



INVESTING IN FLORIDA'S COMMUNITIES

ANNUAL REPORT **2023**

A MESSAGE FROM THE CEO AND BOARD OF DIRECTORS

At Florida Community Loan Fund, we are driven by a single, unwavering core purpose: **to maximize opportunities for people and places outside of the economic mainstream.** This purpose guides every decision we make, every investment we commit, and every relationship we cultivate.

FCLF understands that capital is a powerful tool for positive change. Through our core programs – community development financing and New Markets Tax Credit – we are providing capital that flows throughout the State of Florida. This flexible capital allows our borrowing partners to grow their impact, reach more individuals, and amplify their missions, thus extending the reach of existing resources and empowering organizations to unlock their full potential.

With the support of our investors and partners, FCLF achieved significant milestones in 2023, including:

- Record-setting loan production: \$82 million in financing, with 33% dedicated to affordable and supportive housing and 67% supporting community facilities.
- Continued investment in distressed communities: \$40 million in New Markets Tax Credit allocation received from the CDFI Fund and three projects funded through the program.
- Promoting diversity: 86% of our CDF and NMTC financing was invested in communities of color.

In this report we share highlights of our 2023 activities that we think exemplify the impact created by FCLF's investment in Florida communities:

- Attracting new capital to the state through tools including the Capital Magnet Fund.

- Creating affordable housing through projects such as Saint Stephen's Way and Impactful Investment Partners.
- Delivering social services through NMTC-financed projects Feeding Tampa Bay and Lotus Children's Village.
- Celebrating success by looking back at projects financed in previous years that are thriving thanks to their hard work and FCLF's support: Habitat for Humanity Greater Orlando & Osceola County and R.E.A.C.H., Real Estate Education and Community Housing.

We are incredibly grateful for the support of our investors and supporters. By investing in FCLF, you are directly contributing to the success of our borrowers and the communities they serve. Your trust allows us to continue making a positive difference in the lives of low-income residents across Florida. Together, we are building a brighter future for our communities.



A stylized, handwritten signature in black ink, consisting of a large, sweeping 'I' followed by a horizontal line.

Ignacio Esteban
Chief Executive Officer



A handwritten signature in black ink that reads 'Claire A. Raley' in a cursive script.

Claire Raley
Chair, Board of Directors

OUR IMPACT

EVERY YEAR **2.21 MILLION FLORIDIANS** RECEIVE ESSENTIAL SERVICES DUE TO FCLF FUNDING



Lending Type

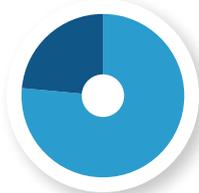
- Food Access (1,152,824)
- Nonprofit Community Services (495,932)
- Commercial & Retail (358,734)
- Healthcare & Behavioral Health (135,466)
- Education & Youth (33,517)
- Housing (20,520)
- Homeless & Special Needs (16,665)

7,380 HOUSING UNITS



Housing Type

- Single Family (2,246)
- Multifamily (3,500)
- Supportive & Special Needs (1,634)



Own vs Rent

- Ownership (1,779)
- Rental (5,601)



New vs Rehab

- New Construction (3,321)
- Rehabilitation (4,059)

175 FACILITIES



Facility Type

- Homeless & Special Needs (64)
- Healthcare & Behavioral Health (30)
- Education & Youth (30)
- Commercial & Retail (23)
- Food Access (14)
- Nonprofit Community Services (14)

3.0 MILLION SQUARE FEET

19,820 JOBS



Employment Type

- Permanent (4,773)
- Temporary / Construction (15,047)

