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# Fifth Program Year CAPER

The City of Clearwater, Florida FY 2015-2016 CPMP Fifth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, NSP3, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

## 1. EXECUTIVE SUMMARY

The overall purpose of the community planning and development programs as stated in Section 91 of the Housing and Community Development Act, as amended, with programs funded through the Community Development Block Grant Program and the HOME Investment Partnership Program is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for low to moderate-income persons. The primary means toward this end is to extend and strengthen partnerships among all levels of government and the private sector, including for profit and non-profit organizations, in the production and operation of affordable housing.

The main purpose of these programs is to provide decent housing. Decent housing includes assisting homeless individuals and families, retaining the existing housing stock by rehabilitating existing housing units and increasing the availability of permanent affordable housing by building new affordable rental and owner-occupied units and providing down payment assistance. The second purpose includes increasing public services and public facilities to improve the safety and livability of neighborhoods as a suitable living environment. The third purpose is to expand economic opportunities to low to moderate-income individuals by creating or retaining jobs or creating and/or expanding businesses in low to moderate-income neighborhoods.

The Consolidated Annual Performance and Evaluation Report (CAPER) is the principal administrative report to document how effective the City has been in expending CDBG and HOME funds to meet the objectives listed above. It serves as the basis for program monitoring for compliance and for financial audits. It provides HUD with necessary information for the Department to meet its requirement to assess each grantee's ability to carry out relevant Community Planning Development (CPD) programs in compliance with all applicable rules and regulations. It provides information necessary for HUD's Annual Report to the U. S. Congress and provides grantees an opportunity to describe to citizens their successes in revitalization of deteriorated neighborhoods and meeting objectives stipulated in our Consolidated Plan.

The City's FY 2015-16 CAPER contains information on the City's assessment of activities as they relate to the five-year goals and objectives, affirmatively furthering fair housing, affordable housing, continuum of care, leveraging resources, citizen participation, and self-evaluation.

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Please note that this CAPER is included under the goals and objectives identified in the FY 2011-2016 Five-Year Consolidated Planning Period.

## **2. ASSESSMENT OF THE ONE YEAR GOALS AND OBJECTIVES**

In June 2011, the City of Clearwater approved the FY 2011-2016 Consolidated Plan for funding from the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), and State Housing Initiatives Partnership Program (SHIP). In September 2011, the City's Consolidated Plan was approved by the United States Department of Housing and Urban Development (HUD). The Five-Year Consolidated Plan includes two key activities; provide decent, safe, and affordable housing and increase public services and facilities to improve the safety of the neighborhoods.

The City's mission is to assist residents in achieving self-sufficiency through decent housing, a suitable living environment and the expansion of economic opportunities. The goals for community development include promoting community self investment in low/moderate-income areas, providing facilities/services to address critical social services needs, providing facilities/services for seniors, children and persons with special needs, and expanding economic opportunities.

The goals for housing and the homeless include revitalizing older housing and demolishing unsafe structures, producing high-quality affordable housing, providing housing assistance, and providing services/housing for the homeless.

The City of Clearwater focuses on three (3) basic areas for assisting in the provision of decent, safe and affordable housing. The focus consists of:

1. Homeowner rehabilitation - which include emergency repairs and disabled retrofitting
2. Down payment and closing cost assistance for homebuyers
3. Acquisition/rehabilitation/new construction

To preserve the existing housing stock, the five-year goal is to rehabilitate 75 units owned by low-income households. The City will preserve the housing stock by funding the acquisition and rehabilitation of 50 existing units for new low-income owner households over the five-year period.

To encourage new homebuyers, the five-year goal is to provide direct down payment/closing cost assistance to 100 low and moderate-income homebuyers. The City has proposed to construct 80 new affordable, for sale, infill housing units to support the City's ongoing revitalization/redevelopment efforts.

To encourage participation in the City's homebuyer's activities, the five-year goal is to provide credit counseling and homeownership training assistance to 80 prospective low-income homebuyers.

During FY 2015-16 funding year, the City implemented its Housing Pool primarily with SHIP and HOME monies and used the funds for down payment and closing cost assistance, lot acquisition, rehabilitation and new construction. For larger developments, a non-profit and/or for-profit organization may be allocated funds in a

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line of credit format. This allows for the development of small infill projects, as well as the acquisition of several single existing units for rehabilitation and resale.

Clearwater's Economic Development and Housing Department - Housing Division oversees the activities of its subrecipient participants and administers the City's rehabilitation program using CDBG, HOME and SHIP funds.

The Housing Pool participants submit a client case for approval for down payment and/or closing cost assistance. Once approved, the City encumbers those funds. Upon home closing, the Housing Pool participant will request reimbursement of the funds they expended and their loan processing fee(s). The loan processing fee(s) are not funded until we review the client file and have determined that all necessary documentation has been obtained to verify household income and assets and to substantiate any rehabilitation that may have been done on the home that was purchased. The Housing Pool continues to be one of the most effective ways for our housing partners to access funding for income-eligible clients.

The City has identified five general strategies to provide affordable housing over the Consolidated Plan period. They are to provide decent, adequate and affordable housing in safe and desirable environments for: a) renters, b) homeowners, c) homebuyers, d) homeless and e) non-homeless with special needs.

#### **a. Rental Strategy**

The strategy for rental activities includes maintaining the existing rental housing stock through rehabilitation, new construction, conversion, and providing additional funding for acquisition/rehabilitation to very-low income households to ensure that housing costs, including utilities, does not exceed 30% of their gross monthly income.

The priorities listed in the current five-year strategy calls for providing decent, adequate and affordable housing in a safe and desirable community for renters. To fulfill this strategy, the City facilitated meetings with developers and discussed potential funding for renovations of existing rental properties and/or new construction projects.

##### *1) Garden Trail Apartments*

On September 25, 2015, the City provided a loan to SP Garden Trail LLC (Garden Trail) in the amount of \$350,000 utilizing HOME and SHIP funds to purchase real property located at 609 Seminole Street. Garden Avenue Apartments is a seventy-six unit garden-style; affordable apartment project financed with an allocation of competitive tax credits from the Florida Housing Finance Corporation and private bank financing. The approximately 2.58 acre site is located just north of downtown Clearwater.

All units will be income restricted with 93.4% of units rented to families at or below 60% area median income (AMI) and 6.5% of units rented to families at or below 40% AMI. The unit breakdown will consist of 52 two-bedroom, 2-bathroom units at 900 square feet and 24 three-bedroom, three-bathroom units at 1,100 square feet. The proposed rents net of a utility allowance are as follows:

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2 Bedroom @40%AMI	\$531
3 Bedroom @ 40%AMI	\$614
2 Bedroom @60% AMI	\$796
3 Bedroom @60% AMI	\$921

All units will have dishwashers and washer/dryer hookups, ceiling fans and wired for high speed internet. On site amenities will include a pool, community room, library, computer room and a playground.

Two and three bedroom rental units comprise by far the greatest percentage of rental unit types in the Clearwater housing market. There has been a reduction in the number of three bedroom units available and no change in the number of four bedroom units available. This indicates a need for rental opportunities for larger families.

In this reporting period, the project is on schedule and 65% complete.

**b. Homeowner Strategy**

The strategies for homeownership activities are listed as follows:

1. Increase homeownership within the City of Clearwater;
2. Bring housing up to standard (and modernize when possible);
3. Remove architectural barriers;
4. Demolish units that prove economically unfeasible to rehabilitate and provide relocation benefits;
5. Ensure housing costs are in the general range of 30% of household income, and;
6. Promote energy efficiency and prevent loss of homes.

Sixty-seven percent of the housing units in Clearwater are over 20 years of age. To assist homeowners who need rehabilitation, the City offers loans through the Housing Division and through the approved housing non-profits participating in the City's Housing Pool. The loans are available to owner-occupied households with incomes that are very-low to moderate, with a priority on very-low and low-income households.

During FY 2015-16, the City made a total of twelve (12) owner-occupied rehabilitation loans with CDBG and SHIP Program funds. There three CDBG/SHIP loans and nine SHIP loans.

Homeowner rehabilitation produced \$93,896.79 in loans from the CDBG Program with an additional \$294,008.35 in SHIP funds. The total expenditures from all funds were \$387,905.14. The table below illustrates the breakdown of income categories per loan.

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**HOMEOWNER REHABILITATION PROGRAM FY 15-16**

Program	Less than 50% AMI	50-80% AMI	Over 80% AMI	Total Units
CDBG/SHIP	2	0	0	2
SHIP Program	2	4	3	9
<b>Total</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>11</b>

In addition, the City worked on the following homeownership new construction projects:

*1) Pinellas County Habitat for Humanity – Stevens Creek Housing Development Project and Land Acquisition*

On September 29, 2008, Pinellas County provided a HOME Investment Partnership Program loan in the amount of \$1.425 million to Habitat for Humanity of Pinellas County, Inc. (Habitat) for a portion of the acquisition costs and site improvements to acquire 8.81 acres of real property located at 1884 Betty Lane that will be used to build single-family homes for low to moderate-income families. The site is the former Homer Villas, a rental community previously owned by the Clearwater Housing Authority. Other Pinellas County investments in the development of the housing units include \$730,000 in funding through the Neighborhood Stabilization Program 2.

On December 19, 2008, Habitat submitted an application for funding totaling \$600,000 to Pinellas County for a portion of the acquisition costs of the former Homer Villas. Funding was approved through the Pinellas County Housing Trust Fund in the form of a deferred-payment loan with no interest. The funds will be repaid when each home is sold to an eligible homebuyer.

On July 29, 2011, Neighborhood Lending Partners of West Florida, Inc. provided a revolving line of credit in the initial amount of \$500,000 with a maximum principal indebtedness, including future advances of \$1 million.

The City also provided a \$124,000 grant to Habitat through CDBG funds to demolish the structures.

On January 18, 2013, the City provided a loan to Habitat in the amount of \$425,000 utilizing Neighborhood Stabilization Program 3 for construction financing. The funds will be repaid when each home is sold to an eligible buyer.

In this reporting period, five homes were constructed and down payment assistance was not needed for the home purchases by the homebuyers.

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2) *Habitat for Humanity of Pinellas County – Milton Street Project*

On September 18, 2014, the City provided a \$53,750 loan to Habitat for Humanity to purchase real property with a deteriorated structure located at 1300 Milton Street, Clearwater. The vacant deteriorated structure was demolished.

On June 21, 2016, the City provided a \$200,000 loan to Habitat for Humanity to build four single family homes for low to moderate-income families. The loan has been repaid and the four homes are occupied by low to moderate-income families.

3) *Habitat for Humanity of Pinellas County – Kings Highway Project*

On August 31, 2016, the City provided a \$22,421 loan to Habitat for Humanity to purchase a vacant parcel located at 1407 Kings Highway, Clearwater. The site will be used to build a single family home for a low to moderate-income family.

4) *Kimberly Home*

On September 18, 2015, the City provided a \$95,000 loan to rehabilitate real property located at 114 North Missouri Avenue, Clearwater, Florida. Funding for the project included \$71,250 from the HOME Investment Partnership Program and \$23,750 from the State Housing Initiatives Partnership Program.

The renovated rental unit added 1,300 square feet of living space to Kimberly Home's existing housing program. The tenant's portion of the rents will not exceed 30% of the adjusted gross income for the household and will be subject to the maximum HOME Rents as published by HUD.

5) *Bright Community Trust, Inc.*

Bright Community Trust, Inc. (formally Pinellas Community Housing Foundation) was formed in May 2008 as a Florida not-for-profit organization established to increase and preserve long-term affordability of the affordable housing for low and very low income persons and provide education to individuals. The Pinellas County Board of County Commissioners authorized the creation Bright Community Trust, Inc. and authorized the Housing Finance Agency to utilize land trusts as a vehicle to facilitate affordable housing in Pinellas County. The primary purpose of the agency is to preserve subsidies of the Federal, State and local funds by utilizing a ninety-nine year ground lease.

On May 20, 2014, Bright Community Trust, Inc. (Bright Community) applied for a designation as one of the City's eligible CHDOs.

On June 27, 2014, City staff determined that the agency met the program requirements and recommended the agency be certified as one.

On July 24, 2014, the Neighborhood and Affordable Housing Advisory Board recommended the agency be certified as a CHDO and award the agency \$295,405 to further affordable housing.

The funds were provided through the remaining balance in FY 2011, 2012 and 2013 HOME Program CHDO set-aside allocations of \$10,107.32, \$45,301.65, and \$43,513.65 respectively. The balance of the funds was derived from HOME Program

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Income totaling \$147,338.99 and Pinellas County Housing Trust Fund dollars totaling \$49,112.99.

The funds were originally going to be used to purchase and renovate three units, but due to increases in property values Bright Community was only able to purchase two properties.

On May 7, 2015, the City provided a loan in the amount of \$137,198 to purchase and rehabilitate property located at 203 South Neptune Avenue.

On May 14, 2015, the City provided a loan in the amount of \$157,571 to purchase and rehabilitate property located 2034 Keene Road.

When the property sold the program income was returned to the City. The program income included structures only. The cost for the land remained in a land bank with the agency. The new homebuyer purchased the structure only and not the land thereby making the property affordable.

As of this reporting period, both properties were sold to low to moderate-income families.

On August 18, 2016, the City provided a loan in the amount of \$96,161 to purchase and rehabilitate 1718 Druid Road East.

On August 19, 2016, the City provided a loan amount of \$90,456 to purchase and rehabilitate property located at 1546 Illinois Road.

As of this reporting period, both properties are currently being renovated.

### **c. Homebuyer Strategy**

The strategies for homebuyers include housing counseling programs that address pre-ownership issues, credit counseling, budgeting and foreclosure prevention to the very-low, low and moderate-income households. The 2016 Median Income for a family of four (4) in the Tampa/St. Petersburg/Clearwater Area is \$59,200. The low-income threshold is \$47,350 for households at 80% of area median income and \$29,600 for households at 50% of area median income.

Other strategies include easy access to affordable homeownership opportunities by providing larger subsidies to the very-low income credit-ready households and those purchasing homes within the City's target areas. The homebuyer strategy also provides a means to finance the cost of rehabilitation as part of acquisition, providing additional affordable housing units to very-low and low-income households, upgrade neighborhoods and encourage activities to promote safer neighborhoods.

The City offers several programs that assist in making housing more affordable to very-low to moderate-income homebuyers. The City's Homeownership Program lends funds to purchase land, provide down payment assistance, pay impact fees, pay disposition costs, pay closing costs and build new homes for income-eligible homebuyers. Funds in this program are also available to approved non-profit agencies financing their clients home ownership needs. Currently these agencies include:

1. Habitat for Humanity of Pinellas County
2. Habitat for Humanity of Pinellas County – Community Housing Development Organization
3. Bright Community Trust, Inc.
4. Tampa Bay Community Development Corporation

The funds are leveraged against private sector financing to provide affordable housing.

The five-year goal for homebuyers calls for assisting 100 homebuyers with down payment and closing cost assistance and providing 80 homebuyers with educational services in regards to purchasing a home.

The City budgeted funding for housing counseling to two agencies, the Community Service Foundation and Tampa Bay Community Development Corporation, with CDBG dollars as a public service. In addition, the City provided funds for housing counseling services to homebuyers who purchased homes with HOME Program funding.

A total of 16 potential homebuyers participated in housing counseling provided by Community Service Foundation and 70 participated through Tampa Bay CDC as a public service. Six families participated in the TBCDC Programs (Homeownership Counseling and Homebuyer Education Programs) through the HOME Program.

Other activities supported by the City included providing funding for the acquisition of vacant land and building single-family homes, providing funding to purchase existing homes and rehabilitating them and providing down payment and closing cost assistance to purchase new and existing homes.

In this reporting period, the City provided two loans totaling \$199,290 (\$173,826 HOME Program and \$25,464 Pinellas County Trust Program) to Bright Community Trust, Inc. to purchase, renovate and sell two properties located at 1718 Druid Road East and 1546 Illinois Road.

Another homebuyer project included Habitat for Humanity of Pinellas County. In this project, the City provided a loan totaling \$200,000 for the agency to purchase vacant real property and build four new single family homes. The agency purchased the property and completed building four single family homes.

The City's Down Payment and Closing Cost Assistance Program provided new homebuyer opportunities to ten (10) families. Nine of the loans made to families had incomes between 50-80% of AMI and one had income between 80-120% of AMI.

**DOWN PAYMENT AND CLOSING COST ASSISTANCE PROGRAM FY 15-16**

Program	Less than 50% AMI	50-80% AMI	Over 80% AMI	Total Units
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HOME/SHIP Program	0	6	0	6
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SHIP Program	0	3	1	4
<b>Total</b>	<b>0</b>	<b>9</b>	<b>1</b>	<b>10</b>

Note: HOME Program funds require a local match, unless it is a CHDO Project. SHIP Program funds do not require a local match.

