

**Cerria and her daughter embrace during her home reveal in Eatonton earlier this year.** (Photo by Gena Ford Photography)

## A Better Future Starts with Hope

Warrick Dunn Charities Partners with Local Habitat Affiliates in the Lake Country

Story by Katherine Lacksen Mahlberg

## hat does a retired NFL football player have to do with safe, affordable housing in Georgia's Lake Country you might ask? The answer might surprise you.

Warrick Dunn was just 18 years old when his mother, Betty Smothers (36), was ambushed and killed working one of her security jobs to supplement her salary as a police officer in Baton Rouge, Louisiana. Overnight, Warrick became the head of household and responsible for his five younger siblings. At the time, he was a senior in high school about to leave for Florida State to play college football. Despite incredible odds and challenging circumstances, Warrick went on to play professional football in the NFL with the Tampa Bay Buccaneers and Atlanta Falcons.

Warrick and his mom had a special relationship, and she had always dreamed of owning her own home. It was this specific dream of his mom's goal of homeownership that Warrick wanted to honor. So, with encouragement from coach Tony Dungy during Warrick's inaugural season with the Tampa Bay Buccaneers in 1997, he began his charity work.

Dunn decided to call it "Home for the Holidays" and the program quickly grew in size and scope to become Warrick Dunn Charities, Inc. (WDC), which now offers several additional programs. As of this fall, Warrick Dunn Charities has furnished 219 homes for families across the country and provided over one million dollars in down payment assistance.

Remarkably, five of those families are located here in Georgia's Lake Country. Habitat for Humanity of Putnam and Greene County Habitat for Humanity have partnered with Warrick Dunn Charities in recent years to assist five homeowners with a new home that is completely furnished and fully decorated. In addition, the homeowner receives a \$5,000 check to go towards down payment assistance. Habitat



Eatonton Mayor John Reid hands over the keys to a brand-new Habitat home to Cerria and her three kids. (Photo by Lena Hensley)



homeowners know ahead of time they will be purchasing a new, affordable home, but the furniture, decorations, and check are all an extra sweet surprise on the house dedication day. LaMonte Jones, a board member of Warrick Dunn Charities, was living in Putnam County and made connections with the board at Greene County Habitat for Humanity in 2019. Conversations between the affiliate and WDC continued throughout the pandemic and finally in December of 2021, two home celebrations took place for new homeowners Ms. Santeria and Ms. Deavon and their families.

Habitat for Humanity's model enables families to qualify for a low to zero interest rate mortgage based on three specific criteria: 1) need for housing, 2) ability to pay, 3) and willingness to partner. Habitat homes are not free, and qualified partner families are required to invest in 250 to 300 sweat equity hours and take required homeownership and personal finance coursework prior to moving into their new home. Homes are heavily subsidized by monetary and in-kind donations from donors, partners, and volunteers at the construction site and ReStore's who work tirelessly behind the scenes to achieve the mission.

What makes the Warrick Dunn Charities and Habitat for Humanity partnership so special and unique is the shared belief that everyone deserves a hand up. These organizations empower individuals and families to achieve a better guality of life. A common misconception is that Warrick Dunn Charities and Habitat for Humanity are providing a hand out, and becoming a Habitat homeowner or Homes for the Holidays recipient family is like winning a lottery ticket. However, that couldn't be further from the truth. Habitat homeowners go through a lengthy loan application and

approval process. They invest several hundred hours in sweat equity working on their own or other homeowners' houses and volunteering in the ReStore. Many have worked tirelessly to improve their credit scores and clean up their personal finances often while working multiple jobs sometimes as a single parent.

The partnership with Warrick Dunn Charities helps relieve that additional financial burden that comes with furnishing a new home. Homeowners arrive expecting to walk into a new but empty home, only to find that it has been fully furnished and decorated. Warrick Dunn Charities provides a \$5,000 check plus all the home care essentials, lawn care equipment, and everything needed to have a fresh start in home ownership. The fridge and pantry are stocked, cleaning supplies are in place. All they really need is their clothes and personal belongings to move in.



Habitat for Humanity of Putnam Executive Director Murali Thirumal was in attendance as Warrick Dunn handed Ms. Santeria and Ms. Deavon the keys to their new homes in Greene County in December 2021. Having experienced that special magic of the home celebration in the neighboring county, Thirumal was able to help cultivate a relationship between Habitat for Humanity of Putnam and Warrick Dunn Charities. Whitney Jackson, Executive Director of Warrick Dunn Charities, credits both Greene and Putnam County Habitat affiliates sharing "that the success in neighboring regions spills over into surrounding counties." What's even sweeter is that previous recipients have come to volunteer at other local houses during the blitz weekends leading up to the big surprise. Greene County Habitat homeowner and Homes of the Holidays recipient Ms. Santeria volunteered at the Putnam County homes for Ms. Mary, Ms. Carla, and Ms. Cerria.



In 2004, Warrick Dunn received the Walter Payton Man of the Year Award honoring his commitment to philanthropy and community impact, as well as his excellence on the field. (Photo provided by Warrick Dunn Charities, Inc.)



New homeowner Carla reacts with happy surprise as she enters her Habitat-built home for the first time. (Photo by Gena Ford Photography)



Morgan County Habitat for Humanity volunteers work on a house earlier this year. (Contributed)

Although they haven't yet benefitted from WDC, the Morgan County Habitat for Humanity's homeowners also have gone above and beyond, according to Morgan's Habitat for Humanity current president, Rebekah Thompson. "Our homeowners are great!" Thompson expressed. "The last two completed their sweat equity hours in a couple of months, and after that, they still came and helped all the time."

Morgan County's Habitat is smaller than its neighboring counties' and is completely volunteer run with no paid employees and no Restore, Thompson said, noting they typically build one house a year, but did two in 2023. More than 1,500 hours are devoted in the construction of each house by the community volunteers in addition to the hundreds put in by each homeowner and their family and friends.

As Warrick's mom modeled for him and his siblings, it's about giving back, no matter what you have, no matter the circumstances. Every hand makes a difference.

Having a place to call home is more than just about owning a house; it's about having a home, building communities, and providing a platform for success. It's a place to rest, a place to recharge, a place to gather and celebrate the little daily moments and big memories that occur over a lifetime. It's where we gather around the table to nourish our bodies and sit on a porch to sip on a cup of coffee as the day unfolds before us.

By supporting the mission of Habitat for Humanity and Warrick Dunn Charities, you are helping to build strength and stability in Greene and Putnam County for deserving, qualified families. Collectively, we can build homes, but perhaps more importantly, we can provide hope. •



Mary lifts her hands in celebration as Warrick Dunn leads her throughout her new home. (Photo by Gena Ford Photography)

## FOR MORE INFORMATION:

Greene County Habitat for Humanity www.habitatgreene.net Habitat for Humanity of Putnam www.putnamcountyhabitat.org Morgan County Habitat for Humanity info@morgancountyHFH.org Warrick Dunn Charities, Inc. www.wdc.org



Homes are completely outfitted with furniture, decor, groceries, and even all the necessary cleaning supplies for the family. (Photo by Gena Ford Photography)