



Habitat
for Humanity®
Saint Louis

2012 REPORT TO THE COMMUNITY



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MISSION

Seeking to put God's love into action, Habitat for Humanity Saint Louis brings people together to build homes, communities, and hope.

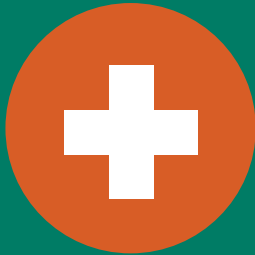
VISION

A world where everyone has a decent place to live.



WHY HOMEOWNERSHIP?

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⁾

(1) Harker, Lisa, *Chance of a Lifetime: The Impacts of Bad Housing on Children's Lives*, Shelter, September, 2006

(2) Boehm, Thomas P. and Alan Schlottmann, *Wealth Accumulation and Homeownership: Evidence for Low-Income Households*, U.S. Department of Housing and Urban Development: Office of Policy Development and Research, December 2004

(3) Rohe, William, George McCarthy, and Shannon Van Zandt, *The Social Benefits and Costs of Homeownership: A Critical Assessment of the Research*, Research Institute for Housing America, May, 2000

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.

BUILDING HOPE

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

Community Builder

\$100,000+

Anonymous
International Brotherhood of
Electrical Workers (IBEW
#1) / Electrical Connection

Builder \$60,000+

Anheuser-Busch Foundation
Elizabeth S. Bakewell Trust
BMO Harris Bank
City County Catholic
Partnership
Commerce Bank
DOW
McBride & Son
National Baptist Convention,
USA, Inc., 107th Congress
for Christian Education
Spartech
United Church of Christ
Congregations
Wells Fargo Housing
Foundation
West County Churches- Laude
Chapel, Webster Groves,
Trinity, and Bonhomme
Presbyterian Churches

Roof \$25,000+

Bank of America
Art Stauder
West St. Louis Co. Chapter
of Thrivent Financial for
Lutherans – Good Shepherd,
Holy Cross, Trinity & St.
John's Lutheran Churches
United Methodist Churches

Wall \$10,000+

Ameren Missouri Charitable
Foundation
ARCO Construction Company
ASER, Inc.
Bunge North America
Foundation
CEO Build
Clayco
Conifer Health Solutions
Emerson
Episcopal Diocese of
Missouri
Erb Equipment Company
ESCO Technologies, Inc.
Express Scripts, Inc.
FCI - Greenville
Hackett Security
Home Builders Charitable
Foundation
Housing Ministry for the
Needy
Incarnate Word Foundation
John J. Smith Masonry Co.
Ladue High School
Rick and Mary Anne Roberts
Saint Louis University
Campus Chapter
Simmons Charitable
Foundation
Spencer Brickwork
Square D Electrical
TALX Charitable Foundation
Travelers
Washington University
Campus Chapter

Brick \$5,000+

Absolute Tile & Stone
Brinker Contracting Co.
Lance and Diann Cage
Employees Community Fund
of Boeing
Firestone Building Products
Gateway Combined Federal
Campaign
GO! St. Louis Marathon and
Family Fitness Weekend -
Team Habitat
Grant Contracting Co., Inc.
Graybar Foundation
Hallmark Stone
Heitkamp Masonry, Inc.
Joe F. Castagno Leadership
Award - Mike Basco
Lee's Termite & Pest Control
Milgard Windows
Missouri Plumbing
Contractors
Montgomery Bank
National Association
of Regulatory Utility
Commissioners
Nidec Motor Corporation
Robert O. Piening
Russo Stone and Tile Design
Solid Surface Solutions
Stone Fabricators
Rick and Susan Sullivan
Unico, Inc.
Unique Stone Concepts
U.S. Bank Foundation
Villa Lighting
Volk Construction
Women Build - Saint Louis

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

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\$1,000+ Supporters

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Joseph and Patricia Siemer
Rita and Leonard Sisul
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Relocation Council

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Richard and Susan Sullivan
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Executives International
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Rosa Westermeier
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\$500-\$999 Supporters

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Jimmie and Stacy Edwards
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Fischer-Bauer-Knirps
Foundation

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Jared and Dawn Minkoff
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Sima and Philip Needleman
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Lynne Puetz
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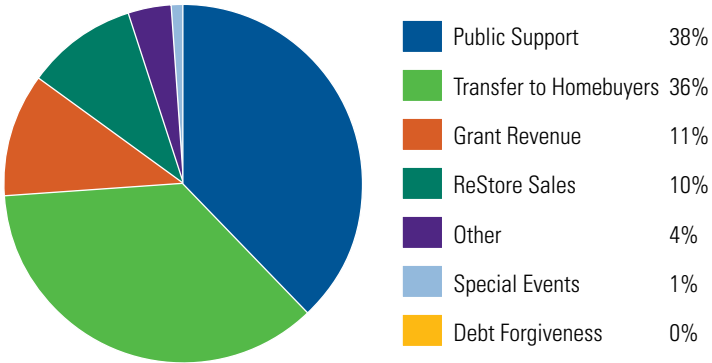
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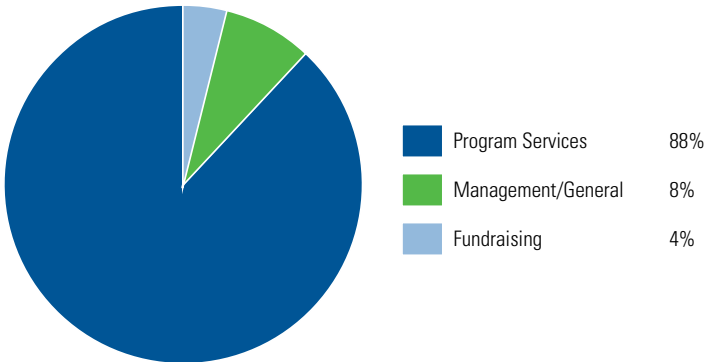
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2012 FINANCIALS

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.