



LEADING CAPITAL

Strengthening Communities

ANNUAL REPORT 2018





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Strengthening Communities

With our 2018 Annual Report, Florida Community Loan Fund is proud to highlight groups that inspire our work in addressing Florida's community development needs:

- a Vietnam veteran in South Florida became a homeowner for the first time thanks to R.E.A.C.H.;
- teachers, first responders and health workers are now able to afford high quality rental apartments in Palm Beach County, thanks to Neighborhood Renaissance;
- Orange Blossom Family Health is delivering affordable health care with dignity to vulnerable populations in an Orlando neighborhood;
- and a new facility for Boys & Girls Clubs of Manatee County is providing children and youth opportunities to reach their full potential.

With a record \$19.9 million in community development lending and an additional \$28.6 million in financing through the New Markets Tax Credit Program, FCLF delivered \$48.5 million in financing during fiscal year 2018. In addition, our quick response to the widespread damage caused by Hurricane Irma delivered critically needed, low-cost working capital to affected nonprofits across the state.

These are only a few of the stories that exemplify our impact in 2018.

During the past year, we continued to build FCLF's foundation to ensure mission success in the future.

- Our Total Assets grew 10% to \$71.4 million and Total Net Assets increased 8.5% to \$31.4 million.
- We were once again successful in securing key Federal resources from CDFI Fund programs, including a \$45 million New Markets Tax Credit Allocation and a combined \$1.8 million in CDFI Financial Assistance and Healthy Food Financing Initiative awards.
- We closed on \$30 million in financing from the CDFI Bond Guarantee Program, which for the first time provides community development groups in Florida access to long-term capital from FCLF.
- We were selected by the State of Florida to run a demonstration Healthy Food Financing program.
- And we won a prestigious national competition for CDFIs, the PRO Neighborhoods program sponsored by JP Morgan Chase, in collaboration with our partner New Jersey Community Capital.

Fiscal Year 2018 marked the end of a successful five year Strategic Plan. During the year, with the help of our Board, key staff, and stakeholders, we developed a new ambitious five year plan that will see Florida Community Loan Fund significantly increase its impact in the state of Florida by delivering more capital in our existing lines of business and developing more ways to help capital flow to the communities we serve.

Thank you to our investors and supporters who have made these accomplishments possible. We are honored by your trust in our organization. We are excited for the future of Florida communities and take seriously our role to help bring opportunity and dignity to people and places outside of the economic mainstream. Your continued support will help make this vision a reality.



A stylized, handwritten signature in black ink.

Ignacio Esteban
Chief Executive Officer



A handwritten signature in black ink that reads "Ed Timberlake".

Ed Timberlake
Chair, Board of Directors

Left to right, R.E.A.C.H. Executive Director Michael Roberts with Veteran homeowner Pat; Mango Cove apartments, architectural rendering; a medical practitioner and patient at Orange Blossom Family Health; after-school programs at Boys & Girls Clubs of Manatee County.



R.E.A.C.H.

*Strengthening communities
through home ownership.*

Miami-Dade County has the nation's fifth worst affordable housing market, with 49 percent of all households paying more than 30 percent of their income on housing. With housing prices expected to increase as the area's population continues to soar, creating safe, affordable housing for Miami residents is a major step toward strengthening the community.

R.E.A.C.H. (Real Estate Education and Community Housing) works with low-income families to prepare them for homeownership through budget counseling, buyer education, and foreclosure prevention classes. Families graduating from these programs are better equipped to manage their finances and R.E.A.C.H. helps them find homes suitable to their budgets and needs.

Founded in 2006 as a nonprofit service provider, originally R.E.A.C.H. only offered counseling and homebuyer education courses. The organization soon realized its impact could reach farther if it could develop housing for their program graduates.

Left to right, R.E.A.C.H. Executive Director Michael Roberts with Veteran homeowner Pat; Pat in his newly remodeled home; FCLF's Jim Walker with Michael Roberts.

Taking blighted properties from abandonment to life is not an easy task. A lot of communication, coordination and effort must happen to make the American Dream of homeownership come true. Our partnership with Florida Community Loan Fund makes the process simpler, alleviating the financial stress associated with securing capital and focusing our efforts toward rehabilitating houses to create places families can call home.

