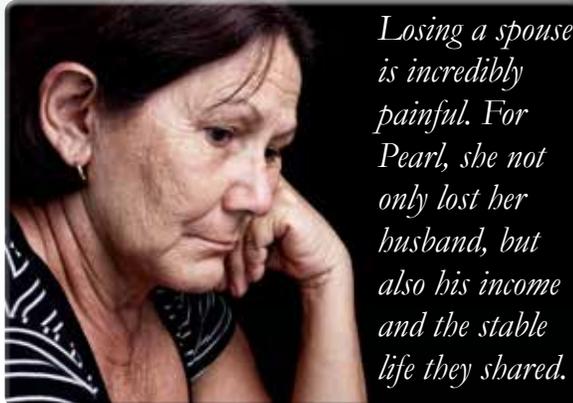


Finding a path forward

Pearl's story is not uncommon in the Household Assistance Program, but that doesn't make it any less significant. Pearl and her husband spent years together, raised a family, and lived modest lives in Anderson County. When her husband passed away unexpectedly, the grieving Pearl faced another difficulty: the loss of his income.



With her only income \$712 in Social Security benefits and total household expenses averaging \$900 a month, Pearl consistently fell behind. Her son helped as much as he could, but each month, she was unable to make the full payment on her utility bill, and the arrears grew.

When Pearl approached ADFAC for help, her circumstances were especially dire. The appointment was held over the phone because she was ill with an upper respiratory infection that was not improving after over a week. Pearl was concerned it might be COVID-19. Pearl was also anxious about her apartment building,

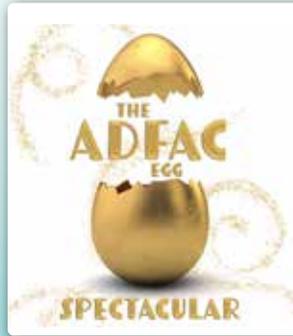
as numerous fires had broken out due to electrical problems the landlord refused to fix. To top it off, she was in danger of utility shutoff.

ADFAC's social worker listened gently, helping Pearl open up about her worries. As the conversation continued, the social worker began to share in Pearl's concerns. Pearl was encouraged to contact her doctor or call 911 if her respiratory symptoms worsened and was sent a list of housing opportunities if the unsafe conditions in her apartment continued.

To address the shutoff of utilities, ADFAC was able

to use grant funds and individual contributions to make a \$250 payment on Pearl's utility bill, bringing her out of arrears and into stability. Our social worker also talked with Pearl about other area resources to make ends meet in the future.

Although the social worker couldn't see Pearl's face, she could hear the gratitude and relief over the line. While still ill and still grieving, Pearl was thankful for the friendly voice and true concern, the financial assistance, and a path forward toward stability and safety.



It's a silly fundraiser to raise some serious funds to help clients like Pearl: The Egg Spectacular is a 50/50 raffle where one winner will receive half the total sales of tickets, with ADFAC receiving the other half.

You can participate by purchasing one



or more raffle tickets for \$5 each by using the QR code. The winner will be drawn at random on Saturday, April 15 at 5 PM during a livestream Facebook event.

For full rules and more information, please visit www.adfac.org.

STAFF UPDATES



Congratulations, Ashley!

Ashley Hillis completed her one-year AmeriCorps term and officially joined ADFAC's staff in early 2023 as Appalachian Housing Partners Program Coordinator.

Ashley is a natural fit for AHP and we are delighted she is staying with us!



Congratulations are also in order for Nan Shugart, who welcomed her first grandbaby in December.

Understandably, Nan wants to spend as much time as possible being a wonderful grandmother. Sadly for ADFAC, that means she has retired from her position in the Household Assistance Program. We already miss you, Nan!



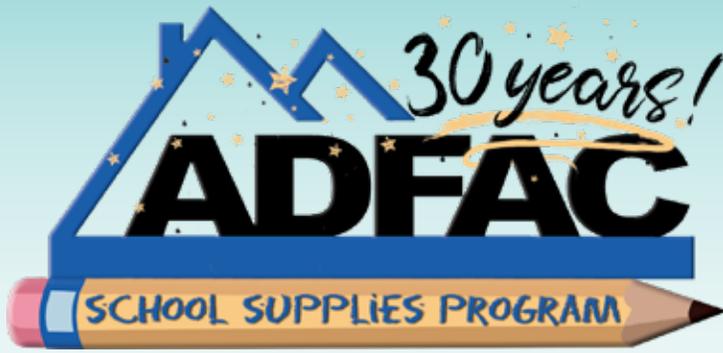
With Nan's departure, ADFAC welcomed back social worker Janice Morin! Janice has filled in from time to time since she "retired," and the timing was right for her to return officially.

Janice is a skilled and compassionate social worker, and we are thrilled to have her back!



Emily Hatch is currently serving as a YLDCIP (Youth Leadership Development and Community Involvement Program) volunteer for ADFAC. YLDCIP is a service learning program offered by Oak Ridge High School.

Emily is assisting in the Household Assistance Program and is a welcome addition to the team!



Please join us for a School Supplies Open House

Thursday, May 4th
7:30-9:30 AM

School Supplies Room • 116A E Division Rd
(other side of Free Medical Clinic)

Celebrate the program's 30th birthday!

Tour the School Supplies Room

Light refreshments • Door prizes

RSVP to jamie@adfacs.org

School supplies:
so many reasons
to celebrate!

ADFAC's School Supplies Program celebrates its 30th birthday this year - an amazing accomplishment that started with serving 182 students in 1993.

What's happened in the past thirty years? Plenty! A few fun facts from 1993 - 2022:

- 50,000+ brand new backpacks filled with school supplies were distributed.
That's a retail value of over \$2,000,000! With most supplies purchased locally, that's a huge boost to the economy!
- Hundreds of volunteers provided thousands of hours to support the program.
Children of ADFAC employees frequently volunteered by helping shop for supplies and assisting with program publicity.
- An estimated 970,678 pencils have been distributed throughout the years; if all were placed tip-to-end, they would be...

...nearly **exactly** the driving distance between Oak Ridge and Chattanooga...

...the height of 19½ Mount Everests...

...or, the weight of **the largest land animal on earth** - the majestic African bush elephant.



Look to ADFAC's social media and upcoming newsletters for more information on the 2023 School Supplies Program and year of celebration.

UPDATED WEBSITE TO LAUNCH APRIL 21

If you have been to the ADFAC website lately (or ever!) you might have noticed it is not very easy to navigate, contains outdated information, and, well, it looks like it's stuck in 2003.

Don't worry, we've noticed, too! While the basic pages worked in earlier days, technology has come a long way, and we are ready to join this decade. After some fits and starts over the past few years, the transition from a clunky html-only site to a CMS (content management system) platform is nearly complete.

With fingers and toes crossed everything transfers smoothly, be sure to bookmark WWW.ADFAC.ORG and check back on Friday, April 21 for a whole new online experience!

```
1 <!doctype html>
2 <html>
3 <head>
4 <meta charset="utf-8">
5 <title>Phew! Finally!</title>
6 </head>
7 <body>
8 <p>Big changes are coming to <a
href="http://www.adfac.org">www
.adfac.org</a></p>
9 </body>
10 </html>
```

New Oak Ridge home in progress



After several days of stubborn rain, the precipitation stopped long enough for Appalachian Housing Partners to celebrate a groundbreaking!

Held on January 15, the groundbreaking took place at Waddell Circle, the future site of a 3-bedroom, 2 bathroom house for a first-time homebuyer. The new home is made possible through a HOME CHDO grant from Tennessee Housing Development Agency and donated land from the Oak Ridge Land Bank.

The home-to-be on Waddell Circle will join three other new homes constructed by the Oak Ridge Housing Authority through a separate HOME CHDO grant and Land Bank donation.

"The chance to partner with local and state agencies to revitalize Waddell Circle is an incredible opportunity," said Joey Collins, Director of Programming. "ADFAC's client, as well as the three other families, will be able to experience the benefits of stability and asset-building through affordable homeownership."

Along with the future homeowner and ADFAC representatives, the groundbreaking was attended by City of Oak Ridge officials, Tennessee Housing Development Agency staff, and Oak Ridge Housing Authority staff.

More updates on this exciting new home will be in the summer edition of *ADFACts*.





Here at ADFAC, we love our volunteers!

All three of ADFAC's direct service programs, as well as the administrative team, rely on the loyalty, skill, and compassion of our volunteers. From client intake to mailing hundreds of letters, delivering backpacks to special events, our vols are priceless.

National Volunteer Week was first recognized in 1974, and is now organized annually by the Points of Light Foundation, founded by former President George H. W. Bush. From pointsoflight.org,

"National Volunteer Week is an opportunity to recognize the impact of volunteer service and the power of volunteers to tackle society's greatest challenges, to build stronger communities and be a force that transforms the world."

To our wonderful ADFAC volunteers - and all volunteers in our community - thank you for the service you provide to make our little part of the world a better place.

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.



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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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Barry Stephenson to receive 2023 Bow Tie Award

ADFAC is thrilled to announce that business leader and community volunteer Barry Stephenson will be the 2023 recipient of the Bill Wilcox Bow Tie Award. Congratulations, Barry!

Barry, President & CEO of Materials and Chemistry Laboratory, Inc, is active in Rotary, Oak Ridge Public Schools Education Foundation, Roane State Community College, East Tennessee Economic Council, and lends his support to numerous local nonprofits, including ADFAC.

The 11th annual Bow Tie event will take place on Saturday, November 4 at DoubleTree in Oak Ridge. **Sponsorship opportunities are available** - Please contact jamie@adfacs.org to secure your spot early!



Above: Ray Smith, first recipient of the Bow Tie Award, surprises Barry with the news he will be the next recipient of the honor. Previous Bow Tie recipients Cande Seay (2015), Pat Postma (2022) Jim Dodson (2021) and Ray Smith (2013), congratulate Barry, second from right.

