



REACHING NEW

MILESTONES





OUR VISION A world where everyone has a decent place to live.



Celebrating
25
YEARS
1986-2011

Think for a minute about how important “home” is to you. Home is more than a physical place; it is where you first learn about yourself and the world around you. It is where we begin to find our faith, learn our values, and shape our character. It is where we find security and form our most precious relationships.

When Habitat for Humanity Saint Louis builds houses with materials and tools, we build more than structures. We come together to build homes. A place where love can exist, children feel safe, and people have the opportunity to achieve their full potential. It is only because of the generosity of time, talent, and resources the community shares with Habitat that we are able to achieve success in eliminating sub-standard housing and homelessness in Saint Louis.

Thank you for your continued partnership with Habitat for Humanity Saint Louis, with your support we will continue to do what we can to change the lives of families in need.

With Gratitude,

Kimberly McKinney
Chief Executive Officer

Rick Sullivan
Board President

MILESTONE:

Habitat for Humanity Saint Louis builds our 300th home in partnership with the Lovett Family and Commerce Bank.

Demetrius C. Lovett knows a thing or two about making changes. After working as a chef in restaurant kitchens around St. Louis for 14 years, he completed a computer networking program at Ranken Technical College. Now, he works in technical support for a software development company. Making such a significant career shift can be a bit overwhelming for some, but not Demetrius. In fact, that isn't the only big change Demetrius has made recently. In the fall of 2010, Demetrius became Habitat for Humanity Saint Louis' 300th homebuyer.

Serving our 300th family was a significant milestone for our organization, but, more importantly, is a significant milestone for the Lovett Family. Now settling into his new home, Demetrius,

a single father, is so pleased to be able to tell his daughter, Demetria D. Lovett, that this will be the stable and safe place where she gets to grow up. "She has always asked if we would have a house of our own," Demetrius says. When he found out he had been accepted into the homeownership program, Demetrius shared that he "was in disbelief. It felt great to know I would own a home. It was like winning something. The thing I remember most is thinking that my child and I would have a nice place to live for many years."

These days, Demetrius and his daughter enjoy hanging out in the family room, watching movies together. "Habitat's program was and is a life-changing experience to me in so many ways. My daughter and I are incredibly grateful."

"Commerce Bank understands the importance of good corporate citizenship through both monetary donations and volunteerism. Employees are encouraged to be active in their communities and a Habitat build encourages employees to work together as a group, have fun, and give back."

- JENNY HOELZER, COMMUNITY AFFAIRS, COMMERCE BANK



MILESTONE:

*We completed a **split build** in three separate St. Louis neighborhoods.*

We started with a rebuild project of one home in Florissant. Our next stop was Old North St. Louis. After completing construction of 17 homes in Old North, we returned to the JeffVanderLou neighborhood and had 6 homes in progress as the year ended.

Our vision has now moved beyond building homes. We work to bring about positive transformation in local neighborhoods and communities through

sustainable residential building. The primary goals of our build program are:

- Build efficient, healthy, affordable homes for families;
- Build quality, durable homes with minimal upkeep required;
- As an organization, to maintain high standards in building processes and to build energy-efficient green homes; and
- Provide education on sustainable building practices to area partners.