– Michael Roberts, Executive Director, R.E.A.C.H.

With financing from Florida Community Loan Fund, R.E.A.C.H. could acquire, renovate, and sell homes to qualified families.

The partnership between FCLF and R.E.A.C.H. has led capital into many struggling low-income neighborhoods in Miami-Dade, Broward, and Palm Beach Counties. FCLF initially provided a \$250,000 line of credit, but as its housing program developed and demand grew, the line was increased – first to \$1.5 million and then to \$3 million. R.E.A.C.H. is strengthening communities by seamlessly integrating education and home-buying programs to provide housing where it is needed most.

In 2018, R.E.A.C.H. helped a permanently disabled Vietnam Veteran find a safe and affordable home – the first home the individual was able to own. The 848 square-foot home seemed to be beyond rehabilitation, with a roof in disrepair, weak floors, lacking any kitchen or bath fixtures, and extensive outstanding code violations. The neighborhood, however, was one where the veteran felt comfortable and it provided access to services he needed. R.E.A.C.H. worked with the City to waive \$100,000 in fines and secured financing from FCLF for acquisition and renovation costs. The Veteran now has a stable, newly renovated home where he can live independently on a limited income.



THE FCLF IMPACT

\$3 million FCLF line of credit financing

20-30 homes per year acquired and renovated

600 reached with financial counseling and education services



NEIGHBORHOOD RENAISSANCE

*Strengthening communities with
workforce rental housing.*

In Palm Beach County, where household incomes range from multi-millionaire status to poverty level, over 70% of low-income renter households are cost burdened. Though the area is often associated with beachfront estate homes, it is also home to 373,000 low- and moderate-income households in need of affordable housing.

Neighborhood Renaissance is a community-driven organization with a comprehensive and equitable approach to neighborhood revitalization based on sound urban planning principals. Founded in 1992, the organization works with existing residents and community stakeholders to solve neighborhood planning issues, renovate troubled properties, develop workforce housing, assist first-time homebuyers, complete neighborhood improvements, and encourage business development and job creation. Since 2003, Neighborhood Renaissance and Florida Community Loan Fund have partnered to lead capital into Palm Beach County neighborhoods, through 17 loans totaling \$11 million in financing.

Left to right, A few of the families helped by Neighborhood Renaissance; Mango Cove apartments, architectural rendering; Groundbreaking on Mango Cove was held in November 2017.

At Neighborhood Renaissance, we work in communities where residents struggle with unemployment, crime, lack of opportunity, and finding a home they can afford. Our long relationship with Florida Community Loan Fund provides us the capital we need to make homes affordable, and keep those homes affordable over time.

– Terri Murray, Executive Director, Neighborhood Renaissance

Mango Cove Apartments will create 36 new affordable rental homes in Palm Beach County, Florida. The project is transforming a vacant parcel of land that sat empty for over ten years into an attractive residential community that is central to schools, transportation, employment, shopping, services and recreation facilities. Mango Cove replaces 40 apartments destroyed by the 2004-2005 hurricanes with energy efficient, quality residences. Monthly rents are set well below market rate, within reach for families earning less than 120% of the area median income – an essential population including teachers, first responders, and health workers. The homes will remain affordable for future generations through a 30-year deed restriction enforced by Palm Beach County.

The property location has been a focus of county efforts for 20 years. In 2005, the area was designated an Urban Redevelopment Area as a part of the county's comprehensive plan to increase workforce housing for community stabilization. In addition to a 6-acre lake, the completed development will include walking paths, playgrounds and picnic areas, along with balconies on each unit, to enhance the neighborhood and encourage families to enjoy the outdoors. Mango Cove complements other work Neighborhood Renaissance has done to increase affordable housing in the area, providing both rental and home ownership opportunities for lower income populations.

THE FCLF IMPACT

\$4.8 million FCLF financing for land acquisition, construction, and permanent financing

\$8.6 million total project cost

36 affordable rental apartments in Palm Beach County





ORANGE BLOSSOM FAMILY HEALTH

*Strengthening communities
with healthcare.*

Lack of access to primary medical care is a major barrier to healthy living for lower income people, the uninsured, and individuals experiencing homelessness. Chronic illnesses often go untreated, healthcare costs escalate, and individuals rely on crowded emergency rooms for basic healthcare services.

Orange Blossom Family Health was founded in 1993 to address these challenges and provide healthcare to homeless and uninsured residents in Orlando. Since then, OBFH has grown to 8 locations across Central Florida, serving over 20,000 patients in 2017 with medical, dental, vision, prescription, and behavioral healthcare. Of these patients, 75% live below poverty level, and 70% are uninsured.

OBFH is expanding its services again to bring healthcare to the Ivey Lane community, one of the city's most underserved areas. With a 27% poverty rate, 19% unemployment, and incomes at 59% of the Area Median Income, many residents are unable to

Left to right, Orange Blossom Family Health Ivey Lane facility, architectural rendering; Groundbreaking was held in August 2018.

As we strive to ensure access to quality healthcare services for all of our community members regardless of their financial situation, we feel that it is also important that our facilities are attractive, welcoming and state of the art. Our partnership with FCLF is allowing us to build a facility that our patients, staff and community can all be proud of.

– Bakari Burns, President & CEO, Orange Blossom Family Health

afford quality healthcare and medications – so OBFH offers sliding fees for service and care regardless of ability to pay and no one is turned away.

Although the demand for affordable healthcare in Ivey Lane was clear, the organization was hesitant to take on the amount of debt necessary for the \$6 million development. As a leader in securing capital for Florida’s underserved communities, FCLF proposed a creative way to finance the new Federally Qualified Health Center: FCLF provided a traditional loan of \$2.2 million through its Community Development Fund, and \$6.1 million in New Markets Tax Credit allocation to complete the financing package, creating equity for OBFH after seven years.

The Ivey Lane clinic is part of the City of Orlando and Orange County CDBG Comprehensive Plans. The new 11,600 square-foot facility in Orlando will reach 5,000 homeless and low-income individuals annually in a medically underserved area. The comprehensive clinic will serve as a healthcare home for the low-income community, and include 15 medical & 8 dental exam rooms, 4 behavioral health offices, a pharmacy, vision exam room, x-ray lab, urgent care space, laboratory, and administrative offices. In addition, OBFH partners with local hospitals to direct emergency room patients to OBFH for follow-up and ongoing primary healthcare.



THE FCLF IMPACT

\$6.2 million total project cost

\$6.1 million FCLF Federal NMTC allocation

\$2.2 million FCLF Community Development Financing

11,600 sq-ft new facility providing healthcare services

5,000 patients served annually

133 jobs created or retained



BOYS & GIRLS CLUBS OF MANATEE COUNTY

*Strengthening communities through
investing in youth and families*

Since its establishment in 1946, more than 40,000 children have passed through the doors of the Boys & Girls Clubs of Manatee County. With the passing of time, one of its facilities, the 50-year old DeSoto Club, was aging and its resources were becoming obsolete for 21st century education.

With financing from FCLF through our NMTC Program, BGCMC is constructing a new 47,500 square-foot facility, doubling its current space and capacity to serve 2,400 children and youth annually, 75% of whom are low-income. BGCMC programs include academic excellence, good character and citizenship, and healthy lifestyles. The new clubhouse will include an upgraded computer lab, an art workshop, a gymnasium, and space for mentoring sessions with local elected officials and entrepreneurs, nutrition classes in a commercial kitchen, and room for community activities and events designed to inspire students to become future community leaders.

Left to right, The new DeSoto Club groundbreaking was held in June 2018; after-school programs provide a focus on academic excellence and character building, mixed with supervised recreation.

Boys & Girls Clubs of Manatee County is proud to partner with Florida Community Loan Fund to provide hope and opportunity to thousands of young people in our area. Thanks to FCLF's support, the children who need us most will benefit with high quality afterschool and summer programs in a state-of-the-art facility, assisting them to reach their full potential. This wouldn't have been possible without our partnership and, for that, we're truly grateful.

*– Dawn Stanhope, President & CEO,
Boys & Girls Clubs of Manatee County*

For each dollar invested into Boys & Girls Club programs, the rate of return is \$9.60 for the community through increased earning power and lowered costs associated with healthcare, public assistance, and incarceration. BGCMC's youth programs boast high success rates for participants, with 98% graduating on time and 93% on grade level for their age.

