2016/2017-2019/2020 Consolidated Plan

2016/2017 Annual Action Plan

City of Clearwater, Florida

July 21, 2016

CLEARWATER
BRIGHT AND BEAUTIFUL · BAY TO BEACH

EQUAL HOUSING OPPORTUNITY

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EXECUTIVE SUMMARY

ES-05 Executive Summary

INTRODUCTION

The City of Clearwater, Florida, has completed the planning process for the 2016/2017-2019/2020 Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives, and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations.

In the past, the City of Clearwater has submitted five-year Consolidated Plans; however, to align with the next Pinellas County Consolidated Plan program start date (October 1, 2020) and a potential jointly conducted Assessment of Fair Housing, the City has shortened this year's Consolidated Plan to cover a four-year period. Therefore, this Consolidated Plan guides the use of City resources to address housing and community development needs over a four-year period.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings and hearings, community surveys, and past program performance. During the planning process, the City conducted three community meetings with residents of low and moderate income neighborhoods, one of which specifically consulted housing and public service providers for these neighborhoods. Additionally, the City conducted a technical assistance workshop for program applicants, two public hearings with the Neighborhood and Affordable Housing Advisory Board (NAHAB), and one public hearing with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs of the City.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the

City of Clearwater to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives, and strategies established to measure progress. The citizen input was critical in developing the goals, objectives, and strategies of this Consolidated Plan.

This Consolidated Plan not only identifies goals to address the priority needs of the City, but also to address the statutory goals established by Federal law, which include:

Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services.

Expanded Economic Opportunities:

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW

The City of Clearwater Consolidated Plan is structured around five (5) 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: 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.

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

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

Objective 1:

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

GOAL: COMMUNITY DEVELOPMENT AND 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 expansion and improvement of affordable youth/children centers, senior centers, health and mental health facilities, and other types 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 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 facade programs in Neighborhood Revitalization Strategy Areas.

Objective 2:

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.

EVALUATION OF PAST PERFORMANCE

The Economic Development and Housing Department is in charge of implementing the CDBG and HOME programs. The previous five years have shown significant progress in the City's efforts to implement HUD entitlement programs. The City is in compliance with HUD regulations and continues to deliver housing and community development services in an efficient manner. Over the past five-year period, the City received an average annual allocation of approximately $744,000 in Community Development Block Grant (CDBG) funds and $331,500 in HOME Investment Partnerships (HOME). This amount totaled approximately $3.7 million in CDBG funds and $1.6 million in HOME funds over the past five-years. With those funds, between 5,000 and 25,000 people were assisted annually.

With these 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 disabled retrofitting
- Down payment and closing cost assistance for homebuyers
- Acquisition/new construction for affordable housing
- Fair housing activities
- Funding to sub-recipients for public services, including activities that serve the homeless, persons with special needs, or persons of low and moderate income

- Funding for public facilities and infrastructure project benefitting low and moderate income neighborhoods
- Economic development

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. 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

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves meetings and surveys with residents and service providers to collect input and ideas. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on past program performance, available housing and demographic data, public input, housing and service provider consultation, and community meetings and surveys. In addition, the City consulted with the Clearwater Housing Authority, Pinellas County Homeless Leadership Board, City Departments, Neighborhood and Affordable Housing Advisory Board, and the City Council to identify priority needs and develop corresponding strategies.

SUMMARY OF PUBLIC COMMENTS

Although there are many issues that residents of Clearwater felt are important, there are a few items that were stressed throughout the citizen participation process as being of the highest priority:

- Housing rehabilitation and affordability
- Services for the homeless, from day facilities to “housing first” objectives
- Services for persons with special needs, including the elderly, persons with disabilities, and those needing mental health counseling or substance abuse treatment
- Services for populations that fall into “service gaps” such as youth ageing out of foster care
- Public park improvements and maintenance
- Infrastructure improvements, connectivity and pedestrian safety measures
- Blight elimination/code enforcement
- Services to promote youth accountability, job-readiness, adult education, and literacy

- Economic development, including façade improvements and assistance for small-business start-ups

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 Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Consolidated Plan submittal.

SUMMARY

The Consolidated Plan for years 2016/2017-2019/2020 identifies goals, objectives and strategies to address the City's housing and community development needs. These needs 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 CDBG resources through five goals. These goals are summarized as Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, and Economic Development. Over the next four years, Clearwater will continue to deliver housing and community development activities that support housing rehabilitation and assistance, public facility and infrastructure improvements, code enforcement and blight elimination, and maintain partnerships with an array of housing and public service providers.

THE PROCESS

PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

TABLE 1: RESPONSIBLE AGENCIES

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

Table 1 – Responsible Agencies

NARRATIVE

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

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan and a number of 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 Pinellas County Homeless Leadership Board Point-in-Time (PIT) Homeless Report and Annual Homeless Assessment reports, among others.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

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
112 S. Osceola Ave.
Clearwater, FL 33756
Telephone: (727) 562-4030
Fax: (727) 562-4037
diane.durr@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

PR-10 Consultation

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

Institutional coordination of the Consolidated 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 Consolidated 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 City of Clearwater Consolidated Plan and Annual Action Plan. Organizations consulted included various service providers, Community Housing Development Organizations (CHDOs), Clearwater Housing Authority, Pinellas County Homeless Leadership Board, 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

The City coordinated with the Pinellas County Homeless Leadership Board through its most recent PIT and Homeless Assessment reports and with residents through community meetings. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. In addition, through consultation and review of the most recent Public Housing Authority Plan and other HUD reports, the Clearwater Housing Authority also provided pivotal input in preparing the Consolidated 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 AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE 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 Pinellas County Homeless Leadership Board annual reports and plans, community meetings, public hearings, and notices. The Pinellas County Homeless Leadership Board, 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 Pinellas County Homeless Leadership Board is comprised of 21 members, an executive officer, and three staff persons. 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 Homeless Leadership Board is to be THE leadership organization in ending homelessness in Pinellas County.

TABLE 2: AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED

Agency/Group/ Organization	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?
Pinellas County Homeless Leadership Board	Continuum of Care/ Services-Homeless	Homeless Needs/ Homelessness Strategy/ Market Analysis	Noticed for Community Meetings, Research of Annual Reports and Plans, Identification of Need, Referrals
Clearwater Housing Authority	PHA	Public Housing Needs/ Market Analysis	Noticed for Community Meetings, Research of Annual Reports and Plans, Identification of Need, Referrals
Pinellas County Housing Authority	PHA	Public Housing Needs/ Market Analysis	Attended Community Meetings, Identification of Need, Referrals
Community Housing Development Organizations (CHDOs)	Housing	Housing Needs Assessment	Noticed for Community Meetings, Identification of Need
Next Level Mentoring	Services-Youth/Children	Non-Housing Community Development Strategy	Attended Community Meetings, Identification of Need
The Arc of Tampa Bay	Services- Persons with Disabilities	Non-Homeless Special Needs	Attended Community Meetings, Identification of Need
Directions for Living	Services-Mental Health	Non-Homeless Special Needs	Attended Community Meetings, Identification of Need
Habitat for Humanity	Housing	Housing Needs Assessment	Attended Community Meetings, Identification of Need
Pinellas Opportunity Council/CHORE Services	Services-Elderly Persons	Non-Homeless Special Needs	Attended Community Meetings, Identification of Need
Kimberly Home	Housing/ Services-Health	Housing Needs Assessment/Homelessness Strategy	Attended Community Meetings, Identification of Need
Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP)	Services-Homeless	Homeless Needs (All)/ Homelessness Strategy	Attended Community Meetings, Identification of Need
Clearwater Public Library System	Other (Public Library System)	Non-Housing Community Development Strategy	Attended Community Meetings, Identification of Need
City of Clearwater, Departments	Other (City Departments)/ Grantee Department	Housing Needs Assessment/Market Analysis/Non-Housing Community Development Strategy	Noticed for Community Meetings, Internal Meetings with Economic Development and Housing/Planning and Development/Engineering/Parks and Recreation/Police/Code Enforcement, Identification of Need
City of Clearwater, Neighborhood and Affordable Housing Advisory Board (NAHAB)	Other (Advisory Board)	All	Noticed for Community Meetings, NAHAB Meetings, Confirmation of Strategy
City of Clearwater, City Council	Civic Leaders	All	Noticed for Community Meetings, Public Hearings, Confirmation of Strategy

Table 2 – Agencies, groups, organizations who participated

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

The City of Clearwater consulted with the lead agency for the CoC, local and county PHAs, affordable housing providers, various social service providers, City departments, and civic leaders. Additionally, the general public, including but not limited to low- and moderate-income residents and other entities impacted by housing and community development activities, were noticed of community meetings by email, website, and posters, and public hearings by newspaper advertisements. Other agencies and organizations not directly consulted were consulted indirectly by research of published plans and reports.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

Many of the programs and activities that will be carried out by the City during the program years will involve coordination with a number of 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 shown in **Table 3**. Clearwater will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. Clearwater 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.

TABLE 3: OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of this Strategic Plan overlap with the goals of each plan?
State Housing Initiatives Partnership (SHIP) Local Housing Incentives Strategy and Local Housing Assistance Plan	City of Clearwater/ State of Florida	Housing/Providing decent affordable housing (identification of barriers and incentives strategies)
Clearwater, Florida: A New Vision for Downtown (2014)	Urban Land Institute (ULI)	Housing/Providing decent affordable housing; Economic Development/Creating economic opportunities
Tampa Bay Comprehensive Economic Development Strategy	Tampa Bay Regional Planning Council	Economic Development/Creating economic opportunities

Table 3 – Other Consultations & Coordination

PR-15 Citizen Participation

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

The development of the Consolidated Plan requires extensive citizen participation. For the 2016/2017-2019/2020 Consolidated Plan, Clearwater underwent an in depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Eligible Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Clearwater in preparation of the 2016/2017-2019/2020 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Other (Emails, Website, and Posters)	Non-Targeted/ Community	March 21-24, 2016	Notice of public meetings and community survey	N/A	www.myclearwater.com/housing
Public Meeting #1	Non-Targeted/ Community	March 29, 2016; (24) Attendees	Lake Bellevue Neighborhood and East Gateway District: affordable housing and housing rehabilitation, CoC coordination, services for special needs, community resources/mentoring, public facilities, blight removal/code enforcement, public safety, neighborhood beautification (see Appendix).	All comments noted; see Appendix	N/A
Public Meeting #2	Other (Service Providers)	March 30, 2016; (16) Attendees	Service Providers: affordable and accessible housing, homeless prevention and diversion, services for special needs, public facilities, blight removal/code enforcement (see Appendix).	All comments noted; see Appendix	N/A
Public Meeting #3	Non-Targeted/ Community	March 30, 2016 (20) Attendees	North Greenwood Neighborhood: affordable housing and housing rehabilitation, CoC coordination, services for special needs, public facilities, blight removal/code enforcement, façade improvements, economic development (see Appendix).	All comments noted; see Appendix	N/A
Internet Outreach (Community Survey)	Non-Targeted/ Community	March 4 thru April 8, 2016; (103) Responses	Community Survey: housing rehabilitation, services for homeless, services for special needs, employment assistance/ job training, transportation services, public facilities, blight removal/code enforcement, community outreach and safety, economic opportunity (see Appendix).	All comments noted; see Appendix	www.myclearwater.com/housing
Newspaper Ad #1	Non-Targeted/ Community	April 29, 2016	Notice of public hearing	N/A	N/A

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Public Hearing #1	Non-Targeted/ Community	May 10, 2016; NAHAB Meeting	Board input on plans/budget allocation	All comments recorded; see Appendix for meeting minutes	N/A
Newspaper Ad #2	Non-Targeted/ Community	June 14, 2016	Notice of 30-day public comment period	N/A	N/A
Newspaper Ad #3	Non-Targeted/ Community	June 17, 2016	Reminder of 30-day public comment period	N/A	N/A
Other (30-Day Public Comment Period)	Non-Targeted/ Community	June 15 thru July 15, 2016	None received during the 30-day period	All comments noted; see Appendix	www.myclearwater.com
Newspaper Ad #4	Non-Targeted/ Community	July 1, 2016	Notice of public hearings	N/A	N/A
Public Hearing #2	Non-Targeted/ Community	July 12, 2016; NAHAB Meeting	Board meeting continued to July 19, 2016, due to lack of quorum	All comments recorded; see Appendix for meeting minutes	N/A
Newspaper Ad #5	Non-Targeted/ Community	July 17, 2016	Notice of public hearings/ NAHAB Meeting continuance	N/A	N/A
Public Hearing #2 (Continued)	Non-Targeted/ Community	July 19, 2016; NAHAB Meeting	Citizen comment on funding level for Pinellas Opportunity Council's CHORE Services; Board input on plans/approval	All comments recorded; see Appendix for meeting minutes	N/A
Public Hearing #3	Non-Targeted/ Community	July 21, 2016	Council input on plans/approval	All comments recorded; see Appendix for meeting minutes	N/A

Table 4 – Citizen Participation Outreach

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 Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and

strategies to address those needs. Priority needs were identified based on available housing data, public input, service provider meetings, community surveys, and past program performance. In addition, Housing Division staff consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries and minutes of the meetings are included in the Appendix to this document.

Housing Strategy

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs. Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, housing programs receive emphasis in Clearwater due to the large, ongoing need for housing services.

Homeless Strategy

Homeless strategies were developed in several ways. First, the City consulted the Pinellas County Homeless Leadership Board annual PIT and homeless assessment reports to obtain the latest counts of the homeless population. The Pinellas County Homeless Leadership Board is the lead agency for homeless services and represents agencies that implement homeless services. The City also utilized data from HUD that details homelessness and homeless service providers, including St. Petersburg, Clearwater, Largo/Pinellas County CoC housing inventories.

Community Development Strategy

Community Development strategies were determined through community meetings, community surveys, meetings with Housing Division staff, and review of current planning activities. The City is working to leverage other planning efforts with funding opportunities where possible.

Non-Housing Special Needs

Non-Housing Special Needs were determined through community meetings, community surveys, and consultation with service providers. As with the homeless and housing topics, HUD and the U.S. Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information through the participation process.

NEEDS ASSESSMENT

NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Consolidated Plan identifies Clearwater's communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local Public Housing Authority and other documentation from Clearwater and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (60% of the Section 8 Very Low Income Limits)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the 2016 HUD Income Limits Documentation System, which is outlined in **Table 5(A)**.

TABLE 5(A): 2016 HUD INCOME LIMITS

FY 2016 Income Limit Area	Median Income	FY 2016 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Pinellas County	$59,200	Extremely Low (*)	20,750	23,700	26,650	29,600	32,000	34,350	36,750	39,100
		Very Low (50%)	12,450	16,020	20,160	24,300	28,440	32,580	36,730	39,100
		Low (80%)	33,150	37,900	42,650	47,350	51,150	54,950	58,750	62,550

*2016 HUD Income Limits Documentation System (2015); *Calculated as 30/50ths (60 %) of the Section 8 very low-income limits*

Table 5(A) – 2016 HUD Income Limits

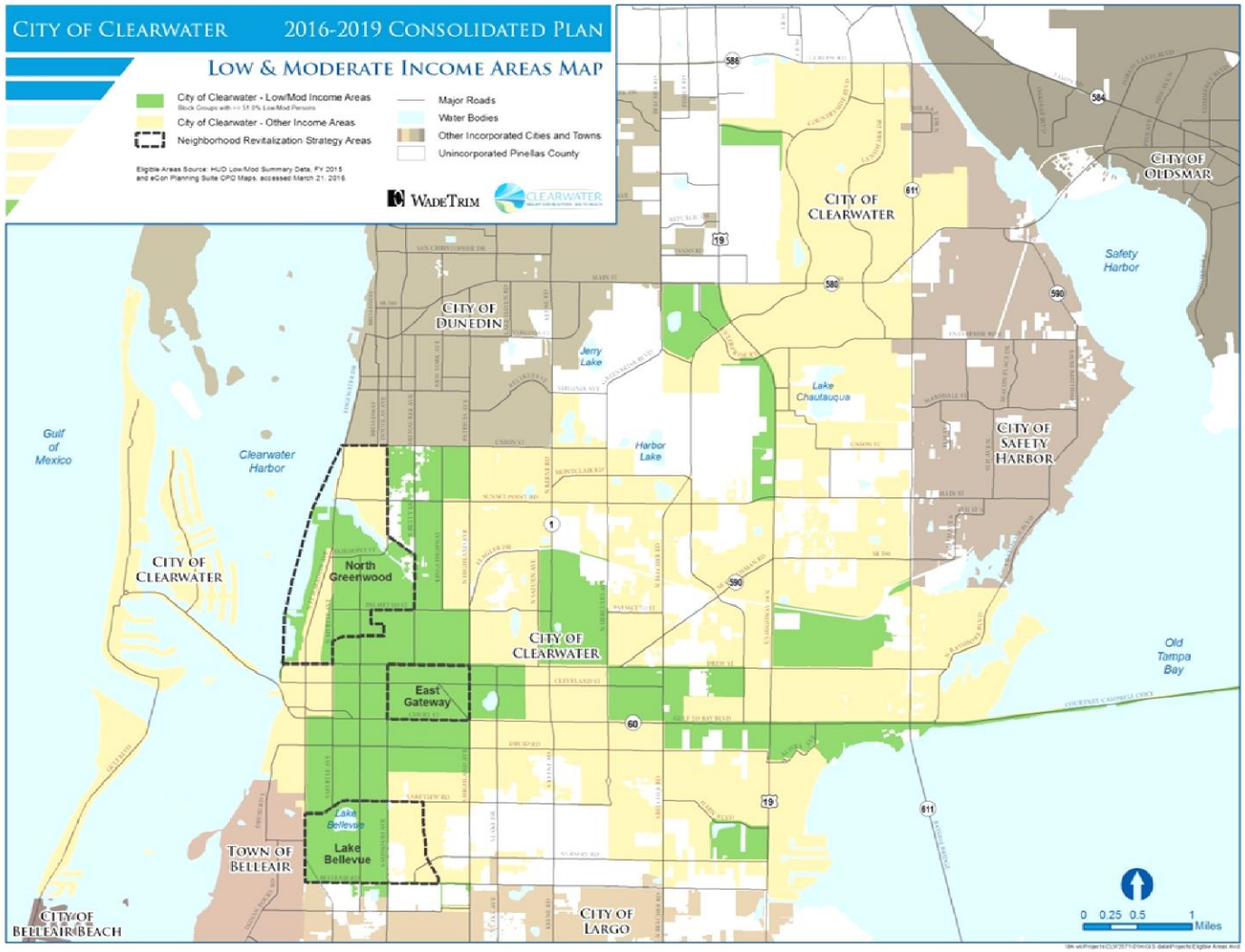
For the City of Clearwater, the threshold for a block group to be considered low- or moderate-income is 51%. **Map 1** shows the 2010 Census Block Groups where 51% or more of the population falls within the low- or moderate- income limit categories. These block groups include the following:

- 25405.1
- 25412.3
- 25413.2
- 25505.1
- 25506.1
- 25800.2, .3
- 25900.1, .3, .4, .5
- 26101.1, .3
- 26200.1, .2
- 26300.1, .2, .4, .5, .6
- 26400.1, .2, .3, .4
- 26500.1, .4
- 26602.1

- 26703.4, .5
- 26818.1, .2
- 26820.2
- 26910.1
- 26912.4
- 26913.2, .4

According to HUD FY2015 Low/Mod data, there are approximately 58,625 persons of low- or moderate income within the jurisdiction as whole, which represents 54% of Clearwater's estimated population (109,210) for this year, according to the 2010-2014 ACS Five-Year Estimates.

MAP 1 – CDBG Eligible Areas



NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

The data in the Housing Needs Assessment subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach, and describes the characteristics of the Clearwater's households and housing stock.

The Housing Needs Assessment includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

Demographics

Table 5(B) displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows a negligible increase in population from 108,939 people in the year 2000 to 109,210 people estimated by the 2010-2014 ACS. In contrast, the number of households decreased 17% from 56,915 households in the year 2000 to 47,015 households estimated by the 2010-2014 ACS. Conversely, median income increased 19% from $36,494 in the year 2000 to $43,306 estimated by the 2010-2014 ACS.

TABLE 5(B): HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year	Most Recent Year	
	2000 Census	2010-2014 ACS	Percent Change
Population	108,939	109,210	<1%
Households	56,915	47,015	-17%
Median Income	$36,494	$43,306	19%

Table 5(B) – Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 6 shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2008-2012 CHAS database, developed by HUD.

The highest number of households is in the greater than 100% HAMFI group with 22,680 households. The second highest is the >50-80% HAMFI group (8,630). Just over 5,000 households (5,365) or approximately 11% of all households in Clearwater earn below 30% of HAMFI.

Small family households are households that have a family with two to four members. The highest number of small family households is within the >100% HAMFI group (9,765). The second-highest number of small family households is within the >50-80% HAMFI group (2,555). Nearly 1,500 households (1,475) or approximately 9% of small family households in Clearwater earn below 30% of HAMFI.

Large family households are households that have a family of five or more members. Again, the highest number of large family households is within the >100% HAMFI group (750). The second-highest number of large family households is within the >30-50% HAMFI group (330). Approximately 150 households (155) or approximately 10% of large family households in Clearwater earn below 30% of HAMFI.

Table 6 also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest number of households with a person 62-74 years of age is within the >100% HAMFI income group (5,180). The largest number of households with a person 75 years or older is also within the >100% HAMFI income group (2,830). Nearly 2,000 households (1,995) contain at least one person 62 years or older and earn below 30% of HAMFI.

Finally, data provided **Table 6** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the highest number of households with children 6 years or younger is within the 100% HAMFI income category (1,410). The second highest number of households with children 6 years old or younger is within the >50-80% HAMFI group (1,080). Approximately 650 households (655) have at least one child 6 years old or younger and earn below 30% of HAMFI.

TABLE 6: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,365	5,900	8,630	4,530	22,680
Small Family Households *	1,475	1,415	2,555	1,430	9,765
Large Family Households *	155	330	275	55	750
Household contains at least one person 62-74 years of age	1,185	1,305	1,925	1,205	5,180
Household contains at least one person age 75 or older	810	1,650	2,010	830	2,830
Households with one or more children 6 years old or younger *	655	850	1,080	335	1,410

** the highest income category for these family types is >80% HAMFI*

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 6 – Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 7 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms

- Households with housing cost burden greater than 30% of income

As shown in **Table 7**, among the "housing problem" categories, households within Clearwater are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. There are 340 renter households and 150 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 7**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 7**, 485 renter households are experiencing some form of overcrowding while 120 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 7**, approximately 2,000 renter households within the 0-30% AMI group are experiencing severe cost burden (>50% of income). Among all income groups, 3,915 renters have a cost

burden greater than 30% of income and over 4,395 renters have a cost burden greater than 50% of income. Approximately 3,000 owner households (3,425) have a cost burden greater than 30% of income and nearly 4,000 owner households (3,900) have a cost burden greater than 50% of income.

Overall, 7,340 households in Clearwater are experiencing a cost burden greater than 30% of income and 8,295 households are experiencing a cost burden greater than 50% of income. Renters and owners appear to be similarly affected by the cost of housing within the Clearwater. Of the 15,635 households experiencing a cost burden of some kind, 8,310 (53%) are renters and 7,325 (47%) are owners.

TABLE 7: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	110	115	30	340	25	0	100	25	150
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	25	10	35	105	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	140	165	15	380	20	40	25	15	100
Housing cost burden greater than 50% of income (and none of the above problems)	2,065	1,770	510	50	4,395	1,040	1,215	1,105	540	3,900
Housing cost burden greater than 30% of income (and none of the above problems)	150	835	2,475	455	3,915	170	1,015	1,305	935	3,425
Zero/negative Income (and none of the above problems)	685	0	0	0	685	720	0	0	0	720

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 7 – Housing Problems Table

Housing Problems 2

Table 8 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The Default Data Source is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 8**, renters in the 0-30% AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 2,250 renter households below 30% AMI experience some form of housing problem. In contrast, approximately 1,000 owner households in the 0-30% AMI group have one or more of the four housing problems.

Additionally, 685 renter households and 720 owner households within the 0-30% AMI group have negative income but none of the other four identified housing problems.

TABLE 8: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,250	2,050	795	130	5,225	1,090	1,255	1,250	575	4,170
Having none of four housing problems	320	1,090	3,530	1,510	6,450	305	1,505	3,060	2,320	7,190
Household has negative income, but none of the other housing problems	685	0	0	0	685	720	0	0	0	720

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 8 – Housing Problems 2

Cost Burden > 30% and > 50%

Tables 9 and **10** display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

- Small related – Family households with two to four related members
- Large related – Family households with five or more related members
- Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
- Other – All other households

As shown in **Table 9**, "Elderly" households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 5,505 "Elderly" households have a cost burden greater than 30% of income. Most of these are owners (3,425). Additionally, 4,215 "Small Related" households and 3,980 "Other" households have a cost burden greater than 30% of income. Comparatively, "Large Related" households have the lowest degree of cost burden.

For renter households, the >50% - 80% AMI Income group has the most households (3,080) with a cost burden greater than 30% of income. Among owner households, the >50 - 80% AMI group also has the most households (2,479) with a cost burden greater than 30% of income.

TABLE 9: COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	815	920	1,160	2,895	205	415	700	1,320
Large Related	115	290	80	485	10	45	54	109
Elderly	585	860	635	2,080	680	1,425	1,320	3,425
Other	835	815	1,205	2,855	335	385	405	1,125
Total need by income	2,350	2,885	3,080	8,315	1,230	2,270	2,479	5,979

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 9 – Cost Burden > 30%

As shown in **Table 10**, when compared to other types of households, more "Elderly" households are experiencing severe cost burden greater than 50% of income. Approximately 2,785 "Elderly" households experience a cost burden greater than 50% of income. Most of these are owners (1,620). Additionally, 2,495 "Other" households and 2,420 "Small Related" households have a cost burden greater than 50% of income. Comparatively, "Large Related" households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI income group has the most households (2,200) with a cost burden greater than 50% of income. Among owner households, the >30-50% AMI group has the most households (1,240) with a cost burden greater than 50% of income.

TABLE 10: COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	800	640	155	1,595	195	305	325	825
Large Related	115	225	35	375	10	45	50	105
Elderly	480	525	160	1,165	535	595	490	1,620
Other	805	615	195	1,615	310	295	275	880
Total need by income	2,200	2,005	545	4,750	1,050	1,240	1,140	3,430

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 10 – Cost Burden > 50%

Crowding

Table 11 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 11**, overcrowding is most prevalent in single family, renter households. Approximately 380 single family renter households experience overcrowding compared to only 60 single family owner households.

When accounting for income, very low income (>30-50% AMI) and low income (50-80% AMI) renter households experience the highest number of crowded households, with 155 and 115 households respectively. Among owner-occupied households, the highest number of households with crowding issues is also within the >30-50% AMI and >50-80% income groups.

TABLE 11: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	85	155	115	25	380	0	40	20	0	60
Multiple, unrelated family households	10	15	60	0	85	20	0	25	15	60
Other, non-family households	0	0	0	25	25	0	0	0	0	0
Total need by income	95	170	175	50	490	20	40	45	15	120

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 11 – Crowding Information

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless elderly owner and small-related renter households have a significant cost burden when compared to other household types. Additionally, there are a number of "Other" households which may be comprised of single persons in Clearwater. According to the 2008-2012 CHAS, 3,980 "Other" households have a cost burden greater than 30% of income and 2,495 "Other" households have a cost burden greater than 50% of income.

According to a recent homeless census, or annual point-in-time (PIT) survey conducted on January 29, 2015, there are 3,387 homeless persons in Pinellas County of which 2,827 (84%) are in households without children and are in need of housing assistance.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.

According to the 2010-2014 ACS 5-Year Estimates (the most recent dataset for which disability status is available), approximately 14,688 people or 13.6% of the population in Clearwater is estimated to have a disability. While only 10% of the population between 18 and 64 years of age are disabled (6,613), a high percentage of persons 65 years and over is disabled (7,268). These elderly populations are also likely to live on reduced income and experience housing cost burden.

There may be as many as 1,000 victims of domestic violence and related incidents annually in Clearwater. In 2014 alone, according to the Florida Department of Law Enforcement, 383 domestic violence arrests and 756 domestic violence offenses were reported by the Clearwater Police Department.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

By far, the most common housing problem in the Clearwater is cost burden, for both renter and owner households. In Clearwater, substandard housing (lacking complete plumbing or kitchen facilities) is more of a problem for renter households, as is overcrowded housing (1.01-1.5 people per room). Severely overcrowded housing (more than 1.5 people per room) is also more of a problem for renter households, but not as significant when compared to the prevalence of cost burden.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Households earning less than 80% AMI are experiencing higher rates of housing problems than households with higher incomes. More renters are experiencing cost burden than owners. Among households earning less than 30% AMI, renters experience cost burden at a rate nearly double that of owners. Comparisons of cost burden by type of household show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Substandard and overcrowded housing is more common among renters and owners earning between 30% AMI and 80% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or other non-family households.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(C)/91.305(C)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE

Those at imminent risk of homelessness or nearing termination of assistance are in need of additional resources similar to those of already homeless individuals, including other housing assistance and references from non-profits and housing providers, self-sufficiency training and case management, access to healthcare and mental health counseling, job training, and legal guidance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES.

Not applicable.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS.

A recent homeless census for Pinellas County, or annual point-in-time (PIT) survey, was conducted on January 29, 2015. The total number of homeless people officially reported during the annual PIT survey was 3,387. When non-typical homeless responses from street survey, jail, and school data are considered, the total number of homeless or persons at risk of becoming homeless may be 6,853. Of the 3,387 homeless persons counted, 631 were chronically homeless individuals, 74 were unaccompanied children, 589 were homeless veterans, and 23 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 67% of those surveyed had been homeless three or fewer times. Nearly 33% were chronically homeless, having been homeless at least four times in the past 3 years. Just over half (51%) said they were homeless because of a job loss or other financial problems.

DISCUSSION

The population and number of households living in Clearwater has decreased over the last decade, while the median income has increased. Nearly half (42%) of the City's households earn less than 80% HAMFI

and approximately (11%) of the City's households earn less than 30% HAMFI. Low- and moderate-income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

- Introduction
- Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
- Disproportionately Greater Need—Housing Problems 30-50% AMI
- Disproportionately Greater Need—Housing Problems 50-80% AMI
- Disproportionately Greater Need—Housing Problems 80-100% AMI
- Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The default data source is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 0-30% AMI category have the second highest percentage of households with one or more of four housing problems. Approximately 68% of households in this income category have housing problems.

As shown in **Table 12**, when considering race, 64% of White households and 77% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. Sixty-seven percent (67%) of Asian households and 100% of American Indian/Alaska Native households in the 0-30% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 78% of Hispanic households have one or more of four housing problems.]

Compared to the City as a whole, Hispanic and American Indian/Alaska Native households earning 0-30% AMI have a disproportionate need for assistance. Black/African American households earning 0-30% AMI have a nearly disproportionate need for assistance.

TABLE 12: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	3,660	68%	300	6%	1,405	26%	5,365
White	2,265	64%	215	6%	1,070	30%	3,550
Black / African American	860	77%	35	3%	225	20%	1,120
Asian	100	67%	50	33%	0	0%	150
American Indian, Alaska Native	15	100%	0	0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	350	78%	0	0%	100	22%	450

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four housing problems are:* *1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%*

Table 12 – Disproportionally Greater Need 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 30-50% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 87% of households in this income category have housing problems.

As shown in **Table 13**, when considering race, 86% of White households and 88% of Black/African American households in the 30-50% AMI income group have one or more of four housing problems. Additionally, 100% of Asian households in the 30-50% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 91% of Hispanic households have one or more of four housing problems.

The data show that Asian households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 13: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	5,155	87%	740	13%	0	0%	5,895
White	3,610	86%	570	14%	0	0%	4,180
Black / African American	715	88%	100	12%	0	0%	815
Asian	40	100%	0	0%	0	0%	40
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	750	91%	70	9%	0	0%	820

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four housing problems are:* *1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%*

Table 13 – Disproportionally Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 50%-80% AMI category have the third-highest percentage of households with one or more of four housing problems. Approximately 67% of households in this income category have housing problems.

As shown in **Table 14**, when considering race, 65% of White households and 70% of Black/African American households in the 50-80% AMI income group have one or more of four housing problems. Additionally, 83% of Asian households and 100% of Pacific Islander households in the 50-80% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 73% of Hispanic households have one or more of four housing problems.

The data show that Asian and Pacific Islander households earning 50-80% AMI have a disproportionate need for assistance.

TABLE 14: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	5,825	67%	2,805	33%	0	0%	8,630
White	4,225	65%	2,230	35%	0	0%	6,455
Black / African American	555	70%	240	30%	0	0%	795
Asian	145	83%	30	17%	0	0%	175
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	20	100%	0	0%	0	0%	20
Hispanic	760	73%	280	27%	0	0%	1,040

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four housing problems are:* *1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%*

Table 14 – Disproportionally Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with one or more of four housing problems. Approximately 46% of households in this income category have housing problems.

As shown in **Table 15**, when considering race, 46% of White households and 40% of Black/African American households in the 80-100% AMI income group have one or more of four housing problems. Additionally, 26% of Asian households in the 80-100% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 68% of Hispanic households have one or more of four housing problems.

The data show that Hispanic households earning 80-100% AMI have a disproportionate need for assistance.

TABLE 15: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	2,095	46%	2,440	54%	0	0%	4,535
White	1,770	46%	2,075	54%	0	0%	3,845
Black / African American	160	40%	245	60%	0	0%	405
Asian	19	26%	55	74%	0	0%	74
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	150	68%	70	32%	0	0%	220

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four housing problems are:* *1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%*

Table 15 – Disproportionally Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 68% have one or more of four housing problems. In terms of disproportionate need, the data show that Hispanic and American Indian/Alaska Native households in the 0-30% AMI group have a disproportionate need for assistance (78% and 100%, respectively, have one or more of four housing problems).

Of all households in the 30-50% AMI group, 87% have one or more of four housing problems. In terms of disproportionate need, the data show that Asian households in the 30-50% AMI group have a disproportionate need for assistance (100% have one or more of four housing problems).

Of all households in the 50-80% AMI group, 67% have one or more of four housing problems. In terms of disproportionate need, the data show that Asian and Pacific Islander households in the 50-80% AMI group have a disproportionate need for assistance (83% and 100%, respectively, have one or more of four housing problems).

Of all households in the 80-100% AMI group, 46% have one or more of four housing problems. In terms of disproportionate need, the data show that Hispanic households in the 80-100% AMI group have a disproportionate need for assistance (68% have one or more of four housing problems).

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 0-30% AMI category have the highest percentage of households with severe housing problems. Approximately 62% of households in this income category have severe housing problems.

As shown in **Table 16**, when considering race, 59% of White households and 67% of Black/African American households in the 0-30% AMI income group have severe housing problems. Additionally, 50% of Asian households and 100% of American Indian/Alaska Native households in the 0-30% AMI income group have severe housing problems. When considering ethnicity and this income category, 76% of Hispanic households have severe housing problems. The data show that Hispanic and American Indian/Alaska Native households earning 0-30% AMI have a disproportionate need for assistance.

TABLE 16: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	3,340	62%	625	12%	1,405	26%	5,370
White	2,080	59%	400	11%	1,070	30%	3,550
Black / African American	755	67%	140	13%	225	20%	1,120
Asian	75	50%	75	50%	0	0%	150
American Indian, Alaska Native	15	100%	0	0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	340	76%	10	2%	100	22%	450

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%*

Table 16 – Severe Housing Problems 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 30-50% AMI category have the second-highest percentage of households with severe housing problems. Approximately 56% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race, 52% of White households and 66% of Black/African American households in the 30-50% AMI income group have severe housing problems. Additionally, 71% of Asian households in the 30-50% AMI income group have severe housing problems. When considering ethnicity and this income category, 62% of Hispanic households have severe housing problems. The data show that Black/African American and Asian households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 17: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	3,305	56%	2,595	44%	0	0%	5,900
White	2,190	52%	2,000	48%	0	0%	4,190
Black / African American	545	66%	275	34%	0	0%	820
Asian	25	71%	10	29%	0	0%	35
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	510	62%	310	38%	0	0%	820

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%*

Table 17 – Severe Housing Problems 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 50%-80% AMI category have the third-highest percentage of households with severe housing problems. Approximately 24% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race, 23% of White households and 14% of Black/African American households in the 50-80% AMI income group have severe housing problems. Additionally, 37% of Asian and 100% of Pacific Islander households in the 50-80% AMI income group have severe housing problems. When considering ethnicity and this income category, 30% of Hispanic households have severe housing problems. The data show that Asian and Pacific Islander households in the 50-80% AMI income group have a disproportionate need for assistance.

TABLE 18: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	2,045	24%	6,590	76%	0	0%	8,635
White	1,485	23%	4,970	77%	0	0%	6,455
Black / African American	110	14%	680	86%	0	0%	790
Asian	65	37%	110	63%	0	0%	175
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	20	100%	0	0%	0	0%	20
Hispanic	315	30%	725	70%	0	0%	1,040

Source: *HUD IDIS Output, May 2016, 2008-2012 CHAS*

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%*

Table 18 – Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with severe housing problems. Approximately 16% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race, 15% of White households and 9% of Black/African American households in the 80-100% AMI income group have severe housing problems. Additionally, 26% of Asian households have severe housing problems. When considering ethnicity and this income category, 30% of Hispanic households have severe housing problems. The data show that Asian and Hispanic households earning 80-100% AMI have a disproportionate need for assistance.

