GIVING HOPE A HOME
2012 has seen a lot of changes for Ability Housing and the people we serve – those who are at risk of homelessness, those who are experiencing homelessness and adults with a disability. We have moved our office, expanded our staff, enhanced our website, finished the transformation of Renaissance Village Apartments, and changed our tagline to ‘Giving Hope a Home.’

I’m proud of our accomplishments over the past year. It is due to the hard work of a small but dedicated staff, our board of directors and community supporters. Without our partners and donors, we wouldn’t have been able to assist as many people. But there is still much work to do.

As the economic uncertainty continues, there is increasing demand for affordable rental housing. More and more families are at risk of losing their housing and facing homelessness. And the supply of housing for families in such crisis is woefully inadequate. To address this crisis, Ability Housing must continue to work collaboratively with other nonprofits, community stakeholders, faith organizations and our government to create lasting solutions for North Florida.

Jacksonville ranks 14th in the nation regarding the number of persons experiencing homelessness. Our schools have identified over 1,200 children without a reliable place to live at the end of the school day. Ability Housing believes we, as a community, can do better. We hope you, too, believe in giving hope a home.

Shannon Nazworth
Executive Director

2012 STATEMENT OF ACTIVITIES*

Income

Community Contributions ................................................. $33,331
Program Grants ................................................................ 729,993
Program Revenue ................................................................ $1,080,327
Interest Income ................................................................ 9,719
Total Income ................................................................... $1,417,370

Expense

100 Homes ........................................................................ $51,021
CASA .............................................................................. $169,319
FLITE ............................................................................. 155,596
Villages Program .............................................................. $457,471
Administration ................................................................. 773,416
Fund Development ............................................................ 272,172
Total Expense ................................................................... $2,229,358

Increase to Net Assets ...................................................... $485,015

*This statement has not yet been audited and does not represent a consolidation with affiliated entities such as Mayfair Village.
Many programs tout their ability to help others; but Ability Housing is in a unique position, it helps others while saving taxpayer dollars. Providing supportive housing in a safe, comfortable environment that is affordable to the people it serves is cost effective. Supportive housing includes case management that can help residents find a job, obtain necessary medical care, or receive life skills training.

Supportive housing programs have resulted in a net savings of thousands of dollars per housed person per month, even after accounting for the housing program costs, according to reports issued by such organizations as the Journal of the American Medical Association, Urban Institute Justice and Policy Center, and Corporation for Supportive Housing.

The U.S. Department of Health and Human Services notes the effectiveness of supportive housing organizations which create:

- Positive impacts on health – less visits to the emergency room, less hospital inpatient days and more use of preventive health care
- Positive impacts on employment – increases in earned income and rate of employment for participants
- Positive impacts on treating mental illness – by providing support and independence
- Positive impacts on reducing or ending substance use – by supporting efforts to stay clean and sober

Ability Housing has its own example of cost savings. Petra and Lashun had been homeless in Jacksonville for five years. Lashun has medical problems due to complications from donating a kidney to his father several years ago. Petra has multiple health conditions that were compounded by life on the streets. Over a two year period while homeless, they had been hospitalized or used emergency care at least 80 times costing area hospitals and this community over $1.1 million dollars. This cost did not improve their health or end their homelessness. For the last year they have been housed at an Ability Housing community at a cost of $12,000 for the year. During that time there has been one hospitalization between the two of them. Supportive housing saves money and lives!

Ability Housing is the only nonprofit in Northeast Florida that focuses on the development and operation of quality supportive housing that provides these personal outcomes and cost-savings solutions for the community’s homeless issue.
Mayfair Village Apartments

Housing 134 Residents Who Had Been Homeless or at Risk of Homelessness

Location: 3539 Beach Boulevard, Jacksonville, Florida 32207
Built: 1951
Additions: 1986
Rehabilitated: 2011
Total Residents: 134
Units: 83
Units: 2bd / 1ba
Estimated Rent: $342-$595/mo

Amenities: Cable, Internet and phone ready, carpeting in bedrooms, onsite laundry facility, playground, clubhouse, friendly management and maintenance staffs, on-site support services, free parking, within one mile of I-95, easy access to public transportation.

