is notified and enters into a partnership agreement to become a cooperative partner with Northern Ocean Habitat for Humanity. It is explained to the homeowners that paying-it-forward and volunteerism are ingrained in the ethos of our organization. They are given the opportunity to donate and complete sweat equity hours to the best of their ability. Examples of sweat equity hours are volunteering at the ReStore, offering outreach in the community about our program services, providing snacks for the volunteers, or helping with simple construction tasks. These sweat equity hours connect our homeowners to our mission and with the volunteers. Our volunteers come from various diverse affiliations, including companies participating in a team build day, organizations such as rotary clubs and churches, current or former homeowners and their families, and students. Our volunteer base is a mix of people of varying ages, races, and ethnicities coming together to build a stronger community.

At present, there are 66 homeowners on our waitlist, and they are all aged 60 and older. This stage in the process signifies that the homeowner has submitted a completed application, an initial home assessment has been conducted, or the Home Services Committee has approved the home project, but the construction work has not commenced yet. ¹

Begin Repairs: After the partnership agreement is signed, the critical home repairs and ADA modifications will begin. Examples of the ADA modification work include the following but are not limited to widening doors to accommodate wheelchairs and walkers, installing or renovating ramps to restore freedom for homeowners to come in and out of their homes, installing grab bars, installing walker stairs, replacing flooring to prevent tripping hazards, and converting bathrooms to become ADA-compliant. Northern Ocean Habitat is dedicated to helping senior homeowners by providing critical home repairs with the goal of addressing health and/or safety issues. Examples of critical home repairs include but are not limited to repairing or replacing roofs, windows, doors, trim, gutters, etc., and other weatherization and home preservation components. This allows older adults to safely remain in their homes for as long as possible.

Closing the Project: The final step is an Exit Interview with the homeowner, which includes a voluntary Client Satisfaction Survey for the homeowner to rate our performance. We send out a voluntary follow-up survey a few months after the home project is completed to gather feedback on their experiences with referred services, evaluate program outcomes regarding home repair satisfaction, and gauge the impact on their physical and mental well-being.

¹ **Addressing Emergencies:** Any completed application we receive of a homeowner that qualifies will go on a waitlist. The order of our jobs goes by when we receive the application. We go in chronological order unless there is an emergency. Examples of emergencies would be an active leak from a roof, no heat in the winter, no hot water, etc. These projects are expedited. We have grown our program in recent years to meet the community needs but the demand has continued to grow as well, so our goal is to continue to expand this program.

III. Please also address how your organization is addressing DEI and how the project aligns with FFA values.

1. SERVICE TO DIVERSE POPULATIONS – Our commitment to DEIB (Diversity, Equity, Inclusion, and Belonging) principles are deeply embedded in our organization's programs, staff training, leadership composition, and volunteer initiatives. By addressing the specific needs of underserved populations, such as disabled individuals and families of color, we strive to create a more inclusive and equitable community. Our organization is dedicated to integrating DEIB strategies and practices into our operations and culture. All our home programs serve low-to-moderate income individuals and families according to HUD guidelines. One of the programs we offer is homeownership, where we help families achieve their dream of owning a home. These families often face significant barriers, such as substandard living conditions, medical hardships, or domestic violence. Among our most recent homeowners, two had experienced medical hardships in their families, and one is regaining independence after escaping a domestic violence situation. Since 2020, 80% of the families we have selected for our homeownership program are families of color, as we strive to address the 31% homeownership rate differential between black and white populations in our service area (Source: njfuture.org).

Over the past 18 months through our Housing Plus Aging in Place initiative, 68% of the senior homeowners we assisted have disabilities. To effectively address the distinct challenges encountered by older adults in our community, we have bolstered our program. This includes training our staff to cater to disabled and aging requirements in construction, as well as incorporating the expertise of a social worker for assessment and referrals. Additionally, 95% of the homeowners that we serve are single or widowed, and many expressed concerns about aging independently in their homes with the repairs and modifications needed.

To ensure that our staff is well-prepared to serve a diverse volunteer group and community, we prioritize their professional development. This includes providing DEIB training and other pertinent programs such as Safeguarding. We also embrace diversity within our organization's leadership. Currently, 20% of our board members are individuals of color, and 45% are women. Furthermore, 75% of our executive leaders are women, and 20% of our staff represent black, Hispanic, and Native American backgrounds. We believe that incorporating a range of perspectives at all levels of our organization enriches our work and empowers us to better serve our community.