HOW FCLF FINANCING IMPROVES COMMUNITIES



HOUSING

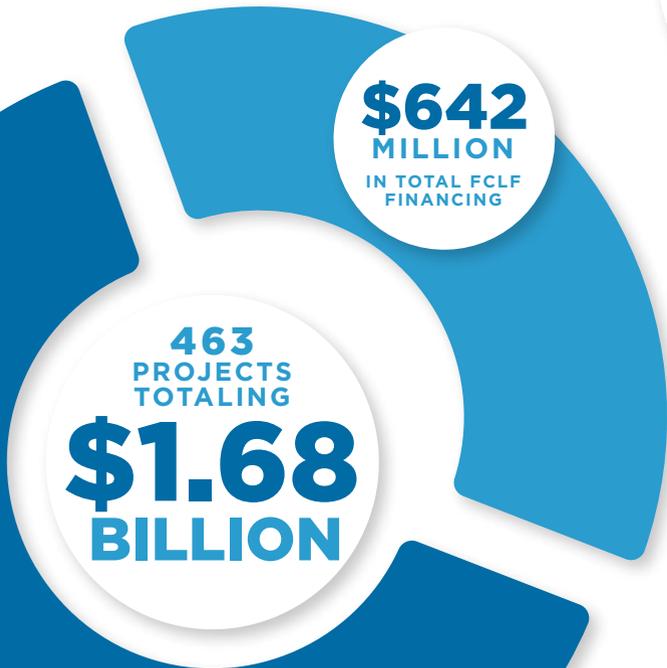
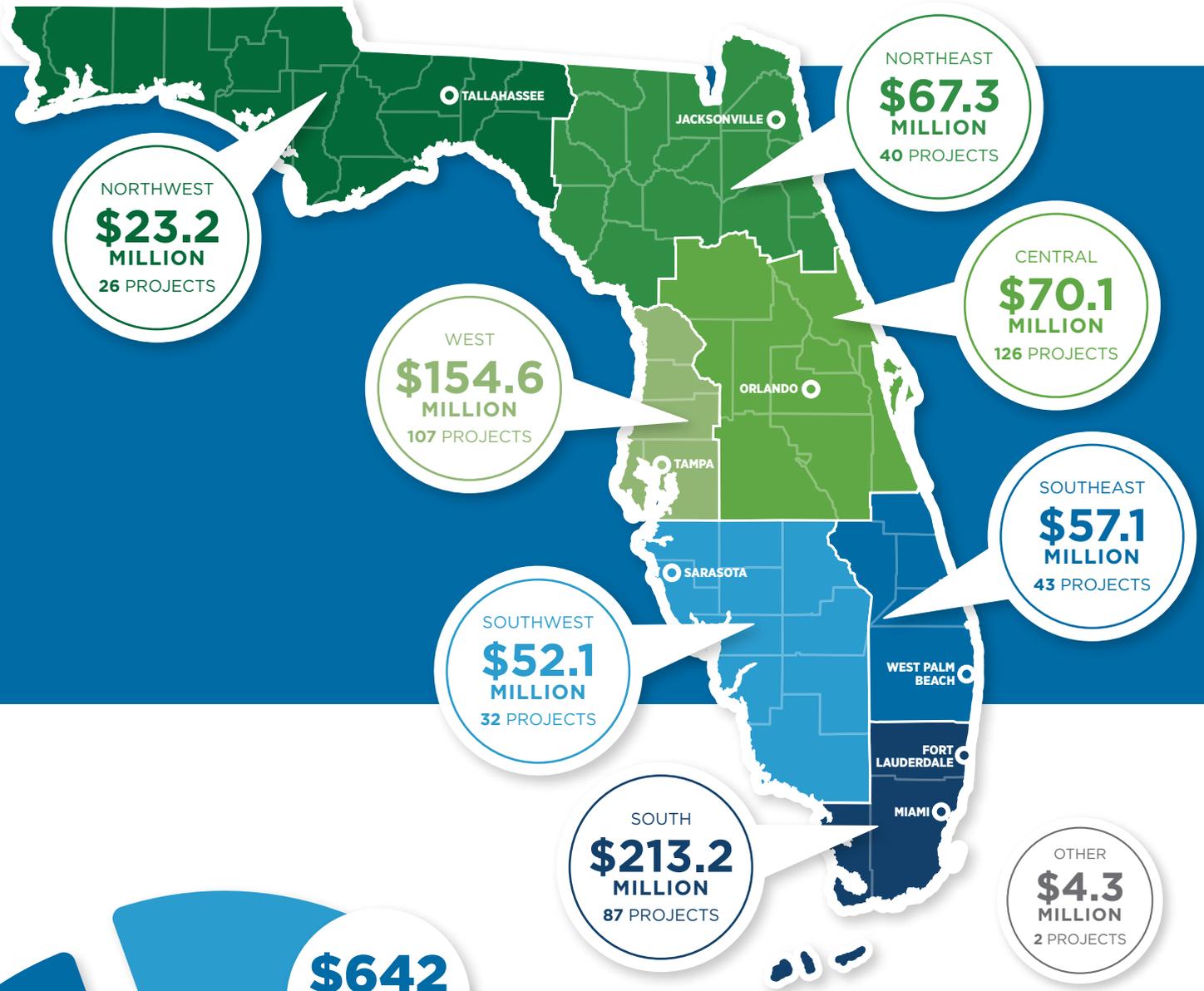
Affordable • Single & Multifamily • Supportive • New & Preservation

