

R H C D A

Writing the story on neighborhood development in St. Louis.

2006 ANNUAL REPORT





Regional Housing and Community Development Alliance

The vitality of the region's  
core and the well being  
of area residents influence  
the perceptions of prospective  
investors and businesses about  
the entire metropolitan area.

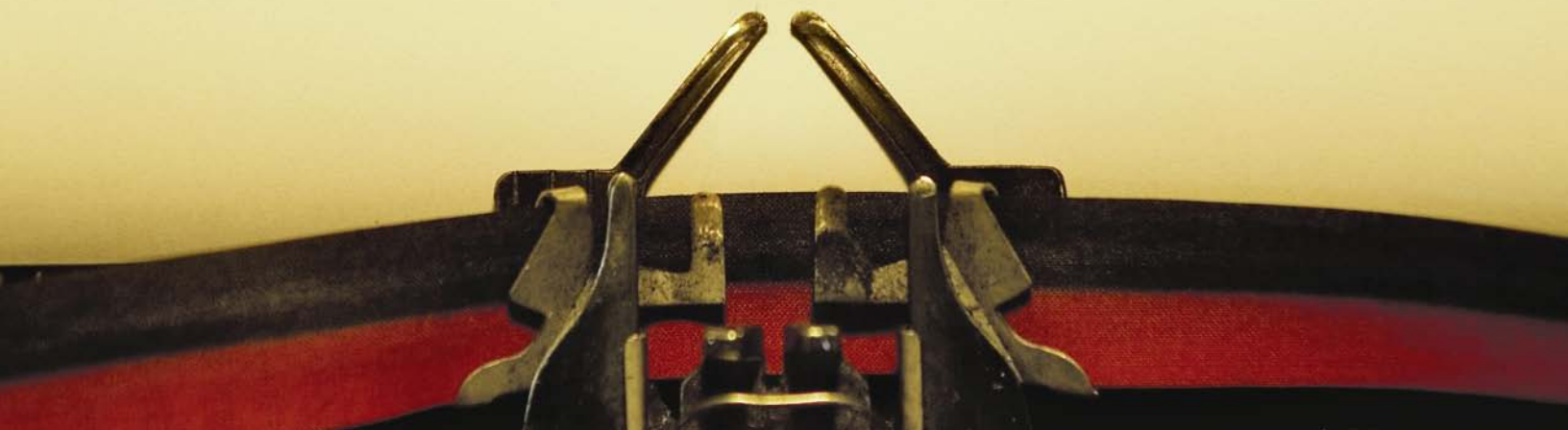


## From Our Chairman and Executive Director

Dear Friends:

At RHCDA, our mission is to build strong and healthy neighborhoods. We believe that healthy neighborhoods provide the building blocks for a strong and healthy region. When some of these blocks are weak, they weaken the region as a whole. But strengthening neighborhoods once they are weakened, or “distressed,” requires multiple strategies and the engagement of many partners. By bringing a number of these partners together, RHCDA provides three major building blocks for re-building neighborhoods—technical assistance, resource development, and residential development services. When used in combination, these three building blocks help us make distressed neighborhoods in the St. Louis area stronger and healthier.

We provide technical assistance and training to nonprofit community-based organizations, government agencies, institutions, and for-profit enterprises. We seek and respect the input of neighborhood residents and focus on revitalization rather than gentrification, working with our neighborhood partners to transform distressed neighborhoods where capital investment has long been absent. We provide development resources to these not-for-profit partners through our Predevelopment Loan Fund. As a developer and development consultant, we place particular emphasis on especially difficult, yet essential, redevelopment projects in targeted neighborhoods, with the intent of engaging private market forces and attracting new people and new capital to strengthen neighborhoods.





Please join us in celebrating our  
10th Anniversary  
Friday, September 28, 2007  
7:10 PM » party begins  
(6:30 PM » reception for vip ticket holders)  
at Moulin  
2017 Chouteau, St. Louis, MO 63103

We are especially proud that Mayor Slay recognized RHCD in 2006 as one of the “Developers of the Year” for the C.O.N.E.C.T. St. Louis Project at the City of St. Louis Business Celebration Luncheon. We completed this unprecedented \$14 million historic rehabilitation of 22 vacant and deteriorated buildings in 2006. Community-based organizations from two different neighborhoods, Forest Park Southeast Development Corp. and Old North St. Louis Restoration Group, collaborated to make neighborhood redevelopment possible for both.

We also helped our partners complete developments in the Emerson Park neighborhood in East St. Louis, and the Walnut Park, O’Fallon and Fox Park neighborhoods in the City of St. Louis. Additional developments were underway in the Hyde Park and DeBaliviere Place neighborhoods and in Wellston in St. Louis County.

We welcomed First Bank and UMB Bank, who joined long-time supporters Enterprise Community Partners and Commerce Bank, as new funding partners in our Regional Neighborhood Support Collaborative. The Collaborative provided \$180,000 in operating grants to four local CDC’s in 2006—DeSales Community Housing Corporation, Emerson Park Development Corporation, Old North St. Louis Restoration Group and Wellston Community Support Association.

We are extremely proud of the tremendous difference that our board of directors, staff, and community partners are making while building strong and healthy neighborhoods in the St. Louis region. In 2007 we hope you will join us in celebrating our 10th anniversary. (*See note above for further details!*)

