

LOI Form

LOI

If you would like to complete this Letter of Intent in Word first and copy your answers over later, use the following link: [Download LOI](#)

The rubric that will be used to score your Letter of Intent can be found here: [Download LOI Rubric](#)

Please pay attention to character limits while working on your draft. These limits include spaces.

Organization Name*

Pinellas Affordable Living, Inc.

Project Name*

Create a brief name for this large capital project. This is how it will appear throughout the PCF grant portal.
Gap funds for affordable housing and replacement/treatment of flooring/sub flooring in housing units

EIN*

59-3171557

Incorporation Year*

What year did your organization incorporate? This will be the year listed on your determination letter from the Internal Revenue Service.

1994

Organizational Mission Statement*

What is your organization's mission statement? This should be no longer than one or two sentences.

To serve as a Community Housing Development Organization serving the County of Pinellas in the State of Florida and as such to develop integrated affordable housing for people low and very low incomes who have special needs.

Unique Entity ID (SAM)

Please provide your organization's Unique Entity ID number. This is a specific number used by the federal government to identify your organization. **This is different from a DUNS number, which the federal government no longer uses.**

If you do not have a Unique Entity ID number, you can create an account on [SAM.gov](#) and apply for one here (it is

free and may take 3-4 days for approval): <https://sam.gov/content/home>

This field is optional as to not stop a qualifying organization from applying. HOWEVER, a Unique Entity ID number will be required if your organization is approved for a grant. Your organization should apply for a number now if it does not yet have one.

Character Limit: 12

WQY7PG7GW168

Annual Operating Budget Size*

Please provide the amount of your annual operating budget (expenditures only) for your entire organization.

\$1,375,000.00

Amount Requested*

The maximum grant amount is \$5 million. You may request up to 5% for grant administration, project management, and other indirect costs. Please be sure your indirect cost rate is represented in the figure you put below.

Note: You will be required to upload a more detailed budget if you are approved for the full application stage. You will need to also attach any bids, estimates, and agreements with contractors or other vendors in relation to the proposed project.

\$1,267,901.00

Does the total project cost exceed the amount your organization is requesting?*

Please note: Answering "Yes" will cause additional questions to load later in this application.

Examples

ABC Childcare is seeking funding for a new playground. ABC Childcare is asking PCF to fund \$150,000 for certain equipment, and will seek other funding and donations for the remaining \$20,000 of the playground. ABC Childcare would select "Yes" for this question.

Better Tomorrow, a mental health provider, is looking to expand their counseling center by two rooms to meet increased service demand arising from the pandemic. Better Tomorrow has secured \$25,000 in private contributions, and wants to request the remaining \$125,000 in this grant. Better Tomorrow would select "Yes" for this question.

DBE Food Pantry is seeking funding for a new HVAC unit for their pantry, and is requesting \$40,000 from PCF to cover the entire cost. DBE Food Pantry would select "No" for this question.

Yes

Parent Non-Profit/Subsidiaries*

If your organization has a parent non-profit that has multiple subsidiaries, will multiple subsidiaries be applying in this process?

Example

Better Tomorrow is the parent non-profit of three organizations. Two of those organizations want to apply in this process. Both would select "Yes" on this question.

No

Request Specifics

Organization Programming Background*

Please describe the programming your organization offers to the community and the length of time it has been doing so. That is, what does your organization **do** and **how long** has it been doing it?

Since 1994, Pinellas Affordable Living, Inc. (PAL) has been developing affordable housing for people with low and very low income who have special needs. These special needs populations include people who have mental health disabilities and who may have co-occurring substance use problems. Many of the special needs people we serve have also been homeless for extended periods of time (chronically homeless). PAL works in partnership with Boley Centers, a non-profit providing psychiatric and substance use treatment, case management, supported housing services, vocational training and placement and other community based treatment and services. Boley Centers provides the Supported Housing staff responsible for the supports, services and treatment provided to the residents. Each resident works with staff to identify their strengths and needs and develops a service plan identifying the person, agency or treatment provider who can best address those needs. The staff make referrals to local service providers, medical/dental services, mainstream resources, etc. and ensures the residents access the scheduled services. If needed, the staff will accompany the residents to advocate and ensure their needs are met. Supported Housing staff provide in home services and supports, ensuring the households have the basic skills needed to maintain their apartment, ensure children are in school or have access to day care if needed, have proper clothing shoes and school supplies, etc. and ensure the household has an adequate nutritious food supply. PAL currently has 240+ units of affordable housing in Pinellas County with 35 units under development.

Community Need*

Please describe the community need that exists for your programming. If you are able to cite quantitative, local data, that will strengthen your proposal.

