2025/2026-2029/2030 CONSOLIDATED PLAN
2025/2026 ANNUAL ACTION PLAN

CITY OF CLEARWATER, FLORIDA
JULY 15, 2025

CLEARWATER
BRIGHT AND BEAUTIFUL · BAY TO BEACH

EQUAL HOUSING OPPORTUNITY

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EXECUTIVE SUMMARY

ES-05 Executive Summary

INTRODUCTION

The City of Clearwater, Florida, has completed the planning process for the 2025/2026-2029-2030 Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives, and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations. This Consolidated Plan guides the use of City resources to address housing and community development needs over a five-year period.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings and hearings, community surveys, and past program performance. During the planning process, the City conducted three community meetings with residents of low- and moderate-income neighborhoods. Additionally, the City conducted a subrecipient grant application workshop that specifically consulted housing and public service providers for these neighborhoods. The City also held two public hearings with the Neighborhood and Affordable Housing Advisory Board (NAHAB), and one public hearing with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs of the City. Concurrent with this plan, the City jointly conducted an Analysis of Impediments to Fair Housing Choice with Pinellas County; the citizen participation process for which was led and facilitated by Pinellas County.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the City of Clearwater to identify priority needs for each area and prepare an Annual Action Plan to address

the priorities. For every priority, there are goals, objectives, and strategies established to measure progress. The citizen input was critical in developing the goals, objectives, and strategies of this Consolidated Plan.

This Consolidated Plan not only identifies goals to address the priority needs of the City, but also to address the statutory goals established by Federal law, such as providing decent housing and a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons.

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN / NEEDS ASSESSMENT OVERVIEW

The City of Clearwater Consolidated Plan is structured around seven (7) goals in administering the City's housing and community development programs. Each goal is accompanied by corresponding objectives toward meeting that goal. These goals and objectives are as follows:

GOAL: PROGRAM ADMINISTRATION

ADMINISTER THE CITY OF CLEARWATER'S FEDERALLY FUNDED GRANT PROGRAMS TO IMPLEMENT THE GOALS OF THE FIVE-YEAR CONSOLIDATED PLAN.

GOAL: HOUSING

PROVIDE AVAILABILITY OF, AND ACCESSIBILITY TO, DECENT AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF CLEARWATER.

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.

Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.

Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

GOAL: HOMELESSNESS

HELP TO PREVENT AND REDUCE HOMELESSNESS WITHIN THE CITY OF CLEARWATER.

Objective 1: Support programs that offer shelter facilities and beds for the homeless.

Objective 2: Assist agencies that engage in homeless prevention and service programs.

GOAL: NON-HOMELESS SPECIAL NEEDS

PROVIDE ACCESSIBILITY AND COORDINATION OF SOCIAL SERVICES TO CITY OF CLEARWATER SPECIAL NEEDS POPULATIONS.

Objective 1: Support construction, expansion, and improvement of facilities that assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

Objective 2: Support programs to assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

GOAL: COMMUNITY DEVELOPMENT & PUBLIC SERVICES

ENHANCE THE LIVING ENVIRONMENT FOR PERSONS IN LOW- AND MODERATE-INCOME AREAS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES, PUBLIC SERVICE PROGRAMS, AND ELIMINATION OF BLIGHT.

Objective 1: Support the construction, expansion, and improvement of public facilities in low- and moderate-income areas.

Objective 2: Encourage and support programs that promote neighborhood safety and security, youth accountability and mentoring, and community outreach to underserved populations in low- and moderate-income areas.

Objective 3: Support agencies that offer meal and/or food bank services for persons and families of low- and moderate-income.

Objective 4: Support the construction, expansion, and improvement of public parks, infrastructure, and utilities in low- and moderate-income areas.

Objective 5: Eliminate blighted conditions through code enforcement and demolition in low- and moderate-income areas.

GOAL: ECONOMIC DEVELOPMENT

SUPPORT PROGRAMS THAT CREATE ECONOMIC OPPORTUNITIES IN THE CITY OF CLEARWATER, PARTICULARLY FOR PERSONS OF LOW- AND MODERATE-INCOME AND IN NEIGHBORHOOD REVITALIZATION STRATEGY AREAS.

Objective 1: Support building façade programs in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas.

Objective 2: Support non-profit organizations in developing facilities that support the local economy.

Objective 3: Support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

GOAL: EMERGENCY/DISASTER RESPONSE

PROVIDE ASSISTANCE PRIOR TO, DURING AND AFTER A COMMUNITY EMERGENCY AND/OR DISASTER EVENT TO PREPARE FOR AND/OR MITIGATE LOSS, PROTECT DURING AN EVENT, AND AID WITH RECOVERY.

Objective 1: Provide assistance for activities that meet a particular urgent need or to prepare for, respond to, and recover from an event triggering a local, state, or national emergency declaration.

EVALUATION OF PAST PERFORMANCE

The Economic Development and Housing Department oversees implementation of the CDBG and HOME programs. The past five years have shown significant progress in the City's efforts to implement HUD entitlement programs. The City is compliant with HUD regulations and continues to deliver housing and community development services in an efficient manner. Over the past five-year period, the City received an average annual allocation of approximately $902,256 in Community Development Block Grant (CDBG) funds and $465,219 in HOME Investment Partnerships (HOME). This amount totaled approximately $4.5 million in CDBG funds and $2.3 million in HOME funds over the past five years. As reported in the City's Consolidated Annual Performance and Evaluation Reports (CAPERs), between October 1, 2020, and September 30, 2024, the City assisted 58,627 persons, 264 households, and 138 businesses, and demolished one (1) building.

With these funds, the Economic Development and Housing Department offered an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Homeowner rehabilitation, including emergency repairs and accessibility retrofitting for persons with disabilities
- Purchase price assistance for homebuyers
- Acquisition/new construction for affordable housing
- Fair housing activities
- Funding to grant subrecipients for public services, including activities that serve the homeless, persons with special needs, or persons of low and moderate income
- Funding for public facilities and infrastructure projects benefitting low- and moderate-income neighborhoods
- Economic development activities

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG and HOME funds to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves meetings and surveys with residents and service providers to collect input and ideas. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on past program performance, available housing and demographic data, public input, housing and service provider consultation, and community meetings and surveys. In addition, the City consulted with the Clearwater Housing Authority, Homeless Leadership Alliance of Pinellas, City Departments, Neighborhood and Affordable Housing Advisory Board, and the City Council to identify priority needs and develop corresponding strategies.

SUMMARY OF PUBLIC COMMENTS

Although there are many issues that residents of Clearwater felt are important, there are a few items that were stressed throughout the citizen participation process as being of the highest priority:

- Housing assistance, such as homeowner counseling and coordination of funding options, alternative affordable housing types, rehabilitation loans and grants, and disaster assistance (e.g., post-storm repairs and home hardening).
- Homeless facilities and services, such as overnight shelter facilities, rapid re-housing, permanent supportive housing, self-sufficiency and job/employment training, homeless prevention activities, and street outreach (e.g., mental health, etc.).
- Public services, such as mental/behavioral health resources and programs, self-sufficiency and job/employment training, affordable childcare/daycare, elderly transit/transportation services, food assistance, community policing and social work programs, salary support for program delivery, and improved communications and messaging with the community.
- Public facilities and infrastructure improvements, including post-storm repairs to public properties, street and sidewalk improvements for public safety and accessibility, programs for neighborhood cleanup and beautification, and park renovations for usability (e.g., dog parks, fitness stations, flexible green spaces).
- Economic development activities, such as microenterprise and small business assistance, and commercial façade improvements.

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

All comments received by the City of Clearwater were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Consolidated Plan submittal.

SUMMARY

The Consolidated Plan for years 2025/2026-2029/2030 identifies goals, objectives and strategies to address the City's housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents, local housing and service providers, and regional partners. The Consolidated Plan guides the City's use of CDBG resources through seven (7) goals. These goals are summarized as Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. Over the next five years, the City will continue to deliver housing and community development activities that support housing rehabilitation and assistance, public facility and

infrastructure improvements, economic development initiatives, and partnerships with an array of housing and public service providers.

THE PROCESS

PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

TABLE 1: RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
Lead Agency	City of Clearwater	Economic Development and Housing Department/Housing Division

Table 1 – Responsible Agencies

NARRATIVE

The City of Clearwater, Florida, is the lead agency responsible for overseeing the development of the Consolidated Plan and Annual Action Plan (see **Table 1**). The Economic Development and Housing Department is the internal department that is responsible for the day-to-day administration of CDBG and HOME funding. However, the Economic Development and Housing Department worked closely with both the City Council and the Neighborhood and Affordable Housing Advisory Board (NAHAB) in addition to residents and subrecipients to develop a meaningful document.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan and other studies, plans and reports that have been prepared in recent years. Some of the primary documents included the City's Neighborhood Revitalization Strategy Area documents, Local Housing Incentives Strategy and Local Housing Assistance Plan, and Economic Development Strategic Plan, and the Homeless Leadership Alliance of Pinellas' Point-in-Time (PIT) Homeless Report and Annual Homeless Assessment reports, among others.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Inquiries, comments or complaints concerning the Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

City of Clearwater Economic Development and Housing Department
509 S. East Ave, Suite 227
Clearwater, FL 33756
Telephone: (727) 444-7168
Fax: (727) 562-4037
Email: Dylan.Mayeux@myclearwater.com
Business hours: 8:00 a.m. to 5:00 p.m., Monday through Friday

Written complaints may also be made to the Jacksonville Field Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

U.S. Department of Housing and Urban Development
Community Planning and Development Division
400 West Bay St., Ste. 1015
Jacksonville, FL 32202
Phone: (904) 232-2627
Fax: (904) 232-3759
Business hours: 8:00 a.m. to 4:30 p.m., Monday through Friday

PR-10 Consultation

INTRODUCTION

Partnering with other local, public and private entities is vital to addressing the identified priority needs related to affordable housing, homeless, special needs and community development. Clearwater's Citizen Participation Plan incorporates the goals, policies, and implementation strategies that the City will undertake to encourage and ensure adequate citizen participation in the development of the Consolidated Plan, the Annual Action Plan, any substantial amendments to the Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

Citizen participation provides a means of involving the citizens of Clearwater in an advisory capacity in all phases of HUD programs. Citizen participation in such efforts is essential if the activities to be undertaken are to be truly successful and responsive to the needs and concerns of the community. The Citizen Participation Plan provides for and encourages residents to explain their needs and voice their concerns. Emphasis is placed on persons of low- and moderate-income who are residents of low- and moderate-income areas in which funds are proposed to be used. However, at the same time, residents are reminded that their input is advisory and that final authority for decision-making rests with the City Council, who is responsible to both the citizens of Clearwater and the Federal government.

Three (3) community meetings, one (1) subrecipient application/consultation workshop, and an online (and hard copy) survey were conducted to determine the needs and priorities of the community. The community meetings, workshop, and survey provided an opportunity for citizens and interested parties to become knowledgeable about Clearwater's housing and community development programs and eligibility requirements. Participants were asked to provide input on how funds should be allocated to programs and projects related to housing, homelessness, special needs, and community development.

SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES

Institutional coordination of the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will implement this Consolidated Plan in coordination with public, private, and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers and local businesses. The City works closely with its partners to design programs that address identified needs.

Table 2 outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Clearwater Consolidated Plan and Annual Action Plan. Organizations consulted included various service providers, Community Housing Development Organizations (CHDOs), Clearwater Housing Authority (CHA), Homeless Leadership Alliance of Pinellas (HLA), City Departments, NAHAB, and the City Council, among others.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS

The City coordinated with the Homeless Leadership Alliance of Pinellas (HLA) through its most recent PIT and Homeless Assessment reports and with residents through community meetings. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. In addition, through consultation and review of the most recent Public Housing Authority Plan and other HUD reports, the Clearwater Housing Authority (CHA) also provided pivotal input in preparing the Consolidated Plan.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS

The City of Clearwater does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included research of the Homeless Leadership Alliance of Pinellas (HLA) annual reports and plans, community meetings, public hearings, and notices. The Homeless Leadership Alliance of Pinellas, as the lead agency for the area's CoC, utilizes the following system performance measures and procedural documents: HUD System Performance Measures, HUD CoC Project Priority Application Ranking System, NAEH Rapid Rehousing Performance Benchmarks and

Program Standards, Annual Homeless Assessment Report (AHAR) and Homeless Management Information System (HMIS) data, Annual Point-in-Time (PIT) Count Report, Housing Inventory Count, and other documents including the Federal Strategic Plan to Prevent and End Homelessness.

The Homeless Leadership Alliance of Pinellas is comprised of approximately 40 members, a Board of Directors and Executive Committee, and supporting staff. The Board consists of two councils, the Providers Council and Funders Council, that work together to identify concerns and make policies and recommendations on homeless issues. The mission of the Homeless Leadership Alliance of Pinellas (HLA) is to coordinate all community partners, systems and resources available with the goal of helping individuals and families to prevent, divert, and end homelessness in Pinellas County.

TABLE 2: AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Clearwater City Council	Other government-Local; Civic Leaders	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Government/Local Officials, Approval of Advisory Board Recommendations and Consolidated Plan
City of Clearwater Economic Development and Housing Department	Other (City Departments); Grantee Department	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Internal Meetings with Economic Development and Housing Department Staff (Technical Review Committee Facilitation)
City of Clearwater Neighborhood and Housing Advisory Board (NAHAB)	Other (Advisory Board)	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Advisory Board, Recommendations regarding project selection and funding allocations
Arts 4 Life Academy, Inc.	Services-Children; Services-Education	Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Bright Community Trust, Inc.	Housing	Housing Needs Assessment; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Clearwater Housing Authority (CHA)	PHA	Public Housing Needs; Market Analysis	Direct consultation; Research of Annual and 5-Year PHA Plans (Technical Review Committee Member)
Clearwater Urban Leadership Coalition	Services-Health; Services-Education; Services-Employment; Civic Leaders	Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for small business assistance/ training/incubators
Crossroads Music Institute	Services-Education; Other (Music Lessons)	Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Directions for Living	Services-Housing; Services-Homeless; Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for homeless prevention, emergency shelter and financial assistance, and rapid rehousing
Gulfcoast Legal Services, Inc.	Other (Legal)	Housing Needs Assessment; Homelessness Strategy; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Habitat for Humanity Tampa Bay Gulfside	Housing	Housing Needs Assessment; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Homeless Emergency Project/ Homeless Empowerment Program (HEP)	Services-Homeless	Homeless Needs (All); Homelessness Strategy; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified barriers to affordable housing, specifically insurance premiums (e.g., flood insurance)

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Homeless Leadership Alliance of Pinellas, Inc. (HLA)	Services-Homeless; Other (Continuum of Care)	Homeless Needs (All); Homelessness Strategy; Market Analysis	Direct consultation; Research of reports and plans; email outreach; (Technical Review Committee Member)
Hope Villages of America, Inc.	Housing; Other (Food Bank)	Homeless Needs (All); Homelessness Strategy; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
InterCultural Advocacy Institute (ICAI)/Hispanic Outreach Center	Services-Children; Services-Education; Other (Legal)	Market Analysis; Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
LiFT, FL	Services-Persons with Disabilities	Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for playground for neurodivergent children, self-sufficiency/ employment training, and long-term residential facilities for persons with special needs.
Metropolitan Ministries	Services-Homeless; Other (Food Bank)	Homeless Needs (All); Homelessness Strategy; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for homeless prevention, particularly for seniors and the elderly, and affordable options for aging-in-place.
Miracles Outreach Community Development Center, Inc.	Housing; Services-Children	Housing Needs Assessment; Homeless Needs-Unaccompanied Youth; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Pinellas Opportunity Council, Inc.	Services-Elderly Persons	Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Hispanic Business Initiative Fund of Florida, Inc. dba Prospera	Other (Economic Development)	Market Analysis; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for small business assistance/ training/incubators.
Recovery Epicenter Foundation	Services-Health; Other (Services-Mental Health; Services-Substance Abuse Treatment)	Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
St. Vincent de Paul	Services-Homeless; Other (Soup Kitchen)	Homeless Needs (All); Homelessness Strategy	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for administrative funding for program delivery (i.e., non-client facing positions for programs to function)
Suncoast Housing Connections	Housing; Services-Fair Housing	Housing Needs Assessment; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment [fka Tampa Bay Community Development Corporation (CDC)]
Tampa Bay Neighborhood Housing Services	Housing; Services-Fair Housing	Housing Needs Assessment; Public Housing Needs; Market Analysis	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for subsidized affordable housing (homeowner and rental), sale/purchase assistance, particularly to address heirs properties, and small business assistance/training/ incubators (Technical Review Committee Member)

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
The ARC Tampa Bay	Services-Persons with Disabilities	Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Identified need for assisted living facilities/nursing homes for persons with physical, intellectual, or developmental disabilities, and hurricane evacuation shelter for persons with special needs.
WestCare GulfCoast-Florida, Inc.	Services-Persons with HIV/AIDS; Services-Health; Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment
Willa Carson Health and Wellness Center, Inc.	Services-Health	Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Subrecipient Application/Consultation Workshop (Attended); Opportunity to Apply or Comment

Table 2 – Agencies, groups, organizations who participated

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

The City of Clearwater consulted with the lead agency for the CoC, local and county public housing authorities (PHAs), affordable housing providers, various social service providers, City departments, and civic leaders. Additionally, the general public, including but not limited to low- and moderate-income residents and other entities impacted by housing and community development activities, were noticed about the community meetings, workshop, and survey by email, City website, and flyers/posters, and about public hearings by newspaper advertisements. Other agencies and organizations not directly consulted were consulted indirectly by research of published plans and reports.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

Many of the programs and activities that will be carried out by the City during the program years will involve coordination with multiple agencies and organizations. The City actively works with Pinellas County and local developers to support the City's goals of affordable housing, reduced homelessness, accessible social services, enhanced living environment, and economic opportunity for low- and moderate-income persons. At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing and supportive services to its lower income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. Clearwater will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. Clearwater will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

TABLE 3: OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of this Strategic Plan overlap with the goals of each plan?
Continuum of Care (CoC)	Homeless Leadership Alliance of Pinellas	Homelessness/Help to prevent and reduce homelessness within the City of Clearwater.
State Housing Initiatives Partnership (SHIP) Local Housing Incentives Strategy (2024) and Local Housing Assistance Plan (2025)	City of Clearwater/State of Florida	Housing/Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater (e.g. identification of barriers and incentives strategies).
Recommended Projections of Sea Level Rise in the Tampa Bay Region (2019)	National Oceanic and Atmospheric Administration (NOAA)/Tampa Bay Climate Science Advisory Panel (CSAP)/Tampa Bay Regional Planning Council	Community Development and Public Services/Support the construction, expansion, and improvement of public facilities, parks, infrastructure, and utilities in low- and moderate-income areas.
Economic Development Strategic Plan (2011)	City of Clearwater	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in Neighborhood Revitalization Strategy Areas.
Tampa Bay Comprehensive Economic Development Strategy (CEDS) (2023-2027)	Tampa Bay Regional Planning Council	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in Neighborhood Revitalization Strategy Areas.

Table 3 – Other local/regional/state/federal planning efforts

PR-15 Citizen Participation

SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

The development of the Consolidated Plan requires extensive citizen participation. For the 2025/2026-2029/2030 Consolidated Plan, Clearwater underwent an in-depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Eligible Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Clearwater in preparation of the 2025/2026-2029/2030 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

As part of the Citizen Participation process, Clearwater conducted a Five-Year Consolidated Plan "Community Survey" from January 22, 2025, through February 28, 2025. The survey process was overseen by the City and implemented through the internet. Hard copies of the surveys were also made available at the three (3) community meetings and one (1) subrecipient application/consultation workshop. These hard-copy surveys were then entered into the online system for inclusion in the results. Participating cities, partner agencies, and community organizations were encouraged to engage and collect feedback from individuals receiving services during the Five-Year Consolidated Plan "Community Survey" campaign.

The results of the Five-Year Consolidated Plan "Community Survey," compiled with input received during the community meetings held February 10-12, 2025, and subrecipient application/consultation workshop held on February 26, 2025, identified the priority housing and community development needs for the next five years.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Internet Outreach (Notices)	Non-Targeted/ Community	January-February 2025	Notice of [public] community meetings and survey posted to City's website; flyers posted in community centers; email notices sent out to agency/subrecipient contact lists regarding opportunities to participate	N/A	www.myclearwater.com/housing
Newspaper Ad #1	Non-Targeted/ Community	January 22, 2025	Notice of [public] community meetings published in Tampa Bay Times	N/A	N/A
Public Meeting #1	Non-Targeted/ Community	February 10, 2025; North Greenwood Recreation Center; (12) Attendees	North Greenwood Neighborhood: housing assistance and rehabilitation, including home hardening; homeless overnight shelter facilities; public services, such as mental/behavioral health resources and programs, job training, daycare, elderly transit/transportation services, food assistance, and improved communications and messaging with the community; public facilities and infrastructure improvements, such as street and sidewalk improvements for public safety and accessibility, and additional recreation options for usability (see Appendix).	All comments noted; see Appendix	N/A

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Public Meeting #2	Non-Targeted/ Community	February 11, 2025; Ross Norton Recreation Center; (8) Attendees	Lake Bellevue Neighborhood and Downtown Gateway District: housing assistance and rehabilitation, including homeowner counseling and coordination of funding options, rehabilitation loans and grants, disaster assistance, and ADUs as affordable housing; homeless overnight shelter facilities, rapid re-housing, self-sufficiency and job/employment training, and street outreach (e.g., mental health unit); public services, mental health services, salary support for community policing and social work programs, and economic development (e.g., microenterprise and small business assistance); public facilities and infrastructure improvements, such as dog parks and public greenspaces, and programs for neighborhood cleanup and beautification (see Appendix).	All comments noted; see Appendix	N/A

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Public Meeting #3	Non-Targeted/ Community	February 12, 2025; The Long Center; (6) Attendees	The Long Center/Citywide: housing assistance and rehabilitation, such as post-storm repairs, and slum/blight removal in eligible neighborhoods; homeless overnight shelter, homeless prevention activities, and permanent supportive housing; public services, such as self-sufficiency programs, job skills/employment training, affordable daycare, transportation services, and salary-support for program delivery; public facilities and infrastructure improvements, such as park renovations and post-storm repairs to public facilities/infrastructure, and façade improvements (see Appendix).	All comments noted; see Appendix	N/A
Internet Outreach (Community Survey)	Non-Targeted/ Community	January 22, thru February 28, 2025; (67) Responses	Community Survey Results: Housing: housing rehabilitation and new construction, homeowner assistance; Homeless Services: employment training, homeless services for youth, substance abuse services; Public/Social Services: senior services, health services, youth services; Community and Economic Development: public utility improvements (water, sewer, stormwater), road repair/reconstruction, sidewalk improvements (see Appendix).	All comments noted; see Appendix	www.myclearwater.com/housing

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Other (Workshop)	Other (Subrecipients)	February 26, 2025; (37) Attendees	Subrecipient Application/Consultation Workshop: special needs housing (long-term) and emergency shelter (short-term), programs for neurodivergent children, affordable housing (homeowner and rental), availability of administrative funding for program delivery, homeless prevention particularly for senior population, small business incubators/technical assistance for startups, mitigate increasing costs of insurance (e.g., flood insurance).	All comments noted; see Appendix	N/A
Internet Outreach (NAHAB Public Hearing)	Non-Targeted/ Community	May 2025	Notice of NAHAB public hearing published online to City's website and Legistar calendar	N/A	https://clearwater.legistar.com/Calendar.aspx
Public Hearing #1	Non-Targeted/ Community	May 13, 2025; NAHAB Meeting	Board input on plans/budget allocation	All comments recorded; see Appendix for meeting minutes	N/A
Newspaper Ad #2	Non-Targeted/ Community	June 4, 2025	Plan summary and notice of 30-day public comment period published in Tampa Bay Times	N/A	N/A
Other (30-Day Public Comment Period)	Non-Targeted/ Community	June 8, thru July 7, 2025	TBD	TBD	www.myclearwater.com
Public Hearing #2	Non-Targeted/ Community	July 8, 2025; NAHAB Meeting	NAHAB input on plans/ recommendation to City Council	All comments recorded; see Appendix for meeting minutes	N/A
Public Hearing #3	Non-Targeted/ Community	August 7, 2025; City Council Meeting	Council input on plans/ approval for submittal to HUD	All comments recorded; see Appendix for meeting minutes	N/A

Table 4 – Citizen Participation Outreach

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, service provider meetings, community surveys, and past program performance. In addition, Housing Division staff consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries and minutes of the meetings are included in the Appendix to this document.

Housing Strategy

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs. Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, Clearwater emphasizes housing programs due to the large, ongoing need for housing services.

Homeless Strategy

Homeless strategies were developed in several ways. First, the City consulted the Homeless Leadership Alliance of Pinellas (HLA) annual PIT and homeless assessment reports to obtain the latest counts of the homeless population. The Homeless Leadership Alliance of Pinellas (HLA) is the lead agency for homeless services and represents agencies that implement homeless services. The City also utilized data from HUD that details homelessness and homeless service providers, including St. Petersburg, Clearwater, Largo/Pinellas County CoC housing inventories.

Community Development Strategy

Community Development strategies were determined through community meetings, community surveys, a subrecipient application/consultation workshop, meetings with Housing Division staff, and review of current planning activities. The City is working to leverage other planning efforts with funding opportunities where possible.

Non-Housing Special Needs

Non-Housing Special Needs were determined through community meetings, community surveys, and consultation with service providers during the subrecipient application workshop. As with the homeless and housing topics, HUD and the U.S. Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information through the participation process.

NEEDS ASSESSMENT

NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Consolidated Plan identifies Clearwater's communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported by data from the local Public Housing Authority and other documentation from Clearwater and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):
Extremely Low Income (< 30% AMI or 60% of the Section 8 Very Low-Income Limits)
Very Low Income (30%-50% AMI)
Low Income (50%-80% AMI)

AMI is based on the 2020 HUD Income Limits Documentation System, which is outlined in **Table 5** (Supplemental **Table 1**). The City of Clearwater is located within the Tampa-St. Petersburg-Clearwater, FL MSA where the AMI is $92,000. For a family of four (4) people, an extremely low income is $31,200, very low income is $47,750, and a low income is $76,400. For Emergency Solutions Grants (ESG), extremely low income is $28,650.

TABLE 5: 2024 HUD INCOME LIMITS

Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
ESG/CoC Extremely Low (30%)	$20,100	$22,950	$25,800	$28,650	$30,950	$33,250	$35,550	$37,850
Section 8 Extremely Low*	$20,100	$22,950	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Very Low (50%)	$33,450	$38,200	$43,000	$47,750	$51,600	$55,400	$59,250	$63,050
Low (80%)	$53,500	$61,150	$68,800	$76,400	$82,550	$88,650	$94,750	$100,850

Data Source: *HUD Income Limits Documentation System (2024); *Calculated as 30/50ths (60%) of the Section 8 Very Low-Income Limits*

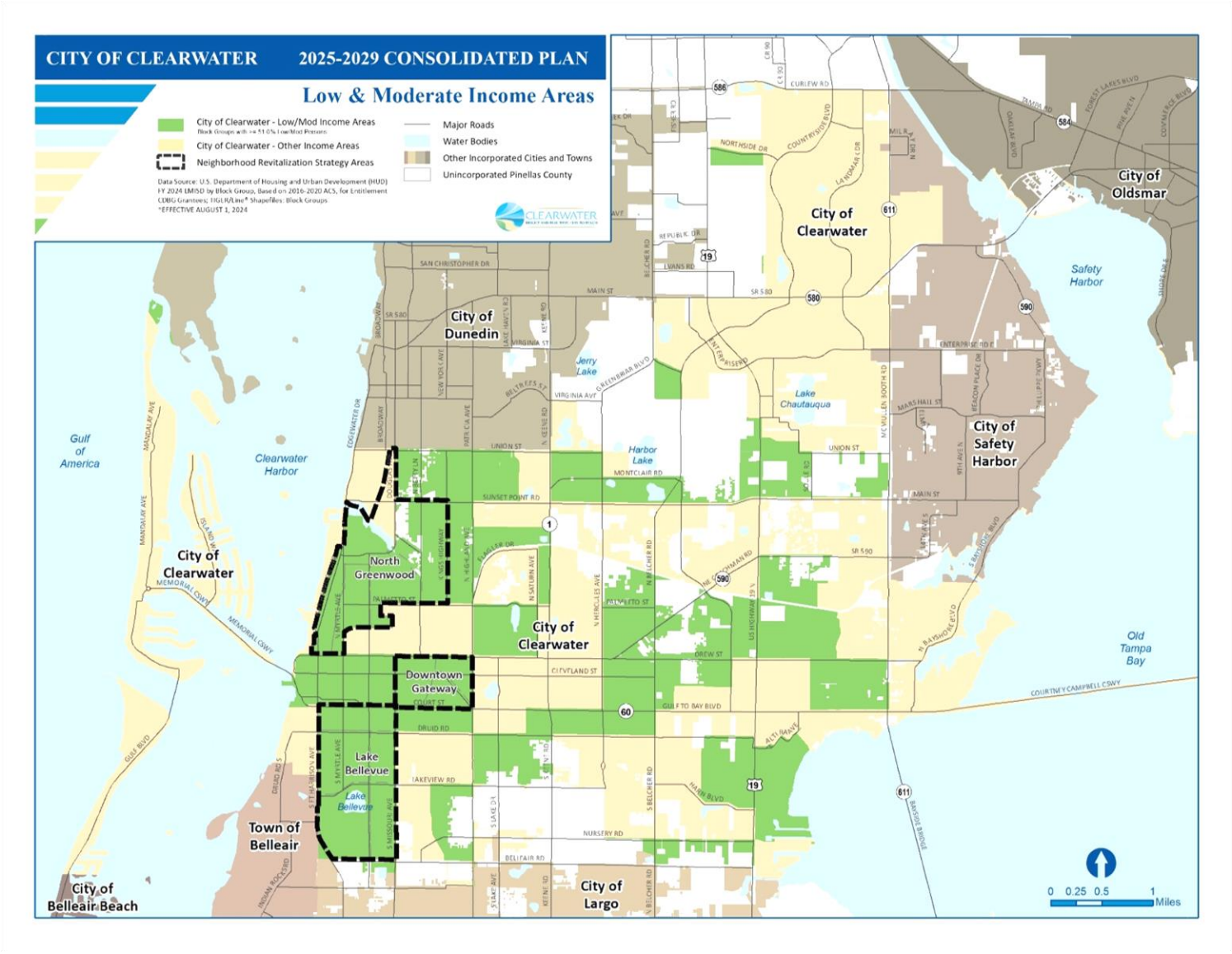
Table 5 – 2024 HUD Income Limits (Supplemental Table 1)

For the City of Clearwater, the threshold for a block group to be considered low- or moderate-income is 51%. **Map 1** shows the Census Block Groups where 51% or more of the population falls within the low- or moderate- income limit categories. These 50 Block Groups correspond to the following Census Tracts:

- 254.01, 12, 13, 20, 21
- 255.01, 05, 07
- 258
- 259.01, 02
- 261.01
- 262
- 263
- 264.01, 02
- 265.01, 02
- 266.01
- 267.01, 03, 05
- 268.04,13, 18, 19, 20
- 269.11, 12
- 271.06

According to HUD FY 2024 Low- and Moderate-Income Summary Data (LMISD), there are approximately 54,000 persons of low- or moderate income within the jurisdiction as whole, which represents 48% of the population upon which HUD calculates the threshold, and nearly half (46%) of Clearwater's total population according to the 2019-2023 ACS.

MAP 1 – Low- and Moderate-Income Areas



NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

The data in the Housing Needs Assessment subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach and describes the characteristics of the Clearwater's households and housing stock.

The Housing Needs Assessment includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

Demographics

Table 6 displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time using 2009-2013 ACS and 2019-2023 ACS 5-Year Estimates. ACS estimates show an estimated 8% increase in population from 108,551 in 2013 to 117,075 in 2023. Comparatively, the number of households increased 5% from 47,511 in 2013 to 49,909 in 2023. Conversely, median income increased 53% from $42,158 in 2013 to $64,440 in 2023.

TABLE 6: HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year: 2009-2013 ACS	Most Recent Year: 2019-2023 ACS	Percent Change
Population	108,551	117,075	8%
Households	47,511	49,909	5%
Median Income	$42,158	$64,440	53%

Table 6 – Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 7 shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2016-2020 CHAS database, developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 20,080 households. The second largest is the >50-80% HAMFI group (9,790). Nearly 7,500 households (7,565) or approximately 16% of all households in Clearwater earn below 30% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households is within the >100% HAMFI group (9,170). The second largest number of small family households is within the >50-80% HAMFI group (2,935). Just over 1,700 households (1,730) or approximately 10% of small family households in Clearwater earn below 30% of HAMFI.

Large family households are households that have a family of five or more members. Again, the largest number of large family households is within the >100% HAMFI group (960). The second largest number of large family households is within the >50-80% HAMFI group (655). Approximately 200 households (230) or approximately 10% of large family households in Clearwater earn below 30% of HAMFI.

Table 7 also provides data on households that contain at least one person considered to be elderly. The data suggests that among income groups, the largest number of households with a person 62-74 years of age is within the >100% HAMFI income group (5,755). The largest number of households with a person 75 years or older is also within the >100% HAMFI income group (2,265). Nearly 3,500 households (3,560) contain at least one person 62 years or older and earn below 30% of HAMFI.

Finally, the data provided **Table 7** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger is within the >50-80% HAMFI income category (1,160). The second largest number of households with children 6 years old or younger is within the 0-300% HAMFI group (890). Approximately 900 households (890) have at least one child 6 years old or younger and earn below 30% of HAMFI.

TABLE 7: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	7,565	5,960	9,790	4,810	20,080
Small Family Households *	1,730	1,405	2,935	1,615	9,170
Large Family Households *	230	195	655	240	960
Household contains at least one person 62-74 years of age	1,850	1,580	2,305	1,150	5,755
Household contains at least one person age 75 or older	1,710	1,455	2,020	935	2,265
Households with one or more children 6 years old or younger *	890	530	1,160	340	875

** The highest income category for these family types is >80% HAMFI*
Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 7 – Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 8 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 8**, among the "housing problem" categories, households within Clearwater are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. There are 530 renter households and 35 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 8**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 8**, 1,020 renter households are experiencing some form of overcrowding while 129 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 8**, approximately 2,995 renter households within the 0-30% AMI group are experiencing severe cost burden (>50% of income). Among all income groups, 4,825 renters have a cost burden greater than 30% of income and 4,940 renters have a cost burden greater than 50% of income.

Over 3,000 owner households (3,515) have a cost burden greater than 30% of income and nearly 3,000 owner households (2,895) have a cost burden greater than 50% of income.

Overall, 8,340 households in Clearwater are experiencing a cost burden greater than 30% of income and 7,835 households are experiencing a cost burden greater than 50% of income. While both renters and owners appear to be affected by the cost of housing within Clearwater, renters bear a heavier burden. Of the 16,175 households experiencing a cost burden of some kind, 9,765 (60%) are renters and 6,410 (40%) are owners.

TABLE 8: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80-100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80-100% AMI	Owner, Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	35	355	110	530	10	10	15	0	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	0	315	65	465	0	10	15	15	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	135	195	110	555	50	0	35	4	89
Housing cost burden greater than 50% of income (and none of the above problems)	2,995	1,515	410	20	4,940	1,515	710	455	215	2,895
Housing cost burden greater than 30% of income (and none of the above problems)	350	1,205	2,685	585	4,825	860	930	1,210	515	3,515
Zero/negative Income (and none of the above problems)	575	0	0	0	575	345	0	0	0	345

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 8 – Housing Problems Table

Housing Problems 2

Table 9 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The default data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. As the data reveals in **Table 9**, renters in the 0-30% AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 3,230 renter households below 30% AMI experience some form of housing problem. In contrast, approximately 1,575 owner households in the 0-30% AMI group have one or more of the four housing problems. Additionally, 1,340 renter households and 1,420 owner households within the 0-30% AMI group have negative income but none of the other four identified housing problems.

TABLE 9: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80-100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80-100% AMI	Owner, Total
Having 1 or more of four housing problems	3,230	1,685	1,275	305	6,495	1,575	730	520	235	3,060
Having none of four housing problems	1,340	1,535	3,780	1,430	8,085	1,420	2,010	4,215	2,840	10,485
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 9 – Housing Problems 2

Cost Burden > 30% and > 50%

Tables 10 and **11** display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

- Small related – Family households with two to four related members
- Large related – Family households with five or more related members
- Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
- Other – All other households

As shown in **Table 10**, "Elderly" households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 6,200 "Elderly" households have a cost burden greater than 30% of income. Most of these are owners (3,715). Additionally, 4,385 "Small Related" households and 4,460 "Other" households have a cost burden greater than 30% of income. Comparatively, "Large Related" households have the lowest degree of cost burden (654).

For renter households, the >50-80% AMI Income group has the most households (3,590) with a cost burden greater than 30% of income. Among owner households, the 0-30% AMI group has the most households (2,385) with a cost burden greater than 30% of income.

TABLE 10: COST BURDEN > 30%

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, Total
Small Related	1,155	980	1,305	3,440	220	275	450	945
Large Related	140	170	210	520	25	10	99	134
Elderly	815	740	930	2,485	1,730	1,100	885	3,715
Other	1,380	1,005	1,145	3,530	410	270	250	930
Total need by income	3,490	2,895	3,590	9,975	2,385	1,655	1,684	5,724

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 10 – Cost Burden > 30%

As shown in **Table 11**, when compared to other types of households, more "Elderly" households are experiencing severe cost burden greater than 50% of income. Approximately 2,975 "Elderly" households experience a cost burden greater than 50% of income. Most of these are owners (1,545). Additionally, 1,100 "Small Related" households and 1,940 "Other" households have a cost burden greater than 50% of income. Comparatively, "Large Related" households have the lowest degree of cost burden (84).

For renter households, the >30-50% AMI income group has the most households (1,7505) with a cost burden greater than 50% of income. Among owner households, the 0-30% AMI group has the most households (1,515) with a cost burden greater than 50% of income.

TABLE 11: COST BURDEN > 50%

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, Total
Small Related	0	0	650	650	210	240	0	450
Large Related	0	0	55	55	25	0	4	29
Elderly	720	505	205	1,430	905	390	250	1,545
Other	0	1,200	365	1,565	375	0	0	375
Total need by income	720	1,705	1,275	3,700	1,515	630	254	2,399

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 11 – Cost Burden > 50%

Crowding

Table 12 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 12**, overcrowding is most prevalent in single family, renter households. Approximately 825 single family renter households experience overcrowding compared to only 114 single family owner households.

When accounting for income, low income (50-80% AMI) renter households experience the highest number of crowded households, with 510 households. Renter households in the extremely low income (0-30% AMI) and very low income (30-50% AMI) also display large numbers of households experiencing crowding at 210 and 135 households respectively. Among owner-occupied households, the highest number of households with crowding issues is within the 0-30% and >50-80% income groups (50 households). In terms of households with children present, crowding is most prevalent in renter households overall, and specifically renter households earning >50-80% AMI (see **Table 13**).

TABLE 12: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80-100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80-100% AMI	Owner, Total
Single family households	155	135	420	115	825	50	10	50	4	114
Multiple, unrelated family households	30	0	90	50	170	0	0	0	0	0
Other, non-family households	25	0	0	25	50	0	0	0	15	15
Total need by income	210	135	510	190	1,045	50	10	50	19	129

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 12 – Crowding Information 1/2

TABLE 13: CROWDING INFORMATION (CHILDREN PRESENT)

	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, Total
Households with Children Present	50	32	122	205	9	2	9	20

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS (Crowding Information 1/2), 2019-2023 ACS; estimates are based on the percentage of occupied housing units with children under 18 years for renters (24%) and owners (18%) applied to the Crowding Information 1/2 table.*

Table 13 – Crowding Information 2/2

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless elderly owner and small-related renter households have a significant cost burden when compared to other household types. Additionally, there are a number of "Other" households which may be comprised of single persons in Clearwater. According to the 2016-2020 CHAS, 4,460 "Other" households have a cost burden greater than 30% of income and 1,940 "Other" households have a cost burden greater than 50% of income.

According to the most recent Point-in-Time (PIT) count conducted on January 24, 2024, for the St. Petersburg, Clearwater, Largo/Pinellas County Continuum of Care (CoC), 1,572 homeless households without children (non-family households) were identified as needing housing assistance. Of these, 958 resided in emergency shelters or transitional housing, while 614 remained unsheltered. These non-family households are considered to be in need of support to achieve stable, permanent housing.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING

According to the 2019-2023 ACS 5-Year Estimates (the most recent dataset for which disability status is available), approximately 17,151people or 14.9% of the population in Clearwater is estimated to have a disability. A large number (7,598 or 44%) of disabled persons are between 18 and 64 years of age and nearly half (8,236 or 48%) of disabled persons are 65 years and over. People with disabilities may face housing challenges related to accessibility or Fair Housing. Elderly populations are also likely to live on a reduced income and experience housing cost burden.

In 2020, according to the Florida Department of Law Enforcement (FDLE), 447 domestic violence arrests and 801 domestic violence offenses were reported by the Clearwater Police Department. Based on the FDLE data, there was a 11% decrease in the amount of reported domestic violence offenses between 2010 and 2020 (895 and 801, respectively), and a 0% decrease in the number of domestic violence arrests between 2010 and 2020 (447 and 447, respectively). Although the incidence of domestic violence has decreased some in Clearwater, there are likely several thousand victims annually that may need emergency or transitional housing assistance due to domestic violence. Based on the latest PIT data, 231 homeless people reported being victims of domestic violence.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

By far, the most common housing problem in Clearwater is cost burden, for both renter and owner households. In Clearwater, substandard housing (lacking complete plumbing or kitchen facilities) is a larger problem for renter households, as is overcrowded housing (1.01-1.5 people per room). Severely overcrowded housing (more than 1.5 people per room) is also more of a problem for renter households, but none as significant as the prevalence of cost burden.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Households earning less than 80% AMI are experiencing higher rates of housing problems than households with higher incomes. More renters are experiencing cost burden and have 1 or more of four housing problems than owners. Among owner and renter households, those with an income less than 50% AMI experience greater housing problems. Among households earning less than 30% AMI, renters experience cost burden at a rate nearly double that of owners. Comparisons of cost burden by type of household show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Substandard and overcrowded housing is more common among renters and owners earning between 30% AMI and 80% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or other non-family households; however, renter households are more significantly affected by crowding than owner households.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(C)/91.305(C)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE

Those at imminent risk of homelessness or nearing termination of assistance are in need of additional resources similar to those of already homeless individuals, including other housing assistance and references from non-profits and housing providers, self-sufficiency training and case management, access to healthcare and mental health counseling, job training, and legal guidance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES

Not applicable.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS

The most recent homeless census for Pinellas County, or annual point-in-time (PIT) survey, was conducted on January 24, 2024. The total number of homeless people officially reported during the annual PIT survey was 2,110. Of these, 147 were individuals in households with adults and children, 1,572 were individuals in households with only adults, and 11 were individuals in households with only children. The count also revealed that 547 of the 2,110 individuals were chronically homeless, having been homeless at least four times in the past 3 years. Additionally, 231 homeless veterans and 25 individuals with HIV were reported as needing assistance.

Due to the transient nature of homelessness, locating individuals and providing follow-up services and support can be challenging. In the 2024 PIT survey, approximately 26% (547) of respondents were chronically homeless, having experienced homelessness at least four times in the past three years. Another 11% (231) were survivors of domestic violence, while 36% (576) were dealing with mental health issues or substance abuse. These findings highlight the critical need for mental and behavioral health services as well as homeless prevention and outreach efforts.

DISCUSSION

Over the last decade, the median income in Clearwater has increased 53% while the population and number of households living in Clearwater have increased only 8% and 5%, respectively. Nearly half (48%) of the City's households earn less than 80% HAMFI and approximately (16%) of the City's households earn less than 30% HAMFI. Low- and moderate- income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of Hispanic low-income households have a housing problem. In this example, Hispanic low-income households would have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

- Introduction
- Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
- Disproportionately Greater Need—Housing Problems 30-50% AMI
- Disproportionately Greater Need—Housing Problems 50-80% AMI
- Disproportionately Greater Need—Housing Problems 80-100% AMI
- Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100%

AMI). The default data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 0-30% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 80% of households in this income category have housing problems.

As shown in **Table 14**, when considering race, 100% of American Indian, Alaska Native households and 82% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. Additionally, 79% of White and Asian households in the 0-30% AMI income category have one or more of four housing problems. When considering ethnicity and this income category, 84% of Hispanic households have one or more of four housing problems. The data show that American Indian, Alaska Native households earning 0-30% AMI have a disproportionate need for assistance.

TABLE 14: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**6,015**	**80%**	**1,550**	**20%**	**0**	**0%**	**7,565**
White	3,635	79%	950	21%	0	0%	4,585
Black / African American	1,270	82%	285	18%	0	0%	1,555
Asian	75	79%	20	21%	0	0%	95
American Indian, Alaska Native	40	100%	0	0%	0	0%	40
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	870	84%	165	16%	0	0%	1,035

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 14 – Disproportionally Greater Need 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four housing problems. Approximately 76% of households in this income category have housing problems.

As shown in **Table 15**, when considering race, 88% of Black/African American households and 85% of Asian households in the 30-50% AMI income group have one or more of four housing problems. Additionally, 72% of White households in the 30-50% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 80% of Hispanic households have one or more of four housing problems. The data show Black/African American households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 15: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**4,550**	**76%**	**1,410**	**24%**	**0**	**0%**	**5,960**
White	2,960	72%	1,130	28%	0	0%	4,090
Black / African American	575	88%	75	12%	0	0%	650
Asian	145	85%	25	15%	0	0%	170
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	755	80%	185	20%	0	0%	940

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 15 – Disproportionally Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 50-80% AMI category have the third-highest percentage of households with one or more of four housing problems. Approximately 58% of households in this income category have housing problems.

As shown in **Table 16**, when considering race, 100% of Pacific Islander households and 60% of Black/African American households in the 50-80% AMI income group have one or more of four housing problems. Additionally, 57% of White Households and 26% of Asian households in the 80-100% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 64% of Hispanic households have one or more of four housing problems. The data show Pacific Islander households earning 50-80% AMI have a disproportionate need for assistance.

TABLE 16: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**5,690**	**58%**	**4,100**	**42%**	**0**	**0%**	**9,790**
White	3,815	57%	2,880	43%	0	0%	6,695
Black / African American	565	60%	380	40%	0	0%	945
Asian	50	26%	140	74%	0	0%	190
American Indian, Alaska Native	0	0%	20	100%	0	0%	20
Pacific Islander	10	100%	0	0%	0	0%	10
Hispanic	1,090	64%	615	36%	0	0%	1,705

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 16 – Disproportionally Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with one or more of four housing problems. Approximately 34% of households in this income category have housing problems.

As shown in **Table 17**, when considering race, 50% of American Indian, Alaska Native households and 34% of White households in the 80-100% AMI income group have one or more of four housing problems. Additionally, 32% of Black/African American Households and 17% of Asian households in the 80-100% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 41% of Hispanic households have one or more of four housing problems. The data show American Indian, Alaska Native households earning 80-100% AMI have a disproportionate need for assistance.

TABLE 17: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**1,640**	**34%**	**3,175**	**66%**	**0**	**0%**	**4,815**
White	1,290	34%	2,510	66%	0	0%	3,800
Black / African American	110	32%	235	68%	0	0%	345
Asian	19	17%	90	83%	0	0%	109
American Indian, Alaska Native	10	50%	10	50%	0	0%	20
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	205	41%	290	59%	0	0%	495

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 17 – Disproportionally Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 80% have one or more of four housing problems. In terms of disproportionate need, the data show that American Indian, Alaska Native households earning 0-30% AMI have a disproportionate need for assistance (100% have one or more of four housing problems).

Of all households in the 30-50% AMI group, 76% have one or more of four housing problems. In terms of disproportionate need, the data show that Black / African American households earning 30-50% AMI have a disproportionate need for assistance (88% have one or more of four housing problems).

Of all households in the 50-80% AMI group, 58% have one or more of four housing problems. In terms of disproportionate need, the data show that Pacific Islander households earning 50-80% AMI have a disproportionate need for assistance (100% have one or more of four housing problems).

Of all households in the 80-100% AMI group, 34% have one or more of four housing problems. In terms of disproportionate need, the data show that American Indian, Alaska Native households earning 80-100% AMI have a disproportionate need for assistance (50% have one or more of four housing problems).

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 0-30% AMI category have the highest percentage of households with severe housing problems. Approximately 74% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race, 100% of American Indian, Alaska Native households and 79% of Asian households in the 0-30% AMI income group have severe housing problems. Additionally, 63% of White households and 57% of Black/African American households in the 0-30% AMI income group have severe housing problems. When considering ethnicity and this income category, 76% of Hispanic households have severe housing problems. The data show that American Indian, Alaska Native households, Asian households, and Hispanic households earning 0-30% AMI have a disproportionate need for assistance.

TABLE 18: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**4,805**	**64%**	**2,760**	**36%**	**0**	**0%**	**7,565**
White	2,885	63%	1,705	37%	0	0%	4,590
Black / African American	895	57%	665	43%	0	0%	1,560
Asian	75	79%	20	21%	0	0%	95
American Indian, Alaska Native	40	100%	0	0%	0	0%	40
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	790	76%	250	24%	0	0%	1,040

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 18 – Severe Housing Problems 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 30-50% AMI category have the second-highest percentage of households with severe housing problems. Approximately 41% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race, 60% of Black/African American households and 59% of Asian households in the 30-50% AMI income group have severe housing problems. Additionally, 37% of White Households in the 30-50% AMI income group have severe housing problems. When considering ethnicity and this income category, 43% of Hispanic households have severe housing problems. The data show that Black/African American and Asian households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 19: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**2,415**	**41%**	**3,545**	**59%**	**0**	**0%**	**5,960**
White	1,495	37%	2,595	63%	0	0%	4,090
Black / African American	390	60%	260	40%	0	0%	650
Asian	100	59%	70	41%	0	0%	170
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	405	43%	535	57%	0	0%	940

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 19 – Severe Housing Problems 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 50%-80% AMI category have the third-highest percentage of households with severe housing problems. Approximately 18% of households in this income category have severe housing problems.

As shown in **Table 20**, when considering race, 20% of Black/African American households and 18% of White households in the 50-80% AMI income group have severe housing problems. Additionally, 13% of

Asian Households in the 50-80% AMI income group have severe housing problems. When considering ethnicity and this income category, 22% of Hispanic households have severe housing problems. The data show that no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

TABLE 20: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**1,795**	**18%**	**7,995**	**82%**	**0**	**0%**	**9,790**
White	1,205	18%	5,490	82%	0	0%	6,695
Black / African American	185	20%	755	80%	0	0%	940
Asian	24	13%	160	87%	0	0%	184
American Indian, Alaska Native	0	0%	20	100%	0	0%	20
Pacific Islander	0	0%	10	100%	0	0%	10
Hispanic	375	22%	1,330	78%	0	0%	1,705

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 20 – Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with severe housing problems. Approximately 11% of households in this income category have severe housing problems.

As shown in **Table 21**, when considering race, 50% of American Indian, Alaska Native households and 26% of Black/African American households in the 80-100% AMI income group have severe housing problems. Additionally, 14% of Asian households and 9% of White households have severe housing

problems. When considering ethnicity and this income category, 15% of Hispanic households have severe housing problems. The data show that American Indian, Alaska Native households and Black/African American households earning 80-100% AMI have a disproportionate need for assistance.

TABLE 21: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	**540**	**11%**	**4,270**	**89%**	**0**	**0%**	**4,810**
White	350	9%	3,450	91%	0	0%	3,800
Black / African American	90	26%	255	74%	0	0%	345
Asian	15	14%	94	86%	0	0%	109
American Indian, Alaska Native	10	50%	10	50%	0	0%	20
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	75	15%	420	85%	0	0%	495

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*
**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 21 – Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 64% have severe housing problems. In terms of disproportionate need, the data show that the data show that American Indian, Alaska Native households, Asian households, and Hispanic households earning 0-30% AMI have a disproportionate need for assistance. (100%, 79%, and 76%, respectively, have one or more severe housing problems).

Of all households in the 30-50% AMI group, 41% have severe housing problems. In terms of disproportionate need, the data show that Black/African American households and Asian households earning 30-50% AMI have a disproportionate need for assistance (60% and 59%, respectively, have one or more severe housing problems).

Of all households in the 50-80% AMI group, 18% have severe housing problems. In terms of disproportionate need, the data show that no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

Of all households in the 80-100% AMI group, 11% have severe housing problems. In terms of disproportionate need, the data show that American Indian, Alaska Native households and Black/African American households earning 80-100% AMI have a disproportionate need for assistance (50% and 26% have one or more severe housing problems).

NA-25 Disproportionately Greater Need: Housing Cost Burdens

INTRODUCTION

Again, a disproportionately greater need exists when the members of racial or ethnic groups at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Table 22 displays cost burden information for Clearwater by each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 22** suggests, a large number of households (18,445) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (12,595). Hispanic households have the second-highest number of cost burdened households (2,675) and Black/African American households have the third-highest number of cost burdened households (2,345). A small number of Asian households (295), American Indian, Alaska Native households (50), and Pacific Islander households (10) are also cost burdened. Of the households that are cost burdened, nearly half (45%) are severely cost burdened. There are 8,300 households that are considered severely cost burdened within Clearwater.

TABLE 22: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%), #	No Cost Burden (<=30%), %	Cost Burden (30-50%), #	Cost Burden (30-50%), %	Severe Cost Burden (>50%), #	Severe Cost Burden (>50%), %	No / Neg. Income, #	No / Neg. Income, %	Total
Jurisdiction as a whole	**28,740**	**60%**	**10,145**	**21%**	**8,300**	**17%**	**1,030**	**2%**	**48,215**
White	22,655	63%	7,210	20%	5,385	15%	585	2%	35,835
Black / African American	1,970	44%	1,075	24%	1,270	28%	175	4%	4,490
Asian	760	71%	95	9%	200	19%	20	2%	1,075
American Indian, Alaska Native	75	60%	0	0%	50	40%	0	0%	125
Pacific Islander	0	0%	10	100%	0	0%	0	0%	10
Hispanic	2,930	51%	1,440	25%	1,235	21%	165	3%	5,770

Source: *HUD IDIS Output, April 2025: 2016-2020 CHAS*

Table 22 – Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within the City of Clearwater, 60% of households do not presently experience cost burden, while 21% experience cost burden, 17% experience severe cost burden and 2% have no/negative income. Overall, 38% of households are either cost burdened or severely cost burdened (>30%).

Of all households within the city, 21% are cost burdened (30-50%). An estimated 100% of Pacific Islander households experience cost burden, indicating a disproportionate need for assistance within this group.

Of all households within the city, 21% experience severe cost burden (>50%). An estimated 40% of American Indian, Alaska Native households and 28% of Black/African American households experience severe cost burden, indicating a disproportionate need for assistance within these groups.

Approximately 2% of households have no/negative income. An estimated 4% of Pacific Islander households experiences no/negative income, indicating a disproportionate need for assistance within this group.

NA-30 Disproportionately Greater Need: Discussion

INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to income group as a whole. As detailed below, these include the Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30-50% AMI group (88% versus 76% as a whole)
- Severe housing problems in the 30-50% AMI group (60% versus 41% as a whole)
- Severe housing problems in the 80-100% AMI group (26% versus 11% as a whole)
- Severe cost burden >50% of household income (28% versus 17% as a whole)

The Asian group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 0-30% AMI group (79% versus 64% as a whole)
- Severe housing problems in the 30-50% AMI group (59% versus 41% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 0-30% AMI group (100% versus 80% as a whole)
- Housing problems in the 80-100% AMI group (50% versus 34% as a whole)
- Severe housing problems in the 0-30% AMI group (100% versus 64% as a whole)
- Severe housing problems in the 80-100% AMI group (50% versus 11% as a whole)
- Severe cost burden >50% of household income (40% versus 17% as a whole)

The Pacific Islander group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 50-80% AMI group (100% versus 58% as a whole)
- Cost burden >30% of household income (100% versus 21% as a whole)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 0-30% AMI group (76% versus 64% as a whole)

NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through the citizen participation process, the greatest housing needs are:

- Housing assistance (including housing counseling and coordination of funding options)
- Housing rehabilitation loans and grants
- New affordable housing (e.g., alternative options, diverse unit types)
- Disaster assistance (e.g., post-storm repairs and home hardening)

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

The lowest income areas of Clearwater are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Fifty (50) of the City's 116 Block Groups have a low- and moderate-income population of 51% or greater. These block groups are distributed throughout the city.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. Several Census Tracts meet this definition for race.

The City of Clearwater as a whole has a Black/African American population of **10%**. Six (6) Census Tracts, 255.05, 258, 261.01, 262, 263, and 264.02, have Black/African American population greater than **20%** according to the 2019-2023 ACS. These Census Tracts are located in the City's Neighborhood Revitalization Strategy Areas (NRSAs) of North Greenwood, Lake Bellevue, and Downtown Gateway, and in neighborhoods immediately adjacent to those NRSAs.

If all minority races are considered, the City of Clearwater as a whole has a racial minority population of **30%**. Eight (8) Census Tracts, 255.05, 258, 261.01, 262, 263, 264.02, 267.04, and 268.18, have a minority population greater than **40%**. These Census Tracts are located in the City's NRSAs of North Greenwood, Lake Bellevue, and Downtown Gateway, in neighborhoods immediately adjacent to those NRSAs, and in East Clearwater north of Drew Street between Belcher Road and McMullen Booth Road.

Additionally, several Census Tracts meet this definition for ethnicity. The City of Clearwater as a whole has a Hispanic or Latino population of **21%**. Two (2) Census Tracts, 264.02, and 268.18 are greater than **31%** Hispanic according to 2019-2023 ACS. Census Tract 264.02 corresponds to the Downtown Gateway District (formerly known as East Gateway District), whereas Census Tract 268.18 is located in East Clearwater, north of Drew Street between US Highway 19 and McMullen Booth Road.

Many of the areas identified as having high concentrations of minority racial or ethnic groups also have a high percentage of low- and moderate-income households and generally align with the City's Neighborhood Revitalization Strategy Areas. Although these concentrations exist, the data provided in the Market Analysis show that all residents of low- and moderate-income, regardless of race or ethnicity, may have significant housing needs.

NA-35 Public Housing

INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies located within the jurisdiction's boundaries. The Public Housing Needs Assessment contains the following subsections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. The CHA's public housing inventory includes approximately 200 units in two existing high-rise towers, one apartment complex, and scattered home sites throughout the city. Among other assistance, the CHA also administers the Section 8 rental assistance program that provides rental assistance to qualified persons based on income. The amount paid by qualified persons for rent and utilities does not exceed 30% of income, and income must be within HUD's guidelines for household size. Housing units must pass the Housing Quality Standards Inspection per guidelines established by HUD. This program has a waiting list, which is currently closed.

Data in this section covers several types of housing programs and vouchers that are defined as follows:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA

- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

TOTALS IN USE

Table 23 displays the number of vouchers and units "in use" by public housing program type. According to the PIH Information Center (PIC), there are 201 public housing units, administered by the CHA. Tenant-based vouchers are by far the most used program, with 1,084 vouchers currently in use. According to PIC, there are no project-based vouchers and no special purpose vouchers in use.

TABLE 23: PUBLIC HOUSING BY PROGRAM TYPE

Program Type / Units	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units vouchers in use	0	0	201	1,084	0	1,084	0	0	0

Source: *HUD IDIS Output, April 2025: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*
**Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 23 – Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 24 displays the characteristics of public housing residents by public housing program type. In the City of Clearwater, publicly assisted residents with higher incomes tend to utilize tenant-based vouchers, whereas residents with lower incomes tend to live in public housing. As expected, the average annual income for all assisted residents is very low with the lowest average annual income at $10,296 for

residents in public housing and the highest being $11,856 for residents utilizing tenant-based vouchers. The average household size is also very low (not more than two people per household).

Elderly program participants comprise 26% of publicly assisted residents and a large number of publicly assisted families are disabled (27%). All families assisted are requesting accessibility features, as the number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

TABLE 24: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type / Characteristics	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
Average Annual Income	0	0	10,296	11,856	0	11,856	0	0	0
Average length of stay	0	0	5	4	0	4	0	0	0
Average Household size	0	0	1	2	0	2	0	0	0
# Homeless at admission	0	0	6	8	0	8	0	0	0
# of Elderly Program Participants (>62)	0	0	122	208	0	208	0	0	0
# of Disabled Families	0	0	61	282	0	282	0	0	0
# of Families requesting accessibility features	0	0	201	1,084	0	1,084	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

Source: *HUD IDIS Output, April 2025: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*
**Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 24 – Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 25 displays the racial composition of residents for each public housing program. The data in **Table 25** show that most public housing residents in the City of Clearwater are White (74%). In contrast, tenant-based vouchers are well-utilized by both White (48%) and Black/African American (50%) residents. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race.

TABLE 25: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
White	0	0	148	522	0	522	0	0	0
Black/African American	0	0	49	547	0	547	0	0	0
Asian	0	0	2	8	0	8	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

Source: *HUD IDIS Output, April 2025: Public Information Center (PIC) Office of Public and Indian Housing (PIH) *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 25 – Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 26 displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as "Hispanic" utilize 14% of public housing units and 18% of tenant-based vouchers. The majority of publicly assisted residents are "Not Hispanic".

TABLE 26: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
Hispanic	0	0	28	194	0	194	0	0	0
Not Hispanic	0	0	173	890	0	890	0	0	0

Source: *HUD IDIS Output, April 2025: Public Information Center (PIC) Office of Public and Indian Housing (PIH) *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 26 – Ethnicity of Public Housing Residents by Program Type

SECTION 504 NEEDS ASSESSMENT: NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS

The average wait time for residents seeking senior public housing is 1,095 days; for residents seeking family public housing, the average wait time is 2,190 days. Housing choice voucher applicants wait an average of 730 days on the waiting list before receiving aid. Combined, there are 1,891 applicants on the waiting list for senior public housing (755), family public housing at Fairway Gardens and Paradise Trail (153 and 183, respectively), and for housing choice vouchers (800). The CHA does not determine the need of applicants until an applicant is pulled off the waiting list.

In addition to administering its public housing properties to applicants, the CHA works to identify local landlords that supply accessible housing and make appropriate referrals; however, accessible housing is in limited supply. In doing so, the CHA seeks to minimize waiting time for people and families in need of affordable housing. In Clearwater, the majority of affordable units suitable for disabled residents are small (1 bedrooms).

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

All publicly assisted residents need affordable, accessible units. Approximately 26% of residents are elderly and nearly 27% are disabled. Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing with improved accessibility. In terms of needs, residents typically request financial assistance with rent/utilities, affordable cleaning services for seniors, transportation and food assistance.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

For Clearwater, a resident’s income level is a strong indicator for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low (less than $12,000). Tenants and voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

DISCUSSION

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. In total, the CHA has 201 public housing units and 1,084 tenant-based vouchers in use. The CHA waiting list is currently closed.

Both White and Black/African American residents have a high demand for the identified program types. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race. The majority of publicly assisted residents are "Not Hispanic". The average income and household size of those receiving assistance is very low (less than $12,000 and not more than two people per household).

Although the data show there continues to be significant competition for affordable housing in Clearwater. Many families in need of housing assistance are elderly or disabled, or otherwise in need of housing accessibility features and security/utility deposit payment assistance. The CHA works to identify local landlords that supply accessible housing and make appropriate referrals. Additional resources for the public are available on the CHA's website: www.clearwaterhousingauth.org.

NA-40 Homeless Needs Assessment

INTRODUCTION

There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless;
2. Imminent risk of homelessness;
3. Homeless under other Federal statues; and
4. Fleeing/attempting to flee domestic violence.

Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Homeless Leadership Alliance of Pinellas. The Homeless Leadership Alliance supports the communities of Pinellas County, including Clearwater, and is the lead agency for the Continuum of Care (CoC). Most of the data utilized in this section of the Plan was gathered from the Homeless Leadership Alliance.

As a part of the Consolidated Plan process, the city coordinated with the Homeless Leadership Alliance to obtain data related to the homeless population in Clearwater. The Homeless Leadership Alliance regularly conducts a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted that any homeless census is an undercount because it is impossible to count locate every homeless person within geography as broad as Pinellas County.

HOMELESS NEEDS ASSESSMENT

The most recent homeless census, or annual Point-in-Time (PIT) count, was conducted on January 24, 2024. The results of this survey are summarized in Table 27. The methodology used by the Homeless Leadership Alliance included actual numbers of homeless people living on the streets and in shelters in Pinellas County, Florida. The total number of homeless people officially counted during the survey was 2,110. Of these, 1,389 were sheltered and 721 were unsheltered. Of the sheltered homeless population, 76% were in emergency shelter and 24% were in transitional housing. The majority of homeless people

(either sheltered or unsheltered) were in households with only adults (i.e., no children). Of the 2,110 homeless people counted, 1,577 were in households with only adults, 515 were in households with adults and children and 18 were unaccompanied children. Of the 2,110 homeless people officially counted, 576 were chronically homeless individuals, having been homeless at least four times in the past 3 years. Of subpopulations of homeless, 769 were mentally ill or struggled with substance abuse, 231 were veterans, 231 were fleeing domestic violence, and 25 were persons with HIV/AIDS. It is important to note that just over a third of homeless persons counted were mentally ill or struggled with substance abuse.

Because of the transient nature of homelessness, it is often difficult to locate homeless people or to follow-up with much needed services and support. Based on Pinellas County Point-in-Time (PIT) Data from 2020-2024, the total number of homeless persons counted during the annual PIT has continued to decline since 2020, with one spike in 2023. However, persons “couch surfing” or homeless individuals living with other non-homeless households are likely undercounted, particularly among unaccompanied youth.

TABLE 27: HOMELESS NEEDS ASSESSMENT

Population	Estimate the # of persons experiencing homelessness on a given night, Sheltered	Estimate the # of persons experiencing homelessness on a given night, Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	115	32	2,975	1,000	900	180
Persons in Households with Only Children	9	2	65	40	25	120
Persons in Households with Only Adults	958	614	8,250	3,500	975	150
Chronically Homeless Individuals	217	330	850	400	195	300
Chronically Homeless Families	3	6	2	1	1	300
Veterans	179	52	2,000	310	240	210
Unaccompanied Child	3	2	65	40	25	120
Persons with HIV	16	9	N/A	N/A	N/A	N/A

Source: *HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, FL-502, St. Petersburg, Clearwater, Largo/Pinellas CoC, Point-in-Time Count Date: 1/24/2024; Homeless Leadership Alliance HMIS Reporting (2025)*

Table 27 – Homeless Needs Assessment

HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Chronically Homeless

According to HUD, a person is considered chronically homeless if they have been continuously homeless for at least 12 months, or on at least four (4) separate occasions (at least 15 days each) in the last three (3) years. In Pinellas County, chronically homeless persons comprise nearly a third (576 or 27%) of the overall homeless population counted. Of the chronically homeless population, 232 (40%) were sheltered and 344 (60%) were unsheltered.

Families

Of the homeless population counted, 515 (24%) were in families with children. In total there were 147 households with children experiencing homelessness.

Veterans

There are an estimated 231 homeless veterans in Pinellas County, comprising 11% of the counted homeless population. Homeless veterans in Clearwater were most likely to have served in the Army, among other military branches. Of those, 179 (77%) were sheltered and 52 (23%) were unsheltered.

Unaccompanied Youth

Unaccompanied youth accounted for approximately 3% or 53 of the 2,110 homeless people that agreed to be surveyed. Approximately 9% of unaccompanied youth are children, while the majority of unaccompanied youth (91%) are young adults ages 18 to 24.

FAMILIES IN NEED OF HOUSING ASSISTANCE

People in families comprised a large segment of the overall homeless population counted by the Homeless Leadership Alliance of Pinellas. Of the homeless counted, 515 people were in families with children, comprising 127 adult/child households. There were 1,577 people in families with only adults, and 18 people were in families with only children. In 2024, there were 29 chronically homeless people in the household with at least one adult and one child. According to the Pinellas Continuum of Care, Ending Homelessness Together, 2024 Point in Time Count Report, it is estimated that approximately 18% of the County's unsheltered homeless live in Clearwater; therefore, there may be as many as 6 unsheltered households with children locally in need of housing assistance.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. The table below provides demographic data regarding the homeless population in Pinellas County. The majority of homeless persons (63%) surveyed were adult males and approximately 36% of homeless persons surveyed were women. According to the 2042 data collected by the Homeless Leadership Alliance, the most commonly reported races were White at 49% of the homeless surveyed, and Black/African American at 38% of the homeless surveyed. Around 8% reported as another race or more than one race. The majority (93%) of homeless surveyed reported as "Not Hispanic".

OPTIONAL: HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race or Ethnicity	Sheltered	Unsheltered
White	635	408
Black or African American	574	227
Asian	9	2
American Indian or Alaska Native	7	15
Pacific Islander	3	5
Multi-Racial	117	13
Hispanic	11	27
Not Hispanic	1,261	694

Source: *HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, FL-502, St. Petersburg, Clearwater, Largo/Pinellas CoC, Point-in-Time Count Date: 1/24/2024*

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 2,110. Of the 2,110 homeless people officially counted, approximately 721 were unsheltered, while 1,389 were sheltered. There were 576 chronically homeless individuals, 53 were unaccompanied children, 231 were homeless veterans, and 25 were people with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless people or to follow-up with much needed services and support. Of those surveyed, 27% were chronically homeless, having been homeless at least four times in the past 3 years, and 435 of individuals were severely mentally ill.

DISCUSSION

Based on the January 2024 PIT survey conducted by the Homeless Leadership Alliance of Pinellas, the homeless population of Pinellas County is approximately 2,110 individuals. This number is approximately 5% lower than the number from 2020 (2,226). According to the Pinellas Continuum of Care, Ending Homelessness Together, 2024 Point in Time Count Report, approximately 18% of unsheltered homeless people surveyed were within the City of Clearwater. According to this report approximately 150 homeless people surveyed report financial reasons as their primary cause of homelessness, and a significant number report family issues (72) or a medical condition/disability (42). A number of organizations in Clearwater provide temporary, transitional, and permanent supportive

housing for Clearwater area families in need of assistance. These include, but are not limited to, Homeless Empowerment Program (HEP), Hope Villages of America, Kimberly Home, Society of St. Vincent de Paul, and the Salvation Army.

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County. Understanding the characteristics of its special needs populations will help the city to better evaluate public facilities and services directed toward such needs.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help the city to better evaluate public facilities and services directed toward such needs.

Elderly & Frail Elderly

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2019-2023 ACS 5-Year Estimates, there are approximately 32,150 individuals over the age of 62 and 12,196 individuals over the age of 75 living in Clearwater. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2019-2023 ACS 5-Year Estimates, 22% of individuals between 65 and 74 years of age are disabled (3,299); whereas 43% of individuals over the age of 75 are disabled (4,937).

Youth and Young Adults

Approximately 19,807 children live in Clearwater. According to the 2019-2023 ACS 5-Year Estimates, 17% of Clearwater's population is less than 18 years of age. Of the population less than 18 years of age for whom poverty status is determined, approximately 21% or 4,107 children are living in poverty. An estimated 10,278 or 21% of families within the city are households with children. According to the 2019-2023 ACS 5-Year Estimates, female-headed households comprise 19% of families living within the city and 18% of female-headed households with children are below poverty level.

Physically & Developmentally Disabled

According to the 2019-2023 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2019-2023 ACS 5-Year Estimates, approximately 17,151 or 15% of people in Clearwater are estimated to have a disability. While the majority of disabled persons (48%) are 65 years and over, a high percentage (44%) of disabled persons are between 18 and 64 years of age.

Mental Illness & Substance Abuse

The U.S. Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to SAMHSA (Substance Abuse and Mental Health Services Administration) (2023), approximately 5.7% of the adult population meets the definition of seriously mentally ill. According to the 2019-2023 ACS, Clearwater has an estimated adult population (over 18 years of age) of approximately 97,268 persons, or 83% of the total population. Since Clearwater is estimated to have an adult population (age 18 or older) of 97,268 persons, an estimated 5,544 individuals in Clearwater may meet the definition of severe mental illness.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2017 National Survey of Substance Abuse Treatment Services, in Florida, 274 people per 100,000 of the adult population are in treatment for either an alcohol or drug abuse problem. Since Clearwater is estimated to have an adult population (age 18 or older) of 97,268 persons, an estimated 267 individuals in Clearwater may have a substance abuse problem.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

In 2020, according to the Florida Department of Law Enforcement (FDLE), 447 domestic violence arrests and 801 domestic violence offenses were reported by the Clearwater Police Department. During the most recent homeless census, or annual Point-in-Time (PIT) count, 231 homeless individuals reported being victims of domestic violence.

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

Within Clearwater there is some overlap between the elderly population and low- and moderate-income neighborhoods, particularly where mobile home parks are concentrated. These neighborhoods are near Downtown Clearwater, Eagle Lake Park, Bayview/Clearwater Mall (south of Gulf-to-Bay Blvd.), and Countryside in northern Clearwater. The elderly and frail elderly typically need assistance with housing rehabilitation and home maintenance. Additionally, the elderly may need facilities and programming, such as those provided at senior centers and through initiatives like the City of Clearwater's Office on Aging/Aging Well Center.

The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition. Organizations such as Meals-on-Wheels and Pinellas Opportunity Council's CHORE Services support the elderly in Clearwater. These types of organizations are critical in determining and meeting elderly and frail elderly service needs.

Youth and Young Adults

The City of Clearwater offers a number of programs for youth and young adults, including those held at the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park and at the North Greenwood Recreation & Aquatic Complex, as well as various public parks and libraries. Currently, there are several agencies within Pinellas County that provide programing for low- and moderate-income children, specifically. Supportive service needs for youth and young adults are determined by such providers.

Physically and Developmentally Disabled

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population, and were noted as a community need. Currently, there are several agencies within Pinellas County that provide services for people with disabilities, including but not limited to Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others. Supportive service needs for the disabled are determined by such providers.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are the typical needs of this population. Currently there are several agencies in Pinellas County that offer services to the mentally ill and substance abusers,

including but not limited to Operation PAR, Directions for Living, and Suncoast Center for Mental Health, among others. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Family safety, advocacy, and housing for both adults and children are typical needs of this population. Currently there are several organizations in Pinellas County that offer services to victims of domestic violence, dating violence, sexual assault and stalking, including but not limited to Family Service Centers of Pinellas, Inc., The Haven, and Hope Villages of America, among others. Supportive service needs for victims of domestic violence are determined by such providers.

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS. According to the Florida Department of Health FLHealthCHARTS, Pinellas County is one of seven counties in Florida with significant populations of people living with HIV/AIDS. According to the Florida Department of Health FLHealthCHARTS, in 2023 Pinellas County had approximately 5,270 people living with HIV, which represents a rate of 537.8 persons per 100,000 residents; therefore, there may be an estimated 630 persons living with HIV within Clearwater. This population continues to need medical services and ongoing care related to HIV/AIDS

People who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Florida Housing Opportunities for Persons with AIDS (HOPWA) does not offer any direct services in the City of Clearwater for people living with the HIV/AIDS virus; however, some services are available through the City of Tampa's HOPWA program. Equal access to housing is a priority for the City of Clearwater. Currently, there are several programs and housing providers for people living with HIV/AIDS in Pinellas County, including Pinellas Cares Clinic, Metropolitan Charities, Christopher House, AIDS Community Project of Tampa Bay (AIDS Coalition), and Tampa Bay AIDS Network (TBAN) of Gulf Coast Community Care, among others.

DISCUSSION

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Services to address these needs are often provided by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

The community has identified the following public facility needs: Park and recreation Improvements to include renovation of existing parks, providing additional public spaces such as dog parks and greenspaces. Safety enhancements to include Installation of solar-powered crosswalks, streetlights, and lighted intersections with push-button flashing lights, addition of security lighting for public safety, and providing safe bus stops and elementary school safety improvements. Accessibility and connectivity improvements to include ADA-compliant sidewalk improvements and connectivity upgrades, bicycle and skate parks for youth, and improvements to help mitigate traffic congestion. Infrastructure maintenance and upgrades to include street resurfacing, pothole repairs, and drainage/flooding improvements. Public utility improvements to include water, sewer, and stormwater.

PUBLIC FACILITIES NEED DETERMINATION

These needs were identified based on citizen feedback and discussion of community needs during the community meetings held in February 2025, and a survey conducted from January 22, 2025, to February 28, 2025.

PUBLIC IMPROVEMENTS NEEDS

The community has identified the following public improvement needs: public infrastructure, particularly accessibility, crosswalk/sidewalk and street improvements as well as bicycle and pedestrian safety/connectivity. City beautification projects such as roadway and streetscape maintenance, community art projects, roadway and sidewalk improvements, neighborhood cleanups to address slum and blight, and business façade improvements were all mentioned. Additionally, the community needs security measures (e.g., lighting at night) and code enforcement (i.e., blight elimination).

PUBLIC IMPROVEMENTS NEED DETERMINATION

These needs were identified based on citizen feedback and discussion of community needs during the community meetings held in February 2025, and a survey conducted from January 22, 2025, to February 28, 2025.

PUBLIC SERVICES NEEDS

The community has identified the follow public service needs: Increased availability of mental and behavioral health services and programs, affordable daycare and afterschool programs, food assistance programs (e.g., Meals on Wheels), elderly transportation services, programs focusing on job training and self-sufficiency, including skills development and interpersonal training, installation of community messaging systems, such as digital information boards or marquees in public spaces, and funding for community policing, social work, and other public service staff.

PUBLIC SERVICES NEED DETERMINATION

These needs were identified based on citizen feedback and discussion of community needs during the community meetings held in February 2025, and a survey conducted from January 22, 2025, to February 28, 2025.

HOUSING MARKET ANALYSIS

MA-05 Overview

HOUSING MARKET ANALYSIS OVERVIEW

The purpose of the Market Analysis is to provide a clear picture of the environment in which Clearwater must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with default data or the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data from Clearwater and Pinellas County. This section covers the following broad topics:

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition/cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Clearwater that are occupied by low- or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description of the public housing units in Clearwater is provided in the Public and Assisted Housing (MA-25) section. These narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of

whether any units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless people within the city is provided in the Homeless Facilities and Services (MA-30) section. Emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless people, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless people.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to people with disabilities and other low-income people with special needs, including people with HIV/AIDS and their families. The section further describes the facilities and services that assist people who are not homeless, but who require supportive housing and programs for ensuring that people returning from mental and physical heath institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Clearwater. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
- *Broadband Needs and Hazard Mitigation:* These sections (MA-60 and MA-65) describe the need for broadband access, as well as the natural hazard risks associated with climate change.

MA-10 Number of Housing Units

INTRODUCTION

The total number of housing units in Clearwater increased slightly over the past five (5) years. The city had a total of 58,103 housing units at the time of the 2014-2018 American Community Survey. According to data provided in the 2019-2023 ACS, an estimated total of 61,091 housing units are located within Clearwater presently, which is larger than the number counted in the 2014-2018 ACS. Between 2018 and 2023, the total number of housing units in the city increased by just over 5%.

TABLE 28: RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	23,688	39%
1-unit, attached structure	3,765	6%
2-4 units	4,129	7%
5-19 units	9,434	15%
20 or more units	16,827	28%
Mobile Home, boat, RV, van, etc.	3,248	5%
Total	**61,091**	**100%**

Data Source: *2019-2023 ACS*

Table 28 – Residential Properties by Unit Number

As shown in **Table 28**, data from the 2019-2023 ACS show that nearly half of all residential properties are single units (a total of 27,453 or 45%). Single-unit properties are either detached structures (23,688 or 39%) or attached structures (3,765 or 6%). Residential properties are further categorized into properties within 2–4-unit structures (4,129 or 7%), properties within 5–19-unit structures (9,434 or 15%), and properties within 20 or more-unit structures (16,827 or 28%). These categories comprise 95% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (3,248 or 5%).

TABLE 29: UNIT SIZE BY TENURE

	Owner, Number	Owner, %	Renter, Number	Renter, %
No bedroom	281	1%	1,641	8%
1 bedroom	1,839	6%	6,185	30%
2 or 3 bedrooms	22,353	76%	12,119	59%
4 or more bedrooms	5,003	10%	488	2%
Total	**29,476**	**100%**	**20,433**	**100%**

Data Source: *2019-2023 ACS*

Table 29 – Unit Size by Tenure

As shown in **Table 29**, there are an estimated 49,909 occupied housing units within the city. Of this total, 29,476 or 59% are owner-occupied and 20,433 or 41% are renter-occupied. Of all owner-occupied units, most contain 2 or more bedrooms (27,356 or 93%). Only a small number of owner-occupied units have 1 bedroom (1,839 or 6%) or are without bedrooms (281 or 1%). Of all renter-occupied units, most contain 1 to 3 bedrooms (18,304 or 90%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (6,185 or 30%) and a small percentage of renter-occupied units are without bedrooms (1,641or 6%).

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS

As was noted earlier in Section NA-35, the Clearwater Housing Authority (CHA) has been charged with the responsibility of the administration of housing programs for low-income people. The operations of the CHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Clearwater (see also **Table 38**):

- 205 total public housing units available
- 1,265 total Housing Choice Vouchers (HCVs) available

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS

Some units assisted with Federal, state or local programs may be lost from the inventory during the planning period as the Clearwater Housing Authority (CHA) undergoes voluntary conversion of its public housing units. The CHA monitors contract expirations and/or unit losses and has a plan for voluntary conversion to ensure that residents in publicly assisted housing continue to have housing either through HCV or other housing authorities or nonprofit housing providers. Because the City of Clearwater does not directly administer public housing or HCV vouchers, the city is unaware of any expiring contracts.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

A shortage of affordable housing may exist for very low- and low-income households in Clearwater. While affordability is a concern for any tenure, more owner-occupied units are considered affordable than renter-occupied units. This may be due, in part, to the lack of housing-type diversity within Clearwater. This affordable housing deficiency is more fully documented in the next section (MA-15).

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING

Generally, the city lacks a diverse distribution of housing types. Most housing units in the City are within detached single-unit structures (39%) or within 5 or more-unit structures (43%). This indicates a predominance of single-family homes and multi-family apartment or condominium types. In contrast, only 13% of all housing units are within attached single-unit structures or 2–4-unit structures, indicating a lack of townhome, duplex, and triplex types (i.e., “missing middle” housing types). This distribution does not provide a diverse selection of housing for low- and moderate-income residents who may not be able to afford a single-family home but require multiple bedrooms.

In terms of housing unit size, the predominant unit size is 2 or 3 bedrooms (69% of all units), with few smaller units available (see **Table 28** and **Table 29**). It is important to note that in Clearwater, according to the 2019-2023 ACS, larger units (3 or more bedrooms) tend to be occupied by owners while smaller units (one or no bedrooms) tend to be occupied by renters. These trends may indicate a lack of larger units available for rental or point to affordability concerns as unit size increases.

DISCUSSION

The number of housing units in the city has slightly increased over the past 5 years. A shortage of affordable housing may exist for very low- and low-income households in Clearwater; and given the City's housing stock profile, there is a lack of diversity of housing types within the city. Most housing units are within either single-unit detached structures or multi-unit apartment/condominium structures. Few units are within other attached housing types (e.g. townhome, duplex, etc.). This data points to the need for "missing middle" housing types in the City of Clearwater. Moreover, there are few smaller (1 bedroom or studio) units available. The CHA, among other housing providers, administers public housing and HCV programs within the City, has a plan for voluntary conversion of its public housing units that will ensure residents continue to be housed, and monitor contract expirations and/or unit losses.

MA-15 Housing Market Analysis: Cost of Housing

INTRODUCTION

This section provides an overall picture of housing costs within Clearwater. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2018	Most Recent Year: 2023	% Change
Median Home Value	$191,600	$326,100	70%
Median Contract Rent	$869	$1,344	55%

Data Source: *2014-2018 ACS (Base Year), 2019-2023 ACS (Most Recent Year)*

Table 30 – Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than $500	649	3%
$500-999	2,017	10%
$1,000-1,499	6,746	34%
$1,500-1,999	5,530	28%
$2,000 or more	4,737	24%
Total	**19,679**	**100%**

Data Source: *2019-2023 ACS*

Table 31 – Rent Paid

The costs of housing trends for Clearwater are displayed in **Table 30**. According to the 2019-2023 ACS, the current median home value for Clearwater is estimated to be $326,100. This figure represents a 70% increase from the 2014-2018 ACS median home value of $191,600. Between the 2014-2018 ACS and the 2019-2023 ACS, the median contract rent within the City increased by 55%, from $869 to $1,344.

The distribution of estimated rents paid within Clearwater is detailed in **Table 31**, according to 2019-2023 ACS data. Of all 19,679 rental units within the city, only a tenth (2,017 or 10%) have a rent between $500 and $999. Few rental units have a rent of less than $500 (649 or 3%). Approximately 34% of rental units have rent between $1,000 and 1,499. An estimated 52% of the City's rental units have a rent that exceeds $1,500.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	1,070	No Data
50% HAMFI	2,700	2,070
80% HAMFI	10,750	6,860
100% HAMFI	No Data	10,565
Total	**14,520**	**19,495**

Data Source: 2016-2020 CHAS

Table 32 – Housing Affordability

The overall housing affordability within Clearwater is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2016-2020 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 1,070 available rental units are considered affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 2,700 affordable rental units are available, while 2,070 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 10,750 affordable rental units are available, while 6,860 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 10,565 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 20,433 renter-occupied housing units are located within Clearwater (2019-2023 ACS). Of this total, only 5% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 13% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (53%) of renter-occupied housing units are affordable for households earning less than or equal to 80% AMFI. In general, 71% of renter-occupied units are affordable.

An estimated 29,476 owner-occupied housing units are located within Clearwater (see **Table 29**). Of this total, 7% are affordable to households earning less than or equal to 50% HAMFI, 23% are affordable to

households earning less than or equal to 80% HAMFI, and 36% are affordable to households earning less than or equal to 100% HAMFI. In general, only 66% of owner-occupied housing units are affordable.

TABLE 33: MONTHLY RENT

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,449	1,562	1,851	2,367	2,888
High HOME Rent	1,068	1,145	1,376	1,581	1,744
Low HOME Rent	836	895	1,075	1,241	1,385

Data Source: *FY 2024 HUD Fair Market Rent; FY 2024 HUD HOME Rent Limits; Tampa-St. Petersburg-Clearwater, FL MSA*

Table 33 – Monthly Rent

Table 33 shows HUD Fair Market Rents and HUD HOME Rents within Pinellas County. Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see **Table 7**) and the total number of affordable housing units available for the various income levels (see **Table 32**) can reveal surpluses or shortages of affordable housing.

There are 7,565 very low-income households earning 0-30% HAMFI in Clearwater. Because only 1,070 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the city for very low-income households. Similarly, there appears to be a shortage of affordable housing for low-income households. A total of 5,960 households in the city earn 30-50% HAMFI. According to the CHAS database, 2,700 rental-units and 2,070 owner-units (a total of 4,770 units) are available and affordable to low-income households. In contrast, there does not appear to be a shortage of affordable housing for moderate income households. A total of 9,790 households in the city earn 50-80% HAMFI. There are approximately 10,750 affordable rental units and 6,860 affordable owner-units (a total of 17,610 units) available and affordable to moderate income households, according to the CHAS database.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

The estimated median home value within Clearwater increased from $191,600 to $326,100 according to the 2014-2018 ACS and 2019-2023 ACS, a 70% positive change. Over this same period, the City's contract rent increased by 55% from $869 to $1,344.

The City's median household income increased by 37% between the 2014-2018 and 2019-2023 ACS, from $47,070 to $64,440; however, median home values increased more dramatically (70%), and contract rent increased similarly (55%) over that same period. As home values outpace incomes, more housing becomes unaffordable. This, combined with the City's lack of smaller (<2 bedroom) housing units and diverse housing types, could undermine affordability.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

The City's current median contract rent is estimated to be $1,344 (according to the 2019-2023 ACS). This median contract rent is lower than the Fair Market Rents for 2-bedroom, 3-bedroom, and 4-bedroom units, but is higher than the Fair Market Rents for efficiency units and 1-bedroom units. In terms of High HOME Rent, the City's current median contract rent is lower for 3-bedroom and 4-bedroom units but is higher than the High HOME Rent for efficiency, 1-bedroom and 2-bedroom units. The City's current median contract rent is higher for all Low HOME Rents unit sizes.

DISCUSSION

Within Clearwater, there is a potential shortage of units affordable to very low- and low-income households. Housing costs for owner-occupied units have significantly outpaced household income since the 2014-2018 ACS. There is also a lack of diversity in the City's housing stock which further limits affordability. Most housing units are either single-family detached homes or large multi-family apartment complexes. When housing costs outpace household incomes, and the housing stock is limited, housing becomes less affordable to low- and moderate-income households.

MA-20 Housing Market Analysis: Condition of Housing

INTRODUCTION

This section describes the significant characteristics of the housing stock in terms of age, condition, and vacancy of units.

DEFINITIONS

The following definitions pertain to this section:

- "Standard condition" – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- "Substandard condition but suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- "Substandard condition not suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term "abandoned vacant unit" is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
With one selected Condition	8,553	29%	10,685	52%
With two selected Conditions	276	1%	862	4%
With three selected Conditions	57	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	20,590	70%	8,886	43%
Total	**29,476**	**100%**	**20,433**	**100%**

Data Source: 2019-2023 ACS

Table 34 – Condition of Units

Table 34 shows the condition of occupied housing units within Clearwater, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing "condition" includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant's household income

According to 2019-2023 ACS data, the majority (20,590 or 70%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, a significant number feature one housing condition (8,553 or 29%). Only 276 owner-occupied units (1%) have two housing conditions, and no owner-occupied units have three or more housing conditions.

