



2024-25 APPLICATION WORKSHOP

*ECONOMIC DEVELOPMENT & HOUSING
FEBRUARY 27, 2024*



CLEARWATER
BRIGHT AND BEAUTIFUL • BAY TO BEACH

2024 APPLICATION WORKSHOP

- ❖ STAFFING
- ❖ PROGRAM CHANGES
- ❖ ESTIMATED FUNDING
- ❖ APPLICATION TIMELINE
- ❖ AFTER APPROVAL
- ❖ HOUSING POOL FUNDING AVAILABILITY
- ❖ REHAB & DPA FUNDING
- ❖ HOW TO SUBMIT AN APPLICATION
- ❖ QUESTIONS

2024 APPLICATION WORKSHOP

❖ STAFF

- Denise Sanderson - Director
- Chuck Lane – Assistant Director
- Terry Malcolm-Smith – Housing Coordinator II
- Irin Gomez – Community Development Coordinator II
- Kara Grande – Housing Coordinator I
- Dania Perez – Community Development Coordinator I
- Brenda Douglas – Accountant II
- Gabe Parra – Community Development Coordinator I
- Dylan Mayeux – Real Estate Services Coordinator II

2024 APPLICATION WORKSHOP

❖ ELIGIBLE ACTIVITIES

- Public Services
- Homebuyer Education
- Loan Processing for the Home Purchase Assistance Program
- Public Facilities Projects
- Economic Development Activities
- Housing Pool

2024 APPLICATION PROCESS

PROGRAM CHANGES

2024 APPLICATION WORKSHOP

SHIP Income Limits are not the same as CDBG & HOME

SHIP Income Limits				
Effective May 15, 2023				
Household Size	0 to 30% AMI (Extremely Low)	30+ to 50% AMI (Very Low)	50+ to 80% AMI (Low)	80+ to 120% AMI (Moderate)
1 Person	\$ 18,250	\$ 30,450	\$ 48,650	\$ 73,080
2 Persons	\$ 20,850	\$ 34,800	\$ 55,600	\$ 83,520
3 Persons	\$ 24,860	\$ 39,150	\$ 62,550	\$ 93,960
4 Persons	\$ 30,000	\$ 43,450	\$ 69,500	\$ 104,280
5 Persons	\$ 35,140	\$ 46,950	\$ 75,100	\$ 112,680
6 Persons	\$ 40,280	\$ 50,450	\$ 80,650	\$ 121,080
7 Persons	\$ 45,420	\$ 53,900	\$ 86,200	\$ 129,360
8 Persons	\$ 50,560	\$ 57,400	\$ 91,750	\$ 137,760
Median Family Income (MFI) Rounded - \$89,400 (Effective 05-15-2023)				

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CDBG and HOME - Federal Income Eligibility Limits

Effective - June 15, 2023

Household Size	30% Median (Extremely Low) Income	50% Median (Very Low) Income	80% Median (Moderate) Income
1 Person	\$ 18,250	\$30,450	\$48,650
2 Persons	\$20,850	\$34,800	\$55,600
3 Persons	\$23,450	\$39,150	\$62,550
4 Persons	\$26,050	\$43,450	\$69,500
5 Persons	\$28,150	\$46,950	\$75,100
6 Persons	\$30,250	\$50,450	\$80,650
7 Persons	\$32,350	\$53,900	\$86,200
8 Persons	\$34,400	\$57,400	\$91,750

Gross (Unadjusted) Median Household Income-\$89,400

2024 APPLICATION WORKSHOP

❖ 2024-2025 FEDERAL ALLOCATIONS

➤ NOFA Estimated on February 14

- CDBG \$913,337
- HOME \$532,649
- SHIP \$1,365,854

2024 APPLICATION WORKSHOP

❖ HOUSING POOL FUNDING AVAILABILITY

- Loans available throughout the Fiscal Year
- New Construction of SF & MF Homes, Land Acquisition, MF Rehab
- May submit application anytime during the Fiscal Year
- Multi-family projects - must have site control and project concept
- Single-family projects - Must have qualifying buyer pre-approved for 1st mortgage
- Funds encumbered when project concept and funding plan are reviewed and approved by the ED&H Dept.

