2025

Clearwater, FL

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

PROGRAM YEAR 2025

Prepared for the U.S. Department of Housing and Urban Development (HUD)

DRAFT For Public Comment – November 15, 2026

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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 as an Urban City and entitlement grantee under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME), both administered by the U.S. Department of Housing and Urban Development (HUD). The City also participates in the State Housing Initiatives Partnership (SHIP) Program and the Pinellas County Housing Trust Fund (PCHTF) to support affordable housing activities.

The City's 2025/2026–2029/2030 Five-Year Consolidated Plan establishes seven goals to guide the use of CDBG and HOME resources in addressing the City's housing and community development needs. This Consolidated Annual Performance and Evaluation Report (CAPER) evaluates the City's progress during FY 2025/2026, October 1, 2025 through September 30, 2026, the first program year of the five-year Consolidated Plan. The seven goals and corresponding FY 2025/2026 outcomes are summarized below:

Goal 1: Program Administration – Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.

Outcome: During FY 2025–2026, the City of Clearwater continued to administer its federally funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. Although this goal does not have direct numerical outcomes, administrative activities supported effective program management, regulatory compliance, and oversight of federally funded projects.

Key administrative responsibilities included preparing the Annual Action Plan (AAP), Consolidated Annual Performance and Evaluation Report (CAPER), and other required HUD reports; managing the annual funding application and allocation process; conducting ongoing monitoring of affordable housing projects to verify tenant income eligibility, affordability requirements, and compliance with applicable housing standards, including NSPIRE requirements; and monitoring public service and housing subrecipients to ensure compliance with federal regulations, program requirements, and grant agreements.

Staff also provided ongoing technical assistance to subrecipients, oversaw Public Facilities and Improvements projects to ensure compliance with federal requirements, reviewed and processed reimbursement requests, monitored expenditures, and maintained program records.

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Additionally, the City's federally funded grant programs received no findings during the City's 2024 internal audit, reflecting its commitment to regulatory compliance, accountability, and effective management of federal funds.

Challenges:

During the reporting period, the federal government shutdown presented administrative challenges that delayed the City's ability to award funding to new projects and subrecipients. Despite these challenges, the City continued administering existing CDBG and HOME activities, providing technical assistance, monitoring funded projects, and maintaining compliance with federal requirements while awaiting the ability to move forward with new funding awards.

Overall, these administrative efforts supported the continued implementation of the City's Consolidated Plan goals and demonstrated its commitment to responsible management of federal funds despite challenges encountered during the reporting period.

Goal 2: Housing – Provide availability of, and accessibility to, decent affordable housing for the residents of the City of Clearwater.

Objective: During FY 2025-2026, the City of Clearwater planned to construct 3 rental units; **rehabilitate 1 rental unit**; construct 2 homeowner units; rehabilitate 5 homeowner units; assist 9 households with direct financial assistance through our Purchase Assistance Program and assist 65 households with tenant-based rental assistance/rapid rehousing.

Outcome: During FY 2025-2026, with the support of developers, the City of Clearwater used federal funds to construct three (3) new rental unit [100% of goal]; rehabilitate zero (0) existing rental unit (transitional housing) [0% of goal]; construct two (2) homeowner units [100% of goal]; rehabilitate zero (0) existing homeowner units, [0% of goal]; assist seven (7) households with direct financial assistance through the City's Purchase Assistance Program totaling $473,350.00 [77.78% of goal]; and assist ninety-five (95) households with tenant-based rental assistance/rapid rehousing [146.15% of goal].

Rental Housing Construction and Archway Affordable Housing Project:

The City provided HOME Investment Partnerships Program (HOME) funding during FY 2024–2025 to support three (3) affordable rental units within the Archway affordable housing development. The overall development consists of eighty-one (81) affordable rental units, including fifty-one (51) one-bedroom units and thirty (30) two-bedroom units, serving households with incomes ranging from 30% to 80% of the Area Median Income (AMI). Although the City's financial contribution was provided during FY 2024–2025, the three (3) HOME-assisted rental units were occupied during FY 2025–2026. Accordingly, the units are reported as accomplishments in FY 2025–2026, based on the initial occupancy of the HOME-assisted units.

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Additional Affordable Housing Activities Supported by SHIP Funds:

The City also utilized State Housing Initiatives Partnership (SHIP) Program funds to support affordable housing initiatives. These activities included providing ten (10) Purchase Assistance Loans, totaling $663,700.00; completing eleven (11) owner-occupied rehabilitations through the Home Preservation Program, totaling $451,054.75 (the city chose to utilize SHIP dollars for this program due to funding guidelines and requirements); and providing Homeownership Educational and Counseling services to one hundred thirsty-eight (138) households, totaling $24,675.00.

Additionally, during FY 2024–2025, the City allocated $305,000.00 in SHIP funding to support three (3) affordable rental units within the Archway affordable housing development, bringing the total number of affordable rental units supported to six (6).

The City also provided $66,879.45 in funding to the Community Services Foundation for roof replacement improvements benefiting seven (7) affordable rental housing units. These efforts further demonstrate the City's commitment to expanding and preserving affordable housing, improving housing conditions, and addressing the housing needs of low-and moderate-income households and vulnerable populations

Partnership with Community Services Foundation:

Additionally, the City partnered with Community Services Foundation to expand and preserve affordable rental housing opportunities. The City donated a parcel of land to facilitate the development of one (1) affordable rental housing unit, which provided housing for a veteran experiencing homelessness whose household income was below 80% of the Area Median Income (AMI).

Through the combined efforts of federal and SHIP funding, the City achieved or exceeded its affordable housing goals in the following categories: Rental Construction (200.00%), Rental Rehabilitation (700.00%), Owner-Occupied Housing (100.00%), Residential Rehabilitation (140.00%), Purchase Assistance (155.56%), and HOME Tenant-Based Rental Assistance (HOME-TBRA) (141.54%).

Collectively, these accomplishments highlight the City's continued collaboration with community partners to expand affordable housing opportunities, preserve existing housing, promote homeownership, and strengthen housing stability for eligible households.

Goal 3: Homelessness – Help to prevent and reduce homelessness within the City of Clearwater.

Objective: During FY 2025-2026, the City of Clearwater planned to assist 2,300 homeless persons with public facilities or infrastructure activities, 216 homeless persons with public service activities, which included homeless person overnight shelter.

Outcome: During the reporting period, with the support of its Subrecipients, the City assisted a total of 1,753 homeless persons. Of this total, 1,552 homeless persons with public facility or infrastructure activities [67.48% of goal] and 141 homeless persons with public service activities [84.94% of goal]. This accomplishment demonstrates the City's continued commitment to addressing homelessness and expanding access to critical services.

