





ADFACts

THE NEWSLETTER OF AID TO DISTRESSED FAMILIES OF APPALACHIAN COUNTIES

Neighbors Helping Neighbors since 1987

Aid to Distressed Families of Appalachian Counties Post Office Box 5953 • Oak Ridge, TN 37831-5953 (mail) 1051 Oak Ridge Turnpike • Oak Ridge, TN 37830 (offices) 865.425.0256 • www.adfac.org

SUMMER EDITION • JULY 2023

school supplies: 30 years of helping students

Right now, ADFAC is coordinating the largest School Supplies
Program distribution in its thirty year history. We are partnering
with a record 48 schools, and an estimated 4,800+ needy students
will receive brand new backpacks and supplies!

It all started in the early years of ADFAC, when a pattern of need was recognized. Many parents or guardians seeking utility or other assistance would express sadness and frustration at not being able to afford school supplies for their children. It was a great financial burden to purchase everything on the schools' required item list; some parents might be able to buy one or two basic items, but in many cases, the only option was to send children to school with no supplies or backpack at all.

ADFAC's staff and board felt strongly that *all* children should have the opportunity to return to school prepared and ready to learn, regardless of economic status and began to organize efforts to address the need. In 1993, ADFAC held its very first School Supplies distribution and 182 students received

supplies. The program certainly has grown, and as we celebrate 30 years, we also celebrate potentially serving the most students EVER!

You can be a part of this historic year! Donations of any size will directly help local children return to school with the supplies specifically requested by their school. Use the list on the right to go shopping, organize a supply drive at your business, club, or church, or share with others. It's a rewarding experience that will make a huge difference in the life of local children!

Most stores are currently holding back-to-school sales, so the timing is great! Plus - any supplies donated after this year's distribution will be used to give the program a much-needed head start for 2024.

Donations are accepted at ADFAC's office, located at First Presbyterian Church, 1051 Oak Ridge Turnpike, Room 102. A secure dropbox is outside the office to place donations. Large donations can be brought to the School Supplies room. Please call (865) 425-0256 x103 for more information.

If shopping for supplies isn't an option, consider making a monetary contribution and letting ADFAC shop for you! Online donations can be made at:

> tinyurl.com/ ADFACSchoolSupplies

or you can mail a check to: ADFAC School Supplies PO Box 5953 Oak Ridge, TN 37831-5953

Thank you for helping the program have a banner celebration year!



SCHOOL SUPPLIES WISH LIST

Backpacks
Binders (3 Ring-all sizes)
Calculators-TI30xs/TI30x-iis
Clipboards
Colored Pencils
Composition Books
(Wide & College Rule)

Construction Paper
Crayola Brand Crayons (24 ct)
Crayola Brand Markers
Dry Erase Markers
Folders

5 Tab Dividers
Earbuds & Headphones
Elmer's Glue Sticks/Bottles
Erasers (Rectangular/Pencil top)

Graph Paper
Index Cards 3x5 (Ruled)
Mechanical Pencils
Notebook Paper
(Wide & College Rule)
Pencil Boxes/Pouches
Pencils/Sharpeners
Pens (Blue, Black, Red)
Primary Journals
Rulers
Scissors (Fiskars) 5" & 7"
Spiral Notebooks
Sticky Notes
Tape: Clear, Masking
Watercolors

About ADFAC



Established in 1987, ADFAC exists to support and serve those in need by assisting them in becoming stable and self-sufficient.

ADFAC works through three direct service programs:

The **Household Assistance Program** helps families with short-term basic living needs, referrals, budget coaching, and more.

Appalachian Housing Partners provides home repairs for homeowners, builds new homes for first-time homebuyers, and offers referrals, and homeownership coaching.

The School Supplies
Program provides new
backpacks and supplies to
thousands of economically
disadvantaged students in
four counties.

