



**Board of Directors Meeting
October 28, 2025
3830 South Grand, St. Louis MO 63118**

Call to Order: Jim Del Carmen
Mission Moment: Avis Laden, Director of Family Services
Minutes of September 23, 2025 Meeting: Kimberley Batteast-Moore
Strategic Topic: Celebrations and Challenges of Habitat Homebuyers
Avis Laden, Director of Family Services
Treasurers Report: Judy Cromer
CEO Report: Kimberly McKinney

Adjournment of Full Board

Executive Session *If Needed

MARK YOUR CALENDARS:

Upcoming Events

Tuesday, November 25, 2025

Board Meeting/2026 Budget, 11:30 AM

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

Microsoft Teams [Need help?](#)

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Meeting ID: 235 521 585 421 6

Passcode: js3Tc6ch

Minutes from the Meeting of the Board of Directors of
Habitat for Humanity Saint Louis (HFHSL)
September 23, 2025

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:

Abby Kepple
Ashley Storman
Jim Del Carmen
Kirsty McDonald
Matt Guymon
Raj Tailor
Linda Loewenstein

Andrew Nelch
Brittany N.P. McCoo
Kevin Wilson
Lance McNeel
Matthew Kim
Samantha Nix
Nat Walsh

Angie Eslinger
Jason Posley
Kimberley Batteast Moore
Lennox Mark
Mike Eggleston
Howard Smith
Kimberly McKinney

Jim Del Carmen called the meeting to order at 4:15 pm, September 23rd, 2025.

Abigail Kepple presented the Mission Moment. Abby spoke about her passion for affordable housing and the mission of Habitat. She also shared how private and public monies mix to assist those with the dream of owning their own home.

A motion to approve the minutes for September 23, 2025, Board of Directors meeting was made by Lance McNeel, seconded by Mike Eggleston, and approved unanimously.

In Judy's absence and in lieu of a Treasurer's report, Kimberly provided an overview of the August dashboard that was included in packets.

Kimberly began her CEO report with a shout out to the Class of 2023 and those members who are completing their first three-year term and who recently participated in one-on-one meetings re renewal.

Kimberly shared that August groups included Ameren, Manchester United Methodist, and individual volunteers. She encouraged members to attend the upcoming wall raising ceremony as part of the Pope Leo Village donation. As shared by email, the next meeting of the 40th Anniversary planning was postponed to Thursday, October 2nd.

A verbal update on the SLDC Housing Development Guarantee Fund was provided by Kimberly along with Howard Smith – the transaction is still pending additional allocation (\$11 mill from SLDC), and gap funding. Progress is slowed due to the federal government shutdown.

1304 Monroe – Closed.

Irena Dimitrova, Financial Manager, recently participated in a call regarding the Habitat for Humanity International's Community Development Financial Institution which has raised an \$82 million fund to provide Habitat affiliates and other mission related entities with property acquisition and acquisition/rehab financing. The fund aims to catalyze the production of affordable housing units and community impact by providing acquisition/rehab lines of credit and acquisition term loans. Loans will be available for up to \$5 million with terms of three to five years. The line of credit will allow for loan-to-values ranging from 95% to 120% to support acquisition/rehab projects.

The CEO report concluded with an update on organizational structure as one of the initiatives from the 2025 Board Retreat.

There being no further business and on a motion by Lennox Mark, seconded by Kirsty McDonald and approved unanimously, the meeting was adjourned at 4:49 pm. Members were encouraged to move to the lobby for the planned social hour.

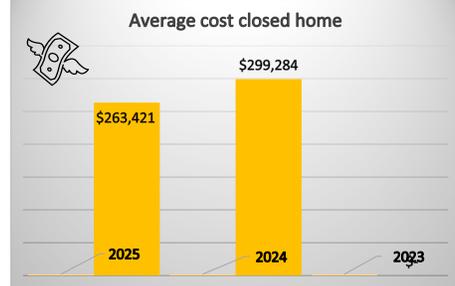
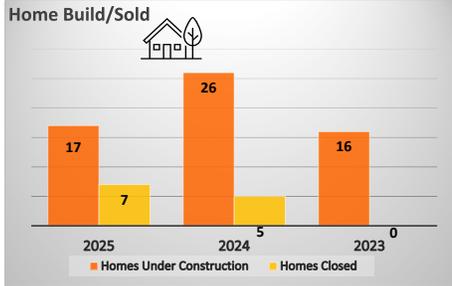
Respectfully submitted Kimberley Batteast- Moore, Secretary

