Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.
By 2022, the combined cumulative benefit from expanded ReStore sales square footage and avoided facilities lease increases is expected to exceed $1 million.

This was just one of the many initiatives we were undertaking as we diligently work to be good stewards of our donors’ support, while creating more opportunities for hard-working families to experience the American dream of homeownership, family stability, financial sustainability, and the hope that offers to them. Thank you again for your partnership as we put God’s love into action, even in the middle of a snow storm like the one pictured on the cover, by bringing people together to build homes, communities and hope.

By 2022, the combined cumulative benefit from expanded ReStore sales square footage and avoided facilities lease increases is expected to exceed $1 million.

— Danny Herron
President and CEO
Habitat for Humanity of Greater Nashville took its own advice to buy instead of rent, purchasing and renovating a vacant Kmart building in 2016, which became the agency’s new home in July 2017. The 65,000-square foot facility at 414 Harding Place houses the corporate office, the ReStore, ReStore donation drop-off center and warehouse, the Homeowner Academy where homeownership training classes are held, and the construction shop.

“We are actually paying less to own than we did to rent in our former five leased locations,” said Danny Herron, president and CEO of Habitat of Greater Nashville. "We decided to secure affordable real estate while it was still available. The move to ownership will position us now and for the future to continue our mission to help families in need purchase homes.”

District 26 Metro Council Member Jeremy Elrod said Habitat’s presence at the corner of Harding Place and Nolensville Pike is expected to accelerate the ongoing revitalization of the district and is viewed as a positive for both Habitat and the surrounding community.

“Habitat’s ministry has helped so many families, and this huge investment just increases their commitment and impact in the community.”
— Jeremy Elrod, Nashville Metro Councilman, District 26

Habitat for Humanity of Greater Nashville would like to thank the following partners for their financial contributions in support of our new home:

- The Frist Foundation
- Joe C. Davis Foundation
- David and Roxane McGowan
- The Memorial Foundation
- The Fugitive Foundation
- Pam and Phil Pfeffer and The Pfeffer Foundation
- Bill Blevins

• Habitat of Greater Nashville will experience significant operating efficiencies in the combined location by consolidating its previous five leased locations.

• Habitat’s consolidated ReStore features an additional 10,000 square feet of sales floor space, a covered donation drop off area, adjacent warehouse space, and more than 200 parking spaces for customers.

• The new location features a larger Homeowner Academy and children’s HomeRoom where future homeowners take classes on subjects ranging from learning how to budget for a mortgage, to home maintenance, to how to be a good neighbor.

• The Harding Place/Nolensville Pike intersection is conveniently located for Habitat homeowners, applicants, and ReStore shoppers, easily accessible by car from both Interstates 65 and 24 as well as by the Metropolitan Nashville Transit Authority Bus Route No. 12.

• The new location houses the construction shop where preparation to build approximately 40 homes a year happens. Habitat of Greater Nashville is recognized nationally for its affordable home quality craftsmanship. Read more starting on page 13.
In 2007, the Dollar General Literacy Foundation funded English as a second language services for future Habitat homeowners. From that positive experience, Dollar General decided that they wanted to do more in support of affordable homeownership in Nashville. The following year Dollar General decided to sponsor a full house and they have been funding and building a home every year since. That equates to more than 16,000 volunteer hours and $600,000 dollars that they have invested in Habitat’s mission locally, and they have already signed on to build another home in 2018.

“Our volunteers love rolling up their sleeves and embodying our mission of Serving Others so families have a beautiful place to make new memories,” said Denine Torr, senior director of community initiatives. “The Habitat build brings with it a powerful volunteer experience. Volunteers not only get to see their efforts result in a place where memories will be made, but are moved by the true thankfulness and gratitude of the homeowners. Our volunteers find it to be a priceless experience to be able to share their time and talent to build a home for someone in need.” But that’s not the end of the Dollar General story.