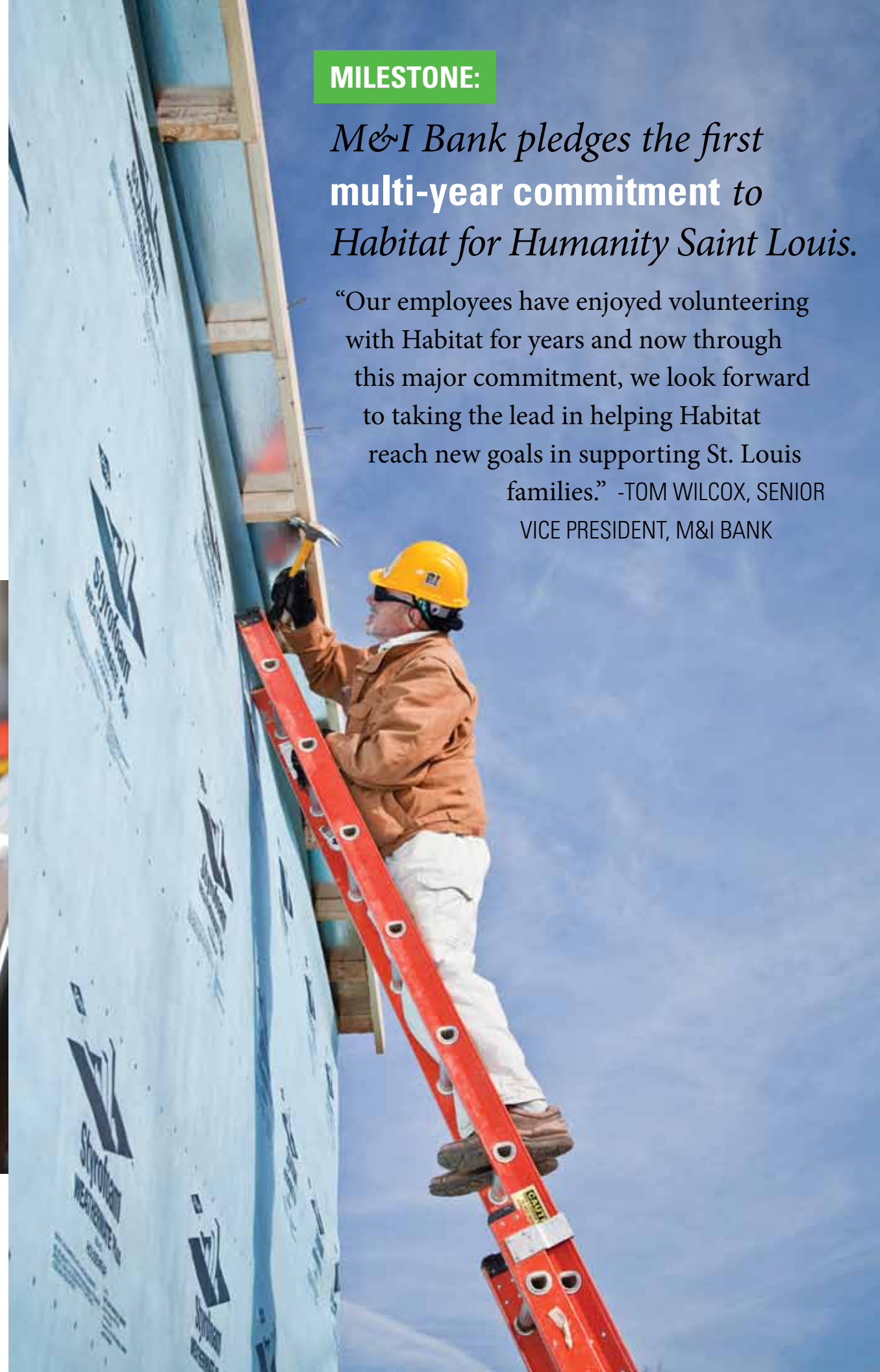


MILESTONE:

*M&I Bank pledges the first **multi-year commitment** to **Habitat for Humanity Saint Louis.***

“Our employees have enjoyed volunteering with Habitat for years and now through this major commitment, we look forward to taking the lead in helping Habitat reach new goals in supporting St. Louis

families.” -TOM WILCOX, SENIOR VICE PRESIDENT, M&I BANK



MILESTONE:

*The US Green Building Council names Habitat for Humanity Saint Louis the **largest producer** of LEED Certified Platinum single-family detached homes in the United States with 51 homes built.*

“Habitat’s decision to construct LEED homes proves their mission is multi-dimensional. They take it upon themselves to build both the Social and Environmental future of generations to come.” -JIM DRISCOLL, PROJECT MANAGER, ARCO CONSTRUCTION COMPANY, INC.



MILESTONE:

*HFHSL pulled more **building permits** in the city of St. Louis in 2010 than any other company or organization.*

MILESTONE:

Volunteer Mariana Salinas celebrates over 15 years of service to our organization.



It started with a spring break trip to Patterson, New Jersey to build a Habitat home as a SLU student. Since then, Mariana has become a

Jack – or really, a Jill – of all trades here at Habitat for Humanity Saint Louis. Mariana serves on the Family Selection, Family Support, and Special Events Committees. She can also be found on the build site most Saturdays helping with site support. In addition, Mariana has been a family partner five times, and has traveled to Ecuador four times to build Habitat homes.

When asked about her favorite Habitat memory, Mariana reflects on “one of the best summers of my life – and the hottest summer - was the summer of 2006. I was delivering ice and water and helping volunteers stay safe during the build.” In addition to doing site support that summer, Mariana also was a family partner to one of our homebuyers - Shon Hart. “Shon is an inspiration to me,” comments Mariana.

Why has she stayed involved over all these years? Mariana says it is about the people. “I love the home owners, the staff, and the volunteers. They are all very diverse. I met my 2 best friends at Habitat. For me, Habitat is not a group of people. It is a family.”

MILESTONE:

Volunteer Kent Lytle celebrates over 20 years of service to our organization.

After 20 years, Kent Lytle has pretty much seen it all here at Habitat. He’s volunteered on the build site and been the chair of the Construction and Leading Edge Committees. He served on the Board of Directors and helped develop our affiliate’s safety program. He’s contributed in countless other ways to help make Habitat for Humanity Saint Louis the organization it is today.

Looking back, Kent pinpoints one morning of the 2001 blitz as one of his favorite moments. He remembers hearing “about 400 hammers all going

at once. During the morning there were 50 here and 30 there, but for about 10 minutes, it seemed like all 400 were going at the same time and I thought ‘life is good!’”