The funds committed for the homebuyer strategy during this reporting period are as follows:

<b>Program</b>	<b>Infill</b>	<b>Down Payment Assistance</b>	<b>Total</b>
HOME CHDO	\$98,922	\$0	\$98,922
HOME/CHT	\$195,849	\$0	\$195,849
HOME/SHIP	\$200,000	\$285,140	\$485,140
SHIP	\$0	\$27,000	\$27,000
<b>Total</b>	<b>\$494,771</b>	<b>\$357,140</b>	<b>\$851,911</b>

The City maintains a goal of trying to leverage resources. Through the expenditures of \$357,140 in funding through the HOME, SHIP, CDBG and County Housing Trust Fund, the City was able to leverage \$1,579,707 in private sector/owner financing. This has resulted in a 4.42 ratio, for every dollar the city committed.

#### **d. Homeless Strategy**

##### **Policy Direction**

The Pinellas County Homeless Leadership Board (HLB) is the lead agency for the Pinellas County/St. Petersburg/ Clearwater/ Largo Continuum of Care (CoC). It was created on February 1, 2012 and it assumed that role from the Pinellas County Coalition for the Homeless when it merged with the Homeless Leadership Network (HLN).

Its mission is to prevent, reduce, and end homelessness in Pinellas County. The HLB was created by an Interlocal Agreement among: Pinellas County; the Cities of Clearwater, Largo, Pinellas Park, St. Petersburg, and Tarpon Springs; the School Board of Pinellas County; the Pinellas-Pasco Public Defender's Office; and the JWB/Children's Services Board.

The HLB has a minimum of 15 members and a maximum of 21 members, of which seven are elected officials. The remaining members represent business, service providers, the faith-based community, hospitals/medical care, a community leader, and a homeless/formerly homeless person.

The roles and responsibilities of the HLB are:

- o Policy: Set and implement policies for the homeless services system and ensure the system and its parts adhere to them.
- o System Planning: Plan, implement, and advocate for design and critical activities of the Pinellas County system of services.

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- Oversight: Monitor and report on system and provider performance towards adopted community-wide goals/outcomes.
  - Accountability: Design, track, and report on outcomes and accountability measures to ensure resources are used effectively and homeless persons gain stable housing.
  - Operations: Perform all 'Lead Agency' responsibilities for federal and state homeless funding, such as the HUD Continuum of Care and the state's homeless grants.
  - Financial: Administer funding from federal, state, and local public and private resources for homeless services, provide strategic alignment of local funding to best meet the county-wide service system needs, and secure additional resources.
  - Coordination: Coordinate planning, funding, and activities with existing bodies as much as possible, such as the Juvenile Welfare Board, the Low Income Housing and Health/Behavioral Health Networks, HUD-funded County and City Emergency Solutions Grants and CDBG funds, Pinellas County Health & Community Services, the Public Housing Authorities, etc.
  - Advocacy: Advocate for effective homeless/at-risk services at the local, state, and federal levels.

There are two major Councils under the HLB with very specific roles. The Providers Council (made up of public and private homeless and at-risk service providers) develops recommendations to the HLB on issues affecting the homeless services system, addresses the needs of all target groups, and coordinates planning and recommendations with other community-wide planning groups. The Funders Council (composed of representatives from local and state governments, businesses, foundations, and other funders of services that affect all homeless/at-risk target groups) was created in August 2013 and develops recommendations to the HLB on funding of homeless/ at-risk programs and services and on strategically aligning funding resources available for homeless/at-risk programs and services based on HLB-approved priorities, to make the most effective use of scarce resources.

In this fiscal year, the HLB continued its work with the Providers and Funders Council and confirmed the planning for a coordinated intake process.

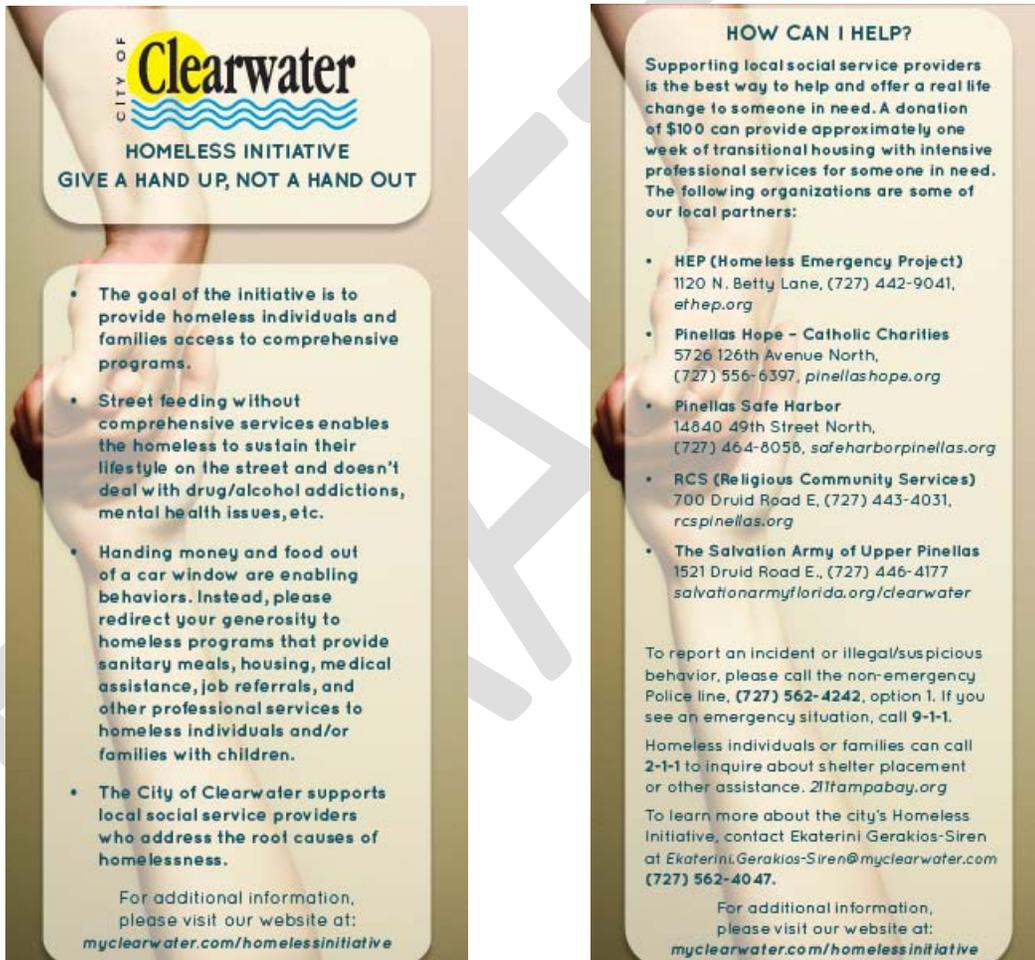
According to the 2016 Point-In-Time Survey and Count of the homeless population in Pinellas County, the total number of homeless people was 2,777. Approximately 21.2% of the entire homeless population of Pinellas County was in Clearwater.

The City of Clearwater continues its effort to address the root causes of homelessness in our community. We have completed year three of a comprehensive, holistic approach in an effort to reduce the number of homeless individuals and families in Clearwater by placing them into programming that will assist them in getting off the street.

The national best practice has proven the key is to move from an "enablement model" to a comprehensive system of "engagement". In Clearwater, there are three shelters that engage homeless individuals and families: HEP (Homeless Emergency Project, Inc.), RCS (Religious Community Services) and The Salvation Army Transitional Living Center. We need to dramatically expand on the success of these three agencies by engaging each and every homeless individual in our community. Additionally, Pinellas Safe Harbor and Pinellas Hope are two temporary shelters that serve the homeless population of Pinellas County. In addition to providing shelter

and food which meet a homeless person's basic needs, all these programs also provide life-skill classes, transportation for employment, job training, mental health and other services.

In FY 2015-2016, City of Clearwater staff continued educating City employees and the general public on the city's homeless initiative. Staff created a website listed in the City's webpage ([www.myclearwater.com/homelessinitiative](http://www.myclearwater.com/homelessinitiative)). Additionally, staff created a handout in an effort to educate the residents about the main goal of the city's homeless initiative, how they can assist the homeless population by giving a hand up and not a hand out, and provide the citizens with contact information of local social service providers.



