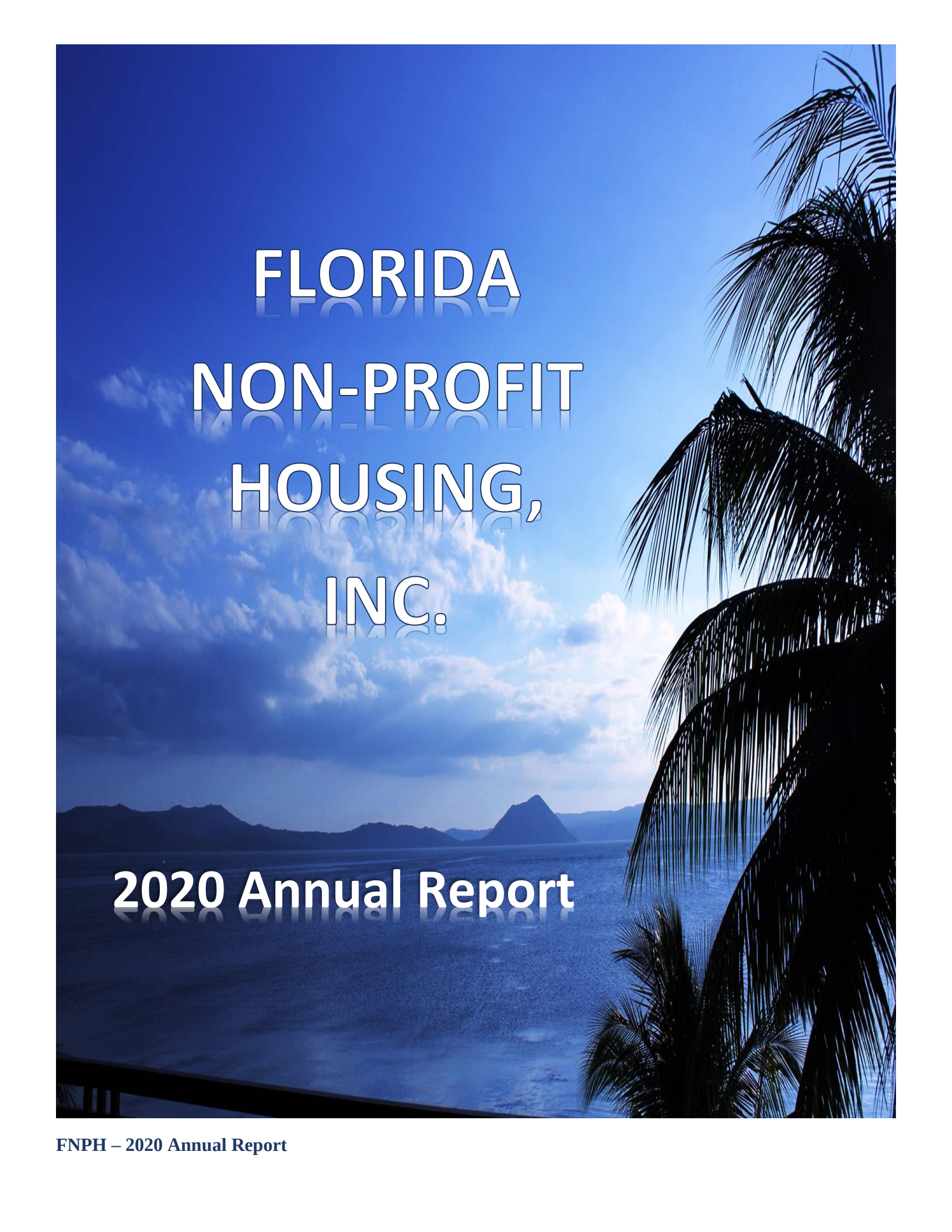
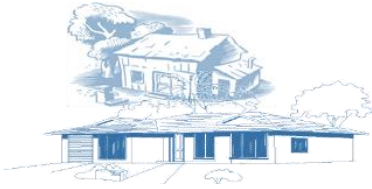




FLORIDA NON-PROFIT HOUSING, INC.

2020 Annual Report



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

To the partners and supporters of Florida Non-Profit Housing, Inc.

As the new Executive Director and Board President of FNPH, we would like to express our appreciation to our committed staff and Board for their hard work and dedication that enabled us to successfully move forward during the challenges of 2020. The staff was able to transition to remote operations very quickly, and the Board continued to meet virtually throughout the year, as we had to quickly pivot, as did some many other organizations, due to the Covid-19 pandemic. We would also like to thank our funders, the Department of Labor and the Department of agriculture for supporting us during this transition, and to our grantees and partners, who continued to provide services to program participants despite the significant obstacles that presented themselves over the past year. In the midst of this most unusual and difficult year, FNPH was able to successfully transition to a new leadership team, and we are in the process of adding to that team in the coming year, as well as embark on a Strategic Planning Process to guide our mission over the next 3-5 years.