As of September 2025 DASHBOARD					
RESOURCE DEVELOPMENT	September	YTD	September 2024	2024 YTD	Notes:
New Donors	7	258	2	176	
New Keystone Benefit Members (\$1500+ Annually/Mission Support)	3	12	2	8	Reminder - First Time Donors
RESOURCE DEVELOPMENT	September	YTD	September 2024	2024 YTD	Notes:
Build Benefits Recd To Date	\$19,408	\$256,031	\$22,522	\$ 153,197	
Build Benefits Pledged	\$4,500	\$203,000	\$40,000	\$122,500	
Renewed Donors		45%		49%	Monthly Stat, Not Cumulative
BOD Funds Pledged	\$0	\$38,700	\$0	\$47,300	All Board Pledges In / No New Pledges
BOD: Funds Received	\$6,090	\$25,790	\$236	\$25,191	Average Bd Gift: \$1334 based on paid/pledged
BOD % Giving	24%	59%	6%	52%	
BOD Meeting Attendance	55%	70%	52%	61%	
PROGRAM	2025	2024	2023	Annual Budget	Notes:
Homes Under Construction	17	26	16		
Homes Closed	7	5	0	18	
BUILDS	2025	2024	2023		Notes:
Average Cost / Closed Home	\$263,421	\$299,284	\$ -		
Future Build Sites Available	17	18	21		
Applicants Pipeline	16	25	NA		Tier 1 / 2
Mortgage Loan Fund Balance	\$2,124,370	NA	\$2,445,000		
RESTORE	YTD Actual	YTD Budget	2024	Annual Budget	Notes
Revenue RSS	\$ 374,250	\$ 426,500		\$560,000	Sales Only
RESTORE	YTD Actual	YTD Budget	2024	Annual Budget	Notes
Revenue RDP	\$ 311,393	\$ 404,000		\$ 530,000	Sales Only
ReStore P/L	\$ (333,834)	\$ 326,845		\$ 225,311	
Total # of Donations	654				
Drop Offs RSS	94				
Drop Offs RDP	399				
Pick Ups	161				
Call Returned	638				
FINANCIALS	YTD	YTD	YTD	Annual	Notes
Income	Actual	Budget	%	Budget	
Resource Development	\$ 1,321,922	\$ 772,502	171%	\$1,470,202	
Program	\$ 2,647,099	\$ 5,789,273	46%	\$7,277,596	
ReStore	\$ 1,370,895	\$ 2,387,700	57%	\$2,927,200	
Management General	\$ 219,698	\$ 379,986	58%	\$455,869	
TOTAL INCOME	\$ 5,559,614	\$ 9,329,461	60%	\$12,130,867	
Expenses	YTD Actual	YTD Budget	%	Annual Budget	Notes
Home Construction	\$ 2,571,794	\$ 5,931,525	43%	\$6,177,863	
Operating	\$ 2,275,698	\$ 2,505,949	91%	\$3,726,889	
ReStore	\$ 1,704,729	\$ 2,060,855	83%	\$2,701,889	
TOTAL EXPENSES	\$ 6,552,221	\$ 10,498,329	62%	\$12,606,641	
Net Profit/Loss	\$ (992,605)	\$ (1,168,868)	85%	-\$475,774	
			%		
Year over Year changes	YTD 2025	YTD 2024	Change		
Change in Cash	\$ 585,228	\$ 550,156	\$ 35,072		
Account Payable (due to vendors)	\$ 700,335	\$ 996,926	\$ (296,592)		
Long Term Loans	\$ 3,189,970	\$ 3,160,326	\$ 29,644		
Short Term Liabilities	\$ 906,247	\$ 535,388	\$ 370,859		
Construction in Progress	\$ 5,950,857	\$ 6,365,880	\$ (415,023)		

