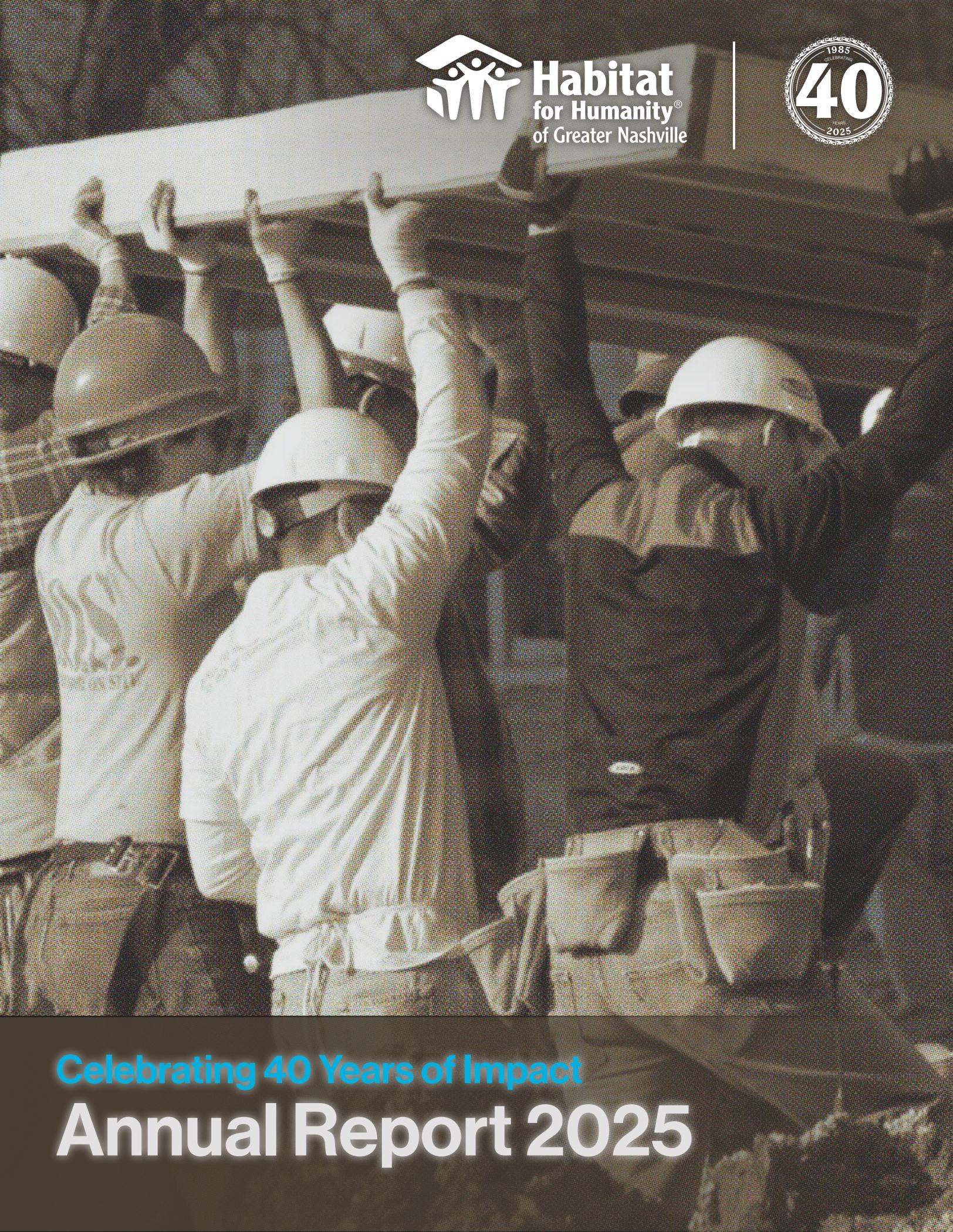




Habitat
for Humanity®
of Greater Nashville



Celebrating 40 Years of Impact

Annual Report 2025

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Letter from Danny Herron, President and CEO

