



2025

ANNUAL REPORT



Who We Are

The Housing Partnership

Three Pillars of Services

1

Housing
Counseling
Services

2

Home
Repair
Services

3

Real
Estate
Development

HISTORY

The Housing Partnership (THP) was incorporated in 1998 after being founded by the residents and stakeholders of Lemay community, working together with St. Louis County government in the aftermath of the flood of 1993.

MISSION

The mission of THP is to create, preserve, and support healthy and financially stable households.

VISION

THP provides outstanding services to its clients and the communities. It serves to lead in the building of a strengthened community in the St. Louis region.

Letter from our Executive Director

This year has held many exciting changes for The Housing Partnership, Inc.

In 2025, I began my tenure as Executive Director. Prior to that, I was the Housing Program Manager for THP, working to help homebuyers achieve their dream of homeownership.

To lead our housing counseling efforts, we welcomed Ron Zumwalt, our new Housing Program Manager. The homeownership and finance experience he brings to the table will provide significant support to our housing counseling clients as they navigate their homeownership journey.

After our previous housing counselor left to pursue greater opportunities, she stayed connected to THP and joined our Board of Directors. We are very grateful for her continued involvement with our agency!

While the staff may have changed, our commitment to low- and moderate-income households has not. We have continued our homebuyer education, one-on-one counseling, and down payment and closing cost assistance for homebuyers across the St. Louis region. Our home repair programs have also served several homeowners in south St. Louis County. In 2026, we plan to finish building 4 new homes in Lemay which will be sold to eligible homebuyers. Through these efforts, we will continue to serve the housing needs of the St. Louis community.

We look forward to 2026 as a year of continued opportunities and are very excited for the work ahead.

Amy Oliver
Executive Director



Housing Counseling Services



Clients Served through
Homebuyer Education

97

Clients Served through
Counseling Services

54

Funds Granted for DPA

\$140,000

*The St. Louis City DPA program is totally or partly funded
through CDA and HUD.*

Housing Counseling Services include free homebuyer education workshops, online homebuyer education courses, and one-on-one counseling sessions with a HUD certified housing counselor. Homebuyers in the St. Louis region are prepared to purchase a home with the knowledge, skills, and connections gained through these services to become well informed and responsible homeowners.

We also distribute down payment assistance (DPA) funds in the St. Louis Metropolitan area, acting as the **only** agency that was awarded funds from St. Louis City. With a focus on low-to-moderate (LMI) income homebuyers, THP provides \$7,000 to \$10,000 in forgivable loans to help with down payment and closing costs.

Home Repair Programming

Through generous grant funding, THP oversees quality professional home repair and property maintenance programs for low-to-moderate income homeowners in Lemay, Affton, and Mehlville. Our Home Repair Program is designed for big-ticket repairs (at least \$15,000), which is uncommon in the home repair field. These services provide repairs for homeowners in need.

Our goal is to help existing residents in these areas remain in their homes for as long as possible, aging comfortably in the community they love.



Clients Served through
Property Maintenance
Program (PMP)

8

Clients Served through
Home Repair Program (HRP)

2

Grant Funds Invested for PMP

\$44,743

\$5,592.88 avg./home

Grant Funds Invested for HRP

\$35,550

\$17,775.00 avg./home

Residential Development



“Making Home Happen”

The Housing Partnership has worked to strengthen and revitalize the Lemay community through quality and affordable residential home development. Since our inception, we have spearheaded the development of over 70 homes for low- and moderate-income (LMI) residents in Lemay. This includes 40 rental units and over 30 new construction and renovated homes. In 2025, we began construction on 4 new homes that will be completed and sold to eligible homebuyers in 2026.

Homes Created
for LMI Households

70+

4 New Units to Purchase

Broke ground in 2025

Completion expected in
2026



Staff & Board Members

Staff

Kevin Poe Executive Director (January-March 2025)

Amy Oliver Executive Director (May 2025-present)

Patricia McHugh Operations Manager

Ron Zumwalt Housing Program Manager

Eileen Drayton Housing Counselor

Board Members

Linda Eggleston President

James J. Lang Vice President

Philip Mannhard, DDS

Associate Vice President

Jennifer Kossman Secretary

Paul Northington Treasurer

Amy Baker

Steve Bettag

Melody Cooper

Eileen Drayton

(former employee)

Matt Hancock

Sr. Leonette Juengst

Tom Madden

Thomas Marval

Bill Schrimpf

Patricia Yaeger

Frank J. Ziegler, Jr.



Leaders

City of St. Louis Community
Development Administration
FHLB Des Moines
First Missouri Credit Union
Housing Action Illinois

Illinois Facilities Fund
Jefferson Foundation
St. Louis County Office of Community
Development
St. Louis County Port Authority

Champions

BMO Bank
CIBC
FCB Banks
Guild Mortgage

Midwest BankCentre
PNC Financial Services Group
River City Casino & Hotel
School Sisters of Notre Dame (SSND)

Advocates

Associated Bank
Central Bank
Commerce Bank
Commerce Bancshares Foundation
Curated Properties
Enterprise Bank & Trust
Frank Ziegler, Jr.
Hancock Place School District
Janet & Dr. Philip Mannhard
Leeper Family Gift Fund at YouthBridge
Community Foundation

Linda Eggleston
Mary Mother of the Church Plumbers &
Pipefitters Local 562
Paul Woodruff
Reinhold Electric
Rise Community Development
Simmons Bank
St. Louis Economic Development Partnership
Stifel Bank & Trust

Donors & Funders