

Habitat for Humanity Williamson-Maury



General Information

Contact Information

Nonprofit	Habitat for Humanity Williamson-Maury
Address	511 West Meade Boulevard Franklin, TN 37064 3441
Phone	(615) 690-8090
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Web Site	Web Site
Facebook	Facebook
Twitter	Twitter
Email	info@hfhwm.org

At A Glance

Year of Incorporation	1992
Former Names	Habitat for Humanity Williamson-Maury Habitat for Humanity of Williamson County

Mission & Impact

Statements

Mission

Habitat for Humanity Williamson-Maury, (HFHWM), is a faith-based nonprofit organization that seeks to put God's love into action by partnering with communities to build affordable housing, inspiring hope, and provide life-changing stability for families through home ownership.

Background

In Williamson County, TN, one of the fastest growing and most affluent areas in the country, there is a significant need for affordable housing, especially among school teachers, healthcare workers, and public service employees. Habitat for Humanity Williamson-Maury is one of only a few nonprofits in the area meeting this need. Our home ownership program builds strength, stability and self-reliance through shelter and helps families in need achieve the independence they need to build a better life for themselves and their families.

Interested families must first apply and be accepted into the Habitat Homeownership Program. Future homeowners are selected based on their: 1) substandard or inadequate living conditions; 2) limited but adequate incomes; and 3) willingness to partner with our organization. Female heads-of-household with children comprise about 65 percent of our home buyers; minorities and mixed-ethnic/multicultural families, about 80 percent. Household incomes average less than \$27,000 per year.

Once qualified, our future homeowners, known as our "partner families," complete a thorough homeowner education program, which includes a personalized budget coach who works with the family to reduce household debt and increase their savings for future needs. Future homeowners must also work hundreds of "sweat equity" hours, which include building on their home and the homes of others alongside local community volunteers. After completion the home is sold to the family with a zero-interest mortgage, keeping monthly payments affordable. The process is life-changing for the families immediately and for generations to come.

We were established in 1992 and sold our first house in 1993. Since then, we have built 204 homes, helping 232 adults and 317 children secure affordable housing. Initially, we built 1 or 2 homes per year, but that number has grown to 9 to 12 new homes per year for the last 5 years. We operate in Hickman, Maury, and Williamson Counties of Middle Tennessee and are currently building in the cities of Fairview, Franklin, Spring Hill and Columbia. Our Craftsman-styled homes are built to high-level energy-saving standards to reduce environmental impact and minimize long-term utility costs for the homeowner.

Also, for every home we build here in Middle Tennessee, we tithe overseas to build a home in a developing country. We build in countries like Haiti, Mozambique, and Lesotho where many families have been ravaged by the AIDS epidemic.

Impact

HFHWM is the largest provider of affordable home ownership opportunities for low-income families in Williamson and Maury Counties of Middle Tennessee. HFHWM helps strengthen families and communities by empowering qualifying families to work in partnership with volunteers and sponsors to move from substandard living conditions to home ownership.

HFHWM educates partner families to become successful first-time home owners; constructs energy-efficient homes to reduce long-term utility costs; and improves stability for families and neighborhoods through safe, affordable housing. Research shows that benefits to homeowners include: improved safety and security for their families and their neighborhoods; improved health for family members; improved educational performance and better behavior among their children; and enhanced civic and political participation.

Accomplishments from the past year:

- HFHWM built 9 new homes in the past year along with 2 critical home repairs and 1 rehabilitation of a home . These homes helped 20 children and 12 adults obtain affordable home ownership and safe living conditions.

Goals for the coming year:

-We will build 9 new homes for families in need and complete two home rehabilitation projects and two critical home repair projects, serving a total of 13 families.

Needs

Our greatest needs include:

- Financial sponsorship for the cost of building materials to construct our energy-efficient, affordable homes.
- Committed volunteers to aid in home construction, provide home buyer education classes, and help at our ReStore retail store, as well as fundraising and administrative support .
- Financial support for home buyer education and foreclosure prevention programs.
- Funding to develop a 2-3 year reserve of land to build on in our service area (Williamson and Maury Counties in Tennessee).
- Financial support to update information technology hardware, software, and network applications to current standards.

