



**Together We Build:
Celebrating A Year of Impact**

**2023
Annual
Report**

Welcome Home: A Year of Progress and Partnership

If you've driven through Ellen's Glen recently, you may notice the neighborhood looks a little different than when we celebrated it on September 18, 2022. A few of the houses were finished, yet still unoccupied. While we celebrated the completion of a successful Capital Campaign, the new Readiness Fund, and the purchase of The Plains, the next neighborhood to be developed behind Ellen's Glen, front porches sat empty in anticipation of the families who would call this community home.

Now, with over 50 people living in Ellen's Glen, I think we can say, "welcome home." In partnership with your generous support of Knoxville Habitat for Humanity, twenty-two new homeowners are living their dream of affordable homeownership. Outside the quiet streets of Ellen's Glen, the reaches of the Critical Home Repair program grew exponentially in the last year and continues to preserve the safety and integrity of our senior community members.

The journey home is always filled with surprises when we are pursuing the work of God. Each achievement in this Annual Report has been accompanied by hard work by dedicated staff, donors, volunteers, foundations, churches, Covenant Partners, sponsors and homeowners. At a time when it is difficult to purchase a home through traditional means, the affordable homeownership and critical home repair offered through Knoxville Habitat for Humanity are building up our community by helping our neighbors secure and stay in safe housing.

This organization's ministry would not be possible without the support of the entire community. Whether you shop at the Restore, give your time and money, or use your voice to advocate for safe housing, you are contributing to the important work of building a strong community.

As we look to the future, Knoxville Habitat for Humanity is poised to grow and adapt to new challenges as we fulfill our mission. The Plains provide a new opportunity to serve dozens of families. The Critical Home Repair program is growing as more seniors hope to age safely in their homes.

I hope you will take a drive through Ellen's Glen, or better yet, volunteer on an upcoming workday. The hope and determination of Knoxville Habitat is evident in each volunteer, staff, crew leader, donor, and, especially, homeowner. These buildings have become homes thanks to your prayers and support. On behalf of the Knoxville Habitat Board of Directors, thank you for putting God's love into action, by bringing people together to build homes, communities, and hope.

In God's grace,

Rev. Palmer Cantler, Board Chair
Knoxville Habitat for Humanity
Board of Directors



Rev. Palmer Cantler
2023 Board Chair

Knoxville Habitat for Humanity 2023 Board of Directors



Rev. Palmer Cantler
Board Chair
Church Street UMC



Garry Tener
Board Chair Elect
Retired, Community Volunteer



Gabriel Bolas
Past Board Chair
KUB



Tiffany Martin
Secretary
KUB



Brent Ball
Treasurer
FirstBank



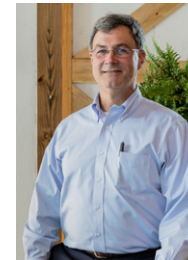
Joshua Ball
Hodges, Doughty & Carson, PLLC



Pat Bright
Prism Pool and Backyard



Pamela Dawson
Centrus Energy Corp.



Michael Ewell
Frantz, McConnell & Seymour, LLP



LeeAnn Foster
Team Foster Strategy



Aaron Gray
Fulghum, MacIndoe, & Associates



Ty Hall
CMC Steel
Tennessee



LeAnn Heidenreich
Home Federal Bank of Tennessee



Laurel Howanitz
Community Volunteer



Tyler Lewelling
Webb School of Knoxville



Lynne Liddington
Retired, Community Volunteer



Mike Shamblin
PYA



Michael Simpson
Visionary Horizons



James Tuttle
Retired, Community Volunteer



Ashley Cate Vogel
Cate-Russell Insurance, Inc.

Knoxville Habitat's Homeownership Program

sells homes to families with affordable, 30-year, fixed-rate mortgages, helping first-time homeowners enter the market and build equity. No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own future.

39 In 2023, our New Construction Program served **39 individuals**, providing them with the foundation of a stable and secure future.

632 In 2023, we proudly celebrated the construction of our **632nd home**, furthering our mission of providing affordable homeownership in Knoxville.



Home Sweet Habitat: A New Chapter for Knoxville Families

Meet Sean, a figure of resilience and community spirit in Knoxville. As a single father, Sean's life revolves around his three daughters. Despite the challenges of single parenting, he emphasizes the importance of education and cherishes family moments, like traditional Sunday dinners at his grandmother's house. Beyond his family, Sean extends his nurturing spirit to his role as a Program Director at a local Boys and Girls Club, where he mentors many children, particularly from single-parent homes, teaching them respect and responsibility.

However, Sean faced a significant challenge common in the Knoxville community: the rising cost of housing. This situation forced Sean and his two younger daughters to move into his mother's home as rent became unaffordable. His story reflects a broader issue many families encounter in finding safe, affordable housing in Knoxville.



This turning point led Sean to Knoxville Habitat for Humanity. With a partnership with FirstBank, Sean embarked on the journey of building and purchasing an affordable home in Ellen's Glen. This opportunity represents more than just a house; it's a symbol of stability and a fresh start for Sean and his daughters. It's a testament to the transformative impact of community support and the dedication of organizations like Habitat for Humanity.

In a significant milestone, Sean closed on his home in November 2023 and has since moved in, marking the beginning of a new chapter in his life. His journey with Knoxville Habitat for Humanity is not just a personal success story; it's an emblem of hope and the collective effort to address housing challenges in the Knoxville area. Sean's story, filled with determination and a strong community bond, highlights the crucial role of Habitat for Humanity in transforming lives and neighborhoods.

Beyond the Build: Impact and Outcomes

Empowering Futures

Over **90% of our families** now see a **brighter future**, thanks to our education programs and homeownership opportunities. A significant **79% live within the budget** they crafted during our educational sessions, setting a strong foundation for financial independence.

Growing Dignity

Our homeowners report a **45% decrease in public assistance reliance**, with **55% saving more than ever before**. The joy of homeownership has also led to a **62% increase in children's social interactions** at home.

Enhancing Health and Safety

A safe home has translated to **healthier lives for 74% of our families**, with some seeing a **24% reduction in medical visits**. This safety net extends beyond physical health, nurturing well-being.

Boosting Education and Employment

54% of our homeowners have seen job improvements, while an impressive **81% pursue higher education**, inspired by the stability of their new home. This stability has improved **children's school attendance by 27%** and **grades by 48%**.

Strengthening Family Bonds

Quality family time has increased for **52% of our families**, with **44% enjoying improved relations**, painting a picture of homes filled with love and growth.

Overall Satisfaction

An overwhelming **84% of homeowners** report a **significantly improved quality of life**, underscoring the transformative impact of Knoxville Habitat's work on families and the community.

Knoxville Habitat's Critical Home Repair Program

extends a helping hand to our senior citizens, ensuring their homes remain safe, comfortable, and conducive to independent living. As we age, the need for a secure and familiar environment becomes crucial. This program steps in to provide essential repairs for low-income seniors, allowing them to continue enjoying their homes without the burden of unmanageable costs. We all deserve to live with dignity and security, especially in our later years. This initiative embodies our commitment to ensuring that every member of our community can live in a safe and well-maintained home. It's not just about making repairs; it's about preserving the comfort and independence that our seniors have earned and cherished over a lifetime.

21

In 2023, we proudly **completed 21 critical home repair projects**. Ensuring, that our local seniors continue to live in safety, comfort, and dignity, maintaining their independence in the homes they love.

Reinforcing Roots: Preserving Independence in Our Neighborhoods

Cindy's connection with her Knoxville home is a narrative of more than 35 years, a saga that began when she moved in while eight months pregnant. Over the decades, her home has been a haven for her growing child, a playground for her dogs, and a gathering place for numerous children. However, as time went by, the upkeep of her home became a daunting challenge. The house, which hadn't seen a fresh coat of paint in 30 years and suffered from rotting wood and failing gutters, became a source of embarrassment for Cindy, hindering her from hosting visitors.

This is where the Knoxville Habitat for Humanity's Critical Home Repair Program came into play, turning Cindy's plight into a story of renewal and pride. The program provided her with essential home repairs, including new siding and gutters, tasks that were unmanageable for Cindy, especially given her mobility issues and financial constraints. These repairs did more than just restore the physical structure of her home; they rejuvenated Cindy's sense of pride in her living space.

Expressing deep gratitude for the program and its donors, Cindy is now able to take pride once again in her home and looks forward to welcoming friends and family. Her story is a testament to the significant impact the Critical Home Repair Program has on the lives of senior citizens in Knoxville. Cindy's rejuvenated home stands as a symbol of the dignity, independence, and comfort that Knoxville Habitat for Humanity strives to provide for every member of the community.



Recycle, Reuse, Restore: 2023's Journey in Community Building

Knoxville Habitat's ReStore offers more than just a shopping experience; it's a community commitment. By selling gently-used furniture, home goods, and building materials at affordable prices, we empower everyone to improve their homes and lives. We all have the right to a beautiful, functional living space. We all deserve the opportunity to make our homes a reflection of who we are. And through your participation - shopping, donating, or volunteering - you're not just acquiring or giving away items; you're investing in the strength and stability of our community. Every purchase and donation fuels our mission to provide affordable homeownership, making the dream of a stable, secure home a reality for more families.

