

ADFACts

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ADFAC selected to participate in national manufactured housing initiative

ADFAC's
Affordable
Housing

program is taking part in a national demonstration program called, "Manufactured Housing Done Right!" This program is proposed by the **Federation of Appalachian Housing Enterprises (FAHE)** and funded by the Corporation For Enterprise Development's *Innovations in Manufactured Homes Initiative*.

The project has three central goals:

- 1) to foster innovative, replicable products and approaches that illustrate the use of manufactured housing as an affordable housing and asset building strategy,
- 2) to build a field of practitioners knowledgeable about manufactured

housing and how it impacts low-income families, and

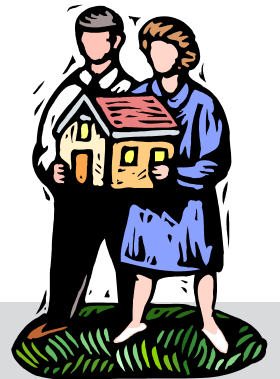
- 3) to lay the groundwork for national policy that takes into account the true costs of manufactured housing.

ADFAC will work with five families in the next 18 months to ensure our clients are prepared homebuyers and receive fair

loans for permanent financing. Over the past 18 months, FAHE and member group, Frontier Housing in Morehead, KY have been working on home plans and building specs to ensure that the end product is a quality manufactured home, on a permanent foundation that allows for customer choice and creates wealth for the new homeowners.

ADFAC is delighted to have

been chosen as a participant in this national demonstration program.



Manufactured Housing Q & A

Q: "Will the manufactured homes facilitated by ADFAC be trailers or mobile homes?"

A: No. These manufactured homes are traditional looking houses on block foundations. There are extensive footers poured similar to a stick built home. The drawing and specs of these homes have been modified for structural soundness and additional energy efficiency. They will look very similar to existing site-built homes in the neighborhoods in which they will be placed.

Q: "How will a manufactured home build wealth for low-income families? Aren't manufactured homes of lesser value than site-built homes?"

A: Because manufactured homes are built in a factory, they cost less to construct. However, being built in a factory doesn't mean that the homes are of lesser quality than traditional site-built homes. In fact, these manufactured homes include construction practices that are as good or better than code requirements for site-built homes. ADFAC will work with each family to secure low-interest, permanent, real estate financing, rather than the traditional chattel type of ownership. The quality construction, permanent foundation and real estate mortgage financing means that our clients will begin to build equity and have real estate assets for many years to come.

Q: "This sounds like an exciting program. I know that I can't help build the homes, but are there any other volunteer opportunities available?"

A: Absolutely! One key part of ADFAC's manufactured housing initiative is that each home will be landscaped to compliment the beauty of the homes and increase curb appeal. Volunteers will be needed to help with landscaping. Watch our newsletter for more information on this brand new, national demonstration program that ADFAC has been chosen to participate in!



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THE QUARTERLY NEWSLETTER OF AID TO DISTRESSED FAMILIES OF APPALACHIAN COUNTIES

SPRING EDITION • MARCH 2008

Children, elderly and the uninsured to benefit from new grants

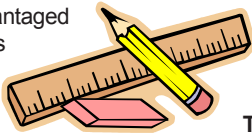
ADFAC's School Supplies, Medication Assistance and Elder Home Repair programs will all get much-needed boosts thanks to several recent grants.

Grants from the **Todd Helton Foundation and Variety - the Children's Charity of Eastern Tennessee** will be utilized to support the 2008 School Supplies program. The School Supplies program, entering its 18th year, provides economically disadvantaged K-12 students with backpacks and necessary school supplies. These two contributions will be matched by additional grants and donations from local individuals and families to serve an estimated 1,400 students this year.

A recent **CVS/pharmacy Community Grant** will support ADFAC's Medication Assistance Program, developed to directly assist individuals in our community who do not have

health insurance. With this grant, an ADFAC staff member or trained volunteer will meet with eligible individuals and provide assistance in applying for free or discounted prescription medication programs. The grant also provides for short-term medication assistance during the application process.

The Elder Home Repair and Repair Fair programs will be able to serve an additional 8 homeowners, thanks to grants from the **Lucille S. Thompson Family Foundation** and the **Nationwide Foundation**. The repairs facilitated by these programs enable citizens to safely and independently live in their own homes longer. These grants will be used to directly assist clients on ADFAC's waiting list and will also be used as matching funds when applying for additional grants.



ADFAC welcomes new Construction Manager

ADFAC is very pleased to announce that Bronzie Harris will serve as the new Construction Manager for the Affordable Housing program.

Bronzie, a graduate of Berea College, comes to ADFAC with several years of experience in the nonprofit housing sector. Having previously worked for Habitat for Humanity, both locally and out of state, Bronzie's housing experience will be a great asset.

"I am excited about the opportunities ADFAC's Affordable Housing program is facing," said Bronzie. "I am delighted to be here working with these wonderful people."

"We have needed this position for a long time, we knew it would make a tremendous difference in how the Housing program will

proceed in the next few years," said Cindy Ross, Affordable Housing Program Director. "I think we are at the start of some fabulous efforts."



Bronzie lives in Oak Ridge with his wife and 1 year-old son.

Welcome to the team, Bronzie!

Additional donors recognized

Many thanks to these additional individuals for their generous donations to the 2007 Membership Drive. Contributions made to the 2008 Membership Drive will be listed in the Summer Newsletter.

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ADFAC's SAFE and ASSIST programs help local families stay warm

The SAFE and ASSIST programs are in full swing as the cold weather has contributed to increasingly higher utility bills. The ADFAC office receives an average of 40-50 calls a week for utility assistance. With such a high demand we are in need of donations to help keep our fellow neighbors warm.

A recent request illustrates the importance of this assistance. Ms. R, a 43 year-old separated woman, recently came to ADFAC requesting assistance keeping her gas from being turned off. The mother of 2

teenagers, she had an excellent work history up until two years ago when a serious medical condition made it impossible to work.

In the beginning, Ms. R. was just able to pay her bills on her short-term disability from work. When the short-term disability was terminated, Ms. R. and her family began struggling to maintain basic living necessities.

The family is doing everything

they can to remain self-sufficient during this time of crisis. While she appeals her social security denials, her teenage children have taken part-time jobs to help with the bills; other family members have assisted as much as possible.

Despite their best efforts, the family still faced having their gas service turned off. With thanks to donations made by people in our community, the SAFE/ASSIST program has helped keep her utilities

on and her house warm during this difficult transitional time.

If you would like to help families like Ms. R and her children, we encourage you to consider making a donation to the SAFE/ASSIST program. If you are a customer of CUB, ORUD, COR Utilities or Powell-Clinch UD, you can add monthly donations to your bill. You may also send donations directly to ADFAC, PO Box 5953, Oak Ridge, TN 37831. Please note "utilities assistance" in the memo line of your check.



Upcoming ADFAC Events

Spring: Membership Drive

Be on the lookout in March or early April for important information about the 2008 ADFAC Membership Drive.

Summer: Annual Repair Fair

This year, local volunteers will work together to keep the summer Repair Fair tradition moving forward.

July-August: School Supplies

Our goal is to serve 1,400 K-12 Students from over 25 schools in 3 counties.

Fall: Feed the Need

Save your appetites for the second annual Feed the Need fundraiser!