

A. Organization Information

Completed by libbys@hepempowers.org on 7/22/2025 5:30 PM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

A. Organization Information

Please provide the following information.

ORGANIZATION INFORMATION

A.1. Name of Applicant

Homeless Empowerment Program (HEPO)

A.2. Address

1120 North Betty Lane Clearwater, FL 33755

A.3. Type of Application (select all that apply):

- Acquisition
- Rehabilitation
- New Construction
- Rental
- Ownership
- Mixed Use

Other

A.4. Type of Applicant (select all that apply):

- Non-profit
- For-Profit
- CHDO
- Partnership
- Local Government
- Proprietorship
- Corporation
- Public Agency

AUTHORIZED CONTACT

A.5. First Name

Ashley

A.6. Last Name

Lowery

A.7. Title

President and CEO

A.8. Email

Ashleyl@HEPempowers.org

A.9. Phone Number

(727) 442-9041

A.10. Fax

(727) 446-1516

Public Housing Authority

LLC

Other

B. Program Information

Completed by libbys@hepempowers.org on 7/22/2025 5:37 PM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

B. Program Information

Please provide the following information.

B.1. Project Name

Multi-Family Housing Construction

B.2. Project Address

1718 North Betty Lane Clearwater, FL 33755

PROJECT COST

B.3. Total Estimated Cost of Project

\$10,000,000.00

B.4. Pinellas County Grant/Loan Funds Requested

\$1,750,000.00

B.5. Number of Affordable Units

35

B.6. Total Number of Units

35

B.7. Gross Square Footage of the Project (include all built environment)

B.8. Provide a brief description of this project, including whether this is new construction, rehab of existing units, etc., total units, how many of each unit type, and how Pinellas County funds will be used for this project.

The Homeless Empowerment Program (HEP) is developing a new affordable housing complex at 1718 North Betty Lane in Clearwater to meet the escalating demand for family housing in Pinellas County. This vital initiative will construct 35 new two- and three-bedroom apartments specifically for families with minor children who are experiencing homelessness or living in deep poverty. By prioritizing families with the greatest need, the project addresses a critical gap in the local housing continuum. The site plan includes six residential apartment buildings, with a centrally located building housing an onsite case management office staffed 24/7, as well as a dedicated laundry facility. Outdoor amenities will include a playground and picnic area to support a safe, family-friendly environment. Located less than half a mile from HEP's main campus, the site ensures residents have seamless access to wraparound services such as employment coaching, childcare referrals, transportation assistance, and health and wellness support. This development aligns with HEP's mission to empower vulnerable families by providing safe, affordable housing alongside the tools needed to achieve lasting stability. With \$5.79 million already secured toward the \$10 million total project cost, the complex is expected to break ground in Fall 2025. Once completed, it will serve as a replicable model for integrated, service-enriched housing for families in need.

HOUSEHOLDS/PERSONS BENEFITED

B.9. Total number benefited by this project (households)

35

B.10. Total number benefited by this project (persons)

0

LICENSE/CERTIFICATION:

B.11. Required from the State or other oversight agency?

No

B.12. Have you obtained this license/certification?

N/A

If No, explain the schedule below:

N/A

C. Development Team

Completed by libbys@hepempowers.org on 9/30/2025 9:06 AM

Case Id: 19699

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Address: *No Address Assigned

C. Development Team

Please provide the following information.

C.1. List all members of the development/implementation team (as applicable) in the table below. Do not include lenders.

Function	Company/Organization	Contact Person	Telephone
Architect	Klar & Klar	Tim Knowles, AIA	(727) 799-5420
Civil Engineer			
Structural Engineer			
Other Engineer	Pacscon	Zachary J. Gude	(844)772-2726
Financial Consultant			
General Contractor	Bradley Construction	Bill Cosgray	(727) 442-3117
Construction Management	HEP	Jeff Ziecheck, Project Specialist	(727-442-9041 ext. 158
Operational/Rental Management	HEP	Kathleen Prossick, CPA VP of Finance	(727)442-9041 ext. 164
Program Delivery	HEP	Satina Thomas, VP of Housing and Case Management	(727) 442-9041 ext. 401
Other	HEP	Ashley Lowery, President and CEO	(727) 442-9041

Other - Explanation

Documentation

Attach resumes and references for Development Team *Required

HEP Package.pdf

Resume_Ashley Lowery.pdf

Ekaterini Gerakios-Siren - Resume - HEP.docx

Resume_Kathleen Prossick CPA_2025.pdf

Satina T_Resume .pdf

D. Market Information

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

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D. Market Information

Please provide the following information.

PROJECT MARKET

D.1. Briefly describe the households/individuals that will be targeted by the project, and how strong the market demand is for your project.

This project will serve extremely low- to moderate-income families with minor children in Pinellas County who are experiencing homelessness or housing instability due to poverty. Many of the households will qualify at or below 30% of Area Median Income (AMI), including families exiting shelters or temporary living situations, as well as working families who are housing cost-burdened and unable to access safe, stable housing. There is strong market demand for deeply affordable family housing in Pinellas County. According to recent data from the Homeless Leadership Alliance and local Continuum of Care, family homelessness continues to rise, and the supply of affordable two- and three-bedroom units is critically insufficient. This project directly responds to that need by offering 35 new service-enriched apartments, which will be supported by on-site case management and wraparound services designed to promote long-term housing stability.

PERSONS/HOUSEHOLDS BENEFITED

Estimate the number benefited by income group in the following table.

The information in this table is in:

Households

D.2 Rental Projects

Targeted Income Level	Elderly (1 & 2 Pers)	Small Family (2 to 4 Pers)	Large Family (5 or More)	All Other Households	Individuals	Families	Non-Homeless Special Needs
0 to 30% MFI*	0	0	0	0	0	11	0
31 to 50% MFI	0	0	0	0	0	13	0
51 to 60% MFI	0	0	0	0	0	0	0
61 to 80% MFI	0	0	0	0	0	11	0
81%+ of MFI	0	0	0	0	0	0	0
Market Rate	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	35	0

* MFI means Median Family Income. Exhibit 1, attached, provides specific definitions.

D.3 Ownership Projects

Existing	Low-Income	Low-income	Individuals	Families	Non
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		Homeowners	Homeowners with Children	Homeowner -All Others			Homeless Special Needs
0 to 30% MFI*		0	0	0	0	11	0
31 to 50% MFI		0	0	0	0	13	0
51 to 60% MFI		0	0	0	0	11	0
61 to 80% MFI		0	0	0	0	0	0
81%+ of MFI		0	0	0	0	0	0
Market Rate		0	0	0	0	0	0
TOTAL		0	0	0	0	35	0

Documentation

Attach any backup information regarding the market for this project ***Required**

Market Demand Brief.docx

E. Participant Selection

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Address: *No Address Assigned

E. Participant Selection

Please provide the following information.

PARTICIPANT SELECTION

E.1. Describe how the participants (tenants, homebuyers, clients, etc.) will be selected. If selection will be subject to preference policies, describe these policies.

Participants for this project will be selected through HEP's established intake and screening process, which prioritizes families with minor children experiencing homelessness or housing instability. Applicants must meet income eligibility based on the targeted AMI levels (30%, 50%, or 80%) and demonstrate a need for affordable family housing. Tenant selection will be conducted in accordance with the Fair Housing Act, Equal Access Rule, and all applicable federal, state, and local regulations. Referral and Application Process: HEP will accept referrals and applications from a wide range of sources to ensure equitable access, including: Families currently residing in HEP's emergency shelter Community-based organizations and service providers Families who contact HEP directly seeking assistance By allowing multiple pathways into the program, HEP ensures that families with the greatest need—including those who may be least likely to access traditional systems—can be considered for housing. Preference Policies: Preference will be given to: Families experiencing literal homelessness (HUD Category 1) Households at or below 30% of AMI with documented housing instability or cost burden All selection criteria and preferences will be outlined in HEP's formal Tenant Selection Plan. A waitlist will be maintained, and the plan will be reviewed periodically to ensure it remains compliant, equitable, and responsive to community need.

SERVICES PROVIDED

E.2. If applicable, describe services that will be provided to the participants/residents of the project or program.

Residents of the new affordable housing community will have access to a comprehensive range of wraparound supportive services designed to promote stability, self-sufficiency, and long-term well-being. HEP's service delivery model is trauma-informed, person-centered, and tailored to meet the diverse needs of families with children. Core services include: Case Management: On-site case managers will provide individualized service planning, goal setting, referrals, and crisis intervention. The on-site case management office will be staffed 24/7. Healthcare Access: Medical and Dental Services: Through partnerships with local providers and mobile clinics, families will have access to primary care, dental exams, and preventive services. Behavioral Health Support: Mental health assessments, counseling, and substance use referrals are available for families in need of emotional or psychological support. Wellness Programming: HEP offers wellness-focused services including chronic disease management education, fitness activities, and smoking cessation support. Nutrition and Food Access: Families will receive weekly food baskets that include fresh produce and pantry staples. Nutritional counseling and cooking demonstrations are offered through HEP's wellness program to promote healthy eating on a budget. Employment and Economic Mobility: Job readiness, resume building, and employment placement assistance are available. Support with applying for public benefits (e.g., SNAP, Medicaid) and accessing financial coaching and credit repair. Child and Family Support: Referrals to childcare providers, early learning programs, and school-based services. Parenting classes and family engagement activities. Transportation Assistance: Bus passes and transportation coordination will help families attend medical appointments, work, and school. All services are voluntary and customized based on the household's individual goals and needs. By providing holistic, integrated support, HEP empowers families to thrive in stable housing and work toward lasting independence.

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E.3. COORDINATION WITH OTHER AGENCIES

E.3. If applicable, describe how other organizations will provide needed services to participants/residents.

HEP partners with a range of trusted community organizations to provide residents with access to specialized services that support housing stability, health, and economic mobility. These collaborative relationships expand the reach and effectiveness of HEP's on-site support services. Current key partners include: Medical Services The Morton Plant Hospital Outreach Team provides on-site and referral-based medical care, offering physical health assessments, chronic disease management, and preventative care for residents. Clearwater Free Clinic also serves as a key partner, providing primary care, medications, and diagnostic services for uninsured residents at no cost. Dental Services Preventative and routine dental care is coordinated through partners such as the St. Petersburg College Dental Hygiene Program, with services available on-site and at clinic locations. Behavioral Health HEP refers residents to community-based providers, including BayCare Behavioral Health and Directions for Living, for mental health assessments, counseling, and psychiatric services. Employment and Workforce Services Employment readiness and vocational support are offered in partnership with CareerSource Pinellas, including resume development, job training, and placement services. Child and Family Services HEP works closely with local early learning coalitions and Pinellas County Schools to help families access childcare, afterschool programming, and special education resources. Legal Assistance and Public Benefits Navigation Legal services are available through Bay Area Legal Services, and residents are supported in accessing public benefits such as SNAP, Medicaid, and childcare subsidies through local navigators and advocacy organizations. These partnerships are instrumental to HEP's service-enriched housing model. Partner organizations either provide services directly on site or accept referrals from HEP's case management staff. By leveraging these collaborations, HEP ensures families receive holistic, coordinated care that addresses both immediate and long-term needs.

F. Schedule

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F. Schedule

Please provide the following information.

PROPOSED PROJECT SCHEDULE

As applicable, provide the schedule for completing the following actions.

F.1. Project Start-Up

	Estimated Completion Date (Future)	Actual Completion Date (Past)
Purchase Contract/Option Signed	M/d/yyyy	M/d/yyyy
Property Acquisition Completed	M/d/yyyy	09/15/2023
Environmental Reviews Completed	M/d/yyyy	05/22/2024
Zoning Approvals Obtained	M/d/yyyy	09/15/2023
Final Bid Specifications Completed	M/d/yyyy	M/d/yyyy
Detailed Program Design Completed	M/d/yyyy	M/d/yyyy
Site Plan Approval/ Building Permits Obtained	M/d/yyyy	M/d/yyyy

F.2. Financing Sources Obtained

	Estimated Completion Date (Future)	Actual Completion Date (Past)
Construction Loan	M/d/yyyy	M/d/yyyy
Bridge Loan	M/d/yyyy	09/30/2025
Permanent Loan	M/d/yyyy	M/d/yyyy
Tax Credit Application Submitted	M/d/yyyy	M/d/yyyy
Tax Credit Allocation Approval	M/d/yyyy	M/d/yyyy
Govt Grants/Loans	Invalid date	10/01/2025
Other Financing	06/30/2027	M/d/yyyy
Other Financing	M/d/yyyy	M/d/yyyy

F.3. Construction/Implementation

	Estimated Completion Date (Future)	Actual Completion Date (Past)
Construction Starts	03/01/2026	M/d/yyyy
Marketing of Units or Program Begins	09/09/2027	M/d/yyyy
Complete Construction	07/11/2027	M/d/yyyy

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Occupancy/Rent-up Begins (rental projects)	09/09/2027	M/d/yyyy
Full Occupancy (rental projects)	12/16/2027	M/d/yyyy
Closing on First Sale (homebuyer projects)	M/d/yyyy	M/d/yyyy
Closing on Final Sale (homebuyer projects)	M/d/yyyy	M/d/yyyy

G. Project Costs

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Address: *No Address Assigned

G. Project Costs

Please provide the following information.

PROJECT COSTS AND USE OF COUNTY FUNDS

Provide information, as applicable.

G.1 Acquisition

	Total Cost	County Funding
Land acquisition closing costs (title recording etc.)	\$1,001,032.00	\$0.00
Building acquisition costs	\$0.00	\$0.00
Building acquisition closing costs (title recording etc.)	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Acquisition Costs	\$1,001,032.00	\$0.00

Other - Explanation

G.2. Construction/Rehab Costs

	Total Cost	County Funding
Clearance/demolition	\$0.00	\$0.00
Drainage improvements	\$0.00	\$0.00
Installation/renovation of sanitary sewers	\$0.00	\$0.00
Installation/renovation of water mains	\$0.00	\$0.00
Transportation improvements (on-site)	\$0.00	\$0.00
Transportation improvements (off-site)	\$0.00	\$0.00
Other Site Work	\$0.00	\$0.00
Rehabilitation of existing units	\$0.00	\$0.00
Renovation of non-residential structure into residential units	\$0.00	\$0.00
New construction of residential units	\$7,288,098.00	\$1,750,000.00
Equipment	\$0.00	\$0.00
General Requirements	\$513,099.00	\$0.00
Builder's Overhead	\$171,033.00	\$0.00

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Builder's Profit	\$513,099.00	\$0.00
Bonding Fee	\$0.00	\$0.00
Builder's Risk Insurance	\$38,482.00	\$0.00
Relocation	\$0.00	\$0.00
Loss of Rental Income	\$0.00	\$0.00
Contingency	\$0.00	\$0.00
Other:	\$186,982.00	\$0.00
Other:	\$0.00	\$0.00
Total Construction/Rehab Costs	\$8,710,793.00	\$1,750,000.00

Other - Explanation

Remediation, Real Estate Taxes, Impact Fees, As Built Survey, Legal and Professional Fees

G.3. Development Costs

	Total Cost	County Funding
Partnership formation	\$0.00	\$0.00
Subdivision/ Zoning	\$0.00	\$0.00
Other	\$113,500.00	\$0.00
Architectural	\$135,000.00	\$0.00
Architectural Supervision	\$0.00	\$0.00
Cost Estimate	\$0.00	\$0.00
Engineering	\$0.00	\$0.00
Site Investigation	\$0.00	\$0.00
Other	\$100,000.00	\$0.00
Total Development Costs	\$348,500.00	\$0.00

Other - Explanation

Project Expenses: Advertisement, Management, Administration, Legal

G.4. Project Planning

	Total Cost	County Funding
All Fees	\$0.00	\$0.00
Permits	\$0.00	\$0.00
Appraisal	\$0.00	\$0.00
Environmental Study	\$0.00	\$0.00
Market Study	\$0.00	\$0.00
Survey	\$0.00	\$0.00
Utility Fees	\$0.00	\$0.00
Marketing	\$0.00	\$0.00
Operating Reserve	\$0.00	\$0.00
Developers Fee	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Project Planning Costs	\$0.00	\$0.00

Other - Explanation

FINANCING COST**G.5. Tax Credits**

	Total Funding	County Funding
Tax Credit Fee	\$0.00	\$0.00
Tax Credit Counsel	\$0.00	\$0.00
Cost Certification	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Tax Credit Costs	\$0.00	\$0.00

Other - Explanation**G.6. Tax Exempt Bond Financing**

	Total Cost	County Funding
Bond Counsel	\$0.00	\$0.00
Underwriter's Fee	\$0.00	\$0.00
Reimbursables	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Exempt Bond Financing Cost	\$0.00	\$0.00

Other - Explanation**G.7. Conventional Loans**

	Total Cost	County Funding
Construction Loan Origination Fees	\$0.00	\$0.00
Construction Loan Legal Fees	\$0.00	\$0.00
Permanent Loan Origination Fees	\$0.00	\$0.00
Permanent Loan Legal Fees	\$0.00	\$0.00
Loan Recordation Taxes/Fees	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Conventional Loan Costs	\$0.00	\$0.00

Other - Explanation**G.8. Other Loans**

	Total Cost	County Funding
Legal Fees	\$0.00	\$0.00
Loan Recordation Taxes/Fees	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Other Loan Costs	\$0.00	\$0.00

Other - Explanation

G.9. Tenant and Homebuyer Assistance

	Total Cost	County Funding
Tenant-based rental assistance	\$0.00	\$0.00
Security deposit payments for renters	\$0.00	\$0.00
Downpayment assistance for homebuyers	\$0.00	\$0.00
Mortgage financing for homebuyers	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total Tenant and Homebuyer Assistance Costs	\$0.00	\$0.00

Other - Explanation

G.10. Total Cost

\$10,060,325.00

G.11. Total County Funding

\$1,750,000.00

G.12. Provide a narrative justification of need statement for the requested County funding assistance and the impact on affordability. The statement should include the amount of County funding being requested and detail other funding sources that have been applied for or secured. Detail the limitations and affordability impacts of the other funding sources for both construction and permanent financing.

HEP is requesting \$1.75 million in County funding through the Penny for Pinellas program to support the construction of 35 new units of deeply affordable family housing at 1718 North Betty Lane in Clearwater. These funds are essential to closing the remaining gap in the project's \$10 million development budget and ensuring that the proposed rents remain affordable to households earning as little as 30% of Area Median Income (AMI). To date, \$5.79 million has been secured through private gifts and pledges as part of HEP's capital campaign. This includes a \$1 million donation from a HEP board member, which allowed for the acquisition of the development site. In addition, HEP has applied for \$1.6 million in HOME-ARP funding from the City of Clearwater, which, if awarded, will provide critical support for the construction phase. While these committed and prospective funds demonstrate strong community support and momentum, they are not sufficient on their own to ensure both completion and long-term affordability of the project. HOME-ARP and private contributions are limited in scale and scope, and do not fully offset rising construction and infrastructure costs, nor do they guarantee financial sustainability for a deeply affordable rental model serving high-need families. The requested County funding will allow HEP to: Preserve targeted affordability at 30%–60% AMI across all units, including 11 units restricted at 30% AMI, which are financially difficult to sustain without subsidy. Minimize reliance on debt, thereby keeping monthly rents lower and maximizing the percentage of units available to the most vulnerable households. Ensure a balanced capital stack that avoids future refinancing pressures or rent increases. Complete essential site infrastructure and construction work necessary to meet federal, state, and local building requirements. Without this funding, HEP would face difficult trade-offs that could reduce the number of deeply affordable units or delay project completion. County support will have a direct and measurable impact on preserving affordability, accelerating development, and strengthening the project's long-term financial viability.

H. Funding Source

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Completed by libbys@hepempowers.org on 10/18/2025 4:57 PM

Address: *No Address Assigned

H. Funding Source

Please provide the following information.

SOURCES OF FUNDS

H.1. Permanent Financing//Owner's Equity

Name of Lender or Source of Fund	Contact Person	Phone #	Amount Funded	Annual Debt Service	Annual Interest Rate	Amortization Period (yrs)	Loan Term (yrs)	Actual or Projected Commitment Date
Total			\$0.00					

H.2. Construction Financing

Source of Funds	Amount	Name and Phone Number of Contact
City of Clearwater HOME ARP	\$1,390,000.00	Dylan Mayeux (727) 444-7168
Committed Private Donations	\$5,485,385.00	Ashley Lowery (727) 442-9041 ext 126
Committed Temporary Loan from HEP Endowment	\$1,434,940.00	Ashley Lowery (727) 442-9041 ext. 126
Total	\$8,310,325.00	

H.3. Tax Credit Information

Tax credit basis amount	Pct. Sold to Investors	Type of credit (4% or 9%)	Total tax credit equity	Tax credit syndicator (contact & phone)
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I. Site Information

Completed by libbys@hepempowers.org on 10/18/2025 5:02 PM

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Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

I. Site Information

Please provide the following information.

I.1. Do you have site control?

Yes

If Yes, what form:

Deed

I.2. Sellers Name

Habitat for Humanity

I.3. Seller Address

13355 49th Street N. Suite B Clearwater, FL 33762

I.4. Telephone

(727) 442-9041

I.5. Fax

(727) 446-1516

I.6. Is the sale an arms length transaction?

Yes

I.7. Size of Site

2.15 acres

I.8. Is the property subdivided and zoned?

Yes

If No, explain the schedule:

I.9. Will the project require regulatory incentives?

No

I.10. Are all utilities presently available to the site?

Yes

If No, please explain:

I.11. Are there designated floodplain areas on the site?

No

I.12. Are there designated wetland areas on the site?

No

I.13. Is the project/surrounding area listed on National/State/Local Registers of Historic Places?

No

I.14. Is the project affected by a noise source (airport, railroad tracks, major street/highway)?

No

I.15. Are you aware of any other environmental hazards that are on or near the site?

No

I.16. Are there any soil, slope or erosion concerns associated with the site?

No

I.17. Has a Phase One Environmental Assessment been completed for the site?

Yes

I.18. Are there any other environmental issues?

No

EXISTING BUILDING(S) INFORMATION: APPLICABLE TO ACQUISITION AND REHABILITATION PROJECTS.

I.19. Information about the existing building(s).

Street Address of P.I.N # of Each Building	No. of Units	No. Stories	Year Built	Appraised Value
N/A				\$0.00

I.20. Are any buildings occupied?

No

If Yes, explain any relocation plan:

N/A

J. Project Income

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

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Address: *No Address Assigned

J. Project Income

Please provide the following information.

J.1. Projected Rent Schedule When Project is Fully Implemented

	No. of Units of This Type	No. of Bedrooms	No. of Baths	Average Size (sq ft)	Monthly Rent Per Unit	Annual Rent for All Units	Receives Rent Assistance
1	4	2	1	900	\$783.00	\$35,705.00	No
2	4	2	1	900	\$990.00	\$47,520.00	No
3	4	2	1	900	\$1,060.00	\$48,336.00	No
4	8	3	2	1200	\$821.00	\$74,875.00	
5	15	3	2	1200	\$1,256.00	\$214,776.00	
6	0	0			\$0.00	\$0.00	
	35				\$4,910.00	\$421,212.00	

J.2. Current Rent Schedule (complete for rental projects that are currently occupied)

	No. of Units of This Type	No. of Bedrooms & Bath	Average Size (sq ft)	Monthly Rent Per Unit	Annual Rent for All Units	Receives Rent Assistance
1	0			\$0.00	\$0.00	
	0			\$0.00	\$0.00	

J.3. Utility Allowance Information (Tenant Paid Utilities)

Utility Cost	Tenant Pays	Type
Heating	Yes	Electric
Air Conditioning	Yes	Electric
Cooking	Yes	Electric
Lighting	Yes	Electric
Water	No	Electric
Hot Water Heating	Yes	Electric

J.4. Annual Income from Other Sources

Source	Amount
Contributions and Grants	\$50,000.00
Total	\$50,000.00

J.5. Appliances included with unit (select all that apply):

Microwave

- Dishwasher
- Range
- Disposal
- Washer/Dryer Hook-ups
- Air Conditioner
- Refrigerators

Other

K. Project Expenses

Completed by libbys@hepempowers.org on 10/18/2025 5:33 PM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

K. Project Expenses

Please provide the following information.

Annual Project Expenses (for first year of operation after construction/rehab):

K.1. Annual Administrative Costs*

Item	Amount
Advertising	\$15,000.00
Management	\$50,000.00
Administrative	\$10,000.00
Legal/Accounting	\$10,000.00
Other	\$15,000.00
Total Annual Administrative Costs	\$100,000.00

Other - Explanation

Professional Fees

K.2. Annual Operating Costs

Item	Amount
Gas & Other Fuel	\$4,500.00
Electricity	\$11,400.00
Water/Sewer	\$27,000.00
Trash Removal	\$0.00
Janitorial	\$34,800.00
Exterminating	\$10,000.00
Other	\$0.00
Total Annual Operating Costs	\$87,700.00

Other - Explanation

K.3. Annual Maintenance Cost

Item	Amount
Decorating	\$0.00
Repairs	\$34,800.00
Security	\$0.00
Ground Maintenance	\$15,000.00
Annual Replacement Reserve	\$0.00
Other	\$0.00

Total Annual Maintenance Costs	\$49,800.00
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Other - Explanation

K.4. Annual Taxes and Insurance

Item	Amount
Real Estate Taxes	\$0.00
Insurance	\$25,000.00
Total Taxes and Insurance	\$25,000.00

K.5. Annual Program Expenses*

Item	Amount
Cost of Services to Residents	\$259,044.00

K.6. Total Annual Operating Cost

\$431,944.00

K.7. Cash Flow Assumptions

Vacancy Rate	5%
Collection Loss	5%
Replacement Reserves (per unit)	5%

K.8.

