



2026/2027 ANNUAL ACTION PLAN

CITY OF CLEARWATER, FLORIDA
MAY 15, 2026



TABLE OF CONTENTS

Executive Summary.....	4
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
PR-05 Lead & Responsible Agencies – 91.200(b).....	9
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	11
AP-12 Participation – 91.105, 91.200(c)	19
Expected Resources	24
AP-15 Expected Resources – 91.220(c)(1,2)	24
Annual Goals and Objectives	28
AP-20 Annual Goals and Objectives.....	28
Projects	34
AP-35 Projects – 91.220(d)	34
AP-38 Project Summary	36
AP-50 Geographic Distribution – 91.220(f).....	40
Affordable Housing	45
AP-55 Affordable Housing – 91.220(g)	45
AP-60 Public Housing – 91.220(h).....	47
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	49
AP-75 Barriers to affordable housing – 91.220(j)	53
AP-85 Other Actions – 91.220(k)	55
Program Specific Requirements.....	59
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	59
Appendix	64

TABLES

Table 1 – Responsible Agencies	9
Table 2 – Agencies, groups, organizations who participated	16
Table 3 – Other local / regional / federal planning efforts	17
Table 4 – Citizen Participation Outreach	23
Table 5 – Expected Resources – Priority Table	25
Table 6 – Goals Summary.....	31
Table 7 – Project Information	34
Table 8 – Geographic Distribution	41
Table 9 – One Year Goals for Affordable Housing by Support Requirement.....	45
Table 10 – One Year Goals for Affordable Housing by Support Type	45

MAPS

Map 1 – Low- and Moderate-Income Areas	42
Map 2 – Neighborhood Revitalization Strategy Areas Map	43

EXECUTIVE SUMMARY

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

INTRODUCTION

The City of Clearwater, Florida, has completed the planning process for the 2026/2027 Annual Action Plan for Federal Fiscal Year (FY) 2026, as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Annual Action Plan is to identify anticipated resources and proposed projects to address the goals, objectives, and strategies of the City's Consolidated Plan spanning program years 2025/2026-2029/2030. The Consolidated Plan guides the use of City resources to address housing and community development needs over a five-year period. The 2026/2027 Annual Action Plan covers the second year (Year 2) of the five-year period.

The Annual Action Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. There are four (4) major categories of focus in HUD's Consolidated Plan template: Housing, Homelessness, Non-Homeless Special Needs, and Non-Housing Community Development. The Annual Action Plan process requires the City to identify anticipated resources and proposed projects to address the priority needs for each category of focus. The planning process was critical in selecting projects to effectively address those priority needs.

During the planning process, the City published a Notice of Funding Availability (NOFA) and conducted a grant application workshop (i.e., technical assistance meeting) that specifically consulted housing and public service providers. The City also convened meetings of the Neighborhood and Affordable Housing Advisory Board (NAHAB) and Technical Review Committee (TRC) to consider federal allocations and project applications, and held public hearings with the NAHAB and City Council to approve the Annual Action Plan. The purpose of this process was to facilitate the submittal of applications for projects that best address the goals, objectives, and strategies of the Consolidated Plan.

SUMMARIZE THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

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

GOAL: PROGRAM ADMINISTRATION

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

GOAL: HOUSING

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

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

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

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

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

GOAL: HOMELESSNESS

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

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

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

GOAL: NON-HOMELESS SPECIAL NEEDS

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

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

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

GOAL: COMMUNITY DEVELOPMENT & PUBLIC SERVICES

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

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

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

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

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

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

GOAL: ECONOMIC DEVELOPMENT

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

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

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

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

GOAL: EMERGENCY/DISASTER RESPONSE

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

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

EVALUATION OF PAST PERFORMANCE

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Economic Development and Housing Department oversees implementation of the CDBG and HOME programs. The previous Annual Action Plan covered the first year of the City's Consolidated Plan. The previous program year showed considerable progress in the City's efforts to implement HUD

entitlement programs. The City is compliant with HUD regulations and continues to deliver housing and community development services in an efficient manner. For the previous program year 2025/2026 (Year 1), the City received an annual allocation of \$925,886 in Community Development Block Grant (CDBG) funds and \$383,226.12 in HOME Investment Partnerships (HOME) funds. With those funds, the City planned to assist approximately 8,610 people, 85 households, and 35 businesses during the previous program year 2025/2026 (Year 1).

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

- Homeowner rehabilitation, including emergency repairs and accessibility retrofitting for persons with disabilities
- Acquisition/new construction for affordable housing
- Homebuyer education/counseling
- Rental assistance
- Legal services for homeless prevention
- Funding to grant subrecipients for public services for the homeless, persons with special needs, or persons of low and moderate income
- Funding for public facilities and infrastructure projects benefitting low- and moderate-income neighborhoods
- Economic development activities

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

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Summary from citizen participation section of plan.

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Annual Action Plan's anticipated resources and proposed projects. The Annual Action Plan is a collaborative process that involves a NOFA, subrecipient applications, City staff and advisory board consideration of federal allocations and proposed projects, and identification of strategies for improved coordination and delivery. As part of this process, the City sought to identify projects and strategies to address the priority needs of the Consolidated Plan's Strategic Plan.

In addition, the City consulted with the Clearwater Housing Authority, Homeless Leadership Alliance of Pinellas, City Departments, Neighborhood and Affordable Housing Advisory Board, and the City Council. The City provided opportunity for citizen participation and comment, including public notices and a 30-day comment period, and solicited input and direction from City Departments, the NAHAB, and the City Council to establish action items for the second program year (Year 2).

SUMMARY OF PUBLIC COMMENTS

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Although there are many issues that are important to City of Clearwater residents, the following priority needs were identified in the Consolidated Plan and guided the 2026/2027 Annual Action Plan and projects selected:

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

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

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

SUMMARY

The goals, objectives, and strategies of the 2025/2026-2029/2030 Consolidated Plan were identified through an extensive citizen participation process that involved neighborhood residents, local housing and service providers, and regional partners. The Consolidated Plan guides the City's use of federal funding under seven (7) goals, summarized as Program Administration, Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. The 2026/2027 Annual Action Plan identifies anticipated resources and proposed projects to address those goals. Over the second year (Year 2) of the Consolidated Plan, the City will continue to deliver housing and community development activities that support housing construction, rehabilitation, and assistance, public facility and infrastructure improvements, economic development initiatives, and partnerships with an array of housing and public service providers.

PR-05 Lead & Responsible Agencies – 91.200(b)

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

NARRATIVE (OPTIONAL)

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

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

To maximize citizen participation, City staff published a NOFA, held a grant application workshop (i.e., technical assistance meeting), convened the NAHAB and Technical Review Committee to consider anticipated resources and proposed projects, held a 30-day public comment period, and held public hearings with the NAHAB and City Council to approve the Annual Action Plan. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Annual Action Plan, anticipated resources, and proposed projects.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

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

*City of Clearwater Economic Development and Housing Department
100 Myrtle Ave., 3rd Floor
Clearwater, FL 33756
Telephone: (727) 444-7168*

Fax: (727) 562-4037

Email: Dylan.Mayeux@myclearwater.com

Business hours: 8:00 a.m. to 5:00 p.m., Monday through Friday

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

U.S. Department of Housing and Urban Development

Community Planning and Development Division

400 West Bay St., Ste. 1015

Jacksonville, FL 32202

Phone: (904) 232-2627

Fax: (904) 232-3759

Business hours: 8:00 a.m. to 4:30 p.m., Monday through Friday

DRAFT

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

INTRODUCTION

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

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

To promote citizen participation, the City published a NOFA, held a grant application workshop (i.e., technical assistance meeting), convened the NAHAB and Technical Review Committee to consider anticipated resources and proposed projects, published the draft Annual Action Plan for a 30-day public comment period, and held public hearings with the NAHAB and City Council to approve the Annual Action Plan.

The NOFA, grant application workshop, and 30-day public comment period provided opportunities for citizens and interested parties to become knowledgeable about Clearwater's housing and community development programs and eligibility requirements. Participants were asked to provide input on how funds should be allocated to programs and projects related to housing, homelessness, special needs, and community development.

PROVIDE A CONCISE SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH, AND SERVICE AGENCIES (91.215(L))

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

The City will implement this Annual Action Plan in coordination with public, private, and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local

financial institutions, developers and local businesses. The City works closely with its partners to design programs that address identified needs.

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

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

Consultation with the Continuum of Care (CoC) was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. The City coordinated with the HLA through its most recent PIT and Homeless Assessment reports and homeless service providers attending the grant application workshop (i.e., technical assistance meeting). In addition, through consultation and review of the most recent Annual Public Housing Authority (PHA) Plan and other HUD reports, the CHA also provided pivotal input in preparing the Consolidated Plan, which informed the selection of projects for the 2026/2027 Annual Action Plan.