Of the estimated 20,433 renter-occupied housing units in the City, over half (10,685 or 52%) have one housing condition. Less than half (8,886 or 43%) of renter-occupied units have no housing conditions. Only 862 (4%) of renter-occupied units have two housing conditions and no renter-occupied units have three or more housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
2000 or later	3,064	10%	4,035	20%
1980-1999	7,533	26%	6,216	30%
1950-1979	17,279	59%	9,434	46%
Before 1950	1,600	5%	748	4%
Total	**29,476**	**100%**	**20,433**	**100%**

Data Source: *2019-2023 ACS*

Table 35 – Year Unit Built

The age of housing within Clearwater is detailed in Table 35, as supplied by the 2019-2023 ACS. Of the 29,476 owner-occupied housing units, the majority were built prior to 1980, with 17,279 or 59% built between 1950 and 1979; and 1,600 or 5% built before 1950. The remaining 10,597 or 36% of owner-occupied units were built after 1980.

Of the 20,433 renter-occupied housing units, the plurality was built prior to 1980, with 9,434 or 46% built between 1950 and 1979; and 748 or 4% built before 1950. The remaining 10,251 or 50% of renter-occupied units were built after 1980.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
Total Number of Units Built Before 1980	18,879	64%	10,182	50%
Housing Units built before 1980 with children present	1,770	6%	675	3%

Data Source: *2019-2023 ACS (Total Units); 2016-2020 CHAS (Units with Children present)*

Table 36 – Risk of Lead-Based Paint

The risk of lead-based paint hazards within Clearwater is estimated in **Table 36**. Because the actual number of housing units in the city with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2019-2023 ACS and 2016-2020 CHAS.

As shown in **Table 36**, 18,879 or 64% of owner-occupied housing units in the city were built prior to 1980, while 1,770 or 7% were built before 1980 and have children present. For renter-occupied housing units, 10,182 or 50% were built prior to 1980, while 675 or 3% were built prior to 1980 and have children present. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint, there is a low percentage of older housing units with children present. A slightly higher percentage of older housing units with children present are occupied by owners.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	6,486	4,696	11,128
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	2	2	4
Abandoned REO Properties	N/A	N/A	N/A

Data Source: 2019-2023 ACS (Vacant Units); RealtyTrac.com. Clearwater, FL. Date accessed: April 2025

Table 37 – Vacant Units

According to 2018-2023 ACS data, there are a total of 61,091 housing units within Clearwater. Of these, 11,182 or 18% are vacant. As defined in the American Community Survey, a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered temporarily occupied and are classified as “vacant.” Since approximately 58% percent of the City’s housing units was built before 1980; an estimated 6,689 vacant housing units may be suitable for rehabilitation. There is no data available for abandoned units.

The foreclosure rate in Clearwater is similar to Pinellas County, but lower than the state foreclosure rates and higher than the national foreclosure rate. According to the foreclosure database maintained by RealtyTrac.com, as accessed in April 2025 a total of 292 properties in Clearwater are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned) and another 1,463 properties are listed for sale. The RealtyTrac.com foreclosure database accessed in April 2025 indicates that, of the foreclosed properties within the City, 4 or 1.4% are Real Estate Owned (REO). Assuming approximately

58% percent of the City's housing units was built before 1980; an estimated 2 REO properties may be suitable for rehabilitation.

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 29% of owner-occupied housing units in the City have at least one housing condition, while 52% of renter-occupied housing units have at least one housing condition (see **Table 34)**. Relative to the age of housing, 64% of the City's owner-occupied units were built prior to 1980, while 50% of renter-occupied units were built prior to 1980 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the city built prior to 1980 have a higher risk of lead-based paint hazards. Generally, these statistics point toward the need for Clearwater to facilitate both owner and rental housing rehabilitation within its jurisdiction.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LBP HAZARDS

Table 36 notes that, in Clearwater, 18,879 owner-occupied housing units were built prior to 1980, and 10,182 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2019-2023 ACS, there are an estimated 49,909 occupied housing units within Clearwater. Approximately 29,061 or 58% of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data, approximately 23,315 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Clearwater. Therefore, approximately 13,523 housing units occupied by low- and moderate-income families may have a higher risk of lead-based paint hazards.

DISCUSSION

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. Most of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Clearwater to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 29,061 housing units, or 58% of occupied housing units, may have a higher risk of lead-based paint hazards.

MA-25 Public and Assisted Housing

INTRODUCTION

As was noted earlier in Section NA-35, the Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low-income people in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development.

TABLE 38: TOTAL NUMBER OF UNITS BY PROGRAM TYPE

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units vouchers available	0	0	205	1,265	0	0	0	0	639
# of accessible units	0	0	0	0	0	0	0	0	0

Data Source: *PIC (PIH Information Center)*

**Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 38 – Total Number of Units by Program Type

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS

The CHA administers programs that deliver housing assistance to low- and very low-income people in Pinellas County and the Clearwater area. These include public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,500 publicly assisted housing units in the greater Clearwater area.

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN

Table 38 shows the total number of units currently assisted by local, state or federally funded programs. According to the IDIS default data, approximately 205 public housing units are programmed within Clearwater; however, in total 233 public housing and publicly assisted units are provided at several properties:

- Fairway Gardens (30 & 110 Lady Mary Dr.): 20 units
- Paradise Trail (1111 Cordova Ln.): 13 units
- Barbee Towers (1100 Druid Rd.): 150 units (seniors only)
- Ralph Richards Towers (211 Prospect Ave.): 50 units (seniors only)

Table 38 sourced from IDIS default data notes that there are approximately 1,265 tenant-based HCVs available, which are administered by the CHA. In contrast, the 2025 PHA Plan for the CHA shows a total HCV count of 1,455. These vouchers provide rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. There is typically a waiting list for such vouchers and the waiting list is currently closed. Included in the total number of vouchers are 639 special purpose vouchers for disabled residents.

Table 39 shows the condition of public housing based on average inspection score for the most recent inspection year (2021).

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Fairway Gardens	93
Paradise Trail Apartments	97
Barbee Towers and Ralph Richards Towers (incl. former scattered sites)	87

Data Source: *HUD Real Estate Assessment Center (REAC) Public Housing Physical Inspections Scores (Florida) accessed April 2025*

Table 39 – Public Housing Condition

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION

The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low income people. Below are the CHA's identified needs for each public housing development.

- Paradise Trail: Stormwater/drainage system upgrades.
- Barbee Towers: HVAC upgrades, elevator upgrades, and interior renovations.

- Ralph Richards Towers: Elevator upgrades and interior renovations.

The CHA's high-rise senior public housing units continue to age and are in direct need of improvements, including interior work and furnishings. The CHA plans to voluntarily convert public housing units to affordable housing units. After voluntary conversion, CHA will maintain the scattered sites (Barbee Towers and Ralph Richards Tower) as an affordable property, potentially using a combination of market rate, tenant based and project-based voucher assistance. CHA plans to sell Paradise Trail Apartments and Fair way Gardens as fee simple or below fair market. CHA intends to maintain and utilize all sale proceeds for reasonable costs of: Any disposition and relocation costs for the benefit of residents of the Agency; operation of the Housing Choice Voucher Program, securing commercial enterprises; PBV project costs; increasing the supply, availability, and utilization of low-income housing; acquisition and/or development of affordable housing and/or other uses approved by HUD.

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING

The Clearwater Housing Authority (CHA) is a Small PHA as defined by HUD Office of Public and Indian Housing. The mission of the CHA is to create housing opportunities to enhance the lives of those it serves. The CHA will build communities with innovative programs, sustain a dignified and desirable environment, and create alliances to nurture self-sufficiency. To this end, the CHA's strategy for improving the living environment of those in public housing includes to:

- Continue to search for affordable housing opportunities.
    - CHA will explore various financing opportunities and collaborative relationships with community agencies for the development or acquisition of affordable housing.
- Encourage and support self-sufficiency.
    - CHA will continue to apply for renewal of FSS funding, and additional grant opportunities that encourage self-sufficiency.
- Housing Choice Voucher (HCV) Program Opportunities.
    - CHA will apply for additional Housing Choice Vouchers when available such as Mainstream, VASH, FUP, and TPVs for Foster Youth. CHA submitted a letter of interest for VASH in 2024.

- CHA will issue Request for Proposal(s) to work with community agencies for additional project-based vouchers to expand the availability of high-quality affordable housing and economic opportunities.

DISCUSSION

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income. The CHA's 5-Year PHA Plan includes a voluntary conversion plan to be submitted in 2025 with all proceeds from the sale/conveyance of CHA properties to be used to purchase affordable housing.

MA-30 Homeless Facilities and Services

INTRODUCTION

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness. Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Homeless Leadership Alliance of Pinellas. The Homeless Leadership Alliance supports the communities of Pinellas County, including Clearwater, and is the lead agency for the St. Petersburg, Clearwater, Largo/Pinellas County Continuum of Care (CoC). The Homeless Leadership Alliance of Pinellas is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. Most of the data utilized in this section of the Consolidated Plan was gathered from the Homeless Leadership Alliance.

Additionally, HUD and the State of Florida publish CoC and statewide PIT findings annually. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds, Year-Round Beds (Current & New)	Emergency Shelter Beds, Voucher / Seasonal / Overflow Beds	Transitional Housing Beds, Current & New	Permanent Supportive Housing Beds, Current & New	Permanent Supportive Housing Beds, Under Development
Households with Adult(s) and Child(ren)	412	0	92	368	N/A
Households with Only Adults	1,056	0	244	1,281	N/A
Chronically Homeless Households	N/A	N/A	N/A	552	N/A
Veterans	23	0	83	935	N/A
Unaccompanied Youth	12	0	31	0	N/A

Data Source: *HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count (HIC) Report (FL-502: St. Petersburg, Clearwater, Largo/Pinellas County CoC)*

Table 40 – Facilities and Housing Targeted to Homeless Households

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USED TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS

Several mainstream providers offer services to the homeless population as well as low- and moderate-income populations. These providers include, but are not limited to, the following organizations:

Medical/Healthcare Resources

- Veterans Administration (VA) Bay Pines Medical Center (10000 Bay Pines Blvd): Provides quality health care to homeless veterans through an outpatient program, as well as resource and referral.
- Evara Health (formerly Community Healthcare of Pinellas (707 Druid Rd., 2960 Roosevelt Blvd.): Provides preventative and primary care for low-income, uninsured residents

Mental Health/Substance Abuse Resources

- Suncoast Center for Community Mental Health (2960 Roosevelt Blvd., 2188 58th St. North): Mental health resource center for adults and children, as well as those with substance abuse issues.

- Directions for Living (1437 S. Belcher Rd.): Provides behavioral health service for adults and children, including substance abuse treatment.
- Operation PAR (6150 150th Ave. N.): Provides outpatient and inpatient detox programs for adults

Employment Resources

- CareerSource Pinellas (multiple Pinellas County locations): A one-stop career resource center designed to meet education, training, employment, or supportive service needs.

LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter. These providers include, but are not limited to, the following organizations:

- Boley Centers (1447 Gulf to Bay Blvd.): Transitional housing for homeless veterans in recovery.
- Catholic Charities/Pinellas Hope (5726 126 Ave. N.): Self-sufficiency counseling, temporary shelter, and permanent supportive housing for homeless men and women.
- Family Resources, Inc. "SafePlace2B" (1615 Union St.): Emergency shelter at-risk and unaccompanied youth.
- Homeless Empowerment Program (HEP) (1120 N. Betty Ln.): Emergency and transitional housing for homeless men, women, single parents, and families with children.
- Kimberly Home (1189 NE Cleveland St.): Transitional shelter for pregnant homeless women.
- HOPE Villages of America (formerly Religious Community Services) (1552 S. Myrtle Ave., 700 Druid Rd., etc.): Homeless prevention, food pantry, emergency shelter, transitional housing, and "The Haven" domestic violence services.
- Salvation Army (1521 Druid Rd. E.): Self-sufficiency counseling, transitional housing for families with children, food pantry, etc.
- St. Vincent de Paul Society (1345 Park St.): Soup kitchen for homeless persons.

MA-35 Special Needs Facilities and Services

INTRODUCTION

This section describes facilities and services that assist people who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly people, people with disabilities, people with alcohol or drug addictions, people with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to people on a fixed or limited income.

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus in Clearwater. CDBG funds may be used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly impacted by the rising costs of fuel, utilities, and food. There are not enough resources or funds to provide for this population; however, several organizations in Pinellas County, such as Meals on Wheels and the Area Agency on Aging of Pasco-Pinellas, offer assistance.

Persons with Disabilities (Mental, Physical, Developmental)

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, people with mental or developmental disabilities often require supportive housing that includes on-site services. Several

organizations exist within Pinellas County to serve this population, including Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others.

Persons with Alcohol or Drug Addictions

People with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. In Florida, services for people with alcohol or drug addictions are coordinated by the Substance Abuse and Mental Health (SAMH) program in the Florida Department of Children and Families (DCF). Additionally, there are several organizations within Pinellas County that provide substance abuse services. These include Operation PAR, Directions for Living, and Suncoast Center for Community Mental Health.

Persons with HIV/AIDS

People living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Clearwater does not receive an annual allocation of Housing Opportunities for People with AIDS (HOPWA); however, several organizations exist within Pinellas County to serve this population, including the Florida Department of Health in Pinellas County, Metro Inclusive Health, Pinellas Cares Clinic, Metropolitan Charities, and Empath Partners in Care (EPIC) (Opening in Clearwater on May 1st, 2025), among others.

Other Groups

People leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to preventing their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services. In Pinellas County, such services are provided by Hope Villages of America's "The Haven" and Family Resources, Inc. "SafePlace2B" programs.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, people with mental or physical issues are discharged from institutions but are then unable to find

independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

The City of Clearwater will work with the Homeless Leadership Alliance of Pinellas and other homeless service providers to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that people being discharged from publicly funded agencies and institutions do not become homeless upon release. Programs currently meeting such need include HOPE Villages of America, HEP, Salvation Army, Boley Centers, Pinellas Safe Harbor, and Operation PAR.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

Clearwater seeks to assist low-income households with their housing and community development needs, and these programs may also be supportive to people with special needs. These programs include:

- Hope Villages of America, Safe House Rehabilitation
- Area Agency on Aging of Pasco-Pinellas, Chore Services Program
- The Arc of Tampa Bay, Facility Improvements
- Miracles Outreach, Youth Support
- CDBG Program, Home Rehabilitation Program
- CDBG Revolving Loan Program/Housing Pool
- HOME Program, Rehabilitation/Purchase (reconstruction, homebuyer subsidy, and rehabilitation)
- Community Housing Development Organization (CHDO) Set-aside

FOR ENTITLEMENT/CONSORTIA GRANTEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

See response, above (previous question and response).

MA-40 Barriers to Affordable Housing

DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

The City of Clearwater has several programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are documented in the City's 2025 Local Housing Assistance Plan (LHAP) and related City of Clearwater 2024 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City's LHAP, LHIS and AHAC documents, include the following:

- Lack of information about the permitting process for affordable housing projects
- Renter cost burden due to high cost of rent/utilities and related transportation issues (i.e., proximity to affordable housing)
- Lack of affordable housing for senior citizens
- Rising interest rates and insurance costs for homeownership
- Investor real estate competition
- Condominium assessments

In general, Clearwater will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The city will do this primarily through the Economic Development and Housing Department, its Affordable Housing Advisory Committee (AHAC) and Neighborhood and Affordable Housing Advisory Board (NAHAB), and through regular preparation of its LHAP and LHIS reports for the State Housing Initiatives Partnership (SHIP) program.

MA-45 Non-Housing Community Development Assets

INTRODUCTION

The Consolidated Plan provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Clearwater.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local workforce to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers, %	Share of Jobs, %	Jobs less workers, %
Agriculture, Mining, Oil & Gas Extraction	272	73	0%	0%	0%
Arts, Entertainment, Accommodations	6,242	11,379	11%	17%	6%
Construction	3,832	3,058	7%	5%	-2%
Education and Health Care Services	11,095	13,554	20%	20%	0%
Finance, Insurance, and Real Estate	6,124	5,102	11%	8%	-3%
Information	1,087	1,092	2%	2%	0%
Manufacturing	3,085	2,090	6%	3%	-3%
Other Services	3,754	1,978	7%	3%	-4%
Professional, Scientific, Management Services	8,233	13,113	15%	19%	4%
Public Administration	2,044	5,077	4%	7%	3%
Retail Trade	6,302	9,841	11%	14%	3%
Transportation and Warehousing	2,353	576	4%	1%	-3%
Wholesale Trade	1,222	1,735	2%	3%	1%
Total	**55,645**	**68,668**	**100%**	**100%**	

Data Source: *2019-2023 ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)*

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Clearwater by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2019-2023 ACS, there are 55,645 workers within all business sectors identified in Clearwater. The number of jobs within all sectors is estimated to be 68,668according to the 2022 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (20%). Workers in the Professional, Scientific, and Management sector comprise 15%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector and Information sector comprise the smallest percentage of workers (less than 1%).

In regard to the share of jobs, the largest share of jobs is within the Education and Health Care Services sector (20%). Jobs in the Professional, Scientific, Management Services sector (19%) and Arts, Entertainment and Accommodation (17%) sectors are also well-represented. The Agriculture, Mining, Oil

and Gas Extraction sector and Information sector account for the smallest percentages of jobs (less than 1%).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of "jobs less workers" is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Clearwater there are fewer jobs than workers within five (5) business sectors: Construction; Finance, Insurance, and Real Estate; Manufacturing; Other Services; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. In contrast, there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Professional, Scientific, Management Services; Public Administration; Wholesale Trade; and Retail Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors. Agriculture, Mining, Oil and Gas Extraction; Education and Healthcare Services; and Information have balanced shares of workers and jobs.

TABLE 42: LABOR FORCE

Labor Force	Number of People
Total Population in the Civilian Labor Force*	58,399
Civilian Employed Population 16 years and over	55,645
Unemployment Rate	4.7
Unemployment Rate for Ages 16-24	8.5
Unemployment Rate for Ages 25-65	4.7

Data Source: *2019-2023 ACS*
**Universe: population 16 years and over*

Table 42 – Labor Force

Table 42 portrays the labor force within Clearwater. According to the 2019-2023 ACS, the total population within the city in the civilian labor force is 58,399. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of civilian population 16 years and over who are employed totals 55,645. According to 2019-2023 ACS estimates, the City's unemployment rate is 4.7% (2,615). The unemployment rate for

ages 16-24 is much higher than for the city as a whole. The unemployment rate for those between the ages of 16-24 is approximately 8.5% while for ages 25-65 the unemployment rate is approximately 4.7%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People	Median Earnings ($)
Management, business and financial	10,911	$78,482
Farming, fisheries and forestry occupations	133	$39,135
Service	9,961	$27,575
Sales and office	12,955	$35,929
Construction, extraction, maintenance and repair	4,270	$44,920
Production, transportation and material moving	5,024	$28,277

Data Source: *2019-2023 ACS*
**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 – Occupations by Sector

Table 43 displays occupations by Sector within Clearwater according to the 2019-2023 ACS. Sales and office occupations account for the largest number of occupations with 12,955 people. The Service sector (9,961 people) and management, business, and financial sector (10,911 people) are also well-represented. The least represented sector in Clearwater is farming, fisheries, and forestry (133 people). Of these occupations, median earnings are highest in Management, Business, and Financial occupations ($78,482), whereas median earnings are lowest in the Service occupations ($27,575).

TABLE 44: TRAVEL TIME

Travel Time	Number	Percentage
< 30 Minutes	28,894	66%
30-59 Minutes	12,661	29%
60 or More Minutes	2,012	5%
Total	**43,567**	**100%**

Data Source: *2019-2023 ACS*
**Universe: population not working at home*

Table 44 – Travel Time

As shown in **Table 44**, the majority of Clearwater residents commute less than 30 minutes to work (66%). A notable percentage travel 30-59 minutes (29%) with a small percentage commuting more than one hour (5%). Sixty-five percent (65%) of Clearwater workers drive to work alone and 8% carpool.

According to 2019-2023 ACS estimates, for those who commute to work the average travel time is 23.2 minutes one-way.

EDUCATION

TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Educational Attainment	In Labor Force, Civilian Employed	In Labor Force, Unemployed	Not in Labor Force
Less than high school graduate	3,767	172	1,887
High school graduate (includes equivalency)	10,965	627	4,646
Some college or Associate's degree	13,425	969	3,888
Bachelor's degree or higher	17,262	461	3,226

Data Source: *2019-2023 ACS*
**Universe: population 25 to 64 years (Civilian)*

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Clearwater, the highest numbers of employed are those with a Bachelor's degree or higher (17,262) and those with some college or an Associate's degree (13,425). Moreover, a significant number of employed are high school graduates (10,965). Approximately 8% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are those with some college or Associate's degree (969) and high school graduates (627). Approximately 21% of the unemployed population have a Bachelor's degree or higher; and 8% of the unemployed population never graduated from high school.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

Educational Attainment	Age, 18–24 yrs	Age, 25–34 yrs	Age, 35–44 yrs	Age, 45–65 yrs	Age, 65+ yrs
Less than 9th grade	230	274	690	1,126	938
9th to 12th grade, no diploma	905	881	712	2,143	1,316
High school graduate, GED, or alternative	3,357	4,531	2,796	8,914	9,700
Some college, no degree	1,898	3,212	2,550	6,679	5,852
Associate's degree	854	1,769	1,287	2,881	1,932
Bachelor's degree	867	3,312	3,431	7,404	4,220
Graduate or professional degree	42	1,305	1,723	3,778	3,759

Data Source: *2019-2023 ACS*
**Universe: population age 18 years and over*

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (9,215 or 9%) in Clearwater did not graduate from high school. Approximately half of adults (49,489 or 51%) graduated from high school or have some college education but no college degree. Combined, nearly 60% of the population 18 years or older (58,704 adults) do not have a college degree.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months ($)
Less than high school graduate	$30,521
High school graduate (includes equivalency)	$35,363
Some college or Associate's degree	$42,623
Bachelor's degree	$61,925
Graduate or professional degree	$72,274

Data Source: *2019-2023 ACS*
**Universe = population 25 years and over w/earnings*
***2023 inflation-adjusted dollars*

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Clearwater. The data shown is based on 2019-2023 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period. In Clearwater, people with a graduate or professional degree have an estimated median income of $72,274 and people having a Bachelor's degree have a median income of $61,925. In contrast, people with some college or an Associate's

degree have a median income of $42,623. Similarly, those with a high school diploma or equivalency have a median income of $35,363 and those without a high school diploma or equivalency have a median income of $30,521.

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

The major employment sectors in Clearwater are Education and Health Care Services; Professional, Scientific, and Management; Arts, Entertainment, Accommodations; and Retail Trade. Combined, these employment sectors represent approximately 70% of all available jobs in Clearwater.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY

The data show that there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Professional, Scientific, Management Services; Public Administration; Wholesale Trade; and Retail Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors.

Since a large percentage of Clearwater's population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as retail and wholesale trade, education, healthcare, finance, and the hospitality industry. Education and finance jobs, in particular, typically require a bachelor's degree or higher, whereas jobs in the retail and wholesale trade, hospitality, and healthcare sectors typically require a high school diploma or equivalency, some college, or an Associate's degree. With that, there are several private and public educational institutions, as well as workforce training initiatives, available in Pinellas County to address this need.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE

Located in urban Pinellas County, Clearwater competes for business development with other established communities. Thus, the city must position itself to facilitate economic development. Neighborhood revitalization, technical support, and redevelopment projects are priorities for the city. Clearwater will

continue to support economic development through the implementation of the City's Community Redevelopment Agency (CRA) and Neighborhood Revitalization Strategy Areas (NRSAs). The CRA finances improvements to the downtown area and considers incentives for projects that provide catalytic change. The City regularly publishes an available property database and other marketing pieces to promote reinvestment ("Businesses Choose Clearwater" Program, US 19 Corridor Development Opportunities program and numerous incentive Programs). Incentive programs offered by the city include Business Growth Incentives, Economic Development Job Creation Tax Refunds, Credits and Grants; Special Opportunity Incentives; and Sales Tax Exemptions, among others.

In early 2020, the city was faced with the unforeseen challenge of the coronavirus (COVID-19) pandemic. The subsequent affordability crisis precipitated by the COVID-19 pandemic has continued to be a focus for the City's approach to economic development to address more specific and urgent economic needs in the community. In response, the city has reprogrammed CDBG and HOME funding for foreclosure prevention and housing assistance. Likewise, conditions were made worse in 2024 when the city was severely impacted by both Hurricane Helene and Milton. Over the next five-year period, the City will continue to seek ways to assist the small business community with financial recovery while also supporting strategic redevelopment projects as feasible.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Of the unemployed labor force in Clearwater, only 21% have a bachelor's degree or higher. Of the total population age 18 and older, 31% have a bachelor's degree or higher. Within five (5) business sectors there is a potential oversupply of labor where there are more workers than jobs: Construction; Finance, Insurance, and Real Estate; Manufacturing; Other Services; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. Within Clearwater there are fewer workers than jobs within five (5) business sectors: Arts, Entertainment, and Accommodations; Professional, Scientific, Management Services; Public Administration; Wholesale Trade; and Retail Trade. This means that workers from outside of Clearwater may be meeting the employment needs of these business sectors because there are not enough skilled workers in the jurisdiction for these sectors.

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN

The city continues to coordinate with Pinellas County on economic development activities to better market to, attract, and retain businesses and develop the City's resident workforce. The following workforce training initiatives are available to residents of Clearwater:

- Clearwater Housing Authority
- Tampa Bay Partnership (Regional)
- Florida Commerce (Formerly Enterprise Florida) (State)
- Local and Community Colleges (i.e., Small Business Development Center)
- CareerSource Pinellas Workforce Development Board (i.e., WorkNet)

These initiatives support the development of a skilled workforce to meet the employment demands of the market.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

Yes, through the Tampa Bay Regional Planning Council's 2023-2027 Tampa Bay Comprehensive Economic Development Strategy (CEDS) planning document that includes Pinellas County and its jurisdictions. Additionally, the City of Clearwater maintains its own Economic Development Strategic Plan approved by the City Council. This Economic Development Strategic Plan is expected to be updated in the coming years.

IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH

Located in urban Pinellas County, Clearwater's opportunities for growth and reinvestment occur in the form of redevelopment. Several redevelopment efforts are either in progress or have been completed, particularly through the Community Redevelopment Agency (CRA) and other initiatives, including the City's US-19 Corridor Development Opportunities program. The following are priority activities to attract more business and create more jobs in Clearwater:

- Community Redevelopment Agency (Downtown)

- US 19 Corridor Development Opportunities Program
- Business friendly initiatives (Business Choose Clearwater Program)
- Formal incentives policy
- Business retention and expansion program
- Leveraging tourism marketing for economic development

DISCUSSION

According to the 2019-2023 ACS, the Clearwater labor force is comprised of approximately 58,399 people, of which approximately 95.3% are employed and 4.7% are unemployed. The largest labor (i.e., workers) sectors in Clearwater are education and healthcare services; professional, scientific, and management; and retail trade.

Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Clearwater are in occupations such as management, business, and financial, while the lowest median earnings are in service occupations.

Approximately 30% of Clearwater's adult population has a high school diploma or equivalent, whereas 31% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in Pinellas County to meet this need.

Approximately 66% of Clearwater's population drives less than 30 minutes to get to work, and approximately 95% of Clearwater's population drives less than one hour to get to work. This means that most employees live locally or within the Tampa Bay region.

The city has several initiatives in place to promote economic opportunity, including the CRA and related corridor plans and programs, as well as an Economic Development Strategic Plan approved by the City Council. The city continues to target the downtown and surrounding neighborhoods as designated NRSAs for both commercial and residential reinvestment.

MA-50 Needs and Market Analysis Discussion

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

In the past five years, the City focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

Given that less than half of the City's housing stock was built after 1980, housing problems are prevalent in units built prior to 1980 that are now 45 years old. According to the 2019-2023 ACS, an estimated 39% (19,238) of the City's occupied housing units have one housing problem. In contrast, only 2% (1,195) of occupied housing units have multiple (i.e., two or more) housing problems. The majority (59% or 29,476) of occupied housing units have no housing problems.

Table 48 (Supplemental Table 2) shows Census Tracts with concentrations of multiple housing problems (i.e., two or more problems), many of which align with CDBG-eligible areas in the City. For this analysis, "concentration" is defined where the percentage of occupied housing units with multiple housing problems is higher than that of the City as a whole (i.e., more than 2%). Concentrations of multiple housing problems generally correspond to low- and moderate-income block groups, particularly in the North Greenwood, Lake Bellevue, and Downtown Gateway NRSAs. In comparison, occupied units with at least one housing problem are distributed throughout the City and within every Census Tract, with the tract-level percentage of affected units ranging from 17% to 67%.

TABLE 48: CONCENTRATIONS OF MULTIPLE HOUSING PROBLEMS

Census Tract	# of Housing Units with Multiple (i.e., two or more) Housing Problems	% of Housing Units with Multiple (i.e., two or more) Housing Problems	% of Low/Moderate Income Persons	Geographic Area
Citywide (Base, All)	**1,195**	**2.39%**	**47.47%**	**Citywide (All)**
255.07	35	2.50%	58.60%	Eagle Lake Park Area
268.18	35	2.54%	69.25%	Cliff Stephens Park/Kapok Park (Between Drew Street and Alligator Creek)
261.01	23	2.60%	50.12%	North Greenwood NRSA
268.11	71	2.80%	25.06%	Countryside Country Club
263	82	2.87%	64.03%	North Greenwood NRSA/Clearwater County Club (North of Drew Street)
268.19	48	4.14%	51.11%	North of Gulf-to-Bay Blvd., between US Highway 19 and McMullen Booth Rd.
265.02	57	4.63%	52.64%	North of Drew St., between Highland Ave. and Keene Rd. (Lake Lucille Park/Hobart Lake/Sid Lickton Complex, Glenwood Park)
258	78	5.02%	62.45%	Lake Bellevue NRSA
262	70	7.71%	78.26%	North Greenwood NRSA
259.02	120	11.44%	49.76%	Downtown Clearwater
267.05	178	12.70%	49.43%	North and South of Sunset Point Rd. between Keene Rd. and Belcher Rd. (Montclair Park/Frank Tack Park/Beckett Lake)
264.02	174	13.47%	89.65%	Downtown Gateway NRSA
268.13	232	15.49%	40.54%	Lake Chautauqua Area (Between Sunset Point Road and Enterprise Road)

Data Source: *2019-2023 ACS; HUD FY 2024 Low- and Moderate-Income Summary Data (LMISD) based on 2016-2020 ACS*

Table 48 – Concentrations of Multiple Housing Problems (Supplemental Table 2)

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

The lowest income areas of Clearwater are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Fifty (50) of the City's 116 Block

Groups have a low- and moderate-income population of 51% or greater. These block groups are distributed throughout the City.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. Several Census Tracts meet this definition for race.

The City of Clearwater as a whole has a Black/African American population of 10%. Six (6) Census Tracts, 255.05, 258, 261.01, 262, 263, and 264.02, have Black/African American population greater than 20% according to the 2019-2023 ACS. These Census Tracts are located in the City's Neighborhood Revitalization Strategy Areas (NRSAs) of North Greenwood, Lake Bellevue, and Downtown Gateway, and in neighborhoods immediately adjacent to those NRSAs.

If all minority races are considered, the City of Clearwater as a whole has a racial minority population of 30%. Eight (8) Census Tracts, 255.05, 258, 261.01, 262, 263, 264.02, 267.04, and 268.18, have a minority population greater than 40%. These Census Tracts are located in the City's NRSAs of North Greenwood, Lake Bellevue, and Downtown Gateway, in neighborhoods immediately adjacent to those NRSAs, and in East Clearwater north of Drew Street between Belcher Road and McMullen Booth Road.

Additionally, several Census Tracts meet this definition for ethnicity. The City of Clearwater as a whole has a Hispanic or Latino population of 21%. Two (2) Census Tracts, 264.02, and 268.18 are greater than 31% Hispanic according to 2019-2023 ACS. Census Tract 264.02 corresponds to the Downtown Gateway District (formerly known as East Gateway District), whereas Census Tract 268.18 is located in East Clearwater, north of Drew Street between US Highway 19 and McMullen Booth Road.

Many of the areas identified as having high concentrations of minority racial or ethnic groups also have a high percentage of low- and moderate-income households and generally align with the City's Neighborhood Revitalization Strategy Areas. Although these concentrations exist, the data provided in the Market Analysis show that all residents of low- and moderate-income, regardless of race or ethnicity, may have significant housing needs.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. For all NRSAs, a large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level.

The Lake Bellevue NRSA and North Greenwood NRSA are predominately residential. The Downtown Gateway District NRSA is a mix of residential and commercial. While most of the residential development is single-family, there are many multi-family structures and the majority of housing units are renter-occupied. The Downtown Gateway District NRSA also has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Each of the NRSAs, with the exception of the Downtown Gateway District, has a central recreation and aquatic complex that serves as a community asset for recreation, meetings/activities, and after school programming. Like in many neighborhoods, the residents themselves are a strong asset for economic development. Organization at the neighborhood-level combined with other means, including CDBG assistance, is the primary asset for positive change in Clearwater's low- and moderate-income neighborhoods.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Strategic financial support of community development projects such as public parks and civic spaces, utilities and infrastructure, sidewalk and street improvements, blight elimination, and regular code enforcement will benefit these areas the most. Additionally, underutilized or vacant properties may be pursued for redevelopment through the City's CRA and overlay district initiatives. For example, a 2014 Urban Land Institute (ULI) Report estimated that the downtown, if redeveloped, could support 400-600 new rental units or 150-250 rehabilitated or new construction for-sale housing units, which would improve the availability of housing proximate to these areas. This is particularly relevant for the Downtown Gateway District, where redevelopment opportunity is greatest.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS

According to the National Broadband Availability Map (NBAM) created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce, as well as the NTIA's BroadbandUSA initiative, broadband internet access is critical in supporting economic opportunity among low- and moderate-income households. Access to the internet supports a household connection to employment, education, and healthcare, as well as government services and social networks. For example, in today's society, simply applying for a job, completing a homework assignment, or even making a doctor's appointment is dependent on internet access. Therefore, all low- and moderate-income neighborhoods need access to broadband wiring and connections in order for residents to participate equitably in society.

Although most neighborhoods in the City of Clearwater already have broadband wiring and connections in-place, according to the NTIA, the primary reasons why lower income households do not utilize broadband service are two-fold: (1) there is no working computer in the household and/or (2) internet service subscriptions are unaffordable. Because sufficient service provider coverage already exists in the City of Clearwater (see below), the main barriers to digital inclusion and thus equitable participation in society include limited access to working computers and the high cost of internet service subscriptions.

DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map (https://broadbandmap.fcc.gov), the City of Clearwater is already well-served by broadband providers. The broadband technology available in the city includes cable, fiber, fixed wireless, satellite, and other mediums. As defined by the FCC, broadband capability requires consumers to have access to actual download speeds of at least 25 Mbps and actual upload speeds of at least 3 Mbps (i.e., 25/3 Mbps).

Nearly the entire city (99.99% of the population) is served by three or more fixed residential broadband providers at speeds of up to 25/3 Mbps (downstream/upstream, June 2024). This is equal to the statewide percentage of 99.99%. Likewise, broadband speeds of 100/20 Mbps now cover the entire city

with 99.99% coverage. For speeds greater than 100/20 Mbps (e.g. 250/25), service is less available and more area dependent. For example, while most of the City's core is served adequately with broadband offering speeds of 250/25 Mbps, many areas at the City's periphery to the south and east are less covered with broadband offering speeds of 250/25 Mbps or greater. These areas include downtown Lake Bellevue, Sherwood Gardens (Clearwater Airpark) as well as neighborhoods around Clearwater Mall. However, for typical speeds, the City already has sufficient competition between broadband service providers. For CDBG-eligible areas, most low- and moderate-income neighborhoods are already served by three or more providers at speeds of up to 25/3 Mbps. The broadband service providers in these areas include Frontier Communications Corporation (ADSL, Fiber), WideOpenWest Finance, LLC (Cable, Fiber), Charter Communications (Cable), Space Exploration Technologies Inc. (Satellite), and Hughes Network Systems, LLC (Satellite) [Source: Broadband availability in Federal Communications Commission (FCC) Form 477]

MA-65 Hazard Mitigation

DESCRIBE THE JURISDICTION'S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE

Tampa Bay Regional Planning Council (TBRPC)'s 2022-2027 Tampa Bay Comprehensive Economic Development Strategy (CEDS) planning document (including Pinellas County and its jurisdictions), identifies resiliency as one of its primary goals. The Tampa Bay region, with its coastal development and tourism industries, has significant exposure to natural disasters/environmental risks due to its geographic location directly on the Gulf of America and Tampa Bay. These risks include flooding of public infrastructure and private property, including impacts to drinking water and wastewater systems. Situated directly on the Gulf of America, Clearwater Harbor/Intracoastal Waterway, and Old Tampa Bay, the City of Clearwater is likely to experience many of these risks first-hand.

In September and October of 2024, Clearwater was severely impacted by both Hurricane Helene and Hurricane Milton. Hurricane Helene brought unseen coastal flooding to much of Clearwater, including inland regions, as it traveled along the Pinellas County coastline. Hurricane Milton brought severe winds, coastal flooding, and flash flooding as it made landfall south of Pinellas County as a Category 3 hurricane. President Joe Biden declared a federal state of emergency for Pinellas County on September 23, 2025, for Hurricane Helene, and October 5, 2025, for Hurricane Milton. Governor Ron DeSantis declared a state of emergency on the same days.

Based upon the National Oceanic and Atmospheric Administration (NOAA) "High" sea level rise projection from the "Recommended Projection of Sea Level Rise in the Tampa Bay Region" (2019) developed by the Tampa Bay Climate Science Advisory Panel (CSAP), the TBRPC developed maps depicting a 2.95-foot rise in sea level by 2060. This report noted that many coastal areas in Pinellas County, Manatee County, and Hillsborough counties will be inundated, but inundation will not threaten inland areas.

Based on the 2.95-foot rise in sea level by 2060, the TBRPC projects that the composite effects of sea-level rise in Pinellas County by 2060 may result in a reduction of 33,000 jobs, 58,000 population, 31,000 labor force participants, $5 billion in gross regional product, and $5 billion in personal income. Cumulatively, between the years 2020 and 2060 (40 years), reductions may be as high as $89 billion in gross regional product and $81 billion in personal income within Pinellas County alone. As one of the

more populous coastal cities in Pinellas County, the City of Clearwater is also at-risk for these economic effects of sea-level rise.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS

Comparing the locations of CDBG-eligible low- and moderate-income block groups within the City of Clearwater to potential inundation from 3-foot sea level rise as mapped by NOAA's Office for Coastal Management (http://coast.noaa.gov/slr), the most vulnerable households live coastally near Clearwater Beach and downtown, along the floodplain of Stevenson Creek in the North Greenwood neighborhood, or coastally between US 19 or McMullen Booth Road and Old Tampa Bay. Fortunately, the majority of the City's low- and moderate-income block groups are located inland and may be unaffected by sea level rise.

According to the TBRPC, the risks resulting from coastal inundation may include transportation disruptions during storm events, increased costs of homeowner insurance, physical damage to critical infrastructure (including drinking water and wastewater systems), exacerbated nuisance flooding, and increased threats from polluted stormwater run-off into Tampa Bay and the Gulf of America. As land becomes increasingly inundated and unusable, the loss of jobs and increasing housing costs (including property taxes, insurance, and maintenance) will make living in these areas increasingly unaffordable to many, putting some households at risk of homelessness if they cannot afford to relocate.

STRATEGIC PLAN

SP-05 Overview

STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the program years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them.

The Strategic Plan consists of the following subsections:

- Overview
- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals Summary
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

The City of Clearwater Strategic Plan is structured around seven (7) goals in administering the City's housing and community development programs. Each goal is accompanied by corresponding objectives toward meeting that goal. These goals and objectives are as follows:

GOAL: PROGRAM ADMINISTRATION

ADMINISTER THE CITY OF CLEARWATER'S FEDERALLY FUNDED GRANT PROGRAMS TO IMPLEMENT THE GOALS OF THE FIVE-YEAR CONSOLIDATED PLAN.

GOAL: HOUSING

PROVIDE AVAILABILITY OF, AND ACCESSIBILITY TO, DECENT AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF CLEARWATER.

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.

Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.

Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

GOAL: HOMELESSNESS

HELP TO PREVENT AND REDUCE HOMELESSNESS WITHIN THE CITY OF CLEARWATER.

Objective 1: Support programs that offer shelter facilities and beds for the homeless.

Objective 2: Assist agencies that engage in homeless prevention and service programs.

GOAL: NON-HOMELESS SPECIAL NEEDS

PROVIDE ACCESSIBILITY AND COORDINATION OF SOCIAL SERVICES TO CITY OF CLEARWATER SPECIAL NEEDS POPULATIONS.

Objective 1: Support construction, expansion, and improvement of facilities that assist the elderly, frail/elderly, disabled, veterans, and other populations with special needs.

Objective 2: Support programs to assist the elderly, frail/elderly, disabled, veterans, and other populations with special needs.

GOAL: COMMUNITY DEVELOPMENT AND PUBLIC SERVICES

ENHANCE THE LIVING ENVIRONMENT FOR PERSONS IN LOW- AND MODERATE-INCOME AREAS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES, PUBLIC SERVICE PROGRAMS, AND ELIMINATION OF BLIGHT.

Objective 1: Support the construction, expansion, and improvement of public facilities in low- and moderate-income areas.

Objective 2: Encourage and support programs that promote neighborhood safety and security, youth accountability and mentoring, and community outreach to underserved populations in low- and moderate-income areas.

Objective 3: Support agencies that offer meal and/or food bank services for persons and families of low- and moderate-income.

Objective 4: Support the construction, expansion, and improvement of public parks, infrastructure, and utilities in low- and moderate-income areas.

Objective 5: Eliminate blighted conditions through code enforcement and demolition in low- and moderate-income areas.

GOAL: ECONOMIC DEVELOPMENT

SUPPORT PROGRAMS THAT CREATE ECONOMIC OPPORTUNITIES IN THE CITY OF CLEARWATER, PARTICULARLY FOR PERSONS OF LOW- AND MODERATE-INCOME AND IN NEIGHBORHOOD REVITALIZATION STRATEGY AREAS.

Objective 1: Support building façade programs in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas.

Objective 2: Support non-profit organizations in developing facilities that support the local economy.

Objective 3: Support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

GOAL: EMERGENCY / DISASTER RESPONSE

PROVIDE ASSISTANCE PRIOR TO, DURING AND AFTER A COMMUNITY EMERGENCY AND/OR DISASTER EVENT TO PREPARE FOR AND/OR MITIGATE LOSS, PROTECT DURING AN EVENT, AND AID WITH RECOVERY.

Objective 1: Provide assistance for activities that meet a particular urgent need or to prepare for, respond to, and recover from an event triggering a local, state, or national emergency declaration.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

Four (4) areas have been designated as either Local Target Areas or Strategy Areas within the City of Clearwater (see **Map 2** and **Table 49**). These are Citywide Low- and Moderate-Income Areas, Lake Bellevue Neighborhood Revitalization Strategy Area, Downtown Gateway District Neighborhood Revitalization Strategy Area, and North Greenwood Neighborhood Revitalization Strategy Area. These neighborhoods were previously identified in the 2020-2024 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas continued for the 2025-2029 Consolidated Plan were confirmed through the citizen participation process, which consisted of service provider and community meetings, as well as meetings with staff of the City's Economic Development and Housing Department. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas and Strategy Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Clearwater that also meet the eligibility requirements for low- and moderate income benefit.

MAP 2 – Neighborhood Revitalization Strategy Areas Map

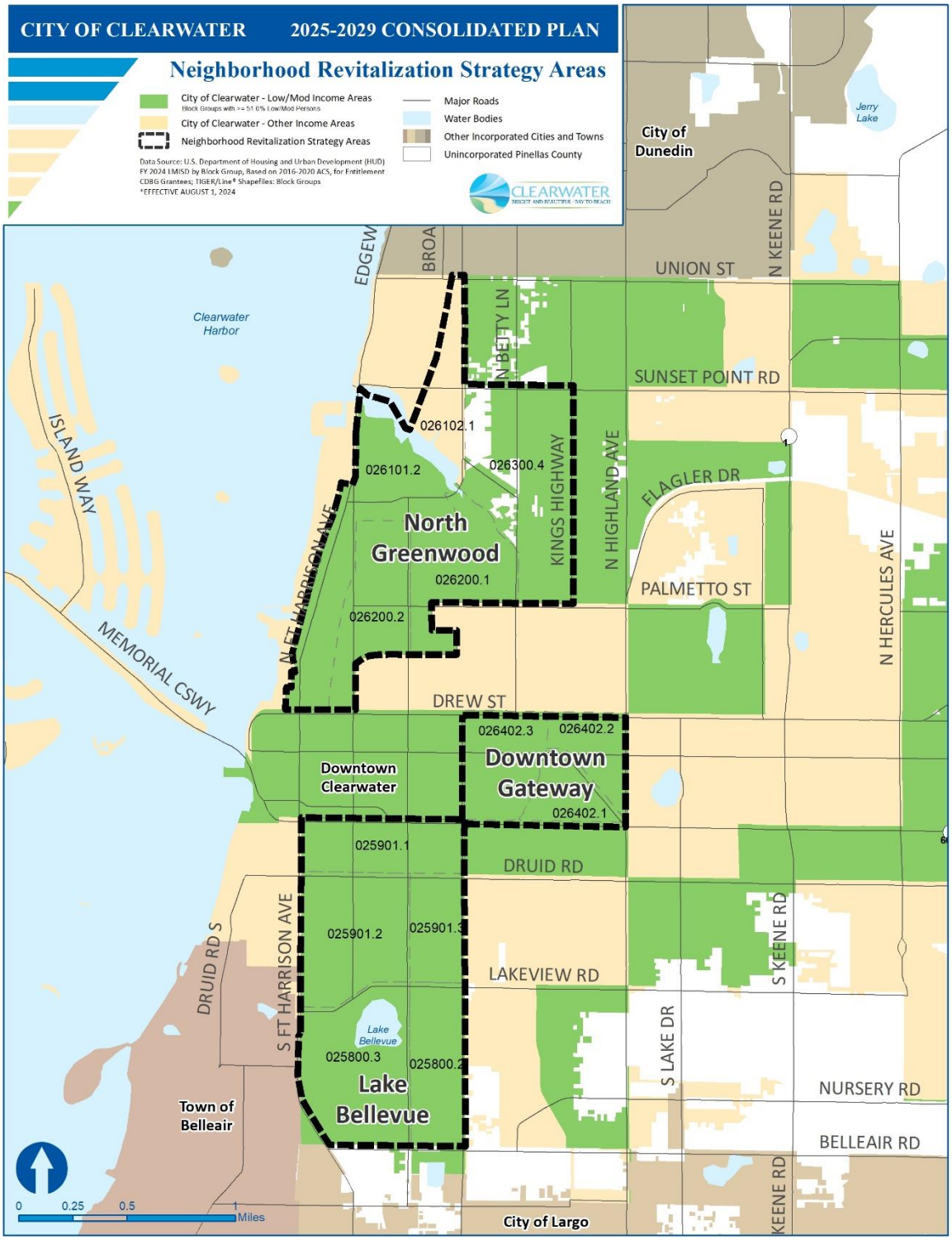


TABLE 49: GEOGRAPHIC AREA

1. Area Name: Citywide Low- and Moderate-Income Areas
Area Type: Local Target Area
Type of Revitalization Effort: Comprehensive
Identify the neighborhood boundaries for this target area. The Citywide Low- and Moderate-Income Areas Local Target Area is bounded by the City of Clearwater incorporated limits and is further limited to CDBG eligible areas (i.e., Block Groups where 51% or more of the population is low- and moderate-income).
Include specific housing and commercial characteristics of this target area. See "Needs Assessment" and "Market Analysis**".**
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? See "The Process."
Identify the needs in this target area. This area includes all eligible low- and moderate-income areas of the City of Clearwater and any housing and/or community development needs identified therein.
What are the opportunities for improvement in this target area? See "Strategic Plan".
Are there barriers to improvement in this target area? See "Strategic Plan".

2. Area Name: Lake Bellevue Neighborhood Revitalization Strategy Area
Area Type: Strategy Area
HUD Approval Date: 2000
Identify the neighborhood boundaries for this target area. The Lake Bellevue Neighborhood Revitalization Strategy Area (NRSA) is bounded by South Missouri Avenue to the east, South Ft. Harrison Avenue to the west, Chestnut Street/Court Street to the north, and Belleair Road to the south. The Lake Bellevue NRSA corresponds to Census Tract 258.00, Block Groups 2 and 3, and Census Tract 259.01, Block Groups 1, 2, and 3.
Include specific housing and commercial characteristics of this target area. All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The Lake Bellevue NRSA, in particular, is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD FY2024 LMISD, based on the 2016-2020 ACS, the Lake Bellevue NRSA has a low- and moderate-income population of 71%.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? This area was designated as a NRSA in the year 2000. Representatives of the Lake Bellevue neighborhood attended a Community Meeting held on February 11, 2025. During that meeting, attendees confirmed the Lake Bellevue NRSA's need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; employment/business assistance and economic development; and public parks and infrastructure as their highest priorities. Additionally, 1% of the respondents to the Community Survey conducted from January 22, 2025, through February 28, 2025, reported that they were residents of the Lake Bellevue neighborhood; however, 5% of respondents were business owners in the Lake Bellevue neighborhood.

Identify the needs in this target area.
The needs of the Lake Bellevue NRSA include housing assistance and rehabilitation, including homeowner counseling and coordination of funding options, rehabilitation loans and grants, disaster assistance, and ADUs as affordable housing; homeless overnight shelter facilities, rapid re-housing, self-sufficiency and job/employment training, and street outreach (e.g., mental health unit); public services, mental health services, salary support for community policing and social work programs, and economic development (e.g., microenterprise and small business assistance); public facilities and infrastructure improvements, such as dog parks and public greenspaces, and programs for neighborhood cleanup and beautification.

What are the opportunities for improvement in this target area?
The greatest opportunity for improvement in the Lake Bellevue NRSA is coordination with other City planning efforts, particularly in terms of public parks (e.g. Belmont Park) and infrastructure improvements. The City's acquisition/master plan for Belmont Park will add recreation amenities to the community. Additionally, a one-stop resource center or directory of available community services may help to connect residents with complimentary programs. This neighborhood's focal point is the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park, which serves as a community center. Because the Ross Norton Recreation Complex is well-used, there is limited space to add a one-stop resource center; therefore, this need would need to be met through a different or additional facility off-site.

Are there barriers to improvement in this target area?
Possible barriers to improvement in the Lake Bellevue NRSA are high land costs and rising home values, as well as concerns of neighborhood incompatibility with regard to new development. Moreover, few buildings are suitable or available to support the community service programs most requested by residents. Additionally, the perception of widespread homelessness in the neighborhood is a barrier to investment.

3. Area Name: Downtown Gateway District Neighborhood Revitalization Strategy Area

Area Type: Strategy Area

HUD Approval Date: 2009

Identify the neighborhood boundaries for this target area.
The Downtown Gateway District Neighborhood Revitalization Strategy Area (NRSA) is bounded by Highland Avenue to the east, Missouri Avenue to the west, Drew Street to the north, and Court Street to the south. The Downtown Gateway District NRSA corresponds to Census Tract 264.02, Block Groups 1, 2, and 3.

Include specific housing and commercial characteristics of this target area.
All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City**.** The Downtown Gateway District NRSA is developed at approximately 80% residential and 20% nonresidential (Source: Florida Department of Revenue, 2018). Residential development is comprised of single-family, multi-family, and condominium structures and most units are renter-occupied. The Downtown Gateway District NRSA has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison. According to HUD FY 2024 LMISD, based on the 2016-2020 ACS, the Downtown Gateway District has a low- and moderate-income population of 90%.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?
This area was designated as a NRSA in the year 2009, in conjunction with the development of the Downtown Gateway District NRSA document. Previous findings of slum and blight were produced in 2002, with a redevelopment area designation in 2004, and an action program in 2008. Representatives of the Downtown Gateway District attended a Community Meeting held on February 11, 2025. During that meeting, attendees confirmed the Downtown Gateway District NRSA's need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; employment/business assistance and economic development; and public parks and infrastructure as their highest priorities. Additionally, 3% of the respondents to the Community Survey conducted from January 22, 2025, through February 28, 2025, reported that they were residents of the Downtown Gateway District; however, 11% of the respondents were business owners in the Downtown Gateway District.

Identify the needs in this target area.
The needs of the Downtown Gateway District NRSA include housing assistance and rehabilitation, including homeowner counseling and coordination of funding options, rehabilitation loans and grants, disaster assistance, and ADUs as affordable housing; homeless overnight shelter facilities, rapid re-housing, self-sufficiency and job/employment training, and street outreach (e.g., mental health unit); public services, mental health services, salary support for community policing and social work programs, and economic development (e.g., microenterprise and small business assistance); public facilities and infrastructure improvements, such as dog parks and public greenspaces, and programs for neighborhood cleanup and beautification.

What are the opportunities for improvement in this target area?
The greatest opportunity for improvement in the Downtown Gateway District neighborhood is the implementation of the East Gateway District Vision Plan, which was completed in 2012. This plan, in coordination with other City planning efforts, presents a detailed strategy from improving the Downtown Gateway District. Additionally, during the Consolidated Plan citizen participation process, residents identified the need for employment/business assistance and economic development in addition to neighborhood cleanup and beautification.

Are there barriers to improvement in this target area?
The greatest barriers to improvement in the Downtown Gateway District include the perception of crime and homelessness in the neighborhood, as well as neighborhood appearance (i.e., blight) and pedestrian safety. These barriers were identified in the 2012 East Gateway District Vision Plan and during the February 11, 2025, Community Meeting. Additional barriers to improvement, as identified in the 2009 NRSA document include engagement of elderly, low-income, non-English speaking, or undocumented residents, lack of funding for social services, obsolete land uses and nonconforming parcels, and a limited supply of developable properties.

4. Area Name: North Greenwood Neighborhood Revitalization Strategy Area

Area Type: Strategy Area

HUD Approval Date: 2000

Identify the neighborhood boundaries for this target area.
The North Greenwood Neighborhood Revitalization Strategy Area (NRSA) is bounded by Kings Highway to the east, N. Osceola Avenue to the west, Union Street/Sunset Point Road to the north, and Drew Street/Maple Street/Palmetto Street to the south. The North Greenwood NRSA corresponds to Census Tract 261.01, Block Group 2, Census Tract 261.02, Block Group 1, Census Tract 262.00, Block Groups 1 and 2, and Census Tract 263.00, Block Group 4.

Include specific housing and commercial characteristics of this target area.
All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The North Greenwood NRSA is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD FY 2024 LMISD, based on the 2016-2020 ACS, the North Greenwood NRSA has a low- and moderate-income population of 66%.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?
This area was designated as a NRSA in the year 2000. Representatives of the North Greenwood neighborhood attended a Community Meeting held on February 10, 2025. During that meeting, attendees confirmed the North Greenwood NRSA's need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; public services (e.g., mental/behavioral health, childcare, transportation and food assistance); and public facilities and infrastructure (e.g., public safety and recreation) as their highest priorities. Additionally, 5% of the respondents to the Community Survey conducted from January 22, 2025, through February 28, 2025, reported that they were either residents or business owners in the North Greenwood neighborhood.

Identify the needs in this target area. The needs of the North Greenwood NRSA include housing assistance and rehabilitation, including home hardening; homeless overnight shelter facilities; public services, such as mental/behavioral health resources and programs, job training, daycare, elderly transit/transportation services, food assistance, and improved communications and messaging with the community; public facilities and infrastructure improvements, such as street and sidewalk improvements for public safety and accessibility, and additional recreation options for usability.
What are the opportunities for improvement in this target area? Potential opportunities in the North Greenwood NRSA, as identified during the February 10, 2025, Community Meeting, include housing rehabilitation, homeless shelter and public services, and public facilities and infrastructure projects for public safety and accessibility, as well as recreational usability. Participants at the February 10, 2025, Community Meeting identified street and sidewalk improvements (e.g., lighting and crosswalks), specifically, as needed to address public safety issues in the area.
Are there barriers to improvement in this target area? Possible barriers to improvement in the North Greenwood NRSA include increasing utility costs, a lack of affordable housing of all types, perceptions about concentrated homelessness and insufficient efforts to address homelessness, and ongoing maintenance of public infrastructure.

Table 49 – Geographic Priority Areas

SP-25 Priority Needs

PRIORITY NEEDS NARRATIVE

The Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Clearwater has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see **Table 50**). The priority needs were confirmed through the citizen participation process including community and service provider meetings held on February 10-12, 2025, and February 26, 2025, an online community survey conducted January 22, 2025, through February 28, 2025, and meetings with staff of the City's Economic Development and Housing Department.

TABLE 50: PRIORITY NEEDS SUMMARY

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Program Administration	Low	N/A	Citywide Low/Mod Areas, NRSAs	Program Administration
Housing Rehabilitation (Owner and Rental)	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Housing New Construction (Owner and Rental)	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Homeowner Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Rental Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Behavioral/Mental Health & Substance Abuse Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs
Facilities/Services for Homeless Adults & Families	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Case Management	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Health Services	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Facilities/Services for Youth	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Facilities/Services for Seniors/Elderly	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Facilities/Services for Persons with Disabilities	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Transportation Services	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Legal Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Nutrition/Food Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Public Utility/Infrastructure Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Public Park Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Resource & “One-Stop” Referral Centers	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Community Building/Facility Rehabilitation/Retrofit	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Pedestrian/Sidewalk, Transit, & Roadway Improvements	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Code Enforcement/Blight Elimination	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Outreach & Public Safety/Security	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Employment Assistance/ Job Training	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Building Façade Improvements	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development
Economic Opportunity/ Business Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development
Emergency/Disaster Response (TBD)	Low	Other (Emergency/Disaster Response)	Citywide Low/Mod Areas, NRSAs	Emergency/Disaster Response

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Describe the Clearwater housing market characteristics that would substantiate the need for this funding type/program.
Tenant Based Rental Assistance (TBRA)	Market conditions that substantiate the need for TBRA are monitored by the Clearwater Housing Authority. Tenant-based vouchers are by far the most common voucher used in Clearwater. The average annual income of residents using TBRA is $11,856. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 1,084 TBRA vouchers are in use, approximately 7,565 households in Clearwater have extremely low incomes.
TBRA for Non-Homeless Special Needs	Market conditions that substantiate the need for TBRA for Non-Homeless Special Needs are monitored by the Clearwater Housing Authority. Non-Homeless Special Needs populations have a high need for TBRA, while at the same time needing improved accessibility within housing. Approximately 500 elderly program participants and disabled families receive TBRA. The number of families requesting accessibility features is 1,084 (i.e., all families). Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	Market conditions that substantiate the need for new housing unit production are monitored by the City of Clearwater Housing Division. A shortage of affordable housing units exists for low- and extremely low-income groups, including both renter and owner households earning less than 50% HAMFI. The lack of appropriate sites and high land values has contributed to the loss of affordable units.
Rehabilitation	Market conditions that substantiate the need for housing rehabilitation are monitored by the City of Clearwater Housing Division. Over half (52%) of renter-occupied housing units have at least one housing problem, while a large percentage (29%) of owner-occupied housing units have at least one housing problem. Overall, thirty-nine percent (39%) of all occupied housing units in Clearwater have at least one housing problem. Furthermore, more than half (56%) of all occupied housing units were built prior to 1980 and are more than 45 years old. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction.
Acquisition, including preservation	Market conditions that substantiate the need for housing acquisition, including preservation, are monitored by the City of Clearwater Housing Division. The Housing Division continuously seeks to acquire affordable housing when feasible. Historic preservation/restoration within low- and moderate-income neighborhoods was not identified as a priority need during the citizen participation process.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

The Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **SP-35**.

The City of Clearwater anticipates a total entitlement allocation of $925,886 in CDBG funding for the 2025/2026 program year. Program income for CDBG is estimated to be approximately $591,374 (including $25,100 from prior-year program income, $27,800 from estimated new program income, and $538,474 from the City's revolving loan programs), and approximately $367,673.00 in prior-year resources from previous entitlement allocations. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public facilities and services (including homeless activities), economic development, elimination of slum and blight, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of $383,226.12 in HOME funding for the 2025/2026 program year. Program income for HOME is expected to be approximately $2,416,313, with approximately $2,591,861 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, purchase or rental assistance, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2025-2029) is based on an estimated annual allocation of $920,000 in CDBG funds and $430,000 in HOME funds for each of the subsequent program years. This results in an estimated total funding amount of $3,680,000 and $1,720,000, respectively, over the remaining four-year period.

Other resources, such as private and non-Federal public sources may become available to the City of Clearwater during the program year. For CDBG leveraging, these include funding from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources. The City will also look to leverage funds, if available, from

SHIP, Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against HOME dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2025/2026 Annual Action Plan. See **AP-20**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1, Annual Allocation: $	Expected Amount Available Year 1, Program Income: $	Expected Amount Available Year 1, Prior Year Resources: $	Expected Amount Available Year 1, Total: $	Expected Amount Available Remainder of Consolidated Plan 2021-2024: $	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	$925,886	$591,374	$367,673	$1,884,933	$3,680,000	The Federal CDBG allocation will be used for housing and community development activities. Funding from other sources may be leveraged against CDBG dollars for public benefit.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$383,226.12	$2,416,313	$2,591,861	$5,391,400.12	$1,720,000	The Federal HOME allocation will used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public – State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$825,856	$501,229	$0	$1,327,085	$3,477,920	The State SHIP allocation will be used to match federal funding for housing activities.

**HUD 2025 Formula Allocation*

Notes: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2025. These amounts will be updated during the 2024 program year close-out.

Table 52 – Anticipated Resources

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The City will look to leverage funds, if available, from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources against CDBG dollars. The City will look to leverage private funds, if available, from lending institutions and homeowner contributions, and public funds from SHIP, Public Housing Authorities (PHAs), and other agencies and programs against HOME dollars.

The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (g), for any project in which CDBG or HOME funding is used as the non-federal match. In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to address economic and community development needs.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Clearwater owns a number of properties within low- and moderate-income areas of its jurisdiction. The City also maintains an “Affordable Housing Inventory List” that is updated periodically by City resolution. Adopted by Resolution No. 23-13 (2023), there are 31 properties on the list, located on S. Madison, Nathans Ln., Cleveland St., S. Evergreen Ave., Park St., Palmetto St., Vine Ave., N. Martin Luther King, Jr. Ave., Tangerine St., Engman St., Pennsylvania Ave., Grant St., Marshal St., and Taft Ave. Some of these properties are in the City’s Neighborhood Revitalization Strategy Areas.

DISCUSSION

The City of Clearwater's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other potential Federal funding sources such as SHIP and non-Federal sources such as the Community Redevelopment Agency (CRA), City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

SP-40 Institutional Delivery Structure

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS

Table 53 shows the institutional structure through which the City of Clearwater will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in **Table 53**, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Clearwater's Economic Development and Housing Department, along with other City divisions and departments, including Engineering, Parks & Recreation, Public Utilities, and Planning & Development (including Code Enforcement). These divisions and departments carryout objectives related to housing and community development. The City's Neighborhood & Affordable Housing Advisory Board (NAHAB) provides oversight to the administration of the City's CDBG and HOME programs. Additionally, the Clearwater Housing Authority oversees public housing and other publicly assisted housing programs within the City. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. The Homeless Leadership Alliance of Pinellas functions as the region's Continuum of Care (CoC) agency, serving Pinellas County and the City of Clearwater. The Homeless Leadership Alliance includes multiple member agencies.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Clearwater Economic Development & Housing Department	Government	Planning, Affordable Housing (Ownership/Rental), Community Development (Public Facilities, Neighborhood Improvements, Public Services, Economic Development)	Jurisdiction
Neighborhood & Affordable Housing Advisory Board (NAHAB)	Other (Government Advisory Board)	Planning, Affordable Housing (Ownership/Rental), Community Development (Public Facilities, Neighborhood Improvements, Public Services, Economic Development)	Jurisdiction
Pinellas County	Government	Planning	Region
Clearwater Housing Authority	PHA	Public Housing	Jurisdiction
Homeless Leadership Alliance of Pinellas (CoC)	Continuum of Care (Nonprofit Organizations)	Homelessness, Non-Homeless Special Needs	Region

Table 53 – Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

The City of Clearwater has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs and youth programs (see **Table 54**). These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Food banks/nutrition assistance and “help with chores” programs available to seniors (Non-Targeted)	X		

Table 54 – Homeless Prevention Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

The Homeless Leadership Alliance of Pinellas is designated as the lead agency for the CoC, which is tasked with addressing homelessness in Pinellas County and the City of Clearwater. The Homeless Leadership Alliance oversees the Homeless Management Information System (HMIS) for the area and serves to coordinate systems of care through regular meetings and working groups. The Homeless Leadership Alliance is also responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations. These organizations offer services to the homeless population, including prevention services, street outreach and supportive services. Examples of such organizations include Hope Villages of America, Salvation Army, and Homeless Empowerment Program (HEP), among others.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE

With the exception of utilities assistance, most services are available to the community at large and to the homeless. Some services are not targeted to persons with HIV/AIDS. Services not specifically targeted to persons with HIV/AIDS include utilities assistance, childcare, education, transportation, and food banks/nutrition programs. While these services are important, services for persons with HIV/AIDS were not identified as a priority need during the citizen participation process. Priority needs corresponding to persons experiencing homelessness were substance abuse and behavioral/mental health services, services for homeless youth and youth aging-out of foster care, homeless facilities and shelters, and case management.

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Continue to support programs that assist the homeless or those at risk of becoming homeless through identification of funding sources, technical assistance with applications, and other means of support.

- Support non-profit service providers that offer substance abuse and mental health services, services for homeless youth, homeless facilities and shelters, case management, and other activities to prevent and reduce homelessness.
- Assist the Homeless Leadership Alliance of Pinellas, as the lead agency for the Continuum of Care, in their efforts to improve coordination between service providers.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.

SP-45 Goals Summary

TABLE 55: FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Needs Addressed	Funding (Five-Year Total)	Goal Outcome Indicator
Program Administration	Other (Administration)	2025	2029	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Program Administration	CDBG: $1,112,986; HOME: $711,140; SHIP: $480,500	Other: 0 Other (N/A)
Housing	Affordable Housing, Public Housing	2025	2029	Provide decent affordable housing	Affordability	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Housing Rehabilitation (Owner and Renter); Housing New Construction (Owner and Renter); Homeowner Assistance; Rental Assistance	CDBG: $366,310; HOME: $6,400,260.12; SHIP: $4,324,505	Rental Units Constructed: 9 Household/Housing Units; Rental Units Rehabilitated: 6 Household/Housing Units; Homeowner Housing Added: 5 Household/Housing Units; Homeowner Housing Rehabilitated: 25 Household/Housing Units; Direct Financial Assistance to Homebuyers: 30 Households Assisted; TBRA/Rapid Rehousing: 200 Households Assisted
Homelessness	Homeless	2025	2029	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Behavioral/Mental Health & Substance Abuse Services; Health Services; Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care; Facilities/Services for Homeless Adults & Families; Case Management; Legal Services; Nutrition/Food Services; Employment Assistance/Job Training; Rental Assistance	CDBG: $830,634	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 5,486 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 1,621 Persons Assisted; Homeless Person Overnight Shelter: 747 Persons Assisted; Homelessness Prevention: 100 Persons Assisted; Housing for Homeless Added: 5 Household/Housing Units
Non-Homeless Special Needs	Non-Homeless Special Needs	2025	2029	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Behavioral/Mental Health Services & Substance Abuse Services; Facilities/Services for Seniors/Elderly; Facilities/Services for Persons with Disabilities; Legal Services; Nutrition/Food Services; Employment Assistance/Job Training	CDBG: $820,087	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 23,840 Persons Assisted; Public Services Activities other than Low/Mod Income Housing Benefit: 368 Persons Assisted

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Needs Addressed	Funding (Five-Year Total)	Goal Outcome Indicator
Community Development & Public Services	Non-Housing Community Development	2025	2029	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Behavioral/Mental Health Services & Substance Abuse Services; Health Services; Facilities/Services for Youth; Transportation Services; Legal Services; Nutrition/Food Services; Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Code Enforcement/Blight Elimination; Community Outreach & Public Safety/Security	CDBG: $1,213,050	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 12,774 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 554 Persons Assisted; Homelessness Prevention: 100 Persons Assisted; Buildings Demolished: 1 Buildings; Other: 1 Other (Project)
Economic Development	Non-Housing Community Development	2025	2029	Create economic opportunities	Sustainability	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Building Façade Improvements; Economic Opportunity/Business Assistance; Employment Assistance/Job Training	CDBG: $1,221,866	Façade Treatment/Business Building Rehabilitation: 10 Businesses; Businesses Assisted: 173 Businesses Assisted
Emergency/Disaster Response	Other (Emergency/Disaster Response)	2025	2029	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Emergency/Disaster Response (TBD) based on urgent need	CDBG: $0; HOME: $0; SHIP: $0	Other: 0 Other (N/A)

Note: 20% of CDBG Entitlement Grant and 10% of the HOME Entitlement Grant will be reserved for Administration and Planning Activities; "NRSAs" include Lake Bellevue, Downtown Gateway, and North Greenwood.

Table 55 – Goals Summary

GOAL DESCRIPTIONS

The City of Clearwater Strategic Plan is structured around seven (7) goals in administering the City's housing and community development programs over the next five years. These goals are:

1. Program Administration – Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.
2. Housing – Provide availability of, and accessibility to, decent affordable housing for residents of the City of Clearwater.
3. Homelessness – Help to prevent and reduce homelessness within the City of Clearwater.
4. Non-Homeless Special Needs – Provide accessibility and coordination of social services to City of Clearwater special needs populations.
5. Community Development and Public Services – Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight.
6. Economic Development – Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low- and moderate-income and in neighborhood revitalization strategy areas.
7. Emergency/Disaster Response – Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery. [Priority needs to be determined (TBD) based on urgent need.]

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the term of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the planning period to arrive at a total funding allocation and quantity for each outcome indicator.

Through annual CDBG and HOME allocations, the City will provide affordable housing activities to support approximately 55 income-eligible households annually, or approximately 275 households over the five-year planning period. Activities to support income-eligible households may include

rehabilitation of existing units, construction of new units, acquisition for affordable housing, purchase or rental assistance, as well as public service activities (such as new homebuyer education) for low- and moderate-income housing benefit.

SP-50 Public Housing Accessibility and Involvement

NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

The Public Housing Authority for the City of Clearwater is the Clearwater Housing Authority (CHA). The CHA is a "High Performer Agency" and aims to build communities with innovative programs, sustain a dignified and desirable environment and create alliances to nurture self-sufficiency. The CHA is recognized throughout the state and nation as being a very progressive housing authority. Their mission is to lead in creating housing opportunities to enhance the lives of those they serve. The Clearwater Housing Authority's website is http://www.clearwaterhousingauth.org/.

According to the Five-Year and Annual PHA Plans for the CHA, the following specific goals and objectives will enable the agency to serve the needs of low and very-low income, and extremely low-income families over the next five years (Source: CHA, 2024 Annual PHA Plan):

1. Continue to search for affordable housing opportunities.
    a. CHA will explore various financing opportunities and collaborative relationships with community agencies for the development or acquisition of affordable housing.
2. Encourage and support self-sufficiency.
    a. CHA will continue to apply for renewal FSS funding, and additional grant opportunities that encourage self-sufficiency.
3. Housing Choice Voucher (HCV) Program Opportunities.
    a. CHA will apply for additional Housing Choice Vouchers when available such as Mainstream, VASH, FUP and TPVs for Foster Youth. CHA submitted a letter of interest for VASH in 2024.
    b. CHA will issue Request for Proposal(s) to work with community agencies for additional project-based vouchers to expand the availability of high-quality affordable housing and economic opportunities.

It is important to note that income-eligible residents of CHA's programs are also eligible for all of the City's affordable housing programs.

The CHA's public housing program provides federally subsidized rental properties. Residents pay only a portion of their rent based on income. The CHA manages 236 public housing units. The units are located

in scattered sites and two high-rise apartment buildings (Barbee Towers and Ralph Richards Towers) limited to persons 50 years of age or older (203 units), Paradise Trail Apartments (13 units), and Fairway Gardens (20 units). Additionally, the CHA administers 146 project-based vouchers (PBVs) and 1,455 Housing Choice Vouchers (HCVs), according to the 5-Year PHA Plan.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

In its 5-Year PHA Plan for the fiscal year beginning in April 2024, the CHA will submit a voluntary conversion plan in the first quarter of 2025. Tenant Protection Vouchers will be issued to all residents currently residing in public housing units, and the CHA will abide by all application relocation activities. CHA will ensure resident involvement and participation during the conversion process. After voluntary conversion, the CHA will maintain the scattered sites and two high-rise apartment buildings (Barbee Towers and Ralph Richards Towers) as an affordable property using a combination of market-rate, tenant-based, and project-based voucher assistance. Paradise Trail Apartments and Fairway Gardens will be sold as fee simple or below fair market. The CHA intends to maintain and utilize all sale proceeds for reasonable costs related to affordable housing and/or its housing programs as approved by HUD.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

The City's Public Housing Authority is not listed as a qualified PHA and is therefore not exempted from submittal of an annual PHA plan. The PHA has submitted its PHA plan for the latest year (2024), has received satisfactory PHAS scores, and is not designated as "troubled".

IF APPLICABLE, PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

Not applicable. See narrative above and preceding narrative regarding voluntary conversion of the CHA's public housing properties.

SP-55 Barriers to Affordable Housing

BARRIERS TO AFFORDABLE HOUSING

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

The City of Clearwater has several programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are documented in the City's 2025 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2024 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Renter cost burden, high cost of rent/utilities, and transportation-related issues
- Rising interest rates and insurance costs for homeownership
- Lack of affordable housing for senior citizens
- Investor real estate competition
- Condominium assessments

In general, Clearwater will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through the Economic Development and Housing Department, its Affordable Housing Advisory Committee (AHAC) and Neighborhood and Affordable Housing Advisory Board (NAHAB), and through regular preparation of its LHAP and LHIS reports for the State Housing Initiatives Partnership (SHIP) program.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

Strategies to remove or ameliorate the barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Expedited permitting review process
- Modification of fees (i.e., rate flexibility)

- Flexible densities
- Accessory dwelling units
- Parking reductions
- Flexible lot configurations
- Pre-adoption policy consideration
- Inventory of public lands
- Proximity to transportation, employment, and mixed-use development
- Adaptive reuse
- Land development code
- Communication and marketing of affordable housing
- Financing
- Partnerships

See also **AP-75**, "Barriers to Affordable Housing" for more detailed explanations of the barriers to affordable housing identified in the LHAP and LHIS documents.

SP-60 Homelessness Strategy

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

In the City of Clearwater, the role of working with the homeless is undertaken by the Homeless Leadership Alliance of Pinellas. Annually, the Homeless Leadership Alliance conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community.

The City of Clearwater aims to assist the Homeless Leadership Alliance in implementing the Pinellas County 10-Year Plan to End Homelessness, which takes into consideration the individual needs of homeless persons, including unsheltered persons. Moreover, the Homeless Leadership Alliance's annual reports are important resources of the Consolidated Plan. In identifying priority homeless needs, the City will consult with the Homeless Leadership Alliance, public service providers, and the community. Such priority needs include homeless services for youth and youth aging-out of foster care, behavioral/mental health services, substance abuse services, permanent supportive housing, emergency shelter, homeless prevention/outreach and related services, and case management.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

Based on input received and data collected through the Consolidated Planning process, the City makes it a goal of the Consolidated Plan to prevent and reduce homelessness within the City of Clearwater by supporting programs that offer permanent supportive housing and emergency shelter facilities/beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs.

Annually, the Homeless Leadership Alliance of Pinellas conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. In addition to other metrics, these reports identify the number of person or families in emergency shelter or transitional housing. In the Clearwater area, homeless services such as emergency shelter and transitional housing are provided by churches and non-profit organizations, including but not limited to Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP), Kimberly Home, Boley Centers, Hope Villages of America, Salvation Army, and Family Resources, Inc. (SafePlace2B), among others.

To better address the needs of the area's homeless population, the Homeless Leadership Alliance maintains an online map-based directory of emergency shelter and transitional housing services, as well as food and clothing assistance targeted to homeless persons, and provides access to the Pinellas Suncoast Transit Authority (PSTA) route maps. Information regarding homeless resources is also disseminated through the 2-1-1 Tampa Bay Cares, Inc. hotline.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

The City will also support, in coordination with the Homeless Leadership Alliance of Pinellas, activities to end chronic homelessness within the City of Clearwater. CoC member agencies actively work to assist homeless persons with making the transition to more permanent housing and preventing such persons from becoming homeless again. CoC members agencies support a "Housing First" approach to provide housing options regardless of whether individuals or families meet otherwise comment prerequisites for housing. National research around "Housing First" suggests that individuals and/or head of household members who have been homeless are more successful in achieving self-sufficiency when housing stability is acquired first, regardless of whether or not they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by Rapid Re-Housing, and other interim housing strategies such as targeted transitional and permanent supportive housing, to obtain housing quickly, increase self-sufficiency, and stay housed.

HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

In response to the economic impacts of the coronavirus (COVID-19) pandemic and recent hurricanes Helene and Milton, the Homeless Leadership Alliance of Pinellas is providing daily information and resources on how CoC members can best prevent homelessness, particularly information about unemployment and food assistance, renter's rights, and referrals to legal services to reduce evictions. The Homeless Leadership Alliance continues to work with state and local law enforcement officials to reintegrate persons leaving prison. These include Operation PAR (1-888-727-6398), which allows ex-inmates to receive substance abuse treatment; Pinellas Ex-Offender Re-Entry Coalition (PERC); and the State's "Transition from Prison to Community Initiative" (TPCI). The Homeless Leadership Alliance also provides a focused outreach program to reach these individuals. Collectively, these agencies also participate in the pre-booking intervention programs, for persons with mental health and/or substance problems and juvenile offenders. Persons discharged from other publicly funded institutions or systems of care are assisted by CoC member agencies, including those serving youth aging out of foster care such as Ready for Life, Inc. among others.

SP-65 Lead Based Paint Hazards

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

The City of Clearwater will continue to ensure the availability of accessible and affordable testing, screening, mitigation and treatment for problems related to lead-based paint for low- and moderate-income residents of the City of Clearwater.

Currently, the City includes lead-based paint mitigation measures in all rehabilitation and purchase assistance programs and, if needed, will identify and apply for additional funding resources to finance this mitigation. The City also assists and supports other agencies in applying for such funds. Contractors are required to be trained and certified to supervise removal of lead hazards in order to comply with HUD regulations.

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation and emergency repair programs:

- Fund the acquisition, recycling, and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with emergency repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

Additionally, the City will continue to support several agencies in the Clearwater area that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint hazards. These agencies include:

Pinellas County Health Department

A primary health care provider for the City's low-income residents, the Pinellas County Health Department screens low income children who have symptoms of lead poisoning through the Florida Lead Poisoning Prevention Program. Services provided through this program include education, screening and treatment for lead poisoning.

Clearwater Housing Authority (CHA)

CHA has tested for lead-based paint hazards in its public housing units. As part of ongoing education, residents are advised of the dangers associated with lead-based paint and directed to resources for screening if symptoms of lead poisoning are observed.

Furthermore, sub-recipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Clearwater, according to 2019-2023 ACS data, 18,879 or 64% of owner-occupied housing units were built prior to 1980. For renter-occupied units, 10,182 or 50% were built prior to 1980. It is estimated that 48% of these housing units are occupied by low and moderate-income persons, based on the City's overall low- and moderate-income percentage as calculated by HUD LMISD. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The City of Clearwater requires inspection of units undergoing rehabilitation through the Housing Division's many housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation and purchase assistance request, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the Pinellas County Health Department for screening and treatment.

Each housing unit to be rehabilitated and/or purchased that is built before 1978 is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Housing Division and the homeowner by the inspector(s).

In every program where Federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or lead-based paint abatement guidelines as defined in HUD's Lead Safe Housing Rule, 24 CFR Part 35.

SP-70 Anti-Poverty Strategy

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2019-2023 American Community Survey (ACS), an estimated 17,732 persons or 15% of the City of Clearwater's population is living at poverty level or below. As noted in the City's previous Consolidated Plan and associated Action Plan, the major problem facing the City's working poor is the lack of educational attainment, which relates directly to employment success and income. However, the lack of education attainment is outside of the City's capacity to resolve. This problem is compounded for the City's low-income Hispanic population, which may experience other barriers to employment success such as limited English language proficiency.

To combat this trend, the City of Clearwater and Pinellas County work with a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, employment assistance/job training, and other assistance to promote self-sufficiency. The City of Clearwater will continue to support and collaborate with the following services and agencies, among others, that work to reduce poverty:

- Regional public housing authorities
- Community colleges and technical/vocational schools
- Economic development and community investment organizations
- Workforce Development Boards and Organizations
- Employment programs for homeless persons or ex-offender re-entry
- Employment programs for persons with special needs

Additionally, the City of Clearwater has its own Economic Development Strategic Plan and programs that is designed to interface with the regional program and work on specific local issues. The City prepared one of the first Brownfields redevelopment plans in the state, established a HUBZone, maintains a Community Redevelopment Area (CRA), and continues to offer economic incentives to spur redevelopment/reinvestment in its low-income areas. The City also facilitates the Opportunity Zone program, New Market Tax Credits (NMTC), and Façade Loan-to-Grant programs. Major redevelopment continues to occur along the US-19 and SR-60 corridors, in downtown and at the beach. Other economic

incentives include a Capital Investment Tax Credit, Qualified Target Industry Tax Refund Program, High Impact Business Performance Incentive, Workforce Training Grants, and other property and sales tax incentives, The City is also a partner to Clearwater Business SPARK, a partner network to support small businesses and entrepreneurs in every stage of business development, and the City continues to work closely with the Clearwater Regional Chamber of Commerce to provide technical assistance. These programs have created new jobs and opportunities in the City that function as avenues out of poverty.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as job training and creation programs. One of City of Clearwater's goals for the Consolidated Plan is to address the role of economic opportunities in protecting and enhancing the condition of the City's housing stock and neighborhoods. With that, access to stable and affordable housing is fundamental to the long-term success of such programs.

The City of Clearwater will take the following steps to provide affordable housing and reduce the number of households living below the poverty level:

- Continue to assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Continue to provide mortgage assistance for low- and moderate-income homebuyers.
- Continue to assist agencies that engage in homeless prevention and service programs.
- Continue to support business incentive programs, such as the building façade program, in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas
- Continue to support non-profit organizations in developing facilities that support the local economy.
- Continue to support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

SP-80 Monitoring

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

Specific to the City's CDBG program, all subrecipients will receive federal and local regulations relating to their specific activity, along with an explanation as to how these apply to the project. Specific Performance Agreements will be executed with each subrecipient, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and all pre-construction conferences are attended by department staff. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected subrecipients will be scheduled and completed annually by the Housing Division. A checklist will be completed and reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter will be sent to the subrecipient stating the outcome of the monitoring visit.

Any subrecipient determined to need and/or requesting additional training on how to meet grantee and federal requirements will receive technical assistance in the form deemed most appropriate to the circumstances by the Housing Division. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

Specific to the City's HOME program, monitoring will be carried out in accordance with federal regulations to ensure compliance with all HOME requirements. Each subrecipient will be monitored on site to verify that:

- The minimum percent requirement for HOME-assisted units is being met under the contract.
- Eligible tenant occupancy meets the minimum percent requirement for HOME-assisted units under the guidelines.
- Contractual requirements regarding concentration of HOME units and special treatment of HOME tenants are being adhered to.
- The Waiting List procedures are compliant with the grant covenants.

- The Equal Housing Provisions of the contract are being adhered to.
- The MBE and WBE provisions of the contract are being adhered to.
- The HOME-assisted units meet housing quality standards, and on-site files will be reviewed for the following information:
    - Current, signed lease.
    - Verify tenant's signature to an acceptable form of identification.
    - Verify monthly rent is compliant.
    - Verify tenant's income is supported by file documentation
    - Verify annual recertification was performed in a timely fashion and in compliance with contract provisions.

The City recognizes that monitoring of this Consolidated Plan must be carried out regularly to ensure that the statutory/regulatory requirements are met. It is critical to confirm that the information reported to HUD through such mechanisms as IDIS is correct/complete.

The City's Economic Development and Housing Department is responsible for preparing annual reports detailing the progress of all the strategies contained in the Consolidated Plan. This department will periodically monitor the implementation of these strategies to identify areas requiring improvement.

Benchmarks will be tracked over the timeframe covered within this document. The performance of all projects will be reported in the self-evaluation section of the CAPER. The City will follow the mandates of HUD.

To monitor the City's overall progress, comments will be sought from external sources including the non-profit agencies to which Clearwater gives CDBG and HOME funding. Comments from these organizations will be solicited on the City's annual performance. It is intended that this monitoring plan will reinforce the communication network between the City and the various housing/human needs agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of service supporting the Plan's strategies. The monitoring process will also ensure accountability, compliance, and adequate progress from the various subrecipients funded by the City's CDBG and HOME programs.

ANNUAL ACTION PLAN

AP-15 Expected Resources

INTRODUCTION

The Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **SP-35**.

The City of Clearwater anticipates a total entitlement allocation of $925,886 in CDBG funding for the 2025/2026 program year. Program income for CDBG is estimated to be approximately $591,374 (including $25,100 from prior-year program income, $27,800 from estimated new program income, and $538,474 from the City's revolving loan programs), and approximately $367,673.00 in prior-year resources from previous entitlement allocations. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public facilities and services (including homeless activities), economic development, elimination of slum and blight, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of $383,226.12 in HOME funding for the 2025/2026 program year. Program income for HOME is expected to be approximately $2,416,313, with approximately $2,591,861 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, purchase or rental assistance, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2025-2029) is based on an estimated annual allocation of $920,000 in CDBG funds and $430,000 in HOME funds for each of the

subsequent program years. This results in an estimated total funding amount of $3,680,000 and $1,720,000, respectively, over the remaining four-year period.

Other resources, such as private and non-Federal public sources may become available to the City of Clearwater during the program year. For CDBG leveraging, these include funding from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources. The City will also look to leverage funds, if available, from SHIP, Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against HOME dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2025/2026 Annual Action Plan. See **AP-20**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1, Annual Allocation: $	Expected Amount Available Year 1, Program Income: $	Expected Amount Available Year 1, Prior Year Resources: $	Expected Amount Available Year 1, Total: $	Expected Amount Available Remainder of Consolidated Plan 2021-2024: $	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	$925,886	$591,374	$367,673	$1,884,933	$3,680,000	The Federal CDBG allocation will be used for housing and community development activities. Funding from other sources may be leveraged against CDBG dollars for public benefit.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$383,226.12	$2,416,313	$2,591,861	$5,391,400.12	$1,720,000	The Federal HOME allocation will used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public – State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	$825,856	$501,229	$0	$1,327,085	$3,477,920	The State SHIP allocation will be used to match federal funding for housing activities.

**HUD 2025 Formula Allocation*

Notes: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2025. These amounts will be updated during the 2024 program year close-out.

Table 56 – Anticipated Resources [Expected Resources]

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The City will look to leverage funds, if available, from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources against CDBG dollars. The City will look to leverage private funds, if available, from lending institutions and homeowner contributions, and public funds from SHIP, Public Housing Authorities (PHAs), and other agencies and programs against HOME dollars.

The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (g), for any project in which CDBG or HOME funding is used as the non-federal match. In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to address economic and community development needs.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Clearwater owns a number of properties within low- and moderate-income areas of its jurisdiction. The City also maintains an “Affordable Housing Inventory List” that is updated periodically by City resolution. Adopted by Resolution No. 23-13 (2023), there are 31 properties on the list, located on S. Madison, Nathans Ln., Cleveland St., S. Evergreen Ave., Park St., Palmetto St., Vine Ave., N. Martin Luther King, Jr. Ave., Tangerine St., Engman St., Pennsylvania Ave., Grant St., Marshal St., and Taft Ave. Some of these properties are in the City’s Neighborhood Revitalization Strategy Areas.

DISCUSSION

The City of Clearwater's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other potential Federal funding sources such as SHIP and non-Federal sources such as the Community Redevelopment Agency (CRA), City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1-Year Total)	Goal Outcome Indicator
1	Program Administration	2025	2026	Other (Administration)	Citywide Low- and Moderate-Income Areas; NRSAs	Program Administration	CDBG: $190,737; HOME: $49,122; SHIP: $66,354	Other: 0 Other (N/A)
2	Housing	2025	2026	Affordable Housing Public Housing	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA	Housing Rehabilitation (Owner and Renter); Housing New Construction (Owner and Renter); Homeowner Assistance; Rental Assistance	CDBG: $499,912*; HOME: $5,342,278.12; SHIP: $1,260,731	Rental Units Constructed: 3 Household/Housing Units; Rental Units Rehabilitated: 1 Household/Housing Units; Homeowner Housing Added: 2 Household/Housing Units; Homeowner Housing Rehabilitated: 5 Household/Housing Units; Direct Financial Assistance to Homebuyers: 9 Households Assisted; TBRA/Rapid Rehousing: 65 Households Assisted *[Only SHIP: Public Service Activities for Low/Mod Income Housing Benefit: 175 Households Assisted]*
3	Homelessness	2025	2026	Homeless	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA; Downtown Gateway NRSA	Behavioral/Mental Health & Substance Abuse Services; Health Services; Legal Services; Facilities/Services for Homeless Adults & Families; Case Management; Nutrition/Food Services; Rental Assistance	CDBG: $197,588	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 2,300 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 166 Persons Assisted; Homelessness Prevention: 50 Persons Assisted
4	Non-Homeless Special Needs	2025	2026	Non-Homeless Special Needs	Lake Bellevue NRSA	Nutrition/Food Services	CDBG: $23,147	Public Service Activities other than Low/Mod Income Housing Benefit: 48 Persons Assisted
5	Community Development and Public Services	2025	2026	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA; Lake Bellevue NRSA	Behavioral/Mental Health Services & Substance Abuse Services; Nutrition/Food Services; Facilities/Services for Youth; Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Code Enforcement/Blight Elimination; Community Outreach & Public Safety/Security	CDBG: $527,074	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 5,951 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 95 Persons Assisted; Buildings Demolished: 1 Buildings; Other: 1 Other (Project)
6	Economic Development	2025	2026	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas	Building Façade Improvements; Economic Opportunity/Business Assistance	CDBG: $446,475*	Façade Treatment/Business Building Rehabilitation: 2 Businesses; Businesses Assisted: 33 Businesses Assisted
7	Emergency/Disaster Response	2025	2026	Other (Emergency/Disaster Response)	Citywide Low- and Moderate-Income Areas; NRSAs	Emergency/Disaster Response (TBD) based on urgent need	CDBG: $0; HOME: $0; SHIP: $0	Other: 0 Other (N/A)

**Note: Partially sourced from $538,474 in CDBG Revolving Loan Fund*

Table 57 – Goals Summary Information

TABLE 58: GOAL DESCRIPTIONS

Sort Order	**1**
Goal Name	**Program Administration**
Goal Description	Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan. | CDBG - $190,737 | HOME - $49,122 | SHIP - $66,354
Sort Order	**2**
Goal Name	**Housing**
Goal Description	Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater. | CDBG - $499,912* (See note below) | HOME - $5,342,278.12 | SHIP - $1,260,731
Sort Order	**3**
Goal Name	**Homelessness**
Goal Description	Help to prevent and reduce homelessness within the City of Clearwater. | CDBG - $197,588
Sort Order	**4**
Goal Name	**Non-Homeless Special Needs**
Goal Description	Provide accessibility and coordination of social services to City of Clearwater special needs populations. | CDBG - $23,147
Sort Order	**5**
Goal Name	**Community Development and Public Services**
Goal Description	Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight. | CDBG - $527,074
Sort Order	**6**
Goal Name	**Economic Development**
Goal Description	Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low and moderate income and in Neighborhood Revitalization Strategy Areas (NRSAs). | CDBG - $446,475* (See note below)
Sort Order	**7**
Goal Name	**Emergency/Disaster Response**
Goal Description	Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during and event, and aid with recovery. | CDBG - $0 | HOME - $0 | SHIP - $0 [Priority needs to be determined (TBD) based on urgent need.]

**Note: Partially sourced from $538,474 in CDBG Revolving Loan Fund*

AP-35 Projects

INTRODUCTION

The City's planned actions for the 2025/2026 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

The City will continue to operate its CDBG and HOME programs through the Economic Development and Housing Department, which will continue to provide funding for housing rehabilitation, homeownership assistance, and blight elimination. These actions will further the goal of improving the availability of and accessibility to affordable housing in Clearwater.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for low- and moderate-income and special needs populations generally assumed to be low- and moderate-income.

During the 2025/2026 program year, the City will fund activities that address the needs of the homeless and those at risk of becoming homeless, the elderly, persons with disabilities, victims of domestic violence, and youth and families of low- and moderate-income. Planned community development activities include service provider building/facilities improvements, public services, and economic development activities such as façade improvements and business assistance.

The City's planned actions for the 2025/2026 Annual Action Plan are summarized in **Table 58**.

TABLE 58: PROJECT INFORMATION

Sort Order	Project Name
1	Program Administration
2	Affordable Housing Projects
3	Housing Assistance
4	Homeless Facilities
5	Homeless Services
6	Senior Wellness Pantry
7	Community Development Facilities
8	Public Services
9	TBD – Public Facilities and/or Infrastructure Projects
10	Elimination of Slum and Blight
11	Economic Development Activities
12	TBD – Disaster Relief

Table 58 – Project Information

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

The allocation priorities are focused on the seven (7) goals of the Strategic Plan: program administration, housing, homelessness, non-homeless special needs, community development and public services, economic development, and emergency/disaster response. It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME.

Strategic Plan Goal	**CDBG + HOME (% of Total Funding)***
Program Administration:	$239,859 (3%)
Housing:	$5,842,190.12 (80%)
Homelessness:	$197,588 (3%)
Non-Homeless Special Needs:	$23,147 (< 1%)
Community Development and Public Services	$527,074 (7%)
Economic Development	$446,475 (6%)
Emergency/Disaster Response	$0 (0%)
TOTAL	**$7,276,333.12**

**Includes program income partially sourced from CDBG Revolving Loan Fund and prior-year resources. Excludes SHIP (State) resources. Percentages may not equal 100% due to rounding.*

Inflation and reduced revenues have affected all levels of government (federal, state, and local) in recent years, which limit the City's ability to meet the needs of lower income residents. The impacts of hurricanes Helene and Milton in 2024 further exacerbated the region's housing crisis for lower income residents. The resulting demand for public services is placing additional burden on non-profit housing and public service providers, as well as housing authorities, within the City and the Tampa Bay region. The lack of available land in the City of Clearwater, paired with rapidly rising housing prices, constrains the City's ability to provide affordable housing. Affordable rental units are critical for households that are priced out of the homeowner housing market; however, the production of affordable units has not kept pace with this demand due to the prohibitive costs of development.

AP-38 Project Summary

PROJECT SUMMARY INFORMATION

Sort Order	**1**
Project Name	**Program Administration**
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: $190,737; HOME: $49,122; SHIP: $66,354
Description	Administration of CDBG, HOME, and SHIP programs.
Estimate the number and type…	Other: 0 (N/A)
Location Description	Citywide; Grantee Offices: 509 S. East Ave., Clearwater
Planned Activities	Planning and Administration - Planning and administration of CDBG, HOME, and SHIP programs. Resources include program income.
Sort Order	**2**
Project Name	**Affordable Housing Projects**
Target Area	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation (Owner and Renter); Housing New Construction (Owner and Renter)
Funding	CDBG: $188,313; CDBG (RLF): $311,599 [Total CDBG: $499,912]; HOME: $4,556,679.12; SHIP: $950,731
Description	Creation and preservation of owner-occupied or rental housing.
Estimate the number and type…	Rental Units Constructed: 3 Household/Housing Units; Rental Units Rehabilitated: 1 Household/Housing Units; Homeowner Housing Added: 2 Household/Housing Units; Homeowner Housing Rehabilitated: 5 Household/Housing Units
Location Description	Citywide; North Greenwood NRSA
Planned Activities	Affordable Housing Projects - New construction, rehabilitation, and/or acquisition of single family and multifamily housing units for low- and moderate-income households. Resources include CHDO set-aside funding. The City of Clearwater will collaborate with partners and developers by offering 0% interest loans to support the new construction, rehabilitation and/or acquisition of single-family and multi-family housing units.
Sort Order	**3**
Project Name	**Housing Assistance**
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance; Rental Assistance
Funding	HOME: $785,599; SHIP: $310,000
Description	Housing assistance to benefit low- and moderate-income households.
Estimate the number and type…	Direct Financial Assistance to Homebuyers: 9 Households Assisted; TBRA/Rapid Rehousing: 65 Households Assisted *[Only SHIP: Public Service Activities for Low/Mod Income Housing Benefit: 175 Households Assisted]*
Location Description	Citywide

Planned Activities	Housing Assistance: Funding for home purchase assistance/loan processing, Tenant Based Rental Assistance (TBRA), homebuyer education, and housing counseling for low- and moderate-income households. Programs may be delivered directly by the City or through Clearwater Housing Authority or other qualified nonprofit agencies such as Suncoast Housing Connections and/or Tampa Bay Neighborhood Housing Services.
Sort Order	**4**
Project Name	**Homeless Facilities**
Target Area	Downtown Gateway NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Nutrition/Food Services
Funding	CDBG: $105,000
Description	Public facilities that shelter or assist persons experiencing homelessness.
Estimate the number and type…	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 2,300 Persons Assisted
Location Description	Downtown Gateway NRSA; Subrecipient Locations: 1345 Park St., Clearwater
Planned Activities	Homeless Facilities – This project will improve subrecipient facilities at the St. Vincent de Paul Community Kitchen and Resource Center (Parking Lot, Storage/Offices, and HVAC System).
Sort Order	**5**
Project Name	**Homeless Services**
Target Area	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Behavioral/Mental Health & Substance Abuse Services; Health Services; Legal Services; Facilities/Services for Homeless Adults & Families; Case Management; Rental Assistance
Funding	CDBG: $92,588
Description	Public services that prevent or reduce homelessness.
Estimate the number and type…	Public Service Activities other than Low/Mod Income Housing Benefit: 166 Persons Assisted; Homelessness Prevention: 50 Persons Assisted
Location Description	Citywide; North Greenwood NRSA. Subrecipient Locations: 1801 5th Ave. N., St. Petersburg (WestCare GulfCoast Florida); 501 1st Ave. N., St. Petersburg (Gulfcoast Legal Services); 1310 N. Dr. Martin Luther King, Jr. Ave., Clearwater (Metropolitan Ministries); and 501 1st Ave. N., St. Petersburg (Pinellas Opportunity Council)
Planned Activities	Homeless Services - Salary support and fringe benefits to deliver subrecipient programs that provide public services to persons experiencing or at-risk of homelessness, and emergency subsistence payments for homeless prevention. These public services programs include WestCare GulfCoast Florida (A Turning Point Program), Gulfcoast Legal Services (Housing Legal Services for Homeless Prevention), Metropolitan Ministries (NeighborHOPE Program), and Pinellas Opportunity Council (Emergency Assistance Program).
Sort Order	**6**
Project Name	**Senior Wellness Pantry**
Target Area	Lake Bellevue NRSA
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Nutrition/Food Services
Funding	CDBG: $23,147
Description	Public services that benefit persons with special needs, such as the elderly.
Estimate the number and type…	Public Service Activities other than Low/Mod Income Housing Benefit: 48 Persons Assisted

Location Description	Lake Bellevue NRSA. Subrecipient Locations: 700 Druid Rd., Clearwater (Hope Villages of America)
Planned Activities	Senior Wellness Pantry – Salary support and fringe benefits to deliver subrecipient programs that provide public services to persons with special needs, such as the elderly. The planned activities include a nutrition/food service program delivered by Hope Villages of America (Senior Wellness Pantry).
Sort Order	**7**
Project Name	**Community Development Facilities**
Target Area	Citywide Low- and Moderate-Income Areas; Lake Bellevue NRSA
Goals Supported	Community Development and Public Services
Needs Addressed	Behavioral/Mental Health Services & Substance Abuse Services; Nutrition/Food Services; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit
Funding	CDBG: $350,474
Description	Community development activities at facilities that benefit low- and moderate-income persons.
Estimate the number and type…	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 5,951 Persons Assisted
Location Description	Citywide; Lake Bellevue NRSA. Subrecipient Locations: 700 Druid Rd., Clearwater (Hope Villages of America); 1437 S. Belcher Rd., Clearwater (Directions for Living); and 1003 Dr. Martin Luther King, Jr. St. N., Safety Harbor (Mattie Williams Neighborhood Family Center)
Planned Activities	Community Development Facilities – Projects to improve subrecipient facilities that support community development and/or provide essential resources to low- and moderate-income persons. These projects include Hope Villages of America (Food Distribution & Basic Needs Center), Directions for Living (ADA Accessibility/Doors/Stairwells), and Mattie Williams Neighborhood Family Center (Power Backup/Generator).
Sort Order	**8**
Project Name	**Public Services**
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Facilities/Services for Youth; Community Outreach & Public Safety/Security
Funding	CDBG: $23,147
Description	Public services that benefit low- and moderate-income persons.
Estimate the number and type…	Public Service Activities other than Low/Mod Income Housing Benefit: 95 Persons Assisted
Location Description	Citywide
Planned Activities	Public Services - Salary support and fringe benefits to deliver subrecipient programs that provide public services to low- and moderate-income persons. The planned activities include programs delivered for Youth Leadership and/or Victim Advocacy.
Sort Order	**9**
Project Name	**TBD – Public Facilities Projects**
Target Area	Citywide Low- and Moderate-Income Areas; NRSAs (All)
Goals Supported	Community Development and Public Services
Needs Addressed	Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Community Outreach & Public Safety/Security
Funding	CDBG: $85,400

Description	Public facilities and/or infrastructure projects designed to benefit residents living in low- and moderate-income areas.
Estimate the number and type…	Other: 1 Other (Project)
Location Description	Citywide
Planned Activities	Public Facilities Projects - Improvements to recreation centers, community centers, non-profit/subrecipient buildings, or other eligible public facilities and/or infrastructure activities.
Sort Order	**10**
Project Name	**Elimination of Slum and Blight**
Target Area	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA
Goals Supported	Community Development and Public Services
Needs Addressed	Code Enforcement/Blight Elimination
Funding	CDBG: $68,053
Description	Removal of slum/blight properties.
Estimate the number and type…	Buildings Demolished: 1 Buildings
Location Description	Citywide; North Greenwood NRSA
Planned Activities	Elimination of Slum and Blight - Property acquisition and demolition for removal of slum/blight properties.
Sort Order	**11**
Project Name	**Economic Development Activities**
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Economic Development
Needs Addressed	Building Façade Improvements; Economic Opportunity/Business Assistance
Funding	CDBG: $219,600; CDBG (RLF): $226,875.00 [Total CDBG: $446,475]
Description	Commercial façade improvement grants and microenterprise business assistance.
Estimate the number and type…	Façade Treatment/Business Building Rehabilitation: 2 Businesses; Businesses Assisted: 33 Businesses Assisted
Location Description	Citywide; 2465 Drew St., Clearwater (Prospera)
Planned Activities	Façade Improvement Program - Commercial rehabilitation for exterior façades of buildings; Microenterprise Business Assistance - Salary support and fringe benefits to deliver subrecipient programs that provide microenterprise assistance to low- and moderate-income persons. These programs include Prospera (Technical Assistance for LMI Businesses) and WeeCare dba Upwards Care (Childcare BOOST Program).
Sort Order	**12**
Project Name	**TBD – Disaster Relief**
Target Area	Citywide Low- and Moderate-Income Areas; NRSAs (All)
Goals Supported	Emergency/Disaster Response
Needs Addressed	Emergency/Disaster Response (TBD) based on urgent need
Funding	CDBG: $0; HOME: $0; SHIP: $0
Description	Disaster Assistance Strategy as declared by the President of the United States or Governor of the State of Florida.
Estimate the number and type…	Other: 0 Other
Location Description	Citywide

Planned Activities	Disaster Relief - Urgent need disaster relief and disaster assistance. Funding amounts and estimated outcomes to be determined (TBD) based on available Federal, State, or local sources.

AP-50 Geographic Distribution

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

For the 2025/2026 Annual Action Plan, Clearwater will provide direct assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas (NRSAs) of the City. The geographic distribution of funding percentages is misleading since few projects are solely concentrated in a specific NRSA; most projects are not solely concentrated in a NRSA, but are included in the citywide, low- and moderate-income areas and multiple NRSAs. These percentages include projects that will benefit multiple areas. See **Map 1** titled, "Low- and Moderate-Income Areas" for a graphical representation of low- and moderate-income area locations. See **Map 2** titled, "Neighborhood Revitalization Strategy Areas Map" for the locations of the City's strategy areas.

TABLE 59: GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
North Greenwood NRSA	17.96% (18%)
Lake Bellevue NRSA	1.49% (2%)
Downtown Gateway District NRSA	1.44% (1%)
Citywide Low- and Moderate-Income Areas	79.11% (79%)

Table 59 – Geographic Distribution

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Four (4) areas have been designated as either Local Target Areas or NRSAs within the City of Clearwater. These are Citywide Low- and Moderate-Income Areas (Local Target Area), North Greenwood NRSA, Lake Bellevue NRSA, and Downtown Gateway District NRSA. These neighborhoods were previously identified in the 2020/2021- 2024/2025 Consolidated Plan and are continued for the 2025/2026-2029/2030 Consolidated Plan based on input received during the citizen participation process. The citizen participation process included service provider and community meetings, as well as meetings with staff of the City’s Economic Development and Housing Department. Each of these neighborhoods meets the eligibility requirements for low- and moderate-income benefit. The designation of Local Target Areas and NRSAs increases the potential for coordinated planning and investment. While Local Target Areas and NRSAs allow the City to plan and invest in a coordinated manner, they do not limit the City from

expending funds in other areas of Clearwater that also meet the eligibility requirements for low- and moderate-income benefit citywide.

DISCUSSION

The City of Clearwater has identified 12 projects to implement the goals of the Strategic Plan during the first year of the 2025/2026-2029/2030 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's NRSAs. Projects with Citywide benefit include housing activities, homeless and public services, economic development, and the City's administration of the CDBG and HOME programs.

AP-55 Affordable Housing

INTRODUCTION

As stated previously, the City places a high priority on providing homeownership opportunity in Clearwater. This goal shall be addressed, in part, by local non-profit organizations and developers that construct affordable housing for lower-income, first-time homebuyers. In addition, the City will continue to deliver its housing rehabilitation and purchase assistance programs, and to support homebuyer education and Fair Housing activities.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 60** and are inclusive of the affordable housing activities shown in **Table 57**, in addition to other planned housing activities identified in **Table 58**. **Table 61** indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term "affordable housing" is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. [This section replaces the former HUD Table 3B.]

TABLE 60: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals	Number of Households to be Supported
Homeless	0
Non-Homeless	85
Special Needs	0
Total	**85**

Table 60 – One Year Goals for Affordable Housing by Support Requirement

TABLE 61: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals	Number of Households Supported Through:
Rental Assistance	65
The Production of New Units	5
Rehab of Existing Units	6
Acquisition of Existing Units	9
Total	**85**

Table 61 – One Year Goals for Affordable Housing by Support Type

DISCUSSION

The City will continue to deliver its long-standing housing programs, including housing rehabilitation and purchase assistance, coordinate with non-profit organizations and developers that construct affordable housing, and support homebuyer education and Fair Housing activities. These housing activities will support 85 households through a combination of rental assistance, production of new units, rehabilitation or acquisition of existing units, and direct financial assistance to homebuyers. Another 175 households will be assisted with SHIP, through housing-related public services (e.g. homebuyer education and housing counseling).

AP-60 Public Housing

INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2025/2026 program year to carry out the public housing strategy identified in the Strategic Plan.
The Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low-income persons in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,691 publicly assisted housing units in the greater Clearwater area (Source: CHA, 2024 Annual PHA Plan).

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income. The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low-income persons. Although the CHA recently renovated some of its public housing units, the CHA plans to undergo a voluntary conversion in 2025. The CHA will ensure that residents are housed through vouchers and coordination with other housing providers. Any proceeds from the sale of public housing properties will be reinvested in affordable housing. The City of Clearwater will continue to coordinate housing referrals with the CHA, as well as the Pinellas County Housing Authority, in the delivery of the City's CDBG and HOME housing programs.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

The CHA has an ongoing management program in place to involve residents in its operations. Additionally, through the 2025/2026 Annual Action Plan, the City of Clearwater will support SHIP-funded homebuyer education, Fair Housing counseling, and housing placement activities that could facilitate the transition from public housing to homeownership.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE

The City's Public Housing Authority is not listed as troubled by HUD.

DISCUSSION

Affordable housing needs are met by multiple service providers in the greater Clearwater area. The Clearwater Housing Authority currently administers public housing units and tenant-based vouchers (HCVs). Although the CHA plans to undergo a voluntary conversion of public housing properties, the CHA will continue to administer vouchers and will ensure that residents are housed in coordination with other housing providers. The City will continue to coordinate referrals with the CHA to connect low-income residents with housing options.

AP-65 Homeless and Other Special Needs Activities

INTRODUCTION

The Homeless Leadership Alliance of Pinellas (HLA) and is a nonprofit 501(c)(3). The HLA serves as the Continuum of Care (CoC) Lead Agency, Collaborative Applicant, and HMIS Lead Agency. The HLA provides supplemental services, coordination and funding management to carry out the policy goals of the CoC. The mission of the HLA is to prevent, divert, and end homelessness in Pinellas County by providing leadership to community partners and stakeholders in the planning, implementation, and alignment of the community-wide crisis response system. The HLA coordinates the actions of the CoC to address the needs of the homeless, and persons at risk of becoming homeless, in the greater Clearwater area.

This section of the Annual Action Plan describes the City of Clearwater one-year goal, and the specific actions steps it will undertake in the program year, to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

Consistent with the Consolidated Plan's Strategic Plan, the City of Clearwater will pursue the goal of helping to prevent and reduce homelessness within the City of Clearwater. It is the City's objective to support the activities of the HLA, as the CoC Lead Agency, and members of the CoC, a countywide consortium of homeless service providers.

The HLA partners with the Juvenile Welfare Board's Children's Services Council and 2-1-1 Tampa Bay Cares on the Family Services Initiative (FSI) that works with families with needs. The goal of the FSI program is to prevent homelessness while working on longer term issues and to have one place for families to make initial contact for help. FSI is publicized widely as the place for homeless and at-risk families to go for help. Homeless and at-risk families call 2-1-1 and are directed to specific triage staff for short assessment.

Additionally, outreach to the homeless is done by three full-time and two half-time Street Outreach Teams who cover major parts of the county five days a week. The Street Outreach Teams are the center

of the Continuum of Care's efforts to find and engage street homeless, in place, since late 2006. Each Street Outreach Team is composed of one law enforcement officer and one case manager. Additionally, Street Outreach individuals focus on finding unaccompanied youth. The Veterans Administration funds Veterans Outreach persons.

All the outreach personnel meet bi-monthly to discuss problems, identify increases/decreases in specific populations, problem-solve, and meet with providers of emergency mats and beds. Law enforcement staff members train their police departments on working with street homeless persons. Once a street homeless individual or couple seeks assistance, they are encouraged to go to Safe Harbor, the County's emergency homeless shelter and jail diversion program designed to be a safe haven for the homeless, where they are assigned a case manager for assessment and referral to services, etc. Unaccompanied youth are referred to Family Resources and other youth programs to get them off the street. Street Outreach Teams also process individuals for entrance to Pinellas Hope, another homeless shelter operated by Catholic Charities.

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

Annually, the HLA conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. Furthermore, the City received input on the needs of the homeless population through the Consolidated Plan public meetings and community survey. This year, the priority needs of homeless persons, and persons at-risk of homelessness, include facilities and services for behavioral/mental health and substance abuse services, health services, facilities and services for homeless adults and families, case management, nutrition/food services, legal services, and emergency financial assistance.

For the first-year Action Plan, the City of Clearwater will fund activities to provide programs to persons experiencing homeless, which will be delivered by the following subrecipient partners: WestCare GulfCoast Florida (A Turning Point Program), Metropolitan Ministries (NeighborHOPE Program), Pinellas Opportunity Council (Emergency Assistance Program), and St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements). Additionally, the City will fund activities to provide programs to persons at-risk of homelessness, which will be delivered by the following subrecipient partner: Gulfcoast Legal Services (Housing Legal Services for Homeless Prevention).

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

As previously mentioned, the HLA annually conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. In addition to other metrics, these reports identify the number of person or families in emergency shelter or transitional housing.

In the Clearwater area, homeless services such as emergency shelter and transitional housing are provided by churches and non-profit organizations, including but not limited to Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP), Kimberly Home, Boley Centers, Hope Villages of America, Salvation Army, and Family Resources (SafePlace2B), among others. Additionally, the HLA maintains an online map-based directory targeted to homeless persons including contact information for emergency shelter, food and clothing assistance, and transitional housing services, including a map of Pinellas Suncoast Transit Authority (PSTA) bus routes.

The City makes it a goal of the Consolidated Plan to prevent and reduce homelessness within the City of Clearwater by supporting programs that offer shelter facilities and beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs. For the first-year Action Plan, the City will support several agencies that provide emergency shelter and transitional housing.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

The City will support, in coordination with the HLA, activities to end chronic homelessness within the City of Clearwater. CoC member agencies actively work to assist homeless persons with making the transition to more permanent housing and preventing such persons from becoming homeless again. CoC members agencies support a “Housing First” approach to provide housing options regardless of whether individuals or families meet otherwise comment prerequisites for housing. National research around

"Housing First" suggests that individuals and/or head of household members who have been homeless are more successful in achieving self-sufficiency when housing stability is acquired first, regardless of whether they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by Rapid Re-Housing, and other interim housing strategies such as targeted transitional and permanent supportive housing, to obtain housing quickly, increase self-sufficiency, and stay housed.

For the first-year Action Plan, the City will fund an emergency financial assistance program through Pinellas Opportunity Council and housing legal services through Gulfcoast Legal Services to help persons remain stably housed. These activities may shorten the duration of homelessness, help persons transition to more stable housing, and/or provide access to affordable housing. Other funded activities include case management, behavioral and mental health services, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, purchase assistance, and access to economic opportunities.

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS

For the first year Action Plan, the City of Clearwater will continue to coordinate referrals for facilities and services available in the community that support low-income individuals and families. In addition to the programmed activities at WestCare GulfCoast Florida (A Turning Point Program), Metropolitan Ministries (NeighborHOPE Program), and Pinellas Opportunity Council (Emergency Assistance Program), the City will fund facility improvements at the St. Vincent de Paul Community Kitchen and Resource Center to support the provision of nutrition/food services for persons experiencing homelessness.

The City coordinates with the Pinellas Ex-Offender Re-Entry Coalition (PERC). PERC's program, MOVE UP (Manufacturing Opportunities in Vocational Education for Underrepresented Populations), provides a manufacturing internship to create workplace experiences with the intent to transfer into long-term, upwardly mobile careers in manufacturing.

The City will continue to work with housing and homeless service providers to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release. Examples of such efforts include the Pinellas County Sherriff Department's Operation PAR, which allows ex-inmates to receive substance abuse treatment; and the State's "Transition from Prison to Community Initiative" (TPCI).

DISCUSSION

For the first-year Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- WestCare GulfCoast Florida (A Turning Point Program) (100 people assisted)
- Metropolitan Ministries (NeighborHOPE Program) (66 people assisted)
- Pinellas Opportunity Council (Emergency Assistance Program) (25 people assisted)
- St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements) (2,300 people assisted)
- Gulfcoast Legal Services (Housing Legal Services for Homeless Prevention) (25 persons assisted)

In total, these activities will assist an estimated 2,516 persons during the first-year Action Plan by either preventing homelessness or reducing the duration of homelessness.

For the first-year Action Plan, the City has programmed an array of homeless service activities to address the need for behavioral/mental health and substance abuse services, health services, case management, nutrition/food services, legal services, and emergency financial assistance, as well as referrals to appropriate housing providers and other assistance. The City will continue to coordinate with the HLA and the CoC, whose membership is comprised of numerous homeless service providers operating in the greater Clearwater area.

AP-75 Barriers to Affordable Housing

INTRODUCTION

This section of the Annual Action Plan summarizes actions the City of Clearwater will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

ACTIONS IT PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING SUCH AS LAND USE CONTROLS, TAX POLICIES AFFECTING LAND, ZONING ORDINANCES, BUILDING CODES, FEES AND CHARGES, GROWTH LIMITATIONS, AND POLICIES AFFECTING THE RETURN ON RESIDENTIAL INVESTMENT

The City of Clearwater has several programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are documented in the City's Local Housing Assistance Plan (LHAP) as required for Florida's State Housing Initiatives Partnership Program (SHIP). The City's ongoing actions to remove or ameliorate the barriers to affordable housing, as identified in the City's 2025 LHAP and 2024 LHIS documents, include the following:

- Expedited permitting review process
- Modification of fees (i.e., rate flexibility)
- Flexible densities
- Accessory dwelling units
- Parking reductions
- Flexible lot configurations
- Pre-adoption policy consideration
- Inventory of public lands
- Proximity to transportation, employment, and mixed-use development
- Adaptive reuse
- Land development code
- Communication and marketing of affordable housing
- Financing
- Partnerships

See also **SP-55**, "Barriers to Affordable Housing" for more detailed explanations of the barriers to affordable housing identified in the LHAP and LHIS documents.

DISCUSSION

The City of Clearwater will continue to implement the programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are detailed in the City's 2025 LHAP report. Of note, the City is also coordinating with Pinellas County to prepare a regional Analysis of Impediments to Fair Housing Choice (AI) report which will be completed in the summer of 2025. The AI report will identify regional barriers to affordable housing and coordinated actions to address those barriers.

AP-85 Other Actions

INTRODUCTION

This section of the Annual Action Plan describes the City of Clearwater' planned actions to carry out the following strategies outlined in the Strategic Plan:

- Foster and maintain affordable housing.
- Evaluate and reduce lead-based paint hazards.
- Reduce the number of poverties-level families.
- Develop institutional structure; and
- Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

The major obstacle to meeting underserved needs is the lack of financial resources among housing and public service providers that support the City's institutional delivery structure.

To address such obstacles, the City of Clearwater will administer CDBG funds to pursue the goal of enhancing the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and the elimination of blight. Priority will be given to the City's Neighborhood Revitalization Strategy Areas, where need is greatest. The City will also pursue the goal of expanding the accessibility and coordination of social services to the City of Clearwater special needs population.

Some of the programmed activities to meet underserved needs during the first year include, but are not limited to, the following:

- North Greenwood NRSA – Metropolitan Ministries (NeighborHOPE Program), affordable housing activities (acquisition, rehabilitation, or new construction), and code enforcement/blight elimination activities
- Lake Bellevue NRSA – Hope Villages of America (Food Distribution & Basic Needs Center) and Hope Villages of America (Senior Wellness Pantry)

- Downtown Gateway NRSA – St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements)

Additional activities to meet underserved needs are described previously with regard to homelessness (AP-65) and subsequently with regard to affordable housing and economic development (AP-85, as follows).

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

Consistent with the Consolidated Plan's Strategic Plan, the City will pursue the goal of providing availability of, and access to, decent affordable housing for the residents of the City of Clearwater. To this end, the City has programmed two housing projects and corresponding activities that meet the following objectives of the Strategic Plan:

- Preserve the existing housing stock.
- Increase the availability of affordable housing units.
- Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Provide mortgage assistance for low- and moderate-income homebuyers.
- Provide rental and utility assistance for low- and moderate-income persons.

Programmed activities to foster and maintain affordable housing during the first year include the following:

- Owner-occupied and rental rehabilitation programs
- Construction of new affordable housing units
- Community Housing Development Organization (CHDO) housing activities
- Revolving Loan Fund to offer loans for homeowners and non-profit agencies for eligible housing activities

These activities preserve the existing housing stock through rehabilitation of aging units, increase the availability of affordable housing through new construction, and improve access to affordable housing through homebuyer education and purchase assistance for qualified low- and moderate-income households.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City will continue to include lead-based paint education and mitigation measures in all housing rehabilitation activities and, if needed, will identify and apply for additional funding resources to finance abatement. Contractors are required to be trained and certified to supervise removal of lead-based paint hazards to comply with HUD regulations. Furthermore, subrecipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

Additionally, the City will continue to coordinate with agencies in the Clearwater area that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint hazards. These agencies include the Pinellas County Health Department and the Clearwater and Pinellas County housing authorities, among others.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2019-2023 American Community Survey (ACS), an estimated 17,732 persons or 15% of the City of Clearwater's population is living at poverty level or below. To combat this trend, the City of Clearwater will continue to coordinate with several agencies that support poverty-level families. These agencies also provide services to other homeless and non-homeless special needs populations, as well as to low- and moderate-income families. Such services include referrals to affordable housing, employment assistance/job training, and other activities to promote economic opportunity.

For the first-year Action Plan, the City of Clearwater will support two activities, public services for Youth Leadership and/or Victim Advocacy and Mattie Williams Neighborhood Family Center (Power Backup/Generator) to support programs and facilities that provide family advocacy and mentoring toward academic and employment success, as well as self-sufficiency. Additionally, the City of Clearwater, through its Economic Development and Housing Department, will promote economic opportunity by providing microenterprise assistance to subrecipients that offer technical training for small businesses.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

The City of Clearwater has a strong institutional delivery structure. The City will continue to work with its own departments and various housing and public service providers, as well as partners of their programs, to expand opportunities and to make continuous improvements to the institutional structure. Continued actions will include solicitation of feedback on referral processes and other means of coordination between such providers and the City of Clearwater.

For the first-year Action Plan, the City will support an array of activities that strengthen the institutional structure's ability to serve persons of low- and moderate-income, persons with special needs, and the homeless. These activities include case management, emergency financial assistance, behavioral/mental health and substance abuse services, health services, facilities and services for homeless adults and families, nutrition/food services, legal services, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, purchase assistance, and access to economic opportunities.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

The City of Clearwater will continue to coordinate with housing and public service providers to develop an effective institutional structure and enhance inter-agency coordination.

The City continues to work with regional housing authorities, such as the Clearwater Housing Authority and Pinellas County Housing Authority, to improve access to public housing and tenant-based assistance. Although funding for public housing authorities is limited, and competition for affordable housing is high, these agencies continue to provide housing-related activities, such as rental assistance, rehabilitation, and new construction, for low-income persons. Input from public housing authorities is regularly solicited during preparation of the City's annual Action Plan.

Additionally, the City promotes coordination between non-profit and private for-profit housing providers through its Neighborhood and Affordable Housing Advisory Board (NAHAB), through the SHIP-mandated Affordable Housing Advisory Committee (AHAC) in conjunction with the LHAP and LHIS reports, and through the annual Action Plan process. Moreover, annual meetings in conjunction with the Action Plan provide an opportunity for these providers to interact.

Public service providers in the greater Clearwater area provide a wide array of services to low- and moderate-income persons. These organizations typically have a specific target population that they serve (e.g. the homeless, persons with special needs, low-income families, etc.), and accordingly possess a level of knowledge and expertise that is invaluable when identifying underserved needs. The continuation and expansion of these public services will be encouraged over the first year by means of matching programs with funding, as available. The City recognizes that improved coordination between housing and public service providers will continue to be critical action toward preventing homelessness. Therefore, input from public service providers is regularly solicited during preparation of the City's annual Action Plan.

DISCUSSION

For the first year Action Plan, the City will support activities that will address underserved needs through community development activities and public services; foster and maintain affordable housing through acquisition, rehabilitation, or new construction of affordable housing and housing assistance; reduce lead-based paint hazards through responsible rehabilitation; reduce the number of poverty-level families through a combination of homeless prevention and economic development; and develop institutional structure through a network of community partners, including the City and its departments. Additionally, the City will continue to encourage coordination between public housing authorities, non-profit and private for-profit housing providers, and public service providers through the NAHAB and AHAC, annual Action Plan participation, and regular day-to-day referrals through the Economic Development and Housing Department.

AP-90 Program Specific Requirements

INTRODUCTION

This section addresses the program-specific requirements for the Annual Action Plan.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

AVAILABLE PROGRAM INCOME

Available Program Income	Amount
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$474,674*** (See note below)**
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	$0
3. The amount of surplus funds from urban renewal settlements	$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	$0
5. The amount of income from float-funded activities	$0
Total Program Income	**$474,674**

**Includes program income ($25,100) and program income sourced from CDBG Revolving Loan Fund ($449,574).*

OTHER CDBG REQUIREMENTS

Available Program Income	Amount
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income (for year 2025/2026). *Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- and moderate-income. Specify the years covered that include this Annual Action Plan.*	95.98%

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) REFERENCE 24 CFR 91.220(I)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   The City will use funding from the State Housing Initiatives Program (SHIP) and/or the Pinellas County Housing Trust Fund for the matching requirements under the HOME program.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   Resale

   This provision applies when HOME funding is used for acquisition, rehabilitation or construction of real property (development subsidy) and HOME funds are not used for direct assistance (Purchase Assistance) to a qualified homeowner(s) who wish to sell during the affordability period. The City shall permit the homeowner to sell their property to another income-eligible person or household. The property may only be sold to a buyer whose annual income does not exceed 80% of the Area Median Income (AMI) at the time of purchase:

   - Either voluntarily or involuntarily, during the period of affordability;
   - Property must be sold to another low-income homebuyer who will use the property as his or her principal residence;
   - Property must be sold at a price that is “affordable to a reasonable range of low-income buyer”.

   Recapture - §92.253(a)(5)(ii)

   This provision applies when direct assistance (Purchase Assistance) is provided to assist in purchasing a home, and the qualified homeowner(s) wishes to sell the home during the affordable period. The City shall use a recapture and shared equity provision substantially similar to the provision below requiring the repayment of the HOME loan:

   Should the homeowner convey their home during the period of affordability, the City shall initiate the following recapture process:

1. Upon voluntary conveyance of the home, the City shall recapture from the net proceeds of the sale, the unpaid balance of the HOME funds. If the property is transferred without a sale, the City shall recapture the unpaid balance of the HOME funds.

2. After the City has been repaid the unpaid balance of the HOME funds, the homeowner may then recover their initial investment of the remaining net proceeds from the sale. The initial investment shall include the amount they contributed to the down payment when the property was initially purchased and any documented permanent improvements made to the property at time of acquisition.

3. Any balance of the net proceeds remaining after repayment of the unpaid balance of the City's HOME funds and the homeowner's recoupment of their initial investment shall be divided proportionally between the homeowner and the City in accordance with each parties' initial investment percentage in the property compared to each other. The City's initial investment percentage shall be calculated to include all grants and loans of HOME or other City funds provided to the homeowner, minus any repayments previously made to the City.

Pursuant to 24 CFR § 92.254(a)(5)(ii), Under no circumstances may the City recapture funds exceeding the net proceeds. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Notwithstanding the above provision, the City may recapture the unpaid balance HOME funds should the homeowner otherwise default under the terms of any mortgage, note, land use restriction agreement, or any other agreement or covenant executed in connection with the acquisition.

In the event the Property is conveyed pursuant to a foreclosure sale, the provisions of 24 CFR § 92.254 (a)(5)(ii) of the HOME Program shall apply. The recapture provision provides for shared net proceeds (if any) from the foreclosure sale. If there are no net proceeds from the foreclosure,

repayment by the City or the Borrower is not required, and HOME Program requirements are considered to be satisfied.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

   See the response to number 2, above.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

   The City will not use HOME funds to refinance the existing debt for multi-family projects.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

   N/A - Not Applicable. The City will administer TBRA through a subrecipient. The subrecipient will assist individuals or families with rental assistance in the form of rental security deposit assistance to obtain permanent housing. The assistance will be used for individuals or families in the Very Low to Low-Income categories based on Area Median Income (AMI), without specific preference for persons special needs or disabilities aside from income-eligibility.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

   N/A - Not Applicable. See the responses to number 5, above, and number 7, below.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

For the 2025/2026 program year, the City intends to contract with the Clearwater Housing Authority (CHA) to provide TBRA to Housing Choice Voucher holders. Since the City of Clearwater will not deliver TBRA directly but through a subrecipient, the City defers to the CHA's tenant selection criteria. However, the City's written agreement with the CHA will specify that tenant selection criteria will limit occupancy in HOME-assisted rental housing to income-eligible persons or households consistent with the HOME program. No other preferences or limitations, aside from program eligibility, will be used to select tenants.

DISCUSSION

The City of Clearwater anticipates $474,674 in prior-year program income carried over (including $25,100 in program income and $449,574 from the Revolving Loan Fund). The Revolving Loan Fund will be used for continued housing activities shown in **Table 58**. The City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 95.98%. The City of Clearwater has calculated the percentage of overall benefit based on the first program year (2025/2026).

CITIZEN PARTICIPATION PLAN

Citizen Participation Plan

STATEMENT OF PURPOSE

The City of Clearwater Citizen Participation Plan provides for a process that will promote public participation in the identification of local needs and priorities in regard to the City's planned expenditures dealing with the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. The City of Clearwater encourages citizens to participate in the following activities related to these programs:

- Citizen Participation Plan
- Consolidated Plan, including identification of priority needs and strategic goals
- Annual Action Plan
- Fair Housing reports, such as Assessment of Fair Housing (AFH), Analysis of Impediments to Fair Housing Choice (AI), or similar Fair Housing reports as required by HUD
- Consolidated Annual Performance and Evaluation Report (CAPER)
- Substantial amendments to the Consolidated Plan, Annual Action Plan, or CAPER
- Federal regulatory changes requiring substantial amendments to any of the above
- Consideration of objections and complaints

Regulation 24 CFR Part 91.105 requires the City to develop a plan that encourages participation by low- and moderate-income persons, especially those living in targeted slum and blighted areas, in revitalization areas, or areas where Federal funds are proposed to be used. While the regulation allows each local governing body the flexibility in meeting the requirements, it does mandate certain guidelines. These requirements include developing and publicizing a plan for citizen participation in the formulation of grant applications and program development.

The City of Clearwater encourages all citizens to participate in the development of local Housing and Community Development programs, with particular emphasis on participation by persons of low- and moderate-income that are residents of areas targeted for funding. The City also encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process. The City of Clearwater will provide citizens with access to local meetings, information, and records relating to the proposed use of funds.

CONSULTATION

The regulations in 24 CFR Part 91.100 establishes the minimum requirements the City will follow to consult with the public on the needs of the community that can be addressed with federal housing and community development funding. These regulations require the City to consult with the following entities when preparing the Consolidated Plan, Annual Action Plan, and Fair Housing reports:

- The City shall consult with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, victims of domestic violence, and homeless persons served by the Continuum of Care) during preparation of such plans.
- The City shall consult with broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land, or water resources, and emergency management agencies.
- The City shall consult with business and civic leaders, employers, and educational institutions, and public transit or transportation providers serving low- and moderate-income persons.
- The City shall consult with organizations that enforce Fair Housing laws and that represent protected class members and groups with regard to Fair Housing.
- The City shall consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings, including health department data on the addresses of housing units in which children have been identified as lead poisoned.
- The City shall consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities where they exist, particularly for problems and solutions that go beyond a single jurisdiction, to the extent

practical. When preparing the description of priority non-housing community development needs, the City shall notify adjacent units of general local government, to the extent practical.

- The City shall consult with the local public housing agency regarding public housing needs, planned programs and activities, and strategies for affirmatively furthering Fair Housing. The City of Clearwater will encourage participation of public and assisted housing residents or representatives of such residents in the preparation of such plans.

PHILOSOPHY OF CITIZEN INVOLVEMENT

Citizen participation is important in the development of the Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and any substantial amendments or revisions to these documents. This plan emphasizes the need for a broad range of citizen opinion in the establishment of goals, objectives, projects, and priorities in the use of CDBG and HOME or other funds that the City receives, and in the application, monitoring, and evaluation of funded programs.

The philosophy that governs the planning process supports and encourages all sectors of the community to participate in the development of Clearwater's grant applications and in all phases of the City's federal and state programs, and to ensure that as many citizens as possible receive adequate information to form their recommendations.

The role of the Housing Division staff is to educate citizens, solicit their opinions, and translate these opinions into specific recommendations within the program planning framework.
Citizens should see their recommendations as advisory, recognizing that the final authority for decision-making rests with the City Council.

NEIGHBORHOOD AND AFFORDABLE HOUSING ADVISORY BOARD

Listed below are various sections from the City's Neighborhood and Affordable Housing Advisory Board (NAHAB) ordinance. The City Council has created the NAHAB, consisting of seven members who are residents of or conduct work in the City of Clearwater. Members shall be appointed by the City Council. The board shall include the following:

1. One citizen who is actively engaged in the residential home building industry in connection with affordable housing.

2. One citizen who is actively engaged in the banking or mortgage industry in connection with affordable housing.
3. One citizen who is activity engaged as an advocate for low-income persons in connection with affordable housing.
4. One citizen who is activity engaged as a not-for-profit provider of affordable housing.
5. One citizen who is activity engaged as a real estate professional in connection with affordable housing.
6. One citizen who resides within the City of Clearwater.
7. One citizen who represents employers within the City of Clearwater.

The NAHAB shall elect from its membership a chairperson, a vice-chairperson, and such other officers as the board may find necessary. Each officer of the board shall serve for a term of one year. The chairperson shall not serve consecutive terms as chairperson.

The City Manager shall designate a city employee to serve as staff liaison for the board and to assist the board in the performance of its duties, including the appointment of a recording secretary to meet the administrative needs of the board. Any request by the board for information, reports, or other significant work efforts that will reasonably be expected to exceed eight hours of staff time shall require the advanced approval of the City Council.

POWERS AND DUTIES OF THE NAHAB

The board shall have the following powers and duties:

1. Review the programs of the City which are directed to improving the physical environment and lifestyle of low- to moderate-income people assisted by the various federal, state, and county housing and community development funding the City receives, by:
    a. Assessing neighborhood needs;
    b. Formulating neighborhood goals and objectives;
    c. Establishing priorities for projects within neighborhoods;
    d. Monitoring programs; and
    e. Evaluating programs.
2. The monitoring and evaluation of programs shall, as a minimum, include the following activities:
    a. Attending and participating in public hearings regarding the programs;

b. Reviewing condition data;
c. Reporting citizen reactions to projects and programs;
d. Reviewing reports regarding projects and program activities;
e. Reviewing goals and objectives and recommending priorities for the order in which activities are to be undertaken; and
f. Reviewing applications for the funding of selected programs.

3. Make recommendations to the City Manager and City Council regarding such programs.
4. Carry out the duties of an advisory committee when and to the extent that an advisory committee may be required for the various federal, state, and county housing and community development funding the City receives.

CITIZEN INVOLVEMENT

Process

The City of Clearwater encourages all citizens to participate in the development of the Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and any substantial amendments or revisions to these documents. This Citizen Participation Plan places particular emphasis on participation by low- to moderate-income persons, particularly those living in areas designated by the City as a revitalization area or a slum and blighted area, or other areas where federal housing and community development funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City will take whatever actions are appropriate to encourage the participation by minorities and non-English speaking persons, as well as persons with disabilities.

The City will solicit citizen involvement at the community level through public meetings and hearings on community development matters.

1. All aspects of citizen participation shall be conducted openly with freedom of access to all meetings, information, and public records by all interested persons.
2. The NAHAB and the Housing Division will solicit the involvement and opinions of low- and moderate-income persons, members of minority groups, residents of the target areas, the elderly, persons with disabilities, and other persons directly affected by, or interested in, the community development programs.

3. Where applicable the NAHAB will participate through all stages of the program, including development of the application, program implementation, monitoring, and evaluation.
4. The Housing Division and the NAHAB will provide the citizens of Clearwater with adequate and timely information, through press releases, advertisements, television programming and neighborhood meetings to enable them to be involved in decisions at various stages of the program.
5. To ensure that opportunities are available to hearing impaired citizens to participate in the process, the City has installed a telephone device system for the deaf.
6. To ensure that opportunities are available to non-English speaking people to participate in the process, the City will provide an English translator for public hearings where many non-English speaking residents are expected to participate.
7. The City will also take measures to encourage participation of residents of public and assisted housing developments low-income areas, and residents of targeted revitalization areas.
8. Clearwater will provide citizens with access to local meetings, information, and records relating to our proposed use of funds. The Housing Division will offer technical assistance to develop program proposals for groups representing persons of low and moderate income.
9. The City will hold public hearings to obtain citizen views and respond to citizen proposals and questions about proposed activities and program performance. The City will provide written answers, within 15 working days, to written complaints and grievances. The City encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process.

Scope of Participation

The NAHAB, as citizen representatives, shall participate through all stages of the program and, with the Housing Division, will be responsible for the development and inclusion of citizen comments.

The NAHAB is to comment on all plans and programs they feel necessary before they are submitted to the City Council for public hearings. These plans and programs may include:

1. Citizen Participation Plan
2. Consolidated Plan
3. Annual Action Plan

4. Fair Housing reports
5. Local Housing Assistance Plan (LHAP)
6. Consolidated Annual Performance and Evaluation Report (CAPER)
7. Subsequent amendments, revisions, and other changes to the above
8. Identifying community development and housing needs, and the setting of priorities

The NAHAB is to act as an advisory committee for any programs becoming operational under the Housing Division. With City Council approval, the Housing Division and/or their designees may directly assist in the operation of certain types of activities such as, but not limited to, other types of involvement that become feasible as tools to carry out the programs administered by the Housing Division.

The NAHAB is to be given regular progress reports concerning implementation of activities funded under the Housing Division and will solicit direct opinion from individuals and groups directly affected by ongoing activities about the effective performance of the implemented activities.

Submission of Views and Proposals

The Housing Division and the NAHAB encourage the submission of views and proposals regarding programs by citizens, particularly those low- and moderate-income persons residing within targeted areas. This includes submission of such views:

1. Directly to the City during the planning period before public hearings on the application.
2. Directly to the NAHAB during regularly scheduled meetings.
3. At neighborhood and other public meetings scheduled by the Housing Division and/or the NAHAB before public hearings.
4. At formal public hearings. The Housing Division shall respond to all proposals submitted directly to the department, and/or referred by the NAHAB, including written responses to written proposals stating the reasons for the actions taken by the City on the proposal.

PROGRAM AMENDMENT CRITERIA

For the purposes of this Plan, “substantial” amendments to the City’s Consolidated Plan and/or Annual Action Plan, shall be defined as, and will be necessary when, one of the following criteria is met:

1. There is a change in the City's allocation priorities or a change in the method of distribution of funds whereby:
    a. Funds are reprogrammed in an amount totaling more than 35 percent of the combined Federal CDBG and HOME allocation for that fiscal year to an activity or activities previously described in the Consolidated Plan and/or Annual Action Plan(s); or
    b. A decision is made to carry out an activity or activities not previously described in the Consolidated Plan and/or Annual Action Plan(s) if such activity or activities will be federally funded (i.e., Federal CDBG or HOME allocation, program income, reimbursements, repayments, recaptures, or reallocations from HUD).
2. The purpose, scope, location, or beneficiaries of an activity are substantially changed. An activity will be considered substantially changed when one of the following criteria is met:
    a. The activity will no longer address the low- and moderate-income needs identified in the Consolidated Plan and/or Annual Action Plan(s), or the activity ceases to address the qualifying National Objectives as per 24 CFR Part 570.208.
    b. The scope of the activity has increased such that its completion would result in the inability to carry out another activity; or would require reducing the scope of another activity to a point where that activity would not accomplish its purpose.
    c. The description or location of the activity has changed such that it will no longer principally benefit the targeted population identified in the Consolidated Plan and/or Annual Action Plan(s).

Additionally, for the purposes of this Plan, "revisions" to the City's Fair Housing reports, including the Assessment of Fair Housing (AFH), Analysis of Impediments to Fair Housing Choice (AI), or similar Fair Housing reports as required by HUD, shall be defined as and will be necessary when:

1. There is a material change in circumstances in the jurisdiction that affects the information on which the AFH, AI, or similar Fair Housing report is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH, AI, or similar Fair Housing report no longer reflect the actual circumstances.

The City will adhere to all internal City policies in terms of notifying and obtaining proper approvals on all substantial amendments or revisions.

Before making any substantial amendments to the Consolidated Plan and/or Annual Action Plan(s), or any revisions to Fair Housing reports, the City shall provide citizens with information concerning the proposed change(s) and an opportunity to comment on the proposed amendments or revisions and provide reasonable notice of such proposed changes. The City shall consider such comments and modify the proposed changes as appropriate. The City shall make available to the public, and to HUD, a description of such changes as adopted.

The City will provide a period, not less than 30 days, to receive comments on the substantial amendments or revisions before the amendments or revisions are implemented. The City of Clearwater will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing substantial amendments to the Consolidated Plan and Annual Action Plan or revisions to Fair Housing reports. A summary of these comments or views shall be attached to any substantial amendments to the Consolidated Plan and Annual Action Plan, or revisions to Fair Housing reports.

TECHNICAL ASSISTANCE

The Housing Division shall provide technical assistance through staff or other resources. Such assistance shall be available regularly:

1. To the NAHAB for their participation in planning, implementation, monitoring, and evaluation.
2. To groups representing persons of low- and moderate-income that request assistance developing proposals for funding under any of the programs covered by the Consolidated Plan and/or Annual Action Plan(s).
3. To assist citizens in carrying out Consolidated Plan and/or Annual Action Plan(s) activities.

ADEQUATE INFORMATION

The City, through the Housing Division will provide full disclosure and public access to citizens, public agencies, and interested parties, of all program information. The information will include the following:

1. The expected funds to be available (including annual grants, program income and any un-programmed funds)

2. The range of activities that may be undertaken with those funds
3. The estimated funds proposed for activities that will benefit low- and moderate-income persons
4. The proposed activities likely to result in displacement and the City's plans for minimizing such displacement of persons because of its proposed activities
5. The types and levels of assistance the City will make available (or to require others to make available) to persons displaced by funded activities, even if the City expects no such displacement to occur.
6. The City will publish a summary of the proposed Consolidated Plan, Annual Action Plan, Fair Housing reports, or any substantial amendments or revisions, in a local newspaper of general circulation for 30-day public comment before such plans or amendments/revisions are submitted to HUD for review. The advertisement will also identify a location in which interested parties can view the entire document or obtain a copy of such plans. The City will provide copies of such plans or amendments/revisions upon request.

ACCESS TO RECORDS

The City will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records about the City's Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and the City's use of funding under the programs covered by these plans.

CITIZEN COMMENTS

Consolidated Plan, Annual Action Plan, and Fair Housing Reports

The City will provide citizens with a reasonable opportunity to comment on the Consolidated Plan, Annual Action Plan, and Fair Housing reports. The City will publish in a local newspaper of general circulation, such as the Tampa Bay Times, a notice of availability and summary of the proposed Consolidated Plan, Annual Action Plan, and/or Fair Housing reports. Copies of the proposed documents will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments.

The City will establish a 30-day comment period on the Consolidated Plan, Annual Action Plan, and Fair Housing reports to receive public comments. The City will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparation of final documents. A summary of any comments or views shall be attached to final documents.

Performance Reports

The City will provide citizens with reasonable notice and an opportunity to comment on the annual CAPER report. Copies of the CAPER will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments. The Citizen Participation Plan provides a period of not less than 15 days, to receive public comments on the annual CAPER report before its submission.

The City will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing the performance report. A summary of these comments or views shall be attached to the final report.

PUBLIC HEARINGS

The City will hold public hearings to address housing and community development needs, development of proposed activities, and the review of program performance. Public hearings will seek to obtain citizen views and respond to citizen proposals and questions.

The City will hold at least two public hearings on the Consolidated Plan and Fair Housing reports, one of which must be held before each document is published for public comments. The City will hold at least one public hearing on the Citizen Participation Plan, Annual Action Plan, and CAPER.

For the purposes of the Citizen Participation Plan, Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, a meeting of the NAHAB will be considered a Public Hearing.

The City will place an ad in a local newspaper of general circulation at least 10 days before each public hearing to notify the citizens of each hearing, with sufficient information about the subject of the hearing to allow informed comments. The public hearings will be held at times and locations convenient to potential and actual beneficiaries, and with accommodations for persons with disabilities. The City will also provide translation for non-English speaking residents at public hearings where many non-English speaking residents are expected to participate.

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE

According to section 104(d) of the Act, the City will adopt, make public, and certify that it is following a residential anti-displacement and relocation assistance plan providing one-for-one replacement units (paragraph (c)(1) of this section), and relocation assistance (paragraph (c)(2) of this section).

Before the City enters a contract committing it to provide funds under this part of any activity that will directly result in the demolition of low- to moderate-income dwelling units or the conversion of low- to moderate-income dwelling units to another use, the City will make public, and submit the following information in writing to the HUD Field Office for monitoring purposes:

A. A description of the proposed assisted activity
B. The location on a map and the number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate-income dwelling units as a direct result of the assisted activity;
C. A time schedule for the commencement and completion of the demolition or conversion;
D. The location on a map and the number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data is not available at the time of the general submission, the submission shall identify the general location on an area map and the approximate number of dwelling units by size, and information identifying the specific location and number of dwelling units by size shall be submitted and disclosed to the public when it is available
E. The source of funding and a time schedule for the provision of replacement dwelling units
F. The basis for concluding that each replacement dwelling unit will remain a low/ moderate-income dwelling unit for at least 10 years from the date of initial occupancy
G. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) is consistent with the needs analysis.

CONSIDERATION OF COMPLAINTS AND GRIEVANCES

Any complaint or grievance initiated by a citizen and received in written form should first be referred for administrative disposition to the Housing Division Assistant Director who shall reply directly to the citizen in written form within 15 working days of receipt, and further indicate to the citizen avenues of

appeal available. If the citizen is not satisfied with the determination of the Housing Division Assistant Director, he/she may appeal to NAHAB presenting the complaint in written or oral form. The NAHAB may decide that the staff has sufficiently addressed the problem and take no further action or it may request that staff respond in another manner.

DOCUMENTS

Documents used for the Housing Division administered federal and state programs shall be available upon request, during normal working hours. Copies of the following materials shall be available from the Housing Division located at the Economic Development and Housing Department.

1. All mailings and promotional material
2. Records of hearings
3. All key documents, including all prior applications, letters of approval, performance reports, evaluation reports, Fair Housing reports, other reports required by HUD and the State of Florida, and the proposed and approved Consolidated Plan and/or Annual Action Plan for the current year
4. Copies of regulations and issuances governing the program

To give adequate notice of public hearing:

1. Prior to each public hearing, the City shall publish notice in easily readable type, no smaller than seven point, in the non-legal section of a newspaper of general circulation reaching persons of low/moderate income.
2. The City may supplement this with advertisements in neighborhood newspapers or periodicals serving low/moderate-income neighborhoods.
3. The City shall, if required and at the determination of the City Attorney, publish additional legal notice. Such notices shall show the dates, times, places and procedures of the hearing, the topics to be considered, basic information about the program, and the procedures and timing being followed in the development and approval of the application
4. The City may, as appropriate, use radio, television, newspapers, websites, and other media to publicize public hearings.

POINTS OF CONTACT

As a guide for citizen interaction through the Consolidated Planning process, the following specific contacts are furnished:

Local Government:

Dylan Mayeux, Interim Housing Manager
Economic Development & Housing Department
509 S. East Ave, Suite 227
Clearwater, FL 33756
Phone: (727) 444-7168

Jennifer Poirrier, City Manager
600 Cleveland Street, Suite 600
Clearwater, Florida 33755
Phone: (727) 562-4040

Jesus Niño, Executive Director, Community Redevelopment Agency and Interim Director
Economic Development & Housing Department
600 Cleveland Street, Suite 600
Clearwater, Florida 33755
Phone: (727) 444-8544

Bruce Rector, Mayor
600 Cleveland Street, Suite 600
Clearwater, Florida 33755
Phone: (727) 562-4050

Neighborhood and Affordable Housing Advisory Board (NAHAB):

Robyn Fiel, Chair
P.O. Box 4748, Clearwater, FL 33758
Phone: (727) 562-4030

The United States of America:

Lori Serino, Director of Community Planning & Development
U.S. Dept. of Housing & Urban Development
400 West Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 208-6108

MEDIA USAGE

All requisite public notices and advertisements shall be advertised in the Tampa Bay Times. Additional supplementary advertisements and notices may be placed in The Weekly Challenger and other publications. Also, notices shall be published on the City of Clearwater website at www.myclearwater.com/housing or www.myclearwater.com/housingnotices.

DEPOSITORIES OF INFORMATION

All program documents, including all mailings and promotional material; records, prior applications; grant agreements; this plan; performance reports; evaluation reports; regulations and any other documentation concerning the CDBG, HOME, and SHIP programs for the preceding five (5) years are available during normal working hours at the Economic Development & Housing Department.

Copies of any documentation will be furnished to interested persons upon request and without charge by that office.

In addition, copies of the current Citizen's Participation Plan, the Consolidated Plan, Annual Action Plan(s) and the most recent performance report are available for inspection at the following location:

Economic Development & Housing Department
City of Clearwater
509 S. East Ave, Suite 227
Clearwater, FL 33756

CITIZEN INVOLVEMENT DURING EMERGENCY SITUATIONS

In the event that the conditions or urgent needs of a national, state, or local emergency limit the City's ability to carry-out the citizen participation plan process outlined in this Citizen Participation Plan; the City hereby establishes expedited procedures for citizen involvement. These expedited procedures may apply to all HUD-related plans and reporting documents, including the Consolidated Plan, Annual Action Plan, CAPER, Fair Housing reports, and substantial amendments.

- Any required public notice and comment period may be reduced to five (5) days in duration, or the minimum number of days advised by any HUD waiver of citizen participation requirements.
- If in-person public hearings are not allowed for the health and safety reasons cited by national, state, or local authorities, public hearing requirements may be met with virtual public hearings if such virtual public hearings provide:
    - Reasonable notification and access for citizens,
    - Timely response from local officials to all citizen questions and issues, and
    - Public access to all questions and response.

- Documents and reports should be made available for public review as defined within the City's current Citizen Participation Plan. In the event that conditions prohibit hard-copy distribution of documents and reports, the City will make such materials available upon request.

HUD may issue further or alternative guidance for citizen participation during a national, state, or local emergency event, in which case such guidance from HUD will supersede and replace the expedited process outline herein.

APPENDIX

1. Maps
2. Public Participation
3. SF 424
4. Certifications

Maps

Public Participation

SF 424

Certifications