Board of Directors Meeting,
October 22, 2024
3830 South Grand, St. Louis MO 63118

Call to Order:	Amy Berg
Mission Moment:	Harper Zielonko
Minutes of September 24, 2024, Meeting:	Kimberley Batteast-Moore
Strategic Topic:	Money and More Harper Zielonko, Director of Resource Development
Treasurers Report:	Judy Cromer
CEO Report:	Kimberly McKinney

Committee Reports:
Discussion of any requiring Board action and/or questions regarding written reports. Other/Open

Business:

Adjournment of Full Board

Executive Session *If Needed

MARK YOUR CALENDARS:
Upcoming Events

Tuesday, November 26, 2024 **Board Meeting, 11:30 AM**

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

Microsoft Teams Need help?
Join the meeting now
Meeting ID: 253 717 337 813
Passcode: zjbESR
Dial in by phone
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Phone conference ID: 551 946 411#

Minutes from the Meeting of the Board of Directors of
Habitat for Humanity Saint Louis (HFHSL)
Tuesday September 24th, 2024
at Alberici

The following members of the Board of Directors and other interested parties participated in this Board meeting via conference call and in person. Participants are listed below:

Angie Eslinger	Ashley Storman	Jared Boyd
Jim Del Carmen	Judy Cromer	Kevin Wilson
Keith Brooks	Kirsty McDonald	Kimberley Batteast-Moore
Lance Cage	Lauren Talley	Matthew Kim
Mike Eggleston	Paul Woodruff	Raj Tailor
Samantha Arvin Nix	Linda Loewenstein	Nat Walsh
Kimberly McKinney		

Jim Del Carmen called the meeting to order at 4:08 pm. Jim thanked those in attendance as well as Lance Cage with Alberici for hosting the meeting.

The Mission moment was presented Lance Cage. Lance spoke about his early volunteer experiences with Habitat Saint Louis including as a House Leader before becoming President Elect/President following the 2001 Blitz Build of 15 homes built in 15 days. Lance remembered how during his first year, the budget was not approved during the calendar year but because of various considerations was continued to the Board Retreat – and those conversations about budgeting and being an organization that pushed was inspirational for him.

On a motion by Kevin Wilson and seconded by Kirsty McDonald, the minutes for the September 24th meeting were approved unanimously. .

Judy Cromer then presented the Treasurers Report. For the year to date as of August, there was a loss of just under $143,000 versus a projected loss of $737,000. Restore South Side had sales of $323,406 versus the budgeted amount of $437,500 while ReStore Des Peres had sales of $293,330 versus a budgeted amount of $429,000. Resource Development revenue is currently higher than budgeted (119%). The YTD actual for Management General versus budget represents the sale of the outparcel.

Kimberly began her CEO report by sharing that the "*Bring A Family Home*" Summer Challenge appeal initially projected at $75k brought in just over $57k in Match, General and Donor Advised Fund gifts. Additional funds will be garnered as fourteen Title Agencies pledged either $5 or $10 per side for all September closings plus their regional Title Agencies pledged $5k. As acknowledgement for participation, agencies have been provided with postcards that share more on the contribution on one side and promote the ReStore on the other. She also shared that following an announcement that JSMF with $496M in assets intended to shift its focus from scientific research to "a sole focus on St. Louis" and "inclusive and equitable economic growth" and as part of an initial open call, an application was submitted and has been approved to move forward to the second phase of the grant making process. The full application is due September 30th.

Within ReStore South Side, sewer mapping related to the hole at RSS reported last month is tentatively planned to occur the week of September 16th. The large donation of appliances (via HFHI)

arrived just after Labor Day, and while not as varied as had hoped, it has stocked both stores with a variety of dishwashers, microwaves, and sound bars. The ReStore program has been selected to participate in retail consulting with the 2024 Taylor Community Consulting program through the Center of Experiential Learning at Washington University. The program kickoff occurred recently for the fall semester – more details will be shared as developed.