This research from Foundation for a Healthy St. Petersburg outlines the need to access to affordable housing: Pinellas Profile: In 2016, an estimated 940,000 residents lived in Pinellas County and approximately 130,727 lived in poverty. Poverty has a disproportionate impact on persons of color in Pinellas County - nearly 31% of those living in poverty identifying as African-American, 21% identifying as bi- or multi-racial, and 27% identifying as "other race. Pinellas ranks 26th out of 67 counties in Florida for overall health outcomes (University of Wisconsin & Robert Wood Johnson Foundation, 2018). Housing instability and homelessness have been linked to an increased risk of depression and mental illness for adults and children over their lifetimes. Adults living in unaffordable housing are more likely to describe themselves as being in "fair" or "poor" health compared to individuals living in affordable housing (Maqbool, Viveiros, & Ault, 2015). Pinellas County contains the oldest housing stock among Florida counties. A growing body of research suggests that stable and affordable housing may help individuals living with chronic diseases, such as HIV/AIDS, diabetes,

and hypertension, increase their rates of medical care, maintain their treatment regimens, and achieve better health outcomes.

Extremely low-income residents are more likely to be renters than homeowners – more than 52% of residents within this income bracket rent their homes. In Pinellas County, 171,245 households are considered “cost-burdened,” (U.S. Census Bureau, 2016) meaning they pay more than 30% of their income towards housing. When comparing race to cost-burdened households, the concentration of cost-burdened households in Pinellas County is in predominately neighborhoods of color. In Pinellas County, it is estimated that there is a deficit of 19,820 units for extremely low-income households and nearly 34,000 for households at or below 50% of Adjusted Median Income.

Negative Economic Impact*

The following question is the keystone of a strong application in this process. If your organization cannot demonstrate a negative economic impact from the pandemic, your application will not qualify for committee review. If you are uncertain about what constitutes negative economic impact or how to demonstrate it, please contact PCF staff for technical assistance.

Describe your organization’s negative economic impact arising from the COVID-19 pandemic. Examples could include:

- A reduction in revenue from 2019 to 2020
- Inflationary pressures
- Increases in demand for services that have not been compensated for through new revenue
- The use of reserves for unbudgeted expenses since the onset of the pandemic, and such use of reserves has prevented the purchase of capital assets
- A need for capital assets to offset community need for which your organization does not have the resources to purchase due to the negative economic harm from the pandemic
- A need for additional capital assets to adapt operations to accommodate health and safety guidelines by the CDC
- Growth in restricted pandemic-related revenue that does not permit capital asset acquisition

Note: If you are applying for both a Small Purchase and Large Project, you may reuse the answer for this question PROVIDED THAT the negative economic impact is relevant to both requests.

Pinellas Affordable Living's two projects under development (Whispering Pines 20 units and Founders Point 15 units) are taking a huge hit from this unprecedented inflation and supply chain problems. Whispering Pines had completed underwriting, and was ready to close on construction funding when our contractor informed us that his (low) bid was no longer valid. The increased cost of construction, directly due to inflation, is \$1,665,760. We are applying for a loan from Pinellas County to cover this funding gap in order to get the project closed within FHFC's timelines. However, applying the same percentages to Founder Point, which is currently undergoing underwriting and is expected to break ground by late 2023, we expect a deficit in funding of \$1,118,210 (confirmed by our contractor).

The COVID pandemic affected our housing services negatively. Preventive maintenance was put on hold and our maintenance department, which was hard hit by COVID, responded primarily to emergency maintenance requests. Housing inspection tours, usually completed monthly, were put on hold. Staff provided support services via phone and did not regularly enter client households unless it was an emergency. This resulted in loss of income due to inability to bill for remote service provision, inability to draw down our funding via contracts, alarmingly high staff vacancy rates and overall high inflation rates increasing the cost of doing

business. Additionally, the reduction of staff presence in the actual apartments allowed for unforeseen deterioration of a couple of facilities, primarily due to heat, humidity and ensuing water damage.

The General Contractor (G.C.) chosen for the Whispering Pines development has reported price increases across the board, with an average 25% inflation in these costs over the past two years. Additionally, materials, such as electrical panels and plumbing fixtures, have taken several additional months to obtain for new construction projects such as Founder's Point. The G.C. has also reported worker shortages which have also driven up the cost of construction.

Proposal Description*

The American Rescue Plan Act requires a request that is reasonable and proportional to the level of economic impact your organization experienced. This means the request you describe below should not be greater than the economic harm your organization has suffered.

