



LETTER FROM THE CHAIRPERSON

Hello, my name is Bill Wilmering and I was extremely honored to be the 2025 Chair for the REALTOR® Housing Assistance Fund (RHAF). First a little about RHAF.

RHAF began in 1989 as a qualified 501 (C) 3 charitable organization, founded by then St. Louis REALTORS® President Ellen O'Brien. The mission was simple: To provide assistance to the homeless and improve the St. Louis community— making quality shelter and good living conditions achievable for as many as possible. It was a natural way for REALTORS® to give back to those in need.

Every year seems to be somewhat unique and this past year was no different. In 2025, RHAF was able to fulfill its mission, disbursing grants to 12 very deserving local non-profit agencies.

But on May 16, 2025, a catastrophic tornado struck our city. RHAF was able to expand its outreach and provide over \$72,000 in aid to six different local non-profit organizations. These organizations were vetted by RHAF through a special application process. All these organizations already were engaged in helping the tornado victims in various areas—from shelter to food to legal advice. RHAF was able to do its part by providing these agencies with some additional funding.

But the needs, as always, are on-going. I ask all REALTORS® and affiliate members to join me in being a supporter of RHAF in 2026. Your contributions will help keep us striving to achieve our vision of safe and adequate housing solutions and shelter for all St. Louisans.

To make a contribution go to stlrealtors.com/rhaf.

Bill Wilmering

2025 Chair
REALTOR® Housing Assistance Fund



2025 RHAF BOARD OF DIRECTORS

CHAIR

Bill Wilmering

VICE CHAIR

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Twanya Banks

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ST. LOUIS REALTORS® CHIEF EXECUTIVE OFFICER

DIRECTOR

Stacey Sanders

2025 ST. LOUIS REALTORS® PRESIDENT

DIRECTOR

Tina Siebert

2025 ST. LOUIS REALTORS® IMMEDIATE PAST PRESIDENT

DIRECTOR

Tammy Sherrell-Short

RHAF STAFF LIAISON

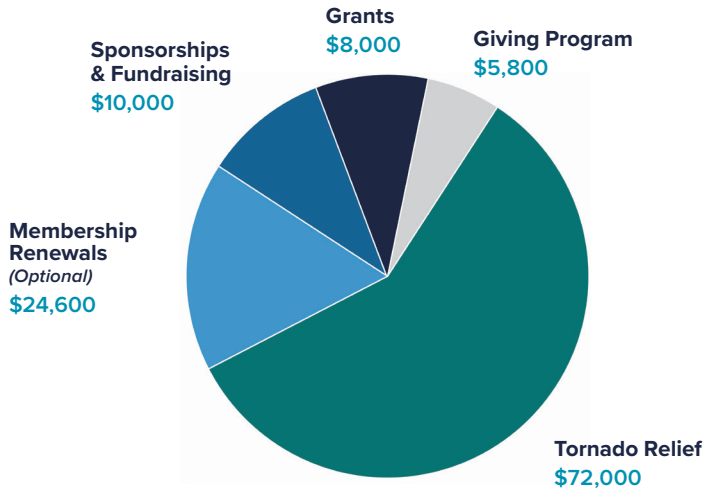
Rick Capelli

ST. LOUIS REALTORS® CHIEF FINANCIAL OFFICER

2025 Annual Report

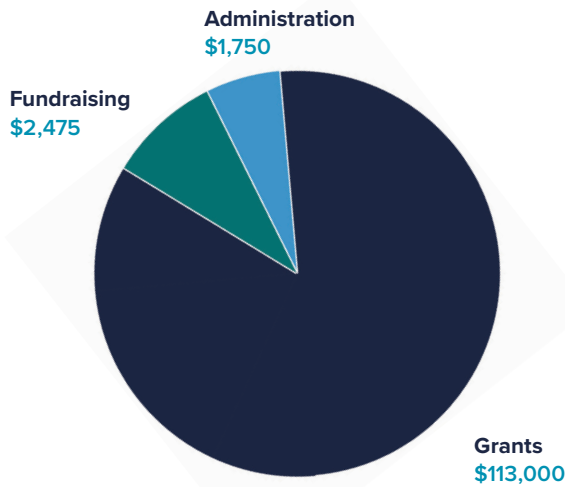
\$113,000
GIVEN IN GRANTS
 TO 18 LOCAL ORGANIZATIONS

Revenues



Total Revenues
\$120,400

Expenditures



Total Expenditures | **Surplus**
\$117,225 | **\$3,175**

2025 FINANCIAL HIGHLIGHTS

The REALTOR® Housing Assistance Fund (RHAF) was proud to provide \$41,000 in grants to local non-profit agencies that share its mission of community aid and housing solutions to those in need.

Additionally, the RHAF was able to provide \$72,000 in grants to 6 local non-profit organizations directly assisting victims of the May 16, 2025 tornado.

Total revenues for RHAF in 2025 were \$120,400, consisting of \$24,600 from the St. Louis REALTORS® dues renewal, \$8,000 directly from St. Louis REALTORS®, \$10,000 from fundraising events and affiliate sponsorships, and \$5,800 from the RHAF Giving Program, which is specifically for REALTORS®, vendors and staff who want to contribute beyond the normal membership contribution. Please contact Rick Capelli at the Association if you are interested in participating in our Giving Program.

RHAF also was able to raise over \$72,000 in specific tornado relief funds and those amounts were fully disbursed to local agencies as noted earlier.

Total grants disbursed were \$113,000 in 2025 with \$4,225 spent on fundraising and administrative costs. As always, it is worth noting the low amount of fundraising and administrative expenditures RHAF incurs. This is due directly to the pro-bono donation of staff time and other resources by St. Louis REALTORS® in addition to the efforts of the great REALTOR® and Affiliate member volunteers. This arrangement with the Association, along with the dedicated RHAF volunteers, assures a significant portion of any contribution to RHAF goes directly to philanthropic endeavors.

2025 GRANT RECIPIENTS

- DREAM BUILDERS 4 EQUITY
- EAGLES NEST
- HOUSE EVERYONE STL
- HOME SWEET HOME
- I AM MY SISTER
- INVEST STL
- L'ARCHE ST. LOUIS
- LEGAL SERVICES OF EASTERN MISSOURI
- LOAVES AND FISHES FOR ST. LOUIS
- PETER & PAUL COMMUNITY SERVICES
- PROMISE COMMUNITY HOMES
- REBUILDING TOGETHER ST. LOUIS
- RESTORE ST. LOUIS
- ST. PATRICK CENTER
- STL HOME REPAIR NETWORK
- THE FAM
- VETERANS COMMUNITY PROJECT
- 4 THE VILLE