

**Senior Trust Report—July 2022**  
**Habitat for Humanity of Greater Memphis**

**Program Summary**

1. Provide a short program description

HFHGM has partnered with Habitat for Humanity of TN (HFHTN) and TN Habitat Affiliates to implement a statewide Aging in Place (AIP) program that will provide home accessibility modifications and repairs to 1,463 (This was the original contract number, please note the new contract total below) TN homeowners that are elderly and financially unable to complete the repairs themselves. The goal of the AIP program is to allow these seniors to remain in the homes where they can live safely, comfortably and independently.

HFHGM is also partnering with Green & Healthy Homes Initiative (GHHI) and Methodist Healthcare Foundation (MHF) in a pilot program in hopes of making this program sustainable beyond the grant period. The pilot program will be based on the John Hopkins CAPABLE program. In addition to receiving home accessibility modifications and repairs, clients will benefit from home healthcare, occupational therapy and educational services. GHHI will produce an economic analysis report to determine the feasibility of launching a Pay for Success or similar transaction. (With approval from the United Way of Greater Knoxville, we discontinued CAPABLE.)

**Narrative**

1. **Overview of quarter's activities –**

In addition to the collective focus of Affiliates on completing projects, the following activities took place during the past quarter.

Dwayne Spencer, Habitat Memphis President & CEO, presented at the Habitat for Humanity International Affiliate Conference in April, and Christin Reeder-Young, Habitat Memphis Director of Research & Impact, presented at the National Aging Society Conference in April. Both included highlights of Habitat's statewide Aging in Place program made possible through the Senior Trust grant.

Jessica Hord finished production on the Senior Trust video that was recently shared. We will have a Facebook Live premiere in conjunction with participating affiliates across the state. Full videos and affiliate specific segments will be provided to each affiliate. The videos will be a useful tool in fundraising efforts for projects beyond the Senior Trust grant period.

The Memphis team met with the Green & Healthy Homes Initiative (GHHI) regarding their new role and continues to work with them and our consultant on the upcoming Governor's Health and Housing Summit to take place next spring.

Memphis Habitat has also had several meetings with BlueCare of TN and United Health Care about potential pilots for Aging in Place projects. GHHI and Memphis Habitat are in the final stages of developing a pilot proposal, which will be shared with the MCOs very soon.

## 2. Discuss Challenges and Successes

Current adjusted totals from original grant:

Original grant total	1,436 (At some point, these numbers were inverted to 1,463)
Cleveland	-65 (they are no longer in the program)
Holston	-106 (108 goal, completed 2 projects before withdrawal)
Northwest	-35 (they are no longer in the program)
Blount	-55 (70 goal, 15 projects will be completed, 4 in progress, they are no longer in the program)
New total	1,175
Adjusted Total	1,175
Year 1 – 344	(Includes Holston 2 and Blount 15)
Year 2 – 393	
Year 3 – 438	

### Successes:

Habitat for Humanity of TN received a \$15M ARPA grant through the Governor's Office. Part of the funding will be used for TN Affiliates to construct new homes and part of the funding will be used for Affiliate Aging in Place projects. We understand that the governor said he is pleased with how the Senior Trust grant has made it possible for Habitat Affiliates to complete Aging in Place projects across the state.

The Memphis Affiliate was successful in securing \$3,777,000 in funding this past quarter from the following sources: \$2.5M in ARPA funding through the City of Memphis of which \$1M is restricted for Aging in Place projects and \$1.5M is restricted for repairs/modifications for any age); \$977,000 in ARPA funding through Shelby County for Aging in Place projects and repairs/modifications for households with special needs; and \$300,000 in CDBG funding through the City of Memphis for Aging in Place roof replacements.

### Challenges:

The construction industry continues to present challenges in the form of escalating costs and availability of both product and labor. Major illness, death, and staff turnover have been additional challenges for a few affiliates.

## Affiliate Updates

### Anderson Habitat – recently changed name to Clinch River

At the end of last quarter, we started a project for Mr. Brown. The project included the replacement of a large deck, ramp, stairs, and gate. We were able to complete this project in April. He is now able to use his ramp to safely get in and out of his home. He is so happy that he can now sit on his stable deck each evening after dinner and "enjoy the outside."

Our final project was the replacement of a dilapidated deck for Mr. Childress. Of all the projects we have managed, this one was the most unsafe. He is thrilled with his new deck and is showing it off to the entire neighborhood.

One of our challenges as a small affiliate was trying to complete the AIP projects while also constructing a new home. Because of the lingering challenges with COVID, we limited projects to home exteriors. The rising cost of materials continues to be an issue.

This is our final report, as we have completed the agreed to number of projects and submitted all of the close out documents to Memphis for final approval and payment.

### **Appalachia Habitat**

To date Appalachia Habitat has closed out 22 of their 27 projects. They have three more projects with work in progress and are working to identify their final two projects.

### **Chattanooga Habitat**

We hope to submit the final seven projects soon. Of those, construction on five projects are completed and construction on two projects is in progress.

Success Story: Living in an aesthetically beautiful but functionally challenged home made life tough for Ms. Marsha. She was slipping down the stairs due to the lack of handrails and was having trouble accessing her shower. We were able to turn her pantry into a shower so she is able to bathe safely. The new handrails allow her to safely navigate her stairs. She is thankful she can now be safe and comfortable in her home.

### **Highland Rim Habitat**

The affiliate has completed five of their six required projects and are working to qualify the last project.

### **Jackson Habitat**

We have completed six projects in Madison County during the fourth quarter of FY2021. We are in the process of completing three additional projects in Haywood County and one in Madison County. All four of these projects are at the "work in progress" phase, with the contractor expected to complete construction soon. We have completed the 38 projects as originally assigned. We have completed three additional projects and expect to complete four more by the end of summer 2022. This plan will allow Habitat Jackson to reach its second requirement of 10 projects by May 1, 2023.

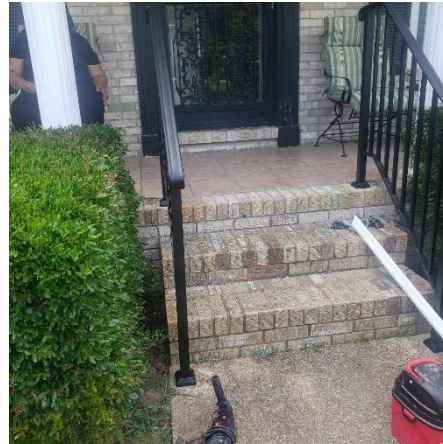
#### **Success Story:**

The Trips have lived in their home for 22 years. Their very low fixed income has not afforded them the opportunity to address the growing list of critically needed home repairs. The aging floor joists caused the floors to sink, creating a major trip hazard. The exterior handrail was not secure, which made it difficult for them to steady themselves while navigating the stairs. Habitat Jackson was able to repair, secure and level the floor joists and install new flooring in the bedroom. We also installed handrails on both sides of the exterior stairs and installed gutter screens so they no longer have the worry of finding someone to clean the gutters. Now the Trips can safely navigate their exterior stairs and interior floors without the fear of falling. They are grateful that they can once again enjoy their home.



BEFORE

AFTER



### **Jefferson County Habitat for Humanity**

Jefferson County Habitat submitted six projects for reimbursement this quarter. Construction has been completed on two projects and are ready for inspection. Ten more projects are under construction. Our contractor has been ill and we are determining if he will be able to complete the projects or whether we will need to assign a new contractor. When these projects are completed, we will have exceeded our goal by two projects.

Success Story: One homeowner noticed her water bill had increased beyond its normal usage and it discovered a leak under the home. We were able to repair the piping under the home and install a new hot water heater, windows, gutters, and a walk-in shower. These repairs have improved her life significantly. We were able to improve another homeowner's life by making the following repairs: new roof and ceiling and an interior wall and door at the top of the stairs.

### **Knoxville Habitat for Humanity**

The affiliate has completed 38 of their 49 required projects. Work on 6 additional projects is in process. They are working on qualifying the remaining five projects for preapproval.



