

# 2015 FLORIDA NON-PROFIT HOUSING, INC.



## ANNUAL REPORT

Providing technical assistance for the development of safe and affordable housing.

# LETTER FROM FNPH'S PRESIDENT & EXECUTIVE DIRECTOR

*Greetings and Salutations from FNPH!*

*We have come to the end of yet another year...2015 has come and gone...time does fly when you are having fun. FNPH took off running this year....the Section 523 Mutual Self-Help Housing Program and the Farmworker Housing Program continue to be in full swing and keeping our staff busy.*

*During this past year, FNPH met all contractual performance standards for the grant with the Department of Labor and the contract with the Department of Agriculture. FNPH has been instrumental in aiding 13 grantees secure over \$3,000,000 in 523 Grant Funds and \$14,000,000 in 502 Loans. We have also assisted six agencies leverage more than \$16,000,000. This has yielded nearly 390 rental housing units for farmworkers.*

*All of these accomplishments have created a positive effect that impacts local economies. Revenue and local employment opportunities increased through these efforts.*

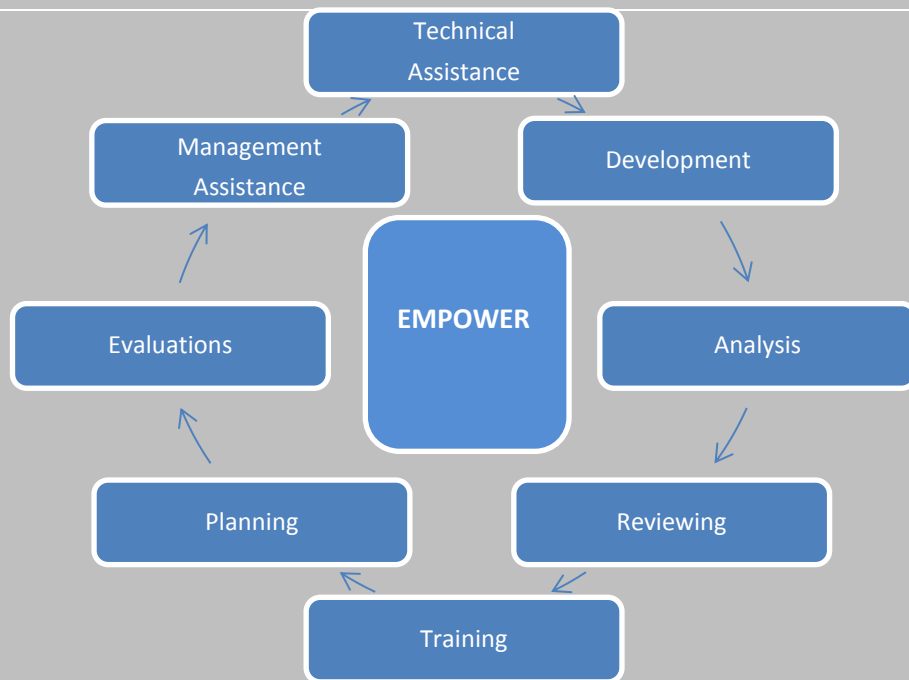
*As the Board President and the Executive Director, we appreciate the continued efforts of our Board of Directors, staff and partners. Without the passion, diligence and hard work of these valuable people, our success would not be possible. We remain grateful to our partners; our grantees, sub-recipients, USDA/Rural Housing Service, the Department of Labor and Telamon Corporation, all are an integral part of providing decent, safe and affordable housing for those in need. Continued collaboration and teamwork, will allow FNPH to move forward with gusto in attaining solutions that support low income families and the agencies that serve them.*



**Johnnie Hill,  
President**



**Selvin McGahee,  
Executive Director**



## *Mission and Services*

Our goal is to empower community-based organizations, local governments and for-profit organizations, to assist their residents in obtaining decent, safe, and affordable housing. 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.

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.

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



# Southeast Region Statistics

## for Self-Help Housing

• <b>523 Grant Funds</b>	<b>\$3,040,904</b>
Homes In Partnership	\$2,100,000
Central Mississippi, Inc.	\$317,352
Esther Stewart Buford Foundation	\$36,300*
Mountain Housing Opportunities	\$383,000
North Carolina Indian Housing Authority	\$204,072
• <b>502 Loan Closed</b>	<b>115</b>
Sowing Seeds of Hope	2
Florida Home Partnership	44
Homes In Partnership	29
Central Mississippi, Inc.	4
Christian Housing Development Corporation	4
Esther Stewart Buford Foundation	9
Housing Assistance Corporation	5
Mountain Housing Opportunities	6
North Carolina Indian Housing Authority	4
Crossville Housing Authority	8
• <b>502 Direct Loans</b>	<b>\$14,022,189</b>
• <b>Other Funds Leveraged</b>	<b>\$1,718,897</b>
<i>*10% in restoration funds of original grant amount</i>	





# FARM LABOR HOUSING

Part of our 2015 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 Apopka, Florida
- National Council on Agriculture Life and Labor in Dover, Delaware

The services provided by the SEHC include Permanent housing assistance, consisting of financial 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 cont.

We were also a sub-grantee of the Telamon Corporation's USDA/RHS Farm Labor Housing Technical Assistance Grant. We provided technical assistance and training to non-profit housing corporations and units of local government to develop, own and manage housing for farm workers in Alabama, Florida, Kentucky, Mississippi and Tennessee. We also assisted agencies in leveraging other sources of funds, (e.g., HOME, SHIP, CDBG), to lower the mortgage from the primary lender, Rural Housing Services.

Through the combined efforts of our Farm Labor Housing Programs six agencies were assisted with leveraging more than \$20 million to construct or rehabilitate nearly 472 rental housing units for farm workers in the Southeast.

In Fiscal Year 2015, The Southeast Housing Consortium served 1,522 migrant and seasonal farmworkers and family members through its 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 Labor Community.



# FNPH 2015

## Financial Statements

### BALANCE SHEET September 30, 2015

#### ASSETS

Cash and Cash Equivalents	\$1,191,539
Grant & Contracts Receivable	330,469
Other Assets	24,525
Property and Equipment, net	459,762

**Total Assets** **\$2,006,295**

#### LIABILITIES & NET ASSETS

Total Liabilities	\$123,032
Net Assets	1,883,263

**Total Liabilities & Net Assets** **\$2,006,295**

### STATEMENT OF REVENUE & EXPENSES September 30, 2015

#### REVENUE

Program Revenue	\$1,706,263
Other Revenue	30,658

**Total Revenue** **\$1,736,921**

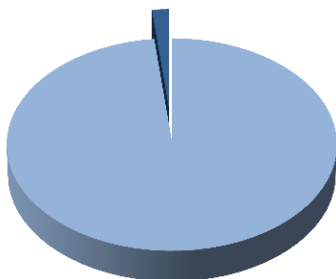
#### EXPENSES

Program Services	\$1,417,858
Supporting Services	267,097