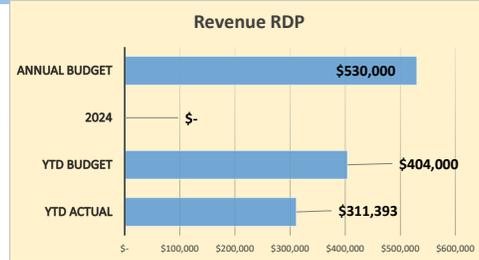
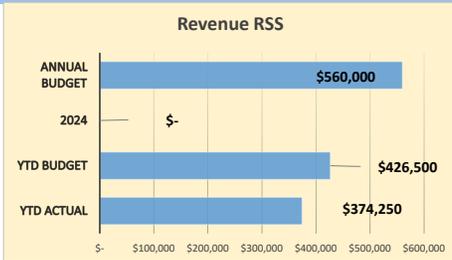
1.RESOURCE DEVELOPMENT



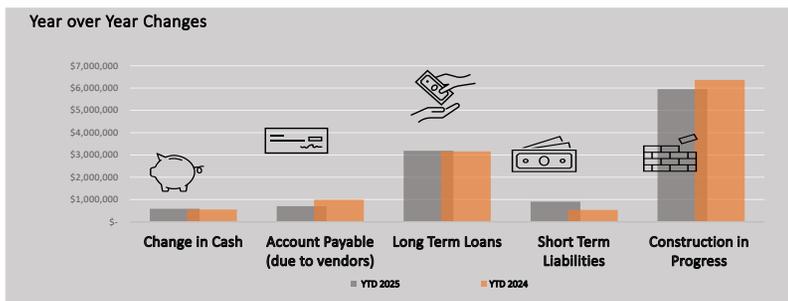
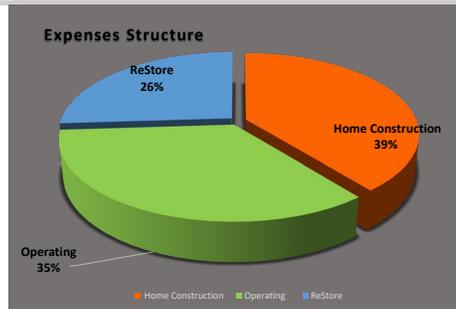
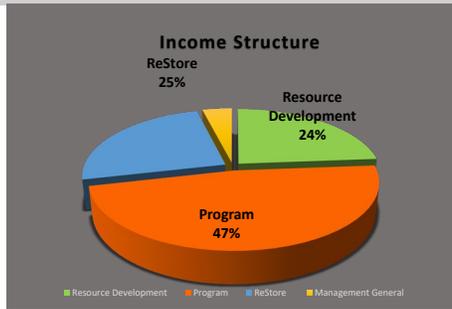
2.PROGRAM & BUILDS



3.RESTORE



4.FINANCIALS



Department	Glossary	Graphic #
RESOURCE DEVELOPMENT	Department works with corporate and individual donors, responsible for volunteer coordination and marketing strategy 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 28, 2025
CEO Report**

Success and Shout Outs!

Thank you, Judy Cromer, and Lance McNeel for attending the Volunteer Appreciation event!



Resource Development (RD)

Keystone Groups

September groups included Ameren, Manchester SLU Campus Chapter, Anheuser Busch (@AB), United Churches of Christ, US Bank, Royal Banks of MO, Manchester United Methodist, AKA Omicron Theta Omega Chapter, and individual volunteers.

Board Members on Build Sites

Lance McNeel **Dr. Ashley Storman**

Saint Louis
Habitat for Humanity

Pope Leo Village

Reminder: Wall Raising Ceremony - 10:30 am, Wednesday, October 29th at 1300 Rutger St. (LaSaison).

40th Anniversary

Thank you to those who attended the second planning session. Updates including those to the proposed calendar will be distributed soon.

ReStore



Program

Neighborhoods/ Home Construction/Homebuyers

CDA = Community Development Administration within City of St. Louis.

AHTF = Affordable Housing Trust Fund within City of St. Louis

OCD = Office of Community Development within St. Louis County

NMTC = New Market Tax Credits

SLDC = St. Louis Development Corporation

Construction In Progress – Reports Attached

A verbal update on the SLDC Housing Development Guarantee Fund will be provided at the meeting.

Closings:

1301 S. Tucker (LaSaison Phase 1) and 1312 Warren (ONSL) are slated to close by the end of October.

Management/General

MHDC

\$750,000 in AHAP credits (\$1,363,636 in donations) were approved at the October meeting of MHDC. Reconciliation with the landlord of RDP is underway so that a donation of the rent + repair reimbursement (and possibly some management fees) can be processed as soon as the LURA is recorded.

