



United Way  
of Sumner County

# 2022 - 2023 ANNUAL REPORT



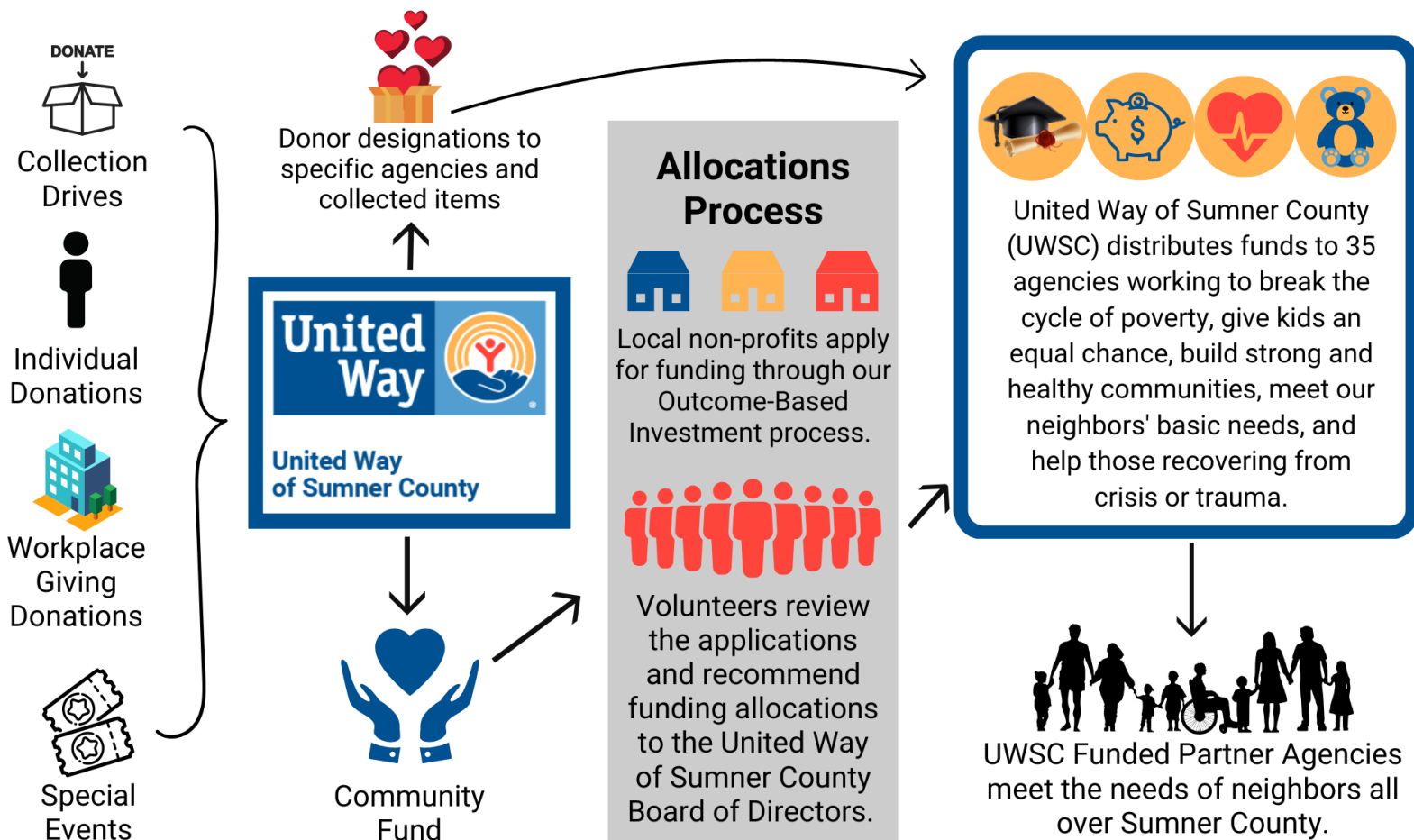
**UWSC Staff**

# Who We Are

We serve as the hub of a network that connects givers, advocates, and volunteers with local businesses, schools, government, and human service programs to make lives better and our community stronger. We identify and address current needs, then collaborate with our partners to develop long-term strategies that will eliminate the causes of the issues facing our residents and improve the quality of life in Sumner County for all of us.