FCLF provided \$10.5 million in NMTCs for the new DeSoto Club, alongside investor PNC Bank and additional project capital from Synovus Bank. Without this support, BGCMC would have spent years fundraising to cover project costs, and many children would miss the opportunity to reach their full potential, increase their self-esteem and self-worth, and enjoy the world-class experience they deserve.

Located in West Bradenton, Florida, the new facility will be a centerpiece for county-wide youth services. Once complete, the old building will be demolished and the land used to catalyze additional economic development, generating revenue for BGCMC. The new facility aligns with four area redevelopment plans: Manatee County Comprehensive Plan, Southwest County Urban Services Area, Priority Redevelopment Corridors, and Manatee County Children's Services Annual Plan.

THE FCLF IMPACT

\$11 million total project cost

\$10.5 million FCLF NMTC allocation

47,500 sq-ft new facility for outreach to low-income youth

2,400 youth served annually

200 jobs created or retained





Photograph © Will Vragovic, Tampa Bay Times, ZUMA Press

LEADING CAPITAL IN THE AFTERMATH OF DISASTER

Rebuilding and restoring communities

In 2017, Florida experienced its worst hurricane season in over a decade. In the aftermath of Hurricane Irma, many Florida Community Loan Fund borrowers faced a double-edged crisis: their damaged facilities required immediate repair to restore services for low income populations relying on their assistance – many of whom needed help now more than ever – yet tight operating budgets made funding repairs while awaiting insurance proceeds virtually impossible.

Even as Hurricane Irma was cutting a swath of devastation through Florida, FCLF management came together by cell phone to craft a program that would quickly deploy hurricane recovery loans, aiding our borrowers in their efforts to rehabilitate and reconstruct their damaged properties. Unsecured, 0% interest, working capital loans were made available through an expedited application process with no application fees. Within days after the hurricane hit, FCLF's loan officers reached out to all borrowers and the first recovery loans were delivered within two weeks. Florida Com-

Left to right, The Merriweather Building in St. Petersburg suffered major damage from Hurricane Irma in 2017; the building prior to the hurricane; Elihu and Carolyn Brayboy, Isaiah Project.

munity Loan Fund's hurricane recovery loan program is now in place for future hurricane seasons, ready to help rebuild and strengthen our communities.

THE ISAIAH PROJECT, ST. PETERSBURG

Just weeks before Hurricane Irma hit, FCLF borrower The Isaiah Project had begun major renovation work on the historic Merriweather Building in Midtown St. Petersburg. Repurposing the blighted building was part of a broader strategic collaborative of local government and community associations to bring both economic activity and community services back into the area. After the storm cleared, however, significant damage to the building left it beyond repair and the entire structure had to be demolished. The Isaiah Project's founders vowed to rebuild and needed access to funds quickly to get the project back on track.

A \$100,000 recovery loan from FCLF provided The Isaiah Project the capital it needed to develop a new construction plan, yet its original goal remains. Once complete, 48 returning citizen and formerly homeless women will be housed in a supportive environment offering life skills development, job readiness and employability training, health-care, mental health counseling, and healthy meals.



Though recovery can be a slow process, we remain committed to our community development partners. We continue in our mission to improve the lives of Floridians by leading capital into low income areas, and we are prepared should recovery efforts be necessary again, not only rebuild what is lost, but to strengthen and ready our communities for any challenges in our future.



THE FCLF IMPACT

16 FCLF hurricane recovery loans

\$1.4 million working capital

Zero cost to borrowers

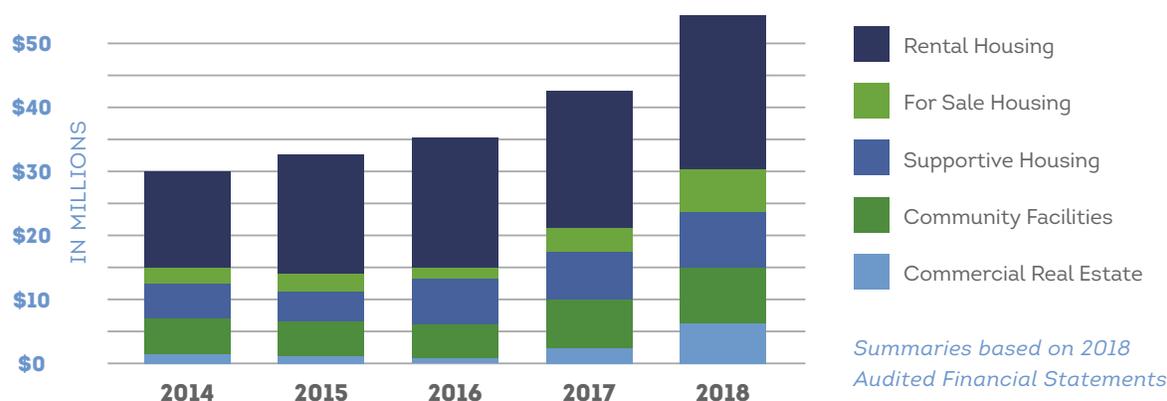
Summary Statement of Financial Position

ASSETS	2018	2017
Cash & Investments	16,877,670	22,805,799
Loans Receivable	55,432,389	43,603,116
Allowance for Loan Losses	(2,615,011)	(2,075,641)
Other Assets	1,690,501	658,933
Total Assets	\$71,385,549	\$64,992,207
LIABILITIES AND NET ASSETS		
Senior Debt	26,845,794	26,100,904
Subordinate Debt	9,250,000	9,000,000
Other Liabilities	3,909,538	973,287
Total Liabilities	\$40,005,332	\$36,074,191
Net Assets, Unrestricted	30,484,356	28,601,551
Net Assets, Temp Restricted	895,861	316,465
Total Net Assets	\$31,380,217	\$28,918,016
Total Liabilities & Net Assets	\$71,385,549	\$64,992,207

Summary Statement of Activities

REVENUE & SUPPORT	2018	2017
Grants & Contributions	2,376,994	2,679,161
Interest Income	2,211,324	1,963,923
Fees & Other Income	2,120,322	3,165,654
Total Revenue & Support	\$6,708,640	\$7,808,738
EXPENSES		
Program	3,433,204	3,526,846
Management & General	639,845	604,069
Fundraising	173,390	161,639
Total Expenses	\$4,246,439	\$4,292,554
CHANGE IN NET ASSETS	\$2,462,201	\$3,516,184

LOAN PORTFOLIO BY SECTOR



STRATEGIC PLAN FY2019 TO FY2023

Goal I: Increase Financing in Existing Lines of Business

We will deliver \$300 million in capital, creating opportunities for people and places throughout Florida.

Goal II: Broaden and Expand Community Development in Florida

We will maximize opportunities for people and places outside of the economic mainstream by: 1) developing new tools and products to address market gaps; 2) directly investing in community development projects and peer CDFIs; 3) implementing local market strategies; and 4) forming a new community development credit union.

Goal III: Lead Through Expertise and Influence

We will build on our history of leading capital and aligning resources to benefit people and communities, by expanding our role as a voice for community development in Florida and by providing leadership to shape policy and inform advocacy efforts. To support this goal, we will improve our impact measurement systems and add capacity to conduct research for our industry.

Goal IV: Maintain and Improve Organizational Strength

We will invest in staff and systems to ensure that FCLF has the right staff capacity and board representation to meet strategic goals and to lead the organization into the future. We will continue to diversify revenue and capital sources. Finally, we will adapt FCLF's corporate structure to encourage innovation while mitigating risk.

Vision

Opportunity and Dignity Exist for Every Person and Community in Florida.

Mission

Our Expertise and Capital Make Projects Successful and Help Organizations Improve Lives and Communities.

Core Purpose

We Exist to Maximize Opportunities for People and Places Outside of the Economic Mainstream.

INVESTORS & SUPPORTERS

RELIGIOUS ORGANIZATIONS

Adrian Dominicans	School Sisters of Notre Dame (Maryland)
Allegany Franciscan Ministries	Sinsinawa Dominican Sisters
Archdiocese of Miami	Sisters of Charity of Nazareth
Dignity Health	Sisters of Charity of St. Elizabeth
Diocese of Palm Beach	Sisters of Providence
Diocese of St. Augustine	Sisters of St. Francis of Philadelphia
Diocese of Venice	Sisters of the Blessed Sacrament
Evangelical Lutheran Church in America	Sisters of the Holy Names of Jesus and Mary
Mercy Loan Fund	Sisters of the Presentation of the Blessed Virgin Mary
Mercy Partnership Foundation	Trinity Health
Oblates of St. Francis de Sales	Union for Reform Judaism
Our Lady of Victory Missionary Sisters	
Religious Communities Investment Fund	
Religious of the Sacred Heart of Mary	

FINANCIAL INSTITUTIONS & CORPORATIONS

American Momentum Bank	JPMorgan Chase
Axiom Bank	Mercantil Commercebank
Bank of America	Mutual of Omaha Bank
BankUnited	Northern Trust
BB&T	PNC Bank
BBVA Compass	Raymond James Bank
BMO Harris Bank	Regions Bank
Carlton Fields Jordan Burt Law Firm	Sabadell United Bank
CenterState Bank	Seaside National Bank & Trust
Central Bank Southwest Florida	SunTrust Bank
Comerica Bank	TD Bank
Fifth Third Bank	Third Federal Savings & Loan
First Republic Bank	TIAA Bank
Florida Capital Bank	Trustco Bank
Florida Community Bank	Valley National Bank
HomeBanc	Wells Fargo Bank
HSBC Bank USA, NA	
IBERIABANK	

Includes investors and supporters for the last three years.



FOUNDATIONS

Bank of America Foundation
Erich and Hannah Sachs Foundation
The Father's Table Foundation
Florida Blue Foundation
John D. and Catherine T. MacArthur
Foundation

JPMorgan Chase Foundation
PNC Foundation
TD Charitable Foundation
Wells Fargo Foundation

NONPROFIT ORGANIZATIONS

Miami Homes For All
Opportunity Finance Network

Partners for the Common Good
Reinvestment Fund

GOVERNMENT AGENCIES

Community Development Financial
Institution (CDFI) Fund of the U.S.
Department of the Treasury

Florida Department of Agriculture and
Consumer Services, Division of Food,
Nutrition and Wellness

INDIVIDUALS

Anonymous (donations from three
individual investors)

The Simmons Family

Left to right, The Heights Public Market at Armature Works, Tampa; construction progress on Bay 3 office space at Armature Works, Tampa; Ability Housing Wayne Densch Center groundbreaking, Orlando.

FLORIDA COMMUNITY LOAN FUND TEAM

FCLF BOARD OF DIRECTORS

Ed Timberlake, Chair | Chairman, Central Florida Board, Seaside National Bank & Trust

Marilyn Drayton, Vice Chair | Senior VP, Community Development Manager, Florida Region, Wells Fargo Bank

Judith Rimbey, OP, Treasurer | Business Office Assistant, Cardinal Newman High School

Patrick J. McNamara, LCSW, Secretary | President & CEO, Palm Healthcare Foundation, Inc.

Ana Castilla | Vice President, Community Development Manager, TD Bank

Jack Humburg | Executive VP, Housing, Development & ADA Services, Boley Centers, Inc.

Edward Kucher | VP Managed Care/Business Development, Community Health Centers of Pinellas, Inc.

Susan Leigh | Principal, The Community Concepts Group

Claire Raley | Senior VP, Community Development Officer, BankUnited, N.A.

Victor Rivera | Senior VP, Business Banking Market Executive, Central Florida, Bank of America Merrill Lynch

FCLF STAFF

Ignacio Esteban
Chief Executive Officer

Tammy Thomas
Chief Financial Officer

Carelle Bailey
Finance Associate

Kelly Baldwin
Loan Portfolio Analyst

Janet de Guehery
Communications &
Marketing Manager

Nanci Gardner
Loan Portfolio Administrator

Susan Holtrey
Loan Portfolio Manager

Willa Maddox
Grants Coordinator

Jessica Polk
Loan Portfolio Administrator

Nelson Black
Chief Lending Officer

Joy Beaton
Director of Government Relations

Rich Rollason
Development Officer

Cindy Ross
Community Dev. Loan Officer

Randall Simmons
Controller

Geoff Spataro
Executive Assistant

Christian Thompson
Loan Portfolio Administrator

Jim Walker
Community Dev. Loan Officer

STANDING COMMITTEES

LENDING COMMITTEE

Jack Humburg, Chair, Executive VP, Housing, Development & ADA Services, Boley Centers, Inc.
Susan Leigh, Vice Chair, Principal, The Community Concepts Group
Miles Anderson, Mitigation Bureau Chief, Florida Division of Emergency Management
Bob Ansley, President, Orlando Neighborhood Improvement Corp.
Marilyn Drayton, Senior VP, Community Development Manager, Florida Region, Wells Fargo Bank
Ignacio Esteban, CEO, Florida Community Loan Fund
Fran Gordon, Executive Director, Mid-Florida Housing Partnership, Inc., Former Chair, FCLF
Tammy Haylock-Moore, Executive Director, Commercial Bank, JPMorgan Chase Bank, N.A.
Jay Readey, Attorney at Law, Ginsberg Jacobs, LLC
Mike Sloss, Managing Director, ROC USA Capital
Donna Waldron, Executive Director, Heartfelt Florida Community Land Trust

FINANCE COMMITTEE

Judith Rimbey, OP, Chair, Business Office Assistant, Cardinal Newman High School
Jose Luis de la Rosa, Senior VP, Community Development Banking, Bank of America
Edward Kucher, VP Managed Care/Business Development, Community Health Centers of Pinellas, Inc.
Susan Leigh, Principal, The Community Concepts Group
Claire Raley, Senior VP, Community Development Officer, BankUnited, N.A.

POLICY ADVISORY COMMITTEE

Claire Raley, Chair, Senior VP, Community Development Officer, BankUnited, N.A.
Marilyn Drayton, Senior VP, Community Development Manager, Florida Region, Wells Fargo Bank
Patrick McNamara, LSCW, President & CEO, Palm Healthcare Foundation, Inc.
Shannon Nazworth, Executive Director, Ability Housing, Inc.

NEW MARKETS TAX CREDIT ADVISORY BOARD

Patrick McNamara, LSCW, Chair, President & CEO, Palm Healthcare Foundation, Inc.
John Bauer, Former (founding) Board Member and Treasurer, FCLF
Gwendolyn Dawson, Executive Director, Ocala Housing Authority, Former (founding) Board Member and Former Chair, FCLF
Fran Gordon, Executive Director, Mid-Florida Housing Partnership, Inc., Former Chair, FCLF
Ann Kendrick, SND, Community Relations Coordinator, Hope CommUnity Center / Office for Farmworker Ministry / Notre Dame Americorps / CommUnity Trust Federal Credit Union

FLORIDA COMMUNITY LOAN FUND **IMPACT 2018**



340,260 Floridians
receive essential social services every year

4,774 Housing Units

Housing Types

Multifamily
(2,045)



Supportive &
Special Needs
(1,305)

Single Family
(1,424)

Own vs Rent



Rental
(3,717)

Ownership
(1,057)

New vs Rehab

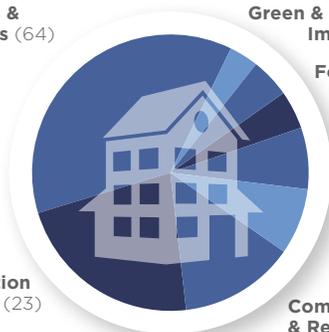


New
Construction
(1,412)

Rehab
(3,362)

138 Facilities

Homeless &
Special Needs (64)



Education
& Youth (23)

Green & Environmental
Impact (4)

Food Access (6)

Community Space (7)

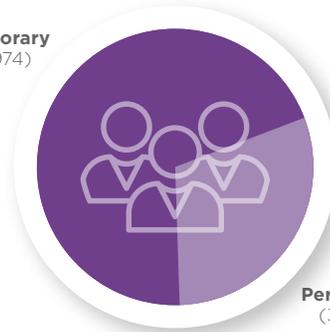
Substance Abuse &
Mental Health (8)

Healthcare
Centers (11)

Commercial
& Retail (15)

12,277 Jobs

Temporary
(8,974)



Permanent
(3,303)

2.1 Million Square Feet of Facilities

All data cumulative through June 30, 2018.