

ANNUAL REPORT



FORT WORTH
HOUSING SOLUTIONS
Housing with a Mission

A YEAR OF ACHIEVEMENT

2020 was a challenging year for everyone, but Fort Worth Housing Solutions accomplished many goals despite the global pandemic and continued to provide affordable housing options to residents in our community. Our staff proved to be flexible and resilient over the past year and maintained a client-centric approach in all that we do.

FWHS administers almost 7,000 rental assistance vouchers through a variety of U.S. Department of Housing and Urban Development programs. Today our agency's portfolio also includes 40 multifamily properties with locations in each City Council district and units offered at both market and affordable rents, depending on individual incomes. We have transitioned from traditional red brick building from the Public Works era to modern mixed-income communities that are conveniently located.

With your support, we are able to make sure that more than 28,000 people have a safe, affordable place to call home every day.

Among our achievements:

- FWHS with the City of Fort Worth as our partner won a coveted HUD Choice Neighborhood Implementation grant in April 2020 – one of only four U.S. agencies to do so. Construction on the first of six phases of new, mixed-income housing in the Stop Six Choice Neighborhood in southeast Fort Worth is expected to begin in summer 2021.
- The 174-unit Cowan Place senior living community will open on East Rosedale Avenue in early 2023. Our second community will be called Hughes House in honor of the longtime Dunbar High School men's basketball Coach Robert Hughes Sr. Construction of the 210-unit, mixed-used development is expected to begin in spring 2022.
- We closed the aging J.A. Cavile and Butler Place public housing communities and helped all residents use rental assistance funds to lease homes of their choice throughout Fort Worth. The closings mean that poverty is no longer

concentrated in these communities and that our residents have better access to job centers, strong neighborhoods and quality schools.

- We partnered with Ojala Partners LP to open Casa de Esperanza, a 119-unit permanent supportive housing community, to provide homes with supportive services to the chronically homeless most at risk for COVID-19. The development was funded through a \$9.3 million Coronavirus Aid, Relief and Economic Security (CARES Act) grant awarded by the City of Fort Worth. A host of community partners are providing residents "wrap-around" services, including mental health support, healthcare, nutrition and job training, that promote self-sufficiency.

The need for affordable housing is great, and there is much more work to do. Stakeholders and community partners like you inspire us to develop creative solutions that increase housing opportunities for Fort Worth families!



**Mary-Margaret
Lemons**
President



Terri Attaway
*Chairwoman, Board of
Commissioners*

Board of Commissioners

Brittany Hall
Michael Ramirez
Danny Scarth
Richard Stinson

Vision

Fort Worth Housing Solutions envisions communities with quality, affordable housing that provides the foundation to improve lives.

Mission

To develop housing solutions where people flourish.

Fort Worth Housing Solutions is changing the face of affordable housing by providing mixed-income rental and home ownership opportunities.

The agency was established by the City of Fort Worth in 1938 to provide decent, safe housing for low- to moderate-income residents. Today, the FWHS portfolio includes 40 properties with more than 7,000 units, 6,100 of which are offered at reduced rents to eligible individuals.

The agency manages Housing Choice Vouchers and other rental assistance programs that help families and individuals cover housing costs. FWHS works closely with numerous partners to promote economic independence and positive change in the lives of the individuals we serve.

2020 Goals Achieved:

- ✓ Created a diverse and economically sustainable real estate portfolio
- ✓ Provided a foundation for improving lives
- ✓ Supported our employees to create an organizational culture of excellence
- ✓ Developed a continuously improving and efficient operation
- ✓ Developed a sustainable business model



