2013 was extremely gratifying for Ability Housing. Because of our community’s support, we were able to provide permanent housing to more than 200 formerly homeless persons, help over 50 adults with a disability that had not been homeless live independently in the community, and provide affordable housing to nearly 300 additional at risk persons.

Thank you to all of our supporters for making it possible for us to help each of these persons in need.

2013 was a year of increased impact for Ability Housing. In April, we purchased Oakland Terrace Apartments. We temporarily relocated all residents and conducted a major renovation; returning a deteriorating property to high quality, affordable housing, and preventing the loss of its rental assistance contract. Because of a great development team, all residents were back in their homes for the holidays.

With this project, in just three years, Ability Housing has acquired and rehabilitated three apartment communities, adding 195 homes to the supply of housing permanently available to our community’s most vulnerable. In 2013 Ability Housing continued our collaboration with area nonprofits, the Jacksonville Housing Authority and the VA to administer 100 Homes Jacksonville. Through the end of 2013, the initiative had collectively housed 495 of our homeless neighbors. Jacksonville’s nonprofits are working collaboratively to embrace best practices and increase the number of people we help permanently exit homelessness. Ability Housing is proud to have an active role in these efforts.

We wish to thank all of you for your support. With it, you have enabled Ability Housing to help our neighbors in need. We hope you will continue your support in 2014 so we can continue to increase the number of people we help exit homelessness - forever.

Thank you,

Shannon Nazworth
Executive Director

Greg Matovina
Board Chair
Homelessness impacts everyone. It decreases the community's quality of life; increases education, healthcare and criminal justice expenses; and, most importantly, puts our homeless neighbors at grave risk of an early death.

### IMPACT OF ABILITY HOUSING

<table>
<thead>
<tr>
<th>INCREASED</th>
<th>DECREASED</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IN 2013 MORE THAN 200 persons permanently exited HOMELESSNESS</strong></td>
<td><strong>Property values</strong></td>
</tr>
<tr>
<td><strong>ADDED $38 MILLION revenue to local COMMUNITY</strong></td>
<td><strong>Residents’ economic self-sufficiency</strong></td>
</tr>
<tr>
<td><strong>OPERATE 255 units of housing</strong></td>
<td><strong>Community’s crime</strong></td>
</tr>
<tr>
<td>In 2013 <strong>OVER 50 adults with a disability enabled to live independently in the community</strong></td>
<td><strong>Police and jail expenses</strong></td>
</tr>
<tr>
<td><strong>Use of emergency services</strong></td>
<td><strong>Community’s medical expenses</strong></td>
</tr>
</tbody>
</table>

### IMPACT OF HOMELESSNESS

- One of six homeless children has emotional disturbances – a number that is twice the rate of their peers.
- According to the USICH, the mortality rate for persons experiencing chronic homelessness is: 4-9 times higher than the general population.

### OVER 1900 Homeless Students in Duval County

- 22% of homeless elementary students score at only 24% in MATH and READING.
- 16% of Jacksonville residents live below the poverty line.
- 61% of low-income families pay more than 60% of their limited income for housing.

### HOMELESS LIFE EXPECTANCY

- Florida has 3rd largest homeless population.
- Jacksonville is 14th ranked city.

2,500 estimated number of homeless persons in Jacksonville on any given day.

Data provided by National Center on Family Homelessness and United States Interagency Council on Homelessness (USICH).
Built in 1974, Oakland Terrace had seen better days. It suffered from deferred maintenance and poor property management. However, Ability Housing was able to acquire and substantially rehabilitate the property – saving the community from the loss of its much-needed rental assistance contract. Included in the improvements were new kitchens and baths, new mechanicals and improved energy efficiency. Also added were a new computer lab, library, community center and playground. Oakland Terrace is once again quality housing.

OAKLAND TERRACE APARTMENTS

Built in 1974, Oakland Terrace had seen better days. It suffered from deferred maintenance and poor property management. However, Ability Housing was able to acquire and substantially rehabilitate the property – saving the community from the loss of its much-needed rental assistance contract. Included in the improvements were new kitchens and baths, new mechanicals and improved energy efficiency. Also added were a new computer lab, library, community center and playground. Oakland Terrace is once again quality housing.

STATS

60 units 887 Franklin Street, Jacksonville

Investor & Construction Lender: TD Bank
Syndicator: National Equity Fund
Lender: Local Initiatives Support Corporation
Contractor: The Danzler Group

Playground built by KaBOOM, Humana, community volunteers and residents.
Trees donated by JEA’s Green Releaf Program, Greenscape of Jacksonville, Inc. and installed by Teach for America volunteers and Oakland Terrace residents.

Special thanks to Local Initiative Support Corporation’s Office on Preservation for their dedicated support and assistance throughout this project; and Florida Housing Finance Corporation for their partnership in the financing of the property.

