

TRANSFORMATIVE SERVICES DEPARTMENT



The human side of transformation



A metro  
region can  
only be



as successful as  
the residents who  
live within it.



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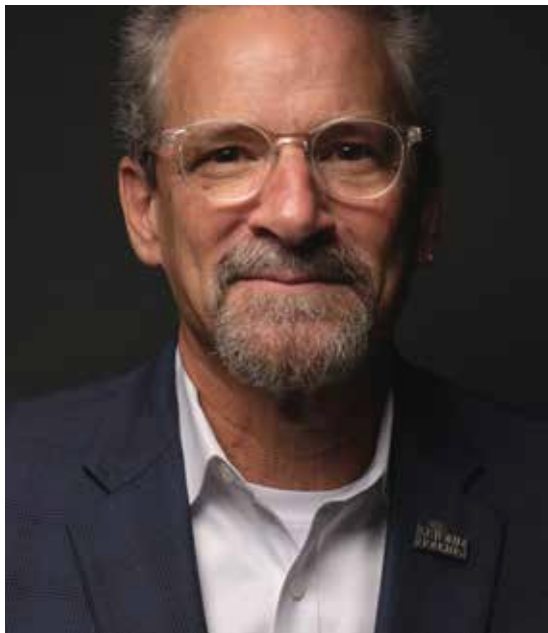
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Dear Friend,

Innovation and fresh thinking have often been slow to take hold in the nonprofit sector. Yet, if we are to invest more effectively and achieve a greater impact, it is essential that nonprofits remain open to change as new methods, evidence, and data emerge.

With that in mind, I am thrilled to introduce a significant advancement in our work—the creation of the Transformative Services Department (TSD). The new department, which we first began designing in 2021, became fully operational this year. The first-of-its-kind department represents a pioneering step forward in community development and a major evolution in our efforts to help low-income families break the cycle of poverty and achieve stability and success.

The TSD brings all of our services together under one umbrella to serve families in a more holistic and integrated way. Following an initial assessment, each client is provided with a personalized case plan tailored to their unique needs. They then work with a central case manager to set specific goals and outline actionable steps to achieve them. Additionally, clients have access to a team of specialists who offer expertise and support in six critical areas—housing stability, career development, financial empowerment, health, homeownership, and entrepreneurship—to enhance well-being and promote economic mobility.

What also excites me is our commitment to data-driven decision-making. Data collection, analysis, and evaluation are built into the TSD program model. Real-time and quarterly data is gathered to assess the effectiveness of our efforts, both at the departmental level and on a case-by-case basis. This data will be invaluable for continuous learning and refining our processes to ensure we achieve deep and lasting outcomes.

The enclosed information taken from our 2023 annual report provides greater detail about the new Transformative Services Department and our mission of fostering greater success for the people of St. Louis and the greater region—once and for all.

Thank you for your continued support.



**Chris Krehmeyer**  
PRESIDENT AND CEO



## Our mission

Beyond Housing is a nationally recognized community development organization dedicated to creating a stronger, more equitable, and prosperous St. Louis for all.

Our comprehensive, holistic model is built on the understanding that strengthening families and transforming communities isn't simple—it's complex and requires a comprehensive, multipronged effort.

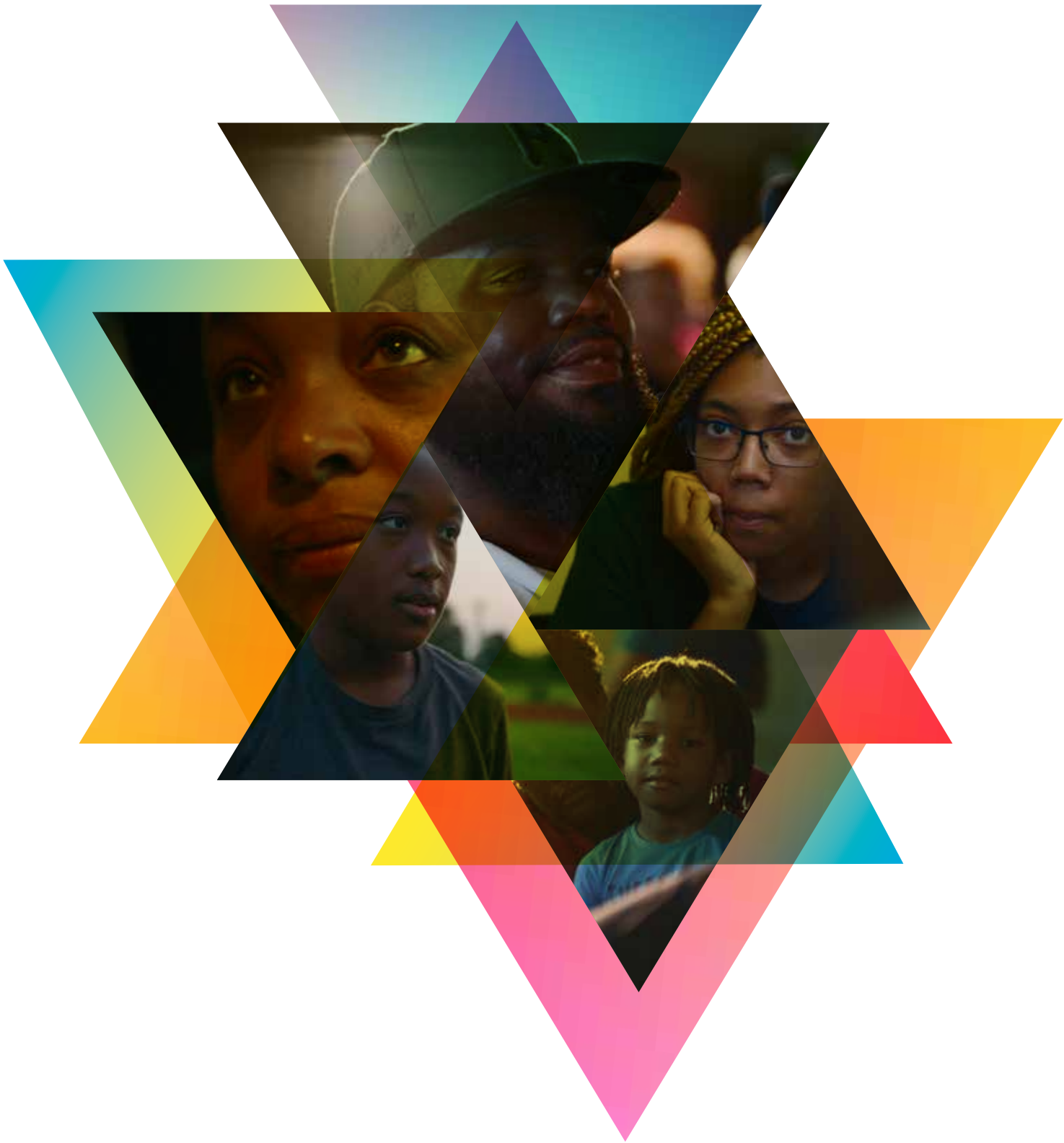




Over the years, we have created the infrastructure of staff, partners, programs, and relationships that is essential for fulfilling our comprehensive model to create a stronger, more prosperous St. Louis region—

