



# STRENGTHENING COMMUNITIES • BUILDING FUTURES

ANNUAL REPORT **2024**



**FLORIDA**   
**COMMUNITY**  
LOAN FUND



# WE ARE STRENGTHENING COMMUNITIES AND BUILDING FUTURES

Together with our supporters and partners, Florida Community Loan Fund continues to drive positive economic and social change in Florida as we provide flexible capital that improves lives and communities and fosters success for our borrowing partners.

In this year's Annual Report, we share inspiring stories from the communities that are strengthened by the work we are doing, and we invite you to dream of the future we can build together for Florida.



***Pictured,*** FCLF Board of Directors, Executive Management Team, and Team Members.

# OUR IMPACT

## 2.25 MILLION FLORIDIANS RECEIVE ESSENTIAL SERVICES EVERY YEAR



### Lending Type

- Food Access (1,170,824)
- Nonprofit Community Services (532,887)
- Commercial & Retail (320,857)
- Healthcare & Behavioral Health (127,242)
- Education & Youth (39,088)
- Homeless & Special Needs (37,098)
- Housing (24,176)

## 8,623 HOUSING UNITS



### Housing Type

- Single Family (2,261)
- Multifamily (4,695)
- Supportive & Special Needs (1,667)



### Own vs Rent

- Ownership (1,794)
- Rental (6,829)



### New vs Rehab

- New Construction (4,524)
- Rehabilitation (4,099)

## 185 FACILITIES

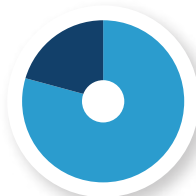


### Facility Type

- Homeless & Special Needs (66)
- Education & Youth (34)
- Healthcare & Behavioral Health (30)
- Commercial & Retail (23)
- Nonprofit Community Services (17)
- Food Access (15)

3.3 MILLION SQUARE FEET

## 26,595 JOBS



### Employment Type

- Permanent (5,277)
- Temporary / Construction (21,318)

## HOW FCLF FINANCING IMPROVES COMMUNITIES



### HOUSING

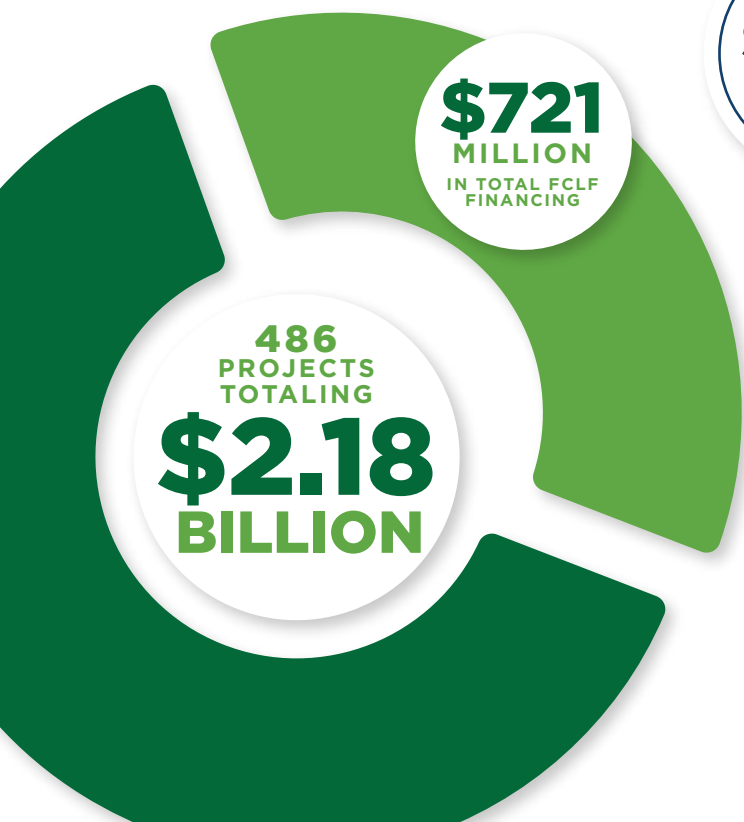
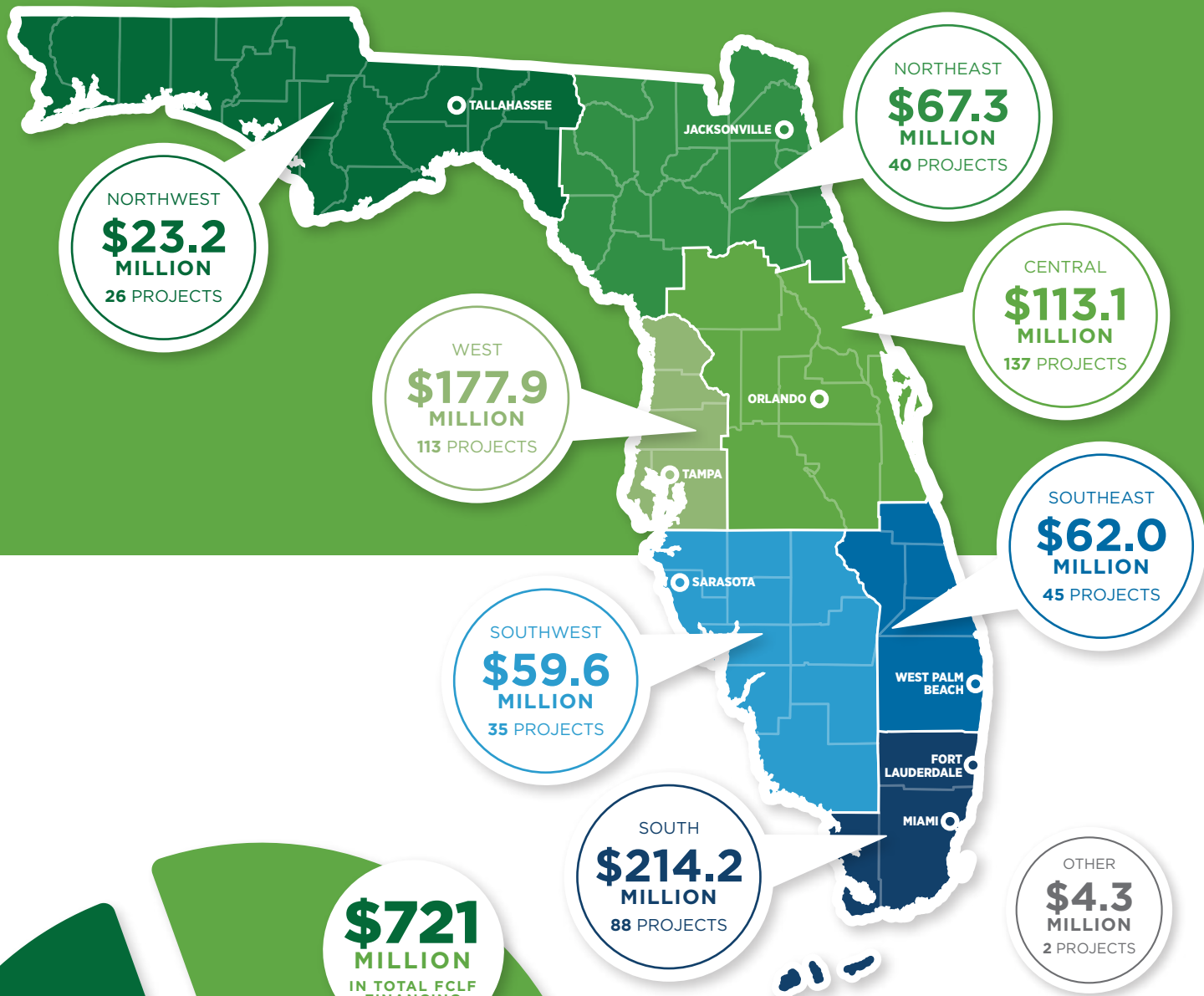
Affordable • Single & Multifamily • Supportive • New & Preservation

### COMMUNITY FACILITIES

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

### ECONOMIC DEVELOPMENT

Catalytic Redevelopment Projects • Job Creation



## TOTAL IMPACT

\$307,134,367 CDFI Lending

\$414,363,181 New Markets Tax Credit Financing

**\$721,497,548** Total Cumulative FCLF

\$1,460,677,075 Other Funding Sources

**\$2,182,174,623** FCLF Total Impact





# STRENGTHENING FLORIDA COMMUNITIES WITH AFFORDABLE HOUSING

## HOPE PARTNERSHIP

The rising cost of affordable housing continues to force a growing number of low-income families into motels and other forms of temporary housing. Rev. Mary Lee Downey founded Hope Partnership to support impacted families through services and referrals to other agencies. What began in 2011 as a plan to serve 200 families quickly grew to meet the needs of over 1,000. Today, Hope Partnership offers an array of services and emergency relief to families experiencing poverty and homelessness in Osceola County.

Throughout its history, Hope Partnership has prioritized affordable housing as a critical need for families. Despite full-time employment, many workers earn only minimum wage from the region's hospitality sector, leaving them unable to afford more than costly hotel accommodations. As a result, Hope Partnership sees many individuals with consistent earnings that are insufficient for finding and securing stable housing.

With financing from Florida Community Loan Fund, Hope Partnership acquired the former Crown Motel on Highway 192 in Kissimmee and will rehab the Motel into Thrive Studios, offering 32 units of affordable housing available for rent through an innovative trauma-informed property management program. The motel lobby will be transformed into a community center providing case



*We want to see our community Thrive, and a critical piece of making that happen is housing. We are incredibly excited to be in partnership with FCLF, a staple in our community around affordable housing.*

*— Rev. Mary Lee Downey  
Founder & CEO*

management, ID procurement, employment assistance, showers, and laundry services and facilities.

Thrive Studios is Hope Partnership's inaugural housing endeavor, with plans for future development on nearby land to empower more local residents with solutions to achieve success.

FCLF received a Capital Magnet Fund (CMF) award from the Community Development Financial Institutions (CDFI) Fund, which allowed FCLF to offer more favorable terms to Hope Partnership to further help this project be successful. Additional funding for Hope Partnership and Thrive Studios has been provided by Federal, State, and local governments.



**FCLF  
IMPACT**

- \$1 million financing, featuring a low interest rate made possible through the Capital Magnet Fund
- \$5 million total project budget
- Loan for acquisition of outdated motel in Osceola County
- 32 units of affordable rental housing + drop-in community service center

# SEVEN ON SEVENTH

Residents of Fort Lauderdale, like in many other Florida cities, face challenges finding affordable housing in their communities. The Sistrunk neighborhood is one of many undergoing significant growth in luxury rentals which poses challenges – and opportunities for affordable housing development.

Seven on Seventh, a 72-unit apartment community near downtown Fort Lauderdale's Sistrunk area was developed through a partnership between Broward Partnership for the Homeless and Green Mills Group. Adjacent to the community, Broward Partnership operates a Homeless Assistance Center offering services and swift transition to stable housing for the homeless, addressing the critical demand for available affordable housing.



Seven on Seventh not only provides a safe, affordable home to those who have experienced homelessness, but also offers affordable living near downtown Fort Lauderdale for workforce families. Of the 72 rental homes, 36 are reserved for low-income individuals or families who are formerly homeless or at risk of becoming homeless, such as those transitioning from shelters and are ready for permanent housing. Supportive services are available on-site and at the adjacent Broward Partnership central campus. The remaining units are designated for local and essential workers such as teachers and others who meet low-income require-



*We're grateful to have closed another long-term loan with Florida Community Loan Fund – especially for such an impactful development. Seven on Seventh is a mixed-use, public/private partnership, permanent housing extension of Broward Partnership's central campus, in the heart of Fort Lauderdale. We couldn't get this complex development done without FCLF.*

*— Mitchell Rosenstein  
Principal, Green Mills Group*

ments and help maintain the community's vital functions. Apartments offer various floor plans from 505 to 918 square feet, and on-site amenities include a clubroom, interactive library, fitness center, case management, workforce development space, and fifth-floor terrace.

Florida Community Loan Fund provided \$1 million in financing for the project, our 5th with Green Mills Group, a respected affordable housing developer. Additional support comes from the State of Florida, Broward County, the City of Fort Lauderdale, and other partners. Seven on Seventh will remain affordable for at least 50 years in accordance with the Low-Income Housing Tax Credit (LIHTC) program. FCLF received a Capital Magnet Fund (CMF) award from the Community Development Financial Institutions (CDFI) Fund, which allowed FCLF to offer favorable terms to Seven on Seventh to further help the project be successful.

## FCLF IMPACT

- \$1 million FCLF financing, featuring a low interest rate made possible through the Capital Magnet Fund
- \$28.7 million total project budget
- 72 units of affordable rental housing
- Providing housing in partnership with a homeless services agency located on adjacent property

## GRIFFIN LOFTS

Carrfour Supportive Housing is building Griffin Lofts in Lakeland, Florida, a new affordable and supportive housing community. Like many other Florida communities, Lakeland is working to expand affordable housing options to alleviate the shortage and meet the growing needs of the community. Florida Community Loan Fund provided financing for this project, which will offer 60 rental apartments: 50 percent will be reserved for households that have experienced homelessness or adults with disabilities and will include on-site supportive services such as case management, counseling, and job training. The remaining units will be affordable for low-income households earning less than 60 percent of area median income.

Griffin Lofts will feature common areas designed to foster a sense of community, including meeting space, a library, a computer lab, and an exercise room. The apartment community is conveniently located near Interstate 4 and near shop-





*Griffin Lofts, which will serve the most vulnerable families in Lakeland, would not be possible without a mission-driven lender like FCLF. We are so grateful to FCLF for supporting Griffin Lofts and for sharing Carrfour's commitment to transforming lives through housing.*

*— Stephanie Berman-Eisenberg  
President & CEO*

ping, jobs, education, and medical facilities. Supportive services on site will be provided by Carrfour and other partners.

Founded in 1993, Carrfour Supportive Housing has successfully established and currently operates nearly 2,000 units of supportive housing across Florida, demonstrating the power of dedicated social service programs. Florida Community Loan Fund and Carrfour have partnered on many projects throughout Florida since the early 2000s. Griffin Lofts provides long-term affordable housing in an area with median family income of \$33,700 annually – 56 percent of area median income. This project will remain affordable for at least 50 years in accordance with the Low-Income Housing Tax Credit (LIHTC) program. With its combination of long-term affordable housing and supportive services, Griffin Lofts will make a significant impact in its community by addressing the needs of a highly vulnerable population.



## FCLF IMPACT

- \$7 million FCLF financing
- \$24 million total project budget
- Loan for new construction
- 60 units affordable and supportive housing

# CATCHLIGHT CROSSINGS

Central Florida's bustling resort area offers visitors and residents alike easy access to nearby theme parks, a convention center, a variety of restaurants, and other businesses. While Universal Orlando Resort is one of the region's largest employers, the median household income in its surrounding community is less than 70 percent of the area median income.

Nearly one-fifth of residents live at or below the poverty line and 74 percent of the population is comprised of minorities. Catchlight Crossings, a 1,000-unit, affordable apartment community, will offer convenient and affordable housing in the heart of this world-renowned tourist destination.

Recognizing the region's affordable housing challenge, Wendover Housing Partners, LLC, located in Altamonte Springs (Seminole County), was selected via a nationwide RFP by Comcast Universal to design, develop, and operate Catchlight Crossings. Seventy-five percent of Catchlight's apartments will be reserved for households with incomes at or below 80 percent of the area



*Catchlight Crossings is more than just a roof over someone's head. When it comes to our residents, we want to enhance their quality of life through safe, secure housing, free childcare, easy transportation access and more. Together with Universal we are redefining what affordable housing can and should be and creating a model that can be replicated on a national level. FCLF is very focused on bringing capital to affordable housing and understands the requirements. The financing process with FCLF was seamless.*

*— Jonathan Wolf  
Founder & CEO, Wendover Housing Partners*

median income, and the remaining will be available as workforce housing. The units will remain affordable for 99 years under a land use restrictive agreement (LURA). This project is the first of its kind, providing affordable housing units, a transit plaza, parking garages, and 72,000 square feet of commercial-retail-non-profit spaces. It will provide much needed affordable housing to a diverse group of households across varied income levels, including many minimum-wage households who work every day in the area tourism industry.

Florida Community Loan Fund provided financing for infrastructure and construction for Catchlight Crossings. The 20-acre, mixed-use project will include nine buildings featuring apartments, commercial spaces and a variety of amenities. FCLF received a Capital Magnet Fund (CMF) award from the Community Development Financial Institutions (CDFI) Fund, which allowed FCLF to offer more favorable terms to Catchlight Crossings to further help the project be successful. Additional financing is provided by local, State, Federal, and private sources.

Wendover Housing has been developing affordable housing since 1995, empowering individuals and families and transforming lives. The company has developed over 8,000 units of housing with a focus on high quality and innovative approaches. Wendover has partnered with Florida Community Loan Fund on three previous affordable housing projects.

## FCLF IMPACT

- \$8.5 million FCLF financing, featuring a low interest rate made possible through the Capital Magnet Fund
- \$350 million total project cost
- Construction and infrastructure financing
- 1,000 units of affordable rental housing + 72,000 sq feet of community space



# STRENGTHENING FLORIDA COMMUNITIES WITH ESSENTIAL SERVICES



## METROPOLITAN MINISTRIES MIRACLEPLACE PASCO

In the Tampa Bay region, it is estimated that 45 percent of households are living on the brink of homelessness, unable to afford basic necessities. This crisis places thousands of families and children at risk of a life trapped in poverty. Metropolitan Ministries, founded in 1972 when 13 area churches joined together, addresses the issue by providing homeless services in Hillsborough, Pinellas, and Pasco Counties, serving over 100,000 families annually.

With financing through Florida Community Loan Fund and the New Markets Tax Credit program, Metropolitan Ministries is expanding an existing campus in Holiday, Florida with 43,000 square feet of new facility space, including construction of three new buildings and expansion of an existing building. The MiraclePlace Pasco project will address shelter and housing needs for families and single women, seeking to prevent homelessness and stabilize families by equipping them with tools to overcome barriers to self sufficiency. The campus will include 24 residential units, a CREATE Learning Center and after-school education programs, a support center with services and resources, and a kitchen/dining space that also offers fresh produce and clothing for community members in need. In addition, an on-site program will be provided to offer workforce training and job placement.





*At Metropolitan Ministries, we frequently emphasize the pivotal role of community support in our work. FCLF's services empower us to effect positive change, and they have exhibited exemplary dedication by contributing invaluable resources, fostering partnerships, and providing crucial leadership to bring this project to fruition.*

*— Tim Marks  
President & CEO, Metropolitan Ministries*

Florida Community Loan Fund provided \$13 million in Federal NMTCs for the MiraclePlace Pasco project, and \$3.7 million financing through our community development loan program. This is FCLF's third NMTC project with Metropolitan Ministries through a partnership that dates back to 2012. Additional NMTCs were provided by Chase New Markets Corporation and The Reinvestment Fund, Inc. The investor is Chase Community Equity, LLC.



Without NMTC, the project's completion would be delayed until other funding sources materialize.

Metropolitan Ministries is highly supported by the local community. MiraclePlace Pasco aligns with the Pasco County Consolidated Plan that prioritizes affordable housing and a need for homeless services, and the project has received funding from Pasco County and the Florida Dept. of Children and Families. Additionally, input from key nonprofit and local government partners helped shape the project, along with resident voices from monthly house meetings.

## FCLF IMPACT

- \$13 million FCLF NMTC Allocation + \$3.7 million FCLF community development financing
- \$23.3 million total project budget
- 43,800 sq feet of new construction or renovated space
- Estimated reach 20,100 annually
- 119 jobs created or retained

# BOYS & GIRLS CLUBS OF SARASOTA AND DESOTO COUNTIES

When disasters strike, economically distressed coastal communities face significant challenges in attracting capital to repair or replace damaged structures. Such was the case with Hurricane Ian (2022), which brought 22 inches of rain to North Port, Florida, killing seven people and causing crippling damage to homes, businesses, and even youth centers such as the local Boys & Girls Clubs.

For more than 50 years, Boys & Girls Clubs of Sarasota and DeSoto Counties (BGCSDC) has strived to fulfill its mission to enable all young people to reach their full potential as productive, caring, responsible citizens. BGCSDC serves over 3,700

youth ages 6-18 from six Clubs with education and recreation opportunities that are centered around character, education, health, arts, sports, and fitness. In addition to school-year and summer programs, BGCSDC provides more than 90,000 snacks and meals to thousands of youth each year.



*Boys & Girls Clubs of Sarasota and DeSoto Counties has proudly served the North Port community for more than 25 years. As we work to rebuild and fully reinstate our award-winning youth development programs, we are sincerely grateful for the outpouring of support we received from the community and our leaders, including those who have been instrumental in helping us navigate opportunities like the NMTC financing.*

— Bill Sadlo  
President / CEO, BGCSDC

Before Hurricane Ian, BGCSDC's North Port Club served more than 250 youth with a long waitlist for membership. The destructive Category 5 storm caused more than \$21 billion in loss across Florida, including damage to the North Port Club that required the demolition of the Club's main building.

In the two years following the storm, the Club has only been able to serve 109 youth in its remaining structure, a gymnasium building, which has been supplemented by temporary portable classrooms.



With financing through the New Markets Tax Credit program, BGCSDC will build a new Club and renovate another damaged building on the site. The new, state-of-the-art campus will serve up to 350 members with modernized classrooms, enrichment space, a technology lab, and a cafeteria. In addition, the new Club will accommodate expanded programming, such as a commercial teaching kitchen, a dedicated teen center with a young entrepreneur program, college and career prep center, and more.

A task force comprised of government officials, community leaders, donors, and Club families confirmed the critical need for the project. Ninety-six percent of youth members are from low-income families, with 24 percent living in homes earning \$9,000 or less annually. The NMTC is essential to ensure timely project completion and uninterrupted program delivery as additional funding comes in.

Florida Community Loan Fund provided \$7 million in Federal NMTCs for the project, with additional NMTCs provided by Truist Community Development Enterprises, LLC. The investor is Truist Community Capital, LLC.

## FCLF IMPACT

- \$7 million FCLF NMTC Allocation
- \$10 million total project budget
- 33,175 sq feet of new construction and renovated space
- Estimated reach 350 annually
- 46 jobs created or retained



# FCLF HURRICANE RECOVERY LOAN PROGRAM

When a hurricane strikes, many Florida Community Loan Fund borrowers face a double-edged crisis: their damaged facilities require immediate repair to restore services for low-income populations relying on their assistance – many of whom need help now more than ever – yet tight operating budgets make funding repairs while awaiting insurance proceeds virtually impossible.

FCLF Hurricane Recovery Loan Program has been enacted five times since the 2017 hurricane season. Through this crisis loan program, we are able to quickly deploy hurricane recovery loans, aiding our borrowers in their efforts to rehabilitate and reconstruct their damaged properties. Unsecured, 0% interest, working capital loans are made available through an expedited application process with no application fees.

Within days after a hurricane hits, FCLF's loan officers reach out to all borrowers and the first recovery loans are delivered within two weeks. Florida Community Loan Fund's hurricane recovery loan program is in place for future hurricane seasons, ready to help rebuild and strengthen our communities

## FCLF IMPACT

- 27 FCLF hurricane recovery loans
- \$2,775,500 working capital
- Zero cost to borrowers



# THE SHARING CENTER

The Sharing Center, established in 1986 through a collective vision of 17 area churches, has become a cornerstone of social services in Seminole County. The Sharing Center has evolved and adapted its services to meet the community's changing needs and now stands as the primary social services hub in the County. With a mission to provide dignified solutions for individuals experiencing poverty and homelessness, The Sharing Center provides not just immediate relief, but also tools and resources for long-term self-sufficiency and an improved quality of life.



Financing from Florida Community Loan Fund enabled the Sharing Center to renovate its 18,000 square-foot retail space and thrift store known as The Village Shoppes. The project expanded the physical space available for shopping, improved efficiencies, and incorporated advanced technology for operations. The Village Shoppes not only provides a shopping alternative for those



*The Sharing Center's renovation of The Village Shoppes marks a significant milestone in our 38-year commitment to serve and uplift the Central Florida community. This transformation will not only enhance our retail space but also expand our capacity to deliver crucial services and comprehensive support. Our partnership with Florida Community Loan Fund has been instrumental in enabling us to pursue this renovation, and to further our mission of providing dignified solutions for those experiencing poverty and homelessness.*

— Matt Borchelt  
COO

experiencing poverty and homelessness, but it also generates income for other programs.

With a focus on providing extended support that leads families and individuals toward a better future and long-term stability, the Sharing Center offers programs which include job training; financial education; digital literacy training; a food pantry; crisis support including financial assistance, free clothing and furniture; a homeless respite center (The Oasis) offering food, showers, laundry, and legal advice; mental health counseling; and more. The plaza where the Village Shoppes is located also has retail space leased by Shepherd's Hope, a nonprofit medical clinic, and two other local businesses.

The Sharing Center assisted over 51,000 individuals in 2024 with case management, groceries, hardship assistance, and other social services to help regain stability. The organization has a goal to significantly increase that impact through expanded programming. As one of the main revenue streams for programs, the renovation of this retail space will allow The Sharing Center to reach even more, and provide a deeper impact for, community residents who are experiencing poverty and homelessness.

## FCLF IMPACT

- \$1.1 million FCLF financing
- Rehabilitation loan of commercial-retail and nonprofit services space
- 18,000 sq feet for services to low-income and homeless populations

# FINANCIAL REPORT

## SUMMARY STATEMENT OF FINANCIAL POSITION

ASSETS	2024	2023
Cash & Investments	39,502,233	33,727,895
Loans Receivable	143,860,861	117,292,586
Allowance for Loan Losses	(7,020,374)	(6,430,521)
Other Assets	3,615,713	3,314,583
<b>Total Assets</b>	<b>\$179,958,433</b>	<b>\$147,904,543</b>
<b>LIABILITIES AND NET ASSETS</b>		
Senior Debt	98,662,093	73,804,737
Subordinated Debt & EQ2	13,312,500	11,750,000
Other Liabilities	7,854,749	8,967,461
<b>Total Liabilities</b>	<b>\$119,829,342</b>	<b>\$94,522,198</b>
Net Assets, without Donor Restrictions	51,111,317	47,741,333
Net Assets, with Donor Restrictions	9,017,774	5,641,012
<b>Total Net Assets</b>	<b>\$60,129,091</b>	<b>\$53,382,345</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$179,958,433</b>	<b>\$147,904,543</b>

## LOAN PORTFOLIO BY SECTOR



### FISCAL YEAR-END 2024

- Rental Housing (55%)
- Supportive Housing (7%)
- For Sale Housing (7%)
- Community Facilities (25%)
- Commercial Real Estate (6%)

*Summaries based on 2024 Audited Financial Statements.*

SUMMARY STATEMENT OF ACTIVITIES

REVENUE & SUPPORT	2024	2023
Grants & Contributions	5,695,738	7,795,045
Interest Income	5,677,349	4,555,749
Fees & Other Income	3,155,055	2,882,310
Total Revenue & Support	\$14,528,142	\$15,233,104
EXPENSES		
Program	6,382,638	6,925,508
Management & General	1,120,983	936,740
Fundraising	277,775	327,021
Total Expenses	\$7,781,396	\$8,189,269
CHANGE IN NET ASSETS	\$6,746,746	\$7,043,835



*Clockwise from top left: Boys & Girls Clubs of Sarasota County, Habitat for Humanity of Greater Orlando & Osceola County, OYC Miami, R.E.A.C.H. (Lake Worth), Hope Partnership (Kissimmee).*



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

## FOUNDATIONS

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

## NONPROFIT ORGANIZATIONS

Good to Grow Fund	Opportunity Finance Network
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## GOVERNMENT AGENCIES

Community Development Financial Institutions (CDFI) Fund of the U.S. Dept. of the Treasury

## INDIVIDUALS

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

## FCLF BOARD OF DIRECTORS

Tina Brown, Chair, CEO, OYC Miami

Germaine Smith-Baugh, Ed.D., Vice Chair, President and CEO, Urban League of Broward County

Alecia Dillon, Treasurer, CFO, Health Foundation of South Florida

Victor Rivera, Secretary, Vice President of Lending, Civic Builders

Claire Raley, Immediate Past Chair

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

Lauren Butler, Impact Financing Initiative Relationship Manager, Truist Bank

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

Annie Neasman

David R. Punzak, Esquire

John Talmage, Director, Lee County Economic Development Office

## LENDING COMMITTEE

David R. Punzak, Esquire, Chair.

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

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

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

Ashon Nesbitt, CEO, Florida Housing Coalition

Brian J. Weaver, Partner, Stinson LLP

## FINANCE COMMITTEE

Alecia Dillon, Chair, CFO, Health Foundation of South Florida

Tina Brown, CEO, OYC Miami

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

Claire Raley

Ed Timberlake

## NEW MARKETS TAX CREDIT ADVISORY BOARD

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

Lynn Brockwell-Carey

Dr. Gwendolyn B. 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  
 Jamaal Dickens, Director of Finance  
 Janet de Guehery, Communications & Marketing Manager  
 Veronica Howze, Loan Portfolio Administrator  
 Michael Jones, Community Development Loan Officer  
 Angela Kisling, Loan Portfolio Administrator  
 Willa Maddox, Impact and Grants Administrator  
 Anna Upchurch Pernell, Community Development Loan Officer  
 Jessica Polk, Senior 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  
 Christian Thompson, Senior Loan Portfolio Administrator  
 Jim Walker, Senior Community Development Loan Officer

**Above:** FCLF Team Members. **Front cover:** Colonnade Park (Citrus County), Habitat for Humanity of Greater Orlando & Osceola County, Catchlight Crossings (Orlando), Feeding Tampa Bay, Central Florida Health Care (Frostproof).



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 Also with offices in Tampa and Fort Lauderdale