



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









# Homeownership Opportunities for Hardworking Neighbors

Habitat provides homeownership opportunities for working men and women who are unable to obtain a traditional mortgage in five counties: Davidson, Dickson, Wilson, Cheatham, and Robertson. In support of our mission Habitat of Greater Nashville operates retail stores, the ReStore, in Davidson, Wilson, and Dickson counties. Habitat of Greater Nashville was established in 1985 and has built, recycled, or renovated more than 1,363 homes, nearly 1,000 homes locally, and has served more than 3,429 family members, including 2,160 children.

Habitat builds ENERGY STAR® certified homes and has been recognized by the Environmental Protection Agency 14 consecutive years for Sustained Excellence in Affordable Housing, which helps homeowners save an average of \$25,000 in electric costs over the life of the mortgage.

## Homeownership

Habitat homes are not free. Habitat of Greater Nashville engages sponsor support and volunteer labor to offer qualifying individuals and families an affordable mortgage based on the appraised value of the home. To qualify, future homeowners must fall within income guidelines (maximum 80% of area median income), be able to pay for closing costs, make a monthly mortgage payment, including taxes and insurance, and be willing to complete the Habitat homeownership training program.



Future homeowners in the program invest at least 200 hours, which includes homeownership classes and working on the build site to earn the opportunity to purchase a Habitat home. The homeownership training program can take 6-18 months.

















### **Volunteers**

Habitat is a licensed home builder that utilizes volunteer labor to fulfill its mission. Habitat utilizes volunteers with paid subcontractors scheduled during the week to complete code related tasks. 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

Habitat supports its mission through the financial support of partnerships with local government, corporations, and faith organizations. Current build sponsorship ranges from \$132,000 for 16 build experiences, to \$8,250 for one build experience, offering up to 20 volunteers per build day experience. Habitat is building its first townhome community, Sherwood Commons, that will be home to 26 future homeowners in 2022.

The impact investmenting in Habitat for Humanity 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 close to \$1 million in property taxes, supporting vital community services.

#### Retail

Habitat of Greater Nashville operates retail centers, the ReStore, in three counties diverting more than 1,447 tons of materials from city landfills annually. The ReStores sell used and new home and office furnishings and building supplies donated from individuals and companies. The ReStore has generated net earnings to support agency operations at a level equivalent to about 60 new home sponsorships.

Individuals who wish to donate to the ReStore can drop their items at any ReStore location, found at: 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 deconstruct professionals will remove your kitchen cabinets, appliances, doors, windows and more for **FREE** when you donate them to Habitat. Call 615-942-1273 for more information.

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