**once and for all.**





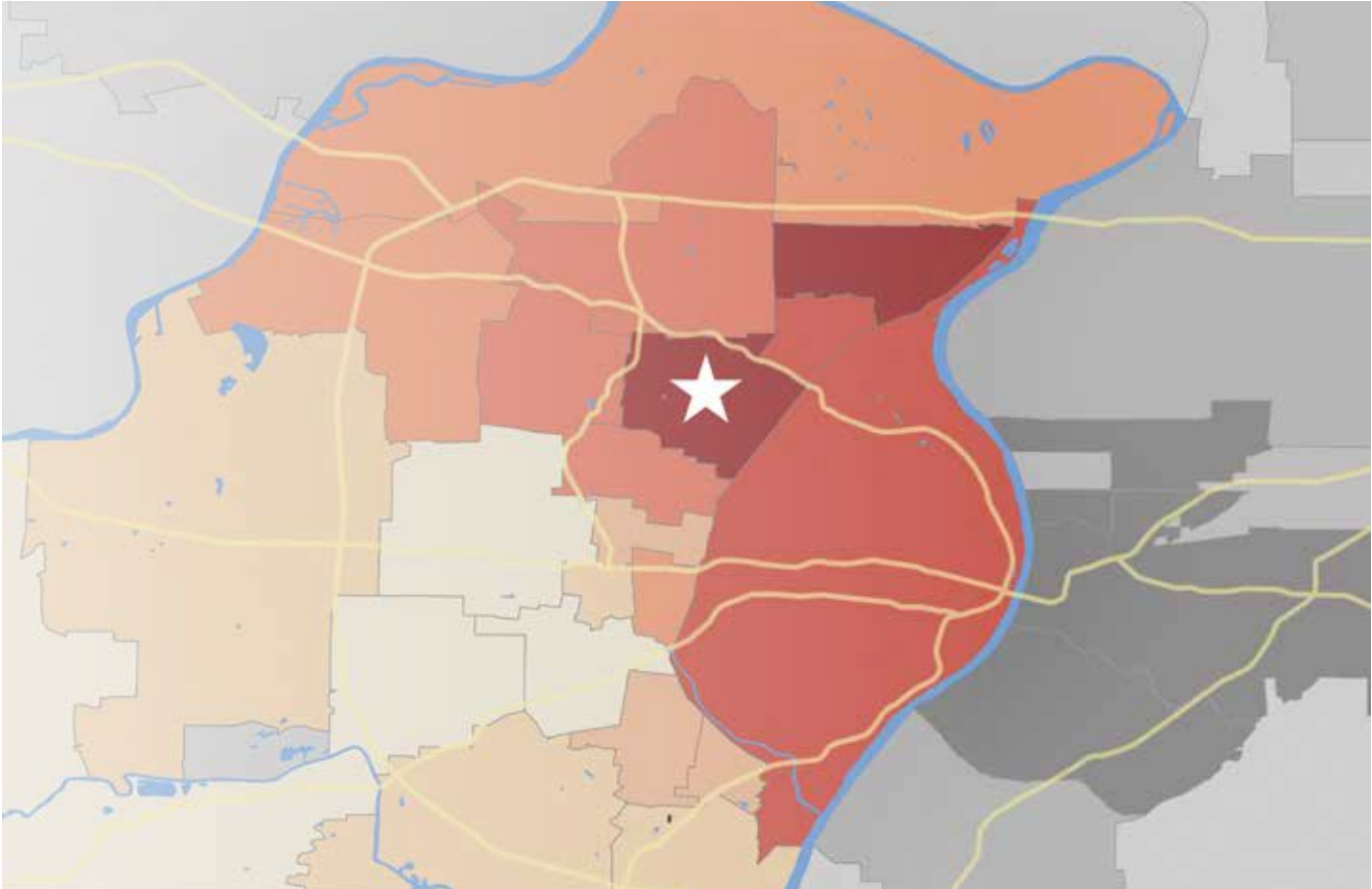
BEYOND HOUSING TRANSFORMATIVE SERVICES DEPARTMENT  
THE HUMAN SIDE OF TRANSFORMATION

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## SECTION ONE

# THE HUMAN SIDE OF TRANSFORMATION





For several decades, the communities within the Normandy schools footprint that Beyond Housing serves, known collectively as the 24:1 Community, have had the highest concentration of poverty within the Missouri side of the St. Louis region, followed by North St. Louis City, which it adjoins.

In 2022, Beyond Housing began designing and creating the Transformative Services Division, which became fully operational in early 2024. The division includes the recently established Transformative Services Department and the long-established Education Department. The division was created to help low-income families overcome the experience of poverty to achieve stability and upward economic mobility.

Since evolving from a housing organization to an organization deeply engaged in comprehensive community development, Beyond Housing has invested heavily in creating an infrastructure of staff, programs, and partner organizations to provide services to address the 24:1 Community's interrelated needs of housing, employment, education, health, financial knowledge, municipal collaboration, and more.

Transformative services are available to the families in Beyond Housing's 600-plus affordable rental homes and all other residents of the 24:1 Community. These services have helped many individuals and families achieve a trajectory of success. Beyond Housing's down payment assistance and homebuyer education and advisement services have supported many of these families to become first-time homeowners and begin building generational wealth for their families.

In 2021, Beyond Housing began considering how to strengthen its delivery of services to maximize impact and help more families navigate systems and access resources to improve their standard of living and well-being, which in turn would further

strengthen the greater community. Additionally, enabling more families in Beyond Housing's affordable rental homes to achieve stability affords them the opportunity to create assets through homeownership or otherwise, freeing up the rental homes to serve additional residents in the community.

### THE IMPORTANCE OF HUMAN TRANSFORMATION

Transforming communities that have been adversely affected by decades of disinvestment and systemic racism is a complex effort that involves addressing three principal areas of focus.

**First, there is the physical environment.** Removing dilapidated homes and blight, building new homes,





rehabbing existing housing, repairing the community's infrastructure, and creating parks and green spaces are all critical for making a community a more desirable place to live. This also helps improve both the experience of people living there and the perception of those outside the community.

An effective and fiscally sound government is a second requirement. A stable, vibrant community with opportunities for economic mobility needs an array of quality services, from policing to trash collection to landscaping services. This is why Beyond Housing works to create change at the government and systems level by aligning the efforts of municipal leadership and stewarding municipal collaboration.

Then, there's the vitally important human component. After all, a community is comprised of people, and it can only be as successful as its residents. If residents are unable to improve their livelihoods, no real transformation of the community is possible.

## IMPORTANCE FOR THE ST. LOUIS REGION

Poverty and its effects have a significant negative impact on the greater region. These impacts include:

Slow economic growth

Weak consumer spending

Limited workforce for area businesses

Troubling crime rates

Negative national perception

High healthcare costs due to effects of unmet health needs

Lower tax revenues

Poor education outcomes

Addressing poverty in the greater St. Louis region is not only a moral imperative but also an economic necessity. Bringing more St. Louisans into the

economic mainstream to benefit individually as well as contribute to the local economy creates a more inclusive and robust economy for everyone. A 2015 report by the University of Missouri-St. Louis concluded that the St. Louis region would see an annual increase of almost \$14 billion if income were equal across racial lines.

Our region would also be safer. A 2021 study by *The Kansas City Star* examined how barriers to a family-sustaining income and a lack of economic mobility drive gun violence in Missouri. Using state health department data and census figures for the poorest zip codes in Missouri, the newspaper found some of Missouri's highest rates of both poverty and gun violence in North St. Louis County and North St. Louis City, as well as the rural southeastern counties of Reynolds, Pemiscot, Wayne, and Carter.

### ADDRESSING POVERTY MORE EFFECTIVELY

Despite thousands of nonprofits operating in the St. Louis area and millions of dollars in state and federal

assistance flowing into the area each year, poverty in the region has not significantly declined. We believe the reason is that we continue to invest in solutions that address the *symptoms of poverty* rather than the *underlying issues*.

Families have many needs that must be met in order to thrive—and all of these needs are interrelated. A family needs quality housing they can afford. Even with affordable housing, parents need to be able to earn a living wage to achieve housing and economic stability. To earn a living wage, additional education or workforce training may be required. And a parent's ability to work, as well as a child's ability to succeed in school, can be undermined by unmet health needs and chronic conditions like type 2 diabetes and childhood asthma, both of which are more highly prevalent in low-income communities.

Traditionally, nonprofits have focused on a single need, such as housing or education. But it's not



enough to address just one piece of the puzzle. If we only focus only on housing or education, parents will still have difficulty earning a living wage. And even with greater school funding, the impacts of poverty on students in low-income communities, from housing and food insecurity to trauma, will continue to put students and teachers in these communities at a severe disadvantage compared to their peers in wealthier communities.

