



# Habitat for Humanity®

Saint Louis



## 2016 REPORT TO THE COMMUNITY



# A MESSAGE FROM OUR CEO

Dear Friend,

Affordable home construction is a complicated venture under the best of circumstances - but it pays off every time a hardworking, low-income family builds and then purchases a home of their own through Habitat for Humanity Saint Louis' homebuyer program.

In 2016, some harsh realities came into focus. A government grant that we had been counting on to fund a significant portion of our development in Lookaway Summit did not come through; as a result, we had to scale back our immediate plans in that neighborhood. We were still able to build seven of the seventeen homes we had planned in that community, and we hope to return to complete our next phase of development in the future. We learned a valuable lesson about the fluctuating availability of grants from federal sources: demand increases every year for a funding pot that just keeps getting smaller. As a result, we must get more creative in how we fund our programs.

But as the old saying goes, where a door closes, a window opens. An exciting opportunity became available in the fall of 2016 to develop homes on five vacant lots in Hazelwood; we even completed construction on one of these homes before the end of the year. It's great to be able to empower not only one family, but an entire community by revitalizing these formerly blighted, overgrown lots into attractive, affordable, sustainable homes.

As you review our 2016 Report to the Community, I hope you think of Habitat Saint Louis' accomplishments as your accomplishments, too. You are the reason that Habitat Saint Louis has built almost 400 affordable homes since 1986, which have provided permanent, safe shelter to more than 1,600 low-income hardworking people in our community. Whether you volunteered at the build site, dropped off some unused construction materials at the ReStore, donated in-kind professional services or materials to help build our homes, or shared a generous financial contribution, THANK YOU!

Sincerely,



Kimberly McKinney  
CEO, Habitat for Humanity Saint Louis



# HOMES UNDER CONSTRUCTION 2016

## NEW CONSTRUCTION

LOOKAWAY SUMMIT



HAZELWOOD



SPANISH LAKE



## REHABS THROUGHOUT ST. LOUIS COUNTY



"Every morning I choose to put on my work boots and head to the job site to help build a home for a very deserving family. So many of our St. Louis families struggle to make ends meet. Day in and day out, my work offers an opportunity for local families to change their lives by building and then buying their very own home. One family at a time, Habitat for Humanity Saint Louis is helping to make that difference."

-- Jenny Hawley, former Americorps volunteer and current Site Assistant



# INDIVIDUALS SERVED - BY THE NUMBERS



**5,000** - Calls from people who were fed up with living in substandard housing. If their income, housing situation and residency in St. Louis City or County qualified them to participate in our program, they were mailed a pre-screen application. Those whose situations would be better resolved through other organizations were offered information on resources more able to help serve them.



**806** - Individuals or couples who have been living in St. Louis City or County for at least one year, who make within 25%-50% of the area median income, who live in substandard housing. They requested a pre-screen application from Habitat Saint Louis to start the process of applying to our program.



**94** - Individuals or couples who filled out their pre-screen application and returned it along with a \$17 money order for a credit check. For those whose credit score is too low to qualify for a mortgage, resources are offered to improve their credit score and hopefully reapply in the near future.



**53** - Individuals or couples who were accepted into our homebuyer program and began the 6-8 month long process of completing 350 hours each of sweat equity, during which time they helped to build their homes and took courses in budgeting, finance, insurance, and home maintenance.



**5** - Families who closed on their new homes in 2016, and took on the long-term responsibility of a monthly, affordable mortgage payment. \*



**100** - Percentage of Habitat Saint Louis homebuyers who achieve their goal of homeownership through your generous support and volunteerism!

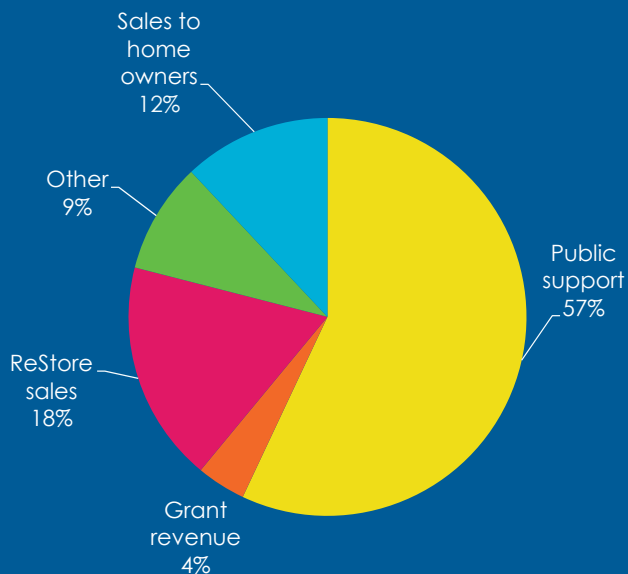
\* The majority of homes under construction in 2016 closed in early 2017.