For updates on construction, Kimberly directed members to the separate reports within the packet. She also noted that the Warren rehab will be a part of the annual Old North St. Louis Home Tour on Saturday, September 20th as well as the closing updates below:
1522 / 1524 Mallinckrodt (NMTC) CLOSED! / Non-Habitat buyers
706 / 710 / 712 Lookaway: September / October
3330 Vista (Gate): September / October
3708 California (NMTC): September/October
7700 Michigan: October (recycle)
Next Up: 3735 California / 1302 and 1304 Monroe / 1312 Warren / 3712 Nebraska

The second of 17 properties to receive Neighborhood Preservation Assistance (NPA) Tax Credits in 2023 has completed the NPA certification and funding process. Just over $33k was received as an offset of qualifying expenses.

As an update to the Near Northside St. Louis Walkable Communities Initiative ($360,000 / awarded in 2023) CDA has begun environmental review of the approximately 4,500 linear sqft. of area identified in the southern portion of Old North, which should take 3 months. Details that remain pending include 1) approvals of crosswalk striping; 2) sidewalk permitting; 3) any commitment of ward capital funds; 4) information on planned new construction where private builders will soon be installing walks; 5) information on planned repaving that would impact timing of street striping.

In response to CDA Notice of Funding Availability (NOFA), two requests were sent in response to the CDBG 2025 grant round – (1) a $295,000 request for a minor home repair program that focuses on accessibility modification, energy efficiency/weatherization and safety — with seniors and those with disabilities being the primary clients. This would allow us to maintain our MHRP program, currently funded at $280,000, through 2025/26 and (2) a $360,000 request for additional funds for the Near North Walkable Communities Initiative. This will provide added funding for us to repair and replace sidewalks in Hyde Park and Old North St. Louis. If selected, we hope to add these funds into one contract with the funds above -- or at least eliminate some of the duplication in the pre-development phase.

The Outparcel has sold. A joint press release with Family Care Health Centers is being distributed. Construction is slated to begin in November.

Over 30 Habitat volunteers, including many homebuyers to be, participated in a Dutchtown (the neighborhood where Habitat Offices are located) Clean Up on Saturday, September 14th.
Habitat Staff gathered at a late summer outing to Up-Down.

Kimberly thanked those who responded to the demographic questionnaire sent following the presentation by Dr. Ashley Storman at last month's meeting. She then reviewed the data including:

- Gender among Board Members is 58.8% male and 41.2% female. According to BoardSource, the national average of nonprofit Boards is 58%/42%.
- The ethnicity of the Board is 67.7% White, 20.6% Black or African American, 5.9% Asian or Asian American, 2.9% Hispanic and 2.9% Native American or other Pacific Islander.
- The age breakdown of the Board is 35.3% - 50's, 29.4% 40's, 14.7% 60's, 11.8% 30's and 8.8% 70's. The national average is 43% - 55+.

- 53% of the Board was both born in and grew up in St. Louis while 26.5% moved to St. Louis more than 20 years ago.
- 64.7% of the Board have Graduate degrees.

Kimberly noted that a couple of responses were received after the data had been calculated and that she would update the presentation and distribute.

There being no further business, on a motion made by Kevin Wilson, seconded by Paul Woodruff, and approved unanimously, the Board meeting adjourned for the planned social hour at 4:54 pm.

Respectfully submitted Kimberley Batteast-Moore

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As of September 2024 DASHBOARD

RESOURCE DEVELOPMENT	September	YTD	September 2023	2023 YTD	Notes:
New Donors	2	176	8	160	
New Keystone Benefit Members ($1500+ Annually/Mission Support)	2	8	2	13	*Reminder - First Time Donors*

RESOURCE DEVELOPMENT	September	YTD	September 2023	2023 YTD	Notes:
Build Benefits Recd To Date	$22,522	$153,197	$30,065	$ 240,681	
Build Benefits Pledged	$40,000	$122,500	$6,500	$150,500	
Renewed Donors		49%		55%	
BOD Funds Pledged	$0	$47,300	$0	$35,650	
BOD: Funds Received	$236	$25,191	$250	$23,750	
BOD % Giving	6%	52%	7%	55%	
BOD Meeting Attendance	52%	61%	66%	66%	

PROGRAM	2024	2023	2022	Annual Budget	Notes:
Homes Under Construction	26	16	5		
Homes Closed	5	0	1	17	

BUILDS	2024	2023	2022		Notes:
Average Cost / Closed Home	$299,284	$ -	$ 237,700.00		
Future Build Sites Available	18	21	17		
Applicants Pipeline	50	25	0		15 Tier 1 Applicants (2024)
Mortgage Loan Fund Balance	$2,786,999	$3,635,760	$2,445,000		

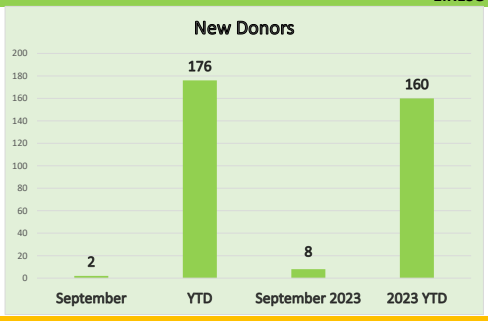
RESTORE	YTD Actual	YTD Budget	2023	Annual Budget	Notes
Revenue RSS	$ 370,994	$ 487,500	$ 467,997	$685,000	Sales Only
	YTD Actual	**YTD Budget**	**2023**	**Annual Budget**	**Notes**
Revenue RDP	$ 330,902	$ 481,000	$ 378,455	$ 670,000	Sales Only
ReStore P/L	**$ (348,655)**	**$ 420,518**	**$ 147,944**	**$ 472,550**	

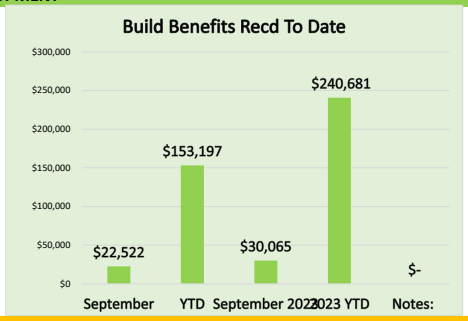
Total # of Donations	**465**
Drop Offs RSS	91
Drop Offs RDP	250
Pick Ups	124

FINANCIALS Income	YTD Actual	YTD Budget	YTD %	Annual Budget	Notes
Resource Development	$ 891,381	$ 817,500	109%	$1,305,500	
Program	$ 2,444,988	$ 4,181,141	58%	$6,788,426	
ReStore	$ 1,381,722	$ 2,556,500	54%	$3,481,000	
Management General	$ 771,638	$ 383,055	201%	$454,967	
TOTAL INCOME	**$ 5,489,729**	**$ 7,938,196**	**69%**	**$12,029,893**	
Expenses	**YTD Actual**	**YTD Budget**	**%**	**Annual Budget**	**Notes**
Home Construction	$ 1,978,122	$ 4,137,056	48%	$5,539,395	
Operating	$ 2,034,326	$ 2,241,710	91%	$3,499,428	
ReStore	$ 1,730,377	$ 2,135,982	81%	$3,008,450	
TOTAL EXPENSES	**$ 5,742,825**	**$ 8,514,748**	**67%**	**$12,047,273**	
Net Profit/Loss	**$ (253,096)**	**$ (576,552)**		**-$17,380**	