The interconnected nature of essential human needs is why national thought leaders agree that a comprehensive, holistic approach is vital for creating change. We have seen over and over again that solutions designed to target a single dimension are woefully ineffective, as progress in one is stymied by ongoing challenges in another.

### CHALLENGING COMMON MISPERCEPTIONS

One of the most common misperceptions is that poverty is a choice or the result of one's character. The belief that the poor can simply pull themselves "up by the bootstraps" fails to recognize the stark reality and myriad of challenges and obstacles that poverty creates.

A May 2017 report written by researchers at the Urban Institute and published by the U.S. Partnership on Mobility from Poverty, "Escaping Poverty:



Predictors of Persistently Poor Children's Economic Success," states starkly that "persistently poor children are significantly less likely to succeed economically as adults than their nonpoor and less-poor counterparts." The report shows that:

Only 16% of persistently poor children are consistently working or in school as young adults and are not poor in their late 20s.

Young adults who did not grow up in poverty are more likely to enter their 20s without having had a teen birth and having attained higher levels of education than their counterparts.

Persistently poor children fare better when they spend more years living above the poverty level and when they are not poor early in life (birth to age 2).

Only 62% of persistently poor children complete high school compared to 90% of children who never experience poverty.

### A DESPERATE NEED FOR INNOVATION

Innovation and new thinking have been slow to take hold in the world of nonprofits and their donors. Traditional thinking and approaches have largely prevailed, thwarting the adoption of a comprehensive, holistic approach to help communities struggling with decades of poverty.

Moreover, our first instinct when addressing complex problems is to look for simple solutions—for example, focus on education, or on jobs, to reduce poverty, or on more policing to reduce crime. We must accept the truth that simple solutions to complex problems rarely exist.





Instead of continuing to chase after simple solutions, we need to take time to truly understand the complexities of the problems. We need to fight our inclination to act and invest in efforts without a valid, thorough understanding of the problems. Continuing to do so keeps us stuck in transactional efforts that have no chance of producing the long-term change that's so essential for communities like the 24:1 Community and the entire St. Louis region to thrive.

### **REPLACING SILOS WITH COLLABORATION**

In St. Louis, an abundance of nonprofit organizations are working to alleviate poverty's impact by addressing problems that range from housing and food insecurity to newborn services, early childhood development, and unemployment. All this work is greatly needed. But instead of

nonprofits operating in silos, we'd see a far greater impact if more organizations began working together in a coordinated effort.

It's worth noting that we have been discussing many of the same persistent challenges in our region for decades—with limited results. If we want a different result, we need to take a different approach and invest far more effectively than we have in the past.

We also must be more critical of our efforts and open to change to evolve and refine our approaches as new evidence and data emerge.

This includes our own organization. The Transformative Services Department was created to instill greater discipline and refinement in our effort to achieve greater results.

“Serving  
our existing  
clients more  
effectively is  
how

we can serve  
more people  
with  
confidence.”

—Chief Transformation Officer Jaclyn Belt



Develop an Individualized Case Plan

02

TRANSFORMATIVE SERVICES DIVISION



BEYOND HOUSING TRANSFORMATIVE SERVICES DEPARTMENT  
THE HUMAN SIDE OF TRANSFORMATION

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## SECTION TWO

# TRANSFORMATIVE SERVICES DEPARTMENT



Human transformation will always be different from physical transformation. Whereas constructing new homes and buildings follows a methodical series of mostly identical steps, human beings are unique individuals facing unique circumstances and twists and turns of everyday life. The unpredictability of human transformation makes a disciplined, standardized model of delivery even more necessary.

### ADDRESSING THE EFFECTS OF SYSTEMIC POVERTY

The Transformative Services Department, housed in a division by the same name, represents an evolution of Beyond Housing’s service delivery model.

*Interrelated  
Service Areas*



The impetus behind the department’s creation was to create a system and process to move individuals and families more smoothly and effectively along the sequential journey from enrollment as Beyond Housing clients to stability, self-determination, and economic mobility.

“Before we can do more, we first have to become better,” says Chief Transformation Officer Jaclyn Belt. “Serving our existing clients more effectively is how we can serve more people with confidence.”

Belt explains that “the internal mantra of ‘centralize, standardize, and routinize’ guides all the department does in delivering services to individuals and families, from its design to staffing to processes.”

By centralizing the delivery of services in the Transformative Services Department, individuals and families can be served in a more holistic, integrated manner with increased synergy across and among services.

The department’s standardized system for how Beyond Housing staff serve residents—with indi-



**Jaelyn F. Belt**  
CHIEF TRANSFORMATION  
OFFICER



**Tabatha Kittrell**  
SENIOR DIRECTOR  
of TRANSFORMATIVE  
SERVICES

visualized goals and case plans tailored for each family’s current circumstances, strengths, and needs promotes more consistent successes and enables greater fidelity in tracking progress and measuring outcomes.

Routinization refers to making protocols consistent and uniform from staff member to staff member and from client to client.

## SERVICE SPECIALIZATION AREAS

“The Transformative Services Department provides targeted assistance to families across essential and interconnected areas, which allows us to work with families wherever they are on their journey—from building the foundations for security to creating assets that will benefit them for the long term,” says Senior Director of Transformative Services Tabatha Kittrell.

Supportive services are provided in six interconnected and sequential areas that contribute to client well-being and promote the potential for economic mobility:

**Housing Stability**—The housing stability specialist supports clients by identifying the root causes of housing instability and restoring clients’ ability to pay rent or make a positive, planned move.

**Career Development**—The career development specialist supports clients with continuing their education and/or identifying higher-quality employment to increase their income potential.

**Financial Empowerment**—The financial empowerment specialist supports clients in building the financial knowledge required to develop and maintain wealth-generating assets.

**Community Health**—The community health worker supports clients in accessing, understanding, and utilizing health-management resources and navigating healthcare systems to self-manage chronic conditions such as type 2 diabetes and childhood asthma.

**Homeownership**—The homeownership expansion specialist and lending specialist support clients throughout the homebuying process, from providing education and advisement to down payment and closing cost assistance.

**Entrepreneurship**—The business resource specialist stewards the Biz Smart Start Program and helps clients grow their businesses, generate wealth, and navigate the regional entrepreneurial ecosystem.

## CLIENT JOURNEY

### Enrollment and Intake

Prospective clients who call about Beyond Housing services or are referred are transferred to a member of the intake team. Clients are asked about their needs and provided information about the services.

An intake coordinator then completes a Family Stability Index (FSI) assessment with the prospective client. The FSI is Beyond Housing’s standardized assessment used to identify strengths and needs and to determine placement with a specialist.

### Specialists and Case Management

Based on the FSI assessment, a client receives a referral to a TSD specialist. Specialists across the six service areas offer subject-matter expertise and case management.

Specialists complete an assessment that reveals the client’s aspirations and challenges. They then collab-

orate with the client to create a case plan that outlines goals and specific action steps to achieve them.

