

# Habitat for Humanity Saint Louis

*Celebrating*  
**25**  
**YEARS**  
*1986-2011*

Thank you for  
attending.

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# Affordable Housing...

**WHO, WHAT, WHERE, WHY, and HOW**



# What is Habitat for Humanity Saint Louis?

- Nonprofit
- Ecumenical Housing Ministry
- Seeks to eliminate poverty housing and homelessness from the world
- HFHI vs. Local Affiliates



# Saint Louis Habitat Affiliate

## **The mission we have chosen...**

Habitat for Humanity Saint Louis works in partnership with people everywhere, from all walks of life. Its purpose is to develop communities with God's people in need by building houses so that there are decent houses in decent communities in which people can live and grow into all that God intended.

## Affordable-Workforce Housing is...

- For people we all want in our neighborhood – hardworking, family-oriented, investing in the future.
- Paying no more than 30 percent of family income for housing.
- Well-constructed and attractive, following the building codes of the community
- Located within a reasonable commuting distance from employment.



## **2012 University City Build: 6600 Blocks of Bartmer and Crest**

Habitat for Humanity Saint Louis has worked with:

- The Department of Community Development; and
- U City architects Lloyd Architects;

to create a home design that will complement the existing homes in your community.



## Build Site – 5 Lots on Bartmer & Crest



## Design Context – Neighborhood Homes





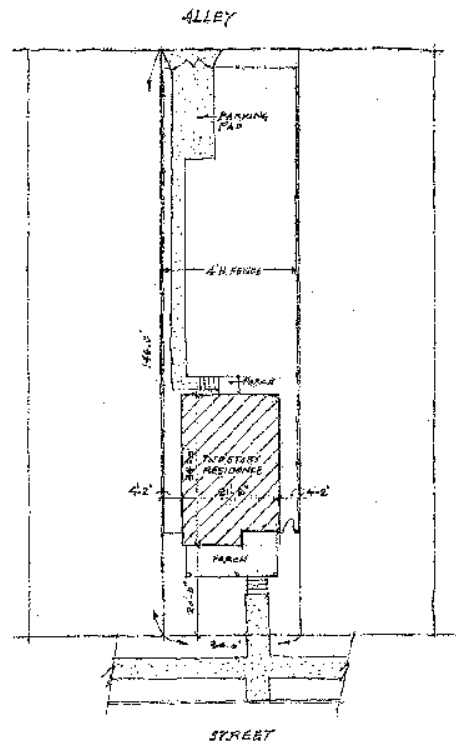
# Proposed House Design



*Schematic Front Elevation*

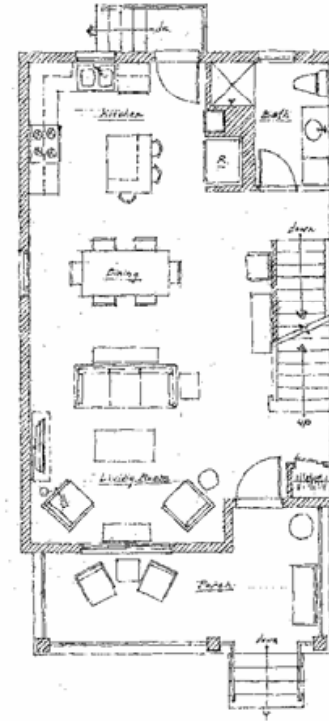
*University City, Missouri  
Habitat for Humanity, St. Louis*

# Proposed House Design



*Schematic Site Plan*

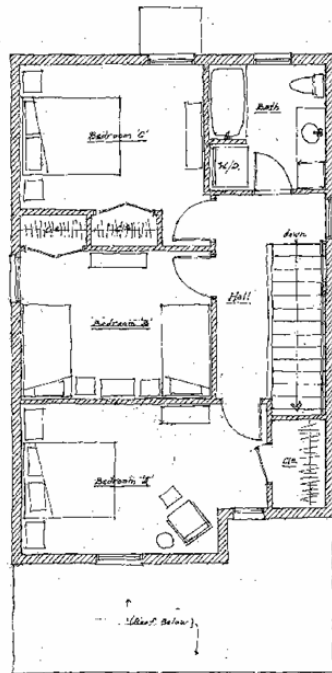
University City, Missouri  
Habitat for Humanity, St. Louis



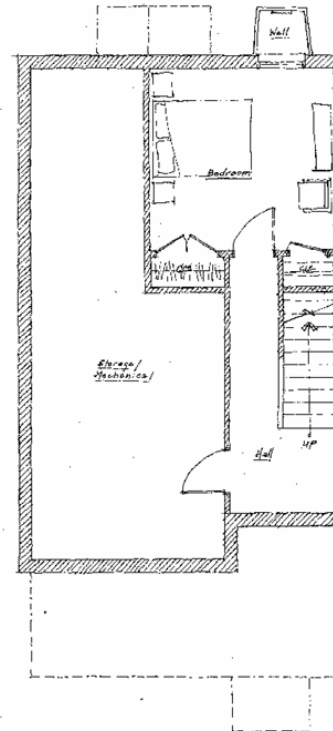
*Schematic First Floor Plan*

University City, Missouri  
Habitat for Humanity, St. Louis

# Proposed House Design



*Schematic Second Floor Plan*  
University City, Missouri  
Habitat for Humanity, St. Louis



*Schematic Basement Plan*  
University City, Missouri  
Habitat for Humanity, St. Louis



# Pre-Screening Process

- Must be a resident of the St. Louis area for at least one year prior to applying.
- Currently living in substandard housing (leaky roof, bad plumbing, overcrowding, and neighborhood concerns).
- Must have a form of steady income, at least 6 months if using employment.
- You must fall within the provided income guidelines for your family size.
- Any bankruptcy must be discharged a minimum of 3-5 year, (reviewed on a case-by-case basis).
- You must be willing to partner with HFHSL; performing 350 sweat equity hours and participate in all required workshops.
- Each applicant must pass the credit screening.





# Homeownership Informational Clinic

- All eligible applicants will be invited to attend an informational clinic.
- Attendees will obtain detailed information on program, future partner communities, house design and expectations.
- Area's of Interest:
  - Credit history
  - Employment history
  - Criminal background check (everyone over 17 years old)
  - Current household debt to income
  - Ability to maintain 30+ year mortgage
  - Successful home visit



## 2011 Income Guidelines

| Family Size | Minimum Income | Maximum Income |
|-------------|----------------|----------------|
| 1           | \$15,785       | \$26,345       |
| 2           | \$18,040       | \$30,085       |
| 3           | \$20,295       | \$33,825       |
| 4           | \$22,550       | \$37,565       |
| 5           | \$24,365       | \$40,590       |
| 6           | \$26,180       | \$43,615       |
| 7           | \$27,995       | \$46,585       |
| 8           | \$29,810       | \$49,610       |

# Preliminary Approval

- Receive acceptance from the Family Selection/Underwriting Committee.
- Sign and Return Preliminary approval letter
- Each applicant must complete 25 hours of sweat equity
- Applicant must accept partner build community and select an address.



# Habitat for Humanity Saint Louis Homeowners

- Random sampling of homeowner occupations:
  - **Dental Assistant** – Forsyth Dental
  - **School Nurse** – University City Public Schools
  - **Project Manager** – Human Development Corporation
  - **Teacher** – St. Louis City Public Schools
  - **Deputy Sheriff** – St. Louis City Sheriff's Department
  - **Home Health Aide** – BJC Home Health Services
  - **Maintenance/Custodian** – Washington University
  - **Nurse Aide** – Department of Mental Health
  - **Janitor**- St. Louis University High School
  - **Customer Support Service Specialist**- Brown Shoe
  - **Teller**- Regions Bank
  - **Bachelor and Master level students** – UMSL and Webster Universities



# Thank You!

Thank you for attending.

