

A. Executive Summary

Completed by jwsmethers@msn.com on 2/4/2023 7:07 PM

Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

A. Executive Summary

PLEASE READ: Before proceeding with the application, please [CLICK HERE](#) to review the Notice of Funding Availability and additional application information.

Once you have reviewed this document, please continue with the application below.

AGENCY INFORMATION

A.1 Agency Name

Clearwater Neighborhood Housing Services, Inc. dba
Tampa Bay Neighborhood Housing Services

A.2 Type of Organization

501(c)3 Nonprofit Corporation

If Other:

A.3 Mailing Address

608 N. Garden Avenue Clearwater, FL 33755

A.4 Contact Person

Frank Cornier

A.5 Title

President/CEO

A.6 Telephone

(727) 442-4155

Phone Ext.

105

A.7 Email

fcornier@cnhs1.org

A.8 Unique Entity ID

GKCQJZ5P2SM9

A.8. BILLING/INVOICE CONTACT

A.9. Name

Frank Cornier

PROJECT INFORMATION

A.15. Project Title

TBNHS Home Buyer Education and Counseling

A.16. City of Largo Funds Requested

\$20,000.00

A.17. Type of Project:

- Downpayment Program Administration
- HUD-Certified Housing Counseling/Education
- Homeless Shelter Services
- Legal Services
- Non-Homeless Special Needs Services
- Public Facility Capital Project-Improvements
- Public Facility Capital Project-Facility Expansion
- Public Facility Capital Project-Add New Facility
- Other

If Other

A.10. Email

fcornier@cnhs1.org

A.11. Phone

727-442-4155

A.12. DATA/REPORTING CONTACT

A.12. Name

Roger Rayburn

A.13. Email

r-rayburn@tbnhs.org

A.14. Phone

727-442-4155

B. Project Information

Completed by jwsmethers@msn.com on 2/9/2023 10:23 PM

Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

B. Project Information

Please provide the following information.

B.1 Project Purpose and Description- Describe the project and explain why the project is needed. This description should include the entire project, in addition to portions of the project not requested for funding from the City.

Provide data in support of the request. Examples: Energy improvements will reduce utility costs by X% annually, which allows an estimated \$_____ in operating funds for direct client services; or data shows a waiting list of # of people/deficiency in available space of # capacity to serve Largo residents

The purpose of the homebuyer education and counseling services is to help households prepare for and achieve homeownership, improve financial literacy, understand their rights as a renter and prevent foreclosures/evictions. TBNHS is a HUD Certified agency with bi-lingual HUD Certified housing counselors on staff. Certified staff will provide 30 Homebuyer Education Classes during the program year; 6 will be held in the Largo area, 12 will be virtual (one per month) and 12 will be held at the TBNHS office or in Dunedin. TBNHS will also offer 6 Financial Fitness Classes in the Largo area and 6 will be held virtually. All classes will be offered in English and Spanish. All training facilities are fully accessible to individuals with disabilities. Certificates of Completion will be provided at the end of the classes.

All curriculums comply with HUD requirements. The 8-hour Homebuyer Education Class will cover the following topics: home affordability, homebuyer rights, fair housing, Real Estate Settlement Procedures Act (RESPA), budgeting, lending vs. predatory lending, shopping for a loan, types of mortgages, shopping for a home, home inspections, home insurance, the closing process, home maintenance, and programs that provide down payment assistance. The 4-hour Financial Fitness Class covers the following topics: creating a budget, understanding credit scores, establishing good credit, saving for emergencies, setting financial goals, and paying down debt.

TBNHS will also provide one-on-one Homebuyer Housing Counseling, Rental Counseling and Foreclosure Prevention Counseling. Counseling sessions will be held either in-person, by phone or via zoom. Homebuyer Housing Counseling will provide the client with an action plan that is tailored to their specific needs and goals. Counseling will include budgeting, credit counseling, establishing a savings plan and a prequalification to determine what the client can afford.

Foreclosure Counseling will be provided to assist homeowners in avoiding foreclosure. Topics to be addressed include budgeting, credit, homeowner's rights, and development of a plan to resolve the delinquency. And finally, Rental Counseling will be provided for renters facing eviction. Rental Counseling consists of budgeting, credit counseling and referrals to other programs that may offer financial assistance. TBNHS will provide follow-up services to all clients assisted and track each client's progress to determine how many clients who attended classes/counseling sessions purchase a home.

The City's 2020-2024 Consolidated Plan states the need for the city to partner with agencies to provide supportive services to help low to moderate income residents financially thrive through services such as

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3 of 23

housing/homeownership, homeless prevention, and fair housing. The Plan further identifies substandard housing, overcrowded housing, and households with a cost burden greater than 30% of AMI as housing needs to be addressed.

TBNHS' classes and counseling will address the problem of substandard housing within the city by eliminating poor housing conditions of structures. Clients will learn the importance of having a home inspection to ensure the property is in good condition prior to them purchasing the home. For households with limited means, it is important that their first home only need minimal home maintenance during the first few years of homeownership. The TBNHS homebuyer class also provides valuable information on the importance of properly maintaining a home. It also educates the potential homebuyers on standard home maintenance tasks to avoid property deterioration. The one-on-one housing counseling reinforces the information learned in the classes. By maintaining their home, they will increase their property value. This is not only good for the homeowner, but it is also good for the community.

The services will also address the problem of overcrowding. An overcrowded living situation occurs due to families living together to keep housing affordable. Overcrowding often leads to lack of sleep, lack of privacy, and poor health and hygiene from having inappropriate space per person in a residence. For health and safety reasons, this problem needs to be addressed. The classes and counseling will teach clients how to manage their finances and properly budget their money to allow them to purchase or rent affordable housing on their own.

Finally, the program will address the need to alleviate high-cost burden. When a household has a very low-income level, the family ultimately ends up spending more than 30% of their income on their housing costs. In many cases, the households in the target communities are spending more than 50% of their income on housing. Therefore, the program can teach households how to identify and obtain housing they can afford.

B.2. Describe the use that will be made of requested funds from the City of Largo. If the funding is being requested for specific staffing positions or specific components of a larger project, please provide these details and explain how this funding request ties in with the entire project.

The funding that is being requested will be used to pay a portion of the salaries for the Homeownership Center Manager, the HUD Certified housing counselor, the Intake Education Coordinator, Special Projects and Marketing Specialist, President/CEO and the Finance Officer. The bi-lingual HUD Certified housing counselors will conduct pre-purchase and financial fitness educational classes and one-on-one individual counseling. TBNHS anticipates 60 clients will attend a homebuyer education class (60 clients X \$75.00/client = \$4,500.00), 40 clients will attend a Financial Fitness Class (40 Clients X \$75.00/client = \$3,000.00), 40 clients will attend an individual housing counseling session (40 Clients X \$250.00/client = \$10,000.00), and 10 clients/households will purchase a home (10 clients X \$250.00/client = \$2,500.00). The total amount being requested is \$20,000.00.

Below is the breakdown for how the funds will be distributed.

- Homeownership Center Manager - \$8,000.00
- HUD Certified Housing Counselor - \$8,500.00
- Special Project and Marketing Specialist - \$1,000.00
- Intake and Education Coordinator - \$1,000.00
- Finance Officer - \$500.00
- President/CEO - \$1,000.00

This request will be utilized to pay a portion of staff salaries to administer this program. Funding from the agency's parent corporation, NeighborWorks America, HomeFree USA, and agency business lending partners will provide additional support for this program. If the City of Largo approves CNHS' application to administer the program, TBNHS

will expand its marketing initiatives to provide the community with program awareness. This will increase the number of homebuyers purchasing homes within the City of Largo.

B.3 Describe how the project meets one or more of the City of Largo's 2023-2024 priorities:

1) To provide housing, homeless, and special needs services

2) To add, expand or improve public facilities that will provide supportive services to low-and moderate households

A key 2023-2024 priority for the community of Largo is providing affordable housing citywide. The TBNHS housing education and counseling program aims to address this priority by expanding and preserving the affordable housing stock, as well as increasing resident access to affordable housing. This will be accomplished in several ways. To begin with, TBNHS will help reduce barriers and/or help resolve the barriers to housing that low-income residents often face. Through the classes and counseling, households will learn how to improve their credit score, how to properly budget for their expenses and savings, how to access rent and utility assistance as well as downpayment assistance, how to find affordable housing and much, much more valuable information needed to secure decent, affordable housing. TBNHS has already and will continue to form partnerships with other housing agencies and landlords to help address housing needs of renters and homeowners who are facing evictions or foreclosures. Most importantly, TBNHS will form a relationship with the clients to ensure if they ever need assistance in the future, the residents can trust TBNHS will be a source to assist them with any of their housing needs.

This program will ultimately expand and preserve access to safe, sustainable and affordable housing for low- and moderate-income households. It will improve accessibility to housing by help households reduce financials barrier to homeownership. And it will enable partnerships with public and private affordable housing funders, lenders and providers to help expand the City's owner-occupied housing and rental stock.

B.4.

Provide information to substantiate the project as an "Eligible Activity" (described in the application instructions). Describe how the project, or the portion of the project funded by CDBG and/or SHIP, principally benefits low- and moderate-income Largo residents or low- and moderate-income areas in Largo (For CDBG clients/households whose annual income is less than or equal to 80% of area median income and for SHIP clients/households whose annual income is less than or equal to 140% of area median income).

The administration of the education and counseling program by TBNHS will meet the National Objective of benefiting low to moderate income households/clientele through providing assistance to 100 low to moderate income households in the City of Largo. The project will benefit low to moderate income Largo residents by offering budgeting classes, information on mortgage qualifications and requirements, credit counseling, and a general support system to help households attain their homeownership goal. Households will also benefit from learning the importance of avoiding predatory lenders and how to obtain a mortgage within their financial means. Clients will further benefit from learning about programs available to assist with down payment and closing costs which will ultimately make home ownership more accessible and affordable. The clients will learn ways in which they can alleviate the high-cost burden of housing by moving toward affordable housing opportunities. Renters will benefit from services that will assist with fair housing, rental counseling, and education to help empower low-income households to protect themselves from unlawful evictions and predatory lending. They will also be provided information on programs that can assist with rental payments and delinquent utility assistance. Homeowners will benefit by working with a counselor to help them maintain their homes or avoid foreclosure.

B.5. Describe the project area and client base that will benefit from this project (e.g. Citywide, countywide, Community Redevelopment District, homeless population, persons with HIV/AIDS, etc.)

TBNHS will administer the housing classes and counseling program citywide to households with incomes up to 140% AMI with specific focus on the North Clearwater-Largo Road (CDBG Target Area). The CDBG Target Area encompasses the Clearwater-Largo Road Community Redevelopment District (CRD) and West Drive CRD as well as additional area to the east of the current Clearwater-Largo Road CRD. It is generally bounded by Belleair Road to the north, Pinellas Trail to the west, Missouri Ave to the east and 8th Avenue SW to the south.

According to the City’s 2020 – 2024 Consolidated Plan, the northern-most census block group in Largo's CDBG Target Area, along Clearwater-Largo Road, has the highest percentage of low to moderate income households in the city. Approximately 75.5% of the households in this area have incomes at or below 80% AMI. This area also has the city's highest level of Hispanic households with 32% of the households being from Hispanic origin, while only approximately 11.6% of the City’s total population is Hispanic origin. Overall, the poverty rate in the City of Largo has increased from 13% to 15.7% from 2012 to 2016 according to the American Community Survey (ACS), with higher rates for female head of households and minority households. Almost half (49.4%) of Largo's households have incomes at or below 80% of area median income. Therefore, there is a significant portion of the citywide households that can benefit from access to housing education and counseling.

B.6. Project Area/Clients Served

Submitted projects must provide services and/or benefit City of Largo residents

a) Provide data on the clients/households served by your agency for the same or similar service as the current project will provide.

Clients/Households Served Prior Year	Number of Clients	% Low/Mod Clients
Total Clients Served with the same or similar service from October - September of the prior year:	292	79.00 %
Of the Total Clients Served - the number of clients that were from Largo:	41	65.00 %

b) Provide data on clients/households to be served by your agency for the proposed project.

Planned Program Year (Oct 2020-Sept 2021)	Number of Clients	% Low/Mode Clients
Total Estimated Clients/Households to be Served:	500	70.00 %
Of the Total Estimated Served - number of Clients/Households from Largo	100	70.00 %

B.7. Client Eligibility:

a) Does this project ONLY serve any of the following groups (check off which group it will serve):

- Abused Children
- Battered Spouses
- Elderly Persons (62+)
- Homeless Persons
- Illiterate Adults
- Persons Living with AIDS

Migrant Farm Workers

Severely Disabled Adults

This project is not limited to any of these groups.

b) If the project is NOT limited to serving one of the above groups, describe your agency's method for collecting demographic and income data from the clients served by this project. For new projects, explain what process will be used to ensure at least 51% of the clients served are below 80% of area median income.

All participants that attend the Homebuyer Education Class, Financial Fitness Class, Homebuyer Housing Counseling, Rental Counseling or Foreclosure Prevention Counseling are required to complete a self-declared income certification/demographic form. Information on the form to be completed includes name, address, annual income, household size, race/ethnicity, disability status, veteran status, date of birth, housing status (including homeless), education, and immigrant status to name a few (see attached document). Therefore, staff will be able to determine elderly persons who are 62+, individuals who are disabled or homeless and illiterate adults. While the self-declared income certification/demographic form does not request information regarding abused children, battered spouses, persons living with AIDS, or migrant farm workers, sometimes while the housing counselor is working with an applicant, this information is shared with the staff. In those cases, the information may be documented in the client file.

In addition, when clients attend individual counseling, income documentation such as pay stubs, child support, social security, tax returns, bank account information, etc. are provided to the counselor to enable the staff to assist the client meet their housing goals. In these situations, TBNHS will be able to ascertain the client's actual income rather than just a self-declared income. Therefore, TBNHS will be able to ensure that at least 51% of the clients TBNHS serves are below 80% of the area median income.

c) If the project is limited to serving one of the above groups, describe how the demographic data (race/ethnicity) is collected (also required for reporting for CDBG-funded projects).

Not applicable

B.8. Project/Program Outcomes

Describe the expected performance outcomes from the proposed project and any relevant performance measures or outcome data related to prior experience by the agency for the same or similar project/program (e.g. 50% of clients moved from shelter to permanent housing and it is anticipated that the proposed project will enable the agency to increase this outcome to 60% moved into permanent housing). For homeless programs, the City will also pull data from PHMIS to review past outcomes.

The expected performance outcome of the education and counseling program is to provide Availability/Accessibility of housing with the objective of creating a suitable living environment for low to moderate income households within the City of Largo. Last year TBNHS provided housing education and counseling to 292 clients of which 41 were from the City of Largo. It is anticipated that for Fiscal Year 2023-2024, TBNHS will provide housing education and counseling to 500 clients of which 100 will be from the City of Largo.

B.9. Relocation

a) Will any residents be permanently displaced as part of this project?

No

If yes, explain

Not applicable

b) Residential Projects *(Applicants for residential projects only complete this section)*

i. Do/ will residents pay rent?

No

ii. If yes, how much and how are rents determined?

Not applicable

iii. Will residents receive rental subsidy/housing assistance?

No

iv. If residents will not pay rent, state the reason:

Not applicable

v. List the residential facilities and addresses of facilities presently operated by your agency

Not applicable

B.10. Specific Site Location

a) Has the project site(s) been selected

Yes

b) If yes, provide the address. For educational classes/seminars, please list the location(s) where the classes will be held:

Facility Name	Street Address	City	State	Zip
Habitat for Humanity Training Room	13355 49th St N Ste B	Clearwater	FL	33762
TBNHS Office	608 N. Garden Avenue	Clearwater	FL	33755
Virtually				
Achieva Credit Union	1659 Achieva Way	Dunedin	FL	34698

B.12. Project Administration

a) Project Manager Name

Roger Rayburn

Title

Homeownership Center Manager

B.13. Project-Specific Sections: Please complete the sections below that are applicable to your project.

DOWNPAYMENT ASSISTANCE ADMINISTRATION PROJECTS ONLY:

a) Describe your agency's experience with administering a downpayment assistance program. Include information regarding the agency's experience with completing Residential Income Certifications and underwriting.

Not applicable to this application

b) Is your agency a HUD-Certified Housing Counseling agency? *Please attach HUD-certification in the Documents section of the application.*

c) Is your agency able to offer bi-lingual services for processing downpayment assistance?

d) Does your agency also provide HUD-certified homebuyer education and counseling services?

e) Is your agency located in the City of Largo, within close proximity to Largo, or has the ability to meet clients at a local location for accessibility to services?

f) The City utilizes an online software for its housing programs:

Would your agency be willing to utilize the web-based housing software if provided access?

g) Does the agency have the capability to securely upload documents into the software (scanner, etc.)?

HOUSING COUNSELING/EDUCATION SERVICES ONLY:

a) Is your agency a HUD-Certified Housing Counseling Agency? *Upload a copy of the HUD certification in the Documents section of the application*

Yes

b) Are the staff that will be providing the housing counseling and/or education HUD-certified? *Upload a copy of the HUD Certification in the Documents section of the application.*

Yes

c) Select which types of classes/counseling services for which your agency is requesting funding (select all that apply):

- Financial Fitness/Budgeting *(required for the City's downpayment programs)*
- Homebuyer Education Class *(required for the City's downpayment programs)*
- Homebuyer Housing Counseling (one-on-one) *(required for the City's downpayment programs)*
- Rental Counseling: Provide housing counseling for delinquent renters and/or tenants facing eviction.
- Foreclosure Prevention Counseling

d) Does your agency have all HUD requirements for the provision of homeownership counseling incorporated into its homebuyer education/housing counseling curriculum? (Deadline for compliance was January 14, 2017)

Yes

e) Describe the key components, format, and client follow-up used by your agency for the homebuyer education and/or housing counseling services requested in this application (describe each service separately if applying for more than one service):

TBNHS will provide the Home Buyer Education Classes to primarily low to moderate income persons who reside in the City of Largo to prepare them for successful long-term home ownership. TBNHS will offer 12 virtual home buyer education classes and 18 face-to-face home buyer education classes. Both virtual and face-to-face classes will be conducted in English and Spanish. It is anticipated that approximately 500 individuals will attend the classes of which 60 participants will be from the City of Largo. It is anticipated that 40 households from Largo will attend individual Homebuyer Housing Counseling and 10 households will purchase a home within the City of Largo.

The TBNHS HUD approved home buyer education class is offered free to prospective home buyers. All materials are provided by TBNHS. The classes will walk clients through the entire home-buying process step by step. At the conclusion of the class, attendees will be able to determine whether home ownership is right for them. The overall objective of the program is to provide information to first time home buyers about the home buying process, creating better-informed consumers and responsible homeowners.

The in-person classes will be held on the first and third Saturdays of each month. The face-to-face classes are from 8:30 am to 4:30 pm. The virtual classes are 8:30 am to 5:30 pm and are held on the 4th Saturday each month. Individuals and households that are interested in homebuyer education will be scheduled to attend the comprehensive classes. Topics will include Are You Ready to Buy a Home, Managing Your Money, Shopping for a Home, Understanding Credit and Obtaining a Mortgage Loan, Protecting Your Investment, Home Inspections, Foreclosure Prevention, and Survey Completion. Additionally, the classes educate participants on down payment and closing cost assistance programs available in the area.

The classes are coordinated by Roger Rayburn and Bella DuPont Rivera who are both HUD certified to provide homebuyer education classes. In addition to presentations by TBNHS staff, home ownership industry professionals are brought in as well as guest speakers. Some professionals that currently assist TBNHS include James and Annette Fezell, Realtors from Broderick Associates; Kenvin Downs from Third Federal Savings and Loan; Patti Bonner from Bank of America; and Dean Robinson an insurance agent from State Farm Insurance. Other individuals in the above professions are also invited in on a rotation basis. All participants that complete the full 8-hour class receive a Certificate of Completion.

Individual Homebuyer Housing Counseling services provided will be based on the client's needs and circumstances. Counselors will discuss whether purchasing a home is right for the client, examining both ownership and rental options, how to choose an affordable home that meets the client's needs and financial goals, and the home purchase process, including getting a mortgage and closing on the home. Counseling sessions about homeownership will include the importance of getting a home inspection and the distribution of HUD's home inspection form "For Your Protection, Get a Home Inspection".

Prior to the clients first counseling appointment, they are given contact information on where to obtain a free copy of their credit report and advised to bring copies of the report along with pay stubs or other income sources to the counseling session. If the client does not bring their credit report to the counseling session, the TBNHS housing counselor will pull the client's credit report with the client's written permission. At the initial intake appointment, the

financial analysis is completed, and an action plan is created to determine what steps the client needs to take to purchase a home. A pre-qualification is also completed to determine how much the client can afford and whether or not they are mortgage ready. If the client is not ready to purchase a home, a copy of the action plan is provided so they know what their next steps are that they need to complete in order to become mortgage ready. The client is scheduled for a follow up appointment and encouraged to work on their specific issues.

If the client's obstacle to purchase a home is high debt, TBNHS' counselor analyzes the amount of debt and develops a debt management plan. The counselor will also develop a spending plan budget as a guide to paying-off the debts and also start saving money towards the purchase of their home and get prepared to live within their means.

If the client's problem is credit, TBNHS's counselor provides credit counseling. The counselor will review the client's credit report and discuss the credit issues. The counselor then makes recommendations on the best course of action to repair their credit. The client is given goals to complete within a certain amount of time. The client reports back to TBNHS periodically, until the credit issues are resolved.

If a client is ready to proceed with home ownership, TBNHS will begin the application/qualification process. The application process entails completing verifications such as employment, deposits, social security, rent, etc. Once the file is complete and the client has a home under agreement, TBNHS will work with them to obtain a mortgage and down payment assistance.

Follow-up: Approximately 30 days after the initial counseling session, the counselor will attempt to contact the client for follow-up either through a telephone call, letter or email. If no contact is made, the file is documented, and counseling is terminated. If contact is made, the counselor will notate the progress of the client and whether further counseling is needed or desired. The counselor will then either schedule a follow-up appointment or terminate counseling and document the file accordingly.

In addition to the above Homebuyer Housing Counseling services and classes, TBNHS will also provide Foreclosure Prevention Counseling to Largo residents as needed via a telephone counseling session. Due to the COVID-19 pandemic, economic issues and inflation, many homeowners are finding themselves facing harsh financial challenges. Many households are losing their jobs through lay-offs, downsizing and furloughs and are having a very hard time making ends meet. TBNHS's housing counselor will work with clients that are struggling to make their mortgage payment. The goal is to help the client preserve home ownership, set/meet financial goals, and increase financial literacy. TBNHS counselors have a strong practical as well as theoretical knowledge in the area of mortgage delinquency and default resolution counseling as it relates to the current rapid changing industry practices concerning loss migration including repayment, partial claim, forbearance, modification, refinance, deed-in-lieu, etc.

Clients attending Foreclosure Prevention Counseling will need to provide the housing counselor with their most recent pay stubs and most recent tax return, most recent bank statements, current credit card bills, monthly mortgage statement and any utility bills, personal loans and car payments. With the information provided, the TBNHS HUD Certified Housing Counselor will review the client's current income, living expenses, savings and debts.

Next, the counselor will help clients understand their options and possible solutions to their financial challenges. The choices the homeowner will review with the counselor is whether they will be able to keep their home (retention) or relinquish the home (disposition). Options reviewed for retention will include repayment plans, forbearance, mortgage modification, or refinance (Homeowner's Emergency Mortgage Assistance Program (HEMAP)). Options reviewed for disposition will include selling the home, assumption, pre-foreclosure sale or deed-in-lieu of foreclosure.

The TBNHS housing counselor will complete the client intake and develop an action plan for the client. The action plan will provide the steps the client needs to take for either retention or disposition. A follow-up appointment will be scheduled, as needed, to assist the client through the process. All counseling services provided for foreclosure prevention are offered by TBNHS housing counselors free of charge.

TBNHS will also offer Rental Counseling to those clients seeking housing counseling rental assistance. Rental Counseling is designed to match client housing needs with locally available housing projects. Clients usually receive 1 to 2 hours of counseling. Before the appointment, clients are given contact information for obtaining a free credit report and are advised to bring copies of pay stubs or other income sources to the screening interview. At the screening interview, the housing counselor explains the agency's role in helping the client locate affordable, safe housing. The client signs a disclosure form acknowledging that the agency does not endorse any specific housing program or complex and does not have a financial interest in any project or complex the client may be referred to.

The housing counselor then determines family size, income, and housing need or problem. The counselor will also review the credit report if available and discuss any issues that may cause a potential landlord to reject the client's application. The housing counselor will first ascertain whether the family is in a crisis (eviction, homelessness, or unsafe housing situation). Those needing immediate placement will be referred to the housing authority.

Clients not in crisis will be evaluated to determine what programs or affordable housing projects best meet their housing needs. This evaluation will include a budget analysis, review of credit issues, and discussion of the client's housing needs and desires (such as number of bedrooms, area of town they wish to live in, amenities). The housing counselor will outline all options available to the client and then refer the client to the appropriate agency or affordable housing complexes with available units. The housing counselor will also tell a client when a housing need is unobtainable. Clients needing legal advice as a result of landlord disputes will be referred to Gulfcoast Legal Services. Clients with discrimination complaints will be referred to the local fair housing point of contact at the nearest HUD office. All clients will receive a copy of the Counseling Plan outlining the steps they will need to take to resolve their housing problem at the end of the session. The client will sign the Counseling Plan and receive a copy. During the initial session, the client will also be provided a copy of "Your Rights and Responsibilities as a Tenant." Follow-up is conducted in accordance with 7610.1 Handbook Rev. 5.

For the above one-on-one counseling sessions (homebuyer, rental and foreclosure), TBNHS anticipates that at least 40 clients that reside in Largo will attend.

TBNHS will also provide Financial Fitness Classes. Staff will offer six (6) virtual and six (6) face-to-face Financial Fitness Classes during the program year (English and Spanish). The class is 2 to 3 hours. Clients are provided a reminder email for the in-person class with the date, time and location for the session. For individuals and households signed up for the virtual classes, an email is sent with the Zoom log-in information listing along with the date and time. Financial Fitness curriculum includes information on How to Budget, How to Save An Emergency Fund, How to Pay Down Debt, How to Set Financial Goals, Understanding Use of Credit, and How to Improve Your Credit Report and Credit Score. It is anticipated that 40 Largo residents will attend Financial Fitness Classes.

Follow-up – TBNHS will schedule a follow-up appointment with each class attendee as requested. TBNHS will follow-up with the client to assure that the client is progressing toward his or her financial goal, to modify or terminate housing counseling, and to learn and report outcomes. The client follow-up is contacted by the housing counselor who makes reasonable efforts to conduct a verbal (in person or via phone) follow-up session within the first 60 days of no client contact. If unsuccessful, after two attempts to conduct a verbal follow-up session, the counselor writes a letter or sends an e-mail to the client stating that such efforts have been made and informs the client that there is a

need for follow-up communication. The letter requests that the client contact TBNHS no later than 30 days from the date of the letter, to help the agency assess if additional client services are necessary to assist them in achieving their housing goals or if services should be terminated. The client file will be terminated based on HUD's seven outcomes when the client's issue is resolved, goal is met, or the following follow-up yields the need to terminate.

HOMELESS SHELTER SERVICES ONLY

All homeless services applications should be focused on rapidly moving people into permanent housing (Housing First) and then wrapping supportive services around clients to help them successfully remain in permanent housing. Applications should also demonstrate how your agency has reduced barriers to access its services/programs.

a) Complete the Pinellas Homeless Leadership Board's [Housing First Survey](#) and upload it to the **F. Required Documents** section of this application.

b) Does your agency currently participate in the countywide Coordinated Entry System and enter client data into Pinellas Homeless Management Information System (PHMIS)?

c) Describe what steps, programs and/or methods will be used to prevent homelessness from recurring.

Not applicable

d) Using program data from PHMIS, provide data below on your agency's outcomes from the past PHMIS reporting year for the following:

- Total number of unduplicated clients served and time period of data
- Average VI-SPDAT score of clients served
- % of clients that exited to permanent housing/supportive housing
- % of clients housed that returned to homelessness in 6 months (recidivism rate)
- Average length in program
- % of clients who gained income (earned or unearned) during the time they were enrolled in this program

e) How will the funding requested to Largo be used to support maintaining/improving these outcomes?

f) Do your agency have priorities established to serve Pinellas County homeless residents or limitations on serving newer arrivals from outside the County?

CAPITAL IMPROVEMENTS PROJECTS ONLY

a) Provide a summary of the services provided/to be provided at this facility. Explain if the proposed improvements are limited to a certain service or all services provided at the facility.

Not applicable

b) Explain how the facility and programs based at the facility are geographically accessible to Largo residents. Include any accommodations made to improve accessibility, such as virtual options or in-home services as well.

c) Describe how the project meets the City's CDBG Goal: SUPPORTIVE SERVICES – Capital Improvements: Add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that improve energy efficiency to enable service providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported.

d) Disaster Hardening/Energy Efficiency

Does the project include any disaster hardening components or energy efficiency improvements? Please click all that apply below and explain.

- Disaster Hardening
- Energy Efficiency Improvements
- N/A- No Hardening or Energy Components Included in Project Scope

e) Is the facility to be improved, expanded, or added located in Largo City Limits? Check the Property Appraiser website for the Tax Code. Tax Code is "LA" for Largo).

Please Explain

f) Capital projects located in a Special Flood Hazard Area will not be funded under this funding cycle. Is the property located in a Special Flood Hazard Area? (Without Base Flood Elevation: Flood Zone A, V or A99; with Base Flood Elevation: Zone AE, AO, AH, VE, AR or in a Regulatory Floodway)?

g) Are there any known environmental hazards on the project area (ex. located in a Brownfield, located near to a landfill)?

h) The agency must confirm with the jurisdiction that the property is located in that the proposed facility use is allowable. **Written confirmation (email or letter/zoning letter) must be uploaded in the Required Document section of the application.**

C. Timeline

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Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

C. Timeline

Please provide the following information.

C.1 Project Timeline

Provide an implementation schedule. Include all project phases. (In order to ensure that project costs are reimbursable, or are eligible for direct payment, no costs that the agency plans to bill to Largo CDBG should be incurred until the formal agreement has been made based on the City's grant award).

Please review the Application Instructions regarding timeline for more guidance.

Phase	Beginning Date	Ending Date
Program/Services	10/01/2023	09/30/2024
Obtain Full Project Funding	M/d/yyyy	M/d/yyyy
Design/Scope of Work	M/d/yyyy	M/d/yyyy
Project Bid	M/d/yyyy	M/d/yyyy
Permitting	M/d/yyyy	M/d/yyyy
Construction	M/d/yyyy	M/d/yyyy

D. Budget & Funding

Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

Completed by jwsmethers@msn.com on 2/7/2023 9:08 PM

D. Budget & Funding

Please provide the following information.

D.1. Project Budget

a) Include costs associated with this project (City Funds and Other Funding Sources)

Project Budget Line Item	Largo CDBG Funding	Other Funding Sources	Total Budget
Salaries	\$35,000.00	\$134,069.00	\$163,069.00
Credit Reports	\$0.00	\$2,000.00	\$2,000.00
Education Supplies & Materials	\$0.00	\$7,500.00	\$7,500.00
Grand Total	\$35,000.00	\$143,569.00	\$172,569.00

b) Will this project generate program income?

No

c) Select what basis for payment is being requested:

Fee-for-Service:

Please List Each Activity and Associated Fee for Service (or hourly fee per client)

Fee-for-Service	Service Name
\$75.00	Per Attendeed Home Buyer Education Class
\$75.00	Per Attendee Financial Fitness Class
\$250.00	Individual Housing Counseling (Pre-Purchase, Foreclosure or Rental)
\$250.00	Per Client that Purchases a Home

D.2. Funding Sources

a) List all funding sources to be used for the project. If other grant funds have/will be applied for, but the final allocation has not been determined, put these amounts in the "Funds Requested" column.

Funding Source(s)	Funds Requested	Funds Allocated
Largo CDBG Funding - HBE and DPA (2 applications)	\$35,000.00	\$0.00
Wells Fargo (HomeFree USA)	\$0.00	\$23,000.00

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City of Clearwater - SHIP Education & Counseling	\$0.00	\$26,400.00
Pinellas County - Education & Counseling	\$0.00	\$43,700.00
Third Federal Savings & Loan	\$0.00	\$18,000.00
Bay First Bank	\$0.00	\$24,000.00
Bank of America	\$0.00	\$5,000.00
	\$35,000.00	\$140,100.00

b) If the grant request is not fully funded, will the project still be viable, even if on a smaller scale? (Please explain)

Yes

Explain:

Not applicable

c) Project costs are reimbursed by the City on a monthly/quarterly basis. For public services, project costs are reimbursed by the City on a monthly or quarterly basis. For public facilities projects, project costs are typically reimbursed at the end of the project or up to 3 reimbursements for larger projects. Does the agency have the financial capacity to pay for the portion of the cost funded by City grant during the project and be reimbursed on a monthly/quarterly basis for public services?

Yes

d) Please indicate the frequency your agency will be remitting invoices. If awarded funding, public services reporting will be set up on the same schedule (e.g. monthly invoices will have monthly reporting). Reporting for public facilities will be quarterly.

Public Services-Monthly Invoicing

D.3. Audit Requirements

a) Does your agency's current year budget, or next year's anticipated budget, include \$750,000 or more in federal funding revenue? *If yes, a single or program-specific audit must be conducted at the end of your agency's fiscal year.*

No

b) Does your agency's current year budget, or next year's anticipated budget, include \$500,000 or more in state funding revenue? *If your agency is awarded SHIP funding and the answer to this question is "Yes", a single or program-specific audit must be conducted at the end of your agency's fiscal year.*

E. Agency Information

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Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

E. Agency Information

Please provide a brief summary (no more than 1-2 paragraphs on each of the following topics regarding the agency).

E.1. Background/Program Experience (1-2 paragraphs only)

Include the length of time the agency has been in operation, the date of incorporation, the purpose of the agency, and the type of corporation. Describe the type of services provided, the agency's capabilities, the number of clients served, and license to operate (if appropriate).

Clearwater Neighborhood Housing Services, Inc. doing business as Tampa Bay Neighborhood Housing Services (TBNHS) is a Housing and Urban Development (HUD) approved housing counseling agency that was formally established in 1979 by a group of concerned residents who wanted to address the continued decline of the South Greenwood neighborhood, a community with some of the oldest housing stock in the City of Clearwater. The agency's mission is to improve the quality of life in the neighborhoods which it serves by promoting revitalization through home ownership, housing rehabilitation, economic development and education. TBNHS was incorporated in 1982. The agency expanded its target area of service to include North Greenwood in 1990. In 1999, TBNHS expanded its targeted areas once again to include the Union Academy neighborhood of Tarpon Springs and all other surrounding cities in Pinellas, Pasco and Hillsborough Counties.

Over the past 43 years, TBNHS has assisted thousands of clients to become homeowners by providing a wide range of services that result in the purchase of a home or preserving homeownership. TBNHS' program services include pre-purchase educational classes, financial fitness classes and individual one-on-one counseling primarily to low and moderate-income persons. TBNHS also provides post-purchase counseling to determine if homeowners are experiencing any problems or need additional information or training to maintain their home. TBNHS further provides counseling to homeowners at risk of foreclosure, including assistance in identifying housing problems, one-on-one financial/budgeting counseling, and negotiating workout plans with lenders. Most recently, TBNHS expanded its services to also include Fair Housing Pre-Purchase Education Workshops; Financial, Budget and Credit Workshops; Predatory Lending Education Workshops; and Rental Housing Workshops. TBNHS further administers down payment assistance programs.

E.2. Personnel/Staff Capacity(1-2 paragraphs only)

a) Briefly describe the agency's existing staff positions and qualifications, its capacity to carry out this project.

Senior management includes Frank Cornier, President/CEO, who has over 20 years' experience in single-family development, multifamily development, and non-profit housing management, utilizing a variety of funding and financing sources. Mr. Cornier provides oversight to the agency's staff to ensure that the organization's housing goals are met. Roger Rayburn, Home Ownership Center Manager, is responsible for program administration of all counseling and housing/financial education workshops. Mr. Rayburn has extensive experience in homebuyer education, housing counseling, budgeting, community outreach, mortgage processing, grant compliance, and affordable housing programs. He is a certified HUD Housing Counselor with over 20 years of experience in nonprofit housing programs.

Additional staff include Bella DuPont Rivera who is a bi-lingual certified HUD Housing Counselor. Ms. DuPont Rivera is responsible for case management by delivering comprehensive counseling and education in credit and budgeting, financial capacity building, pre-purchase, tenancy, delinquency and foreclosure prevention. She creates client action

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18 of 23

plans and work with clients to create realistic budgets. Cheryl Hudson is the Intake and Education Coordinator and is primarily responsible for staff support for the homeownership education classes. She assists in client intakes, marketing and outreach, and preparing marketing materials. In addition, Ms. Hudson is certified to provide homeownership education classes. And finally, Mr. Angel Santiago, Marketing and Program Specialist, will expand marketing initiatives and promote the program and services of TBNHS throughout the City of Largo through updating the TBNHS website, utilizing social media, fliers, community events, etc. Mr. Santiago's is also bi-lingual and has extensive experience in housing counseling, mortgage processing, and financial literacy will be essential to successfully implementing special projects.

b) Does the agency have a personal policy manual?

Yes

c) Does the agency have an Affirmative Action Plan?

Yes

d) Does the agency have a Grievance procedure?

Yes

E.3. Financial Capacity (1-2 paragraphs only)

Attach a copy of the agency's current operating budget, including revenues and expenditures. Identify commitments for ongoing funding. Describe the agency's fiscal management, including financial reporting, record keeping, accounting systems, payment procedures and audit requirements.

TBNHS utilizes QuickBooks Pro as its financial reporting system. The system features bank account reconciliation, expense management, budgeting, payment processing, invoicing, accounts receivable/ payable management, and reporting. Payment procedures start with the clerk who sorts the mail and routes the bills/checks to the finance officer. Payables are prepared by the financial officer, date stamped, coded to the correct expense line in the system and given to the President/CEO for review, approval and signature. The signed checks are returned to the finance officer to mail the payments. For bank deposits, all checks and back-up documentation are copied and put together by the finance officer with a deposit slip. Someone other than the finance officer makes the deposit and returns the deposit confirmation slip to the finance officer. The deposit confirmation slips are filed along with the back-up documentation. Bank Statements are reconciled monthly.

TBNHS complies with all audit requirements. TBNHS will prepare financial statements and a schedule of expenditures of Federal awards and will provide the City of Largo with its annual financial statement with 30 days of completion. The financial statement will be prepared by a licensed public accountant. If TBNHS expends more than \$750,000 of Federal awards during the operating year, TBNHS will comply with audit provisions and will conduct a single audit. TBNHS conducts audits annually and the City of Largo will be provided a copy within 30 days of completion. Any deficiencies noted in the audit reports will be addressed/corrected within 30 days. If TBNHS expends less than \$750,000 in Federal awards during its fiscal year, the agency is exempt from this requirement. All records will be available for review or audit by the State, County, City, or Government Accountability Office. TBNHS will allow the City of Largo to conduct any audits or financial monitoring it feels necessary during the program.

E.4. Monitoring (1-2 paragraphs only)

Briefly describe how you will monitor progress in implementing the program. Describe how funding and related project costs will be tracked separately in the agency and how the agency will ensure that expenses are not paid from duplicate sources. Describe who will be responsible for monitoring progress.

The Homeownership Manager is responsible for overseeing this program, monitoring progress, and assuring TBNHS is

not charging multiple entities for the same service. This is done using our in-house tracking system for clients as well as our online Client Management System. Prior to entering information into the tracking system, the manager will verify the client's address in the property appraiser system to determine which tax Code the resident resides. In addition, the Homeownership Manager will submit quarterly (or monthly) and annual reports directly into Largo's online Neighborly Software to assist in monitoring progress in implementing the program.

E.5. Insurance/Bonding/Worker's Compensation (1-2 paragraphs only)

State whether or not the agency has liability insurance coverage, in what amount, and with what insuring agency.

State whether the agency pays all payroll taxes and worker's compensation as required by Federal and state laws.

State whether or not the agency has fidelity bond coverage for principle staff who handle the agency's accounts, in what amount and with what insuring agency.

TBNHS has liability and worker's compensation insurance coverage with Scottsdale Insurance Company, Travelers Insurance and Technology Insurance Company through producer Lancaster Insurance Inc., 510 Druid Rd E., Ste. #C, P O Box 2856, Clearwater, FL 33757. Commercial General Liability coverage is in the amount of \$2,000,000 for each occurrence, \$100,000 for damage to rented premises, \$5,000 medical expenses to others, \$2,000,000 for personal and advanced injury, \$4,000,000 general aggregate, \$4,000,000 products/comp/op aggregate and \$300,000 abuse and molestation. Worker's Compensation and Employers' Liability is \$1,000,000. TBNHS pays all payroll taxes and workers' compensation as required by Federal and state laws. TBNHS does not have fidelity bond coverage for principal staff who handle the agency's accounts, however if it is a requirement, TBNHS will obtain coverage.

F. Required Documents

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Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

F. Required Documents

Please provide the following information.

Documentation

Organizational Chart *Required

Organizational Chart 1-2023.pdf

Board Resolution Authorizing Submittal of Funding Request *Required

DPA and HBE Resolutions - signed.pdf

Current Year Operating Budget *Required

TBNHS FY2023 Budget.pdf

Most Recent Annual Independent Auditor's Report *Required

CNHS Audit 2021.pdf

List of Board of Directors *Required

CNHS BOD List - revised 10-1-22.pdf

HUD Certificate - HUD-Approved Housing Counselors (if applicable)

HUD Certificate for Housing Counselors.pdf

Housing First Checklist (if applicable)

**No files uploaded

HUD Certificate - HUD-Approved Housing Counseling Agency (if applicable),

U.S. Department of Housing and Urban Development (HUD).pdf

HUD Approval Certificate Tampa Bay Neighborhood Housing Services.pdf

Informational pamphlets about the agency (Optional)

TBNHS Brochure 2022.pdf

501(c)3 Letter/Non-Profit Letter (if applicable)

36129_IRS Tax Exempt Status (2).pdf

Other Documents

DemographicIntakeForm (2).pdf

HBE Documents.pdf

CNHS HBE FLYER.pdf

Submit

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Case Id: 25068

Name: Clearwater NHS/TBNHS - 2022/23

Address: *No Address Assigned

Submit

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

Authorized Name and Title

Jennifer W. Smethers

Telephone

(727) 442-4155

Authorized Signature

Jennifer W. Smethers

Electronically signed by jwsmethers@msn.com on 2/9/2023 10:24 PM