



Everyone
Deserves

a safe place to call

HOME



Homeownership Applications Accepted: February 1, 2023 - February 28, 2023

Questions? Contact our Homeowner Support Manager, Shana Eubanks
shana@habitatstcharles.org | 636-978-5712 x 118



JOIN US

for ONE of the following mandatory
informational meetings:



January 23, 2023 @ Spencer Rd. Library- 427
Spencer Rd St. Peters 6pm

March 6, 2023 @ Spencer Rd. Library- 427
Spencer Rd St. Peters 6pm



INITIAL QUALIFICATIONS

- 1** You must have lived OR worked in St. Charles County consistently for the past year.
- 2** You must be able to pay an affordable mortgage and pass a credit review.
As part of the evaluation process, a credit check will be made on your past payment history. Obtain a FREE copy of your credit report at www.annualcreditreport.com.
Unsatisfied judgements will disqualify you at the time of application.

You must have a steady source of income.
 - a) If income is from employment, applicants must be employed with their current employer or in a similar industry for 6–9 months, or have another steady source of income. Non–employment income is counted if it is predicted to continue at least 3 years.
 - b) Your total gross (before tax) household income from all sources and from ALL wage earners over the age of 18 living with you, must fall at or below 80% of the Area Median Income (AMI) based on your family size. See chart on our website: www.habitatstcharles.org.
 - c) Filing for bankruptcy does not disqualify you from the Habitat program. The bankruptcy must be fully discharged by the court for a minimum of 2 years at the time of application.
- 3** You must be willing to work the required 300 hours for individual applicants and 450 hours for dual applicants in the process of building your home, including assisting with construction, required workshops, classes and other Habitat programs, over the next 9–12 months.
We have sweat equity activities available for people of ALL ability levels.
- 4** You must demonstrate a NEED for affordable homeownership.
 - a) Habitat’s goal is to eliminate substandard housing. Your home could be structurally unsound, overcrowded, have inadequate plumbing, heating, roofing, etc. or you may have no home of your own at all. If your housing is not substandard, but is unaffordable and cost burdening to you, you may also qualify.



Equal Housing Opportunity Statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing