

DRAFT

2023/2024
Consolidated Annual
Performance and
Evaluation Report
(CAPER)



City of Clearwater, Florida
February 6, 2025



CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Clearwater is designated an Urban City and entitlement grantee of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME), which are administered federally by the U.S. Department of Housing and Urban Development (HUD). Additionally, the City of Clearwater participates in the State Housing Initiatives Partnership (SHIP) and Pinellas County Housing Trust Fund (PCHTF) programs to support affordable housing initiatives.

The City's most recent Five-Year Consolidated Plan for CDBG and HOME established seven (7) goals for the five-year planning period spanning federal Fiscal Years (FY) 2020/2021-2024/2025. This Consolidated Annual Performance and Evaluation Report (CAPER) provides reporting for the fourth year (FY 2023-2024) of the Five-Year Consolidated Plan. These seven (7) goals and the corresponding one-year goal outcomes are as follows:

Goal 1: Program Administration – *Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.* During FY 2023-2024, the City of Clearwater continued to administer the Federal CDBG and HOME programs under its entitlement grants. Although there are no numerical outcomes to report for this goal, the City's Federal allocation covered all program-related administrative expenses.

Goal 2: Housing – *Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater.* Objective: During FY 2023-2024, the City of Clearwater planned to construct 91 rental units; rehabilitate 9 rental units; construct 8 homeowner units; rehabilitate 7 homeowner units; assist 12 households with direct financial assistance such as down payment and closing costs; and assist 60 households with tenant-based rental assistance/rapid rehousing. Outcome: The City assisted 2 households with down payment and closing costs (17% of goal) and constructed 6 homeowner housing units (75% of goal). In addition, the City assisted 21 households with non-federal funds. This included 17 down payment assistance loans, 7 new single-family homes, and 4 single-family rehabilitation loans. The City's use of SHIP funds facilitated the development of 7 single-family homes and the rehabilitation of 4 homeowner-occupied residences in FY 2023-2024. The City completed 18 down payment assistance loans in FY 2023-2024 referenced previously utilizing SHIP and ARPA funds. Using General Funds, converted from American Rescue Plan Act Local Fiscal Recovery Funds allocated to affordable housing, the city rehabilitated 2 owner-occupied homes at a cost of \$58,474.45 and rehabilitated a 179 rental unit project at a cost of \$500,000 using ARPA and PCHTF; the city also provided funds for 7 downpayment loans totaling \$315,000; and 1 grant for down payment assistance totaling \$15,000.

Goal 3: Homelessness – *Help to prevent and reduce homelessness within the City of Clearwater.* Objective: During FY 2023-2024, the City of Clearwater planned to assist 4,630 homeless persons with public facility or infrastructure activities and 280 homeless persons with public service activities. Outcome: The City assisted 3,225 homeless persons (70% of goal) with public facility or infrastructure activities and 124 homeless persons (44% of goal) with public service activities.

Goal 4: Non-Homeless Special Needs – *Expand the accessibility and coordination of social services to City of Clearwater special needs populations.* Objective: During FY 2023-2024, the City of Clearwater planned to assist 10,978 special needs persons with public facility or infrastructure activities and 125 special needs persons with public service activities. Outcome: The City assisted 6,265 special needs persons (57% of goal) with public facility or infrastructure activities, and 114 special needs persons (91% of goal) with public service activities.

Goal 5: 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: During FY 2023-2024, the City of Clearwater planned to assist 564 persons with public facility or infrastructure activities, 285 persons with public service activities, and demolish 3 buildings. Outcome: The City assisted 1,261 persons (224% of goal) with public facility or infrastructure activities and 150 persons (53% of goal) with public service activities, and demolished 1 building.

Goal 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 (NRSAs).* Objective: During FY 2023-2024, the City of Clearwater planned to assist 5 businesses with facade improvements and 42 businesses with microenterprise/entrepreneurial technical assistance. Outcome: The City assisted 42 businesses (100% of goal) with microenterprise/entrepreneurial technical assistance. Improved performance under this goal will be a focus area in FY 2024-2025.

Goal 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.* Objective: During FY 2023-2024, no activities were planned for emergency/disaster response. Outcome: No activities were funded for emergency/disaster response. This goal is intended to be invoked only upon urgent need.

The City of Clearwater administered and delivered its federally funded CDBG and HOME programs during FY 2023-2024. Key efforts during the program year included the provision of public services for homelessness and special needs, production of new affordable housing units, provision of overnight shelter for homeless persons, and assistance to businesses.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if

applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Community Development & Public Services	Non-Housing Community Development	CDBG: \$1,147,825.00 / HOME: \$33,704.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	9,390	12,304	131.03%	564	1,261	223.58%
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10,320	665	6.44%	285	150	52.63%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%	0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	401	0.00%	0	401	0.00%
			Buildings Demolished	Buildings	0	1	0.00%	3	1	33.33%
Economic Development	Non-Housing Community Development	CDBG: \$300,176.50	Facade treatment/business building rehabilitation	Business	8	0	0.00%	5	0	0.00%
			Jobs created/retained	Jobs	400	0	0.00%	0	0	0.00%
			Businesses assisted	Businesses Assisted	1,000	144	14.40%	42	42	100.00%
Emergency/ Disaster Response	Emergency/ Disaster Response	CDBG: \$0.00 / HOME: \$0.00	Other	Other	0	0	0.00%	0	0	0.00%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Homelessness	Homeless	CDBG: \$1,369,555.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,815	6,580	233.75%	4,630	3,225	69.65%
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,815	2,413	85.72%	280	124	44.29%
			Rental units rehabilitated	Household Housing Unit	0	0	0.00%	0	0	0.00%
			Homeowner Housing Rehabilitated	Household Housing Unit	0	8		0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	2,815	1,091	38.76%	0	0	0.00%
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	0.00%	0	0	0.00%
			Homelessness Prevention	Persons Assisted	1,875	0	0.00%	0	0	0.00%
			Housing for Homeless added	Household Housing Unit	30	0	0.00%	0	0	0.00%
Housing	Affordable Housing Public Housing	CDBG: \$1,360,175.00 / HOME: \$4,564,526.00 /	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	221		0	0	0.00%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%	0	0	0.00%
			Rental units constructed	Household Housing Unit	95	0	0.00%	91	0	0.00%
			Rental units rehabilitated	Household Housing Unit	75	2	2.67%	9	1	11.11%
			Homeowner Housing Added	Household Housing Unit	145	31	14.48%	8	8	100.00%
			Homeowner Housing Rehabilitated	Household Housing Unit	0	2		7	0	0.00%
			Direct Financial Assistance to Homebuyers	Households Assisted	50	1	2.00%	12	2	16.67%
			Tenant-based rental assistance / Rapid Rehousing	Households Assisted	195	0	0.00%	60	0	0.00%
			Buildings Demolished	Buildings	5	0	0.00%	0	0	0.00%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
			Housing for Homeless Added	Household Housing Unit	0	1		0	1	
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: \$1,238,228.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,875	33,939	1,810.08%	10,978	6,265	57.07%
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,815	471	16.73%	125	114	91.20%
			Tenant-based rental assistance / Rapid Rehousing	Households Assisted	375	0	0.00%	0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	114		0	114	
Program Administration	Administration	CDBG: \$1,072,056.50 / HOME: \$245,606.00 /	Other	Other	0	0	0.00%	0	0	0.00%

Table 1 – Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During FY 2023-2024, CDBG, HOME, and SHIP funds were used to address high priority needs by providing homebuyer education and counseling; construction of affordable housing; public services and shelter for eligible populations; and economic development opportunities. The City of Clearwater expended \$2,074,083 in regular CDBG funds out of an available \$2,914,262 in combined entitlement, program income, and prior-year resources.

