

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*

St. Petersburg Neighborhood Housing Services Inc.

Project Name*

Create a brief name for this large capital project. This is how it will appear throughout the PCF grant portal.

Neighborhood Home Solutions

EIN*

59-2026381

Incorporation Year*

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

1980

Organizational Mission Statement*

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

To provide affordable housing and homeownership solutions for individuals and families.

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

MNUSJMM7L5Y5

Annual Operating Budget Size*

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

\$385,000.00

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.

\$922,350.00

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.

No

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?

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions (NHS) is a HUD-approved, 501 (c) (3) not-for-profit housing counseling agency and neighborhood revitalization and community development organization that was incorporated in 1980. NHS' mission is to provide affordable housing and homeownership solutions for individuals and families. In addition, NHS helps vulnerable populations reach financial wellness and helps build viable, sustainable, culturally diverse neighborhoods that include home ownership.

Currently, services are dedicated to helping people improve their financial well-being, qualify for home ownership, maintain their home after purchase, learn how to avoid foreclosure, and in the unfortunate event, intervene as an advocate for any person facing a foreclosure action. Specific services include:

- One-on-One confidential housing counseling: we meet the clients where they are and help them develop a personalized action plan based on their goals.
- Financial Fitness Education: help clients navigate a complex financial system, access legitimate, affordable financial institutions and credit, avoid consumer scams, and help them feel more confident and secure about their finances.
- Homebuyer Education: covers the basics of home buying and maintaining their homes.
- Foreclosure Intervention and Mortgage Delinquency Counseling: Consists of counseling on how to restructure debt, establish reinstatement plans, seek loan forbearance, manage household finances, predatory lending education, foreclosure prevention strategies, explaining the foreclosure process, and pursuing loss mitigation strategies.
- Marketing and Outreach initiatives: providing general information and materials about housing opportunities and issues, participating with local agencies, other non-profits, neighborhood, civic leaders, community organizations, and churches in marketing and outreach events.
- Development of single-family affordable homes

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.

NHS was established to stimulate reinvestment in blighted neighborhoods through a working partnership of residents, the government, the business community, lending institutions, and key national partners. At that time, most of the work was in owner-occupied rehab. In 2000, NHS expanded to first-time homeownership programs – housing counseling, providing homebuyer education, and development of single-family affordable homes. NHS has provided services to 46,100 clients and developed or rehabbed 122 homes resulting in 4,390 new homeowners. Many of the new homeowner families are first-generational homeowners. In addition, NHS

provides comprehensive housing counseling services to Pinellas County, Florida residents. All counseling services are offered free of charge to clients. NHS Housing counselors are HUD-certified Housing Counselors. HUD Certified Housing Counselors provide comprehensive housing counseling to clients seeking financial fitness, purchasing, financing, maintaining, renting, or owning a home. In addition, we work with homeowners to avoid foreclosure.

Our offices are in the South St. Petersburg Community Redevelopment Area (CRA). Of the 35,000 people who reside within this area, 55% of all households and 73% of renters pay more than 30% of their income for housing costs.

NHS is an approved non-profit developer with the City of St. Petersburg for the Lot Disposition Program. Over 80% of our clients are low-income families or belong to traditionally underserved communities. We work with our clients to increase their financial well-being, achieve homeownership, or avoid losing their homes. Many of our clients cannot purchase housing because of their credit history and debts. We help them to rebuild their credit and become ready to buy a home if that is their goal.

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.

The Covid-19 pandemic severely impacted the ability of NHS to continue providing income-generating services. Before 2020 we offered our educational and counseling services in an in-person setting. Post Covid-19, we adapted our educational and counseling to a 100% virtual basis. We are now working on the systems to provide virtual and in-person educational services, as some of our clients don't have access to a computer. We have lost valuable counseling personnel, which negatively affects the number of clients we can serve, and consequently, our program revenue has decreased an average of 56% compared to pre-Covid 2019. There is an increasing demand for in-person services; however, financial shortcomings prevent us from servicing the clients that need us the most.

Grantors have reduced 61% of their funding to our organization during 2022 compared to the same period in 2019. The loss in revenue hindered us from making the necessary modification to keep your building up to code.

The supply chain issues have affected our development program – both in shortages and increased costs. As a result, we could not complete the construction of 2 single-family homes for FY 2021 and FY2022 for low and moderate-income families. This represents a loss of income of over \$150,000 for Fiscal Years 2021 and 2022.

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?

If awarded, funds will be used to repave the parking lot, make building modifications, and build four new homes to be occupied by low-income, BIPOC first-time homebuyers that are traditionally overlooked for loans. This project addresses the negative economic harm faced by our organization by ensuring that our building is up to code, as we are currently without air condition in part of the building. Additionally, our property is located in a neighborhood that houses children of all ages. Pot holes in the parking lot and dilapidated wood for fencing serves as a liability to our organization. With proper maintenance, the lifespan of the newly constructed homes and the modification to our property is estimated at 15-18 years.

Number Served*

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

2400

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**.

Duplicated

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?

Our offices are in the South St. Petersburg Community Redevelopment Area (CRA), nearly 4,700 acres. Of the 35,000 people who reside within this area, 55% of all households and 73% of renters pay more than 30% of their income for housing costs. Over 80% of our clients are low-income or belong to traditionally underserved communities. Providing in-person classes will increase the number of clients serviced within a financially-strained community more likely to suffer from homelessness due to the recent rent hikes or foreclosure due to the economic strain from COVID.

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/>

1600 Dr. Martin L. King St. S. St. Petersburg, FL 33701

QCT Determination - Headquarters*

Is this organization headquartered in a QCT?

Yes

Project Location*

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

1600 Dr. Martin L. King St. S. St. Petersburg, FL 33701

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.

100% of our clients live in a QCT area.

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.

NHS has served the community for many years. Currently, we are working with Habitat, Contemporary Housing Alternatives of Florida (CHAF), St. Petersburg Housing Authority, United Way Suncoast, Campbell Park Resource Center, St. Anthony’s Hospital, and others to provide our services on a regular basis. We have a simple on-line registration process on our website that our partners and clients use to provide referrals. Graduates of our various programs are our best referrals. Staff provides marketing & outreach to the community. Staff regular attends the Juvenile Welfare Board Family Services Initiative and South County Community Council meetings.

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

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

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.

Funds from this grant will be used to build four new homes within the QCT area totaling \$780,000. The remaining amount will be used to make the following modifications:

- Replace the perimeter fence. The one we currently have is against code enforcement requirements.
- Repair parking lot. Patch holes, pressure wash floor, repair car-stops, paint the asphalt floor (including signals).
- Replace roof. Due to age and condition, it is a liability for the organization and for insurance purposes.
- The HVAC system is leaking and damaging the building. We need to repair or replace as needed.
- Repair and paint interior walls.

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.

We have spoken with contractors and started gathering proposals for the project.

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.

N/A

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.

Does not affect the operating cost

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.

We have an accounting department that would handle, under the supervision of the CEO, all the records. We also have an external auditor.

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