There’s something special happening in the 24:1 Community—the 24 municipalities that make up the Normandy school district. Stores and businesses and amenities are opening that help make life happen—the first community grocery store in 40 years, a bank, a socially responsible payday lending institution, and a movie theater to name just a few. New and revitalized homes with neighbors chatting on front porches and children laughing and playing are cropping up all around the 24:1 Community. Nonprofit partners are coming together in unprecedented collaborations to provide needed programs and resources.

Municipal police departments and courts are combining resources to increase efficiencies and to better serve the 24:1 Community, and schools are finding more success teaching students than they’ve experienced in many years.

It’s all a fulfillment of Beyond Housing’s vision for helping entire communities become better places to live through a holistic, strategic approach based on proven best practices.

It all started in 2010 with our “ask, align, act” approach, where the voice of the people drives our actions. We listen, we lead with vision, and we bring the community and stakeholders together with the necessary resources to influence change.

Today, there are many reasons to believe and so much to celebrate. Hope now abounds in a community where far more than just homes are being built. Confidence and strength is rising with every new business that opens its doors and with every new support program that comes to fruition.

Read on to learn more about the special things happening in the 24:1 Community, and help us ensure that, with the help of generous donors like you, the momentum will continue.

Sincerely,

Chris Krehmeyer
President and CEO

Craig S. Owens
Chairman

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Beyond Housing exists because home matters. We began with actual houses and housing preservation, focusing on quality and stability to give people a place to start. But there is more to a home than the house—home is about the life that happens in and around the house, as well as the life that fuels and draws out the best of the people within it.

While specific challenges and priorities vary by community, all successful and thriving communities require integrated strategies that range from individual to systemic and policy level efforts in the areas of education, housing, health, employment readiness and access, economic development, and personal finance with a focus on collective impact, capacity building and community engagement.

We bring civic leaders, targeted nonprofits, and corporate partners together to accomplish more for their communities than they could ever hope to achieve working alone. Our holistic vision and innovative framework provides a backbone of proven best practices that make a multitude of programs and efforts far more effective.

We take an “ask, align, act” approach where we continuously use the voice of the people to drive our actions. We build committees to listen to the community, each staffed by Beyond Housing and chaired by a community resident. Our role is to listen, lead with vision, bring resources and stakeholders together, influence change, and offer our contributions to the community for its benefit.

Our goal has always been to help communities become better places to live, and then equip people to thrive. From health and nutrition programs to leading edge personal finance initiatives, Beyond Housing meets communities exactly where they are, providing help according to the needs they identify. Together with our partners, we are proud of what our efforts have been able to do for our community, and we think you will be too.
Where there once were dilapidated homes, empty lots, and abandoned buildings are now a grocery store, a bank, a cinema, senior center, and new homes…but there’s far more than that.

There’s life.

There’s community—in the purest sense of the word—in fellowship, the shared goals, and the commitment to making Pagedale a thriving place to work and live.

Pagedale is the initial culmination of a community plan and what Beyond Housing intends to help create across the 24:1 Community. We intentionally started with changing the physical landscape of the area, revitalizing the neighborhood and adding services that every community needs to have for its residents to lead healthy and successful lives.

Once the physical infrastructure was improved, we were able to focus on bringing together partners to help with the programming and resources needed so that Pagedale could become the place residents hoped for.

Today, it is a better place to live. You can see it on the streets and feel it in the air. Children are outside playing. Seniors are walking to the grocery store. Neighbors are gathering and getting to know each other. There’s excitement and renewed sense of pride in the community.

Once the physical barriers of crumbling bricks and weeds and piles of wood were replaced, Pagedale residents trusted that things really were changing for the better. They trusted Beyond Housing, and they had hope.

Now they have more than hope. The people of Pagedale have a better place to live—not just reside—in and around their homes.

Is there more to be done? Certainly…but it’s an incredible start, and now Beyond Housing wants to take what’s been learned in Pagedale and replicate that throughout the 24:1 Community.
Clergy members formed a coalition to support the needs of the community.

Big Brothers Big Sisters.

Increase in "Littles" MAP scores.

Students/families receive food bi-weekly through the backpack program.

Weekly food bags from Operation Food Search.

Families served by Nurses for Newborns.

The interdependent nature of the holistic solutions makes them difficult to track in isolated metrics. And yet, we remain focused on practical solutions and data sustained results. With that said, we see the results of our efforts in these data points and remain optimistic and committed to the place we call home.

