



## meet the **Dalton** family

Melissa Dalton's dream of owning a home that provides a healthy, safe environment for herself and her family seemed insurmountable.

Melissa and her family faced a number of obstacles in their rental home. The roof was in dire need of replacement – the family needed to place a bucket to collect the water that flowed through a hole in the ceiling during rain events. Unhealthy living conditions included the presence of black mold in nearly every room in the house, as well as ongoing safety concerns such as electrical issues and windows that did not lock securely. In addition, the home was situated in a high-traffic neighborhood that often attracted individuals who lacked a home or access to an adequate facility. The need for reliable shelter for her family was exacerbated by the fact that the rental home could be sold at the whim of the property's owner – a factor that weighed heavily on Melissa's mind regarding how she would manage to relocate her family on short notice.

These contributing risk factors made Melissa – who works as a registered medical assistant – keenly aware of the desperate need for a healthy, safe home for her family. "A Habitat home will bring the comfort of knowing my family and I can establish roots in a healthy, safe environment in a home that I own," she explains.

Habitat for Humanity of St. Charles County worked closely with Melissa to prepare her to take on the responsibility of helping to build her home and pay an affordable mortgage. During this journey, she received free financial education and coaching, which included topics on credit, debt, budgeting, setting financial goals, saving money and a tutorial on homeowner maintenance. She also is working diligently to complete 300 sweat-equity hours into the new home – an exciting commitment that is embraced by each homeowner partner selected by Habitat for Humanity of St. Charles County. "This experience completes my dream of owning a home," she says. "And, through what I learned in the process, I will pass that knowledge down to my children."

Melissa experienced first-hand that the support of Habitat for Humanity of St. Charles County can be transformative. "With Habitat's assistance, this starting point in my life will lead to more successful adventures, not only for me, but for my children," she says. "I'm securing a better future for us all."