\$1.39M

In 2023, the ReStore generated **\$1.39M for our affordable homeownership programs!** We received **over 3,400 donations** of furniture, fixtures, flooring, and other home improvement items. These materials avoided the landfill, and were sold to support our mission.

Financial Overview

Resource Allocation: Fueling Our Mission in Knoxville

Assets

Cash and Cash Equivalents	\$2,611,178
Certificates of Deposit	\$500,000
Mortgages Receivable	\$7,313,909
Contributions Receivable (net)	\$743,642
Inventory	\$256,679
Prepaid Expenses and Deposits	\$60,055
Homes Under Construction	\$2,493,448
Beneficial Interest in Assets Held by Others	\$102,437
Property and Equipment, Net	\$903,931
Lease-to-Own Property	\$299,484
Real Estate Owned	\$1,471,687
Right-of-Use Assets - Operating Leases	\$1,403,649
Total Assets	\$18,160,099

Liabilities

Accounts Payable	\$61,257
Accrued Expenses	\$141,319
Mortgage Escrow Accounts	\$112,376
Notes Payable	\$112,478
Mortgages Sold with Recourse	\$2,851,986
Lease-to-Own Payments	\$30,879
Operating Leases Liability	\$1,525,614
Long-Term Lines of Credit	\$325,325
Total Liabilities	\$5,161,234



Contributions by Source

Church.....	3%
Company or Organization.....	76%
Estate	0%
Foundation.....	8%
Individual	13%
Government Agency.....	0%

Net Assets

Without Donor Restrictions	\$10,848,738
With Donor Restrictions	\$2,150,127
Total Net Assets	\$12,998,865

Revenues, Gains and Support

Contributions and Grants	\$2,164,406
In-Kind Contributions	\$1,149,444
Home Sales, Net	\$638,596
Mortgage Discount Amortization	\$551,605
Fundraising Events, Net of Direct Expenses	\$205,082
ReStore Sales, Net	\$154,450
Rental Income	\$4,180
Other Revenues	\$37,234
Total	\$4,904,997

Net Assets Released from Restrictions

Net Assets Released from Restrictions	\$776,146
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Expenses

Program Services:	
Construction, Supervision and Support	\$2,605,468
Family Support and Education	\$587,471
ReStore Retail Operations	\$1,135,719
Support Services:	
Management and Administrative	\$788,190
Fundraising and Development	\$419,253
Total Expenses	\$5,536,101

Other Revenues (Expenses)

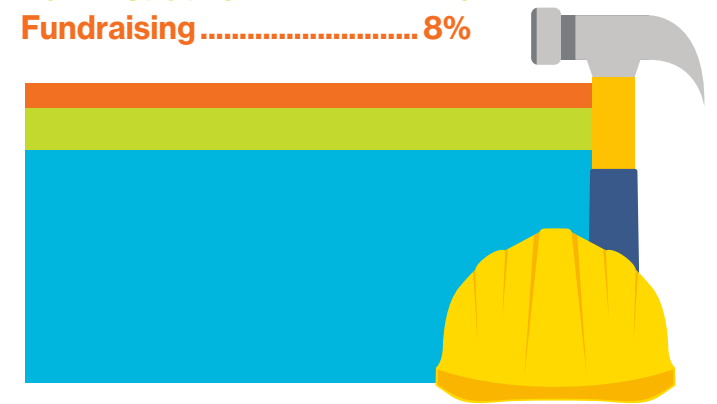
Interest Income	\$56,807
Gain (Loss) on Sale of Mortgages	\$582,227
Gain (Loss) on Sale of Assets	\$155,050
Total Other Revenues (Expenses), Net	\$794,084

Changes in Net Assets with Donor Restrictions

Contributions and Grants	\$549,108
Investment Return, Net	\$7,434
Net Assets Released from Restrictions	(\$776,146)
Increase (Decrease) in Net Assets with Donor ReStRictions	(\$219,604)
Increase (Decrease) in Total Net Assets	\$719,522
Income Statement CHECK	\$0.00

Expenses

Program.....	78%
Administrative.....	14%
Fundraising.....	8%



Together We Serve: Building a Better Knoxville

At the core of Knoxville Habitat for Humanity's achievements lies our vibrant community engagement. This crucial segment of our Annual Report is dedicated to celebrating the spirit of collaboration and generosity that powers our mission. It's here we showcase the incredible volunteers, donors, and sponsors who are the cornerstone of our efforts. These dedicated individuals and organizations bring our projects to life. Their contributions—whether it be time, resources, or financial support—are indispensable, enabling us to reach further and build stronger communities. Together, they embody the spirit of collective action, proving that united, we can make the dream of homeownership a reality for more families in Knoxville.

