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Capital City Home Loans And Sparc Launch Homeownership Readiness Initiative For Single-Parent Families

NORCROSS, Ga. — July 1, 2026 — Capital City Home Loans ([CCHL](#)), in partnership with the Single Parent Alliance & Resource Center ([SPARC](#)) and Capital City Bank Group (CCB), is proud to announce the launch of a new Homeownership Readiness Initiative designed to help single-parent families achieve the dream of homeownership through education and mortgage readiness support.

The three-year Individual Development Account (IDA) Program will provide eligible participants with comprehensive financial education, savings incentives, homeownership coaching and access to mortgage financing resources. The pilot program will serve up to 15 participants and is designed to create a sustainable pathway from housing stability to long-term wealth building through homeownership.

The initiative focuses on empowering single parents who have demonstrated housing stability, consistent income, and a commitment to financial growth. Participants will receive financial wellness training, monthly coaching, accountability support and access to a matched savings program that helps accelerate their journey toward purchasing a home.

Through the program, participants will:

- Complete an eight-week financial education series
- Receive access to the Dave Ramsey SmartDollar financial wellness platform
- Establish and maintain a dedicated Individual Development Account (IDA)
- Develop consistent savings habits and financial management skills
- Receive ongoing homeownership and mortgage readiness coaching
- Qualify for a dollar-for-dollar savings match of up to \$1,500 toward a future home purchase
- Work directly with CCHL to prepare for mortgage qualification and homeownership

“This partnership reflects our commitment to creating opportunities for families to build stability, wealth and generational impact through homeownership,” said [Luis Varela](#), Community Development Lender with Capital City Home Loans. “When families have access to the right resources, homeownership becomes an achievable goal rather than a distant dream.”

SPARC's mission is centered on helping single-parent families move from crisis to sustainability through education, support services and economic empowerment. The Homeownership Readiness Initiative represents another step in expanding opportunities for families seeking long-term financial security.

“Our goal is not simply to help families purchase homes,” said Joy Monroe, Director of SPARC. “Our goal is to help families build assets, establish financial confidence and create

a legacy of stability for future generations.”

Capital City Bank's investment in the matched savings component reinforces the institution's commitment to financial wellness and community development by helping participants turn disciplined saving into a meaningful down payment resource.

The program officially launched on June 1, 2026, and will continue through May 2029. Participants will engage in ongoing financial education, savings accountability, and mortgage readiness activities designed to prepare them for successful and sustainable homeownership.

Together, SPARC, Capital City Home Loans and Capital City Bank are creating a model that demonstrates how strategic community partnerships can expand access to homeownership, strengthen families, and build stronger communities.

About SPARC

Single Parent Alliance & Resource Center (SPARC) is a nonprofit organization dedicated to empowering single-parent families through education, housing stability programs, financial capability initiatives, and supportive services that promote long-term self-sufficiency and economic mobility.

About Capital City Home Loans

Capital City Home Loans is committed to helping individuals and families achieve successful homeownership through personalized mortgage solutions, financial education and community-focused lending programs.

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