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❖ **HOMEBUYER EDUCATION / COUNSELING**

- SHIP funding for Homebuyer Education as subrecipient
- Funded by SHIP - <120% AMI
- Counselors must be HUD Certified
- Counseling vs. Education

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PLEASE HELP TO SPREAD THE WORD ABOUT OUR HOME PURCHASE ASSISTANCE PROGRAM

- MAXIMUM LOAN AMOUNT \$45,000.00
 - 0% INTEREST
 - 50% AMI DEFERRED AND FORGIVEN AT MATURITY DATE
 - 80% AMI 50% AMORTIZED AND 50% IS DEFERRED AND FORGIVEN AT MATURITY DATE
-
- FOR INFORMATION CONTACT
 - CLEARWATER NEIGHBORHOOD HOUSING SERVICES 727-442-4155
 - SUNCOAST HOUSING CONNECTIONS 727-442-7075

2024 APPLICATION WORKSHOP

- PLEASE HELP TO SPREAD THE WORD ABOUT OUR HOMEOWNER REHABILITATION LOAN PROGRAM
 - MAXIMUM LOAN AMOUNT \$60,000.000
 - 0% INTEREST
 - AT OR BELOW 50% AMI - 30-YEAR DEFERRED AND FORGIVEN
 - AT OR BELOW 80% AMI – PAYMENTS ARE REQUIRED ON 50% OF THE LOAN BALANCE; THE OTHER 50% OF THE LOAN BALANCE IS WRITTEN OFF AT MATURITY DATE.

FOR INFORMATION CONTACT KARA GRANDE AT 727-444-7161

KARA.GRANDE@MYCLEARWATER.COM



2024 APPLICATION WORKSHOP

❖ APPLICATION TIMELINE

- February 14th
 - Notice of Funding Availability (NOFA)
 - 30-day application period begins
- February 27th – Application Workshop
- **FRIDAY MARCH 15TH – 11:59 P.M. APPLICATION SUBMISSION DEADLINE**
- 1ST WEEK IN APRIL – TECH REVIEW COMMITTEE MEETING #1
- April 9th – NAHAB Board Meeting
 - *Applicant Presentations*
- 2nd week in April – Technical Review Committee Meeting #2
 - *Review & Ranking of Applications*

2024 APPLICATION WORKSHOP

❖ APPLICATION TIMELINE

- May 14th – NAHAB Board Meeting (Public Hearing)
 - *Approval of Allocation Recommendations*
 - *Staff begins preparation of Annual Action Plan*
- June 9th – Annual Action Plan 30-Day Public Comment Period Begins
- July 8th – Public Comment Period Ends

2024 APPLICATION WORKSHOP

❖ APPLICATION TIMELINE

- July 9th - NAHAB Board Meeting – (Public Hearing)
 - *Recommend Council Approval of the Annual Action Plan*
- July 18th – City Council Meeting Presentation & Approval of Annual Action Plan (Public Hearing)
 - *Staff begins preparation of Subrecipient Agreements*
- August 16th – Deadline for Submittal to HUD

2024 APPLICATION WORKSHOP

❖ AFTER APPROVAL – *WHAT HAPPENS NEXT?*

- August 16th – City submits Annual Action Plan to HUD
- Late August – Subrecipient Agreements are disbursed for signature
- Mid-September - Subrecipient Agreements returned
- Mid-to-Late September – Subrecipient Training Workshop lead by City Staff
- ERRs completed by City staff
- **October 1st – Subrecipients begin work related to approved activities.**

2024 APPLICATION WORKSHOP

❖ **AFTER APPROVAL** – *WHAT HAPPENS NEXT?*

- October 1, 2024 – Beginning of Fiscal Year
 - ✓ Be prepared to start spending funds
 - ✓ Notice to Proceed will be provided
 - ✓ Monthly Reports submitted to the City
 - ✓ Annual on-site monitoring; possibly more

2024 APPLICATION WORKSHOP

CDBG QUESTIONS?

- ❖ CHUCK LANE
727-444-7489 CHARLES.LANE@MYCLEARWATER.COM
- ❖ IRIN GOMEZ
727-444-7164 IRIN.GOMEZ@MYCLEARWATER.COM
- ❖ DANIA PEREZ
727-444-7159 DANIA.PEREZ@MYCLEARWATER.COM

2024 APPLICATION WORKSHOP

HOUSING QUESTIONS?