COMMUNITY FACILITIES

Community Healthcare • Education & Youth • Homeless & Special Needs • Food Insecurity

ECONOMIC DEVELOPMENT

Catalytic Redevelopment Projects • Job Creation



TOTAL IMPACT

\$266,265,099 CDFI Lending

\$375,563,181 New Markets Tax Credit Financing

\$641,828,280 Total Cumulative FCLF

\$1,042,808,569 Other Funding Sources

\$1,684,636,849 FCLF Total Impact



ATTRACTING NEW CAPITAL TO FLORIDA

Escalating housing costs have a profound effect on low- and very low-income rental households in Florida, with 8 out of 10 families forced to choose between rent and other necessities. There is also a shortage of affordable rental homes – only 26 homes are affordable per every 100 very low-income families, far below the U.S. average of 36 per 100.

Over the years, the development of financially-viable affordable housing projects has become increasingly challenging for our borrowers to accomplish, due to rising real estate prices and interest rates, increasing construction expenses and labor costs, and reduction of earned rental income for mission-driven developers.

As a leading provider of flexible capital to support low-income communities throughout the state, Florida Community Loan Fund has created solutions and provided tools for Florida communities to grow and thrive. FCLF focuses on deliv-

ering capital through innovative financing solutions for low-income community development projects in Florida, a major portion of which are affordable housing. To date, we have provided \$642 million in financing, supporting projects totaling over \$1.6 billion.

FCLF continuously seeks to attract new capital to Florida. One tool that can be a powerful solution to creating more affordable rental housing

is the Capital Magnet Fund (CMF). CMF spurs investment in affordable housing and related economic development efforts serving low-income families and communities across the country. Administered by the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund, the CMF



program awards competitive grants to CDFIs and nonprofit housing organizations. To date, CMF has awarded more than \$740 million, creating over 43,000 affordable homes nationwide and generating \$20 of additional investment for every \$1 of award funding.

In fiscal 2023, FCLF was awarded a \$10 million CMF grant, thus securing a new financing tool that helps high impact projects succeed. CMF's innovative financing provides additional resources our nonprofit and for-profit partners need to grow their organizations and reach more Floridians through affordable housing and services.

To qualify for FCLF CMF financing, rental housing projects must meet income affordability targets, with more favorable lending rates for borrowers and projects providing deeper affordability targeting metrics. To date, 65% of all FCLF CMF-financed units are affordable for very low-income households, and 100% of units are affordable for low-income households.

For 28 years, FCLF has maximized opportunities for residents of Florida's low-income communities. Through our CMF program, FCLF is utilizing an additional tool to increase the supply of – and reducing the loss of – affordable housing to lessen the impacts of Florida's worsening housing crisis.



Colonnade Park is Green Mills Group's fourth community financed with FCLF long-term permanent debt, which helps enable us to develop beautiful homes that serve families in need of affordable housing. FCLF is great to work with in every way, and we look forward to more partnerships with them.

*— Mitch Rosenstein
Principal*

A SAMPLING OF CAPITAL MAGNET FUND PROJECTS FUNDED IN 2023

Colonnade Park, Inverness *Pictured above*

- 106 affordable housing units
- \$18.1 million total project cost
- Developed by Green Mills Group

Apollo Gardens, Titusville *Pictured below*

- 80 affordable and supportive housing units
- \$27.2 million total project cost
- Developed by Carrfour Supportive Housing

Gardens of Homestead, Homestead *Pictured on previous page*

- 233 affordable housing units
- \$76.2 million total project cost
- Developed by MRK Partners

Saint Stephen's Way, Melbourne *Pictured on following page*

- 40 affordable and supportive housing units
- \$12.8 million total project cost





CREATING AFFORDABLE HOUSING

SAINT STEPHEN'S WAY

Saint Stephen's Way, a faith-based nonprofit founded in 2012, has a mission to provide affordable housing with supportive services to families with school-aged children experiencing homelessness in Brevard County. After years of searching, the organization found a suitable property to fulfill its mission – eight acres of undeveloped land near downtown Melbourne. A missionary couple entrusted the property to a local church, which then donated the land to Saint Stephen's Way.

