

The Need

Habitat for Humanity has one major belief:

EVERYONE DESERVES A DECENT PLACE TO LIVE.

According to THDA Tennessee Housing Market at a Glance (2019), **45% of Putnam County's rental population were severely cost-burdened due to high housing costs**- meaning they spent well over 30% of their monthly income on housing expenses. Living with this type of financial burden sets families up for added stress, potentially working multiple jobs in order to just "get by."

It's not just the price that burdens families, it's also their living conditions. It's not uncommon that we see families living in horrible or unsafe conditions within their rental properties. These two issues- high cost and poor conditions- leave many to make decisions that no one should have to make, such as choosing between medical care and food or paying the rent.



The Solution

With your partnership, Upper Cumberland Habitat for Humanity gives families and individuals the opportunity to have an affordable mortgage, a clean home, and a safe place to live and raise their family.

You provide a "hand up" to our future homeowners as they work more than 400 hours of labor called "sweat equity" on the construction of their home, other Habitat homes, and in our ReStore. In addition, they attend dozens of hours in homebuyer education and budgeting classes. All homeowners must complete the sweat equity prior to moving into their home. We serve families earning between 30-65% of the area median income by providing an affordable mortgage. Their mortgage payments- which are never more than 30% of their monthly income- come back to UCHF to help us continue building homes.

How YOU Can Help

- Pray for our Ministry
- Volunteer with Us
- Donate used items to the ReStore
- Provide Financial Support

The Impact on Communities

By providing jobs and using local vendors to purchase supplies, Habitat for Humanity in Tennessee has had a total impact of \$55 million dollars statewide.

A University of Tennessee study found that children living in homes as opposed to those living in rental units:

- Are 25% more likely to graduate from high school
- Are 116% more likely to graduate from college
- Are 20% less likely to become teenaged mothers
- Are 59% more likely to own a home within 10 years of moving from their parents' household
- Save taxpayers an estimated \$34,000 in expenditures
- Are more likely to vote
- Are more likely to become involved in their communities

Building a Community

In 2014, UCHFH purchased this 16.5 acre tract in Cookeville's historic **West End Neighborhood** to build a community for 50 new homeowners.

Thanks to our supporters and volunteers, UCHFH continues to build energy-efficient Energy Star[®] rated homes. The neighborhood features two commons areas. Located in the heart of Cookeville, this neighborhood is convenient to schools, shopping, and medical facilities.



How can I support revitalizing this neighborhood and help families build stability?

- Consider adopting a lot
- Sponsor a TEAM Build day
- Become a Building Partner
- Join a monthly giving club
- Give a legacy gift for the final phase of development

The Need

By 2050, the elderly population will double. Due to lack of retirement income, medical issues, loss of a spouse, and other reasons, our senior neighbors struggle with day to day living. Through the years, Habitat has received phone calls seeking some type of support to repair leaking roofs, replace rotting windows, and add accessibility items to make their homes safer.

It is important for our seniors to “age in place” and have the capability of remaining in their homes for as long as possible. Keeping their homes safe and accessible is one method of keeping them healthy and able to stay in their home long-term. This can also save taxpayers financially, as the burden and costs of nursing homes is partially absorbed by the state.



The Solution

In 2018, UCHFH Board of Directors made the decision to begin a new program for the ministry. **Neighbor 2 Neighbor** was initiated to provide an affordable means for Seniors to receive support for repair projects.

Through **Neighbor 2 Neighbor**, your elderly neighbors can get an affordable no-interest repair to their home. Upper Cumberland Habitat for Humanity is seeking out funding for seniors that may require no payback for the homeowners at all. Our goal is to help our community keep seniors in their home long term. While working on critical repair projects, our staff and volunteers have witnessed some very tough living situations for seniors. The need is great, but your support is improving the living situations of our senior neighbors.

The need for this program continues to grow. It is important for you to take a step forward to help your elderly neighbor.

Here's how YOU can help:

- Become a Neighbor 2 Neighbor financial sponsor
- Consider joining our Neighbor 2 Neighbor volunteer construction team
- Serve as a Neighbor 2 Neighbor PAL, helping our office staff with the collection of paperwork and signatures from the Seniors
- Be an advocate for this program
- PRAY for this program and for the Seniors in our community that need this help

Build Partnerships

Join us in providing an affordable home for a family in your community. A Habitat family will build side by side with your employees and then purchase this affordable home. Their mortgage payments will then return to us monthly to assist in building more homes.

Your team will build strength, stability, and self-reliance in our community as a Building Partner in 2021!

Cornerstone Partner - \$20,000

- Three Team Build Days (Lunch Provided)
- Six Social Media Shoutouts
- Press Release
- Logo on Sign at Build Lot and on Website
- Free T-Shirts for all Build Day Volunteers
- Partnership Plaque Presented at Home Dedication

Rooftop Partner - \$10,000

- Two Team Build Days (Lunch Provided)
- Three Social Media Shoutouts
- Press Release
- Logo on Sign at Build Lot and on Website
- Free T-Shirts for all Build Day Volunteers
- Partnership Plaque Presented at Home Dedication

Front Porch Partner - \$5,000

- Two Team Build Days (Lunch Provided)
- Social Media Shoutout
- Logo on Sign at Build Lot and on Website
- T-Shirts available for purchase at \$15 each
- Personalized Sign to Display in your Business

Foundation Partner - \$2,000

- One Team Build Day (Lunch Provided)
- Social Media Shoutout
- Name listed on Website
- T-Shirts available for purchase at \$15 each



Other Ways to Help:

Dream Builder Society- Monthly Donors receive Recognition on our Website and in our Main Office

Ground Breaker Partner- Businesses and Individuals who donate \$1,000 every time we break ground receive recognition on our website, in our main office, and Facebook page

House Sponsorship

Join us in 2021 in providing an affordable home for a family in your community. The need for safe, decent, and affordable homes to purchase continues to grow in our region.

A Habitat family will build side by side with your employees/members and then purchase this affordable home. Before closing they will have completed our Homeowner Education program, Financial Peace University, along with hundreds of hours of Sweat Equity. After the closing, their mortgage payments will then return to us monthly to assist in building more homes.

Your organization will build strength, stability, and our community and provide generational change as a Covenant House Sponsor!



Covenant House Sponsorship - \$70,000

- Priority in scheduling your workdays
 - Your employees/members can build one day or every day on the jobsite.
- UCHFH t-shirts featuring your logo as house sponsor for your volunteers (up to 40)
 - Additional available for purchase
- Lunch provided on your workdays
- Business logo prominent in all promotional materials (job site signage, website, e-newsletter, etc.)
- Press Release
- Recognition in social media, e-newsletters, website, in ReStore and in Front Office
- Recognition in annual Community Impact Report
- Option to serve as hosts for home dedication, including presenting the keys to the homebuyers
- Personalized 18x24 sign to display in your business
- Commemorative photo of your team with Partnership Plaque presented at Home Dedication