



357 Marshall Avenue, Suite 2
St. Louis, MO 63119-1839
Phone: 314.918.9918
Fax: 314.918.9920

<http://www.rebuildingtogether-stl.org>
info@rebuildingtogether-stl.org

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For more than 30 years, FHLB Des Moines has been crucial in helping nonprofits achieve their goals. This monumental anniversary leads us to reflect on FHLB Des Moines' tremendous contributions to ensure the success of Rebuilding Together. Rebuilding Together- St. Louis focuses on helping those in need live in safe, comfortable conditions in the St. Louis area. Whether this means installing new plumbing, fixing an A/C unit, or even building an entirely new home, the funds we receive from FHLB Des Moines make these initiatives possible.

Rebuilding Together- St. Louis has been a partner of FHLB Des Moines for over 10 years. The financial assistance we receive through the Affordable Housing Program (AHP) makes an incredible difference in how we achieve our organization's goals. Ten years ago, before our partnership with FHLB Des Moines, Rebuilding Together- St. Louis had a budget of \$1,000 per home. Today, we can allocate \$30,000 to each home because of this relationship. This increase in resources allows for a dramatic shift in quality for our clients.

Our work not only helps the individual homes we work with, but it uplifts the entire community. When neighbors of our clients see the effort and pride we put into their neighbors' homes, they feel inspired to improve the state of their homes as well. This creates a ripple effect that goes far beyond our contributions, allowing previously neglected neighborhoods to flourish into vibrant, lively communities. Through assistance from FHLB Des Moines, we can change entire neighborhoods by working to improve a single house.

The inspiring stories we hear from our residents are some of the many reasons Rebuilding Together- St. Louis is so motivated to improve St. Louis communities. Whether it is allowing an elderly woman to finally host Thanksgiving dinner for her family again, installing a new ramp for a double amputee, or renewing trust and hope for a blind client, Rebuilding Together- St. Louis continues to impact lives every day. However, it is impossible to create change in our clients' lives without funding, and the support we receive from FHLB Des Moines allows us to continue making lasting impacts in our neighbors' lives.

Most importantly, by making physical changes in our clients' homes, we can positively uplift the entire demeanor of a person. When we invest in homes, we show people that their lives are valuable. By providing a multitude of housing services, homeowners can feel empowered to live their lives without the constant worry of safety. Unfortunately, with a waitlist of 300-400 people, it may take years before we are able to offer our impactful services to everyone in need. With the increased resources we receive from our partners like FHLB Des Moines, we can attend to those requests more efficiently.

Rebuilding Together- St. Louis and FHLB Des Moines have worked together for the last 10 years to serve the St. Louis communities and those in need of improved housing. We congratulate them on their impressive 90th anniversary and we are grateful for the support they have shown us over the years. Rebuilding Together- St. Louis is confident that with this key partnership, we can continue to make lasting impacts on our communities for years to come.

Sincerely,

A handwritten signature in black ink that reads "Cheryl Reale".

Cheryl Reale

Development Director

Rebuilding Together-St. Louis

Mission: *Repairing homes, revitalizing communities, rebuilding lives.*

Vision: *Safe homes and communities for everyone.*

The nation's largest volunteer organization preserving and revitalizing low-income houses and communities