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From Our Executive Director



Dear Supporters,

The first ten (10) months of 2015 have definitely been busy with the closing and placing of three (3) families in homes, three (3) new homes under construction, and two (2) clients scheduled for construction to begin in 2016. Creative Compassion, Inc. (CCI) has aided 14 people using the Nehemiah Project (CCI's urgent & necessary home repair program) with one (1) currently under the scope.

New to the organization this year was the Carol Peterson Fund Grant through the Federal Home Land Bank of Cincinnati. Through the hard work of the staff here at CCI, the organization was able to help three (3) clients with necessary repairs to their homes. Carol Peterson Funds were a direct subsidy to the homeowners with no repayment.

Our website has been restructured to include our application for obtaining a home. If you have someone that is inquiring about our program, please refer them to our ccihomes.org website. Not only can the application be completed online, we also have a slideshow featuring our most recently finished homes for viewing along with information of who we are and our services. CCI also has recently opened a Facebook page. Check it out. In the short time it has been running, we have had great response. Facebook will keep you up to date on the latest happenings with our organization.

My intention as Director, as always, is to continue to strive to serve families by helping them to realize their dreams of homeownership who otherwise couldn't. In the years of 2014 and 2015, CCI has been truly blessed with the funding sources that have come our way. No doubt "Divine Intervention" has opened doors and created opportunities to stabilize our organization in order for us to carry on with our mission in the arena of "obtainable housing opportunities".

Please help me give a big shout out to my staff: Sarah Bates, Sharon Brown, Jessica Schubert and Tony Schubert. I couldn't have done it without each of them. Each role that they play in the organization is the reason that CCI's first ten (10) months of this year have proven to be a HUGE success.

Blessings,

Janie Burgess, Executive Director

Janie Burgess, Executive Director



2015 Creative Compassion Board of Directors



We are so blessed to have an active Board of Directors! Each of them care deeply about helping people further themselves and about the success of CCI. Thank you to our Board!

Karen Kindrick

CCI Board President
BHHS Southern Realty

Clark West

CCI Board Past President
President, First National Bank of Tennessee

Eric Roseman

CCI Board Vice President
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Janie Burgess

CCI Executive Director/CEO

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Kenneth Chadwell

CCI Legal Counsel
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Harold Schoup

Pleasant Hill, Tennessee



What Do You Get Out of It?

Those who go through a Homebuyer Education course:

- Have increased knowledge of the homebuying process
- Are less likely to fall behind in mortgage payments
- Better understand the importance of maintaining an excellent credit score



Call our office today at 931-456-6654 to get more information on taking a class.

3 Homes Dedicated on Adams Creek RD



In October of this year, on the first chilly day of Fall, three homes recently built by Creative Compassion were ceremonially dedicated to their homeowners. The rain and wind had such a bite to them that one of the homeowners graciously allowed all those in attendance to gather into her new garage.

The chill and rain were soon forgotten when quilts, handmade by the wife of a Creative Compassion Board Member, were given as a token of love and friendship.

Creative Compassion staff truly enjoy the relationships we forge when helping people become homeowners. Sometimes the road to owning a home can seem lengthy and strenuous, and we count it a privilege to be present at the end of the road in order to share in the blessing of their happiness. May the Lord bless them and their homes!

**Group Photo Credit to Missy at Crossville Chronicle.*

Our Mission

To improve the quality and quantity of obtainable housing and home ownership opportunities for low and moderate income persons and families.

Our Motive

To apply the ideals of Christian compassion to help people become homeowners who normally otherwise could not.

New Constructions in 2015



There have been 2 homes completed so far this year under Tony Schubert, and 1 foreclosure. Tony has 27 years experience in construction and started with us as our Developer in November, 2014. He has proven himself not only to be a spectacular overseer of construction projects but also to have a heart of gold.



When Tony first interviewed for the job of Developer, he told us how he wanted to slow down and take time to help people in need.



Executive Director, Janie Burgess, has called Tony "a blessing" for the organization. "We couldn't have gotten as far as we have without Tony," she says quite often.



Creative Compassion is currently in the process of developing 3 houses, 2 in Cumberland County and 1 in Fentress*. The houses range in size from 1200 sq. feet to 1500 sq. feet.

