

A. Executive Summary

Completed by jwsmethers@msn.com on 2/4/2023 8:17 PM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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

Down Payment Assistance Administration

A.16. City of Largo Funds Requested

\$15,000.00

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 2/8/2023 8:14 PM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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 this project is to increase homeownership throughout the City of Largo by administering the "Sold-on-Largo" down payment assistance program. TBNHS will provide assistance to 10 eligible households who are at or below 80% the area median income. The households will purchase an affordable home within the city limits of Largo that does not exceed the program's maximum purchase price and will not be in a special flood hazard area. The households will be first-time homebuyers and will contribute at least \$1,000 of their own funds toward the purchase. The property will be required to pass a home inspection. In addition, the applicant will be required to attend an HUD Certified Homebuyer Education class, a Financial Fitness/Budgeting class and at least one individual housing counseling session.

To successfully administer this program, TBNHS' staff will actively market the program throughout Pinellas County and specifically in the City of Largo with focus on North Clearwater-Largo Road (CDBG Target Area) as defined in the City's 2020-2024 Consolidated Plan. Marketing initiatives will include providing program information to lenders and realtors, attending community housing events, and utilizing social media and the agency's website. TBNHS will prepare fliers and marketing materials to be distributed.

TBNHS's bi-lingual HUD-Certified Housing Counselors will perform Residential Income Certifications of applicant households, process applications, coordinate closing with lenders to ensure the downpayment case is closed in a timely manner, ensure an appropriate home inspection is completed, and confirm all required documents are provided as part of the case files. TBNHS will also underwrite the loans to make sure the applicant meets all eligibility requirements and is able to afford the mortgage. During this process, the counselor will review the loan terms, make sure the lender is not providing a predatory or subprime loan, and review loan to value ratios and appraisals. TBNHS will not steer applicants toward particular lenders or professional service companies.

To track the case files, TBNHS will utilize its in-house tracking system for clients as well as our online Client Management System. Staff will use the City's Neighborly Software to upload all case documents. All reporting will also be completed in the Neighborly Software.

There is a great need for this program. According to the City's 2020-2024 Consolidated Plan, HUD's CPD Mapping Tool has identified the CDBG Target area as having several housing problems. The identified problems are substandard housing, overcrowding and housing cost burden - paying more than 30% of income for housing. Severe housing

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problems include households that are paying more than 50% of their income for housing.

The Sold-on-Largo program will address the City's substandard housing problem by eliminating the poor housing conditions of homes. To qualify for the assistance, a home inspection must be completed. Any code violations and health and safety issues listed in the report must be addressed prior to closing. This will ensure that the homebuyer is getting a home that will have minimal maintenance needs during the first few years of ownership. In addition, all households utilizing down payment assistance will be required to attend homebuyer education, financial fitness and counseling. Applicants will obtain valuable information on the importance of properly maintaining and budgeting for a home. The classes will educate the homebuyer on standard home maintenance tasks to avoid property deterioration. By maintaining the good condition of their home, they will not only increase their property value but will assist the community by preserving the existing housing stock in the City.

This program will also address the need to control overcrowding. Overcrowding often leads to lack of sleep, lack of privacy, and poor health and hygiene due to having an inappropriate amount of space per person in a residence. For health and safety reasons, the problem of overcrowded housing needs to be addressed. Many times, an overcrowded living situation occurs when multiple households begin living together to afford the cost of their housing. By providing the down payment assistance funds to make the home affordable, overcrowded housing will begin to decrease in the City.

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 community are spending more than 50% of their income on housing. Therefore, the program can increase the availability of affordable housing units by providing down payment assistance for low- and moderate-income homebuyers to make homes more affordable and reduce problem of cost burden.

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. TBNHS anticipates closing ten (10) down payment assistance loans in the City of Largo and is requesting a \$1,500 administration fee for each loan closed. The total amount being requested is \$15,000.00.

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

- Homeownership Center Manager - \$6,000.00
- HUD Certified Housing Counselor - \$6,500.00
- Special Project and Marketing Specialist - \$750.00
- Intake and Education Coordinator - \$750.00
- Finance Officer - \$250.00
- President/CEO - \$750.00

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 TBNHS' 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

This project will meet the City of Largo's 2023-2024 priority of providing affordable homeownership housing. One of the main obstacles to homeownership for a first-time home buyer is not having sufficient funds for a down payment and closing costs. Many first-time home buyers have a hard time just making their rent payment, yet alone saving money to purchase a home. In many cases, the cost of their rent is more than a mortgage payment, which only adds to the difficulty and frustration of saving. For a low to moderate income person, saving enough money to put down 10 to 20 percent on a home is a real challenge. Offering the down payment assistance program is an essential tool for many families to be able to achieve the dream of home ownership. For many families, the down payment assistance program is the only way that they will be able to afford to purchase a home.

This program will ultimately improve and preserve access to safe and sustainable affordable housing for low- and moderate-income households. It will improve accessibility to housing by providing funding to help reduce the financial 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 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 Sold-on-Largo program by TBNHS will meet the National Objective of benefiting low to moderate income households/clientele through providing down payment assistance to 10 low to moderate income households in the City of Largo. The project will benefit low to moderate income Largo residents by providing down payment assistance to help the low/moderate income households achieve their goal of homeownership. The households will further benefit because they will not only achieve their goal of homeownership, they will also be able to sustain homeownership because the down payment assistance will make the home affordable. In addition, the program will contribute to generational wealth building as a home is typically the largest asset owned by low-income households. Many households that have used other down payment assistance programs offered by TBNHS are paying lower monthly housing costs than they were in rental units.

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 Sold-on-Largo down payment assistance program citywide in the City of Largo and will specifically focus on the North Clearwater-Largo Road (CDBG Target Area). The CDBG Target Area generally encompasses Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts. TBNHS will focus on this area which has been identified as an area of slum and blight and is the area of greatest need for revitalization through homeownership. The area has the highest minority concentration, overcrowding concerns, and higher crime rates. Investment into the neighborhoods and housing stock in the CDBG Target Area is needed to create an active and interconnected downtown, and to empower people to thrive in vibrant inclusive neighborhoods.

Approximately 59.95% of the population in the Target Area is low to moderate income. 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. In addition, the City of Largo further has a few environmental justice factors such as Pinellas Safe Harbor, Pinellas County Jail, and Largo Environmental Services Wastewater Treatment Plant. All these factors demonstrate the need for a down payment assistance program to assist low-income families in achieving affordable homeownership.

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:	8	100.00 %
Of the Total Clients Served - the number of clients that were from Largo:	0	0.00 %

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:	30	100.00 %
Of the Total Estimated Served - number of Clients/Households from Largo	10	100.00 %

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 receive down payment assistance are required to provide extensive income documentation in order to determine their income eligibility for the program. All participants will be required to provide all household income documents such as pay stubs, child support, social security, tax returns, bank account information, etc., and the information will be verified through third parties. In addition, lenders will be required to provide a complete copy of the first mortgage application which will also document the client's income.

Furthermore, applicants will be 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.

The extensive information that is required for this program will 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 administration of the Sold-on-Largo program is improved affordability with the objective of providing decent housing for low to moderate income households purchasing a home in the City of Largo. Over the last 43 years, TBNHS has assisted hundreds of low-income households in achieving their dream of decent, affordable homeownership. Last year, TBNHS did not provide down payment assistance to any households purchasing in the City of Largo. It is anticipated that TBNHS will increase that number tenfold in 2023-2024 and provide down payment assistance to 10 low to moderate income household purchasing a home with 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
TBNHS Office	608 N. Garden Avenue	Clearwater	FL	33755
Habitat for Humanity Training Room	13355 49th St N Ste B	Clearwater	FL	33762

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.

From 1979 to 2011, TBNHS administered many programs for the City of Clearwater such as home buyer education,

down payment assistance, partnership infill/new construction, housing rehabilitation and emergency housing repairs program. Beginning October 1, 2017, TBNHS once again began administering the City's Down Payment Assistance Program. While administering the programs stated above, TBNHS was responsible for marketing, loan processing, determining client eligibility, credit repair counseling, underwriting, homebuyer/home maintenance education, one-on-one housing counseling, reviewing home inspection reports, preparing new construction specifications, preparing builder's contracts for infill new construction projects, ordering credit reports, underwriting loans, project monitoring, ordering minimum housing code inspection reports, conducting feasibility analyses for rehabilitation projects, preparing work write-ups, preparing contracts, and ordering appraisals, surveys, title searches, and environmental assessments. TBNHS also completed all billing and reporting requirements per the City contract.

TBNHS has also administered several other programs very similar to the City's Down Payment Assistance program. To begin with, over the past decade, TBNHS had been administering the Pinellas County Down Payment Assistance Program, the Home Repair Loan Program and Home Buyers Education Program. Most recently, TBNHS has partnered with Pinellas County to once again provide home buyers education programs such as individual pre-purchase and post-purchase housing counseling, home buyer education workshops, budgeting counseling and workshops and foreclosure prevention counseling.

Furthermore, in the past, TBNHS had also offered its own in-house down payment assistance program utilizing funding from NeighborWorks America, Raymond James Financial and other private lending institutions. The duties to administer these programs are all very similar to the City of Largo Down Payment Assistance Program. The staff responsible for the administration of the down payment assistance program is already in place and is trained to provide these services. The TBNHS staff has the skills and HUD certification needed to successfully carry out this programs. Housing program delivery staff has received extensive training through the NeighborWorks America Training Institutes, HUD, HomeFree-USA and various other local trainings.

TBNHS is qualified and prepared to immediately begin administering the Sold-on-Largo Program to low to moderate income households who want to purchase a home within the limits of the City of Largo. As in all other programs administered by TBNHS, staff actively market and advertise the program throughout its service areas with special focus the city and county target neighborhoods.

TBNHS works with its many partners to achieve its housing goals. TBNHS has an excellent working relationship with many local lenders and continues to develop new relationships with emerging financial institutions. This collaboration allows TBNHS to refer clients to the lenders for first mortgage assistance and for the lenders to refer clients to TBNHS for down payment assistance, home buyer education and financial fitness classes. Our lenders include, but are not limited to, TD Bank, Bank of America, South State Bank, Raymond James Bank, Third Federal Savings and Loan, BB&T Bank, Achieva Credit Union and Wells Fargo Home Loans.

TBNHS also partners with national and local nonprofit organizations who assist the agency in funding and marketing. TBNHS' national partners include NeighborWorks America who assists the agency with funding TBNHS programs, staff training, program development and technical assistance and HomeFree USA which provides operating and technical assistance. TBNHS local partners include Lutheran Services of Florida, Pinellas County Housing Authority, Clearwater Housing Authority, Solita's House and Pinellas Community Foundation, to name a few. These agencies assist with referrals and marketing material dissemination. TBNHS' government funding partners include the City of Clearwater and Pinellas and Pasco Counties.

The Greater Clearwater Association of Realtors provides information to their homebuyers regarding our services and programs. TBNHS develops relationships with many local Realtors who refer their clients to the program to prepare

them for homeownership and obtain assistance with down payment. Since the majority of real estate transactions include Realtors, it is essential for TBNHS to partner with the local real estate agents.

Through the above established marketing initiatives and partnerships, clients contact the TBNHS office seeking further information to apply to the program. The clients that are interested in purchasing a home within the city and who are seeking down payment assistance will meet individually with the TBNHS staff either in-person or virtually. The staff will review the program in more detail with the client, address the client's specific situation and provide detailed information on program and household qualifications and requirements. Clients that are ready to move forward with purchasing a home will begin Residential Income Certifications and underwriting.

The housing counselor gathers essential information and documents from the applicant including pay stubs and income information, bank statements, income taxes, credit information, etc. The housing counselor will complete all required verifications on the DPA checklist such as verifications of income, verification of deposits and assets, verification of rent, etc. The counselor will also review items such as applicant's income qualifications, credit, first mortgage lending requirements, loan amounts, loan-to-value, residency status, property eligibility, borrower cash contributions, qualifying ratios, occupancy status, and education requirements per the program guidelines. If the applicant has not completed the required home buyer education and financial fitness classes, they are scheduled to attend the next TBNHS classes. The housing counselor will also ensure that the application meets all the program requirements and underwriting criteria. TBNHS will verify that the first mortgage lender is not a predatory lender.

Once preliminary eligibility is determined, the complete loan package is submitted to the funder (City or County) for approval. After TBNHS is notified that the applicant is approved, a commitment letter is issued. The counselor will work closely with the first mortgage lender and the title company to prepare for closing. Typically, the City/County prepares all the applicable loan documents required and emails them to the housing counselor to submit to the title company. As needed, the housing counselor will attend the closing to make sure all the required program documents are properly executed. The process is usually completed within 30 to 45 days.

After closing, TBNHS submits the file to the city/county. TBNHS submits the invoice and payment request for services to the city/county staff for review and approval within fourteen (14) days of project completion. TBNHS does not charge fees to the applicant for these services. Records pertaining to the contract are kept for five (5) years from ending date of the city/county's fiscal year. TBNHS maintains detailed files and case notes on each client served in hard copy files as well as electronic files.

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

Yes

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

Yes

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

Yes

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?

Yes

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?

Yes

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

Yes

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*

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.*

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)

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):

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.

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.

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

Completed by jwsmethers@msn.com on 2/5/2023 12:12 AM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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

Completed by jwsmethers@msn.com on 2/7/2023 8:42 PM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

Address: *No Address Assigned

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 Report	\$0.00	\$2,000.00	\$2,000.00
Education Materials & Supplies	\$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
\$1,500.00	Per Household that Closes on Home using DPA

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

Completed by jwsmethers@msn.com on 2/8/2023 9:45 PM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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 has vast experience administering many programs such as home buyer education, pre-purchase housing counseling, down payment assistance, partnership infill/new construction, housing rehabilitation and emergency housing repairs program. Over the past two years, TBNHS has further expanded its services to include administering utility assistance programs for households experiencing financial hardship due to Covid-19. Furthermore, the agency recently expanded its counseling services to include financial fitness, rental counseling, and foreclosure prevention counseling. All of these programs and services are offered in English and Spanish.

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 the agency's down payment assistance program administration. Mr. Rayburn has over 20 years of experience in affordable housing providing down payment assistance, homebuyer education, housing counseling, budgeting, mortgage processing, and grant compliance. He is a certified HUD Housing Counselor and will assist in packaging the applications for down payment assistance.

Additional staff include Bella DuPont Rivera who is a bi-lingual certified HUD Housing Counselor. Ms. DuPont Rivera is responsible for completing client intakes, processing applications for down payment assistance, loan packaging and ensuring all program qualifications are met. She will assist clients through the mortgage and closing processes. She further provides housing counseling and education in credit and budgeting and financial capacity building. Cheryl

Hudson is the Intake and Education Coordinator and is primarily responsible for staff support. 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 and will assist with applicant intakes, qualification and loan processing.

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 this is a requirement to administer the program, TBNHS will obtain coverage.

F. Required Documents

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Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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

TBNHS Flyer 3 - 60k.pdf

TBNHS Flyer 3 - spanish.pdf

Submit

Completed by jwsmethers@msn.com on 2/9/2023 7:23 PM

Case Id: 25078

Name: CHNS/TBNHS Down Payment Assistance -

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, Grant Writer

Telephone

(727) 442-4155

Authorized Signature

Jennifer W. Smethers

Electronically signed by jwsmethers@msn.com on 2/9/2023 7:23 PM