



**Board of Directors
Meeting October 26, 2021**

Join meeting

11:30 AM

Tap to join from a mobile device (attendees only)

[+1-651-605-4888,806170463##](tel:+16516054888806170463)

[800-916-2280,806170463##](tel:8009162280806170463)

Access code: 806 170 463

Call to Order	Stephen Westbrooks
Mission Moment	LaDawn Ostmann
Special Presentation	Grace Kyung (<i>she/her</i>) Senior Strategic Initiatives Manager Office of the Mayor - City of St. Louis
Minutes of September 28, 2021 Meeting	Pattye Taylor-Phillips
CEO Report	Kimberly McKinney
Treasurers Report	Rob Anderson

Committee Reports:

Discussion of any requiring Board action and/or questions regarding written reports.

Other/Open Business

Adjournment of Full Board

Executive Session

Adjournment

MARK YOUR CALENDARS:

Upcoming Events

Tuesday, November 23, 2021

Tuesday, November 30, 2021

Finance Committee Meeting, 11:30 AM

Board Meeting, 11:30 AM

“A world where everyone has a decent place to live”

Minutes from the meeting of the Board of Directors of
Habitat for Humanity Saint Louis (HFHSL)
September 28, 2021, Board Meeting Minutes

The following members of the Board of Directors and other interested parties participated in this Board meeting via conference call to avoid personal contact during the Covid-19 virus outbreak. Participants are listed below.

Stephen Westbrook	Chris Roetheli	Amy Berg
Lance Cage	Emily Martin	Floyd Simms
Jamey Edgerton	Jim Del Carmen	Linda Moen
LaDawn Ostmann	Lauren Talley	Malaika Horne
Rob Anderson	Steven Scott	Nat Walsh
Tiffany Harvey-Horton	Subash Alias	Todd Gibson
Howard Smith	Marc Hirshman	Linda Loewenstein
Kimberly McKinney	Harper Zielonko	

Stephen Westbrook called the meeting to order at 11:31 am.

Mission Moment: Chris Roetheli shared his mission moment. As Chris reflected on what to share today, he shared that his household was in disarray due to his two kids being on a 14-day quarantine. Chris and his wife were feeling sorry for themselves, but realized it really is not so bad that time with kids is a nice outcome, but they were still complaining. So, reflecting on last week and anytime Chris starts feeling sorry for himself, he thinks about the fact that we all do have it good relative to many others. He is well aware of the fact that 18 months into a pandemic, his family has remained healthy, employed, with a roof over their heads and in the end, they are very blessed. So, what he brings today to this Mission Moment, is an awareness of the fortunate happenings that have been in his life and the fact that especially in the last 18 months, many are struggling. He asked himself, what can I do about this? Today, he got up donated to Habitat as a reminder that others in our community need our help.

Minutes: A motion to approve the minutes from the August 24, 2021, Board of Directors meeting was made by Amy Berg and seconded by Rob Anderson. The motion was approved.

Strategic Topic: Harper Zielonko, Director of Resource Development, provided a Resource Development Update. Harper shared the state of donors and what we're hearing at this point of the year and looking into 2022. She is feeling very positive. As volunteers have started to return on site, donor groups expressed a desire to get back out. We are hearing back from all volunteer groups, and we are accommodating most of the groups who expressed an interest in build opportunities. KMOV starts Oct 25th and 9 of 10 sponsorships are sold with 8 as returning groups. All KMOV sponsors are sending volunteers this year and they are happy to be complying with our regulations. Also, the Spire appeal did very well, and we ended up \$70K of the \$50k goal plus the match. Harper was very pleased with a 9% individual donor increases which based on trends is phenomenal. New individual donors and their level of giving is higher in a two-year trend. Targeted appeals where Kimberly signs individual letters typically have a high rate of return. These are the basic components that we can rely on, and they are doing well. Harper opened it up for questions:

CEO Report:

Success and Shout Outs Kimberly started by tagging on to Harper and the KMOV build with a shout out to LaDawn Ostmann with Ameren for her assistance in getting multiple issues at the Itaska site resolved.

Fall Appeal Fall Appeal postcard *Give Local, Build Local*, hitting mailboxes soon and we are testing out a QR code that is successful will be used in other settings.

State Allocation State allocation is moving forward. Rep Aldridge expressed interest in annually funding and the goal would be to avoid time pressure of the 2021 allocation.

Home for the Holiday KMOV In addition to the 9 of 10 KMOV partners, the home location at 4314 Itaska also has over \$55K in Affordable Housing Trust fund subsidy.

