

## “A perfect storm”

As we all navigate the fluctuations in the cost of living, stresses of the day, and hopes for the future, ADFAC staff shares some perspective on how our clients are facing daily challenges:

For our clients, it’s a “perfect storm” of economic hardship, where multiple compounding factors have created a severe financial crisis. Rising costs of essentials like groceries, rent, and utilities, coupled with limited access to affordable housing and healthcare, have intensified challenges such as student loan debt, childcare expenses, and predatory lending. Any of these issues alone would be difficult, but together, they are overwhelming. At the same time, our ability to provide assistance has been strained by limited resources, existing clients with increased needs, and a surge in new requests for support.

The clients that we proudly serve are already forced to decide between medications and food, between paying utilities or buying a tire for their vehicle. The reality is these decisions are only going to increase while their stability, security, and hope for a secure future becomes a pipe dream. They are stuck in a game of financial Jenga and at this point, they aren’t the one pulling the pieces.



In 2024, in Tennessee, median rent was \$1,578, the median purchase price for a home was \$387,000, and the median utility bill was \$145. This means that a household would have to earn \$51,000 annually in order to ‘affordably’ pay the median rent and utilities. A housing unit is considered affordable if the cost of their monthly rent/mortgage and utilities does not exceed 30% of their monthly income.

In Anderson County, 44% of renters and 18% of households are ‘cost-burdened,’ as those expenses exceeded 30% of their income. Of those, 71% of renters and 59% of homeowners earned less than \$20,000 annually. *Can you see the gap? Can you visualize the true challenges of keeping your head above water financially – let alone making any progress towards long-term stability?*

As of April 2025, ADFAC has already reinvested a significant amount in our community:

- Household Assistance (rent, utilities, etc.) - \$288,131, including 115+ new clients
- Appalachian Housing Partners (home repairs, new home builds) - \$140,022
- School Supplies (school supplies, backpacks) - \$31,463

As government funding shifts, more charitable organizations will be applying for private grants – increasing the competition for those precious dollars. As interest rates fluctuate, private foundations that normally rely on interest to provide grants will likely have less to distribute. The belt will likely tighten not just for those living paycheck to paycheck but also for organizations like ADFAC.

Tougher times calls for gaining perspective on the important issues, enhancing our partnerships with other nonprofits, and working with clients as they navigate these financial challenges. ADFAC will continue to seek new funding sources, create unique and enjoyable special events, and request financial support from our donors. **You make ADFAC possible** with your contributions. We are so grateful and look to the future knowing the support of ADFAC’s friends will continue to sustain our mission.

How can you help ADFAC help our neighbors? Look for opportunities in this newsletter, including volunteering, making a one-time donation or joining our monthly donors.



### APPALACHIAN HOUSING PARTNERS

*Our Appalachian Housing Partners Repair Program helps local homeowners stay safe and secure in their homes - but we need YOUR help to make it happen!*

No experience? No problem! We welcome all skill levels. Whether you’re handy with tools or just eager to lend a hand, you can make a real impact. Join us & be part of the solution:

- Assist with home repairs—big or small!
- Work alongside a passionate team
- Give back to your community in a meaningful way
- Donate supplies or funds to support repairs
- Spread the word about housing accessibility

Sign up today and help create safer, more stable homes for families in need! Please contact Madison Beaty, Volunteer Coordinator, at 865-318-9978 or email [madison@adfacs.org](mailto:madison@adfacs.org).

### SCHOOL SUPPLIES PROGRAM

Supply packing and delivery: call 865-483-6028, ext 101 or email [shannon@adfacs.org](mailto:shannon@adfacs.org).

### ADMINISTRATIVE

Serve on the board of directors, join a committee, or be a part of special event planning! Call 865-483-6028 ext 114 or email [annie@adfacs.org](mailto:annie@adfacs.org).