## Our Mission:

*to improve the quality of life in Sumner County as a place to grow up, raise a family, work, achieve our dreams, and grow older.*



# From our Leadership

Dear United Way of Sumner County Supporters and Community,

We are thrilled to share the heartwarming success story of our 2022-2023 journey together. Our 45th year as an organization was truly record setting! Your generosity has fueled a remarkable impact on the valuable work United Way of Sumner County (UWSC) provides. Together we exceeded all fundraising, allocation, and advocacy goals for the year!

Based on what was raised during the 2022-2023 fiscal year, we were able to fulfill 88% of the grant requests for the 2023-2024 grant year and will be supporting 35 cherished partner agencies in Sumner County! Incredibly, another \$23,000 of in-kind contributions were distributed to help off-set costs for our partner agencies. Your contributions empower these organizations to continue their vital health and human service programs, providing crucial support to those who need it most.

UWSC understands the importance of advocating on behalf of those who need services, as well as those who provide services. One way we do this is through our ALICE research and reporting. United for ALICE provides us a way to distribute information showing an unbiased picture of financial hardship in our community, which in turn results in action to get involved. Earlier this year, we rolled out two additional reports from United for ALICE; our Veterans Report and People with Disabilities Report. We hope you will take a moment to learn more about those in the following pages.

Our commitment to the community and to our partner agencies includes providing a much-needed resource referral service, 2-1-1. Last year, our 2-1-1 (24/7) call service took over 2,000 calls from people in Sumner County needing resources from housing assistance to mental health services, from food pantries to medical care and many other needs. New this year, we added the Tennessee Benefit Kitchen to our menu of resources. The Benefit Kitchen is a free and confidential screener anyone can use to learn more about their eligibility for federal, state, and local public benefits in Tennessee. Hundreds of families in Sumner County have already completed the screener and had the opportunity to apply for benefits.

All of these successes underscore the power of our collective efforts and shared commitment to meeting the diverse needs of our community. As we reflect on the achievements of the past year, we want to extend our deepest gratitude to each one of you for your support. Together, we're creating a lasting impact on our community, and we're excited to continue this journey of positive change with your ongoing support.

Thank you for being an integral part of the outreach and success of the United Way of Sumner County.  
Joyfully Serving Sumner,

Erin L. Birch, CEO

Pat Conner, UWSC Board Chair



# 2022 - 2023 Board of Directors

Julianna Adenaike, Sumner County Schools

Kim Baker, Gallatin Chamber of Commerce

Stephen Bearden, TriStar Hendersonville Medical Center

Katie Brown, Sumner County Schools

Pat Conner, Casel

Kelley Crecelius, First Horizon Bank

Theresa Dowell-Fuqua, Retired Sumner County Schools

Alana Hibbler, City of Hendersonville

Susan Gaimari, Sumner Bank & Trust

Jimmy Johnston, Forward Sumner

William Lamberth, Attorney/State Representative

Tim Mann, Bank of Tennessee

Grace Oliver, Retired Sumner County Schools

Mary Kathryn Oliver, Compass Pediatrics

Michele Owens, First Horizon Bank

Angel Person, HCA

Amy Ray, Sumner Regional Medical Center

Norman Rubio, Retired Publix

Amy Scott, Long Hollow Gardens & Vineyard

Len Silverman, Huntington Learning Center

Susannah Wood, Wood Financial

## Executive Committee

**Pat Conner**  
Board Chair

**Len Silverman**  
Vice Chair

**Angel Person**  
Treasurer

**Michele Owens**  
Secretary

**Norman Rubio**  
Immediate  
Past Board Chair



# 2022-2023 Partner Agencies

**30**  
Partner  
Agencies/Programs



## 2022 - 2023 Funded Partners EDUCATION

- Children Are People
- Community Child Care
- Gallatin Day Care
- Gallatin Shalom Zone (Achievement in the Making)
- HATS (Rainbow Early Intervention)
- Sumner County 4-H



## 2022 - 2023 Funded Partners FINANCIAL STABILITY

- Amazing Grace Mission (Westmoreland Food Bank)
- Gallatin CARES
- Grace Place
- Hendersonville Samaritan Association
- Portland CARES
- Second Harvest Food Bank (Backpack Program)
- Society of St. Vincent de Paul



## 2022 - 2023 Funded Partners HEALTH

- CCPC (Sexual Risk Avoidance Program)
- Gallatin Senior Center
- Habitat for Humanity (Aging in Place)
- MCHRA (Long Term Care Ombudsman)
- MCHRA (Meals on Wheels)
- MHAMT (Aging & Alzheimer's Program)
- Nurses for Newborns
- Portland Senior Citizens
- Salvus Center
- Senior Citizens of Hendersonville
- Tennessee Poison Center



