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**BAYFIRST AND HABITAT FOR HUMANITY PARTNER TO**

**TURN DREAM OF HOMEOWNERSHIP INTO REALITY FOR LOCAL FAMILY**

***Adras Family to Become Homeowners in St. Pete Following Home Dedication on July 11***

**ST. PETERSBURG, FL. (July 7, 2022) –** St. Petersburg-based BayFirst National Bank will celebrate with the Adras family as they realize the dream of homeownership following a home dedication on July 11 beginning at 9 a.m. Their home was sponsored by and built in partnership with the Bank, which donated $50,000 and nearly 300 hours of manpower to complete the ground-up construction of the three-bedroom, two-bathroom home located at 4651 12th Avenue South, St. Petersburg. More than 50 volunteers from BayFirst took part in the build over the course of five weeks.

The ceremony will be attended by representatives from BayFirst and Habitat for Humanity of Pinellas and West Pasco Counties, as well as local officials. It will culminate in an exchange of keys as BayFirst and Habitat officially welcome the Adras family home.

Habitat homeownership partner families must demonstrate a need for adequate shelter, the ability to pay back a zero-interest loan and willingness to partner with Habitat to invest 350 to 450 “sweat equity” hours. These soon-to-be homeowners also complete 28 homeowner education classes, from budgeting to how to be a good neighbor, to prepare for their new chapter as homeowners.

“BayFirst is committed to assisting those facing obstacles on their journey toward homeownership and ensuring the American Dream is attainable for all,” said BayFirst SVP, Community Engagement Officer Valerie Fulbright. “We are proud to have played a role in helping the Adras family reach this milestone and to partner with Habitat to provide greater opportunities and financial stability for deserving families in our community.”

Media are invited to attend dedications. View the full calendar at <https://habitatpwp.org/calendar/>.

**About the Adras Family**

Artesha Adras is a single mother and Pinellas County Schools nurse who is on her journey towards a forever home for her family. She attended Southeastern University in Tampa for License Practical Nursing and has been a nurse for six years. She has two children, Trinity-Joy who is 14, and Christian who is 11. The family of three is currently living in an apartment community that has been neglected by management. “We have experienced rodents, plumbing issues, we do not all have a bedroom, and having one bathroom has been challenging as well,” says Artesha. The apartment’s laundry facility is also not reliable, so the family had to purchase their own portable machine and they hang their clothes to dry in the dining room.

**Habitat for Humanity of Pinellas County and West Pasco Counties**

Since 1985, Habitat for Humanity of Pinellas and West Pasco Counties has served over 900 families and individuals through its new home buyer and exterior repair programs using locally raised funds. Volunteers and the future homeowners construct the homes, which are sold at no profit and financed with a zero-interest loan. Habitat homeowner candidates earn 30 to 80 percent of area median income. Candidates must demonstrate need for adequate shelter; ability to pay back a zero-interest loan and willingness to partner with Habitat to invest 350 to 450 “sweat equity” hours. Mortgage monies are used to build even more homes, making each donation to Habitat a perpetual legacy to the community. Habitat believes that homeownership contributes to family stability, leading, in turn, to community stability. Additionally, the affiliate raises funds through their two ReStores, home improvement outlets where donated household and building items are sold to the public. **For more information about Habitat for Humanity of Pinellas and West Pasco Counties, call (727) 536-4755 or visit** [**www.habitatpwp.org**](http://www.habitatpwp.org/)**.**

**About BayFirst National Bank**

Headquartered in St. Petersburg, BayFirst National Bank, the principal subsidiary of BayFirst Financial Corp. (NASDAQ: BAFN), operates seven banking centers in the Tampa Bay area and originates residential mortgages through a nationwide network of loan production offices. In addition, BayFirst offers a broad range of retail and business banking services, including small business loans through its SBA loan division, CreditBench, and is one of the top producing SBA lenders in the country. Since it opened in 1999, BayFirst has grown exponentially without losing sight of its commitment to making an impact in the community and being Here for What’s Next® in the lives of its customers. For more information visit: [www.BayFirstFinancial.com](http://www.BayFirstFinancial.com).

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