In addition to partnering with Habitat on home builds, Dollar General has been gifting every new homeowner in Nashville with welcome baskets. The baskets include household items, basic cleaning supplies, and toiletries — gifting more than 360 families over 10 years. Recently, Dollar General has worked to personalize the baskets with age appropriate items for the children, adding a special touch to a grateful moment.

“When building our first Habitat house, we realized that stocking the pantry of a new home can be expensive. We thought it would be nice if we were able to provide each family with a welcome basket that contains items you need every day,” said Denine.

“Dollar General truly exemplifies a commitment to the community in which they live. Their partnership with our agency is not just about helping a family achieve homeownership. Through sponsor dollars and volunteer time they invest so much into the families they support. Also, they have been a part of every homeowners’ celebration for the past 10 years with their welcome baskets,” says Lauren Lane Payne, senior vice president of philanthropy, Habitat of Greater Nashville. “We are truly grateful for their impactful presence.”

The 10 families whose lives have been impacted by Dollar General’s homebuilding partnership continue to cherish their homes and build experience. The gift of Dollar General’s sponsorship empowers them for a better future.
One of the tenets of the United Methodist faith is putting that faith and love into action, what founder of the United Methodist movement, John Wesley, called “practical divinity.” Wesley understood God’s grace as an active practical application of love to those in need. Locally, one way the United Methodist faithful have been sharing that hallmark is at Habitat for Humanity.

“United Methodist Build churches not only believe in the Christian doctrine, they are in the world living the doctrine,” says Habitat’s Faith Director Mike Allen. “The United Methodists are deeply rooted in the formation of our longstanding Unity Build and generous enough to sponsor their own build for six years now, helping two families a year.”

It all began in 1994 when Calvary United Methodist Church sponsored a Habitat build and also volunteered for another build that year that was shorthanded. Those Practical Faithfuls launched what became known as the Unity Build, an interfaith build of Christian, Muslim, Hindu, and Jewish faiths, and also Habitat’s longest standing consecutively build partnership. In 2012, with West End United Methodist Church already sponsoring a half a house, the call went out to more Methodist churches to sponsor the other half and the United Methodist Build was born. Some of the Unity Build founding United Methodist churches decided to stay with that build, while other churches joined the United Methodist Build. Over the years 27 United Methodist churches have put their faith and hard work into 31 Habitat families who now have homes.

The United Methodist Church Build has supported: a single mother with three boys who says they never left their apartment because of an unsafe environment; a couple from Mogadishu who have four young children who needed a home and who appreciated the budget classes offered by Habitat; and a local single mother who came out of Section 8 housing, earned her GED while supporting three children, and now has more stability in her future. All these families have very different lives thanks to the generous support of the Practical Faithfuls.

Home equates to practical divinity for the Rev. Vincent Walkup, coordinator of the United Methodist Build, who believes there aren’t enough affordable homeownership opportunities for those less fortunate in Nashville. “More people — in and out of the political realm — must join together to make affordable housing a reality. Not everyone who needs affordable housing will meet Habitat’s requirements, but Habitat provides much needed opportunities for homeownership. There are not enough homes for those who work at or below a livable wage,” says Walkup.

Gladys Wolfe, coordinator of the Unity Build, agrees that Habitat for Humanity is one solution for a growing need for affordable homes. “The houses that Habitat builds provide a family with a foundation on which to change the direction of future generations. The children are more likely to stay in school, more likely to stay out of trouble, and more likely to become homeowners themselves.”

From the volunteer perspective, helping build a home for another family encourages growth in commitment to others.”
Approximately 40 applicants are accepted into the Habitat homeowner-ship program annually out of the more than 1,000 who formally express interest. In simple terms, what the numbers indicate is affordable homeownership opportunities locally are becoming harder to find for many of our neighbors and coworkers. For the approved applicants who are willing to work for a better future, the Habitat homeownership journey begins in the new space called the Homeowner Academy, the vibrant classroom where future Habitat homeowners receive instruction and learn new skills to not only be successful first-time homeowners, but also to build better lives.