Other ways to donate, support, or volunteer

Mail a check to: Habitat for Humanity Williamson-Maury, 511 West Meade Blvd, Franklin, TN 37064

Phone donation: Call (615) 690-8090 and speak with Christie Slaughter, Director of Finance.

Donate online: hfhwm.org/donate/donate-now/

Gift of stock: contact Kim Randell, Director of Development, (615) 690-8090 or krandell@hfhwm.org

Gift of land: contact Kim Randell, Director of Development, (615) 690-8090 or krandell@hfhwm.org

Payroll deduction and matching gifts: contact your human resources department director.

Gift in kind: Provide lunch for volunteers at the build site. Contact Rain Fisher, Volunteer Coordinator, at rfisher@hfhwm.org

To provide building materials, appliances for home owners, etc., contact Kim Randell, Director of Development, at krandell@hfhwm.org

Home Sponsorships: To support the cost of constructing a new home or make an in-kind contribution of building materials or appliances, contact Kim Randell, Development Director at krandell@hfhwm.org

Volunteer: To volunteer as a home builder or provide assistance in fundraising or administrative projects, contact Rain Fisher, Volunteer Coordinator, at rfisher@hfhwm.org.

ReStore: To donate gently used or new furniture, home accessories, lighting, building materials and appliances, visit our ReStore website at <http://www.hfhwm.org/restore/> or contact Ansel Rogers, ReStore Director at arogers@hfhwm.org

Donate Your Car: Learn how you can donate a car, truck, boat, RV or other vehicle to Habitat's Cars for HomesTM vehicle donation program by calling 877.277.4344 or visiting www.carsforhomes.org.

Service Categories

Primary Organization Category

Housing, Shelter / Housing Development, Construction & Management

Secondary Organization Category

Community Improvement, Capacity Building / Community & Neighbourhood Development

Tertiary Organization Category

Education / Adult Education

Areas of Service

Areas Served

TN - Williamson

TN - Maury

HFHWM serves families in all of Williamson and Maury Counties. Build locations are dependent on land availability and community sponsors. We are currently building in Franklin, Fairview, Spring Hill and Columbia, TN.

Board Chair Statement

Having a home matters. It's not just a place to live; it's the foundation for a better life and a better community. Home ownership through Habitat for Humanity provides families in need an opportunity to break the cycle of poverty. Middle Tennessee is a desirable area to live in because it offers a variety of employment options, stellar schools, an excellent quality of life, all surrounded by beautiful rolling hills. However, all of those qualities are also driving up the cost of real estate, making home ownership difficult, if not impossible, for many of those who live or work in our community.

Thankfully, Habitat for Humanity of Williamson-Maury Counties is tackling the challenge to provide safe and affordable homes for local families. By partnering with area businesses, churches, schools, and individuals, Habitat is building dozens of new homes in the area for eligible families who are also willing to put in a little of their own "sweat equity" to make their dream of home ownership a reality.

In an effort to serve even more families, this year we launched our Critical Home Repair Program to help existing home owners who need help with some basic and essential repairs in their homes. This is just another way that we live out our mission statement to "put God's love into action" to help those in our community.

Unprecedented growth in Williamson and Maury Counties presents new opportunities as well as new challenges. If you are not already a part of the Habitat for Humanity mission, I invite you to join us in changing lives by offering a "hand up" to more families in our community. With a little help, Habitat home owners are able to achieve the strength and self-reliance they need to build better lives for themselves and their families. They are empowered to overcome the barriers that so often stand between their families and better, healthier, more financially-stable lives.

Jennifer Shepard, President
Board of Directors

CEO Statement

The ministry of Habitat is service – providing the opportunity for communities of faith, businesses large and small, and individuals to join with families and share skills, knowledge and experiences while helping families in need build their new homes. This transforms the lives of our partner families and volunteers by building a strong foundation for each family, which in turn builds stronger communities for a more promising future.

Our larger community is strengthened by this commitment to eliminating substandard housing. Habitat repeats this commitment with each build, with each home dedicated, by providing safe, affordable housing for our neighbors.

Becket Moore, Executive Director

Programs

Programs

Building homes

Description

HFHWM serves as developer and general contractor of our Craftsman-styled homes. We are responsible for land acquisition, development planning, and securing zoning and other approvals. All homes meet Energy-Star certification specifications and ADA standards. We also reserve a number of homes each year for families with special needs. We also serve as the mortgage lender on all our houses, carrying the 20-year, 25-year or 30-year mortgages at zero-percent interest.

The average home cost in Williamson County is about \$433,000; average rent for a 2-bedroom apartment is more than \$1,300 per month; and 65% of renters pay 30% or more of household income for rent.

Comparatively, monthly mortgage costs of a Habitat home (currently selling for \$145,000, depending on size and location) range from \$550 to \$650, including property taxes and insurance. Even including maintenance and utility costs, this is usually less than what families might pay for local rental dwellings.

Category

Housing, General/Other Affordable Housing

Population Served

Families, Adults, Children and Youth (0 - 19 years)

Short Term Success

Last year, we built ten houses and rehabilitated another one, providing 22 children and 12 adults with attractive, energy efficient homes.

Long term Success

HFHWC has built homes for 127 families since 1992.

ReStore

Description

HFHWM ReStore is a home improvement store selling new and gently used home furnishings and building materials at significant discounts. The store offers appliances, construction items, furniture and home décor, and is open to the general public, as well as to contractors and Habitat homeowners. The ReStore also provides an environmentally and socially responsible way to keep thousands of good, reusable materials out of landfills. It also raises enough each year to fund the construction of two homes.

Category

Housing, General/Other Housing Support

Population Served

General/Unspecified, ,

Short Term Success

Consolidating operations by closing our Columbia, TN store and relocating our Cool Springs store to Franklin, TN will save \$20,000/year and help support affordable housing initiatives.

Long term Success

Started in 2005, Habitat ReStore has provided sales proceeds that have helped sustain HFHWC home building efforts while reducing landfill waste and recycling gently used furnishings and building supplies.

Homebuyers Education

Description	<p>Partner families are recruited, qualified and selected based on: 1) living in inadequate/substandard/rent burdened housing; 2) having limited income (30 - 60% of Area Median Income); and 3) being willing to earn up to 500 hours of "sweat equity" by building their and their neighbor's homes, attending mandatory homebuyers' education classes, and saving \$2,000 for closing costs.</p> <p>Working with volunteers from local banks and finance departments, HFHWM provides mandatory Homebuyer Education classes for its future homeowners. Budgeting and personal finance classes prepare the applicants to handle the monetary requirements of buying a home and help them plan to reduce debt and increase savings. The sessions on home maintenance and the legal aspects of home buying and ownership provide practical knowledge and resources for the new homeowners. These classes build confidence and the foundation for the continued success of the Habitat homeowners.</p>
Category	Education, General/Other Guidance & Counseling
Population Served	Adults, Poor, Economically Disadvantaged, Indigent, Minorities
Short Term Success	We helped eleven families, with 25 children and 13 adults, build their futures with new homes in the last year.
Long term Success	HFHWC has helped 127 families achieve the dream of affordable home ownership since 1992.

Volunteer and donor participation

Description	<p>More than 2,400 volunteers contribute over 19,000 hours annually to help build a stronger future for partner families, their children, and the community. These volunteers work as construction crew leaders, home builders, ReStore staff, administrative/fundraising support, and members of the Board of Directors.</p> <p>Roughly 70 percent of an average 10-day build schedule for a Habitat house is completed through volunteer labor. Volunteers experience the pride and satisfaction of being part of a team-based effort. Home construction also provides an opportunity for individuals from different socio-economic backgrounds to interact in a meaningful way for the benefit of the future home owner and the community. The work experience creates bonds and friendships between volunteers and homeowners who otherwise would never have met. It also promotes understanding among all involved of what it means to make a visible, permanent difference in the communities in which they live, work, and study.</p>
Category	Philanthropy, Voluntarism & Grantmaking, General/Other Volunteer Training & Placement
Population Served	General/Unspecified, ,
Short Term Success	Last year, 2,400 volunteers from 53 community groups contributed more than 19,000 hours to helping families build their dream homes. This represents the equivalent of more than nine full-time staff salaries, valued at approximately \$400,000.
Long term Success	Community volunteers have been an essential element in the success of HFHWC since we began.