Goal 1: Program Administration – *Administer the City of Clearwater’s federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.* There are no numerical outcomes to report for this goal, the City’s Federal allocation covered all program-related administrative expenses for CDBG and HOME.

Goal 2: Housing – *Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater.* The City addressed this goal through completion of the following activities: provision of homebuyer down payment/closing cost assistance for 2 households through Tampa Bay Community Development Corporation, the construction of 6 homeowner housing units.

Goal 3: Homelessness – *Help to prevent and reduce homelessness within the City of Clearwater.* The City addressed this goal through the Homeless Emergency Project, Inc. (HEP), St. Vincent de Paul Community Kitchen and Resource Center (SVdP), Hope Villages of America, and Metropolitan Ministries, which provided emergency shelter and critical support facilities to 3,311 persons experiencing homelessness in the City of Clearwater. The City also supported the provision of public services by The Kimberly Home, Inc., which served 38 homeless persons.

Goal 4: Non-Homeless Special Needs – *Expand the accessibility and coordination of social services to City of Clearwater special needs populations.* The City supported non-profit special needs service providers such as WestCare GulfCoast-Florida, Inc. (substance abuse services) and Hope Villages of America (domestic violence shelter), which collectively served 125 special needs persons. Additionally, the City supported facility rehabilitation projects for PEHMS (mental health) and Directions for Living (mental health), which collectively served 6,265 special needs persons.

Goal 5: 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.* The City addressed this goal by partnering with non-profit organizations that serve low- and moderate-income neighborhoods. Through such partnerships, including those with Intercultural Advocacy Institute, Gulfcoast Legal Services, Inc., R’Club Child Care, Inc. Gateway ELA, Clearwater Neighborhood Housing Services, Inc., Homeless Emergency Project, Inc., Willa Carson Health and Wellness Center, PEMHS, and Gulfcoast Legal Services, which together benefitted 1,412 persons.

Goal 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 (NRSAs).* The City addressed this goal by funding microenterprise/entrepreneurial technical assistance in partnership with the Hispanic Business Initiative Fund of Florida, Inc. (Prospera) and WeeCare, Inc. (Upwards), which collectively benefitted 42 businesses.

Goal 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.* No activities were planned or funded for emergency/disaster response. This goal is intended to be invoked only upon urgent need.

Expenditures for each Strategic Plan goal were consistent with the projects budgeted in the FY 2023-2024 Annual Action Plan. Affordable housing projects often span multiple reporting periods; thus, resulting outcomes carry over into subsequent years and may not be reported in the subject year. Similarly, public facilities and improvement project accomplishments are not reported until the project is complete and may not be reported in the subject year; nine (9) public facilities and improvement projects were completed, and accomplishments were reported in FY 2023-2024, and four (4) public facilities and improvement projects will carry over and will be reported in FY 2024-2025.

Additionally, during FY 2023-2024, the City also expended special CDBG-CV funds in the amount of \$1,199,784.70 out of an available \$1,351,560. These funds were expended on CDBG-CV eligible activities to prevent, prepare for, and respond to coronavirus. Since the initial allocation, these funds have been expended on COVID-19 related homeless services, case management, emergency non-congregate shelter, legal services, housing navigation, and business assistance through various providers, including Directions for Living (COVID-19 case management for elderly, and emergency non-congregate shelter), Tampa Bay Community Development Corporation (COVID-19 mortgage/utility assistance), Homeless Leadership Alliance of Pinellas, Inc. (COVID-19 housing navigation), Gulfcoast Legal Services, Inc. (COVID-19 housing legal services), St. Vincent de Paul CARES (COVID-19 emergency non-congregate shelter), R'Club Child Care, Inc. (COVID-19 air quality improvements), and St. Vincent de Paul UPC (COVID-19 emergency non-congregate shelter). These funds have also been used to create outdoor recreational opportunities. These efforts addressed the goals in the substantially amended FY 2019 Annual Action Plan that allocated the City's CDBG-CV funds for coronavirus response.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	4,679	3
Black or African American	1,587	2
Asian	46	0
American Indian or American Native	23	0
Native Hawaiian or Other Pacific Islander	13	0
Total	6,348	5
Hispanic	860	1
Not Hispanic	5,488	4

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In FY 2023-2024, CDBG funded public service, public facility, blight elimination, housing, and economic development activities that served 11,181 individuals of which 6,348 individuals are reflected in Table 2. The following are the racial and ethnic status of all program participants: White - 4,679 (64.26%); Black/African American - 1,587 (21.80%); Asian - 46 (0.63%); American Indian/Alaskan Native - 23 (0.32%); Native Hawaiian/Other Pacific Islander - 13 (0.18%); American Indian/Alaskan Native & White - 6 (0.08%); Asian & White - 2 (0.03%); Black/African American & White - 20 (0.27%); American Indian/Alaskan Native & Black/African American - 4 (0.05%); Other Multi-Racial - 871 (11.96%); 1,277 program participants identified as Hispanic. In addition, low/mod area (LMA) activities served 3,900 individuals for which the racial and ethnic status of participants are not available.

Additionally, in FY 2023-2024 CDBG-CV funded public service and public facility activities that served 1,040 individuals to prepare for, prevent, or respond to the health and economic impacts of COVID-19.

(***The table above does not reflect American Indian/Alaskan Native & White; Asian & White; Black/African American & White; American Indian/Alaskan Native & Black/African American; or Other Multi-Racial utilizing CDBG funds.)

In FY 2023-2024, HOME funded housing activities served 8 households. The following are the racial and ethnic status of program participants: White - 3 (37.50%); Black/African American - 2 (25.00%); and Other Multi-Racial - 3 (37.50%).

In FY 2023-2024, SHIP funded housing activities served 13 households. The following are the known racial and ethnic status of program participants: White - 10 (76.92%); and Black/African American - 3 (23.08%).

In FY 2023-2024 ARPA funded housing activities served 8 households. The following are the known racial and ethnic status of program participants: 6 White (75%); 1 Black (25%) and 1 Asian (25%)

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$3,325,966	\$2,074,083
HOME	public - federal	\$5,879,499	\$1,925,520
Other	public - state	\$3,636,566	3,559,042

Table 3 – Resources Made Available

Narrative

In FY 2023-2024, the City had \$9,205,465 in CDBG and HOME program funding available to fund eligible housing and community development activities, economic development activities, and local agencies that provide services that assist extremely low to moderate-income residents. Adjustments were made to the Resources Made Available default values generated by the system, as the default values included estimates for program income and prior year resources from the Annual Action Plan. The actual funding amount included \$1,445,986 in new entitlement funding through the CDBG and HOME programs. The City had \$5,012,861 in prior year resources and \$1,287,727 in program income. The city also has three revolving loan funds totaling \$1,458,891. Not included in the table above, the City is managing an allocation of \$1,351,560 in CDBG-CV funds to prevent, prepare for, and respond to the Coronavirus Pandemic.

Additionally, regarding the “Other” funding source listed in the table above, the City had a total of \$1,365,854 in Florida State Housing Initiatives Partnership (SHIP) allocation, \$2,027,078 in prior-year available SHIP program income, and \$243,634 in Pinellas County Housing Trust Fund (PCHTF) program funds available to assist housing needs. The amount of public/state (Other) funding available originally shown in the table above included estimates of program income and carryover funds provided in the 2023-2024 Annual Action Plan and has been adjusted to reflect the actual amounts. The amount of public/state (Other) funding available originally shown in the table above included estimates of program income and carryover funds provided in the 2023/24 Annual Action Plan and has been adjusted to reflect the actual amounts.

In FY 2023-2024, the City expended a total of \$2,074,083 in CDBG funds and \$1,925,520 in HOME funds.

In FY 2023-2024, the City expended \$3,383,561 in SHIP funds and \$175,481 in PCHTF.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide Low- and Moderate-Income Areas	93	77	Accomplished through public services, housing assistance, economic development, & public facilities.
Downtown Gateway District Neighborhood Revitalization Strategy Area	2	7	Allocation was accomplished through public facilities.
Lake Bellevue Neighborhood Revitalization Strategy Area	1	8	Allocation was accomplished through public facilities.
North Greenwood Neighborhood Revitalization Strategy Area	4	8	Allocation was accomplished through public facilities and public services.

Table 4 – Identify the geographic distribution and location of investments

Narrative

In FY 2023-2024, the City expended 77% of CDBG and HOME funds on activities through public services, economic development technical assistance, down payment and closing cost assistance, housing assistance, and public facilities projects that benefited individuals/families in the low- to moderate-income areas of the city. The City expended 7% of CDBG and HOME funds through public facilities that benefited individuals/families in the Downtown Gateway Neighborhood Revitalization Strategy Area. The City expended 8% of CDBG and HOME funds through public facilities that benefited individuals/families in the Lake Bellevue Neighborhood Revitalization Strategy Area. The City expended 8% of CDBG and HOME funds on public services and public facilities that benefited individuals/families in the North Greenwood Neighborhood Revitalization Strategy Area.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Federal funds were leveraged with non-Federal funds and donated labor to provide a match contribution for the City of Clearwater’s HOME program.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$1,845,980
2. Match contributed during current Federal fiscal year	\$1,373,924
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$3,219,904
4. Match liability for current Federal fiscal year	\$41,306.25
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$3,178,597.75

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
CFI-404	5/20/2024	\$170,080				\$1,500		\$171,580
CFI-408	12/13/2023	\$152,770				\$1,690		\$154,460
CFI-409	12/23/2023	\$170,030				\$2,860		\$172,890
CFI-410	6/24/2023	\$136,816				\$5,900		\$142,716
CFI-415	6/24/2024	\$170,168				\$4,560		\$174,728
CFI-422	8/1/2024	\$156,416				\$2,460		\$158,876
RL-1787	12/23/2023	\$13,297.83						\$13,297.83
DPA-1698	5/1/2024	\$14,000.00						\$14,000.00
CFI-353	5/1/2024	\$45,000.00						\$45,000.00
RL-1640	6/6/2024	\$1,030.00						\$1,030.00
Interest from Bank		\$32,918.13						32,918.13
Loan Payments		292,427.81						\$292,427.81

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$1,420,260	\$1,175,407	\$1,433,637	\$0	\$1,162,030

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	6					6
Dollar Amount	\$1,118,950					\$1,118,950
Sub-Contracts						
Number	10					10
Dollar Amount	\$197,022.20					\$197,022.20
	Total	Women Business Enterprises	Male			
Contracts						
Number	6	0	6			
Dollar Amount	\$1,118,950		\$1,118,950			
Sub-Contracts						
Number	10	0	10			
Dollar Amount	\$197,022.20		\$197,022.20			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Dollar Amount	\$0.00					

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Cost	\$0.00					

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	187	8
Number of Special-Needs households to be provided affordable housing units	0	0
Total	187	8

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	60	0
Number of households supported through The Production of New Units	99	6
Number of households supported through Rehab of Existing Units	16	4
Number of households supported through Acquisition of Existing Units	12	2
Total	187	8

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City worked diligently to meet the fourth-year goals as identified in the 2020/2021 - 2024/2025 Consolidated Plan. The Coronavirus pandemic affected staff production with an allocation of \$1,351,560 of CARES Act funding passed through the Florida Housing Finance Corporation. The City made modest progress in meeting the affordable housing goals; major obstacles the City faced in FY 2023-2024 included the continued increase in construction costs, rising interest rates, and increased property insurance costs. Additionally, the availability of land and/or housing stock for affordable housing is a

challenge for development in an urban, built-out city. The City continues to work with its housing partners to identify land purchase opportunities for affordable housing. The City’s use of SHIP funds facilitated the development of 7 single-family homes and the rehabilitation of 4 residences as well as a construction of 1 multifamily rental project for low-income families in FY 2023-2024. The City also completed 17 down payment assistance loans in FY 2023-2024. The City is in the planning stages of 2 development projects that, collectively, will create 83 new units; this was primarily the basis for the one-year goal in the table above.

Using General Funds, converted from American Rescue Plan Act Local Fiscal Recovery Funds allocated to affordable housing, the City provided funds for 3 single-family homes for a total of \$889,953.95; 1 home rehabilitation for \$66,969.45; and 7 downpayment assistance loans totaling \$357,850. The City provided grant funding totaling \$205,098 for emergency repairs for 47 homes.

Discuss how these outcomes will impact future annual action plans.

