



Habitat for Humanity®
Saint Louis



2019 REPORT TO THE COMMUNITY

A MESSAGE FROM OUR CEO

We often think of purchasing a first home as the accomplishment of one family or individual. Here at Habitat for Humanity Saint Louis, we see it as the single stone thrown in a pond which creates a ripple effect upon everything that surrounds it. Every investment made in one family's trajectory to greater success leads to greater success for our entire community.

In 2019, ten families became homeowners through our program by providing 350 hours each of sweat equity which included working on the construction site to help build their home and the homes of other Habitat families. They completed mandatory coursework on finance, budgeting, insurance, and home maintenance as well as enjoying some optional seminars on topics ranging from nutrition to yoga to home decorating on a budget. By the time they earned their keys and started paying down a 30-year affordable mortgage, every one of these families was invested – not only in their own home, but in the neighborhoods where they will be living for many years to come.

This year also saw the greatest success our mission hopes for through the achievements of three homebuyers who paid off their mortgages and now own their homes outright. One of those homebuyers even paid her mortgage off early! The money put into mortgages over the past 20-30 years by these partner families now represents a real and tangible asset that can be passed down to their children, creating generational wealth that changes the trajectory of the economic outlook for many people now and in the future.

Why does homeownership matter? Renters have a significantly lower net worth than people who own their homes. Homeowners are more likely to vote, to get involved in civic organizations and to maintain their property. That investment increases the tax base, consumer spending and property values for entire neighborhoods. By supporting Habitat for Humanity Saint Louis, you've demonstrated that you recognize the value that our partner families bring to the communities where we build by simply buying their first home.

It is with great enthusiasm that I present our 2019 Annual Report to the Community, which details how Habitat for Humanity Saint Louis has succeeded in our mission through the generous support of friends like you. Take pride in the accomplishments of our mission and our partner families; it is only through your continuing investment that our achievements are made possible. Know that we are deeply grateful to you for helping us build homes, communities and hope throughout St. Louis.

If you have any questions after reading this report, please contact us at development@habitatstl.org. Once again, thank you for sharing our vision of a world where everyone has a decent place to live.

Sincerely,



Kimberly McKinney
CEO, Habitat for Humanity Saint Louis



HOMES UNDER CONSTRUCTION 2019

LA SAISON



MARINE VILLA



TIFFANY



INDIVIDUALS SERVED - BY THE NUMBERS



5,800 - **Calls from individuals seeking our assistance.** We explain our homebuyer program to these callers to help them determine if they wish to have a pre-screen application mailed to them. For those who do not feel they are ready to become homebuyers or who were seeking services we do not provide, we offer other available resources to help them achieve their objectives.



1,010 - **Requests for pre-screen applications from people who feel ready to take that next step toward becoming first-time homebuyers.** Many factors go into determining who is best prepared to take part in our homebuyer program including a household income between 25% - 50% of the area median income and residency in St. Louis City or County for at least one consecutive year as well as the ability to qualify for a mortgage.



384 - **People who completed their pre-screen application and attended one of our Homebuyer Workshops.** This workshop provides a chance for potential homebuyers to learn more about the opportunities and responsibilities created by purchasing their first home by partnering with Habitat Saint Louis. Some who attend will need to do more work to be a good fit, especially to improve budgeting practices and their credit score. For those who need to build their credit, we provide a referral to a reputable credit repair program. In time, we hope these applicants will be able to come back to our program, ready to build and buy their own home.



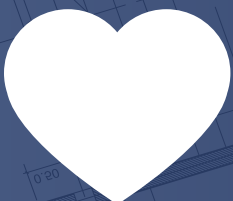
120 - **People who qualified to participate in Habitat Saint Louis' homebuyer program.** It is the beginning of a long journey which includes 350 hours of sweat equity for each individual listed on the deed. These hours are spent working at the build site and taking financial literacy and home maintenance classes to prepare them for the considerable responsibility of home ownership.



10 - **Homebuyers who completed their sweat equity and signed the paperwork on their very first mortgage in 2019!** Each of these individuals went from renters to property owners who are paying down a 30-year affordable mortgage. They are building equity for the future while simultaneously creating a safe, stable environment where they can build a better life for themselves, their families, and future generations.



< 5 - **The percentage of funding Habitat Saint Louis receives from Habitat International.** If you want 100% of your contribution to stay in St. Louis, creating affordable housing opportunities in our community, please ensure that you are mailing it to our local office at **3830 South Grand Blvd.** It's up to you to make sure your social investment is making a difference where you want it to.