Public Facility and Infrastructure Activities:

The 1,552 persons reported as benefiting from public facility activities were associated with a project funded during FY 2024-2025 and carried forward into FY 2025-2026. The project implemented by Homeless Emergency Project (HEP), involved renovations to its kitchen and dining hall facility, where breakfast, lunch and dinner are provided seven days a week to individuals experiencing homelessness, including adults, seniors, children, and veterans.

During FY 2025-2026, implementation of newly funded facility project experienced administrative and scheduling delays associated with the federal government shutdown, contributing to the execution of project agreements in February 2026. These delays shortened the available implementation period and affected the City's ability to achieve its anticipated annual accomplishments. To address these challenges, the City executed amendments extending the agreement terms to provide subrecipients with additional time to complete approved activities.

As a result, the public facility projects funded during FY 2025–2026 remained ongoing at the end of the reporting period, and their anticipated accomplishments were not included in the current year's totals. These accomplishments will be reported in a subsequent CAPER once the projects are completed and the applicable reporting requirements are satisfied.

Public Service Activities:

During FY 2025-2026, the City partnered with three (3) subrecipients to provide essential public services to individuals experiencing and preventing homelessness, including overnight shelter and supportive services. Collectively, these subrecipients assisted 201 persons, achieving 93.06% of the City's annual goal of 216 persons.

Program performance was partially affected by funding limitations experienced by one of the three subrecipients. This subrecipient received an allocation of $23,147 to support program staffing and service delivery. However, the available funding was sufficient to support services for approximately fifty (50) individuals, compared with the sixty-six (66) individuals originally anticipated. Consequently, the activity was closed out earlier than planned, limiting the subrecipient's ability to achieve its projected outcomes.

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Despite this limitation, the three subrecipients collectively achieved more than 93% of the City's annual public service goal, demonstrating continued progress in providing essential services to clearwater residents.

Goal 4: Non-Homeless Special Needs - Expand the accessibility and coordination of social services to City of Clearwater special needs populations.

Objective: During FY 2025-2026, the City of Clearwater planned to assist 48 special needs persons with public service activities.

Outcome: Through the support of its subrecipients, the City assisted **226** special needs persons through public service activities **[470.83% of goal]**. No special needs persons were assisted through public facilities or infrastructure activities.

Note: *All accomplishments reported under the Non-Homeless Special Needs category were achieved through a public service project providing assistance to elderly residents. As this was a new program, the Subrecipient underestimated its anticipated accomplishments and service delivery goals during the application process, resulting in actual accomplishments exceeding the originally projected goals.*

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 2025-2026, the City of Clearwater planned to assist 5,951 persons with public facility or infrastructure activities, 95 persons with public services, 1 building demolish with elimination of slum and blight.

Outcome: Over the course of the year, the City assisted **1,037** persons through public facility or infrastructure activities **[17.43% of goal]**, while no buildings were demolished due to lack of inventory.

Public Facility and Infrastructure Activities:

The 1,037 persons benefiting from public facility improvements during FY 2025-2026 were associated with projects funded in FY 2024 – 2025 and carried forward into the current reporting period. These projects include improvements to the William Carson Health and Wellness Center, which provides medical services and health education to uninsured and underserved individuals, and Learning Independence for Tomorrow (LiFT), which provides educational services to students with neurodiverse learning needs. These projects were previously discussed in the FY 2024–2025 CAPER, with their accomplishments reported during FY 2025-2026.

Implementation of the public facility projects funded during FY 2025-2026 experienced administrative and scheduling delays associated with the federal government shutdown, contributing to the execution of projects agreements in February 2026. These delays shortened the available implementation period and affected the City's ability to achieve its anticipated annual accomplishments. To address these challenges, the City executed amendments extending the agreement terms, allowing subrecipients additional time to complete their approved activities.

As a result, the FY 2025–2026 public facility projects remained ongoing at the end of the reporting period, and their anticipated accomplishments were not included in the current year's totals. These accomplishments will be reported in a subsequent CAPER upon project completion and satisfaction of applicable reporting requirements.

Public Service Activities:

The City planned to assist 95 persons through public service activities during FY 2025–2026; however, no accomplishments were reported due to the cancellation of the activity in IDIS. The cancellation resulted from expenditure eligibility challenges, as the subrecipient requested reimbursement for fringe benefit costs without corresponding salary expenditures. Although the City explored alternative arrangements, administrative constraints and limited time prevented the necessary agreement modifications. As a result, the activity was canceled, resulting in a shortfall of 95 persons.

Slum and Blight Elimination Activities:

The City planned to demolish one (1) building as part of its efforts to address slum and blight conditions. However, no eligible properties were identified and available for demolition during the reporting period. As a result, no demolition activities were completed, and the annual goal was not achieved.

Moving forward, the City will continue working closely with subrecipients to address implementation challenges, strengthen coordination, and ensure compliance with applicable program requirements while advancing community development and public service objectives.

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 2025-2026, the City of Clearwater planned to assist two (2) businesses with facade improvements and thirty-three 33 businesses with microenterprise/entrepreneurial technical assistance.

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Outcome: While the City did not assist any businesses with facade improvements [0% of goal] during this reporting period due to program development and guideline challenges, subrecipient(s) provided microenterprise and entrepreneurial technical assistance to 20 businesses [60.61% of goal]. Efforts to improve performance in this area will continue, with facade improvement projects planned for FY 2026-2027.

Economic Development Activities:

Progress toward achieving Goal 6 was affected by implementation and eligibility challenges experienced by two subrecipients. Both subrecipients experienced delays in program implementation associated with the federal government shutdown, which delayed HUD's approval of the City's Annual Action Plan (AAP) and the subsequent execution of project agreements.

In addition to these delays, the first subrecipient did not meet its goal of assisting twenty-five (25) income-eligible businesses. Although the subrecipient provided services to twenty-seven (27) businesses located within Clearwater city limits, only 17 of the businesses met the program's income edibility requirements.

The second subrecipient received an allocation of $19,600, compared with its original funding request of $48,000 to assist eight (8) businesses. The reduced funding required adjustments to the planned scope of services and available resources, resulting in the subrecipient providing technical assistance to three (3) businesses during the reporting period, achieving 37.5% of its original target.

Despite these challenges, the subrecipients continued efforts to support micro-enterprise development and entrepreneurial opportunities within the City. The City will continue working with its subrecipients to address implementation challenges, improve program outcomes, and advance economic development opportunities for low- and moderate-income residents. Additionally, façade improvement activities are anticipated to begin in FY 2026–2027 to further support local businesses and economic development opportunities.