With construction financing from Florida Community Loan Fund, Saint Stephen's Way began development in 2022 with an expected completion date in early 2024. The City of Melbourne and Brevard County have shown their support for the project by permanently deferring a large portion of development-related impact fees. Long-term affordability of the homes will be ensured through a land use



Six years ago, Saint Stephen's Way was strictly a vision; today thanks to the support of FCLF and many others in our community, it is becoming a reality.

*— John Farrell
Executive Director*

restriction agreement with the City. In addition, The Housing Authority of Brevard County has committed significant rental subsidy to assist Saint Stephen's Way residents in the form of project-based vouchers for a period of 20 years.

Through a Capital Magnet Fund (CMF) award from the CDFI Fund, FCLF was able to offer more favorable terms to SSW which will further help the project be successful.

Saint Stephen's Way will consist of 40, three-bedroom apartments in eight buildings, and includes the Holman Community Center, named for missionary Nellie Holman who originally owned the land. An existing single-family home on site will house administrative offices and a caretaker's residence. SSW will meet critical housing needs for families with incomes below 50% of the Area Median Income (AMI) in Brevard County, and provide residents access to supportive services from area agencies. SSW expects to serve



between 124 and 240 area residents annually, and the project is estimated to create up to 53 jobs. The project is located in a census tract where the average household income is at 36% AMI, 37% of residents live below the poverty line, and 63% are people of color.

**FCLF
IMPACT**

- \$8.25 million FCLF financing
- 40 supportive housing units + community center
- Majority minority census tract

IMPACTFUL INVESTMENT PARTNERS

Impactful Investment Partners is a BIPOC- and woman-owned small business with a mission to provide affordable housing in Tallahassee's distressed communities. For the past five years, owner and founder Robyn Yant has purchased, renovated, and rented homes, with roughly one-third of the renter families using HUD Housing Choice vouchers.

With financing from FCLF, Impactful Investment Partners will rehabilitate a seven-unit apartment building in Tallahassee's Bond neighborhood. Built in the 1960s, the apartment complex was in disrepair and had become an eyesore to the community. The two-bedroom units will be affordable to low-income families and eligible for the Housing Choice Voucher program. Many surrounding neighbors fondly remember when they or other friends and family lived at this location and look forward to completion of the renovations. The complex is near neighborhood stores, a community health center, bus lines, and elementary and middle schools are less than a quarter of a mile away.



The Bond neighborhood is a historically African American community, with a rich history of resident-built homes, schools, churches, grocery stores, and other black-owned businesses. The project is located in a census tract where the median income is 37% AMI, and 98% of residents are people of color. In recent years, investors and outsiders have shown interest in the neighborhood and residents have asserted affordable housing is vital to any development plans. IIP's newly renovated apartments align with redevelopment plans by the City of Tallahassee, the Bond Neighborhood Community Action Team, the Tallahassee Lenders Consortium, and others. Planned improvements to the area include affordable housing, parks and trails, and an active façade program.

FCLF
IMPACT

- \$510,000 FCLF financing
- 7 units of affordable rental housing
- Minority- and woman-owned business
- Majority minority census tract



DELIVERING SOCIAL SERVICES

FEEDING TAMPA BAY

For more than 40 years Feeding Tampa Bay has served over 772 million meals to people facing food insecurity in 10 West Central Florida counties. Food insecurity most often affects children, seniors, and communities of color. 1 in 6 adults and 1 in 4 children in the region don't have enough to eat. As one of the top 20 food banks in the national Feeding America network, FTB partners with 400+ hunger relief partners and 2200+ businesses to provide critically needed food and connections to social services.

Four years ago, Feeding Tampa Bay made a commitment to end hunger in its service area by 2025, by increasing access to food and serving as the conveyor of social services to guide families toward self-sustainability. Fueled by the generous support of donors, volunteers, and partners, FTB scaled their personnel and fleet to meet growth. However, it became evident that extreme limitations in its current facility would hinder the ability to succeed.



Our new facility will be a community center that unites, connects, and lifts; a common vision of our organizations. Changing outcomes in communities requires a significant investment and partners who will boldly support it. We are so grateful to FCLF for coming alongside us as partners in creating new outcomes for our friends and neighbors.

