



Habitat Heartbeat

Winter 2014



2013 A Banner Year for Building Hope and Building Homes

2013 House Sponsors

1. Concord UMC*
 2. Central UMC
 3. Loudon UMC
 4. George R. Johnson Family Foundation
 5. First National Bank
 6. First Baptist Church of Tellico Village
 7. The House By Bill Team
The Winifred Johnson Clive Foundation
The Johnson Family Foundation
First Farragut UMC
 8. Community Church at Tellico Village
 9. Habitat Home Store
 10. Tennessee Housing Development Agency
 11. St. Thomas the Apostle Catholic Church
- *United Methodist Church

Not only was 2013 the 20th Anniversary for Loudon County Habitat for Humanity, it was an amazing year for our organization. New homes were built for 11 families (a record for us). Six existing homes received needed repairs, allowing these families to face the new year with renewed hope and a fresh start. These families' dreams couldn't have been accomplished without the hard work of our partner

families, sponsors and an amazing group of volunteers. We are blessed to have a long list of sponsoring organizations made up of churches, service groups and individuals, as well as a core group of die-hard volunteers that you could classify

as having *Habititis* - a condition of never being able to get enough of devoting time to Habitat projects.

11
Homes Built
6
Repair Jobs Completed
23,726
Volunteer Hours Logged

"It's not how much we give but how much love we put into giving."

Mother Teresa

At Loudon County Habitat, we see this love in action every day and we thank you for all you are doing to make the dream of homeownership come alive for so many of our partner families during the past year.

Your gifts make so much possible and we appreciate your loyal support and interest. As we begin our 21st year, we realize how blessed we all are and how very important you are to our success.

Thank you!





308 Mialaquo Place
Loudon, TN 37774
(865) 458-0704
www.loudoncountyhabitat.org

- Shauna Oden**
Executive Director
- Sandi Byrd**
Resource Development Director
- Chris Callahan**
Family Services Director
- Cindy Giljames**
Communications Coordinator
- Sammie Shanks**
Volunteer Coordinator
- Todd Helton**
Construction Director
- Mike Phillips**
Construction Assistant
- Jarred Rice**
Construction Assistant - Repair
- Ron Zenner**
Accountant
- Sandi Bright-Greene**
Home Store Manager

Home Store:
303 Simpson Road E.
Lenoir City, TN 37772
(865) 988-7427
Hours:
9:00 am - 5:00 pm Tue. - Fri.
8:00 am - 1:00 pm Sat.
Closed Sun. and Mon.



For donation pick-ups call
(865) 988-7427, opt 1.

- Board of Directors**
- Dave Sponsel - President
 - Sheila Borders - Vice Pres.
 - Todd Bolinger - Treasurer
 - Jeanne Darnell - Secretary
 - Brock Benn
 - Hugh Brashear
 - Joe Ford
 - Randy Heiden
 - Ed Lindler
 - Tim Meadows
 - Sandy Rees

Working for a Dream

*"A dream
doesn't become
reality
through magic;
it takes sweat,
determination
and hard work."
Colin Powell*

There is nothing like the feeling you get when you complete a project where you have invested your blood, sweat and tears. Habitat for Humanity partner families know that feeling well and develop a deep appreciation for their new homes through a concept called sweat equity.

Each family is required to invest at least 250-500 hours of sweat equity depending on family size. They earn the hours by helping to build their homes and the homes of others, attending home buyer classes, and working at the Home Store.

Sweat equity is the very cornerstone of the Habitat ministry, and is designed to meet three important goals:

Partnership:

Sweat-equity provides meaningful interaction between partner families, sponsors, and Habitat volunteers.

Pride in homeownership:

Investing sweat-equity hours in their own homes helps families begin the transition to homeownership in the construction phase.



Development of skills and knowledge:

On the building site, partner family members gain a real understanding of the construction of their home and of maintenance issues they will face after occupancy.

You can play a part in supporting families in their sweat-equity adventures by volunteering on the job site with them. Working alongside the families, you will provide encouragement and much needed labor, as they build their dream home. You don't need to own a lot of tools or be a master builder to help—just be willing and eager to learn.

Call Sammie Shanks, our volunteer coordinator, today at (865) 640-5578 to learn how you can help build dreams with our partner families.

Hurdles to Homeownership

- Lack of affordable housing
- Lack of knowledge of the home-buying process
- Inability to save for a substantial down payment
- Inadequate credit history
- Job instability

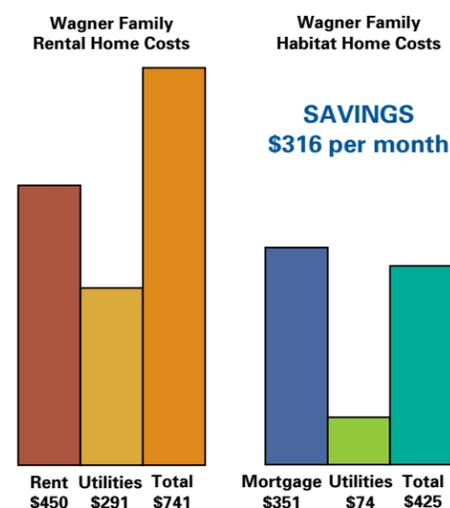
Habitat Solutions

- Builds affordable houses in partnership with families, donors and volunteers
- Involves home buyer education classes
- 0% interest, no-profit mortgage requires only closing costs to be paid up front
- Lower monthly mortgage payments are more affordable for low-income families

Did You Know?

Of the 3,701 families renting in Loudon County,
70%
pay in excess of
\$500
per month.
Average monthly mortgage payment for a Loudon County Habitat for Humanity home is
\$450.

Comparing Costs



Audited 2013 financial reports are on file for anyone who wishes to review them.
Call (865) 458-0704.

Habitat Welcomes New Staff Members



Sandi Byrd joined us the first of this year as Resource Development Director. She has been in nonprofit management for over 35 years directing development and fund raising, communications, marketing, and public relations, as well as day-to-day operations.



Cindy Giljames also came on board the first of the year as Communications Coordinator. She has over 25 years of graphic design experience in both freelance and agency environments.



The Habitat Home Store is excited to welcome Randy Kirkland. As a long time resident of Loudon County, Randy brings a world of valuable work experience and community knowledge to the Donation Team.

If you prefer to receive an email version of this newsletter, you can email cindy@loudoncountyhabitat.org