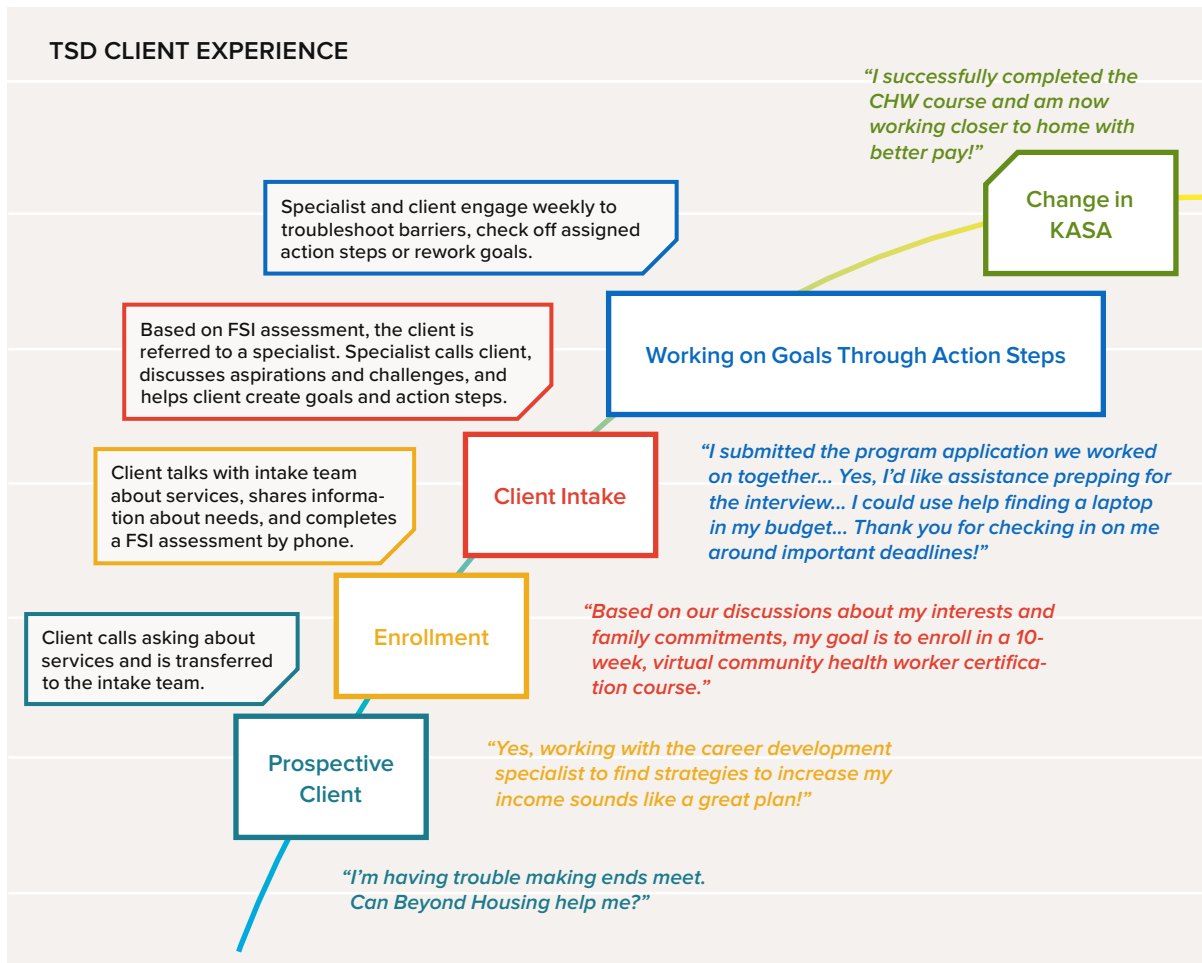
Specialists help clients move forward through the program using case management that follows a series of sequential steps:

| CASE MANAGEMENT STEPS   |
|---|
| Determine needs and strengths   |
| Develop an individualized case plan   |
| Leverage subject-matter expertise to complete action steps  |
| Locate resources through Beyond Housing’s network of nonprofit partners and the greater community |
| Monitor the case plan through the completion of action steps and goals                            |
| Reassess and measure progress   |

Beyond Housing’s case management is based on best practices in social services and ensures that client relationships are dynamic, but methods are routinized, ensuring that outcomes can be accurately measured.







Specialists work with clients over a period of time (90 days to one year, depending on each client's needs and goals) to promote changes in knowledge, awareness, skills, and aspirations (KASA) that can lead to positive outcomes.

**STANDARDIZED SERVICE DELIVERY TOOLS AND PROCESSES**

Service delivery and training tools have been updated to conform to the new model across all six service specializations. These tools include:

|                       |
|-----------------------|
| Front Door Intake     |
| Intake Assessment     |
| Case Plans            |
| Goal Banks            |
| Salesforce Dashboards |
| Logic Models          |
| Workflows             |
| Reports               |

**DEPARTMENT  
STRUCTURE**





 TRANSFORMATIVE  
SERVICES DIVISION

**STANDING LEFT TO RIGHT:** Jessica Burton, *Lending Specialist* / LaShonna Barrow, *Homeownership Expansion Specialist* / Dr. Will Winter, *Senior Director of Evaluation and Learning* / Tabatha Kittrell, *Senior Director of Transformative Services* / Carrie Collins, *Senior Director of Education* / Jayla Scott, *Intake Coordinator* / Angela Hopkins, *Intake Coordinator* / Crystal Johnson, *Career Development Specialist*

**SEATED LEFT TO RIGHT:** Sahara Cannon, *Housing Stability Specialist* / Porche Davidson, *Operations Coordinator* / Brittany Raji Alberty, *Business Resource Specialist* / Adeshia Session, *Director of Program Performance* / Jaclyn F. Belt, *Chief Transformation Officer* / Shaela Woody, *Reporting Manager* / Christy Cook, *Financial Empowerment Specialist* / Tereasa Parks-Thomas, *Senior Community Health Worker* / Kathy Quinn, *Community Health Worker*

**NOT PICTURED:** Kyra Jefferson, *Director of Partnerships and Collaborations* / Chelsea Johnson, *Leads Coordinator*



Housing Stabilization  
Career Development  
Financial Literacy  
Community Engagement  
Homeownership  
Entrepreneurship

BEYOND HOUSING TRANSFORMATIVE SERVICES DEPARTMENT  
THE HUMAN SIDE OF TRANSFORMATION

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## SECTION THREE

# MEASURING OUTCOMES



A framework or program is only as good as its effectiveness, no matter how theoretically sound it is on paper. Effectiveness can only be determined through a disciplined system for gathering data that is analyzed with proper measurement and reporting tools for all staff to see. This data is also crucial for learning and refinement to ensure that program activities produce deep and durable outcomes.

Data collection, analysis, and evaluation are built into Beyond Housing's Transformative Services program model. All client-facing staff perform their work supported by workflow documents that detail the actions and activities that move clients through the stages of program uptake and service delivery: intake, assessment, case planning, goal setting, referrals, goal completion, and ongoing supportive activities.

## EVALUATION AND MONITORING

Beyond Housing's Evaluation and Learning Department works in partnership with TSD leadership to create and maintain evaluation plans and processes for each service area, including tracked workflows, goals, outputs, outcomes, and other metrics.

Additionally, the Evaluation and Learning Department uses quantitative and qualitative data to examine the effectiveness of service delivery in meeting program objectives and to create improvement plans as necessary.

Standardized workflows guide staff in moving from one step to the next by identifying the staff accountable for each task, task sequence, appropriate documentation type for each step, and how the data is entered into a Salesforce database.