Growth Rate - Rent	5%
Growth Rate - Other income	5%
Growth Rate - general expenses	5%
Growth Rate - Real estate taxes	5%
Growth Rate - Payroll taxes	5%
Growth Rate - Replacement	5%
Reserves	5%
Growth Rate - Other	

L. Rehabilitation - Homeowner

Completed by libbys@hepempowers.org on 9/30/2025 9:16 AM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

L. Rehabilitation - Homeowner

Please provide the following information, if applicable. If not, Complete & Continue.

REHABILITATION OF HOMES FOR EXISTING HOMEOWNERS: (TO BE FILLED OUT FOR THIS TYPE OF PROJECT ONLY).

L.1. Appraised value per home

	Average	Maximum
Before rehabilitation	\$0.00	\$0.00
After rehabilitation	\$0.00	\$0.00

L.2. Assistance provided per home

	Average	Maximum
Pinellas County Funds	\$0.00	\$0.00
Total rehabilitation cost per home	\$0.00	\$0.00

L.3. Specific terms of the financial assistance provided to homeowners

ACQUISITION, REHABILITATION, OR NEW CONSTRUCTION OF HOMES FOR SALE: (TO BE FILLED OUT FOR THIS TYPE OF PROJECT ONLY)

L.4. Use of Funds

Activity	Total Cost Per Unit
Acquisition	\$0.00
New Construction	\$0.00
Other	\$0.00

L.5. How long will your organization hold title to the homes before conveying them to qualified home buyers?

L.6. Describe the carrying costs that will be included in the price to the homebuyer (e.g., insurance, maintenance, financing charges, etc.)

L.7. Description of the homes to be sold (Complete one row of table for each type of home)

Size of Home (in number of bedrooms and baths)	Type of Home	Average Square Feet of Home	Anticipated Selling Price	Anticipated Appraised Value
--	--------------	-----------------------------	---------------------------	-----------------------------

L.8. Units meet Energy Star standard?

L.9. Number of accessible units:

M. Required Documents

Completed by libbys@hepempowers.org on 10/18/2025 6:09 PM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

M. Required Documents

Please provide the following information.

Documentation

IRS Determination Letter, if applicable

HEP_IRS Letter of Determination.pdf

General Liability and Property Insurance Documents

***No files uploaded*

Audited Financial Statement, if available

Homeless Emergency Project, Inc Audited Financial Statements 2024.pdf

Participant Income Documentation *Required

TIC FORM.xlsx

Participant Selection Plan/Affirmative Fair Housing Marketing Plan (HUD-935.2) *Required

Affirmative_Fair_Housing_Marketing_Plan.docx

Funding Commitment Documentation

Penny for Pinellas Letter.pdf

Evidence of Site Control *Required

Property Appraisal.pdf

Copy of Deed, if available

Deed.pdf

Title Commitment *Required

Deed.pdf

Location Map and Legal Description *Required

Property Appraisal.pdf

Property Appraisal, if available

Property Appraisal.pdf

Preliminary Site Plan

1718 N Betty Lane Site Plan.jpg

Color Photographs, if applicable

***No files uploaded*

Preliminary Floor Plans and Elevations

***No files uploaded*

General Specifications

HEP Betty Lane Budget Proposal.pdf

HEP Package.pdf

Enscape Rendering_2025-01-16-08-20-29.jpg

Project Schedule *Required

HEP_Betty_Lane_Development Schedule.pdf

Evidence of Subdivision and Zoning *Required

Property Appraisal.pdf

Environmental Information

Combined Report & NFA Proposal_1718 N Betty Lane_2024-05-25.pdf

Project Pro-Forma *Required

HEP_Multi Family Housing_Project_Budget.xlsx

Articles of Incorporation *Required

HEP Articles of Incorporation.pdf

Submit

Completed by libbys@hepempowers.org on 10/18/2025 6:10 PM

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

Submit

Please provide the following information.

The Applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a loan or grant under Pinellas County's affordable housing programs and is true and complete to the best of the Applicant's knowledge and belief. Verification may be obtained from any source named herein. The Applicant agrees that this application is a public document and is subject to the Freedom of Information Act.

Indicate if a conflict of interest or a potential conflict of interest between any principal, agent or employee of the applicant or borrower (including all third parties engaged or expected to be engaged by the applicant or borrower) with any member of the Board of County Commissioners, County staff member, Housing Finance Authority (HFA) board member, or HFA employee or agent.

Signature

Libby Stone

Electronically signed by libbys@hepempowers.org on 10/18/2025 6:09 PM

Date Submitted

10/18/2025

Documentation

Upload document disclosing any conflicts of interest

***No files uploaded*

Key Dates

No data saved

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

Key Dates

Please review and confirm the following items.

Item	Date Completed	Notes
Application Date		
Approved Date		
Environmental Request Date		
Environmental Received Date		
Market Analysis Request Date		
Market Analysis Received Date		
Approved Underwriting Date		
Commitment Date		
Commitment Closing Date		
Commitment Expiration Date		
Start of Construction		
Anticipated Completion Date		
Completion Date		
Certificate of Occupancy Date		
Homebuyer Sale Date		

Project Terms

No data saved

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

Project Terms

Please provide the following information.

1. Total Funding Awarded:

\$0.00

2. Type of Award

3. Total Units to be Constructed:

4. Total Affordable Units to be Constructed

5. Breakdown of Approved Units to be Constructed

Unit Type	30% AMI Units	60% AMI Units	80% AMI Units	120% AMI Units	Market Rent Units
	0	0	0	0	0

6. Approved Key Metrics

Project Assessment Criteria	Initial Proposal	Interim Proposal	Approved Proposal
-----------------------------	------------------	------------------	-------------------

7. Pro/Con Analysis

Pros	Cons
------	------

IDIS Setup

No data saved

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

IDIS Setup

Please provide the following information.

Project Name

National Objective

IDIS #

HUD Matrix Code

Project Description

Accomplishment Type

Service Area

The property is:

What city is the property located in?

Admin Items

No data saved

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

Admin Items

Please provide the following information.

Administration

OPUS #

SHIP Reported Date

SHIP Funding Year

Project Funding

No data saved

Case Id: 19699

Name: Homeless Empowerment Program (HEP)

Address: *No Address Assigned

Project Funding

Please provide the following information.

OTHER PROJECT FUNDING

Please provide the amounts of other funds in the project for the following categories:

LIHTC Proceeds

\$0.00

Local Funds

\$0.00

Owner Contribution

\$0.00

Other Federal Funds

\$0.00

Private Grant

\$0.00

Private Loan

\$0.00

State Funds

\$0.00

Tax Exempt Bond Funds

\$0.00

Other Funds

Total Other Funds:

\$0.00



HEP RISING:

A Rally for Family Housing

A CAMPAIGN TO CREATE SAFE & SUPPORTIVE
HOUSING WHERE FAMILIES CAN THRIVE





THE VISION

The **Homeless Empowerment Program (HEP)** - a proven leader in rebuilding the lives of low-income and homeless individuals, families, and Veterans - has launched the **HEP Rising Capital Campaign**, a transformative initiative to construct permanent supportive housing and provide essential support services, including case management, for families in Pinellas County and the Tampa Bay area.

This campaign is more than just a construction project—it's an investment in stability, dignity, and opportunity for our community's most vulnerable families. Through this campaign, HEP will:

Build 35 Permanent Supportive Housing Units

High-quality, sustainable, and safe two and three bedroom apartments for low-income families, including comprehensive wraparound support services.

Nurture Community & Stability:

Creating a neighborhood where families can thrive and children can grow in a safe and nurturing environment.

Rally: to bring into order again; gather and organize or inspire anew.

3rd

FLORIDA HAS THE **THIRD HIGHEST RATE OF HOMELESSNESS IN THE NATION.**

SOURCE: FL. COUNCIL ON HOMELESSNESS 2023

1 in 6

ONE IN SIX HOUSEHOLDS IN PINELLAS COUNTY SPEND MORE THAN 50% OF THEIR INCOME TOWARDS HOUSING.

SOURCE: PINELLAS COUNTY GOVERNMENT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING 2025

THE NEED

Affordable Housing Crisis

In Pinellas County, there are hundreds of families and more than **4,000** known children who struggle to find safe, stable, and affordable housing - including Veterans with minor children.

Rising rental costs, limited housing inventory, and financial instability place undue burdens on hardworking parents and their children, forcing many into homelessness or substandard living conditions. Without a secure home, families face significant challenges in employment, education, and overall well-being.

The average worker earning minimum wage (\$13/hr.) will have to work 118 hours a week to afford rent.

- ▶ 24% of Florida's homeless population are households that include minor children, and represent a growing segment of the homeless population. Source: FL Council On Homelessness 2023
- ▶ The lack of affordable housing inventory increases the length of time that families remain in a shelter and homeless.
- ▶ Florida has only 25 units of affordable housing for every 100 extremely low-income renters (at or below 30% area median). Source: FL Housing Authority 2023
- ▶ Instability in housing leads to poor educational outcomes, emotional stress, and reduced health and safety for children.

THE IMPACT

Strengthening Families

For more than three decades, the Homeless Empowerment Program has grown to meet the needs of its community, serving nearly 1,000 individuals each year, including hundreds of children. The organization's systemic approach of addressing all the factors that can lead a person to homelessness is what makes the program so successful.

By providing affordable housing and comprehensive support services, HEP will:

- ▶ **PREVENT** homelessness for 140+ individuals annually.
- ▶ **IMPROVE** employment opportunities through HEP's Workforce Development Center.
- ▶ **ENHANCE** educational success for children in stable home environments.
- ▶ **STRENGTHEN** the local economy by increasing the financial stability for families served.

Rally: to come to the assistance of a person, party, or cause to find renewed strength or vigor.



CREATE YOUR LEGACY

This is your moment to make a lasting impact on families who are in need in Pinellas County and the Tampa Bay area. By supporting the HEP Rising Capital Campaign, you are not just giving to a project—you are changing lives, strengthening our community, and creating a future where every family has a place to call home. Together, we can turn hope into reality. Create your lasting legacy today!

To achieve this vision, HEP's goal is to raise \$10 million in philanthropic support. Your investment will directly contribute to constructing the 35-unit apartment complex and its surrounding campus ensuring long-term sustainability for families with

Ways to Give

- ▶ Cash Gifts, Stocks and Securities
- ▶ Corporate Gifts and Grants
- ▶ Foundation Grants

Rally: a renewal or recovery of strength, a drawing or coming together of persons, as for common action.

CREATE A LEGACY BY OFFERING FAMILIES IN NEED A HAND UP, EMPOWERING THEM TO BUILD A STRONG AND HOPEFUL FUTURE TOGETHER.

Please consider making a tax-deductible gift in support of the HEP Rising Campaign.

An investment in this project is an investment in the stability and self-reliance of local families. It's an investment in your community - offering a hand up, not a handout.

If you would like more information, please do not hesitate to call us. We can help answer your questions and provide simple instructions for transferring assets to the HEP Rising Campaign. Please contact Ashley Lowery, HEP President & CEO, at 727.488.5988 (cell), 727.442.9041 ext. 126 or AshleyL@HEPempowers.org.

CAMPAIGN LEADERSHIP

CAMPAIGN CABINET CHAIR

Carol Hague

CABINET ADVISORS

Haley Crum

Kate Tiedemann

Rick Vaughn

Bob Passwater

HEP PRESIDENT & CEO

Ashley Lowery

HEP FOUNDER

Barbara Green

HEP DIR. OF DEVELOPMENT & COMMUNICATIONS

Rebecca Adams

HEP HEADQUARTERS:

HOMELESS EMPOWERMENT PROGRAM (HEP, INC.)

1120 NORTH BETTY LANE | CLEARWATER, FL 33755

727.442.9041 | WWW.HEPEMPOWERS.ORG

HEP BOARD OF DIRECTORS

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Clay Biddinger

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Wally Pope

Nancy Ramey

Carrie Shulman, M.D.

Kyle Shulman

Kate Tiedemann

Tom Whiddon



Homeless Empowerment Program
1120 North Betty Lane | Clearwater, FL 33755
727.442.9041 | www.HEPempowers.org

Hi Stephanie,

Thank you for your email. Please find attached the spreadsheet showing campaign gifts and pledges totaling \$5,425,060.

Regarding the HEP Endowment commitment of \$1,434,940, there are no loan terms associated with this contribution—it represents a direct commitment from the Endowment to support the project.

The City of Clearwater HOME-ARP funding is pending final approval by City Council in December. Once the approval is finalized, I will forward the official letter of confirmation.

Please let me know if you'd like any additional detail or documentation in the meantime.

Best regards,

Libby

Libby Stone

Senior Grant Writer

Homeless Empowerment Program (HEP)

P: 727.442.9041 ext. 115

C: 727.631.5158

E: LibbyS@HEPempowers.org



1120 North Betty Lane, Clearwater, FL 33755

HEPempowers.org | [Facebook](#) | [Instagram](#)

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HEP Rising Capital Campaign

Donor Last Name	First Name	Date	Pledge Sheet	Pledge Amount
Tiedemann-Cotton	Kate & Ellen	8/23/2023		1,026,960.00
Fritsch	Nicholas & Jena	10/31/2023		5,000.00
Fritsch	Nicholas & Jena	1/2/2024		10,000.00
Tiedemann-Cotton	Kate & Ellen	12/19/2024		500,000.00
Tiedemann-Cotton	Kate & Ellen	12/31/2024		500,000.00
Tiedemann-Cotton	Kate & Ellen			1,000,000.00
Whiddon	Tom & Constance	12/17/2024		250,000.00
Prossick	Kathleen & Mark	12/31/2024		100.00
Arabia	Virginia Arabia	2/28/2025	Y	1,000.00
Hague	Carol Hague	3/18/2025	Y	30,000.00
Ramey	Bob & Nancy Ramey	3/18/2025	y	30,000.00
Funk	Dick & Joyce	4/15/2025	Y	300,000.00
Fyfe	Wanda	4/15/2025		25,000.00
Crum	Haley & Shelby	4/17/2025		15,000.00
Hall	Donald & Patrice	4/15/2025		200.00
Kirby	Lanette & Scott	5/2/2025	Y	1,000.00
Spurlino	Joanne	5/2/2025		1,000,000.00
Frisch	Nicholas & Jena	5/5/2025		100,000.00
Bidinger	Clay & Kathleen			
Garbowicz	Jennifer	5/20/2025	Y	\$5,000
Ebbert	Eric & Blythe	5/22/2025	Y	\$50,000
Kindt	Mike & Gina	5/20/2025	Y	\$25,000
Bouchard	Adam & Amy		Y	\$50,000
Pope	Wally & Chris Fredrick			-
Shulman	Carrie & Kyle			-
Lenz	Fred & Ana Lenz			500.00
Kelly	Eddy Kelly	6/10/2025		100,000.00
McAbee	David McAbee	5/12/2025	Y	300.00
Wilson	Mary Ellen	7/30/2025	Y	100,000.00
Free Family Foundation	Tom Free	8/26/2025		300,000.00

5,425,060.00

485,000.00

Contribution	Time Frame	2023	2024	2025	2026
1,026,960.00		1,026,960.00			
5,000.00		5,000.00			
10,000.00			10,000.00		
500,000.00			500,000.00		
500,000.00			500,000.00		
100.00			100.00		
1,000.00				1,000.00	
	3 years			10,000.00	
	3 years			10,000.00	
	3 years				
	3 years				
200.00				200.00	
1,000.00				1,000.00	
	Groundbreaking				
				100,000.00	
				5,000.00	
	3-years (\$10K/\$20K/\$20k)				
	3-years				
50,000.00					
	1-year				
				300	
	1-year				
	3-year				
2,094,260.00		-	1,031,960.00	1,010,100.00	127,500.00
					-

Contributions Received

2027

2028

2029

2030

2031

2032

-	-	-	-	-	-
---	---	---	---	---	---

2033	2034	Total 2035 Received	Pledge Receivable		
		1,026,960.00	-		
		5,000.00	-		
		10,000.00	-		
		500,000.00	-		
		500,000.00	-		
		-	1,000,000.00		
		-	250,000.00		
		100.00	-		
		1,000.00	-		
		10,000.00	20,000.00		
		10,000.00	20,000.00		
		-	300,000.00		
		-	25,000.00		
		-	15,000.00		
		200.00	-		
		1,000.00	-		
		-	1,000,000.00		
		100,000.00	-		
		-	-		
		5,000.00	-		
		-	50,000.00		
		-	25,000.00		
		-	50,000.00		
		-	-		
		-	-		
		-	500.00		
		-	100,000.00		
		300.00	-		
			100,000.00		
			300,000.00		
		-	-		
		-	-		
-	-	-	2,169,560.00	3,255,500.00	5,425,060.00

Board Pledges: 781,700.00

**FLORIDA HOUSING FINANCE CORPORATION
TENANT INCOME CERTIFICATION**

Initial Certification Recertification Other _____
Indicates Type

Enter Full Date (mm/dd/yyyy)
Effective Date: _____
Move-in Date: _____

PART I - DEVELOPMENT DATA

Key Number _____ Development _____ County Pinellas
Unit ID: _____ BIN # _____ Address _____ City Clearwater

PART II - HOUSEHOLD COMPOSITION

HH Mbr #	Last Name	First Name & Middle Initial	Relationship to Head of Household	Date of Birth (mm/dd/yyyy)	Age as of Effective Date	Full Time Student (Y or N)
1			H - Head		#VALUE!	N
2						
3						
4						
5						
6						
7						
8						
9						

PART III - GROSS ANNUAL ANTICIPATED HOUSEHOLD INCOME (USE ANNUALIZED AMOUNTS)

HH Mbr #	(A) Employment or Wages	(B) Social Security/ Pensions	(C) Public Assistance	(D) Other Income	If Other, Indicate Type
	0.00	0.00	0.00	0.00	

Calculate sum of (A) through (D), above **(E) TOTAL ANTICIPATED INCOME:** \$ -

PART IV - CASH VALUE OF ASSETS AND ANNUALIZED ANTICIPATED HOUSEHOLD INCOME FROM ASSETS

HH Mbr #	(F) C / I	(G) Checking	(H) Savings	(I) CD	(J) Other	If Other, Indicate Type	(K) Asset Income
							0.00
							0.00

(L) TOTAL CASH VALUE: Calculate sum of (G) through (J) above: \$ -

(M) Total Anticipated Actual Asset Income: \$ -

(N) Enter Item (L) amount if total exceeds \$5,000: \$ - X Passbook Rate **0.06%** = (O) Imputed Income: \$ -

(P) TOTAL INCOME FROM ASSETS: *Enter the greater of Item (M) or Item (O)* \$ -

PART V - (Q) TOTAL HOUSEHOLD INCOME FROM ALL SOURCES - Add (E) + (P) \$ -

HOUSEHOLD CERTIFICATION AND SIGNATURES

The information on the form will be used to determine maximum income eligibility. I/we have provided for each person(s) set forth in Part II acceptable verification of current anticipated gross annual income. I/we agree to notify the landlord immediately upon any member of the household moving out of the unit or any new member moving in. I/we agree to notify the landlord immediately upon any member becoming a full time student.

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the lease agreement.

Signature _____ (Date) _____ Signature _____ (Date) _____
Signature _____ (Date) _____ Signature _____ (Date) _____

PART VI - STUDENT STATUS	
<p>Is every household member a full-time student? (refer to Part II)</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter Student Explanation number _____</p>	<p>Student Explanation</p> <ol style="list-style-type: none"> 1 TANF assistance 2 Job training program 3 Single parent / dependent child 4 Married / joint return 5 Former foster child in transition to independence

PART VII - PROGRAM NAME	PART VIII - DETERMINATION OF INCOME ELIGIBILITY																																				
<p style="text-align: center;">Indicate AMI category served by household for set-aside requirement of each Florida Housing program</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 10%; text-align: center;">AMI Category</th> <th style="width: 10%; text-align: center;">CAP **</th> <th style="width: 50%;"></th> </tr> </thead> <tbody> <tr> <td>MMRB</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>** Upon recertification the</td> </tr> <tr> <td>SAIL</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>household</td> </tr> <tr> <td>Housing Credit</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>exceeded the</td> </tr> <tr> <td>HOME</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>income cap</td> </tr> <tr> <td>AHL</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>according to</td> </tr> <tr> <td>HUD Risk Sharing</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>program(s)</td> </tr> <tr> <td>SHIP</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>eligibility</td> </tr> <tr> <td>_____</td> <td style="text-align: center;">_____ %</td> <td style="text-align: center;">_____</td> <td>requirements.</td> </tr> </tbody> </table>		AMI Category	CAP **		MMRB	_____ %	_____	** Upon recertification the	SAIL	_____ %	_____	household	Housing Credit	_____ %	_____	exceeded the	HOME	_____ %	_____	income cap	AHL	_____ %	_____	according to	HUD Risk Sharing	_____ %	_____	program(s)	SHIP	_____ %	_____	eligibility	_____	_____ %	_____	requirements.	<p>Current total household income \$ _____ (refer to Part V)</p> <p>Most restrictive AMI category met by household (refer to Part VII)</p> <p>_____ AMI % Current Income Limit \$ _____</p> <p>Recertification only</p> <p>Household size at move in _____</p> <p>Total household income at move in \$ _____</p> <p>Current Income Limit x 140% \$ _____</p> <p>Household income exceeds 140% at Recertification: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
	AMI Category	CAP **																																			
MMRB	_____ %	_____	** Upon recertification the																																		
SAIL	_____ %	_____	household																																		
Housing Credit	_____ %	_____	exceeded the																																		
HOME	_____ %	_____	income cap																																		
AHL	_____ %	_____	according to																																		
HUD Risk Sharing	_____ %	_____	program(s)																																		
SHIP	_____ %	_____	eligibility																																		
_____	_____ %	_____	requirements.																																		

PART IX - RENT	
<p>Rental Assistance \$ _____ 0.00</p> <p>If Section 8, indicate assistance type: Tenant Based <input checked="" type="checkbox"/> Project Based _____</p> <p>Utility Reimbursement \$ _____ 0.00</p> <p>Tenant-Paid Rent (include non-optional charges) \$ _____</p> <p>Utility Allowance \$ _____ 0.00</p> <p>TOTAL TENANT PAYMENT (Tenant paid rent plus utility allowance) \$ _____</p>	<p>Unit meets ELI / Housing Credit / HUD Risk Sharing rent restriction at AMI Category _____ %</p> <p>Unit meets HOME Program rent restriction at _____</p> <p>Number of bedrooms in this unit _____</p> <p>Current rent limit for this unit \$ _____ (Refer to applicable schedule of maximum allowable rents)</p> <p>Rent Concession - throughout current lease</p> <p>Total Amount \$ _____</p> <p>Lease Term _____ (in months)</p>

PART X - CATEGORICAL OR PUBLIC PURPOSE SET ASIDE OR TARGETING	
Requirement Types (Select ALL that apply to this household)	
<p>_____ Commercial fishing worker</p> <p>_____ Farmworker</p> <p>_____ Rental Assistance (MMRB only)</p>	<p>_____ Elderly</p> <p>_____ Homeless</p> <p>_____ Special Needs</p>
<p>_____ Essential Services Personnel</p> <p>_____ Family (SAIL only)</p> <p>_____ Prior substandard (MMRB only)</p> <p>_____ Number of BR's (MMRB only)</p>	

SIGNATURE OF OWNER REPRESENTATIVE

Based on the representations herein and upon the proofs and documentation required to be submitted, the individual(s) named in Part II of this Tenant Income Certification is/are eligible under the provisions of the program(s) indicated in Part VII, and the Extended Use Agreement and/or Land Use Restriction Agreement (if applicable), to live in a unit in this Development.

Signature: _____ Date: _____

Printed Name: _____

Title: _____

PART XI - STATISTICAL DATA

Note: Information in this Part XI is gathered for statistical use only. No resident is required to give such information unless they desire to do so.

Refusal to provide information in this Part will not affect any rights the household has as residents. There is no penalty for households that do not complete the form.

For Office Use: Household elected not to participate.