TABLE 19: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	705	16%	3,830	84%	0	0%	4,535
White	585	15%	3,255	85%	0	0%	3,840
Black / African American	35	9%	370	91%	0	0%	405
Asian	19	26%	55	74%	0	0%	74
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	65	30%	150	70%	0	0%	215

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%*

Table 19 – Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 62% have severe housing problems. In terms of disproportionate need, the data show that Hispanic and American Indian/Alaska Native households in the 0-30% AMI group have a disproportionate need for assistance (76% and 100%, respectively, have severe housing problems).

Of all households in the 30-50% AMI group, 56% have severe housing problems. In terms of disproportionate need, the data show that Black/African American and Asian households in the 30-50% AMI group have a disproportionate need for assistance (66% and 71%, respectively, have one or more severe housing problems).

Of all households in the 50-80% AMI group, 24% have severe housing problems. In terms of disproportionate need, the data show that Asian and Pacific Islander households in the 50-80% AMI group have a disproportionate need for assistance (37% and 100%, respectively, have one or more severe housing problems).

Of all households in the 80-100% AMI group, 16% have severe housing problems. In terms of disproportionate need, the data show that Asian and Hispanic households in the 80-100% AMI group have a disproportionate need for assistance (26% and 30%, respectively, have one or more severe housing problems).

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Again, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden

3. Discussion

Table 20 displays cost burden information for the Clearwater and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 20** suggests, a large number of households (20,265) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (15,120). Black/African American households have the second-highest number of cost burdened households (2,395) and Hispanic households have the third-highest number of cost burdened households (2,010). A small number of Asian households (400) are also cost burdened. Of the households that are cost burdened, nearly half are severely cost burdened. There are 9,520 households that are considered to be severely cost burdened within Clearwater.

TABLE 20: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	25,385	54%	10,745	23%	9,520	20%	1,465	3%	47,115
White	21,365	57%	8,470	23%	6,650	18%	1,125	3%	37,610
Black / African American	1,485	36%	1,010	25%	1,385	34%	225	5%	4,105
Asian	475	54%	150	17%	250	29%	0	0%	875
American Indian, Alaska Native	35	50%	0	0%	35	50%	0	0%	70
Pacific Islander	45	100%	0	0%	0	0%	0	0%	45
Hispanic	1,760	45%	980	25%	1,030	27%	100	3%	3,870

Source: *HUD IDIS Output, May 2016: 2008-2012 CHAS*

Table 20 – Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within the City of Clearwater, 54% of households do not presently experience cost burden, while 23% experience cost burden, 20% experience severe cost burden and 3% have no/negative income. Overall, 43% of households are either cost burdened or severely cost burdened (>30%).

Of all households within the City, 23% are cost burdened (30-50%). No race or ethnicity experiences a cost burden at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole; however, a higher percentage of Black/African American households (25%) and Hispanic households (25%) are cost burdened when compared to other race or ethnic groups.

Of all households within the City, 20% experience severe cost burden (>50%). An estimated 34% of Black/African American and 50% of American Indian/Alaska Native households experience severe cost burden, indicating a disproportionate need for assistance within these groups.

Approximately 3% of households have no/negative income. No race or ethnicity experiences no/negative income at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole.

NA-30 Disproportionately Greater Need: Discussion

INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to income group as a whole. As detailed below, these include the Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 30-50% AMI group (66% versus 56% as a whole)
- Severe cost burden >50% of household income (34% versus 20% as a whole)

The Asian group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30-50% AMI group (100% versus 87% as a whole)
- Housing problems in the 50-80% AMI group (83% versus 67% as a whole)
- Severe housing problems in the 30-50% AMI group (71% versus 56% as a whole)
- Severe housing problems in the 50-80% AMI group (37% versus 24% as a whole)
- Severe housing problems in the 80-100% AMI group (26% versus 16% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 0-30% AMI group (100% versus 68% as a whole)
- Severe housing problems in the 0-30% AMI group (100% versus 62% as a whole)
- Severe cost burden >50% of households income (50% versus 20% as a whole)

The Pacific Islander group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 50-80% AMI group (100% versus 67% as a whole)
- Severe housing problems in the 50-80% AMI group (100% versus 24% as a whole)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 0-30% AMI group (78% versus 68% as a whole)

- Housing problems in the 80-100% AMI group (68% versus 46% as a whole)
- Severe housing problems in the 0-30% AMI group (76% versus 62% as a whole)
- Severe housing problems in the 80-100% AMI group (30% versus 16% as a whole)

NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through the citizen participation process, the greatest housing needs are:

- Affordable housing for low- and moderate-income persons of all types (single or multi-family)
- Accessible housing (e.g. one story vs. two story with stairs)
- Rehabilitation and repair of both owner- and renter-occupied housing, with a new emphasis on renter-occupied housing
- Redevelopment of vacant or abandoned housing and an inventory of such properties
- Homebuyer assistance and other programs to earn credit toward down payment

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

Thirty-six (36) of the City's 122 Block Groups have a low and moderate income percentage of 51% or greater, signifying that approximately 30% of the City's neighborhoods is CDBG-eligible. These block groups are distributed throughout the City.

As a whole, Clearwater has a minority race population of approximately 18%. The largest minority race is Black/African American, comprising 11% of the City's population. A disproportionally greater (10 percentage points higher or more) concentration of racial minority population exists within Census Tracts 25800, 26101, 26200, and 26300, which are more than 21% Black/African American according to the 2010-2014 ACS, 5-Year Estimates, and HUD CPD Maps, accessed in May 2016. These Census Tracts correspond to the Lake Bellevue and North Greenwood Neighborhood Revitalization Strategy Areas (NRSAs).

As a whole, Clearwater has an ethnic minority population of approximately 13%. A disproportionately greater (10 percentage points higher or more) concentration of ethnic minority population exists within Census Tracts 26400 and 26819, which are more than 23% Hispanic according to the 2010-2014 ACS, 5-

Year Estimates, and HUD CPD Maps, accessed in May 2016. Census Tract 26400 corresponds to the East Gateway District NRSA.

Many of the areas identified as having high concentrations of minority racial or ethnic groups also have a high percentage of low and moderate income households, and generally align with the City's Neighborhood Revitalization Strategy Areas. The data seem to indicate a possible correlation between concentrations of low income and minority race or ethnicity. As indicated in the previous sections, a person's race or ethnicity, income, and disability status are strong indicators for needing housing assistance through various public housing program types.

NA-35 Public Housing

INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies located within the jurisdiction's boundaries. The Public Housing Needs Assessment contains the following subsections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. The CHA's public housing inventory includes approximately 200 units in two existing high-rise towers, one new apartment complex, and scattered home sites throughout the City. Among other assistance, the CHA also administers the Section 8 rental assistance program that provides rental assistance to qualified persons based on income. The amount paid by qualified persons for rent and utilities does not exceed 30% of income, and income must be within HUD's guidelines for household size. Housing units must pass the Housing Quality Standards Inspection per guidelines established by HUD. This program has a waiting list, which is currently closed.

Data in this section covers several types of housing programs and vouchers that are defined as follows:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA

- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

TOTALS IN USE

Table 21 displays the number of vouchers and units by public housing program type. According to the PIH Information Center (PIC), there are 201 public housing units, administered by the CHA. Tenant-based vouchers are by far the most used program, with 1,084 vouchers currently in use. According to PIC, there are no project-based vouchers and no special purpose vouchers in use.

TABLE 21: PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	201	1,084	0	1,084	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: *HUD IDIS Output, May 2016: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 21 – Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 22 displays the characteristics of public housing residents by public housing program type. In the City of Clearwater, publicly assisted residents with higher incomes tend to utilize tenant based vouchers,

whereas residents with lower incomes tend to live in public housing. As expected, the average annual income for all assisted residents is very low with the lowest average annual income at $10,296 for residents in public housing and the highest being $11,856 for residents utilizing tenant based vouchers. The average household size is also very low (not more than two persons per household).

Elderly program participants comprise 26% of publicly assisted residents and a large number of publicly assisted families are disabled (27%). All families assisted are requesting accessibility features, as the number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

TABLE 22: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	0	10,296	11,856	0	11,856	0	0	0
Average length of stay	0	0	5	4	0	4	0	0	0
Average Household size	0	0	1	2	0	2	0	0	0
# Homeless at admission	0	0	6	8	0	8	0	0	0
# of Elderly Program Participants (>62)	0	0	122	208	0	208	0	0	0
# of Disabled Families	0	0	61	282	0	282	0	0	0
# of Families requesting accessibility features	0	0	201	1,084	0	1,084	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: *HUD IDIS Output, May 2016: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 22 – Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 23 displays the racial composition of residents for each public housing program. The data in **Table 23** show that the majority of public housing residents in the City of Clearwater are White (74%). In contrast, tenant-based vouchers are well-utilized by both White (48%) and Black/African American (50%) residents. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race.

TABLE 23: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	148	522	0	522	0	0	0
Black/African American	0	0	49	547	0	547	0	0	0
Asian	0	0	2	8	0	8	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: *HUD IDIS Output, May 2016: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 23 – Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 24 displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as "Hispanic" utilize 14% of public housing units and 18% of tenant-based vouchers. The majority of publicly assisted residents are "Not Hispanic".

TABLE 24: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	28	194	0	194	0	0	0
Not Hispanic	0	0	173	890	0	890	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: *HUD IDIS Output, May 2016: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 24 – Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment

NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS

The average length of stay for residents of public housing and tenant-based programs is 4-5 years and, according to the CHA, the wait for publicly assisted housing is up to 4 years. The waiting list is currently closed and the CHA is not accepting applications at this time. Although the data show only a small percentage of residents was homeless at admission, there continues to be significant competition for affordable housing. In addition to its public housing properties, the CHA works to identify local landlords that supply accessible housing and make appropriate referrals; however, accessible housing is in limited supply. In Pinellas County, the majority of affordable units suitable for disabled residents are small (1 or 2 bedrooms).

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

All publicly assisted residents are in need of accessible units. Nearly a quarter (24%) of residents is elderly and more than a quarter (27%) is disabled. Families identified as "Families with Disabilities" have an immediate need for public housing and tenant-based housing with improved accessibility. The number of disabled families assisted totals 343. In addition, 1,285 families (all of those assisted) are requesting accessibility features. These data show that most families in need of housing assistance are also disabled or in need of accessibility features. Additionally, 330 residents are elderly (>62 years) and thus likely to need accessible units.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

For Clearwater, a resident's race or ethnicity, income, and disability status are strong indicators for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low (less than $12,000). Tenants and voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

DISCUSSION

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. In total, the CHA provides 201 public housing units and 1,084 tenant-based vouchers. The CHA waiting list is currently closed.

Both White and Black/African American residents have a high demand for the identified program types. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race. The majority of publicly assisted residents are "Not Hispanic". The average income and household size of those receiving assistance is very low (less than $12,000 and not more than two persons per household).

Although the data show only a small percentage of residents was homeless at admission, there continues to be significant competition for affordable housing. Most families in need of housing assistance are elderly or disabled, or otherwise in need of housing accessibility features. The CHA works to identify local landlords that supply accessible housing and make appropriate referrals. Additional resources for the public are available the CHA's website: www.clearwaterhousingauth.org.

NA-40 Homeless Needs Assessment

INTRODUCTION

There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless;
2. Imminent risk of homelessness;
3. Homeless under other Federal statues; and
4. Fleeing/attempting to flee domestic violence.

Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Pinellas County Homeless Leadership Board. The Homeless Leadership Board supports the communities of Pinellas County, including Clearwater, and is the lead agency for the Continuum of Care (CoC). Most of the data utilized in this section of the Plan was gathered from the Homeless Leadership Board.

As a part of the Consolidated Plan process, the City coordinated with the Homeless Leadership Board to obtain data related to the homeless population in Clearwater. The Homeless Leadership Board regularly conducts a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted that any homeless census is an undercount, because it is impossible to count locate every homeless person within geography as broad as Pinellas County.

HOMELESS NEEDS ASSESSMENT

A recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 29, 2015. The results of this survey are summarized in **Table 25(A)**. The methodology used by the Homeless Leadership Board included actual counts of homeless persons living on the streets and in shelters in Pinellas County, Florida. The total number of homeless people officially counted during the survey was 3,387. Approximately 20% of homeless persons surveyed identify Clearwater as their primary location.

When non-typical homeless responses from street survey, jail, and school data are considered, the total number of homeless or persons at risk of becoming homeless may be as high as 6,853. Of the 3,387 homeless persons officially counted, 631 were chronically homeless individuals, 74 were unaccompanied children, 589 were homeless veterans, and 23 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 67% of those surveyed had been homeless three or fewer times. Nearly 33% were chronically homeless, having been homeless at least four times in the past 3 years. Just over half (51%) said they were homeless because of a job loss or other financial problems. Many of those surveyed had physical (36%) or mental (33%) disabilities.

TABLE 25(A): HOMELESS NEEDS ASSESSMENT

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	N/A	484	N/A	N/A	N/A	N/A
Persons in Households with Only Children	N/A	76	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	N/A	2,827	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	115	516	N/A	N/A	N/A	N/A
Chronically Homeless Families	1	0	N/A	N/A	N/A	N/A
Veterans	447	142	N/A	N/A	N/A	N/A
Unaccompanied Child			N/A	N/A	N/A	N/A
Persons with HIV	7	16	N/A	N/A	N/A	N/A

Source: *2015 Pinellas County Homeless Leadership Board Point-in-Time Count, January 29, 2015; N/A – No data available.*

Table 25(A) – Homeless Needs Assessment

HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Chronically Homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer, or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately half of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Pinellas County, the percentage of chronically homeless persons is slightly higher. Of the homeless persons counted during the 2015 PIT, 19% of those surveyed, or 631

individuals, met the HUD definition of chronically homeless. Approximately 15% of chronically homeless persons surveyed were veterans.

Families

Persons in families comprised a large segment of the overall homeless population counted by the Pinellas County Homeless Leadership Board. Of the homeless counted, 484 persons were in families with children, 2,827 persons were in families with only adults, and 76 persons were in families with only children. In total there were 221 households with children, either with adults and children or children only.

Veterans

There are an estimated 589 homeless veterans in Pinellas County, comprising 17% of the counted homeless population. Homeless veterans in Clearwater were most likely to have served in the Army, among other military branches. Many veterans in Pinellas County are chronically homeless or are struggling with disabilities that put them at-risk of homelessness, including drug or alcohol addiction.

Unaccompanied Youth

Unaccompanied youth accounted for approximately 6% or 200 of the 3,387 homeless persons that agreed to be surveyed. Approximately 37% of unaccompanied youth are children, while the majority of unaccompanied youth (63%) are young adults ages 18 to 24.

FAMILIES IN NEED OF HOUSING ASSISTANCE

Persons in families comprised a large segment of the overall homeless population counted by the Pinellas County Homeless Leadership Board. Of the homeless counted, 484 persons were in families with children, 2,827 persons were in families with only adults, and 76 persons were in families with only children. In total there were 221 households with children, either with adults and children or children only. It is estimated that approximately 20% of the County's homeless live in Clearwater; therefore, there may be as many as 44 families with children locally in need of housing assistance.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. **Table 25(B)** provides demographic data regarding the homeless population in Pinellas County. Approximately 28% of those surveyed were

women. The majority of those surveyed were adult males. According to the 2014 data collected by the Homeless Leadership Board, the most commonly reported races were White, at 64% of the homeless surveyed, and Black/African American, at 32% of the homeless surveyed. Less than 4% reported as another race or more than one race. The majority (93%) of homeless surveyed reported as "Not Hispanic".

TABLE 25(B): HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race	Sheltered	Unsheltered
White	1,452	716
Black or African American	678	399
Asian	7	1
American Indian or Alaska Native	10	21
Pacific Islander	0	4
Multi-Racial	68	31
Ethnicity	**Sheltered**	**Unsheltered**
Hispanic	155	77
Not Hispanic	2,060	1,095

***Source**: 2015 Pinellas County Homeless Leadership Board Point-in-Time Count, January 29, 2015; N/A – No data available.*

Table 25(B) – Homelessness by Racial and Ethnic Group

Table 26 – RESERVED

Table 27 – RESERVED

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 3,387. Of the 3,387 homeless persons officially counted, 631 were chronically homeless individuals, 74 were unaccompanied children, 589 were homeless veterans, and 23 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 67% of those surveyed had been homeless three or fewer times. Nearly 33% were chronically homeless, having been homeless at least four times

in the past 3 years. Just over half (51%) said they were homeless because of a job loss or other financial problems. Many of those surveyed had physical (36%) or mental (33%) disabilities.

DISCUSSION

Based on the January 29, 2015 PIT survey conducted by the Pinellas County Homeless Leadership Board, the homeless population of Pinellas County is approximately 3,387 individuals. This number is approximately the same as the previous year (3,391). Approximately 20% of homeless persons surveyed identify Clearwater as their primary location. Nearly half of homeless report job loss or other financial reasons as their primary cause of homeless, whereas a significant percentage report as physically or mentally disabled. A number of organizations in Clearwater provide temporary, transitional, and permanent supportive housing for Clearwater area families in need of assistance. These include, but are not limited to, Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP), Religious Community Services (RCS), Kimberly Home, Society of St. Vincent de Paul, and the Salvation Army.

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County. Understanding the characteristics of its special needs populations will help the City to better evaluate public facilities and services directed toward such needs.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help the City to better evaluate public facilities and services directed toward such needs.

Elderly & Frail Elderly

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2010-2014 ACS 5-Year Estimates, there are approximately 27,500 individuals over the age of 62 and 12,000

individuals over the age of 75 living in Clearwater. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2010-2014 ACS 5-Year Estimates, 19% of individuals between 65 and 74 years of age are disabled (2,068); whereas 45% of individuals over the age of 75 are disabled (5,200).

Youth and Young Adults

Approximately 20,000 children live in Clearwater. According to the 2010-2014 ACS 5-Year Estimates, 18% of Clearwater's population is less than 18 years of age. Of the population less than 18 years of age, approximately 25% or 4,878 children are living in poverty. An estimated 10,627 or 41% of families within the City are households with children. According to the 2010-2014 ACS 5-Year Estimates, female-headed households comprise 25% of families living within the City and 25% of female-headed households are below poverty level.

Physically & Developmentally Disabled

According to the 2010-2014 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2010-2014 ACS 5-Year Estimates, approximately 14,688 or 14% of people in Clearwater are estimated to have a disability. While the majority of disabled persons (approx. 6,613 people) are between 18 and 64 years of age, a high percentage (49%) of disabled persons are 65 years and over.

Mental Illness & Substance Abuse

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the American Community Survey, Clearwater has an estimated adult population (over 18 years of age) of approximately 89,000 persons. One percent of this population is 890 persons.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2011 National Survey of Substance Abuse Treatment Services, 200 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since Clearwater is estimated to have an adult

population (age 18 or older) of 89,000 persons, an estimated 178 individuals in Clearwater may have a substance abuse problem.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

There may be as many as 1,000 victims of domestic violence and related incidents annually in Clearwater. In 2014 alone, according to the Florida Department of Law Enforcement, 383 domestic violence arrests and 756 domestic violence offenses were reported by the Clearwater Police Department.

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

Within Clearwater, much of the elderly population is concentrated in low and moderate income neighborhoods. The elderly and frail elderly typically need assistance with housing rehabilitation and home maintenance. Additionally, the elderly may need facilities and programming, such as those provided at senior centers and through initiatives like the City of Clearwater's Office on Aging/Aging Well Center.

The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition. Organizations such as Meals-on-Wheels and Pinellas Opportunity Council's CHORE Services support the elderly in Clearwater. These types of organizations are critical in determining and meeting elderly and frail elderly service needs.

Youth and Young Adults

Youth and young adult services were identified as priority needs based on citizen feedback and discussion of community needs. The City of Clearwater offers a number of programs for youth and young adults, including those held at the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park and at the North Greenwood Recreation & Aquatic Complex, as well as various public parks and libraries. Currently, there are several agencies within Pinellas County that provide programing for low- and moderate-income children, specifically. Supportive service needs for youth and young adults are determined by such providers.

Physically and Developmentally Disabled

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population. Currently, there are several agencies within Pinellas County that provide services for people with disabilities, including but not limited to Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others. Supportive service needs for the disabled are determined by such providers.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are typical needs of this population. Currently there are several agencies in Pinellas County that offer services to the mentally ill and substance abusers, including but not limited to Operation PAR, Directions for Living, and Suncoast Center for Mental Health, among others. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Family safety, advocacy, and housing for both adults and children are typical needs of this population. Currently there are several organizations in Pinellas County that offer services to victims of domestic violence, dating violence, sexual assault and stalking, including but not limited to Family Service Centers of Pinellas, Inc., The Haven, and Religious Community Services (RCS), among others. Supportive service needs for victims of domestic violence are determined by such providers.

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS. According to a report that was presented and prepared by the Florida Department of Health HIV/AIDS Surveillance Program, Pinellas County had approximately 4,440 persons living with HIV/AIDS in 2016, which represents a rate of 480 persons per 100,000 residents. Based on the City's estimated population, there may be 524 persons living with HIV/AIDS in Clearwater.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Florida Housing Opportunities for Persons with AIDS (HOPWA) does not offer any services in the City of Clearwater for persons living with the HIV/AIDS virus; however, equal access to

housing is a priority for the City. Currently, there are several programs and housing providers for persons living with HIV/AIDS in Pinellas County, including Pinellas Cares Clinic, Metropolitan Charities, Christopher House, AIDS Community Project of Tampa Bay (AIDS Coalition), and Tampa Bay AIDS Network (TBAN) of Gulf Coast Community Care, among others.

DISCUSSION

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Services to address these needs are often provided by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

The community has identified the following public facility needs: public park maintenance and improvements, including additional facilities or amenities, library facilities (either permanent or mobile), and community resource centers and social gathering places or in low- and moderate-income areas.

PUBLIC FACILITIES NEED DETERMINATION

These needs were identified during the community meetings and survey conducted in March 2016, based on citizen feedback and discussion of community needs.

PUBLIC IMPROVEMENTS NEEDS

The community has identified the following public improvement needs: public infrastructure, particularly sidewalk, street, and lighting improvements, bicycle and pedestrian connectivity, and traffic calming, as well as neighborhood beautification in low- and moderate-income areas. Many sidewalks lack accessibility features and major roadways lack pedestrian safety features such as mid-block crossings. The age of Clearwater's infrastructure systems is a concern and continued service provision and public safety is a high priority for the City. Additionally, the community is in need of security measures, sanitation, code enforcement (i.e., blight elimination), and screening of blighted properties in low- and moderate-income areas.

PUBLIC IMPROVEMENTS NEED DETERMINATION

These needs were identified during the community meetings and survey conducted in March 2016, based on citizen feedback and discussion of community needs.

PUBLIC SERVICES NEEDS

The community has identified the follow public service needs: free access to recreation programming, childcare/after-school programming, youth mentoring and job-readiness training, adult education/literacy program, transportation options (e.g. more efficient bus routes or bike-share program), food assistance and community gardens, and economic development activities, including façade improvements and assistance for small-business start-ups.

PUBLIC SERVICES NEED DETERMINATION

These needs were identified during the community meetings and survey conducted in March 2016, based on citizen feedback and discussion of community needs.

HOUSING MARKET ANALYSIS

MA-05 Overview

HOUSING MARKET ANALYSIS OVERVIEW

The purpose of the Market Analysis is to provide a clear picture of the environment in which Clearwater must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data from Clearwater and Pinellas County. This section covers the following broad topics:

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Clearwater that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description and identification of the public housing developments and public housing units in Clearwater is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical heath institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Clearwater. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

MA-10 Number of Housing Units – 91.210(a) & (b) (2)

INTRODUCTION

The total number of housing units in Clearwater increased slightly over the past decade. The City had a total of 56,802 housing units at the time of the 2000 U.S Census and 59,156 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew by 4%. According to data provided in the 2010-2014 ACS, an estimated total of 60,605 housing units are located within Clearwater presently, which is fewer than the number counted in 2010.

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	23,649	39%
1-unit, attached structure	3,018	5%
2-4 units	4,550	8%
5-19 units	11,040	18%
20 or more units	15,115	25%
Mobile Home, boat, RV, van, etc.	3,233	5%
Total	60,605	100%

Data Source: *2010-2014 ACS*

Table 28 – Residential Properties by Unit Number

As shown in **Table 28**, data from the 2010-2014 ACS show that nearly half of all residential properties are single units (a total of 26,667 or 44%). Single-unit properties are either detached structures (23,649 or 39%) or attached structures (3,018 or 5%). Residential properties are further categorized into properties within 2-4 unit structures (4,550 or 8%), properties within 5-19 unit structures (11,040 or 18%), and properties within 20 or more unit structures (15,115 or 25%). These categories comprise 95% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (3,233 or 5%).

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	211	1%	1,307	7%
1 bedroom	1,669	6%	5,472	28%
2 or 3 bedrooms	10,696	38%	8,747	46%
4 or more bedrooms	15,231	55%	3,682	19%
Total	27,807	100%	19,208	100%

Data Source: *2010-2014 ACS*

Table 29 – Unit Size by Tenure

As shown in **Table 29,** there are an estimated 47,015 occupied housing units within the City. Of this total, 27,807 or 59% are owner-occupied and 19,208 or 41% are renter-occupied. Of all owner-occupied units, most contain 2 or more bedrooms (25,927 or 93%). Only a small number of owner-occupied units have 1 bedroom (1,669 or 6%) or are without bedrooms (211 or 1%). Of all renter-occupied units, most contain 1 or 2 bedrooms (14,219 or 74%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (5,472 or 28%) and a small percentage of renter-occupied units are without bedrooms (1,307 or 7%).

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

As was noted earlier in Section NA-35, the Clearwater Housing Authority (CHA) has been charged with the responsibility of the administration of housing programs for low income persons. The operations of the CHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Clearwater (see also **Table 38**):

- 201 total public housing units available
- 1,084 total Housing Choice Vouchers (HCVs) available

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Some units assisted with Federal, state or local programs may be lost from the inventory during the planning period; however, because the City of Clearwater does not directly administer public housing or HCV vouchers, the City is unaware of any expiring contacts. The CHA monitors contract expirations and/or unit losses.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

A shortage of affordable housing may exist for very low and low income households in Clearwater. While affordability is a concern for any tenure, more owner-occupied units are considered affordable than renter-occupied units. This may be due, in part, to the lack of housing-type diversity within Clearwater. This affordable housing deficiency is more fully documented in the next section (MA-15).

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

Generally, the City is lacking a diverse distribution of housing types. Most housing units in the City are within detached single-unit structures (38%) or within 5 or more unit structures (43%). This indicates a predominance of single-family homes and multi-family apartment or condominium types. In contrast, only 13% of all housing units are within attached single-unit structures or 2-4 unit structures, indicating a lack of townhome, duplex, and triplex types. This distribution does not provide a diverse selection of housing for low- and moderate-income residents who may not be able to afford a single-family home but require multiple bedrooms.

In terms of housing unit size, the predominant unit size is 2 or more bedrooms (82% of all units), with few smaller units available (see **Table 28** and **Table 29**). It is important to note that in Clearwater, according to the 2010-2014 ACS, larger units (4 or more bedrooms) tend to be occupied by owners while smaller units (one or no bedrooms) tend to be occupied by renters. These trends may indicate a lack of larger units available for rental, or point to affordability concerns as unit size increases.

DISCUSSION

The number of housing units in the City has steadily increased over the long-term. A shortage of affordable housing may exist for very low and low income households in Clearwater; and given the City's housing stock profile, there is a lack of diversity of housing types within the City. Most housing units are

within either single-unit detached structures or multi-unit apartment/condominium structures. Few units are within other attached housing types (e.g. townhome, duplex, etc.). Moreover, there are few smaller (1 bedroom or studio) units available.

The CHA, among other housing providers, administers public housing and HCV programs within the City and monitors contract expirations and/or unit losses.

MA-15 Housing Market Analysis: Cost of Housing – 91.210(a)

INTRODUCTION

This section provides an overall picture of housing costs within Clearwater. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2000	Most Recent Year: 2014	% Change
Median Home Value	$91,100	$153,900	69%
Median Contract Rent	$538	$794	48%

Data Source: *2000 Census (Base Year), 2010-2014 ACS (Most Recent Year)*

Table 30 – Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than $500	979	5%
$500-999	9,228	50%
$1,000-1,499	5,815	32%
$1,500-1,999	1,681	9%
$2,000 or more	729	4%
Total	18,432	100%

Data Source: *2010-2014 ACS*

Table 31 – Rent Paid

The costs of housing trends for Clearwater are displayed in **Table 30**. According to the 2010-2014 ACS, the current median home value for Clearwater is estimated to be $153,900. This figure represents a 69%

increase from the 2000 U.S. Census median home value of $91,100. Between the 2000 U.S. Census and the 2010-2014 ACS, the median contract rent within the City increased by 48%, from $538 to $794.

The distribution of estimated rents paid within Clearwater is detailed in **Table 31**, according to 2010-2014 ACS data. Of all 18,432 rental units within the City, half (9,228 or 50%) have a rent between $500 and $999. Few rental units have a rent less than $500 (979 or 5%). Approximately 32% of rental units have rent between $1,000 and 1,499. An estimated 13% of the City's rental units have a rent that exceeds $1,500.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	395	No Data
50% HAMFI	1,245	1,610
80% HAMFI	8,135	4,010
100% HAMFI	No Data	6,270
Total	9,775	11,890

Data Source: 2008-2012 CHAS

Table 32 – Housing Affordability

The overall housing affordability within Clearwater is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2008-2012 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 395 available rental units are considered to be affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 1,295 affordable rental units are available, while 1,610 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 8,135 affordable rental units are available, while 4,010 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 6,270 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 19,208 renter-occupied housing units are located within Clearwater (2010-2014 ACS). Of this total, only 2% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 6% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (42%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI. In general, only 51% of renter-occupied units are affordable.

An estimated 27,807 owner-occupied housing units are located within Clearwater (see **Table 29**). Of this total, 6% are affordable to households earning less than or equal to 50% HAMFI, 14% are affordable to households earning less than or equal to 80% HAMFI, and 23% are affordable to households earning less than or equal to 100% HAMFI. In general, only 43% of owner-occupied housing units are affordable.

TABLE 33: MONTHLY RENT

Monthly Rent ($)	Efficiency (no	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$610	$765	$959	$1,280	$1,533
High HOME Rent	$610	$721	$867	$994	$1,089
Low HOME Rent	$516	$553	$663	$767	$856

Data Source: *HUD FY2015 FMR and HOME Rents*

Table 33 – Monthly Rent

Table 33 shows HUD Fair Market Rents and HUD HOME Rents within Pinellas County. Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see **Table 6**) and the total number of affordable housing units available for the various income levels (see **Table 32**) can reveal surpluses or shortages of affordable housing.

There are 5,365 very low income households earning 0-30% HAMFI in Clearwater. Because only 395 affordable rental units are identified in the CHAS database, and an undetermined number of owner

units are available, a significant shortage of affordable units likely exists within the City for very low income households. Similarly, there appears to be a shortage of affordable housing for low income households. A total of 5,900 households in the City earn 30-50% HAMFI. According to the CHAS database, 1,245 rental-units and 1,610 owner-units (a total of 2,855 units) are available and affordable to low income households. In contrast, there does not appear to be a shortage of affordable housing for moderate income households. A total of 8,630 households in the City earn 50-80% HAMFI. There are approximately 8,135 affordable rental units and 4,010 affordable owner-units (a total of 12,145 units) available and affordable to moderate income households, according to the CHAS database.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

The estimated median home value within Clearwater increased from $91,100 in 2000 to $153,900 according to the 2010-2014 ACS, a 69% positive change. Over this same period, the City's contract rent increased by 48% from $538 to $794.

The City's median household income increased by 19% between the 2000 Census and the 2010-2014 ACS, from $36,494 to $43,306; however, median home values and contract rent increased more dramatically (69% and 48% change, respectively) over that same period. As home values and contract rents outpace incomes, housing becomes unaffordable. This, combined with the City's lack of smaller (<2 bedroom) housing units, could undermine affordability.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

The City's current median contract rent is estimated to be $794 (according to the 2010-2014 ACS). This median contract rent is lower than the Fair Market Rents for 2 bedroom, 3 bedroom, and 4 bedroom units, but is higher than the Fair Market Rents for efficiency and 1 bedroom units. In terms of High HOME Rent, the trend is similar. The City's current median contract rent is lower than the Low HOME Rents for 4 bedroom units, but is higher than the Low HOME Rents for all other unit sizes.

DISCUSSION

Within Clearwater, there is a potential shortage of units affordable to very low and low income households. Housing costs have significantly outpaced household income since the 2000 Census. When

housing costs outpace household incomes, housing becomes less affordable to low- and moderate-income households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

INTRODUCTION

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Additionally, it provides a summary of the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families.

DEFINITIONS

The following definitions pertain to this section:

- "Standard condition" – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- "Substandard condition but suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- "Substandard condition not suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term "abandoned vacant unit" is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,433	34%	10,250	53%
With two selected Conditions	220	1%	591	3%
With three selected Conditions	33	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,121	65%	8,367	44%
Total	27,807	100%	19,208	100%

Data Source: 2010-2014 ACS

Table 34 – Condition of Units

Table 34 shows the condition of occupied housing units within Clearwater, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing "condition" includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant's household income

According to 2010-2014 ACS data, the majority (18,121 or 65%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, a significant number feature one housing condition (9,433 or 34%). Only 220 owner-occupied units (1%) have two housing conditions and 33 owner-occupied units(less than 1%) have three or more housing conditions.

Of the estimated 19,208 renter-occupied housing units in the City, half (10,250 or 53%) have one housing condition. Nearly half (8,367 or 44%) of renter-occupied units have no housing conditions. Only 3% of renter-occupied units have two housing conditions. No renter-occupied housing units have three or more housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,584	6%	1,460	8%
1980-1999	8,015	29%	6,195	32%
1950-1979	16,910	61%	10,570	55%
Before 1950	1,298	5%	983	5%
Total	27,807	100%	19,208	100%

Data Source: *2010-2014 ACS*

Table 35 – Year Unit Built

The age of housing within Clearwater is detailed in **Table 35**, as supplied by the CHAS default data source. Of the 27,807 owner-occupied housing units, the majority were built prior to 1980, with 16,910 or 61% built between 1950 and 1979; and 1,298 or 5% built before 1950. The remaining 9,599 or 35% of owner-occupied units were built after 1980.

Of the 19,208 renter-occupied housing units, the majority were built prior to 1980, with 10,570 or 55% built between 1950 and 1979; and 983 or 5% built before 1950. The remaining 7,655 or 40% of renter-occupied units were built after 1980.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,208	65%	11,553	60%
Housing Units built before 1980 with children present	915	3%	945	5%

Data Source: *2010-2014 ACS (Total Units) 2008-2012 CHAS (Units with Children present)*

Table 36 – Risk of Lead-Based Paint

The risk of lead-based paint hazards within Clearwater is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2010-2014 ACS and 2008-2012 CHAS.

As shown in **Table 36**, 18,208 or 65% of owner-occupied housing units in the City were built prior to 1980, while 915 or 3% were built before 1980 and have children present. For renter-occupied housing units, 11,553 or 60% were built prior to 1980, while 945 or 5% were built prior to 1980 and have children present. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint, there is a low percentage of older housing units with children present. A slightly higher percentage of older housing units with children present are occupied by renters.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	8,426	5,164	13,590
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	205	125	330
Abandoned REO Properties	N/A	N/A	N/A

Data Source: 2010-2014 ACS (Vacant Units); RealtyTrac.com. Clearwater, FL. Date accessed: May 2016

Table 37 – Vacant Units

According to 2010-2014 ACS data, there are a total of 60,605 housing units within Clearwater. Of these, 13,590 or 22% are vacant. As defined in the American Community Survey, a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied, and are classified as "vacant." Assuming approximately 62% percent of the City's housing units was built before 1980; an estimated 8,426 vacant housing units may be suitable for rehabilitation. There is no data available for abandoned units.

The foreclosure rate in Clearwater is similar to county and state foreclosure rates, but higher than the national foreclosure rate. According to the foreclosure database maintained by RealtyTrac.com, as accessed in May 2016, a total of 932 properties in Clearwater are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned) and another 1,265 properties are listed for sale. The RealtyTrac.com foreclosure database accessed in May 2016 indicates that, of the foreclosed properties within the City, 330 or 35% are Real Estate Owned (REO). Assuming approximately 62% percent of the City's housing units was built before 1980; an estimated 205 REO properties may be suitable for rehabilitation.

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 35% of owner-occupied housing units in the City have at least one housing condition, while 56% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 66% of the City's owner-occupied units were built prior to 1980, while 60% of renter-occupied units were built prior to 1980 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. Generally, these statistics point toward the need for Clearwater to facilitate both owner and rental housing rehabilitation within its jurisdiction.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LBP HAZARDS

Table 36 notes that, in Clearwater, 18,208 owner-occupied housing units were built prior to 1980 and 11,553 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2010-2014 ACS, there are an estimated 47,015 occupied housing units within Clearwater. Approximately 29,761 or 63% of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data, approximately 19,895 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Clearwater. Therefore, approximately 12,500 housing units occupied by low- and moderate-income families may have a higher risk of lead-based paint hazards.

DISCUSSION

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Clearwater to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 29,761 housing units, or 63% of occupied housing units, may have a higher risk of lead-based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

INTRODUCTION:

As was noted earlier in Section NA-35, 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 U.S. Department of Housing and Urban Development.

TABLE 38: TOTALS NUMBER OF UNITS

	Program Type								
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available			205	1,265			0	0	639
# of accessible units									

Data Source: *PIC (PIH Information Center)*
**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 38 – Total Number of Units by Program Type

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

The CHA administers programs that deliver housing assistance to low- and very low-income persons in Pinellas County and the Clearwater area. These include public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,500 publicly assisted housing units in the greater Clearwater area.