Affordable housing and homelessness continue to be a high priority and is identified in the FY 2023-2024 Annual Action Plan. More emphasis is being placed on the utilization of the City’s two Revolving Loan funds to assist more low- to moderate-income families in their pursuit of homeownership and to assist in the rehabilitation of housing to ensure a safe and decent place to live. The City continued to support economic development with its microenterprise technical assistance program. The City continued to utilize CDBG, HOME, SHIP and Pinellas County Housing Trust Fund (PCHTF) and all other available resources to meet the needs identified.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	1
Moderate-income	0	7
Total	0	8

Table 13 – Number of Households Served

Narrative Information

The City’s housing programs are available to extremely low- to moderate-income households that meet the eligibility requirements for each program.

In FY 2023-2024, the City’s housing programs assisted 9 households utilizing CDBG and HOME funds. In addition, the City’s housing programs assisted 69 households utilizing SHIP and PCHTF funds and an additional 63 households using General Funds. The City also distributed \$429,100.11 in CDBG-CV funds to help 1,040 Clearwater residents affected financially by the pandemic to receive emergency non-congregate shelter and to create outdoor recreational opportunities.

Based on the data sourced from the 2017-2021 Comprehensive Housing Affordability Strategy database, the City of Clearwater had 26,890 households whose income was greater than 80% of HUD's Adjusted Median Family Income (HAMFI); 9,055 households whose income was >50-80% of HAMFI; 6,245 households whose income was >30-50% of HAMFI; and 7,380 households whose income was 30% or below of HAMFI.

Cost burden is a fraction of a household's total gross income spent on housing costs; severe cost burden is defined as more than 50% of income going towards rent and utilities. Among all income groups, 5,530 renters have a cost burden >30-50% of income and 5,135 renters have a cost burden greater than 50% of income. Among all income groups, 4,320 owner-households have a cost burden >30-50% of income and 3,430 owner-households have a cost burden greater than 50% of income.

The City of Clearwater is a built-out community and lacks developable land for construction of new affordable owner-occupied and rental housing. These barriers continue to have a negative impact on projects and programs utilized to implement the City's stated strategies.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Clearwater initiated and maintains a comprehensive, holistic approach and established the Homeless Initiative. This initiative provides homeless individuals and families access to comprehensive services.

The City is committed to advocating for and supporting those organizations who provide wraparound services and address the root causes of homelessness. Therefore, the City of Clearwater provides financial assistance to 8 organizations that are part of Pinellas County's Homeless Continuum of Care: Homeless Empowerment Program (\$40,000.00), Pinellas Hope (\$40,000.00), Pinellas Safe Harbor (\$100,000.00), HVA Hope Villages of America (\$10,000.00), CASA Pinellas (\$15,000.00), Metropolitan Ministries (\$10,000.00), St. Vincent de Paul Resource Center (\$35,000.00) and The Salvation Army of Upper Pinellas (\$25,000.00). In addition, the City contributes \$25,000.00 to the Homeless Leadership Alliance (HLA), which is the lead organization overseeing the continuum of care providers in Pinellas County.

Following are some of the ways in which city funds are being used to provide services to individuals and families experiencing homelessness:

- Overnight, emergency, transitional, or permanent housing to homeless individuals and/or families.
- Delivery of case management.
- Transportation services for veterans to Bay Pines Hospital.

The City of Clearwater actively participates in the two major Councils under the Homeless Leadership Alliance (HLA) Continuum of Care with very specific roles: 1) Providers Council, made up of local government representatives and public and private providers of service to homeless and those at-risk of becoming homeless, to develop recommendations to the HLA on issues affecting the homeless services system, to address the needs of all target groups such as individuals, families, veterans, unaccompanied youth, etc., for permanent housing, and to coordinate planning and recommendations with other community-wide planning groups; and 2) The Funders Council, composed of representatives from local and state governments, businesses, foundations, and other funders of services that affect all homeless/at-risk target groups. The Funders Council develops recommendations to the HLA board of directors on funding of homeless and at-risk of becoming homeless programs and services, as well as on strategically aligning funding resources available for homeless or at-risk of becoming homeless services to make the most effective use of scarce resources.

The City also participates in the Diversity, Equity, and Inclusion Committee. The Diversity, Equity, and Inclusion Committee (DEI) provides insight and guidance for promoting diversity, equity, and inclusion in the Continuum of Care (CoC). The committee will consider and develop strategies for board consideration that foster greater participation and make the CoC more accommodating and reflective of members from diverse backgrounds, perspectives, and abilities. The committee will be aware of and ensure coordination and collaboration of diversity, equity, and inclusion efforts throughout the CoC.

The City supports the annual Point-In-Time Survey and Count. The total number of sheltered and unsheltered homeless individuals reported on the Point-in-Time Count & Survey in 2024 was 2,110. Approximately 18.37% of the entire homeless population in Pinellas County self-reported coming from Clearwater.

In FY 2023-2024, City staff continued educating City employees and the general public on the city's homeless initiative, and staff frequently updated the City's webpage. Additionally, the handout created by City staff containing information on the city's homeless initiative, including ways the city can assist the homeless population, is placed at every Clearwater public library and in all city facilities. "Give a Hand Up, Not a Hand Out" is the city's motto. In addition, every new employee receives a wallet-size card with information on how to engage homeless individuals and families and who to contact to provide access to homeless service providers.

In FY 2023-2024, the Clearwater Police Department's Social Services Outreach Specialist directly assisted 505 homeless persons that were placed in Safe Harbor, Pinellas Hope, Homeless Emergency Project, Turning Point, Daystar and other continuum of care providers. The Police Department's Social Services Outreach Specialist identifies individuals that are eligible for services and Social Security benefits and assists them through the process in obtaining those benefits and services. The Police Department's Social Services Outreach Specialist also helps homeless persons and families to navigate through the shelter system that will lead to permanent housing.

In FY 2023-2024, the City provided \$395,027 in CDBG funds supporting homeless operations and transitional housing rehabilitation. Funding was provided for six (6) projects: Homeless Emergency Project, Inc. - Housing Navigation Services; The Kimberly Home, Inc. - Transitional Housing Program; St. Vincent de Paul Community Kitchen Public Facility Rehabilitation Phase 2; ; Hope Villages of America - HVA Food Bank Renovations; St. Vincent de Paul Community Kitchen - Public Facility Rehabilitation Phase 3; and Metropolitan Ministries – Community Navigation and Homeless Prevention Services. The funding provided addressed the following priority needs: Supporting improvements of transitional housing serving extremely low- to moderate-income persons, including the homeless and special needs populations and supporting operations of programs serving extremely low- to moderate-income persons, including the homeless and special needs population.