In August 2012, the City created the Clearwater Homeless Street Outreach Team, which comprises of a Clearwater Police Officer and a social worker from Directions for Living. The team reaches out to homeless individuals and/or families on the street or at feeding sites and provides assistance to them (either by placing them in a shelter, or by providing transportation to Daystar Life Center, or by referring them to other services in Pinellas County).

In FY 15-16, the Clearwater Homeless Services Street Outreach Team directly

assisted 56 homeless individuals by transport to Safe Harbor, Pinellas Hope, HEP, and other services with 278 calls and contacts per month.

For FY 2015-2016, the City of Clearwater, through its General Fund, contributed \$100,000 to Pinellas Safe Harbor, \$60,000 to Homeless Emergency Project, \$25,000 to the Homeless Leadership Board, \$25,000 to Pinellas Hope, \$25,000 to Religious Community Services and \$10,000 to The Salvation Army of Upper Pinellas.

**Operational Support**

The City provided CDBG funding to three agencies assisting the homeless in this reporting period - Religious Community Services, Inc. (RCS), Homeless Emergency Project (HEP) and Westcare GulfCoast Florida.

The chart below illustrates the non-housing homeless allocations and expenditures for FY 2015-16 and prior funds expended in this reporting year. These allocations resulted in many homeless individual/families being provided a place to live and obtain other essential services.

	FY 15/16 Budget	FY 15/16 Expended
Religious Community Services, Inc.	\$18,000	\$18,000
Westcare GulfCoast Florida	\$12,000	\$12,000
Homeless Emergency Project	\$18,000	\$18,000
<b>TOTAL</b>	<b>\$48,000</b>	<b>\$48,000</b>

**Homeless Housing Actions**

Public Services and Facilities

The City provided funding in the amount of \$12,000 to Westcare GulfCoast Florida, Inc. for salary support to operate the Turning Point overnight shelter. The shelter provides an overnight facility for homeless persons under the influence of drugs and/or alcohol. It operates as an inebriate receiving and intervention program that provides for a 24-hour sobering up area, intensive case management, and placement service. The agency's goal was to serve 150 homeless individuals. The agency expended \$12,000 and assisted 215 homeless individuals.

The City provided funding in the amount of \$18,000 to Religious Community Services, Inc. in partial salary support for a Housing Director and an Administrative Assistant/Case Manager. The agency's goal was to serve 675 homeless/on the verge of homelessness individuals. The agency expended \$18,000 and assisted 477 homeless/on the verge of homelessness individuals.

The City provided funding in the amount of \$18,000 to Homeless Emergency Project for salary support for a Case Manager to operate the transition housing program for the homeless. HEP provides emergency shelter, transitional housing, and family rental units for the homeless population. In addition to housing, the agency provides food, intensive case management, clinical services, free dental care, child care and other supportive services to the homeless. The agency's goal was to assist 900

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homeless individuals. The agency expended \$18,000 and assisted 816 homeless individuals.

**e. Non-Homeless Special Needs Strategy**

*Public Services and Facilities*

CDBG funds were provided in the amount of \$12,000 to Pinellas Opportunity Council for salary support to administer their Chore Services Program. The Chore Service Program provides heavy household cleaning, yard work and minor repairs for those who are elderly, frail-elderly, developmentally-disabled and physically-disabled Clearwater individuals. The agency's goal was to assist 42 individuals. The agency expended \$12,000 and assisted 55 individuals.

**3. AFFIRMATIVELY FURTHERING FAIR HOUSING**

The City of Clearwater is no longer directly enforcing fair housing laws. The responsibility has been assigned to the Pinellas County Human Relations Department since their office investigates and makes recommendations on all Fair Housing issues for other areas of Pinellas County with the exception of the City of St. Petersburg.

The City plays an active role in affirmatively furthering Fair Housing by adhering to the Human Rights Ordinance that Pinellas County adopted in 1984. Pinellas County maintains an Interlocal Agreement with the City of St. Petersburg for the enforcement of the ordinance. The City of St. Petersburg handles enforcement south of Ulmerton Road and Pinellas County enforces north of Ulmerton Road.

In 2002, the City of Clearwater, along with the cities of St. Petersburg and Largo, and Pinellas County formed a Fair Housing Partnership to coordinate efforts countywide to support and expand the availability of housing to all, regardless of familial status, national origin, race, accessibility, and disability. The partnership's tools for furthering this effort are educational programs, training, testing, assessments, and enforcement through the appropriate channels. The partnership meets periodically to review programs and to set and review goals.

The City remains active in the provision of affordable and accessible housing and promotion of home ownership. The City provides information concerning home ownership, home financing, and home repairs in printed matter and has worked with our Public Communications Department to provide information in a variety of other mediums.

On April 8, 2016, the City partnered with the Bay Area Apartment Association, Bay Area Legal Services, the cities of Largo, St. Petersburg and Tampa, Greater Tampa Association of Board of Realtors, Gulf Coast Legal Services, Hillsborough County Equal Opportunity Administration and Pinellas County Office of Human Rights (Tampa Bay Fair Housing Consortium) to sponsor an Annual Fair Housing Certificate Program. The City provided sponsorship for programs providing workshops on Fair Housing, Accessible Home Design, Landlord-Tenant Rights and Responsibilities, and Real Estate Sales and Rentals.

Tampa Bay Fair Housing Consortium presents ...

A Fair Housing training for housing providers, real estate agents, property managers, attorneys, government officials, apartment personnel, homeowners and general public.

## Fair Housing Month Symposium

### Shared Opportunity in Every Community



Acting Special Litigation Counsel  
**Daniel P. Mosteller**  
U.S. Dept. of Justice Civil Rights Division  
Housing and Civil Enforcement Section



Service Dog Trainer  
**KEN LYONS & "GLORY"**  
Founding member of Service Dogs of Florida, a nonprofit provides highly trained and skilled service dogs and technology to individuals with disabilities.



Civil Rights Attorney  
**JEAN ZACHARISIEWICZ**  
Associate at Brown, Goldstein & Levy, LLP

**Join us for the 13th Annual Fair Housing Symposium featuring current trending topics you must know:**

- Pets vs. Service Animals: What's the difference?
- Domestic Violence: Do you standby or get involved?
- Supreme Court's 2015 decision on *Disparate Impact*: What is it .. How is it applied... ?
- Reasonable modifications for housing accessibility
- Legal Updates
- Lunch & Door Prizes (must be present to win)
- Legal Education Credits: Pending



**Location: Pinellas REALTOR® Association**  
4590 Ulmerton Road • Clearwater, Florida 33762



**Note:** For special accommodations, including the provision of auxiliary aids or services, please contact Mark Esparza at 727-464-4801 or email [mesparza@co.pinellas.fl.us](mailto:mesparza@co.pinellas.fl.us).  
Para informacion en Español, comuniquese con Mark Esparza al 727-464-4801 ó por correo electronico a [mesparza@co.pinellas.fl.us](mailto:mesparza@co.pinellas.fl.us).

**Quick n' Easy** online registration ... Go to the Education/Events calendar at [www.pinellasrealtor.org](http://www.pinellasrealtor.org) or click [here](#) to register electronically

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## **a. Sale or Rental of Housing**

Fair Housing complaints received by the Pinellas County Office on Human Rights/Human Relations indicate that discrimination in the sale or rental of housing and provision of housing brokerage services does occur. The City hopes to partner with other local government agencies and conduct a study to determine the level of discrimination.

## **b. Public Policies**

The high percentage of build-out in the City affects the availability of suitable land for multi-family and affordable single-family development. The City's Community Development Code, design standards, adequate public facility (concurrency) ordinance and building code requirements influence the feasibility of affordable housing projects. Development regulations can limit the potential use of small or irregular infill parcels for affordable housing or increase costs associated with site development and construction.

## **c. Administrative Policies**

Administrative policies generally support Fair Housing. These include:

1. Marketing housing programs in targeted areas.
2. Providing citywide homebuyers' assistance and education.
3. Placing educational material on the Housing Division's webpage.
4. Carefully reviewing where affordable housing developments will be located.
5. Avoiding a concentration of very-low to moderate-income households in multi-family developments.

## **d. Actions Taken To Overcome Impediments**

In 1995, the U.S. Department of Housing and Urban Development (HUD) announced that entitlement communities, communities receiving direct federal funding from Community Development Block Grant, HOME Investment Partnership and Emergency Shelter Grant programs, must conduct a study of existing barriers to housing choice. This required study is referred to as the Analysis of Impediments (AI) and is part of entitlement communities consolidated planning process.