## 2022 - 2023 Funded Partners REBUILDING LIVES

- Ashley's Place
- Cumberland Crisis Pregnancy Center
- HomeSafe
- Legal Aid Society
- STARS (Student Assistance Program)
- Sumner County CASA

# Financials

## United Way of Sumner County Statements of Financial Position June 30, 2023 and 2022

	2023	2022
<b>Assets</b>		
Cash	\$ 315,419	\$ 321,070
Investments	106,960	23,810
Employee Retention Credits receivable	94,268	-
Pledges receivable, net of allowance of \$47,581 and \$50,229, respectively	392,834	292,403
Prepaid expenses	6,579	9,649
Furniture and equipment, net	5,941	4,521
Operating lease right-of-use assets	2,356	-
Deposits	1,200	1,200
Total assets	<b>\$ 925,557</b>	<b>\$ 652,653</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Allocations to agencies	\$ 664,087	\$ 494,102
Accrued expenses	8,870	4,732
Other payables	122	791
Operating lease liabilities	2,351	-
Deferred revenues	3,976	950
Total liabilities	679,406	500,575
<b>Net assets</b>		
Without donor restrictions		
Undesignated	31,360	29,796
Board-designated	194,421	101,912
With donor restrictions	20,370	20,370
Total net assets	246,151	152,078
Total liabilities and net assets	<b>\$ 925,557</b>	<b>\$ 652,653</b>

# Allocations

## FINAL ALLOCATIONS FROM 2022 CAMPAIGN

AGENCY	Funds Raised During 2022 Campaign
<b>Education Focus Area</b>	<b>Final</b>
Children Are People, Inc.	\$ 22,499.03
Community Child Care Services	\$ 31,000.00
Gallatin Day Care Center, Inc.	\$ 73,865.59
Gallatin Shalom Zone (ESL Program)	\$ 20,000.00
Gallatin Shalom Zone (Children & Youth Program)	\$ 25,499.03
H.A.T.S (Rainbow Intervention Program)	\$ 7,000.00
Sumner County 4-H	\$ 7,750.00
<b>Education Sub-Total</b>	<b>\$ 187,613.65</b>
<b>Financial Stability Focus Area</b>	
Amazing Grace Mission of Sumner County	\$ 30,000.00
Gallatin CARES	\$ 25,645.01
Grace Place Ministry	\$ 23,841.47
Habitat for Humanity of SC (Downpayment Asst. Program)	\$ 7,500.00
Hendersonville Samaritan Association	\$ 5,000.00
Portland C.A.R.E.S.	\$ 20,000.00
Second Harvest Food Bank of Middle TN (Backpack Program)	\$ 5,000.00
St. Vincent de Paul Society	\$ 26,500.01
<b>Financial Stability Sub-Total</b>	<b>\$ 143,486.49</b>
<b>Health Focus Area</b>	
CCPC (Sexual Risk Avoidance Education Program)	\$ 10,000.00
Community Life Bridge	\$ 13,343.08
Habitat for Humanity (Critical Home Repair Program)	\$ 10,000.00
MCHRA (Ombudsman Program)	\$ 6,000.00
MCHRA (Meals on Wheels Program)	\$ 30,000.00
MHAMS (Cargiver Support Program)	\$ 12,000.00
Nurses for Newborns	\$ 9,500.00
Portland Senior Citizens	\$ 12,000.00
Salvus Center Inc.	\$ 20,000.00
Senior Citizens of Hendersonville	\$ 13,000.00
Tennessee Poison Center	\$ 3,000.00
Tucker's House (Assess & Inclusive Mod. Program)	\$ 5,000.00
<b>Health Sub-Total</b>	<b>\$ 143,843.08</b>
<b>Rebuilding Lives Focus Area</b>	
Ashley's Place (Sumner Child Advocacy Center)	\$ 21,500.00
CCPC - Cumberland Crisis Pregnancy Center	\$ 20,000.00
HomeSafe	\$ 10,000.00
Legal Aid Society of Middle TN & the Cumberlands	\$ 10,500.00
Recovery Court of Sumner County	\$ 13,103.61
STARS Student Assistance Program	\$ 50,000.00
Sumner County CASA	\$ 30,000.00
Unlimited Potential Comm Dev. (Stay Warm Shelter)	\$ 5,000.00
<b>Rebuilding Lives Sub-Total</b>	<b>\$ 160,103.61</b>
<b>AGENCY ALLOCATION TOTAL</b>	<b>\$ 635,046.83</b>
<b>2-1-1 Allocation</b>	<b>\$ 9,000.00</b>
<b>Publix Emergency</b>	<b>\$ 6,223.87</b>
<b>Total Local Allocations</b>	<b>\$ 650,270.70</b>
<b>Other Donor Designations to Sumner County Non Profit Agencies</b>	<b>\$ 5,916.00</b>
<b>Donor Designations to the Greater Community</b>	<b>\$ 18,454.36</b>
<b>TOTAL ASSISTANCE</b>	<b>\$ 674,641.06</b>



