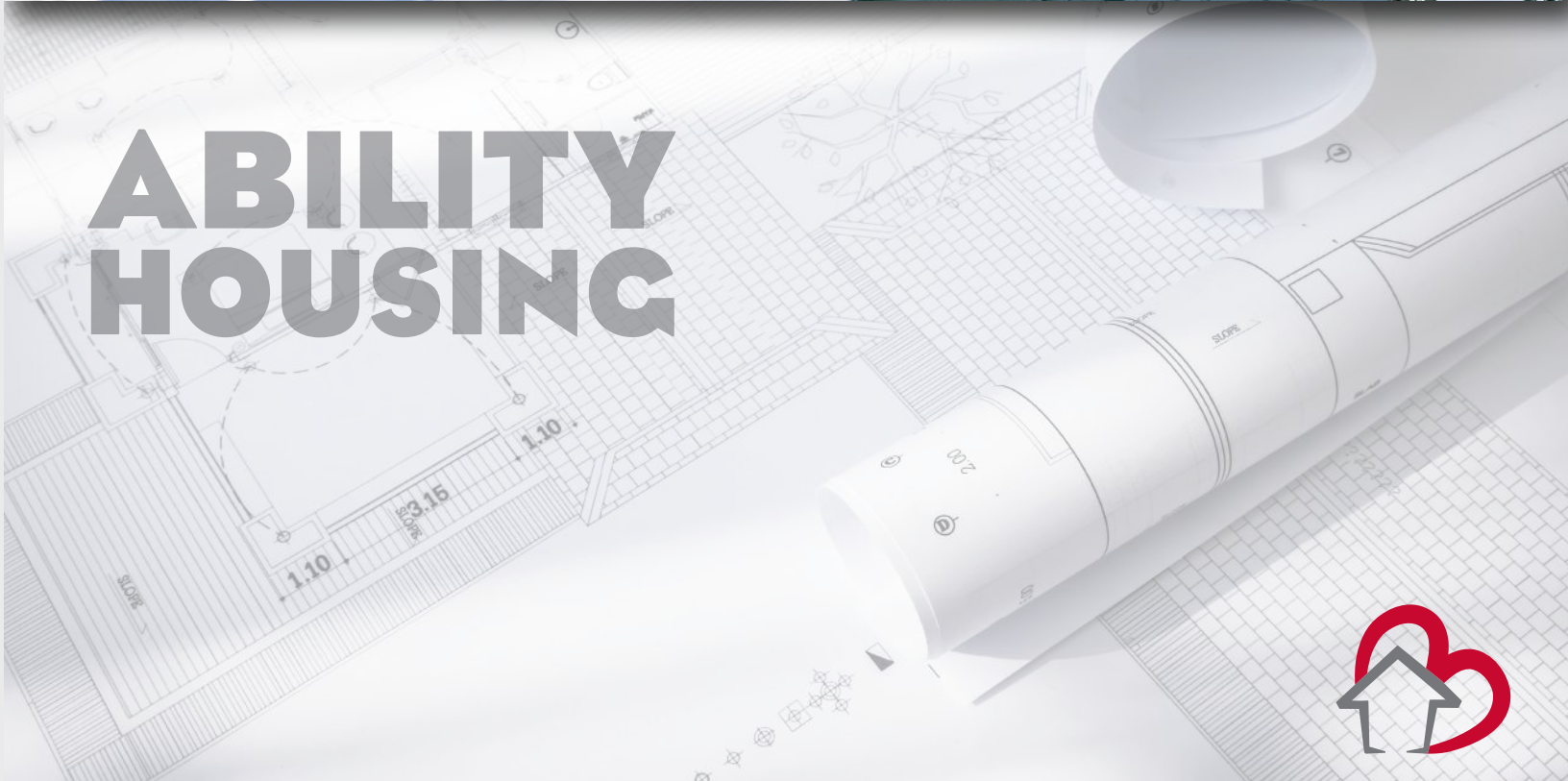


BUILDING COMMUNITY



ABILITY HOUSING





Community starts with people and grows when we show up for one another.

Because of you, community isn't just an idea it's something people can feel every day.

It's neighbors who know each other by name.

It's families putting down roots and building a sense of belonging.

It's someone finding stability and then reaching back to support others.

At the center of every strong community is a place to call home. And when home is stable, everything else becomes possible, health improves, opportunity expands, and people begin to imagine a different future.

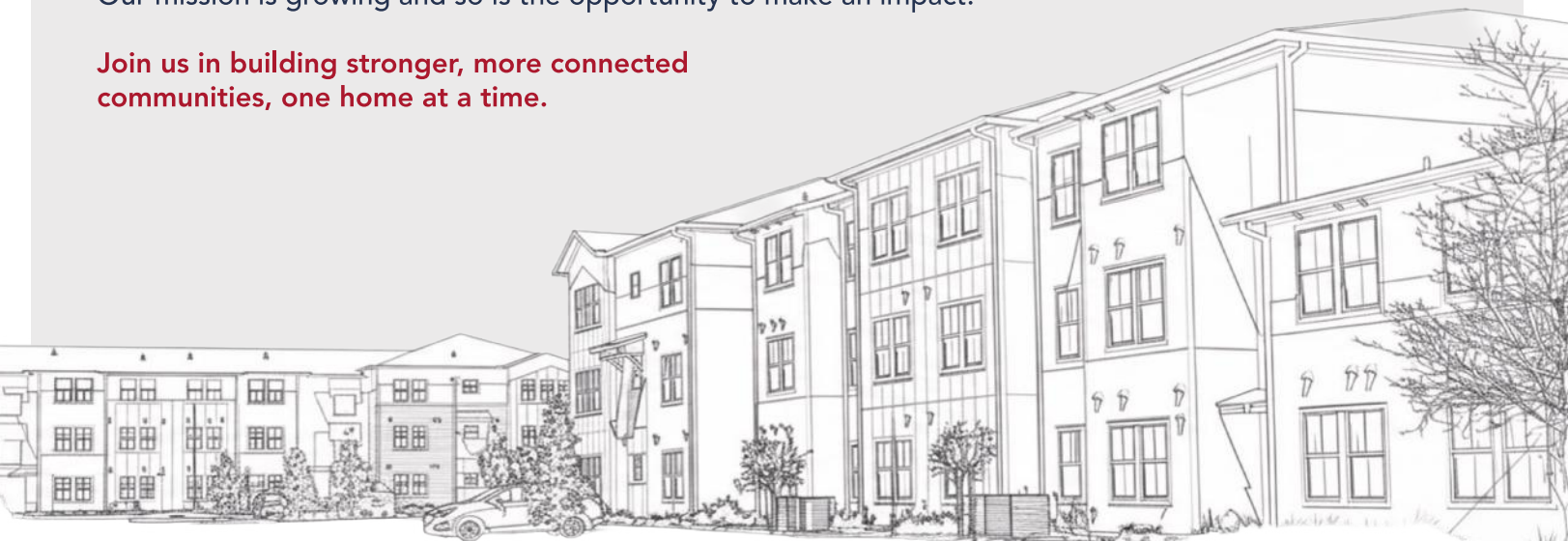
That's what we build — housing, stability and hope.

We develop and operate quality, affordable apartment communities and connect residents to the services and support that help them stay housed and move forward. But more than that, we create spaces where people can grow, connect, and thrive together.

For more than 20 years, we've believed that community doesn't happen by chance. It's built intentionally with partnership, trust, and people.

Our mission is growing and so is the opportunity to make an impact.

Join us in building stronger, more connected communities, one home at a time.



Village at Cedar Hills

Jacksonville, FL



DEVELOPMENT COST

\$31 million

SITE

7.35 acres

90 units

Three residential buildings

Community center

Computer lab

Library

Flexible spaces



Opened in December 2025, the Village of Cedar Hills offers 1, 2, and 3-bedroom apartments across three buildings.

An innovative three-year pilot will set aside 18 units for high utilizers of crisis services, pairing stable housing with comprehensive behavioral health care.

This collaborative model blends mental healthcare and housing solutions on a property that also features a playground and flexible spaces for workshops and events.

Village of New Augustine

St. Augustine, FL



DEVELOPMENT COST

\$25 million

SITE

6.4 acres

92 units

Three residential buildings

Community center

Computer lab

Library

Flexible spaces

The Village of New Augustine is Ability Housing's first property in St. Johns County. A majority of the units are set aside for those who make up to 60% of the area median income (AMI) to address the shortage of workforce housing in the county.

The property includes a 24-hour fitness center, a walking trail, clubhouse, outdoor kitchen and a playground. Flexible spaces are available for workshops, training and events.



Vincentian Village

St. Petersburg, FL



DEVELOPMENT COST

\$33.3 million

SITE

1.66 acres

73 units

One six-story building

Community Center

Library

Flexible spaces

Vincentian Village is a partnership between St. Vincent de Paul and Ability Housing that will welcome its first residents in Fall 2026. The community will provide 73 affordable apartment homes for individuals and families earning 60% or less of the Area Median Income (AMI), creating new opportunities for housing stability and independence.

Designed to serve those with the greatest housing needs, 50% of the homes will be reserved for individuals and families experiencing homelessness. In addition, at least 15% of the apartments will be dedicated to households requiring supportive services, including people with disabilities and those needing independent living assistance. Vincentian Village reflects a shared commitment to ensuring that everyone has access to a safe, stable place to call home.

CASA

Jacksonville, FL

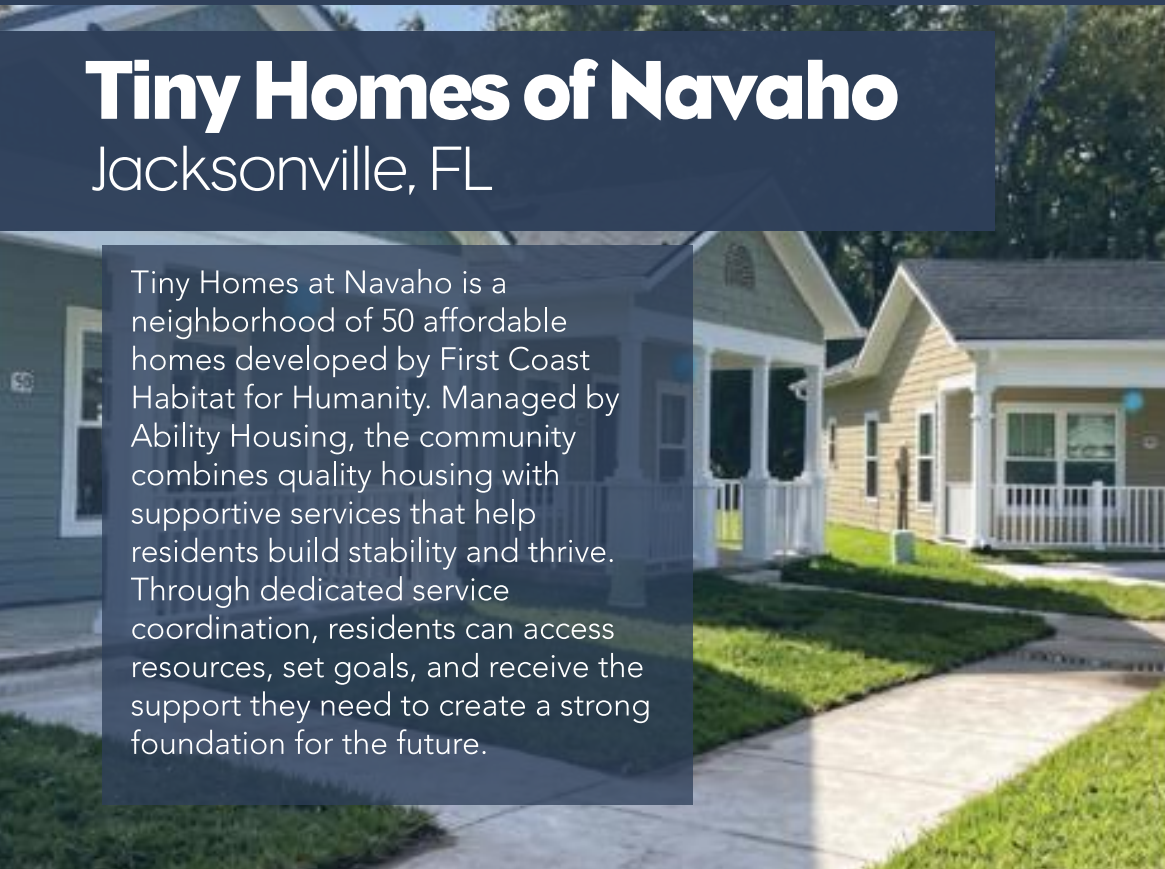


CASA is Ability Housing's first development, consisting of 16 homes scattered throughout Duval county. CASA provides safe, affordable high-quality housing that empowers adults with a disabilities to live with dignity, independence and a sense of belonging. The name CASA signifies that each home is Convenient, Affordable, Safe and Accessible.



Tiny Homes of Navaho

Jacksonville, FL



Tiny Homes at Navaho is a neighborhood of 50 affordable homes developed by First Coast Habitat for Humanity. Managed by Ability Housing, the community combines quality housing with supportive services that help residents build stability and thrive. Through dedicated service coordination, residents can access resources, set goals, and receive the support they need to create a strong foundation for the future.





Village on Mercy

Orlando, FL

DEVELOPMENT COST

\$28 million

SITE

13.1 acres

166 units

Four residential buildings

Community center

Training rooms

Computer lab

On-site laundry

Village on Mercy is a prime example of how Ability Housing transforms areas of blight into community assets. This development is part of Commissioner Regina I. Hill's Mercy Drive Vision Plan and one of City of Orlando's priority projects.

Ability Housing purchased the lakefront site and built a beautiful new community that is affordable for Orlando's working families. Half of the units are reserved for people exiting homelessness.

With on-site case managers, a healthcare clinic, multiple training rooms, an exercise path and a large playground, this community is thriving.

Gannet Pointe

Kissimmee, FL



DEVELOPMENT COST

\$21 million

SITE

11.56 acres

80 units

Two residential buildings

Community center

Computer lab

In-unit and on-site laundry facilities



Gannet Pointe was developed through a joint venture with Birdsong Housing Partners.

This project was specifically developed to help address the crisis of families in Osceola County living in rundown motels. This development also provides units that are accessible to persons with mobility, hearing, and/or vision impairments.

This community has on-site case managers, a computer lab, an outdoor barbecue area, and a playground.

Wayne Densch

Orlando, FL



DEVELOPMENT COST
\$9 million

SITE
4.1 acres
75 units
Eight residential buildings
On-site laundry

Wayne Densch previously operated as a transitional housing program. In partnership with AdventHealth, Wayne Densch Charities, and Orange County, Ability Housing conducted a thorough rehab and transformed this development into 75 units of affordable and supportive housing.

Orange County's Homeless Services Network of Central Florida and Ability Housing worked together to serve the most vulnerable individuals. Our Permanent Supportive Housing implements evidenced-best practices and have a proven track record of improving self-sufficiency, health, and overall quality of life.

Village at Hyde Park

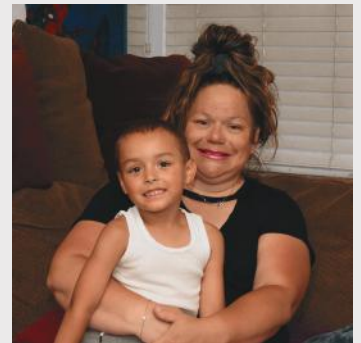
Jacksonville, FL



DEVELOPMENT COST
\$18.7 million

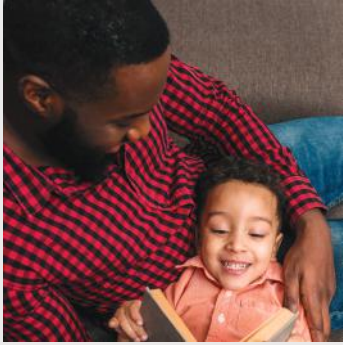
SITE

5.17 acres
80 units
Three residential buildings
On-site laundry
Community center
Computer lab



This three-story, garden-style apartment provides affordable housing to low-income individuals and families, residents have access to on-site supportive services. Case managers and certified peer support specialists work on-site helping residents achieve their goals.

Village at Hyde Park also provides units that are accessible to persons with mobility, hearing, and/or vision impairments. Outdoor amenities include a playground, seating areas, and open recreational space for all residents to enjoy. It also has a community center as well as a training room and computer room.



Village on Wiley

Jacksonville, FL



DEVELOPMENT COST
\$5.975 million

SITE
4.3 acres
43 units
Eleven residential buildings
On-site laundry
Clubhouse
Computer lab

Village on Wiley opened in August 2015 to serve Jacksonville's most vulnerable citizens. Its residents were identified as the community's highest utilizers of crisis services; more than 80% experienced chronic homelessness.

Like all Ability Housing communities, Village on Wiley provides voluntary, individualized support services to compliment its affordable housing units. It was part of "The Solution That Saves," a Florida pilot program which identified the improved outcomes and Florida-specific cost savings of providing Permanent Supportive Housing to high utilizers of crisis services.

STABLE HOUSING is an INVESTMENT in the COMMUNITY



Healthcare

- Improves health outcomes
- Reduces hospitalizations
- Reduces healthcare costs



Economic Development

- Provides workforce housing
- Supports recruiting new employers
- Builds stability and workforce retention



Education

- Improves education performance
- Reduces truancy and absenteeism
- Reduces behavioral challenges



Resiliency & Economic Mobility

- Supports stable employment
- Increases ability to further adult education
- Enables savings



Placed Based Strategies

- Advances economic opportunities
- Improves neighborhoods
- Reduces crime and blight



INVEST



Florida's housing gap is growing—pricing essential workers and families out of the communities they serve. As housing costs rise and supply struggles to keep pace, more people are being left without access to stable, affordable homes.

Every dollar invested in Ability Housing is an opportunity to create lasting change.

Investing in affordable housing strengthens communities, supports local economies, and creates pathways to stability, health, and upward mobility.

Ability Housing develops and operates high-quality, affordable apartment communities for individuals and families that the market often overlooks. Our properties are built to last—enhancing neighborhoods while creating opportunity for the people who live there. Through strong partnerships, we connect residents to services that help them maintain housing and move forward.

As a trusted nonprofit developer, we bring the experience and capacity to deliver meaningful, lasting impact.

INVEST in **ABILITY HOUSING**

Ways to Invest

- Philanthropic donations
- Grants from corporations and foundations
- Social investments and patient capital (project-based or enterprise-level)
- In-kind contributions
- Land or property donations
- Strategic real estate partnerships, including mixed-use development opportunities



Mayfair Village

Jacksonville, FL



DEVELOPMENT COST

\$13.9 million

SITE

6.92 acres

83 units

Twelve residential buildings

On-site laundry

Clubhouse

Computer lab

Mayfair Village is Ability Housing's first multifamily development. This was an extremely distressed property that suffered from high crime rates. It serves low-income and formerly homeless individuals and families, and provides voluntary resources to all residents.

Ability Housing invested in this development, which underwent significant rehabilitation. Today it is an asset to the residents and the merchants in the area; an inclusive community where individuals and families grow together.



Oakland Terrace

Jacksonville, FL



DEVELOPMENT COST

\$10.7 million

SITE

2.02 acres

60 units

Six residential buildings

On-site laundry

Community room

Computer lab

This historically significant site is crucial to the community. Ability Housing launched a major renovation of the 42-year-old structure. We worked with the Continuum of Care to incorporate project-based vouchers to address family homelessness and protect the existing HUD contract.

Now, the high quality and affordable apartments are providing safe, stable homes to low-income individuals and families. With a brand-new playground, provided by KaBOOM! and Humana, children can learn and grow at Oakland Terrace.

Renaissance Village

Jacksonville, FL



DEVELOPMENT COST

\$6.4 million

SITE

2.27 acres

52 units

Two residential buildings

On-site laundry

Clubhouse

Renaissance Village lives up to its name. Once a boarded and abandoned place known as Brandywine Court Apartments, this affordable housing development is now a thriving community asset where individuals and families that experienced or were at risk of homelessness can peacefully live their lives.

Voluntary, individualized support services are available to all residents to help them regain and maintain their ability to positively contribute to the community they call home.



Dozier Apartments

Jacksonville, FL



DEVELOPMENT COST

\$13.9 million

SITE

6.92 acres

14 units

One residential building

On-site laundry

Community room

Computer lab

We collaborated with another leading nonprofit organization for our first straight acquisition, Dozier Apartments.

This development features fully equipped kitchens, energy efficient appliances, with built in washers and dryers - plus a convenient location near downtown that provides low-income individuals and families with easy access to the heart of the city.

Park Place

Jacksonville, FL



DEVELOPMENT COST

\$1.9 million

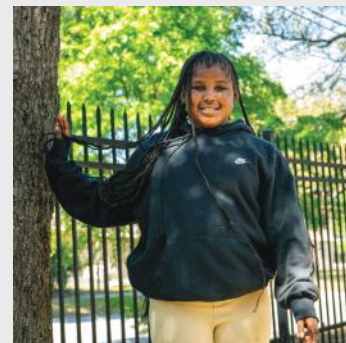
SITE

.43 acres

Two residential buildings

12 units

1 multi-use building



Ability Housing acquired Park Place Apartments in 2022 as part of its ongoing commitment to preserving affordable housing and expanding supportive housing opportunities within Jacksonville's historic urban neighborhoods.

Located in the heart of the King Street corridor near downtown Jacksonville, Park Place Apartments was originally built in 1949 and comprises 12 one-bedroom apartment homes along with one commercial tenant space. All residential units are income restricted, with 10 of the 12 apartments designated for supportive housing serving individuals with disabilities and those experiencing or at risk of homelessness.



Village of Lake Forest

Jacksonville, FL



DEVELOPMENT COST

\$44 million

SITE

9.8 acres

120 units

Five residential buildings

Community Center

Early learning center

Computer lab

Flexible spaces

Village at Lake Forest is transforming the former Lake Forest Elementary School site into a vibrant new community on Jacksonville's Northside. The development will bring 120 affordable apartment homes to a property that has been vacant since 2019, creating new opportunities for families while honoring the site's educational legacy. Through a unique partnership with Duval County Public Schools, 25% of the homes will be reserved for DCPS faculty and staff, and an on-site early learning center will support children and families.

Residents will enjoy access to a community center, computer lab, library, and flexible spaces for learning and connection. All homes will be affordable to households earning up to 60% of the Area Median Income (AMI), with 23 apartments available to households earning up to 80% AMI.

Village of Pine Hills

Orlando, FL



DEVELOPMENT COST

\$35.8 million

SITE

8.92 acres

96 units

Three residential buildings

Community center

Computer lab

Library

Flexible spaces

SITE
ENTRY

BUILDING 3

BUILDING 1

Village of Pine Hills is a 120-unit affordable housing community under development in Orlando's Pine Hills neighborhood and expected to open in 2028. The community will provide quality, affordable homes for low- to extremely low-income individuals and families, helping ensure residents can remain connected to opportunity as the neighborhood continues to grow.

Like all Ability Housing communities, Village of Pine Hills will pair affordable housing with voluntary support services that promote long-term housing stability and well-being, creating a strong foundation for residents to thrive.

LANDSCAPE DRAWINGS, UNDER
SEPARATE COVER

DUMPSTER AREA,
RL: A850



Riverton Towers

Jacksonville, FL

DEVELOPMENT COST

TBD

SITE

10 acres
One 12 Story Tower
Pool
On-Site Laundry
Library
Computer lab
Dock on St. John's River

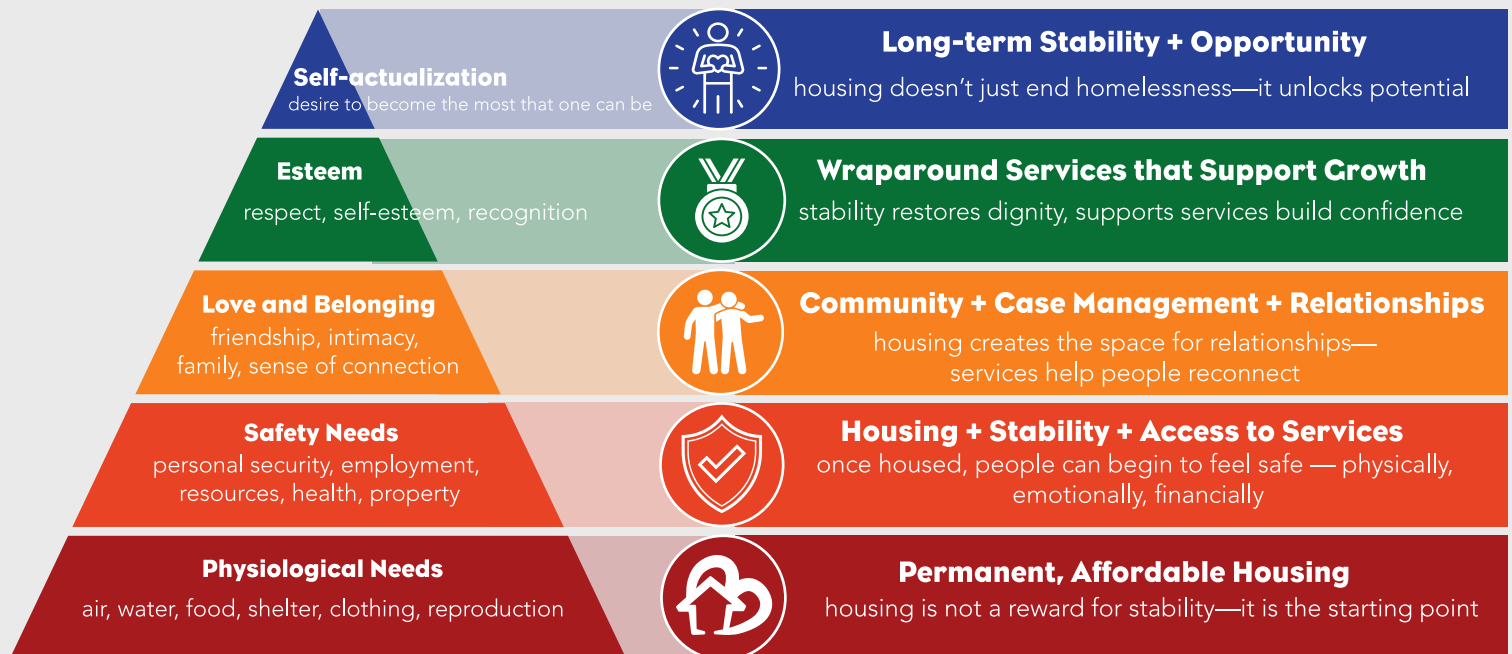
Ability Housing purchased this 12-story tower and the 10-acre parcel where it is located in 2023. Built in 1962 and later serving as the primary campus for Jones College, Riverton Tower Senior Center features 117 units of affordable rental housing for senior citizens ages 62 and older.

Ability Housing intends to convert underutilized areas of the property to apartments, with the goal of increasing the total number of units to 160. Community amenities include a pool, on-site laundry facilities, a library, a computer lab, and a dock on the St. Johns River.

OUR FOUNDATION

At Ability Housing, we believe that housing is the foundation for everything that follows. A safe, stable home is not a reward for success—it is the starting point that makes success possible. When individuals and families have access to affordable housing, they can begin to feel secure, build relationships, and focus on their health, employment, and future. Through our communities and voluntary support services, we help residents move beyond day-to-day survival toward stability, confidence, and connection. Over time, this foundation creates the opportunity for people to grow, pursue their goals, and fully realize their potential.

How ABILITY HOUSING Aligns with Maslow's Hierarchy of Needs



ABILITY HOUSING meets people where they are on Maslow's hierarchy—starting with housing as the foundation, then layering services that allow people not just to survive, but thrive.

PROGRAMS

Ability Housing provides affordable housing and supportive services that help individuals and families build stability and thrive. Through The Villages Program and Housing Link, residents have access to safe, quality housing paired with services that promote long-term success.

The Villages Program creates community-centered apartment communities with onsite support for residents facing barriers such as homelessness, disabilities, behavioral health challenges, and limited income. Residents have access to case management, healthcare connections, employment support, financial literacy education, transportation assistance, and community programming designed to improve overall well-being.

Housing Link is a scattered-site permanent supportive housing program that helps individuals and families experiencing homelessness quickly move into stable housing throughout the community. The program combines rental assistance with individualized support services, including case management, healthcare coordination, employment support, and landlord engagement, helping residents maintain housing stability and avoid returning to homelessness.



building communities, where everyone has a home



Stay Connected

