

CUMBERLAND COUNTY HABITAT FOR HUMANITY

329 McLarty Lane PO Box 854 Crossville, TN 38555

An Affiliate of Habitat for Humanity International

March 23, 2021

Vanessa Petty
Cumberland County Habitat for Humanity
329 McLarty Lane

Fred Houston
City of Crossville
392 North Main Street
Crossville, TN 38555

Dear Mr. Houston,

Thank you for supporting Cumberland County Habitat for Humanity in the past with grant awards. We believe that the long-term economic and social benefits derived from our programs make funding support a worthwhile investment in our community. We are seeking costs associated with building permits for the 5 homes we will build during the 2022 building season.

Affiliate Information

Cumberland County Habitat for Humanity is a Christian housing ministry dedicated to building simple, decent homes in partnership with qualifying low-income families. Habitat is a hand up, not a handout. Partner Families are mentored for successful homeownership, contribute sweat equity, then purchase their homes with interest-free financing. Without interest or profit, mortgage payments are affordable for our families. Habitat offers home partnerships without regard to race, sex, color, age, disability, religion, family status, or national origin. We invite people of all faiths or no faith to join us as we seek to make affordable housing a matter of conscience and action. We believe long-term, generational change begins with a decent home.

Since CCHFH's founding in 1996, we have built a solid organizational foundation with valued assistance from the community. We have been encouraged by this support, which includes direct financial support, donated materials, volunteers' time, and personal expertise.

Progress To-Date

Our actual home construction program began in 1998, with the first Habitat home completed in December of that year. As of January 2021, we have completed 72 homes and rehabilitated 13. In addition, our ReStore provides the community with low priced merchandise for used and reconditioned household items.

Previous City of Crossville Grant

In 2011 an agreement between the City of Crossville and Cumberland County Habitat for Humanity was issued for the exchange of water and sewer tap fees for Habitat for Humanity homes located in the Maple-Glen Subdivision. Cumberland County Habitat for Humanity donated property located in the Maple-Glen Subdivision for the use of walking trails. Since this agreement exists outside of the City of Crossville grant opportunities, we are seeking the costs of the building permits of \$563.50 per home in our 2021-2022 build season.

Program for our Current Year

Cumberland County Habitat for Humanity intends to build 5 homes in the year 2021-2022. Thank you for your consideration and for your support.

Current Financial Resources

CCHFH is fortunate to have a successful funding source in the ReStore. The ReStore is our largest funding opportunity with an annual income of \$488,000. We have typically held 2 fundraisers a year to also support our mission of building homes prior to the COVID-19 pandemic. During our last fiscal year prior to COVID, our fundraising efforts brought an additional \$16,000. The challenges we face today are rising construction costs and land development costs we will accrue in the upcoming build season. During the fiscal year 2019-2020, our program expenses were \$456,425.00 and continue to climb with rising building costs. We rely on funding sources from all avenues and believe that every dollar counts as we continue to move forward with helping families in our local community.

Sincerely,



Vanessa Petty
Cumberland County Habitat for Humanity
Executive Director