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Short Form

Return of Organization Exempt From Income Tax

Under section 501(c) 527 or 4947(a)(1) of the Internal Revenue Code
(except black lung benefit trust or private foundation)► Sponsoring organizations of donor advised funds organizations that operate one or more hospital facilities
and certain controlling organizations as defined in section 512(b)(13) must file Form 990 (see instructions)
All other organizations with gross receipts less than \$200 000 and total assets less than \$500 000
at the end of the year may use this formDepartment of the Treasury
Internal Revenue Service

OMB No 1545 1150

2012

Open to Public
Inspection

A For the 2012 calendar year, or tax year beginning

and ending

B Check if applicable

- Address change
 Name change
 Initial return
 Terminated
 Amended return
 Application pending

C Name of organization

Realtor Housing Assistance Fund of the St Louis Association of Realtors

Number and street (or P O box if mail is not delivered to street address)

Room/suite

12777 Olive Blvd

City or town

state or country

ZIP + 4

Saint Louis

MO

63141 6210

D Employer identification number

43 1525560

E Telephone number

(314) 576 0033

F Group Exemption
Number ►G Accounting Method Cash Accrual

Other (specify) ►

I Website ► www.rhaf.orgH Check ► if the organization is
not required to attach Schedule B
(Form 990, 990 EZ or 990 PF)J Tax-exempt status (check only one) — 501(c)(3) 501(c) () ◀ (insert no) 4947(a)(1) or 527K Check ► if the organization is not a section 509(a)(3) supporting organization or a section 527 organization and its gross receipts are normally not more than \$50 000. A Form 990 EZ or Form 990 return is not required though Form 990 N (e postcard) may be required (see instructions). But if the organization chooses to file a return be sure to file a complete return

L Add lines 5b 6c and 7b to line 9 to determine gross receipts. If gross receipts are \$200 000 or more or if total assets

(Part II line 25 column (B) below) are \$500 000 or more file Form 990 instead of Form 990 EZ

► \$

39 173

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (see the instructions for Part I)
Check if the organization used Schedule O to respond to any question in this Part I

1 Contributions gifts and similar amounts received

1 28 248

2 Program service revenue including government fees and contracts

2

3 Membership dues and assessments

3

4 Investment income

4 8

5a Gross amount from sale of assets other than inventory

5a

28 248

b Less cost or other basis and sales expenses

5b

c Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)

5c 0

6 Gaming and fundraising events

a Gross income from gaming (attach Schedule G if greater than
\$15 000)

6a

28 248

b Gross income from fundraising events (not including \$
from fundraising events reported on line 1) (attach Schedule G if the
sum of such gross income and contributions exceeds \$15 000)

6b

10 917

c Less direct expenses from gaming and fundraising events

6c

7 071

d Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract
line 6c)

6d 3 846

7a Gross sales of inventory less returns and allowances

7a

b Less cost of goods sold

7b

c Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)

7c 0

8 Other revenue (describe in Schedule O)

8

9 Total revenue Add lines 1 2 3 4 5c 6d 7c and 8

9 32 102

10 Grants and similar amounts paid (list in Schedule O)

10 33 000

11 Benefits paid to or for members

11

12 Salaries other compensation and employee benefits

12

13 Professional fees and other payments to independent contractors

13 60

14 Occupancy rent utilities and maintenance

14 60

15 Printing publications postage and shipping

15

16 Other expenses (describe in Schedule O)

16 2 526

17 Total expenses Add lines 10 through 16

17 35 646

18 Excess or (deficit) for the year (Subtract line 17 from line 9)

18 3 544

19 Net assets or fund balances at beginning of year (from line 27 column (A)) (must agree with
end of year figure reported on prior year's return)

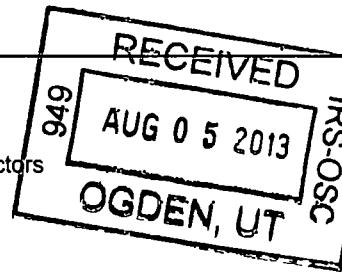
19 5 099

20 Other changes in net assets or fund balances (explain in Schedule O)

20

21 Net assets or fund balances at end of year Combine lines 18 through 20

21 1 555



g-8 19

Part II Balance Sheets (see the instructions for Part II)Check if the organization used Schedule O to respond to any question in this Part II

