

Title: SHIP Annual Report

Clearwater FY 2020/2021 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w Rehab	\$45,300.00	1				
3	Owner Occupied Rehab	\$182,455.63	7				
10	New Construction	\$103,314.88	1				

Homeownership Totals: \$331,070.51 9

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							

Subtotals: \$331,070.51 9

Additional Use of Funds

Use	Expended
Administrative	
Homeownership Counseling	
Admin From Program Income	\$31,117.34
Admin From Disaster Funds	

Totals: \$362,187.85 9 \$0.00 \$0.00

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$0.00
Program Income (Interest)	\$5,848.11
Program Income (Payments)	\$427,327.11
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$77,959.86
Total:	\$355,215.36

*** Carry Forward to Next Year: -\$6,972.49**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	388	416	549	719	889
VLI	646	692	831	960	1,071
LOW	1,033	1,107	1,328	1,535	1,712
MOD	1,551	1,662	1,995	2,304	2,571
Up to 140%	1,809	1,939	2,327	2,688	2,999

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$331,070.51	54.86%
Public Moneys Expended	\$10,000.00	1.66%
Private Funds Expended	\$259,300.00	42.97%
Owner Contribution	\$3,143.08	.52%
Total Value of All Units	\$603,513.59	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$331,070.51	-\$77,959.86	-424.67%	65%
Construction / Rehabilitation	\$331,070.51	-\$77,959.86	-424.67%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$45,715.02	12.87%
Very Low	\$69,030.09	19.43%
Low	\$146,065.88	41.12%
Moderate	\$70,259.52	19.78%
Over 120%-140%	\$.00	.00%
Totals:	\$331,070.51	93.20%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$45,715.02	2		0	\$45,715.02	2
Very Low	\$69,030.09	2		0	\$69,030.09	2
Low	\$146,065.88	3		0	\$146,065.88	3
Moderate	\$70,259.52	2		0	\$70,259.52	2
Over 120%-140%		0		0	\$.00	0
Totals:	\$331,070.51	9	\$.00	0	\$331,070.51	9

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance w Rehab	Clearwater				1		1
Owner Occupied Rehab	Clearwater	2	2	2	1		7
New Construction	Clearwater			1			1
Totals:		2	2	3	2		9

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance w Rehab	Clearwater				1	1
Owner Occupied Rehab	Clearwater			3	4	7
New Construction	Clearwater	1				1
Totals:		1		3	5	9

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance w Rehab	Clearwater		1		1
Owner Occupied Rehab	Clearwater	6	1		7
New Construction	Clearwater		1		1
Totals:		6	3		9

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance w Rehab	Clearwater		1					1
Owner Occupied Rehab	Clearwater	4	3					7
New Construction	Clearwater		1					1
Totals:		4	5					9

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance w Rehab	Clearwater				0
Owner Occupied Rehab	Clearwater			3	3
New Construction	Clearwater				0
Totals:				3	3

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Implemented, in LHAP	2022
Ongoing review process		AHAC Review	Implemented, in LHAP	2022
Impact fee modifications		AHAC Review	Implemented, in LHAP	2022
Flexible densities		AHAC Review	Implemented, in LHAP	2021
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2020
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2021
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2022
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2021

Support Services

The City of Clearwater partners with organizations that provide support services in many areas. The available services include, but are not limited to, the following:

Gulfcoast Legal Services (GLS) has provided free civil assistance to low/moderate income residents of Tampa Bay area for over 40 years. GLS focuses on legal matters related to housing, immigration, family law, and financial stability. GLS promotes fair housing opportunities, affordable housing for renters and/or homebuyers, efforts/activities to end chronic homelessness, economic opportunities for very low to moderate-income individuals and provides outreach and housing opportunities for homeless individuals and families. GLS also prevents and eliminates unfair and illegal housing practices, discrimination/fair housing violations, predatory lending, foreclosure, homeowner repair schemes, substandard housing conditions, and unlawful eviction

practices that can lead to homelessness. It does so by providing both information and access to the courts for low/moderate income residents who, because of their limited financial means, have traditionally been the most vulnerable and least likely to know about their legal rights, resulting in their victimization.

Homeless Emergency Project Inc., (HEP's) mission is to provide homeless individuals and families, including veterans, with housing, food, clothing and supportive services necessary to obtain self-sufficiency and improved quality of life. HEP also provides emergency shelter and critical support services for adults experiencing homelessness in Pinellas County.