Volunteerism is the cornerstone of our work, and it plays a vital role in supporting our programs. We actively engage volunteers from various backgrounds, races, ethnicities, abilities, cultures, beliefs, and age groups. Our Hispanic homeowners volunteer to translate documents and assist prospective clients who are interested in our home programs. We have over 150 high school and college students who are part of a Habitat student chapter, regularly volunteer at our ReStore, or participate in build days. We also have a significant number of senior citizens who generously contribute their time and skills to help us in the ReStore and construction projects. It is a great opportunity for older adults who are in retirement to socialize as well. The student volunteers acquire valuable soft skills, cash register expertise, and fundamental construction know-how through their interactions with our older volunteers. This intergenerational collaboration fosters a sense of community and promotes equity within our organization.

2. POTENTIAL TO CREATE CHANGE – Neglected critical home repairs over time lead to the depreciation in home equity and have an adverse impact on neighborhood home values. With a focus collaboration, the program actively seeks to challenge and redesign systems that fall short of serving older adults effectively and revitalizing their homes and neighborhoods.

The Housing Plus Aging in Place program is a catalyst for transformative change. With an unwavering commitment to innovation and impact, the program goes beyond traditional models of care. By providing vital home modifications and repairs, we safeguard the well-being of older adults and promote their ability to age in place with dignity. Northern Ocean Habitat leads the charge in reshaping outdated paradigms with this program and sharing a vision that can transform the way we support and uplift our older generations. It empowers seniors to remain in their cherished homes and neighborhoods that they have been residing in for years, nurtures social connections within communities, and fosters a foundation for better health. By prioritizing these inventive solutions, we strive to create a lasting impact, encouraging the adoption of new approaches in care and services that enrich the latter years of life.

3. LEVERAGING OF RESOURCES – The ReStore is a 15,000-square-foot thrift store that sells gently used home goods and furniture. The ReStore has a Facebook Group that has over 15,000 followers, and the store has 2,800 transactions per month on average. In a 2022 survey conducted with our ReStore customers, 64% of our customers are aged 60 or older. This social enterprise provides a revenue stream that helps support and grow our home programs and provides affordable furniture and home goods to the local community. Last year, the ReStore kept 800 tons out of landfills.

Our salary offerings as a nonprofit organization may not be competitive, but we have skilled construction workers who are motivated by our mission. Primarily utilizing our foremen and construction volunteers allows our home projects to be more cost-effective than outsourcing subcontractors unless it requires specialized skills such as plumbing and mold remediation. Another way in which we achieve cost efficiency is by leveraging in-kind donations for construction materials and securing reduced rates from subcontractors. This well-calibrated balance of quality and cost savings has been refined over the decade of our service and enables us to maximize our resources. Our efforts are characterized by a strong commitment to ethical standards, which we take great pride in upholding. This instills a sense of reassurance in our homeowners, knowing that we deliver work of the utmost excellence and that we can be relied upon to care for their residences. The diligent oversight and direction provided by our foremen guarantee the safety of our construction volunteers while also ensuring their craftsmanship meets the highest standards.

Our operating costs encompass maintaining a facility, which not only serves as a storage space for equipment but also functions as a meeting point for clients to connect with the program services manager and communicate with staff and volunteers involved with the projects. Additionally, operating costs include the maintenance of trucks and insurance. It's important to note that this is an extensive operation, and its complexity and the challenge of cost-effectiveness deter many nonprofits from undertaking such initiatives. Even municipal bodies find it arduous to operate programs of this nature, and in our region, they rely heavily on our services. To provide a perspective on the cost-effectiveness of our program, the average cost in our area to modify a bathroom for accessibility is around \$15,000, whereas our program accomplishes the same for a total of about \$4,000 due to donations and volunteer services. This exemplifies our commitment to deploying resources judiciously to maximize the impact on the homeowner and on the community.

4. COLLABORATION – Our organization collaborates with nonprofit organizations such as 21 Plus and the Arc of Ocean County, where both organizations provide housing to disabled adults over the age of 21 (which includes older adults) through our Brush with Kindness program. Our student chapters participate in helping with this program and also with our Housing Plus Aging in Place program. This is where students learn basic construction skills for repairs, leadership, and teamwork. Additionally, the students and other volunteers develop knowledge and specific skillset for ADA modifications such as assisting with installing a ramp to help those with disabled or aging needs.