New Households

Prior Housing Information

(Answer for household head)

Monthly rent payment _____

Monthly house payment _____

ZIP Code _____

All Households

Current Employment

(Answer for household head)

Occupation _____

ZIP Code _____

Primary Transportation Mode

(Answer for household head)

Motor vehicle _____

Public transportation _____

Other _____

Additional Household Information

A member of the household:

(Check all that Apply)

Receives Medicare benefits _____

Receives Medicaid benefits _____

Is a Person With a Disability * _____

Racial Categories* (Select All That Apply)	Total Number of Household Members Per Category	Total Number of Hispanic or Latino Household Members
American Indian or Alaska Native		
Asian		
Black or African American		
Native Hawaiian or Other Pacific Islander		
White		
American Indian or Alaska Native <i>and</i> White		
Asian <i>and</i> White		
Black or African American <i>and</i> White		
American Indian or Alaska Native <i>and</i> Black or African American		
Asian <i>and</i> Black or African American		
Other mutiple race combination		
TOTALS		

*** Definitions**

- Person With a Disability A person who has a mental or physical impairment that substantially limits one or more of such person's * Major Life Activities; has a record of such impairment; or is regarded as having such an impairment.
- Major Life Activities Functions such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, sitting, standing, lifting, reaching, thinking, concentrating, reading, interacting with others, learning, sleeping and working.
- Hispanic or Latino A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" can be used in addition to "Hispanic" or "Latino."
- Not-Hispanic or Latino A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
- American Indian or Alaska Native A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
- Asian A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Phillipine Islands, Thailand, and Vietnam.
- Black or African American A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black" or "African American."
- Native Hawaiian or Other Pacific Islander A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
- White A person having origins in any of the original peoples of Europe, the Middle East or North Africa.

Unit Type	Number of Units	Monthly Rent (\$)	Annual Rent per Unit (\$) Averaged	Total Annual Rent (\$)	Vacancy Rate (%)
2-Bedroom	12	\$11,332	\$10,765	\$135,984	5
3-Bedroom	15	\$25,408	\$19,310	\$304,896	5
Total	35	\$36,740		\$440,880	

Unit Type	30% AMI Units	50% AMI Units	80% AMI Units	120% AMI Units	Market Rate Units
2-Bedroom	4	4	4		
3-Bedroom	8	9	6		
	12	13	10	0	0

(34% of units)

(37% of units)

(29% of units)

Effective Annual Rent (\$)
\$129,185
\$289,651
\$418,836

2BR @ 30% AMI (4 units @ \$783)
2BR @ 50–60% AMI (4 units @ \$990)
2BR @ 80% AMI (4 units @ \$1,060)
3BR @ 30% AMI (8 units @ \$821)
3BR @ 50–60% AMI (9 units @ \$1,256)
3BR @ 80% AMI (6 units @ \$1,256)
Total

Gross Annual Rent	Effective Rent (after 5% vacancy)
\$37,584	\$35,705
\$47,520	\$45,144
\$50,880	\$48,336
\$78,816	\$74,875
\$135,648	\$128,866
\$90,432	\$85,910
\$440,880	\$418,836

\$214,776



September 4, 2025

2119 NE Coachman Rd
Clearwater, FL 33765
Phone: 727.442.3117
Fax: 727.442.9693
www.bradleyconstruction.com
General Contractor Number FL:
CGCA05348
CGC058405



Homeless Empowerment Project Betty Lane Apartments Clearwater, FL

Homeless Empowerment Project will be constructing new apartments on Betty Lane in Clearwater, Florida. There will be 6 buildings, 2 stories each. It is a concrete masonry construction, with exterior concrete walk-ups. There 2 bedroom and 3 bedroom units, 36 units total.



APPLICATION AND CERTIFICATE FOR PAYMENT, containing Contractor's signed Certification is attached.

Clearwater Teacher Housing



Application Number: 1
 Application Date: 4/1/2025
 Period To: 4/1/2025
 Architect's Project #:

A ITEM NO.	B DESCRIPTION OF WORK	C SCHEDULED VALUE	D WORK COMPLETED		E THIS PERIOD	F MATERIALS PRESENTLY STORED	G TOTAL STORED & COMPLETED TO DATE		H BALANCE TO FINISH	I RETAINAGE
			FROM PREVIOUS APPLICATION				%			
200	Sitework & Utilities									
	Mobilization	\$ 15,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 15,000	\$ -
	Misc Site	\$ 35,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 35,000	\$ -
	Silt fence/erosion control	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 10,000	\$ -
	Walls, Retention, Soils	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 50,000	\$ -
	Utility/Lift station/tie ins	\$ 285,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 285,000	\$ -
	Earthwork	\$ 55,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 55,000	\$ -
	Complete stabilized base and subbase	\$ 25,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 25,000	\$ -
	Road Subgrade and lot grading	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 50,000	\$ -
	Erosion	\$ 40,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 40,000	\$ -
261	Paving and Walks									
	Complete/work road prep	\$ 20,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 20,000	\$ -
	1st lift asphalt	\$ 40,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 40,000	\$ -
	2nd lift asphalt	\$ 45,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 45,000	\$ -
	Stripping/Signage	\$ 20,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 20,000	\$ -
	Sidewalks and Curbs	\$ 150,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 150,000	\$ -
	Misc Site concrete/ pads	\$ 20,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 20,000	\$ -
273	Exterior Recreation -									
	Landscape, Irrigation, Hardscape	\$ 300,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 300,000	\$ -
300	Concrete	\$ 259,852	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 259,852	\$ -
340	Gypcrete	\$ 114,373	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 114,373	\$ -
400	Masonry	\$ 425,206	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 425,206	\$ -
500	Metals	\$ 92,470	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ 92,470	\$ -
SUBTOTAL - PAGE 1		\$ 2,051,901	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,051,901	\$ -

CONTINUATION SHEET

APPLICATION AND CERTIFICATE FOR PAYMENT, containing Contractor's signed Certification is attached.



Application Number: 1
 Application Date: 4/1/2025
 Period To: 4/1/2025
 Architect's Project #:

A ITEM NO.	B DESCRIPTION OF WORK	C SCHEDULED VALUE	D WORK COMPLETED		E	F MATERIALS PRESENTLY STORED	G		H BALANCE TO FINISH	I RETAINAGE
			FROM PREVIOUS APPLICATION	THIS PERIOD			TOTAL STORED & COMPLETED	%		
			605	Rough Carpentry Labor			\$ 126,050	\$ -		
612	Finish Carpentry Labor/Material	\$ 365,720	\$ -	\$ -	\$ -	\$ -	0%	\$ 365,720	\$ -	
613	Trusses	\$ 238,650	\$ -	\$ -	\$ -	\$ -	0%	\$ 238,650	\$ -	
615	Rough Carpentry Materials	\$ 120,346	\$ -	\$ -	\$ -	\$ -	0%	\$ 120,346	\$ -	
711	Waterproofing	\$ 10,000	\$ -	\$ -	\$ -	\$ -	0%	\$ 10,000	\$ -	
720	Insulation	\$ 82,822	\$ -	\$ -	\$ -	\$ -	0%	\$ 82,822	\$ -	
731	Roofing	\$ 129,868	\$ -	\$ -	\$ -	\$ -	0%	\$ 129,868	\$ -	
742	Brick, Siding, Stucco, Soffit & Fascia	\$ 457,386	\$ -	\$ -	\$ -	\$ -	0%	\$ 457,386	\$ -	
763	Gutters & Downspouts/Flashing	\$ 31,419	\$ -	\$ -	\$ -	\$ -	0%	\$ 31,419	\$ -	
790	Caulking	\$ 12,000	\$ -	\$ -	\$ -	\$ -	0%	\$ 12,000	\$ -	
811	Doors, Accessories, Hardware	\$ 251,519	\$ -	\$ -	\$ -	\$ -	0%	\$ 251,519	\$ -	
852	Windows/Storefront	\$ 196,384	\$ -	\$ -	\$ -	\$ -	0%	\$ 196,384	\$ -	
925	Drywall	\$ 424,098	\$ -	\$ -	\$ -	\$ -	0%	\$ 424,098	\$ -	
SUBTOTAL - PAGE 2		\$ 4,498,165	\$ -	\$ -	\$ -	\$ -	0.0%	\$ 4,498,165	\$ -	

CONTINUATION SHEET

APPLICATION AND CERTIFICATE FOR PAYMENT, containing Contractor's signed Certification is attached.



Application Number: 1
 Application Date: 4/1/2025
 Period To: 4/1/2025
 Architect's Project #:

A ITEM NO.	B DESCRIPTION OF WORK	C SCHEDULED VALUE	D WORK COMPLETED		E	F MATERIALS PRESENTLY STORED	G		H BALANCE TO FINISH	I RETAINAGE
			FROM PREVIOUS APPLICATION	THIS PERIOD			TOTAL STORED & COMPLETED	%		
			930	Flooring			\$ 221,703	\$ -		
990	Painting/Buildings/Breezeway floors	\$ 217,193	\$ -	\$ -	\$ -	\$ -	0%	\$ 217,193	\$ -	
1026	Fire Extinguishers	\$ 10,000	\$ -	\$ -	\$ -	\$ -	0%	\$ 10,000	\$ -	
1040	ID & Postal	\$ 12,000	\$ -	\$ -	\$ -	\$ -	0%	\$ 12,000	\$ -	
1080	Bath AccessoriesShelving	\$ 41,017	\$ -	\$ -	\$ -	\$ -	0%	\$ 41,017	\$ -	
1100	Specialties Meters, acc. Pan., etc.	\$ 53,250	\$ -	\$ -	\$ -	\$ -	0%	\$ 53,250	\$ -	
1193	Kitchen Equipment/W/D	\$ 195,800	\$ -	\$ -	\$ -	\$ -	0%	\$ 195,800	\$ -	
1230	Cabinets & Tops	\$ 328,202	\$ -	\$ -	\$ -	\$ -	0%	\$ 328,202	\$ -	
1251	Window Covering	\$ 15,000	\$ -	\$ -	\$ -	\$ -	0%	\$ 15,000	\$ -	
1500	Plumbing	\$ 500,617	\$ -	\$ -	\$ -	\$ -	0%	\$ 500,617	\$ -	
1551	Fire Protection	\$ 97,405	\$ -	\$ -	\$ -	\$ -	0%	\$ 97,405	\$ -	
1581	HVAC	\$ 355,768	\$ -	\$ -	\$ -	\$ -	0%	\$ 355,768	\$ -	
1600	Electrical	\$ 741,978	\$ -	\$ -	\$ -	\$ -	0%	\$ 741,978	\$ -	
SUBTOTAL - PAGE 3		\$ 7,288,098	\$ -	\$ -	\$ -	\$ -	0.0%	\$ 7,288,098	\$ -	

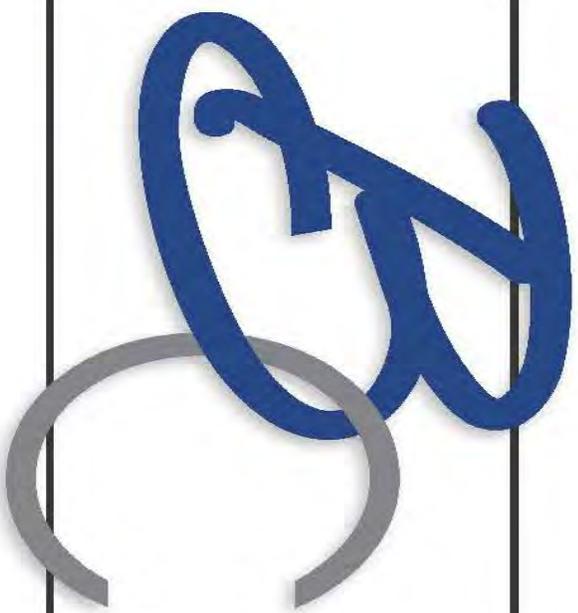
CONTINUATION SHEET

APPLICATION AND CERTIFICATE FOR PAYMENT, containing Contractor's signed Certification is attached.



Application Number: 1
 Application Date: 1/0/1900
 Period To: 1/0/1900
 Architect's Project #:

A ITEM NO.	B DESCRIPTION OF WORK	C SCHEDULED VALUE	D		E	F MATERIALS PRESENTLY STORED	G		H BALANCE TO FINISH	I RETAINAGE
			WORK COMPLETED				TOTAL STORED & COMPLETED	%		
			FROM PREVIOUS APPLICATION	THIS PERIOD						
100	General Requirements (6%)	\$ 513,099	\$ -	\$ -	\$ -	\$ -	0.0%	\$ 513,099	\$ -	
	GL Insurance/ Auto / Umbrella (0.5%)	\$ 38,482	\$ -	\$ -	\$ -	\$ -	0.0%	\$ 38,482		
	Overhead (2%)	\$ 171,033	\$ -	\$ -	\$ -	\$ -	0%	\$ 171,033		
	GC Profit (6%)	\$ 513,099	\$ -	\$ -	\$ -	\$ -	0%	\$ 513,099		
	Bond (1%)	Additional 1% of Contract Cost								
	Builder's Risk Allowance (Owner)	Bradley will price out this policy at owner's request								
SUBTOTAL - PAGE 4		\$ 8,523,812	\$ -	\$ -	\$ -	\$ -	0.0%	\$ 8,523,812	\$ -	



Bradley
construction

AN INTRODUCTION TO BRADLEY CONSTRUCTION CO., INC

YOUR PREMIER MULTI-FAMILY GENERAL CONTRACTOR

2119 NE COACHMAN RD
CLEARWATER, FL 33765

727.442.3117

WWW.BRADLEYCONSTRUCTION.COM

FLORIDA GENERAL CONTRACTOR
CGC058405



Over 10,000 multi-family units, including Affordable and Senior Living Facilities, have been built by Bradley Construction since it was founded nearly 50 years ago. Bradley Construction possesses extensive experience on various financial programs including:

- Conventional · 221(d)(4) · Tax Credits · SAIL · CDBG ·
- HOME Funds · HUD 202/811 · LIHTC ·

Bradley Construction maintained involvement with the budget and design processes across hundreds of projects in the Southeast United States, primarily Florida, and including Georgia, Alabama, and Texas. The methodologies in which Owner-Developers work to meet budgetary constraints, while maximizing their need for product marketability, are well understood by the business-minded individuals at Bradley Construction; the company is versed in competitive cost analysis, professional project construction, and providing value engineering solutions.

Bradley Construction carries a bonding line in gross of \$200 million through Travelers Casualty & Surety; strong and stable financial capabilities are an advantage to Bradley's clients. The team is ready to accept business opportunities with like-minded developers also looking to be industry leaders in the multifamily market.



· Staff · Personnel ·

William R. (Bill) Cosgray

President, Owner

· contracting · construction · operations ·

Alumni of Texas Tech, Bill earned a bachelors of science in civil engineering. He has been a licensed General Contractor for nearly 30 years, completing projects across the Southeast US and Texas, on various project types including multifamily, single family, mid-rise, and commercial developments. Additionally, Bill is licensed real estate agent and a member of the American Society of Civil Engineers, American Concrete Institute, and Real Estate Investment Council.



John Hartman

Controller, Treasurer

· draws · insurance · clerical oversight ·

Alumni of Duquesne University, John earned a bachelor of science in accounting. Upon graduation, he joined Bradley in 1984. John's broad understanding of finance and accounting stems from experience in construction, property management, and real estate development. John's prowess in management skills and the implementation of computer technologies ensure the office administration sustains quality and effectiveness.



· Staff · Personnel ·
(continued)

Ryan Krueger

Chief Estimator

· estimating · preconstruction · operations ·

Alumni of Indiana University, Ryan earned a bachelor of arts in business administration. He possesses over 30 years of experience in various scopes of construction across different project types in the Midwest United States.



Richard (Dick) Funk

Founder (inactive)

Alumni of Ohio State University, Dick earned his bachelor of science degree in civil engineering. He is an inspiring business man with a professional engineer certificate in Ohio, a real estate broker license in Florida, and the Navy Commendation Medal from his service in the Vietnam War.



William (Billy) Stirnkorb

Senior Project Manager

· project management · construction operations ·

Alumni of University of Cincinnati, Billy earned a bachelor of arts in business. He has over 30 years of experience in construction across the Midwest and Florida over various commercial project types. His previous self-employed endeavors provide him the skills of an exemplary manager.



· Staff · Personnel ·
(family)

Nathan Cosgray

Director of Construction

· managing · construction · operations ·

Nathan has worked his way up through every position on the construction side of multifamily building - assistant superintendent to superintendent, assistant project manager to project manager, and now director of construction. He oversees ongoing construction, working closely with each project manager, owner, and subcontractor. His practical knowledge and management skills lends him to the broad array of responsibilities in his role. Nathan is the second oldest of Bill's five children.



Carter Cosgray

Estimator

· estimating · preconstruction · contracts ·

Alumni of University of Florida, Carter earned a bachelor of science and a master of science in Food and Resource Economics, and a master of science in Economics from Florida State University. Carter's experience working in research and consulting in academia, the Florida state government, and private corporations lends him to an analytical role focusing on estimating, contracts, and finance. Carter is the oldest of Bill's five children.



GABLES PHASE I & 2

Conventional, Multifamily Apartment

9409 US 19, Port Richey, FL

Developer: Dorvidor

Architect: Forum

- 384 Units ·
- 16 Buildings ·
- Garden Style ·
- 36 Acre Site ·
- Clubhouse, Pool, Garages ·
- Wood Frame Construction ·



PARK PALM BEACH

Conventional, Multifamily Apartment

312 23rd St. West Palm Beach, FL

Developer: Parkland Corporation

Architect: Humphreys & Partners

- 99 Units ·
- 4 Stories ·
- First Floor Storefront and Parking ·
- 34020 SF ·
- Block and Precast Concrete ·
- Elevator ·



SAN FILIPPO

HUD 221 (d) (4), Multifamily Apartment

067-035525

Palm Bay, FL

Developer: Alliance Palm Bay

Architect: FK Architecture

· 197 Units ·

· 178,116 SF ·

· 4 Stories ·

· Wood Frame Construction ·

· Elevator ·



WAVERLY TERRACE

HUD 221 (d) (4), Multifamily Apartment

067-35558

8901 Bertha Palmer Blvd. Temple Terrace, FL

Developer: Richman Group

Architect: Humphreys & Partners

- 200 Units ·
- 2 Buildings ·
- 4 Stories ·
- 4.5 Acre Site ·
- Clubhouse, Pool, Maintenance ·
- Wood Frame Construction ·
- Elevator ·



THE PINES

LIHTC, Multifamily Apartment

310 W New Hampshire Ave. Deland, FL

Developer: Roundstone Development

Architect: Cross Architecture

- 100 Units ·
- 8.5 Acre Site ·
- 112,000 SF ·
- Clubhouse ·
- Wood Frame Construction ·



VILLAGES OF NEW AUGUSTINE

LIHTC, Multifamily Construction

274 N Volusia St. Saint Augustine, FL

Developer: Ability Housing

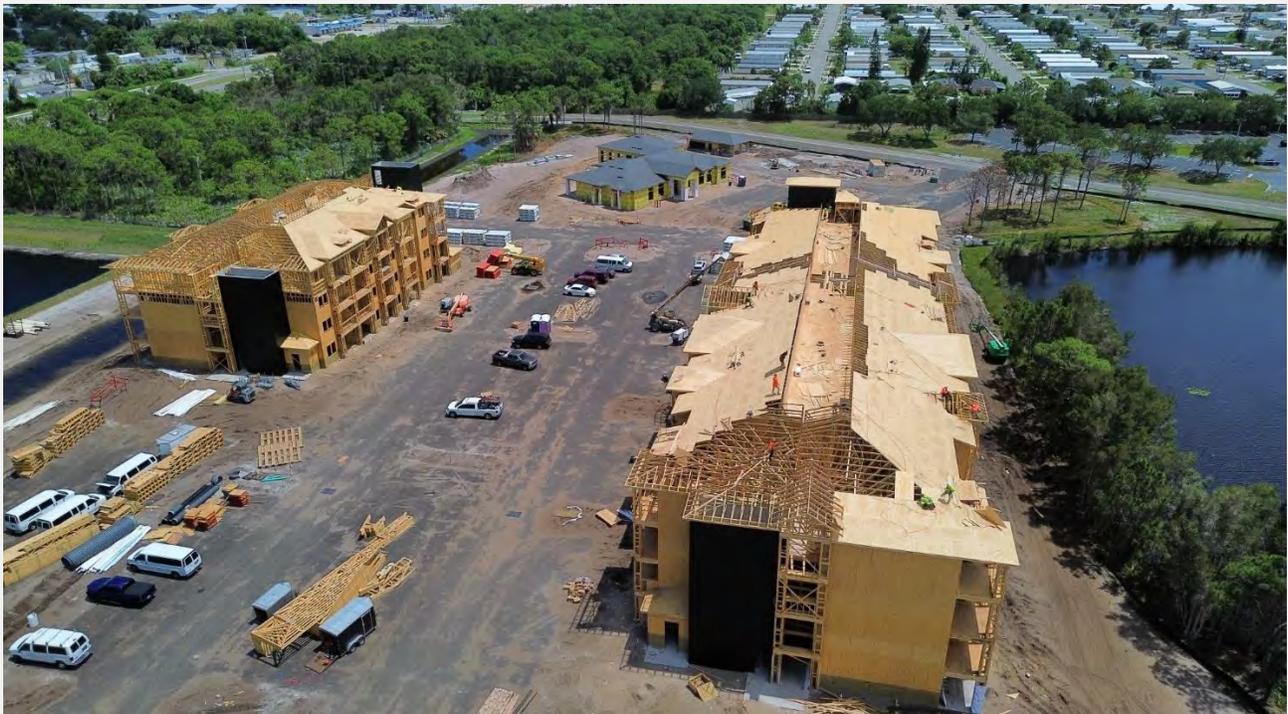
Architect: G4 Designs

· 92 Units ·

· 4 Buildings ·

· Clubhouse, Playground, Walking Trail ·

· Frame Construction ·



VINCENTIAN VILLAGE

LIHTC, Multifamily Apartment

401 13th St N. St. Petersburg, FL

Developer: Ability Housing

Architect: PQH Group

- 73 Units ·
- 6 Story, Midrise ·
- Near St. Vincent De Paul's Homeless Center ·
- Steel Frame Construction ·
- Elevator ·



NATURA

HUD 221 (d) (4), Multifamily Apartment

6170 SW 20th Ave. Gainesville, FL

Developer: Murbeck Investments

Architect: Charlan, Brock, & Associates

- 315 Units ·
- Clubhouse, Pool, Cabanas, Garages ·
- 9 Buildings ·
- Wood Frame Construction ·



REFERENCES

FINANCIAL

BANK

VALLEY NATIONAL BANK
1617 GULF TO BAY BLVD
CLEARWATER, FL 33755

contact:
Jeanie Renfrow
727.723.7273



BOND

TRAVELERS CASUALTY
AND SURETY
1 NORTH DALE MABRY HWY,
STE 500
TAMPA, FL 33609

contact:
Scott Parker
813.357.2964



REFERENCES

FINANCIAL (CONTINUED)

CPA

CHERRY BEKAERT, LLP

401 EAST JACKSON STREET, STE
3400

TAMPA, FL 33602

contact:

Bradley Knudsen

813.251.1010



DUN & BRADSTREET

5335 GATE PKWY

JACKSONVILLE, FL 32256

904.648.6350

number:

01-050-0957

The logo for Dun & Bradstreet, featuring the company name 'dun & bradstreet' in a teal sans-serif font, with a stylized ampersand symbol.



REFERENCES

OWNER, DEVELOPER

MR. ANDREW STEEL

NORTHSHORE DEVELOPMENT

Apartment – Conventional Housing

6996 Piazza Grande Ave STE 309

Orlando, FL 32835

407.735.9100



Northshore Development

MR. MICHAEL J. RAPOSA

SOCIETY OF

ST. VINCENT DE PAUL

Affordable Housing – Multiple Sources

384 15th St. N

St. Petersburg, FL 33705

727.823.2516



REFERENCES

OWNER, DEVELOPER (CONTINUED)

MR. SPENCER BARTRAM

DORVIDOR MANAGEMENT CO

Apartment – Conventional Housing

25 SE 2nd Ave, ste 900

Miami, FL 33131

305.205.6737



MR. JARRETT WOODS

WAYPOINT DEVELOPMENT

Apartment – Conventional Housing

5938 Goliad Ave

Dallas, TX 75206

972.896.8025



REFERENCES

ARCHITECTS

MR. KEN LINEHAN

FK ARCHITECTURE

2555 Temple Trail
Winter Park, FL 32789
407.622.0068



MR. DANNY FICARRA

BGO ARCHITECTS

4202 Beltway Drive
Addison, TX 75001
214.520.8878



REFERENCES

ARCHITECTS (CONTINUED)

MR. BRIAN RUMSEY

CROSS ARCHITECTS

1255 W 15th St, ste 125

Plano, TX 75075

972.977.2716



MR. GREG FAULKNER

HUMPHREY & PARTNERS

200 Central Ave

St. Petersburg, FL 33701

704.631.3901

**HUMPHREYS
& PARTNERS**
ARCHITECTS



MINORITY PARTICIPATION



Bradley Construction maintains a perfect record in completing projects in accordance with the minority participation requirements of the Federal Disadvantaged Business Enterprise Program, Minority and Business Enterprise Program, and others necessary to government-backed projects, including affordable housing, multifamily new construction, and renovations.

DAVIS BACON

Bradley Construction is experienced in and committed to adhering to The Davis-Bacon Act of 1931, the federal law which establishes the requirement for paying the local prevailing wages on public works projects for laborers and mechanics. The company has carried out the charge on construction and renovation projects, working with subcontractors to carry the guidelines



SECTION 3



Bradley Construction has performed under the provisions of Housing and Urban Development Act of 1968, which aims to foster local economic development and promote employment opportunities. Bradley documents their good-faith effort to employ, train, and contract low-income residents in the project area or to a business that substantially employ such persons.