Directions For Living is committed to serving children and families who are homeless or housing unstable. DFL understands that children who are homeless are more likely to become homeless as adults and to experience complex mental health conditions. It is for this reason that DFL has advocated to proactively address the needs of children and their families who are housing unstable or homeless through our Family Works program. DFL has worked in conjunction with the Pinellas County Schools to aid in identification of this at-risk population and to ensure the right intensity service is being delivered to the family at the right time.

The Kimberly Home Transitional Housing Program provides a safe and loving campus environment to pregnant women and new moms aged 18 years and older who are homeless or at risk of homelessness. This program provides temporary residence and counseling for expectant mothers who are struggling to maintain independence and have no safe place to live. The program also addresses their emotional needs by providing a stable, secure, nurturing environment where they can easily access community resources, develop a plan for their future, learn how to care for their babies, and become strong, self-sufficient, independent mothers. The need for safe, affordable housing for homeless pregnant women remains high. The goal of this program is to ensure that when a client leaves, she has gained the knowledge, self-confidence, and life skills she will need to succeed on her own.

Chore Services Program has been providing services to the 60+ population of Clearwater for over 45 years. The goal is to assist this vulnerable population of Clearwater to remain in their own home, self-sufficient and independent. The services provided by Chore Services allow the over 60 population to maintain a safe and sanitary home environment. The agency targets those with the greatest economic and social needs, those at risk for institutional placement, and low and moderate-income clients. Chore Services provides these clients with services that will include heavy household cleaning, yard work, and minor repairs. Services are provided to residents who are financially and/or physically unable to perform these daily tasks of independent living and who have no one else to assist them. These services will empower the clients to eliminate crime, create pride in their community, deter blighting influence, improve neighborhood stability, and ensure their sustainability as a viable participant in the community.

Suncoast Housing Connections and Tampa Bay Neighborhood Housing Services provides homebuyer counseling to individuals and families desiring to purchase a home in Clearwater. The majority of the clients are low to moderate-income and are eligible for purchase assistance. These agencies work with clients to ensure they are purchase-ready. This involves a thorough review of their credit and finances. The clients are made aware of purchase assistance program for which they are eligible, guide them in the process, and ensures they are seeking to purchase a home they can afford for the long term. Without this, many potential homebuyers would not be able to close the affordability gap preventing them from homeownership.

Tampa Bay Black Business Investment Corporation (BBIC) is a nonprofit organization established in 1987 to meet the need for capital & capacity services for African American entrepreneurs who were then entering the business sector in growing numbers. The Small Business Capital Access Project (The B-CAP) is

working to bring comprehensive capital access and capacity-building services to the North Greenwood and Lake Bellevue areas of in order to fulfill several City Neighborhood Revitalization Strategy Area objectives: expanding business opportunities, reducing unemployment, facilitating community and economic development, and creating new investment opportunities.

Prospera provides educational seminars, one-on-one technical assistance, and grants to entrepreneurs and existing businesses that are considered low to moderate-income persons as defined by HUD. They provide up to six (6) entrepreneurial grants, allowing startups and existing businesses to receive advanced business development services at no cost. A network of professionals provides these services, most of them small businesses contracted by Prospera. These services may include legal assessment, accounting assessment, QuickBooks training, marketing planning, business planning and other related services.

Other Accomplishments

Mr. Michael Taylor, a special needs homeowner, was in need of financial assistance to address the following code deficiencies in his dwelling: roofing, electrical, plumbing, HVAC and the cabinets were falling off the walls.

The client received help from his family to complete and submit his application. During the processing of the client's application, staff noticed that there were numerous encumbrances against his property that prevented assistance through the City's housing rehabilitation program.

After further review of the title report, staff collaborated on Mr. Taylor's title issues and came up with a way the client could address his title issues. Staff called the client and informed him of what he should do, but he was unable to perform the task. Staff realized that they needed to intervene on behalf of the client. Staff reached out by making phone calls and sending emails to several financial institutions that had encumbrances on the property. Within a month, the encumbrances were removed and the title company was able to revise the title report. Staff was able to proceed to loan closing and the rehabilitation of the property was completed correcting all deficiencies. Mr. Taylor was also referred to the Paint Your Heart Out organization where he was approved and his house was painted.