VISION, MISSION, GOALS

FORT WORTH HOUSING SOLUTIONS AT A GLANCE

PEOPLE



28,000+

More than 28,000 individuals housed every day



7,000

Rental assistance housing vouchers provided through various programs



897 Vouchers distributed for formerly homeless individuals and veterans



644 Individuals and families receiving assistance via the Rental Assistance Demonstration Program

FAMILY SELF-SUFFICIENCY PROGRAM



238

Residents enrolled



\$183,000

Total in escrow awarded to graduates



28

Program graduates

HOMEOWNERSHIP PROGRAM



18

Housing Choice Voucher clients purchased their first home



325

Residents enrolled in Homeownership Program

ECONOMIC IMPACT



\$50 MILLION

Paid to landlords



\$35 MILLION

Paid to vendors

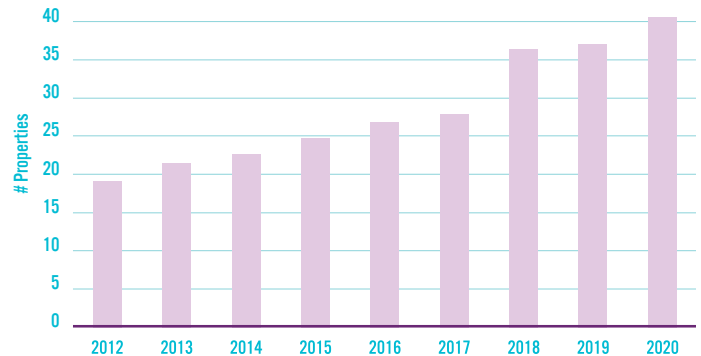
PORTFOLIO



40

Mixed-income properties in portfolio

FWHS MULTIFAMILY PROPERTIES



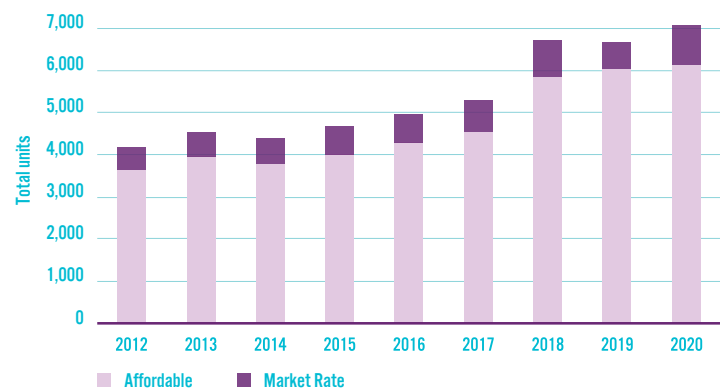
7,023

Multifamily units

6,106 affordable units

917 market-rate units

FWHS MIXED-INCOME UNITS

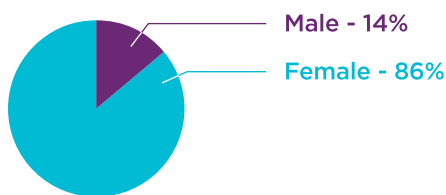


4

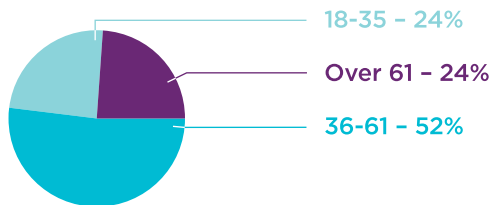
Communities under construction

Who do we serve?

Assisted Housing Program Participants (multiple programs)



Age



Who qualified for Housing Choice Vouchers in 2020?

A family of two with an annual household income of \$32,600 or less.

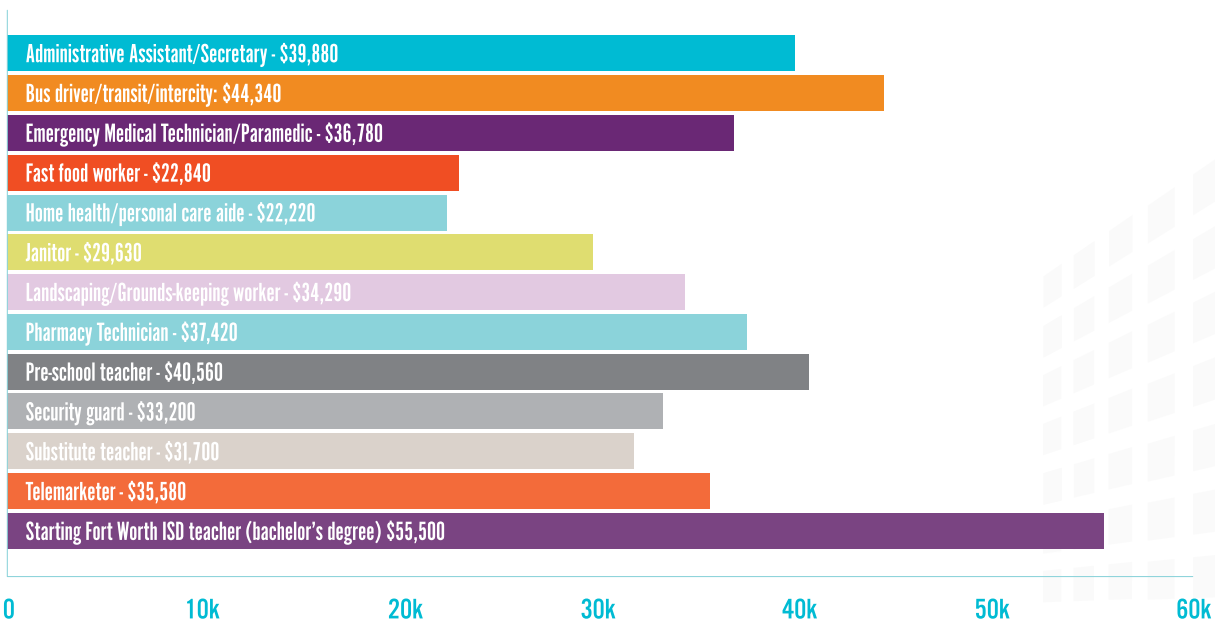
A fast food worker or home health care aide earning less than \$23,000 a year.