We also have a relationship with partner nonprofit organizations, local municipalities, and county departments such as Senior Services for referrals. Cross-referrals are made as our volunteer social worker recommends services to the homeowners such as food deliveries, transportation services, utility assistance, and companionship for isolated seniors.

5. ENGAGEMENT OF EMPLOYEES AND PARTICIPANTS

- **ReStore Customers:** Through the ReStore's engagement with the community with over 15,000 Facebook Group members and 2,800 store sales transactions on average a month, we can engage customers and donors to familiarize them with our programs. As mentioned, the majority age of our ReStore customers are older adults and might qualify for our assistance or may know someone that qualifies for our home repair program.
- **Staff and Volunteers:**
 - **Outreach:** We have a Mission Station set up at the ReStore to provide this information, and our staff and volunteers share this information while interacting with our customers. Additionally, we encourage our Habitat student chapters and other volunteers to spread the word about our repair program. A lot of people in our service area know about Habitat for Humanity and that we build homes, but it is increasing awareness of our repair program is of utmost importance for meeting the growing need we see in our community.
 - **Volunteering:** Volunteers and staff collaborate with our different programs. There are many volunteer opportunities for all ages. The age to be able to volunteer at the ReStore is age 14+, and for construction, it is

16+. We primarily get a mix of retired individuals, students, and homeowners who help on a regular basis at the ReStore, construction, or a group build day. Other volunteer opportunities include helping out with administrative tasks; becoming a mentor for a homeowner partner family; or joining a committee such as the Finance Committee, Fundraising Committee, Faith Committee, Marketing and Outreach Committee, Construction Committee, Home Services Committee, and Homeowner Selection Committee.

• **Home Repair Participants:** Each Habitat repair project also requires simple volunteer work from the homeowner, which is known as "sweat equity". The goal is to have our homeowners engage with our volunteers and staff through simple acts of kindness such as serving coffee, donuts, lunch, or snacks. By the time we complete our repair jobs, trust has been developed, stories have been shared, new friendships made, and ultimately a healthier community has emerged. If we can transform even a few more homes and bring hope to even a few more individuals than our current funding allows, our work will be a success.

6. CONTINUING ENGAGEMENT OF FRIENDS FOUNDATION FOR THE AGING – We share our Annual Report and impact reports about our programs' successes. Additionally, we share thank you cards and letters of recommendation from our homeowners. According to the grantees' requirements, we will provide additional information as requested.

We are so very proud of the work of our staff and volunteers, that we regularly provide our supporters with updates on our overall program, provide progress reports, and share the impact stories of our homeowners in the timeline agreed upon with the grantee. Members of the Quaker community are welcome to join us for a volunteer group day on one of our repair projects for our senior homeowners or with another one of our programs where we help our nonprofit partners such as 21 Plus or the Arc which houses adults with disabilities.

Our organization reached out to the Barnegat Friends Meeting House to visit an open house on Sunday, July 23, 2023, to share about our program to help with our outreach to the community. Outreach for our program is a significant help, and members of this meeting house are more than welcome to volunteer at our ReStore. The Barnegat Meeting House shared this on social media. Those in attendance at the July meeting lived in the senior communities which we serve, and marketing materials about our programs and volunteer opportunities were passed around.

7. INTEGRATION OF SERVICES – Going into the homes of seniors, especially isolated seniors, presents an opportunity for our organization to connect a senior homeowner with wraparound services from our nonprofit partners. As mentioned previously in *II. Program Details* under the section titled "Home Project Steps", our Housing Plus certification from Habitat International is to make a holistic assessment to determine the senior homeowners' other needs outside our program and connect them to those services. We do this by bringing a social worker with us during this home assessment. This integration of services with community partners allows us to serve our senior population at a greater level and bridge the gap for them from receiving other services.

IV. Include a program budget.

See the below 2023-2024 fiscal year budget for the critical home repairs program. Our fiscal year begins on July 1.

NOTE: **Section III, Part 3. Leveraging of Resources** provides an explanation for reduced program costs. If any supporting financial documentation is needed for this application process, this can be provided as well.