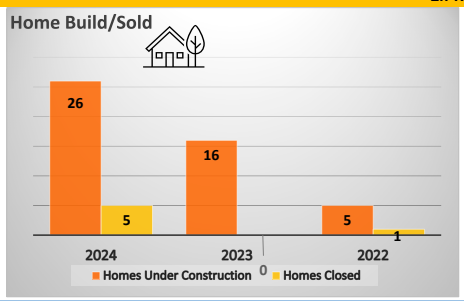
Year over Year changes	YTD 2024	YTD 2023	Change
Change in Cash	$ 555,025	$ 4,684,203	$ (4,129,177)
Account Payable (due to vendors)	$ 884,482	$ 479,696	$ 404,786
Long Term Loans	$ 3,160,325	$ 3,204,011	$ (43,685)
Short Term Liabilities	$ 535,388	$ 1,161,240	$ (625,852)
Construction in Progress	$ 6,262,364	$ 2,863,664	$ 3,398,700

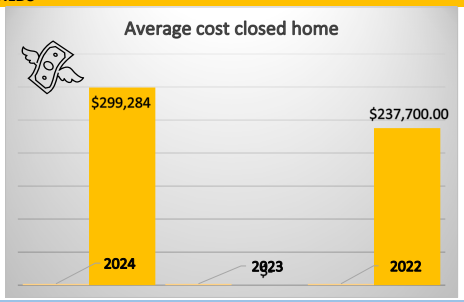
1.RESOURCE DEVELOPMENT



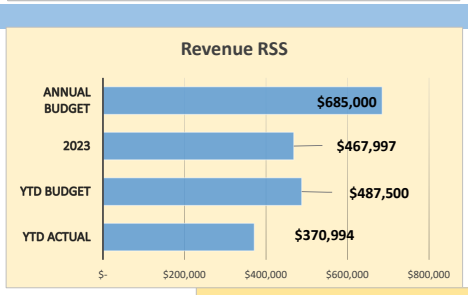


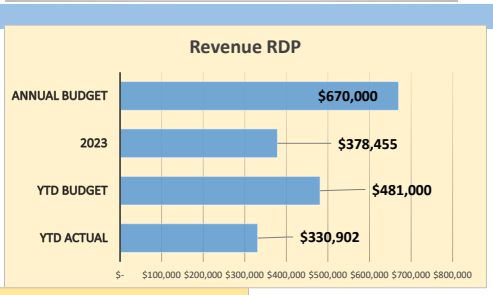
2.PROGRAM & BUILDS

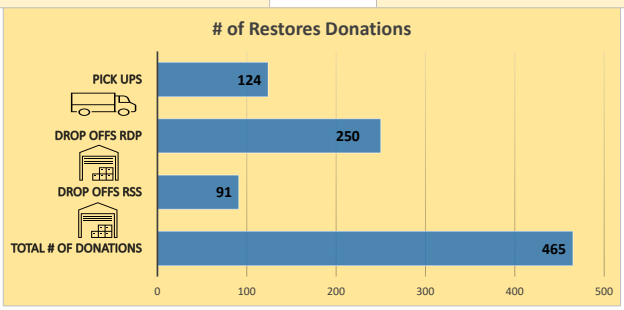




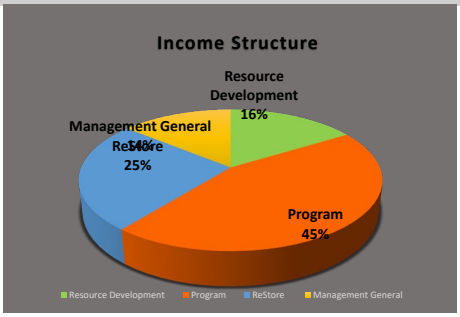
3.RESTORE

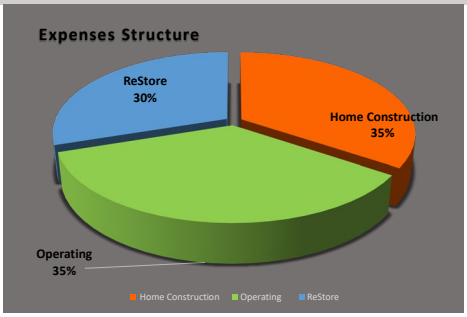


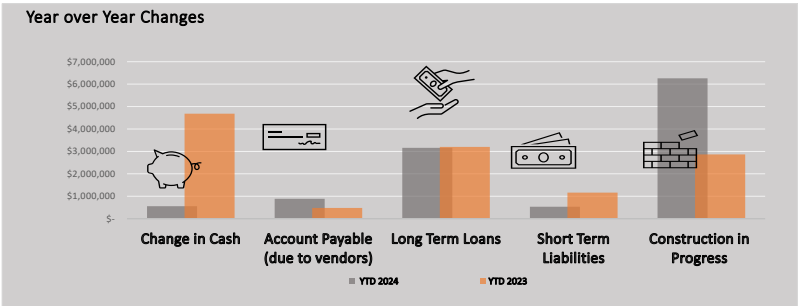




4.FINANCIALS







Department	Glossary	Graphic #
RESOURCE DEVELOPMENT	Department works with corporate and individual donors, responsible for volunteer coordination and marketing startegy of the Organization	**1**
PROGRAM	All the projects currently rulled by the Organization including Construction projects, Family servises, Real estate development, Home repairs program, NMTC	**2**
RESTORE	Organization is managing two Restores - the data shows individual results for each store	**3**
FINANCIALS	Data shows the revenue and expenses for each department based on YTD data and compared to the annual budget. Year over year chart shows current data compared to previous year same period position of important cash activities	**4**

Habitat for Humanity Saint Louis Board of Directors Meeting
Tuesday, October 22, 2024
CEO Report

Success and Shout Outs!

Resource Development (RD)

The Winter appeal will be sent to approximately 3,300 households on November 13th - slightly later than prior years so that it is not getting lost amongst all the election flyers. The same households will also receive a blunt "Give Local" postcard on or around November 26th. The goal is that the postcard hits just before Giving Tuesday (December 3rd).

James S McDonnell Foundation

