

Our Stories: Charlotte & ALICE

Charlotte is a bright, dedicated single mom with three children. She is also a hard worker, holding down a full-time job while being a full-time parent.

Despite Charlotte's strengths, she struggled financially last year into this year, constantly playing catch-up on bills. It was like a game of "Whac-A-Mole" with bills: she would pay rent or the car payment only to have utilities or insurance pop up. It is an exhausting and stressful way to live – especially since Charlotte had too much income to qualify for some government assistance.

Households like Charlotte's are considered **ALICE** - Asset-Limited, Income-Constrained, Employed. They live above the poverty level, but struggle with affording basic needs. For an Anderson County single adult with three children, the ALICE Survival Budget is \$6,280 a month – an hourly wage of \$37.68. This budget takes into account the average costs of housing, transportation, healthcare, groceries, a phone, and other expenses

(www.unitedforalice.org/household-budgets/tennessee). Not every ALICE household will have expenses that high, but the financial burden single parent households experience is eye-opening.

Earlier this spring, Charlotte took steps to better her financial situation by finding a better paying job, and she was successful! While her new wage doesn't meet the ALICE Survival Budget, \$21 an hour was a necessary step up and will help to better balance the budget in the future. At the time Charlotte got the new job, however, she was still behind on rent and utilities. A few months later, it was back-to-school time with its related expenses. Whac-A-Mole, right?

In late July, when Charlotte approached ADFAC for help, she was closer than ever to catching up on expenses, but still needed help. ADFAC's social worker was very proud of her efforts to improve her situation and care for her children, whom she clearly



adored. We were able to provide \$600 toward her electric bill, which prevented utility disconnection and gave her a last little boost to self-sufficiency. Charlotte was relieved and very grateful; it was truly a "light at the end of the tunnel" moment for this committed and caring single mom.

For more information, please visit www.unitedforalice.org and www.uwayac.org/alice/.

VOLUNTEERS NEEDED

Are you...

*handy with a hammer,
savvy with a saw,
peachy with a paintbrush,
shrewd with a shovel, or
grand in a garden...*

and/or...

want to help low-income homeowners with minor home repairs and improvements they cannot complete on their own?



If so, please consider volunteering with ADFAC's Appalachian Housing Partners Program!

We recently received two grants that will be used to purchase building and repair materials - all we need is to build our volunteer teams!

We are seeking individuals, church groups, civic clubs, businesses, and other groups looking to make a difference in the community. All skill levels are welcome, but some repair projects require all volunteers be 18 and up.

Repairs and improvements might include new porches or access ramps, exterior painting, brush removal, exterior lighting, landscaping, and much more.

Many beneficiaries of volunteer home repairs are elderly and/or disabled and love having the friendly company of volunteers. Helping homeowners with repairs is an enormously rewarding experience for all involved.

If you or your group are interested in joining ADFAC's AHP volunteer crew, please contact Shannon Skeens, Assistant Program Coordinator, at 865-481-3837 x101 or ahpadmin@adfacs.org.

Items needed for Crisis Cupboard

ADFAC's Crisis Cupboard provides household and personal hygiene items, shelf stable food, and vouchers for fresh food.

Current needs include diapers and shelf-stable foods such as canned goods, pasta, rice, cereal, and more.

With the average monthly cost of diapers at \$80 and 16.7% of Anderson County residents experiencing food insecurity, every donation will directly help families in need.

To donate, please call Joey Collins at 865.482.3097 ext.104.



Prepared and ready to learn: School Supplies Program serves 5,201

It's another year for the record books - 5,201 students from 51 schools in 4 counties received brand new backpacks and grade-specific school supplies. Three new schools were added this year: Midtown and Midway Elementary schools in Roane County and Wynn Habersham Elementary in Campbell County.

Over 204,000 individual school supply items (as requested by each school and grade) were distributed, including 99,611 pencils, 14,056 glue sticks, 6,050 packs of crayons, and 5,256 composition books.

43 groups assisted with sorting, packing, and delivering the backpacks and supplies. This program would be impossible without them:

ADFAC Board and Staff
Alpha Kappa Alpha
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AC Chamber of Commerce
Anderson County Civitans
Anna's Book Club
ASAP of Anderson County
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United Church Chapel on the Hill
United Way of Anderson,
Campbell, Morgan & Scott
Counties
United Way of Roane County
Variety of East Tennessee

In addition to our fabulous volunteers, the program receives generous support from numerous foundations, businesses, churches, clubs, and individuals. On behalf of the students, thank you!

Established in 1993, ADFAC's School Supplies Program provides free backpacks and school supplies to eligible students attending participating schools in Anderson, Campbell, Morgan, and Roane counties.



Top: That's a wrap! The School Supplies team, Shannon Skeens, Olivia Webb, Becky Hook, and Catherine Meredith, celebrate a successful season. Bottom left: 8 new volunteer groups joined us this year, including Anderson County Chamber of Commerce. Bottom right: The reason we do this - the kids!

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 support 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!

COMING SOON!



A fundraiser for ADFAC hosted by

M MORTGAGE INVESTORS GROUP

113 Lafayette Drive, Building A, Suite 100, Oak Ridge

ADFAC's newest home: ready for a family



This handsome new construction, located on Butler Road in Oak Ridge, is currently for sale and ready for a family to call it home! The home is 1,420 sq. ft. with four bedrooms, two bathrooms and comes equipped with a refrigerator, dishwasher, range and a dryer.

To be eligible, potential homeowners must meet income requirements; for example, a family of four can have up to \$72,800 in annual income to qualify. Homebuyers must also have steady income, a credit score of at least 640, and be able to qualify for a \$270,000 mortgage.

This new home was made possible through partnerships with the Tennessee Housing Development Agency and the City of Oak Ridge.

If you or someone you know would like more information, please call ADFAC's AHP office at 865-481-3837 or go to www.adfac.org/appalachian-housing-partners/ to download an application.

THOUSANDS OF CHILDREN IMPACTED BY RECENT GRANTS

East Tennessee children are the beneficiaries of three grants recently received by ADFAC:

- The Norris Area Community Foundation and Variety of Eastern TN provided generous grants to support ADFAC's School Supplies Program
- Y-12 FCU Cares Foundation provided a much-needed grant to purchase fresh food vouchers to distribute to families with children.

We are grateful to these community partners for caring for local kids!



Please join us for the 12th annual Bill Wilcox Bow Tie Celebration & Fundraiser:

Passport to Purpose



honoring
Jim & Sheila Michel



Presented by Platinum Sponsors



Saturday, November 16 • DoubleTree • Oak Ridge

This event will celebrate the extraordinary Michel duo and raise funds to help ADFAC provide necessary services to local families. Please contact bowtie@adfacs.org with any questions.

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Donations received 1.1.24 through 8.19.24

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Join the • **Blue Circle Supporters** • by making regular donations!

PayPal ([tinyurl.com/ADFACgiving](https://www.tinyurl.com/ADFACgiving)) provides an option for monthly giving, or reach out to your financial institution for info.

Accuracy is important to us! If your name was omitted, misspelled, or otherwise inaccurate, please contact Jamie at jamie@adfacs.org.

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865.483.6028

Appalachian Housing Partners

865.481.3837

School Supplies Program

865.425.0256 ext. 103

Administrative

865.425.0256

Join us for ADFAC's Annual Meeting!
9/23 • 5:15pm • First Presbyterian, OR

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.

