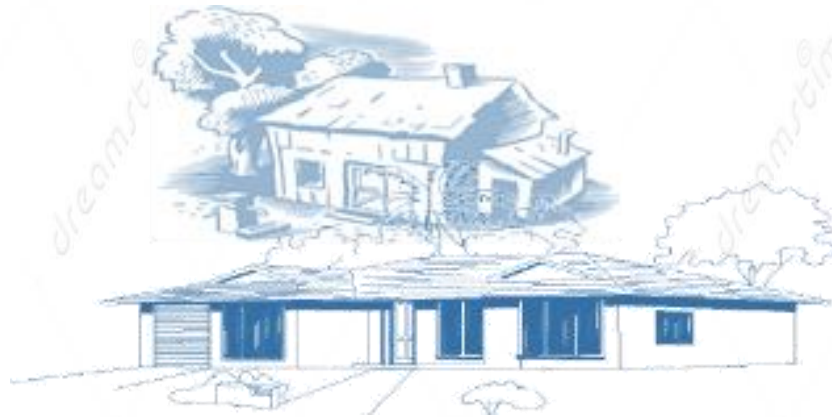
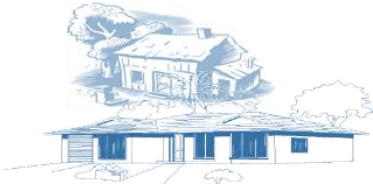


FLORIDA NON-PROFIT HOUSING, INC.



2019 Annual Report



Letter from the President of FNPH's Board of Directors and Executive Director

To our Partners and Supporters,

Another year has passed us by. Here we are having moved smoothly into 2020 with a world of possibilities in our sites. FNPH has had the privilege of experiencing yet another prosperous and productive year. Our success is based on several important factors; our dedicated Board of Directors, the devoted FNPH staff, USDA/Rural Development, the Department of Labor, our sub-grantees and grantees as well as all other supporters and advocates of our agency and programs.

We have provided services to 11 grantees operating 17 grants in the Southeast United States. The amount of Section 523 Mutual Self-Help Housing Grants funded in our region during Fiscal Year 2019 totaled \$9,117,164. Our grantees were able to assist 101 families obtain Section 502 Loans in the sum of \$15,529,824. FNPH delivered assistance to 1,069 farmworkers and their families. The services were provided through Permanent and Temporary Housing Programs.

As we move into this new year, FNPH plans some significant changes. We will be growing our staff and reaching toward achieving goals highlighted in our Strategic Plan.

As Executive Director, I am appreciative of the good work done here at FNPH and look forward to continuing that work with you all.

Gratefully,

Maria Granado
Board President

Selvin McGahee
Executive Director

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.

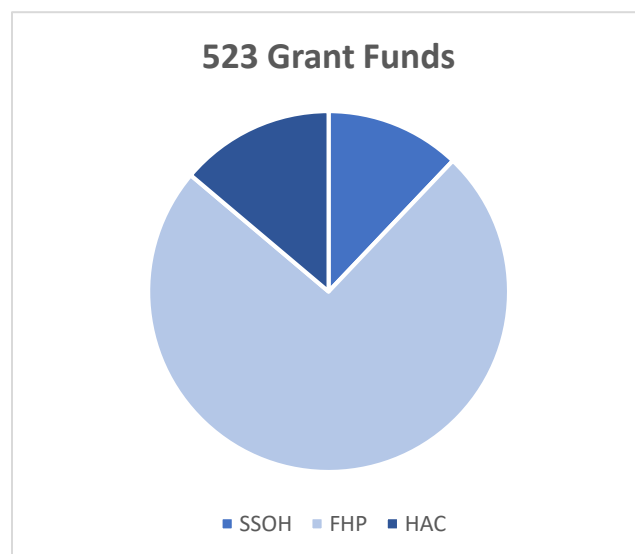
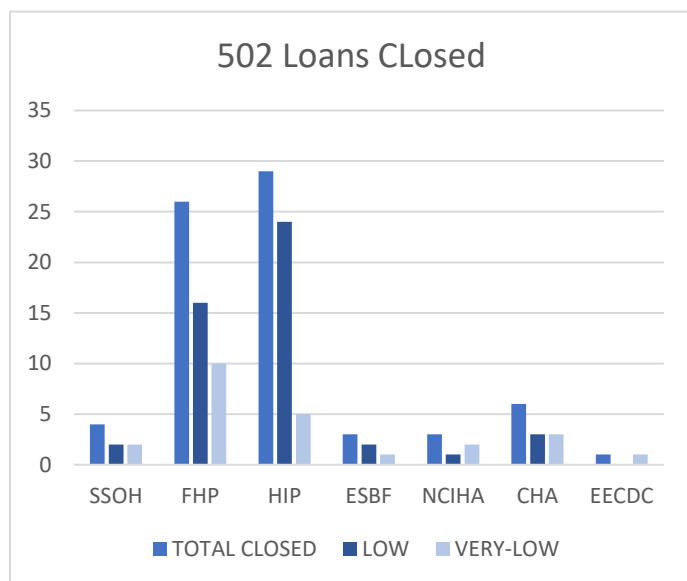
Mortgage loans are provided primarily through Rural Development Section 502 Loan Program. Low and very low-income families can qualify for 100% financing and interest rates are subsidized to as low as one percent.

Eligible organizations can receive administrative grants, through RHS' Section 523 TA Grant Program, to help rural low and very low-income 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

2019 Southeast Regional Statistics



523 Grant Funds	\$3,761,306
• 502 Loan Closed	101
• Low Income	70
• Very Low-Income	31
• 502 Direct Loans	\$15,529,824
• Average Appraised Value	\$121,722
• Average Loan Amount	\$10,0885
• Average Sweat Equity	\$15,498

Farm Labor Housing

Our 2019 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.

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 2019, the Southeast Housing Consortium served 1,069 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 SHEET

September 30, 2019

ASSETS

Cash and Cash Equivalents	\$2,552,913
Grant & Contracts Receivable	270,526
Other Assets	16,811
Property and Equipment, net	381,699

Total Assets **\$3,221,949**

LIABILITIES & NET ASSETS

Total Liabilities	\$90,201
Net Assets	3,131,748

Total Liabilities & Net Assets **\$3,221,949**

STATEMENT OF REVENUE & EXPENSES

September 30, 2019

REVENUE

Program Revenue	\$1,991,86400
Other Revenue	2,817

Total Revenue **\$1,994,681**

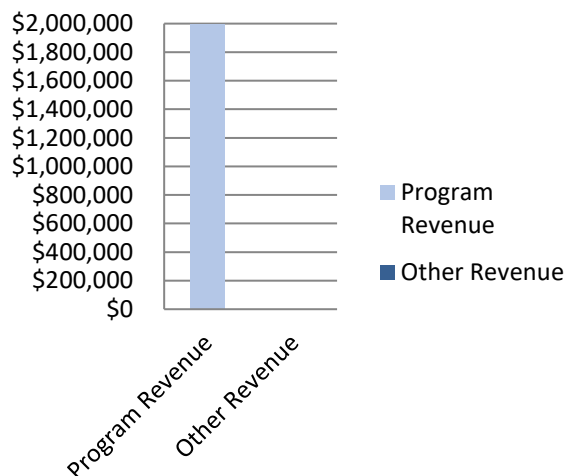
EXPENSES

Program Services	\$1,276,153
Supporting Services	230,901

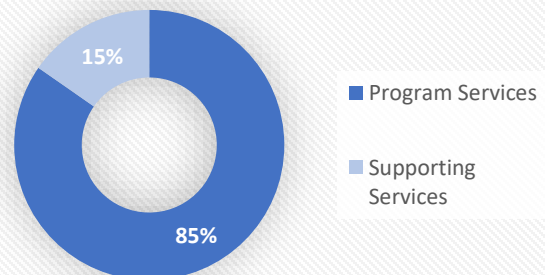
Total Expenses **\$1,507,054**

Increase in Net Assets **\$487,627**

2019 Revenue Sources



2019 Functional Expenses



FNPH Board of Directors



Johnnie Hill
Vice-President



Rev. Dr. Ted Greer, Jr.