\$ 285,000 wages

275,000 construction materials

157,515 operating costs²

\$ 717,515 total

V. Attach copies of your IRS determination letter. We may also look at your website, your Guidestar (Candid) profile and your IRS Pub 78 non-profit status. Please make sure these are up-to-date.

See the attached IRS determination letter. Our website is <https://northernoceanhabitat.org/>. Additional information regarding our financials can be found [here](#).

² Operating costs include rent, utilities, trucks, gas, equipment, and insurance (liability, vehicle). We have an office that has a multipurpose use for our program services and construction team all in one spot. This building also stores our trucks, equipment, and construction materials.

Internal Revenue Service
District Director

Department of the Treasury

EO GROUP 7201
P.O. BOX 1055
ATLANTA, GA. 30370

Date: FEB 13 1987

Habitat For Humanity, Inc.
419 West Church St
Americus, Georgia 31709

Dear Sirs:

We have considered your application for group exemption letter recognizing your subordinates as exempt from Federal income tax as organizations of the type described in section 501(c)(3) of the Internal Revenue Code.

Our records show that you were recognized as exempt from Federal income tax under section 501(c)(3) of the Code. The exemption letter remains in effect.

Based on the information supplied, we recognize your named subordinates on the list you submitted, as exempt from Federal income tax under section 501(c)(3) of the Code.

Additionally, we have classified the organizations you operate, supervise, or control, and which are covered by your notification to us, as organizations that are not private foundations because they are organizations of the type described in section 170(b)(1)(A)(vi) & 509(a)(1) of the Code.

Donors may deduct contributions to you and your subordinates as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for federal estate and gift tax purposes if they meet the applicable provisions of section 2055, 2106, and 2522 of the Code.

You and your exempt subordinates whose gross receipts are normally more than \$25,000 are each required to file Form 990, Return of Organizations Exempt from Income Tax, by the 15th day of the fifth month after the end of the annual accounting period. If you prefer, you may file a group return for those subordinates that authorize you in writing to include them in that return. This would be in addition to your separate return. The law imposes a penalty of \$10 a day, up to a maximum of \$5,000, when a return is filed late, unless there is reasonable cause for the delay.

You and your exempt subordinates are not required to file Federal income tax returns unless subject to the tax on unrelated business income under section 511 of the Code. Each organization subject to this tax must file Form 990-T, Exempt Organization Business Income Tax Return. In this letter we are not determining whether any of you or your subordinates present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

To maintain the group exemption letter, you must submit annually, at least 90 days before the close of your annual accounting period, to the Internal Revenue Service Center indicated for your location the following:

1. A statement describing any changes during the year in the purposes, character, or method of operation of your subordinates.
2. A list showing the names, mailing addresses (including postal zip codes), actual address if different, and employer identification numbers of subordinates that during the year:
 - a. changed names or addresses;
 - b. were deleted from your roster;
 - c. were added to your roster.
3. For subordinates to be added attach:
 - a. A statement that the information on which your present group exemption letter is based applies to the new subordinates;
 - b. a statement that each has given you written authorization to add its name to the roster;
 - c. a list of those to which the Service previously issued exemption rulings or determination letters;
 - d. a statement that none of the subordinates are private foundations as defined in section 509(a) of the Code;
 - e. the street address of subordinates where the mailing address is a P. O. Box; and
 - f. for each subordinate that is a school claiming exemption under section 501(c)(3), the information required by Rev. Proc. 75-50, 1975-2 C.B. 587. Also include any other information necessary to establish that the school is complying with the requirements of Revenue Ruling 71-447, 1971-2 C.B. 230. This is the same information required by Schedule A, Form 1023, Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code.
4. If applicable, a statement that your group exemption roster did not change during the year.

The above information should be sent, "Attention: Entity Control Unit," the following address:

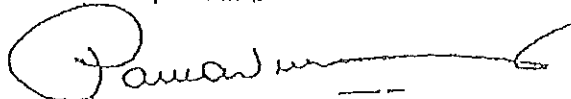
Internal Revenue Service Center
Attention: Entity Control Unit
Atlanta, GA. 31101

The service center that processes your returns will send you a Group Exemption Number. You are required to include this number on each Form 990, Return of Organization Exempt From Income Tax, and Form 990-T, Exempt Organization Business Income Tax Return. Please advise your subordinates of this requirement and provide them with the Group Exemption Number.

Because this letter could help resolve any questions about your exempt status, you should keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely Yours


District Director