

A. Executive Summary

Completed by ellen@suncoasthc.org on 1/25/2023 8:44 AM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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.

117

A.7 Email

ellen.@suncoasthc.org

A.8 Unique Entity ID

DWHNBJ79NMV1

A.8. BILLING/INVOICE CONTACT

A.9. Name

Ellen Stoffer

PROJECT INFORMATION

A.15. Project Title

Housing Education and Counseling Program

A.16. City of Largo Funds Requested

\$13,200.00

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

ellen@suncoasthc.org

A.11. Phone

7274427075

A.12. DATA/REPORTING CONTACT

A.12. Name

Ellen Stoffer

A.13. Email

ellen@suncoasthc.org

A.14. Phone

7274427075

B. Project Information

Completed by ellen@suncoasthc.org on 1/25/2023 1:47 PM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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

For many buyers, the process of purchasing a home can seem complicated and overwhelming. There are also buyers who feel ready to purchase a home but in reality may not be financially ready. Time spent in a homebuyer education class and/or with a HUD certified housing counselor can help a buyer understand the process and reach a position of being mortgage-ready. Homeownership education and counseling provides potential buyers with tools and information to help them make housing choices that are affordable and sustainable. Additionally, studies suggest that buyers who participate in education and counseling programs are less likely to experience mortgage delinquencies and foreclosures.

We are all aware that the Tampa Bay area has some of the highest housing costs in the country. This has made it even more difficult for low to moderate income families to enter into homeownership. Our role in this difficult time is to provide guidance related to readiness of the clients, affordability of the homes on the market and information about the various assistance programs available that make homeownership a possibility. This is the critical information that is needed when considering homeownership and this is what SHC has been providing for close to 40 years.

Specific activities included in the program are:

- Initial Pre-Purchase Appt. /Advisor's Assessment: An assessment of the customer's mortgage readiness status is made by a HUD Certified Housing Counselor. This assessment involves reviewing bank statements, tax returns, current income and credit report. A work plan is developed, and customer tasks are assigned. Budgeting, debt management recommendations, and credit rebuilding tools are utilized.
- Follow up Appointments: Scheduled as needed to provide support and accountability to the client as well as to assess progress on readiness to begin the home search process.
- Home Buyer Education: This 8 hour HUD approved first time homebuyer class is offered monthly in English and quarterly in Spanish. Topics covered in the "Realizing the American Dream" curriculum include Financial Management, Budgeting, Understanding Credit, Navigating the Mortgage Process, Selecting and Inspecting a Home, New Homeowner Responsibilities and more.
- Financial Education: Clients seeking financial education can attend our free monthly three hour course which focuses on budgeting and credit. This interactive course provides attendees with basic information about money management.
- Initial Foreclosure Prevention Appt: An assessment of the client's current situation, review of all documentation and development of an action plan which outlines the steps needed to be taken to assist them in preventing the loss of

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their home.

-Follow up Foreclosure Activities: Ongoing interactions with client, mortgage holder and other involved parties to insure that all required paperwork is submitted so that a positive outcome can be achieved

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 funds requested in this Grant Application will be utilized by Suncoast Housing Connections to conduct its Home Buying Workshops, Financial Fitness Workshops and its Pre and Post-Purchase Counseling and Foreclosure Prevention Counseling for residents of the City of Largo.

If this Contract is awarded, it will be used for the following:

- a) To annually conduct 12 (one per month) English Homebuyer Workshops.
- b) To annually conduct 4 Spanish Workshops
- c) To offer 12 Financial Fitness Programs .
- d) To continue to assist Largo residents with Pre-Purchase Counseling, Credit Repair and Budgeting (to insure they are prepared for Homeownership and can obtain an Affordable Mortgage) and assist Largo residents with Foreclosure Prevention and Foreclosure Intervention services (to enable them to retain their home and avoid foreclosure).

The funds will be used to offset the costs associated with these services which include staff time and supplies needed.

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 services provided through our Homebuyer Education and Counseling Program provide direct support in fostering homeownership.

"Buying a home is a huge decision and a long term commitment," says Keosha Burns, spokesperson for Fannie Mae in Washington, D.C. "When new homebuyers complete pre-purchase homebuyer education they can be better prepared for what to expect during the purchase transaction as well as the ongoing responsibilities of homeownership."

Housing counseling can save you thousands of dollars and help you get a home sooner rather than later. Our goal is to help people to not just buy a home but even more importantly to keep that home

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 services provided through the Homeownership Center benefit low and moderate income families through the provision of homebuyer counseling and education. During the last calendar year, 2022 we provided services to 752 unduplicated clients. Of these clients 684 (90%) met the CDBG criteria with another 61 meeting the criteria for SHIP funds. It is clear that the majority of our services are provided to low to moderate income households.

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 project area for this project will be low to moderate income households throughout the Tampa Bay MSA.

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:	743	81.00 %
Of the Total Clients Served - the number of clients that were from Largo:	89	73.00 %

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:	1,000	80.00 %
Of the Total Estimated Served - number of Clients/Households from Largo	90	75.00 %

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.

At the time of intake or registration for one of our workshops the client complete documentation that allows us to compile data that includes household size and income in order to calculate the AMI. If the client only attends a workshop the information is based on self reporting. Counseling clients are required to submit tax returns, pay stubs and other income generating documents that allows us to get verified data.

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.*

We expect to provide education to 80 Largo residents. We expect 30% of them (24) to participate in one on one counseling. Our ultimate goal is to help 50% of those that we counsel to become homeowners.

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	2139 NE Coachman Road	Clearwater	FL	33765

Connections				
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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.