### **Lakeway Area Habitat for Humanity**

Seven projects were completed this quarter and 12 more are in progress, which will bring us to 118 of our required 120 projects. We have an additional 12 projects in the process of assessment and obtaining construction bids, which puts us on track to meet our goal.

Success Story: Mr. & Mrs. Blanton have worked hard all of their lives. Due to medical issues neither are able to work and Social Security is their only income. Their heat and air unit stopped working in the spring and they did not have the funds to replace it. When the time came for them to sign the pre-approval documents, Mr. Blanton accompanied his wife to our office; even though he is rarely able to leave home due to his medical condition. Mr. Blanton stated that he had never had to ask for help, he was the one who was always doing the helping. He had volunteered numerous times with building Habitat homes but his health challenges now prevent him from volunteering. As the Blanton's were leaving our office that day both were shedding tears of gratitude for the assistance they were being provided.

### **Loudon County Habitat for Humanity**

Loudon County Habitat for Humanity (LCHFH) has 66 total projects to be completed over our original three-year goal. To date we have completed 59 projects. Currently we have four projects cleared for disbursement, two projects in the closeout phase and one remaining project in process. We are confident we will meet our project goal by October 2022. In addition, we have been approved for 10 projects for year four. Two of those projects have been cleared for construction, two are in the approval process and we have completed home assessments for the remaining six projects.

Success Story:

Mr. and Mrs. Stringfield have lived in their home for 12 years and are on a fixed income. Mr. Stringfield is a U.S. veteran who served 10 years in the United States Army. The Stringfield's HVAC unit was old and in constant need of repair and their monthly utility bills during the winter months were averaging around \$400. In addition, the roof system on the house was old and there were water stains on the ceiling throughout the entire home due to water leaks. Through the funded repairs, the Stringfield family was able to get an energy efficient HVAC unit and a complete roof system replacement. The family is now in the dry with lower utility bills.





### **Memphis Habitat for Humanity**

This quarter Memphis Habitat completed 38 projects and 685 in total. An additional 28 projects are under construction and another 41 have been completed and are ready for inspection. Fifty-four clients have met the initial qualifications and we are in the process of accessing their homes and developing work scopes. Our goal this fiscal year is to complete 295 projects. We feel very fortunate to have the funding to complete this number of projects and that we have some Senior Trust funding to assist us in making this happen.

### **Nashville Habitat**

Greater Nashville Habitat has successfully closed out their projects. They were able serve 67 seniors--exceed their goal of serving 50, by leveraging the Senior Trust funding with additional funds. Projects included 35 new HVAC systems and 32 new roofs. Thirty-seven of the clients also received bathroom accessibility items such as hand held shower heads, grab bars and shower chairs. Clients were served in four counties: Davidson (58 clients), Wilson (four clients), Cheatham (three clients), and Dickson (two clients).

### **Rutherford County Area Habitat**

I am pleased to provide this update on behalf of Rutherford County Area Habitat for Humanity, Inc. As of July 15, 2022, 32 units have been completed for our Aging in Place/Senior Trust Grant in partnership with Memphis Area Habitat for Humanity and Habitat for Humanity of Tennessee. To date we have received approval for and/or completed 100% of our total number of projects. We have the accomplished the following results: Year 1—7 projects; Year 2—10 projects; Year 3—15 Projects. Total projects committed and completed: 32.

Beyond the 32 projects, there are eight additional projects that are active, ranging from assessments completed, work underway, or awaiting inspection and closeout. We are pleased to report that we have completed the required number for the Aging in Place Program of Rutherford County Area Habitat for Humanity and are now working on projects in Phase II. While COVID-19 continues to delay our progress on our projects, we were successful in using subcontractors as needed to complete the work in the most efficient manner to benefit the seniors. We also benefited from other programs available in our community that allowed us to stretch the dollars available to help seniors with additional work beyond the scope of the AIP program. These programs will continue to support the work to be done in Phase II of our Aging in Place Program into Fiscal year 2022-2023.