· 2530 · MOST RECENT PROJECT PROJECTS ·

Project	HUD	LIHTC	Units	Contract
Infinity Apartments Winter Haven, FL	X		278	\$41,000,000
Natura by Murbeck Gainesville, FL	X		315	\$51,000,000
Waverly Terrace Temple Terrace, FL	X		200	\$28,000,000
San Filippo Palm Bay, FL	X		197	\$23,000,000
Oakview Walk Decatur, GA		X	34	\$4,500,000
The Pines Deland, FL		X	100	\$11,000,000
East Broad Apartments Savannah, GA	X		36	\$2,500,000
Calais Park Apartments St. Petersburg, FL	X		261	\$12,000,000

Bradley has constructed more than 80 projects under one or more of the various HUD directed programs. To say we have extensive government funding program experience is an understatement.

Please find the attached HUD Form 2530 for a complete list.





• MISSION • PURPOSE • VALUES •

*“The 3-generation family-owned construction company,
transforming visions into vibrant communities,
dedicated to superior quality and enduring value.*

*Our integrity leaves a lasting impression;
our efficiency and innovation leave a lasting impact.”*



Bradley Construction Co., Inc.

Davis Bacon and Related Acts compliance

Bradley Construction will administrate all construction contracts with Davis Bacon and Related Acts requirements in accordance with Federal Department of Labor regulations. Such administration will include, at minimum, the following activities, along with providing compliance assistance to all parties as needed.

- Bradley Construction will verify with the supervising HUD office the Wage Determination(s) that are to be utilized for the project. ·
- All parties who are solicited for bidding purposes will be provided with the applicable Wage Determination to ensure that bids are presented utilizing the prevailing wage rates. ·
- Davis Bacon and Related Acts requirements will be included in all contracts involving labor on the project. ·
- Post the Employee Rights - Davis Bacon Act poster in conspicuous locations at the jobsite to notify all employees of their rights. ·
- Provide access for employee interviews at the jobsite for authorized personnel. ·
- Require all subcontractors to submit Weekly Certified Payroll reports, utilizing electronic means, if applicable, including a legally acceptable signature on the Statement of Compliance. ·
- Review and verify the accuracy of the data submitted on the Certified Payroll reports for final submission. ·
- Maintain all Davis Bacon records for three years after project completion. ·

Bradley Construction Co., Inc.

Comprehensive Plan for

Section 3 / SBE / MBE / WBE / DBE

General Policy Statement

It is the policy of Bradley Construction Co., Inc. to provide equal employment opportunity to all applicants, employees and subcontractors for employment without regard to race, color, religion, sex, national origin, disability, veteran's status, marital status, or economic status and to take affirmative action to ensure that applicants, employees and subcontractors are given fair and equal treatment.

Bradley Construction Co., Inc. implements this policy through the awarding of contracts to contractors, vendors and suppliers, to create employment and business opportunities for residents of qualified low-income and very low-income persons residing in the geographic area in which the construction project is located.

The policy endeavors to result in a reasonable level of success in the recruitment, employment, and utilization of Section 3 qualified low-income residents, Small, Minority, Disadvantaged and Women Owned Businesses as well as other eligible persons and businesses as employees and contractors working on contracts either partially or wholly funded by the United States Department of Housing and Urban Development, in compliance with Section 3 program requirements contained in 24 CFR Part 75.

Section 3 Purpose

Section 3 of the Housing and Urban Development Act of 1968, (12 U.S.C. 1701u) as amended by the Housing and Community Development Act of 1992 (Section 3) requires that employment and other economic and business opportunities generated by the Department of Housing and Urban Development (HUD) financial assistance, to the greatest extent feasible and consistent with Federal, State, and local laws and regulations, are directed to public housing residents and other low-income persons, particularly recipients of government housing assistance, and business concerns that provide economic opportunities to low-income and very low-income persons.

Bradley Construction Co., Inc.

Plan Implementation Procedures

Advertisement of Employment/Contracting Opportunities

- Employment advertisements to be placed in the local newspaper. ·
- Local employment agencies to be notified of job opportunities. ·
 - Local temporary staffing agencies to be notified. ·
- Provide staffing agency with information collected at jobsite. ·

Distribution of Flyers

- Flyers to be distributed/posted in common areas or other prominent areas of housing developments owned or managed by the local Housing Authority. ·

Job Sign Posting

- Sign to be posted at the construction jobsite directing Section 3 qualified persons and businesses to register at the construction office. ·

Provide written notice to known Section 3/SBE/MBE/WBE/DBE business concerns

- Notice to be provided in sufficient time to enable business concerns the opportunity to respond with a quotation for contract work. ·

Maintenance of a log of qualified Section 3 individuals at jobsite construction office

- Log to contain information such as name, type of work preferred/qualified for, contact information, etc. ·
- Provide log to all subcontractors at weekly meetings and emphasis placed on the utilization of Section 3 qualifiers for employment opportunities. ·

Notification to local organizations

- Written notice of Section 3 employment opportunities to be provided to local business development, business assistance, DBE Contractor Associations, Small Business Association, Community Development, YouthBuild and other sources. ·

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				Yes	No	
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	09-35-01331535, Caroline Court Apartments Tavares, FL	General Contractor 1/79-9/79 Property Manager 9/79 - 5/96 General Partner of Sponsor 9/79 - 5/96 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	FL 29-0045-026, Norton Apartments Clearwater, FL	General Contractor 1/79-1/80 Property Manager 1/80 - 5/96 General Partner of Sponsor 1/79 - 5/96 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Funk, Richard B.	FL 29-0045-002, Hudson Hills, Hudson, FL	General Contractor 5/79 - 8/80 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	063-35175-PM-L8, Hampton Court Gainesville, FL	General Contractor 8/79 - 7/80 Property Manager 7/80 - 8/04 General Partner of Sponsor 8/79 - 8/04 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	067-35202-PM-L8, Forest Hills Apt. Orange County, FL	General Contractor 9/79 -9/80 Property Manager 9/80 - 8/04 General Partner of Sponsor 9/79 - 8/04 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.

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Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	063-35178-PM-L8, Cerny Village, Pensacola, FL	General Contractor 9/79 - 9/80 Property Manager 9/80 - 8/04 General Partner of Sponsor 9/79 - 8/04 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	066-35160-PM-L8, Brookside Village Fort Myers, FL	General Contractor 6/80 - 6/81 Property Manager 6/81 - Present General Partner of Sponsor 6/80 - Present General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	067-35206-PM-L8, Sandpiper Village Tarpon Springs, FL	General Contractor 6/80 - 6/81 Property Manager 6/81 - 8/04 General Partner of Sponsor 6/80 - 8/04 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	FL-071-002, Sunrise Park, Lake Wales, FL	Turnkey Developer 8/80 - 8/81 General Contractor 8/80 - 8/81 General Partner/Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	063-35185-PM-L8, Fairfield Village Apts, Escambia Co., FL	General Contractor 2/81 - 2/82 Property Manager 2/82 - 8/04 General Partner of Sponsor 2/81 - 8/04 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.

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Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	FL 29-H122-015, Orangewood Apts., Ft. Pierce, FL - HUD	General Contractor 3/81 - 3/82 Property Manager 3/82 - Present General Partner of Sponsor 3/81- Present General Partner/Corporate Officer Corporate Officer	CURRENT		X	No longer manage. Sold interest in property.
Bradley Construction Co. Inc. Funk, Richard B.	Hawthorne Village, Apopka, Florida Housing Authority of the City of Orlando Farmers Home Administration	General Contractor 2/81 - 3/82 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	067-35197-PM-L8, Greenview Manor, St. Petersburg, FL - HUD	General Contractor 3/81 - 3/82 Property Manager 3/82 - Present General Partner of Sponsor 3/81- Present General Partner/Corporate Officer Corporate Officer	CURRENT		X	No longer manage. Sold interest in property.
Bradley Construction Co. Inc. Funk, Richard B.	Golden Acres Redevelopment Phase I, Pompano Beach, Florida Housing Authority of Pompano Beach -	General Contractor 9/81 - 12/82 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co. Inc. Funk, Richard B.	New Hope Community, Indiantown, FL - FmHA -	General Contractor 12/81 -12/82 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Associates Bradley Construction Co. Inc. Funk, Richard B.	FL 081-002, Deerfield Beach Turnkey, Deerfield Beach, FL - HUD	Turnkey Developer 2/82 - 8/83 General Contractor 2/82 - 8/83 Corporate Officer Corporate Officer	UNKNOWN		X	

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Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	FL29-P024-001, Ormond Beach Turnkey Ormond Beach, FL Ormond Beach MHA	Turnkey Developer 5/82 - 4/83 General Contractor 5/82 - 4/83 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	Fort Pierce Turnkey, FL29-P041-010 Fort Pierce, FL	Turnkey Developer 5/82 - 4/83 General Contractor 5/82 - 4/83 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	Omega Apts., Orange County Turnkey FL29-P004-013, Orlando, FL	Turnkey Developer 12/82 - 10/83 General Contractor 12/82 - 10/83 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	Lee County Turnkey, Ft. Myers, FL FL29-P128-003	Turnkey Developer 10/82 - 4/84 General Contractor 10/82 - 4/84 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	067-44065 - Lake Lawne Apartments aka The Palms Apartments Orlando, FL	General Contractor 12/82 - 12/83 Property Manager 12/83 - Present General Partner of Sponsor 12/82 - Present General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.

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Bradley Construction Co., Inc. Funk, Richard B.	Moreno Court, Pensacola, FL FL6-903 CIAP	General Contractor 4/83 - 12/84 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co. Bradley Properties, Inc. J.R.S. Equities, Inc. Funk, Richard B.	066-44031 - Villa Monte Apartments Atlanta, GA	General Contractor 9/83 - 9/84 Property Manager 9/84 - 1/05 General Partner of Sponsor 9/83 - 1/05 General Partner/Corporate Officer Corporate Officer	SATISFIED		X	No longer manage. Sold interest in property.
Bradley Construction Co., Inc. Funk, Richard B.	HUD Modernization Project FL 34-902 Plant City, FL	General Contractor 11/88 - 11/89 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	8645 Vero Beach, Florida Victory Park Phase II	General Contractor 4/89 - 1/90 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	CIAP Project #F158-905 (Cont #2) Housing Authority of Tarpon Springs Modernization of Project FL-58-2 & 3 Tarpon Springs, FL	General Contractor 5/89 - 2/90 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	066-36651 Casablanca Apartments Boynton Beach, FL	General Contractor 11/89 - 5/91 Corporate Officer Corporate Officer	UNKNOWN		X	

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Bradley Construction Co., Inc. Funk, Richard B.	514/516 Farm Labor Housing Charleston Park Ft. Meyers, FL	General Contractor 8/90 - 7/91 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	515 Rural Rental Housing, Charleston Park Ft. Myers, FL	General Contractor 8/90 - 7/91 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	Dunbar Village - CIAP FL 29 P009-909Z West Palm Beach Housing Authority West Palm Beach, FL	General Contractor 11/89 - 5/91 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	Cuney Homes Phase I TX 005001 & TX 005001A City of Houston Housing Authority Houston, TX	General Contractor 4/92 - 5/93 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Associates Bradley Construction Co., Inc. Funk, Richard B.	FL29-P128-004 Lee County Housing Authority Lee County, FL	Turnkey Developer 8/90 - 7/91 General Contractor 8/90 - 7/91 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Funk, Richard B.	FHA-067-35293 Bermuda Avenue Apartments Kissimmee, Florida U.S. Dept. of HUD	General Contractor 11/89 - 5/91 Corporate Officer Corporate Officer	UNKNOWN		X	

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Bradley Construction Co, Inc. Funk, Richard B.	067-EH299 Nat'l Church Residence of Holly Hill, Inc. Holly Hill, FL - Section 202	General Contractor 9/92 - 5/93 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co, Inc. Funk, Richard B.	FL29P012-903 Lakeside Park & Delaney Heights Avon Park, FL	General Contractor 10/92 - 4/93 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co, Inc. Funk, Richard B.	066-35016 & 066-35037 Sabal Palms Ft. Myers, FL	General Contractor 11/92 - 12/93 Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	TX 049-002; TX049-002 CIAP MOD 1990 City of Pittsburg Housing Authority Pittsburg, TX	General Contractor 12/92 - 3/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	TX24P023-904, TX24P023-905, TX24P023- 906 Magnolia Gardens Beaumont, TX	General Contractor 11/92 - 10/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	063-EH210 Gibb Marianna Village Marianna, FL - Section 202	General Contractor 7/93 - 11/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	063-EH209 Gibb Gulfcoast Village Panama City, FL - Section 202	General Contractor 7/93 - 11/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	067-HH002 Hillsborough County VOA Hillsborough County, FL Section 202/811	General Contractor 9/93 - 9/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	067-HH006 Manatee County VOA Manatee County, FL - Section 202/811	General Contractor 9/93 - 9/94 Corporate Officer Corporate Officer Corporate Officer Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	TX005001 & TX005001A Cuney Homes Phase II Houston, TX	General Contractor 11/94 - 10/95 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	

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Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	FL29-0001-912Z Pottsburg Park Modernization Jacksonville, FL	General Contractor 3/94 - 8/95 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Modernization of HUD Housing Projects GAO6P096009, GAO6P096010, GAO6P096011, GAO6P096013 Mod # GAO6P096906 Camilla, GA	General Contractor 1/94 -4/96 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	National Church Residence of Daytona Beach, Florida, Inc. Project Number 067-EE-018 Daytona Beach, FL	General Contractor 8/95 - 8/96 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Cuney Homes Phase III & IV TX005001 & TX005001A Houston, TX	General Contractor 3/96 - 4/97 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	United Church Residences of Immokalee, Florida, Inc. Project Number 066-EE011 Immokalee, Florida	General Contractor 7/96 - 4/97 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Martin Housing Alliance, Inc. Project Number 066-HD020-CMI Stuart, Florida	General Contractor 7/96 - 3/97 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	96DHR-007 Stoddert Arms Apartments Pensacola, FL	General Contractor 10/96 - 5/98 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	National Church Residence of McGregor Lake, Florida, Inc. Project Number 066-EE-028 Ft. Myers, FL	General Contractor 9/97 - 10/98 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Volunteers of America LaVilla Project Jacksonville, FL	General Contractor 9/97 - 5/98 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	UCC II Project Number 067-EE047 Lakeland, Florida	General Contractor 7/96 - 4/97 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director Corporate Officer	UNKNOWN		X	

Part II - For HUD Internal Processing Only

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Date (mm/dd/yyyy)	Telephone Number & Area Code:	<input type="checkbox"/> A. No adverse information; form HUD-2530 approval is recommended.	<input type="checkbox"/> C. Disclosure or Certification problem
Staff:	Processing & Control:	<input type="checkbox"/> B. Name match in system	<input type="checkbox"/> D. Other, our memorandum is attached.
Supervisor:	Director of Housing / Director, Multifamily Division:	Approved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date (mm/dd/yyyy)

Previous editions are obsolete. ref Handbook 4065.1 form HUD-2530 (2/2013)

Schedule A: List of Previous Projects and Section 8 Contracts. By name below is the complete list of my previous projects and my participation history as a principal in Multifamily Housing programs of HUD/FmHA, State and Local Housing Finance Agencies. **Note:** Read and follow the instruction sheet carefully. Abbreviate where possible. Make full disclosure. Add extra sheets if you need more space. Double check for accuracy. If you have no previous projects write, by your name, **"No previous participation, First Experience."**

1. List each Principal's Name (list in alphabetical order, last name first)	2. List Previous Projects (give the I.D. number, project name, city location, & government agency involved if other than HUD)	3. List Principals' Role(s) (indicate dates participated, and if fee or identity of interest participant)	4. Status of Loan (current, defaulted, assigned, or foreclosed)	5. Was Project ever in Default during your participation?		6. Last Mgmt. and/or Physical Inspc'tn Rating
				Yes	No If "Yes," explain	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	The Harbor Project Number 067-HD034 Springhill, Florida	General Contractor 8/98 - 4/99 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Evangeline Booth Salvation Army Project Number 063-EE011-WAH Ocala, Florida	General Contractor 4/99 - 3/00 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Irvinton Village, Phase I Project Number TX005005 Houston, Texas	General Contractor 6/98 - 4/00 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Irvinton Village, Phase II Project Number TX005005 Houston, Texas	General Contractor 1/99 - 1/00 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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Supervisor:	Director of Housing / Director, Multifamily Division:	Approved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date (mm/dd/yyyy)

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Kelly Village Homes Project Number TX005002 Houston, Texas 76 Units	General Contractor 7/98 - 6/99 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Kelly Village Homes, Phase II Project Number TX005002 Houston, Texas	General Contractor 1/99 - 7/00 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Bethel Towers Bethel Baptist Church Project Number 063-EE016 Tallahassee, Florida 60 Units	General Contractor 9/00 - 2/02 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Monarch/Carroll Apartments Project Number TX990025 Dallas, Texas 136 Units	General Contractor 4/00 - 2/02 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Victory Apartments Houston, Texas 100 Units	General Contractor 7/00 - 2/02 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Calais Park Apartments Project #067-35361 St. Petersburg, Florida 261 Units	General Contractor 12/01 - 9/03 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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Staff:	Processing & Control:	<input type="checkbox"/> B. Name match in system	<input type="checkbox"/> D. Other, our memorandum is attached.
Supervisor:	Director of Housing / Director, Multifamily Division:	Approved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date (mm/dd/yyyy)

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	GRANDAveNCR Project #067-EE101 Orlando, Florida 70 Units	General Contractor 12/01 - 6/03 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	AHEPA 489 Project #067-EE109-WAH New Port Richey, Florida 50 Units	General Contractor 6/02 - 1/04 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	VOA Elderly Housing Project #067-EE104 Orlando, Florida 104 Units	General Contractor 12/02 - 5/04 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	NCR Memphis Project #081-EE033 Memphis, Tennessee 50 Units	General Contractor 9/04 - 4/07 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	NCR Garland Project #113-EE028 Garland, Texas 56 Units	General Contractor 3/05 - Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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Supervisor:	Director of Housing / Director, Multifamily Division:	Approved: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date (mm/dd/yyyy)

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Gulf Village Homes Renovation - Project # AI-2-06 Prichard, Alabama 300 Units	General Contractor 6/04 - Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	The Villas at Carver Park Project # 05107 Orlando, Florida 64 Units	General Contractor 3/08 - 4/09 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	The Landings at Carver Park Project # 4649-41 Orlando, Florida 56 Units	General Contractor 7/08 - 7/09 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	The Neighborhood Network Center at Carver Park Project # 6086501 Orlando, Florida 7000 SF Community Center	General Contractor 7/08 - 7/09 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	HEP Service Facility Project # CD08HEP Clearwater, Florida 10,000 SF Service Facility	General Contractor 4/09 - 4/10 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Hillside Homes Renovation Project # 125-005 Bessemer, Alabama 50 Units	General Contractor 7/10 - 4/12 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	HEP West Project # 000307A Clearwater, Florida 32 Unit VA Shelter and Clubhouse	General Contractor 11/11 - 10/12 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		x	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Elyton Village Renovation Phase II Birmingham, Alabama 44 Units	General Contractor 12/12 - 6/14 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		x	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	East Broad Apartments Project #061-35768 Savannah, Georgia 30 Units	General Contractor 12/12 - 9/14 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		x	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Eyton Village Renovation Phase III Birmingham, Alabama 56 units	General Contractor 9/14 - 8/17 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		x	

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Farm Worker Village 1800 Farm Worker Way Immokalee, FL 34142	General Contractor 1/16 - 4/18 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Trinity Walk Phase II Project ID# 421 West Trintiy Place Decatur, GA 30303	General Contractor 5/16 - 9/17 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	The Pines Project ID# 310 W New Hampshire Ave Deland, FL 32720	General Contractor 12/17 - 1/19 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Oakview Walk Project ID# 1111 Oakview Road Decatur, GA 30303	General Contractor 4/18 - 7/19 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	San Filippo Project ID# 1225 Jaslo Street Palm Bay, FL 32909	General Contractor 6/19 - 6/21 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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				Yes	No	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Villages of New Augustine N Volusia St. Saint Augustine, Florida 32084 United States	274 General Contractor 1/24 - 3/25 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNDER CONSTRUCTIO N		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Waverly Terrace Apartments 8883 N 56th Street Temple Terrace, FL 33617	General Contractor 2/20 - 9/22 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Natura by Murbeck 6170 SW 20th Avenue Gainesville, FL 32607	General Contractor 6/24 - 6/26 Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNDER CONSTRUCTIO N		X	
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Infinity Apartments Winter Haven, FL	General Contractor Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	FINAL ENDORSEMEN T PENIDING			
Bradley Construction Co., Inc. Cosgray, William R., Jr. Funk, Richard B. Hartman, John C.	Ozanam Phase IV 7770 Ozanam Way New Port Richey, Florida 34654 United States	General Contractor Corporate Officer/Director Corporate Officer/Director Corporate Officer/Director	UNKNOWN		X	

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Supervisor:	Director of Housing / Director, Multifamily Division:	Approved: Yes No	Date (mm/dd/yyyy)

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles
of Incorporation of HOMELESS EMERGENCY PROJECT, INC.

a corporation organized under the Laws of the State of Florida,
filed on SEPTEMBER 16, 1986

The document number of this corporation is N16823

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
16th day of September, 1986.



CR2E022 (10-85)

George Firestone
Secretary of State

CR2E040 (4-84)

ARTICLE V - EXISTENCE
ARTICLE V - EXISTENCE

ARTICLES OF INCORPORATION
OF
HOMELESS EMERGENCY PROJECT, INC.

FILED
1985 SEP 16 PM 4:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby associate themselves together to form a Corporation Not For Profit under the Laws of the State of Florida.

ARTICLE I - NAME

The name of the Corporation is:

HOMELESS EMERGENCY PROJECT, INC.

ARTICLE II - ADDRESS

The initial street address of the principal office of this Corporation is to be at 1120 North Betty Lane, Clearwater, Florida 33515.

The officers may from time to time designate such other address and place for the principal office of this Corporation as they may see fit.

ARTICLE III - PURPOSE

The purpose of this Corporation shall be to provide clothing, food and shelter for the homeless and such other charitable actions as may be determined by the Board of Directors or members.

ARTICLE IV - MEMBERSHIP

Any person who is interested in the development of this program shall be qualified for membership in this Corporation. Such person shall be admitted to membership upon his or her application therefor and approval thereof by the Board of Directors of this Corporation.

ARTICLE V - EXISTENCE

This Corporation shall have perpetual existence, unless terminated by law, dissolution or unforeseen circumstances.

ARTICLE VI - INITIAL SUBSCRIBERS

The names and residences of the subscribers to these Articles are:

Otis C. Green
1101 Fairburn Ave.
Clearwater, FL 33515

Barbara Poynter
3552 Fisher Road
Palm Harbor, FL 33563

Barbara Green
1101 Fairburn Ave.
Clearwater, FL 33515

Wanda Huffman
450 Gulfview Blvd., #1504
Clearwater, FL 33515

ARTICLE VII - OFFICERS

The business affairs of this Corporation shall be managed by the President, Executive Vice-President, Vice-Presidents, Secretary and Treasurer. The position of Secretary and Treasurer may be held by the same person.

ARTICLE VIII - INITIAL OFFICERS

The names of the Officers who are to serve and manage all of the affairs of the Corporation until the first election or appointment under these Articles of Incorporation are:

OTIS C. GREEN	President
BARBARA POYNTER	Vice President
BARBARA GREEN	Secretary
WANDA HUFFMAN	Treasurer

ARTICLE IX - INITIAL DIRECTORS

The names and residences of the first Board of Directors who shall hold office until their successors are elected and qualified are as follows:

Otis C. Green
1101 Fairburn Ave.
Clearwater, FL 33515

Barbara Poynter
3552 Fisher Road
Palm Harbor, FL 33563

Barbara Green
1101 Fairburn Ave.
Clearwater, FL 33515

Wanda Huffman
450 Gulfview Blvd., #1504
Clearwater, FL 33515

Marilyn Davis
2738 Shaddock Dr.
Clearwater, FL 33519

Leslie Labdon
5475 48th Ave. No.
St. Petersburg, FL 33709

Pat Hannaford
2923 Deer Run So.
Clearwater, FL 33519

David McAbee
1204 Fairburn Ave.
Clearwater, FL 33515

ARTICLE X - EFFECTIVE DATE

These Articles of Incorporation shall be effective upon receipt by the Secretary of State's office.

ARTICLE XI - AMENDMENTS

The Articles of Incorporation and the By-Laws of this Corporation may be made, altered or rescinded upon a two-thirds vote of the active members present at any regular meeting or special meeting of the membership duly called for that purpose.

ARTICLE XII - DISSOLUTION

In the event of dissolution the residual assets of the organization shall be turned over to one or more organizations which themselves are exempt as organizations described in Sections 501(C)(3) and 170(C)(2) of the Internal Revenue Code of 1954 or corresponding Section of any prior or future Internal Revenue Codes or to the Federal, State or local government for exclusive public purpose.

ARTICLE XIII - BY-LAWS

By-Laws shall be made, altered or rescinded at a regular or special meeting of the members, by a vote of a majority of a quorum of members present in person or by proxy.

