

A. Executive Summary

Completed by ellen@suncoasthc.org on 1/27/2023 7:21 AM

Case Id: 25074

Name: Down Payment Assistance Administration -

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

Tampa Bay Community Development Corporation dba
Suncoast Housing Connections

A.2 Type of Organization

501(c)3 Nonprofit Corporation

If Other:

A.3 Mailing Address

2139 NE Coachman Rd Clearwater, FL 33765

A.4 Contact Person

Ellen Stoffer

A.5 Title

VP Operations

A.6 Telephone

(727) 442-7075

Phone Ext.

A.7 Email

ellen@suncoasthc.org

A.8 Unique Entity ID

DWHNBJ79NMV1

A.8. BILLING/INVOICE CONTACT

A.9. Name

Theresa Quiroga

PROJECT INFORMATION

A.15. Project Title

Down Payment Program Administration

A.16. City of Largo Funds Requested

\$17,000.00

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

theresa@suncoasthc.org

A.11. Phone

7274427075

A.12. DATA/REPORTING CONTACT

A.12. Name

Christina Morris

A.13. Email

Christina@suncoasthc.org

A.14. Phone

7274427075

B. Project Information

Completed by ellen@suncoasthc.org on 1/25/2023 1:05 PM

Case Id: 25074

Name: Down Payment Assistance Administration -

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

If this Contract is awarded, it will be used for the following: Downpayment Program Administration. It is estimated Suncoast Housing Connections will process and close 10 Downpayment Assistance loans on behalf of the City of Largo. A fee for service of \$1,700 is being requested for each file closed utilizing City of Largo Downpayment Assistance.

The SCOPE OF WORK being proposed under this application includes the following tasks and services:

- A) Marketing and Outreach to potential homebuyers as well as to lenders and realtors
- B Intake and Assessment of Potential Clients
- C) Loan processing and income determination
- D) Property Evaluation/Code Inspection
- E) Underwriting Review/Submission of File to City for review and approval prior to closing through Neighborly Portal.
- F) Referral of clients to HUD-Approved Homebuyer Workshop, Financial Fitness Workshop and to one on one pre-purchase counseling appointment.
- G) Loan Closing and accurate preparation of security instruments
- H) Post-closing review and preparation of files and reimbursement requests for submission to City via the Neighborly Portal.
- I) Timely submission of reimbursement requests and reporting via Neighborly Portal
- J) Any other duties as required by the City relative to processing of Down Payment Requests.

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.

Funds received for this program are solely used to cover the cost of the salary of our loan processing staff. We process loans for City of Clearwater and City of Largo and the funds received by these two entities provide salary support.

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

The Downpayment Program is an integral need for the City's low-to-moderate income first-time homebuyers. In today's real estate market, home prices have risen dramatically and are substantially outpacing income.

Homeownership is becoming out of reach for many low-to-moderate income homebuyers, and without utilizing an

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Assistance Program (and in many cases, more than one), they are unable to qualify for today's home prices. It has become unaffordable for current Largo residents to buy within the City and it has become difficult for those seeking to relocate to Largo.

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 City of Largo Downpayment Program seeks to help households reach the dream of homeownership. The target population for this program are those households that fall in the CDBG and SHIP income limits with assistance amounts dependents upon household AMI . Suncoasts roles is to administer this program insuring that the clients meet the eligibility requirements established by the City.

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.)

The clients base that will benefit from this project are low to moderate income families seeking to purchase a home within the city limits of Largo.

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:	17	100.00 %
Of the Total Clients Served - the number of clients that were from Largo:	7	100.00 %

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:	20	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.

As part of administering the down payment assistance program, applicants are required to submit income documentation for all household members age 18 or older. Third party verifications of income are required. Once income is verified the calculation is done to determine the AMI of the applicant and insure income eligibility based on funding source.

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).

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.

50% of the down payment applications received from potential homebuyers will be determined eligible and the applicant will successfully close on a home with the help of a down payment assistance loan.

B.9. Relocation

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

No

If yes, explain

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

i. Do/ will residents pay rent?

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

iii. Will residents receive rental subsidy/housing assistance?

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

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

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
Suncoast Housing Connections	2139 NE Coachman Road	Clearwater	FL	33765

B.12. Project Administration

a) Project Manager Name

Sean McKenna

Title

Housing Counseling and Education 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.

Tampa Bay CDC dba Suncoast Housing Connections was established in 1982 to promote homeownership in a targeted neighborhood in Clearwater, Florida. The CDC acquired vacant, foreclosed properties in that targeted neighborhood and rehabilitated them for resale to eligible Homebuyers. Approximately \$3 million in public funding enabled Suncoast to provide Downpayment/Closing Cost Assistance to enhance affordability on those CDC-owned properties. In 1989, Tampa Bay CDC expanded its acquisition/rehabilitation program to include all areas of Pinellas County, Florida.

In 1991, a Downpayment/Closing Cost Assistance Program was structured which utilized Community Development Block Grant (CDBG) funds to offer eligible families an opportunity to purchase a home, regardless of whether or not it was owned by Tampa Bay CDC. Funding for this Program was provided by the local jurisdictions in Pinellas County and by the cities of Clearwater, Largo and St. Petersburg. In 1994, Tampa Bay CDC expanded its Downpayment/Closing

Cost Assistance Program into Hillsborough County, and into Pasco County in 1999.