Qualified applicants who enter the Habitat homeownership program participate in 200 hours of education classes and construction site work to earn a zero percent APR mortgage. Future homeowners spend over 30 hours of classroom time in Dave Ramsey’s Financial Peace University course, and over 40 hours learning about basic home maintenance and safety, conflict resolution and legal aspects of homeownership — classroom instruction that can span a year or more before home construction begins.

Future homeowners are matched one-on-one with budget coaches who reinforce skills on how to budget incomes to meet expenses, develop a realistic savings plan with a fully funded emergency fund, and avoid high interest credit cards. Future homeowners are expected to save enough money to pay their closing costs and have those funds a full month before closing. After their coursework is complete, future homeowners spend approximately 100 hours on the build site working alongside their sponsors and volunteers building their home before they cut the ribbon in a Habitat time-honored dedication ceremony that recognizes their journey and accomplishments.

The Habitat homeownership program represents a significant time commitment for program participants, but Habitat homeowners are willing to work hard to better their lives and provide greater opportunity for their children. Habitat homeowners are a special group of people who are needing a hand up, not wanting a hand out.

The goal of the Homeowner Academy is empowered and stable lives. The success of the educational component is not always easy to measure, but perhaps it can best be defined in each monthly mortgage payment that comes in on time, every college education that is funded, every job promotion or family dinner for the more than 830 Habitat homeowners. Habitat of Greater Nashville’s mortgage delinquency rate is generally below three percent, evidence that our homeowners are leading more stable, self-sufficient and secure lives thanks to you.

Habitat empowers its homeowners to be successful first-time homeowners and to build better lives. It all begins at the Homeowner Academy, flows out to the build site and into each Habitat home.
Where do you go when there is no place to go? Home was the last place on Ronza Williams’ mind six years ago when as an addict in an abusive relationship she knew no place for her might mean death. “I knew either he or the drugs were going to kill me,” Ronza remembers. “I had forgotten who I was.” Today, Ronza is a Women Build Habitat homeowner who is passionate about her job at Meharry Medical College’s Lloyd C. Elam Mental Health Center where she works as a recovery counselor. She hasn’t forgotten where she came from and she is confident of where she is going.

“Out to the garden or on my front porch,” Ronza laughs. “I’m not good at planting flowers yet, there are holes in all of them, but everyone needs to make the neighborhood better because this is where we are going to be the rest of our lives.” Ronza has gone back to school to become a certified drug and alcohol counselor and says she is looking into becoming a foster parent because now life is about helping others.

Ronza’s story is one of loss, redemption, and salvation. She walked into the Thistle Farms Magdalene House program with 12 teeth in her head and death on her mind and found people who embraced her and helped her with basic needs. Life began to bloom. “They spent $4,000 on my teeth and gave me back my smile,” she says, full of emotion. Ronza spent two years in the program putting her life back together, paying off her debts and remembering who she is. “The Magdalene program taught me everything all over again. I had forgotten everything. I’m just now living for the first time in my life.”

Other women who had become Habitat homeowners told Ronza about the program. Ronza’s then current living situation was difficult for her. “I lived in a one-bedroom apartment for four years and it was like a prison because drugs were right outside my door.”

Ronza applied and qualified for the Habitat homeownership program, went through the education classes, and became the ninth Women Build Habitat homeowner in 2017.

“Ronza came to Habitat hoping to get out of an environment that did not support her recovery. She was working many extra shifts to pay off bills and save for homeownership. Her dedication paid off as she became eligible for a Habitat home and cried at the news of being accepted,” said Casey Hawkins, Habitat’s director of homeowner services.