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

The City of Clearwater does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included research of the HLA annual reports and plans, community meetings, public hearings, and notices. The HLA, as the lead agency for the area's CoC, utilizes the following system performance measures and procedural documents: HUD System Performance Measures, HUD CoC Project Priority Application Ranking System, NAEH Rapid Rehousing Performance Benchmarks and Program Standards, Annual Homeless Assessment Report (AHAR) and Homeless Management Information System (HMIS) data, Annual Point-in-Time (PIT) Count Report, Housing Inventory Count, and other documents including the Federal Strategic Plan to Prevent and End Homelessness..

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

DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS, AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTION’S CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
A Mother’s Arms, Inc.	Services-Children/Services-Education	Non-Housing Community Development Strategy	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Boys & Girls Club of Greater Tampa Bay	Services-Children/Services-Education	Non-Housing Community Development Strategy	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
City of Clearwater, City Council	Other government – Local; Civic Leaders	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Government/Local Officials, Approval of Advisory Board Recommendations and Action Plan
City of Clearwater, Economic Development and Housing Department	Other (City Departments); Grantee Department	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Internal Meetings with Economic Development and Housing Department Staff (Technical Review Committee Facilitation)

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Clearwater, Neighborhood and Housing Advisory Board (NAHAB)	Other (Advisory Board)	Housing Needs Assessment; Public Housing Needs; Homeless Needs (All); Homelessness Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Lead-Based Paint Strategy; Anti-Poverty Strategy; Other (Non-Housing Community Development Strategy)	Advisory Board, Recommendations regarding project selection and funding allocations
Clearwater Housing Authority	PHA	Public Housing Needs; Market Analysis	Direct consultation; Research of Annual and 5-Year PHA Plans (Technical Review Committee Member)
Clearwater Neighborhood Housing Services, Inc. (CNHS) (dba Tampa Bay Neighborhood Housing Services)	Housing; Services-Fair Housing	Housing Needs Assessment; Public Housing Needs; Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment (Attended)
Directions for Living	Services-Housing; Services-Homeless; Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Gulfcoast Legal Services, Inc.	Other (Legal)	Housing Needs Assessment; Homelessness Strategy; Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Habitat for Humanity - Tampa Bay Gulfside	Housing	Housing Needs Assessment; Market Analysis	Direct consultation; (Technical Review Committee Member)
Homeless Emergency Project, Inc. (HEP) (dba Homeless Empowerment Program)	Services-Homeless	Homelessness Strategy/Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Homeless Leadership Alliance of Pinellas, Inc. (HLA)	Services-Homeless; Other (Continuum of Care)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Direct consultation; Research of reports and plans; PIT count (Technical Review Committee Member)
Hope Villages of America, Inc.	Housing; Other (Food Bank)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Housing and Education Alliance (HEA) USA	Other (Services-Housing)	Housing Needs Assessment/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
InterCultural Advocacy Institute (ICAI)/Hispanic Outreach Center	Services-Children; Services-Education; Other (Legal)	Market Analysis; Other (Non-Housing Community Development Strategy)	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
LIFT, FL	Services-Persons with Disabilities	Non-Homeless Special Needs	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Metropolitan Ministries	Services-Homeless; Other (Food Bank)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
Prospera Florida (Hispanic Business Initiative Fund of Florida)	Other (Economic Development)	Market Analysis/Anti-Poverty Strategy/Non-Housing Community Development Strategy	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
St. Vincent de Paul Community Kitchen and Resource Center	Services-Homeless; Other (Soup Kitchen)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Tampa Bay Community Development Corporation (CDC) (dba Suncoast Housing Connections)	Housing; Services-Fair Housing	Housing Need Assessment/Market Analysis	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
WeeCare, Inc. (dba Upwards)	Services-Children; Other (Daycare)	Anti-Poverty Strategy/Non-Housing Community Development Strategy	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment
WestCare GulfCoast-Florida, Inc.	Services-Persons with HIV/AIDS; Services-Health; Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA; Technical Assistance Meeting (Attended); Opportunity to Apply or Comment

Table 2 – Agencies, groups, organizations who participated

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

During the development of the Consolidated Plan, the City of Clearwater consulted with the lead agency for the CoC, local and county public housing authorities (PHAs), affordable housing providers, various social service providers, City departments, and civic leaders. Additionally, during the development of the 2026/2027 Annual Action Plan, the citizens, including but not limited to low- and moderate-income residents and other entities impacted by housing and community development activities, were noticed of funding availability, a grant application workshop (i.e., technical assistance meeting), posting of the draft Annual Action Plan for a 30-day comment period, and meetings and public hearings of the NAHAB and City Council. Such noticing occurred by email, City website, and newspaper advertisements. Other agencies and organizations not directly consulted were consulted indirectly by research of published plans and reports.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Leadership Alliance of Pinellas (HLA)	Continuum of Care (CoC): Homelessness/Help to prevent and reduce homelessness within the City of Clearwater.
SHIP LHIS (2025) and LHAP (2026)	City of Clearwater/State of Florida	State Housing Initiatives Partnership (SHIP) Local Housing Incentives Strategy (2025) and Local Housing Assistance Plan (2026): Housing/Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater (e.g., identification of barriers and incentives strategies).
Strategic Plan (2023), Economic & Housing Opportunity	City of Clearwater	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in NRSAs.
Tampa Bay CEDS (2023-2027)	Tampa Bay Regional Planning Council	Tampa Bay Comprehensive Economic Development Strategy (CEDS) (2023-2027): Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in Neighborhood Revitalization Strategy Areas.

Table 3 – Other local / regional / federal planning efforts

NARRATIVE (OPTIONAL)

Many of the programs and activities that will be carried out by the City of Clearwater during the second year (Year 2, 2026/2027) will involve coordination with subrecipient agencies and organizations. The City actively works with Pinellas County and local developers to support the City’s goals of affordable housing, reduced homelessness, accessible social services, enhanced living environment, and economic opportunity for low- and moderate-income persons. At a minimum, implicit in these goals is the City’s commitment to providing coordinated community, housing, and supportive services to its lower income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts (see **Table 3**).

The City of Clearwater will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

DRAFT

AP-12 Participation – 91.105, 91.200(c)

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

The development of the Annual Action Plan requires a citizen participation process to obtain input from residents and service providers that represent the City of Clearwater’s low- and moderate-income, homeless, or special needs populations. The following section describes the citizen participation process conducted by the City to develop the 2026/2027 Annual Action Plan.

During the development of the 2026/2027 Annual Action Plan, the City published a NOFA and held a grant application workshop (i.e., technical assistance meeting) to collect applications for potential projects. The City of Clearwater’s NAHAB then convened to discuss the anticipated resources and applications for potential projects. Applicants were provided an opportunity to present their projects to the NAHAB for consideration. A Technical Review Committee also met to discuss project eligibility specific to the City’s federally funded programs. Once potential projects were recommended by the Technical Review Committee and selected by the NAHAB, the draft Annual Action Plan was posted for a 30-day comment period. At the conclusion of the 30-day comment period, public hearings were held with the NAHAB and City Council to approve the 2026/2027 Annual Action Plan for submittal to HUD.

Noticing of these events occurred by email, City website, and newspaper advertisements. Notices for public meetings/hearings included information for persons needing reasonable accommodations to participate. A summary of the citizen participation process is shown in **Table 4**. Copies of advertisements, meeting minutes, and other documentation are included in the **Appendix**.

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Annual Action Plan. The 2026/2027 Annual Action Plan is intended to support the goals, objectives, and strategies of the Five-Year Consolidated Plan, and to address the priority needs of the community. Applications for potential projects to be funded were considered by the NAHAB and Technical Review Committee, and were selected based on available funding, eligibility of proposed activities, and relevance to the Consolidated Plan. The selected projects support the City’s goals pertaining to housing, homelessness, non-homeless special needs, community development and public services, and economic development. Program administration activities, though not part of the application process, are also included in the 2026/2027 Annual Action Plan. No activities pertaining to emergency/disaster response are included in the second-year Annual Action Plan.

CITIZEN PARTICIPATION OUTREACH

Continued next page.

