St. Tammany Homeownership Center
1400 North Lane
Mandeville, LA 70471

Located inside the Habitat ReStore behind the Prieto Fire Station at Highway 59 & North Lane

For more information or to schedule an appointment call (985)893-3172 ext. 225 or 227 or visit us online at www.habitatstw.org/sthoc

We proudly partner with:

We partner with USDA to package the 502 Direct Loan, a Zero Down Payment loan program with payment assistance for qualified low to moderate income buyers.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.
St. Tammany Homeownership Center

Homebuyer Services

Pre-Purchase Counseling
Experienced counselors work with you to determine your mortgage readiness. First, we evaluate your credit and other requirements of the type of financing chosen. Then, we work together to develop a plan to overcome any credit or savings obstacles. We also connect you with any available down payment assistance programs for which you may qualify. Finally, we continue to support you through the entire home buying process.

Financial Fitness
Getting “financially fit” is necessary to purchase a home. Staying financially fit is just as important in order to keep and care for your home, while still covering your other family expenses.

Ask Yourself:
1. Can you cover your monthly expenses with your income?
2. Do you track your spending?
3. Do you plan ahead and save for the future?
4. Do you select and use safe financial products?
5. Do you know your credit score and monitor your credit report?
6. Do you have the knowledge you need to do these things?

If not, we can help!

Financial Fitness Workshop
Teaches practical financial and money management concepts and skills, with the goal of building financial capacity and long-term financial success. With an emphasis on putting knowledge into action, it combines hands-on activities and small group discussion. (Fee associated with class.) Free personalized one-on-one financial coaching is recommended as a follow-up. Classes offered every other month.

One-On-One Financial Coaching
Whether you want to make the most of your income, increase savings, reduce debt, improve your credit, gain assets, or something else, your own private financial coach works with you to help you identify and work toward your goals for a more stable financial future.

Homeowner Services

Home Care & Maintenance
Buying a home is just the first step. You need the knowledge to care for what is likely to be the biggest investment you’ll ever make...your new home. These classes are designed to help new homeowners understand basic home systems and preventative maintenance. They help you understand and plan for responsibilities of homeownership. Instruction, discussion and hands-on practice are used. Rotating schedule of individual topic classes monthly throughout the year.

Home Repair/Rehabilitation Counseling
Experienced counselors work with you to provide information on available community resources and help qualified homeowners apply for affordable repair loans.