Despite the myriad of operational challenges, we faced this past year, 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 2020 totaled \$2,249,577. Our grantees were able to assist 144 families obtain Section 502 Loans in the sum of \$14,025,283. FNPH delivered assistance to 1014 farmworkers and their families. The services were provided through Permanent and Temporary Housing Programs.

Finally, as FNPH moves forward, we would like to honor our outgoing Executive Director, Selvin McGahee for 40 years of service to FNPH and to our country, for his tireless advocacy for decent housing for low income homeowner's and farmworkers. We hope to honor his legacy by building on the foundation he provided at FNPH as we grow our mission.



Vernon Fuller

Board President



Steven Brown

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 our contract is to provide management and fiscal training, as well as technical support, to operating, new and potential Self-Help Housing Grantees.

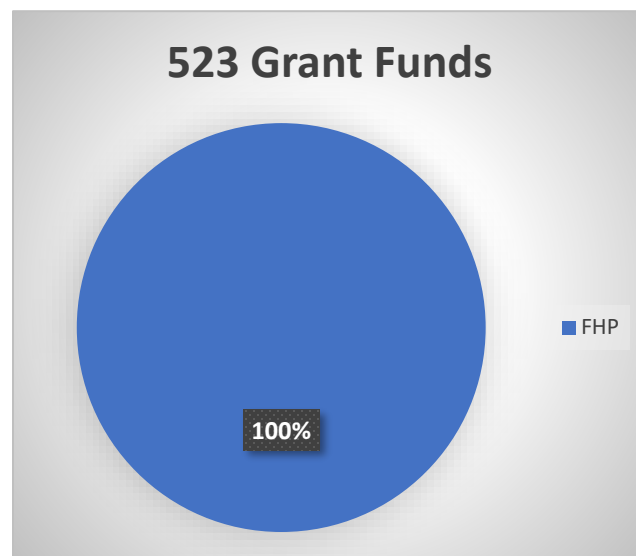
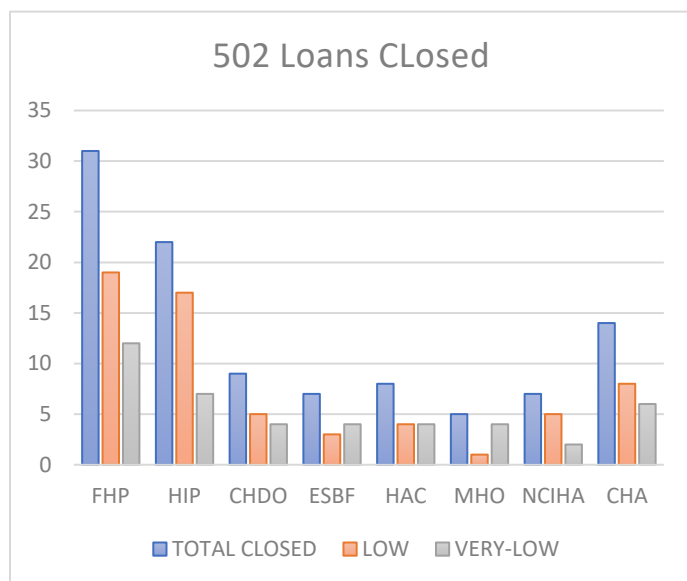
Mortgage loans are provided primarily through Rural Development Section 502 Loan Program. Low and very low-income families can qualify for 100% financing and interest rates are subsidized down to a rate as low as one percent.



Eligible organizations can apply to 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, pay other administrative costs, to recruit families, provide homeownership counseling, package mortgage loans and provide construction supervision and training. The typical grant term is two years.