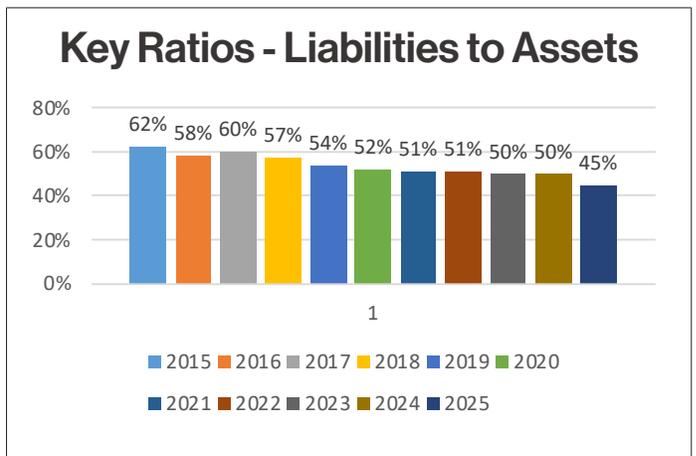
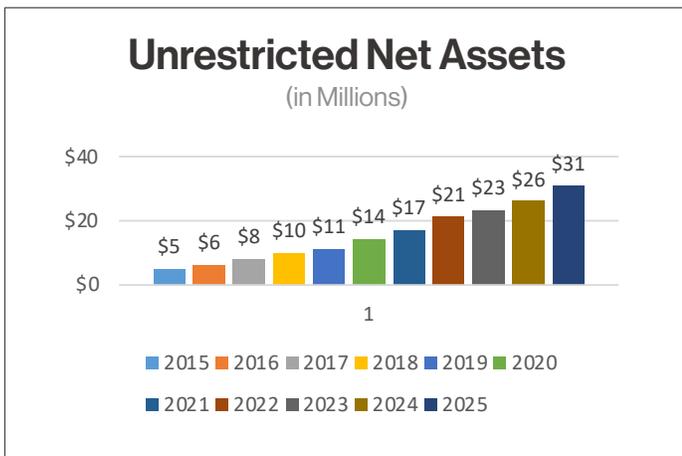
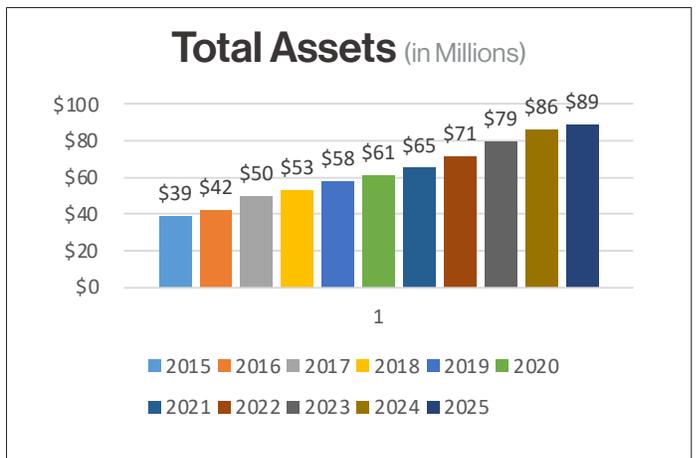
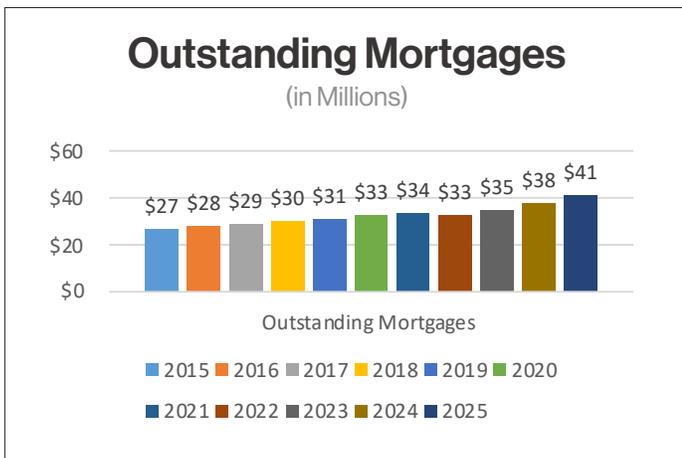


With your support, Habitat for Humanity of Greater Nashville has continued to serve our community by addressing the critical shortage of affordable homeownership opportunities. We have accomplished this through building more than 1,070 homes over 40 years, while strengthening our balance sheet; managing our homeowner mortgages (which remain at less than three percent in delinquencies); adding undeveloped land inventory for the future; and being good stewards of our donors' support.

The agency has built its profit and loss statement around growing and diversifying our assets as well as our sources of contributed income. Grant funding has grown creating greater earned income through expansion of our ReStores into Wilson County. This minimizes our cost of borrowing by utilizing the State of Tennessee's Community Investment Tax Credit (CITC), along with the continued leveraging of our Habitat first mortgages with the Tennessee Housing Development Agency and local banks.

With the outstanding work of our staff and the on-going help of our volunteers and supporters, these intentional efforts from the period 2015-2025 have delivered strong results for the ministry, as shown in the charts below.

Thank you again for your on-going support of the work of Habitat for Humanity as we work TOGETHER to continue to build homes, communities and hope in Greater Nashville.



Special Thanks to Our Friends at The Golf Club of Tennessee

In 2007, Habitat held its first Golf Classic event at The Golf Club of Tennessee as a part of their Charitable Institution Membership program, a partnership made possible through the generosity of David and Sarah Ingram. Since then, this annual event has attracted golfers from across the country and raised over \$2.5 million in support of our homeownership program. This is in large part due to the incredible noteworthy golf course, the lush surroundings, and the exceptional staff who ensure a welcoming environment and a seamless experience.

Since 2014, our partners at HCA Healthcare, led by Habitat Board members Ken Kulaga and Rodney Harris, have been a large part of our success, personally raising over \$900,000 through player and event sponsorships.

Sharing an afternoon with these individuals at The Golf Club of Tennessee continues to be a special opportunity for us to build and retain key relationships, enhancing our ability to bring people together, in support of our mission at “the” golf destination in Tennessee.



40 Years of Impact

1985

Nashville Area Habitat became a volunteer organization with the desire to help hardworking Nashvillians live where they work. **MDHA** donated 10 lots, and the new organization began building homes for the first three families. The houses were purchased by the future homeowners for \$43,000.

IMPACT: Today, on average each home is worth more than \$360,000.



1988

A world record was set in 1988 by **Home Builder's Association of Tennessee**, who built a house in 24 hours, 39 minutes, and 8 seconds for the Owens family, who still live there today. At that time, a normal house build was 90 days.

IMPACT: Today, Habitat of Greater Nashville builds homes in five counties and has built more than 1,070 homes, totaling \$295 million in real estate value in all five counties.

1993

Chris Hemple, a kindergarten teacher at **Ensworth**, created a program where students learned about addition, currency, presidents and that everything has a home. The kindergartners collected pennies, counted and rolled them, and donated them to Habitat in support of a future homeowner's build.

IMPACT: This program still exists 32 years later. Ensworth kindergartners visit Habitat every year to meet a future Habitat homeowner, support their build, and learn more about their homeownership journey.

2002

Chris McCarthy became the President and CEO of then Nashville Area Habitat leading the organization through unprecedented growth. She was at the helm for the largest land gift in our history from **Centex Development Company**, who donated a 43-acre parcel of land located in the Paragon Mills area of Nashville. The property, valued at approximately \$500,000 when donated, was used to develop the Habitat **Providence Park** community, named for the Civil War settlement Lake Providence Church, which was founded in 1868. The community is home to 138 families.