**2016 ACCOMPLISHMENTS**

### Education

- **2,570**: Parents mobilized as volunteers on the Normandy Schools Collaborative campuses.
- **172**: Parent engagement events hosted with 9,725 instances of parent contact.
- **80,000 Minutes**: 93% of children at the Pagedale Family Support Center spent nearly 80,000 minutes reading this summer.
- **$700,000**: Total saved and matched for college expenses.
- **429**: Kindergarten and high school students enrolled in Promise Accounts.
- **$566,500**: Placed in 529 interest bearing college saving accounts to date.
- **700 Children**: The Programs Achieving Quality (PAQ) program served nearly 700 children in the 24:1 Community.
- **28 Teachers**: 28 early education teachers have earned Child Development Associate credentials.

### Health

- **285**: Participants in 5K Run/Walk Health Festival.
- **22,000 lbs**: Amount of food distributed by Food Pantry.
- **335**: Registered participants in our Passport to Health Program.
- **150**: Kids participated in Cooking Matters classes.

### Personal Finance

- **249**: Families participated in the St. Louis Tax Assistance Program.
- **$317,528**: Received by families in state and federal refunds.
- **$1,250**: Average refund received.
- **267**: Foreclosure counseling sessions.
- **798**: People completed home buyer education.

### Community Engagement

- **100**: Clergy members formed a coalition to support the needs of the community.
- **155**: Big Brothers Big Sisters.
- **30%**: Increase in "Littles" MAP scores.
- **920**: Students/families receive food bi-weekly through the backpack program.
- **479**: Weekly food bags from Operation Food Search.
- **116**: Families served by Nurses for Newborns.

### Employment

- **100**: More than 100 people attended the Back to Work Job Fair.

### Housing

- **$699,500**: In down payment assistance funds.
- **$2.28 Million**: In home repair investments.
- **418**: People met one on one with home advisors.
- **472**: Number of rental units.
- **278**: Number of home closings.
- **$103,700**: Average home sale price.

### Government

- **$500,000**: The Missouri Department of Conservation awarded a grant for Tree Resource Improvement and Maintenance across several municipalities. Beyond Housing was awarded the Improving Public Trust and Confidence Award for our work on court reform and consolidation at the annual Missouri Judicial Conference Awards Ceremony in September 2016.

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2016 Robert Wood Johnson Foundation Culture of Health Prize

Robert Wood Johnson Foundation

The 24:1 Community was one of seven national winners of the 2016 Robert Wood Johnson Foundation Culture of Health Prize. The prize honors communities for their efforts to ensure all residents have the opportunity to live longer, healthier, and more productive lives. The 24:1 Community was awarded this national recognition for bringing partners together to rally around a shared vision of health, drawing especially on the wisdom, voice, and experience of the residents themselves.

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AN ONGOING EFFORT (2010-2016)
THE 24:1 INITIATIVE
EMPOWERED BY BEYOND HOUSING

24 Communities in the Normandy Schools Collaborative sharing ONE vision for successful children, engaged families and a strong community.

There’s something special happening in the 24:1 Community—a new cinema, grocery store, two senior centers and a bank. New homes, people laughing and children playing. You can feel and see it when you walk around the community. There’s hope in the air and for good reasons. Read on to learn more about all of the special things happening in the 24:1 Community.
Since 2010, Beyond Housing has raised and invested more than $100 million dollars in the 24:1 Community.

Upscale senior housing center Rosie Shields Manor provides not only 42 UNITS OF AFFORDABLE HOUSING, but increases the quality of life, wellness and social lives of seniors in Pagedale and Pine Lawn.

Beyond Housing built the 24:1 CINEMA in the heart of Pagedale. This four-screen, 350 seat theatre creates jobs and family-friendly entertainment for the entire 24:1 community.

Infant mortality reduced by 30% between 2013 and 2016.

Partnership with MIDWEST BANKCENTRE brought Pagedale its first-ever full-service banking facility with products designed for low-to moderate-income families.

Within the state’s provisional accreditation range, Normandy Schools Collaborative have INCREASED FROM 7% OF AVAILABLE POINTS TO 55% for the first time since 2012.

We created groundbreaking opportunities for families like Promise Accounts that offer a free $500 COLLEGE SAVINGS PLAN to all kindergartners as well as matched savings accounts for high school students.

The WEALTH ACCUMULATION CENTER, or WAC for short, is a one stop destination for financial empowerment that will offer the 24:1 Community access to affordable financial services and free financial education. The WAC includes REDDOUGH*, a non-profit alternative to fringe banking services. The EXCEL CENTER, a financial literacy center helps clients set reasonable goals and get the assistance they need to achieve their financial dreams.

