

REAL ESTATE

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Do I care if my neighbors lose their home?

This headline may sound awfully heartless. After all, you like your neighbors and care about what happens to them.

Yes, our parents taught us that we should care about our neighbors and those less fortunate than us. We are not selfish people; as Americans, we have shown time after time our caring nature and proven that we are concerned about people who need our help.

As the politicians and the pundits debate over how to cure our economy, however, the self-interest questions frequently come up in the debate. To put it quite simply, the question is raised, "Why should my tax dollars help those in danger of losing their home when I have worked hard for my money and paid my mortgage on time?" Some have been heard to wonder, "Where is my bailout?"

Now before you turn on your computer and send me e-mails about my comments, let me explain. This column is not intended to support or oppose either side in the ongoing debate over how the government should deal with the current economic chal-

lenges. While we all want a bright future for our nation, there can be legitimate debate over the role of government and the best road to follow to meet our goals.

You have read several columns in this space talking about the benefits of homeownership to the American family. In the ongoing debate, sometimes it seems that some lose sight of the fact that it is not just about the individual homeowner. They forget about the benefits of homeownership to our communities and our American way of life.

When potential buyers select a community or businesses look for places to locate their shop or factory, they look for healthy, vibrant communities. Homeownership is the cornerstone of a healthy community. This is the reason that for decades, through its tax policies the government has encouraged homeownership. One of the reasons that our nation is the greatest nation in the world is the fact that more Americans own their own home than citizens of any other

nation in the world.

What does this mean to you and your family? Like me, I doubt that you would want to live in a community dominated by rental housing. Now, before you e-mail me, I am not being "snobbish" or "elitist" and I do not dislike renters. People rent for a variety of good reasons, and rental housing is a vital part of every community.

Studies, however, show most renters want to be homeowners. More than 75 percent of Americans surveyed recently still plan to fulfill their American Dream by buying a home of their own.

The reasons are really quite simple. We all know our lives do not exist just within the confines of our home. The quality of our lives is dependent upon the quality of our communities, the schools that educate our children, the parks we play in, the streets we drive on, the medical facilities that make us well and the employers that make it all possible.

Numerous studies by many organiza-

tions show that communities with high homeownership rates enjoy more involved residents, better schools, better test scores and even lower crime rates.

Homeowners are invested in their communities. They are the ones you will see volunteering in their communities, involved in civic affairs, and watching out for their neighbors.

If you are involved in your community, look around at the next meeting you attend; it will be your fellow homeowners you see in the crowd. The average homeowner moves less frequently and has a stake in the future of your community.

The next time one of the so-called experts in the media says that families should not buy a home, or that people losing their homes doesn't matter to the rest of us, look around your neighborhood. Whether you like it or not, your family's quality of life is tied closely to the community you call home. There is no escaping the fact that we are all in this together and if homeownership declines



YOUR PLACE TO CALL HOME

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in our communities, we will all be poorer.

Realtors understand the important role homeownership plays in our society. We are committed to our destiny as keepers of the American dream of homeownership. If you are thinking about investing in your community and securing your own corner of the American Dream to call home, call a Realtor today. You may find that your dream home is more affordable than you might think.

Remember, when you buy, you are investing in your family's future and the future of your community and nation.

REAL ESTATE BRIEFS

Home buyer training class scheduled

Beyond Housing has scheduled home buyer training from 9 a.m.-4 p.m. March 28 at the Economic Development Center of St. Charles County, 5988 Mid Rivers Mall Drive in St. Peters.

The class is required for income- and credit-eligible buyers making application for down payment and closing cost assistance from HOME funds in unincorporated St. Charles County and the cities of St. Charles, Wentzville and O'Fallon.

The class fee is \$75, payable to Beyond Housing in cash or money order.

Participating in the class does not guarantee that down payment assistance funds will be awarded, and the limited pool of funds will not be available until May or June.

Funds will be awarded as a zero-interest loan of up to \$10,000.

Registration is required through Beyond Housing at www.beyondhousing.org or 314-533-0600. Sign-in begins at 8:30 a.m., and the class will start promptly at 9 a.m. A light breakfast and lunch will be provided.

For more information about down payment assistance in St. Charles County, visit www.homestcharles.org or call 636-441-6880 ext. 254.

Builders St. Charles Home Show planned

The Home Builders Association of St. Louis and Eastern Missouri has scheduled the fifth annual Builders St. Charles Home Show for April 3-5 at the St. Charles Convention Center.

The show will include about 300 booths from 165 companies exhibiting such items as windows, doors, kitchen and bath products, pools, spas and home accessories.

Show hours are 11 a.m.-9 p.m. Friday and Saturday and 11 a.m.-5 p.m. Sunday. Admission is free, and free parking will be available at the convention center, off Veterans Memorial Parkway on the south side of Interstate 70 west of the South Fifth Street interchange.

The show will include seminars; the third annual St. Charles Sausage Festival and Wine Tasting, featuring free tasting of items from sausage producers, wineries and win distributors; and a mini Habitat Restore where Habitat for Humanity of St. Charles County will offer home improvement merchandise at discounted prices.

Brian Santos, "The Wall Wizard," will

discuss painting tips and tricks. Jeff Holper, "The Mole Hunter," will help audiences with pest problems. Scott Mosby, KMOX's home answer man, will share his "Top 10 Home Secrets." And Carla Grewe, of HomeSource Custom Homes, will present a seminar on "Designing from Her Perspective."

Balloon twister "Sammy J" will create balloon sculptures for no charge from 5-8 p.m. Friday, 1-8 p.m. Saturday and noon-4 p.m. Sunday. Visit www.stlhomeshow.com for more information.

O'Fallon accepting loan applications

O'Fallon's Community Development Block Grant (CDBG) office provides no-interest loans of up to \$5,000 to a limited number of low-to-moderate income O'Fallon home-

owners who qualify.

The loans can only be used for home repair and to address code violations.

Applications may only be made once a year and are reviewed by O'Fallon's CDBG administrator. Priority is given to low-income housing submitted on a first-come-first-served basis, according to a news release from the city. If funds remain after eligible low-income applications are met, candidates from moderate-income housing will be considered.

All applicants will be notified of their status within four to six weeks, according to the news release.

For more information, visit O'Fallon's website at www.ofallon.mo.us or contact CDBG administrator Jessica Hawkins via e-mail at jhawkins@ofallon.mo.us or by phone at 636-379-5411.