Please describe your project proposal and address the following:

- What project will be undertaken with these funds?
- What is the estimated lifespan of the project/property improvement?
- How does it address the negative economic harm you described in the previous question?

The project to be undertaken with ARPA funding is the construction of Founders Point Apartments. Founders Point will provide 15 one bedroom/one bath units for people with very low income affected by severe and persistent mental illness. Based on our recent experience with construction inflation at our Whispering Pines project, we expect a gap of \$1,118,210. We are requesting ARPA funding to cover this gap. We expect to begin construction in November 2023.

These newly constructed apartments have an estimated life span of 50 years with typical scheduled maintenance. The construction of these apartments will address the negative impact of the pandemic by providing truly affordable housing to individuals disproportionately impacted by the economic downturn. Individuals with mental health disabilities and very low incomes have been forced into homelessness and as a result, poor access to health care including mental health care. The data supports this increased need and it has been demonstrated that this need is even greater in communities of color.

Our Grove Park Apartments provide 11 units of affordable housing to people who are chronically homeless and highly vulnerable due to mental illness, and one staff office. Since the pandemic has eased and inspections and routine preventive maintenance have resumed, we have discovered that the floors of units have absorbed water from the ground due to high humidity and a high water table. These are modular homes, and apparently the sub floors were not properly treated. The floors in some of the units are in danger of collapse. We are requesting funding to replace the floors, including sub floors and interior flooring for two of the four buildings (triplexes). The new floors will be treated to prevent any future water damage. We may need to replace the joists holding up the subfloors. We will not know the extent of the need for the joist replacement until we have the floors out and are able to assess each area. Additional costs include removing the air conditioners and replacing them when the work is completed (the units are in good working order). Because of the severity of the situation, Boley will be covering the cost of this flooring replacement for the remaining two building (six units). We will begin replacement on these two buildings as soon as possible to get the worse units fixed as soon as possible.

Number Served*

How many people will directly benefit from this capital project annually?

27

Unduplicated vs. Duplicated*

Is the number indicated above duplicated or unduplicated?

Duplicated: A client is counted each time they access services

Unduplicated: A client is counted once, regardless of the number of times they access services

Example: ABC Food Bank operates two mobile food pantries, one in Clearwater and one in St. Petersburg. Taylor, a Pinellas County resident, goes to both food pantries. If ABC Food Bank counts Taylor's visit TWICE, it is **duplicated**. If ABC Food Bank counts Taylor's visit ONCE, it is **unduplicated**.

Unduplicated

Other (Explanation Required)

If you selected "Other" in the previous question, please explain how your organization determined the number of clients that will benefit from the proposed capital project.

Rent vs. Own*

Does your organization rent or own the property for which you are proposing modifications?

Note: Selecting "Rent" will cause more questions to load below.

Own

Guiding Principles - Client Impact*

The American Rescue Plan Act, which provides the funding for this grant program, aims to ensure an equitable recovery from the COVID-19 pandemic. The term "equity" is defined as:

The consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

One of the guiding principles of this fund is that it will apply a lens of equity to ensure the needs of specified priority populations are met.

Will this project benefit the community members defined above that have experienced disproportionate negative impacts from the COVID-19 pandemic? If so, how?

Founders Point and Grove Park Apartments will serve all low and very low income households (100% below 50% AMI) who also have disabilities -- all individuals (100%) will have a severe and persistent mental illness. Households will have the head of household affected by mental illness. 100% of the people served

will have incomes below 50% AMI, with the majority having income at 35% or below AMI. The majority of the residents of Founders Point and all of the Grove Park residents will have been previously homeless.

Community Connection

The American Rescue Plan Act (ARPA) prioritizes organizations that either have headquarters or carry out the majority of their operations inside Qualified Census Tracts (QCTs). QCTs are a standard method of identifying communities with a large proportion of low-income residents. The U.S. Department of Housing and Urban Development determines what areas qualify as QCT.

To assess if your organization serves or is headquartered in a QCT, use the following link:

https://www.huduser.gov/portal/sadda/sadda_qct.html

In the top right-hand corner, choose the state of Florida and Pinellas County. Then on the left-hand side of the screen, click the box next to “Color QCT Qualified Tracts.” The QCT zones are denoted in purple. You can also map your address by adding it into the address box at the top to see if your location is inside the zones.

Below, please provide the location of your operations and the location of your headquarters, if different.

Headquarters Location*

Please provide your organization's headquarters address as it appears on your Sunbiz account. To check your Sunbiz registration, you may search here: <https://dos.myflorida.com/sunbiz/search/>

445 31st Street N, St. Petersburg, FL 33713

QCT Determination - Headquarters*

Is this organization headquartered in a QCT?

