



## About

Seeking to put God's love in action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat provides homeownership opportunities in **four counties**: Davidson, Dickson, Cheatham and Wilson, and operates retail stores, the ReStores, in Davidson, Wilson, and Dickson.

The organization was established in 1985 and has built, recycled, or renovated more than 770 homes locally, and has served more than 2,600 family members including more than 1,700 children.

Habitat builds energy efficient homes and has been recognized by the Environmental Protection Agency for helping save an average of \$25,000 in utility costs over the life of the mortgage.

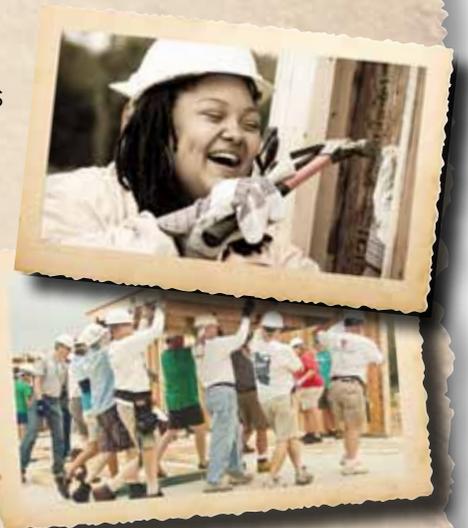
## Homeownership

**Habitat homes are not free.** Habitat of Greater Nashville engages volunteer labor and sponsor support in order to be able to offer qualifying low-income families a **zero percent interest 30-year mortgage loan based on the appraised value of the house.**

Out of nearly 1,000 applications and inquiries, approximately 50 families are qualified each year for the Habitat program. To qualify, families must fall within income guidelines, be able to pay for closing costs and make a monthly mortgage payment, including taxes and insurance, and be willing to complete the Habitat homeownership training program.

Partner families in the homeownership program invest an average of 200 hours, which includes homeownership classes and working on the build site and at the ReStore, to earn the opportunity to purchase a Habitat home. The homeownership training program can take six to 12 months.

As an indicator of the success of the homeownership classes and other program requirements, Habitat of Greater Nashville's delinquency rate is consistently less than 3 percent, which is below the national average for conventional mortgage financing for similar buyers.



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## Volunteers

Habitat is a licensed homebuilder that utilizes volunteer labor to fulfill its mission. Habitat builds in 8-day cycles utilizing volunteers on the weekends with paid subcontractors scheduled during the week to complete code related tasks. Habitat utilizes an average of 20-25 volunteers per house per day. Build days start at 7:30 a.m. and end in the afternoon when the day's work is done. Volunteers are also utilized at the ReStore and in the homeownership training program.



## Investment

Current sponsorship of a Habitat home is \$60,000; 100 percent of sponsor dollars go toward building costs of that home. Additional funding comes from grants, individual donations, special events, and gifts-in-kind.

The impact of an investment into Habitat is immeasurable. Statistics show that children who grow up in homes are more likely to graduate from high school and college and to become contributing members of the community. Habitat homeowners pay more than \$600,000 annually in property taxes, supporting vital community services.

## Retail

Habitat of Greater Nashville operates four retail centers, the ReStores, in three counties that are open to the public and sell used and new home and office furnishings and building supplies donated from individuals and companies. Proceeds from the ReStores have helped fund homes for more than 25 low-income families over the last decade.

Individuals who wish to donate to the ReStore can drop their items at any ReStore location, found at [www.habitatnashville.org](http://www.habitatnashville.org). For larger items, the ReStore offers **FREE pick up** by calling 615-942-1290.

Remodeling? Renovating? Want to save some money and fund good works? Habitat's skilled professionals will remove your kitchen cabinets, appliances, doors, windows and more for **FREE** when you donate them to Habitat. Call 615-942-1273.



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