Bridget, a full-time medical assistant, knows a little something about persistence. She applied to the Habitat for Humanity Saint Louis home ownership program three times. The first time she applied, she didn’t quite meet all the qualifications. The second time, staff encouraged her to improve her credit score. After following their advice, she applied for the third time. Bridget thought to herself, “I’m gonna try and see what happens, third time’s a charm. And sure enough it was!” Bridget and her three children moved into their very own home in December 2013 just in time for the holidays.

“I was excited… I thought, I am going to wake up because it is a dream. But it wasn’t!”

When asked about home ownership, Bridget says, “I like it because it’s mine, I own it. I can make changes, and I can design it or decorate however I like it. I already started painting. My friends and family call my house the multi-colored house, the crayon box.”

Your support makes the dream of homeownership a reality for hard-working people like Bridget, who simply need a little help to create a brighter future.

“I was excited… I thought, I am going to wake up because it is a dream. But it wasn’t!”

Bridget
2013 HOMEBUYER

3763 Forest Park Avenue
St. Louis, MO 63108
P: 314-371-0400
F: 314-371-0404
www.habitatstl.org
www.habitatstl.org/blog
facebook.com/habitat.stl
@habitatstl

Vision
A world where everyone has a decent place to live.

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

2013 Report to the Community

Building Houses
Building Hope
Building St. Louis
2013 Revenue and Expenses

CUMULATIVE ASSETS $19,132,170

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

Did You Know?

In addition to a down payment and a mortgage, each Habitat for Humanity Saint Louis home-buyer invests a minimum of 350 volunteer hours into building or rehabbing a home and attending educational and skill-building workshops.

2013 Build Sponsors

Community Builder $100,000+
Anheuser-Busch Foundation
International Brotherhood of Electrical Workers (IBEW #4)
Electrical Connection
Wells Fargo Housing Foundation
Builder $50,000+
BMIS Harris Bank
Thrivent Financial for Lutherans in Partnership with Good Shepherd,
Holy Cross, Trinity & St. John’s, and Zion-Maryland Heights
Lutheran Churches
Foundation $45,000+
Art Stillwell
United Church of Christ Congregations
United Methodist Churches
West County Churches – Ladue Chapel, Webster Groves, Trinity, and Beechmont Presbyterian Churches
Roof $25,000+
Bank of America
Wall $10,000+
Ames Wireless
Charitable Foundation
Foundation ASER, Inc.
Chapman Family/Charitable Foundation
Emerson
Employees Community Fund of Bexley
ESCO Technologies, Inc.
Express Scripts Foundation
Facts Rents
FCI – Greeneville
GO! St. Louis Martin Luther and Family

FUNDRAISING 5%

PROGRAM SERVICES 85%

MANAGEMENT AND GENERAL 10%

EXPENSES $7,232,301

SUPPORT AND REVENUES $6,644,777

PUBLIC SUPPORT 46%

GRANT REVENUE 11%

RESTORE SALES 13%

OTHER 4%

TRANSFERS TO HOMEOWNERS 26%

2013 Board of Directors

Brid Beggs
Christina Ewersin Bennett
Pastor Ronald Boho
Janie Breadman
Precious Bootage
Lara Cabi
Kevin Carice, President
Judge Jermia Edwards
Mont Faweza
Rubba/Randy Fliesheh
Dave Foster

Jeffrey St. Omar
Rick Eidaghan
Michael Taylor
Edgar Velaquez
David Waksman
Nat Walsh
Bob West, General Counsel
Stephen Westbrooks
Lee Willis, Secretary

Rebuild Equipment Company
Hackett Security
Hakimp Masonry, Inc.
Joe F. Castings Leadership Award -
Tori Frazier
Lindenwood School
The Lawrence Group
Bob & Sally Larraff
Lee’s Terrace & Post Control
Metropolitan St. Louis CPA Association
Montgomery Bank
Robert O. Pannin
Richard (Rick) and Susan Sullivan
TMAA, GREF Trust Company, Fish
Kathy & Bob West

Buildable Hours
Ryan Cavin, LLP

 Builders Club Teams
California Pizza Kitchen
Centric Group
Covenant Bank
CenturyLink Legal
Gateway Association of
Legal Administrators
Matter Family Foundation
McMormick Baron Salazar
NVIDIA
Towers Watson
Twar-Financial Partners
Whelan Security

2013 Build Sponsors

Community Builder $100,000+
Anheuser-Busch Foundation
International Brotherhood of Electrical Workers (IBEW #4)
Electrical Connection
Wells Fargo Housing Foundation
Builder $50,000+
BMIS Harris Bank
Thrivent Financial for Lutherans in Partnership with Good Shepherd,
Holy Cross, Trinity & St. John’s, and Zion-Maryland Heights
Lutheran Churches
Foundation $45,000+
Art Stillwell
United Church of Christ Congregations
United Methodist Churches
West County Churches – Ladue Chapel, Webster Groves, Trinity, and Beechmont Presbyterian Churches
Roof $25,000+
Bank of America
Wall $10,000+
Ames Wireless
Charitable Foundation
Foundation ASER, Inc.
Chapman Family/Charitable Foundation
Emerson
Employees Community Fund of Bexley
ESCO Technologies, Inc.
Express Scripts Foundation
Facts Rents
FCI – Greeneville
GO! St. Louis Martin Luther and Family

FUNDRAISING 5%

PROGRAM SERVICES 85%

MANAGEMENT AND GENERAL 10%

EXPENSES $7,232,301

SUPPORT AND REVENUES $6,644,777

PUBLIC SUPPORT 46%

GRANT REVENUE 11%

RESTORE SALES 13%

OTHER 4%

TRANSFERS TO HOMEOWNERS 26%

2013 Board of Directors

Brid Beggs
Christina Ewersin Bennett
Pastor Ronald Boho
Janie Breadman
Precious Bootage
Lara Cabi
Kevin Carice, President
Judge Jermia Edwards
Mont Faweza
Rubba/Randy Fliesheh
Dave Foster

Jeffrey St. Omar
Rick Eidaghan
Michael Taylor
Edgar Velaquez
David Waksman
Nat Walsh
Bob West, General Counsel
Stephen Westbrooks
Lee Willis, Secretary

Rebuild Equipment Company
Hackett Security
Hakimp Masonry, Inc.
Joe F. Castings Leadership Award -
Tori Frazier
Lindenwood School
The Lawrence Group
Bob & Sally Larraff
Lee’s Terrace & Post Control
Metropolitan St. Louis CPA Association
Montgomery Bank
Robert O. Pannin
Richard (Rick) and Susan Sullivan
TMAA, GREF Trust Company, Fish
Kathy & Bob West

Buildable Hours
Ryan Cavin, LLP

 Builders Club Teams
California Pizza Kitchen
Centric Group
Covenant Bank
CenturyLink Legal
Gateway Association of
Legal Administrators
Matter Family Foundation
McMormick Baron Salazar
NVIDIA
Towers Watson
Twar-Financial Partners
Whelan Security

2013 Build Sponsors

Community Builder $100,000+
Anheuser-Busch Foundation
International Brotherhood of Electrical Workers (IBEW #4)
Electrical Connection
Wells Fargo Housing Foundation
Builder $50,000+
BMIS Harris Bank
Thrivent Financial for Lutherans in Partnership with Good Shepherd,
Holy Cross, Trinity & St. John’s, and Zion-Maryland Heights
Lutheran Churches
Foundation $45,000+
Art Stillwell
United Church of Christ Congregations
United Methodist Churches
West County Churches – Ladue Chapel, Webster Groves, Trinity, and Beechmont Presbyterian Churches
Roof $25,000+
Bank of America
Wall $10,000+
Ames Wireless
Charitable Foundation
Foundation ASER, Inc.
Chapman Family/Charitable Foundation
Emerson
Employees Community Fund of Bexley
ESCO Technologies, Inc.
Express Scripts Foundation
Facts Rents
FCI – Greeneville
GO! St. Louis Martin Luther and Family

FUNDRAISING 5%

PROGRAM SERVICES 85%

MANAGEMENT AND GENERAL 10%

EXPENSES $7,232,301

SUPPORT AND REVENUES $6,644,777

PUBLIC SUPPORT 46%

GRANT REVENUE 11%

RESTORE SALES 13%

OTHER 4%

TRANSFERS TO HOMEOWNERS 26%
### 2013 Revenue and Expenses

**CUMULATIVE ASSETS $19,132,170**

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

---

### Did You Know?

In addition to a down payment and a mortgage, each Habitat for Humanity Saint Louis home buyer invests a minimum of 350 volunteer hours into building or rehabbing a home and attending educational and skill-building workshops.