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Other (Email Outreach)	Other (Service Providers/Subrecipients)	February 4, 2026	Notice of Funding Availability (NOFA)/Online Project Application Process emailed to service providers/subrecipients	N/A	N/A
2	Newspaper Ad #1	Non-Targeted/Broad Community	February 4, 2026	NOFA/Online Project Application Process published in Tampa Bay Times	N/A	N/A
3	Internet Outreach (NOFA)	Non-Targeted/Broad Community	February 4, 2026, thru March 4, 2026	Online Project Application Process made available on the City's website	N/A	https://www.mycl earwater.com/Business-Development/Information-for-Developers-of-Affordable-Housing/Notices-Economic-Development-Affordable-Housing
4	Other (Workshop)	Other (Service Providers/Subrecipients)	February 13, 2026; (27) Attendees	City staff held a Grant Application Workshop (i.e., Technical Assistance Meeting) for project applicants; provided information regarding the City's federally funded programs and application process	Attendance noted; see AP-10 Consultation and Appendix	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Internet Outreach (NAHAB Public Hearing)	Non-Targeted/Broad Community	March-May 2026	Notice of NAHAB public hearing published online to City's website and Legistar calendar	N/A	https://www.mycl earwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
6	Public Meeting #1	Non-Targeted/Broad Community	March 17, 2026; NAHAB Meeting	Applicants presented potential projects to NAHAB and Technical Review Committee	All comments recorded; see Appendix for meeting agenda/minutes	https://www.mycl earwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
7	Other (Technical Review Committee Meeting)	Other (Technical Review Committee)	March 13, 2026, and March 20, 2026; Technical Review Committee Meetings	Technical Review Committee met to discuss applications/ presentations	Attendance noted; see Appendix	N/A
8	Public Meeting #2	Non-Targeted/Broad Community	May 12, 2026; NAHAB Meeting	Technical Review Committee provided recommendations to NAHAB; NAHAB provided input on project selection/budget allocations	All comments recorded; see Appendix for meeting agenda/minutes	https://www.mycl earwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
9	Newspaper Ad #2	Non-Targeted/Broad Community	May 27, 2026	Plan summary, notice of 30-day comment period, and notice of public hearings published in Tampa Bay Times	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Other (30-Day Public Comment Period)	Non-Targeted/Broad Community	May 27, 2026, thru June 27, 2026	Draft document made available on the City's website and hard-copy locations (public buildings)	N/A	https://www.mycl earwater.com/My-Government/0-City-Departments/Econ omic-Development/Guid ing-Documents-Plans-and-Reports
11	Public Hearing #1	Non-Targeted/Broad Community	July 14, 2026; NAHAB Meeting	Public hearing to receive NAHAB input on plan/recommendation of approval	All comments recorded; see Appendix for meeting agenda/minutes	https://www.mycl earwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Strea m-City-Meetings-View-Agendas
12	Public Hearing #2	Non-Targeted/Broad Community	July 16, 2026; City Council Meeting	Public hearing to receive City Council input on plan/approval for submittal to HUD	All comments recorded; see Appendix for meeting agenda/minutes	https://www.mycl earwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Strea m-City-Meetings-View-Agendas

Table 4 – Citizen Participation Outreach

EXPECTED RESOURCES

AP-15 Expected Resources – 91.220(c)(1,2)

INTRODUCTION

The Annual Action Plan must identify the federal, state, local, and private resources expected to be available to the City to address the priority needs and goals identified in the Five-Year Consolidated Plan. These resources are summarized in **AP-15 (Table 5)**.

The City of Clearwater expects a total entitlement allocation of \$912,662 in CDBG funding for the 2026/2027 program year. Program income for CDBG, on hand and estimated, is expected to be approximately \$572,182 (including \$538,976 from the revolving loan program). Approximately \$571,930 is expected from prior-year resources to be carried over. CDBG funds will be used for housing and community development activities including, but not limited to, housing-related acquisition and rehabilitation, homeless and special needs activities, public facilities and services, property acquisition and demolition for slum/blight removal, economic development, and administration of the City's CDBG program.

The City of Clearwater expects a total entitlement allocation of \$360,339.74 in HOME funding for the 2026/2027 program year. Program income from HOME, on hand and estimated, is expected to be approximately \$1,978,910 with approximately \$2,555,964 in prior-year resources to be carried over. HOME funds will be used for housing activities such as housing-related acquisition and new construction, purchase assistance, Tenant-Based Rental Assistance (TBRA), CHDO support, and administration of the City's HOME program.

The 2026/2027 Annual Action Plan represents "Year 2" of the 2025/2026-2029/2030 Consolidated Plan. The expected amount available during the remainder of the Consolidated Plan is based on the estimated amount remaining for the four-year period (i.e., 2026/2027-2029/2030) minus the entitlement allocation for the second year (Year 2, 2026/2027), excluding program income and prior-year resources.

The Annual Action Plan must summarize the City of Clearwater's priority needs and the specific goals it intends to initiate and/or complete within Year 5 of the Consolidated Plan. These goals must be described in quantitative terms. The City has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2026/2027 Annual Action Plan. See **AP-20 (Table 6)**.

ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2, Annual Allocation: \$	Expected Amount Available Year 2, Program Income: \$	Expected Amount Available Year 2, Prior Year Resources: \$	Expected Amount Available Year 2, Total: \$	Expected Amount Available Remainder of Con Plan [2027-2029]: \$	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$912,662*	\$572,182	\$571,930	\$2,056,774	\$2,767,338	The Federal CDBG allocation will be used for housing and community development activities. Funding from other sources may be leveraged against CDBG dollars for public benefit.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$360,339.74*	\$1,978,910	\$2,555,964	\$4,895,213.74	\$1,359,660.26	The Federal HOME allocation will be used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public - State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$825,856**	\$377,688	\$0	\$1,203,544	\$2,652,064	The State SHIP allocation will be used to match federal funding for housing activities.

Table 5 – Expected Resources – Priority Table

*HUD 2026 Formula Allocation

** Estimated SHIP amounts are included in this Annual Action Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

Notes: Program income amounts are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resource amounts were estimated based on activities to be encumbered by the end of September 2026. These amounts will be updated during the 2026 program year close-out.

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

Other resources, such as private and non-federal public sources may become available to the City of Clearwater during the program year. For CDBG leveraging, these resources may include funding from State Housing Initiatives Partnership (SHIP), Community Redevelopment Agency (CRA), City departments (e.g., Engineering, Parks, and Recreation, etc.), non-profit public facility or service providers, or other sources.

The City will also look to leverage funds, if available, from lending institutions, homeowner contributions, SHIP, CHDOs, PHA, and other housing partners/agencies against HOME dollars. The City shall assure that HUD requirements as they relate to non-Federal share will be utilized as referenced in 24 CFR 570.201(g) [[https://www.ecfr.gov/current/title-24/part-570/section-570.201#p-570.201\(g\)](https://www.ecfr.gov/current/title-24/part-570/section-570.201#p-570.201(g))] for any project in which CDBG or HOME funding is used as the non-federal match.

In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to address housing and community development needs.

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

The City of Clearwater owns properties within low- and moderate-income areas of its jurisdiction. The City also maintains an “Affordable Housing Inventory List” that is updated periodically by City resolution. The most recent iteration was approved in 2023 with the adoption of Resolution No. 23-13. These properties are located on the following streets: S. Madison, Nathans Ln., Cleveland St., S. Evergreen Ave., Park St., Palmetto St., Vine Ave., N. Martin Luther King, Jr. Ave., Tangerine St., Engman St., Pennsylvania Ave., Grant St., Marshal St., and Taft Ave. Some of these properties are in the City’s Neighborhood Revitalization Strategy Areas. As part of the City’s reporting for the SHIP program, the City’s Affordable Housing Advisory Committee (AHAC) regularly reviews this list for opportunities to support affordable housing production in coordination with local developers and other housing partners/agencies. This list is updated each year. The 31 properties currently on the list represent a number of unique development opportunities for affordable housing.

DISCUSSION

The City’s anticipated funding allocation from CDBG and HOME will address many of the City’s goals, including those pertaining to housing, homelessness, non-homeless special needs, community development and public services, and economic development. Program administration activities, though not part of the application process, will also be funded. No activities pertaining to emergency/disaster response are included in the second-year Annual Action Plan; however, this goal is reserved for future unforeseen needs should they arise. The City is fortunate to have a network of public service providers and partner agencies to help address these goals through financial leveraging with non-federal sources such as SHIP and other private, public, and federal sources.

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives

GOALS SUMMARY INFORMATION

Continued next page.

DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2026	2027	Other (Administration)	Citywide Low- and Moderate-Income Areas; NRSA's (All)	Program Administration	CDBG: \$186,932; HOME: \$57,033; SHIP: \$64,238	Other: 0 Other (N/A)
2	Housing	2026	2027	Affordable Housing; Public Housing	Citywide Low- and Moderate-Income Areas	Housing Rehabilitation (Owner and Renter); Housing New Construction (Owner and Renter); Homeowner Assistance; Rental Assistance	CDBG: \$513,167; HOME: \$4,838,180.74; SHIP: \$1,139,306	Rental Units Constructed: 3 Household/Housing Units; Homeowner Housing Added: 6 Household/Housing Units; Homeowner Housing Rehabilitated: 1 Household/Housing Units; Direct Financial Assistance to Homebuyers: 32 Households Assisted; TBRA/Rapid Rehousing: 100 Households Assisted
3	Homelessness	2026	2027	Homeless	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA; Downtown Gateway NRSA	Behavioral/Mental Health & Substance Abuse Services; Health Services; Facilities/Services for Homeless Adults & Families; Case Management; Nutrition/Food Services	CDBG: \$417,000	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 3,865 Persons Assisted; Homeless Person Overnight Shelter: 699 Persons Assisted; Homelessness Prevention: 90 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non-Homeless Special Needs	2026	2027	Non-Homeless Special Needs	Citywide Low- and Moderate-Income Areas	Facilities/Services for Homeless Adults & Families; Case Management	CDBG: \$165,899	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 130 Persons Assisted; Public Services Activities other than Low/Mod Income Housing Benefit: 40 Persons Assisted
5	Community Development and Public Services	2026	2027	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Behavioral/Mental Health Services & Substance Abuse Services; Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Code Enforcement/Blight Elimination; Community Outreach & Public Safety/Security	CDBG: \$340,522	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 2,612 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 100 Persons Assisted; Buildings Demolished: 1 Buildings; Other: 0 Other (Project)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2026	2027	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas	Building Façade Improvements; Economic Opportunity/Business Assistance	CDBG: \$433,254	Façade Treatment/Business Building Rehabilitation: 2 Businesses; Businesses Assisted: 31 Businesses Assisted
7	Emergency/ Disaster Response	2026	2027	Other (Emergency/ Disaster Response)	Citywide Low- and Moderate-Income Areas; NRSAs (All)	Emergency/Disaster Response (TBD) based on urgent need	CDBG: \$0; HOME: \$0; SHIP: \$0	Other: 0 Other (N/A)

Table 6 – Goals Summary

**Note: Includes funding from CDBG Revolving Loan Fund*

*** Estimated SHIP amounts are included in this Annual Action Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*

GOAL DESCRIPTIONS

Sort Order	1
Goal Name	Program Administration
Goal Description	Administer the City of Clearwater’s federally funded grant programs to implement the goals of the Five-Year Consolidated Plan. CDBG: \$186,932; HOME: \$57,033; SHIP: \$64,238**
Sort Order	2
Goal Name	Housing
Goal Description	Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater. CDBG: \$513,167* (See note below); HOME: \$4,838,180.74; SHIP: \$1,139,306**
Sort Order	3
Goal Name	Homelessness
Goal Description	Help to prevent and reduce homelessness within the City of Clearwater. CDBG: \$417,000
Sort Order	4
Goal Name	Non-Homeless Special Needs
Goal Description	Provide accessibility and coordination of social services to City of Clearwater special needs populations. CDBG: \$165,899
Sort Order	5
Goal Name	Community Development and Public Services
Goal Description	Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight. CDBG: \$340,522
Sort Order	6
Goal Name	Economic Development
Goal Description	Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low and moderate income and in Neighborhood Revitalization Strategy Areas (NRSAs). CDBG: \$433,254*
Sort Order	7
Goal Name	Emergency/Disaster Response
Goal Description	Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during and event, and aid with recovery. CDBG: \$0 HOME: \$0 [Priority needs to be determined (TBD) based on urgent need.]

Notes:

**Includes funds in Revolving Loan Program (CDBG); ** Estimated SHIP amounts are included in this Annual Action Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.215(B)

Through the available CDBG and HOME funding for the 2026/2027 program year, the City will provide affordable housing activities to support approximately 142 low- and moderate-income households. Activities to support low- and moderate-income households will include acquisition, rehabilitation, and/or new construction of affordable housing, purchase assistance, and rental assistance. Additionally, the City will fund homeownership education and counseling activities toward homeownership using State SHIP funding (i.e., not CDBG or HOME). Although SHIP funding amounts are included in this Annual Acton Plan, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

DRAFT

PROJECTS

AP-35 Projects – 91.220(d)

INTRODUCTION

The City’s planned actions for the 2026/2027 Annual Action Plan are intended to support housing and community development for the City’s low- and moderate-income, homeless, and special needs populations.

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

As in the past, the City will continue to coordinate with housing and public service providers to address the needs of homeless and non-homeless special needs populations generally assumed to be low- and moderate-income. During the 2026/2027 program year, the City will fund activities that provide public facilities and services to the homeless and those at risk of becoming homeless, special needs populations, and persons of low- and moderate-income. Planned community development activities include improvements to public facilities that serve these populations and economic development activities that may support business assistance and building façade improvements.

The City’s planned actions for the 2026/2027 Annual Action Plan are summarized in **AP-35** and **AP-38** (see **Table 7**).

PROJECTS

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

Table 7 – Project Information

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

The allocation priorities are focused on six (6) goals from the Consolidated Plan: program administration, housing, homelessness, non-homeless special needs, community development and public services, and economic development. No funding was allocated to emergency/disaster response; however, this goal is reserved for unforeseen urgent need activities.

Strategic Plan Goal	CDBG + HOME (% of Total Funding)*
Program Administration	\$243,965 (3.5%)
Housing	\$5,351,347.74 (77.0%)
Homelessness	\$417,000 (6.0%)
Non-Homeless Special Needs	\$165,899 (2.4%)
Community Development and Public Services	\$340,522 (4.9%)
Economic Development	\$433,254 (6.2%)
Emergency/Disaster Response	\$0 (0.0%)
TOTAL	\$6,951,987.74

**Includes program income and prior year resources. Excludes SHIP (State) resources. Percentages have been rounded.*

It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME. For the 2026/2027 program year, just under 15% (\$136,899) of the CDBG allocation is programmed for public services and 20% (\$186,932) and 10% (\$57,033) are programmed for administration of CDBG and HOME, respectively. The programmed set-aside for CHDO activities (\$54,051) is 15% of the HOME allocation.

Inflation and surging prices have further increased the needs of lower income residents. Economic uncertainty has generally increased the demand for public services, which places additional burden on housing and public service providers within the city. Although HUD previously waived public service and administration caps for some federally funded programs during special circumstances (e.g., COVID-19), those waivers served as temporary solutions to ongoing economic obstacles for lower income residents.

In Clearwater, the lack of available land and rapidly rising housing prices continue to be a barrier to affordable housing. Rapidly rising housing prices have also increased the need for affordable rental units for households priced out of the owner market. Affordable rental development projects are needed to offset the large proportion of high-end apartment complexes in the city.

AP-38 Project Summary

PROJECT SUMMARY INFORMATION

Sort Order	1
Project Name	Program Administration
Target Area	Citywide Low- and Moderate-Income Areas; NRSAs (All)
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: \$186,932; HOME: \$57,033; SHIP: \$64,238
Description	Administration of CDBG, HOME, and SHIP programs.
Target Date	09/30/2027
Estimate the number and type...	Other: 0 (N/A)
Location Description	Citywide; Grantee Offices: 100 Myrtle Ave, 3rd Floor, Clearwater
Planned Activities	Planning and Administration - Planning and administration of CDBG, HOME, and SHIP programs. Resources include program income.
Sort Order	2
Project Name	Affordable Housing Projects
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation (Owner and Renter); Housing New Construction (Owner and Renter)
Funding	CDBG: \$197,391; CDBG (RLF): \$315,776 [Total CDBG: \$513,167]; HOME: \$3,877,831.74; SHIP: \$1,010,656
Description	Creation and preservation of owner-occupied or rental housing.
Target Date	09/30/2027
Estimate the number and type...	Rental Units Constructed: 3 Household/Housing Units; Homeowner Housing Added: 6 Household/Housing Units; Homeowner Housing Rehabilitated: 1 Household/Housing Units
Location Description	Citywide
Planned Activities	<u>Affordable Housing Projects</u> - New construction, rehabilitation, and/or acquisition of single family and multifamily housing units for low- and moderate-income households. Resources include CHDO set-aside funding. The City of Clearwater will collaborate with partners and developers by offering 0% interest loans to support the new construction, rehabilitation, and/or acquisition of single-family and multi-family housing units.
Sort Order	3
Project Name	Housing Assistance
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance; Rental Assistance
Funding	HOME: \$960,349; SHIP: \$128,650
Description	Housing assistance to benefit low- and moderate-income households.
Target Date	09/30/2027

Estimate the number and type...	Direct Financial Assistance to Homebuyers: 32 Households Assisted; TBRA/Rapid Rehousing: 100 Households Assisted [Only SHIP: Public Service Activities other than Low/Mod Income Housing Benefit: 195 Households Assisted]
Location Description	Citywide
Planned Activities	<u>Housing Assistance</u> - Funding for home purchase assistance/loan processing, Tenant Based Rental Assistance (TBRA), homebuyer education, and housing counseling for low- and moderate-income households. Programs may be delivered directly by the City or through Clearwater Housing Authority or other qualified nonprofit agencies such as Suncoast Housing Connections and/or Tampa Bay Neighborhood Housing Services.
Sort Order	4
Project Name	Homeless Facilities
Target Area	North Greenwood NRSA; Downtown Gateway NRSA
Goals Supported	Homelessness
Needs Addressed	Health Services; Facilities/Services for Homeless Adults & Families; Nutrition/Food Services
Funding	CDBG: \$331,000
Description	Public facilities that shelter or assist persons experiencing homelessness.
Target Date	09/30/2027
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 3,865 Persons Assisted
Location Description	Subrecipient Locations: 1260 Engman Street, Clearwater (HEP, North Greenwood NRSA); 1345 Park Street, Clearwater (SVDP, Downtown Gateway NRSA)
Planned Activities	<u>Homeless Facilities</u> – This project will improve subrecipient facilities at the St. Vincent de Paul Community Kitchen and Resource Center (Roofing and HVAC) and Homeless Empowerment Program (HEP) Emergency Shelter and Dental and Wellness Clinic (Facility Repairs, including ADA Improvements and Parking Reconstruction).
Sort Order	5
Project Name	Homeless Services
Target Area	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Behavioral/Mental Health & Substance Abuse Services; Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$86,000
Description	Public services that prevent or reduce homelessness.
Target Date	09/30/2027
Estimate the number and type...	Homeless Person Overnight Shelter: 699 Persons Assisted; Homelessness Prevention: 90 Persons Assisted
Location Description	Citywide; Subrecipient Locations: 1801 5th Ave. N., St. Petersburg (WestCare GulfCoast Florida); 1310 N. Dr. Martin Luther King, Jr. Ave., Clearwater (Metropolitan Ministries, North Greenwood NRSA)
Planned Activities	<u>Homeless Services</u> - Salary support and fringe benefits to deliver subrecipient programs that provide public services to persons experiencing or at-risk of homelessness. These public services programs include WestCare GulfCoast Florida (A Turning Point Program) and Metropolitan Ministries (NeighborHOPE Program).

Sort Order	6
Project Name	Special Needs Projects
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$165,899
Description	Public facilities and services that benefit persons with special needs, such as victims of domestic violence.
Target Date	09/30/2027
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 130 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 40 Persons Assisted
Location Description	Citywide; Subrecipient Location: Undisclosed (Abuse Shelter)
Planned Activities	<u>Special Needs Facilities and Services</u> – Subrecipient facility improvements and/or salary support and fringe benefits to deliver subrecipient programs that provide emergency shelter and services to persons with special needs, such as victims of domestic violence. The planned activities include shelter windows replacement, case management, and supportive services delivered by Hope Villages of America (Abuse Shelter).
Sort Order	7
Project Name	Community Development Facilities
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Behavioral/Mental Health Services & Substance Abuse Services; Community Building/Facility Rehabilitation/Retrofit; Community Outreach & Public Safety/Security
Funding	CDBG: \$250,000
Description	Community development activities at facilities that benefit low- and moderate-income persons.
Target Date	09/30/2027
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 2,612 Persons Assisted
Location Description	Citywide; Subrecipient Locations: 1437 S. Belcher Rd., Clearwater (Directions for Living); and 1005 S. Highland Ave., Clearwater (LiFT)
Planned Activities	<u>Community Development Facilities</u> – Projects to improve subrecipient facilities that support community development and/or provide essential resources to low- and moderate-income persons. These projects include Directions for Living (Collaboration Space Renovation) and LiFT (Safety and Security Improvements).
Sort Order	8
Project Name	Public Services
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Community Outreach & Public Safety/Security
Funding	CDBG: \$25,000
Description	Public services that benefit low- and moderate-income persons.

Target Date	09/30/2027
Estimate the number and type...	Public Service Activities other than Low/Mod Income Housing Benefit: 100 Persons Assisted
Location Description	Citywide; Subrecipient Location: 1008 Woodlawn St., Clearwater
Planned Activities	<u>Public Services</u> - Salary support and fringe benefits to deliver subrecipient programs that provide public services to low- and moderate-income persons. The planned activities include a Victim Advocacy and Support Services program that provides resources to low- and moderate-income victims of crime.
Sort Order	9
Project Name	TBD – Public Facilities Projects
Target Area	Citywide Low- and Moderate-Income Areas; NRSA's (All)
Goals Supported	Community Development and Public Services
Needs Addressed	Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & "One-Stop" Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Community Outreach & Public Safety/Security
Funding	CDBG: \$0
Description	Public facilities and/or infrastructure projects designed to benefit residents living in low- and moderate-income areas.
Target Date	09/30/2027
Estimate the number and type...	Other: 0 Other (Project)
Location Description	Citywide
Planned Activities	<u>Public Facilities Projects</u> - Improvements to recreation centers, community centers, non-profit/subrecipient buildings, or other eligible public facilities and/or infrastructure activities.
Sort Order	10
Project Name	Elimination of Slum and Blight
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Code Enforcement/Blight Elimination
Funding	CDBG: \$65,522
Description	Removal of slum/blight properties.
Target Date	09/30/2027
Estimate the number and type...	Buildings Demolished: 1 Buildings
Location Description	Citywide
Planned Activities	<u>Elimination of Slum and Blight</u> - Property acquisition and demolition for removal of slum/blight properties.
Sort Order	11
Project Name	Economic Development Activities
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Economic Development
Needs Addressed	Building Façade Improvements; Economic Opportunity/Business Assistance

Funding	CDBG: \$210,054; CDBG (RLF): \$223,200 [Total CDBG: \$433,254]
Description	Commercial façade improvement grants and microenterprise business assistance.
Target Date	09/30/2027
Estimate the number and type...	Façade Treatment/Business Building Rehabilitation: 2 Businesses; Businesses Assisted: 31 Businesses Assisted
Location Description	Citywide; 2465 Drew St., Clearwater (Prospera)
Planned Activities	<u>Façade Improvement Program</u> - Exterior rehabilitation of commercial building façades; Microenterprise Business Assistance - Salary support and fringe benefits to deliver subrecipient programs that provide microenterprise assistance to low- and moderate-income persons. These programs include Prospera (Technical Assistance for LMI Businesses) and WeeCare dba Upwards Care (Childcare BOOST Program).
Sort Order	12
Project Name	TBD – Disaster Relief
Target Area	Citywide Low- and Moderate-Income Areas; NRSAs (All)
Goals Supported	Emergency/Disaster Response
Needs Addressed	Emergency/Disaster Response (TBD) based on urgent need
Funding	CDBG: \$0; HOME: \$0; SHIP: \$0
Description	Disaster assistance strategy as declared by the President of the United States or Governor of the State of Florida.
Target Date	09/30/2027
Estimate the number and type...	Other: 0 Other
Location Description	Citywide
Planned Activities	<u>Disaster Relief</u> - Urgent need disaster relief and disaster assistance. Funding amounts and estimated outcomes to be determined (TBD) based on available Federal, State, or local sources.

** Estimated SHIP amounts are included in this Annual Action Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*

AP-50 Geographic Distribution – 91.220(f)

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

For the 2026/2027 Annual Action Plan, Clearwater will provide CDBG-funded assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas (NRSAs) of the City. The geographic distribution of funding percentages, based on the City’s Federal FY 2026 CDBG entitlement allocation, is shown in **Table 8**, below.

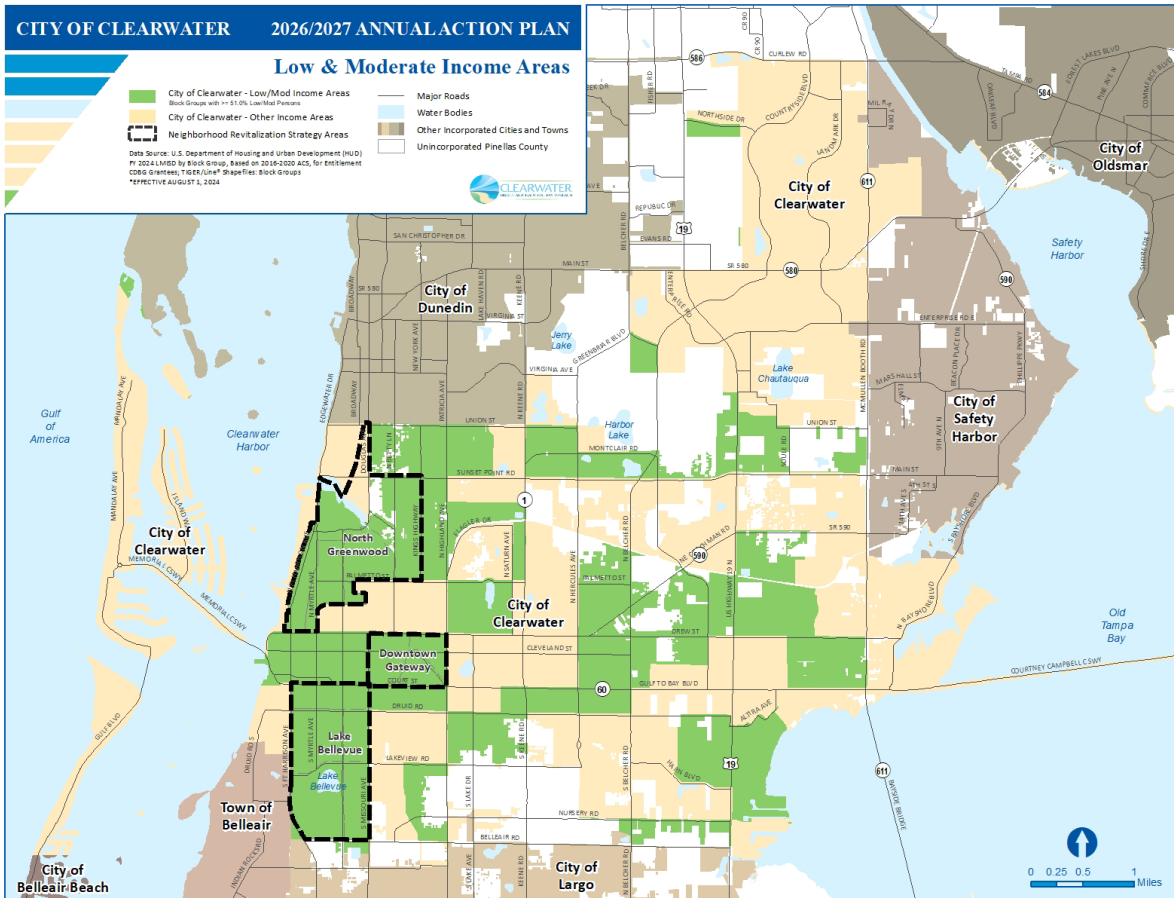
The geographic distribution of funding percentages is misleading since few projects are solely concentrated in a specific NRSA. Some projects, such as public services, benefit low- and moderate-income persons citywide. See **Map 1** titled, “Low- and Moderate-Income Areas” for a graphical representation of low- and moderate-income area locations. See **Map 2** titled, “Neighborhood Revitalization Strategy Areas Map” for the locations of the City’s strategy areas. [Maps are included in the **Appendix**.]

GEOGRAPHIC DISTRIBUTION

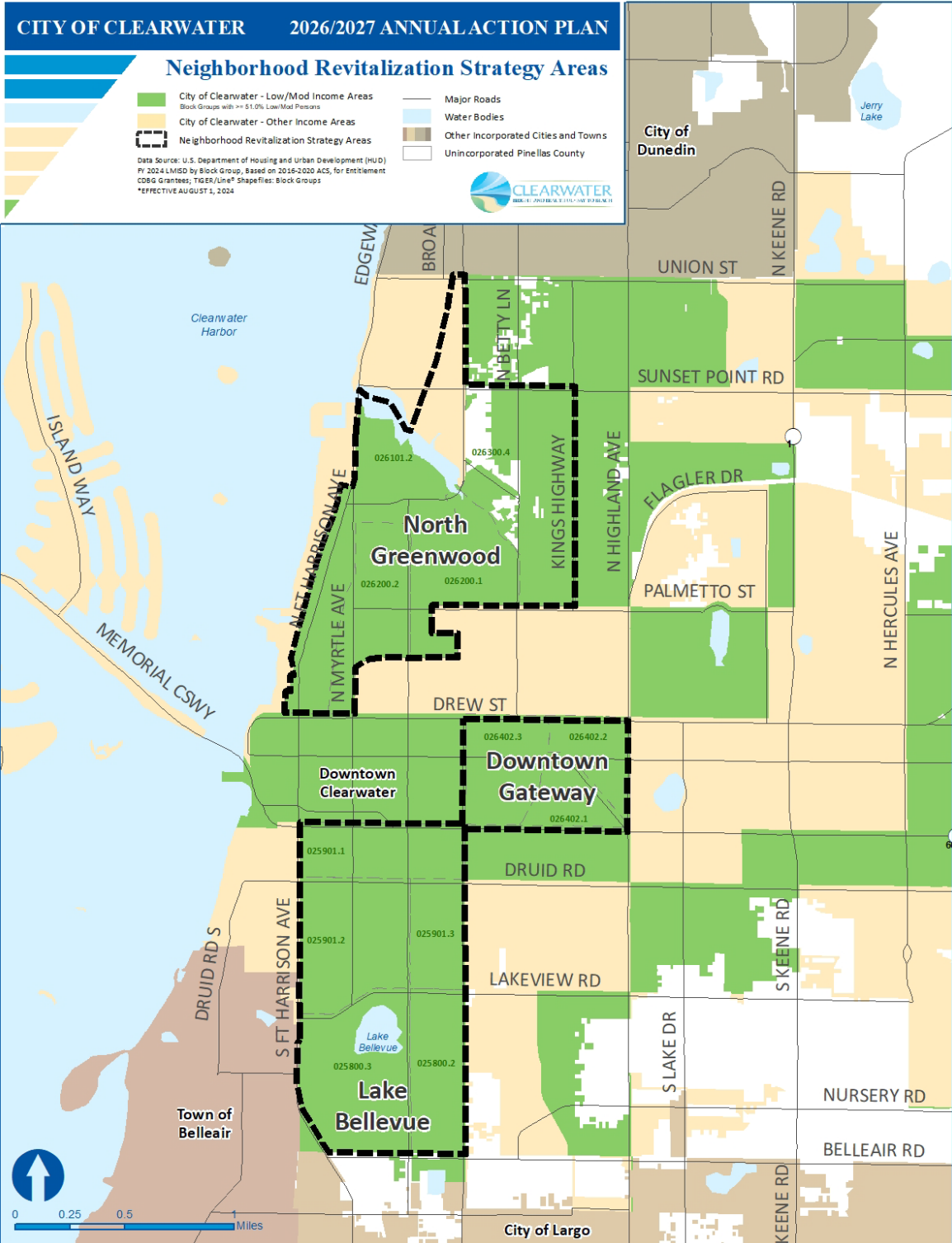
Target Area	Percentage of Funds
North Greenwood NRSA	29%
Lake Bellevue NRSA	0%
Downtown Gateway NRSA	12%
Citywide Low- and Moderate-Income Areas	59%

Table 8 – Geographic Distribution

Map 1 – Low- and Moderate-Income Areas



Map 2 – Neighborhood Revitalization Strategy Areas Map



RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Four (4) areas have been designated as either Local Target Areas or Strategy Areas within the City of Clearwater. These are Citywide Low- and Moderate-Income Areas, North Greenwood NRSA, Lake Bellevue NRSA, and Downtown Gateway NRSA. These neighborhoods were identified in previous Consolidated Plans and the current 2025/2026-2029/2030 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment.

These areas were confirmed through the citizen participation process, which included service provider and community meetings, as well as meetings with staff of the City's Economic Development and Housing Department. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas and Strategy Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Clearwater that also meet the eligibility requirements for low- and moderate-income benefit.

DISCUSSION

The City of Clearwater has identified 12 projects to implement the goals of the Consolidated Plan's Strategic Plan during the second year (Year 2) of the 2025/2026-2029/2030 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's NRSAs. Projects with Citywide benefit include activities related to housing, homelessness, non-homeless special needs, community development and public services, and economic development that meet the needs of income-eligible persons or households. Program administration activities also provide indirect Citywide benefit.

AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

INTRODUCTION

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

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in the following tables and are inclusive of the affordable housing activities shown in **AP-20**, in addition to other planned housing activities identified in **AP-35** and **AP-38**. Section **AP-55** (see **Table 9** and **Table 10**) indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. [This section replaces the former HUD Table 3B.]

One Year Goals	Number of Households to be Supported
Homeless	0
Non-Homeless	142
Special-Needs	0
Total	142

Table 9 – One Year Goals for Affordable Housing by Support Requirement

One Year Goals	Number of Households Supported Through
Rental Assistance	100
The Production of New Units	9
Rehab of Existing Units	1
Acquisition of Existing Units	32
Total	142

Table 10 – One Year Goals for Affordable Housing by Support Type

DISCUSSION

The City will continue to deliver its long-standing housing programs, including housing rehabilitation and purchase assistance, coordinate with non-profit organizations and developers that construct affordable housing, and support homebuyer education and Fair Housing activities. These housing activities will support 142 households through a combination of rental assistance, production of new units (rental and homeowner), rehabilitation or acquisition of existing units, and direct financial assistance to homebuyers (i.e., purchase assistance).