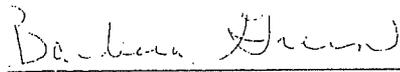
IN WITNESS WHEREOF, we have hereunto set our hands and seals, acknowledged and filed the foregoing Articles of Incorporation under the Laws of the State of Florida, this 12th day of September, 1986.



OTIS GREEN



BARBARA POYNTER



BARBARA GREEN



WANDA HUFFMAN

REGISTERED AND RESIDENT
AGENT CERTIFICATE OF
HOMELESS EMERGENCY PROJECT, INC.

In pursuance of Chapter 607.034 and 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

That the above-named Corporation desiring to organize under the Laws of the State of Florida with its principal office as indicated in the Articles of Incorporation and shown below has named the undersigned as its agent to accept service of process within this state at the addresss set forth below.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated Corporation, at place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said act relative to keeping open said office.



OTIS C. GREEN
Registered and Resident Agent

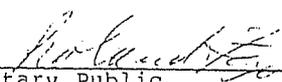
Registered and Resident Agent's Information:

Otis C. Green
1120 No. Betty Lane
Pinellas County
Clearwater, FL 33515

STATE OF FLORIDA
COUNTY OF PINELLAS

BEFORE ME, personally appeared OTIS GREEN, BARBARA POYNTER, BARBARA GREEN, and WANDA HUFFMAN, to me well known to be the individuals described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that they executed the same for the purpose therein expressed.

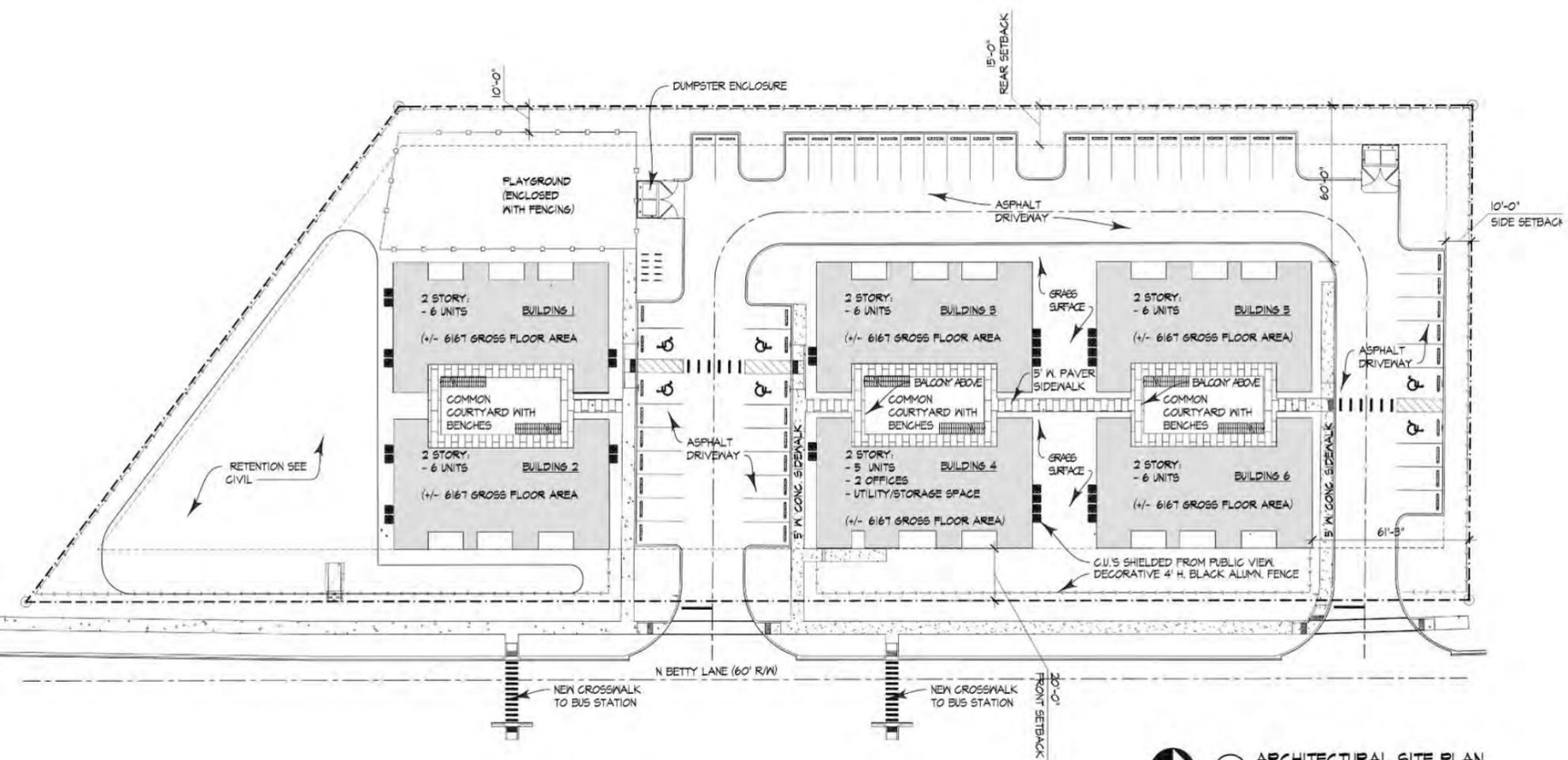
WITNESS my hand and official seal in the County and State named above this 12th day of September, 1986.



Notary Public

My commission expires:

Notary Public, State of Florida
My Commission Expires July 5, 1987
Bonded Thru Troy Fain - Insurance, Inc.



ARCHITECTURAL SITE PLAN

14.307

SEE CIVIL FOR SITE INFORMATION
CIVIL TAKES PRECEDENCE OVER ARCHITECTURAL

Prepared by and Return to:
Investors Title & Settlement Services
Jeffrey D. Fishman
413 S. MacDill Avenue
Tampa, Florida 33609-3036
Our File Number: 2023-1106

For official use by Clerk's office only

WARRANTY DEED

STATE OF Florida)
COUNTY OF Pinellas)

THIS INDENTURE, made this September 20, 2023, between **Habitat for Humanity of Pinellas County, Inc., a Florida Not for Profit Corporation**, whose mailing address is: 13355 49th Street N, Suite B, Clearwater, Florida 33762, party of the first part, and **Homeless Emergency Project, Inc., a Florida Not for Profit Corporation d/b/a Homeless Empowerment Program, HEP**, whose mailing address is: 1120 North Betty Lane, Clearwater, FL 33755, party of the second part,

WITNESSETH:

First party, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, aliens, remises, releases, conveys and confirms unto second party, their heirs and assigns, the following described property, to wit:

Commence at the Southwest corner of the Southeast Quarter of the Southeast Quarter of Section 3, Township 29 South, Range 15 East, Pinellas County, Florida, for a point of reference; thence N 00°07'03"W, 758.00 feet; thence N 89°36'07"W, 30.00 feet to the Point of Beginning; thence S 00°07'03"E., 563.03 feet; thence N 52°37'00"W, 239.48 feet; thence N 00°07'03"W, 418.95 feet; thence S 89°36'07"E, 190.00 feet to the Point of Beginning less all of the road right of way of Betty Lane and Overbrook Avenue.

Subject, to all existing zoning and governmental regulations, and subject to real estate taxes for calendar year 2023 and subsequent years.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the same in fee simple forever.

AND the party of the first part hereby covenants with said party of the second part, that it is lawfully seized of said land in fee simple: that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever.

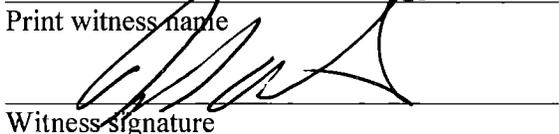
IN WITNESS WHEREOF, first party has signed and sealed these present the date set forth on September 15, 2023.

Signed, sealed and delivered
in the presence of:

Habitat for Humanity of Pinellas County, Inc.


Witness signature

Cecilia Gonzalez
Print witness name

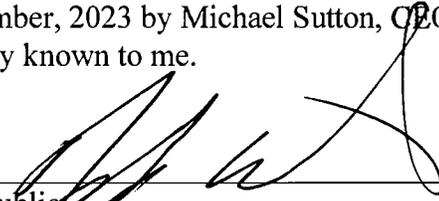

Witness signature

Jeffrey D. Fishman
Print witness name

By: 
Print Name: Michael Sutton
Title: CEO

State of Florida
County of Pinellas

The foregoing instrument was acknowledged before me by means of physical presence, this 15th day of September, 2023 by Michael Sutton, CEO of Habitat for Humanity of Pinellas County, Inc. who is personally known to me.


Notary Public



JEFFREY D. FISHMAN
Commission # HH 380281
Expires July 29, 2027



Parcel Summary (as of 10-Jul-2025)				Parcel Map			
Parcel Number 03-29-15-00000-430-0400							
Owner Name HOMELESS EMERGENCY PROJECT INC							
Property Use 1000 Vacant Commercial Land							
Site Address N BETTY LN CLEARWATER, FL 33755							
Mailing Address 1120 N BETTY LN CLEARWATER, FL 33755-3303							
Legal Description PART OF SE 1/4 OF SEC 03-29-15 DESC AS FROM SW COR OF SE 1/4 OF SE 1/4 OF SEC TH N00D07'03"W 758FT TH N89D36'07"W 30FT FOR POB TH S00D07'03"E 563.03FT							
Current Tax District CLEARWATER (CW)							
Year Built							
Heated SF	Gross SF	Living Units	Buildings				
			0				

Exemptions				
Year	Homestead	Use %	Status	Property Exemptions & Classifications
2026	No	0%		Institutional
2025	No	0%		
2024	No	0%		

Miscellaneous Parcel Info							
Last Recorded Deed	Sales Comparison	Census Tract	Evacuation Zone	Flood Zone	Elevation Certificate	Zoning	Plat Bk/Pg
22569/0135	Find Comps	263.00	E	Current FEMA Maps	Check for EC	Zoning Map	/

2024 Final Values					
Year	Just/Market Value	Assessed Value/SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2024	\$639,625	\$639,625	\$639,625	\$639,625	\$639,625

Value History (yellow indicates corrected value)						
Year	Homestead Exemption	Just/Market Value	Assessed Value/SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2023	N	\$639,625	\$552,818	\$0	\$0	\$0
2022	N	\$502,562	\$502,562	\$502,562	\$502,562	\$502,562
2021	N	\$255,850	\$255,850	\$255,850	\$255,850	\$255,850
2020	N	\$246,712	\$246,712	\$246,712	\$246,712	\$246,712
2019	N	\$237,575	\$237,575	\$237,575	\$237,575	\$237,575

2024 Tax Information			
<p>Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our Tax Estimator to estimate taxes under new ownership.</p>	Tax Bill	2024 Millage Rate	Tax District
	View 2024 Tax Bill	18.9481	(CW)

Sales History						
Sale Date	Price	Qualified / Unqualified	Vacant / Improved	Grantor	Grantee	Book / Page
15-Sep-2023	\$1,000,000	<u>U</u>	V	HABITAT FOR HUMANITY OF PINELLAS CNTY INC	HOMELESS EMERGENCY PROJECT INC	22569/0135
02-Aug-2021	\$750,000	<u>U</u>	V	GREEN, DALE	HABITAT FOR HUMANITY OF PINELLAS CNTY INC	21661/0551
05-Jan-2016	\$0	<u>U</u>	V	BAXTER, WESLEY EST	BAXTER, JUDY K	19042/1835
28-Aug-1998	\$0	<u>U</u>	V	HOLLINGSWORTH JAMES W	GREEN, DALE	10218/1199
08-May-1998	\$220,000	<u>U</u>	I	HOLLINGSWORTH JAMES W	GREEN, DALE	10089/0207

2024 Land Information							
Land Area: = 93,828 sf = 2.15 acres			Frontage and/or View: None			Seawall: No	
Property Use	Land Dimensions	Unit Value	Units	Method	Total Adjustments	Adjusted Value	
Vacant Commercial	0x0	\$350,000	2.1500	AC	1.0000	\$752,500	

2024 Extra Features					
Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
No Extra Features on Record.					

Permit Data			
Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.			
Permit Number	Description	Issue Date	Estimated Value

BCP2022-080630	DEMOLITION	10/12/2022	\$14,480
BCP2022-090495	DEMOLITION	09/20/2022	\$600



CHAIRPERSON

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VICE CHAIRMAN

Eric Ebbert

TREASURER

Michael Kindt

IMMEDIATE PAST CHAIR

Phil Beauchamp

CHAIRMAN EMERITUS

The Late Bruce Fyfe

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Haley Crum

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Jennifer Garbowicz

Carol Hague

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Fred Lenz, M.D.

Rev. David McAbee

Wally Pope

Carrie Shulman, M.D.

Kyle Shulman

Kate Tiedemann

Tom Whiddon

FOUNDER

The Late Rev. Otis C. Green

FOUNDER EMERITUS

Barbara Green

PRESIDENT & CEO

Ashley Lowery

Pinellas County Board of County Commissioners
315 Court Street
Clearwater, Florida 33756

Re: Commitment of Endowment Funds for Multi-Family Housing Development

Dear Pinellas County Board of County Commissioners

On behalf of the Homeless Empowerment Program (HEP) Board Executive Committee, I am writing to affirm our organization's financial commitment to the success of our affordable multi-family housing development in Clearwater, Florida.

Funding Summary

- **Total development cost:** \$10,000,000
- **Private fundraising secured to date:** \$5,425,060
- **HEP Endowment:** \$1,434,940
- **City of Clearwater HOME-ARP award:** \$1,390,000
- **Remaining financing gap (requested through Penny for Pinellas):** \$1,750,000

To ensure the project is fully funded and delivered on schedule, the Executive Committee has authorized up to **\$1,434,940 from HEP's endowment** as a backstop to cover any residual need. At the same time, HEP will continue our planned capital campaign fundraising efforts with the goal of offsetting or eliminating the need to draw from the endowment; if any endowment funds are ultimately used, it is our intention to replenish them through ongoing fundraising.

Our Board and Executive Committee are confident in HEP's capacity to steward this investment effectively and leverage it to provide safe, affordable housing for vulnerable individuals and families in Pinellas County.

We appreciate your consideration and partnership in making this critical initiative possible.

Sincerely,

A handwritten signature in blue ink that reads 'Nancy Ramey'.

Nancy Ramey
HEP Board Chair

Affirmative Fair Housing Marketing Plan

Project Name: HEP Multi-Family Housing

Location: 1718 N. Betty Lane, Clearwater, FL 33755

Date: September 30, 2025

Submitted by: Homeless Empowerment Program (HEP)

Contact: Ashley Lowery, President & CEO | 727-488-5988 | ashleyl@HEPempowers.org

I. Purpose and Commitment

The Homeless Empowerment Program (HEP) is committed to affirmatively furthering fair housing by ensuring equal housing opportunities for all individuals regardless of race, color, national origin, religion, sex, familial status, disability, sexual orientation, or gender identity. In accordance with the Fair Housing Act and Pinellas County's requirements, this Affirmative Fair Housing Marketing Plan outlines strategies to promote awareness and accessibility of our new [insert number of units]-unit affordable multi-family housing development to individuals and families who are least likely to apply without targeted outreach.

II. Target Populations Least Likely to Apply

Based on demographic data, housing studies, and input from the Pinellas County Office of Housing & Community Development, the following groups may be least likely to apply for housing at this property without focused outreach:

- Black and Hispanic households
- Persons with limited English proficiency (LEP)
- Individuals with disabilities
- Families with children
- Veterans and formerly homeless households

III. Outreach and Marketing Strategies

HEP will implement the following strategies to affirmatively market the project:

General Marketing

- Advertise vacancies in local and regional newspapers, social media platforms, and rental websites that reach diverse audiences.
- Provide marketing materials in English and Spanish; offer translation services for applicants as needed.
- Include the Equal Housing Opportunity logo and statement on all advertisements, flyers, and brochures.

Targeted Outreach

- Partner with community-based organizations, including:
 - Homeless Leadership Alliance of Pinellas

- Pinellas County Urban League
- Hispanic Outreach Center
- Directions for Living
- Bay Pines VA Healthcare System & Veterans Service Organizations
- Distribute flyers at libraries, community centers, childcare centers, and faith-based organizations.
- Place marketing materials in accessible formats for persons with disabilities.

Online Presence

- Post information on HEP's website and social media, with accessible features (screen-reader compatibility, captions, alt text).
- Partner with Pinellas County and City of Clearwater to post the opportunity on their housing resource platforms.

IV. Application Process and Procedures

- Applications will be made available both online and in hard copy.
- Materials will be written in plain language, with translated versions upon request.
- The housing office will maintain accessible facilities, with TDD/TTY available.
- A first-come, first-qualified system will be used in accordance with Fair Housing laws.

V. Staff Training

- HEP staff and property management personnel will receive annual training on Fair Housing and affirmative marketing practices.
- Training will include cultural competency, ADA accommodations, and handling LEP applicants.

VI. Evaluation and Reporting

- Maintain records of all marketing efforts, including outreach lists, flyers, postings, and advertisements.
- Track applicant demographics to determine the effectiveness of outreach efforts.
- Provide an annual Affirmative Marketing Report to Pinellas County summarizing activities and outcomes.

VII. Fair Housing Contact Information

For complaints or questions regarding Fair Housing:
Pinellas County Office of Human Rights
Phone: 727-464-4880 | TDD: 727-464-4062

FINANCIAL STATEMENTS AND AUDITORS' REPORT

HOMELESS EMERGENCY PROJECT, INC.
D/B/A HOMELESS EMPOWERMENT PROGRAM

December 31, 2024 and 2023

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Herman V. Lazzara	Michael E. Helton
Sam A. Lazzara	James K. O'Connor
Kevin R. Bass	David M. Bohnsack
Jonathan E. Stein	Julie A. Davis
Stephen G. Douglas	Karl N. Swan
Marc D. Sasser, of Counsel	
Cesar J. Rivero, in Memoriam (1942-2017)	

INDEPENDENT AUDITORS' REPORT

Board of Directors
Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

Report on the Financial Statements

Opinion

We have audited the financial statements of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program (a nonprofit organization), which comprise the statements of financial position as of December 31, 2024 and 2023, and the related statements of activities and changes in net assets, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program (“HEP”) as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors’ Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of HEP and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about HEP’s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.



Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of HEP's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about HEP's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

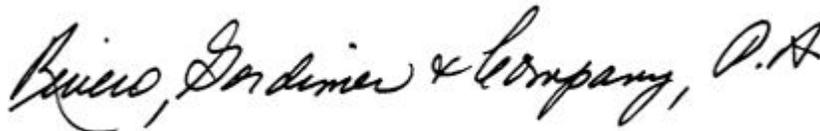
Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated May 23, 2025 on our consideration of HEP's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering HEP's internal control over financial reporting and compliance.

Tampa, Florida
May 23, 2025

A handwritten signature in black ink that reads "Bueco, Gardner & Company, P.A." The signature is written in a cursive, flowing style.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF FINANCIAL POSITION

December 31, 2024

(with summarized comparative totals for December 31, 2023)

ASSETS	2024			2023
	Without Donor Restrictions	With Donor Restrictions	Total	
Current assets				
Cash and cash equivalents	\$ 1,196,157	\$ 535,713	\$ 1,731,870	\$ 2,347,612
Grants receivable	409,351	-	409,351	272,672
Accounts receivable - other	74,746	-	74,746	196,843
Unconditional promises to give	39,249	-	39,249	68,675
Prepaid expenses	148,423	-	148,423	148,142
Investments	4,316,619	1,264,807	5,581,426	4,150,907
Other assets	62,694	-	62,694	35,938
Total current assets	<u>6,247,239</u>	<u>1,800,520</u>	<u>8,047,759</u>	<u>7,220,789</u>
Noncurrent assets				
Property and equipment, net	10,190,721	-	10,190,721	9,670,873
Investments	6,527,133	350,493	6,877,626	6,451,952
Beneficial interest in trusts	-	923,994	923,994	949,847
Total noncurrent assets	<u>16,717,854</u>	<u>1,274,487</u>	<u>17,992,341</u>	<u>17,072,672</u>
TOTAL ASSETS	<u>\$ 22,965,093</u>	<u>\$ 3,075,007</u>	<u>\$ 26,040,100</u>	<u>\$ 24,293,461</u>
LIABILITIES AND NET ASSETS				
Current liabilities				
Accounts payable and accrued expenses	\$ 112,378	\$ -	\$ 112,378	\$ 74,982
Accrued payroll	33,908	-	33,908	139,810
Security deposits	890	-	890	890
Deferred revenue	-	-	-	2,500
Mortgages payable, current portion	29,617	-	29,617	8,886
Total current liabilities	<u>176,793</u>	<u>-</u>	<u>176,793</u>	<u>227,068</u>
Mortgages payable, net of mortgage costs	<u>3,576,981</u>	<u>-</u>	<u>3,576,981</u>	<u>3,597,185</u>
Total liabilities	<u>3,753,774</u>	<u>-</u>	<u>3,753,774</u>	<u>3,824,253</u>
Net assets				
Without donor restrictions	12,684,186	-	12,684,186	12,457,521
Without donor restrictions - board designated	6,527,133	-	6,527,133	6,136,125
With donor restrictions	-	3,075,007	3,075,007	1,875,562
Total net assets	<u>19,211,319</u>	<u>3,075,007</u>	<u>22,286,326</u>	<u>20,469,208</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 22,965,093</u>	<u>\$ 3,075,007</u>	<u>\$ 26,040,100</u>	<u>\$ 24,293,461</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF FINANCIAL POSITION

December 31, 2023

ASSETS	Without Donor Restrictions	With Donor Restrictions	Total
Current assets			
Cash and cash equivalents	\$ 1,737,724	\$ 609,888	\$ 2,347,612
Grants receivable	272,672	-	272,672
Accounts receivable - other	196,843	-	196,843
Unconditional promises to give	68,675	-	68,675
Prepaid expenses	148,142	-	148,142
Investments	4,150,907	-	4,150,907
Other assets	35,938	-	35,938
Total current assets	<u>6,610,901</u>	<u>609,888</u>	<u>7,220,789</u>
Noncurrent assets			
Property and equipment, net	9,670,873	-	9,670,873
Investments	6,136,125	315,827	6,451,952
Beneficial interest in trusts	-	949,847	949,847
Total noncurrent assets	<u>15,806,998</u>	<u>1,265,674</u>	<u>17,072,672</u>
TOTAL ASSETS	<u><u>\$ 22,417,899</u></u>	<u><u>\$ 1,875,562</u></u>	<u><u>\$ 24,293,461</u></u>
LIABILITIES AND NET ASSETS			
Current liabilities			
Accounts payable and accrued expenses	\$ 74,982	\$ -	\$ 74,982
Accrued payroll	139,810	-	139,810
Security deposits	890	-	890
Deferred revenue	2,500	-	2,500
Mortgages payable, current portion	8,886	-	8,886
Total current liabilities	<u>227,068</u>	<u>-</u>	<u>227,068</u>
Mortgages payable, net of mortgage costs	<u>3,597,185</u>	<u>-</u>	<u>3,597,185</u>
Total liabilities	<u>3,824,253</u>	<u>-</u>	<u>3,824,253</u>
Net assets			
Without donor restrictions	12,457,521	-	12,457,521
Without donor restrictions - board designated	6,136,125	-	6,136,125
With donor restrictions	-	1,875,562	1,875,562
Total net assets	<u>18,593,646</u>	<u>1,875,562</u>	<u>20,469,208</u>
TOTAL LIABILITIES AND NET ASSETS	<u><u>\$ 22,417,899</u></u>	<u><u>\$ 1,875,562</u></u>	<u><u>\$ 24,293,461</u></u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ended December 31, 2024

