

Our Families

Building equity through homeownership is an opportunity that benefits a family in countless ways-- including breaking free from generational and systemic wealth inequality.



Our Families:

- 🏠 Are first-time home buyers (or have not owned a home in the last 3 years)
- 🏠 Meet low and moderate income guidelines*
- 🏠 Commit to living in home for at least five years
- 🏠 Attend introductory and in-depth homebuyer education classes

**Income guidelines set every year by H.U.D., see website for specifications*



You Can Help Donate to SJHI

St. Joseph Housing Initiative is a 501c(3) organization, currently 100% funded by grants and individual donations. In-kind contributions of skill, labor and materials are also invaluable.

To make a donation or get involved,
contact us today:

stjosephhousing.org

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EIN: 82-5345874



Helping
HOMEOWNERSHIP
Happen

Our Mission

As a faith-based organization, our mission is to create vibrant communities where low and moderate income families can thrive, prosper and build wealth through homeownership.



Our Challenge:

Providing quality renovations while keeping properties affordable for the families we serve.

You Can Help SJHI Volunteer Opportunities

- 🏠 **Home Centered:** pre and post renovation cleanup, carpentry (fence-building, small renovation and repair), landscaping and yard maintenance, interior and exterior painting
- 🏠 **Community Centered:** SJHI sponsored and supported neighborhood cleanups
- 🏠 **Fundraising:** fundraising committee, supporting fundraising events, mailings
- 🏠 **First Neighbors:** a team of neighborhood resident homeowners who provide guidance, support and fellowship to our SJHI homeowners

Our Method

- 🏠 SJHI primarily focuses on the purchase of homes are vacant and in need of repair
- 🏠 SJHI executes renovation (all major structural components and systems) cosmetic updates, and landscaping
- 🏠 SJHI sells homes at an affordable price to first-time homebuyers of low and moderate income* who have pre-qualified for mortgage and participated in SJHI-sponsored home buying education programs
- 🏠 SJHI provides wraparound homebuyer support before, during, and after home sale, encouraging homeowner success

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Our Homes

Time and again, studies have shown that owner-occupied homes lead to increased neighborhood safety, stability, greater property maintenance, and increased property value. In addition, addressing long-neglected vacancies is a key to promoting neighborhood health.

Homeownership in the US

US national rate of owner-occupied homes: **64.8%**

St. Louis County: **68%**

St. Louis City: **43%**

Dutchtown: **45%**

Baden: **44.5%**

**data sourced from 2015-2019 American Community Survey, Census of Population and Housing*