Another 195 households will be assisted with State SHIP, through housing-related public services (e.g. homebuyer education and housing counseling). Although SHIP funding amounts are included in this Annual Acton Plan, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

DRAFT

AP-60 Public Housing – 91.220(h)

INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2026/2027 program year to carry out the public housing strategy identified in the Strategic Plan. The Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low-income persons in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by HUD. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,672 publicly assisted housing units in the greater Clearwater area (Source: CHA, 2026 Annual PHA Plan).

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

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income.

The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low-income persons. Although the CHA recently renovated some of its public housing units, the CHA plans to undergo a voluntary conversion in 2026. 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 to the benefit of CHA residents, the HCV program, and related affordable housing activities.

The City of Clearwater will continue to coordinate housing referrals with the CHA, as well as the Pinellas County Housing Authority, in the delivery of the City's CDBG and HOME housing programs.

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

The CHA has an ongoing management program in place to involve residents in its operations. Additionally, through the 2026/2027 Annual Action Plan, the City of Clearwater will support SHIP-funded homebuyer education, Fair Housing counseling, and housing placement activities that could facilitate the transition from public housing to homeownership.

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

The Clearwater Housing Authority is not listed as troubled by HUD.

DISCUSSION

Affordable housing needs are met by multiple service providers in the greater Clearwater area. The CHA currently administers public housing units and tenant-based vouchers (HCVs). Although the CHA plans to undergo a voluntary conversion of public housing properties, the CHA will continue to administer

vouchers and will ensure that residents are housed in coordination with other housing providers. The City will continue to coordinate referrals with the CHA to connect low-income residents with housing options.

DRAFT

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

INTRODUCTION

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

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

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

Additionally, outreach to the homeless is done by three full-time and two half-time Street Outreach Teams who cover major parts of the county five days a week. The Street Outreach Teams are the center of the CoC's efforts to find and engage street homeless, in place, since late 2006. Each Street Outreach Team is composed of one law enforcement officer and one case manager. Additionally, Street Outreach individuals focus on finding unaccompanied youth. The Veterans Administration separately funds Veterans Outreach.

Outreach personnel meet bi-monthly to discuss problems, identify homeless population trends, and meet with providers of emergency shelter beds. Law enforcement staff members train their police departments to work with street homeless persons. Once a street homeless person seeks assistance, they are encouraged to go to Safe Harbor, the County's emergency homeless shelter and jail diversion program designed to be a safe haven for the homeless, where they are assigned a case manager for assessment and referral to services. Unaccompanied youth are referred to Family Resources and other youth programs to get them off the street. Street Outreach Teams also process individuals for entrance to Pinellas Hope, another homeless shelter operated by Catholic Charities.

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

For the second-year (Year 2, 2026/2027) Action Plan, the City of Clearwater will fund activities to provide programs to persons experiencing homeless, which will be delivered by the following subrecipient partners: WestCare GulfCoast Florida (A Turning Point Program), Metropolitan Ministries (NeighborHOPE Program), Homeless Empowerment Program (HEP) (Emergency Shelter and Kitchen), and St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements).

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

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

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

The City makes it a goal of the Consolidated Plan to prevent and reduce homelessness within the City of Clearwater by supporting programs that offer shelter facilities and beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs. For the second-year (Year 2, 2026/2027) Action Plan, the City will support several agencies that provide emergency shelter and transitional housing.

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

The City will support, in coordination with the HLA, activities to end chronic homelessness within the City of Clearwater. CoC member agencies actively work to assist homeless persons with making the transition to more permanent housing and preventing such persons from becoming homeless again. CoC members agencies support a “Housing First” approach to provide housing options regardless of whether individuals or families meet otherwise comment prerequisites for housing. National research around “Housing First” suggests that individuals and/or head of household members who have been homeless are more successful in achieving self-sufficiency when housing stability is acquired first, regardless of whether they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by Rapid Re-Housing, and other interim housing strategies such as targeted transitional and permanent supportive housing, to obtain housing quickly, increase self-sufficiency, and stay housed.

For the second-year (Year 2, 2026/2027) Action Plan, the City will fund case management to help persons remain stably housed. These activities may shorten the duration of homelessness, help persons transition to more stable housing, and/or provide access to affordable housing. Other funded activities include improvements to homeless facilities that provide emergency shelter, health services, and nutrition/food services. The City will also facilitate referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, purchase assistance, and access to economic opportunities.

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

For the second-year (Year 2, 2026/2027) Action Plan, the City of Clearwater will continue to facilitate referrals to facilities and services available in the community that support low-income individuals and families. In addition to the programmed activities at WestCare GulfCoast Florida (A Turning Point Program) and Metropolitan Ministries (NeighborHOPE Program), the City will fund facility improvements at the St. Vincent de Paul Community Kitchen and Resource Center and Homeless Empowerment

Program (HEP) to support the provision of emergency shelter, health services, and nutrition/food services for persons experiencing homelessness.

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

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

DISCUSSION

For the second-year (Year 2, 2026/2027) Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- WestCare GulfCoast Florida (A Turning Point Program) (699 people assisted)
- Metropolitan Ministries (NeighborHOPE Program) (90 people assisted)
- St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements) (2,000 people assisted)
- Homeless Empowerment Program (HEP) (Emergency Shelter and Kitchen Improvements) (965 persons assisted)
- Homeless Empowerment Program (HEP) (Dental and Wellness Clinic Improvements) (900 persons assisted)

In total, these activities will assist an estimated 4,654 persons during the second-year (Year 2, 2026/2027) Action Plan by either preventing homelessness or reducing the duration of homelessness.

For the second-year (Year 2, 2026/2027) Action Plan, the City has programmed an array of homeless activities to address the need for case management and facilities that provide health services, nutrition/food services, and emergency shelter. The City will continue to facilitate referrals to appropriate housing providers and other supportive services. The City will continue to coordinate with the HLA and the CoC, whose membership is comprised of numerous homeless service providers operating in the greater Clearwater area.

AP-75 Barriers to affordable housing – 91.220(j)

INTRODUCTION

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

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

The City of Clearwater has several programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are documented in the City's Local Housing Assistance Plan (LHAP) as required for Florida's State Housing Initiatives Partnership Program (SHIP). The City's ongoing actions to remove or ameliorate the barriers to affordable housing, as identified in the City's 2026 LHAP and 2025 LHS documents, include the following:

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

See also **SP-55**, "Barriers to Affordable Housing" in the 2025/2026-2029/2030 Consolidated Plan for more detailed explanations of the barriers to affordable housing identified in the LHAP and LHS documents.

DISCUSSION

The City of Clearwater will continue to implement incentives to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These incentive strategies are detailed

in the City's 2026 LHAP report. Of note, the City recently coordinated with Pinellas County to prepare a regional Analysis of Impediments to Fair Housing Choice report, which was completed in 2025. The AI report identifies regional barriers to affordable housing and coordinated actions to address those barriers. The City also currently participates in the Advantage Pinellas Housing Compact and the Pinellas County Countywide Housing Strategy, which are joint programs for the provision of affordable housing.

DRAFT

AP-85 Other Actions – 91.220(k)

INTRODUCTION

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

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

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

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

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

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

Some of the programmed activities to meet underserved needs during the second year (Year 2, 2026/2027) include, but are not limited to, the following:

- North Greenwood NRSA – Metropolitan Ministries (NeighborHOPE Program), Homeless Empowerment Program (Emergency Shelter, Dental and Wellness Clinic)
- Downtown Gateway NRSA – St. Vincent de Paul Community Kitchen and Resource Center (Facility Improvements)

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

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

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

- Preserve the existing housing stock.
- Increase the availability of affordable housing units.
- Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Provide mortgage assistance for low- and moderate-income homebuyers.
- Provide rental and utility assistance for low- and moderate-income persons.

Programmed activities to foster and maintain affordable housing during the second year (Year 2, 2026/2027) include the following:

- Owner-occupied and rental rehabilitation programs
- Construction of new affordable housing units
- Community Housing Development Organization (CHDO) housing activities
- Revolving Loan Fund for housing rehabilitation and construction projects

These activities preserve the existing housing stock through rehabilitation of aging units, increase the availability of affordable housing through new construction, and improve access to affordable housing through homebuyer education and purchase assistance for qualified low- and moderate-income households.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City will continue to include lead-based paint education and mitigation measures in all housing rehabilitation activities and, if needed, will identify and apply for additional funding resources to finance abatement. Contractors are required to be trained and certified to supervise removal of lead-based paint hazards to comply with HUD regulations. Furthermore, subrecipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

Additionally, the City will continue to coordinate with agencies in the Clearwater area that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint hazards. These agencies include the Pinellas County Health Department and the Clearwater and Pinellas County housing authorities, among others.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2020-2024 American Community Survey (ACS) 5-Year Estimates, an estimated 17,055 persons or 14.8% of the City of Clearwater's population is living at poverty level or below. To combat this trend, the City of Clearwater will continue to coordinate with several agencies that support poverty-level families. These agencies also provide services to other homeless and non-homeless special needs populations, as well as to low- and moderate-income families. Such services include referrals to affordable housing, employment assistance/job training, and other activities to promote economic opportunity.