A substitute teacher supporting a two-person household with an annual income of \$31,700.

Household Size	Extremely Low Income 30% AMI*	Very Low Income 50% AMI*
1	\$17,150	\$28,550
2	\$19,600	\$32,600
3	\$22,050	\$36,700
4	\$26,200	\$40,750
5	\$30,680	\$44,050
6	\$35,160	\$47,300
7	\$39,640	\$50,550
8	\$44,120	\$53,800

* Area Median Income

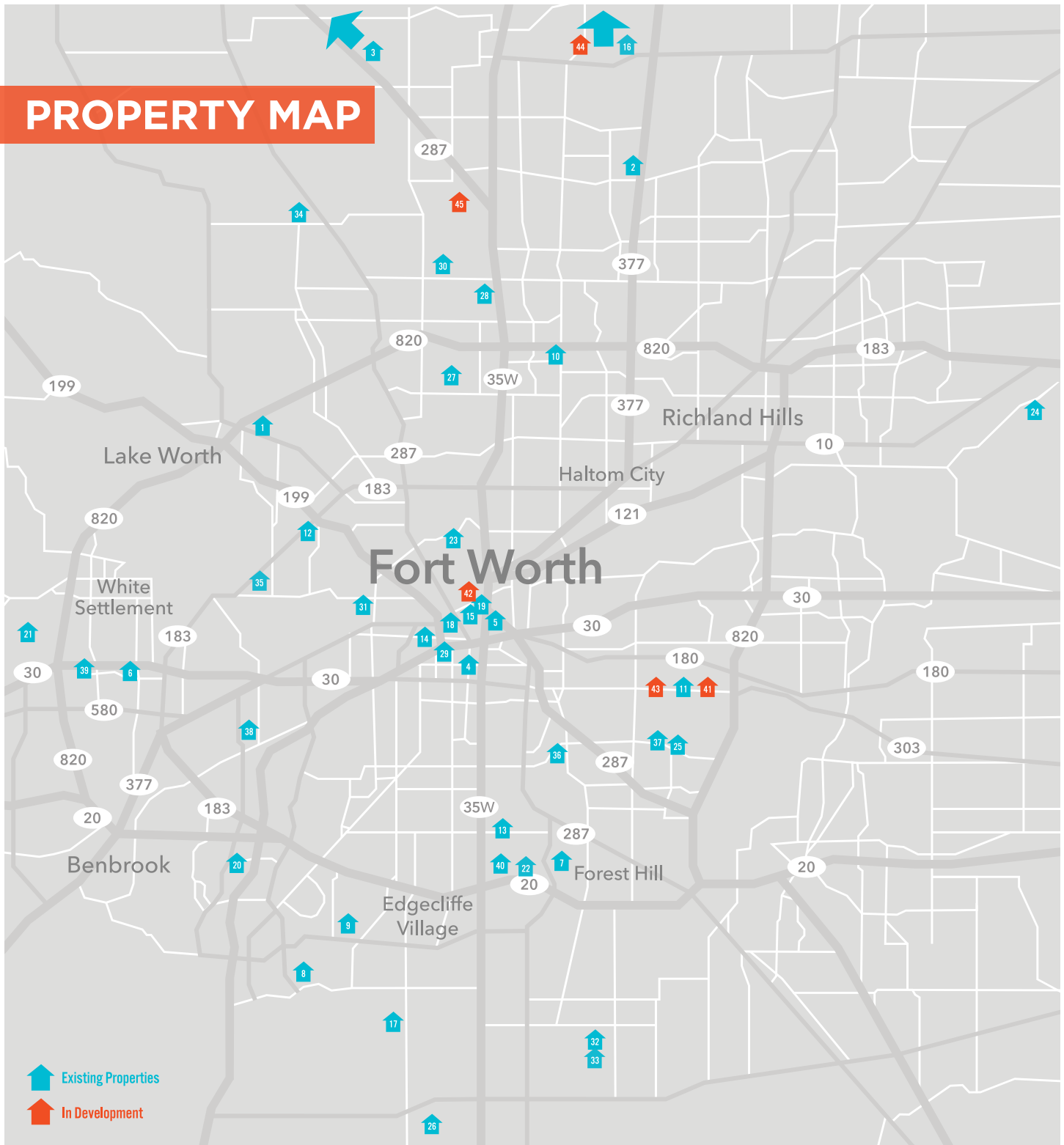
Sample Dallas-Fort Worth-Arlington Metropolitan Area Annual Salaries