The purpose of the AI is to examine how state and local laws, private, public and non-profit sector regulations, administrative policies, procedures, and practices are impacting the location, availability, and accessibility of housing in a given area. The AI is not a Fair Housing Plan rather it is an analysis of the current state of fair housing choices in Clearwater and identifies specific barriers that need to be addressed if future fair housing initiatives are to be successful.

Each jurisdiction receiving federal funds must certify that it is affirmatively furthering fair housing. The certification specifically requires jurisdictions to conduct an analysis of impediments to fair housing choice within the state or local jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

Evaluating fair housing impediments is a complex process involving diverse and wide-ranging considerations. The role of economics, housing patterns, and personal

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choice are important to consider when examining fair housing choice. Clearwater has relatively few impediments to fair housing. However, some issues were identified.

On July 22, 2010, the cities of St. Petersburg, Largo and Clearwater and Pinellas County procured the services of J-Quad Planning Group, a fair housing consultant, to conduct an analysis of impediment to fair housing choice for each entity. The result of that analysis is listed below.

The analysis of fair housing choice in the City has resulted in the identification of impediments, identified through a study methodology that included conducting focus group sessions, the construction of a demographic analysis resulting in a community profile and fair housing index, analysis of the Home Mortgage Disclosure Act (HMDA) data for the City and Pinellas County and a fair housing law and public policy and program review.

The City's commitment to furthering affordable housing through planning and CDBG/HOME program design and implementation is noteworthy. These efforts will continue to help maintain stability and strengthen its older and lower-income areas. The City and its nonprofit partners are encouraged to expand these efforts into other neighborhoods as a primary means of expanding fair housing choice.

### **Banking, Finance, Insurance and Other Industry Related Impediments**

Impediment: Impacts of the Sub-prime Mortgage Lending Crises and increased Foreclosures.

Remedial Action: Continue to work with the State, National Non-Profit Housing Intermediaries, Federal Home Loan Bank, other lenders and HUD to evaluate programs and identify funding that can help reduce the mortgage default rate and foreclosure rates among low and moderate-income home buyers and existing home owners.

Impediment: Low number of loan applications from minorities and low origination rates for minority applicants.

Remedial Action: Continue homebuyer outreach and education efforts. Expand homeownership and credit counseling classes as part of a high school curriculum in order to help prevent credit problems later in life.

Impediment: Predatory lending and other industry practices.

Remedial Action: Continue to encourage financial institutions to assist low to moderate-income persons by establishing or reestablishing checking, saving, and credit accounts for residents that commonly utilize check cashing services through bank initiated "fresh start programs" for those with poor credit and previous non-compliant bank account practices.

### **Socio-Economic Impediments**

Impediment: Poverty and low-income among minority populations.

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**Remedial Action:** Continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, and the assistance with the preparation of small business loan applications. Support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents.

### **Neighborhood Conditions Related Impediments**

**Impediment:** Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

**Remedial Action:** Continue to support and expand program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes. Involve volunteers, community and religious organizations/institutions and businesses as a means of supplementing financial resources for housing repair and neighborhood cleanups.

### **Public Policy Related Impediments**

There were no Public Policy Related Impediments.

The City funds programs that offer free classes for persons desiring to become homeowners. The Pinellas Realtor Organization subscribes to the Voluntary Affirmative Marketing Agreement (VAMA) and works to educate its members about Fair Housing. Training and marketing materials have been videotaped and translated into American Sign Language and Spanish. The City promotes home ownership and education at various homebuyer fairs and expositions. The City also provides funding to Community Service Foundation to provide Fair Housing Education. In addition to the Human Relations Department, the City is working with Pinellas County Realtors through the VAMA Program to further fair housing opportunities in real estate transactions. To further these efforts of the VAMA, the Pinellas County Board of Realtors enlisted the services of the Community Housing Resource Board to focus on the federal, state and local enforcement agencies, housing industry groups and volunteer community groups working together to promote fair housing practices.

These efforts include:

- Providing public information on fair housing
- Assessing community fair housing needs and identifying local problems and issues that impede equal housing opportunity
- Evaluating performance and effectiveness of the VAMA
- Expanding minority involvement in the real estate industry
- Expanding public awareness of housing opportunities in the community
- Developing cooperative solutions to problems associated with the implementation of the VAMA

Other actions during FY 2015-16 include:

- Continued support of Pinellas County Human Relations Department, Pinellas County Board of Realtors, and the Community Housing Resource Board.

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- Continued to work with the local committee of American with Disabilities to view housing related issues for homeowners, renters, or homebuyers with disabilities.
  - Provided funding in the amount of \$12,000 to Gulf Coast Legal Services to implement a fair housing program that offers counseling services, initial needs assessment, rental eviction intervention, and marketing of fair housing programs. The agency assisted 127 individuals.
  - Provided funding in the amount of \$5,000 to Community Service Foundation to administer a fair housing program. The agency assisted 68 individuals.

The Pinellas County anti-discrimination effort focuses on public information and enforcement of fair housing regulations and the County's Human Rights Ordinance. The County publishes a Housing Resource Directory that includes an overview of fair housing law, information about reasonable accommodation and accessibility, and a list of state and local enforcement agencies. The County produces a brochure entitled, *Fair Housing in Pinellas County*, and distributes approximately 5,000 copies annually. Below market rate mortgages, down payment and closing cost assistance are readily available through the County's Housing Finance Authority and through other agencies. The County is also active in providing and promoting affordable housing, providing low-cost funds for home purchase or repair, and modifications to homes to make them accessible to persons with disabilities.

The City directs significant resources to expand the supply of affordable rental housing and partners with a variety of for-profit and non-profit developers and the Housing Finance Authority of Pinellas County. The City also assists developers with a variety of incentives aimed at reducing development costs, impact fees, and regulatory impediments (including providing bonus densities for creating affordable housing).

The City encourages mixed-income, multi-family developments to develop affordable housing in areas that are not predominantly low to moderate-income areas as part of a continuing effort to deconcentrate poverty. Funding is denied to developers who do not provide mixed-income housing where the effect could be to racially or economically segregate low-income households.

#### **4. LEVERAGING RESOURCES**

The City's efforts to provide affordable housing and other services to very low to moderate-income families have resulted in leveraging a great amount of additional resources.

Through the Infill Housing and Down Payment Assistance Programs, the City continues to work closely with the lending and housing non-profits in the community to leverage private investment in home ownership. (Please see Homebuyers Section for accomplishments). In addition, Tampa Bay Community Development Corporation provides homeownership counseling to support our housing programs.

The funds committed for the homebuyer strategy during this reporting period are as follows:

<b>Program</b>	<b>Infill</b>	<b>Down Payment Assistance</b>	<b>Total</b>
HOME CHDO	\$98,922	\$0	\$98,922
HOME/CHT	\$195,849	\$0	\$195,849
HOME/SHIP	\$200,000	\$285,140	\$485,140
NSP3	\$0	\$45,000	\$45,000
SHIP	\$0	\$27,000	\$27,000
<b>Total</b>	<b>\$494,771</b>	<b>\$357,140</b>	<b>\$851,911</b>

The City maintains a goal of trying to leverage resources. Through the expenditures of \$357,140 in funding through the HOME, SHIP, CDBG, Non-HUD and County Housing Trust Fund, the City was able to leverage \$1,579,707 in private sector/owner financing. This has resulted in a 4.42 ratio, for every dollar the city committed.

## **5. CONTINUUM OF CARE NARRATIVE**

The City works closely with the Pinellas County Leadership Board and the Homeless and various other homeless services providers in addressing the needs of the City's Homeless.

The City listed Continuum of Care issues as a high priority in the Consolidated Plan.

The City provided funding in the amount of \$12,000 to Pinellas Opportunity Council for salary support to administer their Chore Services Program. The Chore Service Program provides heavy household cleaning, yard work and minor repairs for those who are elderly, frail-elderly, developmentally-disabled and physically-disabled individuals. The agency's goal was to assist 42 individuals. The agency expended \$12,000 and assisted 55 individuals.

The City provided funding in the amount of \$12,000 to WestCare GulfCoast Florida, Inc. for salary support to operate the Turning Point overnight shelter. The shelter provides an overnight facility for homeless persons under the influence of drugs and/or alcohol. It operates as an inebriate receiving and intervention program that provides for a 24-hour sobering up area, intensive case management, and placement services. The agency's goal was to serve 150 homeless individuals. The agency expended \$12,000 and assisted 215 individuals.

The City provided funding in the amount of \$18,000 to Religious Community Services, Inc. in partial salary support for a Housing Director and an Administrative Assistant/Case Manager. The agency's goal was to serve 675 homeless/on the verge of homelessness individuals. The agency expended \$18,000 and assisted 477 homeless/on the verge of homelessness individuals.

The City provided funding in the amount of \$18,000 to Homeless Emergency Project for salary support for a Case Manager to operate the transition housing program for the homeless. HEP provides emergency shelter, transitional housing, and family rental units for the homeless population. In addition to housing, the agency provides food, intensive case management, clinical services, free dental care, child care and other supportive services to the homeless. The agency's goal was to assist 900 homeless individuals. The agency expended \$18,000 and assisted 816 individuals.

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The City did not receive any applications for direct support for providing housing opportunities for persons with HIV/AIDS. The City will continue to outreach to agencies that provide services to this community.

## **6. CITIZENS PARTICIPATION**

The City maintains a Neighborhood and Affordable Housing Advisory Board to encourage public participation. The Board meets once a month to discuss and make recommendations to City staff and the City Council on housing-related issues. The City Clerk's Office maintains minutes from the meetings.

The City has not received any citizen comments on the Proposed FY 2015-16 CAPER.

## **7. OTHER ACTIONS**

### **a. Fostering and Maintaining Affordable Housing**

The City has been very proactive in fostering and maintaining affordable housing. Although the City cannot control the cost of labor, goods or land costs, the City continues to look for new and creative ways to address the issue of affordability. Some of the steps the City has taken in the past and/or is currently doing include:

- Design homes that are practical and efficient
- Provide financing at below market rates, zero percent and/or deferred payment loans
- Fund subrecipients to acquire vacant properties and build affordable houses
- Work with subrecipients to acquire homes foreclosed by HUD and resell them as affordable housing units
- Pay for infrastructure improvements with general revenue funds
- Change the City's Development Code to address other development issues
- Work with the local housing authority to buy property and resell for affordable housing
- Work with developers to put together applications for funding through the Low-Income Housing Tax Credit Program, State of Florida Housing Bond Program and other resources to build or rehabilitate rental units for affordable housing

### **b. Barriers to Affordable Housing**

In the early years (1992 – 1995) of the City's SHIP Program, the Clearwater's Affordable Housing Advisory Committee (AHAC) reviewed the following areas to identify potential barriers to affordable housing:

- Affordable Housing Definitions
- Permit Processing
- Impact Fee Requirements
- Infrastructure Capacity
- Residential Zoning Density
- Transfer of Development Rights
- On-Site Parking and Setback Requirements
- Zero-Lot Line Development

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- Sidewalk and Street Requirements
  - Regulatory Review Processes
  - Inventory of Lands Suitable for Affordable Housing Development

The City began receiving SHIP Program funding in 1992 when the Florida Legislature adopted the Sadowski Act. The SHIP Program is a dedicated source of affordable housing funds that are provided annually to cities and counties within the State of Florida.

One of the driving forces behind the passage of the Sadowski Act was the Florida Homebuilders and Contractors Associations. As a result of their lobbying effort, SHIP jurisdictions each year must expend 75% of their funds, entitlement and recaptured funds, on activities that involve construction and/or rehabilitation of homes, and in addition, 65% of the funds, entitlement and recaptured funds, must result in homeownership.

A major requirement of the SHIP Program, as well as a condition of receiving continued funding, was each jurisdiction had to adopt affordable housing incentives that would assist in the implementation of their affordable housing activities. Each SHIP entitlement community was required to adopt an Affordable Local Housing Incentive Strategy (LHIS), which contained, at a minimum two statutory required incentives: (1) assurance that permits as defined in Chapter 163.3164(7) and (8) F.S. for affordable housing projects are expedited to a greater degree than other projects and (2) an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption (420.9071(16)F.S.).

During the 2007 legislative session, the Florida legislature passed House Bill 1375. Under this bill, approval was granted for the creation of Section 420.9076 of the Florida Statute. This statute requires counties and cities receiving SHIP funds to appoint an eleven member Affordable Housing Advisory Committee (AHAC). The statute further provides that the committee be made up of members from a specific industry or a specific group as identified in the statute. The requirement was largely met through the use of the City's existing NAHAB. The City Council adopted Resolution No. 08-15 that created and appointed the AHAC.

The duties of the AHAC included reviewing policies and procedures, ordinances, land development regulations and the City's adopted comprehensive plan and recommending specific actions or initiatives to encourage or facilitate affordable housing.

Per state statute, at a minimum, the AHAC reviewed and made recommendations on the following:

1. The processing of approvals of development orders or permits, as defined in F.S.163.3164 (7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
2. The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
3. The allowance of flexibility in densities for affordable housing.
4. The reservation of infrastructure capacity or housing for very-low income persons, low-income persons, and moderate-income persons.

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5. The allowance of affordable accessory residential units in residential zoning districts.
  6. The reduction of parking and setback requirements for affordable housing.
  7. The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
  8. The modification of street requirements for affordable housing.
  9. The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
  10. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
  11. The support of development near transportation hubs and major employment centers and mixed-use developments.

In July 2008, the Economic Development and Housing Department contracted with Wade Trim, Inc. to help facilitate the process. Wade Trim coordinated the preparation of the Local Housing Incentive Strategy in cooperation with City staff and the AHAC. The LHIS encompasses the definition, vision, strategic focus areas and incentive recommendations in order to facilitate the development of affordable housing in the City. The AHAC convened on four occasions in order to develop and identify the value of affordable housing, identify the principles for Clearwater's affordable housing and develop a vision statement to be included as part of the LHIS. A separate focus group consisting of for-profit and non-profit affordable housing developers was organized in order to gain additional insight and recommendations concerning the incentive strategies.

The report highlighted an affordable housing vision statement that was derived from input by board members. Additionally, AHAC members focused on the values that affordable housing brings to the City. The themes identified centered on the values that affordable housing supports a dynamic and competitive economy, improves the social well being that builds a sense of community, and ensures that the City's workforce can live within the City limits. Furthermore, the AHAC also identified and recommended provisions that would identify adaptive reuse practices, require triennial updates to the City's Local Housing Incentives Strategy, support design standards for affordable housing developers, improve communication and marketing channels for affordable housing, diversify financing resources, and support development of public and private partnerships for the provision of affordable housing.

By statute, the initial report was submitted to the City Council by December 30, 2008. After the initial submission, the reports become due every three (3) years on December 31<sup>st</sup> of the year preceding the submission of the Local Housing Assistance Plan (LHAP).

The City Council reviewed the LHIS recommendations that were approved by the AHAC on November 19, 2008. The City Council adopted an amendment to the LHAP to incorporate the local housing incentive strategies it will implement for the City. The amendment included the state required incentive strategies specified above. Upon approval, the City notified the state of its adoption of an amendment to its LHAP to incorporate the incentive strategies. The notice included a copy of the approved amended plan in order to comply with the SHIP programs participation guidelines.

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In future years, as part of the monitoring process conducted by the State of Florida, the monitors will be evaluating how local jurisdictions are implementing their affordable housing incentives in order to ensure they are meeting their statutory obligations. These evaluations will analyze the process and policies that all affordable housing projects go through from start to finish. This process is not totally exclusive to affordable housing projects using SHIP dollars, but any affordable housing project taking place in the City, regardless of the funding source.

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs

### **c. Managing the Process**

As part of the review process for proposed policies, regulations, plans and programs, the sponsoring City department requests the Economic Development and Housing Department to analyze the economic impact of the action proposed as it pertains to the cost of housing. The analysis shows the estimated increase in cost to an average home. The analyses are maintained on file in the Housing Division of the Economic Development and Housing Department.

The City holds public hearings and meetings to obtain citizen input and to respond to citizen proposals and inquiries about activities and program performances. Citizens and other City stakeholders have emphasized the need to consider the City's diverse interests in the establishment of goals, objectives, policies and priorities; the identification of new projects and programs; and in the application, monitoring and evaluation of existing programs.

Typically, the Economic Development and Housing Department staff meets with prospective affordable housing developers to determine the level of assistance and project needs. If the developer proceeds with a project, staff facilitates the plan review and permitting process through the Planning, Building and Engineering Departments. This allows the Economic Development and Housing Department to troubleshoot and streamline the process.

Below is a section from the City's Expedited Processing and Ongoing Review Policy.

### **d. Expedited Processing**

#### **i. Building Department**

All affordable housing projects, as defined in Chapter 163.3164(7) and (8) F.S., that are located within the City limits are required to include with their application for a building permit a request for Expedited Processing. A copy of this request must be provided to the Building Official and to the Director of the Economic Development and Housing Department. Expedited Processing affords eligible projects priority over projects without this status. When an affordable housing project receives approval, the Building Division notifies the Director who, in turn, will document the timeframe for the application process.