The full application submitted at the end of September is now in the second and final round of considerations for the JSMF grant specially aimed at wealth building in low-income populations. The ask of $900,000 reflects a program mirrored from the successful savings program with St. Louis Community Credit Union. The program, if funded, would offer a 10:1 match up to $10,000 for Habitat homebuyers. The program will direct savings to three areas: emergency savings, home repairs, and investments in dependent education and/or small business development. Grants will be awarded in November.

State Allocation (allocation amount $500k less ARCHs fee)

The executed agreement from the State remains pending. Once received, quarterly reports and disbursements will begin.

ReStore

Sewer mapping at RSS remains pending; an onsite meeting has been scheduled for Monday, 10/21.

As an update to the Taylor Community Consulting (Washington University) program, staff have been meeting with the students and have determined that the best place for input is within better management of the inventory and donations process in conjunction with all the possibilities with the Square software (as a POS system). The cohort of students have received various documents on current processes, sales data, and inventory.

Program

Neighborhoods/ Home Construction/Homebuyers
CDA = Community Development Administration within City of St. Louis, HOME funds.
AHTF = Affordable Housing Trust Fund within City of St. Louis
OCD = Office of Community Development within St. Louis County
Construction In Progress – Reports Attached



University City Wall Raising



US Bank at Old North (Monroe – New Construction)



Ameren at Gate District (Vista – New Construction)

For the first time post-Covid, the Anheuser Busch "Road Show" has returned. On Wednesday, October 16th, AB Associates and Habitat Construction Leaders will frame 488 lineal feet of exterior walls – enough for three houses.