IMPACT: Providence Park marked a shift in Habitat's building practices from building infill homes to a developer of neighborhoods. Habitat has built or added significant homes in 10 neighborhoods.





2010

After an anonymous donor contributed half the funds necessary to complete the final 26 homes in Habitat's Timberwood neighborhood, Nashville Habitat met the challenge grant and orchestrated an enormous **26-House Challenge Build**, resulting in the largest dedication that Nashville Habitat has ever held in its history.

IMPACT: Habitat's time-honored home dedication ceremonies celebrate more than 4,000 family members who have experienced more stable lives through homeownership because of the dedication of the more than 500 government, foundation, corporate, faith, sports and entertainment organizations and individuals who help make it all possible.

Nashville Habitat was awarded the **Clarence Jordan Award for Creativity and Innovation** from Habitat International. The award recognized Nashville as the affiliate with the most innovative methods of operating in areas like home design, fundraising, and recruitment.

Danny Herron became President and CEO of Habitat of Greater Nashville expanding the service area into surrounding counties, establishing a new central office in a former Kmart building in Nashville, and increasing total assets from \$28.9 million to more than \$80 million.

Habitat of Greater Nashville established the **Cheatham County Habitat** in response to the historic May flood.

IMPACT: By the end of 2024, the Cheatham County Habitat had built 14 homes.

2008

After several years of enlisting environmentally friendly building practices, Habitat of Greater Nashville received our first **ENERGY STAR® Award for Excellence in Affordable Housing**, winning 17 consecutive Excellence in Affordable Housing awards since.

IMPACT: Habitat has built over 704 ENERGY STAR® certified homes that will save approximately \$17 million in energy/electricity usage over the life of their mortgages.

2007

Habitat of Greater Nashville merged with the **Dickson Habitat** affiliate and opened its Dickson ReStore in 2011. The ReStore expanded its floor space by 10,000 sq. ft. in 2024.

IMPACT: By the end of 2024, the Dickson County Habitat had built, recycled, or renovated 40 homes.

2006

Partnering with Whirlpool's mission to donate a refrigerator and stove to every Habitat home, **Reba McEntire** inspired 300 volunteers to build 10 homes in the Providence Park neighborhood in one week for the inaugural **Whirlpool Building Blocks** build.

IMPACT: At the heart of our mission to build affordable homes lies the volunteer corps, who come to the build site early and stay late providing free labor and an *esprit de corps* joy that underpins our mission. More than one million volunteer hours are invested in our communities through helping build Habitat homes, serving on the Board and volunteering at one of our three ReStores.

2003

HCA Healthcare sponsored its first Habitat home in 2000. In 2003, HCA CEO Jack Bovender hosted a dinner and challenged a room of fellow business leaders stating if nine of them sponsored a home that year, HCA would sponsor the park in the new community. "Nine for Nashville" happened, and a beautiful park was built in Providence Park community.

40 Years of Impact

2011

Habitat of Greater Nashville merged with the **Wilson Habitat** affiliate (which was established in 1992). The Wilson ReStore opened in 2003 and closed in 2020 to relocate to expanded retail space. The new Wilson ReStore opened to shoppers and donors in July 2024 at the former Lebanon Outlet Mall at 200 Granville Drive.

Habitat of Greater Nashville celebrated its **500th home build** in the Park Preserve neighborhood in North Nashville for LaTonia.

IMPACT: By the end of 2024, Wilson County Habitat had built almost 100 homes.

The rehab of a Meridian Street house in East Nashville brought significant attention to our building practices, catching the eye of the Metro Historical Commission. Habitat received the **2011 Preservation Award** for our efforts in restoring the home as faithfully as possible to its Victorian-era roots.

IMPACT: Habitat has been the recipient of numerous awards for sustainability, building excellence, preservation, and tithe building.



2012

Under the leadership of President and CEO Danny Herron, Habitat took its own advice to own instead of rent and bought a vacant Kmart building at 414 Harding Place, consolidating its former two Nashville ReStore locations, corporate offices, education center and added a construction warehouse.

IMPACT: In 2025, the corporate headquarters, including our retail locations, are currently valued at over \$20 million with more than \$15 million in equity and long-term financing secured at prime rate minus four percent through the State of Tennessee's Community Investment Tax Credit through Pinnacle Financial Partners .

2018

Habitat of Greater Nashville hosted the **Home is the Key** with the **Property Brothers** and Nashville Habitat families Ashlee and Amanda. The month-long build brought volunteers from around the U.S. and was featured on NBC.

IMPACT: Habitat of Greater Nashville has garnered the support of a wide variety of musicians and artists to help build our worldwide brand. Habitat of Greater Nashville had more than 316 million social media views covering the month-long Home is the Key build with the Property Brothers.



Nashville hosted the **36th Jimmy & Rosalynn Carter Work Project** with late former President Jimmy Carter and wife, Rosalynn, constructing 21 homes in Park Preserve during the week, alongside **Garth Brooks, Trisha Yearwood** and 1,500 volunteers from around the world.

IMPACT: Habitat Nashville raised \$6.1 million to support the event and provide funding for 59 affordable homes. More than 5,000 unique stories were written about the Carters last Carter Work Project that was held here in Nashville.

2019

Habitat of Greater Nashville's service area expanded its footprint to include **Robertson County** bringing its service area including Davidson, Wilson, Cheatham, and Dickson counties.

IMPACT: The Robertson Habitat has built, recycled or renovated 11 homes.

2016

2020

Legacy Partners

30 homes or more

- Barnes Housing Trust Fund
- Habitat for Humanity ReStores
- Metropolitan Development Housing Agency
- Tennessee Housing Development Agency
- Unity Build
- Westminster Presbyterian Church

20 homes or more

- Aegis Sciences Corporation
- Deloitte
- First Presbyterian Church
- Greater Nashville REALTORS®
- HCA Healthcare/ TriStar Health
- KPMG LLP
- LP Building Solutions
- Nissan North America
- Publix Super Markets Charities, Inc
- Regions Bank
- Woodmont Christian Church

Habitat has invested in lot inventory to support its long-term mission, acquiring 270 undeveloped lots across five counties, valued at \$6.75 million, with no outstanding debt. Habitat of Greater Nashville has a 10-year supply of lots to ensure its mission to build quality affordable homes.

IMPACT: With land prices skyrocketing throughout Middle Tennessee, this 10-year supply of lots ensures Habitat's mission to build quality affordable homes into the future.



2025

Habitat of Greater Nashville's tithe to Habitat International reached \$1.8 million. Habitat divides its tithe with half going to the region of greatest need and half to the Dominican Republic.

IMPACT: The tithe program supports shelter projects in the world's poorest places. Habitat's tithe has helped over 500 families obtain shelter.

2024

Habitat of Greater Nashville began to coalesce a community initiative in North Nashville to renovate the historic **Parkwood Community Club ballfields**, partner to support the establishment of the north trailhead of a **59-acre Metro Park**, and develop **26 quality Habitat homes** as part of a unique land purchase with Metro Government.

IMPACT: Owing approximately \$300,000 in ballfield renovations as part of the land purchase agreement, Habitat raised **\$2.5 million for the ballfield renovations** far exceeding its obligation for the land purchase to lead a unique community building initiative with partnerships from the **Nashville Sounds, MLB-MLBPA-Youth Development Foundation, the Morgan Wallen Foundation, and the Speer Foundation.**



2021-2025

Habitat of Greater Nashville welcomed its 1,000th homeowner, Karah, in December.

2022



'Field of Dreams' Becomes a Reality for Historic Ballpark in North Nashville

Habitat for Humanity Leads \$2.5 Million Ballfield Renovation

"Revitalizing these ballfields was a massive team effort led by Habitat for Humanity of Greater Nashville, and we couldn't be more thrilled to see them in fighting form for hundreds of kids to enjoy and play ball. It's a dream come true," says Kathleen Flaherty, executive director of the Morgan Wallen Foundation. "This was the Foundation's first field restoration grant, and we couldn't be happier with the results."

In 2025, Habitat for Humanity of Greater Nashville finished a six-year community collaboration to restore the Parkwood Community Club ballfields, help establish a 59-acre Metro Park, while beginning its 26-home build in North Nashville.

Habitat raised \$2.5 million for the ballpark transformation, which includes two turf fields, new Musco lights, fences, dugouts, scoreboards, parking, concrete sidewalks, and new paved roads.

Major donors for the ballpark included **Morgan Wallen, through his Morgan Wallen Foundation, MLB-MLBPA Youth Development Foundation, and the Speer Foundation**, each contributing \$500,000 to launch the campaign in 2023. The **Nashville Sounds** baseball organization donated to the capital campaign and is offering annual player scholarships to the Parkwood Baseball teams.

The community project began with a land deal Habitat made with Metro to purchase 12 acres to build homes

on six acres and to provide improvements on the other six for community amenities. Habitat paid cash for half of the \$1.2 million market appraised tract of land and agreed to provide approximately \$600,000 in improvements for the ballpark and greenspace, also adding additional land for the Metro Park. Habitat far exceeded its obligations recognizing its larger mission to build hope and communities. Habitat has built homes in North Nashville for more than 20 years representing an \$100 million investment in the community.

The age and condition of the historic Parkwood ballfields resulted in renovation costs far exceeding the original scope. Habitat's initiative to raise additional funds resulted in several significant accomplishments, highlighting the generosity of those who donated to ensure all the renovations moved forward. Critical support also came from District 2 **Councilwoman Kyonzte Toombs**.

The Parkwood Community Club has produced notable athletes, including Mookie Betts and Golden Tate. It was the site of Nashville's first integrated baseball games in the 1970s, and in the 1980s, Parkwood became Tennessee's first athletic club to be owned and operated by a minority Board—one of only five in the U.S.

This year, the revitalized fields have inspired three Parkwood teams to reach state competitions undefeated and one team to compete in the Dixie Youth World Series, finishing third.

Land acquisition and infrastructure funders for the Habitat homes and Metro Park are below.

Title Sponsor	Club Level	Bases Loaded	Cornerstone
			

Special thanks to District 2 Metro Councilmember Kyonzte Toombs and the Parkwood Board.

Land Acquisition	Site Development	Metro Parks North Trailhead
		



By the Numbers

Corporate and Faith Funding Through 40 Years



\$43M+

has been raised specifically for house construction by over

521

organizations in Habitat's

40

years as an affiliate

Volunteers over 40 years

Volunteers are the heart of our mission to build affordable homes over the past 40 years.



180K

volunteers



1.37M+

total volunteer hours



1,790

volunteers



88.7K

total volunteer hours at **Dickson ReStore**



16K

volunteers

73K

total volunteer hours at **Nashville ReStore** (20 years)



120

volunteers



750

total volunteer hours at **Wilson ReStore**



3.8K

members from our communities have served



25,560

hours on our Board, Advisory Council, Community Councils and committees

Investment in the Community

Over the past 40 years, Habitat of Greater Nashville's investment in the Middle Tennessee community is staggering.