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

Table 38 shows the total number of units currently assisted by local, state or federally funded programs. Approximately 205 public housing units are programmed within Clearwater. Public housing units are provided at three (3) properties, in addition to scattered residential sites:

- Paradise Trail (1111 Cordova Ln.): 9 one-bedroom units and 4 two-bedroom units
- Barbee Towers (1100 Druid Rd.): 150 one-bedroom units (seniors only)
- Ralph Richards Towers (211 Prospect Ave.): 50 one- to two-bedroom apartments (seniors only)

Table 38 notes that there are approximately 1,265 tenant-based HCVs available, which are administered by the CHA. These vouchers provide rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. There is typically a waiting list for such vouchers and the waiting list is currently closed. Additionally, the CHA administers 639 special purpose vouchers for disabled residents.

Table 39 shows the condition of public housing based on average inspection score. Both Barbee Towers and Ralph Richards Towers received inspection scores above 95 at the time of last inspection. Of tenant-based HCV units, average inspection scores ranged from 45 to 99 at the time of last inspection.

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Paradise Trail (1111 Cordova Ln.)	Under Restoration (TBD)
Barbee Towers (1100 Druid Rd.)	96.35
Ralph Richards Towers (211 Prospect Ave.)	97.36

Data Source: *HUD Public Housing Property Physical Inspection Data (Florida), accessed May 2016*

Table 39 – Public Housing Condition

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

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. Currently, the Clearwater Housing Authority is

restoring the Paradise Trail property to provide additional public housing units, which will be completed this year (2016).

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

The Clearwater Housing Authority (CHA) is a high performing public housing authority. The mission of the CHA is to lead in creating housing opportunities to enhance the lives those it serves. The CHA will build communities with innovative programs, sustain a dignified and desirable environment, and create alliances to nurture self-sufficiency. To this end, the CHA's strategy for improving the living environment of those in public housing includes continuing to:

- Maintain efficient and effective programs.
- Maximize funding sources to ensure families in need of housing assistance are assisted.
- Apply for additional HCVs when available and applicable.
- Apply for grant opportunities that are applicable to its housing portfolio.
- Review and seek available local, state, and federal funding sources.
- Search for other affordable housing opportunities.
- Hold educational landlord meetings to reach out and encourage new landlords to join the program.

DISCUSSION:

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.

MA-30 Homeless Facilities and Services – 91.210(c)

INTRODUCTION

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness.

Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Pinellas County Homeless Leadership Board. The Homeless Leadership Board supports the communities of Pinellas County, including Clearwater, and is the lead agency for the St. Petersburg, Clearwater, Largo/Pinellas County Continuum of Care (CoC). The Pinellas County Homeless Leadership Board is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. Most of the data utilized in this section of the Consolidated Plan was gathered from the Homeless Leadership Board.

Additionally, HUD and the State of Florida publish CoC and statewide PIT findings annually. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	431	N/A	351	243	N/A
Households with Only Adults	1,080	N/A	545	957	N/A
Chronically Homeless Households	N/A	N/A	N/A	529	N/A
Veterans	138	N/A	111	674	N/A
Unaccompanied Youth	24	N/A	31	0	N/A

Table 40 – Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2015 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report (St. Petersburg, Clearwater, Largo/Pinellas County CoC).
* While no beds are specifically allocated to veterans, several organizations list veterans as a secondary target population.

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USED TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS.

Several mainstream providers offer services to the homeless population as well low- and moderate-income populations. These providers include, but are not limited to, the following organizations:

Medical/Healthcare Resources

- Veterans Administration (VA) Bay Pines Medical Center (10000 Bay Pines Blvd): Provides quality health care to homeless veterans through an outpatient program, as well as resource and referral.
- Community Healthcare of Pinellas (707 Druid Rd., 2960 Roosevelt Blvd.): Provides preventative and primary care for low-income, uninsured residents

Mental Health/Substance Abuse Resources

- Suncoast Center for Community Mental Health (2960 Roosevelt Blvd., 2188 58th St. North): Mental health resource center for adults and children, as well as those with substance abuse issues.
- Directions for Living (1437 S. Belcher Rd.): Provides behavioral health service for adults and children, including substance abuse treatment.
- Operation PAR (6150 150th Ave. N.): Provides outpatient and inpatient detox programs for adults.

Employment Resources

- Career Source Pinellas (multiple Pinellas County locations): A one-stop career resource center designed to meet education, training, employment, or supportive service needs.

LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS.

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter. These providers include, but are not limited to, the following organizations:

- Boley Centers (1447 Gulf to Bay Blvd.): Transitional housing for homeless veterans in recovery.
- Catholic Charities (5726 126 Ave. N.): Self-sufficiency counseling, temporary shelter, and permanent supportive housing for homeless men and women.
- Family Resources, Inc. "SafePlace2B" (1615 Union St.): Emergency shelter at-risk and unaccompanied youth.
- Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP) (1121 N. Betty Ln.): Emergency and transitional housing for homeless men, women, single parents, and families with children.
- Kimberly Home (1189 NE Cleveland St.): Transitional shelter for pregnant homeless women.
- Religious Community Services (RCS) (1552 S. Myrtle Ave., 700 Druid Rd., etc.): Homeless prevention, food pantry, emergency shelter, transitional housing, and "The Haven" domestic violence services.
- Salvation Army (1521 Druid Rd. E.): Self-sufficiency counseling, transitional housing for families with children, food pantry, etc.
- St. Vincent de Paul Society (1345 Park St.): Soup kitchen for homeless persons.

MA-35 Special Needs Facilities and Services – 91.210(d)

INTRODUCTION

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site

supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS.

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus in Clearwater. CDBG funds may be used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly impacted by the rising costs of fuel, utilities, and food. There are not enough resources or funds to provide for this population; however, several organizations in Pinellas County, such as Meals on Wheels and Pinellas Opportunity Council's CHORE Services, offer assistance.

Persons with Disabilities (Mental, Physical, Developmental)

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services. Several organizations exist within Pinellas County to serve this population, including Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. In Florida, services for persons with alcohol or drug addictions are coordinated by the Substance Abuse and Mental Health (SAMH) program in the Florida Department of Children and Families (DCF). Additionally, there are several organizations

within Pinellas County that provide substance abuse services. These include Operation PAR, Directions for Living, and Suncoast Center for Community Mental Health.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Clearwater does not receive an annual allocation of Housing Opportunities for People with AIDS (HOPWA); however, several organizations exist within Pinellas County to serve this population, including Pinellas Cares Clinic, Metropolitan Charities, Christopher House, AIDS Community Project of Tampa Bay (AIDS Coalition), and Tampa Bay AIDS Network (TBAN) of Gulf Coast Community Care, among others.

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services. In Pinellas County, such services are provided by the RCS "The Haven" and Family Resources, Inc. "SafePlace2B" programs.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, persons with mental or physical issues are discharged from institutions, but are then unable to find independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

The City of Clearwater will work with the Pinellas County Homeless Leadership Board and other 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. Programs currently meeting such need include RCS, HEP, Salvation Army, Boley Centers, Pinellas Safe Harbor, and Operation PAR.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

Clearwater seeks to assist low-income households with their housing and community development needs, and these programs may also be supportive to persons with special needs. These programs include:

- Tampa Bay Community Development Corporation (down payment assistance)
- Habitat for Humanity (new housing construction and rehab)
- Tampa Bay Community Development Corporation (homebuyer education)
- Community Service Foundation (Fair Housing)
- Community Services Foundation (housing counseling and placement assistance)
- CDBG Home Rehabilitation Program
- Homeowner Activities and HOME Rehabilitation/Purchase (reconstruction, homebuyer subsidy, and rehabilitation)
- Community Housing Development Organization Set-aside
- Revolving Loan Program/Housing Pool

FOR ENTITLEMENT/CONSORTIA GRANTEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

See response, above (previous question and response).

MA-40 Barriers to Affordable Housing – 91.210(e)

DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT.

This section requires the jurisdiction to explain 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.

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 2015 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2014 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Lack of land available to develop affordable housing projects
- Limited funding to invest in production and rehabilitation of attainable housing
- Lack of information about the City's permitting process for affordable housing projects
- Land development codes and incentives
- Public perception of affordable housing developments
- Limited information on City's affordable housing incentives and programs
- Maintaining the condition of the City's ageing housing stock as a source of affordable housing
- Third party barriers such as involuntary easements/encroachments and homeowners insurance

In general, Clearwater will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through the Economic Development and Housing Department, its Affordable Housing Advisory Committee (AHAC) and Neighborhood and Affordable Housing Advisory Board (NAHAB), and through regular preparation of its LHAP and LHIS reports for the State Housing Initiatives Partnership (SHIP) program.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

INTRODUCTION

The Consolidated Plan provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Clearwater.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
			%	%	%
Agriculture, Mining, Oil & Gas Extraction	237	16	0%	0%	0%
Arts, Entertainment, Accommodations	4,937	8,910	10%	19%	9%
Construction	2,599	1,605	5%	3%	-2%
Education and Health Care Services	10,957	13,321	22%	29%	6%
Finance, Insurance, and Real Estate	3,874	4,124	8%	9%	1%
Information	991	600	2%	1%	-1%
Manufacturing	3,288	1,164	7%	3%	-4%
Other Services	2,975	1,318	6%	3%	-3%
Professional, Scientific, Management	7,158	5,056	15%	11%	-4%
Public Administration	1,720	0	3%	0%	-3%
Retail Trade	7,601	8,480	15%	18%	3%
Transportation and Warehousing	1,705	397	3%	1%	-3%
Wholesale Trade	1,302	1,541	3%	3%	1%
Total	49,344	46,532	100%	100%	

Data Source: *2010-2014 ACS (Workers), Longitudinal Employer-Household Dynamics (Jobs)*

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Clearwater by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2010-2014 ACS, there are 49,344 workers within all business sectors identified in Clearwater. The number of jobs within all sectors is estimated to be 46,532 according to Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (22%). Workers in the Retail Trade sector and Professional, Scientific, and Management sector each comprise 15%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector and Information sector comprise the smallest percentage or workers (less than 1%).

In regard to the share of jobs, the largest share of jobs is within the Education and Health Care Services sector (29%). Jobs in the Arts, Entertainment, and Accommodations sector (19%) and Retail Trade sector

(18%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction sector and Information sector account for the smallest percentages of jobs (less than 1%).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of "jobs less workers" is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Clearwater there are fewer jobs than workers within seven (7) business sectors: Construction; Information; Manufacturing; Other Services; Professional, Scientific, and Management; Public Administration; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. In contrast, there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Finance, Insurance, and Real Estate; Retail Trade; and Wholesale Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors.

TABLE 42: LABOR FORCE

Total Population in the Civilian Labor Force*	54,033
Civilian Employed Population 16 years and over	49,344
Unemployment Rate	8.70
Unemployment Rate for Ages 16-24	17.13
Unemployment Rate for Ages 25-65	7.82

Data Source: *2010-2014 ACS*
**Universe: population 16 years and over*

Table 42 – Labor Force

Table 42 portrays the labor force within Clearwater. According to the 2010-2014 ACS the total population within the City in the civilian labor force is 54,033. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 49,344. According to 2010-2014 ACS estimates, the City's unemployment rate is approximately 8.7% (4,689). The unemployment rate for ages 16-24 is much higher than for the City as a whole. The unemployment rate

for those between the ages of 16-24 is approximately 17% while for ages 25-65 the unemployment rate is approximately 8%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People*	Median Earnings ($)
Management, business and financial	6,679	53,491
Farming, fisheries and forestry occupations	151	14,005
Service	8,583	19,245
Sales and office	14,949	27,357
Construction, extraction, maintenance and repair	3,783	30,166
Production, transportation and material moving	4,180	26,320

Data Source: *2010-2014 ACS*
**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 – Occupations by Sector

Table 43 displays occupations by Sector within Clearwater according to the 2010-2014 ACS. Sales and office occupations account for the largest number of occupations with 14,949 people. The Service sector (8,583 people) and management, business, and financial sector (6,679 people) are also well-represented. The least represented sector in Clearwater is farming, fisheries, and forestry (151 people). Of these occupations, median earnings are highest in the Management, Business, and Financial occupations ($53,491), whereas median earnings are lowest in the Farming, Fisheries, and Forestry occupations ($14,005).

TABLE 44: TRAVEL TIME

Travel Time	Number*	Percentage
< 30 Minutes	31,706	69%
30-59 Minutes	12,485	27%
60 or More Minutes	1,850	4%
Total	46,041	100%

Data Source: *2010-2014 ACS*
**Universe: population not working at home*

Table 44 – Travel Time

As shown in **Table 44**, the vast majority of Clearwater residents commute less than 30 minutes to work (69%). A notable percentage travel 30-59 minutes (27%) with a small percentage commuting more than one hour (4%). Seventy-seven percent of Clearwater workers drive to work alone and 8% carpool.

According to 2010-2014 ACS estimates, for those who commute to work the average travel time is 22.4 minutes one-way.

EDUCATION:

TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,226	432	1,977
High school graduate (includes equivalency)	10,360	1,098	4,602
Some college or Associate's degree	14,376	1,225	3,573
Bachelor's degree or higher	12,619	686	2,529

Data Source: *2010-2014 ACS*
**Universe: population 25 to 64 years (Civilian)*

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Clearwater, the highest numbers of employed are those with some college or an Associate's degree (14,376) and those with a Bachelor's degree or higher (12,619). Moreover, a significant number of employed are high school graduates (10,360). Approximately 8% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are those with some college or an Associate's degree (1,225) and high school graduates (1,098). Approximately 20% of the unemployed population has a Bachelor's degree or higher; and 13% of the unemployed population never graduated from high school.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	288	569	591	585	1,554
9th to 12th grade, no diploma	1,627	914	745	2,231	1,968
High school graduate, GED, or alternative	2,874	3,790	3,911	8,378	7,323
Some college, no degree	2,921	2,889	2,457	7,619	4,715
Associate's degree	652	1,289	1,509	3,497	1,278
Bachelor's degree	614	2,759	2,576	5,641	3,907
Graduate or professional degree	11	960	1,346	2,627	2,507

Data Source: *2010-2014 ACS*
**Universe: population age 18 years and over*

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (11,072 or 12%) in Clearwater did not graduate from high school. Half of adults (46,877 or 53%) graduated from high school or have some college education but no college degree. Combined, nearly 65% of the population 18 years or older (57,949 adults) do not have a college degree.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months ($)
Less than high school graduate	19,943
High school graduate (includes equivalency)	26,722
Some college or Associate's degree	31,224
Bachelor's degree	47,035
Graduate or professional degree	51,269

Data Source: *2010-2014 ACS*
**Universe = population 25 years and over w/earnings*
***2011 inflation-adjusted dollars*

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Clearwater. The data shown is based on 2010-2014 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period. In Clearwater, persons having a graduate or professional degree have an estimated median income of $51,269 and persons having a Bachelor's degree have a median income of $47,035. In contrast, persons with some college or an Associate's degree have a median of $31,224. Similarly, those with a high school diploma or equivalency have a median income of $26,722 and those without a high school diploma or equivalency have a median income of $19,943.

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

The major employment sectors in Clearwater are Education and Health Care Services; Arts, Entertainment, Accommodations; Retail Trade; and Professional, Scientific, and Management. Combined, these employment sectors represent approximately 77% of all available jobs in Clearwater.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

The data show that there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Finance, Insurance, and Real Estate; Retail Trade; and Wholesale Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors.

Since a large percentage of Clearwater's population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as retail and wholesale trade, education, healthcare, finance, and the hospitality industry. Education and finance jobs, in particular, typically require a bachelor's degree or higher; whereas jobs in the retail and wholesale trade, hospitality, and healthcare sectors typically require a high school diploma or equivalency, some college or an Associate's degree. With that, there are a number of private and public educational institutions, as well as workforce training initiatives, available in Pinellas County to address this need.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.

Located in urban Pinellas County, Clearwater competes for business development with other established communities. Thus, the City must position itself to facilitate economic development. Neighborhood revitalization, technical support, and redevelopment projects are priorities for the City. Clearwater will continue to support economic development through the implementation of the City's Community Redevelopment Agency (CRA) and strategic overlay districts. The CRA finances improvements to the downtown and considers incentives for projects that provide catalytic change. The City regularly publishes an available property list (titled, "Great Opportunities Abound in Downtown Clearwater") and

other marketing pieces to promote reinvestment. Through its Economic Development Strategic Plan, the City aims to facilitate projects and sites that expand the commercial base, attract and retain young professionals, and promote economic opportunity.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Of the unemployed labor force in Clearwater, only 20% have a bachelor's degree or higher. Of the total population age 18 and older, only 26% have a bachelor's degree or higher.

Within seven (7) business sectors there is a potential oversupply of labor where there are more workers than jobs: Construction; Information; Manufacturing; Other Services; Professional, Scientific, and Management; Public Administration; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset.

Within Clearwater there are fewer workers than jobs within five (5) sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Finance, Insurance, and Real Estate; Retail Trade; and Wholesale Trade. This means that workers from outside of Clearwater may be meeting the employment needs of these business sectors.

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN.

The City continues to coordinate with Pinellas County on economic development activities to better market to, attract, and retain businesses and develop the City's resident workforce. The following workforce training initiatives are available to residents of Clearwater:

- *Clearwater Housing Authority*
- *Tampa Bay Partnership (Regional)*
- *Enterprise Florida (State)*
- *Community Colleges (i.e., Small Business Development Center)*
- *Workforce Development Board (i.e., WorkNet)*

These initiatives support the development of a skilled workforce to meet the employment demands of the market.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

Yes, through the Tampa Bay Regional Planning Council's 2013-2017 Tampa Bay Comprehensive Economic Development Strategy (CEDS) planning document that includes Pinellas County and its jurisdictions. Additionally, the City of Clearwater maintains its own Economic Development Strategic Plan approved by the City Council.

IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH.

Located in urban Pinellas County, Clearwater's opportunities for growth and reinvestment occur in the form of redevelopment. Several redevelopment efforts are either in progress or have been completed, particularly through the Community Redevelopment Agency (CRA) and other initiatives, including the City's Technology, Medical, and Employment Center overlay districts. The following are priority activities to attract more business and create more jobs in Clearwater:

- *Community Redevelopment Agency (Downtown)*
- *Overlay districts (Technology, Medical, and Employment Center)*
- *Business friendly initiatives*
- *Formal incentives policy*
- *Business retention and expansion program*
- *Leveraging tourism marketing for economic development*

DISCUSSION

According to the 2010-2014 ACS, the Clearwater labor force is comprised of approximately 54,033 people, of which approximately 91.3% are employed and 8.7%% are unemployed. The largest labor (i.e., workers) sectors in Clearwater are education, healthcare, retail trade, and professional, scientific, and management.

Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Clearwater are in occupations such as management, business, and financial, while the lowest median earnings are in farming, fisheries, and forestry occupations.

Approximately 29% of Clearwater's adult population has a high school diploma or equivalent, but only 26% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in Pinellas County to meet this need.

Approximately 69% of Clearwater's population drives less than 30 minutes to get to work, and approximately 96% of Clearwater's population drives less than one hour to get to work. This means that most employees live locally or within the Tampa Bay region.

The City has several initiatives in place to promote economic opportunity, including the CRA and related overlay districts, as well as an Economic Development Strategic Plan approved by the City Council. The City continues to target the downtown and surrounding neighborhoods for both commercial and residential reinvestment.

MA-50 Needs and Market Analysis Discussion

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

In the past five years, the City focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, **Table 48** shows the Census Tracts that have concentrations of housing problems (i.e., more than half of extremely low income, low income, or moderate income households residing therein have some type of housing problem):

TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS

% of Households w/Housing Problems	Extremely Low Income Households	Low Income Households	Moderate Income Households
50-75%	25405, 25412, 25900, 26102, 26601, 26602, 26703, 26812	25401, 25405, 25412, 25501 (partial), 25900, 26102, 26200, 26300, 26400, 26500, 26601, 26602, 26702, 26809, 26811, 26812, 26813, 26818, 26819	25405, 26102, 26200, 26601, 26813, 26912 (partial), 26913 (partial)
>75%	25501 (partial), 26101, 26200, 26400, 26701, 26702, 26809, 26813, 26818, 26912 (partial), 26913 (partial)	26101, 26701, 26912 (partial), 26913 (partial)	None

Source: *HUD CPD Maps, Accessed May 2016*

Table 48 – Concentrations of Households with Housing Problems

Because of the age of Clearwater's housing stock, housing problems are distributed throughout the City's limits. Geographically, housing problems affecting extremely low income households are widespread. The majority of extremely low income households have some type of housing problem, regardless of their location. Housing problems affecting low income households are also widespread, but only two whole Census Tracts (26101 and 26701) have a concentration of housing problems greater than 75% of low-income households, one of which corresponds to the North Greenwood NRSA. Housing problems affecting moderate income households are most concentrated in the North Greenwood NRSA (Census Tract 26200); the area north of Stevenson Creek (Census Tract 26102); the area north of Sunset Point Rd. and south of Enterprise Dr. (Census Tract 26813); the area south of Gulf to Bay Blvd., between Keene Rd. and Belcher Rd. (Census Tract 26601); and along the City's southeast shore (Census Tract 25405).

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

The lowest income areas of Clearwater are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Thirty-six (36) of the City's 122 Block Groups have a low- and moderate-income population of 51% or greater. These block groups are distributed throughout the City.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. Several Census Tracts meet this definition for race. Census Tracts 25800, 26101, 26200, and 26300 are greater than 21% Black/African American according to HUD CPD Maps, Accessed May 2016. In contrast, City of Clearwater as a whole is 11% Black/African American. These Census Tracts correspond to the Lake Bellevue NRSA and North Greenwood NRSA.

Additionally, two Census Tracts meet this definition for ethnicity. Census Tracts 26400 and 26819 are greater than 23% Hispanic according to HUD CPD Maps, Accessed May 2016. In contrast, the City of Clearwater as a whole is 13% Hispanic. Census Tract 26400 corresponds to the East Gateway District NRSA.

Although these concentrations exist, the data provided in the Market Analysis show that all residents of low and moderate income, regardless of race or ethnicity, may have significant housing needs.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. For all NRSAs, a large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level.

The Lake Bellevue NRSA and North Greenwood NRSA are predominately residential. The East Gateway District NRSA is developed at 56% residential and 27% commercial. While the majority of the residential development is single-family, there are several multi-family structures and the majority of units are

renter-occupied. The East Gateway District NRSA also has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Each of the NRSAs, with the exception of the East Gateway District, has a central recreation and aquatic complex that serves as a community asset for recreation, meetings/activities, and after school programming. Like in many neighborhoods, the residents themselves are a strong asset for economic development. Organization at the neighborhood-level combined with other means, including CDBG assistance, is the primary asset for positive change in Clearwater's low- and moderate-income neighborhoods.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Strategic financial support of community development projects such as public parks and civic spaces, utilities and infrastructure, sidewalk and street improvements, blight elimination, and regular code enforcement will benefit these areas the most. Additionally, underutilized or vacant properties may be pursued for redevelopment through the City's CRA and overlay district initiatives. For example, a recent 2014 Urban Land Institute (ULI) Report estimated that the downtown, if redeveloped, could support 400-600 new rental units or 150-250 rehabilitated or new construction for-sale housing units over the next five-years, which would improve the availability of housing proximate to these areas. This is particularly relevant for the East Gateway District, where redevelopment opportunity is greatest.

STRATEGIC PLAN

SP-05 Overview

STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the program years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them.

The Strategic Plan consists of the following subsections:

- Overview
- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homeless Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

The City of Clearwater Strategic Plan is structured around five (5) 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: 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.

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

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

Objective 1:

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

GOAL: COMMUNITY DEVELOPMENT AND 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 expansion and improvement of affordable youth/children centers, senior centers, health and mental health facilities, and other types 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 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 facade programs in Neighborhood Revitalization Strategy Areas.

Objective 2:

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.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

Four (4) areas have been designated as either Local Target Areas or Strategy Areas within the City of Clearwater (see Table 1). These are Citywide Low- and Moderate-Income Areas, Lake Bellevue Neighborhood Revitalization Strategy Area, East Gateway District Neighborhood Revitalization Strategy Area, and North Greenwood Neighborhood Revitalization Strategy Area. Two (2) of these neighborhoods (Lake Bellevue and North Greenwood) were previously identified in the 2011/2012- 2015/2016 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas selected for the 2016/2017-2019/2020 Consolidated Plan were confirmed through the citizen participation process, which consisted of 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.

MAP 2 – Strategy Areas Map

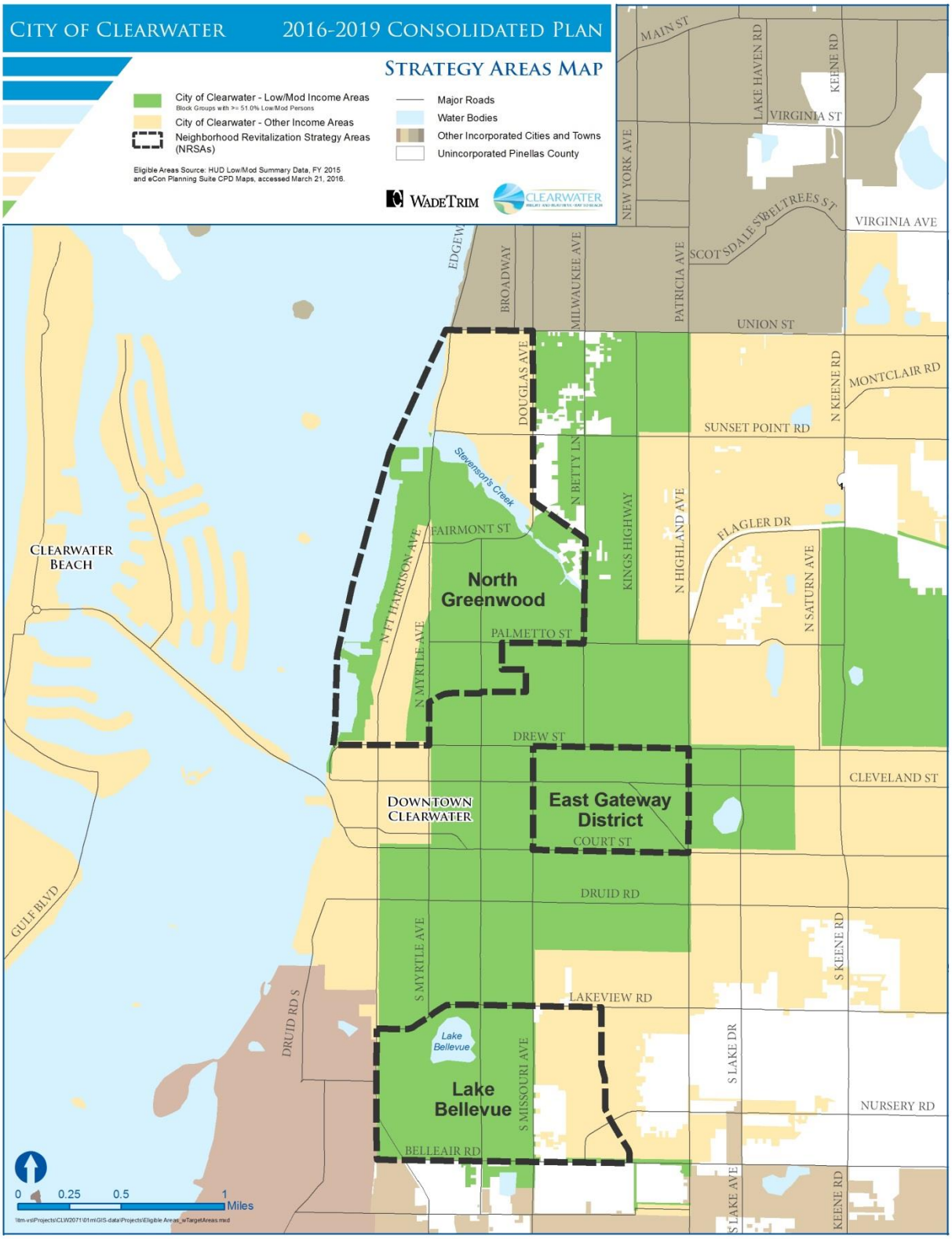


TABLE 49: GEOGRAPHIC AREA

1. Area Name: Citywide Low- and Moderate-Income Areas
Area Type: Local Target Area
Type of Revitalization Effort: Comprehensive
Identify the neighborhood boundaries for this target area. The Citywide Low- and Moderate Income Areas Local Target Area is bounded by the City of Clearwater incorporated limits and is further limited to CDBG eligible areas (i.e., Block Groups where 51% or more of the population is low- and moderate-income).
Include specific housing and commercial characteristics of this target area. See "Needs Assessment" and "Market Analysis**".**
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? See "The Process."
Identify the needs in this target area. This area includes all eligible low- and moderate-income areas of the City of Clearwater and any housing and/or community development needs identified therein.
What are the opportunities for improvement in this target area? See "Strategic Plan".
Are there barriers to improvement in this target area? See "Strategic Plan".

2. Area Name: Lake Bellevue Neighborhood Revitalization Strategy Area
Area Type: Strategy Area
HUD Approval Date: 2000
Identify the neighborhood boundaries for this target area. The Lake Bellevue Neighborhood Revitalization Strategy Area (NRSA) is bounded by Evergreen Drive to the east, South Ft. Harrison Avenue to the west, Lakeview Road to the north, and Belleair Road to the south. The Lake Bellevue NRSA corresponds to Census Tract 025800, Block Groups 1, 2, and 3.
Include specific housing and commercial characteristics of this target area. All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The Lake Bellevue NRSA, in particular, is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD CPD Maps, the Lake Bellevue NRSA has a low- and moderate-income population of 59%.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? This area was designated as a NRSA in the year 2000. Representatives of the Lake Bellevue neighborhood attended a Community Meeting held on March 29, 2016. During that meeting, attendees confirmed the Lake Bellevue NRSA's need for continued housing and community development funding by identifying affordable housing; services for the homeless, youth, and elderly; and community development activities as their highest priorities. Additionally, 13% of the respondents to the Community Survey conducted from March 4 through April 8, 2016 reported that they were residents of the Lake Bellevue neighborhood.

Identify the needs in this target area.
The needs of the Lake Bellevue NRSA include (1) housing activities such as housing rehabilitation, homebuyer assistance, new affordable housing (single-family), and redevelopment of underutilized properties; (2) homeless activities such as rapid rehousing, flexible emergency funds, and continued coordination with the Continuum of Care; (3) non-homeless special needs activities serving the youth and elderly, programs to support literacy and job-readiness, and a community resource center or directory to list available services; and (4) community development activities such as blight removal, code enforcement, public safety, pedestrian and bicycle connectivity, traffic calming, street improvements, park improvements, recreation access, and neighborhood beautification.

What are the opportunities for improvement in this target area?
The greatest opportunity for improvement in the Lake Bellevue NRSA is coordination with other City planning efforts, particularly in terms of street, sidewalk, and park improvements. Additionally, a one-stop resource center or directory of available community services may help to connect residents with complimentary programs. This neighborhood's focal point is the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park, which serves as a community center. Because the Ross Norton Recreation Complex is well-used, there is limited space to add a one-stop resource center; therefore this need would need to be met through a different or additional facility off-site. Another opportunity conveyed during the citizen participation process is the potential establishment of a flexible emergency fund as homeless prevention tool.

Are there barriers to improvement in this target area?
Possible barriers to improvement in the Lake Bellevue NRSA are high land costs and rising home values, as well as concerns of neighborhood incompatibility with regard to new development. Moreover, few buildings are suitable or available to support the community service programs most requested by residents. Additionally, the perception of widespread homelessness in the neighborhood is a barrier to investment.

3. Area Name: East Gateway District Neighborhood Revitalization Strategy Area

Area Type: Strategy Area

HUD Approval Date: 2009

Identify the neighborhood boundaries for this target area.
The East Gateway District Neighborhood Revitalization Strategy Area (NRSA) is bordered by Highland Avenue to the east, Missouri Avenue to the west, Drew Street to the north, and Court Street to the south. The East Gateway District NRSA corresponds to Census Tract 026400, Block Groups 1 and 2.

Include specific housing and commercial characteristics of this target area.
All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City**.** The East Gateway District NRSA, in particular, is developed at 56% residential and 27% commercial. While the majority of the residential development is single-family, there are several multi-family structures and the majority of units are renter-occupied. The East Gateway District NRSA has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison. According to HUD CPD Maps, the East Gateway District has a low- and moderate-income population of 76%.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?
This area was designated as a NRSA in the year 2009, in conjunction with the development of the East Gateway District NRSA document. Previous findings of slum and blight were produced in 2002, with a redevelopment area designation in 2004, and an action program in 2008. Representatives of the East Gateway District attended a Community Meeting held on March 29, 2016. During that meeting, attendees confirmed the East Gateway District NRSA's need for continued housing and community development funding by identifying affordable housing; services for the homeless, youth, and elderly; and community development activities as their highest priorities. Additionally, 5% of the respondents to the Community Survey conducted from March 4 through April 8, 2016 reported that they were residents of the East Gateway District.

Identify the needs in this target area.
The needs of the East Gateway District NRSA include (1) housing activities such as housing rehabilitation (both owner- and renter-occupied), construction of new affordable housing, and redevelopment of underutilized properties; (2) homeless activities coordinated through the Continuum of Care; (3) non-homeless special needs activities serving the elderly; (4) public services promoting the literacy and job-readiness of low- and moderate-income residents; (5) City efforts to improve resident engagement; and (6) community development activities such as blight removal, code enforcement, public safety, pedestrian and bicycle connectivity, traffic calming, street improvements, park/civic space improvements, and neighborhood beautification.

What are the opportunities for improvement in this target area?
The greatest opportunity for improvement in the East Gateway District neighborhood is the implementation of the East Gateway District Vision Plan, which was completed in 2012. This plan, in coordination with other City planning efforts, presents a detailed strategy from improving the East Gateway District. Additionally, during the Consolidated Plan citizen participation process, residents identified street, sidewalk, and park improvements as priority needs. Specifically, improved public safety in the form of pedestrian access/connectivity could be addressed through the installation of mid-block crosswalks on Gulf-to-Bay Blvd. and other East Gateway District roadways.

Are there barriers to improvement in this target area?
The greatest barriers to improvement in the East Gateway District include the perception of crime and homelessness in the neighborhood, as well as neighborhood appearance (i.e., blight) and safety. These barriers were identified in the 2012 East Gateway District Vision Plan and again during the March 29, 2016, Community Meeting. Additional barriers to improvement, as identified in the 2009 NRSA document include engagement of elderly, low-income, non-English speaking, or undocumented residents, lack of funding for social services, obsolete land uses and nonconforming parcels, and a limited supply of developable properties.

4. Area Name: North Greenwood Neighborhood Revitalization Strategy Area

Area Type: Strategy Area

HUD Approval Date: 2000

Identify the neighborhood boundaries for this target area.
The North Greenwood Neighborhood Revitalization Strategy Area (NRSA) is bounded by Betty Lane to the east, Clearwater Harbor to the west, Union Street to the north, and Drew Street to the south. The North Greenwood NRSA corresponds to Census Tract 026101, Block Groups 1, 2 and 3; Census Tract 026102, Block Groups 1 and 2; Census Tract 026200, Block Groups 1 and 2.

Include specific housing and commercial characteristics of this target area.
All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The North Greenwood NRSA, in particular, is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD CPD Maps, the North Greenwood NRSA has a low- and moderate-income population of 65%.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?
This area was designated as a NRSA in the year 2000. Representatives of the North Greenwood neighborhood attended a Community Meeting held on March 30, 2016. During that meeting, attendees confirmed the North Greenwood NRSA's need for continued housing and community development funding by identifying affordable housing; services for the homeless, youth, and elderly; and community development activities as their highest priorities. Additionally, 13% of the respondents to the Community Survey conducted from March 4 through April 8, 2016 reported that they were residents of the North Greenwood neighborhood.

Identify the needs in this target area. The needs of the North Greenwood NRSA include (1) housing activities such as homeowner and rental rehabilitation, homebuyer assistance or programs to earn credit toward down payment, and new single- and multi-family affordable housing construction; (2) homeless activities such as homeless prevention and case management through the Continuum of Care; (3) non-homeless special needs activities serving youth and young adults, the elderly, and those with mental health or substance abuse issues; and (4) community development activities such as sidewalks, blight screening/removal, code enforcement, park improvements, façade improvements, and economic development through small-business start-ups.
What are the opportunities for improvement in this target area? Potential opportunities in the North Greenwood NRSA, as identified during the March 30, 2016 Community Meeting, include coordination with other City planning efforts (e.g. the recent Urban Land Institute (ULI) study or waterfront access projects, etc.), consideration of mixed-use developments to promote commercial investment, and the creation of an inventory of properties with redevelopment potential for affordable housing. Other opportunities include the establishment of community gathering places and social destinations, acquisition of flood-prone properties in order to repurpose them for community use, and the creation of a community resource center or directory to provide information about available public services.
Are there barriers to improvement in this target area? Possible barriers to improvement in the North Greenwood NRSA include increasing flood insurance rates, a lack of affordable housing of all types, perceptions about concentrated homelessness and insufficient efforts to address homelessness, limited pedestrian connectivity, competition for financial assistance and services, a lack of multi-generational programs for older children (age 16+) and the elderly, and a lack of neighborhood leadership to coordinate improvements.

Table 49 – Geographic Priority Areas

SP-25 Priority Needs

PRIORITY NEEDS NARRATIVE

The Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Clearwater has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see **Table 50**). The priority needs were confirmed through the citizen participation process including service provider and community meetings held March 29-30, 2016, an online community survey conducted March 4, 2016 through April 8, 2016, and meetings with staff of the City's Economic Development and Housing Department.

TABLE 50: PRIORITY NEEDS SUMMARY

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Program Administration	High	All	Citywide Low/Mod Areas, NRSAs	Program Administration
Renter-Occupied Housing Rehabilitation	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Housing
Owner-Occupied Housing Rehabilitation	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Housing
Homeowner Assistance	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Housing
Multi-Family New Construction	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Housing
Single-Family New Construction	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Housing
Homeless Services for Youth	High	Homeless Subpopulations	Citywide Low/Mod, NRSAs	Homelessness
Mental Health Services	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Substance Abuse Services	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Homeless Facilities and Shelters	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Case Management	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Health Services	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Youth Services	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Senior Services	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Services for Persons with Disabilities	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Employment Assistance/ Job Training	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Community Development & Public Services
Transportation Services	Low	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Legal Services	Low	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Food Services	Low	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Youth Centers	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Senior Centers	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Public Utility Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Public Park Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Resource/ Recreation Centers	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Sidewalks and Roadway Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Code Enforcement/Blight Elimination	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Outreach and Safety	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Building Façade Improvements	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development
Economic Opportunity	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Describe the Clearwater housing market characteristics that would substantiate the need for this funding type/program.
Tenant Based Rental Assistance (TBRA)	Market conditions that substantiate the need for TBRA are monitored by the Clearwater Housing Authority. Tenant-based vouchers are by far the most common voucher used in Clearwater. The average annual income of residents using TBRA is $11,856. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 1,000 TBRA vouchers are in use, approximately 5,000 households in Clearwater have extremely low incomes.
TBRA for Non-Homeless Special Needs	Market conditions that substantiate the need for TBRA for Non-Homeless Special Needs are monitored by the Clearwater Housing Authority. Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 500 elderly program participants and disabled families receive TBRA. The number of families requesting accessibility features is nearly 1,300. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	Market conditions that substantiate the need for new housing unit production are monitored by the City of Clearwater Housing Division. A shortage of affordable housing units exists for low- and extremely-low income groups, including both renter and owner households earning less than 50% HAMFI. The lack of appropriate sites and high land values has contributed to the loss of affordable units.
Rehabilitation	Market conditions that substantiate the need for housing rehabilitation are monitored by the City of Clearwater Housing Division. Over half (56%) of renter-occupied housing units have at least one housing problem, while a large percentage (35%) of owner-occupied housing units have at least one housing problem. Furthermore, more than half of all housing units were built prior to 1980 and are more than 30 years old. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction.
Acquisition, including preservation	Market conditions that substantiate the need for housing acquisition, including preservation, are monitored by the City of Clearwater Housing Division. The Housing Division continuously seeks to acquire affordable housing when feasible. Historic preservation/restoration within low- and moderate-income neighborhoods was not identified as a priority need during the citizen participation process.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

The Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 52**.

The City of Clearwater anticipates a total allocation of $667,634 in CDBG funding for the 2016/2017 program year. Program income for CDBG is expected to be approximately $753,200, with approximately $516,021 in prior-year resources. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public services and facilities, economic development, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of $283,808 in HOME funding for the 2016/2017 program year. Program income for HOME is expected to be approximately $60,000, with approximately $438,020 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2017/2018-2019/2020) is based on an estimated annual allocation of $650,000 in CDBG funds and $280,000 in HOME funds for each of the subsequent program years. This results in an estimated total funding amount of $1,950,000 and $840,000, respectively, over the remaining three-year period.

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 include funding from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources. The City will also look to leverage funds, if available, from SHIP, Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against HOME dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first-year of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2016/2017 Annual Action Plan. See **Table 55**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 – 2016/2017				Expected Amount Available Remainder of Consolidated Plan 2017/2018-2019/2020 $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public – Federal	Admin and Planning, Public Services, Housing Activities, Public Facilities	$667,634*	$753,200	$516,021	$1,936,855	$1,950,000	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	Admin and Planning, Housing Activities	$283,808*	$60,000	$438,020	$781,828	$840,000	The Federal HOME allocation will used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.

**HUD 2016 Formula Allocation*

Notes: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2016. These amounts will be updated during the 2016 program year close-out.

Table 52 – Anticipated Resources

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

The City will look to leverage funds, if available, from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources against CDBG dollars. The City will look to leverage private funds, if available, from lending institutions and homeowner contributions, and public funds from SHIP, Public Housing Authorities (PHAs), and other agencies and programs against HOME dollars.

IF APPROPRIATE, DESCRIBE PUBLICALLY 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 a number of 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. As of June 2016, there are seven (7) properties on this list: 918 Palmetto St., 1454 S. Martin Luther King, Jr. Avenue, 1011 LaSalle St., 1317 N. Martin Luther King, Jr. Avenue, 1002 LaSalle St., 1408 Monroe Avenue, and 1112 Palm Bluff St. These properties are all located in the North Greenwood Neighborhood Revitalization Strategy Area, with the exception of the property at 1454 S. Martin Luther King, Jr. Avenue, which is located in the Lake Bellevue Neighborhood Revitalization Strategy Area.

DISCUSSION

The City of Clearwater's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, and Economic Development. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other potential Federal funding sources such as SHIP and non-Federal sources such as the Community Redevelopment Agency (CRA), City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

SP-40 Institutional Delivery Structure

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

Table 53 shows the institutional structure through which the City of Clearwater will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in **Table 53**, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Clearwater's Economic Development and Housing Department, along with other City divisions and departments, including Engineering, Parks & Recreation, Public Utilities, and Planning & Development (including Code Enforcement). These divisions and departments carryout objectives related to housing and community development. The City's Neighborhood & Affordable Housing Advisory Board (NAHAB) provides oversight to the administration of the City's CDBG and HOME programs. Additionally, the Clearwater Housing Authority oversees public housing and other publicly assisted housing programs within the City. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. The Pinellas County Homeless Leadership Board functions as the region's Continuum of Care (CoC) agency, serving Pinellas County and the City of Clearwater. The Homeless Leadership Board includes multiple member agencies.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Clearwater Economic Development & Housing Department	Government Agency	Planning, Affordable Housing, Community Development	Jurisdiction
Neighborhood & Affordable Housing Advisory Board (NAHAB)	Other [Government Advisory Board]	Planning, Affordable Housing, Community Development	Jurisdiction
Clearwater Housing Authority	PHA	Public Housing	Jurisdiction
Pinellas County	Government Agency	Planning	Region
Pinellas County Homeless Leadership Board (CoC)	Nonprofit Organization	Homelessness, Non-Homeless Special Needs	Region

Table 53 – Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

The City of Clearwater has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs and youth programs (see **Table 54**). These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance			
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
Food Banks/Nutrition Programs	X	X	
Youth Programs	X	X	X

Table 54 – Homeless Prevention Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

The Pinellas County Homeless Leadership Board is designated as the lead agency for the CoC, which is tasked with addressing homelessness in Pinellas County and the City of Clearwater. The Homeless Leadership Board oversees the Homeless Management Information System (HMIS) for the area and serves to coordinate systems of care through regular meetings and working groups. The Homeless Leadership Board is also responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations. These organizations offer services to the homeless population, including prevention services, street outreach and supportive services. Examples of such organizations include Religious Community Services, Salvation Army, Pinellas Safe Harbor, Directions for Mental Health, Gulf Coast Jewish Family Services, Homeless Emergency Project, Inc. (Homeless Empowerment Program), Pinellas Hope, and Safe Haven, among others.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

With the exception of utilities assistance, most services are available to the community at large and to the homeless. Some services are not targeted to persons with HIV/AIDS. Services not specifically targeted to persons with HIV/AIDS include utilities assistance, child care, education, transportation, and food banks/nutrition programs. While these services are important, services for persons with HIV/AIDS were not identified as a priority need during the citizen participation process. Priority needs corresponding to persons experiencing homelessness were substance abuse and mental health services, services for homeless youth, homeless facilities and shelters, and case management.

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS.

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Continue to support programs that assist the homeless or those at risk of becoming homeless through identification of funding sources, technical assistance with applications, and other means of support.

- Support non-profit service providers that offer substance abuse and mental health services, services for homeless youth, homeless facilities and shelters, case management, and other activities to prevent and reduce homelessness.
- Assist the Pinellas County Homeless Leadership Board, as the lead agency for the Continuum of Care, in their efforts to improve coordination between service providers.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.

SP-45 Goals Summary

TABLE 55: FOUR-YEAR GOALS SUMMARY INFORMATION

Goal Name	Description	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Priority Needs Addressed	Funding Allocated (Four-Year Total)	Goal Outcome Indicator	Quantity (Four-Year Total)	Unit of Measure (UoM)
Program Administration	N/A	Program Administration	2016/ 2017	2019/ 2020	N/A	N/A	Citywide Low/Mod Areas, NRSAs	Program Administration (Indirect Need)	**CDBG – $ 523,527** **HOME – $ 112,380**	N/A	N/A	N/A
Housing	Provide availability of, and access to, decent affordable housing for the residents of the City of Clearwater.	Affordable Housing	2016/ 2017	2019/ 2020	Provide decent affordable housing	Affordability	Citywide Low/Mod Areas, NRSAs	Renter-Occupied Housing Rehabilitation Owner-Occupied Housing Rehabilitation Homeowner Assistance Multi-Family New Construction Single-Family New Construction	**CDBG – $ 1,464,611** **HOME – $ 1,509,448**	Homeowner Housing Rehabilitated Rental Units Rehabilitated Homeowner Housing Added Rental Units Constructed Direct Financial Assistance to Homebuyers Public Service Activities for Housing Benefit Homeowners Assisted	51 24 50 15 80 188 41	Household/Units Household/Units Household/Units Household/Units Households Assisted Households Assisted Households Assisted
Homelessness	Help to prevent and reduce homelessness within the City of Clearwater.	Homeless	2016/ 2017	2019/ 2020	Create suitable living environments	Availability/ Accessibility	Citywide Low/Mod Areas, NRSAs	Homeless Services for Youth Mental Health Services Substance Abuse Services Homeless Facilities and Shelters Case Management	**CDBG – $ 147,529** **HOME – $ 0**	Homeless Prevention Homeless Person Overnight Shelter Public service activities other than Low/Moderate Income Housing Benefit	1,250 80 50	Persons Assisted Persons Assisted Persons Assisted
Non-Homeless Special Needs	Expand the accessibility and coordination of social services to City of Clearwater special needs populations.	Non-Homeless Special Needs	2016/ 2017	2019/ 2020	Create suitable living environments	Availability/ Accessibility	Citywide Low/Mod Areas, NRSAs	Senior Services Services for Person with Disabilities	**CDBG – $ 106,845** **HOME – $ 0**	Public Service Activities for Other Benefit (Elderly)	320	Persons Assisted
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.	Non-Housing Community Development	2016/ 2017	2019/ 2020	Create suitable living environments	Sustainability	Citywide Low/Mod Areas, NRSAs	Health Services Youth Services Employment Assistance/Job Training Transportation Services Legal Services Food Services Youth Centers Senior Centers Public Utility Improvements Public Park Improvements Community Resource/Recreation Centers Sidewalks and Roadway Improvements Code Enforcement/Blight Elimination Community Outreach and Safety	**CDBG – $ 1,540,541** **HOME – $ 0**	Public Service Activities for Other Benefit (Community Outreach, Food Bank/Nutrition, Etc.) Public Facility or Infrastructure Activities for Other Benefit (Public Facilities, Etc.) Buildings Demolished	4,550 5,914 1	Persons Assisted Persons Assisted Buildings
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.	Other: Economic Development	2016/ 2017	2019/ 2020	Create economic opportunities	Sustainability	Citywide Low/Mod Areas, NRSAs	Building Façade Improvements Economic Opportunity	**CDBG – $ 103,802** **HOME – $ 0**	Façade Treatment/Business-Building Rehabilitation Jobs Created/Retained Businesses Assisted	3 3 2	Businesses Jobs Businesses Assisted

Note: 20% of CDBG Entitlement Grant and 10% of the HOME Entitlement Grant will be reserved for Administration and Planning Activities

Table 55 – Goals Summary

GOAL DESCRIPTIONS

The City of Clearwater Strategic Plan is structured around five (5) goals in administering the City's housing and community development programs over the next four years. These goals are:

1. Housing – Provide availability of, and access to, decent affordable housing for the residents of the City of Clearwater.
2. Homelessness – Help to prevent and reduce homelessness within the City of Clearwater.
3. Non-Homeless Special Needs – Expand the accessibility and coordination of social services to City of Clearwater special needs populations.
4. Community Development and 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.
5. 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.

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 91.315(B)(2)

The Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the term of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the planning period to arrive at a total funding allocation and quantity for each outcome indicator.

Through annual CDBG and HOME allocations, the City will provide affordable housing activities to support approximately 110 income-eligible non-homeless and special needs households annually, or approximately 450 households over the planning period. Activities to support income eligible non-homeless and special needs households may include rehabilitation of existing units, construction of new units, acquisition for affordable housing, down payment assistance, as well as public service activities (such as new homebuyer education) for low- and moderate-income housing benefit.

SP-50 Public Housing Accessibility and Involvement

NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

The Public Housing Authority for the City of Clearwater is the Clearwater Housing Authority (CHA). The CHA is a "High Performer Agency" and aims to build communities with innovative programs, sustain a dignified and desirable environment and create alliances to nurture self-sufficiency. The CHA is recognized throughout the state and nation as being a very progressive housing authority. Their mission is to lead in creating housing opportunities to enhance the lives of those they serve. The Clearwater Housing Authority's website is http://www.clearwaterhousingauth.org/.

According to the Five-Year and Annual PHA Plans for the CHA, the following specific goals will enable the agency to serve the needs of low and very-low income, and extremely-low income families over the next five years:

1. Apply for additional Housing Choice Vouchers when available and applicable.
2. Continue to search for affordable housing opportunities and when practical, utilize available Replacement Housing Factor increments.

The CHA's public housing program provides federally-subsidized rental properties. Residents pay only a portion of their rent based on income. The CHA will soon manage 213 public housing units. The units are located in two high-rise apartment buildings (Barbee Towers and Ralph Richards Towers) limited to persons 50 years of age or older and one new 13-unit complex (Paradise Trail) available to homeless families or youth ageing out of foster care. In addition, the CHA has several scattered sites that better integrate public housing with the Clearwater community. Additionally, the CHA administers 1,340 Housing Choice Vouchers (HCVs).

It is important to note that income-eligible residents of CHA's programs are also eligible for all of the City's affordable housing programs.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

The CHA has an ongoing management program in place to involve residents in its operations.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

The City's Public Housing Authority is not listed as troubled by HUD.

IF APPLICABLE, PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

Not applicable.

SP-55 Barriers to Affordable Housing

BARRIERS TO AFFORDABLE HOUSING

This section requires the jurisdiction to explain 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. 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 2015 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2014 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Lack of land available to develop affordable housing projects
- Limited funding to invest in production and rehabilitation of attainable housing
- Lack of information about the City's permitting process for affordable housing projects
- Land development codes and incentives
- Public perception of affordable housing developments
- Limited information on City's affordable housing incentives and programs
- Maintaining the condition of the City's ageing housing stock as a source of affordable housing
- Third party barriers such as involuntary easements/encroachments and homeowners insurance

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

Strategies to remove or ameliorate the barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Expedited permitting
- Ongoing review process
- Allowance of flexible densities for affordable housing
- Reduction of parking setback requirements for affordable housing
- Allowance of flexible lot configurations, including zero-lot-line configuration for affordable housing
- Preparation of a printed inventory of locally-owned public lands suitable for affordable housing

- Support of development near transportation hubs, major employment centers, and mixed-use developments

SP-60 Homelessness Strategy

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

In the City of Clearwater, the role of working with the homeless is undertaken by the Pinellas County Homeless Leadership Board. Annually, the Homeless Leadership Board conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community.

The City of Clearwater aims to assist the Homeless Leadership Board in implementing the Pinellas County 10-Year Plan to End Homelessness, which takes into consideration the individual needs of homeless persons, including unsheltered persons. Moreover, the Pinellas County Homeless Leadership Board's annual reports are important resources of the Consolidated Plan. In identifying priority homeless needs, the City will consult with the Homeless Leadership Board, public service providers, and the community. Such priority needs include: homeless services for youth, mental health services, substance abuse services, homeless facilities and shelters, and case management.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

Based on input received and data collected through the Consolidated Planning process, 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.

Annually, the Pinellas County Homeless Leadership Board 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, Religious Community Services (RCS), Salvation Army, and Family Resources, Inc. (SafePlace2B), among others.

To better address the needs of the area's homeless population, the Homeless Leadership Board and the Pinellas Suncoast Transit Authority (PSTA) maintain an online map-based directory of emergency shelter and transitional housing services, as well as food and clothing assistance, targeted to homeless persons.

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 also support, in coordination with the Pinellas County Homeless Leadership Board, activities to end chronic homelessness within the City of Clearwater. On March 4, 2016, the Homeless Leadership Board passed a resolution that will require all homeless housing projects funded through HUD to practice a "Housing First" model that begins with a fundamental principle that housing is a basic human right and should not be subject to preconditions. This resolution was amended on April 1, 2016, to encourage all housing projects, regardless of their funding source, to implement a "Housing First" model by April 1, 2019.

One strategy to ending chronic homelessness in the community is to provide housing to individuals and families, regardless of whether or not they have achieved common "prerequisites" to housing such as long-term sobriety. 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 or not they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial self-sufficiency, or other common barriers to housing stability dramatically improve.

HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

The Pinellas County Homeless Leadership Board works with state and local law enforcement officials to reintegrate persons leaving public institutions. These include the Pinellas County Sherriff Department's Operation PAR (1-888-727-6398), which allows ex-inmates to receive substance abuse treatment; and the State's "Transition from Prison to Community Initiative" (TPCI). The Pinellas County Homeless Leadership Board also provides a focused outreach program to reach these individuals. Collectively, these agencies also participate in the pre-booking intervention programs, for persons with mental health and/or substance problems and juvenile offenders.

SP-65 Lead Based Paint Hazards

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

The City of Clearwater will continue to ensure the availability of accessible and affordable testing, screening, mitigation and treatment for problems related to lead-based paint for low- and moderate-income residents of the City of Clearwater.

Currently, the City includes lead-based paint mitigation measures in all rehabilitation and down payment assistance programs and, if needed, will identify and apply for additional funding resources to finance this mitigation. The City also assists and supports other agencies in applying for such funds. Contractors are required to be trained and certified to supervise removal of lead hazards in order to comply with HUD regulations.

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation and emergency repair programs:

- Fund the acquisition, recycling, and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with emergency repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

Additionally, the City will continue to support several 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:

Pinellas County Health Department

A primary health care provider for the City's low-income residents, the Pinellas County Health Department screens low income children who have symptoms of lead poisoning through the Florida Healthy Homes and Lead Poisoning Prevention Program. Services provided through this program include education, screening and treatment for lead poisoning.

Clearwater Housing Authority (CHA)

CHA has tested for lead-based paint hazards in its public housing units. As part of ongoing education, residents are advised of the dangers associated with lead-based paint and directed to resources for screening if symptoms of lead poisoning are observed.

Furthermore, sub-recipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Clearwater, 18,028 or 65% of owner-occupied housing units were built prior to 1980. For renter-occupied units, 11,553 or 60% were built prior to 1980. It is estimated that 41% of these housing units are occupied by low and moderate-income persons. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The City of Clearwater requires inspection of units undergoing rehabilitation through the Housing Division's many housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether or not the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation and down payment assistance request, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the Pinellas County Health Department for screening and treatment.

Each housing unit to be rehabilitated and/or purchased that is built before 1978 is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach

and strategy to eliminate lead hazards is issued to the City's Housing Division and the homeowner by the inspector(s).

In every program where Federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or lead-based paint abatement guidelines as defined in HUD's Lead Safe Housing Rule, 24 CFR Part 35.

SP-70 Anti-Poverty Strategy

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2010-2014 American Community Survey (ACS) estimates, approximately 17,345 or 16% percent of people living in the City of Clearwater are at poverty level or below. As noted in the City's previous Consolidated Plan and associated Action Plan, the major problem facing the City's working poor is the lack of educational attainment, which relates directly to employment success and income. However, the lack of education attainment is outside of the City's capacity to resolve. This problem is compounded for the City's low-income Hispanic population, which lacks both the education and English language skills necessary to achieve employment success.

To combat this trend, the City of Clearwater and Pinellas County have a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, employment assistance/job training, and other assistance to promote self-sufficiency. The City of Clearwater will continue to support and collaborate with the following services and agencies:

- Clearwater Housing Authority
- Community Colleges (i.e., Workforce Institute at St. Petersburg College)
- Pinellas Technical College
- Training Programs (i.e., BizTech and Pathways to Employment at HEP)
- Workforce Development Boards (i.e., CareerSource Pinellas)

Additionally, the City of Clearwater has its own Economic Development Program that is designed to interface with the regional program and work on specific local issues. The City prepared one of the first Brownfields redevelopment plans in the state and established a HUB Zone, both of which are designed to spur redevelopment/reinvestment in its low-income areas. Major redevelopment continues to occur along the US-19 and SR-60 corridors, in downtown and at the beach. The City is also a partner to Clearwater Business SPARK, a partner network to support small businesses and entrepreneurs in every stage of business development, and the City continues to work closely with the Clearwater Regional Chamber of Commerce to provide technical assistance. These programs have created new jobs and opportunities in the City that function as avenues out of poverty.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN.

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as job training and creation programs. One of City of Clearwater's goals for the Consolidated Plan is to address the role of economic opportunities in protecting and enhancing the condition of the City's housing stock and neighborhoods. With that, access to stable and affordable housing is fundamental to the long-term success of such programs.

The City of Clearwater will take the following steps to provide affordable housing and reduce the number of households living below the poverty level:

- Continue to assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Continue to provide mortgage assistance for low- and moderate-income homebuyers.
- Continue to assist agencies that engage in homeless prevention and service programs
- Continue to 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.

SP-80 Monitoring

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

Specific to the City's CDBG program, all sub-recipients will receive federal and local regulations relating to their specific activity, along with an explanation as to how these apply to the particular project. Specific Performance Agreements will be executed with each sub-recipient, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and all pre-construction conferences are attended by department staff. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected sub-recipients will be scheduled and completed annually by the Housing Division. A checklist will be completed and reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter will be sent to the sub-recipient stating the outcome of the monitoring visit.

In addition to the above documentation, any sub-recipient determined to be in need of and/or requesting additional training on how to meet grantee and federal requirements will receive technical assistance in the form deemed most appropriate to the circumstances by the Housing Division. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

Specific to the City's HOME program, monitoring will be carried out in accordance with federal regulations to ensure compliance with all HOME requirements. Each sub-recipient will be monitored on site to verify that:

- The minimum percent requirement for HOME-assisted units is being met under the contract.
- Eligible tenant occupancy meets the minimum percent requirement for HOME-assisted units under the guidelines.

- Contractual requirements regarding concentration of HOME units and special treatment of HOME tenants are being adhered to.
- The Waiting List procedures are in compliance with the grant covenants.
- The Equal Housing Provisions of the contract are being adhered to.
- The MBE and WBE provisions of the contract are being adhered to.
- The HOME-assisted units meet housing quality standards, and on-site files will be reviewed for the following information:
- Current, signed lease.
- Verify tenant's signature to an acceptable form of identification.
- Verify monthly rent is in compliance.
- Verify tenant's income is supported by file documentation
- Verify annual recertification was performed in a timely fashion and in compliance with contract provisions.

The City recognizes that monitoring of this Consolidated Plan, in general, must be carried out on a regular basis to ensure that the statutory and regulatory requirements are being met. Further, it is critical to confirm that the information being reported to HUD through such mechanisms as the Integrated Disbursement and Information System (IDIS) is correct and complete.

The City of Clearwater Economic Development and Housing Department is responsible for preparing annual reports detailing the progress of all of the strategies contained in the Consolidated Plan. This department will periodically monitor the implementation of these strategies in order to identify areas requiring improvement.

Benchmarks will be tracked over the timeframe covered within this document. The performance of all projects will be reported in the self-evaluation section of the Consolidated Annual Performance Evaluation Report (CAPER). The City of Clearwater will follow the mandates of the Department of Housing & Urban Development.

To monitor the City's overall progress, comments will be sought from a number of external sources including the non-profit agencies to which Clearwater gives CDBG and HOME funding. Comments from these organizations will be solicited on the City's annual performance.

It is intended that this monitoring plan will reinforce the communication network between the City and the various housing and human needs agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of service supporting the Plan's strategies. The monitoring process will also ensure accountability, compliance and adequate progress from the various sub-recipients funded as a part of the City's CDBG and HOME programs.

AP-15 Expected Resources

INTRODUCTION

The 2016/2017-2019/2020 Consolidated Plan identifies the federal resources expected to be available to the City of Clearwater to address priority needs and specific objectives identified in the Strategic Plan. Annual resources are summarized in **Table 56** and four-year resources in **SP-35**.

Clearwater anticipates a total allocation of $667,634 in CDBG funding and $283,808 in HOME funding for the 2016/2017 program year. Program income for the CDBG program is expected in the amount of $753,200 from the Revolving Loan Fund and $516,021 in CDBG carryover funds from previous program years. In addition, the City anticipates $60,000 in program income and $438,020 in carryover funds through the HOME program.

CDBG and HOME funds will be used for housing and community development activities such as housing, homeownership assistance, public facility improvements, public services, and administration of the City's entitlement programs.

Anticipated resources are summarized in **Table 56**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public – Federal	Admin and Planning, Public Services, Housing Activities, Public Facilities	$667,634*	$753,200	$516,021	$1,936,855	$1,950,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public service providers or other sources of funding.
HOME	Public – Federal	Admin and Planning, Housing Activities	$283,808*	$60,000	$438,020	$781,828	$840,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public service providers or other sources of funding.

**HUD 2016 Formula Allocation*

Notes: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2016. These amounts will be updated during the 2016 program year close-out.

Table 56 – Anticipated Resources

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first-year of the Strategic Plan. These goals must be described in quantitative terms. Clearwater has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2016/2017 Annual Action Plan. See **Table 57** and **Table 58**.

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

The City will look to leverage funds, if available, from State and Federal grants, City Departments (e.g. Engineering, Parks and Recreation, Planning and Development etc.), public or social service providers, or other sources against CDBG and HOME dollars. The City will look to leverage funds, if available, from 3rd Party Developers, Public Housing Authorities, or other agencies and programs against CDBG and HOME dollars. The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (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 complete both our economic and community development needs.

IF APPROPRIATE, DESCRIBE PUBLICALLY 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 a number of 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. As of June 2016, there are seven (7) properties on this list: 918 Palmetto St., 1454 S. Martin Luther King, Jr. Avenue, 1011 LaSalle St., 1317 N. Martin Luther King, Jr. Avenue, 1002 LaSalle St., 1408 Monroe Avenue, and 1112 Palm Bluff St. These properties are all located in the North Greenwood Neighborhood Revitalization Strategy Area, with the exception of the property at 1454 S. Martin Luther King, Jr. Avenue, which is located in the Lake Bellevue Neighborhood Revitalization Strategy Area.

DISCUSSION

Clearwater’s anticipated funding allocation will address many of the City's goals, including housing, homelessness, non-homeless special needs, community development and public services, and economic development. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other Federal funding sources such as City Departments and other agency and program funding.

AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator	Quantity	Unit of Measure (UoM)
1	Housing	2016	2017	Affordable Housing	Citywide and NRSAs	Renter-Occupied Housing Rehabilitation Owner-Occupied Housing Rehabilitation Homeowner Assistance Single-Family New Construction Code Enforcement/Blight Elimination	CDBG – $678,611* **(See note below)** HOME – $753,448	Direct Financial Assistance to Homebuyers Homeowner Housing Added Public service activities for Low/Moderate Income Housing Benefit Homeowner Housing Rehabilitated Homeowners Assisted	20 2 140 6 41	Households Assisted Households/Housing Units Households Assisted Household/Housing Units Households Assisted
2	Homelessness	2016	2017	Homeless	Citywide and NRSAs	Homeless Services for Youth Homeless Facilities and Shelters Case Management	CDBG – $50,029	Homeless Person Overnight Shelter Homelessness Prevention Public service activities other than Low/Moderate Income Housing Benefit	80 350 50	Persons Assisted Persons Assisted Persons Assisted
3	Non-Homeless Special Needs	2016	2017	Non-Homeless Special Needs	Citywide and NRSAs	Senior Services Services for Persons with Disabilities	CDBG – $9,345	Public service activities other than Low/Moderate Income Housing Benefit	20	Persons Assisted
4	Community Development and Public Services	2016	2017	Community Development and Public Services	Citywide and NRSAs	Youth Services Food Services Public Utility Improvements Community Resource/Recreation Centers Sidewalks and Roadway Improvements	CDBG – $1,000,541	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit Buildings Demolished Public service activities other than Low/Moderate Income Housing Benefit	1,414 1 50	Persons Assisted Buildings Persons Assisted
5	Economic Development	2016	2017	Economic Development	Citywide and NRSAs	Building Façade Improvements Economic Opportunity	CDBG – $64,802	Businesses Assisted Façade Treatment/Business Building Rehab	2 2	Businesses Assisted Businesses
6	Program Administration	2016	2017	Program Administration	Citywide and NRSAs	Program Administration [Indirect Need]	CDBG – $133,527 HOME – $28,380	N/A	N/A	N/A

***Note: Includes $523,579 in Revolving Loan Program**

Table 57 – Goals Summary Information

TABLE 58: GOAL DESCRIPTIONS

1	Goal Name	Housing
	Goal Description	Provide availability and accessibility to decent affordable housing to the residents of the City of Clearwater. | CDBG - $678,611* **(See note below)** | HOME - $753,448
2	Goal Name	Homelessness
	Goal Description	Help to prevent and reduce homelessness within the City of Clearwater. | CDBG - $50,029
3	Goal Name	Non-Homeless Special Needs
	Goal Description	Expand the accessibility and coordination of social services to City of Clearwater special needs populations. | CDBG - $9,345
4	Goal Name	Community Development and Public Services
	Goal Description	Enhance the living environment for persons in low- and moderate-income areas through public improvement activities, public service programs, and elimination of blight. | CDBG - $1,000,541
5	Goal Name	Economic Development
	Goal Description	Support programs that create economic opportunities throughout the City of Clearwater with special emphasis given to areas and persons of low and moderate income. | CDBG - $64,802
6	Goal Name	Program Administration
	Goal Description	Program administration is required to implement the City's five (5) goals. Program administration addresses all outcomes, objectives and priority needs. | CDBG - $133,527 | HOME - $28,380

***Note: Includes $523,579 in Revolving Loan Program**

Table 58 – Goal Descriptions

AP-35 Projects

INTRODUCTION

The City's planned actions for the 2016/2017 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

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, homeownership

assistance, and blight prevention/elimination. These actions will further the goal of improving the availability and accessibility of affordable housing in Clearwater.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income.

During the 2016/2017 program year, the City will fund activities that address the needs of the homeless and those at risk of becoming homeless, the elderly, persons with disabilities, victims of domestic violence, and youth and families of low- and moderate-income. Planned community development activities include service provider facility improvements, in addition to municipal stormwater improvements and roadway resurfacing.

The City's planned actions for the 2016/2017 Annual Action Plan are summarized in **Table 59** and **Table 60**.

Map 3 shows the location of facility and public infrastructure improvements.

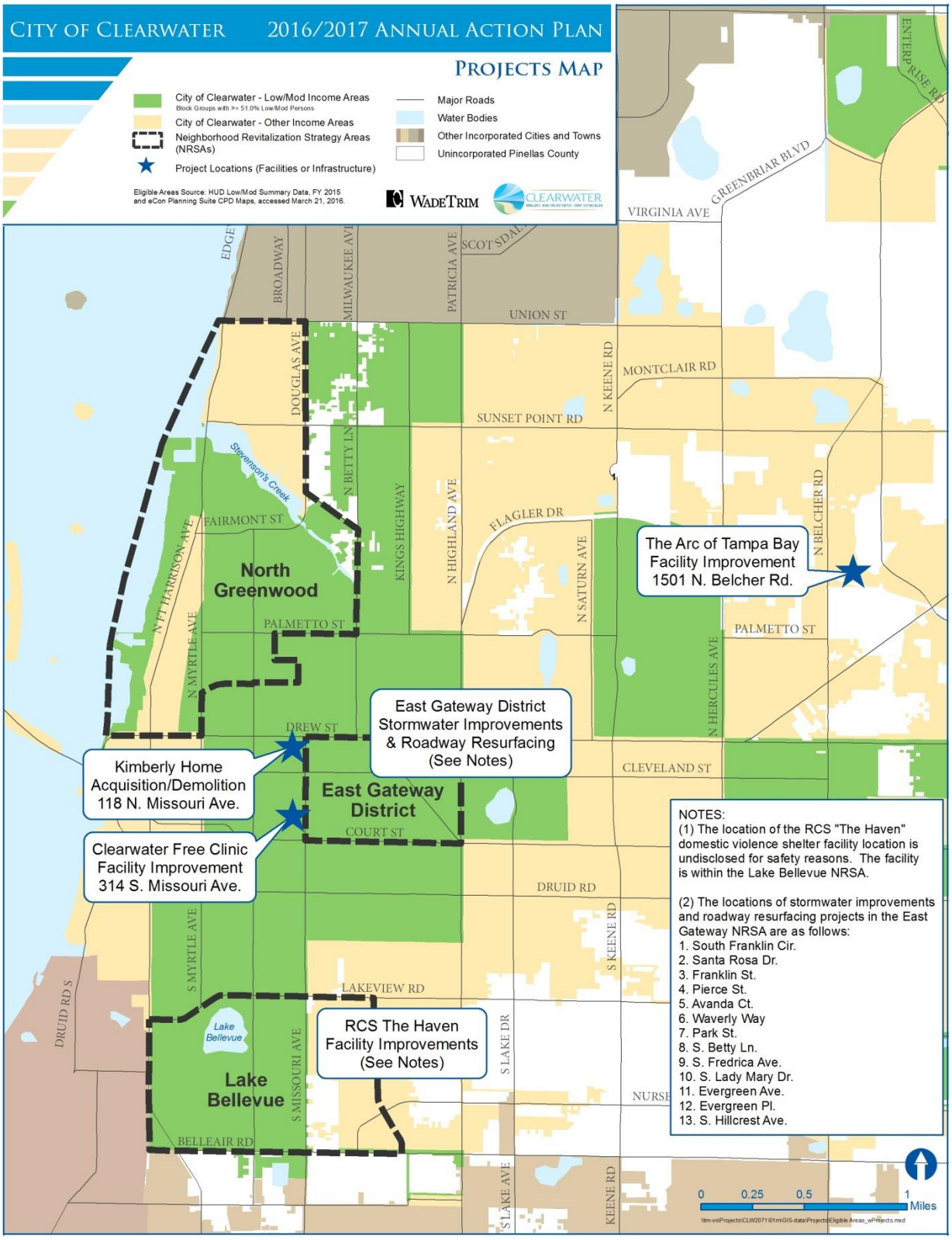
TABLE 59: PROJECT INFORMATION

#	Project Name
1	Tampa Bay Community Development Corporation (Down Payment Assistance)
2	Habitat for Humanity, (Single Family Homes)
3	Tampa Bay Community Development Corporation (Homebuyer Education)
4	Community Service Foundation (Fair Housing)
5	Community Service Foundation (Housing Counseling)*
6	CDBG Rehabilitation
7	Homeowner Activities/HOME Rehabilitation/Purchase
8	CHDO 15% Set-Aside
9	Revolving Loan Program
10	Religious Community Service (Grace House)*
11	Homeless Emergency Project, Inc. (Homeless Empowerment Program)*
12	The Kimberly Home (Women Shelter Program)*
13	Westcare Gulfcoast Florida, Inc. (Substance abuse)*
14	Pinellas Opportunity Council (CHORE Services)*
15	Religious Community Service (Facility Improvements)
16	The Arc of Tampa Bay (Facility Improvement)
17	The Kimberly Home (Acquisition/Demolition)
18	Clearwater Free Clinic (Facility Improvement)
19	Intercultural Advocacy Institute (Family Enrichment)*
20	Safety Harbor Neighborhood Family Center (Mentoring)*
21	Stormwater Improvements/Resurfacing
22	Economic Development Technical Assistance
23	Business Development (Façade Improvements)
24	CDBG General Administration/Planning
25	HOME General Administration/Planning

Table 59 – Project Information

**Activities are public service – subject to 15% cap*

Map 3 – Project Locations



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

The allocation priorities are focused on the six goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community development and public service, economic development, and program administration. 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.

Strategic Plan Goal	CDBG + HOME (% of Total Award)*
Program Administration:	$161,907 (6.0%)
Housing:	$1,432,059 (52.7%)
Homelessness:	$50,029 (1.8%)
Non-Homeless Special Needs:	$9,345 (0.3%)
Community Development and Public Services	$1,000,541 (36.8%)
Economic Development	$64,802 (2.4%)

**Includes program income and prior year resources. Percentages may not equal 100% due to rounding.*

In recent years, spurred by a nation-wide recession, reduced revenues have plagued all levels of government (federal, state, and local). These reduced revenues have hindered the City's ability to meet the needs of lower income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

The lack of available land and rapidly rising housing prices will continue to put constraints on the City's ability to provide affordable housing. Rapidly rising prices will also increase the need for affordable rental units for households being priced out of the owner market. The need for affordable rental projects will also increase as rents for higher-end apartment complexes increase.

AP-38 Project Summary

TABLE 60: PROJECT SUMMARY INFORMATION

1	**Project Name**	**Tampa Bay Community Development Corporation (Down Payment Assistance)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance
	Funding	CDBG: $25,000
	Description	Funds to sponsor the processing of down payment assistance loans to eligible households
	Planned Activities	Homeownership Assistance
2	**Project Name**	**Habitat for Humanity (Single Family Homes)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Blight Elimination and Code Enforcement; Single-Family New Construction; Owner-Occupied Housing Rehabilitation; Homeowner Assistance
	Funding	CDBG: $50,000
	Description	Funds will provide for the construction of two (2) single family homes and the rehabilitation of one (1) single family home.
	Planned Activities	Rehabilitation; Construction of Housing
3	**Project Name**	**Tampa Bay Community Development Corporation (Homebuyer Education)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance
	Funding	CDBG: $5,700
	Description	Funds will provide for monthly homebuyer workshops to eligible low income households.
	Planned Activities	Homeownership Assistance
4	**Project Name**	**Community Service Foundation (Fair Housing)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance
	Funding	CDBG: $4,900
	Description	Homebuyer education classes
	Planned Activities	Fair Housing
5	**Project Name**	**Community Service Foundation (Housing Counseling)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance
	Funding	CDBG: $9,432

	Description	Housing counseling and placement assistance program
	Planned Activities	Public Services; Homeownership Assistance
6	**Project Name**	**CDBG Rehabilitation**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Owner-Occupied Housing Rehabilitation
	Funding	CDBG: $60,000
	Description	Provide funding to supply home rehab loans to income eligible homeowners within the City of Clearwater.
	Planned Activities	Rehabilitation
7	**Project Name**	**Homeowner Activities/HOME Rehabilitation/Purchase**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Renter-Occupied Housing Rehabilitation; Owner-Occupied Housing Rehabilitation; Homeowner Assistance; Single-Family New Construction
	Funding	HOME: $710,877
	Description	Funds to be utilized to promote reconstruction, homebuyer subsidy, and rehabilitation of homeowner and rental properties.
	Planned Activities	Homeownership Assistance; Rehabilitation
8	**Project Name**	**CHDO 15% Set-Aside**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Renter-Occupied Housing Rehabilitation; Owner-Occupied Housing Rehabilitation; Homeowner Assistance; Single-Family New Construction
	Funding	HOME: $42,571
	Description	Funds mandated to the local CHDO to carry-out housing activities.
	Planned Activities	Homeownership Assistance; Rehabilitation; Construction of Housing
9	**Project Name**	**Revolving Loan Program**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Housing
	Needs Addressed	Renter-Occupied Housing Rehabilitation; Homeowner Assistance
	Funding	CDBG: $523,579
	Description	Funds will be used to provide loans to eligible homeowners and non-profit agencies for eligible housing activities, activity delivery costs will be included for the management of the loan program.
	Planned Activities	Homeownership Assistance; Rehabilitation
10	**Project Name**	**Religious Community Service (Grace House)**
	Target Area	Lake Bellevue NRSA

	Goals Supported	Homelessness
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: $15,669
	Description	Funds to support homeless shelter services for parents and children at Grace House.
	Planned Activities	Public Services, Services for Homeless Persons
11	**Project Name**	**Homeless Emergency Project, Inc. (Homeless Empowerment Program)**
	Target Area	North Greenwood NRSA
	Goals Supported	Homelessness
	Needs Addressed	Case Management
	Funding	CDBG: $9,345
	Description	Salary and benefits to staff a full-time case manager in the emergency shelter program
	Planned Activities	Public Services; Services for Homeless Persons
12	**Project Name**	**Kimberly Home (Women Shelter Program)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Homelessness
	Needs Addressed	Case Management; Health Services
	Funding	CDBG: $15,670
	Description	Funds to provide staffing cost for a Resident Advisor to provide supportive services and mentoring to the residents.
	Planned Activities	Public Services; Services for Homeless Persons
13	**Project Name**	**Westcare Gulfcoast Florida, Inc. (Substance abuse)**
	Target Area	Citywide, Low/Mod Areas, NRSAs
	Goals Supported	Homelessness
	Needs Addressed	Substance Abuse Services
	Funding	CDBG: $9,345
	Description	Funds to provide staffing cost for a Case Manager to provide assessments and client services.
	Planned Activities	Public Services; Services for Homeless Persons
14	**Project Name**	**Pinellas Opportunity Council (CHORE Services)**
	Target Area	Citywide
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Senior Services; Services for Persons with Disabilities
	Funding	CDBG: $9,345
	Description	Cleaning and repair services for elderly persons age 65- and over.
	Planned Activities	Public Services; Services for Senior Citizens

15	**Project Name**	**Religious Community Service (Facility Improvements)**
	Target Area	Lake Bellevue
	Goals Supported	Community Development and Public Services
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: $49,025
	Description	Rehabilitation of the kitchen and bath of the domestic violence shelter center.
	Planned Activities	Public Facilities and Improvements
16	**Project Name**	**The Arc of Tampa Bay (Facility Improvement)**
	Target Area	Citywide; 1501 N. Belcher Road, Clearwater, FL
	Goals Supported	Community Development and Public Services
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: $95,335
	Description	Demolition and renovation activities for the Habitation Centers 1 and 2 to include flooring, lighting, ceiling tiles and painting activities.
	Planned Activities	Public Facilities and Improvements
17	**Project Name**	**The Kimberly Home (Acquisition/Demolition)**
	Target Area	North Greenwood
	Goals Supported	Community Development and Public Services
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: $99,200
	Description	Acquisition/demolition of a structure to provide suitable parking.
	Planned Activities	Public Facilities and Improvements
18	**Project Name**	**Clearwater Free Clinic (Facility Improvement)**
	Target Area	East Gateway; 314 S. Missouri, Clearwater
	Goals Supported	Community Development and Public Services
	Needs Addressed	Health Services; Community Resource/ Recreation Centers
	Funding	CDBG: $100,000
	Description	Rehabilitation of an office building to replace windows, roof, and HVAC.
	Planned Activities	Public Facilities and Improvements
19	**Project Name**	**Intercultural Advocacy Institute (Family Enrichment)**
	Target Area	Citywide
	Goals Supported	Community Development and Public Services
	Needs Addressed	Youth Services
	Funding	CDBG: $15,669

	Description	Youth Leaders partnership to staff a facilitator and support person to promote family advocacy training and mentoring components to address academic success.
	Planned Activities	Public Services; Youth Services
20	**Project Name**	**Safety Harbor Neighborhood Family Center (Mentoring)**
	Target Area	Citywide
	Goals Supported	Community Development and Public Services
	Needs Addressed	Youth Services; Food Services
	Funding	CDBG: $15,670
	Description	Salary and benefits to support delivery of services providing basic essentials to needy families including food, clothing, hygiene products and utility assistance; and, to promote mentoring by providing computer classes and internet services.
	Planned Activities	Public Services; Youth Services
21	**Project Name**	**Stormwater Improvements/Resurfacing**
	Target Area	East Gateway
	Goals Supported	Community Development and Public Services
	Needs Addressed	Sidewalks and Roadway Improvements
	Funding	CDBG: $625,642
	Description	Costs related to the resurfacing of roadway and the costs involved in the reclaimed water process for one of the strategy areas of the city.
	Planned Activities	Public Facilities and Improvements
22	**Project Name**	**Economic Development Technical Assistance**
	Target Area	Citywide
	Goals Supported	Economic Development
	Needs Addressed	Employment Assistance/ Job Training; Economic Opportunity
	Funding	CDBG: $4,802
	Description	Training, consulting and outreach activities to support business development.
	Planned Activities	Special Economic Development Activities
23	**Project Name**	**Business Development (Façade Improvements)**
	Target Area	Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Opportunity; Building Façade Improvements
	Funding	CDBG: $60,000
	Description	Funds to support to support two (2) façade improvement projects.
	Planned Activities	Rehabilitation
24	**Project Name**	**CDBG General Administration/Planning**

	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: $133,527
	Description	City's staff costs related to the administration of the CDBG Program.
	Planned Activities	Program Administration
25	**Project Name**	**HOME General Administration/Planning**
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: $28,380
	Description	Costs associated with the City's staff to implement and administrator housing activities.
	Planned Activities	Program Administration

Table 60 – Project Summary Information

AP-50 Geographic Distribution

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

For the 2016/2017 Annual Action Plan, Clearwater will direct assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas of the City. Descriptions of these area is included are outlined in **Table 61**. Assistance will also be made available Citywide to persons meeting the CDBG and HOME eligibility requirements for low- and moderate-income benefit. See the *Low and Moderate Income Areas Map* in the Appendix of this report for a graphical representation of Low and Moderate Income Areas locations.

TABLE 61: GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
North Greenwood NRSA	4.1%
Lake Bellevue NRSA	2.4%
East Gateway NRSA	27.3%
Citywide	66.2%

Table 61 – Geographic Distribution

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, Lake Bellevue Neighborhood Revitalization Strategy Area, East Gateway District Neighborhood Revitalization Strategy Area, and North Greenwood Neighborhood Revitalization Strategy Area. Two (2) of these neighborhoods (Lake Bellevue and North Greenwood) were previously identified in the 2011/2012- 2015/2016 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas selected for the 2016/2017-2019/2020 Consolidated Plan 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 23 projects to implement the goals of the Strategic Plan during the first year of the 2016/2017-2019/2020 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's Neighborhood Revitalization Strategy Areas. Projects with Citywide benefit include housing activities, homeless and public services, business development, and the City's administration of the CDBG program.

AP-55 Affordable Housing

INRODUCTION

As stated previously, 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 down payment 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 **Table 62** and are inclusive of the affordable housing activities shown in **Table 57**, in addition to other planned housing activities identified in **Table 59**. **Table 63** 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.]

TABLE 62: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	209
Special Needs	0
Total	***209***

Table 62 – One Year Goals for Affordable Housing by Support Requirement

TABLE 63: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	***8***

Table 63 – 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 down payment 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 eight (8) households through a combination of production of new units and rehabilitation of existing units.

AP-60 Public Housing

INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2016/2017 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 U.S. Department of Housing and Urban Development. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,500 publicly assisted housing units in the greater Clearwater area.

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. Currently, the CHA is restoring the Paradise Trail property to provide additional public housing units, which will be completed this year (2016). Paradise Trail will offer rental preference to homeless families or youth aging out of foster care. 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 2016/2017 Annual Action Plan, the City of Clearwater will support 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 City's Public 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 Clearwater Housing Authority currently administers public housing units and tenant-based vouchers (HCVs). The City will continue to coordinate referrals with the CHA in order to connect low income residents with housing options.

AP-65 Homeless and Other Special Needs Activities

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 Pinellas County Homeless Leadership Board serves as the lead agency for the Continuum of Care (CoC) that addresses 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

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 Pinellas County Homeless Leadership Board and other members of the region's Continuum of Care (CoC), a countywide consortium of homeless service providers. For the first-year Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- Religious Community Services (RCS) Grace House – Shelter services for families facing homelessness (50 persons assisted)
- Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP) – Case management for an emergency shelter program (350 persons assisted)
- Kimberly Home, Women's Shelter Program – Supportive services and mentoring for pregnant women and new mothers at risk of homelessness (30 persons assisted)
- Westcare Gulfcoast Florida, Inc. – Case management for a behavioral and mental health program serving the homeless (50 persons assisted)

In total, these activities will assist an estimated 480 persons during the first-year Action Plan by either preventing homelessness or reducing the duration of homelessness.

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

Annually, the Pinellas County Homeless Leadership Board 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 public meetings and community survey. This year, the priority needs of homeless persons include: homeless services for youth, mental health services, substance abuse services, homeless facilities and shelters, and case management.

For the first-year Action Plan, the City of Clearwater will support two (2) case management activities, through the Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP) and Westcare Gulfcoast Florida, Inc., to assess the individual needs of homeless persons including the unsheltered. HEP offers emergency shelter; whereas Westcare Gulfcoast Florida, Inc. provides behavioral and mental health services for the homeless.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

As previously mentioned the Pinellas County Homeless Leadership Board 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, Religious Community Services (RCS), Salvation Army, and Family Resources, Inc. (SafePlace2B), among others. Additionally, the Homeless Leadership Board and the Pinellas Suncoast Transit Authority (PSTA) maintain an online map-based directory of emergency shelter and transitional housing services, as well as food and clothing assistance, targeted to homeless persons.

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 first-year Action Plan, the City will support shelter activities through Religious Community Services (Grace House), HEP, and Kimberly Home, which 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 Pinellas County Homeless Leadership Board, activities to end chronic homelessness within the City of Clearwater. One strategy to ending chronic homelessness in the community is to provide housing to individuals and families, regardless of whether or not they have achieved common “prerequisites” to housing such as long-term sobriety. 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 or not they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial self-sufficiency, or other common barriers to housing stability dramatically improve.

For the first-year Action Plan, the City has identified no specific activities to this end; however, the City will support an array of activities that, when combined, may shorten the duration of homelessness, help persons transition to more stable housing, and/or provide access to affordable housing. These activities include case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment 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 first-year Action Plan, the City has identified no specific activities to this end; however, the City will support an array of activities that, when combined, may help low-income individuals and families avoid becoming homeless. These activities include case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment assistance, and access to economic opportunities.

For the first-year Action Plan, the City of Clearwater will continue to coordinate referrals for facilities and services available in the community that support low-income individuals and families. In addition to the programmed homeless activities at RCS Grace House, HEP, Kimberly Home, and Westcare Gulfcoast Florida, Inc., the City will also support facility improvements and public service activities at The Arc of Tampa Bay, Clearwater Free Clinic, Intercultural Advocacy Institute, and Safety Harbor Neighborhood Family Center (Mentoring).

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 Sherriff Department's Operation PAR (1-888-727-6398), which allows ex-inmates to receive substance abuse treatment; and the State's

“Transition from Prison to Community Initiative” (TPCI). Moreover, the CHA is in the process of restoring the Paradise Trail property, which will offer rental preference to homeless families or youth aging out of foster care.

DISCUSSION

For the first-year Action Plan, the City has programmed four (4) homeless activities to address the need for case management, emergency shelter and transitional housing, and behavioral and mental health services, as well as referrals to appropriate housing providers and other assistance. The City will continue to coordinate with the Pinellas County Homeless Leadership Board and the Continuum of Care, including numerous homeless service providers operating in the greater Clearwater area.

AP-75 Barriers to Affordable Housing

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 2015 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2014 Local Housing Incentives Strategies (LHIS) report. The City's ongoing actions to remove or ameliorate the barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Expedited permitting
- Ongoing review process
- Allowance of flexible densities for affordable housing
- Reduction of parking setback requirements for affordable housing
- Allowance of flexible lot configurations, including zero-lot-line configuration for affordable housing
- Preparation of a printed inventory of locally-owned public lands suitable for affordable housing
- Support of development near transportation hubs, major employment centers, and mixed-use developments

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of the barriers to affordable housing identified in the LHAP and LHIS documents.

DISCUSSION

The City of Clearwater will continue to implement the programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are detailed in the City's 2015 LHAP and 2014 LHIS reports. Of note, the last Analysis of Impediments to Fair Housing was conducted in 2010. In order to ensure the continuation of Fair Housing practices, the City intends to jointly prepare the next Assessment of Fair Housing with Pinellas County during the program years of the corresponding Consolidated Plan.

AP-85 Other Actions

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 poverty-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, 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.

Programmed activities to meet underserved needs during the first-year include, but are not limited to, the following:

- City of Clearwater, stormwater improvements and roadway resurfacing benefitting low- and moderate-income persons
- Clearwater Free Clinic, health services for low- and moderate-income persons

- Kimberly Home, facility improvements benefitting pregnant women and new mothers
- Pinellas Opportunity Council, CHORE Services program serving the elderly
- Religious Community Services, facility improvements benefitting victims of domestic violence
- The Arc of Tampa Bay, facility improvements benefitting the disabled

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 this end, the City has programmed 9 housing 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

Programmed activities to foster and maintain affordable housing during the first-year include the following:

- City of Clearwater Housing Division, CDBG housing rehabilitation program
- City of Clearwater Housing Division, homeowner activities and HOME Rehabilitation/Purchase
- Community Housing Development Organization (CHDO), housing activities
- Community Service Foundation, Fair Housing activities
- Community Service Foundation, homebuyer education
- Habitat for Humanity, new single family homes
- Revolving Loan Program, loans for homeowners and non-profit agencies for eligible housing activities
- Tampa Bay Community Development Corporation, down payment assistance
- Tampa Bay Community Development Corporation, homebuyer education

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 down payment 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 in order to comply with HUD regulations. Furthermore, sub-recipients 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 2010-2014 American Community Survey (ACS) estimates, 16% percent of people living in the City of Clearwater are at poverty level or below. To combat this trend, the City of Clearwater will continue to coordinate with a number of 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 first-year Action Plan, the City of Clearwater will support two (2) activities, through the Intercultural Advocacy Institute and Safety Harbor Neighborhood Family Center, to provide family advocacy and mentoring toward academic and employment success, as well as self-sufficiency. The Intercultural Advocacy Institute serves Clearwater's Hispanic community; whereas the Safety Harbor Neighborhood Family Center serves a broader population. Additionally, the City of Clearwater, through

its Economic Development and Housing Department, will promote economic opportunity by providing technical assistance to small businesses and funding for façade improvements toward job creation.

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, in an effort to expand opportunities and to make continuous improvements to the institutional structure. Continued actions will include solicitation of feedback on referral processes and other means of coordination between such providers and the City of Clearwater.

For the first-year 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 case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment assistance, and access to economic opportunities.

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 LHIS

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. the homeless, 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 first-year 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 first-year Action Plan, the City will support activities that will address underserved needs through community development and public services; foster and maintain affordable housing through rehabilitation, new construction, and homebuyer assistance; reduce lead-based paint hazards through responsible rehabilitation; reduce the number of poverty-level families through a combination of mentoring 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.

AP-90 Program Specific Requirements

INTRODUCTION

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

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the **Table 59**. **Table 64** identifies any program income that is available for use that is included in projects to be carried out.

TABLE 64: AVAILABLE PROGRAM INCOME

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	$753,200* **(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	***$753,200***

***Includes $523,579 in Revolving Loan Program**

Table 64 – Available Program Income

TABLE 65: OTHER CDBG REQUIREMENTS

Available Program Income	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 (for year 2016/2017). *Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- and moderate-income. Specify the years covered that include this Annual Action Plan.*	100.0%

Table 65 – Other CDBG Requirements

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) REFERENCE 24 CFR 91.220(I)(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:**

   Recaptured funds are HOME funds which are recouped by the City when HOME-assisted home-ownership housing does not continue to be the principal residence of the assisted homebuyer for the full affordability period. The City will use the recapture method to obtain these funds. The recapture provision is subject to the limitation that when the recapture requirement is triggered by a sale, voluntary or involuntary, of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City can only recapture the net proceeds, if any. The net proceeds are the sales price minus the superior loan repayment and closing costs. This language is included in the loan documents. Such funds will be placed in the City's HOME Investment Trust fund. These funds will be used by the City for other eligible HOME activities.

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.

DISCUSSION

The City of Clearwater anticipates $753,200 in CDBG program income through the City's Revolving Loan Program. Of the $753,200, the City will use $523,579 to continue the Revolving Loan Program and will reprogram $229,621 to other CDBG eligible activities. As shown in **Table 65** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 100%. The City of Clearwater has calculated the percentage of overall benefit based on the first program year (2016/2017).

CITIZEN PARTICIPATION PLAN

Citizen Participation Plan

STATEMENT OF PURPOSE

The City of Clearwater Citizen Participation Plan provides for a process that will promote public participation in the identification of local needs and priorities in regards to the City's planned expenditures dealing with the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs. The City of Clearwater encourages citizens to participate in the following activities related to these programs:

- Citizen Participation Plan
- Consolidated Plan
- Annual Action Plan
- Assessment of Fair Housing
- Consolidated Annual Performance and Evaluation Report (CAPER)
- Identification of needs and priorities
- Program amendments
- Program implementation
- Federal regulatory changes
- Performance assessments
- Consideration of objections and complaints

Regulation 24 CFR Part 91.105 requires the City to develop a plan that encourages participation by very-low and low-income persons, especially those living in targeted slum and blighted areas, in revitalization areas, or areas where Federal funds are proposed to be used. While the regulation allows each local governing body the flexibility in meeting the requirements, it does mandate certain guidelines. These requirements include developing and publicizing a plan for citizen participation in the formulation of grant applications and program development.

The City of Clearwater encourages all citizens to participate in the development of local Housing and Community Development programs, with particular emphasis on participation by persons of low and moderate income that are residents of areas targeted for funding. The City also encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process. The City of Clearwater will provide citizens with access to local meetings, information, and records relating to the proposed use of funds.

CONSULTATION

The regulations in 24 CFR Part 91.100 establishes the minimum requirements the City will follow to consult with the public on the needs of the community that can be addressed with federal housing and community development funding. These regulations require the City to consult with the following entities when preparing the Consolidated Plan, Annual Action Plan, and Assessment of Fair Housing:

- The City shall consult with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families and homeless persons) during preparation of such plans.
- The City shall consult with organizations that enforce Fair Housing laws and that represent protected class members and groups with regard to Fair Housing.
- The City shall consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings, including health department data on the addresses of housing units in which children have been identified as lead poisoned.
- When preparing the description of priority non-housing community development needs, the City shall notify adjacent units of general local government, to the extent practical. The non-housing community development plan must be submitted to the state, and, if the jurisdiction is a CDBG entitlement grantee other than an urban county, to the county.
- The City shall consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities where they exist, particularly for problems and solutions that go beyond a single jurisdiction, to the extent practical.

- The City shall consult with the local public housing agency participating in an approved Comprehensive Grant program concerning consideration of public housing needs, planned programs and activities, and strategies for affirmatively furthering Fair Housing. The City of Clearwater will encourage participation of public and assisted housing residents in the preparation of such plans.

PHILOSOPHY OF CITIZEN INVOLVEMENT

Citizen participation is important in the development of the Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, and CAPER, and any substantial amendments or revisions to these documents. This plan emphasizes the need for a broad range of citizen opinion in the establishment of goals, objectives, projects, and priorities in the use of CDBG and HOME or other funds that the City receives and in the application, monitoring, and evaluation of funded programs.

The philosophy that governs the planning process supports and encourages all sectors of the community to participate in the development of Clearwater's grant applications and in all phases of the City's federal and state programs, and to insure that as many citizens as possible receive adequate information to form their recommendations.

The role of the Housing Division staff is to educate citizens, solicit their opinions, and translate these opinions into specific recommendations within the program planning framework.
Citizens should see their recommendations as advisory, recognizing that the final authority for decision-making rests with the City Council.

NEIGHBORHOOD AND AFFORDABLE HOUSING ADVISORY BOARD

Listed below are various sections from the City's Neighborhood and Affordable Housing Advisory Board (NAHAB) ordinance. The City Council has created the NAHAB, consisting of seven members who are residents of the City. Members shall be appointed by the City Council. The board shall include the following:

1. One citizen who is actively engaged in the residential building industry and/or those areas of labor engaged in residential building industry
2. One citizen who is actively engaged in the banking or mortgage industry
3. One citizen who is designated as an advocate for low-income persons
4. One citizen who is a provider of affordable housing and/or a real estate professional
5. One citizen who is a resident of one of the City's Neighborhood Revitalization Strategy Areas
6. One citizen who is a resident of the City
7. One citizen who is a resident of East Clearwater

The NAHAB shall elect from its membership a chairperson, a vice-chairperson, and such other officers as the board may find necessary. Each officer of the board shall serve for a term of one year. The chairperson shall not serve consecutive terms as chairperson.

The City Manager shall designate a city employee to serve as staff liaison for the board and to assist the board in the performance of its duties, including the appointment of a recording secretary to meet the board's administrative needs. Any request by the board for information, reports, or other significant work efforts that will reasonably be expected to exceed eight hours of staff time shall require advanced approval of City Council.

POWERS AND DUTIES OF THE NAHAB

The board shall have the following powers and duties:

1. Review the programs of the City which are directed to improving the physical environment and lifestyle of low- to moderate-income people assisted by the various federal and state housing and community development programs the City receives, by:
    a. Assessing neighborhood needs
    b. Formulating neighborhood goals and objectives
    c. Establishing priorities for projects within neighborhoods
    d. Monitoring programs
    e. Evaluating programs.
2. The monitoring and evaluation of programs may, include the following activities:
    a. Attending and participating in public hearings regarding the programs

   b. Reviewing condition data
   c. Reporting citizen reactions to projects and programs
   d. Reviewing reports regarding projects and program activities
   e. Reviewing goals and objectives and recommending priorities for the order in which activities are to be undertaken
   f. Reviewing applications for the funding of selected programs
3. Make recommendations to the City Manager and City Council regarding such programs.
4. Carry out the duties of an advisory committee when and to the extent that an advisory committee may be required for the various state and federal housing and community development programs the City receives.

CITIZEN INVOLVEMENT

Process

The City of Clearwater encourages all citizens to participate in the development of the Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, and CAPER, and any substantial amendments or revisions to these documents. This Citizen Participation Plan places particular emphasis on participation by very-low- to moderate-income persons, particularly those living in slum and blighted areas and in areas where federal housing and community development funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City will take whatever actions are appropriate to encourage the participation by minorities and non-English speaking persons, as well as persons with disabilities.

The City will solicit citizen involvement at the community level through public meetings and hearings on community development matters.

1. All aspects of citizen participation shall be conducted openly with freedom of access to all meetings, information, and public records by all interested persons.
2. The NAHAB and the Housing Division will solicit the involvement and opinions of low- and moderate-income persons, members of minority groups, residents of the target areas, the elderly, persons with disabilities, and other persons directly affected by, or interested in, the community development programs.

3. Where applicable the NAHAB will participate through all stages of the program, including development of the application, program implementation, monitoring, and evaluation.
4. The Housing Division and the NAHAB will provide the citizens of Clearwater with adequate and timely information, through press releases, advertisements, television programming and neighborhood meetings to enable them to be involved in decisions at various stages of the program.
5. To ensure that opportunities are available to hearing impaired citizens to participate in the process, the City has installed a telephone device system for the deaf.
6. To ensure that opportunities are available to non-English speaking people to participate in the process, the City will provide an English translator for public hearings where many non-English speaking residents are expected to participate.
7. The City will also take measures to encourage participation of residents of public and assisted housing developments low-income areas, and residents of targeted revitalization areas.
8. Clearwater will provide citizens with access to local meetings, information, and records relating to our proposed use of funds. The Housing Division will offer technical assistance to develop program proposals for groups representing persons of low and moderate income.
9. The City will hold public hearings to obtain citizen views and respond to citizen proposals and questions about proposed activities and program performance. The City will provide written answers, within 15 working days, to written complaints and grievances. The City encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process.

Scope of Participation

The NAHAB, as citizen representatives, shall participate through all stages of the program and, with the Housing Division, will be responsible for the development and inclusion of citizen comments.

The NAHAB is to comment on all plans and programs they feel necessary before they are submitted to the City Council for public hearings. These plans and programs may include:

1. Citizen Participation Plan
2. Consolidated Plan
3. Annual Action Plan

4. Assessment of Fair Housing (AFH)
5. Local Housing Assistance Plan (LHAP)
6. Consolidated Annual Performance and Evaluation Report (CAPER)
7. Subsequent amendments, revisions, and other changes to the above
8. Identifying community development and housing needs, and the setting of priorities

The NAHAB is to act as an advisory committee for any programs becoming operational under the Housing Division. With City Council approval, the Housing Division and/or their designees may directly assist in the operation of certain types of activities such as, but not limited to, other types of involvement that become feasible as tools to carry out the programs administered by the Housing Division.

The NAHAB is to be given regular progress reports concerning implementation of activities funded under the Housing Division and will solicit direct opinion from individuals and groups directly affected by ongoing activities about the effective performance of the implemented activities.

Submission of Views and Proposals

The Housing Division and the NAHAB encourage the submission of views and proposals regarding programs by citizens, particularly those low- and moderate-income persons residing within targeted areas. This includes submission of such views:

1. Directly to the City during the planning period before public hearings on the application.
2. Directly to the NAHAB during regularly scheduled meetings.
3. At neighborhood and other public meetings scheduled by the Housing Division and/or the NAHAB before public hearings.
4. At formal public hearings. The Housing Division shall respond to all proposals submitted directly to the department, and/or referred by the NAHAB, including written responses to written proposals stating the reasons for the actions taken by the City on the proposal.

PROGRAM AMENDMENT CRITERIA

For the purposes of this Plan, "substantial" amendments to the City's Consolidated Plan and/or Annual Action Plan, shall be defined as and will be necessary when:

1. There is a reallocation/reprogramming of funds equaling more than 50 percent in the aggregate of the City's combined CDBG and HOME allocations to an activity(s) previously described in the Consolidated Plan and/or Annual Action Plan(s)
2. There is a reallocation/reprogramming of funds equaling more than 25 percent in the aggregate of the City's annual CDBG and HOME entitlement for that program year
3. A decision is made to carry out an activity not previously described in the Consolidated Plan and/or Annual Action Plan(s), including program income
4. The purpose, scope, location(s) or beneficiaries of an activity are substantially changed. An activity will be considered substantially changed when any of the following criteria applies:
    a. The activity will no longer principally benefit the targeted population as identified in the Consolidated Plan and/or Annual Action Plan(s).
    b. The activity will no longer address the low- and moderate-income needs identified in the Consolidated Plan and/or Annual Action Plan(s) or the activity ceases to address the qualifying National Objectives as per 24 CFR Part 570.208.
    c. The activity location changes so that the completed activity will principally serve beneficiaries other than those originally intended.
    d. The scope of the activity has increased to the point where its completion would result in the inability to carry out another approved activity, or would require reducing the scope of another activity to a point where it would not accomplish its intended purpose.

Additionally, for the purposes of this Plan, "revisions" to the City's Assessment of Fair Housing, shall be defined as and will be necessary when:

1. There is a material change in circumstances in the jurisdiction that affects the information on which the AFH is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH no longer reflect the actual circumstances.

The City will adhere to all internal City policies in terms of notifying and obtaining proper approvals on all substantial amendments or revisions.

Before making any substantial amendments to the Consolidated Plan and/or Annual Action Plan(s), or any revisions to the Assessment of Fair Housing, the City shall provide citizens with information concerning the proposed change(s) and an opportunity to comment on the proposed amendments or revisions and provide reasonable notice of such proposed changes. The City shall consider such comments and modify the proposed changes as appropriate. The City shall make available to the public, and to HUD, a description of such changes as adopted. The City will provide a period, not less than 30 days, to receive comments on the substantial amendments or revisions before the amendments or revisions are implemented. The City of Clearwater will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing substantial amendments to the Consolidated Plan and Annual Action Plan or revisions to the Assessment of Fair Housing. A summary of these comments or views shall be attached to any substantial amendments to the Consolidated Plan and Annual Action Plan, or revisions to the Assessment of Fair Housing.

TECHNICAL ASSISTANCE

The Housing Division shall provide technical assistance through staff or other resources. Such assistance shall be available regularly:

1. To the NAHAB for their participation in planning, implementation, monitoring, and evaluation
2. To groups representing persons of low and moderated income that request assistance developing proposals for funding under any of the programs covered by the Consolidated Plan and/or Annual Action Plan(s)
3. To assist citizens in carrying out Consolidated Plan and/or Annual Action Plan(s) activities.

ADEQUATE INFORMATION

The City, through the Housing Division will provide full disclosure and public access to citizens, public agencies, and interested parties, of all program information. The information will include the following:

1. The expected funds to be available (including annual grants, program income and any un-programmed funds)
2. The range of activities that may be undertaken with those funds
3. The estimated funds proposed for activities that will benefit low- and moderate-income persons
4. The proposed activities likely to result in displacement and the City's plans for minimizing such displacement of persons because of its proposed activities
5. The types and levels of assistance the City will make available (or to require others to make available) to persons displaced by funded activities, even if the City expects no such displacement to occur.
6. The City will publish a summary of the proposed Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, or any substantial amendments or revisions, in a local newspaper for 30-day public comment before such plans or amendments/revisions are submitted to HUD for review. The advertisement will also identify a location in which interested parties can view the entire document or obtain a copy of such plans. The City will provide copies of such plans or amendments/revisions upon request.

ACCESS TO RECORDS

The City will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records about the City's Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, and CAPER, and the City's use of funding under the programs covered by these plans.

CITIZEN COMMENTS

Consolidated Plan, Annual Action Plan, and Assessment of Fair Housing

The City will provide citizens with a reasonable opportunity to comment on the Consolidated Plan, Annual Action Plan, and Assessment of Fair Housing. The City will publish in local newspapers, such as the Tampa Bay Times, a notice of availability and summary of the proposed Consolidated Plan, Annual Action Plan, and/or Assessment of Fair Housing. Copies of the proposed documents will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments.

The City will establish a 30-day comment period on the Consolidated Plan, Annual Action Plan, and Assessment of Fair Housing to receive public comments. The City will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparation of final documents. A summary of any comments or views shall be attached to final documents.

Performance Reports

The City will provide citizens with reasonable notice and an opportunity to comment on the annual CAPER report. Copies of the CAPER will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments. The Citizen Participation Plan provides a period of not less than 15 days, to receive public comments on the annual CAPER report before its submission.

The City will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing the performance report. A summary of these comments or views shall be attached to the final report.

PUBLIC HEARINGS

The City will hold public hearings to address housing and community development needs, development of proposed activities, and the review of program performance. Public hearings will seek to obtain citizen views and respond to citizen proposals and questions.

The City will hold at least two public hearings on the Consolidated Plan and Assessment of Fair Housing, one of which must be held before each document is published for public comments. The City will hold at least one public hearing on the Citizen Participation Plan, Annual Action Plan, and CAPER.

For the purposes of the Citizen Participation Plan, Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, and CAPER, a meeting of the NAHAB will be considered a Public Hearing.

The City will place an ad in the local newspaper 10 days before each public hearing to notify the citizens of each hearing, with sufficient information about the subject of the hearing to allow informed comments. The public hearings will be held at times and locations convenient to potential and actual

beneficiaries, and with accommodations for persons with disabilities. The City will also provide translation for non-English speaking residents at public hearings where many non-English speaking residents are expected to participate.

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE

According to section 104(d) of the Act, the City will adopt, make public, and certify that it is following a residential anti-displacement and relocation assistance plan providing one-for-one replacement units (paragraph (c)(1) of this section), and relocation assistance (paragraph (c)(2) of this section).

Before the City enters a contract committing it to provide funds under this part of any activity that will directly result in the demolition of low/moderate-income dwelling units or the conversion of very-low to moderate-income dwelling units to another use, the City will make public, and submit the following information in writing to the HUD Field Office for monitoring purposes:

A. A description of the proposed assisted activity
B. The location on a map and the number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate-income dwelling units as a direct result of the assisted activity;
C. A time schedule for the commencement and completion of the demolition or conversion;
D. The location on a map and the number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data is not available at the time of the general submission, the submission shall identify the general location on an area map and the approximate number of dwelling units by size, and information identifying the specific location and number of dwelling units by size shall be submitted and disclosed to the public when it is available
E. The source of funding and a time schedule for the provision of replacement dwelling units
F. The basis for concluding that each replacement dwelling unit will remain a low/ moderate-income dwelling unit for at least 10 years from the date of initial occupancy
G. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) is consistent with the needs analysis.

CONSIDERATION OF COMPLAINTS AND GRIEVANCES

Any complaint or grievance initiated by a citizen and received in written form should first be referred for administrative disposition to the Housing Division Assistant Director who shall reply directly to the citizen in written form within 15 days of receipt, and further indicate to the citizen avenues of appeal available. If the citizen is not satisfied with the determination of the Housing Division Assistant Director, he/she may appeal to NAHAB presenting the complaint in written or oral form. The NAHAB may decide that the staff has sufficiently addressed the problem and take no further action or it may request that staff respond in another manner.

DOCUMENTS

Documents used for the Housing Division administered federal and state programs shall be available upon request, during normal working hours. Copies of the following materials shall be available from the Housing Division located at City Hall.

1. All mailings and promotional material
2. Records of hearings
3. All key documents, including all prior applications, letters of approval, performance reports, evaluation reports, Assessments of Fair Housing, other reports required by HUD and the State of Florida, and the proposed and approved Consolidated Plan and/or Annual Action Plan for the current year
4. Copies of regulations and issuances governing the program

To give adequate notice of public hearing:

1. Prior to each public hearing, the City shall publish notice in easily readable type, no smaller than seven point, in the non-legal section of a newspaper of general circulation reaching persons of low/moderate income.
2. The City may supplement this with advertisements in neighborhood newspapers or periodicals serving low/moderate-income neighborhoods.
3. The City shall, if required and at the determination of the City Attorney, publish additional legal notice. Such notices shall show the dates, times, places and procedures of the hearing, the

topics to be considered, basic information about the, program, and the procedures and timing being followed in the development and approval of the application

4. The City may, as appropriate, use radio, television, newspapers, websites, and other media to publicize public hearings.

POINTS OF CONTACT

As a guide for citizen interaction through the Consolidated Planning process, the following specific contacts are furnished:

Local Government:

Diane Durr, Housing Manager
P. O. Box 4748, Clearwater, FL 33758
Phone: (727) 562-4032

Bill Horne, City Manager
P.O. Box 4748, Clearwater, FL 33758
Phone: (727) 462-4040

Denise Sanderson, Director of Economic Development and Housing
P. O. Box 4748, Clearwater, FL 33758
Phone: (727) 562-4023

George Cretekos, Mayor
City of Clearwater
P. O. Box 4748, Clearwater, FL 33758
Phone: (727) 462-4040

Neighborhood and Affordable Housing Advisory Board (NAHAB):

Michael Potts, Chair
P.O. Box 4748, Clearwater, FL 33758
Phone: (727) 562-4030

The United States of America:

Gary Causey, Director of Community Planning & Development
U.S. Dept. of Housing & Urban Development
400 West Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 232-1777

MEDIA USAGE

All requisite public notices and advertisements shall be advertised in the Tampa Bay Times. Additional supplementary advertisements and notices may be placed in The Weekly Challenger and other publications. Also, notices shall be published on the City of Clearwater website at www.myclearwater.com/housing.

