2012 REPORT TO THE COMMUNITY
MISSION
Seeking to put God’s love into action, Habitat for Humanity Saint Louis brings people together to build homes, communities, and hope.

VISION
A world where everyone has a decent place to live.
Stable housing provides more than just a roof over your head.

**HOUSING IMPROVES HEALTH**

Children in substandard housing have increased risk of viral or bacterial infections. (1)

**HOMEOWNERSHIP BUILDS WEALTH**

Owning a home, especially for lower-income households, is an important means of wealth accumulation. (2)

**HOUSING STRENGTHENS COMMUNITIES**

Homeowners are more likely to volunteer in civic and political activities. (3)

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BUILDING HOMES

St. Louis City and County 2012 Sites.

OLD NORTH ST. LOUIS

Construction began in 2011, and by May 2012 families moved into their homes in this historic neighborhood. This build was less than a mile from 17 other Habitat for Humanity Saint Louis homes built in 2010.

CARONDELET

This was the first phase of homes in the Carondelet neighborhood. Five homebuyer families moved into their homes in October of 2012.

NORTH COUNTY

This extensive rehab project was in unincorporated north county near Florissant. The homebuyer family moved in October 2012.

UNIVERSITY CITY

The first University City build was completed in December of 2012. Five families moved in just in time for the holidays.

DOGTOWN

A rehab project in the Dogtown neighborhood was underway at the end of 2012. The homebuyer closed on the home and moved in May of 2013.
BUILDING COMMUNITIES

68 men, women, and children moved into Habitat for Humanity Saint Louis homes in 2012.

A BIT MORE ABOUT THE NEW HOMEOWNER FAMILIES:
Their professions vary greatly - from paralegal studies to hair stylist to maintenance technician to nursing.

Three of the new homeowner families were immigrants to the US - two from the Congo and one from Tanzania.

One thing the families ALL have in common is how happy they are to be able to own their own homes.
Meet Nicole, a new homeowner in the Old North St. Louis neighborhood.

“In 2012 our dreams came true! Today I am a proud homeowner. I knew what I wanted for my family, a place where we would have plenty of room to live and grow together.”

“Before HFHSL, my three sons and I lived in a small apartment for eight years. I wanted to move, but wanted it to be better for us, not just to another small apartment. I work at Barnes Jewish Hospital in medical records, it’s a good job, but with the everyday expenses, I never imagined I could save enough to buy my own home – HFHSL helped me reach this huge dream I had for my family.”

“When it’s your home, you don’t need to be stressed, you can appreciate what you have and be proud. Me and my children are more stable and connected because of this home.”

“Thank you to all those who had a hand in giving me this opportunity. We feel truly blessed.”
### 2012 BUILD SPONSORS