Source: U.S. Bureau of Labor Statistics, May 2020 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates
https://www.bls.gov/oes/current/oes_19100.htm#47-0000
https://www.bls.gov/regions/southwest/news-release/occupationalemploymentandwages_dallasfortworth.htm

WHO WE SERVE

PROPERTY MAP



- | | | | |
|--------------------------------|--------------------------------|--|-----------------------------------|
| 1. Alton Park | 13. Fair Park Apartments | 25. Prince Hall Gardens | 36. Villas by the Park Apartments |
| 2. Aventine Apartments | 14. TheHenderson | 26. Reserve at McAlister | 37. Villas of Eastwood Terrace |
| 3. Avondale Apartments | 15. Hillside Apartments | 27. Sabine Place Apartments | 38. Villas on the Hill Apartments |
| 4. Bottle House on Main | 16. The Holston | 28. Sedona Village Senior Living | 39. Wind River Apartments |
| 5. Butler Place | 17. HomeTowne at Matador Ranch | 29. Siddons Place | 40. Woodmont Apartments |
| 6. Cambridge Court Apartments | 18. Hunter Plaza Apartments | 30. Silversage Point at Western Center | |
| 7. Campus Apartments | 19. Knights of Pythias | 31. The Springs Apartments | In Development |
| 8. Candletree Apartments | 20. Overton Park Townhomes | 32. Stallion Pointe | 41. Cowan Place |
| 9. Carlyle Crossing Apartments | 21. Palladium | 33. Stallion Ridge | 42. The Huntley |
| 10. Casa de Esperanza | 22. Patriot Pointe | 34. Standard at Boswell | 43. Hughes House |
| 11. Cavile Place | 23. Pavilion at Samuels | 35. Standard River District | 44. The Opal |
| 12. Fair Oaks Apartments | 24. Post Oak East Apartments | | 45. Skyline Prairie Homes |

NEW PROPERTIES

FWHS continued to accelerate development of mixed-income communities in 2020 as part of the agency's effort to deconcentrate poverty and provide residents more choices when searching for safe, affordable housing near job and transportation centers with access to quality schools.

The developments strengthen the agency's diverse and economically sustainable real estate portfolio and help ensure a sustainable business model.

Four new communities began leasing:

- Standard River District, 293 units, 5200 White Settlement Road, 76114
- Patriot Pointe, 220 units, 2151 SE Loop 820, 76119
- The Holston, 264 units, 3301 Keller-Haslet Road, Fort Worth 76262
- Stallion Ridge, 204 units, 9000 Balch St., 76140

Four others were in the development pipeline or under construction:

- The Huntley, 904 E. Weatherford St., 76102
- The Opal, Keller-Haslet Road, Fort Worth 76262
- Skyline Prairie Homes, 8600 block of Harmon Road, Fort Worth, 76131
- Cowan Place, 5400 E. Rosedale St., 76105

Stallion Ridge

Standard River District

Patriot Pointe

The Holston

END OF A PUBLIC HOUSING ERA

FWHS Closes Last Two Public Housing Communities

Rental Assistance Demonstration

Fort Worth Housing Solutions completed the conversion of 686 public housing units to Rental Assisted Demonstration units in 2020 under a program designed by the U.S. Department of Housing and Urban Development. The process took eight years, involved a dozen properties and wrapped up with a final closing on Nov. 30.

RAD allowed residents who received housing assistance to relocate to properties of their choice in higher opportunity areas throughout the city, deconcentrating poverty in the process. The conversion allowed FWHS to leverage public funding, private debt and equity to reinvest in housing stock and fund needed capital improvements.

Butler Place: The next phase

FWHS closed the 412-unit Butler Place public housing community in December 2020 after 80 years in service, ending the last chapter of red brick, public housing communities in Fort Worth.

FWHS is now working through HUD processes to eventually allow disposition of the 42-acre Butler Place site. The agency's Butler Advisory Committee is collaborating with community partners on potential future uses for the property and on preservation of the historic Carver-Hamilton Elementary school building, the FWHS administrative building since 1995.



Cavile Place

The J.A. Cavile Place public housing community in southeast Fort Worth closed June 30. Demolition of its 1950s-era brick units began in late December and was completed in April 2021. The 22-acre site off Etta Street, south of East Rosedale Street, is the future home of three phases of mixed-income, modern housing as part of the Stop Six Choice Neighborhood Initiative.

The property was beloved by generations but in the heart of a community that was negatively affected by social problems, including low educational attainment, frequent crime and poverty. All Cavile residents who relocated as part of the revitalization process have the right to return to the community as new housing comes online over the next several years.



5136

SUPPORTIVE HOUSING

Providing Homes, Services to Help Chronically Homeless Residents Achieve Self-Sufficiency

Fort Worth Housing Solutions made significant strides in expanding the city's inventory of permanent supportive housing in 2020. The strategy combines affordable housing assistance with voluntary support services to help residents stabilize and return to self-sufficiency.

The U.S. Department of Housing and Urban Development began supporting what is now known as "permanent supportive housing" in 2003. Fort Worth Housing Solutions made significant strides in expanding the city's inventory of permanent supportive housing in 2020.

In early January, Union Gospel Mission opened the Vineyard on Lancaster, a new permanent supportive housing complex adjacent to its main shelter. FWHS assigned 34 Project-Based Vouchers to the property, helping previously homeless residents cover rent on new apartments in a beautiful complex with meals, utilities and social service support included.



In September, the City of Fort Worth awarded FWHS \$9.3 million in federal CARES – or Coronavirus Aid, Relief, and Economic Security – Act funds to convert an extended-stay hotel in northeast Fort Worth into a 119-unit permanent supportive housing community.

The property is named Casa de Esperanza, or House of Hope, and was renovated through a public-private partnership formed with Ojala Partners LP of Dallas. FWHS awarded the partnership 119 Project-Based Vouchers following a competitive process. The place-based

vouchers guarantee that the property will be financially sustainable for years to come.

The community opened in November with a majority of units leased by Dec. 30 – a record-setting property turnaround for FWHS. The efficiency units come with full-size beds, flat-screen TVs, wi-fi service, baths and kitchenettes stocked with microwaves, cookware and a refrigerator.

STOP SIX CHOICE NEIGHBORHOOD

Who founded Stop Six?

The historic Stop Six neighborhood in Southeast Fort Worth was founded by African-American pioneer Amanda Davis (1865-1960), who purchased a 1-acre tract in the undeveloped area in 1896 for \$45. Mrs. Davis had 10 children, raised poultry and worked as a laundress. Amanda Avenue is named for her.

Why was it called Stop Six?

The Northern Texas Traction Co. ran an electric-powered, interurban streetcar through the community from 1902 to 1934. The neighborhood was the sixth stop on the 90-minute trip from the Tarrant County Courthouse to Dallas. The nickname “Stop Six” stuck.

A “Neighborhood of Choice”

It was eight years in the making and involved scores of community conversations, stakeholder meetings and planning sessions with residents. Yet the magnitude of what happened April 23, 2020, was still a welcomed surprise.

The U.S. Department of Housing and Urban Development awarded Fort Worth Housing Solutions and the City of Fort Worth a coveted, \$35 million Choice Neighborhoods Implementation grant that will be a catalyst for the revitalization of the historic Stop Six community. Only three other communities – Los Angeles, Philadelphia and Winston-Salem, N.C. – won similar HUD CNI grants in 2020.

The Stop Six Choice Neighborhood Transformation Plan calls for six phases of mixed-income housing, neighborhood amenities and a multipurpose hub for supportive services – like early childhood education, casework or healthcare – with a community fitness and aquatics center.

Nationally recognized developer McCormack Baron Salazar of St. Louis, Mo., was selected to lead the Housing portion of the plan, guiding all phases of construction and development. The nonprofit Urban Strategies Inc., also of St. Louis, was selected to lead the People portion of the plan, which focuses on keeping former residents engaged in their community and connected to essential resources.

The City of Fort Worth leads the Neighborhood portion of the plan and is leading development of amenities, transportation and mobility solutions, recreational areas, public safety and other critical community improvements that will transform Stop Six into a “neighborhood of choice.”

Work began in earnest with the June closing of the 300-unit J.A. Cavile Place apartments, one of the city’s last two public housing communities. FWHS worked closely with residents to help them use Tenant Protection Vouchers to lease homes in areas of higher opportunity.

By November, crews were removing fixtures, plumbing and insulations from the 1950s-era, abating materials and beginning demolition work at the 22-acre site. A portion of the property will be the future home of Hughes House, a mixed-use, mixed-income community that will include retail space along East Rosedale Street and Amanda Avenue. Hughes House will be named in honor of longtime Dunbar High School Coach Robert Hughes Sr., the winningest coach in the history of boys’ high school basketball.



COWAN PLACE

Who were Sarah and Alonza Cowan?

Alonzo and Sarah Cowan paid \$200 for 3 acres in the community of small farms and homesteads in 1902. Mr. Cowan donated land for the area's first church, Cowan McMillan United Methodist Church. The community became known for its successful black-owned barber shops, barbecue stands and other businesses.

A Community Gateway

In October, Fort Worth Housing Solutions and development partner McCormack Baron Salazar finalized architectural renderings for Cowan Place, the mixed-income, senior living community that forms Phase I of the Stop Six Choice Neighborhood Initiative.

Construction of the four-story development south of East Rosedale Street and west of Stalcup Road is scheduled to begin in summer 2021. The property will feature stucco, brick and metal facades in a contemporary design notable for its lighted "lantern" that signals a bright, modern future for one of Fort Worth's historic communities.

Cowan Place's 174 units are supported by Low-Income Housing Tax Credits and will be offered at affordable rates to eligible residents 62 and older. Eligible, former Cavile Place residents who want to return to their community have the first right to lease 48 of the units.

Cowan Place architect Michael Bennett, principal and CEO of Fort Worth-based Bennett Benner Partners, described the development as "modern, crisp and forward-looking," a community that sets the pace for a new Stop Six. Fort Worth City Councilwoman Gyna Bivens, whose District 5 includes Stop Six, said the property will be "a gateway to the west" and "a social anchor" for the community.

The \$35.3 million Cowan Place is the first of six planned phases of affordable housing for this southeast Fort Worth community and the first new housing development of any magnitude in Stop Six in decades.

Plans call for 163 one-bedroom units and 11 with two-bedrooms. Each unit will have washer and dryer connections in the units, but space is also provided for community laundry areas where residents can visit.

The development will wrap around a central courtyard terraced to fit the natural slope of the site. Ground-floor community spaces include room for a library and theater, fitness studio, salon, billiards, crafts and private meetings with healthcare professionals. Common spaces are designed to open out onto the courtyard. Many of the large oak trees on the vacant site will be preserved.



2020 FAMILY SELF-SUFFICIENCY, HOMEOWNERSHIP GRADUATES ACHIEVE GOALS

Fort Worth Housing Solutions celebrated 28 graduates from the Family Self-Sufficiency program in 2020 and awarded them a combined \$183,000 in escrow funds saved as their incomes increased and each participant completed a five-year goal plan.

Another 18 FWHS clients purchased their first home this year through the agency's Homeownership program. The two programs are part of the agency's commitment to help program participants increase educational attainment, gain job and technical skills, master personal finance, and move toward financial independence.

HUD launched the voluntary FSS program in the early 1990s; Fort Worth Housing Solutions began enrolling participants soon after. The majority of participants are recipients of rental assistance through the Housing Choice Voucher program. Each participant is matched with a case worker, who encourages their progress.

Brad and Nisson Williams graduated from the FSS program in summer 2020 and claimed \$13,000 in escrow, money they say will go toward the purchase toward a first home for their four children.

Through the program, Nisson Williams focused on earning her Associate Degree from Tarrant County College, and the couple's shared desire to find full-time positions that they could manage with family obligations. Today, she is a full-time mortgage loan counselor, while Brad Nisson has worked in the City of Fort Worth's Code Compliance Department for five years.

"Most of the time when I put my mind on something, I make sure I do it," Nisson Williams said. "I may get sidetracked, but I try to set smart goals and stay focused. You can't go wrong with setting goals that will help you and your family in the future."



28 Family Self-Sufficiency graduates



18 new homeowners



\$183,000 in escrow funds awarded



230 closings since 2003

Homeownership

FWHS began its Homeownership Program for Housing Choice Voucher clients in 2002 and saw its first closings in 2003. The program allows families that receive rental assistance vouchers to use that assistance toward a home purchase.

Deniqua Freeman was among the 18 FWHS clients who closed on her first home in 2020 and one of the 230 voucher-holders who have purchased a home through FWHS since the program began.

Freeman and her four children moved into their new home in far west Fort Worth in October, a first for the family that previously lived with relatives or rented properties. FWHS team members helped Freeman set financial goals, pursue new jobs and qualify for almost \$15,000 in down payment and closing cost assistance that allowed her to purchase the home.

Freeman's children decorated for Christmas and helped organize the household while she worked her two jobs.



"I wanted a house to call my own, a better education and a better job," Freeman said. "Once I put my mind to it and made my goal, I had to fulfill it."

EMPLOYMENT SERVICES

At its core, Fort Worth Housing Solutions believes in helping people become self-sufficient. Our team helps clients reach that goal through programs designed to extend business opportunities to residents and vendors in the areas we serve and others that connect individuals with jobs, enhance their skills and reduce dependency on rental assistance.



Employment Services

In 2020, FWHS adapted its in-person job fair and training model for the COVID-19 era, partnering with area employers and workforce development programs to produce online seminars, resume clinics and a work clothing event.

FWHS and Urban Strategies Inc. co-hosted a socially-distanced, in-person job fair in October tailored for former Cavile Place residents and featuring seven major employers. More than 100 people participated.

That success positioned the agency for future online, job training sessions and greater collaboration with regional HUD leaders and the EnVision Center team.

Section 3 Opportunities

Section 3 of the Housing and Urban Development Act of 1968 requires that economic opportunities generated by certain HUD financial assistance for and community development programs shall, to the greatest extent feasible, be given to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to businesses that provide economic opportunities for these persons.

In September 2020, FWHS partnered with HUD Region IV, based in Fort Worth, to produce a virtual Section 3 Career Enhancement Training Session. The event introduced almost 100 attendees to the FWHS procurement process; HUD's Opportunity Portal, a match-making platform that connects residents seeking jobs with employers who want to hire Section 3 workers; and support services available through the Fort Worth EnVision Center, a joint City of Fort Worth-HUD-Fort Worth Housing Solutions effort.

Section 3 opportunities also were a focus of the Stop Six Choice Neighborhood Initiative and the Cavile Place demolition project. For Cavile Place, 42 percent of the people hired to help with abatement and demolition were Section 3 hires while four regional Section 3 businesses received contracts to assist in the work.



CELEBRATING THE PARTNERS WHO MAKE OUR WORK POSSIBLE

AB Christian Learning Center

Alpha Kappa Alpha

Amerigroup

Apartment Association of Tarrant County

Barbara Holston Education Fund

Blue Zones Project | Texas Health Resources

Boys & Girls Clubs of Greater Tarrant County

Brighter Outlook Inc.

Center for Transforming Lives

City of Fort Worth

Cook Children's

Downtown Fort Worth Inc.