82% of children arrived at school “KINDERGARTEN-READY”.

The WEALTH ACCUMULATION CENTER, or WAC for short, is a one stop destination for financial empowerment that will offer the 24:1 Community access to affordable financial services and free financial education. The WAC includes REDDOUGH*, a non-profit alternative to fringe banking services. The EXCEL CENTER, a financial literacy center helps clients set reasonable goals and get the assistance they need to achieve their financial dreams.

PAGEDALE TOWN CENTER was developed to enrich the 24:1 landscape, serving as a hub to create jobs, and invite new businesses, desired retail and other services.
We celebrate the building of SAVE-A-LOT grocery store, the first grocery store in Pagedale in over 40 years.

We formed the 24:1 COMMUNITY LAND TRUST to facilitate home ownership and keep the investments in the hands of the residents of the community.

We helped form the 24:1 MUNICIPAL GOVERNMENT PARTNERSHIP with mayors, police chiefs, and key municipal staff to share best practices and examine the potential for cost savings and collaboration between municipalities on essential public services.

Beyond Housing partnered with the Normandy Schools Collaborative and the Missouri Foundation for Health to improve access to HEALTHY FOOD AND SAFE PLACES TO PLAY.

We partnered with United 4 Children to create the 24:1 EARLY CHILDHOOD LEARNING CENTER designed to provide quality early childhood education for those previously unable to afford it.

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Beyond Housing partnered with the Normandy Schools Collaborative and the Missouri Foundation for Health to improve access to healthy food and safe places to play.

Beyond Housing, new headquarters opened in December 2016 and serves as a hub for the 24:1 community for residents, community stakeholders, partners and municipal leaders. The new offices house a large community space, multiple meeting rooms, a computer lab and a commercial kitchen.

We formed the 24:1 COMMUNITY LAND TRUST to facilitate home ownership and keep the investments in the hands of the residents of the community.

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CHILD OBESITY RATES DOWN 18% since winter 2013.

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MONICA WADE: Grandmother & long-time Children’s Hospital housekeeping staff, Monica Wade, was able to purchase a home she thought she’d never have. She’s now able to watch her grandchildren grow up playing in her backyard.

STEPHANIE PRITCHARD is now just 18 months away from earning her bachelor’s degree in nursing to improve her life and the lives of her two daughters. She resides in a Beyond Housing rental home, participates in budgeting and career planning classes and is moving towards owning a 24:1 CLT home.

BERNICE DAVIS didn’t let retirement slow down her desire to help make the 24:1 community into a stronger, better place to live. She sits on the board of the 24:1 CLT and resides at Rosie Shields Manor.

ARMANI MCGUIRE: Thanks to Beyond Housing’s Job Fair bringing people and companies together, 20 year old Armanti McGuire secured his dream job as an auditor with Deer Valley Home Health Care.

KENTRALL BROWN: Because of Beyond Housing’s IDA program, Kentrall Brown is well on her way to realizing her dream of continuing her family’s culinary tradition by opening a food truck of her own and sharing her love of soul food with the community.

VETTER PLACE, A 53-UNIT SENIOR LIVING facility providing affordable housing, wellness, and social activity programs in Pine Lawn, MO.

THE FIRST EVER MUNICIPAL MERGER in St. Louis County along with numerous policing consolidations.

OVER $1 MILLION SAVED on public services.

OVER $50 MILLION INVESTED in construction projects for housing and economic development.
Beyond Housing, Inc., Subsidiaries and Affiliates
Consolidated and Combined Statement of Activities for the Year Ended December 31, 2016

SUPPORT AND REVENUE
Donations and Grants, Including In Kind $17,880,692
Dues and Fees $668,868
Rental Income, Net $3,473,704
Development Fees $12,775
Interest Income $385,112
Gain on Investments in Limited Partnerships $1,027,281
Interest Income $385,112
Increase .................................................$13,184,842
Capital Contributions ...................................$6,725,964
Increase in Equity and Net Assets .....................$6,458,878
At the start of year ..............................................$69,527,060
Development Fees ........................................................$12,775
Rental Income, Net ..............................................$3,473,704
Dues and Fees ..........................................................$668,868
Donations and Grants, Including In Kind .........$17,880,692
SUPPORT AND REVENUE
Consolidated and Combined Statement of Activities for the Year Ended December 31, 2016

Board of Directors
Craig S. Owens (Chair), City of Clayton
Randola Jasper (Vice Chairman), Express Scripts
Nick Overkamp (Treasurer), Enterprise Bank & Trust
Mayr Mary Carter (Secretary), City of Pagedale
Douglas Black, BJC Healthcare, West County
Roy Broshar, Federal Reserve Bank of St. Louis
Pamela D. Carter, Boeung
Maxine Clark, Founder, Build A-Bear Workshop
Jean Cody, Private Practice, CPA
Robert Cox, Emerson Electric, Retired
Raymond Dickson, BLY Investment Advisors
Chancellor Thomas George, University of Missouri-St. Louis
Mayor James McGee, City of St. Louis
Paul Martin, Bank of America, U.S. Trust Division
John Meyer, Jr., Copay, Solomon, Goodman & Sarchen, PC
Mayor Viola Murphy, City of Cape Girardeau
Rev. James H. Purdy, Retired Pastor
Jason Purnell, George Warren Brown School of Social Work, Washington University
John Risberg, Maritz
Rev. Dr. E.G. Shields Sr., Pastor, Mt. Beulah Baptist Church
Kris Switzer, U.S. Bancorp Community Development Corp
James Watson, Midwest BankCentre, President & CEO
Randy Walker, Cit. Director of Community Development
Erika Williams, BJC Healthcare
Michael Williams, Edward Jones
Sheila Williams, Normandy Schools Collaborative

EXPENSES
Program ............................................................88% $15,703,345
Administration ..................................................9% $1,625,925
Funding ...............................................................3% $492,025
Total Expenses ..................................................$17,821,295

NOTE
The Consolidated and Combined Statement of Activities herein presented represents a condensed version of what was furnished by our certified public accountant, CliftonLarsonAllen LLP. The complete 2016 audit report is available upon request.

NET ASSETS/EQUITY
At the start of year ..............................................$69,527,060
Increase in Equity and Net Assets $6,458,878
Capital Contributions $6,725,964
At the end of year ......................................................$82,712,902
Increase .................................................................$13,184,842

Volunteers
$100,000
In-kind donations from volunteers and donors.
929
People volunteered their time in supporting the mission of the organization.
3,847
Number of volunteer hours.

CORPORATIONS & BUSINESSES
1st Federal Financial Credit Union
ADAC City Pedestrian, LLC
Ameren Missouri
Beyond Care Home Services, LLC
BVS Contractors Inc
Copay, Solomon, Goodman and Sarchen, PC
Carthage Bank
Central Bank of St. Louis
Central Trust Company
CliftonLarsonAllen, LLP
Commerce Bank
E. M. Harris Construction Company
Eagle Bank and Trust Company
Edward Jones
Emerson Electric Company
Employees Community Fund of Boeing
Enterprise Bank and Trust
Gray Design Group, Inc.
Hunter Engineering Company
Insight Tele Company, LLC
J.W. Trett, Inc.
Jon Mandelker Realists
JP Morgan Chase & Co.
Kendall Graphics
Lena Rine & Fregolese, L.C.
Maritz
Midland States Bank
Midwest BankCentre
Montgomery Bank
Neff Press
Northern Trust Company
P & P Restaurants, Inc.
PNC Bank
Poppeno Bank
Robinson Corporation
Scottsbluff Bank
Sedalia, Inc. and Affiliates
St. Louis Community Credit Union
St. Louis Equity Fund, Inc.
The Bank of Edwards MO
The Boeing Company
The Private Bank

The Home Group, Inc.
The Vash
Third Sector New England
TIAA Direct, TIAA GERT Trust Company, FSBI
US Bancorp Community Development Corporation
US Bank
Walmart
Walsh & Associates, Inc.
Wells Fargo Advisors, LLC
Why Rely Construction LLC
Wolf Properties

FAITH COMMUNITY
Catholic Charities
Central Reform Congregation
First Congregational Church of St. Louis
First Congregational Church of Webster Groves
Immaculate Hearts Society
Kinwood Baptist Church
Newman Glen Echo Baptist Church
Sisters of the Most Precious Blood
St. Augustine Scholarship Fund
St. Mark Presbyterian Church
St. Peter Catholic Church
St. Peter’s Episcopal Church
University Bible Fellowship St. Louis
Webster Groves Presbyterian Church