	Year Ended December 31, 2024			2023
	Without Donor Restrictions	With Donor Restrictions	Total	
Public support and revenues				
Contributions	\$ 1,025,441	\$ 1,885,668	\$ 2,911,109	\$ 2,636,755
Estates and trusts	-	-	-	550,329
Special events revenue, net	117,894	-	117,894	94,561
In-kind contributions	1,850,911	-	1,850,911	2,066,655
Grants	4,277,990	-	4,277,990	3,937,469
Client fees	300,715	-	300,715	307,513
Thrift store sales	585,195	-	585,195	576,680
Other	50,045	-	50,045	85,844
Change in value of beneficial interest in trusts	-	52,730	52,730	72,242
Net assets released from restrictions	773,619	(773,619)	-	-
Total public support and revenue	<u>8,981,810</u>	<u>1,164,779</u>	<u>10,146,589</u>	<u>10,328,048</u>
Expenses				
Program services	7,736,089	-	7,736,089	7,351,880
Management and general	903,936	-	903,936	763,045
Fundraising	820,758	-	820,758	736,816
Total expenses	<u>9,460,783</u>	<u>-</u>	<u>9,460,783</u>	<u>8,851,741</u>
Change in net assets before investment return	(478,973)	1,164,779	685,806	1,476,307
Investment return, net	1,096,646	34,666	1,131,312	1,218,874
Changes in net assets	<u>617,673</u>	<u>1,199,445</u>	<u>1,817,118</u>	<u>2,695,181</u>
Net assets at beginning of year	<u>18,593,646</u>	<u>1,875,562</u>	<u>20,469,208</u>	<u>17,774,027</u>
Net assets at end of year	<u>\$ 19,211,319</u>	<u>\$ 3,075,007</u>	<u>\$ 22,286,326</u>	<u>\$ 20,469,208</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ended December 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Total
Public support and revenues			
Contributions	\$ 1,766,992	\$ 869,763	\$ 2,636,755
Estates and trusts	550,329	-	550,329
Special events revenue, net	94,561	-	94,561
In-kind contributions	2,066,655	-	2,066,655
Grants	3,937,469	-	3,937,469
Client fees	307,513	-	307,513
Thrift store sales	576,680	-	576,680
Other	85,844	-	85,844
Change in value of beneficial interest in trusts	-	72,242	72,242
Net assets released from restrictions	853,175	(853,175)	-
Total public support and revenue	<u>10,239,218</u>	<u>88,830</u>	<u>10,328,048</u>
Expenses			
Program services	7,351,880	-	7,351,880
Management and general	763,045	-	763,045
Fundraising	736,816	-	736,816
Total expenses	<u>8,851,741</u>	<u>-</u>	<u>8,851,741</u>
Change in net assets before investment return	1,387,477	88,830	1,476,307
Investment return, net	1,173,074	45,800	1,218,874
Changes in net assets	<u>2,560,551</u>	<u>134,630</u>	<u>2,695,181</u>
Net assets at beginning of year	<u>16,033,095</u>	<u>1,740,932</u>	<u>17,774,027</u>
Net assets at end of year	<u>\$ 18,593,646</u>	<u>\$ 1,875,562</u>	<u>\$ 20,469,208</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF FUNCTIONAL EXPENSES

For the year ended December 31, 2024
(with summarized comparative totals for the year ended December 31, 2023)

	Program Services										Total	
	Housing Programs				Total Housing Programs	Support Services	Thrift Store	Total Program Services	Management and General	Development (Fundraising)	2024	2023
	Outreach	Emergency Shelter	Transitional	Permanent Housing							2024	2023
Salaries, and related expenses												
Salaries	\$ 117,406	\$ 1,013,451	\$ 371,858	\$ 225,631	\$ 1,728,346	\$ 587,097	\$ 355,465	\$ 2,670,908	\$ 568,321	\$ 525,566	\$ 3,764,795	\$ 3,297,325
Payroll taxes and benefits	23,476	170,147	62,936	36,219	292,778	123,214	73,341	489,333	104,518	88,301	682,152	632,420
Personnel expenses	2,581	14,511	5,369	2,697	25,158	10,733	4,694	40,585	14,771	5,253	60,609	44,382
Total salaries and net expenses	143,463	1,198,109	440,163	264,547	2,046,282	721,044	433,500	3,200,826	687,610	619,120	4,507,556	3,974,127
Client services	8,185	184,178	164,360	69,050	425,773	259,013	5,335	690,121	-	8,824	698,945	545,935
Dental and wellness clinic	40,174	250,370	112,466	143,787	546,797	16,140	-	562,937	-	-	562,937	476,921
Marketing	142	142	142	142	568	1,486	2,096	4,150	731	55,210	60,091	73,855
Food	23,212	201,072	82,555	112,046	418,885	10,817	571	430,273	852	417	431,542	506,219
In-kind lease space	28,923	232,550	104,284	141,340	507,097	-	-	507,097	-	-	507,097	485,377
In-kind services	18,773	150,943	67,688	91,741	329,145	-	-	329,145	-	-	329,145	672,653
Insurance	5,438	48,721	39,378	86,202	179,739	44,738	13,994	238,471	6,961	6,164	251,596	201,900
Interest	-	-	-	527	527	-	-	527	-	-	527	527
Learning center activities	170	170	170	170	680	1,321	-	2,001	-	-	2,001	609
Office expenses and supplies	1,897	14,404	5,520	17,069	38,890	19,843	18,646	77,379	27,935	52,403	157,717	119,035
Other expenses	-	-	-	-	-	-	-	-	1,714	-	1,714	17,842
Professional fees	2,521	12,111	7,669	2,459	24,760	12,171	5,741	42,672	8,677	30,873	82,222	101,752
Repairs and maintenance	18,509	187,357	36,661	99,651	342,178	43,262	21,797	407,237	9,142	8,484	424,863	286,525
Technology	2,517	19,555	8,108	3,652	33,832	14,527	5,839	54,198	5,280	33,694	93,172	104,641
Telephone	831	6,701	3,015	1,658	12,205	5,439	1,525	19,169	2,920	2,164	24,253	25,638
Utilities	17,103	93,166	65,082	162,854	338,205	46,022	30,691	414,918	2,654	2,022	419,594	441,763
Transportation expense	3,448	12,320	1,001	8,208	24,977	56,808	15,628	97,413	486	899	98,798	99,212
Depreciation	16,490	62,132	57,075	389,315	525,012	111,920	20,623	657,555	148,974	484	807,013	717,210
	<u>\$ 331,796</u>	<u>\$ 2,674,001</u>	<u>\$ 1,195,337</u>	<u>\$ 1,594,418</u>	<u>\$ 5,795,552</u>	<u>\$ 1,364,551</u>	<u>\$ 575,986</u>	<u>\$ 7,736,089</u>	<u>\$ 903,936</u>	<u>\$ 820,758</u>	<u>\$ 9,460,783</u>	<u>\$ 8,851,741</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENT OF FUNCTIONAL EXPENSES

For the year ended December 31, 2023

	Program Services										
	Housing Programs				Total Housing Programs	Support Services	Thrift Store	Total Program Services	Management and General	Development (Fundraising)	Total
	Outreach	Emergency Shelter	Transitional	Permanent Housing							
Salaries, and related expenses											
Salaries	\$ 111,507	\$ 743,296	\$ 404,913	\$ 257,235	\$ 1,516,951	\$ 483,020	\$ 343,036	\$ 2,343,007	\$ 491,170	\$ 463,148	\$ 3,297,325
Payroll taxes and benefits	24,863	144,660	73,169	52,257	294,949	96,266	73,749	464,964	89,543	77,913	632,420
Personnel expenses	1,217	8,832	5,261	3,524	18,834	8,012	4,045	30,891	8,675	4,816	44,382
Total salaries and net expenses	137,587	896,788	483,343	313,016	1,830,734	587,298	420,830	2,838,862	589,388	545,877	3,974,127
Client services	16,292	87,012	142,478	53,075	298,857	229,130	5,037	533,024	4,274	8,637	545,935
Dental and wellness clinic	33,263	159,941	110,760	156,123	460,087	16,834	-	476,921	-	-	476,921
Marketing	355	534	355	355	1,599	5,201	2,003	8,803	100	64,952	73,855
Food	32,512	183,165	119,780	166,058	501,515	3,175	204	504,894	1,001	324	506,219
In-kind lease space	32,342	167,673	119,222	166,140	485,377	-	-	485,377	-	-	485,377
In-kind services	44,820	232,366	165,223	230,244	672,653	-	-	672,653	-	-	672,653
Insurance	5,009	33,074	31,765	74,733	144,581	33,234	11,544	189,359	6,532	6,009	201,900
Interest	-	-	-	527	527	-	-	527	-	-	527
Learning center activities	23	23	23	23	92	517	-	609	-	-	609
Office expenses and supplies	2,151	9,901	6,267	5,002	23,321	24,733	16,672	64,726	12,553	41,756	119,035
Other expenses	-	-	-	-	-	-	-	-	-	17,842	17,842
Professional fees	2,674	10,538	7,791	29,346	50,349	13,006	6,477	69,832	28,096	3,824	101,752
Repairs and maintenance	10,446	71,120	40,919	127,155	249,640	7,160	17,417	274,217	6,865	5,443	286,525
Technology	3,769	15,212	11,364	7,128	37,473	19,646	7,606	64,725	5,964	33,952	104,641
Telephone	666	4,080	3,220	3,409	11,375	6,228	1,385	18,988	4,112	2,538	25,638
Utilities	21,985	100,598	70,023	171,795	364,401	39,100	33,213	436,714	2,476	2,573	441,763
Transportation expense	6,937	20,256	6,835	13,107	47,135	34,574	14,812	96,521	89	2,602	99,212
Depreciation	21,112	62,399	58,021	383,486	525,018	69,496	20,614	615,128	101,595	487	717,210
	<u>\$ 371,943</u>	<u>\$ 2,054,680</u>	<u>\$ 1,377,389</u>	<u>\$ 1,900,722</u>	<u>\$ 5,704,734</u>	<u>\$ 1,089,332</u>	<u>\$ 557,814</u>	<u>\$ 7,351,880</u>	<u>\$ 763,045</u>	<u>\$ 736,816</u>	<u>\$ 8,851,741</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

STATEMENTS OF CASH FLOWS

For the years ended December 31,

	<u>2024</u>	<u>2023</u>
Cash flows from operating activities		
Change in net assets	\$ 1,817,118	\$ 2,695,181
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	807,013	717,210
Amortization of mortgage costs	527	527
Net unrealized and realized gain on investments	(552,411)	(908,451)
Donated investments	(20,447)	(1,182,237)
Donated equipment	(128,000)	-
Distributions from beneficial interest in trusts	78,583	56,632
Change in value of beneficial interest in trust assets	(52,730)	(72,242)
Distributions from estate receivables	-	373,529
Change in value of estate receivables	-	(8,000)
Decrease (increase) in:		
Grants receivable	(136,679)	148,519
Unconditional promises to give	29,426	(21,417)
Estate receivable	-	(92,329)
Accounts receivable - other	122,097	44,226
Prepaid expenses	(281)	(36,610)
Other assets	(26,756)	(25,667)
Increase (decrease) in:		
Accounts payable and accrued liabilities	37,396	(30,170)
Accrued payroll	(105,902)	9,292
Deferred revenue	(2,500)	2,500
Net cash provided by operating activities	<u>1,866,454</u>	<u>1,670,493</u>
Cash flows from investing activities		
Purchases of investments	(2,060,852)	(2,753,791)
Proceeds from sale of investments	777,517	2,265,435
Purchases of property and equipment	(1,198,861)	(1,604,579)
Net cash used by investing activities	<u>(2,482,196)</u>	<u>(2,092,935)</u>
Net change in cash, cash equivalents and restricted cash	(615,742)	(422,442)
Cash, cash equivalents and restricted cash		
At beginning of year	<u>2,347,612</u>	<u>2,770,054</u>
At end of year	<u>\$ 1,731,870</u>	<u>\$ 2,347,612</u>
Supplemental disclosure of cash flow information		
Interest paid	<u>\$ -</u>	<u>\$ -</u>
Income taxes paid	<u>\$ -</u>	<u>\$ -</u>

The accompanying notes are an integral part of this financial statement.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES

A description of Homeless Emergency Project, Inc. and a summary of its significant accounting policies consistently applied in the preparation of the accompanying financial statements follow:

1. Description of HEP

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program (“HEP”) is a nonprofit organization founded in 1986 whose mission is to provide homeless and low-income individuals and families with housing, food, clothing and support services necessary to obtain self-sufficiency and improved quality of life. Funds used for operations are received from federal, state, local and private sources.

HEP provides emergency, transitional and permanent housing for men, women, children and veterans, including those with mental illnesses. HEP offers a full continuum of shelter care for the entire homeless population and, with its community partners, provides residents access to a wide range of support services.

- Housing Programs: Services provide for outreach, emergency, transitional and permanent housing needs, clothing, food, personal care, life skills, case management and transportation costs of the residents.
- Benefits Coordinator: The HEP Benefits Coordinator assists residents in acquiring needed documents and services on their path to self-sufficiency (i.e. VA benefits, health care insurance, social security, etc.)
- Community Garden: HEP’s community garden not only provides fresh, organically grown produce to help our dining hall be self-sustaining; it also provides a learning opportunity, a therapeutic outlet for residents to remain physically active and keeps them productively engaged in the community.
- Community Housing Assistance Program: This program is available to assist eligible applicants avoid potential homelessness by eliminating rental payments in arrears, providing one-on-one housing counseling to ensure stability of their new housing situation by providing move in costs in instances of homelessness.
- Counseling: Services include substance abuse care and alcohol treatment, recovery services, vocational and employment training, mental health therapy (individual, group and families) and public benefits access.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

- *Dental and Wellness Clinic:* The Dental and Wellness Clinic provides free, quality and comprehensive dental and wellness services to uninsured/underinsured homeless and at-risk individuals residing at HEP and our community partners, regardless of their ability to pay. Services include a full range of dental care and chronic pain and disease self-management workshops, healthcare navigation, nutritional counseling, onsite psychiatric nurse practitioner and canine assisted therapy services provided by HEP staff and volunteer professionals.
- *Food and Nutrition:* Onsite kitchen and dining hall provides three meals a day, seven days a week. A contracted licensed nutritionist provides one-on-one consultation to residents to support healthy eating habits and meal planning.
- *Medical Care:* The Morton Plant Outreach program is provided onsite through a partnership with an outreach team from Morton Plant Hospital and BayCare Health Systems. The services include medical assessments, laboratory services and treatments for nonemergency illnesses or injuries, offered by an onsite staff of licensed practical nurses, nurse practitioners and case managers.
- *Transportation:* Services include individual transports for guests in company (Florida Department of Transportation) vehicles to and from doctors' appointments or other health related appointments, a VA shuttle to and from Bay Pines VA, and a recreational van used to transport veterans to activities in the community.
- *Veteran's Clubhouse:* The Veteran's Clubhouse provides a place of camaraderie where veterans from all generations can gather together for support. The Clubhouse also employs HEP activity coordinators who organize group outings and volunteer opportunities for our veteran population so they can once again become active participants in the community as civilians.
- *Workforce Development:* HEP's Workforce Development Program provides employment services addressing the issues of unemployment, underemployment and financial stability among homeless and at-risk individuals and families. HEP residents as well as the general public, have access to all supportive services offered in HEP's North Greenwood Adult Education and Workforce Development Center.
- *Thrift Store:* Onsite thrift store provides clients with job training, clothes and household items. All store proceeds are invested into the operations of the HEP.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

A summary of HEP's significant accounting policies follows:

2. Basis of Accounting

A nonprofit organization is required to report information regarding its financial position and activities according to two classes of net assets: without donor restrictions and with donor restrictions. Accordingly, net assets of HEP and changes therein are classified and reported as follows:

- *Net Assets without Donor Restrictions*
Contributions and other inflow of assets that are not subject to donor-imposed stipulations but may be designated for specific purposes by action of the Board of Directors (Board). Net assets without donor restrictions include expendable funds available to support operations, as well as net assets invested in property and equipment.
- *Net Assets with Donor Restrictions*
Contributions and other inflows of assets subject to donor-imposed stipulations that may or will be met by actions of HEP or the passage of time or are permanently maintained by HEP. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are released to net assets without donor restrictions and reported in the accompanying statements of activities and changes in net assets as net assets released from restriction.

3. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

4. Cash and Cash Equivalents

HEP considers all highly liquid investments with maturities of three months or less to be cash and cash equivalents. For the purpose of the statements of cash flows, HEP considers all highly liquid investments designated for long-term purposes to be investments, not cash equivalents.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

5. Concentration of Credit Risk

HEP maintains its cash in demand deposit accounts at several financial institutions which, at times, may exceed federally insured limits. HEP has not experienced any losses in such accounts. HEP believes it is not exposed to any significant credit risk in regard to cash and cash equivalents.

6. Grants Receivable

HEP records a receivable and grant income at the time grant funds are due from the grantor. Management estimates the allowance for uncollectible grants based on a review of the individual grant receivables outstanding as of the end of the year. As of December 31, 2024, and 2023, HEP considers all grants receivable to be fully collectible.

7. Investments and Endowments

Investments are carried at fair value. The fair value of publicly traded securities are based on quoted market prices established by the major security markets. Investment securities in general are exposed to various risks, such as interest rate, credit and overall market volatility.

Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in values of investment securities will occur in the near-term, and that such change could materially affect the amounts reported in the statements of financial position and activities and changes in net assets.

Purchases and sales of securities are recorded on trade dates. Investment income and realized and unrealized gains or losses are reflected in the statements of activities and changes in net assets within investment return, net. Donated investments are recorded at fair value at the time of receipt.

Net investment return from investments without donor restrictions are reported as revenue without donor restrictions. Net investment return for investments of net assets held in perpetuity are reported as increases in net assets with donor restrictions.

8. Unconditional Promises to Give

Unconditional promises to give are recorded in the year the promise is made. Conditional promises to give, that is those with both a measurable performance or other barrier and a right of return or release, are not recognized until they become unconditional, that is, at the time when the conditions on which they depend on are substantially met. Unconditional promises to give that are expected to be collected within one year are recorded at their net realizable value. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of estimated future cash flows.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

The carrying amount of unconditional promises to give is reduced by a valuation allowance that reflects management's best estimate of the amount that will not be collected based on historical experience and an assessment of individual balances. Certain accounts are written off under the direct write-off method; other accounts are part of the reserve for doubtful accounts established based on management's review of individual donors. As of December 31, 2024, and 2023, HEP considers all unconditional promises to give to be fully collectible.

9. Estate Receivables

HEP has been named as a beneficiary of future distributions from various estates. These estates are recorded at fair value upon HEP's interest becoming irrevocable and measurable.

10. Property and Equipment

Property and equipment are carried at amortized cost. Donated property and equipment are recorded at fair value at the date of receipt. Assets with costs greater than \$5,000 and estimated useful lives greater than one year are capitalized. Depreciation is computed using the straight-line method over the estimated useful lives of the asset, which can range as follows:

	<u>Years</u>
Buildings	20-30
Improvements	10-30
Furniture, fixtures and equipment	3-10

Expenditure for renewals and improvements that significantly add to the productive capacity or extend useful lives of property and equipment are capitalized. Expenditures for normal repairs and maintenance are expensed as incurred. Upon retirement, sale or other disposition of property and equipment, the costs and accumulated depreciation are eliminated from the accounts, and any resulting gain or loss is included within the statements of activities and changes in net assets.

Property acquired with governmental funds is considered to be owned by HEP while used in the program for which it was purchased or in other future authorized programs; however, its disposition and ownership of any proceeds are subject to applicable regulations.

Construction in progress is stated at cost, which includes the cost of construction and other direct costs attributable to the construction. Construction in progress is not depreciated until put into service.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

HEP evaluates the various types of financial assets and liabilities to determine the expenditures for renewals and improvements that significantly add to the productive capacity or extend the useful life of the asset are capitalized. Expenditures for normal repairs and maintenance are expensed as incurred.

11. Impairment of Long-lived Assets

HEP evaluates the recoverability of its buildings, improvements and furniture, fixtures and equipment whenever adverse events or changes in the business climate indicate that the expected undiscounted future cash flows from the related asset may be less than previously anticipated.

If the net book value of the related asset exceeds the undiscounted future cash flows of the asset, the carrying amount would be reduced to the present value of its expected future cash flows and an impairment loss would be recognized. Management believes no indication of impairment existed at December 31, 2024 and 2023.

12. Beneficial Interest in Trusts

HEP has been named as an irrevocable beneficiary of a perpetual trust and charitable remainder unitrust held and administered by independent trustees. A perpetual trust provides for the distribution of the net income of the trusts to HEP; however, HEP will never receive the assets of the trust. A charitable remainder unitrust provides for specified distributions of trust assets, including net income, over the trust term. At the date HEP received a notice of a beneficial interest, a contribution with donor restrictions was recorded in the statements of activities and changes in net assets, and a beneficial interest was recorded in the statements of financial position at the fair value of the underlying trust assets. Changes in the fair value of the trust assets are recorded as an increase or decrease in net assets with donor restrictions on the statements of activities and changes in net assets.

13. Mortgage Costs

Mortgage costs represent costs incurred to obtain financing are presented as a reduction of mortgages payable on the accompanying statements of financial position. These costs are being amortized over a straight-line basis, which approximates the effective interest method over the life of the related loan and are recorded within interest expense in the statements of functional expenses.

14. Advertising Expense

HEP expenses advertising costs as incurred.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

15. Revenue Recognition

HEP recognizes revenue from contracts with customers utilizing a five-step model as follows:

- Identify the contract with a customer
- Identify the performance obligations in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract
- Recognize revenue when or as performance obligations are satisfied

HEP's revenue from contracts with customers consists of thrift store sales. HEP's contracts have a single performance obligation. The transaction price is the amount of consideration to which HEP expects to be entitled in exchange for transferring goods to the customer. Revenue is recorded based on transaction price, which is a fixed consideration. HEP does offer some discounts, which would be variable consideration, but these discounts are insignificant.

HEP recognizes revenue at a point in time when control of HEP's goods is passed to the customer, which typically occurs at point of sale, and is when customer payment is collected.

16. Client Fees

Client fees are made up of rental income as earned, based on agreed rates for services provided.

17. Contributions

Unconditional contributions are initially recognized at fair value in the period the promises are received. Conditional contributions, that is, those with both a measurable performance or other barrier and a right of return or releases, or intentions to give, are not recognized until they become unconditional, that is, at the time when the conditions on which they depend on are substantially met. In the absences of donor stipulations, unconditional contributions are reported as revenue without donor restrictions. Amounts received that are restricted by the donor for specific purposes are reported as revenue with donor restrictions. HEP has adopted the accounting policy of not implying a time restriction on long-lived asset donations when the donor does not stipulate how long the asset must be used. HEP reports contributions restricted by donors as increases in net assets without donor restrictions if the restrictions expire, that is, when a stipulated time restriction ends or purpose restriction is accomplished, in the reporting period in which the revenue is recognized.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

18. In-kind Contributions

HEP's policy related to gifts-in-kind is to utilize the assets given to carry out the mission of HEP. If an asset is provided that does not allow HEP to utilize it in its normal course of business, the asset will be sold at its fair market value as determined by appraisal or specialist depending on the type of asset.

Contributed use of facilities is recorded as support at its estimated fair rental value during the period of use. Other tangible donations, such as food and other client goods, are recorded as support at their estimated fair value during the period of use. Fair value of food and client goods is determined based on a fixed value per pound or other methods specified by the donor. Contributed services that require specialized skills (attorneys, doctors, etc.) are recorded in the statements of activities and changes in net assets as support at their estimated fair value.

HEP receives contributions of goods and materials (inventory) and processes these contributions as merchandise available for sale in its retail thrift store. Management of HEP believes that the inventory of contributed goods and materials does not possess an attribute that is easily measurable or verifiable with sufficient reliability to determine inventory value at the time of donation. It is only through the value-added processes that prepare the donated inventory for sale that donated inventory has value. Accordingly, contributed goods and materials are not valued prior to being offered for sale. There is no contribution revenue recorded in the accompanying financial statements for the years ending December 31, 2024 and 2023, associated with this inventory.

All gifts-in-kind received by HEP for the years ended December 31, 2024 and 2023 were considered without donor restrictions and able to be used by HEP as determined by the board of directors and management

19. Grant Revenue

Support and revenue related to government and other private grants is recognized when funds are utilized by HEP to carry out the activity stipulated by the grant or contract since such contracts can be terminated by the grantor, or refunding can be required under certain circumstances coupled with other performance and/or control barriers. For this reason, HEP's agreements are considered conditional and so referred to as "conditional grants."

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE A - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES - Continued

20. Functional Expenses

The cost of providing the various programs and other activities has been summarized on a functional basis in the statements of activities and changes in net assets and detailed in the statements of functional expenses. Expenses that can be identified with a specific program or supporting service are charged directly to that program or service according to their natural classification. Certain other costs have been allocated among the programs and supporting services benefited. Salaries, payroll taxes and benefits, personnel expenses, client services, Dental and Wellness Clinic, marketing, food, in-kind services, insurance, office expense and supplies, professional fees, repairs and maintenance, technology, telephone, utilities and transportation expense may contain allocations based on time and effort, as well as direct charges. Management and general expenses that are not directly allocable are allocated based on their estimated time and effort in each program or supporting service.

21. Income Taxes

HEP is recognized by the Internal Revenue Service (IRS) as a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code. Income earned in furtherance of HEP's tax-exempt purpose is exempt from federal and state income taxes. As such, no provision for income tax expense has been made in the accompanying financial statements.

HEP has adopted the accounting standard on accounting for uncertainty in income taxes. Management assessed whether there were any uncertain tax positions which may give risk to income tax liabilities and determined that there were no such matters requiring recognition in the accompanying financial statements. Generally, HEP is no longer subject to U.S. federal or state income tax examinations by tax authorities for the years before December 31, 2021.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE B - AVAILABLE RESOURCES AND LIQUIDITY

HEP regularly monitors liquidity required to meet its operating needs. For purposes of analyzing resources available to meet general expenditures, such as operating expenses or capital projects, HEP considers all expenditures related to its ongoing activities. The financial assets and liquidity resources available within one year for general expenditure comprise the following as of December 31,;

	<u>2024</u>	<u>2023</u>
Financial assets at year-end		
Cash and cash equivalents	\$ 1,731,870	\$ 2,347,612
Grants receivable	409,351	272,672
Accounts receivable - other	74,746	196,843
Unconditional promises to give	39,249	68,675
Investments	12,459,052	10,602,859
Beneficial interests in trusts	923,994	949,847
Total financial assets	<u>15,638,262</u>	<u>14,438,508</u>
Less amounts not available to be used within one year		
Net assets with donor restrictions	3,075,007	1,875,562
Board designated endowment	<u>6,527,133</u>	<u>6,136,125</u>
	<u>9,602,140</u>	<u>8,011,687</u>
Financial assets available to meet general expenditures over the next 12 months	<u>\$ 6,036,122</u>	<u>\$6,426,821</u>

As part of HEP's liquidity management plan, HEP invests cash in excess of daily requirements in certificates of deposits and money market funds. HEP's cash position is monitored by executive management to ensure sufficient funds are available to meet daily requirements. Daily requirements are based on the budget, contracts, payroll and invoice schedules.