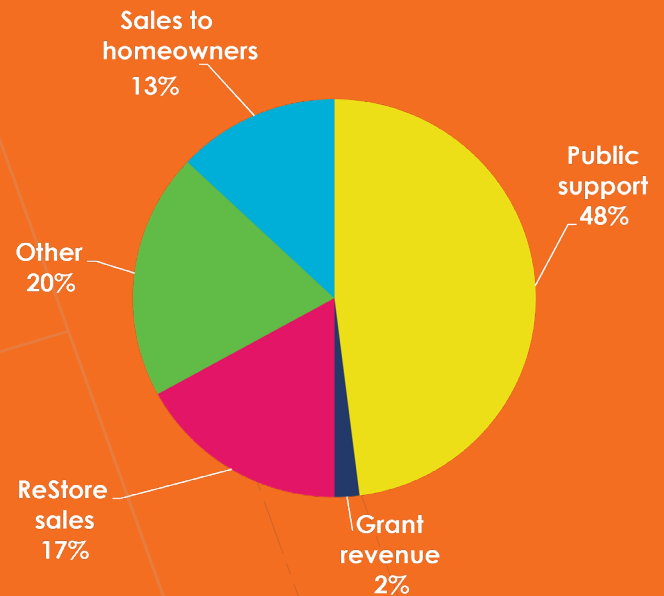
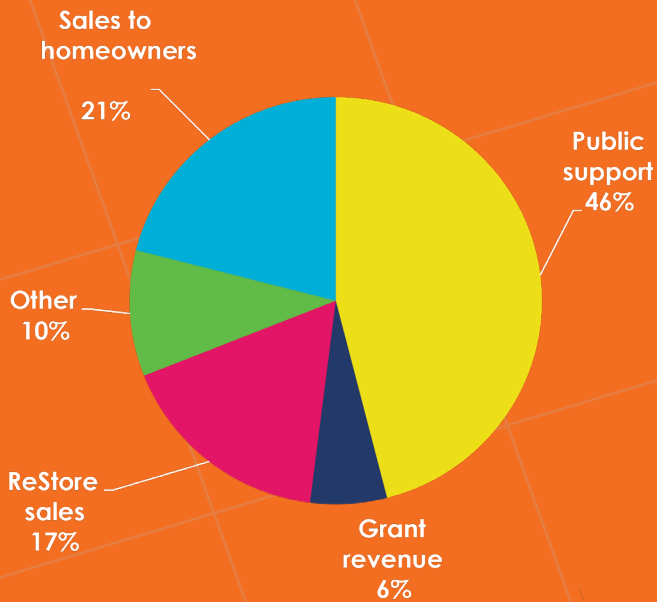
1,700+ - **Individuals who have found shelter, hope, self-reliance and greater economic and social stability through Habitat for Humanity Saint Louis' homebuyer program.** Each life changed through affordable housing is a testament to your investment in a brighter future for everyone in our community, regardless of income.

2019 REVENUE & EXPENSES

Net Assets: \$ 8,557,572 | Support & Revenue: \$ 7,081,675 | Expenses: \$7,239,167

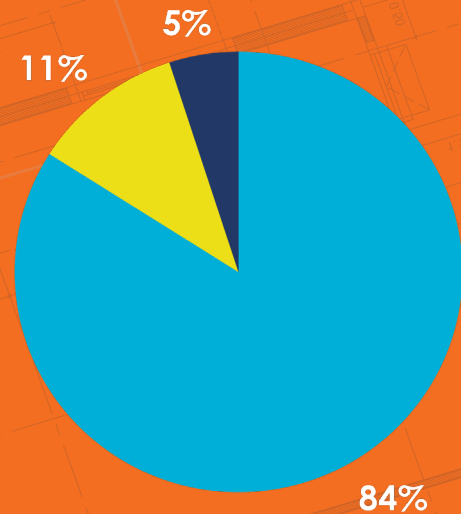
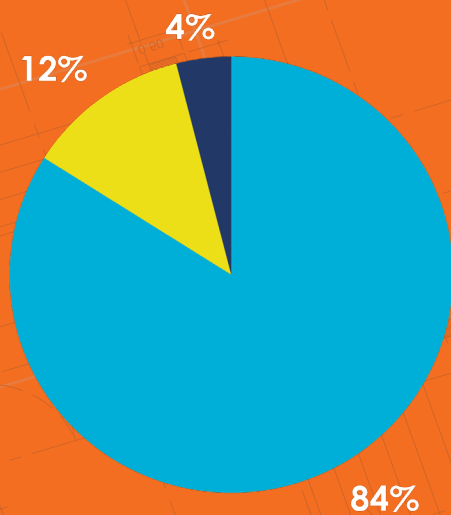
Year ended December 31, 2019 = \$7,081,675

Year ended December 31, 2018 = \$7,555,021



Year ended December 31, 2019 = \$7,239,167

Year ended December 31, 2018 = \$6,898,866



- Program Services
- Management and general
- Fundraising

2019 KEYSTONE SOCIETY PARTNERS

DEVELOPERS CIRCLE (\$100,000+)

- Anheuser-Busch Foundation

BUILDERS CIRCLE (\$50,000 - \$74,999)

- Spire
- TD Ameritrade

CARPENTERS CIRCLE (\$10,000 - \$24,999)

- Ameren Missouri Charitable Foundation
- American Direct Marketing, Inc.
 - Anonymous
 - To God's Glory
- CCM Community Development XVII
- Cisco Systems Foundation
- Employees Community Fund of Boeing
- Home Builders Association
- The Integra Group, Inc.
- James and Shanta P. Keeven
- Ladue Chapel Presbyterian Church
- Mississippi Lime Company
- Regions Bank
- Travelers
- Shirley B. and Donald J. Sher
- Simmons Charitable Foundation
 - Stifel Bank and Trust
- The John M. Wolff Foundation

CREW MEMBERS (\$1,500 - \$4,999)

- Anonymous
- Ed and Brenda Alizadeh
- Norma and James Anderson
 - Rob Anderson
 - Nancy Bales
 - Amy Berg
- Boeing Company
 - Jami Boyles
- Shirleen and Jerry Brown
 - John Carter
- Commerce Bancshares Foundation
 - Continental Title Company
 - Jim Del Carmen
 - Jamey Edgerton
- Essendant Charitable Foundation
- Estate of John Robertson Jones
- Evangelical Congregation of the Redeemer
 - FNTG Midwest Agency
 - Kay Gasen-Thenhaus
 - James Grover
 - Elizabeth Harding
 - Anna M. Hart
- Daniel and Phyllis Hartrich
- James C Moranville and Jane Hanebrink
- Marc Hirshman and Karen Handelman
- Mark and Peggy Holly
- Ron and Jean Krammer
- Joanna May Donor Advised Fund, A Donor Advised Fund of Renaissance Charitable Foundation
- Philip and Jeanne McDermott, Jr.
 - Kevin and Kimberly McKinney
 - Francis M. Miezín
- Steven and Elizabeth Mills
 - Linda L. Moen
- Montgomery Bank
- Edward O'Connor
- Old Republic Title
- Mary Park Coxe
- Mr. and Mrs. Nick Popielski
- Chris and Abby Roetheli
 - Todd E. Smith
 - John Short
- Daniel and Terry Tate
- Patty Taylor-Phillips and Matt Phillips Sr.
 - Josh Udelhofen
- US Bank Foundation Matching Gifts
 - Stephen Vierling
 - Richard Vierstra
- Webster Groves Presbyterian Church

ARCHITECTS CIRCLE (\$75,000 - \$99,999)

- Wells Fargo Advisors

CONTRACTORS CIRCLE (25,000 - \$49,999)

- AAA Missouri
- Bank of America
- Manchester United Methodist Church
- US Bank Foundation
- United Church of Christ Congregations

FRAMERS CIRCLE (\$5,000 - \$9,999)

- Anonymous
- Raymond and Barbara Balzer
- Bonhomme Presbyterian Church
 - Brown & Crouppen
 - The Carreden Group
 - Diann Cage Design Co.
- David and Billie Carol May
 - Clayco
 - Equifax
- ESCO Technologies Foundation
 - Imo's Pizza Corporate
 - Michael Heim
- General Growth Properties
 - Graybar Electric Co.
- Koch Air
- Martha Kratzer
- Mastercard
- Nidec Motor Corporation
 - Opus Foundation
 - PepsiCo
- Rick and Mary Anne Roberts
 - Spectrum Brands
- St. Louis - Kansas City Carpenters Regional Council
 - TDK Technologies
 - USA Mortgage
 - US Title
- Carole A Voudrie

BUILDERS CLUB (\$1,500 - \$3,000)

- HOK
- NewGround International
- NVIDIA
- Towers Watson



TITLE AGENCY CHALLENGE



In 2019, we partnered with 13 local Title Agencies to help us build a stronger and safer St. Louis. Throughout the month of April, our Title Agency partners pledged to donate \$5 per each closing transaction. Through this partnership, Habitat Saint Louis received over \$21,000 from our amazing title agency partners.

- Alliance Title Group
- Clear Title Group
- Continental Title Company
- Fidelity National Title Group Midwest Agency
- Insight Title Insurance
- Old Republic Title
- Security Title Agency, LLC
- Select Title Group
- True Title Company
- US Title Guaranty
- Vision Title



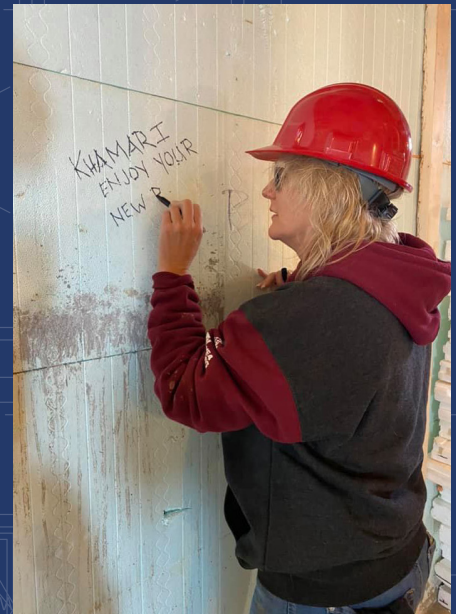
VOLUNTEERS BY THE NUMBERS

ON OUR BUILD SITES

861 INDIVIDUAL VOLUNTEERS

2,483 VOLUNTEER SHIFTS SCHEDULED

17,206 TOTAL HOURS VOLUNTEERED



IN OUR RESTORES

586 INDIVIDUAL VOLUNTEERS

1,523 VOLUNTEER SHIFTS SCHEDULED

6,063 TOTAL HOURS VOLUNTEERED

An integral component to the success of our programs is an investment of volunteerism from our community.

In 2019, volunteers provided more than **20,000 HOURS** of service, helping us create stronger St. Louis neighborhoods, one family at a time.

RESTORE DONORS

All Metro Appliance
Arch Design
Budget Blinds
Caplico
Choteau Building Group
Concordia Publishing House
County Form and Supply
Frost Supply
Gateway Door
Home Depot
I.S.M.
Impressions
Laclede Groves
Lawrence Group
Lowes
Mattingly Lumber and Millwork
Metro Lighting

Meyer Contracting
Mid-Am America
Milford Plumbing
National Bles Museum
Natures Bakery
Renew Transfer
Rolling Ridge Nursery
Savvy Design
Schneider Electric
Sears Home Improvement
Star Lumber
Superior Home Products
The Porch Gift & Wine Boutique
United Construction Resources
Villa Lighting
Virginia Title
Wilke Windows

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.



2019 BOARD OF DIRECTORS

Subash Alias
Ed Alizadeh
Rob Anderson
Barb Anderson-Kerlin
Kim Bakker
Amy Berg
Marisa Botta
Jared Boyd
Jami Boyles
Lance Cage
Natasha Das
Jamey Edgerton
Kay Gasen Thenhaus
Anna Hart
Tiffany Harvey-Horton

Peggy Holly
Malaika Horne
Linda Loewenstein
Linda Moen
LaDawn Ostmann
John Parker
Nick Popielski
Carla Reid
Chris Roetheli - President
John Short
Sarah Sise
Pattye Taylor-Phillips - Secretary
Josh Udelhofen
Nat Walsh
Stephen Westbrook - Treasurer & President Elect

Knowing that Habitat has an invested interest in seeing homebuyers prosper beyond the buying process made all the difference for me, together with the personal connection of my hometown roots of East St. Louis, IL. Those amenities alongside the access to developmental programs and community resources was confirmation that Habitat values are in line with those that are important to me.

— Tiffany Harvey-Horton, Business Development Manager PepsiCo





Habitat for Humanity®

Saint Louis

Seeking to put God's love into action, Habitat for Humanity Saint Louis brings people together to build homes, communities, and hope. It is our goal to create a world where everyone has access to simple, decent, and affordable housing.