**Total Expenses** **\$1,684,955**

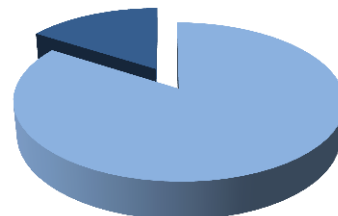
**Increase in Net Assets** **\$51,966**

### 2015 Revenue Sources



■ Program Revenue   ■ Other Revenue

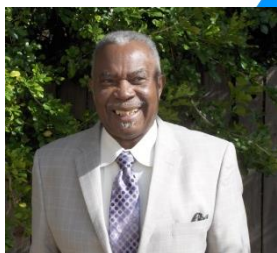
### 2015 Functional Expenses



■ Program Services   ■ Supporting Services



# **FNPH Board of Directors**



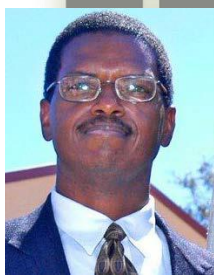
**Johnnie Hill**  
President



**Maria Granado**  
Vice-President



**Angel Lerma**  
Secretary &  
Treasurer



**Vernon Fuller**  
Assistant Treasurer



**Lucia Valdivia-Sanchez**  
Assistant Secretary



**Robert Saffold**

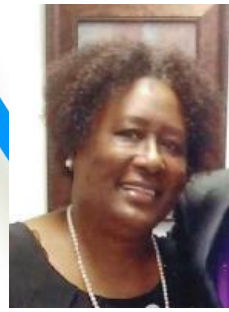


**Jacquelyn Smith**

# FNPH Staff



**Selvin McGahee**  
Executive Director



**Laretta Stephens**  
Deputy Director



**Santos De La Rosa**  
Farmworker  
Specialist



**Linda Childress**  
Financial Coordinator



**Crystal Henry**  
Accounting Specialist



**Crystel McCullough**  
Clerk



**Tiffany Green**  
Self-Help Program Analyst



**Stephen Lozada**  
Clerk



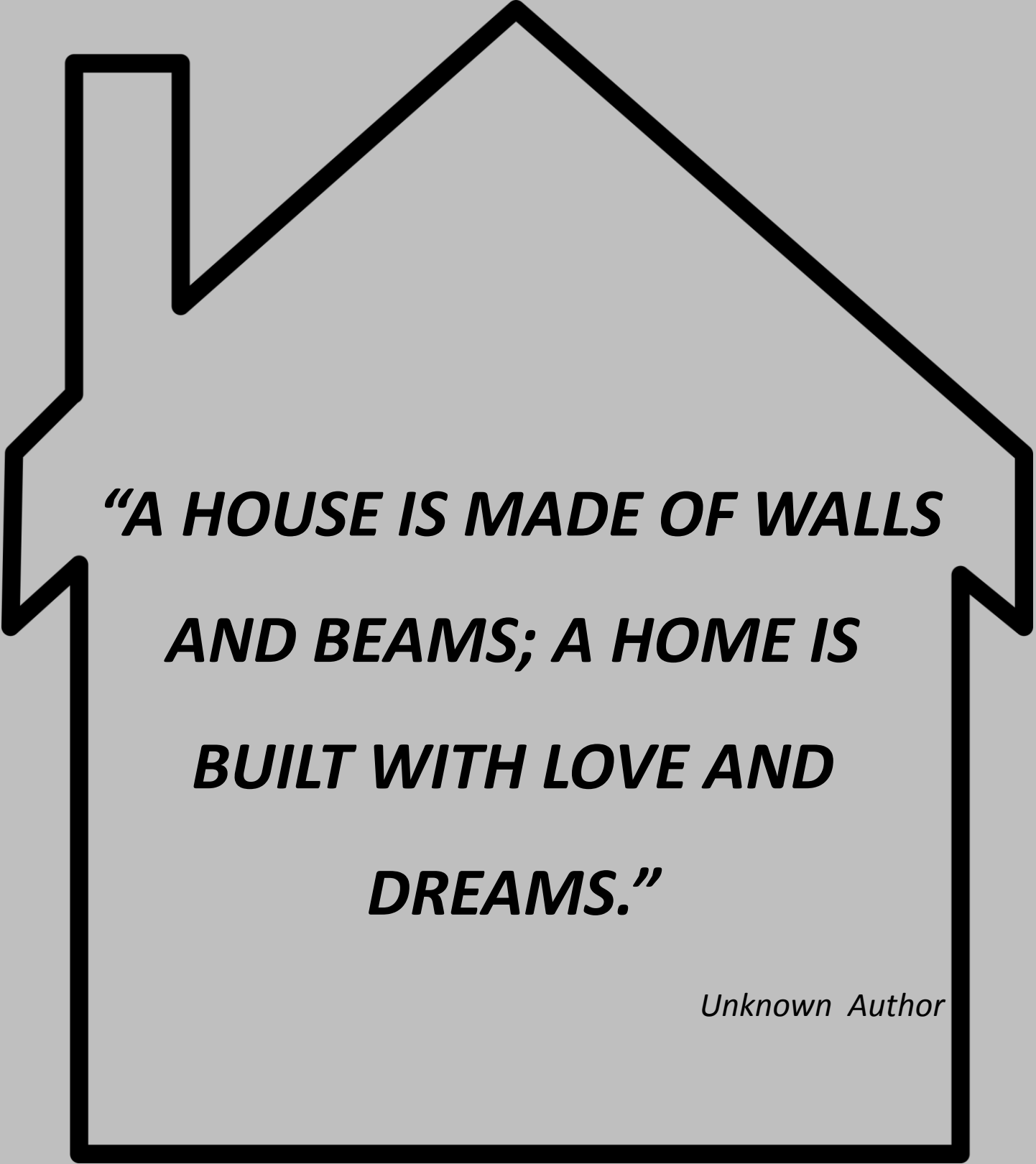
**Jeff Gaddy**  
Self-Help Specialist



**Tara Rogers**  
Self-Help Specialist



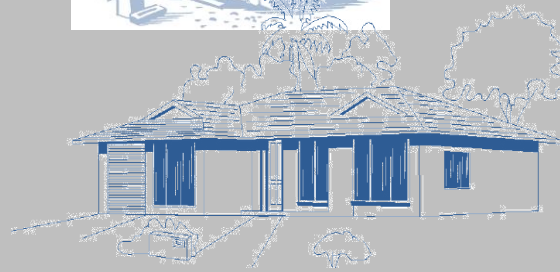
**Theresa Hunt**  
Self-Help Specialist



***“A HOUSE IS MADE OF WALLS  
AND BEAMS; A HOME IS  
BUILT WITH LOVE AND  
DREAMS.”***

*Unknown Author*

A special thank you to all our supporters.  
Together, so much is possible!



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

**Florida Non-Profit Housing, Inc.**

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