

# Friends Foundation for the Aging Year-end Report & Reapplication Proposal Form

**Date:** 9/10/2024

**Organization:** Northern Ocean Habitat for Humanity

**TIN & Formal organization name:** 22-3661840 Habitat for Humanity of Northern Ocean

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**Amount requested:** \$50,000

**Project title:** Housing Plus Aging in Place Critical Home Repair Program

## PLEASE ANSWER THE FOLLOWING QUESTIONS CLEARLY AND CONCISELY:

### 1. What is the problem you identified? Has it changed?

Many low-income seniors in Ocean County rely on social security benefits to meet their basic needs, leaving little to maintain their homes. This creates health and safety issues for the homeowners. The trend shows continued growth in demand for this program. In FY23, we had a 9-12 month wait time and completed 40 homes. We are increasing our organizational capacity to continue to meet the growing demand for approved critical home repairs and ADA modifications to help seniors age in place, safely and with dignity. When a Habitat truck pulls up in a senior community, our organization receives more applications and requests. Word of mouth from our homeowners is also an extremely effective form of outreach, so the more repairs we have completed over the past two years, the more applications from eligible homeowners we receive.

We set a goal to complete 50 homes per year this fiscal year (FY24), and with leveraged layer funding and growing the program's overall funding, we exceeded that goal by completing *63 home repair projects*. We have also reduced our wait time to 5-8 months. Our goal for FY25 is to complete 85 critical home repair projects and reduce the wait time to 2-4 months. This growth is due to the unique nature of our repair program, which stands as the sole initiative of its kind within our community. Also, our service area not only has a large senior population but our hosts some of the largest low-income senior communities in the country. It is a region in itself:

### Overview of the Service Area in Ocean County, NJ:

Ocean County, NJ has a population of 655,663 (Census 2022), which is a large mixed-income county. Ocean County also has one of the largest senior populations in the country. Noteworthy are two towns within our service area, Toms River, and Manchester, which comprise over 19,370 and 22,620 individuals aged 65 and older, respectively. The senior demographic constitutes 49% of Manchester's population (Census 2022).

For comparison, The Villages is a town in Florida that has the largest senior population percentage in the United States (85.9% aged 65 and older), which spans over three counties (Census 2022):

- Marion County, FL – 114,966 senior residents (29% of the population is aged 65 and older)
- Lake County, FL – 113,755 senior residents (26.8% of the population is aged 65 and older)
- Sumter County, FL – 83,241 senior residents (57.5% of the population is aged 65 and older)

Ocean County has a population of 149,491 individuals aged 65 years or older contributing to 30% of the county's population (Census 2022). We not only have a substantial senior population but a large low-income senior demographic. For the past two years, more than 90% of our applicants have had incomes below 50% of the Area Median Income (AMI), and over half are below 30% AMI. They reside in affordable or mobile senior community homes, with the homes typically constructed 40 to 60 years ago and before ADA modifications.

Ocean County ranks 50th of the 3143 counties in the US for the highest median property taxes (US Census). The affordable 55+ communities in this county make housing an option for low-income seniors in our area. Our repair program is for income-eligible homeowners in our service area, but the population demographics are why the majority are seniors contributing to the large demand for our program.

### What actions did you take to address the problem?

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**What did you learn? Will you make any changes in the coming year?**

We have grown since last year and positioning ourselves to expand our program to reduce the waitlist. We have developed partnerships with local construction companies that we entrust quality work for our homeowners with specialty repairs (roof replacements, plumbing, electrical, etc.) which reduced the cost of our work as construction services and material costs have increased over the years. We have developed partnerships with foundations to grow funding and this grant will help us during that transition to help the immediate need of the waitlist as those foundations and government grants are positioned to support our program.

**How have you engaged any partners/collaborators in implementation or funding? Have you considered how to sustain the program?**

RESTORE: The program has been sustained for over 10 years with several sources of funding and grant layering methods. The ReStore has always been a steady support to help with operating costs and other gap funding to help sustain and grow the program. The ReStore has consistently maintained a 2,800 sales transactions per month average and now has over 3,200 sales transactions per month.

The ReStore is considered a program within itself for providing gently used or new furniture at an affordable cost. For this reason, the ReStore is a great form of outreach for the Aging-in-Place Critical Home Repair Program as well, informing potential homeowners in need of critical home repairs. It is a great form of outreach for our customers and donors. With free pickups for furniture donations, the ReStore helps remove household items that are no longer needed, and program information is provided at each home by our truck ambassadors. We have 19,000 active followers on our ReStore Facebook group page and an average of 40,000 visitors to the ReStore page on our website.

PARTNERS/COLLABORATORS: As mentioned, we have a volunteer social worker who conducts holistic assessments of the senior homeowners' Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs), referring them to services like Caregiver Volunteers of Central Jersey for transportation and companionship, Meals on Wheels for food insecurity, etc. Additionally, the local vocational school and Habitat school chapters assist with the projects, allowing the students to learn repair and ADA modification skills. We are also a part of a large network and support through the county Senior Services department, which also advocates for seniors with policymakers. We are also a founding member of Project Home Repair, a collaboration of four non-profits that perform home repairs in Ocean County. Project Home Repair is funded by family foundations and local financial institutions that have a five-year commitment to ensure sustainability of the program. We also collaborate with Catholic Charities' Fix It Program to help with smaller home repair needs.

**How do you know your actions had an impact? Please describe those who participated, outputs, and outcomes. Stories or photos are welcome.**

In FY24, we completed 63 home projects helping 88 individuals. Location and number of households where repairs were completed: 27 households residing in Manchester, 12 in Brick, 11 in Toms River, 7 in Berkeley, 2 in Lakehurst, and 1 each in Lakewood and South Toms River, Point Pleasant borough, and Plumsted. Of the home projects, 62% of the homes are occupied by single or widowed female homeowners living on a single income. Twenty-seven households have home occupants who have reported a disability and there were five senior veterans served. ***See the attached pictorials for client testimonials on how the repairs have impacted their quality of life and ability to remain in their home.***

**Is there anything else you would like FFA to know about this project?**

BUILDING CAPACITY: This funding will help us to build our capacity as we continue to leverage and grow our government grants and other foundation grants. We are committed to leveraging this funding to enhance our organizational capacity swiftly. By strategically utilizing this grant alongside our existing government and foundation grants, we aim to maintain efficient waitlist management and minimize wait times as we expand our reach. Moreover, this funding aligns with our overarching strategic plan, which outlines our path toward creating a sustainable foundation of grant funding. Through

prudent financial planning and resource allocation, we anticipate meeting our program's ongoing operational needs and ensuring continued success beyond the scope of this grant. Once we grow to meet the demand, we will be able to expand our programs such as a partnership with the local hospital to help modify the home when they are released to meet the needs of their physical recovery.

**PREVENTIVE MEASURES:** According to the Ocean County Fire Marshal's Office, there have been 415 residential fires in the past three years, with residences either lacking smoke detectors or having non-functioning ones. Similarly, our home inspections reveal that 60% of the homes surveyed require fire prevention measures. We replace/add carbon monoxide detectors and add/replace fire extinguishers in key areas of the house. In some cases, we identify and replace hazardous electrical panels, averting potential fires.

**Feedback on your interaction with FFA would be helpful. Are there ways we can help beyond the grant?**

Our interaction with FFA has been positive. The engagement with the project site visits, and follow-up meetings are appreciated.

Beyond the grant, we are looking to expand our secondary data and information to support our grants and to advocate for more funding for the seniors in Ocean County, NJ. With limited funding for housing repairs at the federal and state levels, we need current data on senior homeowners' needs to demonstrate the senior population's true need population. An example of this is that there is a home maintenance taxonomy with the Ocean County Senior Services, but not for ADA modifications. There is very little publication on this.

Another area lacking sufficient information pertains to surveys. There are surveys that ask senior homeowners if they would like to age in place, but there is not enough research to ask how that can be possible. There are other questions asked where housing is listed as a basic need but not how (such as if they need critical home repairs and their capability to fix it on their own). Or asking senior homeowners questions about their ADLs and IADLs (Instrumental Activities of Daily Living) to assess their need for modifications to their homes.

This sort of data can help all aging-in-place and critical home repair programs advocate for more funding. We are gathering our primary data by asking our homeowners, but with foundations that fund collecting data within our region, there could be a more comprehensive overview. Or if other foundations out there received a grant for research, if we could be a part of that study or survey.

**Include a simple program budget/actual with income and expenses (e.g., staff, program supplies, travel, etc.) for both last year and next. Three columns: last budget, last actual, next budget.**

**The primary funding from the grant goes toward program supplies (construction materials)**

	Last Budget	Last Actual	Next Budget
Staff & payroll taxes	285,000	276,181.53	290,500
Program Supplies	275,000	761,231.05	780,000
Travel (Vehicle)	19,500	17,045.68	21,000
Insurance	39,000	33,432.62	40,900
Gen, Admin & Utilities	97,300	113,771.47	16,200
Office Supplies	1,900	1,086.04	2,050
<b>Total Program Budget</b>	<b>\$717,700</b>	<b>\$1,202,748.18</b>	<b>\$1,242,450</b>

Funders for the home repair program include Federal Home Loan Bank, Ocean County Senior Services, Lowes, Bank of America, Amboy Bank, Kearny Bank, Kohl's Project Home Repair and Community Development Block Grants from Brick, Toms River, and Ocean County and the ReStore

**Has your 501c3 status changed?** No