Upcoming Closings:
706 / 710 / 712 Lookaway: 706 and 710 scheduled to close 10/17/24
712 pending final inspection
3330 Vista (Gate): October
3708 California (NMTC): October
*both awaiting SLDC modification to Homebuyer Assistance money (up to $50k per house)
7700 Michigan: November (recycle)
Next Up: 3735 California / 1302 and 1304 Monroe / 1312 Warren / 3712 Nebraska

Planning Meetings
St. Louis County is undergoing *St. Louis County 2050: An Equitable and Sustainable Comprehensive Plan.* The intent is for the plan to provide "*a long-term vision for the County and provide a platform to coordinate with regional partners and stakeholder to align existing polices and create new ones that support the entire St. Louis region*." Goals are being developed within the fields of Transportation and Infrastructure, Economic Development, Land Use and Development, Housing, Community Facilities, and Open Space. Currently, participation is centered around the housing goals.

St. Louis Development Corporation (SLDC) is facilitating a small group meeting in early November in conjunction with Mission Driven Finance to explore the creation of an investment fund designed to support the Cities Economic Justice Action Plan. SLDC envisions this fund will take the form of an LRA revolving loan fund aimed at empowering community-based and emerging developers with the capital they need to redevelop housing projects on LRA properties in neighborhoods facing challenging housing markets, including Dutchtown, Gravois Park, The Ville, and JeffVanderLou (JVL).
Specific consideration includes:
- Effectively remove barriers to development, such as finance costs and appraisal gaps;
- Provide scalable access to capital for developers working in underserved areas;
- Ensure the sustainability of the fund to address the significant housing and vacancy challenges in St. Louis.

Neighborhood Preservation Tax Credits
The third of 17 properties funded in 2023 has been submitted for NPA certification and funding process. Approximately $30k will be received as an offset of qualifying expenses. Additionally, 1522 / 1524 Mallinckrodt is being processed – as a rehab, the amounts anticipated will be $60k+ (each).

Near Northside St. Louis Walkable Communities Initiative ($360,000 / awarded 2023)

Environmental review with CDA continues – currently working with BPS and Streets to plot sidewalk segments and to prepare bid packages. From CDA as part of the 2025 NOFA, an additional $295,000 has been awarded.

Management/General

Outparcel

St. Louis Business Journal article including a rendering below.

$14M health center planned for Dutchtown



By Nathan Rubbelke – Reporter, St. Louis Business Journal Sep 27, 2024

Nonprofit community health organization Family Care Health Centers plans to break ground in November on a 27,000-square-foot facility in the city's Dutchtown neighborhood.

The $14 million health care facility, to be located at 3800 S. Grand Blvd. at Chippewa Street, has a targeted opening date of June 2026. It will provide primary care; behavioral health; nutrition services; women, infants and children care; and pharmaceutical services.



The nonprofit Family Care Health Centers has plans to build a new health care center in Dutchtown.

TRIVERS

Family Care Health Centers, founded in 1969, is a Federally Qualified Health Center, which provides health care services to patients not dependent on their health insurance coverage. Family Care Health Centers has existing facilities in Carondelet at 401 Holly Hills Ave. and Forest Park Southeast at 4352 Manchester Ave.

The new facility in Dutchtown will be built at a site of the former St. Anthony's Hospital, the nonprofit said.

"The new healthcare center will provide residents with additional access to essential medical and behavioral health services, health education and support programs," Aramide Ayorinde, the nonprofit's CEO, said in a statement. "Choosing to build in Dutchtown made the most sense for us for several reasons. Not only does it align with our mission, but it allows us to meet the growing health care needs of the community. It also brings a sense of coming full circle to what was the Old St. Anthony's Hospital."

Family Care Health Center's new facility will be located adjacent to the headquarters of Habitat for Humanity St. Louis. The nonprofit, which builds affordable homes for those who live below the area's median income, in 2018 opened its

new headquarters in a renovated former grocery store at 3830 S. Grand Blvd.