CEO Comments

Our mission of providing affordable housing opportunities is successful in large part because of the homeowner education program. The budgeting and personal finance classes prepare the applicants to handle the monetary requirements of buying a home. The sessions on home maintenance and the legal aspects of home buying and ownership provide practical knowledge and resources for the new homeowners. These classes build confidence and the foundation for the continued success of the Habitat homeowners.

Our retail outlet, the ReStore, is supported by local donations of new and gently used appliances, furniture, construction materials, and home decorating items. It provides high-quality items at reasonable costs for those in need while raising enough each year to fund the construction of two Habitat homes.

During our build seasons, about 2,400 volunteers make it possible for Habitat for Humanity Williamson-Maury to sell 9-10 houses to qualified, local families in need. Habitat houses are sold with a zero-percent mortgage, which the homeowners pay back over 25- to 30-year terms, providing new funds to support buying land and building more homes.

Becket Moore
Executive Director

Governance

Board Chair

Board Chair	Jennifer Shepard
Company Affiliation	Pinnacle Bank
Term	Jan 2014 to Dec 2019
Email	jennifer.shepard@PNFP.com

Board Members

Name	Affiliation	Status
David Cox	H3GM Law Firm	Voting
Brian Delauter	Nissan North America	Voting
Tom Feeney	Bank of America	Voting
Matt Helton		Voting
Mike Hickman	Peak 10	Voting
Brent Jean	Capella Healthcare	Voting
Mary Jones		Voting
Jim Keffer	HP	
Ron Kirsch	OHS Associates	Voting
Bobby Krimmel	First Farmers & Merchants Bank	Voting
Robin Langley	Langley Construction	Voting
April Marbury	Diversicare	Voting
Chad Martin	Eco-Energy	Voting
Ronnie McCoy	Morgan Stanley	Voting
Walter Mullen	Community Volunteer	Voting
Martin Plumlee	Plumlee & Associates	Voting
Justin Reinke	Bridgestone	Voting
Ray Ritz	Night Running LLC	Voting
Jennifer Shepard	Avenue Bank	Voting
Larry York		Voting

Board Demographics - Ethnicity

African American/Black	2
Asian American/Pacific Islander	0
Caucasian	23
Hispanic/Latino	0
Native American/American Indian	0
Other	0

Board Demographics - Gender

Male

	21
Female	4
Unspecified	0

Governance

Board Term Lengths	2
Board Term Limits	3
Board Meeting Attendance %	85%
Written Board Selection Criteria?	No
Written Conflict of Interest Policy?	Yes
Percentage Making Monetary Contributions	90%
Percentage Making In-Kind Contributions	80%
Constituency Includes Client Representation	No
Number of Full Board Meetings Annually	6

Board CoChair

Board CoChair	David Cox
Company Affiliation	Bass, Berry, and Sims, PLC
Term	Jan 2013 to Dec 2018
Email	dcox@bassberry.com

Standing Committees

Executive
 Development / Fund Development / Fund Raising / Grant Writing / Major Gifts
 Nominating
 Building
 Marketing

Management

Executive Director/CEO

Executive Director	Mr. Becket Moore
Term Start	Jan 2013
Email	bmoore@hfhwm.org

Staff

Full Time Staff	11
Part Time Staff	3
Volunteers	2252
Contractors	0
Retention Rate	80%

Plans & Policies

Does the organization have a documented Fundraising Plan?

Yes

Does the organization have an approved Strategic Plan?

Yes

Number of years Strategic Plan Considers

7

When was Strategic Plan adopted?

Oct 2012

In case of a change in leadership, is a Management Succession plan in place?

No

Does the organization have a Policies and Procedures Plan?

Yes

Does the organization have a Nondiscrimination Policy?

Yes

Does the organization have a Whistle Blower Policy?

No

Does the organization have a Document Destruction Policy?