During FY 2025–2026, the City finalized the development of its Façade Improvement Program guidelines. This process proved more complex than anticipated and required the assistance of multiple consultants to establish comprehensive program guidelines and eligibility requirements.

Implementation was further affected by applicant-specific challenges. One applicant was determined to be ineligible due to the property's location, while two additional applicants experienced delays related to the application process or personal circumstances. As a result, no façade improvement projects were completed during the reporting period. To improve program efficiency and ensure the timely expenditure of funds, staff intends to establish defined application and execution deadlines beginning in FY 2026–2027. Applicants who fail to meet these deadlines will be subject to having their applications withdrawn from consideration, allowing staff to proceed with

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the next eligible applicant. These improvements are intended to minimize delays, streamline program implementation, and increase the number of completed façade improvement projects in the upcoming program year.

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 2025-2026, no activities were planned for emergency/disaster response. Emergency/disaster response activities are undertaken as conditions warrant and when eligible resources are available.

Outcome: During FY 2025–2026, no natural disasters were declared by the Governor of Florida that required assistance under this goal. As a result, no emergency or disaster response assistance was provided (0).

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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 – Program Year	Actual – Program Year	Percent Complete
Community Development & Public Services	Non-Housing Community Development	CDBG: $527,074.00	**Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**5,951**	**1,037**	**17.43%**
			Public service activities other than Low/Moderate Income Housing Benefit	**Persons Assisted**	**95**	**0**	**0.00%**
			Buildings Demolished	**Buildings**	**1**	**0**	**0.00%**
			Other	**Other**	**1**	**0**	**0.00%**
Economic Development	Non-Housing Community Development	CDBG: $446,475	**Facade treatment/business building rehabilitation**	**Business**	**2**	**0**	**0.00%**
			Businesses assisted	**Businesses Assisted**	**33**	**20**	**60.61%**
Emergency/Disaster Response	Emergency/Disaster Response	CDBG: $0.00 / HOME: $0.00	Other	Other	0	0	0.00%
Homelessness	Homeless	CDBG: $197,588.00	**Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**2,300**	**1,552**	**67.48%**
			Public service activities other than Low/Moderate Income Housing Benefit	**Persons Assisted**	**166**	**141**	**84.94%**

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			Homeless Person Overnight Shelter	**Persons Assisted**	**0**	**0**	**0.00%**
			Homelessness Prevention	**Persons Assisted**	**50**	**0**	**0.00%**
Housing	Affordable Housing Public Housing	CDBG: $499,912.00 / HOME: $5,342,278.12 / SHIP: $1,260,731.00	**Rental units constructed**	**Household Housing Unit**	**3**	3	**100%**
			Rental units rehabilitated	**Household Housing Unit**	**1**	**0**	**0%**
			Homeowner Housing Added	**Household Housing Unit**	**2**	**2**	**100%**
			Homeowner Housing Rehabilitated	**Household Housing Unit**	**5**	**0**	**0%**
			Direct Financial Assistance to Homebuyers	**Households Assisted**	**9**	**7**	**77.7%**
			Tenant-based rental assistance / Rapid Rehousing	**Households Assisted**	**65**	**95**	**146.15%**
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: $23,147.00	**Public service activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**48**	**226**	**470.83%**
Program Administration	Administration	CDBG: $190,737.00 / HOME: $49,122.00 / SHIP: $66,354.00	**Other**	**Other**	**0**	**0**	**0.00%**

Table 1 - Accomplishments – Program Year to Date (FY 2025-2026)

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Community Development & Public Services	Non-Housing Community Development	CDBG: $1,213,050	**Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**12,774**	**1,037**	**8.00%**
			Public service activities other than Low/Moderate Income Housing Benefit	**Persons Assisted**	**554**	**0**	**0.00%**
			Buildings Demolished	**Buildings**	**1**	**0**	**0.00%**
			Other	**Other**	**0**	**0**	**0.00%**
Economic Development	Non-Housing Community Development	CDBG: $1,221,866	**Facade treatment/business building rehabilitation**	**Business**	**10**	**0**	**0.00%**
			Businesses assisted	**Businesses Assisted**	**173**	**20**	**12%**
Emergency/Disaster Response	Emergency/Disaster Response	CDBG: $0 / HOME: $0	**Other**	**Other**	**0**	**0**	**0.00%**
Homelessness	Homeless	CDBG: $830,634	**Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**5,486**	**1,552**	**28%**
			Public service activities other than Low/Moderate Income Housing Benefit	**Persons Assisted**	**1,621**	**141**	**8.69%**
			Homeless Person Overnight Shelter	**Persons Assisted**	**747**	**0**	**3.75%**
			Homelessness Prevention	**Persons Assisted**	**100**	**0**	**0.00%**
			Housing for Homeless added	**Household Housing Unit**	**5**	**0**	**0.00%**

Housing	Affordable Housing Public Housing	CDBG: $366,310 / HOME: $6,400,260.12 / SHIP: $4,324,505	**Rental units constructed**	**Household Housing Unit**	**9**	**3**	**33%**
			Rental units rehabilitated	**Household Housing Unit**	**6**	0	**0.00%**
			Homeowner Housing Added	**Household Housing Unit**	**5**	**2**	**40%**
			Homeowner Housing Rehabilitated	**Household Housing Unit**	**25**	**0**	**0.00%**
			Direct Financial Assistance to Homebuyers	**Households Assisted**	**30**	**7**	**23%**
			Tenant-based rental assistance / Rapid Rehousing	**Households Assisted**	**200**	**95**	**48%**
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: $820,087.00	**Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit**	**Persons Assisted**	**23,840**	**0**	**0.00%**
			Public service activities other than Low/Moderate Income Housing Benefit	**Persons Assisted**	**368**	**226**	**61%**
Program Administration	Administration	CDBG: $1,112,986 / HOME: $711,140 / SHIP: $480,500	**Other**	**Other**	**0**	**0**	**N/A%**

Table 2 - Accomplishments – Strategic Plan to Date (Five-Year)

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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 2025-2026, CDBG, HOME, and SHIP funds were used to address high-priority needs by providing housing assistance; construction and rehabilitation of affordable housing units; public facilities and services for eligible populations; and economic development opportunities. The City of Clearwater expended $1,193,498.92 in regular CDBG funds out of an available $1,884,933 in combined entitlement, program income, and prior-year resources (see PR-26 - CDBG Financial Summary Report).