— Thomas Mantz
President & CEO

With financing through Florida Community Loan Fund and the New Markets Tax Credit program, Feeding Tampa Bay is building a new 215,000 square-foot Hunger Relief Center. In addition to food storage, warehouse, and processing space, the new facility will have meeting rooms for training and community use, including community collaboration to facilitate a one-stop opportunity for area residents to resolve multiple barriers to self-sufficiency, and a community market. The upper level will house administrative offices and a public venue. FTB also offers certified job training in culinary arts, warehouse logistics, and CDL driving through a no-fee, hands-on program that offers a stipend to trainees and has a job placement success rate of 70%.

FCLF provided \$12 million in NMTC allocation for Feeding Tampa Bay, and \$9.5 million financing through the community development loan program. The project has financial support from area City and County governments and aligns with the Tampa Bay Economic Prosperity Foundation's and Tampa Bay Economic Council's plans to address racial inequities and create jobs in economically distressed areas. Without NMTC, the project would have been delayed by years as the organization waited for other funding sources to align.

FCLF IMPACT

- \$63.5 million total project cost
- \$12 million FCLF NMTC allocation
- \$9.5 million FCLF community development financing
- Construction of new 215,000 sq-ft facility to address food insecurity
- Estimated reach 716,000 annually
- 335 jobs created or retained

LOTUS CHILDREN'S VILLAGE

Lotus House has provided shelter and support to women, youth, and children experiencing homelessness in Miami's Overtown neighborhood since 2006, with an innovative, holistic approach that addresses not only the immediate causes of homelessness, but also deeper issues like physical vulnerability and trauma. In 2016, with financing through FCLF and the New Markets Tax Credit Program, Lotus House replaced its collection of deteriorating structures with a new 100,000 square-foot center, known as Lotus Village, which provides 140 living units, on-site healthcare, counseling and social services, daycare, job readiness training, and a commercial kitchen. Lotus Village is the largest women and children's center in the nation.



In 2023 Lotus House kicked off its next phase of expansion. Using \$19 million in NMTC allocation from Florida Community Loan Fund, the Children's Village at Lotus Village will build a new, 71,280 square-foot multi-provider children's neighborhood education and resource center, designed to complement the existing and adjacent Lotus Village. Lotus House and over 10 other Overtown-based nonprofits and community-based organizations will collaborate on-site to offer enriched educational and therapeutic supports, diverse programming in science, technology, literacy and creative arts, greater access to health, legal and social services, and a wide range of community resources. This collective impact model provides services and programming to heal, empower, and uplift children, youth,

FCLF IMPACT

- \$32.1 million total project cost
- \$19 million FCLF NMTC allocation
- Construction of new 71,280 sq-ft facility to provide services and resources for children, youth, and families
- Estimated reach 13,400 annually
- 158 jobs created or retained



We are deeply grateful to Florida Community Loan Fund for investing in our community by providing vital resources to fund the development and launch of the Children's Village at Lotus Village. Children's Village will offer Lotus House and other Overtown based nonprofits a platform for unprecedented collaboration, helping to make the dreams of countless children and youth come true for generations to come. We are ending and preventing homelessness in the Children's Village by putting children and families first. Thank you FCLF!

*— Constance Collins
President*

and families that are among the most vulnerable in the Miami-Dade community. There will also be a donations center, supplying shelter program participants with basic needs as they transition to stable housing.

This second FCLF-Lotus Village NMTTC transaction is in a highly distressed census tract with a 52% poverty rate, and will provide an estimated 13,400 services to clients annually (90% low-income) from the surrounding historic African American neighborhood of Overtown. The new building increases the organization's current capacity to provide comprehensive supportive services to sheltered children and the children and families of the surrounding neighborhoods, utilizing a large land parcel near Interstate 95. The project also aligns with the goals of two major community-based initiatives whose purpose is to empower and create opportunity for youth in poverty, the City of Miami's Anti-Poverty Initiative and the Overtown 2021 Children and Youth Master Plan.





CELEBRATING SUCCESS STORIES

HABITAT FOR HUMANITY GREATER ORLANDO & OSCEOLA COUNTY

Founded in 1986, Habitat for Humanity Greater Orlando & Osceola County has built, rehabbed and repaired more than 800 homes. With a mission of bringing people together to build homes, communities, and hope, the organization provides a hand up to families and individuals to secure a place they can call home. The need for affordable housing in Central Florida is critical. Between 2012 and 2022, the price of an entry-level home more than doubled – from \$140,000 to \$316,000 – and in the last quarter of 2022 fewer than 1 in 4 homes sold in the area were considered affordable.