ADFAC answers over 6,000 requests for assistance each year. Financial aid is paired with compassionate service to clients. Our social workers and other skilled staff treat each client with respect and dignity and offer a listening ear during difficult times.

ADFAC, a 501(c)(3) nonprofit agency, is supported through donations from individuals, clubs, businesses, churches,

private foundations, United Way of Anderson County, and local and state government agencies.

For more information about ADFAC, its mission and programs, please visit www.adfac.org.

OUR STORIES: ERICA & ALICE Join the HAP Volunteer Team!

Erica is a hard-working single mother of two young children. Working full-time as a Certified Nursing Assistant at a local nursing facility, she brings home roughly \$2,400 each month. This just barely covers her monthly expenses, with no room to budge, no way to build savings, and sometimes no way to make ends meet.

Erica's income is just above the threshold to receive different kinds of government and other assistance, but still below the ability to be financially stable. Households like Erica's are considered ALICE - Asset-Limited, Income-Constrained, Employed. They live above the poverty level, but struggle with affording basic needs. According to www. unitedforalice.org/stateoverview/Tennessee, 23% of Anderson County households meet the criteria for ALICE - an astounding 7,299 households.

When the City of Oak Ridge fell victim to the cyber-attack in March, which subsequently interrupted utility bills for two billing cycles, we became concerned that ALICE families, along with those



living below the poverty level, would struggle with having two bills due at once. Indeed, we received numerous requests for utility assistance, including one from Erica.

Erica came to ADFAC with a utility bill of over \$1,000. It was an overwhelming amount - 42% of her monthly income. Other necessary expenses had come up during the time she didn't receive utility bills, so she was not able to set money aside. Thankfully, ADFAC received special approval from the City to help utilities customers with their double bills, and our social worker pledged \$800 toward Erica's bill. The social worker also provided budget coaching to better prepare for unforeseen

circumstances and offered information on area resources that help ALICE families. Erica's relief and gratitude was unmistakable, and we were grateful to be able to provide meaningful assistance.

From rent to groceries to gas, the increased cost of living over the past three years has definitely impacted ALICE folks. United Ways across Tennessee, including our own United Way of Anderson County, are teaming up to collect data and bring attention to the hardships faced by working families. For more information, please visit www.unitedforalice.org and www.uwayac.org/alice/.

Two morning volunteers are currently needed for the Household Assistance Program front desk. Training is provided and it is a very rewarding experience!

For more information, please call Joey Collins at 865.482.3097 ext.104.



Items needed for Crisis Cupboard

In May, the employees at Bull Run Fossil Plant held a drive to collect supplies for ADFAC's Crisis Cupboard - and clearly it was a huge success!

The Crisis Cupboard provides household and personal hygiene items that cannot be purchased with SNAP benefits. It is the second most requested form of aid in the Household Assistance Program, and is a constant and critical need for our clients. Requests for food are especially significant.



Your business, club, or church can help by holding a Crisis Cupboard supply drive! It's great for team-building and also directly helps struggling families. Items needed include:

- Laundry detergent
- Paper towels
- · Toilet paper
- Diapers and wipes
- Feminine hygiene products
- Deodorant
- Body wash & loofas
- Disposable razors
- Shampoo & conditioner
- · Household cleaners
- Dish soap
- Toothpaste & toothbrushes
- Non-Perishable food: pasta, oatmeal, cereal, soups, nut butters, beans, rice, canned meats, etc

If you are interested in holding a drive, call Joey Collins at 865.482.3097 ext.104.

The ADFAC Fuel Fund

Picture it:

You lost your job a few months ago after an extended illness, and are just now feeling back to normal and ready to work. You are thrilled to get an interview, but your heart falls when you realize you don't have enough gas to drive to the interview, and the little money you have is already going toward basic needs.

It can be very difficult to get back on your feet after a sudden loss or reduction of income. Necessary tasks such as job interviews, doctor appointments, and even appointments to apply for

government or nonprofit assistance almost always need one thing: transportation. But for those with little or no income, even a few gallons of gas can be a burden.