Because of your generosity in 2022-2023, there will be an impact to the greater community of almost \$700,000 with over \$635,000\* to our partner agencies!

*\*to be distributed in the next fiscal year.*

# Leadership Givers

United Way of Sumner County had **2,276 total donors** in FYE23. We take the responsibility of managing your donations very seriously and work hard to steward donor dollars well. We want EVERY donor to feel confident that what you invest in your community through United Way of Sumner County is impacting thousands of neighbors in need and making a difference in the lives of local families!

**With gratitude, we honor and recognize the 108 United Way of Sumner County Leadership Givers who have entrusted us with their gifts of \$1,000 or more:**

Allen, Anthony A.  
Alley, Ronald  
Andre, Kaci  
Baca, Joe  
Barlar, William C.  
Barnes, Penny R.  
Bartek, John & Anne  
Bartlett, Tony & Regina  
Bean, Chuck & Betsy  
Bearden, Stephen & Laura  
Bearfield, Maribeth N.  
Birch, Travis & Erin  
Blackburn, Laura E.  
Boes, II, William S.  
Bone, Charles W.  
Boone, Stephen K.  
Branigan, Jennifer  
Brigner, Cathy P.  
Broome, Judson & Kristina  
Cabrera, Victor  
Caher, Mary  
Casey, Daisy B.  
Conner, Chuck & Pat  
Connolly, Jeanne  
Corhern, Marie M.  
Corley, Scott  
Cravens, Suzanne  
Curd, Yati H.  
Ditmore, Charles M.  
Downs, Melvin R.  
Fellman, Theodore

Ferrell, Michael C.  
Flanagan, Jennifer A.  
Flynt, Jennifer A.  
Forster, Richard H.  
Frank, Michael  
Frost, Debra A.  
Garrison, David  
Gaughan, Mike & Lindy  
Gerner, Tony  
Gesing, Courtney  
Gettelfinger, Scott  
Gizelar, John & Pat  
Graves, William (Bill) M.  
Gregory, Tony D.  
Hammock, Sarah O.  
Haygood, Tom & Gail  
Hazzard, Sylvia M  
Henry, Sherri M.  
High-McAuley, Susan  
Hill, Chad  
Hooper, Jr., H. Wayne  
Isaacson, Rick & Kristie  
Johnson, Cameron W.  
Johnson, Kimberly  
Jones, Bradley D.  
Klein, Robert & Laura  
Kovach, Brian A.  
Lafayette, Rick  
Leclair, Chad  
Lindsey, Jonathan Todd  
Long, Jahnae

Luellen, Jana P.  
Lusby, Daniel  
Maas, Paul A.  
Markillie, Heather  
McDaniel, Luther  
Morrison, Michael E.  
Mortensen, Glen & Susan  
Murschel, Lynne  
Niemann, George A.  
Oliver, Grace E.  
Owens, Michele  
Payne, Brenda S.  
Person, Angel  
Philbrick Jr., Richard  
Pinkston, Tracey L.  
Powers, Gina  
Preston, Matthew M.  
Ramsey, Scott & Amy  
Renner, Chris & Laura  
Rinehart, Eileen  
Rubio, Norman & April  
Rushton, Heidi  
Sampedro, Brian  
Sanders, Heather  
Sharp III, Roger  
Shedd, Jimmy L.  
Shipley, Raymond  
Shipman, M. L.  
Shreffler, Andrew E.  
Silverman, Len & Tracy  
Sooker, John W.

Sooker, Sean F.  
Sparks, Timothy  
Speed, Chad  
Swan, Chad & Kelly  
Tomkins, Grace A.  
Vega, Danalys  
Verde, Megan C  
Voss, Brian  
Wheeler, James & family  
Wilkinson, John C.  
Williams, Donna  
Williams, Ilyssa C.  
Williams, Laura L.  
Wills, David  
Wood, Wes & Susannah

**We also are proud to recognize the following foundations who supported our work with a gift of \$1,000 or more:**

J C Garrett III Family Foundation

The Carolyn Smith Foundation

Truist Foundation

Walter Hilton Trust

William F. Taylor Family Foundation

# Business Donors

The support of local businesses  
is crucial to the work of  
United Way of Sumner County  
and our partner agencies!