Florida Community Loan Fund provided \$1.25 million in financing through a construction line of credit for new, affordable single-family homes in two Habitat Orlando & Osceola projects: Juniper Bend and Holden Heights. Located in



Partnering with FCLF has allowed us to lower costs and maintain our construction schedule in our Juniper Bend and Holden Heights communities, where families in need of affordable housing can thrive for generations. In the long run, this partnership will help us serve more families, more efficiently, and face the affordable housing crisis in Central Florida.

*— Catherine Steck McManus
President & CEO*

Apopka, Juniper Bend is comprised of 10 homes on a parcel of land that was marked by visual and economic blight. In Orlando's Holden Heights, a predominantly African American and Latino community located just outside of downtown, Habitat Orlando & Osceola is building 20 new homes on scattered sites, 6 of which were donated by Orange County.

In these two communities, the household average median income ranges from 60% to 74% of the area median. Approximately 30% of area residents live at or below the poverty level. Holden Heights also has a low owner occupancy rate at 28%, compared to 58% for Orange County, and a high concentration of vacant land. With mortgage payments never exceeding 30% of income, Habitat Orlando & Osceola's clients commit to financial education classes and sweat equity to ensure they are successful in becoming new homeowners. All new homes are energy efficient, saving homeowners money on utility expenses that can be as high as one-third of the total utility bills in older, inefficient homes. By purchasing homes and becoming residents of the community, these new households also contribute to improving the local economy.

In 2022, Habitat Orlando & Osceola received a generous grant from philanthropist MacKenzie Scott. This will have an exponential impact on the community, and provides additional opportunity for FCLF's partnership with the organization to continue as we work together to provide affordable housing in Florida.

**FCLF
IMPACT**

- \$1.25 Million FCLF financing
- Construction line of credit
- 29 new single-family affordable homes for ownership

R.E.A.C.H. — REAL ESTATE EDUCATION AND COMMUNITY HOUSING

R.E.A.C.H.—or Real Estate Education and Community Housing—was founded in 2006 with a mission to inspire and motivate low- to moderate-income members of the community to reach for, and take, the necessary steps to achieve and sustain homeownership. The organization acquires foreclosed and donated properties in the Tampa and Miami-Dade areas and renovates them as for-sale affordable housing. R.E.A.C.H. also offers homeownership education programs to families, including budget counseling and foreclosure prevention. By the time a home is renovated, R.E.A.C.H. can prepare a family to secure the purchase through its programming. As a HUD-approved counseling agency, R.E.A.C.H. assists approximately 900 families each year, both aspiring and existing homeowners.



Since 2016, Florida Community Loan Fund has provided R.E.A.C.H. with financing through a \$3 million revolving line of credit. This financing has allowed the organization to acquire and rehab more than 75 homes through a total of over \$13



Helping families build community and obtain stable housing is a privilege allowed to R.E.A.C.H. through the trust and flexible financing offered by FCLF. Turning foreclosure blight into stable housing is a joy for us... one family and one home at a time. We cannot thank FCLF enough for giving us the ability to see the smiles and feel the joy of changing lives.

*— Patricia Tracey
President & CEO*



million drawn through the FCLF line of credit, making them available for sale to low- and moderate-income families; an impressive volume of home renovations for an organization of this size. The sale of these newly renovated homes reduces the inventory of abandoned or blighted projects, making a significant impact in the communities served.

Expertise at meeting the client where they are and building on their strengths is the foundation of R.E.A.C.H. Clients served by the organization are representative of their communities, with 59% Hispanic and 33% African American. A majority of R.E.A.C.H. clients, 54%, have income at 80% or below Area Median Income. R.E.A.C.H. brings community stability and starts a path to generational wealth with its “blight to life” stories.