3,054

In 2023, a remarkable **3,054 volunteers**, including **961 new faces**, dedicated their time and effort to our cause, collectively contributing an astounding **17,723 hours** towards building a stronger, more united Knoxville.



“Regular giving is my way of practicing the principle of ‘loving my neighbor as myself.’ It directly supports families for whom homeownership seems unattainable due to financial barriers like down payments and the challenge of establishing credit. This collective investment helps families overcome these

obstacles, with Habitat for Humanity providing the necessary support for affordable housing and home maintenance skills. The ease of automatic payments facilitates my giving, allowing for incremental increases as possible. Most importantly, it's an investment in the future of families, ensuring parents and their children have a stable, secure home.”

Tracy Bock
Knoxville Habitat HopeBuilder Monthly Donor

Volunteers: The Backbone of Knoxville Habitat

“Joining the Habitat for Humanity journey in 2020, we started with separate paths - Guy on the paint crew and Ellen at the Habitat Restore. Our move in December 2021 brought us together on the paint crew, merging our efforts to support Habitat's mission while also making our volunteering more convenient. This experience is more than just contributing our time; it's about the incredible sense of community we've found with the Tuesday/Thursday Paint Crew Team. Led by Joanne, our paint crew leader, each session is filled with camaraderie and fun, providing us with a unique opportunity for social interaction and meaningful community service.

What resonates most with us about Knoxville Habitat is its commitment to offering a ‘hand up’ to those in need. This philosophy underpins our work, as we contribute to the critical need for affordable housing in our community. We encourage others to join Habitat for Humanity in this fulfilling endeavor. It's not just about volunteering; it's about being part of a larger mission that creates lasting impact and brings together individuals who share a passion for making a difference.”

Ellen and Guy Calkins
Knoxville Habitat Volunteers



Partners in Progress: Fueling Our Mission

\$184K

In 2023, Knoxville Habitat for Humanity's collaborative efforts with local businesses achieved remarkable success, **raising \$184,366 across three major events**. These events, powered by the commitment of **38 companies**, not only raised funds but also fostered community engagement and awareness for Habitat's mission. This collective effort underscores the power of partnership in **building stronger, more inclusive communities** in Knoxville.



Sporting Clays Tournament

FirstBank's Sporting Clays Tournament **raised an impressive \$61,747** with the involvement of 16 companies, directly supporting **Knoxville's veterans** through Habitat for Heroes. This event unites the community in a day-long sporting challenge at Iron Mountain Sporting Clays, demonstrating commitment to veterans' affordable homeownership and celebrating the collective effort to honor our nation's heroes.

"FirstBank is a local bank, and we firmly believe in supporting our community. Sponsoring the Sporting Clay Tournament benefiting Habitat for Heroes makes perfect sense for FirstBank! Assisting veterans with aging in place, needed home repairs, accessibility, and affordable home ownership improves quality of life for our veterans. How can we not? How can anyone not support our veterans? Honoring the honorable—it's that simple."

*Chris Parrott
Senior Vice President/Regional Marketing Manager, FirstBank
Presenting Sponsor of the Sporting Clays Tournament*



Women Build

Empowering women and raising \$62,287 with the support of 11 companies, the Women Build, presented by BarberMcMurry Architects, champions **female-driven construction and community enhancement**. It's a powerful platform for women and allies to actively support affordable housing, advocating for homeownership challenges faced by women and reinforcing the importance of female leadership in community development.

"BarberMcMurry Architects is proud to be Presenting Sponsor of Women Build! In a traditionally male-dominated industry, BarberMcMurry is majority woman, and we're dedicated to giving back and paying forward — supporting the women and families of Women Build."

*Heather Beck
Vice President/Director of Communications, Barber McMurry Architects
Presenting Sponsor of Women Build*



CEO Build

Raising \$60,332 with the support of 11 companies, the CEO Build, presented by Bank of America, exemplifies leadership in addressing **Knoxville's affordable housing needs**. This initiative, driven by local business leaders, confronts housing affordability challenges, fostering unique networking opportunities, high corporate visibility, and a shared commitment to enhancing community impact.

"We've partnered with Knoxville Habitat for Humanity not only to build homes, but to help create a stronger, more resilient community. It has been an honor to work alongside this life-changing organization for the last six years to help Knoxville families achieve economic mobility."