*Very truly yours,*

David C. Mason, *Chairman*

Stephen Acree, *President*

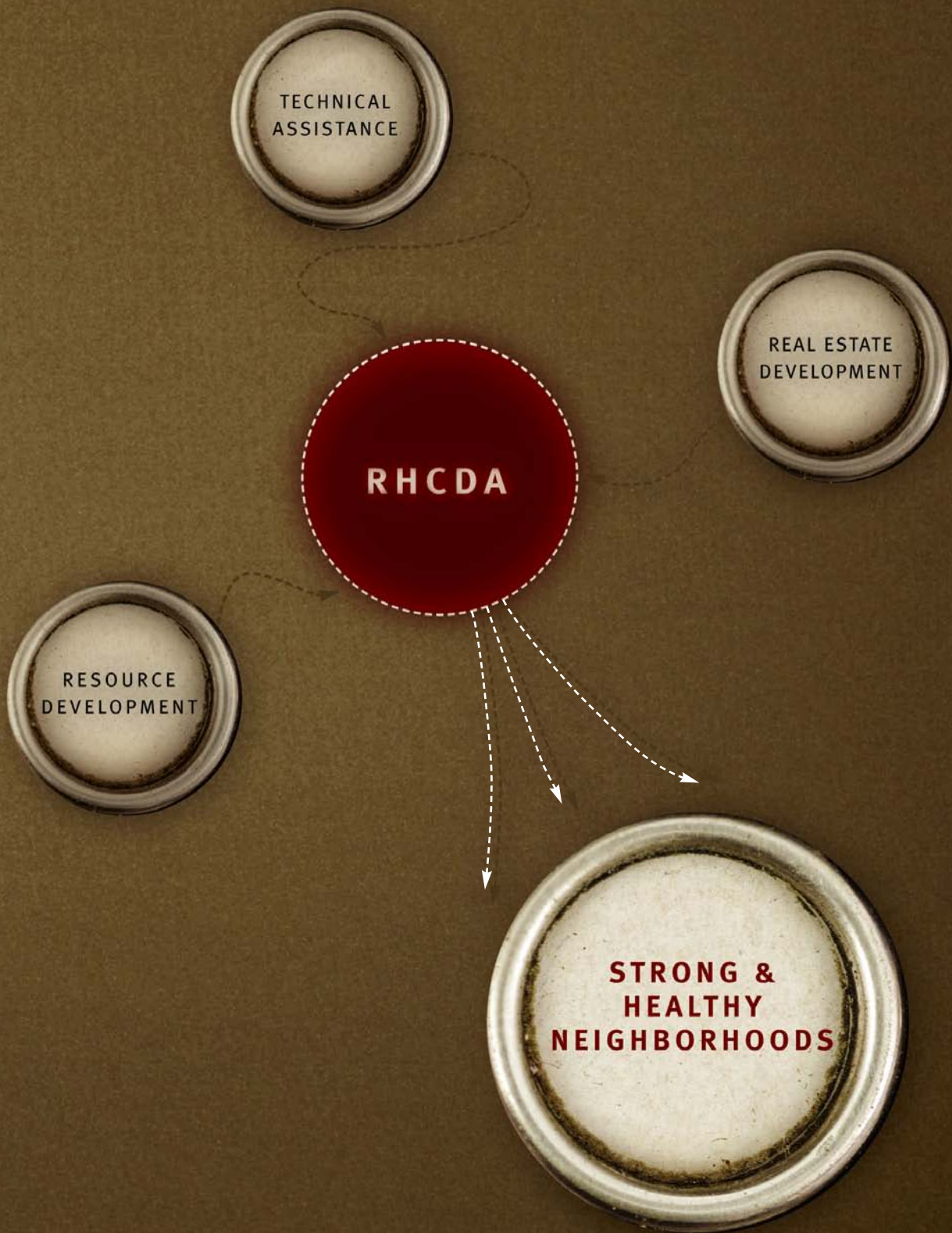


## Regional

Our metropolitan area grows healthier economically when all neighborhoods and communities in the region are strong. The vitality of the region's core and the well being of area residents influence the perceptions of prospective investors and businesses about the entire metropolitan area. St. Louis' reputation as a major metropolitan area with a high quality of life is diminished by those areas in our community that have been allowed to fall behind. Private market forces are usually not enough to return the vitality to these distressed neighborhoods. RHCDA's work targets these troubled communities to help them once again become positive contributors toward the overall economic health of the region.









## Housing

Successful neighborhood redevelopment is a complex process requiring a number of tools to address the conditions that led to blight and economic disinvestment. As a nonprofit organization, RHCDCA provides technical assistance, resource development, and real estate development services to communities throughout the St. Louis metropolitan area.

From its inception through 2006, our Predevelopment Loan Fund has made \$10 million in loans, leveraging \$350 million in investments in more than 2,100 homes in St. Louis area neighborhoods.

As a lender, RHCDCA provides development resources for housing development through our Predevelopment Loan Fund. As a developer and development consultant, RHCDCA places particular emphasis on especially difficult, yet essential, housing redevelopment projects in targeted neighborhoods, designed to provide confidence for private market forces to then follow with further investment.

### **RHCDCA Predevelopment Loan Fund**

As a lender, RHCDCA provides financial resources when no others exist. Most not-for-profits do not have the financial resources available to pay for the costs to plan and design a redevelopment project. Conventional financing from banks is not available until projects are certain to proceed, leaving many organizations with major obstacles to move their development projects from concept to drawing board, and then to construction. RHCDCA makes deferred payment, below-market loans to not-for-profit organizations to pay for these essential predevelopment costs.





### **RHCDA Real Estate Development Services**

Developing housing affordable for people at all income levels in distressed communities has never been more important, or more difficult. This ever increasingly difficult undertaking requires a wide variety of specialized financing solutions. RHCDA, acting through affiliates, develops housing in partnership with community-based development organizations in the region's neighborhoods as a means of building the capacity of the community-based partner and to catalyze the neighborhood revitalization process. RHCDA also provides real estate development consulting services to both nonprofit and for-profit organizations and, through affiliates, we sometimes become the developer for difficult projects of civic importance. We will also serve as the not-for-profit applicant for Missouri Affordable Housing Assistance Program Tax Credits and lend the resulting tax credit qualifying contributions to other affordable housing development projects.

In 2006, RHCDA assisted 1,141 housing units in 28 projects with total development costs of \$170.5 million as a lender, developer or development consultant:

*173 housing units in 14 projects with total development costs of \$35 million were completed;*

*504 units in 10 projects assisted by RHCDA, with total development costs of \$61.6 million, continued under development in 2006; and*

*Another 464 units in 9 projects with total development costs of \$73.9 million assisted by RHCDA were in the planning/predevelopment stage in 2006*



Before



After



# Housing

## **Housing Development Completed By RHCDA 1997-2006**

Since its founding in 1997, through all of its programs and resources (as a developer, development consultant, lender or technical assistance provider), **RHCDA has assisted in the completion of 2,429 units of housing, representing \$316 million in housing investments in the St. Louis area. RHCDA was the developer or development consultant for 781 of these housing units (\$101 million).**

## 2006 Highlights:

### **2006 Developer of the Year Award**

Mayor Francis Slay presented RHCDA with the 2006 Developer of the Year Award at the City of St. Louis Business Celebration Luncheon. The award was given for the **C.O.N.E.C.T.** (Collaboration Of Neighborhoods Effecting Change Together) St. Louis project.

### **C.O.N.E.C.T. St. Louis Apartments Completed and Quickly Leased-Up**

RHCDA led an unprecedented collaboration with Forest Park Southeast Development Corporation and the Old North St. Louis Restoration Group in this extraordinary community development venture to make an affordable 59-unit, historic rehabilitation housing development a reality.

CONNECT St. Louis grew out of the need to move forward with two development projects that RHCDA had been working on with the neighborhood organizations. In order to address the critical need to continue the development momentum that had been initiated in both of these neighborhoods, RHCDA developed a complex but compelling solution—a scenario that combined the two projects under one ownership and financing structure using tax-exempt bonds. This creative solution involved the multi-layering of 13 sources of financing that produced a total investment of \$14 million. The project involved the complete historic rehabilitation of 22 vacant and deteriorated buildings in two National Register Historic Districts.

## Housing

The portion of the project located in the Forest Park Southeast neighborhood represents the third project developed by RHCDA in partnership with Forest Park Southeast Development Corporation. The 13 CONECT St. Louis buildings in that neighborhood are located in very close proximity to the 35 buildings already redeveloped in our first two projects in Forest Park Southeast. The additional investment in the project area continues to build strength in that emerging market.

In Old North St. Louis, the 9 CONECT St. Louis buildings share the same project area as the 41-unit first phase of our North Market Place single-family home development, which has gathered momentum with the completion of these nearby apartment buildings. A separate benefit that the Old North St. Louis Restoration Group and RHCDA are driven by is the creation of an economically diverse array of housing options with the combination of the affordable rental and market-rate homeownership developments. RHCDA and the Old North St. Louis Restoration Group have been leading a development renaissance in this near Northside neighborhood, starting with our \$10 million first phase of North Market Place Homes, continuing with the CONECT St. Louis development, and to be furthered by the recently announced \$32 million redevelopment of the old “14<sup>th</sup> Street Mall” area. We pay homage to the longstanding neighborhood business, Crown Candy Kitchen, by branding this major redevelopment area “Crown Village.”

Our financing partners in CONECT St. Louis Apartments included PNC Multi-Family Capital, Enterprise Bank, Bank of America, CityScape Capital Group, US Bank, Commerce Bank, Horizon Asset Management, the Danforth Foundation, the City of St. Louis Affordable Housing Commission, Community Development Administration and Industrial Development Authority, and the Missouri Housing Development Commission and Department of Economic Development.