Addressing the emergency shelter and transitional housing needs of homeless persons

In FY 2023-2024, the City provided \$395,027 in CDBG funding to assist with rehabilitation projects and

operational support for the following: \$15,983 to Homeless Emergency Project, Inc. - Housing Navigation Services; \$15,983 to The Kimberly Home, Inc. - Transitional Housing Program; \$67,815 to St. Vincent de Paul Community Kitchen Public Facility Rehabilitation Phase 2; \$154,995 to Hope Villages of America - HVA Food Bank Renovations; \$124,267.50 to St. Vincent de Paul Community Kitchen - Public Facility Rehabilitation Phase 3; and \$15,593 to Metropolitan Ministries – Community Navigation and Homeless Prevention Services.

In FY 2023-2024, the City, through its General Fund, contributed \$100,000 to Pinellas Safe Harbor; \$40,000 to Homeless Emergency Project, Inc.; \$25,000 to the Homeless Leadership Alliance; \$40,000 to Pinellas Hope; \$10,000 to Hope Villages of America (formerly RCS Pinellas); \$15,000. To CASA; \$10,000 to Metropolitan Ministries; \$35,000 to St. Vincent de Paul Resource Center and \$25,000 to The Salvation Army of Upper Pinellas. The funding supports the operation of programs serving persons and families experiencing homelessness or at risk of becoming homeless and special needs populations.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Pinellas County Human Services provides homeless prevention and self-sufficiency programs targeting the homeless population. The programs target high poverty zone areas throughout the County, to include Clearwater, and focuses on individuals who are disabled and need assistance applying for Federal benefits, assisting homeless families with children seeking affordable, permanent housing and veterans who need assistance with obtaining Federal benefits, with a special focus on homeless veterans to include the following programs: Family Housing Assistance Program; Adult Emergency Financial Assistance Program and Veterans Services Program.

The City continues to work closely with Pinellas County to ensure all eligible recipients are referred to the appropriate organization that will assist with their various needs.

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

In FY 2023-2024, the City provided \$395,027 in CDBG funding to assist with rehabilitation projects and operational support for the following: \$15,983 to Homeless Emergency Project, Inc. - Housing Navigation Services that assisted 50 persons; \$15,983 to The Kimberly Home, Inc. - Transitional Housing

Program that assisted 38 persons; \$67,815 to St. Vincent de Paul Community Kitchen Public Facility Rehabilitation Phase 2 that assisted 1,860 persons; \$154,995 to Hope Villages of America - HVA Food Bank Renovations that assisted 1,365 persons; \$124,267.50 to St. Vincent de Paul Community Kitchen - Public Facility Rehabilitation Phase 3 that is ongoing; and \$15,593 to Metropolitan Ministries – Community Navigation and Homeless Prevention Services that assisted 36 persons.

Additionally, the City, through its General Fund, contributed the following in support of transitioning from homelessness to permanent housing and independent living:

- \$100,000 to Pinellas Safe Harbor, a 470-bed homeless shelter and jail diversion program that opened in January 2011. Transportation is provided to individuals who are willing to enter and receive case management services rather than going to jail.
- \$50,000 to Homeless Emergency Project, Inc. (HEP) to support their emergency shelter program, family transition program, and permanent supportive and rapid re-housing services. HEP provides shelter and wraparound services to homeless veterans.
- \$25,000 to the Pinellas County Homeless Leadership Alliance who is the lead agency for the Pinellas County Continuum of Care (CoC) and is also in charge of the Homeless Management Information System (HMIS) that assists service providers to prioritize available resources to the most in need.
- \$40,000 to Pinellas Hope, a temporary emergency shelter for 250 men and women located on 20 acres provided by Bishop Robert N. Lynch and the Diocese of St. Petersburg. Case Managers meet with the individuals on a regular basis to set goals towards self-sufficiency. Case Managers also assist shelter residents with job and housing placement, perform follow-up visits, and provide after-shelter care to ensure successful outcomes.
- \$25,000 to Hope Villages of America (formerly RCS Pinellas) that runs the domestic violence shelter program, providing apartment-style emergency shelter to homeless persons and families with children. The program works one-on-one with families through case management, education, job readiness skills, and assisting families with the tools needed to save money in order to secure stable housing.
- \$10,000 to the Salvation Army of Upper Pinellas for the Hope Crest program, a transitional living center that comprises two- and three-bedroom apartments. Families are offered ongoing assistance of a case manager upon leaving through a new program called Pathway of Hope.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City collaborates with the Clearwater Housing Authority (CHA) to foster innovative public housing developments, potential joint ventures and residential initiatives. HUD funds are used to subsidize the Housing Choice Voucher (HCV) Program with approximately 1000 participants and subsidizes 233 units of public housing units. CHA's affordable housing consists of 529 mixed-income units, which are not subsidized utilizing federal, state, county, or city monies.

In FY 2023-2024, the CHA assisted approximately 952 families through their monthly Housing Choice Voucher Program, expended approximately \$12,693,169 in Housing Assistance Payments, assisted 245 families through its Public Housing Program with approximately \$2,748,067 dollars in expenditures.

The City and CHA continue to work together to identify opportunities that will provide affordable units to households at 50% AMI, 80% AMI and up to 120% AMI.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

The Clearwater Housing Authority (CHA) encourages residents to become more involved with management and to participate in self-sufficiency programs. The CHA offers a Family Self-Sufficiency (FSS) Program for all Housing Choice Voucher holders who wish to improve their financial situation, eliminate their dependence on public assistance and are motivated to change their lives. FSS participants sign a five-year contract, during which time they complete an educational or vocational program, obtain employment, and become free from government assistance. The FSS staff provides the structure and support necessary to break down barriers and achieve goals. Once a FSS participant obtains employment or higher wages, he or she may begin to save money in an escrow account which is awarded upon completion of the program.

Actions taken to provide assistance to troubled PHAs

The CHA was checked through HUD's Public Housing Assessment System (PHAS) and is designated as Small PHA Deregulation with a score of 81. No further action is needed.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City began receiving SHIP Program funding in 1992 when the Florida Legislature adopted the Sadowski Act.

During the 2007 legislative session, the Florida legislature passed House Bill 1375. Under this bill, approval was granted for the creation of Section 420.9076 of the Florida Statute. This statute requires counties and cities receiving SHIP funds to appoint an eleven-member Affordable Housing Advisory Committee (AHAC). The statute further provides that the committee be made up of members from a specific industry or a specific group as identified in the statute. The requirement was largely met through the use of the City's existing Neighborhood and Affordable Housing Advisory Board (NAHAB). The City Council adopted Resolution No. 22-19 that created and appointed the AHAC.

The duties of the AHAC included reviewing policies and procedures, ordinances, land development regulations and the City's adopted comprehensive plan and recommending specific actions or initiatives to encourage or facilitate affordable housing.

The following are barriers and strategies undertaken by the City to remove or ameliorate the barrier:

Barrier: Lack of land available to develop affordable housing projects – Strategy: Prepare inventory of locally-owned public lands suitable for affordable housing.