DRC

Fort Worth EnVision Center

Fort Worth Independent School District

Fort Worth Public Library

Goodwill Industries

JPS Health Network

The Ladder Alliance

Meals on Wheels of Tarrant County

McCormack Baron Salazar

Pathfinders

The Parenting Center

Presbyterian Night Shelter

The Salvation Army

Tarrant County College District

Tarrant Council Homeless Coalition

Tarrant Food Bank

Urban Strategies Inc. (USI)

Union Gospel Mission

United Way of Tarrant County

University of North Texas

Volunteers of America

Wells Fargo Housing Foundation

The Women's Center

Workforce Solutions for Tarrant County

The YMCA of Metropolitan Fort Worth

YouthBuild Fort Worth

STATEMENT OF NET POSITION

ASSETS

CURRENT ASSETS

Cash and Cash Equivalents	\$133,200,602
Accounts Receivable - Net of Allowance	22,511,935
Notes Receivable	272,620
Prepaid Expenses	21,270,288
Inventories - Net of Allowance	0
Inter Program Due From	0
Total Current Assets	177,255,445

NON-CURRENT ASSETS

Capital Assets:

Land	52,386,573
Buildings & Improvements	533,253,554
Furniture, Equipment and Machinery - Dwelling	16,015,789
Furniture, Equipment and Machinery - Administration	7,585,307
Leasehold Improvements	21,441,107
Construction in Progress	20,759,806
Accumulated Depreciation	(163,061,763)

Total Capital Assets	488,380,373
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OTHER ASSETS

Notes and Capital Lease Receivable - Noncurrent	20,404,180
Other Assets	13,402,634
Investment in Joint Ventures	0
Total Other Assets	33,806,814
Total Assets	699,442,632

LIABILITIES

CURRENT LIABILITIES

Accounts Payable	3,387,809
Current Portion -Long Term Debt	4,133,878
Accrued Expenses	5,352,855
Deferred Revenue	21,130,466
Tenant Security Deposits	1,158,283
Other Current Liabilities	31,270,052

Total Current Liabilities	66,433,343
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NON-CURRENT LIABILITIES

Long-Term Debt - Net of Current Portion	331,790,049
Other Non-Current Liabilities	80,428,813
Total Non-Current Liabilities	412,218,862

Total Liabilities	478,652,205
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NET POSITION

Invested in Capital Assets, net of related debt	152,456,446
Restricted Net Position	0
Unrestricted Net Position	68,333,981
Total Net Position	220,790,427

Total Liabilities and Net Position	\$699,442,632
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STATEMENT OF REVENUES

EXPENSES AND CHANGES IN NET POSITION

OPERATING REVENUES

Net Tenant Rental Revenue	\$42,360,240
Government Operating Grants & Subsidy	59,827,537
Other Revenue	31,959,067
Total Revenue	134,146,844

OPERATING EXPENSES

Administrative	26,844,983
Tenant Services	131,866
Utilities	4,719,111
Protective Services	1,912,130
Ordinary Maintenance and Operations	9,604,021
General Expenses	3,557,773
Housing Assistance Payments	49,846,725
Depreciation	10,970,228
Total Operating Expenses	107,586,837

Operating Income (Loss)	26,560,007
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NON-OPERATING REVENUES (EXPENSES)

Government Grants - Capital	1,162,834
Interest Expense	(10,837,583)
Gain on Sale of Capital Assets	(549,964)
Equity Transfers	0
Casualty Loss	(81,043)
Total Non-Operating Revenues (Expenses)	(10,305,756)

CHANGE IN NET POSITION	16,254,251
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Total Net Position - Beginning of Year	204,536,176
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Prior Period Adjustments	0
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Capital Contributions	0
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TOTAL NET POSITION - END OF YEAR	\$220,790,427
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This annual report contains summarized financial information taken in part from Fort Worth Housing Solutions' 2020 Comprehensive Annual Financial Report, which is published separately.

The financial information shown is fairly and accurately presented in accordance with Generally Accepted Accounting Principles and designed to be easily understandable to the general public and other interested parties without a background in public finance, and as such it does not contain all the information available in the Comprehensive Financial Annual Financial Report.

Anyone who wishes additional or more comprehensive detail such as financial information presented in accrual method, by classification, Management's Discussion Analysis or audited financial statements should refer to the CAFR.

The 2020 CAFR is available at FWHS' headquarters in Fort Worth, Texas, and will be posted to the agency's website at fwhs.org/publications/.

2020 FINANCIALS



**FORT WORTH
HOUSING SOLUTIONS**
Housing with a Mission

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