Mr. Taylor has expressed his gratitude to staff for guiding him through the process for assistance.

Availability for Public Inspection and Comments

The City's Annual Report was made available for public inspection and comments on the City's website at www.myclearwater.com/HousingNotices. Notice to the public of the availability of the report was given by new paper advertisement in the Tampa Bay Times.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **196**

Mortgage Foreclosures

A. Very low income households in foreclosure: **3**

B. Low income households in foreclosure: **9**

C. Moderate households in foreclosure: **3**

Foreclosed Loans Life-to-date: **15**

SHIP Program Foreclosure Percentage Rate Life to Date: **7.65**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **1**

C. Moderate households in default: **0**
 Defaulted Loans Life-to-date: **1**
 SHIP Program Default Percentage Rate Life to Date: **0.51**

Strategies and Production Costs

Strategy	Average Cost
New Construction	\$103,314.88
Owner Occupied Rehab	\$26,065.09
Purchase Assistance w Rehab	\$45,300.00

Expended Funds

Total Unit Count: **9** Total Expended Amount: **\$331,070.51**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance w Rehab	David Bell	2050 Loma Linda Way	Clearwater	33763	\$45,300.00	
Owner Occupied Rehab	Kimbery Emery	1017 N. Betty Lane	Clearwater	33756	\$24,959.52	
Owner Occupied Rehab	Lee Black	24862 U S Hwy 19 N. Unit 2103	Clearwater	33763	\$33,343.12	
Owner Occupied Rehab	Melanie Bouse	1120 Webb Drive	Clearwater	33755	\$35,686.97	
Owner Occupied Rehab	Denise Fort-Myles	1155 Queen Street	Clearwater	33756	\$21,503.46	
Owner Occupied Rehab	Victoria Jasionowski	2204 NE Coachman Road	Clearwater	33765	\$32,092.97	
Owner Occupied Rehab	Juanita Hunter	1002 Engman Street	Clearwater	33755	\$13,622.05	
New Construction	Aaron Cowan	602 Alden Avenue	Clearwater	33755	\$103,314.88	
Owner Occupied Rehab	Bertha Boone	1532 Long Street	Clearwater	33755	\$21,247.54	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Clearwater	Local Government	All strategies in LHAP	Administration of all strategies in LHAP	\$25,000.00
NOVA Engineering	Engineering Company	Owner Occupied Rehabilitation & New Construction	Construction inspections	\$6,042.34
Rock Solid	Inspection Company	Purchase Assistance	Housing code inspections	\$75.00

Program Income

Program Income Funds	
Loan Repayment:	\$94,556.76
Refinance:	\$56,193.65
Foreclosure:	\$61,936.58
Sale of Property:	\$214,640.12
Interest Earned:	\$5,848.11
Total:	\$433,175.22

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	0
Approved	0
Denied	0

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Pinellas County Housing Authority	PCHA	1450 S. Martin Luther King, Jr. Avenue	Clearwater	33756	\$361,472.00	7	

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	Owner Occupied Rehab	\$46,965.17	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$46,965.17	2		

Provide a description of efforts to reduce homelessness:

The city of Clearwater initiated and maintains a comprehensive and holistic approach by establishing the City Homeless Initiative Program.

The Homeless Initiative Program provides homeless individuals and families access to comprehensive services.

The city has committed its support for organizations that provides wrap-around services that address the root causes of homelessness. In addition, the city contributes financially to the Homeless Leadership Alliance (HLA) which is the umbrella organization overseeing the continuum of care providers, and the HMIS Homeless Management Information System in Pinellas County.

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

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

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$806,837.00	
Program Income	\$1,045,409.04	
Program Funds Expended	\$825,540.43	
Program Funds Encumbered	\$952,990.13	
Total Administration Funds Expended	\$98,637.02	
Total Administration Funds Encumbered	\$34,317.13	
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$1,417,058.56	175.63%
75% Construction / Rehabilitation	\$1,597,205.56	197.96%
30% Very & Extremely Low Income Requirement	\$606,057.90	32.72%
30% Low Income Requirement	\$927,047.66	50.05%
20% Special Needs Requirement	\$567,895.86	70.39%
Carry Forward to Next Year		

LG Submitted Comments: