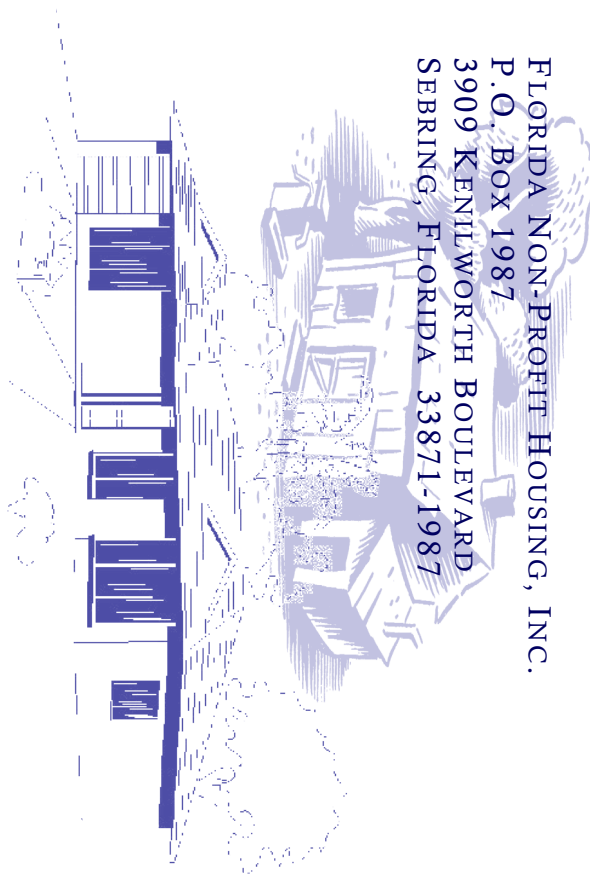


Our Farm Labor Housing program is funded by the U.S. Department of Labor as "Lead Agency" for the Southeast Housing Consortium. As Lead Agency, we monitor funds and provide assistance to agencies in Delaware, Florida and Mississippi.

We also provide 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 assist agencies in leveraging other sources of funds (e.g., HOME, SHIP, CDBG) to lower the mortgage from the primary lender, Rural Housing Services.

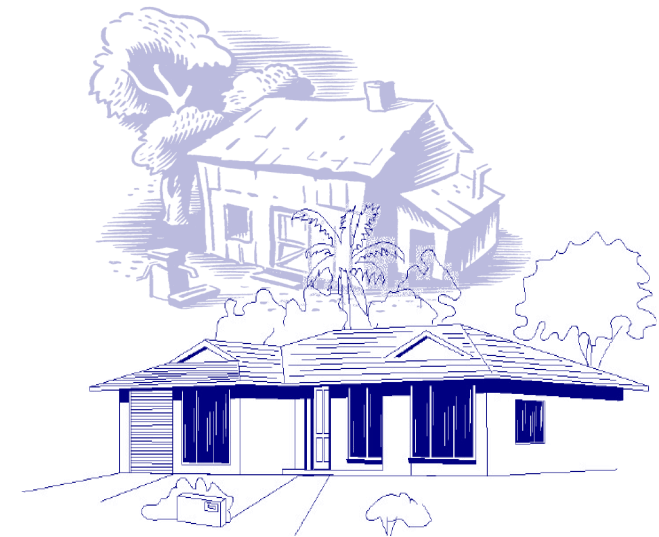
With our assistance, agencies have leveraged more than \$130,000,000 for nearly 3,000 rental housing units for farm workers in the southeast.

FNPB also serves as an agent for the Department of Labor's Temporary & Emergency Housing Assistance Program. This statewide program helps migrant and seasonal farmworkers with rent and utilities payments. Funds are limited and are awarded on a first-come, first-served basis. If you need assistance, please contact our office for an appointment.



FLORIDA NON-PROFIT HOUSING, INC.

*Providing Technical Assistance and
Training for the development of safe and
affordable housing since 1978*



P.O. Box 1987

3909 Kenilworth Boulevard

Sebring, FL 33871

Tel: 863.385.2519

Fax: 863.385.1643

fnph@earthlink.net

<http://www.fnph.org>

FARM LABOR HOUSING

AFFIX
POSTAGE
STAMP
HERE

HISTORY

SERVICES PROVIDED

MUTUAL SELF-HELP HOUSING

Florida Non-Profit Housing, Inc. (FNPH) is the successor organization of the American Friends Service Committee's Florida Migrant and Seasonal Farmworker Housing effort. Formed in 1978, FNPH's initial goal was to improve farmworker housing throughout the state of Florida by providing technical assistance and training to non-profit housing providers. Florida's first Section 523 Self-Help Housing Grantees

were products of this effort.

Today, our mission has broadened to include

rental housing development and related services for low and very low income rural residents. Our service area has also expanded to include Alabama, Delaware, Florida, Georgia, Kentucky, Maryland, Mississippi, North and South Carolina, Tennessee, Virginia, The Virgin Islands and Puerto Rico.



Program efforts are primarily focused on Mutual Self-Help Housing and Farm Labor Housing.

Here are a few services we provide:

- ◆ 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.

Since 1981, FNPH has been the Southeast Regional Contractor for USDA Rural Housing Services' (RHS) Mutual Self-Help Housing TA Grant Program. Our primary purpose is to help housing agencies build capacity, enabling them to be more productive in their communities.

Eligible organizations can receive administrative grants through the RHS Section 523 TA Grant Program. These funds can be used to hire staff and pay other administrative costs to recruit families, provide homeownership counseling, package mortgages, provide construction supervision and training. A typical grant is two years.

Mortgages are provided primarily through Rural Development's Section 502 Loan Program. Qualifying families can receive 100% financing with subsidized interest rates. The Southeast Region has served over 11,000 people through the Self-Help Housing Program.