As workflow steps are completed and documented, service delivery data is available to staff through individualized program dashboards. These dashboards use data visualizations and reports that allow staff to monitor key output metrics. Examples include:

Number of enrollments by specialization area

Number of assessments completed

Number of case plans completed

Number of goals set with clients

Number of referrals made

Number of goals reached by clients

## GOALS AND OUTCOMES

To achieve Beyond Housing’s long-term goals for the 24:1 Community and the St. Louis region, key metrics and target metrics have been created with both short-term and intermediate goals (see table below). The long-term community-level outcomes

that Beyond Housing seeks to influence are outlined in the organizational theory of change. Beyond Housing acknowledges that long-term, generational changes/outcomes are achievable only in partnership with residents, municipal leaders, and peer organizations.

| OUTCOMES   | METRICS   | METRIC TARGET   |
|--|---|---|
| <i>Short Term</i>  | <i>Short Term</i>   | <i>Short Term</i>   |
| Clients will complete program engagements  | # of clients who complete a program engagement (intake, assessment, case planning)  | 550 clients will complete a program engagement  |
| Clients will set and complete goals related to the case management they are receiving                              | % of clients who complete at least one goal   | 50% of clients will complete at least one goal  |
| Clients will have access to external services through referrals that are specific to their identified needs/ goals | % of clients receiving a referral successfully complete it (receive/ use resources/services)  | 25% of clients receiving a referral will successfully complete the referral (receive/use resources/ services) |
| <i>Intermediate Term</i>   | <i>Intermediate Term</i>  | <i>Intermediate Term</i>  |
| Clients will stay in their homes   | % of clients remaining in their units at least one year   | 85% of clients will stay in their units at least one year   |
| Clients will have fewer unplanned/ disruptive moves  | % of clients with an unplanned/ disruptive move   | 5% (or less) of clients will have an unplanned/disruptive move  |
| Clients receiving case management from Beyond Housing specialists will have positive outcomes from those services  | % of clients who have a successful outcome <ul style="list-style-type: none"> <li>• Increased credit score</li> <li>• Increased income</li> <li>• Increased business success</li> <li>• Increased savings for college, employment training or homeownership</li> <li>• Increased access to health services</li> </ul> | 75% of clients working with a specialist will have successful outcomes  |
| Clients will become homeowners   | # of clients who become first-time homeowners each year   | 50 clients become first-time homeowners each year   |

### Key Performance Indicators

The dashboard data measuring staff activities related to specific impacts is also aggregated monthly to key performance indicators (KPI) and used to create monthly KPI tracking sheets showing the department's overall reach. Used for internal and external reporting, these sheets complement the specific program dashboards that staff use continually to track their work.

### Surveys

While the Salesforce database is the primary tool for collecting and reporting quantitative data, data are also collected through surveys that measure changes in knowledge, awareness, skills, attitudes, and aspirations (KASA).

After clients have received services and complete a goal, their progress is reassessed using the Family Stability Index (FSI).

Staff document qualitative data by outlining Remarkable Moments, which are success stories showing the impact of their work with specific clients and families.

### **MASTER FRAMEWORK**

The tools and staff described create a comprehensive system that accurately measures the success of Beyond Housing's Transformative Services Department by specialization area.

The tables that follow show the evaluation data that are collected on a monthly and biannual basis.

### Outputs (monthly)

The following outputs are measured for all service specializations on a monthly basis.

| Monthly Outputs                                   |
|---|
| # of clients with a specialist program enrollment |
| # of needs assessments completed                  |
| # of direct services provided                     |
| # of external referrals made                      |
| # of internal referrals made                      |
| # of external referrals completed                 |
| # of internal referrals completed                 |
| # of goals made                                   |
| # of goals completed                              |





**Outcomes (biannual)**

The outcomes in the following table are aggregated biannually.

| Service Areas and Outcomes |   |
|----------------------------|---|
| All                        | % of individuals with increased knowledge of domain area        |
|                            | % of individuals with increased awareness of services available |
|                            | % of individuals who utilize external referrals                 |
|                            | % of individuals who achieve at least one goal                  |
|                            | % of individuals with increased family stability                |
| Business Resources         | % of individuals who reach milestone                            |
|                            | % of individuals who improve their business                     |
|                            | % of individuals who increased/sustained their income           |
|                            | % of individuals who remained in business                       |
| Housing Stability          | % of individuals who remain in home                             |
|                            | % of individuals who are paying rent on time                    |
| Community Health           | % of individuals who have made all their health appointments    |
|                            | % of individuals who have not gone to the emergency room        |
| Financial Empowerment      | % of individuals who increased their credit score               |
|                            | % of individuals who increased their savings                    |
| Career Development         | % of individuals who increased or sustained their employment    |
|                            | % of individuals who increased their income                     |
| Home Ownership Expansion   | % of individuals who purchased a home                           |
|                            | % of individuals who developed other types of assets            |

**A FRAMEWORK FOR THE FUTURE**

Data on service delivery to clients that are now being captured will be invaluable in evaluating the department’s effectiveness and making any needed adjustments and enhancements to processes and services in the years ahead.

Investing in housing and improving the physical environment of under-resourced communities is vital for making them desirable places to live. But

without the human element of transformation, the benefits of these investments are short-lived.

We’re excited by this new framework’s potential for the individuals we serve and the greater region. By bringing more St. Louisans into the economic mainstream, we can finally turn the tide and alleviate many social challenges along the way.

By bringing  
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BEYOND HOUSING TRANSFORMATIVE SERVICES DEPARTMENT  
THE HUMAN SIDE OF TRANSFORMATION

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## SECTION FOUR

# SUCCESS STORIES



The personal profiles in this section are just a sampling of the many Beyond Housing clients who have changed the trajectory of their lives.

Many of the residents we've served, including some who are profiled here, have broken persistent cycles of financial struggles and home insecurity that plagued their families for generations.

We're proud to tell these stories of hard work, determination, and success, which increase our commitment to do all we can to further strengthen individuals and families in the 24:1 Community—and, along with them, the entire St. Louis region.



## Z'a'Chere Stringfellow

**They wanted a place to live—but they found a source of lifelong enrichment**

**A**lthough she moved from her Beyond Housing residence three years ago, Z'a'Chere Stringfellow still keeps a close eye on the nonprofit's social media feeds. She's inspired by what she sees: the entrepreneurship sessions, eateries in Carter Commons, activity around the 24:1 Cinema, and more.

“I cried so hard at the signing because I was about to give up,” she said. “I felt defeated.”

“I am so in awe of what they stand for,” she said. “St. Louis and North County are so lucky to have this foundation of support.”

Ms. Stringfellow learned about Beyond Housing in 2009 when she visited a friend who lived in one of its rental homes. “I saw how lovely the home was, how well kept up it was, that it was less than five years old and in a good area,” she recalled. “I was looking for a home too. I wanted a place where my children could go in

their yard and play. I came from a place where I was renting from people who just collected your rent money and came to fix things and that was it. There was no relationship.”

So she applied for housing, and in 2010 she was approved to move into a rental home in Pagedale. “I wasn't a tenant—I was family,” she said. “I felt cared for. I felt valued. I felt loved no matter what we were going through.”

A memory that stands out from that time was the bedroom set her two young daughters received from Beyond Housing's longtime partner, Build-A-Bear. “It was so beautiful,” she said. “A bedroom set that any girl would love.”

Eventually, she felt it was time to invest more fully in her family's economic security and create generational wealth for her daughters by purchasing a home. “Beyond Housing staff couldn't have been more excited for me,” she said, “because that's their mission, to get people from renting to homeownership.”

*(continued)*

She got up to speed on financial knowledge through Beyond Housing's credit repair and homeownership programs. "I had to take seriously things like getting my credit together," she said. "There are so many intricate pieces that you need to understand, like your conventional and FHA loans, your mortgage contract, the whole nine."

Despite all her preparation and determination, she found the homebuying journey to be extremely hard. "I understand why people have anxiety and have to fight to keep going," she said. It was at the height of the pandemic buying boom, and home seekers were routinely offering thousands of dollars above the asking price. She wondered if sellers were wary of her FHA loan.

When she finally found a seller who accepted her offer on a brick home in South city, near where she grew up, she said her stress actually compounded. "People need to understand that when you go under contract, that's when the underwriter starts to dig into your financial history," she explained. "We were two days from closing and still completing the underwriting. I was about to quit."

But she didn't, and in the end, with \$3,500

down payment assistance and help with closing costs from Beyond Housing, "I was blessed with a three-bedroom, two-bath home for me and my daughters," she said. "I cried so hard at the signing because I was about to give up," she said. "I felt defeated." She encouraged others in that situation to "come with your boxing gloves on" and remember that the hard work will be worth it.

Today Ms. Stringfellow is proud that she's established generational wealth for her daughters and that they'll always have a home to come back to if they ever were to fall on hard times. She's also proud of her two daughters. Her older daughter attends Washington University on a full ride, studying fashion design in the Sam Fox School of Design and Visual Arts. Her younger daughter will soon begin a nursing program on a full ride at UMSL in the Pierre Laclède Honors College.

