# SUPPLEMENTAL INFORMATION

**MID-FLORIDA AREA AGENCY ON AGING, INC., D/B/A ELDER OPTIONS**
**SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS AND STATE FINANCIAL ASSISTANCE**
**YEAR ENDED DECEMBER 31, 2025**

| Federal Grantor/Pass-Through Grantor/ State Grantor/Program or Cluster Title | ALN/CSFA | Pass-Through Entity Award Number | Pass-Through to Subrecipients | Expenditures |
|---|---|---|---|---|
| **FEDERAL AWARDS** | | | | |
| **U.S. Department of Health and Human Services** | | | | |
| Passed through State of Florida, Department of Elder Affairs | | | | |
| Special Programs for the Aging – Title III, Part B | | | | |
| Grants for Supportive Services and Senior Centers | 93.044 | CA025 | $ 3,347,648 | $ 4,057,931 |
| Older Americans Act Administration | 93.044 | CA025 | - | 576,929 |
| Special Programs for the Aging – Title III, Part C, Nutrition Services | 93.045 | CA025 | 4,181,867 | 4,181,867 |
| Older Americans Act Administration | 93.045 | CA025 | - | 594,549 |
| Nutrition Services Incentive Program | 93.053 | CA025 | 269,340 | 269,340 |
| | | **Total Aging Cluster Expenditures** | 7,798,855 | 9,680,616 |
| Special Programs for the Aging, Title VII, Chapter 3, Programs for Prevention of Elder Abuse, Neglect, and Exploitation | 93.041 | C7025 | - | 21,267 |
| National Family Caregiver Support, Title III, Part E | 93.052 | CA025 | 689,765 | 1,154,229 |
| Older Americans Act Administration | 93.052 | CA025 | - | 164,100 |
| | | | 689,765 | 1,318,329 |
| Special Programs for the Aging, Title III, Part D Disease and Health Promotion Services | 93.043 | CA025 | - | 209,115 |
| Low-Income Home Energy Assistance | 93.568 | CP021 | 263,342 | 292,539 |
| Low-Income Home Energy Assistance | 93.568 | CP025 | 330,661 | 362,005 |
| | | | 594,003 | 654,544 |
| State Health Insurance Assistance Program | 93.324 | CN024 | - | 68,363 |
| State Health Insurance Assistance Program | 93.324 | CN025 | - | 209,659 |
| | | | - | 278,022 |
| Medical Assistance Program | 93.778 | CX023 | - | 448,561 |
| Medicare Enrollment Assistance Program | 93.071 | CB025 | - | 153,968 |
| Medicare Enrollment Assistance Program | 93.071 | CB026 | - | 62,987 |
| | | | - | 216,955 |
| Special Programs for the Aging, Title IV, and Title II, Discretionary Projects | 93.048 | CG024 | - | 31,631 |
| Special Programs for the Aging, Title IV, and Title II, Discretionary Projects | 93.048 | CG025 | - | 54,906 |
| | | | - | 86,537 |
| Passed through Administration for Community Living | | | | |
| Passed through National Council on Aging | | | | |
| Special Programs for the Aging, Title IV, and Title II, Discretionary Projects | 93.048 | N/A | - | 46,161 |
| **Total Department of Health and Human Services** | | | 9,082,623 | 12,960,107 |
| **U.S. Department of Justice** | | | | |
| Passed through Office on Violence Against Women | | | | |
| Enhanced Training and Services to End Violence and Abuse of Women Later in Life | 16.528 | 15JOVW-22-GK-01055-ALLX | - | 162,319 |
| **Total Federal Awards** | | | $ 9,082,623 | $ 13,122,426 |

See independent auditor's report.

