

Purpose of Request

In New Jersey, 1.2 million households work hard but do not make a “living wage”. In Ocean County, a staggering 40% of residents are living in poverty or are considered the “working poor”. This is where Northern Ocean Habitat for Humanity along with partners like the Kearny Bank Foundation step in to make a lasting positive impact.

If awarded, this grant would be utilized towards our Home Preservation repair program which includes the following sub-programs: A Brush with Kindness (ABWK), Critical Home Repair (CHR), Weatherization, Aging in Place, and Veteran Repairs. Each project costs an average of \$7,500, with a max of \$10,000.

The ABWK and CHR programs focus on exterior and interior repair services respectively for low-income homeowners with a focus on health and safety.

The Weatherization program provides significant savings to low-income households, who typically spend a greater percentage of income on energy than median-income families. Through weatherization, homeowners are able to reduce financial burdens and live more comfortably.

The Aging in Place program creates a livable community for older adults, creating a livable community for *everyone*. It focuses on keeping aging seniors in their homes as long as possible through ADA compliant and other critical home repairs such as grab bars and widened doorways.

Since 2011, the Veteran Repairs program is open to all military veterans with the primary focus on critical home repairs and health and safety. Our veterans served us, and it is our turn to serve them in this phase of their lives.

All recipients of the repair program also receive the installation of smoke detectors and combo CO detectors due to our partnership with the American Red Cross.

These programs are an extension of Habitat’s core building program and help homeowners who may be affected by age, disability, or family circumstances and struggle to maintain the integrity of their homes. It allows Habitat to serve a different population, yet follows the same basic tenets for eligibility - need, ability to pay, willingness to partner - and stays within the Habitat model of providing a hand up, not a hand-out. Those served are able to reclaim their homes with pride and dignity, and are able to stay in their homes longer. Additionally, as a result of providing repairs through this program, homeowners are able to allocate some of their income to necessary expenses such as food, medications, utilities, insurance and other basic needs.

Northern Ocean Habitat for Humanity believes that when we work together, statistics become faces with names, stereotypes are broken and everyone has the opportunity to both give and receive. To this end, we count on our generous partners to assist us in caring for our deserving neighbors in need.