For the second-year (Year 2, 2026/2027) Action Plan, the City of Clearwater will support one activity (InterCultural Advocacy Institute) that provides victim advocacy and mentoring toward self-sufficiency. Additionally, the City of Clearwater, through its Economic Development and Housing Department, will promote economic opportunity by providing microenterprise assistance to subrecipients that offer technical training for small businesses.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

The City of Clearwater has a strong institutional delivery structure. The City will continue to work with its own departments and various housing and public service providers, as well as partners of their programs, to expand opportunities and to make continuous improvements to the institutional structure. Continued actions will include solicitation of feedback on referral processes and other means of coordination between such providers and the City of Clearwater.

For the second-year (Year 2, 2026/2027) Action Plan, the City will support an array of activities that strengthen the institutional structure's ability to serve persons of low- and moderate-income, persons with special needs, and the homeless. These activities include subrecipient facilities and services for homeless adults and families that provide health and nutrition/food services and case management, and City-facilitated referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, purchase assistance, and access to economic opportunity.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

The City of Clearwater will continue to coordinate with housing and public service providers to develop an effective institutional structure and enhance inter-agency coordination.

The City continues to work with regional housing authorities, such as the Clearwater Housing Authority and Pinellas County Housing Authority, to improve access to public housing and tenant-based assistance. Although funding for public housing authorities is limited, and competition for affordable housing is high, these agencies continue to provide housing-related activities, such as rental assistance, rehabilitation, and new construction, for low-income persons. Input from public housing authorities is regularly solicited during preparation of the City's Annual Action Plan.

Additionally, the City promotes coordination between non-profit and private for-profit housing providers through its Neighborhood and Affordable Housing Advisory Board (NAHAB), through the SHIP-mandated Affordable Housing Advisory Committee (AHAC) in conjunction with the LHAP and LHS reports, and through the annual Action Plan process. Moreover, annual meetings in conjunction with the Action Plan provide an opportunity for these providers to interact.

Public service providers in the greater Clearwater area provide a wide array of services to low- and moderate-income persons. These organizations typically have a specific target population that they serve (e.g., persons experiencing homelessness, persons with special needs, low-income families, etc.) and accordingly possess a level of knowledge and expertise that is invaluable when identifying underserved needs. The continuation and expansion of these public services will be encouraged over

the second year (Year 2, 2026/2027) by means of matching programs with funding, as available. The City recognizes that improved coordination between housing and public service providers will continue to be critical action toward preventing homelessness. Therefore, input from public service providers is regularly solicited during preparation of the City's Annual Action Plan.

DISCUSSION

For the second-year (Year 2, 2026/2027) Action Plan, the City will support activities that will address underserved needs through community development activities and public services; foster and maintain affordable housing through acquisition, rehabilitation, or new construction of affordable housing and housing assistance; reduce lead-based paint hazards through responsible rehabilitation; reduce the number of poverty-level families through a combination of homeless prevention and economic development; and develop institutional structure through a network of community partners, including the City and its departments.

Additionally, the City will continue to encourage coordination between public housing authorities, non-profit and private for-profit housing providers, and public service providers through the NAHAB and AHAC, Annual Action Plan participation, and regular day-to-day referrals through the Economic Development and Housing Department.

PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

INTRODUCTION

This section addresses the program-specific requirements for the Annual Action Plan.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

REFERENCE 24 CFR 91.220(L)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Available Program Income	Amount
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$458,382* (See note below)
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$458,382

*Includes program income (\$11,206) and program income sourced from CDBG Revolving Loan Fund (\$447,176).

OTHER CDBG REQUIREMENTS

Overall Benefit	Amount
1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	96.50%

**HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
REFERENCE 24 CFR 91.220(L)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City will use funding from the State Housing Initiatives Program (SHIP) and/or the Pinellas County Housing Trust Fund for the matching requirements under the HOME program.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

Resale

This provision applies when HOME funding is used for acquisition, rehabilitation or construction of real property (development subsidy) and HOME funds are not used for direct assistance (Purchase Assistance) to a qualified homeowner(s) who wish to sell during the affordability period. The City shall permit the homeowner to sell their property to another income-eligible person or household. The property may only be sold to a buyer whose annual income does not exceed 80% of the Area Median Income (AMI) at the time of purchase:

- Either voluntarily or involuntarily, during the period of affordability;
- Property must be sold to another low-income homebuyer who will use the property as his or her principal residence;
- Property must be sold at a price that is “affordable to a reasonable range of low-income buyer”.

Recapture - §92.253(a)(5)(ii)

This provision applies when direct assistance (Purchase Assistance) is provided to assist in purchasing a home, and the qualified homeowner(s) wishes to sell the home during the affordable period. The City shall use a recapture and shared equity provision substantially similar to the provision below requiring the repayment of the HOME loan:

Should the homeowner convey their home during the period of affordability, the City shall initiate the following recapture process:

1. Upon voluntary conveyance of the home, the City shall recapture from the net proceeds of the sale, the unpaid balance of the HOME funds. If the property is transferred without a sale, the City shall recapture the unpaid balance of the HOME funds.
2. After the City has been repaid the unpaid balance of the HOME funds, the homeowner may then recover their initial investment of the remaining net proceeds from the sale. The initial investment shall include the amount they contributed to the down payment

when the property was initially purchased and any documented permanent improvements made to the property at time of acquisition.

3. Any balance of the net proceeds remaining after repayment of the unpaid balance of the City's HOME funds and the homeowner's recoupment of their initial investment shall be divided proportionally between the homeowner and the City in accordance with each parties' initial investment percentage in the property compared to each other. The City's initial investment percentage shall be calculated to include all grants and loans of HOME or other City funds provided to the homeowner, minus any repayments previously made to the City.

Pursuant to 24 CFR § 92.254(a)(5)(ii), Under no circumstances may the City recapture funds exceeding the net proceeds. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Notwithstanding the above provision, the City may recapture the unpaid balance HOME funds should the homeowner otherwise default under the terms of any mortgage, note, land use restriction agreement, or any other agreement or covenant executed in connection with the acquisition.

In the event the Property is conveyed pursuant to a foreclosure sale, the provisions of 24 CFR § 92.254 (a)(5)(ii) of the HOME Program shall apply. The recapture provision provides for shared net proceeds (if any) from the foreclosure sale. If there are no net proceeds from the foreclosure, repayment by the City or the Borrower is not required, and HOME Program requirements are considered to be satisfied.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

See the response to number 2, above.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City will not use HOME funds to refinance the existing debt for multi-family projects.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)):**

N/A - Not Applicable. The City will administer TBRA through a subrecipient. The subrecipient will assist individuals or families with rental assistance in the form of rental security deposit assistance to obtain permanent housing. The assistance will be used for individuals or families in the Very Low to Low-Income categories based on Area Median Income (AMI), without specific preference for persons special needs or disabilities aside from income-eligibility.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)):**

N/A - Not Applicable. See the responses to number 5, above, and number 7, below.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a):**

For the 2026/2027 program year, the City intends to contract with the Clearwater Housing Authority (CHA) to provide TBRA to Housing Choice Voucher holders. Since the City of Clearwater will not deliver TBRA directly but through a subrecipient, the City defers to the CHA's tenant selection criteria. However, the City's written agreement with the CHA will specify that tenant selection criteria will limit occupancy in HOME-assisted rental housing to income-eligible persons or households consistent with the HOME program. No other preferences or limitations, aside from program eligibility, will be used to select tenants.

DISCUSSION

The City of Clearwater anticipates \$572,182 in total CDBG program income. This amount includes an estimated \$22,000 in new program income for 2026/2027 and \$11,206 to be carried over from the prior year. This amount also includes income from the City's revolving loan program, of which \$91,800 is estimated for 2026/2027 and \$447,176 is carried over from prior years. Approximately \$571,930 is expected from non-income prior-year resources (i.e., entitlement allocations). Combined with the FY 2026 CDBG entitlement allocation of \$912,662, available CDBG funds total \$2,056,774. Less the City's revolving loan program, available CDBG funds total \$1,517,798.

The City has not identified funds for urgent need activities at this time. The percentage of overall benefit to low- and moderate-income persons is expected to be 96.50%. The City has calculated the percentage of overall benefit based on a period of one year (FY 2026). This percentage excludes program administration and activities related to the removal of slum and blight.

APPENDIX

[Separate Attachments, Pending 30-Day Public Comment Period]

1. **Citizen Participation/Comments**
2. **Grantee Unique Appendices**
3. **SF-424 Forms and Certifications**

DRAFT