Suncoast has provided Downpayment Assistance Program Administration services to the City since 1994, and THROUGH 12-31-2022, 5,004 Downpayment Assistance loans were closed on behalf of the residents in Pinellas County. Over 97% of Assistance Loans provided were to individuals and families whose incomes were below 80% AMI, and all Clients receiving Assistance were first-time Homebuyers.

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

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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

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Case Id: 25074

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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

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Case Id: 25074

Name: Down Payment Assistance Administration -

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	\$17,000.00	\$0.00	\$17,000.00
Fringe Benefits	\$0.00	\$9,000.00	\$9,000.00
Grand Total	\$17,000.00	\$9,000.00	\$26,000.00

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
\$1,700.00	Per Case Processed

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
	\$17,000.00	\$0.00
City of Clearwater	\$0.00	\$9,000.00
	\$0.00	\$0.00
	\$17,000.00	\$9,000.00

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:

If this project is not funded SHC will no longer be able to process the Down Payment Assistance Loans for the City of Largo.

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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.*

Yes

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: 25074

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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).

Tampa Bay Community Development Corporation dba Suncoast Housing Connections (SHC) has been in operation since December 3, 1982, the date of incorporation. Our mission is to provide education, counseling, housing opportunities and to revitalize neighborhoods.. SHC s a non-profit 501(c)(3) organization that proudly serves the Bay Area (the counties of Pasco, Pinellas and Hillsborough) as a HUD-approved Housing Counseling Agency providing a wide range of quality programs and services designed to promote homeownership.

TBCDC has been a developer, acquirer, owner and operator of single family for sale and rental affordable housing serving up to 120 percent of Area Median Income (AMI). The Agency has expertise in development and construction of single family homes as well as acquisition and rehabilitation of existing multifamily housing stock. These efforts are supplemented with the training and support provided by the SHC Homebuyer Educations and Counseling (HEC) Program. The HEC offers homebuyer education focused on pre-purchase counseling, financial literacy, foreclosure prevention counseling and other training, including bilingual training and materials to support the Hispanic community. The agency offers down payment assistance loans through local funders in Pinellas County. TBCDC has served over 66,000 clients, underwritten over 5,000 down payment assistance loans and built or restored 600 homes

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.

The executive team at Suncoast Housing has a combined total of over 60 years of experience in the affordable housing industry. All of our housing counselors/educators are HUD Certified. Our counselors each have 10 or more years experience in the housing/case management fields. SHC recently hired a new staff member who will assume the responsibility of completing the down payment program administrations. She has a background as an Loan Processor/Underwriter. This foundation of experience makes Suncoast Housing Connections aptly able to carry out this project with a commitment to quality and success.

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.

We have a longstanding partnership with City of Clearwater to administer their Down Payment Program along with the Down Payment Program for the City of Largo.

Our fiscal operations are overseen by the CEO and are completed by the Accounting Manager, Theresa Quiroga. Ms. Quiroga has 30+ years of experience. Additionally, we contract with a CPA whose role is to provide quality reviews of the agency's finances on a monthly basis. Financial reports are generated monthly and are provided to the Board of Directors for review and approval. Our record keeping includes all invoices, bank statements/reconciliations, accounts receivable/payable as well as employee payroll files. Approved invoices are paid on a weekly basis. An audit is conducted annually following the completion of the fiscal year (January-December). The Audit Report is typically completed by June of each year and following that our 990 is filed.

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.

This program is not new so it will be a continuation versus an implementation. The staff is very competent in assessing the eligibility for funding for each funder. All billing for this project will be completed by the DPA Loan Processor and will be overseen by the Housing Education and Counseling Manager who regularly reviews the progress being made in the program and if needed, make modifications.

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.

Suncoast Housing Connections has \$1,000,000 of liability insurance. We pay all payroll taxes and worker's compensation as required by Federal and state laws. We have an Employee Dishonesty Bond with CNA Surety in the amount of \$60,000.

F. Required Documents

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Case Id: 25074

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F. Required Documents

Please provide the following information.

Documentation

Organizational Chart *Required

Organization Chart 1-23-23.docx

Board Resolution Authorizing Submittal of Funding Request *Required

FY2022-3 - Grants and Contract Auth..pdf

Current Year Operating Budget *Required

2023 Budget v2 Board Approved.pdf

Most Recent Annual Independent Auditor's Report *Required

3 - Tampa Bay CDC - Audited Financial Statements 12.31.21.pdf

List of Board of Directors *Required

2023 BOD Roster.pdf

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

Nikka HUD Counselor Certification.pdf

Sean HUD Certificate (003).pdf

Housing First Checklist (if applicable)

**No files uploaded

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

TBCDC3YearApprovalCertificate2020.pdf

Informational pamphlets about the agency (Optional)

***No files uploaded*

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

2018 TBCDC IRS 501(c) (3) letter 3 26 18.pdf

Other Documents

***No files uploaded*

Submit

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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

Ellen Stoffer Vice President Operations

Telephone

(727) 442-7075

Authorized Signature

Ellen Stoffer

Electronically signed by ellen@suncoasthc.org on 1/27/2023 7:21 AM