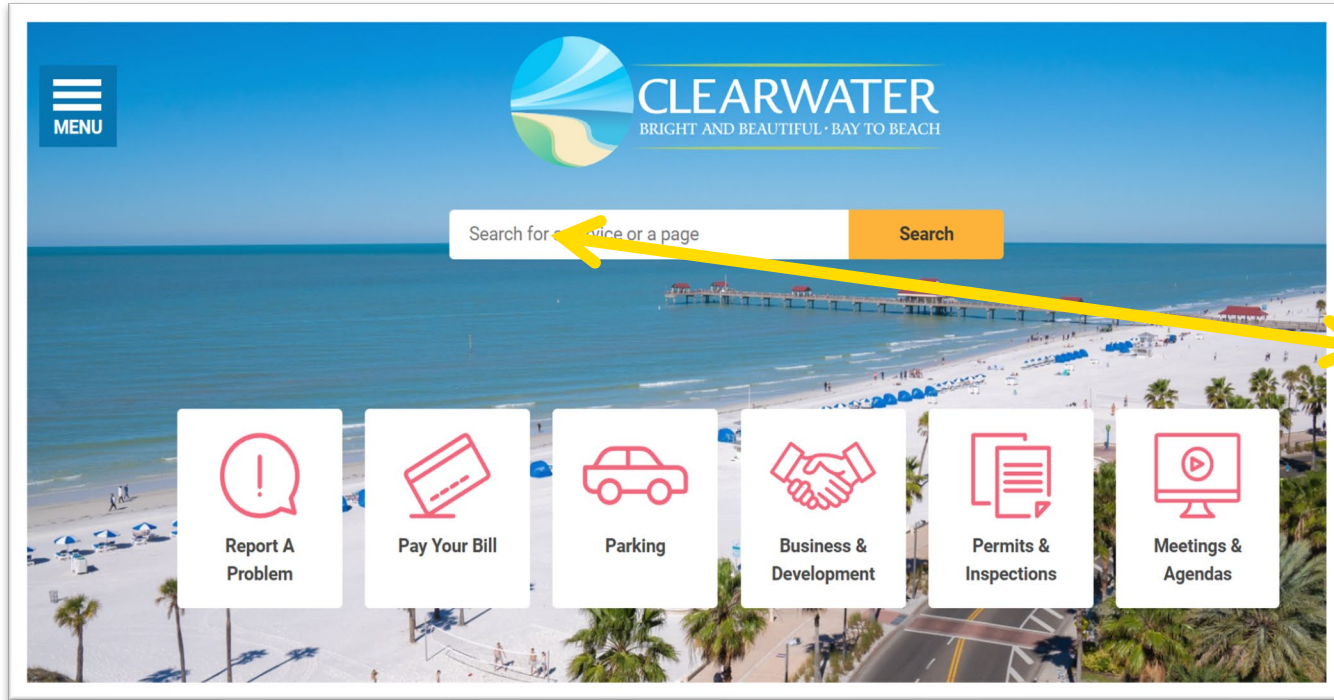
❖ CHUCK LANE
727-444-7489 CHARLES.LANE@MYCLEARWATER.COM