HFHI

The GRA (Government Relations and Advocacy) department of HFHI recently shared:

On Oct. 10, the Office of Management and Budget announced reduction in force notices alerting staff of imminent firing were beginning to circulate. Habitat for Humanity International has learned of the following announcements that impact agencies Habitat partners with:

- *Department of Treasury:*
 - *All staff members at the Community Development Financial Institution Fund received reduction in force notices alerting them to an imminent firing effective Dec. 13, which would in effect result in the closing of the CDFI Fund.*
- *Department of Housing and Urban Development:*
 - *RIF notices being sent to hundreds of staff at the U.S. Department of Housing and Urban Development. The largest cuts were concentrated in the agency's Office of Fair Housing and Equal Opportunity.*
 - *Some layoffs were announced in the Office of Community Planning and Development, which distributes and administers most of the HUD programs utilized by the Habitat network such as HOME, CDBG, SHOP and Section 4 Capacity Building.*
 - *The notices indicated to staff that their last day will be Dec. 9.*

At this time, we have not heard of any specific RIF announcements at other key agencies such as USDA or AmeriCorps but are continuing to track closely as details are released.

On Oct. 15, a federal judge in San Francisco issued a temporary restraining order blocking the RIFs, as clarified in a modified order issued two days later to expand the scope of employees protected by the TRO. The orders can be found online. The TRO is an emergency measure to maintain the status quo until a trial on the merits can be held, meaning that the defendant agencies (including Office of Management and Budget, Office of Personnel Management, HUD, USDA, Treasury, and others) are barred from issuing additional RIF notices or acting on the RIF

notices already issued. A hearing to determine whether a preliminary injunction (another intermediary measure), is scheduled for Oct. 28, to be followed by a trial on the merits of the case, which is not yet scheduled.

It is also unknown that if the government shutdown were to end, whether these RIFs would be retracted. The White House and the Office of Management and Budget have indicated that some of these staff would be rehired when funding for the government is resolved. We are closely monitoring developments and are coordinating with our coalition partners. We will keep you informed as we learn more.

HFHI Habitat 2.0

As July 1 began a new fiscal year for HFHI, and year 2 of the Habitat 2.0 fee, the fee amount owed will change to 70% (\$136,500) of the total fee (\$195,000) and the shared revenue amount will change to 50% (less HFHI determined cost to fundraise). For reference, year 1 was 40% of the fee (\$78,000) and 30% of the revenue (less HFHI determined cost to fundraise).

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.

BUILD PROGRESS										
	BOTTLE NECK	ADDRESS	COMPLETE	PRE	PERMIT	FOUNDATION	FRAMING	MEP	PAINT	FINISHES
1	FENCING/GRADING	3712 Nebraska Avenue	100%							
2	PUNCH	1312 Warren	100%							
3	HVAC/OCCUPANCY	7700 Michigan	99%							
4	PUNCH	1301 Tucker	100%							
5	STEPS	3735 California Avenue	95%							
6	FINAL PLUMBING	1518 Mallinckrodt Street	85%							
7	FINAL PLUMBING	3706 California	90%							
8	CLEANING/INSPECTIONS	1514 Mallinckrodt	98%							
9	FINAL PLUMBING	6535 Plymouth	90%							
10	CABS	1910 Destrehan Street	65%							
11	FLOORING	1211-13 Clinton	55%							
12	FLOORING	1215 Clinton	55%							
13	DRYWALL	2019 Destrehan Street	45%							
14	DRYWALL	3740 Iowa Avenue	45%							
15	ROUGH PLUMBING	1530 Mallinckrodt	45%							
16	CONCRETE	3740 Iowa R	20%							
17	FRAMING	3728 Nebraska	20%							
18	FRAMING	3409 Vista	20%							
19	FOUNDATION	3421 Park	10%							
20	FOUNDATION	6545 Plymouth	10%							
21	FRAMING	1300 Rutger UD	15%							
22	ARCHITECTURAL	1201 Park	10%							
23	EASEMENT	1205 Park UD	5%							
24	ARCHITECTURAL	1316 Rutger	10%							
25	ARCHITECTURAL	1308 S 13th	10%							
26	DEMO	2247 Blendon	15%							
27	ARCHITECTURAL/DEMO	2018 Bredell Lot A (OCT 23th)	5%							
28	ARCHITECTURAL/DEMO	2018 Bredell Lot B (OCT 23th)	5%							