### **North Market Place Homes in “Crown Village” Gathers Momentum**

RHCDA formed Old St. Louis Homes, Inc. in collaboration with Old North St. Louis Restoration Group to undertake the redevelopment of a largely abandoned area in the southern half of the Old North St. Louis neighborhood. This \$10 million comprehensive revitalization has attracted market attention with sales activity gathering momentum in 2006 with 18 homes sold. Twelve homes were completed and six more homes were under construction as of the end of the year. Additionally, sidewalk and streetscape improvements along the entire length of North Market from Hadley to North Florissant have visually unified the streetscape.

Phase I of North Market Place includes 41 for-sale homes: historically-sensitive new construction and four historic rehabilitations. Eight of the 41 homes have been made affordable for purchase by low-income households.



Old North St. Louis

# Housing

## **River City Place Homes Sold Out**

RHCDA provided development consulting services to a joint venture between Emerson Park Development Corporation and C.F. Vatterott Construction for these twelve affordable new single-family homes in the Emerson Park neighborhood of East St. Louis. RHCDA also provided \$145,000 in Sustainable Neighborhoods Grant funds from the Danforth Foundation to the project. The homes, which are located adjacent to the newly developed Parsons Place Apartments, were completed in 2006. The low-moderate income homebuyers were provided with affordability assistance to make their new home purchases possible.

## **Lillian Park Completed**

Riverview-West Florissant Development Corporation completed this 11-unit affordable single-family lease-purchase home development in the Walnut Park West neighborhood with the help of development consulting services from RHCDA. The project was completed and fully leased in 2006. RHCDA also provided \$225,000 in predevelopment financing to make the project possible.

## **North Newstead IV**

RHCDA also helped the North Newstead Association with development consulting services to complete this 14-unit affordable rental development in the Penrose neighborhood in 2006. RHCDA provided a \$236,000 predevelopment loan to the project.

## **State Street Apartments**

This 14-unit affordable rental development in the Fox Park neighborhood was completed by DeSales Community Housing Corporation in 2006 with the help of a \$75,000 predevelopment loan from RHCDA.

## **Partridge Place Apartments**

RHCDA provided a \$167,000 predevelopment loan to DOORWAYS, who completed this 18-unit supportive housing development for people with HIV/AIDS in 2006.






North Newstead IV



Lillian Park





## Community

Basic to RHCDA's mission of building strong and healthy neighborhoods is the notion that different communities have unique needs and priorities. Every community has its own identity, influenced by history, local characteristics, and sense of place. Factors including housing stock, commercial or retail anchors, and amenities such as parks and cultural institutions, help develop the personality of a neighborhood. Over time, these community identities change, some for better and some for worse. But it is largely these identities that make neighborhoods strong and give them a sense of pride. RHCDA works to leverage a neighborhood's existing strengths and actively engages neighborhood residents in establishing revitalization strategies best suited to their community.



14th Street Mall circa late 70s





Development


RHCDA pursues a proven strategy combining a community-based neighborhood revitalization model with seasoned and sophisticated housing development finance tools, focused on making neighborhood based real estate development economically feasible and attractive.



Before



After

A vintage typewriter with a roll of paper. The word "Alliance" is printed in red on the paper. To the left of the typewriter is a circular key with the letter "A" on it.

## Alliance

Recognized as **the source** of community development technical assistance in the St. Louis area, RHCDAs professionals are considered the best mentors and coaches available, sharing expertise essential to the region's economic health. Building the capacity of grass-root community development organizations is a high priority at RHCDAs because we believe that the first-hand knowledge of local needs and existing conditions that community-based organizations bring to the process is critically important to the effectiveness of neighborhood redevelopment.

Through several key initiatives offered to nonprofit community-based organizations, government agencies, institutions and for-profit corporations, RHCDAs works to improve weak housing markets. Our alliance with the not-for-profit community, financial institutions, local corporations and the public sector allows us to provide programs that strengthen our capacity to accomplish broader regional revitalization goals.

### **CDC Capacity Building and Collaborative Grant Program**

With the support of St. Louis area banks and foundations, and local and federal government agencies, RHCDAs provides capacity building technical assistance to St. Louis area Community Development Corporations (CDC's). Our capacity building programs provide professional development to the staff and board members of the organizations.



