

DAVIDSON A.M.

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GNAR President Lucy Smith (left) helps Habitat recipient Erika Brown cut the ribbon to celebrate moving into her new home. Brown's sons, Ryan (assisting) and Reggie (standing next to his mother and brother), are also pictured. SUBMITTED

Homeownership benefits the community at large

As a Realtor, I am often fortunate to see people step into homeownership. However, no experience has been as rewarding as seeing someone step into homeownership through Habitat for Humanity.

Those unfamiliar with the Habitat program often have questions about how the home is paid for. Habitat homes are earned through sweat equity and education, and paid for with a mortgage like most other home purchases. Habitat homes are not gifts. They are a meaningful step into building wealth and an entirely new life for those who have the opportunity to receive them.

The Greater Nashville Association of Realtors dedicated its 14th annual Habitat home last weekend. It was a pleasure and privilege to hand the keys to Erika Brown so that she and her two sons can begin to experience the joys and benefits of homeownership.

Part of what makes this, and all Habitat dedications, so meaningful is that the homeowner has worked not only on the building of



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their own home but also the homes of their neighbors and others in their community. They have worked alongside those from the sponsoring organization and shared some of their journey with us.

Without a doubt, the Brown family will enjoy being in their new home and having neighbors in their community who share their appreciation for the homes in which they live. They have all experienced the HomeWorks training together, with a focus on everything from good financial management to home repair. They are well equipped to be homeowners. And we understand that the delinquency rate for Habitat homeowners here is 1.2 percent.

Beyond that, the community at large also bene-

fits when someone becomes a homeowner and becomes a contributor to the community. It means something to become a more engaged stakeholder in the community as a result of owning a home. Homeowners tend to be actively involved in civic, social and faith-based organizations, engaged in public education and interested in improving their community.

Every GNAR president says that one of the most memorable moments from their entire year of service is the moment when they hand the keys to the new Habitat homeowner. After having that privilege last weekend, I am in complete agreement.

If you have never worked on a Habitat home, you should contact their office at (615) 254-HOME (4663) and volunteer. At least consider making a monetary contribution. The work they do has a positive impact on our community and deserves support from all of us.

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