❖ TERRY MALCOLM-SMITH
727-444-7167 TERRY.MALCOLM-SMITH@MYCLEARWATER.COM

❖ KARA GRANDE
727-444-7161 KARA.GRANDE@MYCLEARWATER.COM

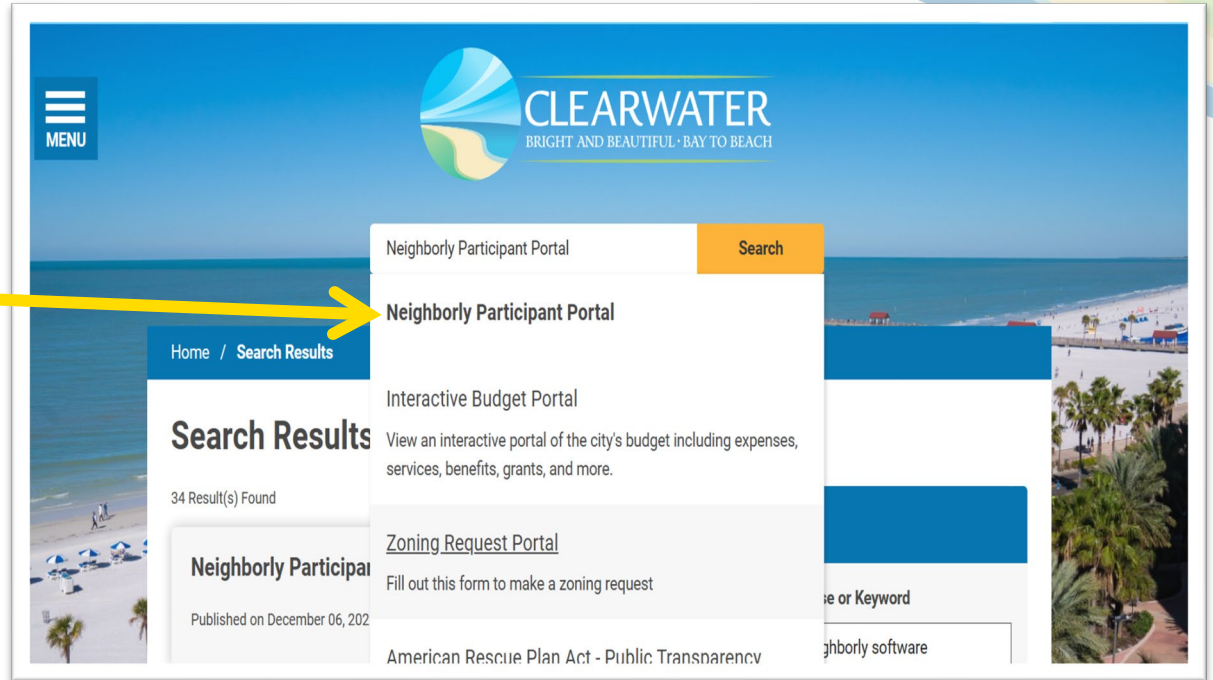
2024 APPLICATION PROCESS

MYCLEARWATER.COM/HOME



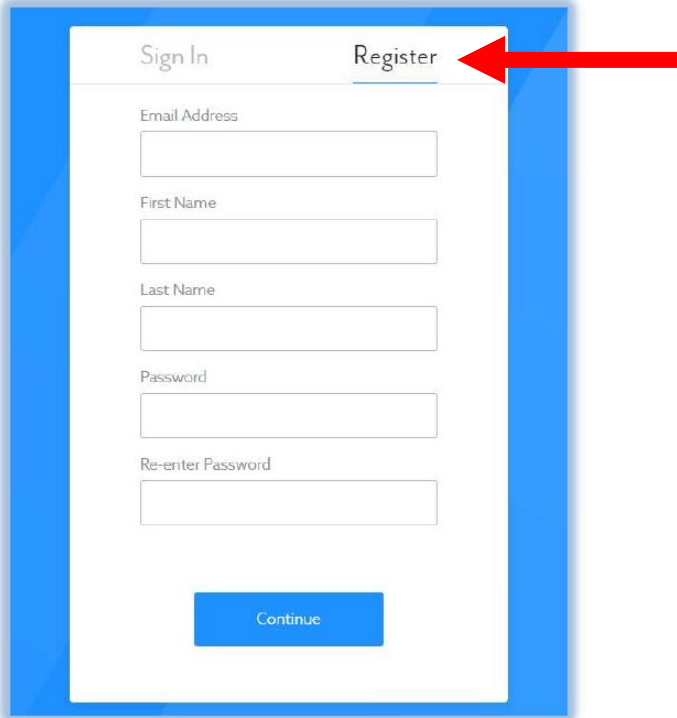
Type "Neighborly Participant Portal"

