FLORIDA NON-PROFIT HOUSING, INC.



Letter from FNPH's

President & Executive Director

Our year started and ended before we knew it. Now we are here with another year almost gone. So many changes have taken place in these last few months. Several staff changes have occurred thus bringing upcoming changes to the faces of FNPH.

FNPH spent the year persistently motivated to achieve the objectives of our contracts and grants with the Department of Agriculture and the Department of Labor. The Southeast Region boasts success in assisting 3 self-help agencies receive awards upwards of \$2.7 million and closing over \$17.7 million in 502 Loans this fiscal year. Nearly one quarter of a million dollars was obtained in leveraged loan funds for low-income borrowers as well. FNPH assisted 1,220 farmworkers and their families using Permanent and Temporary Housing Programs.

The advancement and endeavors we have engaged in so far have exceeded our hopes for the year. The impacts of increasing employment opportunities and local revenue serve as a benefit to many members of the local communities. FNPH enjoys success because of our partners. The continued partnerships, hard work and desire of all those involved, serve to make our accomplishments possible.

FNPH remains appreciative and continues to be dedicated to the success of individuals and groups alike, to include USDA/Rural Housing Service (RHS), the U.S. Department of Labor, our grantees and sub-grantees and all other parties that participate in these efforts. When using teamwork, we are ALL essential parts of the successful delivery of providing decent, safe and affordable housing to hardworking, deserving families.

We advance to the future working closely with our partners and striving to yield positive results in all our efforts in the new year.

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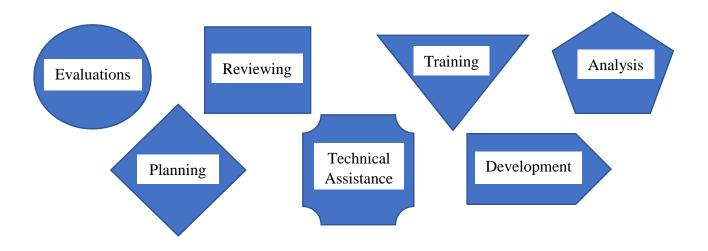
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Mission & Services

FNPH's mission is to empower community-based organizations to assist low to moderate income individuals in obtaining decent, safe, and affordable housing by providing strategic planning, technical assistance, education, training and related affordable housing development and preservation services.

FNPH provided services such as:

- ✓ Present objective evaluations of existing operating systems and training needs;
- ✓ Provide training and management assistance to potential, new and existing grantees;
- ✓ Administer training for boards of directors;
- ✓ Assist agencies in packaging applications to various funding sources;
- ✓ Review and analyze proposal feasibility;
- ✓ Assist grantees in creating housing development plans, construction schedules, financial management systems and sound ethical business practices;
- ✓ Coordinate the planning, development and delivery of workshops and conferences;
- ✓ Develop publications and statistical reports;
- ✓ Provide temporary and emergency housing assistance;
- ✓ Provide technical assistance and training to non-profit housing corporations and units of local government to develop, own and manage farmworker housing.



Mutual Self-Help Housing

Since 1981, FNPH has provided technical management assistance as a Regional Contractor for USDA/Rural Housing Services' (formerly FmHA) Section 523 Mutual Self-Help Housing Technical Assistance Grant Program. The primary purpose of this contract is to provide management and fiscal training, as well as technical support, to operating, new and potential Self-Help Housing Grantees.

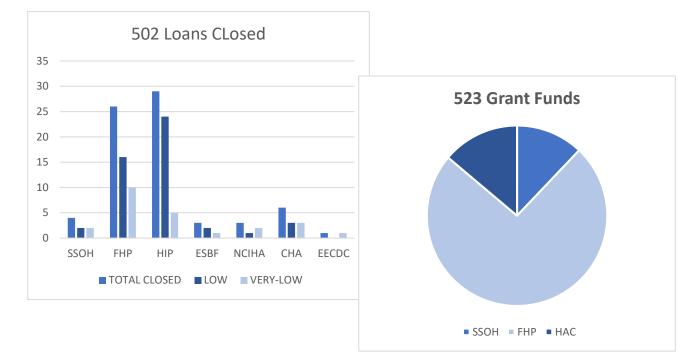


Mortgage loans are provided primarily through Rural Development Section 502 Loan Program. Low and very low-income families can qualify for 100% financing and interest rates are subsidized to as low as one percent.



