

**Friends Foundation for the Aging
Year-end Report & Reapplication Proposal Form
(limit 3 pages)**

Date:

Organization: Northern Ocean Habitat for Humanity

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

Contact name, phone, email: Kristine Novakowski, 732-818-9500 x 103, knovakowski@northernoceanhabitat.org

Amount requested: \$15,000

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 FY24, we had a 6-month wait time (an improvement from last year, reducing it from a 9-12 month wait time). 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.

Ocean County has a population of 149,491 individuals aged 65 or older, making up 30% of the county's population (Census 2022). For perspective, Marion County, which includes part of The Villages in Florida, has a senior population of 114,966 (Census 2022). We not only have a substantial senior population, but a large low, very low, and extremely low-income senior demographic, according to HUD guidelines. 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 senior communities that include both affordable housing developments and mobile home communities. Many of these homes were built 40–60 years ago, long before ADA modifications were standard.

Ocean County ranks 50th out of 3,143 U.S. counties for the highest median property taxes (U.S. Census). For low-income seniors, preserving their home is critical to maintaining financial stability, as affordable 55+ and senior mobile home communities remain the lowest-cost housing option in the area. Even with property taxes, these homes are significantly more affordable than renting, where a one-bedroom apartment in many towns averages \$2,300 per month. Protecting these homes through critical repairs ensures seniors can age in place without being forced into costlier and less sustainable housing alternatives.

As mentioned previously, many of the seniors we serve live off of a fixed income of social security benefits. Additionally, many seniors that we serve are widows, and losing that other income further exacerbates the situation. Preserving their homes through critical repairs not only protects their health and safety, but also safeguards the most affordable housing option available to them. Without these supports, seniors living on fixed incomes would face unsustainable housing costs, as local rents far exceed what their monthly benefits can cover.

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.

2. What actions did you take to address the problem?

In FY25, we remained consistent and completed over 60 major home rehab projects. Our goal for FY26 is to 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 and a home repair cooperative we formed to cross-refer projects called Project Home Repair. Other agencies that complete smaller projects refer to our organization and when a project is in our service area.

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

Over the past three years of rapid growth, we have developed strong partnerships with local construction companies that we trust to deliver quality work for our homeowners, including specialty repairs such as roof replacements, plumbing, and electrical services. These partnerships have helped reduce costs despite rising construction and material expenses. We have continued to foster and strengthen these relationships, encouraging our partners to expand their giving capacity to better support the needs of the senior population. 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. This has placed us among the top 20 Habitat affiliates in the country for our work in critical home repair and Aging in Place programs for seniors.

4. 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 an average of 3,400 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 nearly 24,000 active followers on our ReStore Facebook group page, and an average of 50,000 visitors to the ReStore page on our website.

PARTNERS/COLLABORATORS: As mentioned, we have a 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 and intergenerational volunteerism with our retired skilled volunteers.

We are also a part of a large network and supported 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 the program's sustainability. We also collaborate with Catholic Charities' Fix It Program to help with smaller home repair needs.

5. 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 over 60 home projects. Of the home projects, the majority of the homes are occupied by single or widowed female homeowners living on a single income. 70% the households served have home occupants who have reported a disability. See the attached pictorials for client testimonials on how the repairs have impacted their quality of life and ability to remain in their home.

6. 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 70% 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.

7. 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 is 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 populations' true needs 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 published 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 made 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 (eg. staff, program supplies, travel, etc) for both last year and next. Three columns: last budget, last actual, next budget.

Category	Last Budget	Last Actual	Next Budget
Staff & Payroll Taxes	290,500	324,323	309,000
Program Supplies	780,000	441,000	460,000
Travel (Vehicle)	21,000	15,480	17,000
Insurance	40,900	35737	38,000
Gen., Admin. & Utilities	16,200	16531	19,100
Office Supplies	2,050	3161	2,900
Total Program Budget	1,242,450	836,232	846,000

Has your 501c3 status changed? No.