2024 APPLICATION PROCESS



Click and it will direct you
to Neighborhood Portal

2024 APPLICATION PROCESS

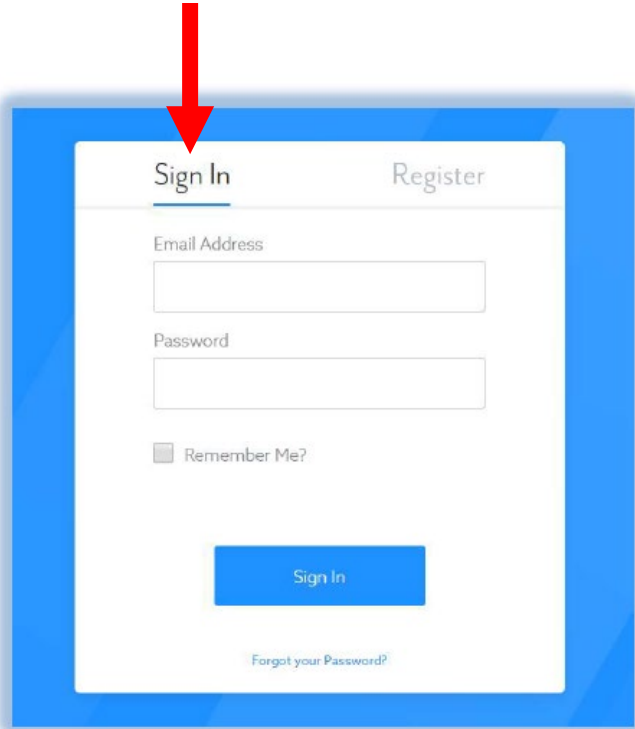


The image shows a registration form interface. At the top, there are two tabs: "Sign In" and "Register". A red arrow points to the "Register" tab. Below the tabs, there are five input fields: "Email Address", "First Name", "Last Name", "Password", and "Re-enter Password". At the bottom of the form is a blue button labeled "Continue".

Registering Your Account

Note: If you do not receive the system email within 2 minutes, check your spam or bulk/junk mail folder.

2024 APPLICATION PROCESS

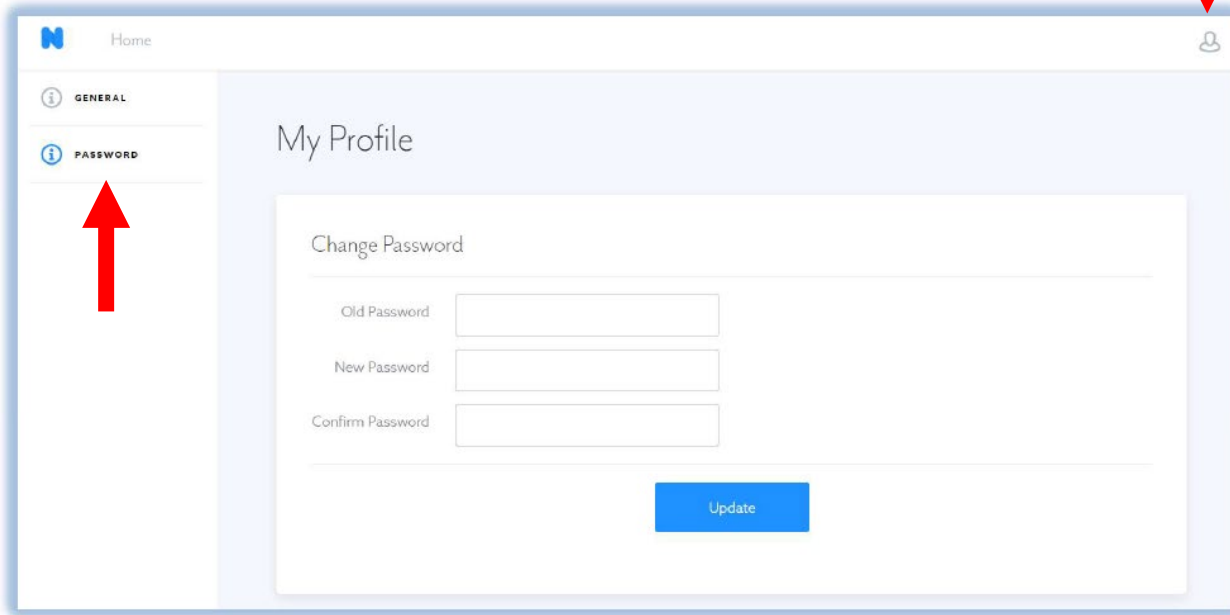


The image shows a screenshot of a web application's sign-in page. A red arrow points to the "Sign In" link at the top left of the page. The page has a white background with a blue border. At the top, there are two links: "Sign In" (underlined) and "Register". Below the links are two input fields: "Email Address" and "Password". There is a checkbox labeled "Remember Me?". At the bottom, there is a blue "Sign In" button and a link for "Forgot your Password?".

Accessing the
Applicant Portal
and Logging In


Application Portal Link:
[https://portal.neighborlysoftware.com/
clearwaterfl/Participant](https://portal.neighborlysoftware.com/clearwaterfl/Participant)

2024 APPLICATION PROCESS



The screenshot shows a web application interface. At the top left, there is a blue 'N' logo and the word 'Home'. Below this is a navigation menu with two items: 'GENERAL' and 'PASSWORD'. The 'PASSWORD' item is highlighted with a red arrow pointing upwards. The main content area is titled 'My Profile' and contains a 'Change Password' form. The form has three input fields: 'Old Password', 'New Password', and 'Confirm Password'. Below the form is a blue 'Update' button. In the top right corner of the application, there is a user profile icon, which is pointed to by a red arrow from above.

Changing Your
Password

Click on the  icon on the top right corner of the screen and select “My Profile.”

2024 APPLICATION PROCESS



Start a New Application

Application Name	Description	Action
------------------	-------------	--------

Public Services

Please select this option if you are a nonprofit provider of public services that benefit 1) low-and moderate-income persons who reside within the city limits of Clearwater; or 2) low- to moderate-income households within the city limits of Clearwater; or 3) businesses located in a low-to moderate-income area (whose owners qualify as low- to moderate-income or whose clientele qualify as same) within the city limits of Clearwater.

*Expires 3/15/2024 11: 59 PM

Start Application

Public Facilities & Improvements

Please select this option if you are a nonprofit provider of services and facilities that benefit low- and moderate-income persons who reside within the city limits of Clearwater. Applicants for funding in this program may apply for up to \$190,000 in construction funding for qualifying improvements to facilities.

*Expires 3/15/2024 11: 59PM

Start Application

Start a New Application

Public Services or Public Facilities

Click on the “start application” button to start a new application.

Closes on 03/15/2024 at 11:59 PM

2024 APPLICATION PROCESS

Public Services Application

Id: 16117

Applications must be
submitted by
3/15/2024 11:59:00 PM
Eastern Standard Time



[View Users \(1\)](#)



[Print Application](#)

- | [Program Overview](#)
- | [A. Contact Information](#)
- | [B. Organization Information](#)
- | [C. Project Information](#)
- | [D. Funding Request](#)
- | [E. Required Documents](#)
- | [F. Submit](#)

Application

Please use the link below to continue the application process.

For all applicant related questions, please contact Irin Gomez at irin.gomez@myclearwater.com.

[Click here to continue](#)

2024 APPLICATION PROCESS

A. Contact Information

Please provide the following information.

- Contact Information for Grant Administration
- Contact Information Responsible for Activity
- Contact Information Responsible for Fiscal Aspects
- Authorized Signer of Subrecipient Agreement
(Authorized Official)

Save

Complete & Continue

2024 APPLICATION PROCESS

B. Organization Information

Please provide the following information.

- Legal Name of Organization
- DBA (Doing Business As)
- Type of Agency (select from dropdown)
- UEI Number from SAM.gov
- Physical Address or Organization
- Mailing Address of Organization, etc.

Save

Complete & Continue

2024 APPLICATION PROCESS


Blue text = links

C.2. Which of the City of Clearwater 2020/2021 - 2024/2025 Consolidated Plan Goals does the proposed activity address? Descriptions of Consolidated Goals can be found [here](#)

Blue tooltip icons = help text

B. Organization Information

Please provide the organization name as shown at <http://search.sunbiz.org/Inquiry/CorporationSearch/ByName> on.

B.1. Legal Name of Organization 

Dropdown fields

B.3. Type of Agency

- Private Nonprofit 501(c)(3)
- Private for Profit
- Government/ Public

2024 APPLICATION PROCESS

PERSONS VS HOUSEHOLDS, WHICH ONE DO I CHOOSE?

Persons 0%-30% AMI

Households 0-30%AMI

Persons 31%-50% AMI

Households 31%-50%AMI

Persons 51%-80%AMI

Households 51%-80%AMI

Persons 81%-120%AMI

Households 81%-120%AMI

Input Realistic Numbers

Persons vs Households:

- **Persons:** For Public Services related to Homelessness, Non-Homelessness Special Need, Community Development, Public Services and Economic Development.
- **Households:** For Public Services related to Homeownership Education and Home Purchase Assistance.