No

Project Location*

Please provide the address or intersection where the property being modified is.

Founders Point 2901 31st Street. S., St. Petersburg, FL 33712, Grove Park 2664 & 2702 Grove Park Ave and 2665 & 2697 52nd Ave N, St. Petersburg 33714

QCT Determination - Project*

Is this organization's project in a QCT?

Yes

QCT Impact*

PCF understands that just because a project may not be located in a Qualified Census Tract, those who reside in one may access your services and may come to the location where your organization's project will take place.

- If applicable, please describe if you have clients that reside in a QCT as indicated on the map linked above, and the proportion of your clients that come from these areas.
- If your organization does not serve clients from a QCT, you can write "Not Applicable" below.

Grove Park Apartments is located within a QCT. The residents of housing provided by Pinellas Affordable Living, Inc. all (100%) have incomes at or below 60 percent AMI with the majority having incomes below 35% AMI. The majority were homeless prior to entering PAL housing.

QCT Determination - Clients*

Does this organization's project benefit residents of QCTs?

Yes

This section aims to capture general demographic data about your organization and to see how you engage with and represent the community you serve. PCF has generalized the demographic data questions more than it has in other processes because of the public nature of this process. PCF understands that identity disclosure can be a sensitive matter and wants to respect your organization's board and staff. If your organization feels comfortable sharing more detailed demographic information, it may do so in the "Community Representation and Connection" section.

Community Representation and Connection*

Describe how your organization is representative of, or has authentic connections to, the community your proposal seeks to serve. You can list other community-based organizations that work on programming with you and/or list examples of your work within this community.

Boley Centers provides services, housing and treatment to people affected by disabilities with low income. Pinellas County residents demographic break down is 82% White, 11% Black, 11% Hispanic, 4% Asian, 2% 2 or more races. Boley's staff are 46% Black, 46% White, 1% Asian, 1.6% 2 or more races. Boley's clients are 35% Black, 56% white, .7% Asian, 3.7% multiracial, 4% other. We do not collect data regarding LGBTQ+ or Neurodiversity. Our housing is found throughout Pinellas County from North Clearwater to South St. Petersburg. We have been a social service agency in Pinellas County since 1970 and our staff have close formal and informal working relationships with our fellow social service agencies. We work together to coordinate services and to ensure the clients receive the services they need from the most appropriate service provider in the area. We have been members of the local homeless coalition since its inception in the 1980s, we work closely with the local mental health agencies Directions and Suncoast, we have close working relationships with Day Star, HEP, Evara (formerly Community Health Centers) St. Vincent de Paul, Salvation Army, local churches, local veteran organizations and organizations that provide services/supplies to children such as Baby Cycle and Santa's Angels. We manage 110 HOPWA vouchers and therefore work closely with Metro Wellness and Community Centers, EPIC, Catholic Charities and other agencies providing services to people with HIV/AIDS. Our outreach is focused based on the populations we serve, with out Youth Employment Programs reaching out to the local school systems, our group homes reaching out to local psychiatric hospitals and the jail, and out homeless outreach staff working with the HLA's Coordinated Entry and local shelters and the VA.

Leadership Demographics - CEO/Executive Director*

Does your CEO/Executive Director consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

None of the above

Leadership Demographics - Executive Level Leadership Team*

Does your executive leadership team consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

BIPOC
LGBTQ+

Leadership Demographics - Board Membership*

Do your board members consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

BIPOC
LGBTQ+

Cost Difference

Estimated Total Project Cost*

Please specify the total cost of this capital project.

Example: ABC Childcare is seeking funding for a new playground. ABC Childcare is asking PCF to fund \$20,000 for certain equipment, and will seek other funding and donations for the remaining \$150,000 of the playground, for a total project cost of \$170,000. ABC Childcare would put \$170,000 below.

\$1,417,592.00

Cost Difference*

How does your organization plan to cover the cost of this project beyond the amount requested in this LOI? Please also specify if your organization can carry out the potential ARPA-funded portion of this project without other funding being secured.

PAL has secured funding Founders Point from Florida Housing Finance Corporation SAIL (3,750,000) the City of St. Petersburg (320,817) Penny for Pinellas (345,000)and Pinellas County (320,816). We are requesting "gap " funding for the unexpected increased costs due to soaring inflation. (\$1,118,210).

We are requesting funding for two of the four buildings at Grove Park. Boley will be using reserves to replace the flooring, subflooring, joist work, air conditioning removal and replacement, in the remaining two buildings along with replacement of kitchen cabinets and bathtubs/showers in all of the buildings. The costs of the kitchen cabinets and tubs/showers has not yet been determined.