# Coming in June: It's School Supplies Time in Tennessee!

5,200 STUDENTS IN EAST TENNESSEE NEED YOUR HELP!

✓ ANDERSON COUNTY ✓ MORGAN COUNTY ✓ CLINTON CITY  
✓ CAMPBELL COUNTY ✓ ROANE COUNTY ✓ OAK RIDGE CITY

## Help a child fill a backpack with the tools to be ready to learn!

**ADFAC's School Supplies distribution starts in June for the 2025-26 school year. Please consider donating new school supplies, volunteering for packing and distribution, or making a monetary donation. A \$55.00 donation will provide a backpack and necessary school supplies for one student. Supplies needed include:**

Backpacks  
Binders (3-ring, all sizes)  
Calculators (TI34)  
Clipboards  
Colored pencils  
Composition books  
Construction Paper  
Crayola Brand crayons (24 count)  
Crayola Brand markers  
Folders  
5-tab dividers with or without pockets

Earbuds/headphones  
Elmer's glue  
Elmer's glue sticks  
Erasers (rectangular and pencil top)  
Graph paper  
Index cards 3x5 (ruled)  
Mechanical pencils  
Notebook paper (wide and college rule)  
Pencil boxes/pouches  
Pencils (Ticonderoga)  
Pencil sharpeners

Pens (blue, black, red)  
Play Doh  
Primary Journals  
Rulers  
Scissors (Fiskars) 5" & 7"  
Spiral Notebooks  
Sticky Notes  
Watercolors

Monetary donations of any size are welcomed and can be made by PayPal on [www.adfac.org](http://www.adfac.org) or through the QR code, and by check; please write School Supplies on purpose/memo line.

Please send checks to:

ADFAC School Supplies  
P.O. Box 5953  
Oak Ridge, TN 37831-5953



Drop off donations at ADFAC:

First Presbyterian Church, Room 103  
1051 Oak Ridge Turnpike, Oak Ridge.

ADFAC Office Hours are:  
Mon-Thur. 9-12:00 & 1:00-4:00  
(Closed Fridays)  
Phone: 865-483-6028, ext 103



## Our stories: Uncle Mark steps up

Earlier this year, ADFAC received a request for utility assistance from Mark, a single male putting himself through school. Mark is a kind, compassionate young man doing all he can to better his circumstances while also watching out for his extended family. In 2024, he discovered that his two

nieces, ages 9 and 13, had been living in a house with no utility service for months; heartbreakingly, the girls were also not going to school and the 9-year old could not read or write.

Although he was both in school and working full time, Mark felt strongly it was

imperative he step in to help, and the court granted him educational custody of his nieces. He immediately enrolled them in school and provided them a safe, stable environment to learn and grow. The girls thrived under the care of Uncle Mark.

Of course, taking on two children means extra expenses, from food to clothing and from transportation to increased utilities usage. His once minimal food costs shot up to \$700 a month! Mark's family, including the girls' mother, has not been helpful, only providing \$100 of

assistance in the past six months. Mark was once able to work overtime to make ends meet, but that became impossible as he entered his final semester at school in January. He was juggling extra classes needed for graduation, licensure preparation, and final projects. Mark did the best he could to reduce expenses. To help balance his budget, he even traded in his car to get a lower monthly payment!

Still, the changes and challenges overwhelmed his budget, and he fell behind on his utility bill. Mark was discouraged but didn't give up; his dedication to providing a stable environment for his nieces, and his imminent college graduation gave him the strength to reach out for help, which sometimes is not an easy thing to do.

ADFAC's social worker carefully listened to Mark's circumstances and was able to provide supportive counseling and compassion. The social worker was also able to pay \$400 on his utility bill, provide pantry items and food vouchers, gas vouchers, and referrals to other helpful agencies.

Mark left the interview full of relief and gratitude, and by the time this newsletter goes to print, he should be a college graduate! We wish him and his nieces the very best in a new chapter of their lives.



Mark told our social worker he was "heartbroken when I found out my niece could not read or write."

## New home under construction

In May, officials from ADFAC, the City of Oak Ridge, Fahe, and RGL Homes celebrated a groundbreaking for our latest new home. Located on the east side of Oak Ridge, the home will be a two-story cottage-style dwelling with 3 bedrooms and 2 bathrooms. Construction has already begun, and applications are being accepted to become ADFAC's newest homeowner! For more information, please contact Shannon Skeens at 865-483-6028, ext 101 or shannon@adfacs.org.



*"Today wasn't just about breaking ground — it was about building something that lasts. We're proud to partner with ADFAC on a project that brings lasting change to a family's life."*

- RGL Homes



It was a great day to "play in the dirt"! ADFAC's Appalachian Housing Partners staff Madison Beaty, Ashley Hillis, and Shannon Skeens join Director of Programs Joey Collins to take part in the groundbreaking.



## Learn more about ADFAC!

Would your Sunday School class, club, business, or civic group like to learn more about ADFAC?

**We would love to come speak to your organization!**

Find out about ADFAC's 38-year history, the clients served through our programs and services, opportunities for partnerships, and more. To schedule a talk, please call or email Executive Director Annie Cacheiro at 865-483-6028, ext 114 or annie@adfacs.org.

## STAFF UPDATES

Graduations and a new position!

### Madison Beaty

UT graduate and new AHP Volunteer Coordinator



*"I'm excited to have graduated from the UT College of Social Work with a M.S. of Social Work on May 17<sup>th</sup>. Go Vols! I will be transitioning from an intern to staff and will be the new volunteer coordinator for the Appalachian Housing Partners. I will be working to recruit volunteers and help manage volunteer repair projects for AHP! If you are interested or want to find out more, I would love to talk with you about how to get involved as a home repair volunteer with ADFAC. Email me at madison@adfacs.org or give me a call at (865) 318-9978."*

### Ashley Hillis

Graduate, Leadership Oak Ridge Class of 2025



*"I am honored to be a member of Leadership Oak Ridge's Class of 2025 and I look forward to serving our community with my fellow classmates and alumni."*

### Jamie LaRose

Graduate, Leadership Anderson County Class of 2025



*"Leadership Anderson County was a wonderful experience. I've been an AC resident for over 30 years and was happily surprised to find out how much I **did not** know! I also made lifelong friends and connections and have a better understanding of ADFAC's importance in Anderson County."*

*LAC Class of 2025 - Best Class Ever!"*

## Household Assistance Program volunteers in action!

Our front desk volunteers are usually the first folks clients talk with when requesting assistance, making them a vital part of our service to the community. Our volunteers are trained, knowledgeable of ADFAC and other local resources, and engage with clients with compassion and caring. We are very grateful for their dedicated service to ADFAC and our clients!



Tom Marshall  
Volunteer since 2021  
(previously on board)



Betsy Ellis  
Volunteer since 2023



Theresa Mckenrick  
Volunteer since 2020  
(previously on staff)



Alison Darken  
Volunteer since 2024



On Friday, May 2nd, dozens of ADFAC supporters and friends came together to solve a shocking murder!

Guests arrived on the set of "**Growth Spurts**," a popular 80's sitcom with a cast of characters who all had reason to kill lead actress Marissa Alano, whose off-camera antics were the epitome of entitled child star.

As guests enjoyed dinner and music, they interviewed the cast and gathered clues to get to the bottom of the dreadful incident. As the evening came to a close, eleven clever sleuths uncovered the truth: the murderer was none other than Lou "Shooter" Lewis - the lead cameraman!

It was great fun for a great reason. Proceeds from **A Totally 80s Murder** support ADFAC's mission and services to local residents. Keep an eye out for the next ADFAC Murder Mystery event - plans are already being made!