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## **ii. Planning Department**

The Planning Department will follow the City of Clearwater - Community Development Code when processing all affordable housing applications for activities that require rezoning, land-use amendments, variances, development orders, etc. Under the Code, all projects are reviewed and may be scheduled for the next meeting of the Development Review Committee (DRC – staff level review) and if needed, the Community Development Board (CDB). Many applications can be decided at the staff level and may not need to go DRC and/or CDB. When affordable housing projects and/or applications are submitted that can be decided at the staff level, they shall receive priority and be reviewed before any non-affordable housing project and/or applications. Applicants must indicate that the project will be an affordable housing development and/or project. The Planning Department has and will continue to implement, where possible, the expedited plan amendment process for large-scale amendments related to the provision of affordable housing.

### **e. Comprehensive Plan Analysis**

The City's Comprehensive Plan includes a state mandated housing element that analyzes the City's existing and projected housing need. The element contains goals, objectives and policies that work in tandem with other housing policy documents. Fostering and maintaining an affordable housing supply is one of the element's primary goals. The goal is supported by policies that aim to reduce barriers to public and private sector construction of affordable units.

The Economic Development and Housing Department coordinated with the Planning Department in 2005 for the preparation of the Evaluation and Appraisal Report (EAR) for the Comprehensive Plan. A focus of the EAR was affordable housing. In this regard, the EAR included an assessment of the successes and shortcomings of the City's affordable housing policies and programs, along with recommendations for improvement.

The EAR recommendations were addressed in a major update of the Comprehensive Plan in 2007-2008. As part of the review process, the City formed a Citizen Advisory Committee (CAC) to provide direction in the EAR. The CAC, along with a consultant (Wade Trim, Inc.), established identification of data needs and methods of compilation, meetings, methodology of comprehensive issues analysis, and coordination with other city departments. The results were provided to the City's Planning Department. The Planning Department's recommendations were approved by the City Council.

### **f. Lead Based Paint**

Lead based paint continues to be a serious problem throughout cities across America. It is usually prevalent in homes built prior to 1978. Clearwater's housing stock is relatively new with the average home being built after 1970. However, the City still maintains that lead based paint is a serious issue and conducts housing inspections to determine if there are defective paint surfaces. If lead conditions are present, the lead paint is either removed or covered in a manner described by HUD. The City will continue its effort to rid structures of lead based paint and will inspect any homes built prior to 1978 for any presence of lead based paint. The City will continue to test and remove all lead based paint surfaces in structures that are being rehabilitated under our programs that are using federal funds. The City will use the

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services of the Pinellas County Environmental Department to test all structures with defective paint surfaces and the local Health Department to test children for elevated blood levels. The Willa Carson Community Health Resource Center continues to participate with the City by providing a meeting area for neighborhood based education programs, disseminating information on the hazards of lead based paint, and blood screenings.

The City places information about lead based paint and safety on the City's Housing Division website.

Program activities include:

- Assurance that children identified as at risk receive blood lead testing and the child with elevated lead levels receives follow-up care
- Promotion of a public awareness campaign through education via physicians and the community and disbursement of educational materials
- Routine placement of educational materials on the City's Housing Division webpage
- Assessment of homes at risk to identify lead hazard control services to eliminate hazards identified in homes
- Initiation of supportive lead hazard control services to eliminate hazards identified in homes
- Evaluation of prevention activities to measure the impact and outcome of program services and intervention efforts in the community

#### **g. Poverty Level Assessment**

The City realized that the most effective way to reduce the number of persons below the poverty level was to increase their income through providing employment opportunities.

The City provides funding to support service organizations that reduce impediments for families allowing them to rise above the poverty level. The City provides economic development opportunities to non-profit and for-profit businesses that agree to hire lower-income individuals. Through the coordination of programs, including the Environmental Protection Agency, State Brownfields Redevelopment initiatives, Juvenile Welfare Board, United Way, the Eckerd Foundation, Pinellas County WorkNet, and the University of South Florida, the City will continue to expand its efforts to reduce impediments.

#### **h. Institutional Structure**

To overcome gaps in institutional structures and enhance coordination, the City provided local lenders with information relative to the City's housing programs. Together we are able to provide home ownership and homebuyer opportunities for very-low to moderate-income families. The City and its subrecipients pre-qualify clients to the lender's and City's specifications and provides financing in the form of down payment assistance.

#### **i. Public Housing and Residential Initiatives**

The City understands the benefits of improving public housing and resident initiatives. To improve the lives of families residing in public housing the City

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targeted the children to break the cycle. The City will continue to work and strengthen our relationship with the Clearwater Housing Authority (CHA) to foster innovative public housing developments, potential joint ventures and residential initiatives.

During this reporting period, the Clearwater Housing Authority assisted 1,226 families per month through their Housing Choice Voucher Program, expended \$8,705,264 in Housing Assistance Payments, assisted 2,664 families through its Public Housing Program and listed \$1,966,352 dollars in expenditures, plus an additional \$462,298 in Capital and Replacement Housing Funds.

## **8. HOUSING**

### **a. Housing Needs**

The City has been very proactive in fostering and maintaining affordable housing. Although the City cannot control the cost of labor, goods or land costs, the City continues to look for new and creative ways to address the issue of affordability. Some of the steps the City has taken in the past and/or is currently doing include:

- Design homes that are practical and efficient
- Provide financing at below market rates, zero percent and/or deferred payment loans
- Fund subrecipients to acquire vacant properties and build affordable houses
- Work with subrecipients to acquire homes foreclosed by HUD and resell them as affordable housing units
- Pay for infrastructure improvements with general revenue funds
- Change the City's Development Code to address other development issues
- Work with the local housing authority to buy property and resell for affordable housing
- Work with developers to put together applications for funding through the Low-Income Housing Tax Credit Program, State of Florida Housing Bond Program and other resources to build or rehabilitate rental units for affordable housing

### **b. Specific Five-Year Housing Objectives**

Housing Objective One: Build 25 new mixed-income rental units in conjunction with ongoing redevelopment/revitalization projects.

- Federal Funds: HOME/CBDG
- State/Other Funds: SHIP, FHFC programs

Housing Objective Two: Acquire and/or rehabilitate 40 units in small rental complexes for mixed-income affordable rental housing.

- Federal Funds: HOME/CBDG
- State/Other Funds: SHIP, FHFC programs

Housing Objective Three: Preserve the existing housing stock by rehabilitating 50 units owned by low-income owner households.

- Federal Funds: HOME/CDBG
- State/Other Funds: SHIP

Housing Objective Four: Preserve the existing housing stock by funding the acquisition and rehabilitation/expansion of 25 existing units for new low-income owner households.

- Federal Funds: HOME
- State/Other Funds: SHIP

Housing Objective Five: Provide direct down payment/closing cost assistance to 80 low and moderate-income homebuyers.

- Federal Funds: HOME
- State/Other Funds: SHIP, HFA Bonds

Housing Objective Six: Construct 80 new affordable, for sale, in-fill units in support of the City's ongoing revitalization/redevelopment activities.

- Federal Funds: HOME/CDBG
- State/Other Funds: SHIP

Housing Objective Seven: Provide credit counseling and homeownership training assistance to 80 perspective low-income homebuyers.

**Committed Projects**

	<b>Goals</b>	<b>Actual FY 2011/12</b>	<b>Actual FY 2012/13</b>	<b>Actual FY 2013/14</b>	<b>Actual FY 2014/15</b>	<b>Actual FY 2015/16</b>	<b>Total</b>
Build Mixed Income Rentals	25	5	14	0	75	0	94
Acquire/Rehab Mixed Income Rentals	40	256	0	0	1	0	257
Rehab Low-Income Owner Housing	50	14	7	8	13	12	54
Acquire/Rehab Low-Income Housing	25	0	3	0	2	2	7
Down Payment Assistance Low-Income Housing	100	14	18	19	15	10	76
Build New Affordable	80	26	12	3	4	1	46

Housing							
Housing Counseling	80	13	18	19	121	86	257
Total Housing Units	320	315	54	30	110	25	534

**c. Housing Accomplishments**

During FY 2015-16, the City made a total of ten owner-occupied rehabilitation loans with CDBG and SHIP Program funds. There were eight SHIP only loans and two SHIP/CDBG loans.

During this reporting period, eight SHIP-only loans were provided to two families with very low incomes, four families with low income and two families with moderate incomes. The two SHIP/CDBG loans were made to two very low income families.