<table>
<thead>
<tr>
<th>Community Builder</th>
<th>Wall $10,000+</th>
<th>Brick $5,000+</th>
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<tbody>
<tr>
<td>$100,000+</td>
<td>Ameren Missouri Charitable Foundation</td>
<td>Absolute Tile &amp; Stone</td>
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<tr>
<td>Anonymous</td>
<td>ARCO Construction Company</td>
<td>Brinker Contracting Co.</td>
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<td>International Brotherhood of Electrical Workers (IBEW #1) / Electrical Connection</td>
<td>ASER, Inc.</td>
<td>Lance and Diann Cage</td>
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<td>Builder $60,000+</td>
<td>Bunge North America Foundation</td>
<td>Employees Community Fund of Boeing</td>
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<tr>
<td>Anheuser-Busch Foundation</td>
<td>CEO Build</td>
<td>Firestone Building Products</td>
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<td>Elizabeth S. Bakewell Trust</td>
<td>Clayco</td>
<td>Gateway Combined Federal Campaign</td>
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<td>BMO Harris Bank</td>
<td>Conifer Health Solutions</td>
<td>GO! St. Louis Marathon and Family Fitness Weekend - Team Habitat</td>
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<td>City County Catholic Partnership</td>
<td>Emerson</td>
<td>Grant Contracting Co., Inc.</td>
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<td>Commerce Bank</td>
<td>Episcopal Diocese of Missouri</td>
<td>Graybar Foundation</td>
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<td>DOW</td>
<td>Erb Equipment Company</td>
<td>Hallmark Stone</td>
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<td>McBride &amp; Son</td>
<td>ESCO Technologies, Inc.</td>
<td>Heitkamp Masonry, Inc.</td>
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<td>National Baptist Convention, USA, Inc., 107th Congress for Christian Education</td>
<td>Express Scripts, Inc.</td>
<td>Joe F. Castagno Leadership Award - Mike Basco</td>
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<td>Spartech</td>
<td>FCI - Greenville</td>
<td>Lee’s Termite &amp; Pest Control</td>
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<td>United Church of Christ Congregations</td>
<td>Hackett Security</td>
<td>Milgard Windows</td>
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<td>Wells Fargo Housing Foundation</td>
<td>Home Builders Charitable Foundation</td>
<td>Missouri Plumbing Contractors</td>
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<td>West County Churches- Laude Chapel, Webster Groves, Trinity, and Bonhomme Presbyterian Churches</td>
<td>Housing Ministry for the Needy</td>
<td>Montgomery Bank</td>
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<td>Roof $25,000+</td>
<td>Incarnate Word Foundation</td>
<td>National Association of Regulatory Utility Commissioners</td>
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<td>Bank of America</td>
<td>John J. Smith Masonry Co.</td>
<td>Nidec Motor Corporation</td>
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<td>Art Stauder</td>
<td>Ladue High School</td>
<td>Robert O. Piening</td>
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<td>West St. Louis Co. Chapter of Thrivent Financial for Lutherans – Good Shepherd, Holy Cross, Trinity &amp; St. John’s Lutheran Churches</td>
<td>Rick and Mary Anne Roberts</td>
<td>Russo Stone and Tile Design</td>
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<td>United Methodist Churches</td>
<td>Saint Louis University Campus Chapter</td>
<td>Solid Surface Solutions</td>
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<td>Simmons Charitable Foundation</td>
<td>Stone Fabricators</td>
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<td>Spencer Brickwork</td>
<td>Rick and Susan Sullivan</td>
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<td>Square D Electrical</td>
<td>Unico, Inc.</td>
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<td>TALX Charitable Foundation</td>
<td>Unique Stone Concepts</td>
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<td>Travelers</td>
<td>U.S. Bank Foundation</td>
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<td>Washington University Campus Chapter</td>
<td>Villa Lighting</td>
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<td>Volk Construction</td>
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<td>Women Build - Saint Louis</td>
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2012 BUILDERS CLUB TEAMS

Edward Jones “71 Cares”
Ernst & Young Community Engagement
Foley & Mansfield
Habitat Young Friends
John Hancock Financial Services
LMS Corporate
Lululemon
NAFA - Fleet Management Association
NVIDIA
SAP
Towers Watson
U.S. Bank CDC
Western Union

2012 CORNERSTONE SOCIETY

$1,000+ Supporters
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Alma Reitz
The Saint Louis Ambassadors
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Joseph and Patricia Siemer
Rita and Leonard Sisul
St. Louis Regional Employee Relocation Council
Mike Stokes and Pat Wendling
Karen Strobach
Richard and Susan Sullivan
Steve Tripp - Realty Executives International
Judith Weigel
Kirk Wells
Rosa Westermeier
Dr. and Mrs. Joseph Zlatic

$500-$999 Supporters
Erin Bell and Thomas Adams
Bike & Build, Inc.
Jeanne Brand Billings
Mary Cole-Duvall
Sue Barker Dellbringge
George and Mary Rose Desloge Family Fund
Mrs. E. Desmond Lee
David and Janine Duncan
Jimmie and Stacy Edwards
Mr. and Mrs. Charles Eggleston
Kathleen Eiser
James and Lionelle Elsesser
Fischer-Bauer-Knirps Foundation
2012 CORNERSTONE SOCIETY  (CONTINUED)

Gershman Foundation
Mike Giger and Sally
Landwehr
Steve Hendry

Craig and Cheryl Hoeferlein
James Hogan
Paul and Sharon Jones
Quinn Kiley

Ward and Carol Klein
Robert and Caralmae
Knickmeyer
Kay Kreder
Paul Langendorf
Susan Lanigan
Michael McVey
Jared and Dawn Minkoff
Betsey and Tim Mooney
Sima and Philip Needleman
Ruth Nickerson
Lynne Puetz
Gary and Barbara Riepl
Peter and Susan Rogers
Carol Ross
School Sisters of Notre Dame
Roseann and Ronald St. John
Steven Shields
Charles and Judy Stevens
Walton and Carla Sumner, II
Larry Weinles
Don and Kathy Zundel

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Lori Willis
2012 FINANCIALS

SUPPORT AND REVENUES $7,182,781

EXPENSES $8,177,251

CUMULATIVE ASSETS $19,035,904

New Market Tax Credit (NMTC) accounting principles require that actual income will not be recognized as revenue until the end of a 7-year compliance period. This regulation resulted in a loss for calendar year 2012.

Habitat for Humanity Saint Louis’ financial records were audited by CohnReznick.