Program Still working through closing documents in post pandemic. Royal Banks will be the investor for the first set of closings. At this time, it also appears First Bank will renew their financial commitment.

Lookaway Phase 2 - 7 homes. Excavation complete and foundation underway. No response has been received to the response filed to the Lingard petition and so far, no drama.

Management / General / Covid

Vaccine Mandate Following the August meeting, Kimberly discussed the idea of a vaccine mandate with members of the Executive Committee, and most were in favor with various parameters. The Executive Committee had planned on meeting following the Board meeting to discuss further however, John Short shared that OSHA is reportedly about a week away from providing more information. Based on this, Kimber suggested pushing off Executive Committee Meeting until we get the OSHA recommendations. In response to a question about the time frame for fully returning to offices, etc. Kimberly responded that ReStore is currently 6 days/week even as some staff have elected to remain on reduced hours; Volunteer groups are coming back on site and Administrative staff is mostly working full time either in office or at home. Given differing Covid protocols, two stores in two jurisdictions is challenging. RSS and RDP are currently both requiring mask mandate for employees and customers, but there has been some resistance from a customer's especially at the Des Peres location.

Kimberly shared there's been a discussion with Executive Committee around where would we have the biggest issue if a vaccine mandate is in place. She shared that construction team is vaccinated, and that most of the Administration is vaccinated, ReStore would likely represent the most issues but it is clearly the most public facing and more critical because we have already had to shut down the store. As part of the discussion, Kimberly was asked if she had a sense of the number of staff who may be adamant about not getting vaccinated and she shared that she believes with enough lead time and one on one education, there will not be many issues but that is only her opinion. Subash shared that he would provide what they went through at MO Partnership along with the MO Chamber of Commerce has a designation policy that we might be interested in considering.

Volunteer Services Manager New Volunteer Services Manager, Ella Hungerford, joins the team from the United Way of Greater NY. Harper added she has been with us for 3 weeks and has already been a big help in coordinating volunteer crews.

ReStore Management ReStore management – Southside is interviewing to replace the termination of a store manager and a staff member days apart.

Administrative Office A new office phone system is being installed that will reduce costs and provide additional features.

Treasurers Report: Rob Anderson provided the following Treasurers Report. Finance committee met last week, and it was very boring so that's quite good. Rob reviewed the Dashboard: Resource Development – board funds pledged/received is currently 76%, so a quarter of the board still needs to get our pledges in. Please respond sooner rather than later.

Current homes under construction, not including API where Habitat Saint Louis is serving as General Contractor, is 9. For the ReStore program, RSS is right at budget; RDP is currently below budget. P/L is positive partially due to running short staffed and/or having staff who remain on reduced pay/hours. This is ok for short term but won't work long term; staffing shortages in all areas are generating profits, but not sustainable. Mission support: \$740K but the budget of \$460K was light; Restore is on plan; General: PPP loan forgiveness and running low staff accounts for the numbers. In the end, total income is running very close to budget

Overall, organizationally we are managing quite well, but would love to have staff and salaries back.

Cash: down \$78K last year; A/P down \$110K

Financially we are in very good shape – Staff is in the 2022 budgeting process.

The following questions were a part of the discussion: Where will we land on total homes closed, do we have a sense for last quarter? Kimberly, 6 ready to close between LaSaison and Gate District and possibly a seventh (KMOV on Itaska) if the house and Affordable Housing Trust fund documents are completed. Kyle has reached out a few times with expressed concerns about delays in products and subcontractors.

Harper was asked if there is anything specific, she wants the Board to focus on related to Resource Development and she shared to please reach out to personal contacts and to let her or others on Resource Development team know if assistance or follow up is needed. She also shared that she will be on maternity leave from December 1st – February 2022 so she is reaching out now for 2022.

There were no other committee reports. There being no further business, the meeting adjourned at 12:07 pm the motion made by Nat Walsh and seconded by Todd Gibson. The motion was approved.

Respectfully submitted: Linda Loewenstein on behalf of Pattye Taylor-Phillips, Board Secretary