Additionally, not included as available are HEP's board designated endowment totaling \$6,527,133 and \$6,136,125 as of December 31, 2024 and 2023, respectively, and its two lines of credit with available balances totaling \$1.9 million. The board designated endowment fund was established by the Board to benefit HEP by providing regular, predictable operating income that will help fill gaps caused by increasing costs, demands and the possibility of diminishing government support. Although HEP does not intend to spend from this internally designated fund other than amounts appropriated for general expenditure as a part of its annual budget approval and appropriation process or draw from its lines of credit, amounts could be made available if necessary to provide support for HEP's program and facilities.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE C - UNCONDITIONAL PROMISES TO GIVE AND ESTATE RECEIVABLES

Unconditional promises to give and estate receivables at December 31, 2024 and 2023, are expected to be collected as follows:

	<u>2024</u>	<u>2023</u>
Less than one year	<u>\$ 39,249</u>	<u>\$ 68,675</u>

NOTE D - INVESTMENTS

Investments are summarized as follows at December 31,;

	<u>2024</u>	<u>2023</u>
Money market funds	\$ 1,346,284	\$ 321,272
Fixed income securities - investment grade	3,159,495	2,914,217
Fixed income securities - developed bonds	50,152	-
Equities - domestic	6,745,166	6,235,297
Equities - international	536,947	530,233
Equities - emerging markets	166,641	163,550
Private equity	172,470	170,913
REIT	156,097	160,677
Commodities	125,800	106,700
	<u>\$ 12,459,052</u>	<u>\$ 10,602,859</u>

Certain investments are pledged as collateral for the mortgage payable.

NOTE E - FAIR VALUE MEASUREMENT

HEP defines fair value in accordance with U.S. GAAP, which specifies a hierarchy of valuation techniques. The disclosure of fair value estimates is based on whether the significant inputs into the valuation are observable. In determining the level of hierarchy in which the estimate is disclosed, the highest priority is given to unadjusted quoted prices in active markets and the lowest priority to unobservable inputs. HEP measures investments at fair value on a recurring basis.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE E - FAIR VALUE MEASUREMENT - Continued

The following is a brief description of the type of valuation information (inputs) that qualifies a financial asset or liability for each level:

Level 1: Unadjusted quoted market prices for identical assets or liabilities in active markets that are accessible by HEP.

Level 2: Observable prices in active markets for similar assets or liabilities. Prices for identical or similar assets or liabilities in markets that are not active. Market inputs that are not directly observable but are derived from or corroborated by observable market data.

Level 3: Unobservable inputs based on HEP's own judgment as to assumptions a market participant would use, including inputs derived from extrapolation and interpolation that are not corroborated by observable market data.

HEP evaluates the various types of financial assets and liabilities to determine the appropriate fair value hierarchy based upon trading activity and the observability of market inputs. HEP employs control processes to validate the reasonableness of the fair value estimates of its assets and liabilities, including those estimates based on prices and quotes obtained from independent third-party sources.

While HEP believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the report date.

During the years ended December 31, 2024 and 2023, there were no changes to HEP's valuation techniques that had, or are expected to have, a material impact on its statements of financial position or activities and change in net assets.

The assets held in trust and the estate receivables are managed by an independent third-party trustee, and HEP has no authority over investment decisions. Thus, the trust assets are classified as Level 3 within the fair value hierarchy level. There were no transfers into and out of Level 3 investments and no purchase or issues of Level 3 investments for the years ended December 31, 2024 and 2023.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE E - FAIR VALUE MEASUREMENT - Continued

The following table summarizes major categories of HEP's assets measured at fair value on a recurring basis at December 31,;

	2024			
	Fair Value	Level 1	Level 2	Level 3
Investments				
Money market funds	\$ 1,346,284	\$ 1,346,284	\$ -	\$ -
Fixed income securities - investment grade	3,159,495	-	3,159,495	-
Equities - domestic	6,745,166	6,745,166	-	-
Equities - international	536,947	536,947	-	-
Equities - emerging markets	166,641	166,641	-	-
Private equity	172,470	172,470	-	-
REIT	156,097	156,097	-	-
Commodities	125,800	-	125,800	-
Total investments	<u>12,459,052</u>	<u>9,123,605</u>	<u>3,335,447</u>	<u>-</u>
Beneficial interest in trusts	923,994	-	-	923,994
Total assets at fair value	<u>\$ 13,383,046</u>	<u>\$ 9,123,605</u>	<u>\$ 3,335,447</u>	<u>\$ 923,994</u>
	2023			
	Fair Value	Level 1	Level 2	Level 3
Investments				
Money market funds	\$ 321,272	\$ 321,272	\$ -	\$ -
Fixed income securities - investment grade	2,914,217	-	2,914,217	-
Fixed income securities - global high yield	-	-	-	-
Equities - domestic	6,235,297	6,235,297	-	-
Equities - international	530,233	530,233	-	-
Equities - emerging markets	163,550	163,550	-	-
Private equity	170,913	170,913	-	-
REIT	160,677	160,677	-	-
Commodities	106,700	-	106,700	-
Total investments	<u>10,602,859</u>	<u>7,581,942</u>	<u>3,020,917</u>	<u>-</u>
Beneficial interest in trusts	949,847	-	-	949,847
Total assets at fair value	<u>\$ 11,552,706</u>	<u>\$ 7,581,942</u>	<u>\$ 3,020,917</u>	<u>\$ 949,847</u>

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE F - PROPERTY AND EQUIPMENT

Property and equipment consist of the following at December 31,:

	<u>2024</u>	<u>2023</u>
Buildings	\$ 12,169,370	\$ 11,853,622
Building improvements	4,987,800	4,527,404
Land	1,686,642	1,686,642
Land improvements	199,727	84,013
Furniture, fixtures and equipment	2,324,318	1,762,602
Construction in progress	<u>23,204</u>	<u>149,917</u>
	21,391,061	20,064,200
Less accumulated depreciation	<u>(11,200,340)</u>	<u>(10,393,327)</u>
	<u>\$ 10,190,721</u>	<u>\$ 9,670,873</u>

Depreciation expense is \$807,013 and \$717,210 for the years ended December 31, 2024 and 2023, respectively.

NOTE G - MORTGAGES PAYABLE

Mortgages payable, net of mortgage costs consist of the following at December 31,:

	<u>2024</u>	<u>2023</u>
Mortgage payable to Pinellas County (Pinellas County Community Development), no principal payments required, interest free, collateralized by real property, forgiven if the property continues to be used for its intended purpose through 2038. In the event HEP was to dispose of or alter the use of the property within the specified time period, a pro rata share would be required to be returned to Pinellas County.	\$ 309,268	\$ 309,268
Mortgage payable to Pinellas County (Community Development Block Entitlement/Grants), no principal payment required, interest free, collateralized by real property, forgiven if the property continues to be used for its intended purpose through 2031. In the event HEP was to dispose of or alter the use of the property within the specified time period, a pro rata share would be required to be returned to Pinellas County.	410,000	410,000

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE G - MORTGAGES PAYABLE - Continued

	<u>2024</u>	<u>2023</u>
Mortgage payable to Pinellas County (Home Investment Partnerships Program) monthly principal and interest payments of \$10,338 required beginning November 1, 2029; 3% annual interest rate; collateralized by real property; \$299,250 forgiven if the property continues to be used for its intended purpose through 2044.	1,800,000	1,800,000
Mortgage payable to City of Clearwater Economic Development and Housing Department (Pinellas County Community Housing Trust Fund Program) monthly principal and interest payments of \$3,365 required beginning January 2025; 1.5% annual interest rate; collateralized by real property; \$299,250 forgiven if the property continues to be used for its intended purpose through 2044. If HEP was to dispose of or alter the use of property within the specified time period, the entire loan balance and interest at 1.5% would be required to be paid to the City of Clearwater.	<u>1,097,340</u>	<u>1,097,340</u>
	3,616,608	3,616,608
Less current portion	(29,617)	(8,886)
Less unamortized mortgage costs	<u>(10,010)</u>	<u>(10,537)</u>
	<u>\$ 3,576,981</u>	<u>\$ 3,597,185</u>

Future maturities of mortgages payable at December 31, 2024, are as follows:

<u>Years ending December 31:</u>	<u>Principal</u>	<u>Expected Forgiveness</u>	<u>Mortgage Costs</u>	<u>Total</u>
2025	\$ 29,617	\$ -	\$ (527)	\$ 29,090
2026	29,052	-	(527)	28,525
2027	29,491	-	(527)	28,964
2028	29,836	-	(527)	29,309
2029	339,274	-	(527)	338,747
Thereafter	<u>1,841,570</u>	<u>1,317,768</u>	<u>(7,375)</u>	<u>3,151,963</u>
	<u>\$ 2,298,840</u>	<u>\$ 1,317,768</u>	<u>\$ (10,010)</u>	<u>\$ 3,606,598</u>

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE G - MORTGAGES PAYABLE - Continued

Mortgage costs consist of the following as of December 31,;

	<u>2024</u>	<u>2023</u>
Mortgage costs	\$ 14,753	\$ 14,753
Less accumulated amortization	<u>(4,743)</u>	<u>(4,216)</u>
	<u>\$ 10,010</u>	<u>\$ 10,537</u>

Interest expense related to amortization of mortgage costs was \$527 for each of the years ended December 31, 2024 and 2023.

NOTE H - LINES OF CREDIT

HEP has an agreement with Bank of America for a \$1.4 million line of credit. Borrowings under the credit line carry an interest rate of the Secured Overnight Financing Rate, plus 1.50% (5.78% and 6.93% at December 31, 2024 and 2023, respectively). HEP is able to request Bank of America to make demand loans in the aggregate principal amount that would not cause the total amount outstanding to be in excess of \$1.4 million. Bank of America may decline any request at its sole discretion with or without cause. The loan payable is due on demand and collateralized by investments without donor restrictions. There were no amounts outstanding at December 31, 2024 and 2023. HEP paid no interest associated with this agreement for the years ended December 31, 2024 and 2023. The agreement was renewed in May 2024 and expires in May 2025.

Additionally, HEP has an agreement with Synovus Bank for a \$500,000 credit facility to be used for working capital needs. Borrowings under this credit line carry an interest rate calculated at the prime lender rate (7.50% and 8.75% as of December 31, 2024 and 2023, respectively) and not to exceed 18.00% or fall below 7.00%. There was no amount outstanding at December 31, 2024 and 2023. HEP paid no interest associated with this credit line for the years ended December 31, 2024 and 2023. The agreement was renewed in the current year, extending the maturity until December 2025.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE I - NET ASSETS

Net assets with donor restrictions were as follows as of December 31,;

	<u>2024</u>	<u>2023</u>
Subject to specific expenditure:		
Capital expenditures	\$ 1,007,594	\$ 7,594
Dental and wellness	75,176	116,194
Garden infrastructure and sustainability	38,516	28,725
General maintenance	150,546	150,546
Kitchen & dining Hall	144,307	1,338
Thrift store	146,740	37,060
Veterans services	126,371	174,086
Workforce development	34,409	21,542
Youth and families programs	76,861	72,805
Subject to HEP's spending policy and appropriation:		
Investments in perpetuity (including original gifts totaling \$200,000 as of December 31, 2024 and 2023) and the net investment return from which is expendable to support:		
General operations	350,493	315,825
Not subject to HEP's spending policy or appropriation:		
Beneficial interest in trusts	<u>923,994</u>	<u>949,847</u>
	<u>\$ 3,075,007</u>	<u>\$ 1,875,562</u>

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE I - NET ASSETS - Continued

Net assets were released from net assets with donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of the passage of time of other events specified by donors as follows for the years ended December 31,;

	2024	2023
Expiration of time restrictions	\$ -	\$ 339,831
Beneficial interest in trusts	78,584	100,329
Dental and wellness	305,176	200,104
Garden infrastructure and sustainability	75,206	-
General maintenance	-	2,860
Kitchen and dining hall	2,030	25,000
Senior citizen services	4,000	6,393
Thrift store	7,320	3,395
Urban empowerment garden	-	116,258
VA clubhouse	12,569	-
Veterans services	197,715	25,914
Workforce development	35,676	3,459
Youth and families programs	55,343	29,632
	\$ 773,619	\$ 853,175

NOTE J - ENDOWMENTS

HEP's endowments include both donor-restricted and board designated funds.

Donor-restricted

The endowment fund was established in 2006 with a donor-restricted contribution of \$200,000. According to the agreement and subsequent amendment, the original \$200,000 corpus is not subject to withdrawal, and income from the fund is available for general operations. If circumstances for HEP become financially catastrophic, a portion of the original corpus may be spent with approval by at least 75% of the Board.

Board designated

The board designated endowment fund was established by the Board of Directors to benefit HEP by providing regular, predictable operating income that will help fill gaps caused by increasing costs, demands and the possibility of diminishing government support. Management expects the principal to be preserved; however, the principal and earnings are available to provide support for HEP's programs and facilities.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE J - ENDOWMENTS - Continued

Endowment net asset composition by type of fund is as follows as of December 31,;

	2024		
	Without Donor Restrictions	With Donor Restrictions	Total
Endowment net assets, beginning	\$ 6,136,125	\$ 315,827	\$ 6,451,952
Contributions	-	-	-
Distributions	(282,506)	-	(282,506)
Investment return, net	673,514	34,666	708,180
Endowment net assets, ending	<u>\$ 6,527,133</u>	<u>\$ 350,493</u>	<u>\$ 6,877,626</u>
	2023		
	Without Donor Restrictions	With Donor Restrictions	Total
Endowment net assets, beginning	\$ 5,385,657	\$ 270,027	\$ 5,655,684
Contributions	101,005	-	101,005
Distributions	(264,019)	-	(264,019)
Investment return, net	913,482	45,800	959,282
Endowment net assets, ending	<u>\$ 6,136,125</u>	<u>\$ 315,827</u>	<u>\$ 6,451,952</u>

Effective July 1, 2012, the state of Florida adopted the Uniform Prudent Management of Institutional Funds Act (FUPMIFA). Absent explicit donor stipulations to the contrary, the Board has interpreted FUPMIFA as requiring the preservation of the fair value of the original gifts as of the gift date of the donor-restricted endowment funds. As a result of this interpretation, HEP classifies as net assets with donor restrictions (a) the original value of the gifts donated to the endowment to be held in perpetuity, (b) the original value of the subsequent gifts to the endowment to be held in perpetuity and (c) accumulations to the endowment to be held in perpetuity made in accordance with the direction of the applicable donor gift instrument at the time that accumulation is added to the fund.

HEP considers the following factors in making a determination to appropriate or accumulate endowment funds:

- Donor desire and restrictions
- General economic conditions
- Possible effect of inflation and deflation
- Historical and expected total return from income and appreciation on investments

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE J - ENDOWMENTS - Continued

- Other resources of HEP
- The investment policy of HEP
- The preservation and protection of assets

Spending Policy

Endowments are established to preserve principal and generate an income stream to support the purpose of the funds held. A spending policy establishes a reasonable, sustainable, consistent and predictable expenditure level, which enables HEP to use the endowment earnings to support its operation to the fullest extent possible while ensuring the principal value of the endowment is maintained and protected from the effects of inflation. HEP's policy does not prohibit spending from underwater endowment funds if it is necessary although it has been management's practice not to do so.

HEP has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to programs supported by its endowments while seeking to maintain the purchasing power of the endowment assets. Under these policies, as approved by the Board, endowment assets are invested in a manner that is intended to protect against loss associated with a single security, industry, issuer or event.

HEP has an overall goal in the strategic plan to increase the endowments while maintaining the funding of programs at their current level. HEP allows for a maximum annual appropriation of 4% of the past three-year rolling average of the net asset valuation of the endowment. During the year ended December 31, 2024 and 2023, HEP approved \$282,506 and \$264,019 in distributions to fund operations, respectively.

Investment Policy

HEP's objective, with regards to investment performance, is structured for capital appreciation with a potential for current income through a higher allocation of equities than fixed income and, where appropriate, other asset classes. Asset allocations include varying percentages of cash, equity, fixed income and commodity classes. Investment performance of the portfolio is monitored by comparison to a broad-based securities market index or other appropriate benchmark, including the S&P 500, Russell 1000, MSIC and Bloomberg Barclays U.S. Aggregated Bond Index, among others.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE K - IN-KIND REVENUE AND EXPENSES

Included as without donor restriction support and expense are the following in-kind contributions for the years ended December 31,;

	<u>2024</u>	<u>2023</u>
Food	\$ 386,836	\$ 473,485
Lease space	507,097	485,377
Dental services	498,300	435,140
Psychiatric counseling	117,857	117,857
Client goods	143,566	342,662
Other	197,255	212,134
	<u>\$ 1,850,911</u>	<u>\$ 2,066,655</u>

NOTE L - RELATED PARTY LEASES

HEP leases real properties from Everybody’s Tabernacle (Church), a local community church. The pastor and the president of the Church serve on the Board of Directors. The service building is leased at an annual nominal rate of approximately \$14,000 per year for a term of 20 years, expiring 2028, compounding at a rate of 2% per year. The dental clinic, as well as the houses and dormitories used in emergency and transitional housing for the homeless, are leased from the Church for one year at \$1 per year. The fair rental value of \$507,097 and \$485,377 was recognized as in-kind contributions revenue and in-kind lease space expenses in the accompanying financial statements for the years ended December 31, 2024 and 2023, respectively.

HEP rents two houses from its founder emeritus for a total of \$1,500 a month. Total rent paid to the founder emeritus for each of the years ended December 31, 2024 and 2023, was \$18,000. The lease is renewed on an annual basis.

No amount has been recorded in the accompanying financial statements for the present value of these lease agreements, as the value cannot be estimated, the term is not substantiated, and the right to terminate the lease renders it conditional.

Total rental expenses were approximately \$539,000 and \$517,000 for the years ended December 31, 2024 and 2023, respectively.

NOTE M - CONTINGENCIES

HEP is subject to federal and state examination to determine compliance with grant funding requirements. In the event that expenditures are disallowed, repayment could be required. It is the opinion of management that no expenditures will be disallowed.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO FINANCIAL STATEMENTS - CONTINUED

December 31, 2024 and 2023

NOTE N - CONCENTRATIONS

A significant portion of HEPs activities are supported by funds provided by the United States federal government. Future funding is dependent on the process of reapplication and award.

NOTE O - SUBSEQUENT EVENTS

Management has evaluated all events subsequent to the statements of financial position date of December 31, 2024, through May 23, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

December 31, 2024

Federal Agency Pass-Through Entity Federal Program Cluster/Title	Pass-Through Entity Identifying/Contract Number	Assistance Listing Number	Pass-Through Subrecipients	Total Expenditures
U.S. Department of Housing and Urban Development				
Direct award:				
CDBG - Entitlement Grants Cluster				
Community Development Block Grants/Entitlement Grants			\$ -	\$ 110,000
Passed through Pinellas County:				
Community Development Block Grants/Entitlement Grants	N/A	14.218	-	410,000
Community Development Block Grants/Entitlement Grants	CD21HEP1357	14.218	-	121,664
Passed through Feeding Tampa Bay:				
Community Development Block Grants/Entitlement Grants	N/A	14.218	-	39,489
			-	681,153
Passed through City of Clearwater:				
Home Investment Partnerships Program	N/A	14.239	-	823,005
Passed through Pinellas County:				
Home Investment Partnerships Program	N/A	14.239	-	1,800,000
			-	2,623,005
Direct award:				
Housing Voucher Cluster:				
Section 8 Housing Choice Vouchers	52530B	14.871	-	79,430
			-	79,430
Total U.S. Department of Housing and Urban Development				
			-	3,383,588
U.S. Department of Veteran Affairs				
Direct award:				
VA Homeless Providers Grant and Per Diem Program	HEP1694-1332-516-PD-24	64.024	-	713,376
Total U.S. Department of Veteran Affairs				
			-	713,376
U.S. Department of Treasury				
Passed through Pinellas Community Foundation:				
Coronavirus State and Local Fiscal Recovery Funds	N/A	21.027	-	386,053
Passed through City of Largo:				
Coronavirus State and Local Fiscal Recovery Funds	N/A	21.027	-	247,017
Total U.S. Department of Treasury				
			-	633,070
Total expenditures of federal awards			\$ -	\$ 4,730,034

The accompanying notes are an integral part of this schedule.

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

December 31, 2024

NOTE A - BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying schedule of expenditures of federal awards includes the federal grant activities of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program (HEP). The information in the schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations, Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the schedule presents only a selected portion of the operations of HEP, it is intended to and does not present the statements of financial position, activities and changes in net assets, functional expense or cash flows of HEP.

Expenditures represent: 1) allowable costs, determined in accordance with federal cost principles, for cost-reimbursement contracts; and 2) allowable billings for fixed-fee and units of service contracts. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

NOTE B - INDIRECT COSTS

HEP did not elect to use the 10% de minimis indirect cost rate allowed by the Uniform Guidance.

NOTE C - LOANS

HEP had the following loan balances at December 31, 2024:

ALN	Description	Original Loan Amount	Balance at January 1, 2024	Loan Forgiveness	Balance at December 31, 2024
14.218	Community development block grants/ entitlement grants	\$ 410,000	\$ 410,000	\$ -	\$ 410,000
14.239	Home investment partnership program	\$ 826,005	\$ 826,005	\$ -	\$ 826,005
14.239	Home investment partnership program	\$ 1,800,000	\$ 1,800,000	\$ -	\$ 1,800,000

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON
AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS

HOMELESS EMERGENCY PROJECT, INC.
D/B/A HOMELESS EMPOWERMENT PROGRAM

December 31, 2024



Herman V. Lazzara	Michael E. Helton
Sam A. Lazzara	James K. O'Connor
Kevin R. Bass	David M. Bohnsack
Jonathan E. Stein	Julie A. Davis
Stephen G. Douglas	Karl N. Swan
Marc D. Sasser, of Counsel	
Cesar J. Rivero, in Memoriam (1942-2017)	

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

Board of Directors
Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program ("HEP"), which comprise the statement of financial position as of December 31, 2024, and the related statements of activities and changes in net assets, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated May 23, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered HEP's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of HEP's internal control. Accordingly, we do not express an opinion on the effectiveness of HEP's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.



Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

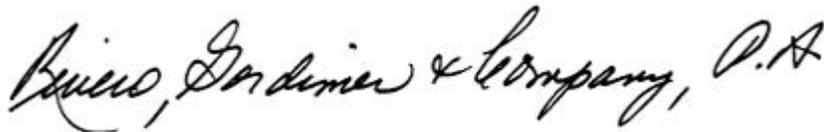
Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of HEP's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering HEP's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Tampa, Florida
May 23, 2025

A handwritten signature in cursive script that reads "Buielo, Gardner & Company, P.A." The signature is written in black ink and is positioned to the right of the typed location and date.

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR
EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL
OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

HOMELESS EMERGENCY PROJECT, INC.
D/B/A HOMELESS EMPOWERMENT PROGRAM

December 31, 2024



Herman V. Lazzara	Michael E. Helton
Sam A. Lazzara	James K. O'Connor
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INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

Board of Directors
Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program. ("HEP") compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of HEP's major federal programs for the year ended December 31, 2024. HEP's major federal programs are identified in the summary of auditors' results section of the accompanying Schedule of Findings and Questioned Costs.

In our opinion, Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2024.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.



We are required to be independent of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program's internal control over compliance. Accordingly, no

such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.



Tampa, Florida
May 23, 2025

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

Homeless Emergency Project, Inc. d/b/a Homeless Empowerment Program

December 31, 2024

Section I - Summary of Auditors' Results

Financial Statements

Type of auditors' report issued on whether the financial statements audited were prepared in accordance with GAAP

Unmodified

Internal control over financial reporting

Material weakness(es) identified?

 yes X no

Significant deficiency(ies) identified?

 yes X none reported

Noncompliance material to financial statements noted?

 yes X no

Federal Awards

Internal control over financial reporting

Material weakness(es) identified?

 yes X no

Significant deficiency(ies) identified?

 yes X none reported

Type of auditors' report issued on compliance for major federal programs ?

Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?

 yes X no

Identification of major federal programs:

Assistance Listing Number

Name of Federal Program or Cluster

64.024

VA Homeless Providers Grant and Per Diem Program

21.027

Coronavirus State and Local Fiscal Recovery Funds

Dollar threshold used to distinguish between type A and type B programs:

\$ 750,000

Auditee qualified as low-risk auditee?

 X yes no

Section II - Financial Statements Findings

No matters were reported for the year ended December 31, 2024.