Ms. Stringfellow always felt there was a strong sense of integrity underlying the Beyond Housing staff's actions. "I tell everyone about them if they need a place to stay because of the quality of support you get," she said. "They are so invested in anyone that comes through the door. They provide a safety net for you." **BH**

## Meredith Carr

### A contented senior enjoys living—and working—in Pagedale

**W**hen Meredith Carr moved into Rosie Shields Manor more than 10 years ago, she was not retired yet from her job at Walmart, but she was looking for affordable senior housing—and the Pagedale apartment complex, completed by Beyond Housing in 2012, matched what she was looking for. She said she appreciates the responsiveness of the maintenance staff and is grateful that her rent has not increased.

**She was looking for affordable senior housing.**

Fast forward to 2018, and Ms. Carr was watching TV in her apartment when the building manager called and said, "They want you to come work at the movie theater." Ms. Carr responded, "No they don't, 'cause I'm retired!"

But she was intrigued in spite of herself, and when one of her neighbors—who happens to manage the 24:1 Cinema just across the street from Rosie Shields Manor—asked her to lend a hand, she filled out the application. "And I've been there ever since." **BH**



## Latricia SanNicolas

### Dog treat business gets a boost from entrepreneurship course

Latricia SanNicolas makes exquisite dog treats in her home kitchen that rival anything sold in bakeries for humans. All the products under her Barkery brand—cakes, cupcakes, cookies, donuts, dehydrated chews, jerky, and more—are made from natural, healthy, canine-safe ingredients.

Her customers turn to her for everyday goodies as well as specialty purchases for celebrations. Their pets seem to know something out of the ordinary is afoot when a Barkery treat is set in front of them. “Dogs will start licking it, and then they’ll really dig in if they see nobody tells them no or pulls them away,”

Ms. SanNicolas started on the road to business ownership in 2023 after being chosen as one of 10 early-stage entrepreneurs to participate in Beyond Housing’s inaugural Biz Smart Start program.

She said that everything she learned in the 12

“They are very community oriented, and I appreciate them for that.”

sessions—from startup business filings to taxes and marketing to financial management—has contributed to launching her business and its success. “The Beyond Housing program motivated me. Coming to class each week was the inspiration I needed to develop and start my dog treat business.”

She first learned of Beyond Housing when she was looking for housing in 2020, and she moved into a home in North St. Louis County in the fall of 2021. Then she learned about Biz Smart Start, which is geared toward residents of the 24:1 Community, in one of the Beyond

Housing newsletters she regularly received and decided to apply.

Program participants meet as a group weekly,



with one-on-one mentorship and coaching sessions held during the week. On completing the program, each participant receives \$1,000 plus an opportunity to compete in a pitch competition and win additional cash awards.

Ms. SanNicolas said her biggest challenge now is carving out time to make progress toward her goal of opening a storefront. In addition to working full-time at a national bank, she’s a busy mom of four children. She is still in touch with her mentor from the Biz Smart Start program and is in the process of setting up a website promoting her dog treats.

“Beyond Housing has made a huge impact with my housing and with being able to start my business,” Ms. SanNicolas said. “They are very community-oriented, and I appreciate them for that.” **BH**

## Charlene Waller

### A self-described workaholic purchases a home for retirement and relaxation

Charlene Waller’s experience demonstrates how quickly and smoothly the homeownership process can go when the buyer is determined and motivated—even during a global pandemic.

Ms. Waller and her son moved into a Beyond Housing rental home in December 2019. When the pandemic hit, her son lost his job, and their

“The program for first-time homebuyers really helped me a lot.”

household income took a hit. They received financial assistance for rent and utilities, which helped tide them over.

Homeownership had always been a goal for Ms. Waller, and with the help of Beyond Housing’s Keys 2 Homeownership program and other resources, she made step-by-step progress. “The program for first-time homebuyers really helped me a lot as far as getting the down payment together and paying down my credit cards,” she said. “I was a shopaholic, but I put aside my credit cards.”

She also started taking a disciplined approach to money management in order to raise her credit score. She talked with her Beyond Housing advisor every other week on the phone to strategize how to budget her paychecks and keep on top of her bills. “I had to send monthly progress reports on my bill payments and other tasks,” she said. “They weren’t nosy, but they did help me with motivation and with understanding my next steps.”

Within a year and a half, she was ready to enter the housing market. “Once I started looking for the house, things went pretty fast and smoothly,” she said. She shopped with the guidelines that Beyond Housing had given her

on the down payment and purchase price that were within her budget—and she didn’t have to look very long.

“When the realtor first showed my house to me, it was love at first sight,” Ms. Waller recalled. “There were three other people looking at it, but I put a bid on it anyway. It was a holiday weekend, so I didn’t expect to hear back until the following week. But we heard back the same night that we got the house.”

Beyond Housing provided her with financial assistance to pay the closing costs and down payment. “The checks really helped me as far as moving into a new home and a new environment,” she said.

Since purchasing the three-bedroom, two-bath home in the City of St. Louis in 2021, Ms. Waller has encountered some health issues. She has since retired from her physically demanding and sometimes stressful job. “I was doing housekeeping at BJC’s Missouri Baptist Hospital in the cardiac catheter lab,” she said, “and it could get pretty busy at times.”

As a self-described workaholic, she said, “I never had time to do anything but go to work and come home.” Now that she’s on her retirement journey, she has time to plant flowers in her backyard. Her son, who still lives with her, helps with the housework and does the heavy lifting like mowing the lawn.

Ms. Waller has one simple line of advice for others who may be considering the Keys 2 Homeownership program: “If you want to own your own home, go for your gold.” **BH**



## Aniya Kollore

### A star athlete earns her college degree

At Normandy High School, Aniya Kollore was a standout athlete who earned a scholarship to run track at Missouri Western State University. But even though her college tuition was taken care of, she appreciated the Viking Advantage matching funds

program for helping educate her about other schools.

**Ms. Kollore graduated in 2022 with a degree in construction engineering.**

“I knew what school I was going to go to, but it was good to visit other colleges too, just in case my first choice didn’t work out.”

Viking Advantage was created to help families who live within

the Normandy Schools Collaborative with college expenses. Each dollar deposited is matched with three dollars. Students can deposit up to \$500, which will be matched with \$1,500, giving them a total of \$2,000 to use for post-secondary education. Participants

also receive ACT entrance exam fees and prep support, assistance with college financial aid applications, and ongoing mentorship.

The assistance doesn’t stop there. Ms. Kollore, who earned a degree in construction engineering in 2022 and now lives and works in St. Louis, is working once again with a Viking Advantage coordinator—this time, to set up an individual development account, or IDA, to help her select and purchase a car.

Members of her extended family have also benefitted from Beyond Housing programs. Her sister purchased a car and received help with the registration and taxes. Her brother and a cousin also participated in Viking Advantage for help with college expenses. And her parent lives in Stratford Commons, an apartment complex that Beyond Housing now manages.

**BH**



## Hosea Covington, MD

**A former child resident in a Beyond Housing rental home grows up to become an anesthesiologist**

**T**his summer, Dr. Hosea Covington is at the halfway mark of his residency in anesthesia and is studying for the upcoming board exam. He and his wife enjoy living in Madison, Wisconsin, and despite the long hours—residents work anywhere from

55 to 70 hours per week—he’s found time for a new hobby: sailing.

Growing up in a Beyond Housing rental home in North St. Louis County, he participated in the Viking Advantage program to help save money for college. He is the first program participant to go on to earn a medical

degree. He has about two more years of study to complete before going into general practice.

During his residency, Dr. Covington has been focused on expanding his horizons, traveling, and building cultural competence among physicians about issues medicine faces in

terms of racial equality and unconscious bias.

“I think I’m where I’m supposed to be, and I’m very happy about that. I feel more confident and competent about the work I do—I feel like I can provide impact to patients.”