Yes

Awards

Awards

Award/Recognition	Organization	Year
Preservation Award - New Residential Construction Under 2,500 SqFt	Heritage Foundation of Franklin and Williamson County	2011
Advocate of the Year	National Association of Home Builders	2011
Agency of Distinction for Exemplary Support for People with Disabilities	The ARC of Tennessee	2011
Williamson County Impact Award - Becket Moore	Nashville Business Journal	2015
Williamson County Impact Award - Becket Moore	Nashville Business Journal	2016

Financials

Fiscal Year

Fiscal Year Start	July 01 2017
Fiscal Year End	June 30 2018
Projected Revenue	\$3,133,570.00
Projected Expenses	\$3,116,626.00
Endowment Value	\$0.00
Endowment Spending Policy	N/A
Endowment Spending Percentage (if selected)	0%

Detailed Financials

Revenue and Expenses

Fiscal Year	2016	2015	2014
Total Revenue	\$3,909,494	\$3,776,222	\$3,152,998
Total Expenses	\$3,555,964	\$3,648,009	\$2,935,717

Revenue Sources

Fiscal Year	2016	2015	2014
Foundation and Corporation Contributions	\$0	\$0	\$0
Government Contributions	\$0	\$0	\$0
Federal	\$0	\$0	\$0
State	\$0	\$0	\$0
Local	\$0	\$0	\$0
Unspecified	\$0	\$0	\$0
Individual Contributions	\$753,008	\$633,125	\$631,241
Indirect Public Support	\$0	\$0	\$0
Earned Revenue	\$2,942,077	\$2,906,999	\$2,309,653
Investment Income, Net of Losses	\$139	\$1,691	\$235
Membership Dues	\$0	\$0	\$0
Special Events	\$46,070	\$51,185	\$60,820
Revenue In-Kind	\$157,621	\$169,982	\$124,754
Other	\$10,579	\$13,240	\$26,295

Expense Allocation

Fiscal Year	2016	2015	2014
Program Expense	\$3,012,041	\$3,244,109	\$2,512,081
Administration Expense	\$280,909	\$189,417	\$199,386
Fundraising Expense	\$263,014	\$214,483	\$224,250
Payments to Affiliates	\$0	\$0	\$0
Total Revenue/Total Expenses	1.10	1.04	1.07
Program Expense/Total Expenses	85%	89%	86%
Fundraising Expense/Contributed Revenue	33%	31%	32%

Assets and Liabilities

Fiscal Year	2016	2015	2014
Total Assets	\$9,420,438	\$9,062,430	\$7,328,917
Current Assets	\$7,981,082	\$7,752,209	\$5,878,016
Long-Term Liabilities	\$2,167,165	\$2,082,824	\$2,117,147
Current Liabilities	\$1,657,420	\$1,737,283	\$1,147,388
Total Net Assets	\$5,595,853	\$5,242,323	\$4,064,382

Short Term Solvency

Fiscal Year	2016	2015	2014
Current Ratio: Current Assets/Current Liabilities	4.82	4.46	5.12

Long Term Solvency

Fiscal Year	2016	2015	2014
Long-Term Liabilities/Total Assets	23%	23%	29%

Top Funding Sources

Fiscal Year	2016	2015	2014
Top Funding Source & Dollar Amount	Program Revenue \$2,942,077	Program Revenue \$2,906,999	Program Services \$2,309,653
Second Highest Funding Source & Dollar Amount	Contributions, Gifts and Grants \$753,008	Contributions, Gifts, and Grants \$633,125	Contributions, Gifts & Grants \$631,241
Third Highest Funding Source & Dollar Amount	Noncash Contributions \$157,621	Noncash Contributions \$169,982	Noncash Contributions \$124,754

Capital Campaign

Is the organization currently conducting a Capital Campaign for an endowment or the purchase of a major asset? No

Capital Campaign Goal \$0.00

Capital Campaign Anticipated in Next 5 Years? No

State Charitable Solicitations Permit

TN Charitable Solicitations Registration Yes - Expires Dec 2017

Organization Comments**GivingMatters.com Financial Comments**

Financials taken from the 990.

Financial documents prepared by Frasier, Dean & Howard, PLLC.

Comments provided by Kathryn Bennett 3/31/17.

