



Give a hand up to
hard-working families
who deserve affordable
housing.

You have the power to improve the
quality of life for generations to
come.

Building homes. Building hope.



HELP US CHANGE LIVES

Seeking to put **God's** love into action, Habitat for Humanity brings people together to build homes, communities, and **hope**.

Habitat homes are built with 95% volunteer labor and 100% of all donations received go directly to building homes. With the generous support of our community, we can continue to break the cycle of poverty in St. Charles County.

When you choose to donate to Habitat for Humanity of St. Charles County, you provide local families with safe homes, renewed self-confidence, and a sense of hope. You're not just providing the bricks and mortar to build a house, you're giving families the hand up they need to live a better life and be part of our community.

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What will you build? What will your legacy be?
How will you make the world a better place?





The Reality

Work multiple jobs just to make ends meet.
Live in substandard rentals. Strive to get ahead.

Picture yourself working hard in a minimum wage job or two, trying to get ahead.

Getting Ahead is Harder Than Ever

Over 93% of students in St. Charles County graduate from high school, but with increasing costs to attend college and minimum wage pay set at \$7.65 an hour*, a high school graduate would have to work 84 hours a week to afford a two bedroom apartment.

Imagine being a single parent. After paying rent and utilities, there's little left to purchase food or pay for daycare. You've moved four times in two years trying to find a decent, affordable rental for your family. A place where the police aren't regulars and free of mold and vermin.

As the cost of living increases, but the minimum wage does not, families have less leftover each month to buy food, medicine, and clothing.

You dream of owning a safe, healthy home. But no matter how hard you work or how low interest rates are, you can never save enough to qualify for a home loan.

Fair Market Rent Versus Actual Rent

In St. Charles County, the Fair Market Rent for a two bedroom apartment stands at \$604 per month (2014). While the actual average rent cost is \$861 per month (2012).*

*Data collected from [http://www.city-data.com/county/St. Charles County-MO.html](http://www.city-data.com/county/St._Charles_County-MO.html)



The Dream

Work hard. Buy a home. Raise a healthy family.

When you give a hand up, we break the cycle of poverty together. Affordable homeownership becomes possible.



By supporting Habitat for Humanity of St. Charles County (HFHSCC), you can give that hand up. We build simple, decent, affordable homes only in St. Charles County. Our deserving partner families purchase a no-interest, no-profit 30 year mortgage.

Because we keep mortgage payments to 30 percent of a family's income, they have enough money left to pay for other necessities most of us take for granted: healthy groceries, clothes for growing children, dental fees, and utilities.

What if you could **help make dreams come true** for families in need?

Help Strengthen Our Community

Families struggle to find affordable housing in St. Charles County*

Families Are Cost Burdened Quickly

HUD states rent over 30% of a household's income is considered unaffordable.

Over 33% of St. Charles County residents pay over a third of their gross income on rent.

Assistance programs, like Sts. Joachim and Ann Care Service, will distribute over \$100,000 annually to help pay for rent and provide housing assistance.

Food banks and free health care facilities have limited resources and operate primarily only with volunteers and donations, which can fluctuate to extremes throughout the year.



Rentals Are More Expensive

Housing is the single largest expense for low income families.

Affordable rental housing has become a thing of the past. The average rent in STC County is \$861 (City-Data.com). A person working for minimum wage pay, full-time, only makes \$1,224 a month before taxes.

Home Prices Soaring

- Construction building permits jumped 62% from 2000 to 2009.
- In 2009, minimum wage was \$7.05 an hour. The average cost for a home in STC County was \$183,782.
- The median monthly cost for a home with a mortgage was \$1,490 before adding taxes and insurance.
- Today, minimum wage has only risen .65 cents an hour and housing costs have increased.

Negative Impact for Families

Children who live in substandard housing have a greater likelihood of poor health, and face issues with air quality.

Many hard-working, low income parents work long hours, often at two or three jobs, leaving little time to be with their children, help with school work, or participate in community activities.

Families that live in Section 8 housing are subject to higher crime rates, and do not feel safe letting their children play outside.

Any move during childhood was associated with nearly a half-year loss in educational attainment.

** Sources for the statistics listed on our website at www.habitatstcharles.org*

Owning a home is a keystone of wealth - both financial affluence and emotional security.
Suze Orman



Does Homeownership Make a Difference? You Bet!

Helping hardworking, deserving families climb out of poverty not only makes sense because “it’s the right thing to do,” it also builds healthier, stronger communities, cuts down on health care, policing, and social service costs.

Habitat St. Charles families pay a mortgage and contribute to property taxes, just like everyone else.

Our partner families purchase the home at fair market value, making it more affordable to become a homeowner.

Something magical happens in the lives of the hardworking families that you, other donors, and volunteers help through Habitat St. Charles. (Check out the Success Stories section.)



