



**HOUSING & SUPPORTIVE SERVICES (HSS)**  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

Public Service Projects  
Application for Program Year 2024

**Veda Ramirez, Director**



Hernando County Housing & Supportive Services (HSS)

Community Development Block Grant (CDBG) Application for Public Services Projects  
Program Year (PY) 2024

**APPLICATION COVER SHEET**

**Proposal Preparer/Staff Contact Information**

Locality/Organization Name	YMCA of the Suncoast, Inc.
Mailing Address	2469 Enterprise Road, Clearwater, FL 33763
Organization Website	<a href="http://www.suncoastymca.org">www.suncoastymca.org</a>
Phone #	727-467-9622
Fax #	
Federal Tax ID #	59-0810731
DUNS # / SAMS#	DUNS 037504714 / SAM LXF1VJMKKHC1
Authorized Official Name/Title	Christian Engle, President and CEO
Official E-mail Address	<a href="mailto:cengle@suncoastymca.org">cengle@suncoastymca.org</a>
Contact Person	Stephanie Zaragoza Kent Reiber
Contact Person E-mail Address	<a href="mailto:grants@suncoastymca.org">grants@suncoastymca.org</a> <a href="mailto:kreiber@suncoastymca.org">kreiber@suncoastymca.org</a>

**Activity Title (Keep to 50 characters)**

Active Seniors Summer at the Y

**Specify Service Area (in Hernando County)**

Spring Hill

**Location where Public Services will be provided:**

Hernando County YMCA - 1300 Mariner Boulevard, Spring Hill, FL 34609

**Proximity to Transit-Rich Area: Will proposed activity be located within one mile of transit service? Or will transportation be provided? Please identify location and distance of nearest transit service or area where transportation will be provided:**

The YMCA is located on the Hernando County Blue Line (Route 2) and therefore is located within one mile of a transit service. Transportation to the facility will not be provided as part of the program.

**Funding Request – (Minimum \$20,000 for all projects)**

	County	Other Funds	Total
Total CDBG Funds Requested	\$39,781	\$5,171	\$44,952

**Activity Description (Brief – 250 character limit)**

The YMCA's *Active Seniors Summer at the Y* program helps older adults stay active and engaged through exercise classes, pickleball, and group field trips—promoting health, friendship, and fun while reducing loneliness in a welcoming, supportive environment.

## ELIGIBILITY

***Please refer to the instructions for assistance in completing the proposal.***

Agencies in a non-compliance status with any current funding agreement with Hernando County, as determined by HHS, are not eligible to apply under this RFP.

CDBG funding may only be used to provide reimbursement for eligible public services/programs (including salaries and benefits, supplies, materials and other program delivery costs).

Projects must provide a new service or a quantifiable increase in the current level of service and demonstrate that new or increased funding does not merely replace other state or local government funding for an existing service.

**Provided whether the proposed service is either** (check one):

- ☒ A new service  
\* A project is considered new if the proposed project or service has never been funded by Hernando County under Public Services in response to this RFP
- ☐ A quantifiable increase in the level of a service

### I. NATIONAL OBJECTIVE CRITERIA AND ELIGIBLE ACTIVITIES

#### A. National Objectives:

1. To be eligible for CDBG funding from the County, the activity must meet the National Objective: **“Benefits low – to moderate-income (LMI) persons.”** To be considered as benefiting low- and moderate-income persons, an activity must fall into either Area Benefit, Limited Clientele/Low Mod Income or Limited Clientele/Presumed Benefit. Please check the applicable box for your activity:

☐ **Area Benefit** – The activity serves only a limited area, which is confirmed by 2020 Census data or survey to determine Low/Moderate Income. Refer to: <https://hud.maps.arcgis.com/apps/webappviewer/index.html?id=ffd0597e8af24f88b501b7e7f326bedd>. By choosing this category, you must be able to prove that your activity benefits primarily LMI households. At least 51% of the residents within the targeted activity area are LMI income households (80% AMI).

Census Tract	Block Group

☐ **Limited Clientele/Low Mod Income**

• How will you verify clientele income?

- ☐ Tax Returns
- ☐ Pay Stubs
- ☐ Bank Records
- ☐ Other, please explain

☒ **Limited Clientele/Presumed Benefit** – Serving 100% of clientele that meet one of the following presumed benefit categories. Only check if applicable.