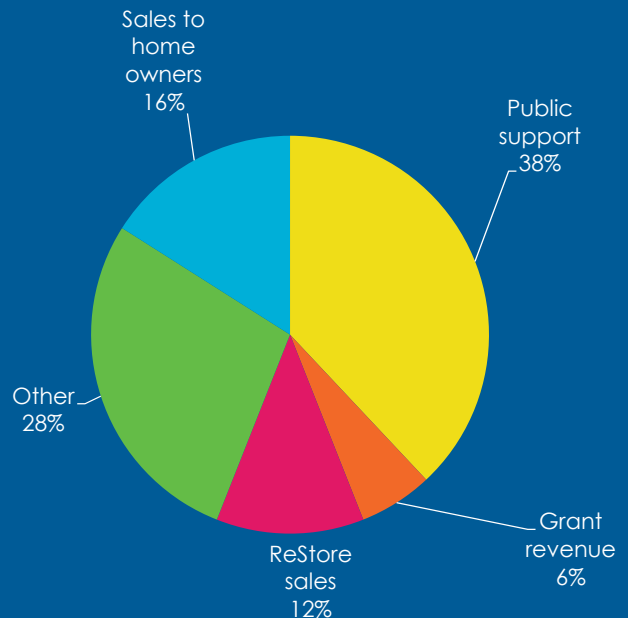
# 2016 REVENUE & EXPENSES

Cumulative: \$12,523,762 | Support & Revenue: \$5,728,986 | Expenses: \$5,620,728

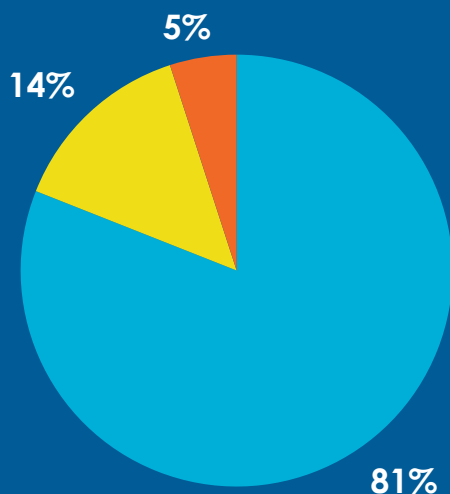
Year ended December 31, 2016 = \$5,728,968



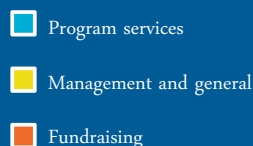
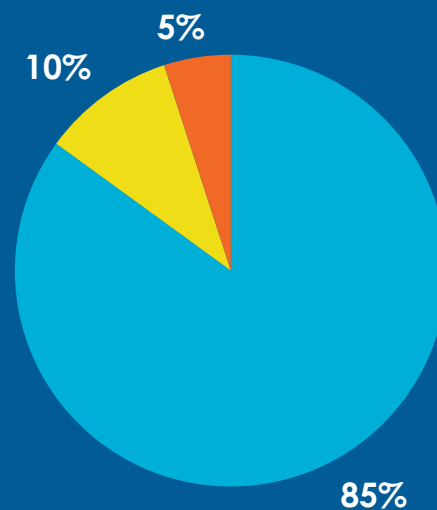
Year ended December 31, 2015 = \$8,746,005



Year ended December 31, 2016 = \$5,620,728



Year ended December 31, 2015 = \$7,233,482



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

# 2016 KEYSTONE SOCIETY PARTNERS

## VISIONARIES CIRCLE (\$100,000+)

- Anheuser Busch Foundation
- KMOV Home 4 the Holidays in partnership with Bommarito Automotive, Carpenter's District Council, Clayco, Famous Footwear, Division of DAS Acquisition Company, LLC.
- Ladue Chapel Presbyterian Church

## DEVELOPERS CIRCLE (\$65,000 - \$99,999)

- Dynamic Vending, Inc.
- Electrical Connection IBEW/NECA
- Wells Fargo Advisors

## BUILDERS CIRCLE (\$10,000 - \$24,999)

- Asprient Properties, LLC
- American Direct Marketing, Inc.
- Bonhomme Presbyterian Church
  - Commerce Bancshares Foundation
- Employees Community Fund of Boeing
- ESCO Technologies Foundation
  - Express Scripts, Inc.
- Federal Home Loan Bank
  - Gary Hoemann
- Home Builders Charitable Foundation
- Michael and Patricia Heim
  - Simmons Charitable Foundation
- Stifel Bank and Trust
- Technology Partners
- TIAA-CREF Trust Company, Fsb
  - To God's Glory
  - Travelers
- US Bank Foundation
- William T. Kemper Foundation

## ARCHITECTS CIRCLE (\$25,000 - \$64,999)

- Altisource
- Bank of America
  - The Estate of Victor and Mitzie Schroeder
- The Methodist-Episcopal-Lutheran Partnership (Manchester UMC, Salem in Ladue UMC, St. Timothy's Episcopal Church, & Good Shepherd Lutheran Church)
- United Church of Christ Congregations (UCC Churches)

## CARPENTERS CIRCLE (\$5,000 - \$9,999)

- Ameren Missouri Charitable Foundation
- American Eagle Credit Union
  - Central Bank of St. Louis
- Chapman Family Foundation
  - Daniel and Terry Tate
  - Diann and Lance Cage
- Employee Giving Fund of Habitat for Humanity Saint Louis
  - First Bank
- Fred M. Luth & Sons Inc.
  - Greg Meyer
- Jefferson Bank And Trust
- John M. Giger and Sally Landwehr
- Linda and John Loewenstein
- Kathy and Bob West
  - Lawrence Group
- Lowe's Store 2300
- Marc Hirshman and Karen Handelman
  - Martha Kratzer
  - Montgomery Bank
  - Opus Foundation
  - PepsiCo
- Robert and Sally Lazaroff
  - Royal Banks of Missouri
- Saint Louis University Campus Chapter
- Shirley B. and Donald J. Sher
- The John M. Wolff Foundation
- Webster Groves Christian Church





# 2016 KEYSTONE SOCIETY PARTNERS

## PATRON (\$2,4000 - \$4,999)

- Alliance Credit Union
  - Amy Berg
- Andy and Anita Higginbotham
  - David Warfield
- Dorothy and Jim Jacobsen
- Gateway Combined Federal Campaign
- General Growth Properties
  - Holly Dillon
- Kurt Warner First Things 1st Foundation
  - Ladue High School
    - Loretta Hiner
    - Robert O. Piening
  - Ron and Jean Krammer
    - Sharon J. Baldassare
  - Shirleen and Jerry Brown
- Staenberg Family Foundation
  - Thomas G. Murphy

## BUILDERS CLUB (\$1,500 - \$5,000)

- Centrue Bank
- ELCO Chevrolet Cadillac
  - Frank Leta Acura
- Genworth Mortgage Insurance Co.
- Lumiere Place Casinos and Hotel
- Rockwell Automation
- NewGround International
  - NVIDIA
- Towers Watson

## MEMBERS (\$1,200 - \$2,399)

- Amelia Lewis
  - Anders CPA
- Chris and Abby Roetheli
- David and Christine Hester
- Ed and Brenda Alizadeh
  - Edgar Velazquez
- Edward O'Connor
  - Emily Martin
- Enterprise Holdings Foundation
- Evangelical Congregation Of
  - The Redeemer
- Evangelical Full Gospel Assembly
- Federal Reserve Bank
  - Francis M. Miezin
- James and Nancy Janney
  - Jami Boyles
- Janet and Matt Favazza
- Jeff St. Omer
  - Joanna May
- Kay Gasen-Thenhaus
- Kevin and Kimberly McKinney
  - Louis and Barbara Deutschmann
  - Mark and Peggy Holly
- Pattye Taylor-Phillips and Matt Phillips Sr.
- Philip and Jeanne McDermott, Jr.
  - Rashda M. Buttar
  - Raymond Balzer
- Realty Executives of St. Louis
  - Roger and Susan Brown
  - St. Louis Bank
- Stephen and Sydney Hiatt
- West Community Credit Union