Stable homeownership helps families become more involved in their neighborhood, community, and children of homeowners stay in school longer.

The Difference to Children

37% showed remarkable improvements in school grades

38% of parents reported feeling better about their children’s future

50% of parents said their children’s lives were better since becoming a Habitat partner family

The Difference to Parents

43% go back to school

62% said becoming a Habitat homeowner contributed to the positive change in their family’s lives.

75% experienced a positive job transition

75% feel more connected to their communities

Building Homes. Building Hope. Building Community.



How Families Are Chosen

Our Partner Families:

- are motivated to break out of the cycle of poverty.
- are in the greatest need for better housing as a resident of St. Charles County.
- have a stable income.
- fall between 30-60% of the median income for St. Charles County.
- can cover monthly mortgage payments that are around 25 percent of their gross income (including property taxes).
- are willing to put in 350 “sweat equity” hours to build their own or other partner families’ houses or volunteer in the ReStore.
- participate in homeownership training classes and accept a Family Support Partner.

The Family Selection Committee, made up of volunteers and Habitat staff, have the difficult task of choosing a family amongst many applications.

Families attend an orientation session and fill out a detailed application.

Committee members analyze the applications.

Qualifying families are visited at their residence to confirm the need for better housing and to assess their willingness to become partners.

A family is recommended. The Board of Directors make the final decision.



Your partnership will help more hardworking families like these break the cycle of poverty.

Nikki and Daniel

By the grace of God, we have everything we need.

- Parents of four children.
- Lived in a dilapidated trailer.
- Both worked, with just enough to get by.
- Since moving into their Habitat home, Dan has received his college degree and the family has room to grow.

Dee

I'm so grateful for my family's Habitat home.

- Mother of five children.
- Relocated to care for ill parent.
- Lived in a hotel room.
- Worked full time as a LPN with HIV/AIDS and hospice patients.
- Since moving into their Habitat home, the family has had the space and foundation for a healthy environment, strong education and stable employment.

Justin and Lauren

We are so blessed! We really want to give back in any way we can.

- Parents of five children.
- Justin is a war veteran who now serves as a law enforcement officer.
- Family has a special needs child and needs a full time parent at home.
- Since moving into their Habitat home, they have enjoyed the space and stability their family needs to thrive physically, socially, and educationally.

Success Stories

Habitat for Humanity of St. Charles County

A Strong Track Record

Since 1996, Habitat St. Charles has helped over 70 families break the cycle of poverty. With your help, we plan to build and rehab over 100 homes for 100 families in the next seven years.

Local Non-Profit with National & International Expertise

Habitat St. Charles is a local, non-profit that benefits from the knowledge and expertise of Habitat affiliates across the country under the umbrella of Habitat for Humanity International.



ReStore Helps the Environment & Raises Funds

The social enterprise ReStore is Habitat St. Charles' primary revenue source. The ReStore diverts tons of waste from local landfills every year, all while giving meaningful volunteer jobs to many retirees, students, and others.

Volunteers Keep Costs Down

Habitat receives minimal government funding, Building funds primarily come from local businesses, churches, and individual gifts. With help from over 2,000 volunteers assisting in the ReStore, build site, and serving on committees, we are able to focus donations on building homes for families in need.

Partnerships Vital to Habitat Success

- Habitat St. Charles diligently seeks affordable, decent land to build on or homes to rehab.
- We work with Chamber of Commerce groups, Rotarys, and local construction businesses.
- Donors like Metro Lighting, Citi, and JM Family give product to the ReStore to sell, make monetary donations, or lend volunteers to build.

Building Green

We build simple, decent, affordable homes, following a standard design set by the city we are building in. More than 20 homes built by Habitat St. Charles are constructed to recognized green building standards. Habitat St. Charles has been building green since 2009.





Your Donation Helps More Families

When you donate to Habitat St. Charles, you are supporting, not just one, but many families. Your donation of money, land, or time helps to build a Habitat home for a deserving family. As the family repays their mortgage, that money is recycled and used to help buy land or build a new Habitat home, which will help another family break the cycle of poverty.

Be part of the solution and

give families a hand up to help them secure simple, decent, affordable housing. Donate, volunteer, or organize a fundraising event. For more information about our current builds, go to www.habitatstcharles.org



If you know someone who qualifies for a Habitat St. Charles house, please contact us to speak with our Homeowner Support Manager.

How to Give

Mail in a gift, give online or in person at the Habitat for Humanity of St. Charles County office.

Make a one-time gift by check, credit card or transfer of securities.

Become a monthly donor or pledge a series of payments over several years.

Consider leaving a bequest.

How to Volunteer

Contact our Volunteer Coordinator at 636-978-5712.

Donor Recognition

Various donor levels and opportunities are available. Charitable receipts for tax purposes are also available for all donations.

For More Information:

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www.habitatstcharles.org