Since the Collaborative was started in 1998, the program has made over \$2 million in operating support grants to 15 local organizations. In turn, these organizations have successfully developed over 1,200 housing units, representing \$182 million of new capital investments in St. Louis area neighborhoods.

## Alliance

RHCDA's capacity building includes individualized technical assistance as well as group training classes for area CDC's. Our individualized technical assistance focuses on 6 categories of organizational capacity development: (1) leadership and community engagement; (2) small business modeled operations; (3) organizational financial management; (4) organizational development; (5) planning, implementation and evaluation; and (6) community support.

We have developed a standardized assessment tool to make in-depth organizational assessments of all program participants; we design capacity building plans for participants based on these assessments; and we undertake annual re-assessments of participants to determine measurable increases in each of the six categories of organizational capacity.

Our group training classes cover a broad range of organizational development and neighborhood revitalization topics, and are taught by RHCDA's professional staff as well as outside professionals in a variety of specialty areas. In addition, RHCDA is able to provide digital mapping and database management services to assist CDC's in planning their development activities and tracking important neighborhood information.

**In 2006, we provided individualized CDC Capacity Building assistance to 13 CDC's and our group training classes averaged 25 organizations per class. We have provided individualized technical assistance to 38 separate community organizations and conducted 62 group training sessions for over 300 organizations since 2000.**



Our **Regional Neighborhood Support Collaborative** (the “Collaborative”) provides enhanced capacity building technical assistance coupled with operating support grants to the region’s best community development corporations, carefully selected for participation by RHCDA. A committee—comprised of Collaborative benefactors, representatives of local government, institutions, housing development professionals and RHCDA board members—oversees and provides guidance to this one-of-a-kind program.

The Collaborative is now in its ninth year. **In 2006, First Bank and UMB joined Enterprise Community Partners and Commerce Bank as new funding partners. The Collaborative provided \$180,000 in grants to four local CDC’s:**

*DeSales Community Housing Corporation*

*Emerson Park Development Corporation*

*Old North St. Louis Restoration Group*

*Wellston Community Support Association*

**Since the Collaborative was started in 1998, the program has made over \$2 million in operating support grants to 15 local organizations. In turn, these organizations have successfully developed over 1,200 housing units, representing \$182 million of new capital investments in St. Louis area neighborhoods.**

## Our Statement of Financial Position in 2006

REGIONAL HOUSING AND COMMUNITY DEVELOPMENT ALLIANCE  
Combined Statement of Financial Position December 31, 2006

ASSETS	Management and General	Programs and Restricted	Combined RHCD and Affiliates
Cash	\$ 16,031	\$ 2,162,123	\$ 2,178,154
Accounts receivable	183,008	79,257	262,265
Contributions and grants receivable	45,500	—	45,500
Prepaid expenses and other	—	—	—
Current portion of notes and interest receivable	—	1,472,227	1,472,227
Real estate inventories	—	563,596	563,596
Due from related partnerships	—	65,412	65,412
<b>Total Current Assets</b>	<b>244,539</b>	<b>4,342,615</b>	<b>4,587,154</b>
Restricted Cash	—	3,054,571	3,054,571
Notes and interest receivable	—	12,046,084	12,046,084
Investments in partnerships	—	792,169	792,169
“Property and equipment, net	11,444	134,930	146,374
Other Assets	—	—	—
<b>Total Assets</b>	<b>\$ 255,983</b>	<b>\$ 20,370,369</b>	<b>\$ 20,626,352</b>
<b>LIABILITIES AND NET ASSETS</b>			
Accounts payable and accrued expenses	47,741	210,540	258,281
Interest payable	8,444	46,185	54,629
Tenant security deposits	—	5,126	5,126
Current portion of deferred revenue	—	838	838
Grants payable	—	303,914	303,914
Current portion of long-term debt	—	1,208,083	1,208,083
<b>Total Current Liabilities</b>	<b>56,185</b>	<b>1,774,686</b>	<b>1,830,871</b>
Deferred revenue	—	—	—
Long term debt	—	3,037,587	3,037,587
<b>Total Liabilities</b>	<b>56,185</b>	<b>4,812,273</b>	<b>4,868,458</b>
Unrestricted net assets	0	11,937,059	11,937,059
Temporarily restricted net assets	199,798	3,621,037	3,820,835
<b>Net Assets</b>	<b>199,798</b>	<b>15,558,096</b>	<b>15,757,894</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 255,983</b>	<b>\$ 20,370,369</b>	<b>\$ 20,626,352</b>