Maria Granado
President



Lucia Valdivia-Sanchez
Secretary



Marilyn Perkins



Vernon Fuller
Treasurer



Robert Saffold

FNPH Staff



Selvin McGahee
Executive Director



Crystal Hare
Financial Coordinator



Crystel McCullough
Clerk



Santos De La Rosa
Farmworker Specialist



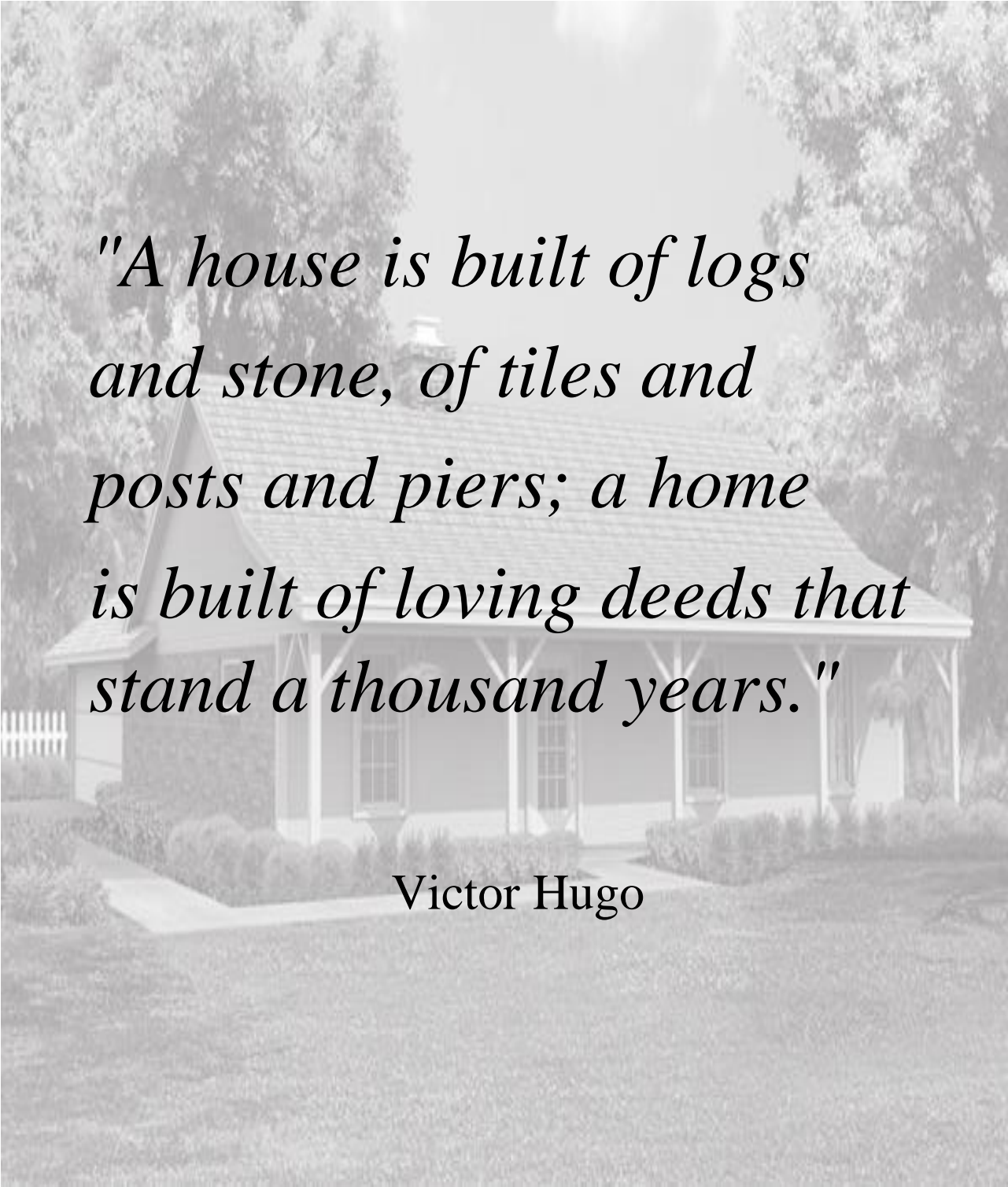
Jeff Gaddy
Self-Help Specialist



Tara L. Rogers
Self-Help Specialist



Stephen Lozada
Clerk



*"A house is built of logs
and stone, of tiles and
posts and piers; a home
is built of loving deeds that
stand a thousand years."*

Victor Hugo



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.*

Florida Non-Profit Housing, Inc.
P.O. Box 1987
3909 Kenilworth Boulevard
Sebring, FL 33871
Tel: 863.385.2519
Fax: 863.385.1643
<http://www.fnph.org>