

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 01/05/2024

General Information

Name: Mr Richard Lee DeNapoli

PID 67744

AGENCY INFORMATION

Organization	Suborganization	Title
Broward Soil & Water Conservation District	Board of Supervisors	

CANDIDATE FOR

Position	Agency Name	Position sought or held
City, Town or Village (Commission or Council), Governing Board - Form 6	Town of Lauderdale-By-The-Sea	Commissioner, District 2, Seat 4

Net Worth

My Net Worth as of December 31, 2023 was \$ 5,777,213.13.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 100,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

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Description of Asset	Value of Asset
250 Capri Ave., Lauderdale-by-the-Sea, FL 33308 (Primary Residence)	\$ 1,983,905.23
4416 Jackson Street, Hollywood, FL 33021 (Real Estate)	\$ 600,000.00
624 Alhambra Rd., Venice, FL 34285 (Real Estate)	\$ 958,800.00
Stock (ALTRIA GROUP INC) - Wells Acct	\$ 42,747.89
Stock (AT & T INC) - Wells Acct	\$ 27,770.18
Stock (CONSOLIDATED EDISON INC) - Wells Acct	\$ 38,807.53
Stock (DUKE ENERGY CORP) - Wells Acct	\$ 62,518.99
Stock (EASTERN BANKSHARES INC) - Wells Acct	\$ 502,334.33
Stock (HARBORONE BANCORP INC) - Wells Acct	\$ 214,226.36
Stock (HERITAGE NOLA BANCORP) - Wells Acct	\$ 93,750.00
Stock (INDEPENDENT BANK CORP) - Wells Acct	\$ 39,356.61
Stock (MICROSOFT CORP) - Wells Acct	\$ 51,630.67
Stock (MONDELEZ INTL INC) - Wells Acct	\$ 35,193.88
Stock (NEXTERA ENERGY INC) - Wells Acct	\$ 184,517.61
Stock (PHILIP MORRIS INT'L) - Wells Acct	\$ 76,353.73
Stock (PRUDENTIAL FINANCIAL INC) - Wells Acct	\$ 8,589.78
Stock (SOUTH ST CORP) - Wells Acct	\$ 55,034.88
Stock (SOUTHERN COMPANY) - Wells Acct	\$ 24,388.16
Mutual Fund (FIDELITY CONTRAFUND) - Wells Acct	\$ 32,619.87
Mutual Fund (VANGUARD 500 INDEX ADM) - Wells Acct	\$ 6,152.82
Bond Fund (NUVEEN MUNI CR INCM FD) - Wells Acct	\$ 42,371.83
Cash/Money Market Funds at Wells Fargo Brokerage Acct	\$ 2,279.35
Stock (ALPHABET INC VOTING) - Wells Managed Acct	\$ 14,807.14
Stock (AMAZON COM INC) - Wells Managed Acct	\$ 3,038.80
Stock (AMERICAN TOWER CORP) - Wells Managed Acct	\$ 3,885.84
Stock (APPLE INC) - Wells Managed Acct	\$ 1,540.24
Stock (CISCO SYSTEMS INC) - Wells Managed Acct	\$ 1,414.56
Stock (COMCAST CORP NEW CL A) - Wells Managed Acct	\$ 2,455.60