Self-Help Housing

2020 Southeast Regional Statistics



523 Grant Funds	\$2,249,577
• 502 Loan Closed	144
• Low Income	83
• Very Low-Income	61
• 502 Direct Loans	\$14,025,283
• Average Appraised Value	\$138,277
• Average Loan Amount	\$120,822
• Average Sweat Equity	\$17,454

Farm Labor Housing

Our 2020 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 2020, the Southeast Housing Consortium served 1,014 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, 2020

ASSETS

Cash and Cash Equivalents	\$3,153,305
Grant & Contracts Receivable	298,088
Other Assets	15,218
Property and Equipment, net	362,183

Total Assets **\$3,828,794**

LIABILITIES & NET ASSETS

Total Liabilities	\$50,639
Net Assets	3,678,155

Total Liabilities & Net Assets **\$3,828,794**

STATEMENT OF REVENUE & EXPENSES

September 30, 2020

REVENUE

Program Revenue	\$1,960,136
Other Revenue	3,545

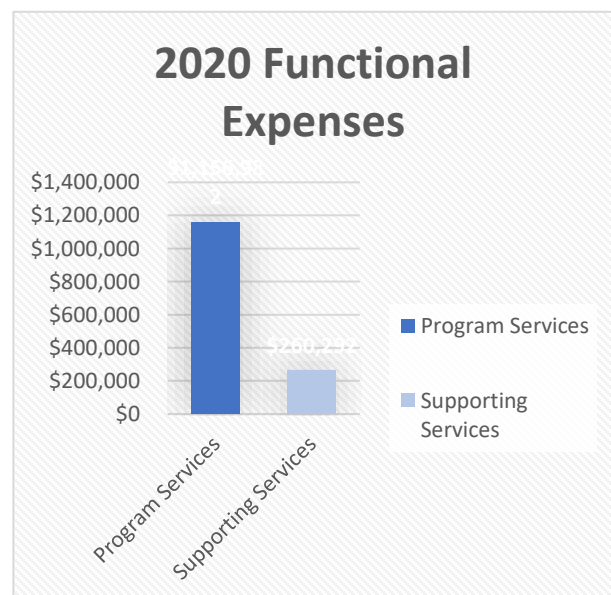
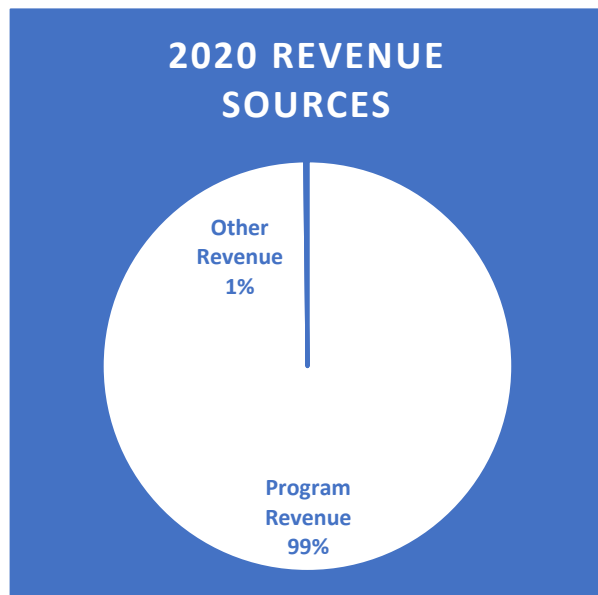
Total Revenue **\$1,963,681**

EXPENSES

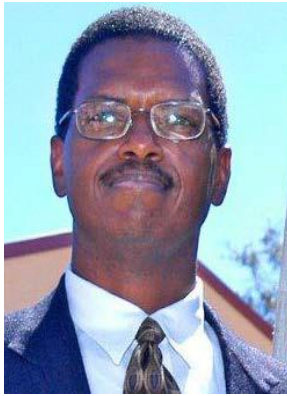
Program Services	\$1,156,982
Supporting Services	260,292

Total Expenses **\$1,417,274**

Increase in Net Assets **\$546,407**



FNPH Board of Directors



Vernon Fuller
President



Rev. Dr. Ted Greer, Jr.
Vice-President



Maria Granado
Secretary



James Upchurch
Treasurer



Lucia Valdivia-Sanchez
Member



Johnnie Hill
Member



Marilyn Perkins
Member



Jerel Safford
Member



Ana Castillo
Member

FNPH Staff



Flori Gutierrez
Deputy
Director/Farmworker
Program Director



Steven Brown
Executive Director



Tara L. Rogers
Self-Help Program
Director



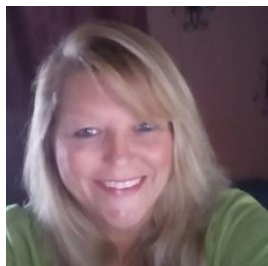
Santos De La Rosa
Farmworker Specialist



Crystal Hare
Financial Coordinator



Jeff Gaddy
Self-Help Specialist



Crystel McCullough
Clerk



Stephen Lozada
Self-Help Program
Analyst

*A house
becomes a home
when it is a
haven for love,
memories
and happiness....*





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.
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Fax: 863.385.1643
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