**178 businesses donated to  
United Way of Sumner County.**

**122 businesses participated  
in Workplace Giving  
Campaigns in which  
employees gave to  
United Way of Sumner County.**

**38 businesses sponsored  
United Way of Sumner County  
events.**



# 2022 Campaign Awards

TOP 20 COMPANIES			
1	Servpro Headquarters	11	Caterpillar Financial
2	Publix Super Markets Charities	12	Gallatin Department of Electricity
3	ITW StampTech Fasteners	13	TriStar Skyline Medical Center
4	ITW Dynatec	14	Hendersonville High School
5	Sumner County Schools Maintenance Department	15	Publix Store #1033, Greensboro Village, Gallatin
6	TriStar Hendersonville Medical Center	16	Volunteer State Bank
7	Publix Store #119 Hendersonville	17	Aladdin Temp-Rite
8	The Farmers Bank	18	Publix Store #1141, Goodlettsville
9	Tennessee Valley Authority (TVA)	19	First Horizon Bank
10	Publix #1739 Shops at Windsong, Gallatin	20	Southeastern Building Corporation

Please note: due to changes in final campaign reports received from companies after our fiscal year close, rankings on this list are slightly different than what was originally published at our 2023 Community Impact Breakfast.

# 2022 Campaign Awards

	<b>GIVE</b>	
Industry	Award	Winner
Overall for single companies	Top Fundraiser Most Dollars Raised	Servpro Headquarters
Business	Most Dollars Raised	Sumner County Schools Maintenance Department
Government	Most Dollars Raised	City of Gallatin
Large Medical	Most Dollars Raised	TriStar Hendersonville Medical Center
Schools/ Colleges	Most Dollars Raised	Hendersonville High School
Retail	Most Dollars Raised	Publix Charities
Manufacturing/Services	Most Dollars Raised	Servpro Headquarters
Overall for a Multi-location Company	Most Dollars Raised	Sumner County Schools
Individual	Most Dollars Raised	Regina and Tony Bartlett

# 2022 Campaign Awards

	<b>GIVE</b>	
Industry	Award	Winner
Business	Highest Growth in Campaign <i>(based on dollars raised)</i>	Schell Brothers
Manufacturing/Service	Highest Growth in Campaign <i>(based on dollars raised)</i>	Servpro Headquarters
Schools/ Colleges	Highest Growth in Campaign <i>(based on dollars raised)</i>	Westmoreland Middle School
Retail	Highest Growth in Campaign <i>(based on dollars raised)</i>	Dollar General
Business	Highest Employee Participation	Gallatin Department of Electricity
Manufacturing/Service	Highest Employee Participation	ITW Dynatec
Schools/ Colleges	Highest Employee Participation	Oakmont Elementary School

# 2022 Campaign Awards

	<b>ADVOCATE</b>	
Individual	Advocate of the Year	Stephen Bearden
	<b>VOLUNTEER</b>	
Individual	Volunteer of the Year	Theresa Dowell-Fuqua
Individual	Youth Volunteer of the Year	Sean Morrison



***Company of the Year, Servpro Headquarters***

# Events



## 2022 Fall Classic Golf Scramble

- Held on September 26, 2022, at Bluegrass Yacht & Country Club
- 35 teams joined the event
- 140 golfers participated
- Total net revenue: almost \$30,000

## 2023 Gala in the Vineyard

- Held on March 3, 2023, at Long Hollow Gardens & Vineyards
- 190 guests and volunteers attended the sold-out event
- Silent auction with more than 50 items raised \$6,200
- Live auction with 10 packages raised over \$9,000
- Total net revenue: over \$63,000



## 2023 Community Impact Breakfast

- Held on August 10, 2023, at The Gathering Place by Bit O' Heaven Catering in Gallatin
- 162 attendees
- 20 awards presented for 2022 Campaign achievement
- Servpro Headquarters named Company of the Year for overall involvement with UWSC in 2022-2023.





# Drives



## 2022 Winter Care Drive

- Held September 23 - October 21
- 15 public drop-off sites plus 4 companies hosting internal collection campaigns
- 340 gently-used coats collected
- 80 new coats, 547 pairs of socks, 152 pairs of gloves, 85 hats, plus 26 glove/hat combos collected
- Total value of donations: over \$2,700
- Distributed to kids and families served by at least 10 agencies plus the Sumner County Schools Resource Center

## 2022 United We Feed Drive

- Held November 1 - November 30
- 19 public drop-off sites plus 4 companies hosting internal collection campaigns
- 3,000 canned goods and non-perishable food items collected
- Total value of donations: \$3,600
- Distributed to hungry neighbors served by 10 agencies.



## 2023 Mom & Baby Care Drive

- Held April 1 - April 30
- 10 public drop-off sites plus 11 companies hosting internal collection campaigns
- 5,291 diapers plus 879 items of wipes, feminine products, and personal care items collected
- Total value of donations: \$5,382.95
- Distributed to moms & babies through 12 agencies



# Thank You

**We are so grateful for the dedication of our faithful volunteers who generously donate their time and talents in support of the mission of United Way of Sumner County.**

# VOLUNTEERS

**GIVE. ADVOCATE. VOLUNTEER.**  
**LIVE UNITED** 

## **Audit & Finance Committee**

Michael Morrison, Chair  
Bruce Carter  
Tim Mann  
Rachel Nichols  
Michelle Owens  
Angel Person  
John Wilkinson

## **Diversity Equity and Inclusion Committee**

Theresa Dowell-Fuqua, Chair  
Katie Brown  
Connie Flood  
Alana Hibbler  
Katherine Louw  
Ben Roberts

## **Executive Allocations Committee**

Stephen Bearden, Chair  
Julianna Adenaiké  
Kelley Crecelius  
Jim Graham  
Evelyn Hill  
Missy Lozano  
Michele Owens  
Norman Rubio  
Kathryn Strong  
Tony Smith

## **Gala Committee**

Anna Cook  
Kelly Crecelius  
Susan Gaimari  
Kendall Hall  
Courtney Moseley  
Kelly Poblick-Su  
Amy Ramsey  
Amy Ray  
Amy Scott  
Susannah Wood

## **Golf Committee**

Travis Birch  
Chuck Conner  
Pat Conner  
Clayton Hannah  
Rachel Lassiter  
Jamie McMurry  
Jean Montgomery

## **Allocations Volunteers**

We are grateful for the 43 volunteers that reviewed grants, did site visits, viewed agency presentations and deliberated to determine our allocations amounts this year.

## **Drive Volunteers**

Thank you to the 40 volunteers who helped with our 2022 Winter Care Drive, the 2022 United We Feed Drive, and the 2023 Mom & Baby Care Drive! We could not do the work we do without you!

## **Event Volunteers**

We deeply appreciate the service of the 49 volunteers who helped us make the 2022 Fall Classic Golf Scramble and the 2023 Gala in the Vineyard a success!

## **Office Volunteers**

We were thrilled to have 13 office volunteers who faithfully served regularly in the United Way of Sumner County office for the 2022-2023 fiscal year!

**UWSC volunteers logged 1,595 volunteer hours in FYE23!**

# Community Impact

Through United Way of Sumner County partnerships, impact to the community in 2022-2023 meant that..

189 kids were provided affordable daycare.

1,714 bags of food were distributed to kids in danger of going hungry over the weekend.

Over 49,500 hungry people were given groceries.

1,922 seniors benefitted from programs through local senior centers.

81 kids were provided free after school care.

3,371 middle and high school students participated in sexual risk avoidance training.

# Community Impact

500 working uninsured patients were provided affordable medical care.

79 domestic violence victims were given shelter.

687 domestic violence victims received ongoing support after abuse and reported an increased sense of safety.

12 families received in-home nurses visits for medically fragile infants and/or caregivers.

52 homeless single moms and children were given shelter.

387 developmentally delayed preschoolers were provided with intervention services.

606 homebound seniors had hot meals delivered to them.

# Community Impact

38 children  
received therapy  
after experiencing  
child abuse.

12 critical home  
repairs were  
provided to seniors,  
veterans, or the  
disabled.

611 moms received  
support for an  
unplanned  
pregnancy.

4,305 individual  
counseling sessions  
were conducted with  
teens who were  
struggling.

139 children had  
volunteers  
advocating for  
them in the court  
system.

9,257 students  
participated in  
prevention programs  
to reduce bullying,  
drug & alcohol  
addiction, and suicide.