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 during FY 2025–2026 through the construction of three (3) affordable rental units and two (2) homeowner units; providing $473,350 in purchase assistance to seven (7) households; and assisting 95 households through tenant-based rental assistance and rapid rehousing. In addition, the City leveraged SHIP funding to provide ten (10) additional purchase assistance loans totaling $663,700, complete eleven (11) owner-occupied housing rehabilitations totaling $451,054.75, and provide homeownership education and counseling to 138 households. The City also supported affordable rental housing through the Archway development, funded roof replacement improvements benefiting seven (7) affordable rental units and partnered with the Community Services Foundation to develop affordable housing for a veteran experiencing homelessness. Through these efforts and partnerships with local housing organizations and developers, the City continued to expand affordable housing opportunities, preserve existing housing, promote homeownership, and strengthen housing stability for low- and moderate-income households.

Goal 3: Homelessness - Help to prevent and reduce homelessness within the City of Clearwater. The City addressed this goal during FY 2025–2026 through partnerships with Homeless Emergency Project, Inc. (HEP) and three public service subrecipients, which collectively assisted 1,753 persons experiencing homelessness. Of this total, 1,552 persons benefited from public facility improvements, including renovations to HEP's kitchen and dining hall, which provides meals seven days a week, and 201 persons received essential public services, including overnight shelter and supportive services, achieving 93.06% of the City's annual public service goal. Although delays associated with the federal government shutdown and funding limitations affected the implementation of certain activities, the City worked with its subrecipients to extend project agreements and support continued service delivery. These efforts demonstrate the City's ongoing commitment to addressing homelessness, improving access to critical facilities and services, and supporting individuals and families experiencing housing instability.

Goal 4: Non-Homeless Special Needs - Expand the accessibility and coordination of social services to City of Clearwater special needs populations. During FY 2025–2026, the City supported public service activities that assisted 226 special needs persons, achieving 470.83% of its annual goal. All reported accomplishments were associated with a new public service program providing assistance to elderly residents. Because the program was newly established, the subrecipient underestimated its anticipated service delivery and projected accomplishments during the application process, resulting in actual outcomes significantly exceeding the original goal. No special needs persons were assisted through public facility or infrastructure activities during the reporting period. These efforts demonstrate the City's continued commitment to expanding access to essential services and supporting vulnerable populations.

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. During FY 2025–2026, the City assisted 1,037 persons through public facility and infrastructure improvements, including projects benefiting the William Carson Health and Wellness Center, which provides medical services and health education to uninsured and underserved individuals, and Learning Independence for Tomorrow (LiFT), which provides educational services to students with neurodiverse learning needs. These projects were funded during FY 2024–2025 and carried forward into the current reporting period. Additional projects funded during FY 2025–2026 remained ongoing due to administrative and scheduling delays associated with the federal government shutdown. No public service accomplishments were reported due to the cancellation of an activity resulting from expenditure eligibility challenges, and no buildings were demolished due to the lack of eligible properties available during the reporting period. The City will continue working with its community partners to address implementation challenges, strengthen program coordination, and advance community development, public service, and neighborhood improvement efforts.

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). During FY 2025–2026, the City partnered with subrecipients to provide microenterprise and entrepreneurial technical assistance to 20 businesses, achieving 60.61% of its annual goal. Program performance was affected by delays associated with the federal government shutdown, HUD approval of the City's Annual Action Plan, and challenges meeting income eligibility requirements and adjusting to reduced subrecipient funding. Additionally, the City finalized the development of its Façade Improvement Program guidelines; however, no façade improvement projects were completed due to program development, eligibility, and application-related challenges. The City will continue working with its subrecipients to improve program implementation and expand economic opportunities for low- and moderate-income residents, with façade improvement projects anticipated to begin in FY 2026–2027.

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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 2025-2026 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.

Additionally, during FY 2025-2026, the City also expended special CDBG-CV funds in the amount of $30,157. These funds were expended on CDBG-CV eligible activities to help 60 homeless persons through St. Vincent De Paul Non-Congregate Shelter.

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 for hygiene facilities (e.g., showers) and 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.

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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	255	17
Black or African American	248	20
Asian	5	0
American Indian or American Native	5	0
Native Hawaiian or Other Pacific Islander	2	0
Total	**515**	**37**
Hispanic	35	1
Not Hispanic	480	36

Table 3 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In FY 2025-2026, the City's CDBG allocation funded public facility, housing, and economic development activities that served 480 individuals. These numbers are reflected in **Table 3** and sourced directly from HUD's IDIS Online system.

The following are the racial and ethnic status of all CDBG-assisted participants: White - 255 (49.5%); Black/African American - 248 (48.1%); Asian - 5 (0.9%); American Indian/Alaskan Native - 5 (0.9%); Native Hawaiian/Other Pacific Islander - 2 (0.38%); Hispanic – 35 (6.8%). These activities included public services, public facility improvements, and business assistance for which demographic information was collected.

Additionally, in FY 2025-2026, the City's CDBG-CV allocation funded an emergency non-congregate shelter activity that served 60 individuals to respond to the health and economic impacts of COVID-19.

(Note: The table above does not reflect Other Multi-Racial individuals utilizing CDBG or HOME funds.)

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	$ 1,884,933	$1,193,498.92
HOME	public - federal	$5,391,400.12	$1,801,732.75
Other	public - state	$ 1,327,085	$1,169,975.58

Table 4 - Resources Made Available

Narrative

The expected amount of CDBG, HOME, and "Other" (i.e., State SHIP) funding shown in the table above reflects estimates of entitlement allocations, program income, and prior-year resources cited in the 2025-2026 Annual Action Plan. In FY 2025-2026, the City expected $1,884,933 in CDBG entitlement, program income from revolving loan funds, and prior-year resources, and $5,391,400.12 in HOME program funding, for eligible housing and community development activities, economic development activities, and local agencies that provide services to assist extremely low to moderate-income residents. Another $1,327,085 in SHIP was expected during the program year. This was the expected amount referenced in the FY 2025-2026 Action Plan.

Actual amounts received during FY 2025-2026 included $925,886 in new CDBG entitlement funding and $360,339.74 in new HOME entitlement funding. The City actually received $186,161.87 in program income from revolving loan funds for CDBG. The City received $756,644.62 in program income for HOME. The total actual amounts available for CDBG were $1,884,933.

Additionally, regarding the "Other" (i.e., State SHIP) funding source listed in the table above, the City actually received a total of $854,336 in new SHIP allocation.

In FY 2025-2026, the City expended a total of $1,193,498.92 in CDBG funds and $1,801,732.75 in HOME funds.

Not included in the table above, the City managed an allocation of $1,351,560 in CDBG-CV funds and $1,637,567 in HOME-ARP funds. Of the CDBG-CV funds, $30,157 was expended in FY 2025-2026, resulting in cumulative total expenditures of $1,268,963.28 in CDBG-CV. Of the HOME-ARP funds, $60,459.09 were expended in FY 2025-2026.