Tiwana was homeless until she moved to Mayfair Village with her three daughters. She says it is great to come home where the people are kind, and the rent so affordable.
Revenue added to local community: $15,931,490

347 formerly homeless persons provided housing:

112 adults

92 children

91% housing stability rate

52 adults with a disability provided housing

IN 2013

ABILITY HOUSING’S ESTIMATED CUMULATIVE ECONOMIC IMPACT

Revenue added to local community: $15,931,490

Value added to GDP: $23,268,259

Labor income: $38,157,604

Jobs created: 347

Indirect Business Taxes Generated: $1,523,188

MAYFAIR VILLAGE

83 units
3539 Beach Blvd, Jacksonville
Serves homeless and at risk

RENAISSANCE VILLAGE

52 units
3140 Franklin Street, Jacksonville
Serves homeless and at risk

CASA

Scattered sites
Serves adults with disabilities and homeless

RESIDENT PROGRAMS

- Crime Prevention and Neighborhood Watch
- Financial Literacy Training
- Financial Counseling
- Job training
- HIV/AIDS education and testing
- Life safety training
- Jacksonville Children’s Commission Children’s Summer Food Service Program
- Duval County Health Department Mobile Dental Services

Abilityhousing.org • Giving Hope a Home
COMING IN 2014

COTTAGE AVENUE APARTMENTS
Acquisition and rehabilitation of 12-unit apartment building to provide permanent housing for homeless veterans

VILLAGE ON WILEY
New construction of 43 units of permanent supportive housing to serve our community’s most vulnerable homeless persons

GIVING HOPE A HOME
Helping 38 households exit homelessness by providing rent assistance and services so they can access housing in the community

FINALLY HOME NASSAU
Working with Nassau Coalition for the Homeless and Starting Point, providing rent assistance and services to 17 chronically homeless households in Nassau County

THE SOLUTION THAT SAVES
A state pilot to calculate the Florida specific cost benefits of providing permanent supportive housing to high utilizers of crisis services

FINANCIALS

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash / Investments</td>
<td>$3,463,232</td>
</tr>
<tr>
<td>Current Assets</td>
<td>$3,370,759</td>
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<tr>
<td>Fixed Assets</td>
<td>$24,272,893</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$31,106,884</strong></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$2,476,835</td>
</tr>
<tr>
<td>Long-Term Liabilities</td>
<td>$17,971,932</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$20,448,767</strong></td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$10,658,117</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$31,106,884</strong></td>
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</table>

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Revenue</td>
<td>1,273,628</td>
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<tr>
<td>Community Support</td>
<td>69,942</td>
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<tr>
<td>Grants</td>
<td>543,811</td>
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<tr>
<td>Other Income</td>
<td>235,446</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>2,122,827</strong></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Expenses</td>
<td>2,449,438</td>
</tr>
<tr>
<td>Support Services</td>
<td>124,932</td>
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<tr>
<td>Fundraising Expenses</td>
<td>31,002</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>2,605,372</strong></td>
</tr>
<tr>
<td>Change in Net Assets</td>
<td>(482,545)</td>
</tr>
</tbody>
</table>
Thank You

Ability Housing relies upon the support of our community to provide housing for our most vulnerable neighbors and ensure they have the support services necessary to be successful. With deepest gratitude, Ability Housing thanks the following for helping us provide a quality place to live to 528 persons in 2013.

Principal Benefactors & Special Community Partners
- Enterprise Community Partners
- Florida Housing Finance Corporation
- LISC / City of Jacksonville
- Wells Fargo Foundation

Major Benefactors
- Housing Assistance Council
- JP Morgan Chase Foundation

Benefactors
- Bank of America Foundation
- TD Charitable Foundation

Major Sponsors
- BBVA Compass Foundation
- Coldwell Banker Vanguard Realty
- Fidelity Bank
- Matovina & Company
- TJX Foundation

Sponsors
- Ally Bank
- Jim Black
- Edwards Engineering
- Karen Holley
- John Osgathorpe
- Jim Pellot
- Brett Puckett

Donors
- Mary Adams
- Jerry Bussell
- Micheal Cochran
- Jenna Emmons
- Robyn Howley
- Robert Jacobs
- Ross McWilliams
- Shannon Nazworth
- Doug Orange

Ability Housing has successfully secured public/private partnerships to finance our real estate development. But the need is great and there is still much to be done. Please actively support Ability Housing so we may help more of our neighbors leave homelessness behind them - forever.

How You Can Help

Advocate
Jacksonville has made great strides reducing the number of persons experiencing homelessness. We have the ability to make our community one in which no one remains homeless. To achieve this lasting success, the community must collectively work to ensure anyone in crisis is quickly returned to permanent housing and provided the supports they need to be successful. Please actively support efforts to achieve this community transformation.

Donate
Make a donation – individual, corporate, foundation... Giving Hope a Home is more than a slogan – it’s a lasting solution that transforms lives. Ability Housing has giving levels with varying benefits and forms of recognition. We would be happy to discuss which donation options may be right for you – cash donations, gifts of appreciated stock or real estate, planned giving and estate planning options. We are grateful for every gift of any size as your support funds our much needed work in the community.

Partner
Specific corporate partnership opportunities exist and can be customized to meet your organization’s needs. Gain recognition through co-branding and/or naming opportunities; or support a specific project that aligns with your business priorities. Contact us to discuss the options that are right for you.
Simply put, supporting Ability Housing is a smart investment!
Escaping from an abusive relationship, Selena was living on the streets until she found a home at Mayfair Village.