Kent remains committed to Habitat’s mission because of the effect it has on our homebuyer families. “Occasionally, I hear a story that the kids of the homebuyer family start doing better in school after moving into their new home. This is our future and to me makes all of the effort seem worthwhile.”



MILESTONE:

*Habitat for Humanity International reaches new heights: its **400,000th home** was built or repaired in 2010.*

As an affiliate of Habitat for Humanity International, we are proudly celebrating alongside Habitat for Humanity International as they surpassed 400,000 homes having been built or repaired since the nonprofit organization was founded

in 1976. Our affiliate, as well as countless others, contributed to this global effort. Habitat for Humanity's self-help, hand-up model has resulted in rehabbed, repaired or new housing for more than 2 million people worldwide.

MILESTONE:

*Habitat for Humanity International is ranked as the **sixth largest homebuilder** in the United States, according to Builder Magazine's annual survey. With 6,032 national closings in 2010, this is the second consecutive year Habitat for Humanity has ranked in the top 10 on the list.*

“We are pleased that even in this difficult economy, Habitat for Humanity has been able to help a record number of families around the world have a better place to live.”

- JONATHAN RECKFORD,
CEO OF HABITAT
FOR HUMANITY
INTERNATIONAL

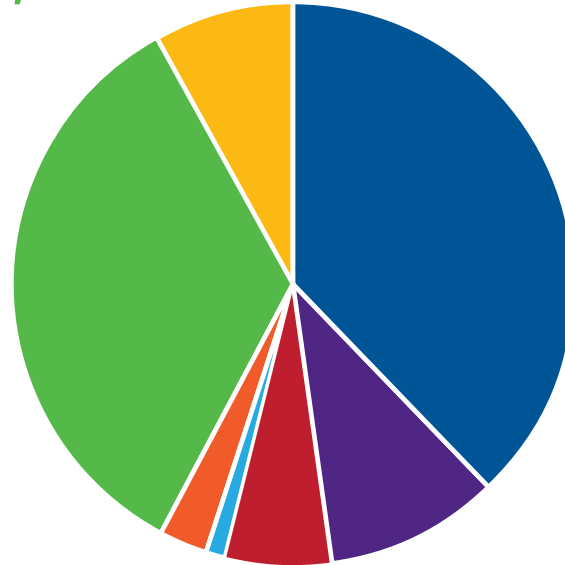


2010 FINANCIALS

In 2010, "Debt Forgiveness" represents approximately \$599,000 in home mortgages previously managed by community partner Citi. Those mortgages are now managed internally by Habitat for Humanity Saint Louis. Due to tighter inventory pricing and control, the ReStore's contribution to the affiliate increased over 2009. Net assets include, but are not limited to, our administrative office and ReStore building, homebuyer mortgage receivables, unsold residential properties (construction in progress), construction tools and equipment, and vehicles.

2010 Revenues **\$7,326,346**

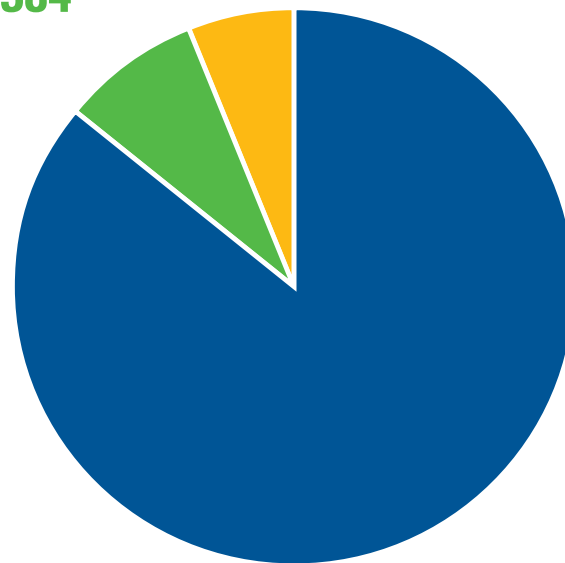
Public Support	38%
Sale of Homes	34%
ReStore Sales	10%
Debt Forgiveness	8%
Grant Revenue	6%
Other	3%
Special Events	1%



2010 Expenses **\$7,363,384**

86 CENTS of every dollar raised goes directly to support Habitat's programs.

Program Services	86%
Management/General	8%
Fundraising	6%



CUMULATIVE ASSETS \$14,602,059

Habitat for Humanity Saint Louis' financial records were audited by RubinBrown.

2010 MAJOR DONORS

We are grateful for our supporters who gave \$500 or more in undesignated donations in 2010.

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MISSION

Habitat for Humanity Saint Louis works in partnership with God and people everywhere from all walks of life. Its purpose is to develop communities with people in need by building houses so that there are decent houses in decent communities in which people can live and grow into all that God intended.



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