ADFAC is seeking sponsors and/or individual donors to establish the "Fuel Fund." Donations made to the fund would be used to purchase gasoline cards for clients



in tough predicaments. The cards will be bought through a retailer that will not allow alcohol or tobacco purchases to reduce risk of misuse. To donate, send a check to:

ADFAC Fuel Fund PO Box 5953 Oak Ridge, TN 37831-5953

You can also visit tinyurl.com/ADFACFuelFund to make a secure online donation.

Even a donation of \$15 or \$20 could be enough to get a family over a transportation hurdle - any amount will help!

United Way coordinates United Volunteer Day

On a sunny Friday in early June, volunteers came together to help a Claxton homeowner, "Betty," with exterior improvements. The group trimmed bushes, planted grass, cleaned out flower beds, installed solar pathway lights, and pressure washed.

This effort was part of "Volunteer Day," coordinated

by United Way of Anderson County, which matched volunteer groups with nonprofit projects.

Betty was thrilled with the work that was completed! Her home looked fresh and clean, and the solar lights improved safety and visibility.

Thank you, UWAC & volunteers!





ROOF! ROOF! ROOF!

No, it's not the sound of an office dog asking for a treat -

it's the sound of three brand-new roofs for homeowners!

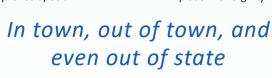
The homeowners, all elderly women in Oak Ridge, had been on ADFAC's waiting list for some time and

were in dire need of new roofing.

Earlier this year, ADFAC's board approved special funding for these three projects along with porch and deck repairs for a retired couple.

All projects have the goal of helping senior homeowners live longer in their homes, safely.

> While office dogs are pretty cute, the real "treat" of this story is being able to help homeowners age in place with dignity.



The Appalachian Housing Partners staff have covered a lot of miles lately! Together with several board members and volunteers, Ashley Hillis and Shannon Skeens recently hosted the ADFAC booth at the Rocky Top Health Expo and Oak Ridge Housing **Association Healthy Families** events.

Events like this are essential to reaching out to potential clients who might not know about ADFAC's services. They're also a great opportunity to network with other nonprofits, find new supporters, and simply participate in events that bring the community together.





Outside the local community, Ashley Hillis, pictured above, attended a NeighborWorks Training in San Francisco, where she took a course on home inspection and was able to network with other affordable housing folks from across the country.

From outreach to education, the AHP ladies are representing ADFAC well!

Shown at left: Shannon Skeens recently attended the Rocky Top Health Epxo.



Additional AHP updates

Progress is being made on the new home being built on Waddell Circle. Sewer lines are installed and the outline of the foundation is set. With cooperative weather, framing is set to begin shortly. Our soonto-be homeowner is very excited, but also very patient as the contractor navigates unpredictable Tennessee weather cycles!

In more good news, we have a new family that has

qualified for a mortgage, which means another new home will be started this year. We love seeing grant dollars and donations go to work for local families. and can't wait to share more

information on ADFAC's newest home.

On the subject of grant funds, Appalachian Housing Partners recently applied for a Housing Preservation Grant from the U.S. Department of Agriculture Rural Development Office.

If funded, the grant will be used to help low- and verylow income Anderson County homeowners with repairs such as energy upgrades,

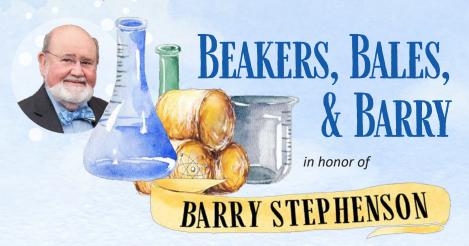
replacing heating and cooling systems, repairing or constructing new porches, railings and roofs, and updating plumbing and electrical systems. These repairs address major safety and health violations in homes and include some of the most common requests for assistance.