DEPOSITORIES OF INFORMATION

All program documents, including all mailings and promotional material; records, prior applications; grant agreements; this plan; performance reports; evaluation reports; regulations and any other documentation concerning the CDBG, HOME, and SHIP programs are available during normal working hours at the Economic Development & Housing Department.

Copies of any documentation will be furnished to interested persons upon request and without charge by that office.

In addition, copies of the current Citizen's Participation Plan, the Consolidated Plan, Annual Action Plan(s) and the most recent performance report are available for inspection at the following locations:

City of Clearwater
Economic Development & Housing Department
c/o Housing Division
112 South Osceola Avenue
Clearwater, FL 33756

APPENDIX

1. Maps
2. Public Participation
3. SF 424
4. Certifications

Maps

City of Clearwater 2016-2019 Consolidated Plan

Low & Moderate Income Areas Map

City of Clearwater - Low/Mod Income Areas
Block Groups with >= 51.0% Low/Mod Persons

City of Clearwater - Other Income Areas

Neighborhood Revitalization Strategy Areas

Major Roads

Water Bodies

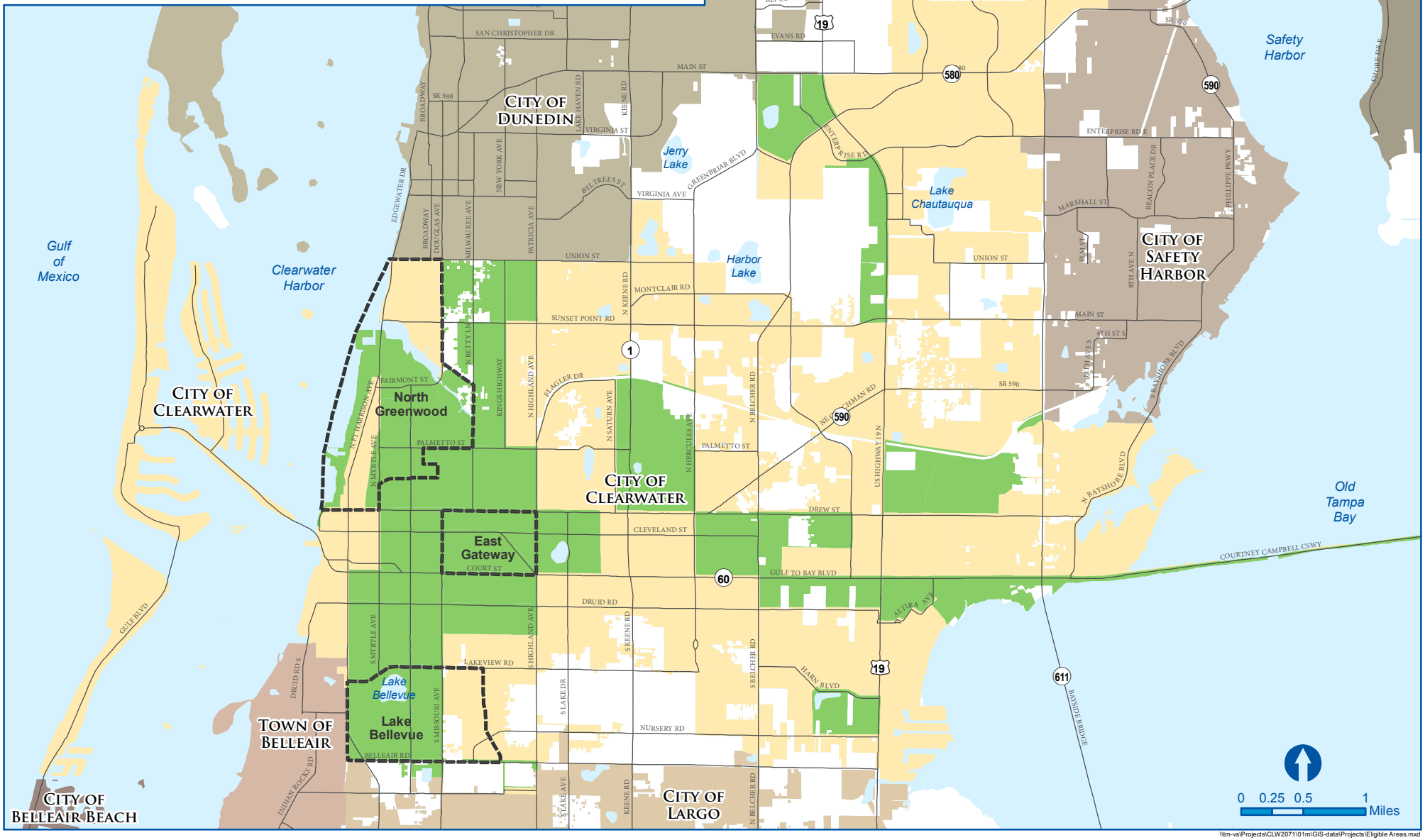
Other Incorporated Cities and Towns

Unincorporated Pinellas County

Eligible Areas Source: HUD Low/Mod Summary Data, FY 2015
and eCon Planning Suite CPD Maps, accessed March 21, 2016.

WadeTrim

CLEARWATER
BRIGHT AND BEAUTIFUL · BAY TO BEACH



\\tm-vs\Projects\CLW2071\01m\GIS-data\Projects\Eligible Areas.mxd

City of Clearwater 2016-2019 Consolidated Plan

Strategy Areas Map

City of Clearwater - Low/Mod Income Areas
Block Groups with >= 51.0% Low/Mod Persons

City of Clearwater - Other Income Areas

Neighborhood Revitalization Strategy Areas (NRSAs)

Major Roads

Water Bodies

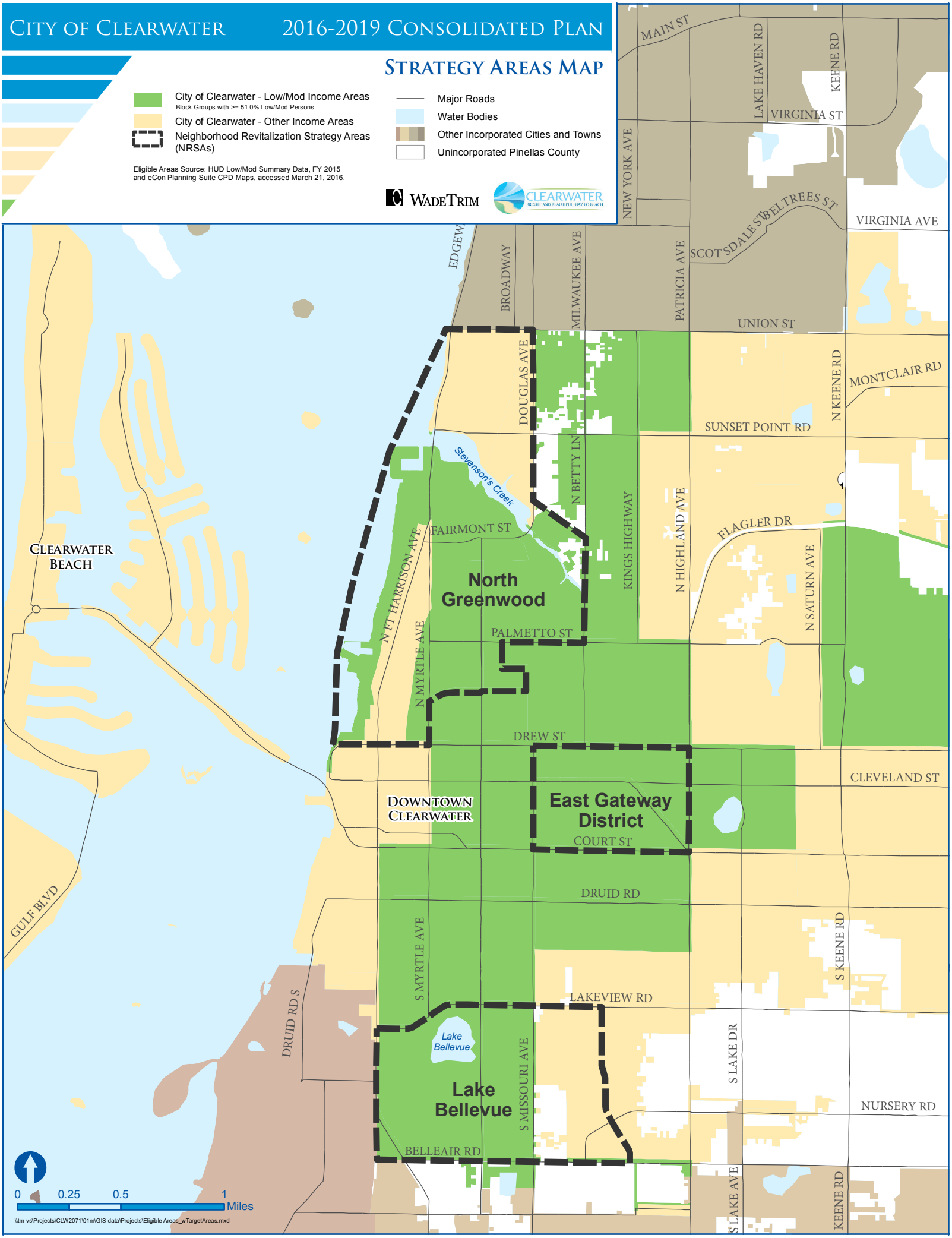
Other Incorporated Cities and Towns

Unincorporated Pinellas County

Eligible Areas Source: HUD Low/Mod Summary Data, FY 2015 and eCon Planning Suite CPD Maps, accessed March 21, 2016.

WadeTrim

CLEARWATER BRIGHT AND BEAUTIFUL · BAY TO BEACH



City of Clearwater 2016/2017 Annual Action Plan

Projects Map

City of Clearwater - Low/Mod Income Areas
Block Groups with >= 51.0% Low/Mod Persons

City of Clearwater - Other Income Areas

Neighborhood Revitalization Strategy Areas (NRSAs)

Project Locations (Facilities or Infrastructure)

Major Roads

Water Bodies

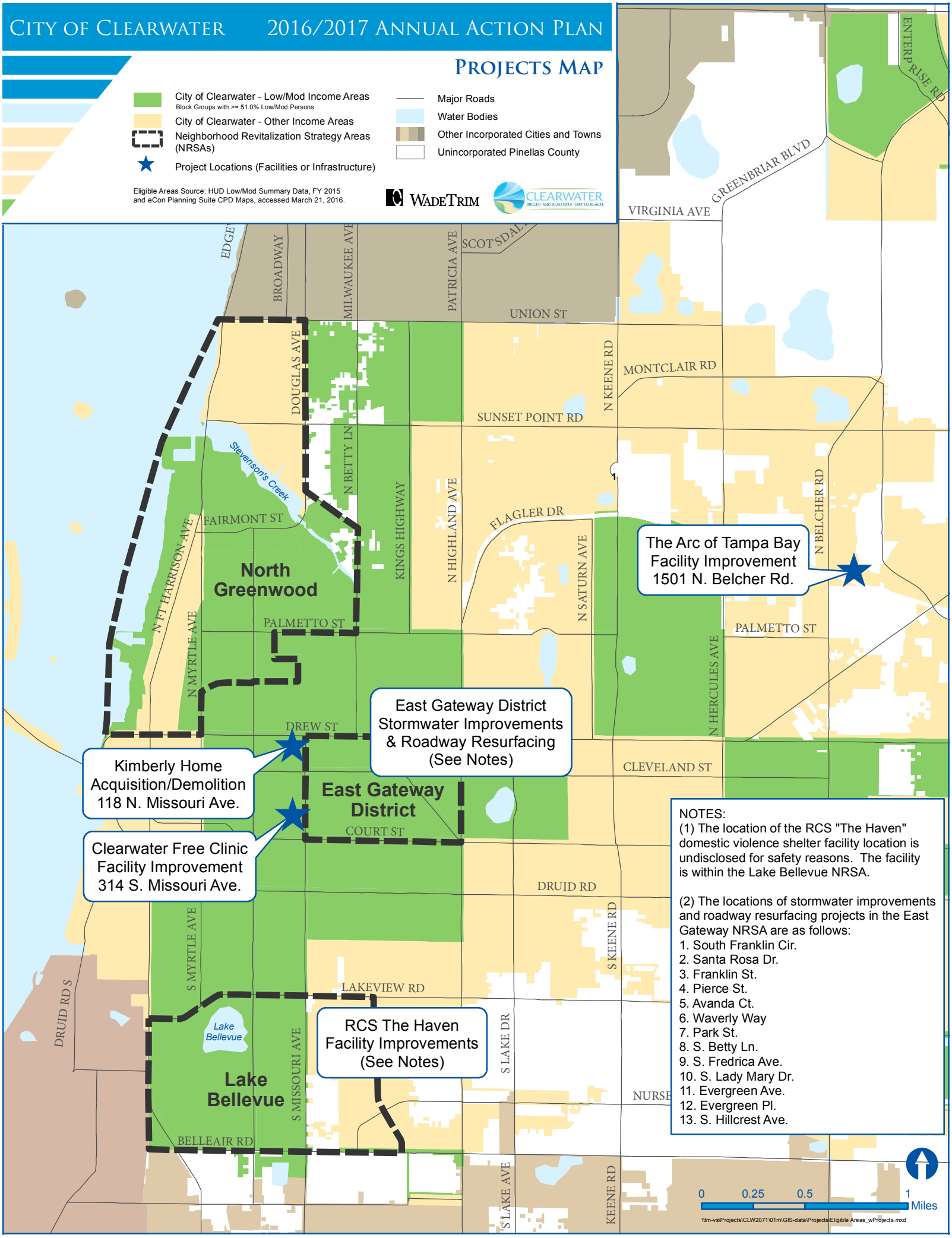
Other Incorporated Cities and Towns

Unincorporated Pinellas County

Eligible Areas Source: HUD Low/Mod Summary Data, FY 2015 and eCon Planning Suite CPD Maps, accessed March 21, 2016.

WadeTrim

CLEARWATER BRIGHT AND BEAUTIFUL · BAY TO BEACH



NOTES:
(1) The location of the RCS "The Haven" domestic violence shelter facility location is undisclosed for safety reasons. The facility is within the Lake Bellevue NRSA.

(2) The locations of stormwater improvements and roadway resurfacing projects in the East Gateway NRSA are as follows:
1. South Franklin Cir.
2. Santa Rosa Dr.
3. Franklin St.
4. Pierce St.
5. Avanda Ct.
6. Waverly Way
7. Park St.
8. S. Betty Ln.
9. S. Fredrica Ave.
10. S. Lady Mary Dr.
11. Evergreen Ave.
12. Evergreen Pl.
13. S. Hillcrest Ave.

NEIGHBORHOOD REVITALIZATION STRATEGY

Lake Bellevue, North Greenwood, and East Gateway District

FINAL
Updated July 21, 2016

CITY OF CLEARWATER, FLORIDA
NEIGHBORHOOD REVITALIZATION STRATEGY

The City of Clearwater's Community Development Block Grant program is requesting the renewal of the City's Neighborhood Revitalization Strategy Areas (NRSAs) for the Lake Bellevue Neighborhood, located in the southern east area of Clearwater, the North Greenwood Neighborhood, located in the northern east area of Clearwater, and the East Gateway District, located in the central east area of Clearwater. The NRSA is a program established to encourage and stress a coordinated marshalling of the City's resources provided by the U. S. Department of Housing and Urban Development (Community Development Block Grant Program) to create communities of opportunity by stimulating the reinvestment of human and economic capital by empowering low-income residents in low/moderate low income eligible areas.

Through this effort, communities may define a NRSA that meets the threshold for low to moderate income residents. Within this area, the City of Clearwater is then afforded greater flexibility for Community Development Block Grant Program (CDBG) funds for economic development, housing and public service activities.

In terms of economic development relief, the strategy allows any job creation or retention efforts relief by not requiring businesses to track the income of people hired or retained. Economic development activities carried out in the approved neighborhood revitalization area are also exempt from the aggregate public benefits standards.

Benefits of a NRSA is described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 05, 1995 and then updated in the final rule changes published November 09, 1995 Federal Register. They are as follows:

- Job Creation/Retention as Low/Moderate Income Area Benefit: Job creation/retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
- Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
- Aggregate Public Benefit Standard Exemption: Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
- Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

Moreover, the relief for public service activities can be viewed in terms of the regulatory requirement that no more than 15% of the total CDBG allocation can be used for public services activities. Under this strategy, all public services offered within the subject neighborhood and carried out as part of qualified projects by a Community Based Development Organization (CBDO) are exempt from the public service cap of 15%.

Therefore, the City of Clearwater will be able to offer a more aggressive level of service to stimulate community revitalization. It will also allow the City of Clearwater to address some of the urgent needs of the disadvantaged communities by offering job training and other related economic development assistance. In terms of housing, the revitalization strategy will allow the City to track scattered site housing units as a single strategy. This will permit the City of Clearwater to provide housing opportunities to not only low to moderate-income families, but to other families who earn between 80% to 120% of area median. This will increase the level of affordable housing units and thereby raise the income level of the neighborhood.

NRSA Boundaries

The City of Clearwater has previously established and currently maintains three (3) different strategy areas.

The first strategy area encompasses Census Tract 261.01, Block Groups 1, 2 and 3; Census Tract 261.02, Block Groups 1 and 2; and Census Tract 262.00, Block Groups 1 and 2, known as the North Greenwood Neighborhood Revitalization Strategy Area. The North Greenwood Strategy Area is bounded by Betty Lane to the east, Clearwater Harbor to the west, Union Street to the north, and Drew Street to the south.

The second strategy area encompasses Census Tract 258.00, Block Groups 1, 2, and 3, known as the Lake Bellevue Neighborhood Revitalization Strategy Area, bounded by Evergreen Drive to the east, South Ft. Harrison Avenue to the west, Lakeview Road to the north, and Belleair Road to the south.

The third strategy area encompasses Census Tract 264.00, Block Groups 1 and 2, known as the East Gateway District Neighborhood Revitalization Area, bounded by Highland Avenue to the east, Missouri Avenue to the west, Drew Street to the north, and Court Street to the south.

Please see the attached Strategy Areas Map.

Neighborhood & Demographic Criteria

North Greenwood Neighborhood Revitalization Strategy Area (NGNRSA)

According to the 2010 U.S. Census, the NGNRSA includes census tracts 261.01, 261.02, and 262.00. According to 2015 HUD Low/Mod data, the NGNRSA has a combined population of 4,865 people of which 65% is considered low to moderate income. Census Tract 261.01 has a population of 1,790 people of which 58%is low to moderate income, Census Tract 261.02 has a total population of 1,105 people of which 46% is low to moderate income, and Census Tract 262.00 has a population of 1,970 of which 83% is low to moderate income.

Additionally, individuals in the NGNRSA experience a much higher percentage of poverty compared to the City of Clearwater (16.1%). The 2010-2014 American Community Survey (ACS) reported that persons living below poverty level during the last 12 months in Tracts 261.01, 261.02, and 262.00, were 24.9%, 21.4%, and 46.8%, respectively.

The total land area for the NGNRSA is approximately 1.3 square miles. According to the 2010 U.S. Census, the population in the area is relatively young with the median age being 38 years. There are approximately 1,265 families in the area with 626, or 49.5%, of the families living as married couples and 510, or 40.3%, of the families living as a single female householder, with

no husband present.

The area is also primarily residential in nature. According to the 2010 U.S. Census, there are a total of 2,860 housing units in this area. Out of the 2,860 housing units, 17.9% are vacant.

According to the 2010-2014 ACS, the median home owner occupied value in this area is lower than the rest of the City. The median value of homes in Tract 261.01, 261.02, and 262.00 is $120,300, $146,300, and $111,000, respectively. The median value of owner-occupied homes in the City of Clearwater is $153,900.

According to the 2010-2014 ACS, the median contract rent is $858 per month for Tract 261.01, $707 for Tract 261.02, and $608 for Tract 262.00. The median contract rent for the City of Clearwater is $794. The median gross rent is $1,040 for Tract 261.01, $904 for Tract 261.02, and $833 for Tract 262.00. The median gross rent for the City of Clearwater is $957.

The median household income is also lower than the rest of the City. According to the 2010-2014
ACS, the median household income for the City of Clearwater is $43,306. The median household income is $40,585 for Tract 261.01, $36,176 for Tract 261.02, and $20,189 for Tract 262.00.

Lake Bellevue Neighborhood Revitalization Strategy Area (LBNRSA)

The LBNRSA includes Census Tracts 258.00. According to HUD 2015 Low/Mod data, the LBNRSA has a population of 3,790 persons of which 59% are considered low to moderate income. Additionally, the 2010-2014 ACS reported that 28.7% of persons in the LBNRSA were living below the poverty level during the past 12 months, compared to a citywide percentage of 16.1%.

The total land area for the LBNRSA is approximately 0.7 square mile. According to the 2010 U.S. Census, the population in the area is relatively young with the median age being 34 years. There are approximately 935 families in the area with 446, or 29% of the families living as married couples, and 392, or 25.5%, of the families living as a single female householder, with no husband present.

The area is also primarily residential in nature. According to the 2010 U.S. Census, there are a total of 1,784 housing units in this area. Out of the 1,784 housing units, 13.8% is vacant.

According to the 2010-2014 ACS, the median home owner occupied value in this area is lower than the rest of the City. The median value of homes in Lake Bellevue is $101,600. The median value of owner-occupied homes in the City of Clearwater is $153,900.

According to the 2010-2014 ACS, the median contract rent for Tract 258.00, Lake Bellevue, is $665 per month. The median contract rent for the City of Clearwater is $794. The median gross rent for Lake Bellevue is $830, whereas the median gross rent in the City of Clearwater is $957.

The median household income is also lower than the rest of the City. According to the 2010-2014 ACS, the median household income for the City of Clearwater is $43,306. The median household income for Lake Bellevue is $26,271.

East Gateway Neighborhood Revitalization Strategy Area (EGDNRSA)

The EGDNRSA includes Census Tract 264.00 (Block Groups 1 and 2). According to HUD 2015 Low/Mod data, the EGDNRSA has a population of 3,480 persons of which 76% are considered low to moderate income. The 2010-2014 ACS reported that 32.9% of persons in the EGDNRSA were living below the poverty level during the past 12 months, compared to a citywide percentage of 16.1%.

The total land area for the EGDNRSA is approximately 0.4 square mile. According to the 2010 U.S. Census, the population in the area is relatively young with the median age being 34 years. There are approximately 598 families in the area with 257, or 43% of the families living as married couples, and 228, or 38.1%, of the families living as a single female householder, with no husband present.

The area is a mix of residential and commercial land uses. According to the 2010 U.S. Census, there are a total of 1,510 housing units in this area. Out of the 1,510 housing units, 20.7% is vacant.

According to the 2010-2014 ACS, the median home owner occupied value in this area is far lower than the rest of the City. The median value of homes in the East Gateway District is $73,700. The median value of owner-occupied homes in the City of Clearwater is $153,900.

According to the 2010-2014 ACS, the median contract rent for Tract 264.00 (Block Groups 1 and 2), East Gateway, is $658 per month. The median contract rent for the City of Clearwater is $794. The median gross rent for East Gateway is $773, whereas the median gross rent in the City of Clearwater is $957.

The median household income in the East Gateway District is also lower than the rest of the City. According to the 2010-2014 ACS, the median household income for the City of Clearwater is $43,306. The median household income for East Gateway is $22,659.

Community Consultation

The community consultation process involves soliciting input on the revitalization strategy from the residents of the area, owner/operators of businesses, local financial institutions, non-profit organizations, and community groups. The process used by the City of Clearwater in this section included holding two public information-gathering meetings in the communities with key stakeholders, providing a 30-day comment period, holding a meeting with the Neighborhood and Affordable Housing Advisory Board (NAHAB) and the City Council with the results.

The first public meeting was held on March 29, 2016 for the LBNRSA and EGDNRSA, and the second public meeting was held on March 30, 2016 for the NGNRSA. The NAHAB met on July 12, 2016, and July 19, 2016. The City Council met to discuss the NRSAs, along with the 2016-2019 Consolidated Plan and the 2016/2017 Annual Action Plan, on July 21, 2016.

Assessment

Level of Employment

According to the 2010-2014 ACS, there are an estimated 109,210 persons living in the City of Clearwater. Of that, 91,134 were 16 years or older. The Census reported that of this population, 59.5% is in the labor force. Moreover, 54.1% is employed and 8.7% is unemployed.

Although the City of Clearwater illustrates a vibrant City with employment opportunities, some neighborhoods within the city do not show this type of success. In the NRSAs, the employment outlook is not as bright as the City as a whole. Some reasons for the disparities vary from education attainment to economic disadvantage.

The 2010-2014 ACS estimated that a total of 4,924 persons 16 years or older lived in the NGNRSA. Of this total, 55.4%, or 2,726 persons are listed in the civilian labor force. The unemployment rate for this area, which includes the 261.01, 261.02, and 262.00 census tracts, is an aggregate of 9.7%. The unemployment rate is 3.8% for Tract 261.01, 13.0% for Tract 261.02, and 16.4% for Tract 262.00. Based off the Bureau of Labor Statistics, the unemployment rate for the State of Florida has decreased by 0.7% from April 2015 to April 2016. Based on these estimates, it is estimated that the current unemployment rate in the North Greenwood may have also decreased.

Based on the 2010-2014 ACS, the unemployment rate for LBNRSA (Tract 258.00) is estimated at 18.4%. In the LBNRSA, 61.7% of the population age 16 years or older is in the civilian labor force and 50.3% is employed. Again, based on the Bureau of Labor Statistics data, it is estimated that the current 2016 unemployment rate for Tract 258.00 may be lower than previous years.

Based on the 2010-2014 ACS, the unemployment rate for the EGDNRSA (Tract 264.00, Block Groups 1 and 2) is estimated at 6.6% of the population age 16 years or older. Of the population age 16 years or older, 63.3% is in the civilian labor force and 56.8% is employed. It is important to note that a large percentage (36.7%) of the EGDNRSA's population is not in the labor force. Based on the Bureau of Labor Statistics data, it is estimated that the current 2016 unemployment rate for Tract 264.00 may be lower than previous years.

Pervasive Poverty

Within the combined NRSA, the majority of residents are low-to-moderate income and many live below the poverty line. There are many factors that contribute to persons living in or below poverty. Some of these factors include, educational attainment, households receiving public assistance/supplemental security income and childhood poverty rate.

Educational Attainment

According to the 2010-2014 ACS, the percentage of persons 25 years and older in the NGNRSA with no high school diploma is 15%, which is higher than the citywide percentage of 11.4%.

Additionally, the LBNRSA has a comparable rate of persons over the age of 25 without a high school diploma. According to the 2010-2014 ACS, 17.4% of persons 25 years and older is without a high school diploma.

Likewise, the EGDNRSA has a higher rate of persons over the age of 25 without a high school diploma. According to the 2010-2014 ACS, 24.8% of persons 25 years and older is without a high school diploma.

Households Receiving Public Assistance

According to the 2010-2014 ACS, the estimated percentage of households receiving public assistance in the NGNRSA is 9.7%. By Census Tract, these percentages are 0.9% in Tract 261.01, 3.3% in Tract 261.02, and 26.6% in Tract 262.00. With the exception of Tract 261.01, these rates are especially high considering that the citywide rate of households receiving public assistance is only 2.8%.

The estimated percentage of households receiving supplemental security income in the NGNRSA is 11.7%, with a mean of $8,173 per year. For Tract 261.01, the percentage is 9.2%, with a mean of $9,289 per year, Tract 261.02 is 1.8%, with a mean of $11,417 per year, and Tract 262.00 is 24.7%, with a mean of $7,588 per year. The citywide rate of households receiving supplemental security income is 4.6%.

Households in the LBNRSA who receive public assistance is 8.0%. Additionally, households who receive supplemental security income is 8.4%, with a mean of $8,240 per year.

Approximately of 6.7% of households in the EGDNRSA receive public assistance, and 13.5% of households receive supplemental security income, with a mean of $8,292 per year.

Childhood Poverty Rate

There is a strong association with childhood poverty rate, educational attainment and persons who receive public assistance and/or supplemental security income. According to the 2010-2014 ACS, the percentage of related children under 18 years of age who live below the poverty level in Clearwater is 24.1%.

However, the NGNRSA is at a much higher rate. According to the 2010-2014 ACS, the percentage of related children under 18 years of age who are below poverty level is 43% for the NGNRSA, or 32.9%, 4.8%, and 61.5% for its respective Census Tracts. The North Greenwood community is at a much higher risk of becoming homeless than the rest of the City of Clearwater.

Similarly, in the LBNRSA, the percentage of individuals with related children under 18 years of age who are below poverty level is 49.4%.

For the EGDNRSA, the percentage of individuals with related children under 18 years of age who are below poverty level is 24.9% in Census Tract 264.00; however, for this census tract, comparable data was not available at the block group level where the percentage may be higher.

Neighborhood Business & Employment Data

Data on the number of businesses located in the area and the number of people employed was not available for the current year. While the NGNRSA and LBNRSA are primarily residential, the EGDNRSA contains a greater commercial presence.

As presented in the original 2009 East Gateway District Neighborhood Revitalization Strategy report (revised August 28, 2009) that established the EGDNRSA, the following business and employment conditions exist in the EGDNRSA:

According to city business tax receipts, there are 217 licensed businesses in the [East Gateway] district. Of these businesses, approximately five opened in the past year. Non-home-based businesses are predominantly located in owned or leased commercial space of 1,000 square feet or less. Larger-scale commercial buildings (25,000 and 50,000 square feet) accommodate general and professional office uses.

Aging infrastructure and chronic social ills including vagrancy, prostitution and illegal drug activity have diminished the marketability of commercial space. It is estimated that 50 percent of commercial space in the district is currently vacant. Although very low commercial rents provide opportunity for small business enterprise, these businesses are characteristically undercapitalized and highly vulnerable to failure.

East Gateway business owners frequently complain that city sign regulations impede the ability to attract customers through signage. The mid-twentieth century "modern" architecture predominant in the district is more likely a factor since the style does not lend itself to sign placement. Also affecting the district's customer base was the rerouting of a state road outside the district in conjunction with a new bridge opening in 2005. This action is linked to a greater than 50 percent decline in traffic volumes (largely beach traffic) on East Gateway's major corridors.

Capital is available to East Gateway businesses through SBA lenders and several community banks in Clearwater offering counseling for business loan products. The University of South Florida (USF) Small Business Development Center & Entrepreneurial Training has a Clearwater office that counsels clients and connects them with lending institutions. Also, the East Gateway Action Program includes an effort to develop low-interest lending programs that would benefit businesses in the area.

It is estimated that 540 persons are employed by non-home-based businesses in the district. It is estimated that the small businesses which represent the majority of East Gateway businesses employ from 1 to 10 employees. With the recent relocation of the Consumer Energy Solutions (call center) that employed 140 persons in the district, Achieva Credit Union is now the largest employer in East Gateway with approximately 50 employees.

Source: East Gateway Neighborhood Revitalization Strategy, approved March 5, 2009, and revised August 28, 2009.

Presently, it is estimated that 6.6% of persons over 16 years of age in the EGDNRSA are unemployed, compared to the citywide rate of 8.7%. The District's unemployment rate has increased since 2000, when the rate was 3.4%. District residents not in the labor force (i.e., neither employed nor looking for work) account for 36.7% of persons over 16 years of age compared to the citywide figure of 40.5%.

ACS data shows that none of the 1,315 workers (age 16 and older) in the EGDNRSA work at home and only 9.2% has a five-minute travel time to work. Based on this information, it is estimated that 90.8% of EGDNRSA residents are employed outside the district.

Access to Capital for Area Businesses

Potential business owners who seek capital from the private sector have found it difficult to secure resources. Private sector loans are normally larger than the amount of the funds needed by area small businesses and have underwriting criteria that most new or expanded businesses could not meet.

Public Participation

Based on City of Clearwater community meetings and surveys completed by the residents of the North Greenwood Revitalization Strategy Area in 2016, the unmet demand for specific types of facility improvements and services includes the following:

North Greenwood NRSA (2016)

- Housing
  - Concerns
    - Increasing flood insurance rates
    - Lack of affordable housing (all housing types)
  - Needs
    - Homeowner housing rehabilitation and repair
    - Rental housing rehabilitation and repair
    - Affordable housing for low income families (single-family and multi-family housing types)
    - Homebuyer assistance (better information dissemination)
  - Opportunities
    - Program to earn credit through work to help with down payment
    - Create inventory of properties with potential to redevelop for affordable housing

- Homelessness
  - Concerns
    - Homeless concentration near service providers (i.e., increased homeless presence in neighborhood)
    - Appropriateness of sub-recipient spending
    - Service gap for older children (16 and over) and the elderly resulting in increased risk of homelessness
  - Needs
    - Homelessness prevention programs
    - Improved coordination within the Continuum of Care in terms of case management, etc.

- Non-Homeless Special Needs
  - Concerns
    - Competition for money and services
    - Lack of neighborhood leadership to coordinate improvements
    - Lack of multi-generational interaction
  - Needs
    - Character/leadership mentoring
    - Youth job-readiness training

        - Child care and after-school programming
        - Mental health/substance abuse services
        - Elderly age-in-place assistance (e.g. housing accessibility, affordability, etc.)
    - Opportunities
        - Resource center or directory to share information about program/opportunities for youth and young adults (e.g. scholarships and available assistance with tuition, etc.)

- Community Development
    - Concerns
        - Concern about closing "Phillies Drive" and reduced connectivity
        - Perception that neighborhood has been ignored by City
    - Needs
        - Sidewalks throughout the North Greenwood neighborhood
        - Better screening of National Guard armory facility at Seminole and North Missouri
        - Façade improvements
        - Community clean-up and blight removal (including City properties)
        - Code enforcement
        - Park improvements (e.g. bleachers, basketball courts, soccer fields, etc.)
        - Economic development activities and African-American small-business start-ups (i.e., attract outside investment but also keep economic benefit within the community)
    - Opportunities
        - Coordination with recent Urban Land Institute (ULI) study (e.g. bicycle connectivity)
        - Coordination with future Seminole Boat Ramp project
        - Acquisition of flood-prone properties to reduce risk and repurpose for the community
        - Mixed-use development
        - Potential kayak launch at Betty Lane/Stevenson Creek
        - Jazz club or other social destination
        - Reconfigure Neighborhood Revitalization Strategy Area boundaries to include other eligible areas or remove ineligible areas

Lake Bellevue NRSA and East Gateway District NRSA (2016)

- Housing
    - Concerns
        - High land costs and rising home values as barriers to affordable housing construction
        - Neighborhood compatibility
    - Needs
        - Redevelopment of vacant/abandoned housing
        - Affordable housing (single family)
        - Homebuyer assistance
        - Housing rehabilitation (homeowner and rental)

- Homelessness
    - Concerns

        - Concentrations of homeless in certain areas of the City (e.g. tent cities)
    - Needs
        - Rapid rehousing activities
        - Continued coordination with the Continuum of Care
    - Opportunities
        - Flexible emergency fund as homeless prevention tool

- Non-Homeless Special Needs
    - Concerns
        - Few buildings available for to support community service programs
    - Needs
        - Elder support
        - Literacy program
        - Job-readiness training
        - Youth employment program
        - Youth mentoring
    - Opportunities
        - One-stop community resource center or directory

- Community Development
    - Concerns
        - Recreation affordability at community centers
        - Loss of year-round pool access
    - Needs
        - Blight removal
        - Code enforcement
        - Public safety – pedestrian access/connectivity
            - Mid-block crosswalks on Gulf-to-Bay
        - Bicycle trails/paths
        - Traffic calming (e.g. Woodlawn, Kingsley)
        - Street improvements (e.g. functional/aesthetic speed bumps, resurfacing)
        - Park maintenance and improvements at Wright Park (e.g. benches, amenities, preservation of natural setting) – park should be returned to community
        - Park improvements at Ross Norton (e.g. outdoor basketball courts)
        - Neighborhood beautification (e.g. median landscaping and welcome signage)
    - Opportunities
        - Coordination with other City planning efforts

One of the primary impediments that disadvantaged communities encounter is the lack of investment or reinvestment from the private sector. The public sector has traditionally been the catalyst for funding in the redevelopment process. Additionally, community opposition to certain types of development may be a challenge to the NRSAs.

The NRSAs are primarily residential in nature. They are presently low-income communities with housing stock primarily consisting of single family homes. Based off public workshops and stakeholder meetings that have been held, residents of the NGNRSA, LBNRSA, and EGDNRSA have asserted what they feel are the community's unmet needs. Any efforts that would limit efforts to overcome unmet needs would be strongly opposed by the communities.

Most local community groups and organizations have been established for over ten years and are well established in the community. These community groups include, but are not limited to, Clearwater Neighborhood Housing Services, Inc. and Homeless Emergency Project. Additional organizations include the Willa Carson Health Resource Center, North Greenwood Family Resource Center, and various other neighborhood groups. These groups are experienced in their particular area of service; however, technical assistance would enhance the efforts of these groups and organizations.

The NGNRSA, LBNRSA, and EGDNRSA have actively participated in crime reduction tactics for years. They have organized crime watch programs that actively monitor and reports suspicious activities to the police department.

Future efforts to eliminate crime in the strategy areas include working with the City's Police Department to continue community policing efforts, developing a community enforcement program, establishing crime watch programs throughout the neighborhoods and using code enforcement to reduce criminal activities.

Existing code enforcement efforts have benefited the communities. These efforts are not systematic in the neighborhood revitalization areas but based upon code enforcement efforts practiced throughout the city as a whole.

Economic Empowerment

In order to accomplish successful objectives and to improve infrastructure and public services, there is a need to establish and implement strategies that will provide economic empowerment. The following goals and strategies will be pursued through inter-departmental efforts to ensure that the public realm and infrastructure reflect a commitment to revitalization in the NRSA.