**MID-FLORIDA AREA AGENCY ON AGING, INC., D/B/A ELDER OPTIONS**
**SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS AND STATE FINANCIAL ASSISTANCE**
**YEAR ENDED DECEMBER 31, 2025**

| Federal Grantor/Pass-Through Grantor/ State Grantor/Program Title | ALN/CSFA | Pass-Through Entity Award Number | Pass-Through to Subrecipients | Expenditures |
|---|---|---|---|---|
| **STATE FINANCIAL ASSISTANCE** | | | | |
| **State of Florida, Department of Elder Affairs** | | | | |
| Home Care for the Elderly | 65.001 | CH024 | $ 755,470 | $ 793,862 |
| Home Care for the Elderly | 65.001 | CH025 | 773,180 | 808,352 |
| | | | 1,528,650 | 1,602,214 |
| Alzheimer's Disease Initiative - Special Projects | 65.002 | CZ024 | 2,912,106 | 3,008,841 |
| Alzheimer's Disease Initiative - Respite Services | 65.004 | CZ024 | 55,115 | 55,115 |
| Alzheimer's Disease Initiative - Special Projects | 65.002 | CZ025 | 3,050,034 | 3,125,357 |
| Alzheimer's Disease Initiative - Respite Services | 65.004 | CZ025 | 84,368 | 84,368 |
| | | | 6,101,623 | 6,273,681 |
| Local Services Programs | 65.009 | CL024 | 41,647 | 45,048 |
| Local Services Programs | 65.009 | CL025 | 57,865 | 57,865 |
| | | | 99,512 | 102,913 |
| Community Care for the Elderly | 65.010 | CC023 | 3,856,351 | 4,151,779 |
| Community Care for the Elderly | 65.010 | CC024 | 4,196,750 | 4,545,979 |
| | | | 8,053,101 | 8,697,758 |
| Medical Assistance Program | 93.778 | CX023 | - | 448,561 |
| **Total State Financial Assistance** | | | $ 15,782,886 | $ 17,125,127 |
| **Total Federal Awards and State Financial Assistance** | | | $ 24,865,509 | $ 30,247,553 |

See independent auditor's report.

**MID-FLORIDA AREA AGENCY ON AGING, INC., D/B/A ELDER OPTIONS**
**NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**
**AND STATE FINANCIAL ASSISTANCE**
**YEAR ENDED DECEMBER 31, 2025**

## Note 1 – Basis of Presentation

The accompanying Schedule of Expenditures of Federal Awards and State Financial Assistance (the Schedule) includes the federal awards and state financial assistance activity of Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options under programs of the Federal and State government for the year ended December 31, 2025 in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and the State of Florida Chapter 10.650, *Rules of the Auditor General* (Chapter 10.650). Because the Schedule presents only a selected portion of the operations of Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options it is not intended to and does not present the financial position, changes in net assets, or cash flows of Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options.

## Note 2 – Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance and Chapter 10.650, wherein certain types of expenditures are not allowed or are limited as to reimbursement.

## Note 3 – De Minimus Indirect Cost Rate Election

Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options has elected not to use the 15 percent de minimus indirect cost rate as allowed under Uniform Guidance.

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## INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors of
Mid-Florida Area Agency on Aging, Inc.,
d/b/a Elder Options
Gainesville, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options (the "Agency") (a nonprofit organization), which comprise the statement of financial position as of December 31, 2025, and the related statements of activities, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated August 19, 2026.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Agency's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Agency's internal control. Accordingly, we do not express an opinion on the effectiveness of the Agency's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

**Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Agency's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards.*

**Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Agency's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Agency's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Moss, Krusick & Associates, LLC*

Winter Park, Florida
August 19, 2026

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## INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND STATE PROJECT AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE AND STATE OF FLORIDA CHAPTER 10.650, *RULES OF THE AUDITOR GENERAL*

To the Board of Directors of
Mid-Florida Area Agency on Aging, Inc.,
d/b/a Elder Options
Gainesville, Florida

### Report on Compliance for Each Major Federal Program and State Project

#### *Opinion on Each Major Federal Program and State Project*

We have audited Mid-Florida Area Agency on Aging, Inc., d/b/a Elder Options' (the "Agency") compliance with the types of compliance requirements identified as subject to audit in the OMB Compliance Supplement and the requirements described in the *Florida Department of Financial Services'* State Projects Compliance Supplement, that could have a direct and material effect on each of the Agency's major federal programs and state projects for the year ended December 31, 2025. The Agency's major federal programs and state projects are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Agency complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs and state projects for the year ended December 31, 2025.

#### *Basis for Opinion on Each Major Federal Program and State Project*

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and State of Florida Chapter 10.650, *Rules of the Auditor General* (Chapter 10.650). Our responsibilities under those standards, the Uniform Guidance, and Chapter 10.650 are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Agency and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program and state project. Our audit does not provide a legal determination of the Agency's compliance with the compliance requirements referred to above.

***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Agency's federal programs and state projects.

***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Agency's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standard,* the Uniform Guidance, and Chapter 10.650, will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Agency's compliance with the requirements of each major federal program and state project as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, the Uniform Guidance, and Chapter 10.650, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Agency's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Agency's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance and Chapter 10.650 but not for the purpose of expressing an opinion on the effectiveness of the Agency's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

**Report on Internal Control over Compliance**

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program or state project on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program or a state project will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program or a state project that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

**Report on Internal Control over Compliance (continued)**

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance and Chapter 10.650. Accordingly, this report is not suitable for any other purpose.

*Moss, Krusick & Associates, LLC*

Winter Park, Florida
August 19, 2026

**MID-FLORIDA AREA AGENCY ON AGING, INC., D/B/A ELDER OPTIONS**
**SCHEDULE OF FINDINGS AND QUESTIONED COSTS**
**DECEMBER 31, 2025**

## Section I – Summary of Auditor's Results

### Financial Statements

| | |
|---|---|
| 1. Type of auditor's report issued: | Unmodified |
| 2. Internal control over financial reporting: | |
| a. Material weakness(es) identified? | No |
| b. Significant deficiencies identified that are not considered to be material weaknesses? | None reported |
| 3. Noncompliance material to financial statements noted? | No |

### Federal Awards

| | |
|---|---|
| 1. Type of auditor's report issued on compliance for major programs: | Unmodified |
| 2. Internal control over major programs: | |
| a. Material weakness(es) identified? | No |
| b. Significant deficiencies identified that are not considered to be material weaknesses? | None reported |
| 3. Audit findings disclosed that are required to be reported in accordance with the Uniform Guidance? | No |
| 4. Dollar threshold used to distinguish between Type A and Type B programs | $1,000,000 |
| 5. Auditee qualified as low-risk auditee? | Yes |

Identification of major programs:

| Name of Federal Program | ALN |
|---|---|
| Aging Cluster | |
| Special Programs for the Aging – Title III, Part B Grants for Supportive Services and Senior Centers | 93.044 |
| Special Programs for the Aging – Title III, Part C Nutrition Services | 93.045 |
| Nutrition Services Incentive Program | 93.053 |
| Medical Assistance Program | 93.778 |

**MID-FLORIDA AREA AGENCY ON AGING, INC., D/B/A ELDER OPTIONS**
**SCHEDULE OF FINDINGS AND QUESTIONED COSTS**
**DECEMBER 31, 2025**

## Section I – Summary of Auditor's Results (continued)

### State Financial Assistance

| | |
|---|---|
| 1. Type of auditor's report issued on compliance for major projects: | Unmodified |
| 2. Internal control over major projects: | |
| a. Material weakness(es) identified? | No |
| b. Significant deficiencies identified that are not considered to be material weaknesses? | None reported |
| 3. Audit findings disclosed that are required to be reported in accordance with the Florida Single Audit Act and Chapter 10.650, *Rules of the Auditor General* | No |
| 4. Dollar threshold used to distinguish between Type A and Type B projects | $750,000 |

Identification of major projects:

| Name of State Projects | CSFA Number |
|---|---|
| Community Care for the Elderly | 65.010 |
| Home Care for the Elderly | 65.001 |

## Section II – Financial Statement Findings

None (there are no items related to Federal Awards and State Financial Assistance required to be reported in the management letter, therefore no management letter issued).

## Section III – Federal Award and State Projects Findings and Questioned Costs

None (there are no items related to Federal Awards and State Financial Assistance required to be reported in the management letter, therefore no management letter issued).

## Section IV – Status of Prior Year Audit Findings

There were no prior year audit findings.