



News From: Habitat for Humanity of St. Charles County
2041 Trade Center Dr.
St. Peters, MO 63376
www.habitatstcharles.org

**Habitat for Humanity of St. Charles County Launches
2020 Virtual Homebuyer Readiness Program on August 4**
Free financial, coaching skills forge a path to financial fitness, potential home ownership

ST. PETERS, Mo. (July 28, 2020) – Together with community partners, Habitat for Humanity of St. Charles County offers free financial coaching and skills through the Homebuyer Readiness Program, which begins August 4.

The comprehensive eight-week program consists of workshops designed to help individuals overcome financial challenges to achieve their goals of homeownership, as well as learn how to navigate the often complex process in the purchase of a home. Classes will be hosted via Zoom video conferencing. **Registration at habitatstcharles.org is required.**

Workshop topics include credit, debt, budgeting, setting goals, saving money, as well as a complete tutorial on how to get pre-approved for a mortgage. Benefits to participants in the Homebuyer Readiness Program include one-on-one coaching sessions that personalize the program to a participant's specific financial needs and goals. Upon completion of the program, participants will have created a personalized budget, gained an overall understanding on ways to improve their credit and set a path toward obtaining pre-approval for a mortgage.

"The cost of homeownership has doubled in our area, making owning a home out of reach for many families that earn below \$50,000 annually," said Michelle Woods, executive director, Habitat for Humanity of St. Charles County. "Through programs like the Homebuyer Readiness Program, Habitat for Humanity of St. Charles County is a leader in helping to solve housing issues in our community, partnering with families and providing the greatest tools needed for homeownership: financial education. Through the help of our valued community partners, we are able to reach families in St. Charles, Lincoln and Warren Counties, and with the investment of time and hard work, the door to home ownership can open for more families in our community," she adds.

About Habitat for Humanity of St. Charles County

Habitat for Humanity of St. Charles County builds safe, decent and affordable homes with hard-working families in St. Charles County. The nonprofit community-level affiliate acts in partnership with and on behalf of Habitat for Humanity, an international, non-governmental, nonprofit organization devoted to building strength, stability and self-reliance through shelter. Habitat for Humanity of St. Charles County has built 89 homes for Habitat families since 1997, with more than 2,000 volunteers donating 14,000 hours each year.

Habitat for Humanity of St. Charles County offers a 'hand up' opportunity that transforms lives, builds a strong foundation and forges lasting relationships with communities for a bright future.

Applicants and co-applicants selected for a Habitat home agree to perform a minimum of 150 “sweat equity” hours each, for a total of at least 300 hours, in the building of their home or other Habitat projects. In collaboration with community partners, Habitat for Humanity of St. Charles County offers free financial coaching and skills to potential homeowners through the Homebuyer Readiness Program, in which participants learn about credit, debt, budgeting, setting goals and saving money. In addition, the organization guides homeowners through an affordable mortgage repayment process.

To help fund and support these efforts, Habitat for Humanity of St. Charles County operates Habitat St. Charles ReStore habitatstcharles.org/restore/ a retail outlet located at 186 Mid Rivers Center in St. Peters. ReStore, which opened in 2007, has diverted over 100,000 tons of waste from local landfills by selling donated new and used building materials, appliances, furniture and select home goods items back to the general public at fair prices. Funds raised allow Habitat for Humanity of St. Charles County to be self-sustaining, with nearly 100 percent of every dollar donated going directly toward building simple, decent, affordable homes for deserving families in St. Charles County.

In addition, Habitat for Humanity of St. Charles County hosts the annual Frame the Future Gala as its premier fundraiser in November, a trivia night each spring and sponsors Women Build, an international effort to empower women to help families build strength, stability and independence through hands-on learning.

About Habitat for Humanity International

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global nonprofit working in local communities across all 50 states in the U.S. and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower. To learn more, visit habitat.org

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Contact Leah Manis, Habitat for Humanity of St. Charles County, 636.978.5712, ext. 126 or leah@habitatstcharles.org