

A secure place
to live can
change a family *forever*.

Gary A. Bigelow, COO



The Nashville Housing Situation

- **Almost 24,000 Nashville families don't have the money to live in a safe decent rental unit**
- **16.7% of individuals in Davidson County live below the poverty level**
- **There are over 7,000 people on the waiting list for Section 8 and public housing units through MDHA**
- **In order to meet this demand support for affordable housing initiatives must grow**

Community Benefits of Safe, Affordable Housing

- An average low income homeowner pays \$2,000 per year in property taxes
- Children who live in homes are:
 - 25% more likely to graduate from high school
 - 116% more likely to graduate from college
 - 20% less likely to become teenage mothers
 - 59% more likely to own a home within 10 years of moving from their parent's household
 - More likely to vote
 - More likely to become involved in their communities

Affordable Housing Service Providers in Davidson County

- THDA
- The Housing Fund
- Affordable Housing Resources
- MDHA
- HUD
- Urban Housing Solutions
- Woodbine Community Organization
- Conexión Americas
- Nashville Metro Action Commission
- Citizens for Affordable Housing
- Faith Based Organizations

Habitat Housing and Fiscal Facts

- NAHFH helps families earning an average of \$22,000 per year to own their own homes.
- NAHFH first mortgages range from \$85,000-\$105,000 (vs. Nashville median home \$177,900 and condo \$168,275) and our families pay \$350-\$500 per month including taxes and insurance
- Currently, 40-50% of NAHFH families come from Section 8 housing
- In 2008 NAHFH homeowners paid \$780,000 in property taxes and our two HomeStores generated over \$112,000 in sales taxes

Habitat homeowners must have good credit and earn up to 475 hours of *"sweat equity"* by attending our Homeworks classes and building their own homes and the homes of other family members

As of July 2009, NAHFH has
built/renewed 412 homes for
over 900 *children* and 1400
family members.

Timberwood



Timberwood

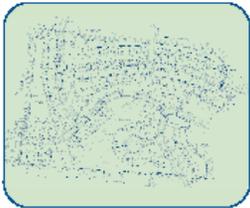


Timberwood is Nashville Area Habitat for Humanity's second affordable housing community located in northwest Davidson County. Land development began in 2007 and home construction in 2008.

The homes are single family, three- to five-bedroom frame houses with approximately 1,100-1,500 square feet and 1.5 to 2.5 baths. A variety of exterior facades are available. A homeowners' association oversees and controls lot maintenance and the exterior appearance of the homes and ensures the growing value of the neighborhood through protective covenants.

Plans include four acres of open space and parks which will feature handicap accessible walking trails and play areas.

Timberwood showcases the positive impact that homeownership and the establishment of a community has on individuals, families, neighborhoods and cities.



- 54 homes have been completed, with 12 more in currently in progress
- Homes are Energy Star certified and we are working toward LEED certification
- The community includes a 2.5 acre park with walking trails, picnic areas and playground equipment
- Timberwood will be completed in 2011

Tennessee SIC and NAHFH Partnership



- The TN SIC sponsored a day of our Fall Build
- TN SIC volunteers were on site on September 21, 2009 and worked hard installing siding
- Huber provided Zip Panels, which were used in the construction of wall panels and on the roof

NAHFH Partners



- These partners provide Gift in Kind materials to each of the Habitat homes
 - LP Corporation
 - A O Smith
 - Dow
 - Ferguson
 - Fiberweb
 - Square D
 - Valspar
 - Whirlpool
 - Hunter Douglas
 - Hermitage Lighting

We would like to thank **Huber** for their contribution of the Zip Panels and the **Tennessee SIC** for their sponsorship and volunteers that helped build the home of our family partner, Timothy!



What Habitat Brings to the Community

- At Habitat a Neighbor is defined as a fellow human being
- People come together from all walks of life to give of their time, talent and resources to help neighbors help themselves
- Through the process of building walls to create a home, Habitat tears down symbolic walls that divide the community

**Thank you for your
commitment to building a
sustainable future through
conscientious stewardship of
our natural resources.**