



News From: Habitat for Humanity of St. Charles County
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Thrivent and Habitat for Humanity of St. Charles County Partner To Help Families Stay in Their Homes during the COVID-19 Pandemic

ST. PETERS, Mo. (Dec. 17, 2020) – Thrivent is awarding Habitat for Humanity of St. Charles County a contribution of \$5,000 to help families in St. Charles County stay in their homes. Thrivent's donation will allow Habitat to provide mortgage relief to Habitat homeowners who need temporary assistance making their mortgage payments during the COVID-19 pandemic. With Thrivent's support, Habitat for Humanity of St. Charles County will sustain affordable homeownership costs for more than seven families in St. Charles County.

Prior to the spread of the novel coronavirus, more than 18 million households across the U.S. were paying half or more of their income on a place to live. As the pandemic continues to cause job disruption and economic fallout, many households are enduring lay-offs, unemployment and pay cuts. This wage loss has amplified the financial burden on households to maintain essential payments and can result in families having to trade-off between bills, mortgage or medical care.

"Our Habitat for Humanity of St. Charles County homeowners go through a rigorous homeowner and affordable mortgage process to realize their dreams of having a healthy, safe home, but the current economic climate created unanticipated financial hardships," said Michelle Woods, executive director, Habitat for Humanity of St. Charles County. "Through Thrivent's generous support, we are able to further assist our homeowner families as part of our ongoing mission to provide a 'hand up' opportunity that transforms lives, builds a strong foundation and forges lasting relationships within our communities."

The Habitat for Humanity of St. Charles County affiliate is one of 100 local Habitat organizations across the nation partnering with Thrivent to help families stay in their homes during the COVID-19 pandemic. In total, Thrivent is donating \$750,000 to Habitat for Humanity to assist with mortgage-related relief and prevent foreclosures across the U.S.

"This year has been incredibly difficult for many people as financial hardship has added stress and anxiety to daily lives," said Nikki Sorum, senior vice president of Thrivent Advisors at Thrivent. "This pandemic has underscored how important it is for people to have safe, affordable homes. Given all we have endured in 2020, we are especially honored to provide financial support to Habitat for Humanity to help people stay in their homes so they can continue to build toward financial stability."

Habitat for Humanity and Thrivent began their partnership in 2005. Over the past 15 years, Thrivent and its clients have contributed more than \$275 million to Habitat and have partnered with families to build safe, affordable homes across the U.S. and around the world.

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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