---

### Homes Under Construction in 2013

- **Jeff VanderLou**: Two new homes
- **Old North St. Louis**: Four new homes
- **University City**: Four new homes
- **Dogtown**: One rehab
- **Carondelet**: Five new homes and one rehab

---

### 2013 Build Sponsors

#### Community Builder $100,000+
- Anheuser-Busch Foundation
- International Brotherhood of Electrical Workers (IBEW #1)
- Electrical Connection
- Wells Fargo Housing Foundation

#### Builder $50,000+
- BMW Harris Bank
- Thrivent Financial
- Luthians in Partnership with Good Shepherd, Holy Cross, Trinity & St. John’s and Zion
- Maryland Heights Lutheran Churches

#### Foundation $45,000+
- Art Stadulsky United Church of Christ
- Congregations United Methodist Churches
- West County Churches - Ladue Chapel, Webster Groves, Trinity, and Buchanan Presbyterian Churches

#### Roof $25,000+
- Bank of America

#### Wall $10,000+
- Ameren Missouri Charitable Foundation
- ASER, Inc.
- Chapman Family Foundation
- Emerson

#### Grant $5,000+
- American Equity Mortgage
- Anders CPA
- Lanex and Dunn Caga
- Catholic Holy Family Society
- CEO Build
- FCI - Greenville

---

### 2013 Board of Directors

- **Pastor Ronald Bobo**
- **Jane Boudreaux**
- **Precious Bourrage**
- **Kevin Carlie, President**
- **Judge Jimmie Edwards**
- **Matt Favazza**
- **Rabbi Randy Fleisher**
- **Dave Foster**
- **Sarah Fournier**
- **Matt Foster**
- **Jen Gandee**
- **Dave Guiton**
- **Ben Haden**
- **John Hallock**
- **Michelle Haney**
- **Chad Harness**
- **Carrie Harris**
- **Seth Horn**
- **Hank Hudson**
- **Caroline P. Hunter**
- **Regina Hurley-Graves**
- **Myron Irby**
- **Thomas Joe**
- **Carrie Jordan**
- **Seth Frederiksen**
- **Phil Hulse**
- **Bob Lazaroff, Treasurer**
- **Linda Lioezenstein**
- **Sandelis Marcink**
- **Robert Martin**
- **Dana Merkley**
- **Richard Motley**
- **Craig Saur**
- **Kathy Sorkin**
- **Joyce St. Omer**
- **Dana Saur**
- **Michael Schmaling**
- **Jeffrey St. Omer**
- **Rick Ridgeway**
- **Jesse Taylor**
- **Steve Talamantes**
- **Christopher Tan**
- **Nancy Terry**
- **Jeffery Todd**
- **Steve Toro**
- **Kathy R. Walsh**
- **Bob West, General Counsel**
- **Lori Willis, Secretary**

---

### 2013 Build Sponsors

- **Foundation $45,000+**
  - Art Stadulsky United Church of Christ
  - Congregations United Methodist Churches
  - West County Churches - Ladue Chapel, Webster Groves, Trinity, and Buchanan Presbyterian Churches

- **Roof $25,000+**
  - Bank of America

- **Wall $10,000+**
  - Ameren Missouri Charitable Foundation
  - ASER, Inc.
  - Chapman Family Foundation
  - Emerson

- **Grant $5,000+**
  - American Equity Mortgage
  - Anders CPA
  - Lanex and Dunn Caga
  - Catholic Holy Family Society
  - CEO Build
  - FCI - Greenville

- **SUPPORT AND REVENUES $6,644,777**
  - PUBLIC SUPPORT 46%
  - GRANT REVENUE 11%
  - TRANSFERS TO HOMEOWNERS 26%
  - RESTORE SALES 13%
  - EXPENSES $7,232,301
  - MANAGEMENT AND GENERAL 10%
  - FUNDRAISING 5%
  - PROGRAM SERVICES 85%
Did You Know?
In addition to a down payment and a mortgage, each Habitat for Humanity Saint Louis home buyer invests a minimum of 350 volunteer hours into building or rehabbing a home and attending educational and skill-building workshops.

2013 Revenue and Expenses

**CUMULATIVE ASSETS $19,132,170**

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

Homes Under Construction in 2013

- **JeffVanderLou:** Two new homes
- **Old North St. Louis:** Four new homes
- **University City:** Four new homes
- **Dogtown:** One rehab
- **Carondelet:** Five new homes and one rehab

**2013 Build Sponsors**
- Community Builder $100,000+
  - Anheuser-Busch Foundation
  - International Brotherhood of Electrical Workers (IBEW #6)
  - Electrical Connection
- Foundation $45,000+
  - Art Staudt
  - United Church of Christ Congregations
  - United Methodist Churches
  - West County Churches
  - Ladue Chapel, Webster Groves, Trinity, and Buckhorn Presbyterian Churches
- Roof $25,000+
  - Bank of America
- Wall $10,000+
  - Ameren Missouri Charitable Foundation
  - ASER, Inc.
  - Chapman Family/Foundation Emersun
- Grant $5,000+
  - American Equity Mortgage
  - Anders CPA
  - Lance and Darni Cape
  - Catholic Holy Family Society
  - CEO Build
- Other
  - First National Bank of St. Louis
  - Gateway Combined Federal Campaign