“Ronza is a remarkable woman who embraced becoming a homeowner. From the moment she stepped into the kickoff event six months prior to her actual build, she was open and embracing of her sponsors and the volunteers who surrounded her. She was there first thing in the morning on each of her build days welcoming everyone to the site and didn’t let a single volunteer leave without a hug of appreciation,” says Lauren Lane Payne, Habitat’s senior vice president of philanthropy.

“The sweat equity process is not easy for anyone and Ronza was no exception,” agrees Alex House, Habitat’s homeowner program coordinator. “Juggling work during the day and classes at night was challenging for her. Most, if not all class nights, she was the first to arrive and last to leave. Homeownership for Ronza is not just about her. She wants to use this opportunity to mentor others by adopting foster children.”

From her front porch view, Ronza says the Habitat program is “hard but doable. I am putting my touch in my home every day, a little love every day. Love changes everything.”

“I’m just now living for the first time in my life.”

— Ronza Williams, new Habitat homeowner
Construction Excellence: Our Blueprint for Sustainable Futures

Habitat for Humanity of Greater Nashville’s nationally recognized excellence in affordable home construction is the foundation of our homeownership sustainability blueprint. For us, it’s not enough just to provide the opportunity for low-income families to purchase homes — we want to ensure Habitat homeowners can afford to keep their homes. The photos on this page were taken at Park Preserve and Woods at Monticello and showcase not only the excellence in construction, but also the pride Habitat homeowners take in caring for their homes. The following pages provide more details about Habitat’s home construction process.

Volunteer Spotlight

Advocates for the World

When history happens and you are too busy to record it, it is a sure sign that hard work is underway. That is true for Vanderbilt University Habitat for Humanity, says Samantha Smith, chapter co-president (along with Sikandar Raza), who says they were so busy no one wrote down their early history. They know the chapter was established before 1995, but a firm date was never recorded. They participated in fundraising and educational activities then as they do now and even invited Habitat families and homeless people to perform at a talent show to raise housing awareness in the community. That event was so successful they resurrected the show last year to critical acclaim with more shows planned for the future.

Currently, the Vanderbilt Habitat Chapter has 615 registered members and they are still actively recruiting more. Extremely organized, they have an executive board, a junior board, fundraising chairs, special projects chairs, publicity chairs and even a spring break chair. Samantha affirms that their primary Habitat fundraiser is the Commodore Trot 5K, which has taken place for the last eight years and also has inventively morphed into a costume contest. To raise the stakes even higher, Samantha says they have significantly increased money raised by seeking sponsorships for the race from every organization on campus. The results paid off with not only more money raised but also a State Farm Matching Grant of $5,000 last year. Not only do they raise money for Habitat, but they also increase the visibility of affordable housing with Act!Speak!Build! an annual educational celebration started in 2014. The event features a plethora of offerings: a formal dinner, keynote speakers on a range of topics around affordable housing, creative arts projects, and ways students can make a difference.

“Then…they come out to the Habitat of Greater Nashville construction build site with a donation in their hands and boots on their feet to work. They have sponsored 10 homes, in addition to the more than 25 on which they have volunteered. They have also volunteered at the ReStore stocking shelves and helping with donations.

“I couldn’t ask for a better group of college students giving back to their community. They are consistently willing to give up days out of their weekends and have been dedicated to supporting Habitat both financially and through their volunteer time over the years. On the build site, they work hard and connect with the future homeowners. We are so grateful to be able to continue this relationship build season after build season,” said John Fleming, Habitat volunteer coordinator.

Samantha says the Vanderbilt student community is aware and engaged on social issues beyond campus life. “Conversations are constantly ongoing to address social, political, and other justice issues. So, it’s a natural extension for the caring and aware members of our campus to find interest and purpose in Habitat’s mission. My favorite moments with Habitat have been watching homeowners receive their keys because the pure joy in their eyes is where the mission and heart of Habitat really come alive.”
Home Construction
Foundation for Sustainable Lives

Habitat for Humanity of Greater Nashville employs a third-party home inspection team, E3 Innovate, to test and confirm our construction standards. Habitat of Greater Nashville has built more than 450 ENERGY STAR® certified homes that meet stringent standards for quality and usability – homes with lower utilities and maintenance costs because it matters. Habitat of Greater Nashville has won 10 consecutive awards for Excellence in Sustainable Building for Affordable Homes from the EPA, demonstrating the strength of our commitment to our homeowners and sponsors.