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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	79%	48%	48% of CDBG funds were expended on activities to benefit persons and households in low- to moderate-income areas.
Downtown Gateway District Neighborhood Revitalization Strategy Area	1%	4%	4% of CDBG funds were expended on activities to improve public facilities in Downtown Gateway NRSA.
Lake Bellevue Neighborhood Revitalization Strategy Area	2%	31%	31% of CDBG funds were expended on activities to support affordable housing in Lake Bellevue NRSA.
North Greenwood Neighborhood Revitalization Strategy Area	18%	18%	18% of CDBG funds were expended on activities to improve public facilities in North Greenwood NRSA.

Table 5 – Identify the geographic distribution and location of investments

Narrative

In FY 2025-2026, the City expended 48% of CDBG funds on activities through economic development technical assistance, construction and rehabilitation of affordable housing, housing assistance, and public facilities projects to benefit persons and households in low- to moderate-income areas citywide.

The City expended 4% of CDBG funds through public facilities projects that benefit persons experiencing homelessness in the Downtown Gateway Neighborhood Revitalization Strategy Area. These activities included the St. Vincent de Paul Community Kitchen and Resource Center renovation project.

The City expended 31% of CDBG funds through construction and rehabilitation of affordable housing in the Lake Bellevue Neighborhood Revitalization Strategy Area. These activities included the recent acquisition for rehabilitation of the Indigo Apartments (formerly Prospect Towers).

The City expended 18% of CDBG funds on public services and public facilities projects that benefited low- and moderate-income persons and households, including persons experiencing homelessness, in the North Greenwood Neighborhood Revitalization Strategy Area. These activities included renovation of HEP facilities for the homeless, Willa Carsen Health and Wellness Center, and Metropolitan Ministries NeighborHOPE in North Greenwood.

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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 such as State SHIP and the Pinellas County Housing Trust Fund (PCHTF), and donated labor to provide a match contribution for the City of Clearwater's HOME program. The match contribution amount was $1,184,602.13, and the match liability was $39,863.70.

During FY 2025-2026, with the support of developers, the City of Clearwater used federal funds to construct three (3) rental units and two (2) homeowner units [100% of goal], assist seven (7) households through the Purchase Assistance Program totaling $473,350 [77.78% of goal], and assist ninety-five (95) households with tenant-based rental assistance/rapid rehousing [146.15% of goal]. No rental or homeowner units were rehabilitated with federal funds [0% of goal]. The three (3) HOME-assisted rental units are part of the 81-unit Archway affordable housing development, which serves households earning 30% to 80% of AMI. Although HOME funding was provided in FY 2024–2025, the units were first occupied in FY 2025–2026 and are reported as FY 2025–2026 accomplishments. The City also used SHIP funds for ten (10) Purchase Assistance Loans totaling $663,700; eleven (11) owner-occupied rehabilitations totaling $451,054.75; homeownership education and counseling for 138 households totaling $24,675; and $305,000 for three (3) additional Archway rental units, bringing the total rental units supported to six (6).

Fiscal Year Summary – HOME Match (HOME)	
1. Excess match from prior Federal fiscal year	$3,438,328.35
2. Match contributed during current Federal fiscal year	$1,184,602.13
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	$4,622,930.48
4. Match liability for current Federal fiscal year	$39,863.70
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	$4,583,066.78

Table 6 – Fiscal Year Summary - HOME Match Report (HOME)

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Match Contribution for the Federal Fiscal Year (HOME)								
Project No. or Other ID	Date of Contri-bution	Cash (non-Federal sources)	Fore-gone Taxes, Fees, Charges	Appraised Land/ Real Property	Required Infra-structure	Site Prepar-ation, Con-struction Materials, Donated labor	Bond Financ-ing	Total Match
Interest from City	9/30/2026	$64,795.11	$0	$0	$0	$0	$0	$64,795.11
PI & HP	9/30/2026	$1,119,807.02	$0	$0	$0	$0	$0	$1,119,807.02

Table 7 – Match Contribution for the Federal Fiscal Year (HOME)

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HOME MBE/WBE Report

Program Income (HOME)

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 $**
$1,083,979.61	$756,644.62	$25,316.95	$0.00	$731,327.67

Table 8 – Program Income (HOME)

Minority Business Enterprises and Women Business Enterprises (HOME)

Contracts - Indicate the number and dollar value of contracts for HOME projects completed during the reporting period								
Total		**Minority Business Enterprises**				**White Non-Hispanic**	**Women Business Enterprises**	**Male**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**			
Contracts								
Number	1	0	0	0	0	1	0	1
Dollar Amount	$305,000	$0	$0	$0	$0	$305,000	$0	$305,000
Sub-Contracts								
Number	0	0	1	3	12	25	5	38
Dollar Amount	$0	$0	$0	$0	$0	$	$0	$0

Table 9 - Minority Business and Women Business Enterprises (HOME)

Minority Owners of Rental Property (HOME)

Contracts - 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	0	0	0	0	0
Dollar Amount	$0	$0	$0	$0	$0	$0

Table 10 – Minority Owners of Rental Property (HOME)

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Relocation and Real Property Acquisition (HOME)

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

Table 11 – Relocation and Real Property Acquisition (HOME)

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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	85	100
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**85**	**100**

Table 12 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	65	95
Number of households supported through The Production of New Units	5	5
Number of households supported through Rehab of Existing Units	6	0
Number of households supported through Acquisition of Existing Units	9	0
Total	**85**	**100**

Table 13 – 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 goals as identified in the 2025/2026 - 2029/2030 Consolidated Plan. The City made progress in meeting the affordable housing goals; major obstacles the City faced in FY 2025-2026 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.

During FY 2025–2026, with the support of developers, the City of Clearwater utilized federal funds to construct three (3) affordable rental units and two (2) homeowner units, assist seven (7) households with purchase assistance totaling $473,350, and provide tenant-based rental assistance/rapid rehousing to 95 households. The three (3) rental units are part of the Archway affordable housing development, an

81-unit development serving households earning between 30% and 80% of the Area Median Income (AMI). The City also leveraged SHIP funding to provide ten (10) additional purchase assistance loans totaling $663,700, complete eleven (11) owner-occupied rehabilitations totaling $451,054.75, and provide homeownership education and counseling to 138 households. Additional efforts included allocating $305,000 in SHIP funds toward three (3) affordable rental units within the Archway development, providing $66,879.45 for roof replacement improvements benefiting seven (7) affordable rental units, and partnering with the Community Services Foundation to develop an affordable rental unit for a veteran experiencing homelessness. Although no federally funded rental or homeowner rehabilitation units were completed during the reporting period, the City continued to preserve and expand affordable housing through its SHIP-funded programs and community partnerships. Collectively, these accomplishments demonstrate the City's continued commitment to expanding affordable housing opportunities, promoting homeownership, improving housing conditions, and strengthening housing stability for low- and moderate-income households and vulnerable populations.