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Stock (COSTCO WHSL CORP NEW) - Wells Managed Acct	\$ 4,620.56
Stock (DELTA AIR LINES INC NEW)- Wells Managed Acct	\$ 6,316.11
Stock (DOLLAR TREE STORES INC) - Wells Managed Acct	\$ 3,267.15
Stock (HOME DEPOT INC) - Wells Managed Acct +Schwab	\$ 4,511.84
Stock (MASTERCARD INC CL A) - Wells Managed Acct	\$ 11,515.77
Stock (MICROSOFT CORP) - Wells Managed Acct	\$ 4,512.48
Stock (NVIDIA CORP) - Wells Managed Acct+Schwab	\$ 8,418.84
Stock (PAYPAL HOLDINGS INC)- Wells Managed Acct	\$ 4,421.52
Stock (ULTA BEAUTY INC) - Wells Managed Acct	\$ 3,919.92
Stock (UNITEDHEALTH GROUP)- Wells Managed Acct	\$ 3,158.82
Stock (VERIZON COMMUNICATIONS)- Wells Managed Acct	\$ 4,637.10
Stock (ZOETIS INC)- Wells Managed Acct	\$ 6,315.84
Stock (INVESCO QQQ TR ETF) - Wells Managed Acct	\$ 6,961.84
Prepaid College Fund - State of Florida - for Victor DeNapoli	\$ 14,117.82
Prepaid College Fund - State of Florida - for Vincent DeNapoli	\$ 12,711.24
Stock (BLUE FDRY BANCORP) - Schwab Acct	\$ 12,571.00
Stock (BERKSHIRE HATHAWAY CLASS B) - Schwab Acct	\$ 57,065.60
Stock (CARLYLE GROUP INC) - Schwab Acct	\$ 1,247.04
Stock (WALT DISNEY CO) - Schwab Acct	\$ 1,805.80
Stock (EASTERN BANKSHARES INC) - Schwab Acct	\$ 22,083.05
Stock (HARBORONE BANCORP INC NE) - Schwab Acct	\$ 66,904.28
Stock (INDEPENDENT BK CORP MASS) - Schwab acct	\$ 26,773.06
Stock (DISC MEDICINE INC) - Schwab Acct	\$ 1,444.00
Stock (ALTRIA GROUP INC) - Schwab Acct	\$ 42,161.54
Stock (NORTHFIELD BANCORP) - Schwab Acct	\$ 1,258.00
Stock (PROCTER & GAMBLE) - Schwab Acct	\$ 18,801.98
Stock (PHILIP MORRIS INTL) - Schwab Acct	\$ 55,401.41
Stock (PROVIDENT BANCORP INC MD) - Schwab Acct	\$ 133,493.10

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Stock (TERRITORIAL BANCORP) - Schwab Acct	\$ 2,293.37
Stock (TC BANCSHARES INC) - Schwab Acct	\$ 9,146.48
Stock (TEXAS CMNTY BANCSHARES I) - Schwab Acct	\$ 5,557.20
Stock (T F S FINL CORP) - Schwab Acct	\$ 5,951.33
Stock (VERTEX PHARMACEUTICALS) - Schwab Acct	\$ 1,627.56
Bond Fund (NUVEEN MUNICIPAL CREDIT) - Schwab Acct	\$ 11,279.19
Stock (SPDR S&P 500 ETF) - Schwab Acct	\$ 23,437.06
Stock (VANGUARD DIVIDEND APPRECIATION ETF) - Schwab Acct	\$ 47,502.78
Mutual Fund (FIDELITY LOW-PRICED STOCK) - Schwab Acct	\$ 17,394.08
Mutual Fund (FMI INTERNATIONAL INVESTOR) - Schwab Acct	\$ 3,086.56
Mutual Fund (HENNESSY FOCUS INVESTOR) - Schwab Acct	\$ 10,352.67
Mutual Fund (VOYA CORPORATE LEADERS TRUST B) - Schwab Acct	\$ 6,667.35
Mutual Fund (MARSICO MIDCAP GROWTH FOCUS FUND) - Schwab Acct	\$ 4,288.44
Mutual Fund (SEQUOIA FUND) - Schwab Acct	\$ 3,754.90
Mutual Fund (COLUMBIA CONTRARIAN CORE INST)- Schwab Acct	\$ 3,732.85
Private Corporate Stock (Coral Gables Financial Corporation, approximate 2% ownership)	\$ 362,639.24
Cash (Robinhood Account)	\$ 2,074.59
Mutual Fund (Vanguard 500 Index Fund Admiral Shares) - Vanguard Acct	\$ 68,324.73
Mutual Fund (Vanguard Health Care Fund Investor Shares) - Vanguard Acct	\$ 10,829.39
Mutual Fund (Vanguard 500 Index Fund Admiral Shares) - Vanguard SEP IRA	\$ 31,756.72
Mutual Fund (Vanguard Mid-Cap Index Fund Admiral Shares) - Vanguard SEP IRA	\$ 27,752.95
Mutual Fund (Vanguard Small-Cap Index Fund Admiral Shares) - Vanguard SEP IRA	\$ 27,163.84

