MISSION: Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.
Affordable housing is a growing challenge for our vibrant city. Estimates are that 40 percent of our neighbors who rent are housing cost burdened. This number is staggering in the light of the nearly 100 new residents Nashville welcomes each day. Habitat for Humanity of Greater Nashville is fortunate to enlist the support of so many corporate, faith and government partners—who are willing to not only contribute financially, but to also work on the build site along with future Habitat homeowners creating a powerful community bond and legacy of caring for one another in our “it” city.

Drew and Jonathan Scott from the popular HGTV TV series, “Property Brothers” spent some time in Nashville in 2018, highlighting not only our city’s challenge for more affordable housing, but also shining the light on the need worldwide. These Habitat Humanitarians are featured on our annual report cover this year. They worked alongside local Habitat homeowners Ashlee and Amanda building their homes as part of Habitat for Humanity’s Home is the Key campaign. We are so grateful for the significant awareness for more affordable homes that their participation brought to our city.

Study after study affirms that home is the key to improving health and school performance for children, reducing crime in neighborhoods, and increasing the potential for low-income families to escape poverty. Supporting our mission is about so much more than building four walls. Your support lifts up lives for generations, changing neighborhoods and supporting more infrastructure for the city through a shared tax base.

Habitat for Humanity’s success as an institution from its infancy in 1968 in Georgia as a dream of Clarence Jordan and Millard and Linda Fuller is founded on partnerships and a shared value of dignity for all. Former President Jimmy Carter and his wife, Rosalynn, have been building on that dream since 1984, spending a week every year building homes across the world for those in need of affordable shelter. The Carters will be bringing their support to Nashville through the Jimmy & Rosalynn Carter Work Project Oct. 6-11, 2019, partnering with us to serve a total of 58 Nashville families. Twenty new single-family homes will be built during the Carter Work Project week in October. An additional 12 new single family homes and 26 new townhomes will be constructed by 2021 with support of funding raised through the project.

We are excited about where we are and where we can go with your continued financial support. Home truly is the key to a better world.

Danny Herron
President and CEO
Habitat for Humanity of Greater Nashville
Rain, snow, and sleet did not dampen the spirits of the sponsors and volunteers who worked alongside future homeowners Ashlee Walker Pride and Amanda Osborne building their Habitat homes as part of the national campaign “Home is the Key.” The builds took place in April as part of Habitat for Humanity’s month-long affordable housing campaign featuring Habitat Humanitarians Drew and Jonathan Scott from HGTV’s “Property Brothers” show. The Brothers, along with Ashlee and Amanda’s sponsors and volunteers, raised the trusses on the first day and planted grass in the rain on the last day getting the homes ready for dedication. Media coverage from the “Today” show, HGTV, “People,” “USA Today,” “Us Weekly” and many others reached around the world, in addition to attracting nearly 7 million followers on Facebook, Instagram and Twitter checking in throughout the month. Also supporting the campaign were Nashville-based musicians Eric Pasley, along with Eric’s wife, Natalie, and RaeLynn, who came out to help build and entertain the volunteers. Special guest celebrity chef Roshara Sanders was there for dedication and talked about how impactful and life changing it was for her to grow up in a Habitat home.
Habitat for Humanity is founded on partnerships that provide a hands-on approach to corporate social responsibility combined with team building through philanthropic initiatives to strengthen and empower lives.

See page 32-33 for a complete build sponsor list.

Corporate sponsors support our mission, filling a vital service to the community to help those in need.

Social Responsibility

Habitat of Greater Nashville has been fortunate to rely on the longstanding support of many corporate sponsors.

66 companies gave $810,000 to build homes and provided 2,700 volunteers totaling 21,600 volunteer hours.
43 faith house sponsors
extend their faith across denominational beliefs erasing barriers to love those in need and create dignity for all

Habitat for Humanity is founded on the principal that no one lives in dignity until everyone lives in dignity. Nashville enjoys a strong base of diverse faith groups that work together to support families in need of a home.

See page 32-33 for a complete list of faith build sponsors.

Community of the Faithful

Faith has always been a component of the Habitat model of homeownership. Habitat complies with fair housing laws and does not discriminate because of race, color, religion, sex, disability, familial status or national origin.