	(A) Beginning of year	(B) End of year
22 Cash savings and investments	4 599	22 1 158
23 Land and buildings		23
24 Other assets (describe in Schedule O)	500	24 397
25 Total assets	5 099	25 1 555
26 Total liabilities (describe in Schedule O)		26
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	5,099	27 1,555

Part III Statement of Program Service Accomplishments (see the instructions for Part III)Check if the organization used Schedule O to respond to any question in this Part III What is the organization's primary exempt purpose? Provides funds for housing solutions for low income individuals

Describe the organization's program service accomplishments for each of its three largest program services as measured by expenses. In a clear and concise manner describe the services provided the number of persons benefited and other relevant information for each program title

Expenses

(Required for section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts optional for others)

28 The organization makes contributions to various other charitable organizations which provide or assist low income individuals with housing solutions Grants were disbursed to 29 organizations in 2012	(Grants \$ 33 000) If this amount includes foreign grants check here ► <input type="checkbox"/>	28a	33 000
29	(Grants \$) If this amount includes foreign grants check here ► <input type="checkbox"/>	29a	
30	(Grants \$) If this amount includes foreign grants check here ► <input type="checkbox"/>	30a	
31 Other program services (describe in Schedule O)	(Grants \$) If this amount includes foreign grants check here ► <input type="checkbox"/>	31a	
32 Total program service expenses (add lines 28a through 31a)		32	33 000

Part IV List of Officers, Directors, Trustees and Key Employees List each one even if not compensated (see the instructions for Part IV)Check if the organization used Schedule O to respond to any question in this Part IV

(a) Name and title	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W 2/1099 MISC) (If not paid enter -0)	(d) Health benefits contributions to employee benefit plans and deferred compensation	(e) Estimated amount of other compensation
Wendy Cromer President	Hr/WK 3 00	0		
H John Frank Vice President	Hr/WK 3 00	0		
Connie Chartier Secretary	Hr/WK 4 00	0		
Marc Levinson Director	Hr/WK 1 00	0		
Donna Zerega Director	Hr/WK 1 00	0		
Fred Kratky Treasurer	Hr/WK 1 00	0		
Ellen O'Brien Director	Hr/WK 1 00	0		
Glenn Vatterott Director	Hr/WK 1 00	0		
Mark Stallmann Director	Hr/WK 1 00	0		
	Hr/WK			
	Hr/WK			
	Hr/WK			

Part V Other Information (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V) Check if the organization used Schedule O to respond to any question in this Part V		<input type="checkbox"/>	
		Yes	No
33	Did the organization engage in any significant activity not previously reported to the IRS? If Yes provide a detailed description of each activity in Schedule O	33	X
34	Were any significant changes made to the organizing or governing documents? If Yes attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise explain the change on Schedule O (see instructions)	34	X
35 a	Did the organization have unrelated business gross income of \$1 000 or more during the year from business activities (such as those reported on lines 2 6a and 7a among others)?	35a	X
b	If Yes to line 35a has the organization filed a Form 990 T for the year? If No provide an explanation in Schedule O	35b	
c	Was the organization a section 501(c)(4) 501(c)(5) or 501(c)(6) organization subject to section 6033(e) notice reporting and proxy tax requirements during the year? If Yes complete Schedule C Part III	35c	X
36	Did the organization undergo a liquidation dissolution termination or significant disposition of net assets during the year? If Yes complete applicable parts of Schedule N	36	X
37 a	Enter amount of political expenditures direct or indirect as described in the instructions ► 37a	37b	
b	Did the organization file Form 1120 POL for this year?	38a	X
38 a	Did the organization borrow from or make any loans to any officer director trustee or key employee or were any such loans made in a prior year and still outstanding at the end of the tax year covered by this return?	38b	
b	If Yes complete Schedule L Part II and enter the total amount involved	39a	
39	Section 501(c)(7) organizations Enter	39b	
a	Initiation fees and capital contributions included on line 9	40a	
b	Gross receipts included on line 9 for public use of club facilities	40b	X
40 a	Section 501(c)(3) organizations Enter amount of tax imposed on the organization during the year under section 4911 ► O section 4912 ► O section 4955 ► O	40c	
b	Section 501(c)(3) and 501(c)(4) organizations Did the organization engage in any section 4958 excess benefit transaction during the year or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990 EZ? If Yes complete Schedule L Part I	40d	
c	Section 501(c)(3) and 501(c)(4) organizations Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912 4955 and 4958	40e	X
d	Section 501(c)(3) and 501(c)(4) organizations Enter amount of tax on line 40c reimbursed by the organization ► O	41	List the states with which a copy of this return is filed ► N/A
e	All organizations At any time during the tax year was the organization a party to a prohibited tax shelter transaction? If Yes complete Form 8866 T	42 a	The organization's books are in care of ► Richard Capelli Telephone no ► (314) 576 0033
	Located at ► 12777 Olive Blvd City Saint Louis ST MO ZIP + 4 ► 63141 6210	42 b	
b	At any time during the calendar year did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account securities account or other financial account)? If Yes enter the name of the foreign country ► See the instructions for exceptions and filing requirements for Form TD F 90 22 1 Report of Foreign Bank and Financial Accounts	42c	X
c	At any time during the calendar year did the organization maintain an office outside the U S ? If Yes enter the name of the foreign country ►	43	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 EZ in lieu of Form 1041—Check here and enter the amount of tax exempt interest received or accrued during the tax year ► 43
44 a	Did the organization maintain any donor advised funds during the year? If Yes Form 990 must be completed instead of Form 990 EZ	44a	X
b	Did the organization operate one or more hospital facilities during the year? If Yes Form 990 must be completed instead of Form 990 EZ	44b	X
c	Did the organization receive any payments for indoor tanning services during the year?	44c	X
d	If Yes to line 44c has the organization filed a Form 720 to report these payments? If No provide an explanation in Schedule O	44d	
45 a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	45a	X
b	Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If Yes Form 990 and Schedule R may need to be completed instead of Form 990 EZ (see instructions)	45b	X

46 Did the organization engage directly or indirectly in political campaign activities on behalf of or in opposition to candidates for public office? If Yes complete Schedule C Part I

	Yes	No
46		X

Part VI Section 501(c)(3) organizations only

All section 501(c)(3) organizations must answer questions 47–49b and 52 and complete the tables for lines 50 and 51

Check if the organization used Schedule O to respond to any question in this Part VI

47 Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If Yes complete Schedule C Part II

	Yes	No
47		X
48		X
49a		X
49b		

48 Is the organization a school as described in section 170(b)(1)(A)(ii)? If Yes complete Schedule E

49 a Did the organization make any transfers to an exempt non charitable related organization?

b If Yes was the related organization a section 527 organization?

50 Complete this table for the organization's five highest compensated employees (other than officers directors trustees and key employees) who each received more than \$100 000 of compensation from the organization If there is none enter None

(a) Name and title of each employee paid more than \$100 000	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W 2/1099 MISC)	(d) Health benefits contributions to employee benefit plans and deferred compensation	(e) Estimated amount of other compensation
Name None				
Title	Hr/WK 00			
Name				
Title	Hr/WK 00			
Name				
Title	Hr/WK 00			
Name				
Title	Hr/WK 00			
Name				
Title	Hr/WK 00			

f Total number of other employees paid over \$100 000 ►

51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100 000 of compensation from the organization If there is none enter None

(a) Name and address of each independent contractor paid more than \$100 000	(b) Type of service	(c) Compensation
Name None	Str	
City	ST	ZIP
Name	Str	
City	ST	ZIP
Name	Str	
City	ST	ZIP
Name	Str	
City	ST	ZIP
Name	Str	
City	ST	ZIP

d Total number of other independent contractors each receiving over \$100 000 ►

52 Did the organization complete Schedule A? Note All section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A

► Yes No

Under penalties of perjury I declare that I have examined this return including accompanying schedules and statements and to the best of my knowledge and belief it is true correct and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here	Signature of officer <i>Celeste Banks-Rueter</i>	Date	
		7/31/2013	
	Type or print name and title		

