



Habitat
for Humanity®
Saint Louis

2014 REPORT TO THE COMMUNITY

The background image shows a construction site with two volunteers. One volunteer, wearing a white hard hat, a high-visibility yellow long-sleeved shirt, a dark vest, and grey pants, is standing on a red step ladder. They are wearing work gloves and have a 'Habitat for Humanity' patch on their vest. Another volunteer, wearing a blue long-sleeved shirt and a white hard hat, is on the ground, holding a yellow step ladder. The scene is outdoors, with some construction materials and a building under construction visible in the background.

**Building Homes
Building Hope
Building St. Louis**

HOMES UNDER CONSTRUCTION IN 2014

New Construction

Spanish Lake 🏠🏠🏠🏠🏠

Five new homes

University City 🏠

One new home

Kirkwood 🏠

One new home

Old North St. Louis 🏠🏠🏠🏠

Four new homes

Rehabs

Florissant 🏠🏠

Two homes

Creve Coeur 🏠

One home

Indian Hills 🏠

One home

JeffVanderLou 🏠

One home

Did You Know?

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

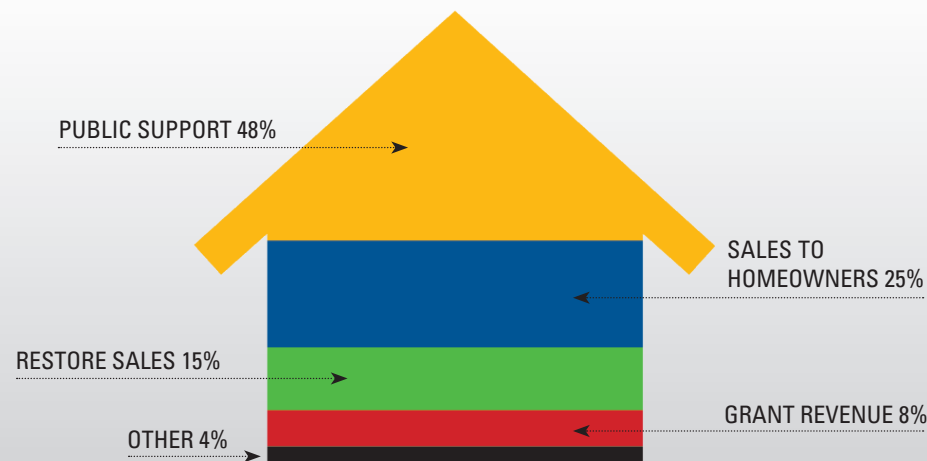
2014 Revenue and Expenses

Cumulative Assets \$19,267,202

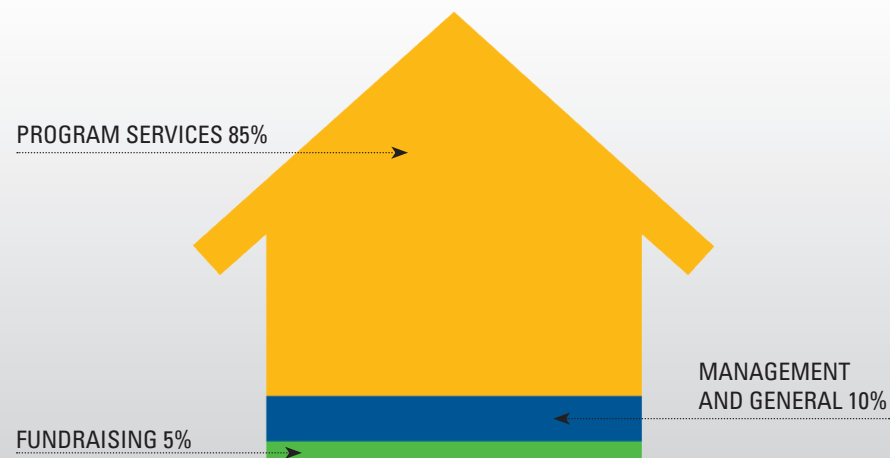
New Market Tax Credit (NMTCT) accounting principles require that actual income will not be recognized as revenue until the end of a 7-year compliance period.

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

Support and Revenues \$6,628,166



Expenses \$7,220,543



Adam, Habiba, & Family

2014 HOMEBUYERS



The word homebuyer is synonymous with partner at Habitat for Humanity Saint Louis. Each and every one of our homebuyers purchases their home by paying an affordable monthly mortgage, investing a minimum of 350 sweat-equity volunteer hours into building a home, and attending educational and skill-building workshops.

If it weren't for the homebuyers' determination, and eagerness to learn and succeed, Habitat for Humanity Saint Louis wouldn't be a successful non-profit having served more than 355 families in St. Louis City and County.



Adam and Habiba began their partnership with Habitat for Humanity Saint Louis in 2014. Originally from East Africa, they moved to St. Louis ten years ago. They have four children,

including their 15 year-old adopted nephew.

Any free moments the busy parents could spare were spent on the build site helping to construct their very own home. Adam says the knowledge and skills he gained during the process are invaluable to his family. They learned how to use a nail gun, paint a room, and even something they hadn't heard of before - sanding.

Adam says, "If we want to change a room or build part of this home, I know I could do it myself. I had no experience holding a screw gun. I didn't even know its name. Now I go to Lowe's and I know exactly what I am looking for."

Although a close second, Adam and Habiba's favorite part of the build wasn't learning new skills. "Our favorite part of the building was to see a community working together for the betterment of each other. We loved getting to know the dedicated volunteers and we looked forward to seeing them every Saturday. We will always appreciate their time and effort and we hope to get a chance to serve them one day," says Adam. 🏠



Habitat for Humanity Saint Louis homeowners are teachers, health care providers, and returning college students determined to achieve homeownership and create a legacy for their families.

Did you know that 100% of Habitat for Humanity Saint Louis homebuyers purchase their home by paying a monthly mortgage?

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2014 Build Sponsors

Community Builder \$100,000+

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Federal Home Loan Bank of Des Moines in Partnership with American Eagle Credit Union, Bank Star, Central Bank of St. Louis, First Bank, Jefferson Bank and Trust Co., Lindell Bank, Midwest Bank-Centre, Pulaski Bank, and RGA Reinsurance Company

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Buildable Hours

Byan Cave LLP
Hill Investment Group
Lewis Rice

Builders Club Teams

Accenture
Associated Bank
Brand Asset Management Group
Centrue Bank
Dirxion LLC
Gladys Manion
Mallinckrodt Pharmaceuticals Young Professionals
NVIDIA
Rockwell Automation
Stone Carlie
Summit Strategies, Inc.
Thomson Reuters
Towers Watson
Twain Financial Partners

*DENOTES IN-KIND DONATION



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.



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