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Description of Asset	Value of Asset
Mutual Fund (Vanguard Developed Markets Index Fund Admiral Shares) - Vanguard SEP IRA	\$ 12,194.14
Mutual Fund (Oakmark Select Fund - Investor) - Oakmark Acct	\$ 59,200.09
Mutual Fund (Oakmark International Fund - Investor) - Oakmark Acct	\$ 27,910.73
Mutual Fund (Fidelity 500 Index) - CGT 401K Acct	\$ 86,448.57
Mutual Fund (T. Rowe Price Blue Chip Growth I) - CGT 401K Acct	\$ 41,136.44
Mutual Fund (Allspring Special Mid Cap Value R6) - CGT 401K Acct	\$ 31,054.06
Mutual Fund (American Funds American Balanced R6) - CGT 401K Acct	\$ 29,101.55
Mutual Fund (Fidelity Small Cap Index) - CGT 401K Acct	\$ 26,096.20
Mutual Fund (Dodge & Cox Stock - I) - CGT 401K Acct	\$ 22,772.56
Mutual Fund (American Funds New World R6) - CGT 401K Acct	\$ 9,128.88
Mutual Fund (Dodge & Cox Global Stock - I) - CGT 401K Acct	\$ 7,258.08
Mutual Fund (MFS Research International R6) - CGT 401K Acct	\$ 6,211.22
Mutual Fund (Vanguard Explorer Adm) - CGT 401K Acct	\$ 1,545.30
Mutual Fund (MFS International Growth R6) - CGT 401K Acct	\$ 1,025.23
Pension Present Value (Northern Trust)	\$ 27,688.86
Florida Unclaimed Property (First Federal Bank of Louisiana Bank Acct)	\$ 2,172.40
Stock (ABBOTT LABORATORIES) - Rollover IRA	\$ 2,201.40
Stock (ADOBE SYSTEMS INC)- Rollover IRA	\$ 3,579.60
Stock (AIRBNB INC)- Rollover IRA	\$ 1,361.40
Stock (ALPHABET INC)- Rollover IRA	\$ 5,637.20
Stock (AMAZON COM INC)- Rollover IRA	\$ 6,077.60
Stock (AUTODESK INC) - Rollover IRA	\$ 1,704.36
Stock (EASTERN BANKSHARES INC)- Rollover IRA	\$ 213,000.00

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Description of Asset	Value of Asset
Stock (GARTNER INC) - Rollover IRA	\$ 2,706.66
Stock (MASTERCARD INC) - Rollover IRA	\$ 3,412.08
Stock (MICROSOFT CORP) - Rollover IRA	\$ 3,008.32
Stock (NETFLIX INC) - Rollover IRA	\$ 1,460.64
Stock (PB BANKSHARES INC) - Rollover IRA	\$ 7,373.52
Stock (SALESFORCE COM) -Rollover IRA	\$ 3,157.68
Stock (SERVICE NOW INC)- Rollover IRA	\$ 2,825.96
Stock (THERMO FISHER SCIENTIFIC) - Rollover IRA	\$ 1,592.37
Stock (UNITEDHEALTH GROUP INC) - Rollover IRA	\$ 2,105.88
Stock (VISA INC CL A) - Rollover IRA	\$ 2,603.50
Stock (WORKDAY INC CL A) - Rollover IRA	\$ 1,104.24
Stock (ZOETIS INC) - Rollover IRA	\$ 2,171.07
Stock (ACCENTURE PLC CL A F) - Rollover IRA	\$ 2,105.46
Cash in Money Market (Schwab One Interest) - Rollover IRA	\$ 11,130.21
Stock (AIR BNB) - Morgan Stanley Acct	\$ 27,228.00
(Bank accounts) Northwest Community Bank	\$ 8,773.62
(Bank accounts) Liberty Bank	\$ 24,126.77
(Bank accounts) Newtown Savings Bank	\$ 26,777.41
(Bank accounts) The Milford Bank	\$ 1,469.73
(Bank accounts) Union Savings Bank	\$ 17,900.27
(Bank accounts) First Federal Savings Bank of Florida	\$ 19,188.72
(Bank accounts) South State Bank	\$ 4,595.87
(Bank accounts) Radiant Credit Union	\$ 1,299.47
(Bank accounts) Sun Credit Union	\$ 1,165.79
(Bank accounts) Webster City Federal Savings Bank	\$ 1,514.77
(Bank accounts) Providence Bank and Trust	\$ 1,401.38
(Bank accounts) Heritage Bank of St. Tammany Homestead	\$ 2,757.95
(Bank accounts) Bay State Savings Bank	\$ 5,301.47

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Description of Asset	Value of Asset
(Bank accounts) Middlesex Federal	\$ 6,487.90
(Bank accounts) Abington Bank	\$ 2,074.55
(Bank accounts) Salem Five Bank	\$ 11,710.28
(Bank accounts) M&T Bank	\$ 2,635.36
(Bank accounts) Webster Five Bank	\$ 1,487.24
(Bank accounts) Machias Savings Bank	\$ 1,568.64
(Bank accounts) First Citizens Bank & Trust	\$ 7,387.22
(Bank accounts) Mascoma Savings Bank	\$ 1,498.18
(Bank accounts) Crest Savings Bank	\$ 2,891.50
(Bank accounts) Altoona First Savings Bank	\$ 1,362.98
(Bank accounts) Brentwood Bank	\$ 3,231.14
(Bank accounts) Citizens Savings Bank	\$ 10,715.94
(Bank accounts) Yakima Federal Savings and Loan	\$ 1,091.55
(Bank accounts) DollarSavings Bank	\$ 2,423.54
(Bank accounts) igobanking.com	\$ 5,496.48
(Bank accounts) Wells Fargo Bank	\$ 23,767.96
(Bank accounts) Regions Bank	\$ 39,327.63
(Bank accounts) Bank of America	\$ 4,596.11
(Bank Account) Sunshine USA Properties Acct Wells Fargo	\$ 9,319.09
(Bank accounts) Wells Fargo Checking	\$ 1,500.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Wells Fargo Bank, NA (Home Equity Line 624 Alhambra Rd, Venice, FL 34285)	PO Box 77021 Minneapolis, MN 55480-7721	\$ 123,718.38
U.S. BANK NATIONAL ASSOCIATION (First Mortgage 624 Alhambra Rd., Venice, FL 34285)	P.O. Box 21948 Eagan, MN 55121	\$ 187,325.91
Bank of America (Home Equity Line of Credit (fixed and variable portions 4416 Jackson Street, Hollywood, FL 33021)	100 North Tryon Street, Charlotte, NC 28255	\$ 302,993.17
Valon Mortgage Inc (First Mortgage 250 Capri Ave., Lauderdale-By-The-Sea, FL 33308)	PO Box 660043, Dallas, TX 75266-0043	\$ 490,815.93
US Alliance Financial (Home Equity Line 250 Capri Ave., Lauderdale-By-The-Sea, FL 33308)	300 Apollo Drive, Chelmsford, MA 01824	\$ 478,821.77
Fairwinds Credit Union (Auto Loan)	3087 N. Alafaya Trail Orlando, FL 32826	\$ 20,981.38
Wells Fargo Bank Loan	PO Box 77021 Minneapolis, MN 55480-7721	\$ 19,061.33

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

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Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Coral Gables Trust Company (Employment Income)	255 Alhambra Circle, #333, Coral Gables, FL 33134	\$ 366,472.49
NUVEEN MUNICIPAL CREDIT INCOME FUND (Dividends, Wells & Schwab Accts)	333 West Wacker Drive Chicago, IL 60606-1220	\$ 2,372.44
DUKE ENERGY CORP (Dividends, Wells Acct)	526 South Church Street Charlotte, NC 28202-1803	\$ 2,547.70
CONSOLIDATED EDISON INC (Dividends, Wells Acct)	4 Irving Place New York, NY 10003	\$ 1,352.27
EASTERN BANKSHARES INC (Dividends, Wells & Schwab acct & Rollover IRA)	265 Franklin Street Boston, MA 02110	\$ 21,002.01
NEXTERA ENERGY INC (Dividends, Wells Acct)	700 Universe Boulevard Juno Beach, FL 33408	\$ 5,583.64
SOUTH ST CORP (Dividends, Wells Acct)	1101 First Street South Suite 202 Winter Haven, FL 33880	\$ 1,306.49
AT & T INC (Dividends, Wells Acct)	208 South Akard Street Dallas, TX 75202	\$ 1,759.92
HARBORONE BANCORP (Dividends, Wells & Schwab Accts)	770 Oak Street Brockton, MA 02301	\$ 6,894.13
PHILIP MORRIS INTL INC (Dividends, Wells & Schwab Accts)	677 Washington Boulevard Suite 1100 Stamford, CT 06901	\$ 6,925.68
ALTRIA GROUP INC (Dividends, Wells & Schwab Accts)	6601 West Broad Street Richmond, VA 23230	\$ 7,592.54
INDEPENDENT BANK CORP MASSACHUSETTS (Dividends, Wells & Schwab Accts)	288 Union Street Rockland, MA 02370	\$ 2,153.53
CORAL GABLES FINANCIAL STOCK (Profits Distribution)	255 Alhambra Circle, Ste. 333, Coral Gables, FL 33134	\$ 18,446.55
Fidelity Low Priced Stock Fund (Cap Gains Distributions, Schwab Acct)	82 Devonshire Street, Boston, MA 02109	\$ 2,429.48
HENNESSY FOCUS FUND (Cap Gains Distribution, Schwab Acct)	7250 Redwood Boulevard Suite 200, Novato CA 94945	\$ 2,011.66