Dr. Covington said he has always been one to jump at an opportunity, and he feels that Beyond Housing’s staff helped support students like him in achieving their dreams. “It’s important to take time to think about what you want to do and how you want to get there rather than setting a goal without any preparation or planning,” he said.

“Medical school really challenged me,” he said. “I’d never been challenged to that extent in high school, college, or the military—none of that was as challenging as the things I had to adapt to personally in medical school. But to be able to see the fruits of my labor now is a very encouraging thing. And it feels great.” **BH**

He feels that Beyond Housing’s staff helped support students like him in achieving their dreams.

## Kiera Swift

### Leading her children and others toward successful careers

**K**iera Swift runs a staffing and recruitment agency, and she knows not everyone is headed to college after graduating from high school. Some young

“They had so many informational seminars that parents really need.”

people, one of her sons among them, want to work for a while as they consider their next steps. By contrast, her two older children completed tech school—one in automotive and the other in cosmetology—and have jobs in their fields.

Her younger son’s participation in Beyond Housing’s Viking Advantage college savings program, Ms. Swift stressed, was especially beneficial to her as a parent. “I really, really enjoyed it because they had so many informational seminars that parents really need, especially with the FAFSA and the scholarships,” she said.

Ms. Swift has participated in other Beyond Housing programs as well, such as its community engagement coalitions, and she looks forward to becoming involved in the 24:1 Small Business Network and in homebuyer education classes. She would also love to use her expertise to pay it forward and help individuals who receive Beyond Housing services become more successful in employment.

“My work involves helping people get established in their field of choice,” she said. “I want to do a four-part workshop over the course of a month where each week they’ll be learning something new about career readiness, because a lot of people don’t understand the fundamentals—for example, that you can’t talk to people in the workplace the same way you talk to people outside in public.” **BH**

## Monica Williams

### Stability leads to further education and bigger goals

**M**onica Williams credits Beyond Housing for providing her family with a safety net during challenging times that might have otherwise knocked her off

“Paying affordable rent, I could save money for school.”

course. Instead, she has been able to further her education—first as a licensed practical nurse in 2014 and then, in 2022, as a registered nurse. “We’ve been stable,” she said, “because I’ve been able to live in Beyond Housing homes. Paying affordable rent, I could save money for school.”

In addition to direct support from the financial assistance team, Beyond Housing’s housing resource coordinators connected her with other resources, such as rental assistance during

the pandemic when she was out of work after getting sick with COVID. They also encouraged her to negotiate on her car payments and gave her good advice on budgeting. “I had such a rapport,” she recalled. “They called and checked on you and told you about resources.”

As a mother of four, Ms. Williams is especially impressed with the Normandy Early Childhood Center, which her 5-year-old attended. She feels it’s a bright spot in a district that has often struggled.

Ms. Williams and her family recently moved out of their Beyond Housing home in Pine Lawn and now rent in University City. She is looking forward to a long-term goal of homeownership, using the financial tools she acquired during her years with Beyond Housing. **BH**

## Michelle Byrd

### Entrepreneur brings compassion to all her endeavors

Michelle Byrd has an intrinsic ability to bring people of every age group together. She's held teaching roles in early childhood education, and since earning a bachelor's degree in music education with an emphasis in choral conducting from

“The classes [Biz Smart Start] gave me the confidence to be a business owner.”

the University of Missouri-St. Louis in 2018, she's gained experience with older students as well. She currently works with the St. Louis Symphony Orchestra as the IN UNISON Chorus programs manager.

She has also been braiding hair for the past 20 years because it brought her joy—and brought in a little extra income. In 2022, she took on more braiding customers to pay for her youngest daughter's school tuition. Then, as her client base steadily grew, she founded Tender Love and Tresses in 2023. “Braiding hair came to be about more than paying tuition,” she said.

Still, she didn't see herself as a business owner. “I always thought of myself as the hands and feet of other people's operations,” she said. “I didn't want to be the face.” That was before she saw a notice about Beyond Housing's Biz Smart Start program that same year in a monthly e-newsletter. And she ended up gaining more than she expected.

The Biz Smart Start experience was designed for prospective entrepreneurs just starting to think about business ownership. Program topics include licensing, market research, banking, taxes, and more.

“I enjoyed the weekly guest speakers from different walks of life like Toastmasters and social media,” she said. “The classes gave me the confidence and desire to be a business owner.”

She's now saving toward making Tender Love and Tresses her full-time employment within the

next five years. In the meantime, she continues to work her day job with the symphony and to do her “heart's work” on evenings and weekends.

“Biz Smart Start has been a godsend, not just for me, but for my clients as well, because I've been



able to lean into these relationships more,” Ms. Byrd said.

Her eldest daughter is following in her mother's footsteps, starting the music therapy program at Maryville University—a fact that makes her mother's heart sing. “My daughters are my legacy,” she said. **BH**

## Miecho Saffo

### Life turns around when a family of four moves to Pagedale

**I**n 2019, Miecho Saffo and her family received the surprise of a lifetime: a fully furnished home in Pagedale. Beyond Housing's community health workers had referred Ms. Saffo to the rental team because their previous living conditions were exacerbating her children's asthma. Five years on, the family is thriving. Her daughter works in the healthcare industry; her older son just graduated from Normandy High School and will attend Harris-

Five years on, the family is thriving.

Stowe State University; and her younger son will soon enter the seventh grade. And Ms. Saffo is researching courses to improve her computer software skills to get a better-paying job and springboard from their current home into a new one.

She was recently laid up for a month due to surgery, and she was able to use the time off for family-related pursuits such as online genealogy research for relatives in her hometown of Augusta, Georgia. "I need to keep myself occupied," she said. **BH**

## Snotrena Dethrow

### Tapping into resilience to continue on a rocky homeownership journey

**B**eyond Housing's comprehensive approach to community development has always acknowledged the reality of life's ups and downs. For North St. Louis County resident Snotrena Dethrow, the ups have included purchasing a home in Floris-

"They will really be able to help you with the process, with getting your credit together, and with the down payment," she explained. "It's really worth it."

sant and having her homeownership journey featured in Beyond Housing's 2020 annual report.

But not long afterward, "everything went downhill," Ms. Dethrow said. An electrical fire severely damaged the home. It took many months—filled

with disputes with the insurance company, upgrades to underground powerlines, and, on the plus side, forgivable loans from St. Louis

County for essentials like a new hot water heater—for her home to be ready for her and her daughter to move back in.

But the many things her insurance company refused to pay for, such as cleaning her family's smoke-scented clothes and repairing interior damage from the fire and water, left a dent in her financial well-being. In 2023, she listed her home for sale in order to recover some of the costs.

Although her circumstances forced her to move from the 24:1 Community, Beyond Housing continued to assist Ms. Dethrow in navigating the maze of insurance issues and getting referrals for contractors to do repair work.

"I feel like Beyond Housing has been heaven-sent," she said. "When I was going through all that with the insurance company, I would call and ask them to point me in the right direction. I really appreciate that."

*(continued)*

During her time as a rental resident, Ms. Dethrow participated in the Holiday Friends gift-giving campaign and leased an office for her fledgling tax preparation business in the Rosie Shields Manor for no cost in exchange for providing tax assistance to seniors who lived in the building. She also participated in an individual development account, or IDA, toward starting her business.

Today, she still does some tax preparation work to supplement her income from her

full-time job at U.S. Bank. But the house fire, as well as the recent loss of her mother, has slowed her plans to set up a full-time tax preparation business.

Even with these challenges, she still recommends participating in Beyond Housing's homeownership courses. "They will really be able to help you with the process, with getting your credit together, and with the down payment," she explained. "It's really worth it."

**BH**

## Laquette Collins

### Shielding a family from the worst of life's whirlwinds

For the past decade, Beyond Housing has provided a bedrock of stability for Laquette Collins and her family amid a whirlwind of changing circumstances. She first came to the nonprofit for housing in 2013 after being a live-in caregiver for her godparents. When her godfather passed away and her godmother needed to downsize the home, Ms. Collins and her three children moved to a

"Since we've started with Beyond Housing, we've definitely been more self-sufficient and stable."