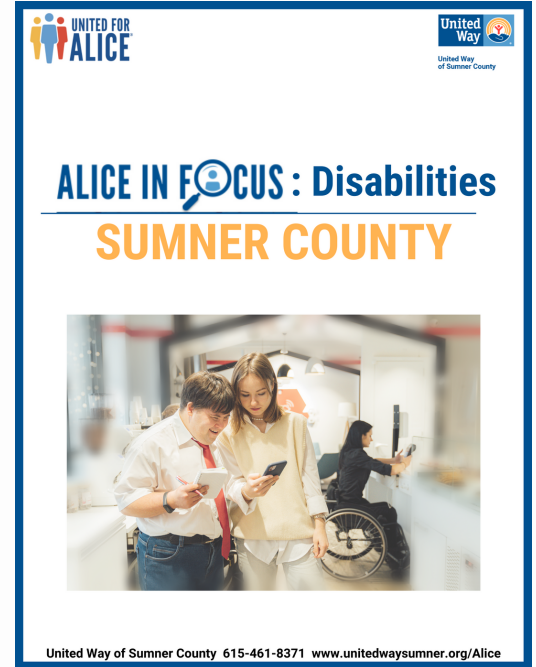
431 people in need  
received free legal  
advice and  
representation.



# Advocating for ALICE

As of our 2022 report, there were 27,000 households in Sumner County who were earning just above the Federal Poverty Level but make less than what it costs to live here. We call them ALICE: Asset Limited Income Constrained Employed.

United Way of Sumner County is working hard to advocate for ALICE by continuing to share the results of our ALICE studies with business, government, and community leaders so as to bring attention to the needs of these families.



In 2022, two more installations of the "ALICE in Focus" series were released with research based on 2019 data.

The second in the series, "ALICE in Focus: Disabilities" found that having a disability — whether apparent or non-apparent, physical or cognitive — can be a substantial barrier to financial stability.

As of 2019 there were 28,135 disabled Sumner County residents with 53,960 disabilities. 52% (almost 15,000) were living below the ALICE threshold, meaning they made less than what it costs to live here and were struggling to make ends meet.



# Advocating for ALICE

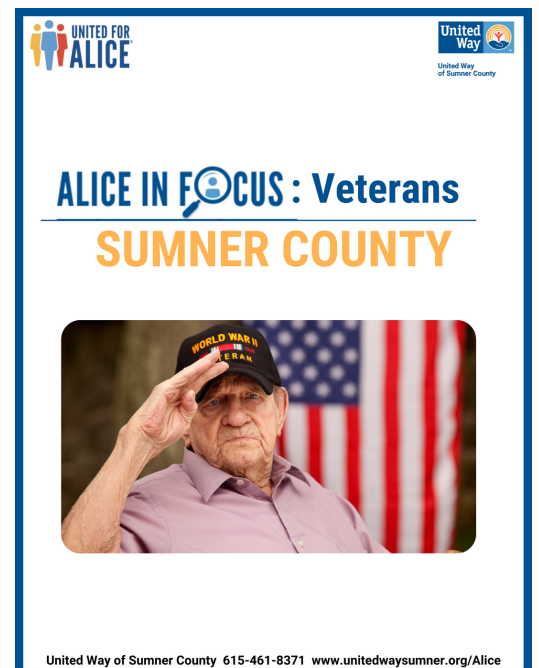


Even though government programs like Supplemental Security Income (SSI) are intended to provide financial assistance to people with disabilities who have limited income and resources, the criteria are so limited that our report found that only 10% of people with disabilities in Sumner County were receiving SSI payments. *(To be eligible, applicants cannot have assets greater than \$2,000 for an individual and \$3,000 for a married couple - a level that has not been updated in nearly 40 years.)*

While the eligibility criteria for the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) is higher, applicants still cannot earn more than 130% of the FPL to qualify, leaving **only 20% of Sumner County disabled residents** receiving the benefit.

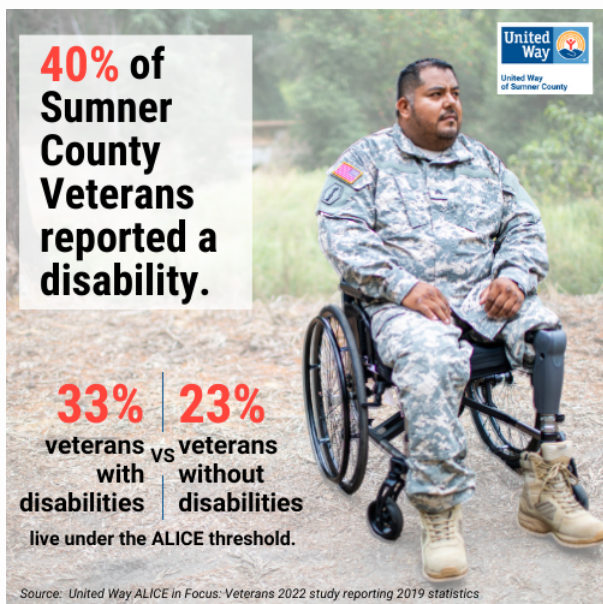
The third and final segment of the “ALICE in Focus” series focused on Veterans and found that, though they’ve served and sacrificed for our country, many live paycheck to paycheck as they struggle to afford basics.