**2013 Board of Directors**

- **Seth Frederiksen**
- **Marc Heitman, President-Elect**
- **Phil House**
- **Bob Lazaroff, Treasurer**
- **Brenda Luebke**
- **Jennifer McManus**
- **Robert Piening**
- **Richard Reilly**
- **Craig Saur**
- **Kathy Sorkin**

**2013 Build Sponsors**

- Fitness Weekend - Team Habitat
- Home Builders Charitable Foundation
- Housing Ministry for the Needy
- Immigrant, St. Cronan, and Mary, Mother of the Church Catholic
- Larson Financial Group, LLC
- Major League Baseball
- Missouri Sustainably Recycled

**2013 Revenue and Expenses**

- **EXPENSES $7,232,301**
  - **SUPPORT AND REVENUES $6,644,777**
    - **PUBLIC SUPPORT 46%**
    - **RENOVATION SALES 13%**
    - **TRANSFERS TO HOMEOWNERS 26%**
    - **OTHER 4%**
    - **FUNDRAISING 5%**
    - **PROGRAM SERVICES 85%**
    - **MANAGEMENT AND GENERAL 10%**
    - **RESTORE SALES 13%**

**2013 Build Sponsors**

- **Collaborative**
  - Joe F. Castagna Leadership Award - Teri Finan
  - Ladue Fox High School
  - The Lawrence Group
  - Bob & Sally Lazaroff
  - Leo’s Terminals & Post Control
  - Metropolitan St. Louis CFA Alliance
  - Montgomery Bank
  - Robert P. Peasing
  - Richard (Rick) and Susan Sullivan
  - TMA. GREG Trust Fund, Fish
  - Kathy & Bob West

**Buildable Hours**

- Ryan Cavin, L.P.

**Builders Club Teams**

- California Pizza Kitchen
- Centurion Group
- Centurion Bank
- CenturyLink Legal
- Gateway Association of Legal Administrators
- Matter Family Office
- McCormick Baron Salazar

**2013 Build Sponsors**

- **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.

**Habitat for Humanity Saint Louis’ financial records were audited by CohnReznick.**
Bridget, a full-time medical assistant, knows a little something about persistence. She applied to the Habitat for Humanity Saint Louis home ownership program three times. The first time she applied, she didn’t quite meet all the qualifications. The second time, staff encouraged her to improve her credit score. After following their advice, she applied for the third time. Bridget thought to herself, “I’m gonna try and see what happens, third time’s a charm. And sure enough it was!” Bridget and her three children moved into their very own home in December 2013 just in time for the holidays.

“I was excited...I thought, I am going to wake up because it is a dream. But it wasn’t!”

When asked about home ownership, Bridget says, “I like it because it’s mine, I own it, I can make changes, and I can design it or decorate however I like it. I already started painting. My friends and family call my house the multi-colored house, the crayon box.”

Your support makes the dream of homeownership a reality for hard-working people like Bridget, who simply need a little help to create a brighter future.

“...I thought, I am going to wake up because it is a dream. But it wasn’t!”

**Vision**
A world where everyone has a decent place to live.

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

2013 Report to the Community

Building Houses
Building Hope
Building St. Louis

“...I thought, I am going to wake up because it is a dream. But it wasn’t!”

3763 Forest Park Avenue
St. Louis, MO 63108
P: 314-371-0400
F: 314-371-0404
www.habitatstl.org
www.habitatstl.org/blog
facebook.com/habitat.stl
@habitatstl
Bridget, a full-time medical assistant, knows a little something about persistence. She applied to the Habitat for Humanity Saint Louis home ownership program three times. The first time she applied, she didn’t quite meet all the qualifications. The second time, staff encouraged her to improve her credit score. After following their advice, she applied for the third time. Bridget thought to herself, “I’m gonna try and see what happens, third time’s a charm. And sure enough it was!” Bridget and her three children moved into their very own home in December 2013 just in time for the holidays.

“When I was excited...I thought, I am going to wake up because it is a dream. But it wasn’t!”

When asked about home ownership, Bridget says, “I like it because it’s mine, I own it, I can make changes, and I can design it or decorate however I like it. I already started painting. My friends and family call my house the multi-colored house, the crayon box.”

Your support makes the dream of home ownership a reality for hard-working people like Bridget, who simply need a little help to create a brighter future.