Schools: Love Grove Elementary School, Southside Middle School, Englewood High School
MAYFAIR VILLAGE APARTMENTS

HOUSING 134 RESIDENTS WHO HAD BEEN HOMELESS OR AT RISK OF HOMELESSNESS

LOCATION 3539 Beach Boulevard
Jacksonville, Florida 32207

BUILT 1951

ADDITIONS 1986

REHABILITATED 2011

TOTAL RESIDENTS 134

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SCHOOLS Love Grove Elementary School
Southside Middle School
Englewood High School
Under a bright blue December sky City of Jacksonville Mayor Alvin Brown celebrated a renaissance—the renovation of the 52-unit apartment complex at 3140 Franklin Street, aptly named Renaissance Village. Ability Housing, through assistance from the City’s Neighborhood Stabilization Program (NSP), which is funded by the U.S. Department of Housing and Urban Development, was able to purchase and rehabilitate the foreclosed and boarded-up complex. Ability Housing was able to restore the community and provide homes for 138 people who were formerly homeless, at risk of homelessness or adults with a disability. Seventy-six of the residents are children under the age of 18.

Tiffany Adams is like many working mothers in Jacksonville. She’s a single mother of three trying to juggle her job, her education and the needs of her children. All of that led her family to be one of the first to move into Renaissance Village.

Tiffany’s journey to Renaissance Village began in 2008 when her banking job became a casualty of the financial crisis. Without a regular income, she and her children became homeless. They were able to find shelter at the nonprofit Community Connections for two years while Tiffany got her financial life together. During that time, Tiffany decided to change her career focus. She became an AmeriCorps member providing a year of service with the Emergency Services & Homeless Coalition of Jacksonville (ESHC). This experience allowed Tiffany and her family to move into an apartment in Arlington, and Tiffany planned ahead.

Renaissance Village is the second apartment community that Ability Housing has purchased and renovated, providing all-important supportive affordable housing to an underserved group of people. In 2011, the agency renovated Mayfair Village Apartments; it also owns CASA, a scattered-site rental project consisting of 29 homes. Ability Housing hopes to add Oakland Terrace, a community it currently manages, to its portfolio in early 2013.

“It is so exciting to see the transformation,” said Shannon Nazworth, Ability Housing executive director. “In addition to providing much needed affordable supportive housing, we have taken a property that was a blight to its neighborhood and turned it into a positive asset.”

“I knew about Ability Housing and the work they did. I also knew that I couldn’t spend a lot of money on housing and needed a safe place for my family,” Tiffany explained.

Making Sure her Children have a Home

She knew that her AmeriCorps experience had an end date and wanted to make sure her family would have a home when her service concluded. Through Tiffany’s work with ESHC, she met Michael Cochran of Ability Housing.

“Michael told her about Renaissance Village and Tiffany jumped at the chance to move in when the property opened in July. Other good news she received over the summer was the offer of a full time job with Healthy Families. “With my job, I’m able to afford the rent and live in a nice place,” she added. The smile on her face and that of her three children tell it all.
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**RENAISSANCE VILLAGE APARTMENTS**