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 2025-2026 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	3	0
Low-income	0	0
Moderate-income	0	2
Total	**3**	**2**

Table 14 – Number of Households Served

Narrative Information

Affordability refers to the capacity to access a "decent and adequate" housing unit within the housing market, either for rental or ownership.

The U.S. Department of Housing and Urban Development (HUD) defines "Cost Burdened" as when a household spends more than 30% of their income on housing costs. However, for some State programs the burden could be up to 35% depending on a specific household's capacity. A household that pays more than 50% of its annual income toward housing costs is considered by HUD to be "Severely Cost

Burdened.” According to 2025 estimates from the University of Florida Shimberg Center for Housing Studies' Florida Housing Data Clearinghouse, approximately 39.3% of Clearwater households are cost burdened, paying more than 30% of household income toward housing costs, compared with approximately 34.3% of households statewide. Approximately 19.5% of Clearwater households are severely cost burdened, paying more than 50% of household income toward housing costs, compared with approximately 16.6% statewide. These estimates demonstrate that housing cost burden continues to be a significant housing need in Clearwater, with both cost burden and severe cost burden exceeding statewide levels.

The City’s housing programs serve extremely low- to moderate-income households that meet the applicable eligibility requirements for each program. During FY 2025–2026, the City supported the construction of two (2) new single-family homes for homeownership and three (3) affordable rental units within the Archway affordable housing development. The Archway development consists of 81 affordable rental units, including 51 one-bedroom units and 30 two-bedroom units, serving households with incomes ranging from 30% to 80% of the Area Median Income (AMI). Although the City provided HOME funding for the three (3) assisted rental units during FY 2024–2025, the units were initially occupied during FY 2025–2026. Therefore, the three (3) units are reported as accomplishments in FY 2025–2026, consistent with the timing of initial occupancy.

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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 persons experiencing homelessness with access to comprehensive services.

The City is committed to advocating for and supporting organizations who provide wraparound services to address the root causes of homelessness. Therefore, the City provides financial assistance to organizations that are part of Pinellas County's Homeless Continuum of Care. In addition, the City contributes to the Homeless Leadership Alliance (HLA), which is the lead organization overseeing the Continuum of Care (Coc) in Pinellas County.

The following are some ways in which the City's funds are used to provide services to individuals and families experiencing homelessness:

- Emergency shelter and transitional or permanent housing for homeless individuals and/or families.
- Delivery of case management or other wrap-around services for homeless prevention.

The City of Clearwater actively participates in the two major Councils under the HLA CoC 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 homelessness programs and services, as well as strategically aligning funding resources available for homeless or at-risk of homelessness services to make the most effective use of scarce resources.

The City continued to support the annual Point-in-Time (PIT) Count and Survey conducted through the Pinellas Continuum of Care. The 2026 PIT Count identified 1,949 persons experiencing homelessness in Pinellas County, including 1,314 sheltered persons and 635 unsheltered persons.

Among the 598 unsheltered respondents who reported a frequent area of stay, 123 persons, or approximately 20.6%, identified Clearwater. This represents a slight increase from 122 persons in 2025.

The Clearwater figure reflects the respondents' self-reported frequent area of stay and should not be interpreted as a complete count of all persons experiencing homelessness within the City.

In FY 2025-2026, City staff continued educating City employees and the public about the City's homeless initiative, and 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 for homeless services.

In FY 2025-2026, the Clearwater Police Department's Social Services Outreach Specialist directly assisted 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 2025-2026, the City expended $173,934.36 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul parking lot/storage and HVAC system ($45,538.50); HEP Family Transition Program Renovation ($77,451,86); HEP Kitchen and Dining Hall Renovation ($4,650); Metropolitan Ministries NeighborHOPE North Greenwood Program ($23,147), and WestCare GulfCoast-Florida A Turning Point Program ($23,147). Collectively, these projects addressed the following priority homeless needs: Behavioral/Mental Health/Substance Abuse Services, Facilities/Services for Homeless Adults and Families, Nutrition/Food Services, and Case Management.

Addressing the emergency shelter and transitional housing needs of homeless persons

In FY 2025-2026, the City expended $173,934.36 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul parking lot/storage and HVAC system ($45,538.50); HEP Family Transition Program Renovation ($77,451,86); HEP Kitchen and Dining Hall Renovation ($4,650); Metropolitan Ministries NeighborHOPE North Greenwood Program ($23,147), and WestCare GulfCoast-Florida A Turning Point Program ($23,147). These projects support the operation of programs serving persons and families experiencing homelessness or at risk of becoming homeless and special needs populations.

The City also expended $30,157.00 in CDBG-CV funds to help 60 income-eligible persons affected financially by the pandemic to receive emergency non-congregate shelter and to conduct air quality upgrades at public facilities.

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

During FY 2025–2026, the City expended $173,934.36 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul parking lot/storage and HVAC system ($45,538.50); HEP Family Transition Program Renovation ($77,451.86); HEP Kitchen and Dining Hall Renovation ($4,650.00); Metropolitan Ministries NeighborHOPE North Greenwood Program ($23,147.00); and WestCare GulfCoast-Florida A Turning Point Program ($23,147.00). Collectively, these projects supported critical services and facility improvements addressing the needs of individuals and families experiencing homelessness, including access to shelter and transitional housing, nutrition, and case management services.

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

Actions taken to address the needs of public housing

The Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low-income persons in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by HUD. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,691 publicly assisted housing units in the greater Clearwater area (Source: CHA, 2024 Annual PHA Plan).

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income. The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low-income persons. The CHA previously indicated plans to pursue voluntary conversion of public housing. During FY 2025/2026, CHA continued to operate federally subsidized public housing within the City of Clearwater. The CHA will ensure that residents are housed through vouchers and coordination with other housing providers. Any proceeds from the sale of public housing properties will be reinvested in affordable housing. The City of Clearwater will continue to coordinate housing referrals with the CHA, as well as the Pinellas County Housing Authority, in the delivery of the City's CDBG and HOME housing programs.

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

The CHA has an ongoing management program in place to involve residents in its operations. The CHA offers a Family Self-Sufficiency (FSS) Program for all HCV holders who choose 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 that is awarded upon completion of the program.

Additionally, the City of Clearwater will continue to support SHIP-funded homebuyer education, Fair Housing counseling, and housing placement activities that could facilitate the transition from public housing to homeownership.

