

MEET THE FOSTER FAMILY

A new home ... and so much more

Violet and Daisy, ages seven and four, play in the front yard with a neighborhood friend, savoring the last minutes of daylight. Inside, their siblings, Silas, the oldest at the age of nine, and Malcolm, just two, sit with their parents on a comfy U-shaped sofa. A classic area rug, surrounded by a polished hardwood floor, covers the ground beneath their feet. The house exudes a feeling of warmth with the smell of dinner cooking on the stove and décor that includes heartwarming family photos, an inspirational plaque, and a hometown map.



Making a life changing move

Six years ago, Jacob and Sara Foster were living with Sara's mother in O'Fallon, Missouri. "Our situation was not bad, but I was pregnant with our third child, and we felt it was time to find our own place," said Sara. Although the Fosters knew that owning their own home would be a good change, it wasn't an easy goal to reach. As a stay-at-home mom, with no job outside the home, Sara's credit record meant little to mortgage lenders. Jacob had the opposite issue, a job but no established credit. "It was hard to find a place to rent or get a traditional loan," said Sara.

When the Fosters' Parents as Teachers educator mentioned something about Habitat for Humanity as a side note, Jacob and Sara decided to look into it. After attending an informational meeting and completing an application, the couple found they qualified. "The application was detailed, but we thought it was fairly easy to apply," said Sara. "Without Habitat, it would have taken us a lot longer to own a home. Applying for a Habitat home changed our life for sure."



Turning a house into a home

The Fosters' house was built in 2012. When the owners left the Habitat program, it was offered as a rehab. Jacob and Sara closed on the house in 2016. "We redid the floors, and sided the garage," said Sara. "There are three bedrooms upstairs. The girls shared a room for a while, until we were able to build two bedrooms downstairs."



The home is completed by a fenced-in back yard with a trampoline, a place for the kids' bikes, and the family pet, a friendly Labrador retriever. Jacob and Sara continue to make improvements to make the house their own, with plans to finish the basement and add a bathroom. "I am in the process of doing some additional work," said Jacob. "But I wanted the kids to have their own space, so we got their bedrooms done first."

The Fosters particularly like the home's location and the neighborhood. "It is fifteen minutes from downtown, two minutes from the highway, and the schools are good. As long as our kids like the schools, we like the schools," said Jacob, grinning at Silas.

"Silas and his friends can jump on their bikes, take the Katy Trail to Frontier Park, there's an ice cream shop. A little independence," said Sara. "Our house is small, but we like it small and being close together. We want to continue to raise our kids here."

"We are here to stay," added Jacob. "This house is our forever home."

Connecting with community

Since they weren't building their home from scratch, Sara and Jacob put in the 300+ sweat equity hours, required of Habitat Family Partners, helping to build other homes in the area. "I didn't have any building skills," said Sara. "Tony was the project manager at the time. He's great at teaching you and giving you something at your skill level. I even learned how to frame walls!"

"The project manager is always there to make sure you are doing the right thing and you know what you are doing," added Jake. "They were good to work with. Everyone was so friendly."

Through their work in the community, the Fosters have gotten to know other Habitat families and volunteers, staying connected on Facebook and sometimes getting their families together. "We joined a club we didn't even know we could be in," smiled Jacob. "It's cool."



Managing family and finances

Managing their family and their finances isn't always easy, as Jacob and Sara have come to learn. Jacob works during the day delivering concrete, then comes home to take care of the kids, while Sara works at night cleaning the area library. "You have to work for it and pay for it. Habitat isn't just giving away homes," said Jacob. "I would advise others considering a Habitat home to learn to budget."



"We learned a lot outside of owning the home," said Sara. "The personal finances program was very helpful to us. Habitat is so thorough. They're not just helping you own the home. They teach you how to take care of your house. Stuff you wouldn't know if you never owned a house before."



Gaining responsibility and peace of mind

"What I like best about having our own home is just not having to worry about it. It has changed the way we look at life," said Sara. "During the pandemic, nobody knew what was going to happen. I was nine months pregnant, Jacob got laid off, and it was like the world was crashing. But we were ok. We knew this was our house."

"If you rented a home, they could sell it or raise the rent. It's more responsibility to have your own home, but we know we will take care of it. We don't need to rely on someone else to fix things, and we can pay for it. With the way things are going now with real estate, I couldn't imagine trying to find and buy a house. And rents are going up so high. This gives us peace of mind. It's ours. It just emphasizes the need for affordable housing."

As the last minutes of daylight begin to fade, Jacob excuses himself to call to the girls outside, "Okay kids, it's dark. Let's go. You've got to come inside." His request is met with quiet grumbles.

"Habitat for Humanity has changed our lives tenfold for sure," said Sara. "Thank you for everything you do and have done. You are building and supporting strong families, and the community needs it. What you do goes way beyond the house."