**HOUSING 138 RESIDENTS WHO HAD BEEN HOMELESS OR AT RISK OF HOMELESSNESS**

| LOCATION     | 3140 Franklin Street  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BUILT</td>
<td>1970</td>
</tr>
<tr>
<td>REHABILITATED</td>
<td>2012</td>
</tr>
<tr>
<td>TOTAL RESIDENTS</td>
<td>138</td>
</tr>
<tr>
<td>UNITS</td>
<td>52</td>
</tr>
<tr>
<td>ESTIMATED RENT</td>
<td>$375-$400/mo</td>
</tr>
<tr>
<td>AMENITIES</td>
<td>Cable, internet and phone ready, within one and a half miles of I-95, playground, clubhouse, on-site support services, free parking</td>
</tr>
<tr>
<td>SCHOOLS</td>
<td>Long Branch Elementary, Matthew Gilbert Middle School, Andrew Jackson High School</td>
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</tbody>
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7 //2012 ANNUAL REPORT //GIVING HOPE A HOME //
RENAISSANCE VILLAGE APARTMENTS
HOUSING 138 RESIDENTS WHO HAD BEEN HOMELESS OR AT RISK OF HOMELESSNESS

LOCATION 3140 Franklin Street
Jacksonville, Florida 32206

BUILT 1970
REHABILITATED 2012

TOTAL RESIDENTS 138

UNITS 2bd / 1ba, 3bd/1ba

TOTAL UNITS 52

ESTIMATED RENT $375-400/mo

AMENITIES Cable, internet, and phone ready; within one and a half miles of I-95, playground, clubhouse, on-site support services, free parking

SCHOOLS Long Branch Elementary
Matthew Gilbert Middle School
Andrew Jackson High School
Oakland Terrace Apartments is a 60-unit HUD-assisted apartment community, located on Jacksonville’s eastside. Ability Housing first became involved in the project in 2009; HUD had begun the process to terminate the property’s rental assistance contract. Through aggressive intervention, in partnership with the Preservation Office of the Local Initiatives Support Corporation, Ability Housing was able to negotiate with HUD to halt the contract’s termination. In January 2010 Ability Housing assumed immediate, informal responsibility for asset managing the property on behalf of the current owner, and stabilized property operations. Florida Housing Finance Corporation has awarded Ability Housing a Low Income Housing tax Credit allocation to acquire and substantially rehabilitate the property in early 2013. The transformation of this property will greatly enhance eastside revitalization efforts.

As with other rehab projects, the project will encompass extensive renovations: new roofs and windows; upgraded mechanical, electrical and plumbing systems; replacement of kitchens and bathrooms; site enhancements through façade and landscape improvements; creation of space for resident programs; and improved playground areas for children. The renovations will also include green improvements, including: energy‐efficient appliances, heating and cooling systems, water heaters, and lighting; ventilation and indoor air quality improvements, including exhaust fans and low‐VOC paints; and Florida‐friendly landscaping.

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CASA UPDATE

CASA is Ability Housing’s first project – a scattered site rental project consisting of 29 single-family rental homes throughout Duval County. Each home is rented to adults with a disability wishing to live independently, within the community. In partnership with EverBank, the Federal Home Loan Bank of Atlanta has awarded Ability Housing a $400,000 Affordable Housing Program grant to fund major repairs on 19 of the CASA homes.

“The grant will be used to fund major repairs and improvements on several of the CASA homes. We are so grateful for the support, the rents our residents can afford cannot fund such repairs. Providing quality housing is important. But knowing the impact we’re having on the lives of the families that we serve, that’s why we all work so hard,” explained Kathy Watkins, Property Manager of the CASA program.

COMING SOON:
OAKLAND TERRACE
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OAKLAND TERRACE APARTMENTS

SOON TO BE PURCHASED AND COMPLETELY RENOVATED IN 2013

LOCATION
887 Franklin Street
Jacksonville, Florida 32206

BUILT
1973

REHABILITATION PLANNED
2013

TOTAL RESIDENTS
167

UNIT TYPES
2bd / 1ba, 3bd / 1ba, 4bd / 1ba

ESTIMATED RENT
$696-906/mo*

*Residents pay 30% of their gross income

TOTAL UNITS
60

AMENITIES
Within two miles of I-95, free parking

SCHOOLS
Richard L. Brown Elementary
Matthew Gilbert Middle School
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OAKLAND TERRACE APARTMENTS