Paid Preparer Use Only	Print/Type preparer's name <i>Judith E Murphy</i>	Preparer's signature <i>Judith E Murphy</i>	Date 7-25-13	Check <input type="checkbox"/> if self-employed	PTIN P00325547
	Firm's name ► One North Brentwood St. Louis, MO 63105		Firm's EIN ►		
	Firm's address ►		Phone no		

May the IRS discuss this return with the preparer shown above? See instructions

► Yes No

SCHEDULE A
(Form 990 or 990 EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust

► Attach to Form 990 or Form 990 EZ ► See separate instructions

OMB No. 1545-0047

2012

**Open to Public
Inspection**

Name of the organization

Realtor Housing Assistance Fund of the St. Louis Association of Realtors

Employer identification number

43 1525560

Part I Reason for Public Charity Status (All organizations must complete this part) See instructions

The organization is not a private foundation because it is (For lines 1 through 11 check only one box)

- 1 A church convention of churches or association of churches described in **section 170(b)(1)(A)(i)**
- 2 A school described in **section 170(b)(1)(A)(ii)** (Attach Schedule E)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)** Enter the hospital's name city and state
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)** (Complete Part II)
- 6 A federal state or local government or governmental unit described in **section 170(b)(1)(A)(v)**
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)** (Complete Part II)
- 8 A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II)
- 9 An organization that normally receives (1) more than 33 1/3% of its support from contributions membership fees and gross receipts from activities related to its exempt functions—subject to certain exceptions and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30 1975 See **section 509(a)(2)** (Complete Part III)
- 10 An organization organized and operated exclusively to test for public safety See **section 509(a)(4)**
- 11 An organization organized and operated exclusively for the benefit of to perform the functions of or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)** See **section 509(a)(3)** Check the box that describes the type of supporting organization and complete lines 11e through 11h
 - a Type I
 - b Type II
 - c Type III—Functionally integrated
 - d Type III—Non functionally integrated
- e By checking this box I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**
- f If the organization received a written determination from the IRS that it is a Type I Type II or Type III supporting organization check this box
- g Since August 17 2006 has the organization accepted any gift or contribution from any of the following persons?
 - (i) A person who directly or indirectly controls either alone or together with persons described in (ii) and (iii) below the governing body of the supported organization?
 - (ii) A family member of a person described in (i) above?
 - (iii) A 35% controlled entity of a person described in (i) or (ii) above?

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

h Provide the following information about the supported organization(s)

(I) Name of supported organization	(II) EIN	(III) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(IV) Is the organization in col (I) listed in your governing document?		(V) Did you notify the organization in col (I) of your support?		(VI) Is the organization in col (I) organized in the U S ?		(VII) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
(A)									
(B)									
(C)									
(D)									
(E)									
Total									0

Part II: Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5 7 or 8 of Part I or if the organization failed to qualify under Part III If the organization fails to qualify under the tests listed below please complete Part III)

Section A Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts grants contributions and membership fees received (Do not include any unusual grants)						0
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0
3 The value of services or facilities furnished by a governmental unit to the organization without charge						0
4 Total Add lines 1 through 3	0	0	0	0	0	0
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11 column (f)						
6 Public support Subtract line 5 from line 4						0

Section B Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4	0	0	0	0	0	0
8 Gross income from interest dividends payments received on securities loans rents royalties and income from similar sources						0
9 Net income from unrelated business activities whether or not the business is regularly carried on						0
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						0
11 Total support Add lines 7 through 10						0
12 Gross receipts from related activities etc (see instructions)					12	
13 First five years If the Form 990 is for the organization's first second third fourth or fifth tax year as a section 501(c)(3) organization check this box and stop here						<input type="checkbox"/>

Section C Computation of Public Support Percentage

14 Public support percentage for 2012 (line 6 column (f) divided by line 11 column (f))	14	0 00%
15 Public support percentage from 2011 Schedule A-Part II-line-14	15	0 00%
16a 33 1/3% support test—2012 If the organization did not check the box on line 13 and line 14 is 33 1/3% or more check this box and stop here The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
b 33 1/3% support test—2011 If the organization did not check a box on line 13 or 16a and line 15 is 33 1/3% or more check this box and stop here The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
17a 10% facts and-circumstances test—2012 If the organization did not check a box on line 13 16a or 16b and line 14 is 10% or more and if the organization meets the facts and circumstances test check this box and stop here Explain in Part IV how the organization meets the facts and circumstances test The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
b 10% facts and-circumstances test—2011 If the organization did not check a box on line 13 16a 16b or 17a and line 15 is 10% or more and if the organization meets the facts and circumstances test check this box and stop here Explain in Part IV how the organization meets the facts and circumstances test The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
18 Private foundation If the organization did not check a box on line 13 16a 16b 17a or 17b check this box and see instructions	<input type="checkbox"/>	

Part III Support Schedule for Organizations Described in Section 509(a)(2)(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II
If the organization fails to qualify under the tests listed below, please complete Part II.)**Section A Public Support**

Calendar year (or fiscal year beginning in) ►

- 1 Gifts grants contributions and membership fees received (Do not include any unusual grants)
 2 Gross receipts from admissions merchandise sold or services performed or facilities furnished in any activity that is related to the organization's tax exempt purpose
 3 Gross receipts from activities that are not an unrelated trade or business under section 513
 4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf
 5 The value of services or facilities furnished by a governmental unit to the organization without charge
 6 **Total** Add lines 1 through 5
 7a Amounts included on lines 1 2 and 3 received from disqualified persons
 b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5 000 or 1% of the amount on line 13 for the year
 c Add lines 7a and 7b
 8 **Public support** (Subtract line 7c from line 6)

	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1	48 705	47 998	44 325	27 780	28 248	197 056
2	8 603	3 231	4 440	12 232	10 917	39 423
3						0
4						0
5						0
6	57 308	51 229	48 765	40 012	39 165	236 479
7a						0
b						0
c	0	0	0	0	0	0
8						236 479

Section B Total Support

Calendar year (or fiscal year beginning in) ►

- 9 Amounts from line 6
 10a Gross income from interest dividends payments received on securities loans rents royalties and income from similar sources
 b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30 1975
 c Add lines 10a and 10b
 11 Net income from unrelated business activities not included in line 10b whether or not the business is regularly carried on
 12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)
 13 **Total support** (Add lines 9 10c 11 and 12)
 14 **First five years** If the Form 990 is for the organization's first second third fourth or fifth tax year as a section 501(c)(3) organization check this box and stop here

	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
9	57 308	51 229	48 765	40 012	39 165	236 479
10a	722	61	38	16	8	845
b						0
c	722	61	38	16	8	845
11						0
12						0
13	58 030	51 290	48 803	40 028	39 173	237 324

14 **First five years** If the Form 990 is for the organization's first second third fourth or fifth tax year as a section 501(c)(3) organization check this box and stop here ►

► <input

SCHEDULE O
(Form 990 or 990 EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990 EZ or to provide any additional information
► Attach to Form 990 or 990 EZ

OMB No 1545 0047

2012

Open to Public
Inspection

Name of the organization

Realtor Housing Assistance Fund of the St. Louis Association of Realtors

Employer identification number
43 1525560

Form 990 EZ Part I Line 16 Other Expenses Fundraising 1 089

Form 990 EZ Part I Line 16 Other Expenses Supplies 256

Form 990 EZ Part I Line 16 Other Expenses Copying expenses 41

Form 990 EZ Part I Line 16 Other Expenses Accounting and tax preparation fees 700

Form 990 EZ Part I Line 16 Other Expenses Credit Card fees 196

Form 990 EZ Part I Line 16 Other Expenses Miscellaneous 82

Form 990 EZ Part I Line 16 Other Expenses Grant Presentation Expenses 162

Form 990 EZ Part II Line 24 Other Assets Miscellaneous Receivable Beginning of year 500

End of year 397

Name of the organization

Realtor Housing Assistance Fund of the St. Louis Association of Realtors

Employer identification number

43 1525560

art. I, Line 10 (990-EZ) Grants and Similar Amounts Paid