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

Mother Teresa

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
8. The Winfred Johnson Clive Foundation
9. The Johnson Family Foundation
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12. Habitat Home Store
13. Tennessee Housing Development Agency
14. St. Thomas the Apostle Catholic Church
*United Methodist Church

11 Homes Built
6 Repair Jobs Completed
23,726 Volunteer Hours Logged
Working for a Dream

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 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.

Did You Know?

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

Comparing Costs

Wagner Family

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<th>Rental Home Costs</th>
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</table>

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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.

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<th>Mortgage</th>
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Wagner Family Rental Home Costs

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<th>Utilities</th>
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Wagner Family Habitat Home Costs

SAVINGS $316 per month

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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 30 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.

Sammie Shanks brings a world of Habitat knowledge to the Donation Team.

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.
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2013 A Banner Year for Building Hope and Building Homes

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