Check out our talented team of suspects: Peyton Uptgraft, Taylor Martin, Max Mishler, Ada Hernández-Bell, Jackie Cahelo, Kristen Collins, Jason Vance, Joey Smith, Sheila Michel, Bailey Norman, Emily Salko, and our amazing director/writer Amy Uptgraft and wonderful host Elaine Graham (not pictured).



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Sally Dobbins

### *In honor of Howard Whitehead*

Rebecca Whitehead

### *In honor of Jim & Sheila Michel*

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Fred & Sandra Barry  
Michael Toomey & Lydia Birk  
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## BUSINESSES, CLUBS & CHURCHES

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Chuck's Car Care Center  
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City of Oak Ridge  
Claxton Church of Christ  
Clinton Utilities Board  
Consolidated Nuclear Security, LLC  
Covenant Health  
Covenant Presbyterian Church, PCA •  
Creative Edge Dance Studio  
East Tennessee Foundation  
Edward Jones Investments  
Karl Flatau  
Cory Gerlach  
Josh Moles  
Michael Ousley  
Delauna Pack  
Robert Patrick  
Deric Runge  
Briana Sprunger  
Justin Willis

FAHE

Faith Bible Fellowship Church  
Farm Bureau Insurance  
First Christian Church  
First Cumberland Presbyterian Church  
First Free Will Baptist Church  
First Presbyterian Church  
First United Methodist Church  
Free Medical Clinic  
Jane L. Pettway Foundation  
Kern Memorial United Methodist Church •  
Kingston United Methodist Church  
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Modern Wealth Management  
Morgan County Community Fund

MS Technology  
Norris Religious Fellowship  
Oak Ridge Associated Universities  
Oak Ridge Breakfast Rotary Club  
Oak Ridge Locksmith  
Oak Ridge Unitarian Universalist  
ORNL Federal Credit Union  
Oak Ridge Utility District  
Parkway Cardiology Associates  
Peggy Sells Homes  
PEO Sisterhood Chapter G  
Pierce Physical Therapy  
Powell-Clinch Utility District  
Roane County Government  
Sexton Automotive of Oak Ridge  
St. Elizabeth's Episcopal Church  
St. Francis Episcopal Church  
St. Joseph Council of Catholic Women  
St. Mary's Church  
St. Mary's Council of Catholic Women  
St. Stephen's Episcopal Church  
Sunset Rotary Club of Oak Ridge  
Target  
Techmer PM  
Tennessee Members 1st FCU  
THDA  
Thompson Charitable Foundation  
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UT-Battelle  
Variety of Eastern Tennessee  
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Women of the Moose Chapter 1061  
Y-12FCU Gives Foundation, Inc



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*Administrative*

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## Jo Bruce to receive 2025 Bow Tie Award



Above: Previous Bow Tie recipients Cande Seay (2015), Barry Stephenson (2023), Ray Smith (2013), Bear Stephenson (2016), and Bill Capshaw (2019) surprised Jo Bruce with the news she would be the 2025 recipient of the Bill Wilcox Bow Tie Award.

Known for her dedication to children and families and her passion for giving back to the community, ADFAC is delighted to announce that Jo Bruce will be the 2025 recipient of the Bill Wilcox Bow Tie Award. Congratulations, Jo!

Jo is the director of the Oak Ridge Family Resource Center, a position she has held since its inception in 1993. Prior to that, Jo worked as a preschool teacher, parent educator, and case worker for the Tennessee Department of Children's Services.

Jo has served on ADFAC's board twice and was awarded the Liz Herbes Silent Hero Award in 2023.

We are so excited to celebrate Jo in November - save the date!



Saturday, November 15  
DoubleTree in Oak Ridge  
Dinner • Cash Bar • Auction

Ticket sales to begin in September

***Sponsorship opportunities available:***

Please contact [jamie@adfacs.org](mailto:jamie@adfacs.org) to secure your spot early

Additional details and information to be released soon