\$3.75M

invested in lives annually (homeownership equity)



\$295M

in real estate value in local market (over 40 years)

Future Habitat homeowners have "sweated" more than



107,300 hours

on the build site to earn a **0% APR Habitat mortgage**



\$1M

annual investment in community (property taxes)

80,475+ hours

of homeowner education have gone into our successful homeownership program

Habitat has built, renovated, or recycled a total of



1,073 homes

across **five counties**



Through Habitat's tithe program to Habitat International, Habitat of Greater Nashville has donated

\$1.8M+

providing housing solutions for **492 families around the globe**

Future Habitat homeowners have "sweated" more than

107,300 hours

on the build site to earn a **0% APR Habitat mortgage**

Habitat of Greater Nashville changed our name in 2012 from Nashville Area Habitat to Habitat for **Humanity of Greater Nashville** to reflect the growing geographic service area now in



five counties,

with ReStores in three counties



97%

of all Habitat homeowners experience homeownership success and more stable lives for their families through the **Habitat homeownership program**

Volunteers: The Heartbeat of our Mission

Habitat engages approximately 5,000 volunteers a year building homes, communities and hope. Throughout our 40-year history, we have engaged more than 150,000 volunteers who work with us to make our communities a better place for everyone to live. As Habitat closes out its 20-year presence in North Nashville at the end of 2025 before moving back to South Nashville, we will have invested more than \$100 million in this community, stabilizing lives through homeownership.





ReStore Engagement Key to Success

In 1991, five volunteers created the first ReStore in Winnipeg, Manitoba. There are now over 1,000 ReStore locations across six countries supporting Habitat's mission to build homes and to keep building materials and home goods out of the waste stream. No matter where you visit a ReStore, no two are the same!

The first Nashville Habitat ReStore (originally called the HomeStore) opened in 2004 on Eighth Avenue South. With limited space and growing popularity, the second Nashville Habitat HomeStore opened in 2005 on Division Street. This was a significant step for the Nashville affiliate, creating a new revenue stream for building affordable homes.

Today, more than 1,500 tons of materials are diverted from landfills annually through our three ReStores in Davidson, Wilson and Dickson counties. With our 20-year history, the ReStores have diverted approximately 30,000 tons (60 million pounds) of material from landfills! In addition, the ReStores have implemented internal processes such as a cardboard bailer and scrap metal programs to assist with internal waste diversion.

Volunteer contributions are a key component of the ReStore model – community members donate their time to help sort items, assist customers, arrange merchandise, and more. Across the three ReStores, volunteers engage as individuals, faith groups and corporate teams in meaningful service with an average of over 7,000 volunteer hours annually.

The ReStore has played a role in supporting 98 Habitat home builds.

- **2003** – The Wilson ReStore opened and merged with Nashville Habitat in 2012. It closed in 2020 to relocate to expanded retail space.
- **2007** – Deconstruction Program introduced a complimentary service enabling individuals undertaking renovations to donate their cabinets and other household materials. The Deconstruct team removes these items FREE saving homeowners thousands of dollars on renovation fees. More than 800 homeowners and contractors have taken advantage of the complimentary Deconstruction Program.
- **2008** – ReStore achieved \$1 million in sales revenue.

- **2010** – The name changed from HomeStore to ReStore to align with Habitat for Humanity International branding.
- **2011** – Habitat's ReStore model expanded to Dickson County. Its establishment extended Habitat's retail presence westward, serving more rural communities and engaging donors and shoppers in Dickson. In 2024 the Dickson ReStore underwent significant expansion adding 10,000 sq. ft. of space (nearly tripling its sales floor) thanks in part to help from the Dickson County Sheriff's Office work crew, who assisted with the expansion construction.
- **2017** – To accommodate growing operations and become owners instead of renters as we advise our homeowners to do, the Nashville ReStore moved to its present location at 414 Harding Place. The new site – a former Kmart store – offers 33,000 square feet of showroom space, significantly larger than the Eighth Avenue and Division Street locations combined. This relocation was a pivotal upgrade, allowing the ReStore to display more inventory and serve more customers in this flagship location.
- **2020** – All ReStores shut down for COVID. The Nashville and Dickson stores reopened; the Wilson store remained closed.
- **2023** – The ReStore collaborated with ReSupply to enhance service offerings for the community by facilitating donations of additional items to the ReStore, including those located above ground level that require disassembly or handling priority pick-ups, available for a nominal fee.
- **2024** – The Wilson ReStore opened to shoppers and donors in July with 25,000 sq. ft. of sales floor space at the former Lebanon Outlet Mall at 200 Granville Drive. The Dickson ReStore added 10,000 sq. ft. of retail space.



FY 2025 ReStore

	Annual Sales	Sales Transactions	Shopper Traffic
Nashville	\$2,951,472	45,288	129,055
Dickson	\$903,266	15,837	62,765
Wilson	\$882,988	13,939	27,576

ReStore Volunteer Groups

Adidas Custom Outfitters	Kiwanis
Amazon	KPMG LLP
Amazon Design Team	Liscomb University
Amrize	LKQ Corp
Bank of America	LP Building Solutions
Belmont College of Music Business	Medicat
Belmont College of Pharmacy	Mentora
Black Employees of Nissan	Momentum Worx
BMI	Middle Tennessee Association of REALTORS®
Brasfield & Gorrie	National Association of Property Managers
BrightQuest Treatment Centers	Nashville Christian Academy
BWE	New Earth Residential
CAT Financial	One City Church
Cerecore	Organon
Chainguard	Pathward
Christopher Lee CPA	PepsiCo- Women in Ops
Cigna	Perry County Schools
City National Bank	Pi Mu Phi Military Sorority
Clark Construction	Publix Supermarkets
CNH Capital	ReEmployability
Christ Presbyterian Academy	Regions Bank
CRE615	SCALE
DaySpring Academy	Schneider Electric
Delta Nu	Sheakley Services
Disciplina Capital Management	Sigma Iota Delta- Lipscomb University Chapter
Doka	Sisters in Different Shoes
Duke University Alumni	The General
East Nashville Magnet High	Theta Phi Sigma Christian Sorority
Eastern Middle Tennessee Association of REALTORS®	TMP-Architecture
Federal Home Loan Bank of Cincinnati	Tom James Company
First Baptist Church- Garland Texas	Trilliant
First Horizon Bank	TriStar Southern Hills Medical Center
Forena	TVA
Fortitude	University of North Carolina Pembroke
Forvis Mazars	University School of Nashville
Ghertner & Company	Vanderbilt University
Goodpasture Christian School	Vendor Services
Hendersonville Christian Academy	Westminster Presbyterian Church
Herzing University	Wilson Bank and Trust
Holladay Properties	WME
InfoWorks	Youthworks
Junior League of Nashville	
Kentucky Colonels	

Corporate Donors

Abode Apartment	Lowe's Home Improvement
Accent Flooring	LP Building Solutions
Alfred Williams & Company	Lutheran Health
Apex Storage	The Mall at Green Hills
Avana Apartment	Music City Convention Center
Azumea Leasing	My Estate to Liquidate
Belmont University	My Windows
BWE	Nashville State Community College
Caption by Hyatt	Nippon Express
CEVA Logistics	Oak Hill School
Cimetra	Opryland Hotel
Costco Wholesale	Optoro
Country Music Hall of Fame Museum	Pinnacle Financial Partners
Crosslin Building Supplies	Pottery Barn
Crystal Art Gallery	PPG Paints
Designer Gallery	Preston Hotel
Dollar General	Prime Source Building Products
English & Company	Regions Bank
Entrusted Estate Sales	Restoration Hardware
Fakes and Hooker Lumber	Rite Rug Flooring
Ferguson Home	Sims-Lohman
Five Star Construction, LLP	Sprintz Furniture
GEODIS	Starbucks
The Golf Club of Tennessee	Tennsco
Guthrie Ace Hardware	The Dragonfly Consignment Shop
HD Install	Thompson Hotel
Henley Supply Millwork	Thrive Works
Hermitage Design Center	Timberland Cabinets
Holladay Properties	Visual Comfort Lighting
Huskey Truss & Building Supply	Weight Watchers
ICAST	West Elm
Installation Group	Williams Sonoma
Kabinart Cabinetry	Woodgrain Doors
Kirkland's Home	



Celebrating 40 Years of Technological Evolution at the Agency

Four Decades of Progress: Technology's Role in Shaping Our Journey

Forty years ago, the agency set forth on a journey marked by ambition, creativity, and resilience. What began as a small operation with just two standalone computers and no network has evolved into a dynamic, technologically robust organization. As we celebrate this milestone, it is both fitting and inspiring to reflect on how technology has transformed our day-to-day operations, redefined our strategy, and expanded the horizons of what we thought possible.

The Humble Beginnings: Foundations of Digital Future and a Vision

In the agency's earliest years, technology was both simple and labor-intensive. The office relied on a couple of standalone computers, each an island of productivity. These machines were used for basic word processing, data entry, and spreadsheets, often with staff swapping floppy disks to share files. Record-keeping was largely manual, with paper files and analog ledgers dominating daily operations. Communication within the agency was primarily in-person or over the phone, and only the most essential tasks made their way onto computers.

The Dawn of Connectivity: The First Network

As the agency expanded, welcoming new team members, so did its technological footprint. The need for collaboration, data sharing, and streamlined communication grew urgent. This necessity gave birth to the agency's first local area network (LAN) and marked a turning point, connecting staff and centralizing critical resources. The agency deployed its first internal server, providing network storage, centralized backups, and a foundation for email communications. For the first time, information could be shared between computers without physical media. Communication within the agency was primarily in-person or over the phone, and only the most essential tasks made their way onto computers.

The Windows Era and Office Productivity

As the agency modernized, the main office ran on Windows 95, a leap in usability and graphical interface, and soon upgraded to Windows 98 to keep pace with rapid advancements. Microsoft Office 95 became the business suite of choice, offering integrated tools for documents, spreadsheets, and presentations. Technology was no longer a background tool but an active driver of our mission and impact.

Modernizing Business Functions: Accounting and Administration

As technology continued to evolve, so did the tools supporting the agency's core business functions. Accounting, which had for years depended on QuickBooks for everyday financial management, entered a new era with the transition to Sage Peachtree Accounting. Advancing needs led to the adoption of MIP Fund Accounting, a robust solution that improved compliance, transparency, and financial reporting.

This powerful platform brought enhanced functionality, enabling more sophisticated tracking, reporting, and compliance—key to supporting the agency's growing portfolio and expanding community impact.

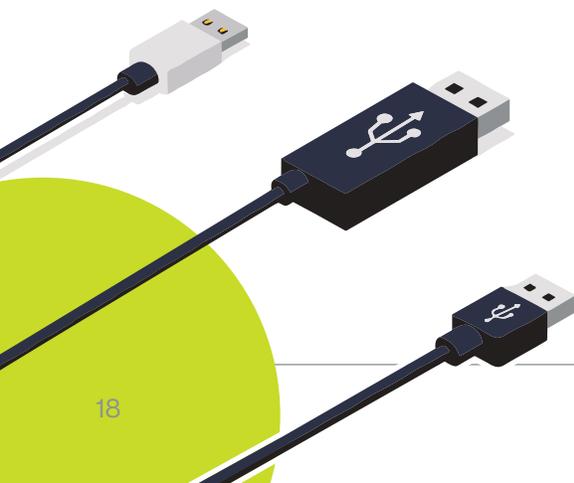
Empowering Communities: The Homeowner Computer Lab

A defining moment in the agency's commitment to community empowerment was the creation of a dedicated computer lab for homeowners recently enrolled in the program. This resource center provided essential digital access and training, equipping new homeowners with the skills and confidence needed for success in an increasingly connected world. The computer lab stood as a testament to our commitment to both technological advancement and community empowerment, compliance, transparency, and financial reporting.

Network Expansion and Regional Mergers

The growth of the agency's technological landscape accelerated further with organizational mergers and strategic expansion. In 2008, the agency merged with Dickson County, driving an even greater expansion of its network. This merger required integrating Dickson's infrastructure, systems, and staff into the existing network, creating new opportunities for collaboration and resource sharing.

A few years later, around 2012, the agency welcomed Wilson County through another merger, further increasing the scope and complexity of the network. Each merger brought a wave of new users, devices, and operational needs, all supported by a continually evolving IT backbone.