Each Habitat home produces 2.1 tons less of carbon emissions than a new home of standard construction. Habitat homes are so well insulated that less than a third of the energy consumed in the house goes toward heating and cooling as compared to 50 percent in other homes. What this means in practical terms is that Habitat homeowners pay on average less than $100 a month for electricity usage for a 1,200 square-foot home. This translates to a savings of $25,000 over the life of the mortgage.

Our Habitat homes HERS rating (The Home Energy Rating System) is as low as 57 compared to standard homes which average between 90 and 100. Habitat uses double pane, low E, argon gas-filled windows, insulated entry doors and hot water lines, R-10 foam board insulation around the slab, R-44 blown in fiberglass in the ceiling and R-19 cavity insulation in the walls. Habitat’s HVAC home energy usage requires less energy than it takes to heat hot water in a standard home. Habitat homes use 31 percent less water on average than a standard home.

Habitat homeowners like Ramadhan, right, help build their homes alongside their sponsors and volunteers. Through the Homeowner Academy, future homeowners learn how to maintain their homes, live more sustainably, and become good neighbors.

More than 8,000 volunteers a year help to build this kind of quality into each Habitat home because it matters to all of us… to the future homeowners, to our sponsors who depend on us to invest their contributions wisely, and to the environment we all share.

“Being a homeowner will help us become permanent members of our community.”

—Habitat homeowner
“On the morning of each build, I am so humbled to see the excitement on the faces of everyone there, watching them work together to accomplish great things.”

— Sponsor
Stable Lives Stable Futures

How daunting would it be to move to a country where you don’t understand the language? Add to that supporting a family and you begin to understand the plight and story of some who seek Habitat for Humanity. The average annual household income for our homeowners is just over $32,000, making it difficult if not impossible for these families to afford a traditional mortgage. Applicants for a Habitat home have little hope of securing a future without stable housing costs.

At the average age of 38, most are purchasing their first home, a Habitat home. Eyob Gerbremariam and Nigisty Haile know this story because it is their own. They have five daughters and have lived in Nashville since 2009. Eyob is from Eritrea and supports his family by working as a custodian at Lipscomb University, where he has worked for three years. Nigisty is from Ethiopia and focuses her time on her family and their education, which is important to both parents. Eyob and Nigisty grew up in affluent families who lost everything when war broke out. They relate the government would not allow their children to go to school. Education was so important to them they applied for a refugee resettlement program and came to America. The couples’ plan is for all five daughters to get college degrees because “with education you can achieve great things,” Nigisty says. The family loves Nashville and the way the city embraces diversity and they say it’s a great environment for children. Before purchasing their Habitat home, the family was living in a small apartment with one bathroom and rising rent with little hope of stabilizing their lives. Homeownership would not have been possible without the support of their sponsors Greater Nashville REALTORS. A friend told them about Habitat and now they own their own home and their futures. “When we saw the way Habitat makes the houses affordable and efficient, we loved it,” Eyob says. “The new house is great and we love everything about it.”
With the move to 414 Harding Place, Habitat for Humanity of Greater Nashville consolidated its two Davidson County ReStores into one central, expanded location and became the place where more great finds fund more good works.

The expanded ReStore features 33,000 square feet of inventory, 10,000 more than in the two previous locations combined, along with warehouse space and a covered donation drop-off dock. Most of the ReStore’s merchandise comes through donations from individuals and companies and from Habitat’s Deconstruct service — all items sold to support affordable homeownership. The Deconstruct service, which has removed kitchen cabinets, windows, lighting fixtures — anything that can be sold at the ReStore — from over 1,000 homes, is offered at no charge and is a major contributor to ReStore revenue.