- ☐ Abused Children
- ☐ Illiterate Adults
- ☒ Elderly Persons (62+)
- ☐ Persons living with HIV/AIDS
- ☐ Battered Spouses
- ☐ Migrant Farm Workers
- ☐ Severely Disabled Adults
- ☐ Homeless Persons

**2. Identify the number of low- and moderate-income households you propose to serve:**

- ☐ 0-30% AMI \_\_\_\_\_ households
- ☐ 31-50% AMI \_\_\_\_\_ households
- ☐ 51-80% AMI 100 households

**3. Number & Percentage of LMI Served. Do Not Include City of Brooksville Residents.**

Please select the applicable beneficiary accomplishment type:

Unit	Total Served	Total LMI	% LMI
Individuals to be Served by Activity	125 unduplicated	125 unduplicated	100
Households to be Served by Activity	100	100	100

**B. Eligible CDBG Activities – Select One**

- ☐ Homeless Services
- ☐ Child Care Services
- ☐ Health Care Services
- ☐ Employment Training Services
- ☒ Senior Services
- ☐ Handicapped Services
- ☐ Legal Services
- ☐ Youth Services
- ☐ Housing Counseling Services
- ☐ Domestic Violence Services
- ☐ Substance Abuse Services
- ☐ Other \_\_\_\_\_

**II. Consistency with Hernando County Consolidated Plan**

1. What priority in the 2024-2026 Consolidated Plan does the proposed project seek to address? (Please refer to Instructions for list of priorities)

Public Services

**III. Performance Measures: (Check all that apply to your proposal)**

- ☒ Suitable Living Environment  
☐ Decent Housing  
☐ Creating Economic Opportunity

**IV. Outcome Categories: (Check all that apply to your proposal)**

- ☒ Availability/Accessibility  
☐ Affordability  
☐ Sustainability

**V. ACTIVITY DESCRIPTION**

- A. Scope of Services-** Provide a detailed breakdown of the proposed Scope of Services for the CDBG funding, i.e. objective of activities, the service to be provided, and the end product expected. (Limit response to 1000 characters).

Senior loneliness is a serious issue that affects millions of older adults and can lead to depression, cognitive decline, and poor physical health. As people age, their social circles shrink, and opportunities for connection diminish. To combat this, the YMCA is creating the *Active Seniors Summer at the Y*, multi-faceted program, to keep older adults engaged through dynamic recreational and social programs. Increased group/water exercise classes and equipment will promote movement, strength, and mental well-being. New Pickleball offerings, with its low-impact nature and social format, will be especially effective in encouraging regular interaction and physical activity. Twice monthly field trips will provide a change of scenery and shared experiences that foster friendships. This program will do more than fill time—it will build community, boost morale, and improve overall health. By offering a variety of fun, accessible options, we help older adults stay active, connected, healthy and thriving. Addressing senior health and loneliness with intention and creativity strengthens not only individuals, but our communities as a whole.

- B. Activity Timeline** – Please fill out projected timeline. No funds can be spent until the environmental review is complete (as applicable) and funding agreement is executed. Funds will not be available until after October 1, 2024.

Date	Milestone
June	Hire Pickleball Coach; Purchase wellness, aquatics, and pickleball equipment; Begin classes; Begin marketing field trips, create sign-up sheets, take first trips
July, Aug, Sept	Continue Pickleball programming; Continue Field Trips developed with Senior input; Continue additional wellness programs, group and water exercise classes

## VI. ACTIVITY BUDGET

- A. **Sources** – Attach supporting documentation verifying commitment or award letters from sources external to your agency (e.g., financial institutions, government, quasi-government, or grant agencies) for this proposal. Leveraging is calculated using the following formula: Committed External Funds / Total Project Cost = Leveraged % from agency.

Other Funding Source(s) Attach letters of commitment	Amount of Funds	Committed	Pending
YMCA of the Suncoast Fundraising	\$5,171	\$5,171	\$0
	\$		
Total	\$5,171	\$5,171	\$0

List All Funds Received from Hernando County since 2022	Amount of Funds	Committed	Pending
Not Applicable	0	0	0
	\$	\$	\$
Total	\$	\$	\$

- B. **Uses** – Attach supporting documentation

Budgeted Activities	CDBG Funds Requested	Other Funds	Total Activity Cost
Active Older Adult Coordinator Salary	\$4,638	\$0	\$4,638
Certified Pickleball Coach Salary	\$4,163	\$0	\$4,163
Benefits: FICA, Workers Comp, Unemployment	\$880	\$0	\$880
Senior Day Trips Bus Rental	\$9,600	\$0	\$9,600
Group Exercise Equipment and Machine	\$12,000	\$0	\$12,000
Water Exercise Equipment	\$5,000	\$0	\$5,000
Pickleball Equipment	\$3,000	\$0	\$3,000
Marketing and Promotional Materials	\$500	\$0	\$500
Administrative Overhead at 13%	\$0	\$5,171	\$5,171
TOTAL	\$39,781	\$5,171	\$44,952

- C. Who prepared the cost estimate? (Attach supporting documentation)

☒ Proposer: Name of Staff Person(s) Kent Reiber and Stephanie Zaragoza  
☐ Other Contractor or Consultant: Name of Firm \_\_\_\_\_

- C. When was the budget cost estimate prepared?

May 28, 2025

- D. On what basis did you determine that the estimated costs were reasonable and accurate?

Current YMCA rates of pay, previous bus expense, previous purchases of similar equipment at other branches

- E. How will you ensure the activity will be financially sustainable after funding? (Limit response to 1000 characters)

The program's sustainability strategy centers around implementing best practices to achieve data-driven goals and leveraging existing networks to identify potential future grantors. Additionally, once the program is up and running, we intend to collaborate with organizations that share a similar mission, apply for additional grants, utilize existing YMCA resources, seek in-kind support, and organize fundraising events.

## VII. FINANCIAL DOCUMENTATION

The documentation will help determine whether a Proposer is solvent and has the cash flow available to complete a CDBG project within the timeline of the executed agreement. All financial documents should be provided in a separate attachment from the application.

Hernando County Department of Management and Budget will be reviewing the financial stability of the organization. The following questions will be considered by the Department to determine the financial capacity of the Proposer.

### A. Financial Capacity:

- ☒ Does proposer show financial oversight and internal controls?
- ☒ Can proposer achieve income stability by demonstrating capacity to generate income?
- ☒ Does proposer show responsible stewardship of resources it has received?
- ☒ Is there adequate management that has practices in place for financial reporting?
- ☒ Is the proposer viable based on its mission and its ability to carry out its mission in a stable and effective way?



The YMCA of the Suncoast demonstrates strong financial stability and a solid capacity to deliver impactful programs and services to the Hernando County community. The organization's 2024 Audited Financial Statements received an Unqualified (or "clean") opinion, underscoring its sound financial practices. With total assets of \$48.8 million and relatively low liabilities of \$2.8 million, the YMCA maintains a healthy net asset position of \$46.1 million.

A substantial portion of the organization's revenue—83%—is generated through program service fees and membership dues, reflecting strong community engagement and support. While grants and contributions are essential to its operations, the YMCA has the flexibility to adapt to year-to-year changes in external funding.

The organization employs a conservative investment approach to safeguard its financial resources for long-term sustainability. Its leadership and financial management teams are highly experienced, with most having over 20 years of service either with this YMCA or within the broader YMCA network. The finance team includes professionals with degrees in accounting, and the Chief Financial Officer has a CPA certificate.

Financial oversight is further strengthened by a volunteer Finance Committee, comprised of members of the Board of Directors and others. This committee meets monthly to review financial performance, monitor variances, and assess operational trends, risks, and opportunities. Across the organization, transparency and consistent communication with both internal and external stakeholders are core values upheld by the entire leadership team.

#### **B. Financial Documents Required:**

1. If the proposer has been awarded more than \$750,000 in Federal funding in the last year, then the proposer must provide the most current (no older than two years) signed copy of proposer's Single Audit.
2. If the proposer has been awarded less than \$750,000 in federal funding in the last year, then they must submit a certified financial statement in lieu of an audit. The certified financial statement must include the following information:
  - a. Current financial position to determine:
    - Stability (cash flow versus reliable income)
    - Sustainability (budget showing a surplus or deficit)
    - Reasonable accounting format (showing assets and liabilities and composition of expenses)
  - b. Results of operations or changes in net assets.
  - c. If the proposer has received any federal award (directly or indirectly), then they must provide the schedule of expenditures of the federal award(s) for the period covered by the financial statement, include the total federal award expended for each individual federal program, federal Organization name, pass-through entity



(if applicable), and CFDA number (or other identifying number if CFDA number is not available);

- d. If applicable, identify in the financial statement notes the total amount provided for a loan or loan guarantee program(s); include the schedule of balance outstanding at the end of the audit period. Also include notes that describe the accounting policies used in preparing the schedule and if the auditee elected to use the 10% de minimis cost rate on indirect costs;
- Restrictions (temporary and permanent) that impact income statements.
  - Copy of financial policies and procedures, and
  - Copy of the most recent IRS Form 990.

3. Attachment of the organization's current financial policy and procedures.

The YMCA of the Suncoast was not awarded more than \$750,000 in Federal funding in 2024.

- a. The YMCA has attached its Financial Statements with Independent Auditors' Report Thereon. Note that the organization received more than \$750,000 in State of Florida funding in 2024 and the Financial Statements include a Schedule of Expenditures of State Financial Assistance and reports thereon.
- b. See Financial Statements
- c. See schedule of expenditures of federal awards for 2024, attached to the application. This form is for internal use only because the Federal funding amounts did not exceed \$750,000.