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):

The Housing and Education Program of Suncoast Housing Connections consists of both group and individual sessions established to help homeowners and potential homeowners to gain the knowledge needed to make informed decisions regarding their housing situation. This includes but is not limited to the provision of a HUD approved 8 hour first time homebuyer class, financial education class, pre-purchase one on one counseling sessions and foreclosure prevention one on one sessions. The agency has a nimbleness that allows us to modify our program based on the changing needs of our target population.

Specific activities include:

-Initial Pre-Purchase Appt. /Advisor's Assessment: An assessment of the customer's mortgage readiness status is made by a HUD Certified Housing Counselor. This assessment involves reviewing bank statements, tax returns, current income and credit report. A work plan is developed, and customer tasks are assigned. Budgeting, debt management recommendations, and credit rebuilding tools are utilized.

•Follow up Appointments: Scheduled on a monthly basis to provide support and accountability to the client as well as to assess progress on readiness to begin the home search process.

•Home Buyer Education: This 8 hour HUD approved first time homebuyer class is offered monthly in English and quarterly in Spanish. Topics covered in the "Realizing the American Dream" curriculum include Financial Management, Budgeting, Understanding Credit, Navigating the Mortgage Process, Selecting and Inspecting a Home, New Homeowner Responsibilities and more.

• Financial Education: Clients seeking financial education can attend our free monthly three hour course which focuses on budgeting and credit. This interactive course provides attendees with basic information about money management.

-Initial Foreclosure Prevention Appt: An assessment of the client's current situation, review of all documentation and development of an action plan which outlines the steps needed to be taken to assist them in preventing the loss of their home.

-Follow up Foreclosure Activities: Ongoing interactions with client, mortgage holder and other involved parties to insure that all required paperwork is submitted so that a positive outcome can be achieved

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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 ellen@suncoasthc.org on 1/25/2023 7:12 AM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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 ellen@suncoasthc.org on 1/25/2023 8:58 AM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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	\$13,200.00	\$205,281.00	\$218,481.00
Fringes	\$0.00	\$38,259.00	\$38,259.00
Travel	\$0.00	\$3,000.00	\$3,000.00
Staff Development/Training	\$0.00	\$4,500.00	\$4,500.00
Equipment Maintenance	\$0.00	\$5,000.00	\$5,000.00
Marketing	\$0.00	\$750.00	\$750.00
Utilities/Telephone/	\$0.00	\$6,700.00	\$6,700.00
Software Systemes	\$0.00	\$5,000.00	\$5,000.00
Grand Total	\$13,200.00	\$268,490.00	\$281,690.00

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 household attending HBE or Financial Fitness class
\$250.00	Per Initial Pre Purchase Counseling Session
\$250.00	Per Mortgage Qualification
\$500.00	Per Home Purchase
\$250.00	Per Initial Foreclosure Prevention Counseling Session

D.2. Funding Sources

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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
	\$13,200.00	\$0.00
Pasco County	\$0.00	\$73,800.00
City of Clearwater	\$5,000.00	\$0.00
City of St. Petersburg	\$10,000.00	\$0.00
HUD	\$0.00	\$29,407.00
Ehome Funding	\$0.00	\$4,000.00
Wells Fargo	\$20,000.00	\$0.00
Hancock Whitney	\$0.00	\$13,750.00
Regions Bank	\$0.00	\$3,500.00
Habitat for Humanity	\$0.00	\$18,000.00
Bank of America	\$0.00	\$20,000.00
NeighborWorks America	\$50,000.00	\$0.00
Bank United	\$0.00	\$5,000.00
Synovus Bank	\$2,500.00	\$0.00
TIAA	\$5,000.00	\$0.00
	\$105,700.00	\$167,457.00

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:

We are committed to providing homebuyer education and counseling to all who request it. We will continue to seek additional sources of revenue to make this possible as well as look at innovative ways to provide the service that are more cost effective.

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 ellen@suncoasthc.org on 1/25/2023 9:47 AM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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. Suncoast Housing Connections is a non-profit 501(c)(3) organization that proudly serves the Tampa 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.

SHC 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 Housing Education and Counseling (HEC) Program . The HEC offers homebuyer education focused on pre-purchase counseling, financial literacy, and foreclosure prevention services

including bilingual training and materials to support the Hispanic community. The agency offers down payment assistance loans through local funders in Pinellas County. SHC has served over 66,000 clients, underwritten over 5,000 down payment assistance loans and built or restored 623 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. 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)

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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.

As shown in the budget we do have a long list of committed funders. In addition to our local municipalities we have ongoing fiscal commitments from NeighborWorks America, HUD, and local financial institutions. We continue to seek additional and new funding to support the work that we do to support affordable housing.

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 is completed by the VP, Operations which provides for a single source of review of client billing in order to avoid duplicate payment sources for the same service. Our CMS system allows for a "bill to" field which allows us to print reports that reflect which funder is billing for each client. Class attendees are billed based on their address and therefore are only billed to the tax code in which they live. The VP Operations and the Housing Education and Counseling Manager regularly review 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

Completed by ellen@suncoasthc.org on 1/25/2023 1:47 PM

Case Id: 25059

Name: Suncoast Housing Connections Housing

Address: *No Address Assigned

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 BOD Roster.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

Completed by ellen@suncoasthc.org on 1/27/2023 7:23 AM

Case Id: 25059

Name: Suncoast Housing Connections Housing

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

Ellen Stoffer

Telephone

(727) 442-7075

Authorized Signature

Ellen Stoffer

Electronically signed by ellen@suncoasthc.org on 1/25/2023 1:47 PM