Eligible organizations can receive administrative grants, through RHS' Section 523 TA Grant Program, to help rural low and very lowincome families build their own homes. These grant funds are used to hire staff and pay other administrative costs to recruit families, provide homeownership counseling, package mortgages, and provide construction supervision and training. The typical grant is two years.

Self-Help Housing Southeast Regional Statisitics



523 Grant Funds	\$2,761,306
• 502 Loan Closed	72
Low Income	48
Very Low-Income	24
502 Direct Loans	\$17,779,447
Other Funds Leveraged	\$1,331,750
Average Appraised Value	\$145,217
Average Loan Amount	\$131,705
Average Sweat Equity	\$13,512

Farm Labor Housing



Our 2018 Farm Labor Housing Program was funded by the U.S. Department of Labor with FNPH serving as the "Lead Agency" for the Southeast Housing Consortium (SEHC). As Lead Agency, we pass through funding, monitor activities and provide assistance to agencies in Delaware, Florida and Mississippi. The following agencies are members of the consortium:

- Centro Campesino Farmworker Center in Homestead, Florida
- Delta Housing Development Corporation in Indianola, Mississippi
- Homes In Partnership in Eustis, Florida
- National Council on Agriculture Life and Labor in Dover, Delaware

The services provided by the SEHC include two parts. Permanent housing assistance, consisting of financial literacy education, counseling, housing development services for both single and multi-family, new construction, rehabilitation, homeownership and rentals. The Temporary Housing Assistance Program provides help with rent and utility payments.

The Agricultural and Labor Program, Inc. (ALPI), located in Lake Alfred, Florida also contracts with FNPH to assist us in delivering our Temporary & Emergency Housing Assistance Program throughout the State of Florida.



Farm Labor Housing continued

We provide technical assistance and training to non-profit housing corporations and units of local government to develop, own and manage housing for farmworkers in Florida.

In Fiscal Year 2018, the Southeast Housing Consortium served 1,220 migrant and seasonal farmworkers and family members. This was done through the Temporary and Emergency Housing Assistance and Permanent Housing Assistance Programs.

FNPH expresses its gratitude to the members of the Southeast Housing Consortium, as well as all other agencies involved in delivering services to the Farm Worker Community.



Financial Statements

BALANCE S	HEET
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STATEMENT OF REVENUE & EXPENSES

September 30, 2018

September 30, 2018

REVENUE

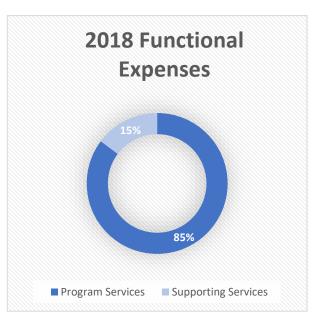
ASSETS

Cash and Cash Equivalents Grant & Contracts Receivable Other Assets Property and Equipment, net	\$2,058,838 264,792 18,886 401,215	Program Revenue Other Revenue	\$1,925,500 1,410
Total Assets	\$2,743,731	Total Revenue	\$1,926,910
LIABILITIES & NET ASSETS		EXPENSES	
Total Liabilities Net Assets	\$99,610 2,644,121	Program Services Supporting Services	\$1,228,353 212,865
Total Liabilities & Net Assets	\$2,743,731	Total Expenses	\$1,441,218

Increase in Net Assets

\$485,692





FNPH's Board of Directors



Maria Granado Vice-President



Johnnie Hill President





Vernon Fuller Treasurer



Rev. Dr. Ted Greer, Jr.

Lucia Valdivia-Sanchez Secretary



Robert Saffold



Marilyn Perkins

FNPH Staff



Selvin McGahee **Executive Director**



Crystal Hare Financial Coordinator





Stephen Lozada Clerk



Santos De La Rosa Farmworker Specialist



Dayatra Coles Deputy/Farmworker **Program Director**



Crystel McCullough Clerk



Jeff Gaddy Self-Help Specialist



Tim Goodyear Self-Help Program Director



Tara Rogers Self-Help Specialist



As we continue our efforts to provide services to deserving people, FNPH would like to thank the partners and supporters who enable us to make so much possible.



FLORIDA NON-PROFIT HOUSING, INC. provides Technical Assistance and Training to Non-Profit Housing Corporations.

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