The ReStore continues to feature its popular 14-day markdown system. Shoppers can keep up with new inventory by following Facebook and Instagram posts @habitanashrestore, Emma email blasts, or by signing up for mobile text notices by texting Nash to 51555.

Features of the new ReStore
• Expanded inventory and selections
• 200 lit parking spaces
• Improved interior lighting and wider aisles
• Better display shelving
• Bargain Corner that features items under $25
• Shopping carts

In addition to great values and unique inventory, the ReStore’s net revenue helps fund more homes for low-income families and is also a key contributor to Habitat’s sustainability program. Donating to the ReStore saves more than 800 tons of materials from city landfills annually — the ultimate in recycling. Habitat of Greater Nashville also operates ReStores in Wilson and Dickson counties. For more information, visit the website: www.habitatnashville.org/restore.

ReStore Donation Partners
• Ace Hardware
• CMT
• Costco
• Desk Chairs and Things
• Dillard’s, The Mall at Green Hills
• English & Company
• Hermitage Lighting Gallery
• Kirkland’s
• Lowe’s Home Improvement
• Porter Paint
• Prime Source
• SledgeCraft
• Sprintz Furniture
• Tennisco
• The Installation Group

Volunteer Hours at the ReStore for the Year
Individual donated volunteer hours: 14,563
Group donated volunteer hours: 5,393
Total donated volunteer hours: 19,956
Individuals: 512 individuals have donated time.

Special thank you to volunteer groups: Adventures In Missions, Belmont AST, Catholic Heart Work Camp, HCA, National Council on Aging, UPS, Vanderbilt University Football team, Week of Hope, and Youth-Works.

Numbers to Keep Handy
ReStore (615) 942-1291
Deconstruct (615) 942-1273
Donation Pick Up (615) 942-1290
What do you call a group of volunteers with little building experience coming together to build a house from the ground up for a family in need of affordable housing?

**M.A.D.**

In fiscal year 2017, Wilson Habitat for Humanity built four homes for families in need of more stability in their lives. Hundreds of sponsors and volunteers worked tirelessly, increasing to 71 the total Habitat homes that have been built in Wilson County since 1992, making a difference in our community.

This past year, the annual Golf Challenge raised over $50,000 to support affordable homeownership in Wilson County, a 66 percent increase from last year.

Wilson Habitat for Humanity also hosted their Houses of Hope luncheon in the spring featuring WSMV Channel 4’s Demetria Kalodimos as the guest speaker. At the annual fundraiser, Dave Wilmer won the Spirit of Volunteerism Award, Providence United Methodist Church received the Spirit of Habitat Award and Pinnacle Financial Partners was presented with the Community Partnership Award.

“For four consecutive years, Danny and Karen Dugan have sponsored a Habitat home in Wilson County. In the fall of 2016, they built a home for Jeannie Schoenbachler. Jeannie had moved three times and each year when she had renewed her lease, the rent increased more than 30 percent. She has worked as a hair stylist for 30 years but couldn’t qualify for a traditional mortgage. She celebrated her new Habitat home in the fall of 2016.

Wilson Habitat dedicated its 69th home sponsored by the Community Build in the fall of 2016. The future homeowner is expected to complete the Habitat program in 2017.

Ron and Leigh Anne Ankney have three children who range from 10 months to 11 years old. The family moved to Middle Tennessee four years ago after Ron lost his job due to downsizing. They had to move in with Ron’s parents in Mt. Juliet until they could find work and save enough money to move into a handicapped accessible apartment for their special needs son. The Ankneys celebrated their new Habitat home in June 2017 and were sponsored by Women Build.

Krionda Allen has two daughters and struggled with affordable housing for years. After moving numerous times to stabilize living costs, the family temporarily moved into the Brooks House, a transitional non-emergency homeless shelter. Krionda worked hard taking homeowner education classes and saving money for a down payment and built her Habitat home spring 2017. Krionda was sponsored by the Faith Build.
“The Habitat program goes far beyond the construction of a home. In fact, the program begins many months before we even swing the first hammer. Homeownership education and budget coaching are among the top priorities in our comprehensive program.”

— Jeff Bennett, Cheatham Habitat director

Dickson Habitat for Humanity built two homes in fiscal year 2017. Elizabeth Creech cut the ribbon to her new Habitat home in the fall of 2016. “Elizabeth has gone above and beyond in fulfilling the requirements of our Habitat program,” said Jeff Bennett, Dickson Habitat director. “During each build weekend, she was the first to arrive and the last to leave.”

Deonna Vaughn, a lifelong resident of Dickson, cut the ribbon to her new Habitat home spring of 2017. Deonna was concerned about rising rent and needed the stability of a fixed, affordable mortgage payment. Deonna’s spring build was Dickson Habitat’s 32nd home build. In 2018, Dickson Habitat will celebrate 24 years of service to its local community.

In 2017, Cheatham Habitat for Humanity completed its sixth Habitat home build. Since its inception in 2011, nearly 1,200 volunteers have invested approximately 12,000 service hours building better lives and a better community.

In spring of 2017, Cheatham County’s newest homeowner Jonathan Del Carpio cut the ribbon to his first home, a Habitat home. “Jonathan was out on the build site all eight days working with his sponsors to build his home. It’s truly been a life changing process for him to accomplish homeownership and we couldn’t have done it without the hard work and support of all his sponsors and volunteers,” said Jeff Bennett, Cheatham Habitat director.

In 2017, Cheatham Habitat for Humanity completed its sixth Habitat home build. Since its inception in 2011, nearly 1,200 volunteers have invested approximately 12,000 service hours building better lives and a better community. In spring of 2017, Cheatham County’s newest homeowner Jonathan Del Carpio cut the ribbon to his first home, a Habitat home. “Jonathan was out on the build site all eight days working with his sponsors to build his home. It’s truly been a life changing process for him to accomplish homeownership and we couldn’t have done it without the hard work and support of all his sponsors and volunteers,” said Jeff Bennett, Cheatham Habitat director.

Cheatham Community Board

Keith Auville, A.O. Smith
Faye Bailey, Retired
Shaynee Ball, Community Bank & Trust
Stephen Carr, Stephen Carr Realty
Valerie Dreier, Valerie Kemp Dreier CPA
Teresa Eads, Cheatham County Funeral Home
Tony Gross, City of Kingston Springs
Patty Kennedy, Goldstar Realty
Jean Leasure, RBS, Inc.
Mary Littleton, TN State Representative
Chris Moore, Gateway Assembly of God
Jennifer Noe, Balthrop, Perry & Noe
Larry Roberts, Pinnacle Financial Partners
Edward Wansing, The Compost Company
Darrell White, TriStar Ashland City Medical Center
Dianne Williams, Educational Trainer

Cheatham and Dickson sponsors, page 26.
Financials
($ in 000s)

ASSETS
FY 2017 FY 2016
Mortgages $29,315 $27,820
Real Estate & Const. in Progress $2,717 $3,588
Cash $5,557 $5,836
Receivables $1,357 $1,418
Other Assets $13,642 $3,034
Total $50,388 $41,696

LIABILITIES
FY 2017 FY 2016
Notes Payable $23,999 $17,808
Unearned Revenue on Mortgages $4,422 $4,551
Accounts Payable & Accrued Exp. $450 $254
Deferred Revenue $830 $1,378
Escrow Accounts $524 $496
Total $30,225 $24,387