Barrier: Limited funding to invest in production and rehabilitation of attainable housing – Strategy: Strengthen our relationship with the Clearwater Housing Authority and private developers to foster innovative public housing developments, mixed-income residential developments, potential joint ventures and residential initiatives.

Barrier: Lack of information concerning the City's permitting process for affordable housing units and limited information on the City's affordable incentives and programs – Strategy: Provide information on affordable housing permitting process to interested developers through printed material and City website.

Barrier: Land Development codes and incentives and third party barriers such as involuntary easements/encroachments and homeowners insurance - Strategy: Initiate an expedited permitting and ongoing review process; provide for flexible densities for affordable housing projects; reduction of parking setback requirements for affordable housing; allowance of flexible lot configuration, including zero-lot line configuration for affordable housing; and support of development near transportation

hubs, major employment centers, and mixed-use development. While homeowners insurance is required, the City's policy is to ensure the client receives only the insurance required.

Barrier: Public perception of affordable housing development – Strategy: Provide information to the public via printed material, reports and the City website showcasing ongoing and completed projects. Support mixed-income housing development projects that strengthen the socio-economic foundation of the community with the inclusion of market-rate units.

Barrier: Maintaining the City's aging housing stock as a source of affordable housing - Strategy: Provide educational opportunities to citizens concerning barriers that can be eliminated such as poor credit; provide acquisition and rehabilitation loans to non-profits whose goal is to preserve affordable housing; provide down payment loans for eligible homebuyers and rehabilitation loans to eligible homeowners to ensure homes are code compliant.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

A significant obstacle to meeting underserved needs is the lack of financial resources among housing and service providers that support the City's institutional delivery structure. Local government policies concerning building codes, subdivision standards and impact fees enacted to protect the general welfare of the public have unintended consequences; an example of an unintended consequence is the creation of barriers to housing affordability by increasing per unit development costs that impacts the supply of affordable housing to extremely low- to moderate-income families.

Other significant obstacles to meeting underserved needs are rents and housing affordability. Average rents in the City of Clearwater are not affordable to low- and moderate-income households; many households struggle to pay their rent and afford necessities such as food, clothing, medical care and transportation. The City gives priority to the acquisition and construction of new mixed-use development projects especially in the established Neighborhood Revitalization Strategy Areas, where need is greatest.

First-time homebuyer obstacles include the purchase price of a single-family home, credit issues and unemployment/underemployment. The City provides first-time homebuyers educational opportunities and down payment and closing cost assistance.

In FY 2023-2024, the City provided \$1,093,360 for six single-family home projects built by Habitat for Humanity and Clearwater Neighborhood Housing Services: \$826,416.80 in SHIP funds for homes at 1160 LaSalle Street, 1414 Monroe Avenue, 1420 Monroe Avenue, 1130 LaSalle Street, 1132 LaSalle Street, and 406 Vine Avenue. In addition, the City provided \$505,964 in HOME and HOME CHDO funds for homes at 1537 Palmetto Street and 1541 Palmetto Street. General Funds in the amount of \$889,953.95 were allocated for homes located at 1205 Roosevelt Avenue, 922 Eldridge Avenue and 1002 Jones Street. In addition, the City provided \$616,500 in SHIP funds to help 10 low-income families purchase

homes in Clearwater and utilized \$103,653.27 in SHIP funds to assist 3 low-income Clearwater homeowners with housing rehabilitation needs.

The City provided \$4,400 in SHIP funds to Tampa Bay Community Development Corporation and \$22,475 in SHIP funds to Clearwater Neighborhood Housing Services, Inc., for homebuyer education/counseling that assisted 152 individuals.

These activities preserve the existing housing stock through acquisition, rehabilitation, and construction of affordable rental units; rehabilitation of aging single-family homes; the increase of available affordable homes through new construction and improved access; homebuyer education; and down payment and closing cost assistance for qualified low- to moderate-income households.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Lead-based paint continues to be a problem throughout cities across the United States. It is usually prevalent in homes built prior to 1978. The City maintains that lead-based paint is a serious issue and conducts housing inspections to determine if there are defective paint surfaces. If lead conditions are present, the lead paint is either removed or covered in a manner prescribed by HUD. The City continues its effort to rid structures of lead-based paint and inspects homes built prior to 1978 for any presence of lead-based paint. If the presence of lead-based paint is found, the City requires removal of the paint as part of its down payment and closing cost assistance and rehabilitation programs.

Additionally, the City continues 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. The City places information about lead-based paint and safety on the City's Affordable Housing Division webpage. Program activities include: Assurance that children identified as at risk receive blood lead testing and a child with elevated lead levels receives follow-up care; promotion of a public awareness campaign through education and disbursement of educational materials via physicians and the community; routine placement of educational materials on the City's Affordable Housing Division webpage; assessment of homes at risk to identify lead hazard control services to eliminate hazards identified in homes; initiation of supportive lead hazard control services to eliminate hazards identified in homes; and evaluation of prevention activities to measure the impact and outcome of program services and intervention efforts in the community.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

According to the 2018-2022 American Community Survey 5-Year Estimates, 16.2% of all people living in the City of Clearwater are at poverty level or below. To combat this statistic, the City continued to coordinate with a number of agencies that support poverty-level families. These agencies provide services to other homeless and non-homeless special needs populations, as well as to low- to moderate-income families. Such services include referrals to affordable housing; employment assistance; job training; and economic opportunity.

In FY 2023-2024, the City provided \$22,752 in CDBG funds to Intercultural Advocacy Institute, Inc. for family advocacy and mentoring toward academic and employment success or self-sufficiency. The City provided \$22,833 to Gulfcoast Legal Services to represent low-income clients; \$22,833 to WestCare GulfCoast-Florida to provide substance abuse services; \$15,983 to The Kimberly Home to support the Transitional Housing Program; \$72,286 to Homeless Emergency Project to provide homeless facilities and shelters; \$165,270 to Hope Villages of America to provide shelter, meals, and basic needs; and \$67,815 to St. Vincent de Paul CKRC to provide a community kitchen and resource center to provide meals and basic needs to homeless persons and those at risk of becoming homeless. Combined, these agencies assisted 3,911 individuals throughout the program year.

In FY 2023-2024, the City provided \$31,800 in CDBG funds to Hispanic Business Initiative Fund of Florida, Inc. dba Prospera that assisted 31 businesses and \$130,000 in CDBG funds to WeeCare, Inc. dba Upwards that assisted 11 businesses. Both organizations provided technical assistance to microenterprise businesses and entrepreneurs.

Through the coordination of programs, including the Environmental Protection Agency; State Brownfields Redevelopment Initiatives; Juvenile Welfare Board; United Way; the Eckerd Foundation; Career Source Pinellas; and the University of South Florida; the City continued to expand its efforts to reduce impediments.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City continued to work with its own departments and various housing and public service providers, as well as partners of their programs, in an effort 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.

In FY 2023-2024, the City supported an array of activities that strengthen the institutional structure's ability to serve persons of extremely low- to moderate-income; persons with special needs; and the homeless population. These activities include case management; emergency shelter; transitional housing; behavioral and mental health services; facilities for the disabled; referrals to appropriate housing providers; affordable housing unit construction and rehabilitation; homebuyer education; down payment assistance; and access to economic opportunity technical assistance.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City continued to coordinate with housing and public service providers to develop an effective institutional structure and enhance interagency coordination. The City continued to work with the Clearwater and Pinellas County housing authorities 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 continued to provide housing-related activities to include

rental assistance; rehabilitation; and new construction for low- to moderate-income individuals. Input from public housing authorities is 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 Local Housing Assistance Plan and Local Housing Incentive Strategy reports, and through the Annual Action Plan process. Moreover, annual meetings in conjunction with the Action Plan process provide an opportunity for these providers to interact. Public service providers in the greater Clearwater area provide a wide array of services to extremely low- to moderate-income individuals. These organizations typically have a specific target population that they serve (homeless individuals/families; persons with special needs or disabilities; extremely low- to moderate-income families) and possess a level of knowledge and expertise that is invaluable when identifying underserved needs. The continuation and expansion of these public services were encouraged 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 a critical action toward preventing homelessness. Therefore, input from public service providers is solicited during preparation of the City's Annual Action Plan.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In FY 2020-2021, Pinellas County's Office of Human Rights and the Community Development and Planning Division of the Planning Department prepared a countywide Analysis of Impediments to Fair Housing Choice (Analysis) which included the City of Clearwater. Data from the Analysis suggested that the following types of impediments exist: (1) Cost and Availability, (2) Evictions, (3) Housing Stock, (4) Protected Classes, (5) Education, (6) Underserved Transportation Corridors, and (7) Limited English Proficiency.

The City funded programs that offer free classes for persons interested in homeownership, as well as provides outreach and training in fair housing. In prior years, this activity was funded with CDBG. In FY 2023-2024, the City used SHIP funds to provide homebuyer education to 152 clients through partnerships with Clearwater Neighborhood Housing Services, Inc. and Tampa Bay Community Development Corporation. The City's efforts are furthered through partnerships with the Pinellas Realtor Organization which subscribes to the Affirmative Marketing Agreement and the Bay Area Apartment Association; both entities work to educate its members on Fair Housing issues.

The City supported self-help initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assisted them in complying with municipal housing codes to include individual volunteers; community and religious organizations/institutions; and businesses as a means of supplementing financial resources for housing repair and neighborhood cleanups to include United Way's Day of Caring.

The City established the Affordable Housing Advisory Committee (AHAC), that provides oversight and review of incentives that will encourage the development of affordable housing. The AHAC provides recommendations annually to the City to consider strategies that will facilitate development of affordable housing and the removal of barriers.

Inquiries from extremely low- to moderate-income tenants are often referred to the City's Code Enforcement staff. Tenants often seek remedies for actual or perceived Housing Code violations in their rental unit that the landlord or property management company may have declined to address or for repairs that are being addressed by the landlord at an unacceptable pace for the tenant. City code enforcement staff provides general information on code enforcement alternatives and remedies as well as the State's landlord tenant law. Some tenants are referred to pro bono or low-cost legal assistance programs to serve tenants needs.

While the City does not provide legal services, the City provided \$22,833 in CDBG funds to Gulfcoast Legal Services, Inc. (GLS) to provide civil legal aid related to housing related matters to 12 residents. Also, Pinellas County Clerk of the Circuit Court operates three legal self-help centers to assist Pinellas County citizens on representing themselves in court in regard to family law; small claims; or landlord/tenant matters. The self-help centers provide consultation with an attorney for a minimal fee; forms and packets for civil court actions; document notary; and copying services.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City is responsible for monitoring all agreements administered under its CDBG and HOME programs, advising subrecipients on their performance and ensuring compliance with Federal rules and regulations corresponding to the funding source. Monitoring is necessary to ensure that subrecipients continue to meet expectations for timeliness, capacity, and reporting; and that activities continue to meet National Objectives and other program goals. Through frequent monitoring, conflicts of interest and opportunities for waste, mismanagement, fraud and abuse are minimized.

Onsite or desk monitoring visits occur at least annually depending on the risk-level of the subrecipient, or if concerns were identified during a prior visit, onsite monitoring visits may occur more frequently to determine compliance or until corrective actions are taken. Staff contacts the subrecipient by phone or email to schedule a monitoring visit and follows up with a formal Notification Letter to the recipient at least two weeks prior to the scheduled visit. The Notification Letter includes confirmation of the date, time and duration of the visit, a description of the purpose for the monitoring visit, and identification of the subrecipient representatives expected to be present and any office/meeting space that will be required.

In preparation for an onsite monitoring visit, City staff reviews all documentation associated with the subrecipient's records, including but not limited to original application for CDBG or HOME funding; subrecipient agreement; requests for payment and corresponding documentation; monthly or quarterly reports; documentation from previous monitoring visits; and copies of other audits performed.

At the beginning of the scheduled onsite monitoring visit, City staff holds an entrance conference with the subrecipient's Director and appropriate financial and program staff. The entrance conference reiterates the schedule and purpose of the onsite monitoring visit and documents the subrecipient's participation. The entrance conference is used to convey the City's responsibility to monitor the subrecipient to determine whether the use of Federal funds is appropriate and consistent with the agreement, even if the onsite monitoring visit presents an inconvenience for the subrecipient.

Within 30 days after the visit, the City mails a monitoring letter to the subrecipient that details the results of the onsite monitoring visit. The letter identifies any Findings or Concerns as follows: Finding – A violation of law or regulation that could result in a sanction; or Concern – A matter that, if not properly addressed, could become a finding that could result in a sanction.

The monitoring letter details each Finding identified, if applicable, along with the corresponding citation(s) of applicable laws, regulations, or program policies and the supporting fact(s) collected during

the onsite visit. For each Finding identified, the letter specifies the corrective action(s) that the subrecipient must take along with a specific date by which the subrecipient must provide a written response detailing how and by when the corrective action(s) will be taken.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

As required, reasonable notice for review and comment of the CAPER was provided. Public notice of two public meetings and a public comment period was published in the Tampa Bay Times on December 25, 2024, advising of the availability of this performance report for viewing and public comment from December 26, 2024, through January 9, 2025. The notice was placed on the City of Clearwater's Affordable Housing webpage located at www.myclearwater.com/housingnotices. No comments were received during the comment period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The programs administered during FY 2023-2024 were Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, and Economic Development.

Housing includes: Habitat for Humanity of Pinellas County – Single Family Homes; and Clearwater Neighborhood Housing Services, Inc. – Purchase Assistance.

Homelessness includes: Homeless Emergency Project, Inc. - Housing Navigation Services; The Kimberly Home, Inc. - Transitional Housing Program; St. Vincent de Paul Community Kitchen Public Facility Rehabilitation Phase 2; ; Hope Villages of America - HVA Food Bank Renovations; St. Vincent de Paul Community Kitchen - Public Facility Rehabilitation Phase 3; and Metropolitan Ministries – Community Navigation and Homeless Prevention Services..

Non-Homeless Specials Needs includes: WestCare GulfCoast-Florida, Inc. – For case management services at the Turning Point facility, an inebriate shelter; Directions for Living – Elevator Improvements with ADA Compliance; ; PEHMS, Inc. – Safety and Security Improvements; and Hope Villages of America – Domestic Violence Shelter.

Community Development and Public Services includes: Gulfcoast Legal Services, Inc. – Housing Legal Services; Intercultural Advocacy Institute, Inc. – Youth Leaders Partnership Program; R'Club Child Care, Inc. – Gateway Early Learning Academy Safety Improvements; Clearwater Neighborhood Housing Services, Inc. – Main Office Improvements; Homeless Emergency Project, Inc. – Shelter Dining Hall Roof Rehabilitation; Willa Carson Health and Wellness Center, Inc. – ADA Improvements; PEMHS, Inc. – Community Navigator Services; and City of Clearwater – Elks Lodge Demolition.

Economic Development includes: Hispanic Business Initiative Fund of Florida, Inc. dba Prospera – Microenterprise Technical Assistance; and WeeCare, Inc. dba Upwards – Microenterprise Technical Assistance.

Other: Directions for Living – Emergency Non-Congregate Shelter for Homeless Families (CDBG-CV); R'Club Child Care, Inc. – Breeden Early Learning Academy COVID-19 Air Quality Upgrades (CDBG-CV); St. Vincent de Paul CARES – Emergency Non-Congregate Shelter for Homeless Families (CDBG-CV); City of Clearwater – Ross Norton Playground (CDBG-CV); and St. Vincent de Paul UPC – Emergency Non-Congregate Shelter for Homeless Families (CDBG-CV).

The City will actively pursue multi-family rehabilitation and acquisition and new construction projects utilizing Revolving Loan funds in fiscal year 2024-2025.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Inspection of initial lease-up of rental housing units is conducted by City staff and ongoing inspections of rental housing funded by HOME funds are also conducted by City staff or contracted compliance monitoring agency. All HOME-funded projects are monitored annually, either by a desk review or an onsite inspection. A desk review includes compliance with income and rent eligibility requirements and financial records. An onsite monitoring includes compliance with income and rent eligibility requirements, financial reports, program records/files and is performed at least every two or three years as applicable. The following identifies all projects that received an onsite or desk review in FY 2023-2024:

- Abilities of Morningside II (2500-1 Harn Boulevard) – Onsite inspection - In compliance
- Abilities of St. Andrews Cove (605 North Keene Road) – Onsite inspection - In compliance
- Homeless Emergency Project (1250 Palmetto Street) – Onsite inspection - In compliance
- Fairburn Apartments (1102 Fairburn Avenue) – Onsite inspection - In compliance
- Kimberly Home, Inc. (114 North Missouri Avenue) – Onsite inspection - In compliance
- Kimberly Home, Inc. (1192 Browns Court) – Onsite inspection- In compliance
- Pineberry Apartments (1225 Highland Avenue) – Desk audit - In progress
- Prospect Towers (801 Chestnut Street) – Desk audit - In progress
- Garden Trail Apartments (609 Seminole Street) – Desk audit - In Progress
- Norton Apartments (1450 South Martin Luther King Jr. Avenue) – Desk audit - In compliance
- CSF-Tieman Village (1101-1119 Woodlawn Street) – Onsite inspection – In compliance

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

As part of the HOME application, applicants are required to submit an affirmative marketing plan to the City which must conform to the City's affirmative marketing requirements. Monitoring of affirmative marketing for HOME-funded units is incorporated into the City's overall monitoring process. During each onsite monitoring visit, the City monitors subrecipients for compliance with affirmative marketing requirements.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

HOME Program Income received during the program year totaled \$1,175,407.

In FY 2023-2024, HOME funds were expended on 15 activities and administration/planning totaling \$1,923,463. Program Income was expended as it became available with 10% utilized for administration/planning.

The following are racial and ethnic status of HOME program participants: White - 3 (37.50%); Black/African American - 2 (25.00%); and Other Multi-Racial - 3 (37.50%); 1 program participant identified as Hispanic.

The following are income levels of the HOME program participants: 0 were extremely low (below 30% or 0%, 1 was low (between 30% - 60%) or 12.5%, and 7 were low income (between 60% - 80%) or 87.5%.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

During FY 2023-2024, the City continued to proactively support, develop, and maintain affordable housing. Utilizing CDBG, HOME, SHIP and Pinellas County Housing Trust Fund, the City assisted 19 households to become first-time homeowners through down payment and closing cost assistance; assisted 4 homeowners to preserve their homes through rehabilitation; funds were provided to The Kimberly Home for the rehabilitation of 1 rental unit to further their mission of housing homeless pregnant women; funds were provided to Habitat for Humanity of Pinellas County to construct 8 single family homes.. Funds were also provided to Clearwater Neighborhood Housing Services for the construction of 4 single family units of which 2 are currently under construction. Funds were also provided to Clearwater Neighborhood Housing Services for construction of 2 rental units and a vacant parcel. The City is also working with two developers to construct 2 large multi-family projects including an 81-unit tax credit project and a 173-unit mixed income, workforce and affordable housing project. The City also completed competitive procurement process for development of a 1.3-acre City owned lot to construct 24 workforce and affordable townhomes for homeownership. Construction is expected to begin during Program Year 2023-24.

The City continues to support national, state, and local housing policies and continues to educate and inform citizens and elected officials of the need for affordable housing.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers		0			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		0			
Direct, on-the job training (including apprenticeships).		0			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.		0			
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).		0			
Outreach efforts to identify and secure bids from Section 3 business concerns.		0			
Technical assistance to help Section 3 business concerns understand and bid on contracts.		0			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.		0			
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.		0			
Held one or more job fairs.		0			
Provided or connected residents with supportive services that can provide direct services or referrals.		0			
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.		0			
Assisted residents with finding child care.		0			
Assisted residents to apply for, or attend community college or a four year educational institution.		0			
Assisted residents to apply for, or attend vocational/technical training.		0			
Assisted residents to obtain financial literacy training and/or coaching.		0			
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.		0			
Provided or connected residents with training on computer use or online technologies.		0			
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.		0			

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.		0			
Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

In FY 2023-2024, the City of Clearwater has one ongoing project subject to Section 3.