# RESTORE DONORS

1st Missionary Baptist Church  
Aberdeen Heights Senior Center  
Always Level Chairs  
America's Region  
Amini's Flooring CO.  
Ballwin Rental Homes  
Benshkin and Holt Talent Partners  
Best Buy Flooring  
Broadway Office Interiors  
Budget Blinds  
Capstone Development Group  
Chouteau Building  
Communication Workers of America  
Concord Church  
DJ Pasqual Paintings  
Extra Space Storage  
Ferguson Bath, Kitchen, and Lighting  
Floor Layers Union  
Hackmann Lumber  
Hamco Property Management  
Harry and Baur Company  
Incarnate Word Parish  
International Marketing Group  
ISC Surfaces

Just Windows and Doors  
K&C Capitol  
KDR INC  
Kings Carpet  
Lockwood Flooring  
Lowes  
Lutheran Senior Services  
M&M Market Management  
Merrick  
Mid-Am America  
Milford Supply Co  
Mt. Zion Church  
Oasis International Ministries  
Parkway United Church of God  
Rolling Ridge Nursery  
Schneider Hoe Deliveries  
SM Wilson and Company  
Southwood Apartments  
St. Louis Furniture Transfer  
Sunshine Drapery and Interior Designs  
The Lawrence Group  
Washington University  
Wrenn Reality

Habitat for Humanity Saint Louis ReStore has two convenient locations open to the public featuring new and gently used home improvement products and building materials. The ReStore is dedicated to reusing and re-purposing donated goods and diverting items from landfills in order to lessen our impact on the environment.





# THIRD PARTY EVENTS & FUNDRAISERS

In 2016, Habitat for Humanity Saint Louis partnered with 20 businesses and organizations who hosted fundraisers and third party events to help us build safe, affordable housing in our shared community.

Thanks to the great success of these events, Habitat Saint Louis received over \$10,000 in donations to help us keeping building hope, building homes, and building St. Louis.



"The vision was to bring people together in a small, unique space they may not have been before, and make them aware of how Habitat for Humanity Saint Louis serves our community. We did just that, selling out the event and donating the proceeds back to Habitat Saint Louis!"

-- Wesley Hoffman, Treehouse Networkshop  
Founder and organizer of Hop House Fundraiser

# 2016 BOARD OF DIRECTORS

Ed Alizadeh  
Darren Bahr  
Brad Beggs  
Christina Cavazos-Bennett  
Amy Berg  
Precious Bourrage  
Jami Boyles  
Roger Brown  
Rashda Buttar  
Matt Favazza  
Dave Foster  
Anna Hart  
Marc Hirshman, President  
Peggy Holly  
Bob Lazaroff

Amelia Lewis  
Linda Loewenstein, President-Elect  
Emily Martin  
Mike Murphy  
Brent Robbs  
Chris Roetheli, Treasurer  
Jeffrey St. Omer  
Sara Sise  
Pattye Taylor-Phillips, Secretary  
Kay Gasen-Thenhaus  
Edgar Velazquez  
David Wakeman  
Nat Walsh  
Bob West, General Counsel  
Stephen Westbrook

“The value of Habitat for Humanity to the Saint Louis community is immeasurable. It is so much more than four walls and a roof. Habitat’s affordable mortgage provides a fresh start for hardworking families and it also provides hope for a better life for their entire family. Habitat provides not simply a house, but a HOME.”

-- Linda Loewenstein, 2016 President-Elect





# INDIVIDUAL DONORS MAKE A DIFFERENCE



DID YOU KNOW...



72% of all charitable dollars donated in the United States are given by individuals? Whether it's \$5 which helps purchase light bulbs or \$5,000 which helped purchase a roof, every single contribution Habitat for Humanity Saint Louis receives from people like you is an invaluable investment in our region.

As a practice, we do not publish the names of the vast majority of our individual donors in our Report to the Community because so many of you have let us know that you prefer your giving to be anonymous. We gratefully acknowledge each individual, family, and couple who gave from the heart to help Habitat for Humanity Saint Louis build a stronger community...one family at a time.

On their behalf, thank you for generously investing in a brighter future for all of us.

"I continue to donate to Habitat Saint Louis year after year because I have witnessed the positive impact it has on neighborhoods in the St. Louis community, deserving families in need of safe and affordable housing, as well as the volunteers who work side by side with the Habitat homeowners building their new homes.

The headlines can leave you feeling pretty helpless, but supporting Habitat Saint Louis is one way to do something that has a direct impact on your community...people helping people is still the best way to effect positive change."

-- Susan Derdeyn, Habitat Saint Louis  
Donor and Volunteer





We believe in a world where everyone has a decent place to live.



**Habitat for Humanity®**  
Saint Louis