FCLF IMPACT

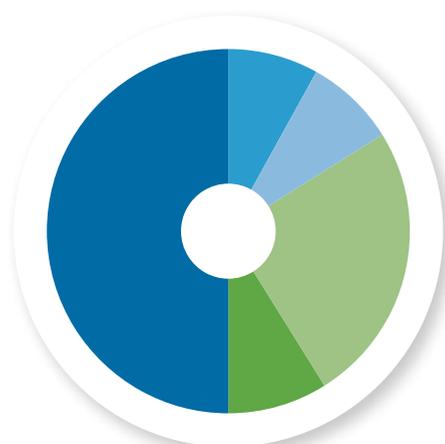
- \$13.3 million FCLF financing
- Revolving credit line to purchase and renovate homes
- 75 homes to date for sale or rent

FINANCIAL REPORT

SUMMARY STATEMENT OF FINANCIAL POSITION

ASSETS	2023	2022
Cash & Investments	33,727,895	33,850,897
Loans Receivable	117,292,586	97,444,667
Allowance for Loan Losses	(6,430,521)	(5,012,750)
Other Assets	3,314,583	1,589,287
Total Assets	\$147,904,543	\$127,872,101
LIABILITIES AND NET ASSETS		
Senior Debt	73,804,737	66,598,644
Subordinated Debt & EQ2	11,750,000	11,750,000
Other Liabilities	8,967,461	3,184,947
Total Liabilities	\$94,522,198	\$81,533,591
Net Assets, without Donor Restrictions	47,741,333	45,977,059
Net Assets, with Donor Restrictions	5,641,012	361,451
Total Net Assets	\$53,382,345	\$46,338,510
Total Liabilities & Net Assets	\$147,904,543	\$127,872,101

LOAN PORTFOLIO BY SECTOR



FISCAL YEAR-END 2023

- Rental Housing (50%)
- Supportive Housing (8%)
- For Sale Housing (8%)
- Community Facilities (24%)
- Commercial Real Estate (9%)

Summaries based on 2023 Audited Financial Statements.

SUMMARY STATEMENT OF ACTIVITIES

REVENUE & SUPPORT	2023	2022
Grants & Contributions	7,795,045	2,667,718
Interest Income	4,555,749	4,133,853
Fees & Other Income	2,882,310	2,131,986
Total Revenue & Support	\$15,233,104	\$8,933,557
 EXPENSES		
Program	6,925,508	4,460,718
Management & General	936,740	775,591
Fundraising	327,021	231,238
Total Expenses	\$8,189,269	\$5,467,547
 CHANGE IN NET ASSETS	 \$7,043,835	 \$3,466,010



Clockwise from top left: Jessie Trice Community Health System, FQHC in Miami Gardens. Members of FCLF board and staff at Brixton Landing, affordable housing for seniors. Ribbon Cutting for affordable rental housing at Community of Hope. New homeowners at St. Jude Great Commission CDC.

INVESTORS & SUPPORTERS

Includes investors and supporters for the past three years.

RELIGIOUS ORGANIZATIONS

Adrian Dominicans	Sinsinawa Dominican Sisters
Archdiocese of Miami	Sisters of Charity of Nazareth
Diocese of Palm Beach	Sisters of Charity of St. Elizabeth
Diocese of Venice	Sisters of Providence
Mercy Partnership Foundation	Sisters of St. Francis of Philadelphia
Oblates of St. Francis de Sales	Sisters of the Blessed Sacrament
Religious Communities Impact Fund	Sisters of the Holy Names of Jesus and Mary
Religious of the Sacred Heart of Mary, In Memory of Sr. Mary Heyser	Sisters of the Sacred Heart of Mary
School Sisters of Notre Dame (Maryland)	Trinity Health
	Union for Reform Judaism

FINANCIAL INSTITUTIONS & CORPORATIONS

Amerant	First Republic Bank	Third Federal Savings & Loan
Banesto USA	Florida Capital Bank	TIAA Bank
Bank of America	HSBC Bank USA, NA	Truist Bank
BankUnited	Northern Trust	Trustco Bank
BBVA Compass	PNC Bank	United Community Bank
BMO Harris Bank	Raymond James Bank	US Bancorp Community Development Corporation
City National Bank of Florida	Regions Bank	US Bank, NA
Comerica Bank	Santander Bank	Valley Bank
FineMark National Bank & Trust	Seaside National Bank & Trust	Wells Fargo Bank
Fifth Third Bank	SouthState Bank	
First Citizens Bank	Synovus Bank	
First Horizon Bank	TD Bank	