Financial Overview

Budget Summary*

Please provide a brief sketch of the categories of expenses and the costs needed for your project. If your organization is requesting compensation for indirect costs, be sure to note the percentage (up to 5%) and dollar

amount below.

If you are invited to complete the full application, you will be asked to upload current verifiable bids, proposals, price lists [from your potential vendor(s)] from the past 60 days. If a contractor has already been selected for a construction project for which you are requesting funding, you will need to upload their bid. You are strongly encouraged to collect any remaining bids, proposals, and price lists shortly after submitting this LOI.

Founders Point: Land \$345,000 Construction \$4,477,499 Soft Costs \$333,840 Financing Fees \$52,500 Reserve/Overhead \$646,004 Total \$5,854,843 Current secured funding: FHFC \$3,750,000 Pinellas Co: \$320,816 City St. Petersburg \$320,817 Pinellas Penny \$345,000 PCF request \$1,118,210.

Grove Park (two triplexes)

Remove subflooring, replace and treat new subflooring and the foundation and joists: \$72,134

Joist replacement: \$48,800

Remove and replace ACs: \$9,000

Replace interior flooring \$19,757

Total: \$149,691

Project Preparedness*

If your letter of intent is approved, you will have 30 days to submit a full proposal. This will require multiple estimates/bids for your project that detail the costs you've sketched out above from potential contractors that would do the actual work.

Where are you in the planning process for the implementation of this project? Please describe your organization's readiness for this project including your ability to collect bids and select contractors and/or vendors. **If you have already selected a contractor for the project, you will need to describe how that contractor was chosen.**

Example

Better Tomorrow has spoken with contractors about their counseling center expansion project, but has only sought one proposal from a contractor. Better Tomorrow would describe so below, having sketched out the costs in the previous question. Better Tomorrow would indicate its plan to obtain more quotes/bids upon submitting this LOI.

Community Arts 'R Us has begun construction on its new arts center, as it had secured 75% of the funding for it before the pandemic. Therefore, a contractor has already been selected, and is looking to obtain the funding necessary to complete the project. Below, Community Arts 'R Us would explain it has a cost proposal ready to upload from their selected contractor, and is ready to carry out the rest of the project if funding is awarded.

Founders Point: Florida Housing Financing Corporation has committed financing once underwriting is completed (expected by late 2023) City of St. Petersburg and Pinellas County have committed funding. The project is ready to be put out to bid. Construction expected to begin late 2023/early 2024.

Grove Park: We will be fixing two of the buildings beginning in the next month. We will be ready to complete the remaining two buildings as soon as funding is available.

Other Funding Sources*

Please describe any other funding not already mentioned that your organization has applied for or obtained for this project. This includes but is not limited to Community Development Block Grants (CDBG), local government

grants (including Tourist Development Council funding), foundation grants, and donors (you do not need to disclose donor identities, simply amount raised that is allocated to this project). This includes any matching grants or in-kind contributions you may have obtained.

If none, please write N/A.

All funding sources have been disclosed in the Budget Summary

Changes in Operating Costs*

Please answer this question based on the descriptions below:

- If this project **increases** ongoing operational costs (programmatic, operating maintenance or other costs), how will you compensate for the difference?
- If this project **decreases** ongoing operating costs, how will it do so?
- If this project **does not affect** operating costs, please note so below.

These projects will not affect operating costs.

Fund Management Capacity*

Please describe your organization's capacity to manage these potential ARPA funds in terms of fiscal management and financial infrastructure.

This includes, but is not limited to, the use of accounting software that can track a general ledger and multiple accounts and the ability to work on a reimbursement-basis.

The inability to handle a reimbursement-basis grant does not disqualify your organization from applying.

Boley uses an electronic health record to keep track of patient and billing records. This system includes billing reports and produces HIPAA compliant standard transactions for billing purposes. The accounting department manages the financials via Microsoft Dynamics (Great Plains). Financial Statements are prepared in accordance with accounting principles generally accepted in the US; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement. As a Non-Profit receiving federal funds and expending more than \$750,000 in federal funds in a year, Boley undergoes a Single Audit each year by their external CPA firm. There are financial policies and procedures in place designed to influence and determine all major decisions and actions within the boundaries set by them.

Additional Information

Additional Upload

If you have something else to share, you can upload it here in PDF format.

Please note: Due to limitation of this grants system, the upload field will not carry over to the full application if you are moved forward to the full application phase. You will need to upload this file again if you are moved forward in the process.

Anything else to share?

If you have any details to share regarding this grant request, you may do so below.

File Attachment Summary

Applicant File Uploads

No files were uploaded