"We look forward to welcoming Family Care Health Center as a neighbor and are so very happy to have found a purchaser who mirrors our own mission of providing positive community impact," Kimberly McKinney, CEO of Habitat for Humanity Saint Louis, said in a statement. "When we moved Habitat Saint Louis's administrative offices and our southside Restore in 2018, we made an active choice to invest in the Dutchtown community. The development of Family Health Center continues that investment in our now shared community."

Board Demographics and Prospects

Following the brief presentation last month, demographic information was updated, segmented with/without Alumni Board, and redistributed. Please let me know if you have any thoughts or questions. One on one "Class of 2025" prospect meetings have either been held or are scheduled with five candidates and are pending with an additional three candidates. Much thanks to those of you who have suggested prospects and/or made introductions – more are welcome!

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

10/15/2024	HFH Proper								
		PHASE	1	2	3	4	5	6	7
ADDRESS	COMPLETE DATE	COMPLETE %	PRE	PERMIT	FOUNDATION	FRAMING	MEP	PAINT	FINISHES
715 Lookaway	4/1/2024	100							
706 Lookaway	9/1/2024	100							
710 Lookaway	9/15/2024	100							
712 Lookaway	9/15/2024	100							
716 Lookaway	4/15/2024	100							
718 Lookaway	4/15/2024	100							
3330 Vista	9/15/2024	95							
3409 Vista	TBD	5							
6535 Plymouth	2/1/2025	20							
6545 Plymouth	TBD	0							
7700 Michigan	9/15/2024	80							
1201 Park	TBD	0							
1205 Park	TBD	0							
1300 Rutger	TBD	0							
1316 Rutger	TBD	0							
1308 S 13th	TBD	0							
3728 - 3732 Nebraska	TBD	5							
3717 - 3719 Oregon	TBD	0							
3740 Iowa R	TBD	5							

Major expeses associated with each phase of construction	
PHASE 1	Architectural, Civil, Demo
PHASE 2	Permits
PHASE 3	Excavation, Concrete, Ground Plumbing, Waterproofing
PHASE 4	Rough Carpentry, Windows/Doors, Roofing
PHASE 5	HVAC, Electric, Interior Plumbing, Siding
PHASE 6	Insulation, Drywall, Paint
PHASE 7	Floor, Trim, Cabs, Final MEP
CLOSING	

10/15/2024	NMTC								
		PHASE	1	2	3	4	5	6	7
ADDRESS	COMPLETE DATE	% COMPLETE	PRE	PERMIT	FOUNDATION	FRAMING	MEP	PAINT	FINISHES
1522 Mallinckrodt	5/1/2024	100							
1524 Mallinckrodt	5/1/2024	100							
1910 Destrehan Street	12/1/2024	35							
2019 Destrehan Street	3/1/2025	35							
1518 Mallinckrodt Street	12/1/2024	45							
1514 Mallinckrodt	3/1/2025	20							
1530 Mallinckrodt	12/1/2024	50							
3735 California Avenue	11/1/2024	80							
3708 California Avenue	11/1/2024	90							
3740 Iowa Avenue	3/1/2025	40							
3706 California	3/1/2025	40							
3712 Nebraska Avenue	8/1/2023	60							
1312 Warren	11/1/2024	70							
1300 Monroe	TBD	10							
1302 Monroe	1/1/2025	60							
1304 Monroe	1/1/2025	60							
1211-13 Clinton	3/1/2025	15							
1215 Clinton	3/1/2025	15							
		925/1800							

Major expeses associated with each phase of construction	
PHASE 1	Architectural, Civil, Demo
PHASE 2	Permits
PHASE 3	Excavation, Concrete, Ground Plumbing, Waterproofing
PHASE 4	Rough Carpentry, Windows/Doors, Roofing
PHASE 5	HVAC, Electric, Interior Plumbing, Siding
PHASE 6	Insulation, Drywall, Paint
PHASE 7	Floor, Trim, Cabs, Final MEP
CLOSING	

Hyde Park/Dream Builders	
Gravois Park/API	
Old North STL	