Habitat for Humanity Saint Louis Dashboard
as of September 30, 2021

RESOURCE DEVELOPMENT	September	YTD	Notes:		
New Donors	18	130			
New Keystone Benefit Members (\$1500+ Annually/Mission Support)	3	56			
Build Benefits Pledged	\$35,000	\$234,500			
Build Benefits Recd To Date	\$12,944	\$269,695	Not all groups go through pledge process		
Renewed Donors	48%				
BOD Funds Pledged	\$0	\$39,650			
BOD: Funds Received	\$1,350	\$54,150			
BOD % Giving	14%	79%			
BOD Meeting Attendance	64%				
PROGRAM					
Homes Under Construction	10		Not including API / API +2		
Homes Closed	1				
Average Cost / Closed Home	\$237,700				
Future Build Sites Available	17	5 LaSaisonII, 7 Lookaway, 1 Bevo, 2 Gate Dist., 2 UCity			
Applicants Pipeline	53	200+			
Mortgage Loan Fund Balance	\$ 2,445,000	Midland/1st Bank/Royal (first 5 comp.), Citizens National/Sterling 5 each			
RESTORE	YTD Actual	YTD Budget	%	Annual Budget	Notes
Revenue RSS	\$ 381,996	\$ 383,489	100%	\$461,986	Sales Only
Revenue RDP	\$ 406,500	\$ 489,293	83%	\$ 612,391	
ReStore P/L	\$ 788,496	\$ 872,782	90%	\$ 259,180	
# of Donations	703	183 Pick Ups/Drop Offs: 160 RSS and 360 RDP			
FINANCIALS					
Income: Mission Support	\$ 809,713	\$ 541,407	150%	\$990,000	
Program	\$ 537,339	\$ 2,151,094	25%	\$4,750,532	
ReStore	\$ 1,946,470	\$ 2,016,690	97%	\$2,690,254	
Management General	\$ 747,788	\$ 126,000	593%	\$132,000	PPP
Other					
TOTAL INCOME	\$ 4,041,310	\$ 4,835,191	84%	\$8,562,786	
Expenses: Home Construction	\$ 335,509	\$ 2,146,061	16%	\$2,999,225	CIP = \$1,520,794
Operating	\$ 1,728,894	\$ 2,124,516	81%	\$2,902,433	
ReStore	\$ 1,576,229	\$ 1,819,312	87%	\$2,431,074	
TOTAL EXPENSES	\$ 3,640,632	\$ 6,089,889	60%	\$8,332,732	
Net Profit/Loss	\$ 400,678	\$ (1,254,698)		\$230,054	
	YTD 2021	YTD 2020		Change	
Year/Year Change in Cash	\$ 139,512	\$ 249,887	\$	(110,336)	
Year/Year AP	\$ 760,778	\$ 820,421	\$	(59,643)	
Year/Year Debt LT	\$ 3,263,920	\$ 3,280,232	\$	(16,312)	
Year/Year Debt ST	\$ 761,100	\$ 894,971	\$	(133,871)	

Habitat for Humanity Saint Louis Board of Directors Meeting
Tuesday, October 26, 2021
CEO Report

Success and Shout Outs!

Resource Development

End of Year Appeal

Scheduled to drop November 5th – sample version attached.

State Allocation

All exhibits have been completed and submitted. Pending the review by ARCH's, draws from the fund can begin.

Home for the Holiday KMOV

9 of the 10 spots remain sold. The partners this year are USA Mortgage, Brown & Crouppen, The St. Louis-Kansas City Carpenters Council, Clayco, Trane, Arsenal Credit Unit, Save A Lot, Imos, and Spectrum Brands. Any questions please reach out to Harper. The program will officially begin bright and early on October 25th. Plans are underway for the dedication on November 22nd (more will be shared closer to the date).

Charity Navigator

Information has been submitted to Charity Navigator (the nation's largest independent charity evaluator and leading donor advocate) as part of their new beacon scoring system. More on the scoring can be found at: [Charity Navigator: As Encompass Matures, Making Meaning from the Rating System](#)

Program

Neighborhoods/ Home Construction/Homebuyers

Upcoming closings have been scheduled with Security Title. Midland States Bank and buyers as noted below:

November 3rd: 1317 S Tucker
November 10th: 1321 S Tucker
November 17th: 3445 Park Avenue
Dec 1st, 8th and 15th: Addresses TBD

Lookaway Phase 2 – 7 homes, \$446,751: Foundation completed, waterproofing underway. Volunteer opportunities are now being scheduled for this site. No response has been received to the motion to strike / answer to plaintiff response to the Lingard petition.

Art Place Initiative (API): Construction work on House 1 and 2 continues. Design for the townhome which will be next under construction pending with the City of St. Louis.

Future Builds:

Those listed below represent no change from the prior report(s):
University City Phase 3 – 3 homes, \$400,150: No change.

Old North St. Louis Phase 3 – 3 homes, \$270,000. CDA has notified us of a possible sound issue related to the sites identified (and funded), awaiting their review. Site is immediately adjacent to homes built previously on Clinton.

Management/General/Covid 19

Vaccine Mandate

Further guidance from OSHA remains pending.