The full set of our 2006 audited financial statements and the opinion of our independent auditors, RubinBrown, are available upon request.



REGIONAL HOUSING AND COMMUNITY DEVELOPMENT ALLIANCE  
Combined Statement of Activities for the Year Ended December 31, 2006

	Management and General	Programs and Restricted	Combined RHCD and Affiliates
<b>OPERATING REVENUES</b>			
Contributions	\$ 264,958	\$ 355,877	\$ 620,835
Rent	–	168,692	168,692
Management, development & professional fees	–	537,040	537,040
Interest income	129,249	391,827	521,076
Other income	30,220	288	30,508
<b>Total Operating Revenues</b>	<b>424,427</b>	<b>1,453,724</b>	<b>1,878,151</b>
<b>OPERATING EXPENSES</b>			
Administrative	6,955	45,141	52,096
Advertising and promotion	4,533	25,511	30,044
Bad debt	–	(196,101)	(196,101)
Depreciation	616	23,843	24,459
Insurance	2,551	31,235	33,786
Interest expense	12,883	128,367	141,250
Maintenance	–	21,311	21,311
Management fees	–	4,962	4,962
Office expense and miscellaneous	11,913	63,104	75,017
Professional services	14,020	76,984	91,004
Program expenses	–	295,663	295,663
Repairs	68	58,028	58,096
Salaries and related taxes and benefits	163,949	875,920	1,039,869
Taxes and licenses	1,643	22,633	24,276
Utilities	–	25,854	25,854
<b>Total Operating Expenses</b>	<b>219,131</b>	<b>1,502,455</b>	<b>1,721,586</b>
<b>CHANGE IN NET ASSETS FROM OPERATIONS</b>	<b>205,296</b>	<b>(48,731)</b>	<b>156,565</b>
<b>OTHER INCOME/(EXPENSE)</b>			
Loss on sale of real estate inventories	–	(287,275)	(287,275)
Loss on sale of partnership interest	–	(599,479)	(599,479)
Gain on recovery of note receivable	–	500,000	500,000
Forgiveness of note payable	–	15,333	15,333
Gain on disposition of property and equipment	–	1,036,411	1,036,411
<b>Total Other Income/(Expense)</b>	<b>–</b>	<b>664,990</b>	<b>664,990</b>
<b>INCREASE IN NET ASSETS</b>	<b>205,296</b>	<b>616,259</b>	<b>821,555</b>
NET ASSETS Beginning of year	562,728	14,373,611	14,936,339
Change in Restricted Assets	(568,226)	568,226	–
<b>NET ASSETS End of year</b>	<b>\$ 199,798</b>	<b>\$ 15,558,096</b>	<b>\$ 15,757,894</b>



## Our Staff

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Photo by Jay Fram





## Our Supporters

Thank you to our 2006 supporters!  
Our important work would not be possible without your generosity.