*Terry Cline
Senior VP/Market Executive, Bank of America
Presenting Sponsor of the CEO Build*

A Blueprint for Growth: Knoxville Habitat's Vision Ahead

At Knoxville Habitat for Humanity, we are grateful for a community that comes together to build strength and stability through housing. We have been blessed to see the combined efforts of future homeowners building and purchasing their home and grateful senior homeowner recipients of new roofs and HVAC units who inspire us to strive to preserve safe and affordable homes. We are blessed with amazing volunteers and supporters like you who generously dedicate your time and financial contribution to helping our neighbors achieve and maintain affordable homeownership.

With your continued support, our ministry will continue to build capacity in the following ways:

New Neighborhoods: We continue building new homes in our fourth subdivision, Ellen's Glen, that will ultimately become home to 34 families. This exciting new community is continuing to address the critical need for affordable homeownership. Our next neighborhood development, The Plains, is beginning to take shape and will provide affordable homeownership opportunities to 74 more future homebuyers!

The Readiness Fund: Large tracts of land for neighborhood development are increasingly scarce. Thanks to many generous donors, the Capital Campaign has created and sustained a special Readiness Fund. This fund enables us to maintain cash on hand to continually purchase and develop buildable land inventory to increase capacity each year.

Critical Home Repair: We have installed new roofs, siding, and replaced HVAC systems for 65 homeowners through our Critical Home Repair program designed to help low-income seniors live independently in their homes. We will continue to serve more homeowners in 2024 in efforts to preserve affordable homeownership throughout Knox County.

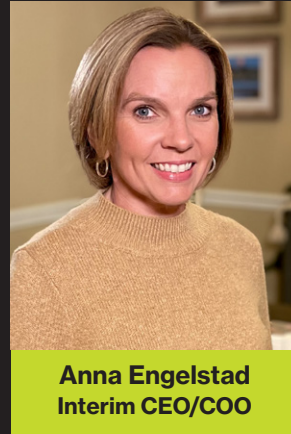
Habitat for Heroes: As a Veterans Build Affiliate through Habitat for Humanity International, we continue our veteran program partnering with businesses and individuals passionate about serving those who served through supporting affordable homeownership.

Knoxville Habitat ReStore: Our ReStore, located at 1511 Downtown West in Knoxville, directly benefits our ministry by helping to cover the administrative costs of the affiliate. Retail operations continue to grow, and we are blessed with new and gently used inventory that is updated daily. I encourage you to shop and donate often!

Cost of Home: Through Habitat for Humanity International, we are one of the Habitat affiliates across the U.S. participating in our nationwide advocacy campaign, Cost of Home. This campaign is designed to continually highlight the need to add and preserve affordable homeownership initiatives in our city, state, and the entire nation.

Thank you for partnering with Knoxville Habitat and thank you for all you do to build homes, communities, and hope.

Anna Engelstad
Interim Chief Executive Officer/Chief Operating Officer
Knoxville Habitat for Humanity



Anna Engelstad
Interim CEO/COO

Shaping the Future - Securing Longevity through Planned Contributions

A Blended Gift Can Maximize the Impact of Your Giving

By combining your current annual gifts with a gift in your will or estate plan, you can support the causes that matter to you today while leaving a lasting legacy for tomorrow.

1. Make a Gift Today to Knoxville Habitat for Humanity
2. Plan for Tomorrow - Designate an asset to Knoxville Habitat through a bequest in your will.

Someday in the future, Knoxville Habitat families will benefit from your asset gift.

When you supplement your current charitable giving with a planned gift, you create a legacy for your family as well as families served through Knoxville Habitat for Humanity.

- A bequest is flexible. Until your will goes into effect, you are free to alter your plans or change your mind anytime.
- A bequest is versatile. You can give a specific item, a set amount of money, or a percentage of your estate. You can even make your gift contingent upon certain events.

If you are ready to include a bequest to Knoxville Habitat in your will, ask your attorney to add this suggested sentence to your will:

I give, devise, and bequeath to Knoxville Habitat for Humanity (Federal Tax ID #58-1727980), the following: (written dollar amount or percentage of the estate or written description of the property) for its unrestricted use and purpose.”*

*Property may include appreciated securities, real estate, tangible personal property or closely held stock.



In memory of
Catherine A. Gilreath, M.D.
Devoted volunteer and supporter to
Knoxville Habitat for Humanity
May 11, 1938 - February 6, 2023





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Special thanks to our volunteer photographers including Kara Hudgens and Kathy Westbrook
To download a PDF of this Annual Report and find additional information, visit knoxvillehabitat.com