The Shift to the Cloud: Laying New Foundations

Around 2015, the agency began its migration toward cloud-based technology. This era saw a major transformation as on-premises systems gave way to flexible, scalable, and secure cloud solutions. One of the first milestones was moving the agency's email infrastructure from an on-prem Exchange server to Exchange Online, ensuring reliable access from anywhere and reducing the burden of system maintenance.

During the same period, the point-of-sale system transitioned from Stoker to Salesforce, leveraging the power of the cloud for retail operations and donor management. These shifts not only optimized workflows but also enhanced data security, disaster recovery, and support for growth.

The Age of Mobility and Wireless Innovation

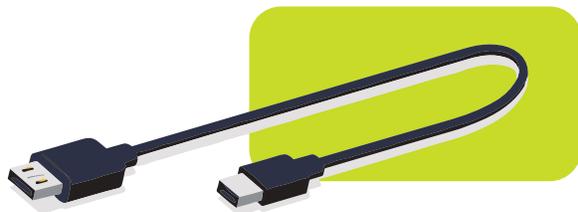
As the new millennium dawned, technology became not just faster and more powerful, but also more mobile. Laptops and wireless networking freed employees from the confines of their desks, enabling work from conference rooms, client sites, or even on the road. Mobile phones—once used solely for calls—evolved into smartphones, integrating email, calendars, and dozens of productivity apps into a single, pocket-sized device.

At the agency, these advances translated into greater flexibility and responsiveness. Teams could now collaborate in real time, regardless of physical location. Cloud computing began to replace traditional servers, further breaking down barriers to access and collaboration. Information was no longer tied to a single office or device; instead, it flowed freely wherever it was needed.

Major Infrastructure Change: From On-Premise to Microsoft 365

In 2022, the agency undertook a major infrastructure change, migrating the entire on-prem file server to Microsoft 365 (M365). This move unlocked new opportunities for secure file sharing, collaboration, and remote access. Zoom was replaced by Microsoft Teams, which quickly became the main digital gathering space for chats, video conferences, and project collaboration. The rollout of SharePoint, OneDrive, and MS To Do further streamlined workflows, eliminating silos and bringing staff together on a unified platform.

The global shift toward remote work has tested and proven the agency's technological resilience. The agency's investment in cloud infrastructure and mobile technology enabled a seamless transition, allowing teams to remain productive and connected even when miles apart.



Our Digital Landscape Today: Collaboration Without Boundaries

Today, the agency stands as a model of digital integration and agility. Every department and project is connected through Microsoft 365, and Teams is the main communication hub—enabling instant messaging, video calls, and persistent collaboration via Teams and Channels. SharePoint and OneDrive provide secure, organized storage and seamless access to documents, while MS To Do empowers staff to manage projects and tasks with clarity and efficiency.

The agency's network has scaled impressively, supporting more than 100 devices—including Windows PCs, Macs, iPads, and seven dedicated servers—ensuring that staff have the tools, access, and reliability needed for a dynamic, fast-paced environment.

Digital Transformation: The Power of Data and Automation

In recent years, the agency has witnessed the rise of digital transformation—a movement that leverages data, automation, and artificial intelligence (AI) to drive smarter decisions and more efficient operations.

With technological advancement comes the responsibility to protect sensitive information. The agency has invested in robust cybersecurity measures, implementing firewalls, encryption, multi-factor authentication, and ongoing employee training. These safeguards ensure that client data, proprietary strategies, and internal communications remain secure against ever-evolving digital threats.

Looking Ahead: Embracing Tomorrow's Possibilities

The story of the agency's technological evolution is one of vision and adaptability. As we celebrate this 40th anniversary, we do so with pride in our past and confidence in our future, knowing that technology will remain an essential partner in our ongoing journey.

Johnnie Reynolds Property Specialist

25 Years with Habitat for Humanity of Greater Nashville

“My favorite thing about working for Habitat is being part of an organization that is recognized around the world for helping people who otherwise may have fallen through the cracks and not been able to realize the dream of owning their own home.”

I was born and raised here in Nashville. I graduated from Hume Fogg Comprehensive High School in 1978. There, I played basketball and majored in photography. After graduation, I attended Trevecca Nazarene College for two years, where I also played basketball. Over the next

few years my high school sweetheart, Cynthia, and I were married and had three wonderful children.

In 1990, I moved to North Carolina, which is where I got into home remodeling and building custom log homes.

“What I have learned at Habitat is there are a lot of good people in the world

despite what the news says. When we all come together toward a common goal, anything is possible.”

I moved back to Nashville in April of 2000. While I was away, my wife, Cynthia, had become a Habitat homeowner. She introduced me to her friend, who is also a Habitat homeowner and a former employee of Habitat. She made me aware of a job opening at Habitat in construction, so I applied and was hired. Through the years my most memorable moments are working on Habitat homes with children of Habitat homeowners and getting to work on both of their homes! Interacting with the Habitat homeowners is something I value.

Fast forward to now, 25 years later, and hundreds of Habitat homes later. Our children have blessed us with six grandchildren. After working a full day at Habitat, I enjoy attending my grandchildren’s games and watching sports.



“What I do gives me meaning.”