Section III - Findings and Questioned Costs for Federal Award

No matters were reported for the year ended December 31, 2024.

A summary of prior year audit findings is not presented because there were no prior year audit findings.

Internal Revenue Service

Department of the Treasury

P. O. Box 2508
Cincinnati, OH 45201

Date: July 9, 2003

Homeless Emergency Project, Inc.
1120 North Betty Lane
Clearwater, FL 33755-3303

Person to Contact:
Robert Molloy 31-04023
Customer Service Representative
Toll Free Telephone Number:
8:00 a.m. to 6:30 p.m. EST
877-829-5500
Fax Number:
513-263-3756
Federal Identification Number:
59-2729694

Dear Sir or Madam:

This is in response to your request of July 9, 2003, regarding your organization's tax exempt status.

Our records indicate that a determination letter issued in May 1987 granted your organization exemption from federal income tax under section 501(c)(3) of the Internal Revenue Code. That letter is still in effect.

Based on information subsequently submitted, we classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Code because it is an organization described in sections 509(a)(1) and 170(b)(1)(A)(vi).

This classification was based on the assumption that your organization's operations would continue as stated in the application. If your organization's sources of support, or its character, method of operations, or purposes have changed, please let us know so we can consider the effect of the change on the exempt status and foundation status of your organization.

Your organization is required to file Form 990, Return of Organization Exempt from Income Tax, only if its gross receipts each year are normally more than \$25,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of the organization's annual accounting period. The law imposes a penalty of \$20 a day, up to a maximum of \$10,000, when a return is filed late, unless there is reasonable cause for the delay.

All exempt organizations (unless specifically excluded) are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more paid to each employee during a calendar year. Your organization is not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, these organizations are not automatically exempt from other federal excise taxes.

Donors may deduct contributions to your organization as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to your organization or for its use are deductible for federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

Homeless Emergency Project, Inc.
59-2729694

Your organization is not required to file federal income tax returns unless it is subject to the tax on unrelated business income under section 511 of the Code. If your organization is subject to this tax, it must file an income tax return on the Form 990-T, Exempt Organization Business Income Tax Return. In this letter, we are not determining whether any of your organization's present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

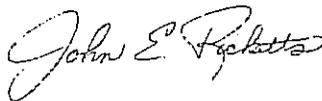
Section 6104 of the Internal Revenue Code requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. The law also requires organizations that received recognition of exemption on July 15, 1987, or later, to make available for public inspection a copy of the exemption application, any supporting documents and the exemption letter to any individual who requests such documents in person or in writing. Organizations that received recognition of exemption before July 15, 1987, and had a copy of their exemption application on July 15, 1987, are also required to make available for public inspection a copy of the exemption application, any supporting documents and the exemption letter to any individual who requests such documents in person or in writing. For additional information on disclosure requirements, please refer to Internal Revenue Bulletin 1999 - 17.

Because this letter could help resolve any questions about your organization's exempt status and foundation status, you should keep it with the organization's permanent records.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

This letter affirms your organization's exempt status.

Sincerely,

A handwritten signature in cursive script that reads "John E. Ricketts".

John E. Ricketts, Director, TE/GE
Customer Account Services

Market Demand Brief – June 2025

1. Family Homelessness in Pinellas County

The 2025 Point-in-Time (PIT) Count reported 515 families experiencing homelessness in Pinellas County, including 351 children under the age of 18. These numbers include both sheltered and unsheltered families, underscoring the critical need for permanent, stable housing. Additionally, nearly 3,700 students enrolled in Pinellas County Schools were identified as homeless or highly mobile, a number that has remained consistently high in recent years.

2. Severe Cost Burden for Low-Income Families

Over 50% of households earning 50% of the Area Median Income (AMI) or less in South Pinellas are severely cost-burdened, spending more than half of their income on housing. This strain on family resources contributes to housing instability, overcrowding, and the risk of homelessness, particularly among working families with children.

3. Rental Housing Market Supply & Demand

According to HUD's most recent Comprehensive Housing Market Analysis (CHMA) for the Tampa-St. Petersburg-Clearwater MSA, the area faces a persistent shortage of affordable rental housing. Vacancy rates for apartments remain low, particularly in urban submarkets, while demand for rental units continues to rise. HUD projects a need for approximately 23,600 new rental units in the MSA over the next three years. Local market studies show stabilized occupancy rates of around 93% and continued upward trends in rental rates, placing added pressure on low-income households.

4. Pinellas County Market Snapshot

In North Pinellas County, the vacancy rate hovers around 5.9% with continued absorption of available units. Asking rents average \$1,650 per month across multifamily properties. While this reflects moderate rent growth, it remains out of reach for many families earning below 60% of AMI. The shortage of affordable family-sized units—particularly 3-bedroom apartments—is especially acute.

Alignment with Project Scope & Impact

HEP's proposed 35-unit development at 1718 North Betty Lane addresses this critical housing gap by offering deeply affordable two- and three-bedroom apartments to families experiencing homelessness or extreme poverty. The inclusion of wraparound services, 24/7 on-site case management, and family-oriented amenities ensures the project not only meets housing needs but also promotes long-term stability and self-sufficiency.

Sources:

HUD CHMA Report: Tampa-St. Petersburg-Clearwater MSA, 2024.

<https://www.huduser.gov/portal/publications/pdf/TampaStPetersburgClearwaterFL-CHMA-24.pdf>

Pinellas County Homeless Leadership Alliance PIT Count Data, 2025.

<https://www.pinellascoc.org/pit-data>

Pinellas County School District Homeless Student Report, 2024-2025.

Healthy St. Pete Housing Report, 2021. <https://healthystpete.foundation/wp-content/uploads/2021/10/FHSP-pathway-to-health-equity-through-housing-pinellas-county.pdf>

Matthews Multifamily Market Report: Pinellas County, FL, 2024.

<https://www.matthews.com/multifamily-market-report-pinellas-county-fl-2>

Cushman & Wakefield Multifamily Outlook: Tampa Bay Q4 2024.

<https://multifamily.cushwake.com>

E. Ashley Lowery

727-488-5988

6707 Tequesta Drive

Seminole, FL 33777

eachango@yahoo.com

Education

University of South Florida | **July 2012**

Bachelor of Science – Marketing

Phi Sigma Theta National Honor Society

Experience

June 2017 – Present | **President & CEO**

Homeless Empowerment Program (HEP, Inc.) | Clearwater, FL

HEP (formerly, the Homeless Emergency Project) is a nationally recognized 501(c)(3) who's mission is to provide homeless and low-income individuals and families, including veterans, with housing, food, clothing and support services necessary to obtain self-sufficiency and improved quality of life.

- Assures the filing of all legal and regulatory documents and monitors compliance with relevant laws and regulations.
- Aids the Board with monitoring and evaluating HEP's relevancy to the community, its effectiveness, and its results.
- Keeps the Board fully informed on the condition of HEP and on all the important factors influencing it.
- Keeps informed of developments in human service, not-for-profit management and governance, philanthropy and fund development.
- Provides general oversight of all HEP activities, manages the day-to-day operations, and assures a smoothly functioning, efficient organization.
- Assures program quality and organizational stability through development and implementation of standards and controls, systems and procedures, and regular evaluation.
- Assures a work environment that recruits, retains and supports quality staff and volunteers. Assures process for selecting, development, motivation, and evaluating staff and volunteers.
- Works with the Board Chair to enable the Board to fulfill its governance functions and facilitates the optimum performance by the Board, its committees and individual Board members.
- With the Board Chair, focuses Board attention on long-range strategic issues.
- Recommends volunteers to participate in the Board and its committees.
- Promotes programs and services that are produced in a cost-effective manner, employing economy while maintaining an acceptable level of quality.
- Assures an effective fund development program by serving as the chief development officer or hiring and supervising an individual responsible for this activity.
- Facilitates the integration of HEP into the fabric of the community by using effective marketing and communication activities.
- Acts as an advocate, within the public and private sectors, for issues relevant to HEP, its services and

constituencies.

- Listens to clients, volunteers, donors and the community in order to improve services and generate community involvement. Assures community awareness of HEP's response to community needs.
- Serves as Chief spokesperson for HEP, assuring proper representation of HEP to the community
- Initiates, develops, and maintains cooperative relationships with key constituencies.
- Works with legislators, regulatory agencies, volunteers and representatives of the not-for-profit sector to promote legislative and regulatory policies that encourage a healthy community and address the issues of HEP's constituencies.

March 2015 – June 2017 | Director of Communications & Development Homeless Empowerment Program (HEP, Inc.) | Clearwater, FL

- Head of marketing and development team responsible for raising \$2 million in donations from corporate partnerships, government entities and private donors.
- Responsible for management of donor giving societies and appeals, and the analysis of the donor database to identify new initiatives to increase donor engagement; develop a means to appropriately steward giving, including recognition events and donor benefits.
- Successfully developed and executed re-branding of HEP following the first name change of the 30-year-old organization.
- Identified and solicited corporate partnerships maximizing fund development opportunities with major corporations including Walmart, Whole Foods and FrankCrum Staffing.
- Oversee volunteer program and associated staff to ensure cultivation of new volunteers, tracking hours and stewardship, as well as developing strategic volunteer plan.
- Identify new corporate sponsors and individual donors, maximizing fund development opportunities through various techniques including generating new leads, relationship management and attending networking events.
- Organize and implement fundraising special events, including corporate sponsorship solicitation, ribbon cuttings, grand openings, and other events that garner positive publicity.
- Provide presentations and speaking engagements to service clubs, corporations, foundations, and other community groups and individuals (on- and off-site) to encourage donations to general operating and specific programs.
- Provide data and strategic language to grant writing staff to assist with securing foundation, government and corporate support.

August 2013 – March 2015 | Director of Marketing Homeless Empowerment Program (HEP, Inc.) | Clearwater, FL

- Head of marketing team responsible for public relations, community outreach, organization collateral, special events and all other advertising and marketing initiatives.
- Managed public relations activities such as writing and reviewing press releases, newsletters and feature stories and/or participating in radio, television, and print interviews.
- Developed and managed strategic marketing and fundraising plans, working closely with board committees and executive leadership team.
- Oversaw volunteer program, including cultivation of new volunteers, tracking hours and stewardship, as well as developing strategic volunteer plan.

- Managed the development and improvement of collateral materials, such as brochures, newsletters, annual reports, videos, and power points, etc.
- Utilized social media to develop new relationships and promote the organization to a new generation of potential donors.
- Ensured consistent branding of HEP and its myriad of programs in the community through campaigns, advertising, and public service announcements.

May 2013 – August 2013 | Marketing Coordinator
Homeless Empowerment Program (HEP, Inc.) | Clearwater, FL

- Member of a four person marketing team, reporting to the Director of Marketing.
- Responsible for the development and copywriting of marketing materials including brochures, newsletters, annual reports, videos and power points.
- Responsible for issuing press releases, coordinating media events and acting as spokesperson for the organization as needed.
- Responsible for copywriting all major publications including a quarterly newsletter, annual report, and annual appeal letters.
- Responsible for writing donor acknowledgement letters on behalf of the President and CEO.
- Assisted Director of Marketing in developing annual communications plan, including annual marketing budget and schedule of events.
- Prepared reports for board and committee review, reporting directly to Resource and Development Committee at the board level.
- Assisted in coordination of all events, fundraisers, speaking engagements and third-party beneficiary events.

February 2011 – May 2013 | Sr. Account Executive & Marketing Director
Cherry+Company Marketing | Seminole, FL

A marketing firm with more than 30 years of experience in the educational and not-for-profit industries. Cherry client list includes Big Brothers Big Sisters, Florida Blood Services, Pinellas County Schools, Florida Venture Forum and The University of Tampa.

- Lead Account Manager, directly contributing to over 70% of company revenue.
- Manages deadline-focused schedule for the development of traditional and web based marketing collateral.
- Responsible for the management of all internal marketing efforts including development of website design and content, local and national direct mail and email campaigns, tradeshow attendance and social media marketing.
- Manages graphic design team in the development of web-based and traditional marketing materials according to client needs and objectives.
- Increased sales by 10% year over year by implementing a marketing plan including direct mail, tradeshow presence, as well as email and social media campaigns pointed at targeted demographics and audiences.
- Designs and manages Constant Contact campaigns to build and maintain client relationships and advertise promotions.
- Within first year, established a new tradeshow schedule as well as booth raffles/prize packages and special in-show promotions, netting an additional 18% in sales.

- Liaison between client and Cherry creative team, responsible for effectively communicating client needs and objectives assuring client satisfaction and the execution of successful marketing campaigns.

October 2007 - June 2011 | **Marketing Manager**

Cherry+Company Marketing| Seminole, FL

- Introduced and implemented direct mail strategy for in-house general marketing campaigns and annual seminars saving an estimated 12% annually compared to previously outsourced marketing campaigns.
- Played a key role within the creative team, deciding color palates, photography, tagline options and logo designs for client projects ranging from brand development to capital campaigns.
- Analyzed, compiled and organized marketing survey results relating to strategic marketing efforts for client presentations and review.
- Utilization of design programs including Quark, Photoshop, Publisher and Illustrator.
- Implemented and developed marketing research plans in order to successfully execute internal strategic marketing efforts.

October 2005 - October 2007 | **Marketing Assistant**

Cherry+Company Marketing| Seminole, FL

- Initial point of contact for executive level marketing personnel.
- Managed project folders containing client contracts, invoices, mechanicalized design files, finished samples and design specs.
- Created mock-up marketing materials including brochures, brand boards and website layouts for client review.
- Utilized Getty Images, iStock and Corbis in order to execute photo searches for heavily branded client projects.
- Organized company participation in charitable events for non-profit clients.
- Responsible for proofing marketing materials, presentations, surveys, proposals and invoices prior to client review.

Activities and Honors

- Member of Phi Sigma Theta National Honor Society
- Leadership Pinellas, Class of 2016
- Ad 2 Tampa Bay Board Member, Director of Achievement, 2014

KATERINA GERAKIOS-SIREN

KaterinaGS2020@gmail.com / 727-480-3553 / Clearwater, FL

SKILLS / ABILITIES

- ◆ Strong project management and program management experience, with ability to handle multiple projects and workstreams simultaneously
- ◆ Exceptional interpersonal communication skills and customer service orientation (both internal and external)
- ◆ Knowledge of principles and practices of community development, economic development, urban planning, public administration, and real estate development
- ◆ Ability to maintain a high level of confidentiality and handle sensitive information with discretion
- ◆ Strong financial acumen, with ability to apply financial information and analytics in a dynamic business environment to influence positive change

PROFESSIONAL EXPERIENCE

Executive VP of Operations

HEP (Homeless Empowerment Program) – January 2025 to Current

- ◆ Serves as right hand support to the President & CEO
- ◆ Works with HEP Executive Leadership to support the strategic plan
- ◆ Plans and implements policies and procedures across the organization
- ◆ Oversees agency participation in required audits and provides appropriate documentation to CARF, FDOT, VA, etc. for successful outcomes
- ◆ Plans, develops, collaborates, builds and maintains rapport and relations with all local government, social service, medical, mental health providers, and community agencies
- ◆ Participates in budget planning, evaluating costs, tracking expenses and considers ways to converse costs across the organization
- ◆ Serves as a representative on industry committees and leadership boards to provide advocacy and knowledge

Chief of Staff

RxLive, Inc. – May 2023 to November 2024

- ◆ Supported the CEO and acts as a trusted advisor
- ◆ Fostered collaboration between executives, staff, and CEO and facilitated effective communication, information flow and strategic planning
- ◆ Headed the Compliance Committee; planned and oversaw the company's compliance program (policies/standards/processes); responsible for managing state-mandated and strategic compliance responsibilities; and responded to outside audits
- ◆ Led efforts in establishing the annual and semi-annual company goals and objectives
- ◆ Reviewed vendor contracts, client contracts, and independent contractor agreements
- ◆ Created Board of Directors decks
- ◆ Oversaw the financial operations of the company, was responsible for forecasting and budgeting, managed vendor relationships, and coordinated health and 401k benefits
- ◆ Headed the HR and payroll department, including recruitment, onboarding, and offboarding
- ◆ Reduced accounts receivables days from 83 days to 47

- ◆ Reduced cash burn by \$750,000 (22% of budget)
- ◆ After the sale of the company in August, has been providing consulting services (integration-related activities) to the new CEO and facilitated the transition of payroll, accounting, and administrative processes

Executive Director

City of Bradenton Community Redevelopment Agency (CRA) – December 2020 to April 2023

- ◆ Led the organization and was responsible for the strategic direction and implementation of all programs and activities
- ◆ Oversaw all operations, including, but not limited to, business/department operations, economic/business/real estate development and redevelopment, HR, finance and budgets, contracts, grants, RFPs/RFQs, strategic partnerships, and customer/partner coordination and outreach
- ◆ Doubled the growth of the organization and increased productivity, led the creation of four catalytic projects (~ \$80 million worth), and brought the organization to legal compliance
- ◆ Prepared and managed the annual budget (\$15 Million for FY 2022-2023)
- ◆ Promoted the City’s vision and direction by working closely with elected officials, City Administrator, all City Department Heads, and stakeholders
- ◆ Served as the main point of contact and lead for business recruitment projects in the 3 CRA areas
- ◆ Promoted, transferred, and created a pipeline of affordable and workforce housing projects (200 units of workforce and 200 units of affordable housing)
- ◆ Worked with developers and negotiated agreements and contracts
- ◆ Negotiated and was successful in the acquisition of key real estate assets to improve slum and blight conditions in a Village of the Arts neighborhood
- ◆ Generated and cultivated professional working relationships with local and state agencies, private businesses, residents, Chambers of Commerce, non-profits, and other community partners

Section Manager 1

Pinellas County Board of County Commissioners, Human Services Department, August 2015 to December 2020

- ◆ Responsible for the management, team coordination, and day-to-day operations of the North County unit of the Pinellas County Health Program (“blue card”)
- ◆ Provided leadership and support to a diversified group of twelve (12) case managers and Sr. Office Specialists, including outposted staff at four (4) FL Department of Health locations
- ◆ Was instrumental in the successful transition from paper to online applications by creating the application and training manual, coaching/training staff, and creating reports
- ◆ Oversaw the unit’s data analysis, provided support and made recommendations to the Program Administrator to ensure maximum management efficiency

Community Development Manager

City of Clearwater, Economic Development and Housing Department - October 2010 to August 2015

- ◆ Led two unique and challenging initiatives (revitalization of the CRA East Gateway District and City’s homeless initiative)
- ◆ Updated the Clearwater City Manager and City Council on homeless-related local trends and provided leadership in the creation and implementation of policies and activities
- ◆ Represented the City of Clearwater on the Providers Council of the Homeless Leadership Board

- ◆ Created the Clearwater Outreach Team in collaboration with Directions for Living and CPD
- ◆ Collaborated and forged strong partnerships with all social service and mental health providers in Clearwater and Pinellas County, including HEP, the Salvation Army, Pinellas Hope, Pinellas Safe Harbor, RCS, 2-1-1 Tampa Bay Cares, etc.
- ◆ Plan, develop, collaborate, build and maintain rapport and relations with all local, government, social service, medical, mental health providers, community agencies, etc.
- ◆ Was responsible for the implementation of the East Gateway Five-Year Action Program, the successful completion of action items, and the coordination of the East Gateway Task Force
- ◆ Assisted Economic Development Director with identifying targeted properties for redevelopment
- ◆ Created critical relationships with state agencies, other municipalities, non-profit organizations, private businesses, and other City departments for the implementation of both initiatives

Account Manager for Business Partners

IBM - January 2006 to November 2009

- ◆ Managed 360 IBM Business Partners (BPs) in IL, IA, and MO, including National Accounts
- ◆ Increased the number of BPs doing business with IBM by 44% and grew 71 clients by over 100% YTY
- ◆ Achieved the largest attendance for roadshow events in 2007 while receiving the highest speaker rating in the entire country
- ◆ P&L management (daily, weekly, and quarterly planning, shipment tracking)
- ◆ Worked closely with distributors (particularly with Tech Data, Synnex, Avnet, and Arrow)

Program Director of AmeriCorps Clearwater

City of Clearwater (Police Department) & SPC - January 2004 to June 2005

- ◆ Led and provided support 24/7 support to the diversified group of fourteen (14) program participants
- ◆ Was awarded as the most innovative program in Florida in 2005 by ICP (Innovations in Civic Participation)
- ◆ Worked closely with public agencies to develop and/or update cooperative work agreements
- ◆ Assured compliance with budget targets and grant requirements
- ◆ Identified available funding opportunities, applied for grants, and coordinated proposal writing
- ◆ Organized and advertised citywide projects such as cleanups and seminars and recruited/managed hundreds of volunteers

EDUCATION / CERTIFICATIONS / BOARDS

Certified Redevelopment Administrator
 Florida Redevelopment Association (FRA)
 March 2015

Leadership Pinellas, Class of 2016
 Active Member

Master of Business Administration
 University of South Florida (May 2003)
 Summa Cum Laude (GPA 3.9)
 Adv. Finance, Adv. MIS, Entrepreneurship

Master of Science in Mgmt of Info Systems
 University of South Florida (May 2003)
 Summa Cum Laude (GPA 3.98)

Bachelor of Arts (B.A)
 University of South Florida (May 2000)
 Major: Finance (Major GPA 4.0)
 Minors: Economics, International Business

Diploma of the Spanish Language
 Universidad Internacional De Menendez Pelayo
 Santander, Spain - Level: Superior
 June 6, 1995

Kathleen Prossick, CPA

736 Island Way Unit 301
Clearwater FL 33767
Phone 813 857-6893
Email kprossic@tampabay.rr.com

Education	BS Accounting	University of South Florida	Tampa, Florida
	Member of Florida Institute of Certified Public Accounts		
Professional Experience	2025	Homeless Emergency Project, Inc.	Clearwater, Florida
	Vice President of Finance		
	Oversee finance, accounting, compliance, and purchasing. Report to Executive Staff, Finance Committee, and Board of Directors. Coordinate annual audit and 990 return. Prepare annual budget. Manage financials for capital campaign. Ensure compliance in accounting according to GAAP as well as contracts, grant agreements, and all relevant regulations and policies.		
	2016	Homeless Emergency Project, Inc.	Clearwater, Florida
	Director of Finance		
	Ensure the fiscal systems and operations of HEP are sustainable, compliant and meet the requirements of the agency contracts and grant agreements. Prepare and analyze financial statements and report to Finance Committee. Confirm compliance in accounting according to GAAP as well as contracts, grant agreements, and all relevant regulations and policies. Organize annual audit. Prepare annual program budgets with staff. Oversee Accounts Receivable, Accounts Payable, Payroll, Human Resources and Compliance. Administrate cash management and forecasting.		
	2005-2015	Museum of Science & Industry, Inc.	Tampa, Florida
	Vice President of Business & Finance		
	Financial statement preparation, analysis, and report to the Executive staff and Board of Directors. Maintain compliance to GAAP accounting as well as donor, federal, state, county, and grant restrictions. Coordinates all annual audits. Responsible for financial aspect of all contracts. Calculate contract royalty payments. Monitor all sources and uses of funds received. Accountable for financial investing. Produce, review and monitor budgets. Supervise accounting department, including Accounts Receivable, Accounts Payable and Payroll. Administration of 403(b) retirement plan. Create and implement accounting policy and procedure and internal controls. Participate in constructing master plan for fifteen-year company growth.		
	2004-2006	Hillsborough Kids, Inc.	Tampa, Florida
	Comptroller		
	Responsible for tracking and monitoring expenditures reimbursable by the State of Florida for approximately fifty-two million dollars. Supervision of the Accounting Department, Payroll, Revenue Maximization Department, and the Master Trust function. In charge of monthly financial preparation and reporting to the Board of Directors and the Executive Officer. Invoiced State of Florida monthly for expenses incurred, as well as tracking grants and receivables. Calculation of company retirement obligations for employees. Fiscal monitoring of sub recipients. Contact for both financial audit and state audits. In charge of building yearly budget. Helped construct and implement company policy and procedure manual.		
	1996 - 2004	Museum of Science & Industry, Inc.	Tampa, Florida
	Accounting Manager		
	Oversee daily operations of accounts payable, accounts receivable, cash collections, and payroll. Monitor grants and gifts. Responsible for financial reporting, monthly journal entries, general ledger account reconciliation and bank account reconciliations. Created a companywide purchase order system and restricted cash tracking system.		

1994 - 1996

Harborside Healthcare Rehabilitation Center

Palm Harbor, Florida

Accounts Payable

Duties included accounts payable, payroll, resident trust fund management, checking account reconciliation, assisting accounts receivable and human resources.

1984 - 1991

Daggett Vending / Adirondack Coffee Service Inc. Glens Falls, New York

Office Manager

Provided timely and accurate administration of bookkeeping, customer service and asset control. Areas included accounts receivable, accounts payable, bank account reconciliation, commissions, rental equipment tracking and billing, account collection, cash control, sales tax, and inventory control. Supervised accounting clerks.

Accounting software experienced in Abila MIP Advanced, Raiser's Edge, Dynamics SL, FRX Reporting, Great Plains, Select Ticketing and Ticket Master Vista.

Health Start Coalition of Pinellas County Finance Committee Member 2022 - current

Island Estates Civic Association Board Member and Treasurer 2020 - current