### **Success Story:**

One senior homeowner needed her leaking roof repaired. As a widowed senior who is retired from the State of TN, her pension and Social Security did not allow funds for maintenance of the home that she has lived in for over 30 years. She is grateful for this program that has enabled her to rest easier knowing her roof no longer leaks.

**Upper Cumberland Habitat**

We have completed 36 projects and have had to deny 18 for a variety of reasons. We are currently working with 26 prospective and approved clients that are in varying stages of completion. Our primary challenges is finding enough qualified subcontractors to complete the projects. We have been able to add an additional HVAC company, one roofer and one inspector to our pool, which helps. We continue to try and recruit additional subs and applicants by attending Chamber and Rotary events/meetings and visiting with senior centers, health companies and resource agencies to recruit more applicants. We have hired a new director of construction which should help tremendously.

3. Complete charts below and include any explanation needed:

Demographic Information		
	Quarter	Total To-Date
Male	18	277
Female	64	843
Missing/Refused		
Age		
60-64	11	230
65-69	20	259
70-75	20	262
76-79	16	167
80-85	7	131
86-89	4	43
90+	4	28

Race/Ethnicity		
	Quarter	Total To-Date
White/Not Hispanic	23	364
Black/Not Hispanic	59	754
Hispanic	0	1
Asian	0	1
Other		
Missing/Refused		



<b>Activity</b>	<b>Quarter Total</b>	<b>Total to date</b>	<b>Total Required by contract</b>
Number of Unduplicated Clients Served	68	1,188	1,175
Number of clients provided CAPABLE services	0	4	75 (These clients are included in the overall goal of 600)
Number of home modifications/repairs closed/completed, billed via IFR (Memphis)	42	689	600
Number of home repairs/modifications closed/completed, not billed via IFR (Memphis)	0	0	
Number of home repairs/modifications in progress (Construction has begun) (Memphis)	80	80	
Number of complete files pending additional funding (Memphis)	0	0	
Number of home modifications/repairs closed/completed, billed via IFR (Affiliates)	26	499	575
Number of home repairs/modifications closed/completed, not billed via IFR (Affiliates)	12	12	
Number of home repairs/modifications in progress (Construction has begun) (Affiliates)	64	64	
Number of complete files pending additional funding (Affiliates)	0	0	

**Counties Served This Quarter**

	Current Quarter	Total -To- Date		Current Quarter	Total- To- Date		Current Quarter	Total -To- Date		Current Quarter	Total- To- Date
Anderson	0	16	Hamblen	3	62	Montgomery			Williamson		
Bedford			Hamilton	0	43	Moore			Wilson	0	4
Benton			Hancock			Morgan	0	3			
Bledsoe			Hardeman			Obion					
Blount	0	15	Hardin			Overton	0	5			
Bradley			Hawkins			Perry					
Campbell			Haywood	2	6	Pickett					
Cannon			Henderson			Polk					
Carroll			Henry			Putnam	0	18			
Carter	0	1	Hickman			Rhea					
Cheatham	0	3	Houston			Roane					
Chester			Humphreys			Robertson					
Claiborne	0	19	Jackson			Rutherford	4	29			
Clay			Jefferson	6	37	Scott	0	19			
Cocke			Johnson			Sequatchie					
Coffee	0	2	Knox	0	38	Sevier					
Crockett			Lake			Shelby	42	689			
Cumberland			Lauderdale			Smith					
Davidson	0	58	Lawrence			Stewart					
Decatur			Lewis			Sullivan					
DeKalb			Lincoln			Sumner					
Dickson	0	2	Loudon	4	59	Tipton					
Dyer			Macon			Trousdale					
Fayette	0	9	Madison	6	34	Unicoi					
Fentress			Marion			Union					
Franklin	0	3	Marshall			Van Buren					
Gibson			Maury			Warren					
Giles			McMinn			Washington	0	1			
Grainger	1	22	McNairy			Wayne					
Greene			Meigs			Weakley					
Grundy			Monroe			White					