



The Florida Senate

Local Funding Initiative Request

Fiscal Year 2024-2025

LFIR # 1480

1. Project Title
2. Senate Sponsor
3. Date of Request

4. Project/Program Description

Floridians For Honest Lending, a Florida-based 501(c)(3) organization, seeks funding to expand our community outreach efforts to support vulnerable Spanish-speaking homeowners in Miami-Dade and Broward counties. Our approach involves creating informative infomercials that highlight crucial state and local homeowner programs, such as the My Safe Florida Home, Weatherization Assistance Program, and the Homeowner Construction Recovery Fund, designed to aid homeowners in times of need. Given that approximately 67% of Miami-Dade residents speak Spanish at home, our project will directly reach over 10,000 Spanish-speaking residents, providing them with essential information about available resources and assistance to help them maintain their homes during financially challenging circumstances and reduce unnecessary foreclosures.

5. State Agency to receive requested funds
- State Agency contacted?

6. Amount of the Nonrecurring Request for Fiscal Year 2024-2025

Type of Funding	Amount
Operations	85,000
Fixed Capital Outlay	0
Total State Funds Requested	85,000

7. Total Project Cost for Fiscal Year 2024-2025 (including matching funds available for this project)

Type of Funding	Amount	Percentage
Total State Funds Requested (from question #6)	85,000	90%
Matching Funds		
Federal	0	0%
State (excluding the amount of this request)	0	0%
Local	0	0%
Other	10,000	10%
Total Project Costs for Fiscal Year 2024-2025	95,000	100%

8. Has this project previously received state funding?

Fiscal Year (yyyy-yy)	Amount		Specific Appropriation #	Vetoed
	Recurring	Nonrecurring		

9. Is future funding likely to be requested?
- a. If yes, indicate nonrecurring amount per year.

b. Describe the source of funding that can be used in lieu of state funding.

None

10. Has the entity requesting this project received any federal assistance related to the COVID-19 pandemic?



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Local Funding Initiative Request

Fiscal Year 2024-2025

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If yes, indicate the amount of funds received and what the funds were used for.

Complete questions 11 and 12 for Fixed Capital Outlay Projects

11. Status of Construction

a. What is the current phase of the project?

- Planning
 Design
 Construction
 N/A

b. Is the project "shovel ready" (i.e permitted)?

c. What is the estimated start date of construction?

d. What is the estimated completion date of construction?

12. List the owners of the facility to receive, directly or indirectly, any fixed capital outlay funding. Include the relationship between the owners of the facility and the entity.

13. Details on how the requested state funds will be expended

Spending Category	Description	Amount
Administrative Costs:		
Executive Director/Project Head Salary and Benefits	Management costs associated with the program	7,500
Other Salary and Benefits		0
Expense/Equipment/Travel/Supplies/Other		0
Consultants/Contracted Services/Study		0
Operational Costs: Other		
Salary and Benefits		0
Expense/Equipment/Travel/Supplies/Other		0
Consultants/Contracted Services/Study	Program related costs include; video studio rental time, video host fees, drafting the scripts, video production, video editing, and finally the marketing budget	77,500
Fixed Capital Construction/Major Renovation:		
Construction/Renovation/Land/Planning Engineering		0
Total State Funds Requested (must equal total from question #6)		85,000

14. Program Performance

a. What specific purpose or goal will be achieved by the funds requested?



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LFIR # 1480

Our goal is to boost homeowner awareness of available relief programs to mitigate financial burdens and minimize foreclosures. As homeownership costs, including condo reserves and insurance, climb, educated consumers are better equipped to identify and utilize state and local assistance. This knowledge not only aids in managing the intricacies of eligibility and application processes but also serves as a shield against fraud. Through focused consumer education efforts, we aim to empower homeowners to secure their financial health, protect their property, and maintain stability in the face of potential foreclosure.

b. What activities and services will be provided to meet the intended purpose of these funds?

Our proposed program will educate Spanish-speaking homeowners on available cost-saving programs like My Safe Florida Home, LIHEAP, and the Homeowner Construction Recovery Fund, while emphasizing protection against scams. The risk of foreclosure disproportionately burdens Hispanic/Latino populations. We'll provide accurate program application information and contact details, empowering homeowners to access genuine assistance and safeguard themselves from fraudulent schemes.

c. What direct services will be provided to citizens by the appropriation project?

While our organization does not directly administer services, our program serves as a vital conduit of information, facilitating the connection of citizens to the crucial information and essential services they urgently require.

d. Who is the target population served by this project? How many individuals are expected to be served?

Low-income Hispanic/Latino homeowners residing in Miami-Dade and Broward counties who are experiencing financial difficulty and may lose their homes to foreclosure.

e. What is the expected benefit or outcome of this project? What is the methodology by which this outcome will be measured?

The overall expected outcome is an uptick in participation in both state and local programs. Our organization will employ a comprehensive tracking system to monitor the user journey from infomercial viewership to their engagement with our website and onward to their exploration of external resources.

f. What are the suggested penalties that the contracting agency may consider in addition to its standard penalties for failing to meet deliverables or performance measures provided for the contract?

Penalties can include ending funding or reimbursement of partial or complete funds if, for some reason, we were unable to complete the program.

15. Requester Contact Information

a. First Name Last Name

b. Organization

c. E-mail Address

d. Phone Number Ext.

16. Recipient Contact Information

a. Organization

b. Municipality and County

c. Organization Type

- For Profit Entity
- Non Profit 501(c)(3)
- Non Profit 501(c)(4)



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Local Funding Initiative Request

Fiscal Year 2024-2025

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- Local Entity
- University or College
- Other (please specify)

d. First Name **Last Name**

e. E-mail Address

f. Phone Number

17. Lobbyist Contact Information

a. Name

b. Firm Name

c. E-mail Address

d. Phone Number