Income Limits:

- HOME/CDBG funds intended to serve beneficiaries at or below 80% AMI
- SHIP funds intended to serve beneficiaries at or below 120% AMI (*Homeownership Education & Home Purchase assistance only*)

2024 APPLICATION PROCESS

D FUNDING REQUEST – SOURCE OF OTHER FUNDS

1. Begin by selecting “Add Row”
2. Source of other funds
3. Funding type (drop down box), etc.


SOURCE OF OTHER FUNDS	FUNDING TYPE:	AMOUNT	IF APPROVED, DATE OF AWARD	IF NOT APPROVED, DATE OF ANTICIPATED ANNOUNCEMENT OF AWARD	FUNDS WILL APPLY TOWARDS: EXAMPLE: OPERATING COST, SALARY SUPPORT, FRINGE, DIRECT DELIVERY COST
City of Largo	Federal		01/01/yyyy	01/01/yyyy	Salary Support and Fringe
	Federal				
	Federal Private State	\$ 0.00			







[Add Row](#)

2024 APPLICATION PROCESS

D. FUNDING REQUEST




1. Begin by selecting “Add Row” (Select add row for each desired activity)
2. The amount
3. Activity Description is a drop-down box

D.4. Funding Request 

DESCRIPTION (REQUIRED)	AMOUNT	
Operating Expenses 	<input type="text"/>	
Salary Support 	<input type="text"/>	
Fringe Benefits:(allowable fringe: PTO time-holiday pay-court leave-health insurance-p 	<input type="text"/>	
Operating Expenses		
Salary Support		
Fringe Benefits:(allowable fringe: PTO time-holiday pay-court leave-health insurance-payroll role admin fee-workers comp)		\$ 0.00
Unit Cost Rate: Fee structure must be listed on agency's policy and procedures		
Add Row		

2024 APPLICATION PROCESS

E. Required Documents

<input type="radio"/> Articles of Incorporation *Required	Upload File 
<input type="radio"/> Bylaws *Required	Upload File 
<input type="radio"/> List of Board of Directors *Required	Upload File 

- 17 documents
- Click [Upload File !\[\]\(38441ceaa711016e0bf2ad46ad394ff4_img.jpg\)](#) link



Complete & Continue


2024 APPLICATION PROCESS

F. SUBMIT


Public Services
Application
Id: 16118

Applications must be submitted by
3/15/2024 11:59:00 PM
Eastern Standard Time

 View Users (1)  Print Application

Program Overview
 A. Contact Information
 B. Organization Information
 C. Project Information
 D. Funding Request
 E. Required Documents
 F. Submit 

- Read Certification language at the top

Name/Title of Official Representative 



Signature of official representative
[Click here to electronically sign](#)

No save history

2024 APPLICATION PROCESS

Funding Request Tips

"Source of Other Funds (Include Amount for Each Source)" is to identify the source(s) of the amount entered in "Total Amount of Other Funds" (e.g. County grant, small business loan, self-funded, etc.). Include the source(s) of other funds and the amount for each source.

PROJECT COST	AMOUNT REQUIRED FOR ENTIRE PROJECT	TOTAL AMOUNT OF OTHER FUNDS	SOURCE OF OTHER FUNDS (INCLUDE AMOUNT FOR EACH SOURCE)
Salary Support	<input type="text"/>	<input type="text"/>	<input type="text"/> 
Professional Services	<input type="text"/>	<input type="text"/>	<input type="text"/> 
	<input type="text"/>	<input type="text"/>	

[Add Row](#)

D.2. City of Clearwater grant funds requested? 

D.3. Budget Narrative (be specific/detailed)

2024 APPLICATION PROCESS

- Grant Writing Tips by **Kevin Chinault**
- Resources to understand funding sources:
 - ❖ CDBG Regulations – 24 CFR 570
 - ❖ HOME Final Rule – 24 CFR Part 92
 - ❖ [Welcome to HUD Exchange - HUD Exchange](#)

2024 APPLICATION PROCESS

Thank You for your attention!
Questions?