As of our 2022 report, there were 11,864 veterans living in Sumner County. A total of 27% of them were living under the ALICE threshold with less than 1% (32) living in poverty and the remaining 26% (3,200) living in ALICE households.





# Advocating for ALICE



As a result of medical advances, military personnel are now more likely to survive a significant injury in combat, thereby increasing the number of veterans living with service-related disabilities. The report found that veterans with a disability are more likely to struggle financially than those without.

In Sumner County, 40% of veterans reported having a disability. Of those without a disability (7,082), none were living in poverty and 23% (1,620) were ALICE. However, for those with a disability, just under 1% (32) were living in poverty, but another 32% (1,548) were ALICE leaving 33% (1,580) living under the ALICE threshold.

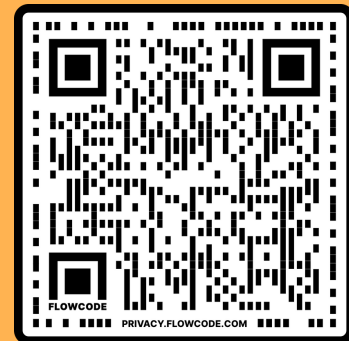
The study found that the majority of Sumner County veterans (91%) own their own homes and only 9% live in renter households. This is likely because home loans available through the Veterans Benefits Administration make it easier for qualified veterans to purchase a home because they require no down payment and offer low interest rates and limited closing costs. However, the report also found that approximately 3% of Sumner County veterans were owner housing cost burdened and another almost 3% were rent burdened, meaning that they pay more than 35% of income on rent or mortgage plus utilities, taxes, and insurance. This means that 6% of Sumner County veterans were more likely to experience housing insecurity and were at greater risk of becoming homeless. It is also worth noting that 90% of veterans in Tennessee are male, yet Sumner County has no permanent homeless shelters for males.



# Get Involved

## GIVE

When you invest in United Way of Sumner County, you are investing in multiple programs, initiatives, and services working to improve community conditions. **EVERY** gift makes a difference!

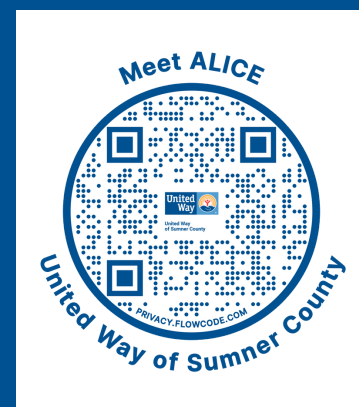


Scan here to donate.

## ADVOCATE

verb - to speak or write in favor of; support or urge by argument; recommend publicly.

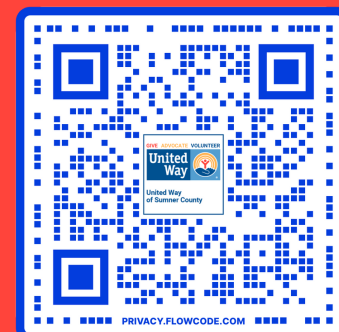
Being involved with United Way of Sumner County means learning more about our community's needs, then acting and speaking on behalf of those who need our help the most! click the QR code to learn more about the needs in our community and go to [www.unitedwaysumner.org/advocate](http://www.unitedwaysumner.org/advocate) to learn more about how YOU can advocate for change!



## VOLUNTEER

When you volunteer with UWSC, you get to see, first-hand, how needs are being met in our community. Volunteers provide crucial service to agencies who don't have the resources to accomplish all that needs to be done on their own!

Scan Here



to Volunteer

**If you or someone you know is in need, scan our  
Get Help QR code for a list of resources for help.**



**United Way  
of Sumner County**  
**1531 Hunt Club Blvd.**  
**Suite 110**  
**Gallatin, TN 37066**  
**[www.unitedwaysumner.org](http://www.unitedwaysumner.org)**