FOUNDATIONS

Bank of America Foundation	JPMorgan Chase Foundation
Erich and Hannah Sachs Foundation	PNC Foundation
The Father's Table Foundation	TD Charitable Foundation
Health Foundation of South Florida	Wells Fargo Foundation

NONPROFIT ORGANIZATIONS

Good to Grow Fund	Opportunity Finance Network
Miami Homes for All	

GOVERNMENT AGENCIES

Community Development Financial Institutions (CDFI) Fund of the U.S. Dept. of the Treasury	Florida Dept. of Agriculture and Consumer Services, Division of Food, Nutrition and Wellness
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INDIVIDUALS

G. Dawson	M. & V. Simmons
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OUR BOARD & COMMITTEES

FCLF BOARD OF DIRECTORS

Claire Raley, Chair. Senior VP, CRA/Community Development Officer, BankUnited, N.A.

Tina Brown, Vice Chair. CEO, OYC Miami

Germaine Smith-Baugh, 2nd Vice Chair. President & CEO, Urban League of Broward County

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

Victor Rivera, Secretary. SVP, Senior Relationship Manager, Business Banking, Bank of America

Alfred Arzuaga, President, Orlando Neighborhood Improvement Corporation, Inc.

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

Ernest Coney, Jr., President & CEO, CDC of Tampa

Alecia Dillon, CFO, Health Foundation of South Florida

Jack Humburg, Chief Operating Officer, Boley Centers, Inc.

Annie Neasman, President and CEO, Jessie Trice Community Health System

David R. Punzak, Esquire

John Talmage, Director, Lee County Economic Development Office

LENDING COMMITTEE

Jack Humburg, Chair. Chief Operating Officer, Boley Centers, Inc.

Miles Anderson, Mitigation Bureau Chief, Florida Division of Emergency Management

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

Ignacio Esteban, CEO, Florida Community Loan Fund

Tina Forcier, CEO, Habitat for Humanity of Hillsborough County

Tammy Haylock-Moore, Managing Director, Commercial Bank, JPMorgan Chase Bank, N.A.

Cheryl Howell, Affordable Housing Director, Hillsborough County

Ashon Nesbitt, CEO, Florida Housing Coalition

David R. Punzak, Esquire

Brian J. Weaver, Partner, Stinson LLP

FINANCE COMMITTEE

Judith Rimbey, OP, Chair. Business Office Assistant, Cardinal Newman High School

Tina Brown, CEO, OYC Miami

Jose Luis de la Rosa, Multifamily Credit Risk Manager, Fannie Mae

Alecia Dillon, CFO, Health Foundation of South Florida

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

Ed Timberlake, Retired, formerly with Seaside National Bank & Trust

NEW MARKETS TAX CREDIT ADVISORY BOARD

Judith Rimbey, OP, Chair. Business Office Assistant, Cardinal Newman High School

Lynn Brockwell-Carey, Executive Director, Neighbor Up Brevard

Gwendolyn Dawson, CEO, Ocala Housing Authority, Former (founding) Board Member and Former Chair, FCLF

Patrick McNamara, LSCW, President & CEO, Palm Healthcare Foundation, Inc.

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

OUR TEAM

Ignacio Esteban, Chief Executive Officer
Tammy Thomas, Chief Financial Officer
Nelson Black, Chief Lending Officer
Lori Crane, Chief Operating & Strategic Initiatives Officer

Carelle Bailey, Finance Associate
Janet de Guehery, Communications & Marketing Manager
Jamaal R. Dickens, Director of Finance
Michael Jones, Community Development Loan Officer
Angela Kising, Loan Portfolio Administrator
Willa Maddox, Grants Coordinator
Anna Upchurch Pernell, Community Development Loan Officer
Jessica Polk, Loan Portfolio Administrator
Jennifer Rainey, Loan Portfolio Manager
Narine Ramtahal, Loan Portfolio Administrator
Dwayne Rankin, Community Development Loan Officer
Shanté Riley, Executive Assistant & Office Manager
Rich Rollason, Development Officer
Randall Simmons, Controller (Retired October, 2023)
Christian Thompson, Loan Portfolio Administrator
Jim Walker, Community Development Loan Officer



800 North Magnolia Avenue, Suite 106 Orlando, FL 32803
407 246 0846 | www.FCLF.org
Also with offices in Tampa and Fort Lauderdale

*Front cover: Habitat for Humanity Greater Orlando & Osceola County,
photo by Jacques Durand, Jr.*