Objective 1: The first objective is to identify and remove impediments that prevent barriers to investment or re-investment into the communities.

- Allow for creative reuse of buildings and land.
- Increase small business startups and decrease failure rate of small business.
- Promote job skill training to the youth, minorities and promote women-owned businesses and workforce development training for the NRSA residents.

Lack of investment into the communities may be attributed to high number of substandard structures, low per capital income of the residents, the perception of crime, and declining tax base. In order to reduce the number of substandard structures, the City of Clearwater will continue to provide loans to eligible low-to-moderate homeowners to repair their structure.

Objective 2: The second objective is to identify and improve the safety and condition of parks and other facilities throughout the NRSAs.

- Increase and improve infrastructure within the designated parks and trails throughout the communities.

Objective 3: The third objective is to expand the accessibility and coordination of social services to City of Clearwater special needs population, youth and senior citizens.

Objective 4: Enhance the living environment for person in the NRSAs.

- Improving public service activities and programs that eliminate blight and urban decay.

Objective 5: Help prevent and reduce homelessness within the NRSAs.

- Assist agencies that engage in homeless prevention and provide service.

Unmet Needs Analysis

The following unmet needs have been identified by residents of the NRSAs, key stakeholders, and public meetings and surveys.

<u>NGNRSA Unmet Needs</u>

- Housing activities such as homeowner and rental rehabilitation, homebuyer assistance, and new single- and multi-family affordable housing construction
- Homeless activities such as homeless prevention and case management through the Continuum of Care
- Non-homeless special needs activities serving youth and young adults, the elderly, and those with mental health or substance abuse issues
- Community development activities such as sidewalks, blight screening/removal, code enforcement, park improvements, façade improvements, and economic development through small-business start-ups and coordination with other City planning efforts

<u>LBNRSA and EGDNRSA Unmet Needs</u>

- Housing activities such as housing rehabilitation, homebuyer assistance, new affordable housing (single-family), and redevelopment of underutilized properties
- Homeless activities such as rapid rehousing, flexible emergency funds, and continued coordination with the Continuum of Care
- Non-homeless special needs activities serving the youth and elderly, programs to support literacy and job-readiness, and a community resource center or directory to list available services
- Community development activities such as blight removal, code enforcement, public safety, pedestrian and bicycle connectivity, traffic calming, street improvements, park improvements, recreation access, and neighborhood beautification

Performance Measures

NGNRSA
To measure the success of the City's strategies to reach the goals identified, the following performance measurements are established for a four-year period.

1) Housing – Create affordable, sustainable, decent housing.
   a) Increase the availability of housing units for low- to -moderate income families by building ten (10) new affordable rental housing units; construct 10 new in-fill units.
   b) Provide 10-12 homeowners with housing rehabilitation or housing repair.
   c) Provide 10-20 homeowners with Down Payment Assistance to purchase a home.
   d) Provide homebuyer education classes for 15-20 persons who are eligible for assistance.

2) Homelessness – Address the needs of the City's homeless population.
   a) Sponsor overnight shelter stays at two homeless facilities for homeless persons.
   b) Provide assistance for feeding programs for 3,500 people.
   c) Support local agencies for the screening and treatment of 5-10 persons for mental illness/substance abuse treatment.

3) Community Development and Public Services– Expand accessibility to community facilities and social programs.
   a) Remove blight by sponsoring one (1) annual community clean-up day.
   b) Support economic development initiatives by sponsoring micro-development programs through the City's Economic Development Program.
   c) Reduce/prevent poverty.
      i) Collaborate with a minimum of two (2) agencies to support tutorial programs to increase basic education skills.
      ii) Sponsor 125 youth in mentoring programs designed to enhance growth and development skills.
   d) Promote self-sufficiency.
      i) Work with CareerSource Pinellas to access career training programs for 10 people.
      ii) Collaborate with area social service agencies to provide voucher for transportation for 15 (fifteen) persons conducting job search.
      iii) Work with non-profit agencies to offer ten (10) clients access to computer literacy and internet skills.

LBNRSA
To measure the success of the City's strategies to reach the goals identified, the following performance measurements are established for a four-year period.

1) Housing – Eliminate poor quality / unaffordable housing in the LBNRSA.
   a) Construct fifteen (15) housing units for rental and homebuyer activities.
   b) Provide Down Payment Assistance to ten (10) eligible low-to-moderate income homebuyers.
   c) Provide homebuyer's education to ten (10) clients.
   d) Provide homeowner rehabilitation (rental and homebuyer) for fifteen (15) persons.

2) Homelessness – Address the needs of the City's homeless population.
   a) Provide overnight shelter stay for homeless person at two (2) homeless facilities.
   b) Removal of blight to eliminate concentration of homeless in local neighborhoods by conducting a community clean-up day.

c) Provide assistance for a feeding program to accommodate 1,500 people.

3) Community Development and Public Services – Expand accessibility to community facilities and social programs.
   a) Collaborate with agencies to provide summer vouchers for recreational activities.
   b) Provide funding for two (2) public facilities projects, i.e. basketball court, park improvements.
   c) Reduce/prevent poverty.
      i) Collaborate with a local non-profit group to support tutorial programs to increase basic education skills.
      ii) Sponsor 50 youth in mentoring programs designed to enhance growth and development skills.
   d) Promote self-sufficiency.
      i) Collaborate with area social service agencies to provide voucher for transportation for 10 (ten) persons conducting job search.
      ii) Work with non-profit agencies to offer ten (10) clients access to computer literacy and internet skills.

<u>EGDNRSA</u>
To measure the success of the City's strategies to reach the goals identified, the following performance measurements are established for a four-year period.

1) Housing – Eliminate poor quality / unaffordable housing in the EGDNSRA.
   a) Construct 20 new affordable "for sale" in-fill units.
   b) Provide Down Payment Assistance and Closing Costs to thirty (30) low to moderate income homebuyers.
   c) Provide homebuyer education classes to 20-25 low-to-moderate income persons.

2) Non-Homeless Special Needs – Expand the accessibility and availability of services designed to promote basic lifestyle needs.
   a) Provide a minimum of two (two) agencies with funds to assist frail/elderly, disabled, or veteran's populations with special needs program.

3) Community Development and Public Services – Expand accessibility to community facilities and social programs.
   a) Provide funds for one (1) public facility project.
   b) Provide funds for one (1) public improvement project, i.e. sidewalks, street calming.
   c) Reduce/prevent poverty
      i) Sponsor 50 youth in mentoring programs designed to enhance growth and development skills.

4) Economic Development – Create economic opportunities, façade improvement, and business development.
   a) Provide two (2) businesses with façade improvements
   b) Provide small businesses with technical support and training
   c) Assist business with micro-business development activities and job creation.

Public Participation

NOTICE OF FUNDING AVAILABILITY

CITY OF CLEARWATER, FLORIDA

FY 2016-2017 - CONSOLIDATED ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
AND
HOME INVESTMENT PARTNERSHIP PROGRAM

The City of Clearwater is estimated to receive $667,634 in grant allocation funds under the Community Development Block Grant (CDBG) Program and $283,808 in grant allocation funds under the HOME Investment Partnership Program for the FY 2016-2017 Program Year beginning October 1, 2016. Funds can only be used in the incorporated limits of the City of Clearwater. However, an agency that is located outside the city may receive funding if they provide documented services for city residents. The amounts listed above are only a projection of the grants and/or loan funds to be received and the actual amounts may vary depending on final appropriations and program income revenue.

Federal funding authorization for the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program is through the U. S. Department of Housing and Urban Development. In addition to the grant allocations, the City anticipates that it will receive program income from federal CDBG, HOME, and Neighborhood Stabilization Program 3 (NSP3) programs. Additional grant funds and program income may be received from the State of Florida State Housing Initiatives Partnership (SHIP) Program and through the Pinellas County Housing Trust Fund (PCHTF) Program.

These funds will primarily be used for housing, community and economic development activities. A portion of the funds listed above may be used for City conducted and/or sponsored projects and may not be available for allocation to applicants. Federal regulations applicable to these programs dictate funding availability for certain projects. Proposals for new projects will be accepted beginning on March 4, 2016, but no later than April 4, 2016. Suggestions for new projects/activities for FY 2016-2017 may be presented and should address the following strategies:

- Promote better livable opportunities in the Neighborhood Revitalization Strategy Areas
- Promote affordable housing for renters and/or homebuyers
- Promote efforts/activities to end chronic homelessness
- Provide outreach and housing opportunities for homeless individuals and families
- Provide assistance to victims of domestic violence
- Promote economic opportunities for very low to moderate-income individuals
- Provide assistance to the elderly, persons with disabilities, and persons with HIV/AIDS
- Develop public facility projects in the neighborhood strategy areas
- Promote efforts to reduce lead poisoning in children
- Promote opportunities to end poverty (job training, employability skills, educational attainment, and other related activities)

- Promote opportunities to assist public housing residents to become self-sufficient
- Promote opportunities for individuals to reduce their dependency on alcohol and drugs
- Promote fair housing opportunities

Eligible activities may include and not be limited to the rehabilitation and preservation of buildings and improvements; acquisition and disposition of real property; acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements; economic activities; and activities by subrecipients to carry out neighborhood revitalization, energy conservation projects and related projects.

Applications for organizations desiring to participate in the City of Clearwater Housing Pool for activities involving downpayment assistance/gap financing, new construction and rehabilitation of single and multifamily housing will be accepted from eligible participants on a year-round basis while funds remain available.

Applications can be obtained beginning March 4, 2016 through April 1, 2016, at the City of Clearwater – Economic Development and Housing Department - Housing Division located at 112 South Osceola Avenue, Clearwater, between the hours of 8:00 a.m. through 5:00 p.m. Applications may also be obtained via the City's website at https://www.myclearwater.com/gov/depts/econ_devel/documents.asp

A mandatory application workshop will be held on March 18, 2016 at the City of Clearwater Fire Station #48 – Training Room located at 1700 North Belcher Road, Clearwater, between the hours of 10:00 a.m. and 12:00 p.m. for all potential applicants. All organizations that are applying for funding must attend.

Applications are to be sent to Diane Durr, Housing Manager, City of Clearwater – Economic Development and Housing Department - Housing Division, 112 South Osceola Avenue, Clearwater, FL 33756 and must be received in the Housing Division Office no later than **4:30 p.m. on Monday, April 4, 2016.** Any questions or concerns should be directed to Diane Durr at 727-562-4032 or diane.durr@myclearwater.com.

City of Clearwater
Public Communications, Post Office Box 4748, Clearwater, Florida 33758-4748
100 South Myrtle Avenue, Clearwater, Florida 33756
Telephone (727) 562-4284 Fax (727) 562-4696

FOR IMMEDIATE RELEASE
March 21, 2016

Contact:
José Patiño
City of Clearwater
Public Information Specialist
(727) 562-4664

City of Clearwater Seeks Input from East Gateway, North Greenwood and Lake Bellevue Residents

CLEARWATER, Fla. – Clearwater residents in the East Gateway, North Greenwood and Lake Bellevue neighborhoods have an opportunity to provide input on establishing priorities for how federal money should be spent to improve their neighborhoods during two public meetings.

The city of Clearwater staff and Wade Trim, a consulting firm contracted by the city, will meet with the public this month.

The first public meeting is set for 6 to 8 p.m. Tuesday, March 29 at the Ross Norton Recreation Complex, 1426 S. Martin Luther King Jr. Ave.

A second public meeting will be held from 6 to 8 p.m. Wednesday, March 30 at the North Greenwood Recreation Center, 900 N. Martin Luther King Jr. Ave.

A short survey to help identify housing and community service priorities has been created. The city of Clearwater and the consulting firm of Wade Trim would appreciate residents taking a few minutes to complete the survey. It can be accessed by visiting the following link myclearwater.com/housing. The deadline to submit the survey is Friday, April 8th.

At the meetings, residents will have an opportunity to express their opinion about needs in their neighborhoods and help prioritize programs and projects.

The funding from the U.S. Department of Housing and Urban Development (HUD) is used to fund housing programs to help Clearwater homeowners make code improvements to their homes or purchase a home in the city. Funding can also be allocated for public facility projects or public service projects, such as elderly assistance, youth initiatives, homeless programs, mentoring and other social services.

George N. Cretekos, Mayor
Bill Jonson, Councilmember
Hoyt Hamilton, Councilmember
Jay Polglaze, Councilmember
Doreen Hock-DiPolito, Councilmember
"Equal Employment and Affirmative Action Employer"

City of Clearwater

Public Communications, Post Office Box 4748, Clearwater, Florida 33758-4748
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The public's input from the meetings and surveys will be used to develop the city's Five-Year Consolidated Plan that identifies goals and proposes how the city will utilize funds to be received over the next five years or the program years from 2016-2021.

A major component of the Five-Year Consolidated Plan involves providing opportunities for public input and consultation with stakeholders, including nonprofits, service agencies and other public sector entities who are beneficiaries or partners with the city of Clearwater in the implementation of HUD-funded programs and projects in the East Gateway, North Greenwood and Lake Bellevue neighborhoods. The Plan is due to HUD in August 2016.

For more information, contact Diane Durr, the city of Clearwater's housing manager, at (727) 562-4032 or diane.durr@myclearwater.com.

George N. Cretekos, Mayor

Bill Jonson, Councilmember
Hoyt Hamilton, Councilmember
Jay Polglaze, Councilmember
Doreen Hock-DiPolito, Councilmember

"Equal Employment and Affirmative Action Employer"

City of Clearwater Five-Year Consolidated Plan
Community Meeting: Lake Bellevue and East Gateway
March 29, 2016 | 6:00 p.m.
Ross Norton Recreation & Aquatic Complex/Extreme Sports Park
1426 S. Martin Luther King Jr. Ave.
Clearwater, FL 33756

MEETING SUMMARY

The City of Clearwater is in the process of drafting a Five-Year Consolidated Plan for PY 2016/2017-2020/2021 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, City of Clearwater conducted a series of community meetings during March 2016 to collect input and comments related to the Five-Year Consolidated Plan.

On March 29, 2016, the City conducted a community meeting at the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park on S. Martin Luther King Jr. Avenue. Approximately 24 participants representing the Lake Bellevue and East Gateway neighborhoods and surrounding community attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard, a three-tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Five-Year Plan, which activities and areas are eligible for HUD funding, and the schedule that City of Clearwater will follow to adopt the Five-Year Plan in 2016. The second was a paper and online survey asking the participants about their needs and experiences working with the City of Clearwater to administer HUD funds. The third was an open discussion where the participants were asked to discuss their housing and community development priorities over the next five years.

Survey

The survey was intended to allow participants to convey their familiarity with HUD programs administrated by City of Clearwater and to provide input on specific needs for federal fund administration. The survey included 12 questions in an open-ended format. Six (6) paper surveys were returned at the end of the Lake Bellevue and East Gateway community meeting.

Additionally, copies of the paper survey were left at the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park front desk to be made available to facility users.

Links to the online survey were shared and participants were encouraged to invite friends and neighbors to take the online survey. The online survey was made available on March 4, 2016 and kept open until April 8, 2016. Results of the online survey are documented separately.

Open Discussion

During the discussion, the participants were asked to speak openly regarding issues affecting their neighborhood and surrounding community. A number of priorities were brought to City of Clearwater's attention. These priorities are listed below, specific to the Lake Bellevue and East Gateway neighborhoods:

- <u>Housing</u>
  - Concerns
    - High land costs and rising home values as barriers to affordable housing construction
    - Neighborhood compatibility
  - Needs
    - Redevelopment of vacant/abandoned housing
    - Affordable housing (single family)
    - Homebuyer assistance

        - Housing rehabilitation (homeowner and rental)

- <u>Homelessness</u>
    - Concerns
        - Concentrations of homeless in certain areas of the City (e.g. tent cities)
    - Needs
        - Rapid rehousing activities
        - Continued coordination with the Continuum of Care
    - Opportunities
        - Flexible emergency fund as homeless prevention tool

- <u>Non-Homeless Special Needs</u>
    - Concerns
        - Few buildings available for to support community service programs
    - Needs
        - Elder support
        - Literacy program
        - Job-readiness training
        - Youth employment program
        - Youth mentoring
    - Opportunities
        - One-stop community resource center or directory

- <u>Community Development</u>
    - Concerns
        - Recreation affordability at community centers
        - Loss of year-round pool access
    - Needs
        - Blight removal
        - Code enforcement
        - Public safety – pedestrian access/connectivity
            - Mid-block crosswalks on Gulf-to-Bay
        - Bicycle trails/paths
        - Traffic calming (e.g. Woodlawn, Kingsley)
        - Street improvements (e.g. functional/aesthetic speed bumps, resurfacing)
        - Park maintenance and improvements at Wright Park (e.g. benches, amenities, preservation of natural setting) – park should be returned to community
        - Park improvements at Ross Norton (e.g. outdoor basketball courts)
        - Neighborhood beautification (e.g. median landscaping and welcome signage)
    - Opportunities
        - Coordination with other City planning efforts

Conclusion

Although there are many priorities that the Lake Bellevue and East Gateway neighborhoods and surrounding community felt are important, these priorities can be summarized as follows:

- Housing activities such as housing rehabilitation, homebuyer assistance, new affordable housing (single-family), and redevelopment of underutilized properties
- Homeless activities such as rapid rehousing, flexible emergency funds, and continued coordination with the Continuum of Care

- Non-homeless special needs activities serving the youth and elderly, programs to support literacy and job-readiness, and a community resource center or directory to list available services
- Community development activities such as blight removal, code enforcement, public safety, pedestrian and bicycle connectivity, traffic calming, street improvements, park improvements, recreation access, and neighborhood beautification

For questions regarding the Five-Year Consolidated Plan, please contact Diane Durr at 727.562.4032 or diane.durr@myclearwater.com.

Economic Development & Housing Department
City of Clearwater
112 S. Osceola Avenue
Clearwater, FL 33756

More information can be found at www.myclearwater.com/housing

City of Clearwater Five-Year Consolidated Plan
Service Providers Meeting
March 30, 2016 | 9:00 a.m.
North Greenwood Recreation Center, Room #1
900 N. Martin Luther King Jr. Avenue
Clearwater, FL 33755

MEETING SUMMARY
The City of Clearwater is in the process of drafting a Five-Year Consolidated Plan for PY 2016/2017-2020/2021 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, City of Clearwater conducted a series of community meetings during March 2016 to collect input and comments related to the Five-Year Consolidated Plan.

On March 30, 2016, the City conducted a Service Providers meeting at the North Greenwood Recreation Center on N. Martin Luther King Jr. Avenue. Approximately 16 participants attended the meeting, representing Service Providers such as non-profits and other sub-recipients of CDBG and HOME funds.

In an effort to provide an environment that would allow for all attendees to be heard, a three-tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Five-Year Plan, which activities and areas are eligible for HUD funding, and the schedule that City of Clearwater will follow to adopt the Five-Year Plan in 2016. The second was a paper and online survey asking the participants about their needs and experiences working with the City of Clearwater to administer HUD funds. The third was an open discussion where the participants were asked to discuss their housing and community development priorities over the next five years.

Survey
The survey was intended to allow participants to convey their familiarity with HUD programs administrated by City of Clearwater and to provide input on specific needs for federal fund administration. The survey included 12 questions in an open-ended format. Eight (8) paper surveys were returned at the end of the Service Providers meeting.

Additionally, links to the online survey were shared and participants were encouraged to invite other non-profits and sub-recipients to take the online survey. The online survey was made available on March 4, 2016 and kept open until April 8, 2016. Results of the online survey are documented separately.

Open Discussion
During the discussion, the participants were asked to speak openly regarding issues affecting their neighborhood and surrounding community. A number of priorities were brought to City of Clearwater's attention. These priorities are listed below, specific to Service Providers:

- <u>Housing</u>
  - Concerns
    - Lack of housing choices (single family, multi-family, etc.)
    - High cost of land and rising home values
    - Affordable housing developers unable to compete in housing market (e.g. single-family investors willing to pay cash/complex multifamily bids)
    - New construction unit size constraints
    - Meeting State limitations requiring less-than-two-people-per-bedroom occupancy (e.g. FHFC)
  - Needs
    - Affordable housing for low- and moderate-income persons (all types)
    - Accessible housing (e.g. one story vs. two story with stairs)

- Opportunities
    - Subsidies to offset land acquisition costs (e.g. land trust or other mechanism)

- <u>Homelessness</u>
    - Concerns
        - Too much focus on emergency shelter and not enough long-term solutions – need to have “housing first” mentality
        - No way to “get out” of homelessness
        - Lack of capacity for transitional and permanent supportive housing
    - Needs
        - Homelessness prevention and diversion activities (i.e., keep in current housing or divert from emergency shelter)
        - Transitional and permanent supportive housing, particularly for homeless special needs populations
        - Case assessment and management
        - Day services and facilities (e.g. showers, etc.)
        - Special needs shelter (i.e., specific to special needs population)
    - Opportunities
        - Education program for landlords and employers to promote willingness to house or employ
        - Certificate program for homeless so that landlords and employers might take the risk
        - Eviction intervention program (e.g. fund or other mechanism to provide landlord “guarantees” for missed rents or maintenance assistance)

- <u>Non-Homeless Special Needs</u>
    - Concerns
        - Lack of quality, affordable housing for special needs populations
        - Critical services are inaccessible (e.g. distance to St. Petersburg)
        - Connection between low-wage employment and compromised stability (i.e., loss of benefits when low-wage employment is attained, leading to loss of housing, medical, food, and childcare assistance, etc.)
    - Needs
        - Housing and services for seniors and elderly
            - Outreach services for the elderly
            - Maintaining existing, affordable quality housing stock for seniors on fixed-income
        - Housing and services for youth and youth ageing out of foster care
            - Daycare and day services
            - Rental housing and rapid rehousing
            - Job readiness and training
            - Mentoring programs to promote accountability
        - Housing and services for persons with mental health or substance abuse issues
            - Daycare and day services
            - Permanent supportive housing
        - Transportation options
            - More efficient bus routes
            - Bike-share program
        - Food access
            - Community gardens
            - Food banks or other food assistance
    - Opportunities
        - Career source program

            - One-stop resource center or directory to connect people with services
                - "Right services, right time" model
                - Web-based or "app" tool
                - Improve "211" program through Pinellas County

- Community Development
    - Concerns
        - Sanitation reduced to once weekly instead of twice weekly (e.g. impact to daycare centers)
    - Needs
        - Library facilities (either permanent facility serving the Lake Bellevue neighborhood or mobile unit serving the City's low- and moderate-income areas)
        - Sidewalks
        - Blight removal / code enforcement at S. Martin Luther King Jr. Avenue and Pierce Street
        - Park improvements (e.g. parking, infrastructure, etc.)
            - Jack Russell Stadium
            - Phillip Jones Park
        - Pinellas Trail connections (North Greenwood and Lake Bellevue)
        - Street lighting
            - Nursery/Druid/Belcher area
            - Highland/Sunset area
        - Security measures (e.g. cameras in Lake Bellevue area)
    - Opportunities
        - Partnership with Juvenile Welfare Board regarding library services

Conclusion
Although there are many priorities that the Service Providers felt are important, these priorities can be summarized as follows:

- Housing activities such as affordable and accessible housing of all types and sizes
- Homeless activities such as prevention and diversion, transitional and permanent supportive housing, case management, day services and facilities, and shelter specifically for those with special needs
- Non-homeless special needs activities serving youth, seniors, and persons with mental health or substance abuse issues, including transportation options, food access, and resource directory
- Community development activities such as library facilities, sidewalks, bicycle paths/trails, park improvements, sanitation services, blight removal, code enforcement, street lighting, and security measures

For questions regarding the Five-Year Consolidated Plan, please contact Diane Durr at 727.562.4032 or diane.durr@myclearwater.com.

Economic Development & Housing Department
City of Clearwater
112 S. Osceola Avenue
Clearwater, FL 33756

More information can be found at www.myclearwater.com/housing

City of Clearwater Five-Year Consolidated Plan
Community Meeting: North Greenwood
March 30, 2016 | 6:00 p.m.
North Greenwood Recreation Center, Room #1
900 N. Martin Luther King Jr. Avenue
Clearwater, FL 33755

MEETING SUMMARY
The City of Clearwater is in the process of drafting a Five-Year Consolidated Plan for PY 2016/2017-2020/2021 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, City of Clearwater conducted a series of community meetings during March 2016 to collect input and comments related to the Five-Year Consolidated Plan.

On March 30, 2016, the City conducted a community meeting at the North Greenwood Recreation Center on N. Martin Luther King Jr. Avenue. Approximately 20 participants representing the North Greenwood neighborhood and surrounding community attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard, a three-tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Five-Year Plan, which activities and areas are eligible for HUD funding, and the schedule that City of Clearwater will follow to adopt the Five-Year Plan in 2016. The second was a paper and online survey asking the participants about their needs and experiences working with the City of Clearwater to administer HUD funds. The third was an open discussion where the participants were asked to discuss their housing and community development priorities over the next five years.

Survey
The survey was intended to allow participants to convey their familiarity with HUD programs administrated by City of Clearwater and to provide input on specific needs for federal fund administration. The survey included 12 questions in an open-ended format. Three (3) paper surveys were returned at the end of the North Greenwood community meeting.

Additionally, copies of the paper survey were left at the North Greenwood Recreation Center front desk to be made available to facility users.

Links to the online survey were shared and participants were encouraged to invite friends and neighbors to take the online survey. The online survey was made available on March 4, 2016 and kept open until April 8, 2016. Results of the online survey are documented separately.

Open Discussion
During the discussion, the participants were asked to speak openly regarding issues affecting their neighborhood and surrounding community. A number of priorities were brought to City of Clearwater's attention. These priorities are listed below, specific to the North Greenwood neighborhood:

- <u>Housing</u>
  - Concerns
    - Increasing flood insurance rates
    - Lack of affordable housing (all housing types)
  - Needs
    - Homeowner housing rehabilitation and repair
    - Rental housing rehabilitation and repair
    - Affordable housing for low income families (single-family and multi-family housing types)

        - Homebuyer assistance (better information dissemination)
    - Opportunities
        - Program to earn credit through work to help with down payment
        - Create inventory of properties with potential to redevelop for affordable housing

- Homelessness
    - Concerns
        - Homeless concentration near service providers (i.e., increased homeless presence in neighborhood)
        - Appropriateness of sub-recipient spending
        - Service gap for older children (16 and over) and the elderly resulting in increased risk of homelessness
    - Needs
        - Homelessness prevention programs
        - Improved coordination within the Continuum of Care in terms of case management, etc.

- Non-Homeless Special Needs
    - Concerns
        - Competition for money and services
        - Lack of neighborhood leadership to coordinate improvements
        - Lack of multi-generational interaction
    - Needs
        - Character/leadership mentoring
        - Youth job-readiness training
        - Child care and after-school programming
        - Mental health/substance abuse services
        - Elderly age-in-place assistance (e.g. housing accessibility, affordability, etc.)
    - Opportunities
        - Resource center or directory to share information about program/opportunities for youth and young adults (e.g. scholarships and available assistance with tuition, etc.)

- Community Development
    - Concerns
        - Concern about closing “Phillies Drive” and reduced connectivity
        - Perception that neighborhood has been ignored by City
    - Needs
        - Sidewalks throughout the North Greenwood neighborhood
        - Better screening of National Guard armory facility at Seminole and North Missouri
        - Façade improvements
        - Community clean-up and blight removal (including City properties)
        - Code enforcement
        - Park improvements (e.g. bleachers, basketball courts, soccer fields, etc.)
        - Economic development activities and African-American small-business start-ups (i.e., attract outside investment but also keep economic benefit within the community)
    - Opportunities
        - Coordination with recent Urban Land Institute (ULI) study (e.g. bicycle connectivity)
        - Coordination with future Seminole Boat Ramp project
        - Acquisition of flood-prone properties to reduce risk and repurpose for the community

- Mixed-use development
- Potential kayak launch at Betty Lane/Stevenson Creek
- Jazz club or other social destination
- Reconfigure Neighborhood Revitalization Strategy Area boundaries to include other eligible areas or remove ineligible areas

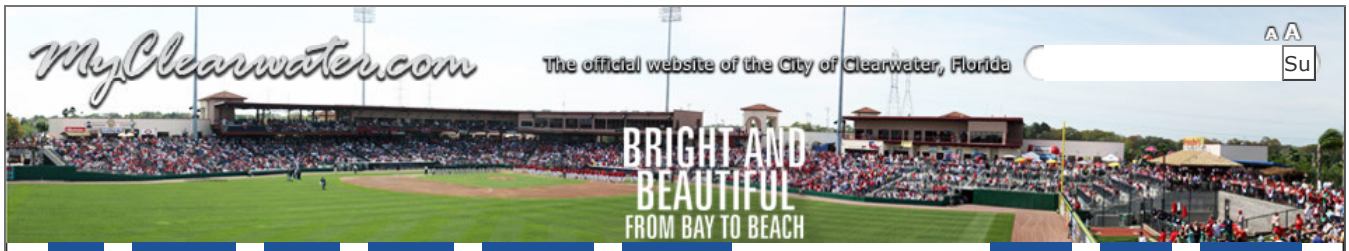
Conclusion
Although there are many priorities that the North Greenwood neighborhood and surrounding community felt are important, these priorities can be summarized as follows:

- Housing activities such as homeowner and rental rehabilitation, homebuyer assistance, and new single- and multi-family affordable housing construction
- Homeless activities such as homeless prevention and case management through the Continuum of Care
- Non-homeless special needs activities serving youth and young adults, the elderly, and those with mental health or substance abuse issues
- Community development activities such as sidewalks, blight screening/removal, code enforcement, park improvements, façade improvements, and economic development through small-business start-ups and coordination with other City planning efforts

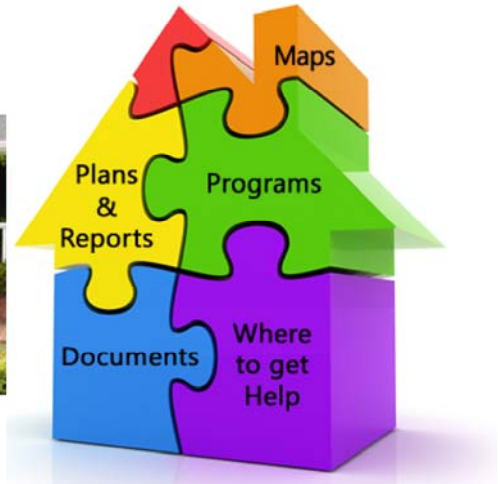
For questions regarding the Five-Year Consolidated Plan, please contact Diane Durr at 727.562.4032 or diane.durr@myclearwater.com.

Economic Development & Housing Department
City of Clearwater
112 S. Osceola Avenue
Clearwater, FL 33756

More information can be found at www.myclearwater.com/housing



Housing Division



Homeownership builds the foundation for stronger communities

Residents of Lake Bellevue, East Gateway and North Greenwood are encouraged to complete a short survey to help address needs in your neighborhoods. The survey can be accessed and completed by visiting: surveymonkey.com/r/WJVZY2T

Consolidated Action Plan Documents

Application

Application Instructions

Application Checklist

Summary Newspaper Ad

City of Clearwater Five-Year Consolidated Plan
Community Survey
March 4, 2016 – April 8th, 2016
http://www.myclearwater.com/gov/depts/econ_devel/housing.asp
http://www.surveymonkey.com/r/WJVZY2T

SURVEY SUMMARY

The City of Clearwater is in the process of drafting a Five-Year Consolidated Plan for PY 2016/2017-2020/2021 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, City of Clearwater conducted a community survey during March 2016 to collect input and comments related to the Five-Year Consolidated Plan.

The survey was intended to allow participants to convey their familiarity with HUD programs administrated by City of Clearwater and to provide input on specific needs for federal fund administration. The survey included 12 questions in multiple-choice and open-ended formats. An example of the survey is attached.

Links to the online survey were advertised on the City's Housing Division webpage and on advertisements for public participation activities, including service provider and community meetings held March 29-30, 2016. Copies of the paper survey were provided to each meeting participant and links to the online survey were shared during presentations and on handouts. Additionally, copies of the paper survey were left at the front desks of the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park and North Greenwood Recreation Center to be made available to facility users.

The online survey was made available from March 4, 2016 through April 8, 2016. The survey was closed and results were tallied during the week of April 11, 2016. In total, 103 surveys (electronic and paper) were returned at the end of survey period.

Survey Results

Question #1 How familiar are you with City of Clearwater housing programs and community services?

Results
This was a multiple-choice question. The choices were "very familiar," "somewhat familiar," or "not at all familiar."

- Approximately 13% of respondents were "very familiar"
- Approximately 47% of the survey respondents were "somewhat familiar"
- Approximately 40% of respondents were "not at all familiar"

Question #2 What have you perceived to be Clearwater's major housing or community development concerns over the past five (5) years?

Results
This was an open-ended question. Applicants were able to provide three open-ended responses. The following summarizes the most repeated responses:

Affordable housing (owned and rented, existing and new construction)
Better quality drinking water
Code enforcement/blight elimination
Down-payment assistance

Economic opportunity
Fine arts activities
Health services
Homelessness (facilities and services, families and veterans)
Housing for the disabled
Housing rehabilitation (owned and rented, landlord incentives, age of housing stock)
Information dissemination/education programs
Infrastructure (sidewalks, roads, public transit, walkability)
Job training/employment
Mental health services
Neighborhood beautification/compatibility
Neighborhood reinvestment
Neighborhood safety/security
Public facilities
Senior housing
Senior programs/services
Substance abuse services
Transitional housing
Youth programs/services

Question #3 Please rate the following housing activities from low to high priority.

Results

This was a multiple-choice question. The choices were "low," "medium," and "high" in addition to an optional "other" entry. The responses were as follows, ordered from higher priority to lower priority:

- *Renter-Occupied Housing Rehabilitation* was rated "high" by 36% of respondents, "medium" by 35% of respondents, and "low" by 28% of respondents [avg. 2.08 – result **high**]
- *Homeowner Assistance* was rated "high" by 31% of respondents, "medium" by 35% of respondents, and "low" by 34% of respondents [avg. 1.97 – result **medium**]
- *Multi-Family New Construction* was rated "high" by 25% of respondents, "medium" by 37% of respondents, and "low" by 38% of respondents [avg. 1.87 – result **medium**]
- *Owner-Occupied Housing Rehabilitation* was rated "high" by 26% of respondents, "medium" by 29% of respondents, and "low" by 45% of respondents [avg. 1.81 – result **medium**]
- *Single Family New Construction* was rated "high" by 20% of respondents, "medium" by 31% of respondents, and "low" by 48% of respondents [avg. 1.72 – result **medium**]

Open-ended "other" entries generally included: housing rehabilitation over new construction, information and coordination re: homeownership and other programs, services to support special needs populations, parks and recreation, homeowner assistance, sidewalks, multi-family set-asides for low- and moderate-income households, artist studio space, and senior housing.

In general, the majority of housing activities were rated "medium" priority. Based on average rating, higher-priority housing activities were renter-occupied housing rehabilitation, homeowner assistance, and multi-family new construction;

whereas lower-priority housing activities were owner-occupied housing rehabilitation and single-family new construction.

Question #4 **Please rate the following homeless services activities from low to high priority.**

Results
This was a multiple-choice question. The choices were "low," "medium," and "high" in addition to an optional "other" entry. The responses were as follows, ordered from higher priority to lower priority:

- *Homeless Services for Youth* was rated "high" by 61% of respondents, "medium" by 21% of respondents, and "low" by 18% of respondents [avg. 2.43 – result **high**]
- *Mental Health Services* was rated "high" by 53% of respondents, "medium" by 34% of respondents, and "low" by 13% of respondents [avg. 2.40 – result **high**]
- *Substance Abuse Services* was rated "high" by 51% of respondents, "medium" by 37% of respondents, and "low" by 12% of respondents [avg. 2.39 – result **high**]
- *Homeless Facilities and Shelters* was rated "high" by 52% of respondents, "medium" by 31% of respondents, and "low" by 17% of respondents [avg. 2.36 – result **high**]
- *Employment Training* was rated "high" by 42% of respondents, "medium" by 39% of respondents, and "low" by 18% of respondents [avg. 2.24 – result **high**]
- *Case Management* was rated "high" by 34% of respondents, "medium" by 29% of respondents, and "low" by 37% of respondents [avg. 1.98 – result **medium**]

Open-ended "other" entries generally included: homelessness as epidemic, homeless seniors, emergency assistance, higher education resources, need for termination of other providers outside the support system, youth homelessness, concern about concentrations of homeless, sidewalks, and education/training.

In general, the majority of homeless services activities were rated "high" priority. Based on average rating, higher priority homeless services activities were homeless services for youth, mental health services, and substance abuse services; whereas lower-priority homeless services activities were homeless facilities and shelters, employment training, and case management.

Question #5: **Please rate the following public/social services activities from low to high priority.**

Results
This was a multiple-choice question. The choices were "low," "medium," and "high" in addition to an optional "other" entry. The responses were as follows, ordered from higher priority to lower priority:

- *Health Services* was rated "high" by 60% of respondents, "medium" by 32% of respondents, and "low" by 8% of respondents [avg. 2.52 – result **high**]

- *Youth Services* was rated “high” by 63% of respondents, “medium” by 23% of respondents, and “low” by 14% of respondents [avg. 2.48 – result **high**]
- *Senior Services* was rated “high” by 60% of respondents, “medium” by 28% of respondents, and “low” by 12% of respondents [avg. 2.48 – result **high**]
- *Services for Persons with Disabilities* was rated “high” by 60% of respondents, “medium” by 25% of respondents, and “low” by 15% of respondents [avg. 2.44 – result **high**]
- *Employment Assistance/Job Training* was rated “high” by 46% of respondents, “medium” by 34% of respondents, and “low” by 20% of respondents [avg. 2.26 – result **high**]
- *Transportation Services* was rated “high” by 41% of respondents, “medium” by 42% of respondents, and “low” by 17% of respondents [avg. 2.24 – result **high**]
- *Legal Services* was rated “high” by 21% of respondents, “medium” by 43% of respondents, and “low” by 36% of respondents [avg. 1.85 – result **medium**]

Open-ended “other” entries generally included: shared housing, affordable rental housing list, limited funding, community center that includes services to help improve resident’s socio-economic status, sidewalks, self-sufficiency training/mentoring.