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Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
(Rental Income) 624 Alhambra Rd, Venice, FL 34285 (Total of Rental AirBNB/VRBO and any other income collected through Sunshine USA Properties, LLC, a single member LLC owned 100% by Richard DeNapoli)	624 Alhambra Rd., Venice, FL 34285	\$ 35,191.11
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
Sunshine USA Properties, LLC (rental income 624 Alhambra Rd., Venice, FL 34285)	Airbnb, Inc.	888 Brannan Street San Francisco, CA 94103	online marketplace for short and long term homestays
Sunshine USA Properties, LLC (rental income 624 Alhambra Rd., Venice, FL 34285)	Vrbo (Part of Expedia Group)	11800 Domain Blvd. Ste. 300 Austin, TX 78759	online marketplace for short and long term homestays
See Attached			

Interests in Specified Businesses**Business Entity # 1**

Name of Business Entity	Best Florida Mortgage, LLC
Address of Business Entity	4416 Jackson Street, Hollywood, FL 33021
Principal Business Activity	Mortgage Brokerage Business
Postion Held with Entity	Owner/Managing Member
I own more than a 5% Interest in the Business	Yes
Nature of my Ownership Interest	Owner/Managing Member 100%

Business Entity # 2

Name of Business Entity	The Coral Gables Trust Company / Coral Gables Financial Corporation
Address of Business Entity	255 Alhambra Circle, Ste. 333, Coral Gables, FL 33134
Principal Business Activity	State Chartered Trust Company / Holding Company that Owns the Shares of the Trust Company
Postion Held with Entity	Chief Trust Officer & Fiduciary Counsel, Assistant Secretary for Board of Directors
I own more than a 5% Interest in the Business	No
Nature of my Ownership Interest	I own approximately 2% of the shares of Coral Gables Financial Corporation

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Richard DeNapoli

Digitally signed: 01/05/2024

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NOTES ON VALUATIONS and INCOME REPORTING:

1. Spoke with Joseph Burns from Florida Commission on Ethics on 12/27/23 regarding value of primary residence undergoing some construction and how to arrive at fair market value. Value recorded herein is a third-party independent appraised value for the primary residence upon completion of the work minus what is currently owed to complete the work.
2. Value of Property at 4416 Jackson Street, Hollywood, FL is third party independent appraised value.
3. Value of Property at 624 Alhambra Rd. Venice, FL 34285 is valuation by Zillow.
4. Spoke with Kathy Heyward from Florida Commission on Ethics on 1/5/24 regarding reporting of income for rental property at 624 Alhambra Rd., Venice, FL 34285, which derives some income from listings on Airbnb and Vrbo and deposits income in Sunshine USA Properties, LLC, a single member LLC owned 100% by Richard DeNapoli. Income is recorded herein as Primary Source income for the total of all gross income received from renters at 624 Alhambra Rd., Venice, FL 34285, regardless of source, with the secondary source income listing Airbnb and Vrbo as "NAME OF MAJOR SOURCES OF BUSINESS' INCOME" for Sunshine USA Properties, LLC constituting more than 10% of the business entity's gross income.