### Program Support

#### Predevelopment Loan Fund

The following made funds  
available to RHCDA in 2006 for  
its pre-development loan pool:

**\$1,000,000**

Enterprise Community Loan Fund (*loan*)  
Fannie Mae (*line of credit*)  
State Farm Insurance (*line of credit*)

**\$250,000**

Southwest Bank of St. Louis (*line of credit*)

#### CDC Capacity Building and Collaborative Grant Program

The following made contributions  
to our CDC Capacity Building and  
Collaborative Grant Program in 2006:

**\$100,000**

Enterprise Community Partners

**\$30,000**

Commerce Bank

**\$10,000**

First Bank  
UMB Bank

### Operating Support

The following made contributions  
in support of RHCDA's operations  
in 2006:

**\$125,000**

Fannie Mae

**\$50,000**

Enterprise Community Partners

**\$10,000-\$20,000**

Ameren Corporation  
Commerce Bank  
May Department Stores Company  
Southwest Bank

**\$5,000-\$10,000**

Emerson  
US Bank

**\$1,000-\$5,000**

Development Strategies, Inc.  
Laclede Gas Company  
Pulaski Bank  
John Dubinsky

**\$500-\$1,000**

BJC HealthCare  
Kathleen Brady

**\$100-\$500**

C.F. Vatterott Construction  
McEagle Properties  
Rosemann & Associates, PC  
TSi Engineering  
Chris Ahrens  
Seth Leadbeater  
David Mason  
Richard Roloff  
Elizabeth Stohr  
Greg Vatterott  
Elizabeth Wright

### Staff Support

All of the RHCDA staff made  
financial contributions in 2006  
to support RHCDA's operations:

Stephen Acree

Rick Bonasch

Aaron Burnett

J. David Dodson

Brian Hurd

Kathy Kingsbury

Ron Kraus

Heather Loehr

Jim Lutz

Gary Mudd

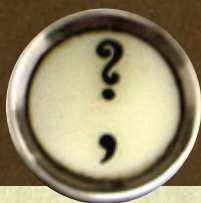
Lloyd Simms

Phil Valko

**Thank you again!** We apologize for  
any errors, misspellings or omissions.

If you would like more information about  
how you can help, please call us at:  
314-333-7001 or view our website at:  
[www.rhcda.com](http://www.rhcda.com)





## Our 2006 Board of Directors

David C. Mason (*Chairman*)  
Circuit Court Judge

Richard Baron  
McCormack Baron Salazar

Peter Benoist (*Vice Chairman*)  
Enterprise Bank

Clifton Berry  
Fannie Mae

Mark Botterman  
Emerson

Kathleen Brady  
Saint Louis University

Mary Campbell  
Bank of America

Robert Cannon  
BJC HealthCare

John Dubisky  
Westmoreland Associates

Shaun Hayes  
National City Bank

Seth Leadbeater  
Commerce Bank

Mark McDermott  
Enterprise Community Partners

Kimberly McKinney  
Habitat for Humanity St. Louis

Debra Moore  
Southern Illinois University at Carbondale

Thomas Pickel  
DeSales Community  
Housing Corporation

Thomas Reeves  
Pulaski Bank

Richard Roloff  
Washington University

Regina Ryan  
St. Louis Association of  
Community Organizations (SLACO)

Elizabeth Stohr  
US Bank

Kenneth Teasdale  
Armstrong Teasdale, LLP

Greg Vatterott  
C.F. Vatterott Construction

Elizabeth Wright  
Southwest Bank of St. Louis

Jill Claybour  
City of St. Louis Community  
Development Administration  
*Ex Officio*


James Holtzman  
St. Louis County Office  
of Community Development  
*Ex Officio*

### **Officers**

Stephen Acree, President  
Ronald Kraus, Jr., Treasurer  
Katherine Kingsbury, Secretary



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314.231.9400 » [www.rhoda.com](http://www.rhoda.com)

A close-up, low-angle shot of a typewriter's carriage and typebars. The metal components are dark and show signs of wear. A vibrant red ribbon is visible, running horizontally across the middle of the frame. The lighting is warm and slightly dim, creating a vintage atmosphere.

NON-PROFIT  
U.S. POSTAGE  
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