43 faith groups gave $490,000 to build homes and provided 1,500 volunteers totaling 12,600 volunteer hours

Hanan and Elizabeth Shaibu Build (Multiple sponsor build)

Photo by Stuart Naylor
16,542 hands
and a smile ensure more people get an opportunity for strength and stability in their lives through homeownership.

Habitat for Humanity of Greater Nashville’s volunteer corps builds quality homes in four counties ensuring low-income families and individuals spend less money on home maintenance and repairs.

Volunteer Groups

- Vanderbilt University Habitat Chapter
- Ethos Church
- Hillsboro Church of Christ
- Phillips GB3
- Weighting Comforts
- Music City Roofers
- TSU Society of Women Engineers
- A Wood Made Co
- Warner Music Group
- MTSU Engineering Students
- Advance Financial
- JumpCrew
- BMI
- Flood, Bumstead, McCready, McCarthy
- Goodpasture Christian School Beta Club
- Meharry Medical College
- MTSU Engineering Students
- Vanderbilt University Theta Tau
- Belmont University Phi Kappa Tau
- YMCA Camp Widjiwagan
- BNI of Nashville
- BNY Mellon
- Belmont University Habitat Volunteers
- Comdata
- The Mission Continues
- Nashville Women’s Rugby
- Batten & Shaw
- Christ Presbyterian Church
- Belmont Athletics
- Marriott Business Council
donors make our mission possible as we combat the growing need for affordable housing in our city

“I want to thank my sponsors and volunteers. Without them, Habitat, and God, this opportunity of homeownership would not be possible for me right now.” – Brittany Hodges

Agency Highlights

• Habitat of Greater Nashville served 42 families through homeownership in four counties in fiscal year 2018.
• More than $200,000 was raised at Nashville’s annual Houses of Hope. Event co-chairs were Sam McAllester, vice chairman and member Bone McAllester Norton PLLC and Habitat Advisory Board member; and Overton Colton, chief administrative and risk officer, Truxton Trust and Habitat Executive Committee member.
• More than 32 golf teams from across the country participated in the annual Golf Classic at the Golf Club of Tennessee raising more than $150,000 in support of Habitat.
• Thirteen families paid off their Habitat mortgages in fiscal year 2018.
• Habitat uses 100 percent of sponsor dollars to cover the cost of each home.
• Habitat of Greater Nashville won its 11th consecutive award for sustainable building excellence from the US Environmental Protection Agency.
• Habitat of Greater Nashville is in the top tier of Habitat affiliate tithe contributors, with fiscal year 2018 tithe exceeding $100,000.

Hussein Albamrny and Nareen Kuvly build | Sponsor First Presbyterian Church
Photo by Alex Morgan

1,391 donors make our mission possible as we combat the growing need for affordable housing in our city

Page 12 | Annual Report 2018

Home is the Key | page 13
Jimmy & Rosalynn Carter Work Project Heads to Nashville

Hundreds of volunteers will build homes in Park Preserve Oct. 6-11, 2019

Since 1984, Jimmy and Rosalynn Carter have traveled around the world with Habitat for Humanity to build and improve homes. Their time and efforts help to raise awareness of the critical need for affordable homeownership. For 35 years, former President and Mrs. Carter have worked alongside more than 103,000 volunteers in 14 countries to help build, renovate or repair 4,331 homes. For their outstanding efforts, President and Mrs. Carter have been designated as Habitat Humanitarians for their tireless work in support of affordable homeownership. The 2019 Carter Work Project in Nashville will be their 36th project.

The 2019 Jimmy & Rosalynn Carter Work Project will serve a total of 58 Nashville families. Twenty new single-family homes will be built during the Carter Work Project week Oct. 6-11, 2019 in Park Preserve. An additional 12 new single family homes and 26 new townhomes will be constructed by 2021 with support of funding raised for the project.

Ralph Perrey, executive director of the Tennessee Housing Development Agency, announced a $1 million challenge grant in support of the Carter Work Project.

Sponsorship opportunities are available. To be a part of this historic event, contact Danny Herron, (615) 254-4663.
Thank you!

For raising your hands and our spirits in support of affordable homeownership
1,889 children

2,992 individuals and family members have better lives because of you

Fiscal year:
900 people needing affordable housing attended Information Meetings
480 applied for the Habitat homeownership program
4,000 hours of labor were performed by future homeowners at the build site
2,200 hours of education classes were attended by future homeowners
As the ReStore enters its second year at 414 Harding Place, donations, sales, and shopper satisfaction are at an all-time high. The Nashville ReStore’s more than 13,000 monthly customers love the easy-to-navigate wide aisles, additional merchandise, LED lighting, shopping carts, and plenty of free parking. ReStore shoppers can find just about anything from furniture and flooring to plumbing fixtures, lighting and hardware at the 35,000-square-foot store.

Donors find the donation drop-off process at the back of the store convenient and quick, says Fred Kirby, ReStore director of Retail Sales. For donation pick-up for large items, the ReStore features a new, state-of-the-art on-line donation scheduling software and a second donation truck, which greatly reduces pickup times.

The ReStore also features a new scratch and dent section for appliances, a new bargain corner containing a variety of merchandise, a large selection of area rugs, and a complete paint section.

Community support from individuals and companies has been tremendous, says Kirby. “Companies like UPS and HCA drive ReStore volunteer support, which is vital to running a store of this size,” says Kirby.

The ReStore’s Deconstruction service, offering free removal of cabinets, doors, lighting fixtures and other items by insured professionals, continues to be popular and provides a steady supply of kitchen cabinets, windows, and doors to be sold at the ReStore. The ReStore’s Deconstruct service saves thousands of dollars in renovation fees and greatly reduces related environmental impact. Through the ReStore’s reuse policy, more than 800 tons of materials are diverted from city landfills annually. Call Jim Neal, Deconstruction director, at (615) 942-1273, to schedule your Deconstruct appointment.

Shoppers can continue to find reduced priced merchandise at all three ReStores in Davidson, Dickson and Wilson counties on the website: www.habitatnashville.org/restore, or by following the ReStore on Facebook and Instagram, which feature the latest merchandise.
78 families have affordable homes in Wilson County

Homeowner: Melissa Vaughn
Sponsors: Danny and Karen Dugan

Homeowner: Lisa Nichols
Sponsors: 2017 Community Build

Homeowners: Wael Tawadrous & Naglaa Esravell
Sponsors: 2018 Community Build

Wilson Habitat for Humanity helped four families purchase homes in the 2018 fiscal year and continues to generate community awareness for affordable housing through its presence at various events. Two Golf Challenges raised more than $94,000 at Five Oaks Golf & Country Club in Lebanon.

Wilson Community Board
Joe Ali, Auto Village, LLC
Lynda Burge, West Main Realty
Joni Cochran, Monarch Paradigm Group
Kate Dailey, Pinnacle Financial Partners
Kristin Fleming, F&M Bank
Trey Geltenhoffer, Wilson Bank & Trust
Tyler Hutton, Hutton Homes
Jerry Kennon, contractor
Kim Lacy, Modern Woodmen Fraternal
Doug Mathis, Cloud Realty, LLC
Robin Marthel, Wilson County Board of Education
Kyle Musice, Everett Cash Mutual
David Pierce, Manheim Nashville
Martin Porter, EPM Financial
David Rhodes, Mit Juliet Advisors, LLC
Robin Sistad, Pinnacle Financial Partners
David Sloan II, Lochinvar
Katherine Stranahan, Prolific ReStore Shopper
Tom Wallace, MTSU
Donations Ensure Future Builds

Cheatham Habitat for Humanity built a home for Jessica Epley in the spring of 2018, its seventh home build since its founding in 2010. Jessica’s home was built on land that was purchased with a generous $175,000 donation from the Justin and Valere Blair Potter Foundation and the family of the late Cheatham County Mayor David McCullough and the church he pastored – Cedar Hill Community Church in Pegram. Cheatham Habitat bought five lots off Spring Street in Ashland City in 2018 through this generous donation. The John E. Mayfield Charitable Foundation, along with the McCullough donation, will help support future builds in this community. The annual Houses of Hope raised more than $20,000 and the John E. Mayfield Hammer of Hope Volunteer of the Year Award went to Danny Demobren. Danny consistently supports the Cheatham division by organizing the roofing supplies and labor for the homes.

Dickson Builds 33rd Home

Dickson Habitat for Humanity built its 33rd home for Christie Baker, a lifelong resident of Dickson. The annual Houses of Hope raised more than $30,000. The Hammer of Hope Volunteer of the Year Award went to Martha Shepard. Martha is a Board Member and she and her husband, David, volunteer their time, talent, and resources to supporting local Habitat homeowners. Dickson Habitat ReStore Volunteer of the Year Award went to Matthew Macs. Matthew consistently shares his time to support the mission of the Habitat for Humanity ReStore in Dickson County. The annual Bowl-a-thon raised more than $8,000 in support of affordable housing in Dickson County.

Cheatham Community Board

Keith Auville, A.O. Smith
Faye Bailey, retired
Shayne Bell, Community Bank & Trust
Stephen Carr, Stephen Carr Realty
Valerie Kemp, Valerie Kemp Dreier CPA
Teresa Eads, Cheatham County Funeral Home
Tony Gross, City of Kingston Springs
Larry Roberts, Secretary, Pinnacle Financial Partners
Edward Wansing, The Compost Company
Darrell White, TriStar Ashland City Medical Center
Dianne Williams, Educational Trainer

Dickson Community Board

Leonard Balmares, Baker Law Group
Edward Blackburn, retired
Missy Chandler, Parker Peery Properties
Geri Cashatt, Thunder Alley Family Bowling Center
Karen Green, ERA Real Estate Professionals
Allison Felts, TriStar Bank
Nick Green, Lowe’s
Chris Greene, Guardian Home Healthcare
Dustin Greene, TriStar Horizon Hospital
Dale Karshenas, Secretary, Exit Now Realty
Micah McAllister, U.S. Bank
Cole McCue, New York Life
Martha Shepard, Dickson Apothecary
Deborah Street, Hiscall, Inc.
### Financials

#### ASSETS
- **Mortgages** FY2018: $30,060,094 FY2017: $29,275,352
- **Real Estate & Construction in Progress** FY2018: $3,128,629 FY2017: $2,717,224
- **Cash** FY2018: $6,565,929 FY2017: $5,556,638
- **Receivables** FY2018: $651,507 FY2017: $1,556,626
- **Other Assets** FY2018: $12,386,142 FY2017: $11,542,150

#### LIABILITIES
- **Notes Payable Secured by Harding Property** FY2018: $4,056,020 FY2017: $6,205,113
- **Notes Payable Secured by Mortgages** FY2018: $16,719,044 FY2017: $15,484,796
- **Notes Payable Unsecured** FY2018: $343,768 FY2017: $402,091
- **NMTC Joint Venture Notes Payable** FY2018: $5,525,914 FY2017: $6,010,051
- **Unearned Revenue on Mortgages** FY2018: $410,545 FY2017: $450,238
- **Deferred Revenue** FY2018: $662,000 FY2017: $839,705
- **Escrow Accounts** FY2018: $548,439 FY2017: $514,473

#### NET ASSETS
- **Temporarily Restricted** FY2018: $13,285,064 FY2017: $12,201,968
- **Unrestricted** FY2018: $9,505,365 FY2017: $7,960,634

#### REVENUE
- **Contributed Income** FY2018: $5,511,329 FY2017: $6,606,465
- **Transfer to Homeowners** FY2018: $5,597,454 FY2017: $6,048,827
- **ReStores Sales** FY2018: $2,273,702 FY2017: $2,000,000
- **Mortgage Sales Interest Contribution** FY2018: $1,912,462 FY2017: $1,023,739
- **Mortgage Discount Amortization** FY2018: $1,109,873 FY2017: $1,264,279
- **Other Income** FY2018: $655,221 FY2017: $504,898

#### EXPENSES
- **Program** FY2018: $12,380,658 FY2017: $12,709,660
- **Support** FY2018: $2,051,556 FY2017: $1,932,637

#### CHANGE IN NET ASSETS FROM OPERATIONS
- **FY2018** $2,627,827
- **FY2017** $2,852,845

#### EXPENSE AS PERCENT OF EACH DOLLAR
- **FY2018**
  - Program: 86%
  - Support: 14%
- **FY2017**
  - Program: 87%
  - Support: 13%