**C. Financial Analysis Parameters:**

- ☐ Number of Days from Financial Statement Issued
- ☐ Current Ratio – should be equal or greater than 1 to 1
- ☐ Days Cash on Hand – Industry Average is 90 days
- ☐ Cash Flow Ratio – Ratio should be positive
- ☐ Debt Ratio
- ☐ Reliance Ratio
- ☐ Reliance on Government Ratio
- ☐ Personnel Cost Ratio
- ☐ Benefit Cost Ratio
- ☐ Gen, Admin and Fundraising Cost Ratio
- ☐ Profitability Ratio

- Number of Days from Financial Statement Issued – monthly books are closed within the first 5 business days of each month
- Current Ratio is much greater than 1 to 1, at 5 to 1 or more.
- Net cash provided by operating activities was \$642,000.
- Operating reliance ratio is calculated by dividing unrestricted program revenue by total expenses. For 2024, we calculate this to be 82%.
- Gen, Admin and Fundraising cost ratio (G&A + fundraising expenses as a % of total expenses) is 15.8%.

## VIII. GRANT ADMINISTRATION

A. Identify names and titles of members of the Board:

Name	Title
<i>See Attached Board Rosters: YMCA of the Suncoast Board of Directors and Hernando County Branch Advisory Council</i>	

B. Identify staff members' names and position who will administer the activity and be responsible for all compliance requirements:

Name	Position
Kent Reiber	Executive Director
Stephanie Zaragoza	Vice President of Community Impact
Tom Button	Senior Vice President / COO
Sharlene Clark	Vice President of Finance / CFO
Summer Cruff	Vice President of Healthy Living

C. Briefly describe the extent and years of experience of the staff members who will administer this activity with these CDBG funds. (Limit to 100 characters)

Our YMCA has directly received CDBG funding for public services, renovations, and new construction from Pinellas County annually since 1998.

D. Briefly describe the extent and years of experience of the staff members in administering grants, regulatory compliance, and fiduciary responsibilities. (Limit to 100 characters)

All Vice President staff listed above have extensive knowledge and experience administering federal, state, local and foundational grants. The YMCA conducts an annual independent financial audit and has received an unmodified (or unqualified) opinion for at least the past 33 years.

- E.** Explain proposer's administrative capacity to carry out activity successfully. (Limit to 100 characters)

The YMCA in Hernando County has expert staff, strong logistics, and a proven track record in administering similar programs successfully.

- F.** In the past year, did your organization have any past compliance findings or concerns from HSS monitoring (in writing) or other agency?

No

- G.** Have all compliance issues from the past year been resolved, if applicable?

NA

- H.** Partnering organizations, collaborating on this program, if applicable:

NA

- I.** Marketing plan to acquire clients, if applicable. (1000-character limit)

To attract participants for the Active Seniors Summer at the Y program, we will implement a targeted, multi-channel marketing plan. First, we will utilize our YMCA member database to promote the program directly through emails, flyers, and social media posts. We will host free demo days featuring sample classes and mini field trips to spark interest. Our outreach will extend to local churches and community organizations, as well as partnerships with healthcare providers. Social media campaigns will showcase participant testimonials and highlight the program's benefits. Staff and volunteers will actively promote the program through word-of-mouth during YMCA events. Finally, we will offer guest passes and other incentives to boost enrollment and retention. This integrated approach ensures wide reach while fostering a personal connection with our target audience.

- J.** ☒ Attach Letter from Board Chair authorizing signature of "Authorized Official."

- K.** Other Documentation – Please attach documents.

**Federal Suspension and Debarment Certification:**

Federal Executive Order 12549 prohibits federal, state, and local public agencies receiving grant funding from contracting with individuals, organizations, or companies who have been excluded from participating in federal contracts or grants. The purpose of this certification is for the contractor/vendor to advise Hernando County, in writing, of any current Federal Suspension and Debarment.

Debarment Certification. By signing and submitting a response to this competitive solicitation, I certify that this firm and its principals are not currently suspended or debarred by any Federal Department or Agency from participating in Federally Funded Contracts.

**Authorized Signature of Applicant:** To the best of my knowledge and belief, all information in this application is true and correct. The document has been duly authorized by the governing body of the applicant who will comply with all contractual obligations if the proposal is awarded funding.

Signature of Authorized Representative: \_\_\_\_\_



Date Signed: May 30, 2025

Typed Name and Title: Christian Engle, President and CEO

**IX. CERTIFICATION**

I certify that the information contained in this proposal is true and correct and that it contains no misrepresentations, falsifications, intentional omissions, or concealment of material facts. I further certify that no contracts have been awarded, funds committed, or construction begun on the proposed project, and that no action will be taken prior to issuance of official authorization to proceed by the Hernando County Housing & Supportive Services Department. I further certify that I am authorized to submit this Proposal and have followed all policies and procedures of my Organization regarding grant claim submissions.

  
\_\_\_\_\_  
**Signature of Authorized Official**  
Christian Engle

\_\_\_\_\_  
**Name of Authorized Official**  
President and CEO

\_\_\_\_\_  
**Title**  
May 30, 2025

\_\_\_\_\_  
**Date**