In general, the majority of public/social services activities were rated “high” priority. Based on average rating, higher-priority public/social services activities were health services, youth services, senior services, and services for persons with disabilities; whereas lower-priority public/social services activities were employment assistance/job training, transportation services, and legal services.

Question #6: Please rate the following community and economic development activities from low to high priority.

Results

This was a multiple-choice question. The choices were “low,” “medium,” and “high” in addition to an optional “other” entry. The responses were as follows, ordered from higher priority to lower priority:

- *Youth Centers* was rated “high” by 52% of respondents, “medium” by 34% of respondents, and “low” by 14% of respondents [avg. 2.39 – result **high**]
- *Senior Centers* was rated “high” by 45% of respondents, “medium” by 37% of respondents, and “low” by 18% of respondents [avg. 2.27 – result **high**]
- *Public Utility Improvements* was rated “high” by 22% of respondents, “medium” by 60% of respondents, and “low” by 18% of respondents [avg. 2.04 – result **high**]
- *Public Park Improvements* was rated “high” by 25% of respondents, “medium” by 47% of respondents, and “low” by 27% of respondents [avg. 1.98 – result **medium**]
- *Community/Recreation Centers* was rated “high” by 26% of respondents, “medium” by 38% of respondents, and “low” by 35% of respondents [avg. 1.91 – result **medium**]
- *Road Repair/Construction* was rated “high” by 22% of respondents, “medium” by 43% of respondents, and “low” by 35% of respondents [avg. 1.87 – result **medium**]

- *Sidewalk Improvements* was rated "high" by 18% of respondents, "medium" by 41% of respondents, and "low" by 40% of respondents [avg. 1.78 – result **medium**]
- *Building Façade Improvements* was rated "high" by 19% of respondents, "medium" by 31% of respondents, and "low" by 51% of respondents [avg. 1.68 – result **medium**]

Open-ended "other" entries generally included: lighting and security, bring back park, improve recreation, community resource center, more access to recreation (i.e., eliminate fees), making other parts of the City pedestrian-friendly, and sidewalks.

In general, the majority of community and economic development activities were rated "medium" priority. Based on average rating, higher-priority community and economic development activities were youth centers, senior centers, public utility improvements, and public park improvements; whereas lower-priority community and economic development activities were community/recreation centers, road repair/construction, sidewalk improvements, and building façade improvements.

Question #7 **From the activities listed in Questions #3 through #6, what do you perceive to be the three (3) highest priorities for housing or community development in the City of Clearwater?**

Results

This was an open-ended question. Applicants were able to provide three open-ended responses. The following summarizes the most repeated responses:

Affordable housing (owned and rented, existing and new construction)
Better quality drinking water
Case Management
Code enforcement/blight elimination
Community resource center
Down-payment assistance
Economic development
Information dissemination/education programs
Infrastructure (sidewalks, road repair, transportation, public utilities)
Fine arts activities/artist studio apartments
Health services
Homeless facilities (emergency, transitional housing, veterans-supportive)
Housing rehabilitation (owned and rented, landlord incentives)
Job training/employment opportunities
Mental health services
Neighborhood beautification (building façade improvements, preservation)
Neighborhood reinvestment (small and minority-owned business start-ups, grocery/retail, CRA)
Neighborhood safety/security
Public facilities and parks
Senior housing
Senior programs/services
Services for the disabled
Special needs housing
Special needs programs/services
Substance abuse services
Youth programs/services

Question #8 **Do you feel information pertaining to housing programs and community services is readily available to you?**

Results
This was a multiple-choice question. The choices were "yes," "no," or "not sure."

- Approximately 24% of respondents selected "yes"
- Approximately 37% of respondents selected "no"
- Approximately 39% of respondents selected "not sure"

Question #9 **What suggestions, if any, do you have for the City of Clearwater to better communicate and work with housing providers or community development initiatives?**

Results
This was an open-ended question. Applicants were able to provide one open-ended response. The following summarizes the responses:

- *More community forums*
- *Landlord incentives*
- *Work with single dads more*
- *More housing; work with struggling families*
- *Work on all the "low" answers*
- *Bring a "one-stop" resource center*
- *Regular community meetings/workshops to get community input*
- *Send info to residents when issues directly affect them*
- *More opportunities for residents to respond*
- *Provide updates on Action Plan progress*
- *Council participation in community activities*
- *More tax incentives and create a CRA district in the north*
- *You're doing a great job!*
- *Reestablish relationship with Clearwater Housing*
- *Use social media and better website (use Google)*
- *Community navigators and events*
- *City or neighborhood newsletters*
- *More advertising; TV and radio public service ads*
- *Mail brochures/flyers; more printed materials*
- *Understand what the Homeless Leadership Board is doing*
- *Educate city employees on HUB Zone initiatives*
- *Reduce the East Gateway CRA plan to fewer items and focus on them*

Question #10 **What is your relationship to the City of Clearwater?**

Results
This was a multiple-choice question with an optional "other" entry.

- Approximately 58% of respondents selected "Full-Time Resident"
- No respondents selected "Part-Time Resident"
- Approximately 24% of respondents selected "Work in Clearwater"
- Approximately 22% of respondents selected "Visit/Play in Clearwater"
- Approximately 20% of respondents selected "Community Service Provider"
- Approximately 9% of respondents selected "Community Leader/Organizer"

Other entries included live next to Countryside/Clearwater, Safety Harbor, past resident, new resident, homeless person, Families and Youth Initiatives (FYI) Community Partnership, New Zion Missionary Baptist Church in Lake Bellevue area, and Stakeholder Advisory Group (SAG) membership.

Question #11 Where do you live?

Results
This was a multiple-choice question.

- Approximately 13% of respondents selected "North Greenwood Neighborhood"
- Approximately 13% of respondents selected "Lake Bellevue Neighborhood"
- Approximately 5% of respondents selected "East Gateway Neighborhood"
- Approximately 21% of respondents selected "Elsewhere in the City of Clearwater"
- Approximately 35% of respondents selected "Pinellas County"
- Approximately 12% of respondents selected "Other"

Other entries included Oldsmar, Safety Harbor, and Hillsborough County (entered under Additional Comments).

Approximately half (52%) of survey respondents live in the City of Clearwater or its neighborhoods. Thirty-five (35%) of survey respondents live in Pinellas County, and 12% of survey respondents live somewhere other than the City of Clearwater or Pinellas County.

Question #12 Additional Comments

Results
This was an open-ended question. Applicants were able to provide one open-ended response. The responses were as follows:

- *Thanks*
- *Progress report meeting with enhanced ongoing relations*
- *Thank you for caring. We love our city, but it can and needs to do better for our community.*
- *Large-scale project*
- *Good to see the community outreach process associated with this Five-Year Consolidated Plan*
- *The City of Clearwater and has not full fill some of the promise to the North Greenwood Community yet it has use the Block Grant Funding. There can be more done to develop this area with more attention spent on developing a plan for the area and seeing it through even through other council members being elected... Have an end to a project.*
- *Our organization, FYI Community Partnership, is working to bring a number of social service initiatives to the residents in the Lake Bellevue Community through the development of a Community Resource Center. The only building available to us is a small house that needs a lot TLC both inside and out, as it is the most we can afford right now.*

- *Stop charging the youth and seniors a fee to play and exercise. Residents pay for taxes. Code needs to step up their services and efforts. More Community Policing*
- *I only accidentally came across news of this survey via Google News; and the link provided in the article went to a Housing Division web page on which the survey link was not at all obvious. This is an example of how (not) strenuously Clearwater seems to be seeking residents' input and be interested in residents' concern. In this day and age, communication should far more easily reach the average resident. Finally, a word again about sidewalks and public transit--it is far too easy for our neighborhoods to "disappear" off the main corridors, and far too difficult for people of lower incomes to get to and from work and play safely. In the north end of Clearwater, poorer residents have very limited safe routes to the water. It's not good for the pedestrian, and it's not good for the drivers--whether residents or springtime visitors. It's time to fix it.*
- *A sidewalk on Sunset Point Road between Douglas Ave and Edgewater Drive.*
- *Underground utilities should also be considered.*

End of Survey Results

For questions regarding the Five-Year Consolidated Plan, please contact Diane Durr at 727.562.4032 or diane.durr@myclearwater.com.

Economic Development & Housing Department
City of Clearwater
112 S. Osceola Avenue
Clearwater, FL 33756

More information can be found at www.myclearwater.com/housing

NEIGHBORHOOD & AFFORDABLE HOUSING ADVISORY BOARD MEETING MINUTES
CITY OF CLEARWATER
April 19, 2016

Present: Chair Michael Potts, Vice Chair Kevin Chinault, Board Member Peggy M. Cutkomp, Board Member Lisa Hughes, Board Member Linda Kemp, Board Member Carmen Santiago, Board Member Empty Seat

Also Present: Geri Campos Lopez – Economic Development & Housing Director, Denise Sanderson – Assistant Economic Development & Housing Director, Diane Durr – Housing Manager, Patricia O. Sullivan – Board Reporter

The Chair called the meeting to order at 9:00 a.m. at City Hall.

To provide continuity for research, items are in agenda order although not necessarily discussed in that order.

4 – Approval of Minutes

4.1. Approve minutes of the February 9, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation.

Member Chinault moved to approve minutes of the February 9, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation. The motion was duly seconded and carried unanimously.

5 – Citizens to be Heard re Items Not on the Agenda: None.

6 – Agency Presentation

Agency presentations were made by: 1) Ken Rush, Habitat for Humanity of Pinellas County, Inc. – Housing Pool; 2) Kathleen Russell, Pinellas Opportunity Council, Inc. – Public Service; 3) Sandra Lyth, InterCultural Advocacy Institute, Inc. – Public Service; 4) Kaitlin Higgens Joy, Religious Community Services, Inc. – Public Facility; 5) Kaitlin Higgins Joy, Religious Community Services, Inc. – Public Service; 6) Janet Hooper, Safety Harbor Family Center (DBA Mattie Williams Neighborhood Family Center – Public Service; 7) James Dates, WestCare GulfCoast Florida, Inc. – Public Service; 8) Sheldon Hershman, The Arc Tampa Bay – Public Facility; 9) Kathleen Kelly and Patricia Stough, The Kimberly Home, Inc. – Public Facility; 10) Kathleen Kelly and Patricia Stough, The Kimberly Home, Inc. – Public Service; 11) Diana Williams and Perry Bean, Community Service Foundation, Inc. – Housing Pool; 12) Diana Williams and Perry Bean, Community Service Foundation, Inc. – Public Service; 13) Carrie Vitale, Tampa Bay CDC – Housing Pool; 14) Sylvia Borden, Tampa Bay CDC – Housing Pool; and 15) Zachary White, Homeless Emergency Project, Inc. – Public Service.

Economic Development & Housing Director Geri Campos Lopez said agencies expressing interest in the Housing Pool will submit specifications when applying for projects.

Housing Manager Diane Durr said based on HUD (Housing & Urban Development) Department requirements, agencies providing homeless service reported the number of unduplicated clients they served, no matter how much assistance they provided or the size of each client's family.

7 – No Item.

8 – Old/New Business

Ms. Lopez announced that Friday would be her last day with the City. She said it had been a pleasure working with the board and thanked them for their service and help over the years. She reported that Denise Sanderson had been promoted to department director.

Board Members wished her well.

9 – Next Meeting – May 10, 2016

10 – Adjourn

The meeting adjourned at 10:25 a.m.

_____
Chair
Neighborhood & Affordable Housing Advisory Board

Attest:

_____
Board Reporter

NOTICE OF PUBLIC HEARING

CITY OF CLEARWATER, FLORIDA

Consolidated Annual Action Plan for Fiscal Year 2016-2017

Five Year Consolidated Plan Years 2016-2021

The City of Clearwater, in compliance with the Citizens Participation Plan and as required by the United States Department of Housing and Urban Development (HUD), will be holding a total of three public hearings as we develop both the Consolidated Annual Action Plan for Fiscal Year 2016-2017 and the Five-Year Consolidated Plan for Fiscal Years 2016-2021, that incorporates Fiscal Year 2016-2017. The first public hearing will be held during the regularly scheduled Neighborhood and Housing Advisory Board (NAHAB) meeting on Tuesday, May 10, 2016 at 9:00a.m. The NAHAB will make recommendations for funding for the Fiscal Year 2016-2017 budget.

The second public hearing will include a 30-day Public Comment Period (June 15, 2016 thru July 15, 2016) by which citizens, representatives of the public, private agencies, and other interested parties will be able to review, provide comments, and make recommendations on the Fiscal Year 2016-2017 Consolidated Annual Action Plan as well as the Five-Year Consolidated Plan for Fiscal Years 2016-2021. This public hearing will be held during the regularly scheduled NAHAB meeting on Tuesday, July 12, 2016 at 9:00 a.m.

The third and final public hearing will be held during the regularly scheduled City Council Meeting on Thursday, July 21, 2016 at 6:00 p.m.

All public hearings will be held in the City of Clearwater's Council Chamber located at City Hall, 112 S. Osceola Ave., Clearwater, FL 33756.

The City receives entitlement funding from HUD through the Community Development Block Grant (CDBG) and HOME Investment Partnership Programs (HOME) to produce and preserve affordable housing, to provide public service activities, and conduct public facility improvements to benefit low to moderate-income families. For Fiscal Year 2016-2017, the City anticipates receiving $667,634 in Community Development Block Grant (CDBG) funds and $283,808 in HOME Investment Partnership Programs (HOME) funds.

Should you have any questions in reference to this advertisement, please contact:

Diane Durr, Housing Manger
City of Clearwater, Economic Development and Housing Department
P.O. Box 4748, Clearwater, FL 33758-4748
Or via email at: diane.durr@myclearwater.com

NEIGHBORHOOD & AFFORDABLE HOUSING ADVISORY BOARD MEETING MINUTES
CITY OF CLEARWATER
Mary 10, 2016

Present: Vice Chair Kevin Chinault, Board Member Peggy M. Cutkomp, Board Member Lisa Hughes, Board Member Linda Kemp, Board Member Carmen Santiago, Board Member Empty Seat
Absent: Chair Michael Potts,
Also Present: Denise Sanderson – Economic Development & Housing Director, Diane Durr – Housing Manager, Patricia O. Sullivan – Board Reporter

The Chair called the meeting to order at 9:00 a.m. at City Hall.

To provide continuity for research, items are in agenda order although not necessarily discussed in that order.

2 – Approval of Minutes
2.1. Approve minutes of the April 19, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation.

Member Kemp moved to approve minutes of the April 19, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation. The motion was duly seconded and carried unanimously.

3 – Citizens to be Heard re Items Not on the Agenda – None.

4 – Discussion - FY 2016/17 Consolidated Planning Action Plan Recommended Funding

See Exhibit: FY 2016-17 CDBG Annual Allocations

Housing Manager Diane Durr reviewed the recommended FY (Fiscal Year) 2016/17 CDBG (Community Development Block Grant) allocations. Due to a reduction in government grants, allocations were reduced by 10%. Future reductions to government entitlements were anticipated. No applications had been received for Economic Development funds.

It was suggested that applicants be listed in TRC (Technical Review Committee) ranking order. It was agreed across-the-board reductions to allocation levels were fair and preferable to eliminating funding for some organizations.

Ms. Durr said the Arc of Tampa Bay requested $95,000 for FY 2016/17 but probably would not expend its funds and complete its current project in time. If the agency did not finish its project by September 30, 2016, she requested board approval to reallocate those funds to the housing pool or to request a project from a top performing agency to fund.

Member Hughes moved to recommend the City divert FY 2016/17 funds from The Arc of Tampa Bay to another public facilities and improvement project should the agency not complete its current project by September 30, 2016. The motion was duly seconded and carried unanimously.

Member Kemp declared conflicts of interest; she was a member of the Tampa Bay Community Development Corporation and Community Service Foundation Boards of Directors.

Member Hughes moved to recommend approval of the proposed FY 2016/17 CDBG annual allocation for the Public Services sector. The motion was duly seconded. Members Chinault, Cutkomp, Hughes, and Santiago voted "Aye"; Member Kemp abstained. Motion carried.

Member Hughes moved to recommend approval of the proposed FY 2016/17 CDBG annual allocation for the Housing Education Pool sector. The motion was duly seconded. Members Chinault, Cutkomp, Hughes, and Santiago voted "Aye"; Member Kemp abstained. Motion carried.

Member Hughes moved to recommend approval of the proposed FY 2016/17 CDBG annual allocation for Administration and staff salaries. The motion was duly seconded and carried unanimously.

Member Hughes moved to recommend approval of the proposed FY 2016/17 CDBG annual allocations for Economic Development. The motion was duly seconded and carried unanimously.

Member Hughes moved to recommend approval of the proposed FY 2016/17 CDBG annual allocations for Housing Pool activities. The motion was duly seconded. Members Chinault, Cutkomp, Hughes, and Santiago voted "Aye"; Member Kemp abstained. Motion carried.

5 – Old/New Business

TDC members were congratulated for their difficult work reviewing and ranking the applications.

Ms. Durr said strategies were needed to distribute almost $600,000 in public facilities and improvement funds in accordance with HUD (Housing & Urban Development) Department regulations and the City's 5-year Consolidated Action Plan. Staff will implement strategies to allocate as many funds as possible each year, rather than holding them in reserve.

Economic Development & Housing Director Denise Sanderson said staff was struggling to find loan opportunities and public facility investments. Failure to use the funds could affect future entitlements.

Ms. Durr reviewed spending caps, noting there were no caps on public facilities and housing; public surveys expressed a need for kids activities which could be addressed with park improvements, including infrastructure, drainage, and sidewalks.

6 – Next Meeting – June 14, 2016

7 – Adjourn

The meeting adjourned at 9:31 a.m.

Vice Chair
Neighborhood & Affordable Housing Advisory Board

Attest:

Board Reporter

FORM 8B MEMORANDUM OF VOTING CONFLICT FOR COUNTY, MUNICIPAL, AND OTHER LOCAL PUBLIC OFFICERS

LAST NAME—FIRST NAME—MIDDLE NAME Kemp Linda	NAME OF BOARD, COUNCIL, COMMISSION, AUTHORITY, OR COMMITTEE NHHAB
MAILING ADDRESS 4225 38th Ave S	THE BOARD, COUNCIL, COMMISSION, AUTHORITY OR COMMITTEE ON WHICH I SERVE IS A UNIT OF: ☑ CITY ☐ COUNTY ☐ OTHER LOCAL AGENCY
CITY St Petersburg COUNTY FL	NAME OF POLITICAL SUBDIVISION:
DATE ON WHICH VOTE OCCURRED 33711	MY POSITION IS: ☐ ELECTIVE ☑ APPOINTIVE

WHO MUST FILE FORM 8B

This form is for use by any person serving at the county, city, or other local level of government on an appointed or elected board, council, commission, authority, or committee. It applies equally to members of advisory and non-advisory bodies who are presented with a voting conflict of interest under Section 112.3143, Florida Statutes.

Your responsibilities under the law when faced with voting on a measure in which you have a conflict of interest will vary greatly depending on whether you hold an elective or appointive position. For this reason, please pay close attention to the instructions on this form before completing the reverse side and filing the form.

INSTRUCTIONS FOR COMPLIANCE WITH SECTION 112.3143, FLORIDA STATUTES

A person holding elective or appointive county, municipal, or other local public office MUST ABSTAIN from voting on a measure which inures to his or her special private gain or loss. Each elected or appointed local officer also is prohibited from knowingly voting on a measure which inures to the special gain or loss of a principal (other than a government agency) by whom he or she is retained (including the parent organization or subsidiary of a corporate principal by which he or she is retained); to the special private gain or loss of a relative; or to the special private gain or loss of a business associate. Commissioners of community redevelopment agencies under Sec. 163.356 or 163.357, F.S., and officers of independent special tax districts elected on a one-acre, one-vote basis are not prohibited from voting in that capacity.

For purposes of this law, a "relative" includes only the officer's father, mother, son, daughter, husband, wife, brother, sister, father-in-law, mother-in-law, son-in-law, and daughter-in-law. A "business associate" means any person or entity engaged in or carrying on a business enterprise with the officer as a partner, joint venturer, coowner of property, or corporate shareholder (where the shares of the corporation are not listed on any national or regional stock exchange).

* * * * * * * * * * * * * * * *

ELECTED OFFICERS:

In addition to abstaining from voting in the situations described above, you must disclose the conflict:

PRIOR TO THE VOTE BEING TAKEN by publicly stating to the assembly the nature of your interest in the measure on which you are abstaining from voting; *and*

WITHIN 15 DAYS AFTER THE VOTE OCCURS by completing and filing this form with the person responsible for recording the minutes of the meeting, who should incorporate the form in the minutes.

* * * * * * * * * * * * * * * *

APPOINTED OFFICERS:

Although you must abstain from voting in the situations described above, you otherwise may participate in these matters. However, you must disclose the nature of the conflict before making any attempt to influence the decision, whether orally or in writing and whether made by you or at your direction.

IF YOU INTEND TO MAKE ANY ATTEMPT TO INFLUENCE THE DECISION PRIOR TO THE MEETING AT WHICH THE VOTE WILL BE TAKEN:

- You must complete and file this form (before making any attempt to influence the decision) with the person responsible for recording the minutes of the meeting, who will incorporate the form in the minutes. (Continued on other side)

APPOINTED OFFICERS (continued)

- A copy of the form must be provided immediately to the other members of the agency.
- The form must be read publicly at the next meeting after the form is filed.

IF YOU MAKE NO ATTEMPT TO INFLUENCE THE DECISION EXCEPT BY DISCUSSION AT THE MEETING:

- You must disclose orally the nature of your conflict in the measure before participating.
- You must complete the form and file it within 15 days after the vote occurs with the person responsible for recording the minutes of the meeting, who must incorporate the form in the minutes. A copy of the form must be provided immediately to the other members of the agency, and the form must be read publicly at the next meeting after the form is filed.

DISCLOSURE OF LOCAL OFFICER'S INTEREST

I, Linda Lemp, hereby disclose that on 5-10, 20 16

(a) A measure came or will come before my agency which (check one)

___ inured to my special private gain or loss;

✓ inured to the special gain or loss of my business associate, _____;

___ inured to the special gain or loss of my relative, _____;

___ inured to the special gain or loss of _____, by whom I am retained; or

___ inured to the special gain or loss of _____, which is the parent organization or subsidiary of a principal which has retained me.

(b) The measure before my agency and the nature of my conflicting interest in the measure is as follows: Board of Directors Tampa Bay Community Development Community Service Foundation

5-10-16
Date Filed

Linda L Lemp
Signature

NOTICE: UNDER PROVISIONS OF FLORIDA STATUTES §112.317, A FAILURE TO MAKE ANY REQUIRED DISCLOSURE CONSTITUTES GROUNDS FOR AND MAY BE PUNISHED BY ONE OR MORE OF THE FOLLOWING: IMPEACHMENT, REMOVAL OR SUSPENSION FROM OFFICE OR EMPLOYMENT, DEMOTION, REDUCTION IN SALARY, REPRIMAND, OR A CIVIL PENALTY NOT TO EXCEED $10,000.

Filter by Category

Select Category

Enter Search Keyword

Within 20 Miles

33701

Search

Annual Action

Placed on 6/14/2016 | Views: 1

Web ID 313494

CITY OF CLEARWATER
PROPOSED
PRIOR YEARS REPROGRAMMED AMENDMENT
2016-2017 ANNUAL ACTION PLAN

2016-2019 FOUR-YEAR CONSOLIDATED PLAN

The City of Clearwater is hereby publishing the proposed 2016-17 Annual Action Plan (AAP), the Program Year (PY) 2016-2019 Four-Year Consolidated Plan, and prior years Amendment for the purpose of reallocating funds to various eligible activities for the Community Development Block Grant Program (CDBG) and the HOME Investment Partnership Program (HOME). The AAP identifies proposed projects and activities the City plans to implement in the next Program Year beginning October 1, 2016 and ending September 30, 2017. The Reprogrammed Funds are an accumulation of funds from program income generated through the Revolving Loan Fund Program as well as carry-over funds from projects that were either cancelled or completed under budget and are now available to apply toward a new activity. The 2016-2019 Four-Year Consolidated Plan has been changed from the former Five-Year Consolidated Plan for consistency with the United States Department of Housing and Urban Developments (HUD) new rules pertaining to Affirmatively Furthering Fair Housing (AFFH), a crucial element of the Consolidated Plan. The primary uses of CDBG funds are to promote viable communities by providing decent housing, suitable living environments and expanding economic opportunities principally to low and moderate-income persons. HOME funds are used to extend and strengthen community partnerships in the private sector and with both for-profit and not-for profit organizations for the purpose of developing affordable housing.

The City of Clearwater anticipates receiving $667,634 for the CDBG Program; $283,808 for the HOME Program; the Reprogramming of $516,021 in CDBG funds and $438,020 in HOME funds to fund new activities. In addition, $523,579 in Rollover Funds from the Revolving Loan Program will be returned to the Program with the remaining $229,621 being reprogrammed to eligible activities. The list below captures all proposed activities to be funded with CDBG and HOME Programs. Please note that funding for these and other projects not listed may increase or decrease based upon program income, prior period adjustments and/or final federal or state allocations. Due to these and other factors, the City of Clearwater reserves the right to add or delete projects.

PROPOSED FUNDING RESOURCES

Community Development Block Grant Program - Entitlement $ 667,634
HOME Investment Partnership Program - Entitlement 283,808
Reprogrammed CDBG Funds 516,021

Reprogrammed HOME Funds 438,020
Revolving Loan Fund 523,579
Reprogrammed Revolving Loan Funds 229,621
==========
TOTAL $ 2,658,683

LIST OF PROPOSED ACTIVITIES

Program Administration
Community Development Block Grant Program $ 133,527
HOME Investment Partnership Program 28,380

Housing
Tampa Bay Communty Development Corp. (Down Payment Assistance) 25,000
Habitat for Humanity of Pinellas County, Inc. (Acquisition) 50,000
Tampa Bay Community Development Corp. (Homebuyer Education) 5,700
Community Service Foundation, Inc. (Fair Housing) 4,900
Community Service Foundation, Inc. (Housing Counseling) 9,432
CDBG Rehabilitation 60,000
Homeowner Activities 212,857
Community Housing Development Organization Set-a-side 42,571
HOME Rehabilitation/Purchase Assistance 438,020
Revolving Loan Program/Housing Pool/Program Income 523,579

Homelessness
Religious Community Services, Inc. (Grace House) 15,669
Homeless Emergency Project, Inc. (Emergency Shelter) 9,345
The Kimberly Home, Inc. (Womens Shelter Program) 15,670
Westcare Gulfcoast Florida, Inc. (Substance Abuse) 9,345

Non-Homeless Special Needs
Pinellas Opportunity Council, Inc. (Chore Services) 9,345

Community Development &Public Services
Religious Community Services, Inc. (Facility Improvement) 49,025
The Arc of Tampa Bay, Inc. (Facility Improvement) 95,335
The Kimberly Home, Inc. (Acquisition/Demolition) 99,200
Clearwater Free Clinic (Facility Improvement) 100,000
InterCultural Advocacy Institute, Inc. (Family Enrichment) 15,669

Safety Harbor Neighborhood Family Center (Mentoring) 15,670
Stormwater Improvements/Resurfacing 625,642

Economic Development
Technical Assistance 4,802
Business Development (Faade Improvement) 60,000

TOTAL FUNDING $2,658,683

The public comment period begins on June 15, 2016 and runs through July 15, 2016. Please send any comments to Diane Durr, Housing Manager, City of Clearwater Economic Development and Housing Department, P.O. Box 4748, Clearwater, FL 33758-4748 or via telephone at (727) 562-4032.

A draft copy of the proposed City of Clearwater PY 2016-2017 Annual Action Plan and City of Clearwater PY 2016-2019 Consolidated Action Plan will be available on June 15, 2016 online at https://www.myclearwater.com/econdev with hard copies available for viewing at the following locations:

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112 S. Osceola Avenue 2251 Drew Street
Clearwater, FL 33756 Clearwater, FL 33756

City of Clearwater
Economic Development & Housing Department
112 S. Osceola Avenue
Clearwater, FL 33756 (313494) 06/14/2016

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490 First Avenue South • St. Petersburg, FL 33701 • 727-893-8111

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CITY OF CLEARWATER
PROPOSED
PRIOR YEARS' REPROGRAMMED AMENDMENT
2016-2017 ANNUAL ACTION PLAN
2016-2019 FOUR-YEAR CONSOLIDATED PLAN

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TOTAL	**$ 2,658,683**

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Technical Assistance	4,802
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TOTAL FUNDING	$ 2,658,683

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112 S. Osceola Avenue
Clearwater, FL 33756

NOTICE OF PUBLIC HEARING

CITY OF CLEARWATER, FLORIDA
PRIOR YEARS' REPROGRAMMED AMENDMENT
2016-2017 ANNUAL ACTION PLAN
2016-2019 FOUR-YEAR CONSOLIDATED PLAN

The City of Clearwater is holding two public hearings for citizens, representatives of the public, private agencies and organizations, and other interested parties to review, provide comments and make recommendations on the Prior Years' Reprogrammed Amendment, the 2016-2017 Annual Action Plan, and the 2016-2019 Four-Year Consolidated Plan.

Both public hearings will be held in the Council Chamber in City Hall located at 112 S. Osceola Ave., Clearwater, with the meeting before the Neighborhood and Affordable Housing Advisory Board on July 12, 2016 at 9:00 a.m. and before the City Council on July 21, 2016 at 6:00 p.m.

The City receives entitlement funding from the United States Department of Housing and Urban Development through the Community Development Block Grant and HOME Investment Partnership Programs to produce and preserve affordable housing and provide public services and facility improvements for low to moderate-income families.

A copy of the FY 2016-2017 Annual Action Plan, which includes the Prior Year Reprogrammed Amendment and the 2016-2019 Consolidated Plan are available for viewing by the public at the Economic Development and Housing Department and the City Clerks' Office, both located at City Hall, 112 S. Osceola Avenue, Clearwater, Florida 33756, also at the City of Clearwater East Branch Library, located at 2251 Drew Street, or on the City's website at www.myclearwater.com/housing (Economic Development & Housing Department). Public comments are welcomed. All interested parties shall forward written comments on the plan by 4:00 p.m., July 21, 2016 to Diane Durr, Housing Manager, City of Clearwater, Economic Development and Housing Department, P.O. Box 4748, Clearwater, FL 33758-4748 or via email at Diane.Durr@myclearwater.com.

7/1/16

321188-1

NEIGHBORHOOD & AFFORDABLE HOUSING ADVISORY BOARD MEETING MINUTES
CITY OF CLEARWATER
July 12, 2016

Present: Board Member Peggy M. Cutkomp, Board Member Linda Kemp, Board Member Carmen Santiago

Absent: Chair Michael Potts, Vice Chair Kevin Chinault, Board Member Lisa Hughes,

Also Present: Denise Sanderson – Economic Development & Housing Director, Diane Durr – Housing Manager, Patricia O. Sullivan – Board Reporter

The meeting was cancelled due to a lack of quorum.

NOTICE OF PUBLIC HEARING

CITY OF CLEARWATER, FLORIDA

PRIOR YEARS' REPROGRAMMED AMENDMENT

2016-2017 ANNUAL ACTION PLAN

2016-2019 FOUR-YEAR CONSOLIDATED PLAN

SPECIAL MEETING

******This is a republication of a previously scheduled Neighborhood and Affordable Housing Advisory Board Meeting originally scheduled for July 12, 2016 at 9:00 a.m., however due to the lack of a quorum, the meeting is now scheduled for Tuesday, July 19, 2016 at 9:00 a.m. in Council Chamber at City Hall.******

The City of Clearwater is holding two public hearings for citizens, representatives of the public, private agencies and organizations, and other interested parties to review, provide comments and make recommendations on the Prior Years' Reprogrammed Amendment, the 2016-2017 Annual Action Plan, and the 2016-2019 Four-Year Consolidated Plan.

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07/17/2016

328632-1

NEIGHBORHOOD & AFFORDABLE HOUSING ADVISORY BOARD SPECIAL MEETING MINUTES
CITY OF CLEARWATER
July 19, 2016

Awaiting approval
Present: Vice Chair Kevin Chinault, Board Member Peggy M. Cutkomp, Board Member Lisa Hughes, Board Member Linda Kemp, Board Member Empty Seat

Absent: Chair Michael Potts, Board Member Carmen Santiago

Also Present: Denise Sanderson – Economic Development & Housing Director, Diane Durr – Housing Manager, Patricia O. Sullivan – Board Reporter

The Chair called the meeting to order at 9:07 a.m. at City Hall.

2 – Approval of Minutes

2.1. Approve minutes of the May 10, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation.

Member Kemp moved to approve minutes of the May 10, 2016 Neighborhood & Affordable Housing Advisory Board meeting as submitted in written summation. The motion was duly seconded and carried unanimously.

3 – Citizens to be Heard re Items Not on the Agenda

Kathy Russell, of Pinellas Opportunity Council Chore Services, thanked the City for its support. She expressed concern this year's $9,345 allocation was the lowest amount ever received; POC will spend approximately $40,000 next year providing services to Clearwater residents. She said it was distressful that the POC grant was not awarded points for its qualified activities. She recommended a check list be used to ensure that future applications are graded fairly.

Housing Manager Diane Durr said this year's applications were scored more stringently than before; application updates were planned. Federal and State funds to the City had decreased.

4 – Approval of FY 2016/17 – FY 2019/20 Consolidated Plan and FY 2016/17 Annual Action Plan

Ms. Durr said the City adjusted its Consolidated Plan schedule to mirror Pinellas County. The City will partner with the County preparing future Analysis of Impediments. The Action Plan covers the 1st year of the 4-year Plan.

Member Hughes moved to recommend approval of the FY 2016-20 Consolidated Plan and FY 2016/17 Annual Action Plan. The motion was duly seconded and carried unanimously.

5 – Old/New Business: None.
6 – Next Meeting – August 9, 2016

7 – Adjourn

The meeting adjourned at 9:20 a.m.

_____
Chair
Neighborhood & Affordable Housing Advisory Board

Attest:

_____
Board Reporter

SF 424

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier: 120492

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Clearwater, Florida

* b. Employer/Taxpayer Identification Number (EIN/TIN): 59-6000289

* c. Organizational DUNS: 1933271810000

d. Address:

* Street1: 112 South Osceola Avenue
Street2:
* City: Clearwater
County/Parish: Pinellas
* State: FL: Florida
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 33756-5106

e. Organizational Unit:

Department Name: Economic Development/Housing

Division Name: Housing Division

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.
* First Name: Diane
Middle Name:
* Last Name: Durr
Suffix:

Title: Housing Manager

Organizational Affiliation:

* Telephone Number: 727-562-4032
Fax Number: 727-562-4037

* Email: diane.durr@myclearwater.com

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants/Entitlement Grants

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Eligible Areas.jpg

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Community Development Block Grant Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: FL-13

* b. Program/Project: FL-13

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2016

* b. End Date: 09/30/2017

18. Estimated Funding ($):

* a. Federal	667,634.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	516,021.00
* f. Program Income	753,200.00
* g. TOTAL	1,936,855.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr.

* First Name: William

Middle Name: B.

* Last Name: Horne

Suffix: II

* Title: City Manager

* Telephone Number: 727-562-4040

Fax Number: 727-562-4052

* Email: william.horne@myclearwater.com

* Signature of Authorized Representative: William B Horne II

* Date Signed: 4/25/16

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
120492	

State Use Only:

6. Date Received by State:	7. State Application Identifier:

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59-6000289	1933271810000

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County/Parish:	Pinellas
* State:	FL: Florida
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	33756-5106

e. Organizational Unit:

Department Name:	Division Name:
Economic Development/Housing	Housing Division

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Ms.	* First Name:	Diane
Middle Name:			
* Last Name:	Durr		
Suffix:			

Title: Housing Manager

Organizational Affiliation:

* Telephone Number:	727-562-4032	Fax Number:	727-562-4037

* Email: diane.durr@myclearwater.com

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Investment Partnerships Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Eligible Areas.jpg | Add Attachment | Delete Attachment | View Attachment

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Add Attachments | Delete Attachments | View Attachments

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If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	William
Middle Name:	B.
* Last Name:	Horne
Suffix:	II
* Title:	City Manager
* Telephone Number:	727-562-4040
Fax Number:	727-562-4052
* Email:	william.horne@myclearwater.com
* Signature of Authorized Representative:	William B. Horne II
* Date Signed:	7-25-16

Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

William B Harris II

Signature/Authorized Official Date 7/25/16

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016 , _____(a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

   However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

William B Monnett 7/25/16

Signature/Authorized Official Date

City Manager

Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

> The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

William B. Hamett 7/25/16

Signature/Authorized Official Date

City Manager

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

William R Manner III 7/25/16

Signature/Authorized Official Date

City Manager

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

WADETRIM

8010 Woodland Center Boulevard
Suite 1200
Tampa, FL 33614
813.882.4373
888.499.9624

500 Griswold Avenue
Suite 2500
Detroit, MI 48226
313.961.3650
www.wadetrim.com

Florida • Illinois • Michigan • Missouri • Nebraska
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