

Executive Summary 2023
Community Health and Well Being Focus Area

Organization Name: Camden County Habitat for Humanity (CCHFH)

Organization website: www.habitatcamden.org

County where organization headquartered: Camden County

County(ies) being served by proposed project: Camden County

Organization Mission: Camden County Habitat for Humanity partners with people, communities and organizations to foster economic empowerment and sustainable community revitalization through home ownership. Camden County Habitat for Humanity provides services to all people regardless of background, ethnicity, race, or religion.

Organization's Projected Operating Budget 2023: \$2.4 million

Proposed Project Name: Camden County Habitat Aging in Place Program

Proposed Project Summary:

The Aging in Place Program serves low-income homeowners aged 62+ in Camden County who have serious repair needs affecting the livability of their homes and/or who require accessibility modifications to stay in their homes. CCHFH recently completed Round 1 of program repairs. Staff sent applications to the first 10 people on the waiting list and received completed applications from three applicants. Two applicants were eligible and received critical home repairs. Round 2 will be underway by July 1, 2023.

According to AARP, 19 million Americans are living in homes that are in disrepair (or inadequate for their needs) and are unable to access resources to make those places livable. In Camden County, there are 81,659 seniors aged 65 and older; 6,984 of these seniors are living in poverty, and many more are considered "low-income" according to the U. S. Department of Housing & Urban Development. Data from the American Community Survey demonstrates that the situation is especially concerning for older females who are more than twice as likely to live in poverty as their male counterparts. Under the lens of racial equity, the situation grows more serious: in Camden County, African Americans are twice as likely to live in poverty as their Caucasian counterparts and Hispanic people of any race are four times more likely to live in poverty.

Combined with the serious shortage of affordable housing in Camden County, a grave picture emerges for low-income senior households. Camden County Habitat for Humanity is offering an opportunity for these families: a program designed to help older adults, especially those in vulnerable groups, maintain their dignity and age gracefully in place.

The Aging in Place program targets low-income homeowners who are struggling to stay in their homes because of the need for critical home repairs or accessibility modifications. Critical home repairs are those that affect the livability of the home and may include: roof repairs, plumbing, heating and cooling, electrical, structural (floors, ceilings, walls) and water infiltration repairs. CCHFH also prioritizes accessibility modifications (e.g. wheelchair ramps, handrails, etc.) to support homeowners “aging in place.” As funding allows, CCHFH performs home weatherization and energy efficiency improvements.

Camden County Habitat for Humanity accepts applications from eligible low-income homeowners aged 62+ with serious needs (that impact the livability of their homes). Homeowners are required to prove residency in their homes of at least 12 months as well as property ownership (with or without a mortgage loan). Homeowners are also required to provide proof of household income. The Aging in Place program empowers vulnerable people (low-income seniors, many of whom are female and in minority populations) to stay in their homes.