



Habitat
for Humanity®
of St. Charles County

homes
communities
hope
+ you

Building strength, stability,
and self-reliance through
homeownership.

habitatstcharles.org

A Hand Up - Together

When you extend a hand up, you help eliminate barriers to build better, healthier, more financially stable lives.



you have the power to change lives

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

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.

ReStore Infinite Possibilities

Our ReStore sells new and used building materials, furniture, appliances, select home goods and more.

YOUR DONATION:

- Allows us, and our more than 2,000 volunteers at ReStore and on build sites, to focus on building homes for people in need like the Franklin family pictured above*
- Helps us divert tons of waste from local landfills
- Provides meaningful volunteer jobs for adults of all ages

Since 1997, Habitat for Humanity of St. Charles County has helped more than 125 local families break the cycle of poverty. With your support, we plan to continue that mission for years to come.

Our Partner Families

- Are motivated to work toward homeownership
- Have a stable household income at or below 80% of the area median income for St. Charles County
- Are willing to put in 300-450 sweat equity hours to build their home, volunteer at the ReStore, or attend homeownership classes

HOW FAMILIES ARE SELECTED

Our Family Selection Committee is comprised of volunteers and Habitat staff. They have the difficult task of choosing four to six families out of the many who apply each year.

1. Families attend an orientation session and complete a detailed application
2. Committee members analyze the applications
3. Qualifying families are visited at their current residence to assess the need for better housing and willingness to partner
4. The Habitat St. Charles County Board of Directors selects partner families from the slate of candidates recommended by the Family Selection Committee

*For more about the Franklin Family's Habitat story visit: habitatstcharles.org/what-we-do/family-stories/



the reality

Getting Ahead is Harder than Ever

HOUSING COSTS ARE RISING

- As of 2020, the median rent in St. Charles County was \$1,450 and the median price of a house was \$280,000
- Six out of ten households earning \$50,000 or less annually are cost burdened
- A home is considered affordable if no more than 30% of the household income goes toward housing costs, consequently if someone in St. Charles County wanted to rent on a minimum wage income, they would spend over 68% of their income on housing costs alone
- We help provide healthy homes, safe and free from environmental or physical hazards, promote good physical and mental health

23,000
households are
cost-burdened*

NEGATIVE IMPACTS OF SUBSTANDARD, UNAFFORDABLE HOUSING

- Increased risks for chronic diseases, injuries and harmful effects on childhood development
- Poor student performance and low academic achievement



the dream

Own a Decent and Affordable Home

- A Habitat St. Charles County family, like every homeowner, pays a mortgage and contributes to real estate taxes
- Because mortgage payments are kept to 30% of a family's income, they are able to afford other necessities many of us take for granted - healthy groceries, clothing for growing children, and utilities

Homeownership Makes a Difference

THE DIFFERENCE TO PARENTS

- Decreased stress levels
- Better health outcomes
- Decreased need for public assistance
- More involvement in their communities

THE DIFFERENCE TO CHILDREN

- Decreased stress levels and fewer behavioral problems
- Better health outcomes
- Increased educational achievement
- Higher lifetime earnings
- More likely to be involved in organized activities

**2019 statistic for St. Charles County*

be part of the solution

Join Habitat St. Charles County and partner with area families to build, or improve, a place they can call home.

GIVE

- Mail or hand deliver a gift to the Habitat for Humanity of St. Charles County office
- Make a donation online
- Be a Habi-Heart monthly donor
- Sponsor a Habitat event
- Pledge a series of gifts over several years
- Leave a bequest
- Donate new and gently used household items to ReStore

Charitable receipts for tax purposes can be made upon request for all donations.

VOLUNTEER

Volunteer on the job site, at Habitat St. Charles ReStore, or as a member of a Habitat Committee.

Sign up as an individual or as part of a group on our website at:
www.hfhvolunteer.org



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Habitat for Humanity of St. Charles County Office

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Homeownership Program
Information:
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habitatstcharles.org](mailto:homeownership@habitatstcharles.org)

Habitat St. Charles ReStore

186 Mid Rivers Center
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Open Wednesday - Saturday
10:00am - 6:00pm
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