

## Our Organization's History...

Habitat for Humanity in Jefferson County was established in 1996 by a group of citizens concerned about the poor living conditions of their neighbors. Currently, a ten member Board of Trustees oversees the operation of the Crystal City ReStore and the construction of homes throughout Jefferson County, but primarily in Crystal City and DeSoto.

Habitat for Humanity is different from many organizations that serve the lower income population. Most of our clients have very low credit scores but are employed. We are not a charity that just gives houses away. Our program is designed to let our clients help themselves. We are offering them a hand UP not a hand OUT! They must meet our four criteria for qualifying to purchase a home...live in our county for at least a year, live in substandard housing, earn within our income guidelines and be able to do 375 hours of Sweat Equity for Habitat for Humanity. We also encourage our future homeowners to attend training sessions on family finance and budgeting, trying to make our clients as successful as possible so they do not fail to make their mortgage payments to us (financed at 0% over 20 years). These payments always go back into building a home for and with another family of the community in need of escaping substandard housing.

## Last Year's Accomplishments...

2012 was our affiliate's most successful year on record. We completed three homes moving 8 children into comfortable homes with ample place to complete homework and entertain new friends. We also started a fourth home!

As of December 2012, 14 homes have been built in Crystal City, 5 in DeSoto, 1 in Festus and 1 in Fenton. In 2013, two more home will be completed, 1 in Fenton and 1 in DeSoto, for a total of 23 families, including 35 children, being served in 17 years.

The ReStore was moved from DeSoto to Crystal City in May of 2012 and has been doing exceptionally well in its new location on Bailey Avenue, thanks to the citizens of Crystal City and the Twin City area. All income made from the sale of donated items, whether new or used, goes into building homes for and with more families in need.

Our first annual Lobster Fest was held bringing people from not only all over Jefferson County to the Twin City area but from as far away as Farmington, Kirkwood, St. Louis and St. Charles. We know that our team of volunteers is already hard at work making this year's event, scheduled for October 12, 2013, an even bigger success.