Habitat Employees 10 Years or More

Johnnie Reynolds, 25 years

Julio Samayoa, 19 years

Torin Dobson, 18 years

Lauren Payne, 18 years

Casey Hawkins, 18 years

Bob Williams, 18 years

Lucile Houseworth, 16 years

Todd Bilbrey, 16 years

Mark Henderson, 16 years

Danny Herron, 15 years

Tracy Beasley, 14 years

Shelly Dillow, 14 years

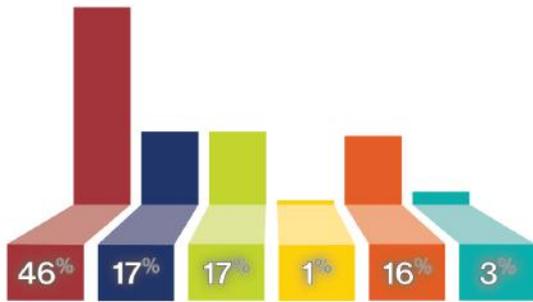
Robert Scarlett, 14 years

Sherry Stinson, 14 years

Terry Smith, 11 years

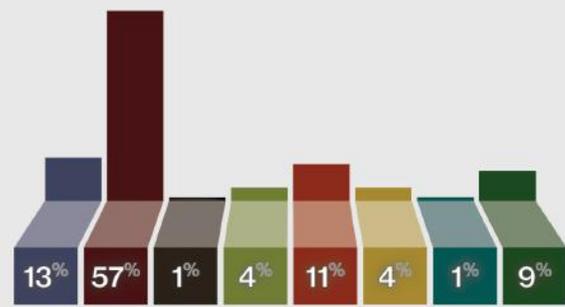
Jeff Bennett, 10 years

Financials



Assets

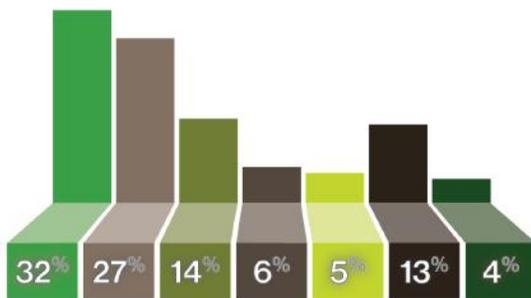
Mortgages	\$40,527,712
Real Estate & Const. in Progress	\$14,421,526
Cash	\$14,690,156
Receivables	\$859,964
Fixed Assets, Net of Depreciation	\$13,854,914
Other Assets	\$2,926,508
TOTAL	\$87,280,780



Liabilities

Notes Payable - Harding/Wilson ReStore	\$4,876,378
Notes Payable - Mortgages	\$21,986,402
Notes Payable - Unsecured	\$406,158
NMTTC Joint Venture Notes Payable	\$1,459,356
Unearned Revenue on Mortgages	\$4,375,413
Accounts Payable & Accrued Expenses	\$1,702,828
Lease Liabilities	\$359,923
Deferred Revenue	\$3,437,368
TOTAL	\$38,603,826

Revenue



Contributed Income	\$10,792,494
Transfer to Homeowners	\$9,335,240
ReStores Sales	\$4,737,626
Mortgage Sales Interest Contribution	\$2,036,371
Mortgage Discount Amortization	\$1,675,319
In-Kind Contributions	\$4,348,740
Other Income	\$1,328,928
TOTAL	\$34,254,718

Expenses

Program	\$25,518,873
Support	\$2,909,024
TOTAL	\$28,427,897

Net Assets



Change from Operations: \$5,826,821

Executive Committee

2025 Executive Committee	Position	Company
Sam McAllester	Chair	Spencer Fane
Christie Wilson	Vice Chair	Wilson Group Real Estate
Scott Gupton	Secretary	INSBANK
Benton Smothers	Treasurer	Holladay Properties
Laura Smith	Past Chair	Nashville Electric Service
Thomas Hunter, Sr.	At Large	Davidson County Sheriff's Office
Michael Lindseth	At Large	Pinnacle Financial Partners
Heather Vincent	At Large	Bank of America
Chemeka Wachtler	At Large	HCA Healthcare

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Vice Chair
 Ray Eimerman
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Chair
 Philip Kilpatrick
 Dennis Mitchell
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Reporter

Cheatham County

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 Shayne Bell
 Shelly Carney,
Reporter
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 Marianne Isbell
 Brad Jenkins
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Chair
 Mary Littleton
 Jason McGlothren
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 Dianne Williams

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 Jeff Barber
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Chair
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Christie Wilson	Wilson Group Real Estate
Lane Wilson	WME



Counties: Five Homeowners, Five Journeys of Hope

Habitat for Humanity of Greater Nashville is celebrating the inspiring journeys of five remarkable homeowners whose dedication and perseverance have not only transformed their own lives but also strengthened their communities.

In Dickson County, Joshainna found peace of mind and a safe haven for her three young children. Homeownership became a turning point, a step toward stability where she could nurture her family and build a future filled with promise.

In Wilson County, two homeowners are writing new chapters of resilience. Nicole overcame financial barriers and the challenges of overcrowding. She embraced the opportunity to build a life rooted in financial stability and community involvement. Nearby, Corey built a stable, nurturing home for himself and his daughter. He was determined to give her a foundation surrounded by love and family.

Though their paths are unique, both Nicole and Corey exemplify the strength and spirit of the Wilson County community.

In Robertson County, Danielle showed unwavering determination. She proved to her daughters that hard work and gratitude can open doors to lasting stability and hope.

In Cheatham County, Aisha Lee made history by becoming the first homeowner of a Habitat built solar home. The innovative project was made possible through a partnership with Schneider Electric and provided hands-on learning opportunities for Sycamore High School's solar club, empowering the next generation of changemakers.

Each homeowner's journey is a testament to Habitat's mission. Habitat is not just building homes, but inspiring hope, resilience and a firm foundation. We appreciate our sponsors who help us build homes, communities and hope throughout Middle Tennessee.



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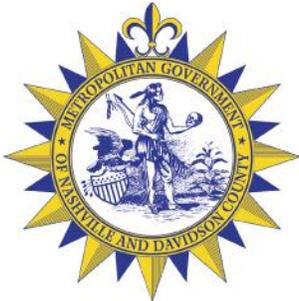
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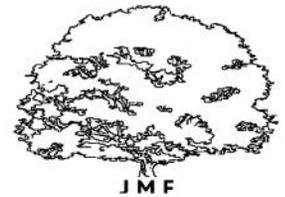
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