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|             | Jacksonville, Florida 32206 |
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| REHABILITATION PLANNED | 2013 |
| TOTAL RESIDENTS | 167 |
| UNITS        | 2bd / 1ba, 3bd / 1ba, 4bd / 1ba, 5bd / 2ba |
| ESTIMATED RENT | $696 - 906/mon. |
| *Residents pay 30% of their gross income |
| TOTAL UNITS  | 60 |
| AMENITIES    | Within two miles of I-95, free parking |
| SCHOOLS      | Richard L. Brown Elementary, Matthew Gilbert Middle School, Andrew Jackson High School |

**2012 ANNUAL REPORT**

//GIVING HOPE A HOME
The only way to end homelessness is to provide people with a permanent place to live. There are many ways you can help Ability Housing of Northeast Florida achieve this.

**ADVOCATE**

You can help end the homelessness of families in crisis by speaking up. You can contact your local, state and federal representatives, stay engaged through social media, or write a letter to the editor of your local newspaper. To keep up with the latest, visit [www.abilityhousing.org/about-us/news/newsletters](http://www.abilityhousing.org/about-us/news/newsletters) to sign up to receive our newsletter.

**DONATE**

Ability Housing needs your financial support. We have been very successful at obtaining grants and arranging public/private partnerships. But so much more needs to be done. A donation to Ability Housing provides permanent solutions to those in need. It also saves taxpayer dollars since providing housing to those who experience chronic homelessness results in fewer trips to the emergency room, fewer hospitalizations, less interaction with the criminal justice system, and an improved quality of life for the individuals and neighborhoods we serve.

Ability Housing also saves taxpayer dollars by enabling adults with a disability to live inclusively in the community; rather than in overly restrictive facility settings. This provides an improved quality of life and increased independent living skills for the individuals; while reducing Medicaid and other healthcare expenditures.

To make a donation, visit [www.abilityhousing.org/donate](http://www.abilityhousing.org/donate) or send a check to Ability Housing of Northeast Florida, 76 South Laura Street, Suite 303, Jacksonville, FL 32202. Ability Housing is a 501(c)(3) charitable organization and all donations are tax deductible.

A special thank you to all our donors and supporters for giving hope a home.
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Shannon Nazworth
Executive Director

STAFF
Shannon Nazworth, Executive Director
Michael Cochran, Special Projects Manager
Jenna Emmons, Property Development Administrator
Barbara Florio, Director of Finance and Operations

BOARD OF DIRECTORS
John D. Osgathorpe, Board President, Taylor, Day, P.A. Shareholder and Managing Partner
Greg Matovina, Board Vice President and Treasurer, Matovina & Company, President
Karen Halley, Board Secretary, Ally Financial Services, Director, Sales Performance for North American Operations
Jim Black, US Insurance Services, Vice President and Regional Market Producer, Commercial
Jerry Russell, Underwriter Laboratories, Executive Advisor to Knowledge Services
Gray Edwards, Edwards Engineering, Inc., Owner, Engineer
Valerie H. Jenkins, Wells Fargo, Senior Community Development Officer for the Northern and Central Regions of Florida
Ross McWilliams, Fidelity Bank, Senior Vice President and Jacksonville City Executive
Doug Orange, Suburbanizer Center, HOPE Team Outreach Specialist
Dr. Brett Puckett, UF&Shands Jacksonville, Orthopaedic Surgeon and Associate Program Director of the University of Florida – Jacksonville College of Medicine residency training program

PARTNERS
Special Partner
Florida Housing Finance Corporation
Principal Benefactors
LISC Jacksonville
Wells Fargo Foundation
Benefactors
Bank of America Foundation
JP Morgan Chase Foundation
Major Sponsors
BJ’s Charitable Foundation
EverBank

Sponsors
Ally Bank
Tenace & Dina Khateb
The Nazworth Family
Jerry Osgathorpe
Toyota 100 Cars for Good
Gray Edwards
Kirk Wurster

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