**We are looking to expand into White County as well in the coming year.*



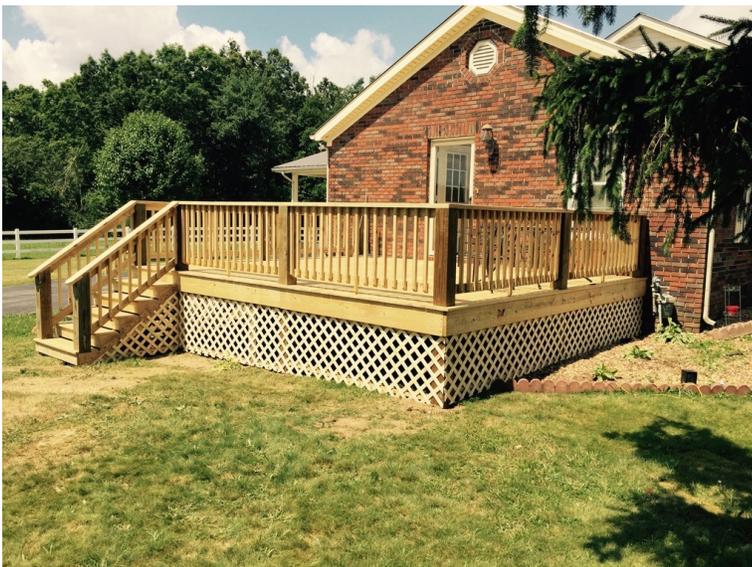
Emergency Repairs in 2015



Creative Compassion has assisted 14 people so far this year with an emergency home repair program that we call "The Nehemiah Project." This program helps people to make emergency repairs on their home with a small monthly repayment plan, which helps those who cannot necessarily afford to pay for a repair all at once. Here's how it works:

- (1) When people come in, needing a repair done to their home, they fill out a short application with some personal information.
- (2) They will get 2 separate estimates on what the project will cost to fix, then our Developer, Tony, will make a third and final estimate.
- (3) Before work begins, the person/family needing the repair will go ahead and put \$50.00 down for the project and we will come to terms on when repayments will begin and what the monthly payment will be set at.

And that is it! Tony will either complete the project himself, or, if he feels it necessary, will find someone to do the work under his supervision.



Creative Compassion also participated in a grant program that helped us to build brand new, safe porches for 3 elder persons at no charge to them! We found out about the program three weeks before money requests could be made. In that 3 weeks time, 3 people came in needing help that went over our Nehemiah Project's \$1,000.00 spending cap. The Lord had these people come into the office at just the right time.

We were allowed to ask for money on June 1st at 9:00am, and the money ran out less than 6 hours later!

We look forward to participating next June as well.



Fall Outings



Creative Compassion staff participated in the 24th Annual Great Pumpkin Festival in Allardt, TN. This festival is a staple celebration of Fall for Allardt citizens every year. They welcome Autumn with a parade, a pumpkin weigh-off competition (the winning pumpkin this year weighed over 1,400 lbs), and numerous vendors who sell one-of-a-kind handmade items that can be obtained nowhere else.

We here at Creative Compassion urge everyone to attend this event, which celebrates local craftsmanship and tradition.



CCI set up on the Courthouse lawn to provide support to our local partner agencies.

Christmas in November!!



Creative Compassion staff will be out and about on November 21st at the *Alternative Christmas Fair* hosted at Pleasant Hill Community House between 10:00–1:00. You can make donations to our mission to serve those in need and receive a hand-painted Christmas ornament and a hand-quilled Christmas card to either keep for yourself or send to a loved one.

From Our Staff



Thank You!

The staff of Creative Compassion, Inc. would like to thank our dedicated Board of Directors for their guidance in our ongoing mission to increase the quality and quantity of obtainable housing in the communities that we serve. Thanks also to our many supporters without whom our organization would not exist. We are grateful for the opportunities that you have given us and we pray that God will continue to bless our joint efforts.

Janie Burgess, Executive Director

Laak J. Bates

Sharon Austin Brewer adm. asst.

Lony Schubert

Jessica Schuler