Actions taken to provide assistance to troubled PHAs

The Clearwater Housing Authority (CHA) is not designated as a troubled public housing agency. As of March 31, 2022, CHA received a Public Housing Assessment System (PHAS) score of 81, resulting in a

designation as a standard performer. Therefore, no specific actions were required by the City during FY 2025/2026 to assist a troubled PHA. The City continues to coordinate with CHA, as appropriate, in support of affordable housing opportunities and the housing needs of low- and moderate-income residents.

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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). Since 2008, the City Council has adopted resolutions to appoint the AHAC cyclically consistent with Florida Statute. The most recent AHAC was appointed by Resolution No. 25-11 on August 21, 2025.

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 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. The following are strategies undertaken by the City to remove or ameliorate the known barriers to affordable housing:

Barrier: Lack of Affordable Housing Supply. The number of vacant units is insufficient to meet demand. The current definition of "affordable housing" is not affordable considering the economy and current wages. The housing market is incentivizing high-cost units because of the return-on-investment. Only landlords willing to "trade-off" for the consistency of subsidized housing agree to undertake affordable housing development. Moreover, the current cost of site preparation, environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

Barrier: Lack of Housing Options for Senior Citizens. Homelessness among senior citizens is becoming more common. Seniors become displaced when the cost of housing increases beyond their fixed incomes. Due to their age and age-related disabilities, there are few alternative affordable housing options available to seniors. For many, assisted living is not feasible unless subsidized by insurance. Although the City has senior housing options available in the community, such as Pine Berry Senior Apartments and Lexington Club Apartments, such units are limited.

Barrier: Renter Cost Burden, High Cost of Rent/Utilities. The high cost of rent and utilities has significantly outpaced actual wages. When faced with eviction, renters are unable to find alternative

affordable housing options within the City. Rental properties cannot be “homesteaded” and therefore do not benefit from tax relief.

Barrier: Real Estate Taxes and Insurance Costs for Homeownership. High interest rates are affecting homeownership. This barrier is compounded by real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs continue to increase, salaries and wages have not kept pace at the same rate.

Barrier: Land Use and Zoning Regulations. Florida’s Live Local Act allows reductions of parking requirements; however, parking is already a concern in the City of Clearwater. Barriers resulting from land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), also increase the cost for developers. Such barriers are often site-specific.

Incentive: Accessory Dwelling Units. Accessory dwelling units have the potential to accommodate elderly persons displaced from other types of housing. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be produced through infill development within existing neighborhoods. The City of Clearwater’s current code allows for accessory dwelling units without changing the density of the property.

Incentive: Infill Density. Infill density in the City of Clearwater is supported by the City’s flexible development criteria and affordable housing density bonus. The City is exploring a new zoning strategy in the North Greenwood neighborhood, to better match resident needs with housing opportunities. Florida’s Live Local Act also allows for the development of affordable housing in non-residential zoning districts, if certain affordability criteria are met. Information about implementation of Florida’s “Live Local Act” in the City of Clearwater is available on the City’s webpage.

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 land use, densities, height, setbacks, parking requirements, and permitting or impact fees enacted to protect the general welfare of the public may have unintended consequences. These are cyclically evaluated by the AHAC to eliminate barriers when identified. Third-party factors, such as construction costs, high interest rates, excessive closing costs, inspection and processing fees, and insurance premiums are a significant obstacle to affordable housing in Florida. The unintended consequence of these third-factor barriers is the increasing per unit development and sale costs that impact the supply of affordable housing to extremely low- to moderate-income families.

Other significant obstacles to meeting underserved needs are rent 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, interest rates, closing costs, inspection and processing fees, and insurance premiums. These obstacles are compounded by the homebuyer credit issues and unemployment/underemployment. The City provides first-time homebuyers educational opportunities and purchase price assistance to help ameliorate these obstacles.

In FY 2025-2026, the City funded two (2) new single-family homes for homeownership at 1565 S MLK Jr Ave and 1561 S MLK Jr Ave in Clearwater (HOME matched with SHIP). The City also used HOME funds to construct three (3) new rental units at Clearwater Garden Apartments, 1260 Cleveland Street.

During FY 2025-2026, the City also funded Tenant-Based Rental Assistance (TBRA) for 65 households and provided direct financial assistance to seven (7) households through its Purchase Assistance Program.

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 purchase price 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 purchase price 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 2020–2024 American Community Survey (ACS) 5-Year Estimates, 14.8% of Clearwater residents were living below the poverty level. To address the needs of residents experiencing poverty, the City continued to coordinate with agencies and community partners that serve low- and moderate-income households, persons experiencing homelessness, and non-homeless special needs populations. Services include referrals to affordable housing, employment assistance, job training, and programs designed to expand economic opportunities.

In FY 2025-2026, the City provided $20,000 in CDBG funds to Prospera that assisted 17 businesses and $16,515 in CDBG funds to Upward Care, Inc. that assisted 3 businesses. Both organizations provided technical assistance to microenterprise businesses and entrepreneurs for a combined benefit of 20 businesses.

Additionally, the City provided CDBG funding of $89,810 to Directions for Living to support its trauma-informed treatment and recovery center and $110,197.50 for rehabilitation improvements at the William Carson Health and Wellness Center. The City also allocated $101,583.88 to support the Hope Villages of America Food Distribution and Basic Needs Center and the Mattie Williams Neighborhood Family Center Power Backup/Generator project. These investments support essential community facilities and services that benefit low- and moderate-income residents and vulnerable populations.

Through coordination with other Federal and non-Federal programs, including the U.S. 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 economic impediments.

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

During FY 2025/2026, the City continued to strengthen the institutional structure supporting implementation of the Consolidated Plan through coordination among City departments, housing authorities, nonprofit and private housing providers, public service agencies, and other community partners. These partnerships support the coordinated delivery of housing and community development programs, improve referrals to available resources and services, and help identify emerging needs and gaps in service delivery.

The City continued to engage housing and community service providers through its planning and program administration processes, including the Annual Action Plan process, the Neighborhood and Affordable Housing Advisory Board (NAHAB), and the SHIP-required Affordable Housing Advisory Committee (AHAC). These coordination efforts provide opportunities for participating organizations to share information regarding housing and community development needs, available resources, program implementation, and barriers to accessing housing and supportive services.

The City's institutional structure is further supported through partnerships with organizations providing affordable housing, homelessness prevention and assistance, supportive services, and economic

development programs. During FY 2025/2026, these partnerships supported transitional housing and case management; emergency shelter and services for persons experiencing homelessness; behavioral and mental health and disability-related facilities and services; affordable housing construction and rehabilitation; homebuyer assistance; housing referrals; and technical assistance designed to expand economic opportunities.

The City will continue to strengthen coordination among departments and community partners, improve referral and service-delivery processes, identify opportunities to leverage available resources, and reduce gaps or duplication in services. These efforts support implementation of the housing, homelessness, non-homeless special needs, community development and public services, and economic development goals established in the City's 2025/2026–2029/2030 Consolidated Plan.

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

The City continued to strengthen coordination among housing, community development, and public service providers to maintain an effective institutional structure for implementing the Consolidated Plan. Coordination with the Clearwater Housing Authority and Pinellas County Housing Authority continued to support access to public and assisted housing resources and tenant-based assistance. Despite limited affordable housing resources and continued demand for housing assistance, the City and its housing partners worked to connect low- and moderate-income households with available rental assistance, housing rehabilitation, new construction, and other affordable housing opportunities. The City also solicits input from public housing authorities as part of the Annual Action Plan process to help identify housing needs, available resources, and opportunities for coordination.

The City further promotes coordination among nonprofit organizations, private and for-profit housing providers, and other community partners through the Neighborhood and Affordable Housing Advisory Board (NAHAB), the SHIP-required Affordable Housing Advisory Committee (AHAC), implementation of the Local Housing Assistance Plan and Local Housing Incentive Strategies, and development of the Annual Action Plan. These processes provide opportunities for housing providers and community partners to identify needs, discuss available resources, and coordinate activities intended to expand affordable housing opportunities.

Public service organizations serving Clearwater also remain an important component of the City's institutional structure. These organizations provide specialized services to extremely low-, low-, and moderate-income households, persons experiencing or at risk of homelessness, and persons with special needs or disabilities. Their direct experience serving these populations provides valuable insight into service gaps, emerging needs, and barriers to accessing housing and supportive services. Where eligible and resources are available, the City supports activities that complement these services and advance the goals established in the 2025/2026–2029/2030 Consolidated Plan.

The City recognizes that continued coordination among housing providers, public service organizations, housing authorities, and other community partners is particularly important to expanding affordable housing opportunities and preventing and reducing homelessness. Accordingly, the City will continue to

solicit input from these organizations through the Annual Action Plan process and other ongoing coordination efforts to identify unmet needs, improve referrals and service delivery, reduce duplication of services, and make effective use of available resources.

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 2024-2025, Pinellas County's Office of Human Rights and the Community Development and Planning Division of the County's Planning Department prepared a countywide 2025 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) Fair Housing Education, (6) Underserved Transportation Corridors, and (7) Limited English Proficiency (LEP).

The City continued to support programs that promote homeownership through educational classes, financial assistance, and outreach efforts focused on fair housing. During FY 2025–2026, the City provided purchase assistance to seven (7) income-eligible households through its federally funded Purchase Assistance Program, totaling $473,350. Additionally, the City utilized SHIP funds to provide ten (10) purchase assistance loans totaling $663,700. The City also supported homeownership education and counseling services for 138 households. These efforts are further strengthened through partnerships with the Pinellas Realtor Organization and the Bay Area Apartment Association, which provide education and outreach to their members on fair housing issues. Collectively, these activities promote housing accessibility, expand homeownership opportunities, and support fair housing awareness throughout the community.

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 such as 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 often partners with Gulfcoast Legal Services, Inc. to provide civil legal aid related to housing-related matters. Also, Pinellas County Clerk of the Circuit Court operates three legal self-help centers to assist Pinellas County citizens on representing themselves in court regarding 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.

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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.

During FY 2025-2026, monitoring activities did not result in any findings for our housing, public facilities, or public services partners.

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 November 4, 2026, advising of the availability of this performance report for viewing and public comment from November 15, 2026, through November 29, 2026. The notice was placed on the City of Clearwater's Affordable Housing webpage located at www.myclearwater.com/housing. No comments were received during the 15-day public comment period.

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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 City is not aware of any significant changes that would affect its program administration as a result of the preceding program year (FY 2025-2026). The City will continue to prioritize the needs of low- and moderate-income persons consistent with program eligibility and the goals of the Five-Year Consolidated Plan.

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

No.

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

Not applicable.

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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 2025-2026:

- Abilities of Morningside I (2500-1 Harn Boulevard) - Onsite inspection - In compliance
- Abilities of Morningside ll(2500 Harn Boulevard) – Onside 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
    - HEP West (1102 Holt Ave) - Onsite inspection - in compliance
- Kimberly Home, Inc. (114 North Missouri Avenue) - Onsite inspection - In compliance
- Kimberly Home, Inc (1180 A&B) Grove Street) – Onsite Inspection – In compliance
- Kimberly Home, Inc. (1192 Browns Court) - Onsite inspection - In compliance
- Pineberry Apartments (1225 Highland Avenue) – Onsite inspection – In compliance
- Prospect Towers (801 Chestnut Street) - Desk audit - In progress
- Garden Trail Apartments (609 Seminole Street) – Onsite Inspection - In Compliance
- 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 $756,644.62.

In FY 2025-2026, HOME funds were expended on rental and homeowner new construction, acquisition for rehabilitation, purchase price assistance, TBRA, and administration/planning totaling $1,801,732.75. Program Income was expended as it became available with 10% utilized for administration/planning.

During FY 2025-2026, the City also funded Tenant-Based Rental Assistance (TBRA) for 65 households and provided direct financial assistance to seven (7) households through its Purchase Assistance Program.

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 2025-2026, the City continued to proactively support, develop, and maintain affordable housing. Utilizing HOME and SHIP, the City constructed three (3) new rental units and two (2) new housing units for homeownership with HOME funds.

The City also worked in partnership with an affordable housing developer to rehabilitate units at the Indigo Apartments (formerly Prospect Towers), resulting in three (3) rental units that were completed in FY 2025-2026.

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.

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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	1	0	0	0
Total Labor Hours	0	66,122	0	0	0
Total Section 3 Worker Hours	0	28,040	0	0	0
Total Targeted Section 3 Worker Hours	0	36	0	0	0

Table 15 – 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					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.		1			
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
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.					
Assisted residents with finding childcare.					
Assisted residents to apply for, or attend community college or a four-year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Table 16 – Qualitative Efforts - Number of Activities by Program

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Narrative

During FY 2025-2026, one project met the $200,000 threshold for Section 3 requirements. Archway Clearwater Gardens was the only project that triggered Section 3 requirements.

The workforce did not reside within one mile of the project site, and the participating contractors did not qualify as Section 3 business concerns.

Through regular training sessions, the City advised subcontractors on their hiring needs, directed them to CareerSource, the local workforce agency, to recruit eligible workers through the welfare-to-work program, and taught them how to qualify and certify as Section 3 business concerns. Despite these efforts, the targeted workforce was not achieved.

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