TEMPORARILY RESTRICTED = $19,056
UNRESTRICTED = $11,104
Total $30,160 $30,160

REVENUE
FY 2017 FY 2016
Contributed Income $6,606 $4,263
Transfer to Homeowners $6,095 $4,760
ReStore Sales $2,001 $2,101
Mortgage Sales Interest Contribution $1,024 $2,583
Mortgage Discount Amortization $1,264 $980
Other Income $505 $644
Total $17,495 $15,331

EXPENSES
FY 2017 FY 2016
Program $12,710 $11,042
Support $1,933 $1,910
Total $14,643 $12,952

CHANGE IN NET ASSETS
FY 2017 FY 2016
From Operations $2,853 $2,380
Program expense 87% 85%
Support expense 13% 15%

EXCHANGE AS PERCENT OF EACH DOLLAR
FY 2017 FY 2016
Program expense 87% 85%
Support expense 13% 15%

Assets

Liabilities

Net Assets

Revenue

Expenses

Assets

Liabilities

Net Assets

Revenue

Expenses

Assets

Liabilities

Net Assets

Revenue

Expenses

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Expenses

Assets

Liabilities

Net Assets

Revenue

Expenses

Assets

Liabilities

Net Assets

Revenue

Expenses
Gift-In-Kind

A.O. Smith ........................ High efficiency water heaters
Book ‘Em ......................... Books for homeowner children
Berry Plastics ..................... TYPAR weather protection products
Case Lighting ................... LED downlight kits, LED light bulbs
Dollar General Corp. ........... Housewarming gift baskets
Dow ................................ 1” and 2” extruded polystyrene insulation boards, expanding foam seal, all seal, window and door flashing, straight flashing, construction tape, house wraps
Hermitage Lighting Gallery ....... Interior and exterior lighting fixtures, ceiling fans, and 4” tube and compact fluorescent bulbs
Home Depot ..................... Tool baskets
Hunter Brothers Pizza .......... Pizza lunch for build volunteers and sponsors
Hunter Douglas ................. Windows and doors
Koorsen Fire and Security ...... Breaker panels and covers, surge protectors, circuit breakers, breaker lockout devices
Koorsen Fire and Security ...... Interior, exterior and primer paint
Koorsen Fire and Security ...... ENERGY STAR® refrigerator, stove
Lemon ................................ Dead bolt/lock combinations, interior locking knobs, interior non-locking knobs, dummy knobs

Volunteer Groups

Batten & Shaw .................... Belmont Phi Kappa Tau
Bridgestone CTR ................. Charlie & Renee
Coyote Ugly Saloon .............. Nashville Grizzlies
Dollar General .................... ProviderTrust
Dollar General .................... Nashville Grizzlies
Fisk University .................... Schrader Lane Church of Christ
Fisk University .................... Mount Zion Baptist
Hermitage Lighting Gallery ....... Volunteers and sponsors
Insight Global .................... Habitat for Humanity of Greater Nashville
Thank You to Our 2016 Fall Build Sponsors

MASTER BUILDER

Saint Henry
Catholic Build
Cincinnati

first
presbyterian
Church of Nashville

Tennessee Housing
Development Agency

Danny & Karen Dugan
North America Administrators

naa

COMMUNITY-builder

WEST END Community Development
Schneider Electric

Manheim
Nashville

Interfaith Build

WELLS FARGO

The Memorial Foundation

DREAM BUILDER

FORD CREDIT

AEGIS ESTABLISHED 1977
AIG

Ashley HomeStore

AT&T

The J ACKSON FOUNDATION

KraftCPAs

HOPE BUILDER

AEGIS ESTABLISHED 1977
First Tennessee

ST. STEPHEN

First Baptist Church of Nashville

N CMT ONE COUNTRY

SUMMIT

Red Hat

Interfaith Build

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And what does the Lord require of you? To act justly
and to love mercy and to walk humbly with your God.
— Micah 6:8