Beyond Housing property in Hillsdale—and they've been there ever since.

"This is the longest I've ever lived anywhere," Ms. Collins said. "I've had the best jobs and we've had the most opportunities for my kids and for me.

Beyond Housing has been a great benefit."

With a background in healthcare and in the culinary world, including ServSafe certification, Ms. Collins found plenty of opportunities to volunteer for Beyond Housing programs such as cooking classes and grocery store tours to teach both adults and children about healthy eating choices.

"I have a love for health, I have a love for kids, I

have a love for the elderly, and I have a love for cooking, and I've used those interests to give back to the community through whatever avenue I was able," Ms. Collins said. "Beyond Housing happens to be one of the biggest avenues where I was able to give back in every aspect."

She also has encouraged her children to volunteer with her, for example, at cooking classes and events like Beyond the Backpack, the annual back-to-school celebration within the Normandy Schools Collaborative. Ms. Collins often ran the produce stand, selling or providing free fruits and vegetables. "We helped wherever we were needed," she said.

But the pandemic put a halt to her volunteer activities. "I had to stop doing everything I loved," Ms. Collins said. She ended up working as an Instacart shopper, which was physically taxing work that exacerbated some of her own longstanding health challenges. But with her knowledge of food, health, and hospitality, she excelled in the position and was promoted after she learned the ropes.

Then tragedy struck again. A 2021 car accident forced her onto short-term and then long-term disability with Instacart. Suddenly, Ms.





Collins and her family were on the receiving end of Beyond Housing programs, including the Holiday Friends gift-giving initiative, rental assistance, and eviction protection. “During this whole time I’ve been transitioning, Beyond Housing has definitely been a support for me and my kids,” she said.

Ms. Collins returned to the workforce in February 2024. “I’ve been hired back into the medical field at Mercy, doing patient access, which is scheduling and appointments, so it’s not physically demanding on my body,” she said.

And her children are thriving. Her older son, now 24, lives independently. Her 20-year-old son also has his own apartment and is work-

ing at a grocery store after deciding to postpone college for the time being. Her youngest child, a daughter, is a 2024 graduate of Grand Center Arts Academy and St. Louis Community College, where she earned an associate’s degree through the dual credit program.

Both the middle and youngest child participated in the Viking Advantage program, which provides matching funds for college tuition as well as assistance with standardized testing, college applications, scholarships, and more.

“Because of Viking Advantage, both my son and daughter have IDAs,” Ms. Collins said. “They are active with helping my daughter with her next steps for college, even though she

*(continued)*

did dual enrollment, and they're helping her with career exploration and opportunities." For example, she recently went to a healthcare careers workshop in Clayton with students from across the metro area. Viking Advantage facilitated attendance for students from the 24:1 footprint.

Ms. Collins said her daughter plans to attend St. Louis Community College-Forest Park in the sonography radiology program. "She wants to do ultrasounds for pregnant moms and babies."

She's not certain her family's trajectory would have been the same without Beyond Hous-

ing's support—all the way up to President and CEO Chris Krehmeyer, who knows the family and checks in on them periodically. "He always has hugs for us," Ms. Collins said.

"Since we've started with Beyond Housing, we've definitely been more self-sufficient and stable," she said. Her daughter is encouraging her to start exploring the homeownership program, but Ms. Collins said she's not quite ready yet. Still, she knows that "even once we leave, Beyond Housing will always be our family." **BH**

## Domonique Edwards

### A new home for a new baby leads to new opportunities to thrive

Within the span of three years, Domonique Edwards went from being a pregnant mom without paid maternity leave to being a homeowner, thanks to a combination of her own tenacity and Beyond Housing's timely intervention. The organization's holistic service model helped her keep her family housed, healthy, and thriving.

Within the span of three years, she went from being a pregnant mom without paid maternity leave to a homeowner.

Ms. Edwards found Beyond Housing via an online search. She completed an application and was immediately accepted. Serendipitously, several new homes off Jennings Station Road were nearly ready for families. Ms. Edwards and her 8-year-old daughter moved into one of them a month before her son was born in July 2019.

At the time, she was working at a health insurance company, but she hadn't been on the job long enough to qualify for paid maternity leave. "Beyond Housing put me in touch with Nurses

for Newborns," she said. "They literally paid my rent and my car note. They brought me diapers and wipes. They were amazing." Beyond Housing staff helped her enroll in MSD's reduced payment program, provided support around breastfeeding, and checked in with development information for her newborn son and older daughter.

Ms. Edwards soon returned to work, but within six months, the COVID pandemic hit and her employer laid her off. Like many other families in the 24:1 Community who suddenly found themselves without an income, she turned to Beyond Housing for rent assistance and food drop-off deliveries to her porch.

Fortunately, within a few weeks, she found and landed a job as a clinical coordinator with another health insurance company.

By 2021, Ms. Edwards was well on her way toward fulfilling her dream of owning her own home. She participated in the Keys to Homeownership program, working with an advisor and attending seminars and homebuyer



courses to guide her through the process. During that time, she found a home she wanted to buy. With the down payment assistance she received after completing the homeownership courses and a well-timed income tax refund check, Ms. Edwards was ready to close on her new home in March 2022.

She credits Beyond Housing's staff with helping her sort through all the challenges and decisions, even while she wrapped up her tenure as a renter. "They were amazing the whole time," she said. "I really enjoyed staying with them."

Two years on, her kids, now ages 12 and 5, still love their house. Their mom enjoys it too—most of the time. "It's definitely stressful being a homeowner," she said. "But I'm making it. I'm going to be OK." She added that one of the

invaluable long-term takeaways from Beyond Housing's financial education classes is her ability to better manage her money.

Ms. Edwards continues to advocate for Beyond Housing's services and staff with everyone she knows. And she has returned a couple of times to share her success story with prospective homebuyers who are taking the homeownership classes.

"I feel more stable and self-sufficient, especially after what I went through with not having maternity leave," she reflected. I had that brand new home, and it was affordable, and if I ever needed help, they were there. I feel like I was put with Beyond Housing for a reason." **BH**

1,039  
residents served  
holistically

65  
referrals  
other





# MORE THAN A DECADE *of* TRANSFORMATION (2010-2023)

**\$180,000,000+**

RAISED AND INVESTED IN THE 24:1 COMMUNITY

**\$86,700,000+**

INVESTED IN CONSTRUCTION FOR HOUSING AND ECONOMIC DEVELOPMENT

**\$35,000,000**

INVESTED IN NEW HOUSING DEVELOPMENT

**\$19,000,000**

IN WEALTH CREATION

**\$20,500,000**

PROVIDED IN HOME REPAIR GRANTS

**1,127**

HOME REPAIRS

**\$32,700,000**

INCREASE IN HOME VALUATIONS AFTER HOME REPAIRS

**\$35,100,000**

INVESTED IN COMMERCIAL DEVELOPMENT

**\$4,600,000**

INCREASE IN COMMERCIAL PROPERTY VALUES

# BEYOND HOUSING FEATURED IN NEW DOCUMENTARY FROM NINE PBS

The story of the 24:1 Community is a story of what can be achieved when people from different communities come together to overcome adversity and change their communities and their lives for the better—and an example for the rest of St. Louis to follow.

That story has now been captured on film thanks *Rebuilding the Dream*, a new documentary from Nine PBS that is airing on the network.

Viewers of *Rebuilding the Dream* are given an up-close

look at both the triumphs and the struggles of residents and leaders in the 24:1 Community working with Beyond Housing, the Community Impact Network, and other organizations to reverse decades of decline in the multiple municipalities in the Normandy schools footprint.

We're grateful to our partners at Nine PBS for bringing the story of the 24:1 Community to life and sharing it with their viewers, the largest public television audience in the U.S.



[Use the QR code below to watch \*Rebuilding the Dream\* on NinePBS.com.](#)





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