FOUNDATIONS
Albertleal Family Foundation
Amazon Smile Foundation
Anonymous
Bank of America Charitable Foundation, Inc.
Bilt & Melinda Gates Foundation
Commerce Bancshares Foundation
Cove Charitable Trust
Crainford Taylor Foundation
DCA Family Foundation
Dovertrust Foundation
Express Scripts Foundation
George Herbert Walker Foundation
Greater St. Louis Community Foundation
Greg and Sheryl Smith Family Foundation
Guth Foundation Charitable Trust
Harky Charitable Foundation
Herman T. and Phyllis R. Paper Foundation
Hogan Family Charitable Fund
Home Builders Association
Horion Hills Foundation
Jane M. and Bruce P. Robert Charitable Foundation
John B. Woods Foundation
Marjaret C. Schmitz Fund
Missouri Foundation for Health
NeighborWorks America
Norman J. Saugt Foundation
Opus Foundation
P. Wayne & Jane B. Greenfield Foundation
Pamela A. Tetzlaff National Center, Inc.
Robert and Cathy Luckly Charitable Fund
Selena Foundation
Steinberg Family Foundation
Stuybs Brothers Seal & Iron Company Foundation
The Catherine Manley Gaylord Foundation
The Foundation for Barnes-Jewish Hospital
The Centurial and William A. Bernously Foundation
The Sag Foundation
Tri Foundation of St. Louis
U.S. Bank Foundation
Veltex Prophet Foundation
Wells Fargo Foundation
William R. Orthwein, Jr. and Laura Rand Orthwein Foundation
William T. Kemper Foundation

INDIVIDUAL DONORS
up to $99
Steve Albert
Sally Altman
Wanda Marie Anderson
Thomas and Bridget Andrews
Todd Antone
Susan L. Dean-Bear and John F. Bear
Ander N Bailey
John W. Balit
Harley Joyce Barnes
Robert B. Barnett and Karen Lucas
Rachel Barth

Our Donors

15
For many years, Pine Lawn’s Garfield Elementary School sat vacant and decaying. The school had been a home away from home for so many area children over the years, and one of those children was Jackie Buck Horton. “I started at Garfield in third grade and lived right around the corner from it,” said Jackie. “My dad used to love to come to school and watch me get up on stage and sing or recite something—didn’t matter what it was, he was always there. The whole community was. It was the place that brought us all together.”

Back then, Pine Lawn was a thriving area with successful businesses that reinvested in the community. “We were a community rich in the companies around it,” Jackie remembered. “People gave back, our school alumni group was active, and Pine Lawn was a great place to grow up.”

Jackie moved away to college after graduating from Normandy High School and built a successful career as a paralegal at Citi Mortgage. As the Pine Lawn community fell on hard times, Garfield Elementary closed and fell into disrepair. Moving back as an adult into her parents’ old home, Jackie watched the community deteriorate around her. “It broke my heart to see so much of what made Pine Lawn a close-knit community crumble away,” Jackie mused. “I didn’t know what to do to help, but I wanted to do something—and that’s when I started volunteering with Beyond Housing.”

Like so many others, Jackie enthusiastically jumped into helping anywhere she could. She was particularly interested in supporting efforts to pursue accreditation with her alma mater, Normandy High School. “I want to every school district and Beyond Housing event I could,” she said. When Beyond Housing announced its plans to help the City of Pine Lawn beginning with renovating Garfield Elementary into their new headquarters, Jackie was thrilled. Her home away from home for so much of her childhood, the backdrop of so many wonderful childhood memories, was getting a second chance at thriving again.

Once the renovations were done and Jackie got a chance to see the new updates, she was even more thrilled. “I loved seeing the all the things they kept in the building that I remember seeing as a child,” she said. “The stage is still there, too, and I can see my dad sitting in the audience with a big smile on his face beaming up at me on the stage.”

For Jackie, the new Beyond Housing headquarters is just one more part of the process to bring Pine Lawn back, and she fully intends to be part of the revitalization. “I watched my neighborhood deteriorate, and now I’m watching it come back,” she stated. “I’ve seen what Beyond Housing has been doing in Pagedale—and am excited for what’s now happening in Pine Lawn. It’s a good thing.”

The new headquarters is only the beginning of what’s going on in Pine Lawn. In March of 2016, we opened Vetter Place—a 53 unit senior housing center providing affordable housing, wellness, and social activity programs. As part of Pine Lawn’s broader plan for community development, there are also plans under way for new homes, street improvements, and a new park. We’re replicating our efforts in Pagedale with plans for helping to make Pine Lawn a better place to live.