We look forward to sharing additional updates and photos in the next issue of ADFACts. You can also

> find more information at www.adfac.org, and on ADFAC's Facebook and Instagram pages.



ADFAC'S BILL WILCOX BOW TIE CELEBRATION & FUNDRAISER SATURDAY, NOVEMBER 4 • DOUBLETREE • OAK RIDGE



Please join us to celebrate all sides of Barry: BUSINESS LEADER. EDUCATOR. CHEMIST. VOLUNTEER. FARMER.

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Sponsorships are available! Contact Jamie at bowtie@adfac.org for more information.

5.3.2024 at the Lake An ADFAC Murder Mystery Fundraiser

2023 ADFAC Supporters

Donations received 1.1.23 through 7.5.23



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*In memory of Christine Cipriano*Donald Cipriano, Jr.

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Supporter Spotlight: TEGNA Foundation, WBIR, & Clinton Rotary

Just in time for the beginning of supply distribution, ADFAC was delighted to learn the School Supplies Program would be the recipient of a 2023 TEGNA Foundation Community Grant.

The TEGNA Foundation is a corporate foundation that sponsors the Community

Grant Program, which supports nonprofit agencies where TEGNA has a presence.

Fortunately, local television station WBIR-TV is a TEGNA company, and the WBIR grants committee selected ADFAC as one of three local grant recipients. The check presentation occurred during the first full week of distribution, so our friends at WBIR were able to see the program in action.

Volunteers from Clinton Rotary were on hand to pack backpacks for students at Anderson County High School. Clinton Rotary has participated in School Supplies for a number of years, and we are always ready to welcome them back!

The grant and volunteer support are great ways to kick off the 2023 program, and we are very thankful for the TEGNA Foundation, WBIR-TV, and Clinton Rotary.





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Printing courtesy of



A Lasting Legacy: You, ADFAC, and Planned Giving



With compassion and professionalism, ADFAC provides help that stabilizes families in crisis. Over the years, our work has addressed utility shutoff, eviction, foreclosure, hunger, unsafe living conditions, educational inequality, and much more. Tens of thousands of individuals have gained stability and hope through ADFAC's services.



Like our clients, ADFAC needs stability to thrive. The individuals who established the agency created a legacy that now spans decades. When you choose to include ADFAC in your planned giving, you join this legacy and make an enduring impact on the future stability, growth, and sustainability of the agency.

Types of Planned Giving

Bequest (Will)

A popular and simple option, you can name ADFAC as a beneficiary in your will. You can leave a specific amount, or a percentage.

Retirement Designation

For some, retirement assets can be the heaviest taxed in an estate. Naming ADFAC as a beneficiary can avoid taxation.

Life Insurance

Name ADFAC as the beneficiary of a new or existing life insurance policy. The amount you pay in premiums is tax-deductible.

Securities

Donate stocks, bonds, and mutual funds to ADFAC and receive tax benefits based on the fair market value of the assets

Charitable Gift Annuity

Receive annuity payments for life with ADFAC receiving the remainder.

Other planned giving opportunities exist. Please contact ADFAC for more information.

If you have already included ADFAC in your planned giving, please let us know so we may thank you.

As you consider planned giving, please talk with your professional advisor - your attorney, accountant or financial advisor. ADFAC's staff is not qualified to provide you with financial guidance.

Benefits

A Lasting Legacy: Create your legacy with a planned gift that will ensure ADFAC's ability to care for families for years to come.

Security & Affordability: Many gifts, such as wills and life insurance, cost you nothing until after you pass. Your assets remain yours for the duration of your life and are available if needed.

Tax Relief: Depending on the type of asset, leaving a gift to ADFAC can significantly reduce estate and/or income taxes.

Flexibility: Your gift can be for any specific amount or percentage of your estate. Whatever the size of your estate, any planned gift is vital to the mission of ADFAC.

Peace of mind: It's up to you! You can adjust your planned gift at any time.