Board Governance

Prospective candidates are being considered for “Class of 2022” board membership. If you know of someone you wish considered (either for 2022 or future), please share their name and information with either Stephen or Kimberly.

HFHI

The October Collaborative Operating taskforce calls will focus on the portion of the “Habitat 2.0 Investment Fee” that is basically replacing tithe. Per the in advance meeting materials, *“Approximately 50% of each affiliates Habitat 2.0 investment fee will go to support international work, with the opportunity for each affiliate to designate 25% of that to the country(ies)/program area of their choosing. Part 1 is not optional and ensures HFHI collects the amount that currently comes in through US Affiliate Tithe and undesignated dollars supporting international work. Part 2 Affiliates will be able to contribute gift to specific projects beyond the investment fee and can choose from international priorities and US natural disaster projects. Part 2 is optional and provides affiliates an opportunity to invest in priority projects beyond their investment fee.”* The October call occurs the Monday prior to the Board meeting, any update will be provided during the meeting.

If you have any questions not covered in above, please feel free to email me in advance of Tuesday's meeting and I will prepare for / add to our discussion. Thanks.

I want to help build affordable housing for deserving families in St. Louis!

Enclosed is my gift of: _____

John Q. Sample
123 Anystreet
Anytown, USA 00000
Coding: 1121-5000-AccountNumber

Give online at www.habitatSTL.org

To make sure your gift builds in St. Louis, please send your donation to our local affiliate at 3830 South Grand Blvd, St. Louis MO 63118.

PAYMENT INFORMATION:

Enclosed is my check made payable to Habitat for Humanity Saint Louis.
 I would like to give by credit card Visa / MasterCard / Discover Card

Name on card _____
Billing Address _____
City, State, Zip _____
Account Number _____ - _____ - _____
Expiration Date _____ CVV Code _____
Signature _____ Date _____



June 1, 2021

John Q. Sample
123 Anystreet
Anytown, USA 00000
[BARCODE]

Dear Name,

Right now, she lives in a cramped 2-bedroom apartment that is far too small for her and her two children. The heat is unreliable, and the neighborhood isn't great.

Like many renters during the pandemic, she struggled to make ends meet as her hours were cut at her regular job and she had to take on a second job. *But she did it* – kept her family fed and her rent current even when it meant she had to make big sacrifices.

A high school graduate with two children to raise, bills to pay and two jobs to work, a better life seemed out of reach. Then, a friend encouraged her to apply for Habitat for Humanity Saint Louis' homebuyer program and she found something she hasn't had in a very long time...

Hope.

She's been accepted into our homebuyer program, patiently waiting her turn in line for a build to become available so she can start working toward her dream of raising her kids in a house they can call their own. A place with a backyard where they can play and get exercise. Rooms where they can get good sleep and do their homework uninterrupted. A mortgage she can afford. An opportunity to build equity in two big investments – her home and herself.

How long her dream remains on hold will be determined by the support of friends like you.

Habitat for Humanity Saint Louis is on a mission to create affordable housing opportunities for hardworking, low-income people right here in our community – and we need your help. Your gift to our local affiliate today ensures that we will be able to fulfill this mother's dream of buying a home where her children can grow strong and her family can thrive.

(over)



*Do you want 100% of your gift to stay in our local economy?
Be sure to make your gift directly to our office in St. Louis!
Follow this QR code to our website for more information on
how your gift made directly to Habitat for Humanity Saint Louis
builds homes, communities, and hope in our region.*



In order for 100% of your gift to stay in St. Louis, you must make your contribution to our office in St. Louis. By investing in Habitat for Humanity Saint Louis directly, you empower local families who contribute to our region's economy, which improves life for everyone in our community. Our homebuyers are teaching assistants, utility workers, mechanics, social workers...people working hard in low-paying fields, who simply need a little help to help themselves build a better life.

Through your support and sheer determination, they can!

We have big plans for 2022, with plans to build at least 15 houses in 3 neighborhoods throughout St. Louis City – and depending on funding and timing, maybe even more! With so many families in our community in search of safe, permanent housing, need will always outpace supply...but together, we can help as many families as possible out of poverty housing and into a brighter future.

Thank you for sharing our vision of a St. Louis made better through affordable housing and investing in the partner families who turn to us for an opportunity to build and buy a home. With the busy holiday season upon us, I wish you and those you love peace, hope and comfort.

In Partnership,

A handwritten signature in black ink, appearing to read "Kimberly", written in a cursive style.

Kimberly McKinney
CEO

P.S. I know I've said it before, but it bears repeating: **if you want your gift to build homes in St. Louis, please send it directly to our local office in St. Louis.** Thanks for helping families in our own community!