Homeowner rehabilitation produced \$93,896.79 in loans from the CDBG Program with an additional \$294,008.35 in SHIP funds. The total loans from all funds were \$387,905.14.

The City offers several programs that help make housing more affordable to very-low and moderate-income homebuyers. The City’s Home Ownership Program lends funds to purchase land, provide down payment assistance, pay impact fees, pay disposition and closing costs and build new homes for income eligible home buyers. Funds in this program are also available to approved non-profit agencies financing their clients home ownership needs. Currently these agencies include:

- Habitat for Humanity of Pinellas County, Inc.
- Bright Community Trust, Inc. CHDO
- Tampa Bay Community Development Corporation

In this reporting period, \$98,922 in CHDO HOME funds was expended by Bright Community Trust, Inc. These funds were used to acquire two single family homes.

The City’s Down Payment and Closing Cost Program provided new homebuyer opportunities to ten families. Of the families assisted, one had income that was moderate and the others had incomes that were low.

The City provided public service funds through the CDBG Program for home buyer counseling programs. The agencies awarded the funding were Tampa Bay Community Development Corp. and Community Service Foundation. TBCDC received \$4,230 and assisted 70 families and Community Service Foundation received \$5,000, but only expended \$770 and assisted 16 families.

**9. HOME Program**

**a. Assessment of Relationship of HOME Funds**

The City received an allocation of \$265,110 in HOME Entitlement Funds for FY 2015-16. The majority of the funds were set aside for housing development. The

table shows how funds for the entitlement allocation were budgeted this reporting period:

<b>Activity</b>	<b>Allocation</b>	<b>Expended from Allocation</b>
Subrecipient Housing Pool	\$198,832	\$0
Community Housing Development Organizations	\$39,767	\$39,767
Program Administration	\$26,511	\$0
<b>TOTAL</b>	<b>\$265,110</b>	<b>\$39,767</b>

Funds set aside in the Subrecipient Housing Pool may be used for homeownership rehabilitation; new single-family housing construction, down payment and closing cost assistance, acquisition of real property and other related housing costs. Funds set aside for the Community Housing Development Organization were awarded to Bright Community Trust, Inc. The table lists the activities by which the funds were expended during this reporting period with the FY 2015-16 entitlement allocation, program income and reprogrammed funds from prior years.

<b>Activity</b>	<b>Expended</b>
Rehabilitation Owner-Occupied	\$46,948
Administration/Program Delivery Costs	\$0
Rental Housing Rehabilitation	\$0
Community Housing Development Organizations	\$84,760
Down Payment and Closing Costs Assistance	\$60,750
New Construction/Single Family	\$22,421
New Construction/Rental	\$0
Acquisition/Rehabilitation	\$89,061
<b>Total</b>	<b>\$303,940</b>

The City has one certified Community Housing Development Organization (CHDO); Bright Community Trust, Inc. The City is currently reviewing an application from Habitat for Humanity of Pinellas County, Inc. to become a CHDO.

**And  
HOME Investment Partnership Programs  
Budget and Expenditure Summary**

Activity	Budget	Prior Year plus Reprogrammed Funds	Total Funds	Expended	Remaining Balance
HOME Program Administration	\$ 29,995	\$ 13,120	\$ 43,115	\$ 43,115	\$ -
HOME Program Housing (Housing Pool) *	\$ 224,967	\$ 746,625	\$ 971,592	\$ 891,284	\$ 80,308
HOME Acquisition, Transitional Housing Community Housing Development Org. (CHDO)	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 44,994	\$ 98,921	\$ 143,915	\$ 98,921	\$ 44,994
Rental Housing Development-HOME	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL</b>	<b>\$ 299,956</b>	<b>\$ 858,666</b>	<b>\$1,158,622</b>	<b>\$ 1,033,320</b>	<b>\$ 125,302</b>

\*Expenditures include Program Income from prior years

**b. HOME Match Report**

Please see Match Report in Appendix under "IDIS Reports".

**c. HOME Inspections, Affirmative Marketing Actions, Outreach to Minority and Women Owned Businesses**

Eleven rental housing developments were or will be subject to HOME monitoring inspections. The housing developments include Fulton Avenue Apartments, Lexington Apartments, Homeless Emergency Project – SRO 1, Homeless Emergency Project – SRO2, Abilities at Morningside 1, Abilities at Morningside 2, Homeless Emergency Project – Veterans Apartments, Prospect Towers, Inc., Norton Apartments, Pine Berry Senior Apartments, and Alpine. All housing developments provided affordable housing to low to moderate-income tenants.

The monitoring visits did not show any areas of non-compliance.

**10. OTHER HOUSING PROGRAMS**

**a. State Housing Initiatives Partnership (SHIP) Program**

During FY 2015-16, the City committed the following dollars in association with the development and preservation of loans for housing units for low to moderate-income families with down payment and closing cost assistance for new and existing units.

**Down Payment and Closing Cost Assistance Loan Program**

SHIP Funds Expended	\$76,250
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Other Public Funds Expended	\$60,750
Owner/Private Funds Expended	\$1,109,708
<b>TOTAL</b>	<b>\$1,246,708</b>

The City's Down Payment and Closing Cost Program provided new homebuyer opportunities to ten families. Of the families assisted, one had income that was moderate and the others had incomes that were low.

Four families were assisted through SHIP-only loans and six families were assisted with HOME/SHIP funds.

**Owner-Occupied Rehabilitation Loan Program**

SHIP Funds Expended	\$56,000
<b>TOTAL</b>	<b>\$56,000</b>

Nine SHIP-only loans were provided to two families that were very low income, four families that were low income and three families that were moderate income. There were two SHIP/CDBG loans provided to two very low income families.

A total of \$604,016 in total revenues (allocation, program income and recaptured funds) was deposited into the SHIP Fund during FY 2015-16. These funds were generated through the following:

State Annual Distribution	\$442,764
Program Income	\$161,252
<b>TOTAL</b>	<b>\$604,016</b>

**b. Emergency Shelter Grants Program**

The City does not receive any Emergency Shelter Grant Funds.

**C. Neighborhood Stabilization Program 3**

Pursuant to federal regulations published in the Federal Register at 75 FR 64322 and regarding Title III of the Housing and Economic Recovery Act of 2008, as amended, and in accordance with Title XII of Division A of the American Recovery Act of 2009, as amended, additional funds were allocated under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 for the Neighborhood Stabilization Program 3 (NSP 3) and those established at 24 CFR Part 91 require the City of Clearwater to amend its FY 2010-11 Action Plan to incorporate the proposed FY 2010-11 Neighborhood Stabilization Program Action Plan.

The U. S. Department of Housing and Urban Development awarded the City of Clearwater \$1,385,801 in funding through the NSP 3 Program. The NSP 3 Program is designed to stabilize neighborhoods that have been and continue to be damaged by

the economic effects of properties that have been foreclosed or abandoned. The program integrated the following principals:

- Retain the Community Development Block Grant distinctive requirements
- Target and reconnect neighborhoods
- Rapidly arrest neighborhood decline
- Assure deep targeting requirements
- Ensure continued affordable housing
- Support projects that optimize economic activity
- Build inclusive and sustainable communities
- Coordinate planning and resources
- Leverage resources

The NSP 3 Program has established five allowable housing strategies for funding. They include using the funds for housing related financing mechanism, acquisition and rehabilitation, land banking, demolition, and redevelopment. The City utilized its funding in the following manner:

<u>Activity</u>	<u>Amount</u>	<u># of Units</u>
Redevelopment	\$1,247,221	20
Administration	\$165,621	
Program Income Generated	\$538,464	10
<b>TOTAL</b>	<b>\$1,951,306</b>	<b>30</b>

The target areas identified by HUD include the city-approved Neighborhood Revitalization Strategy Areas to include portions of the North Greenwood, South Greenwood, and East Gateway Strategy Areas.

The focus of these proposed activities is to continue construction financing for projects already underway to ensure their success and timely completion. The benefit for moving funding to construction financing is that once the loans are repaid, the City can use those funds as program income for downpayment assistance for these and other properties.

The NSP3 funds were allocated to the following projects:

*1) Country Club Homes*

On March 17, 2008, SP Country Club Homes, LLC (the Borrower) entered into a contract with the City of Clearwater to purchase a 2.07 acre parcel to construct and sell a 31-unit townhouse project named "Country Club Homes". The units are three-bedroom units and sold between \$142,000 and \$156,000 to eligible homebuyers whose income is less than 120% of area median income.

The funding involved an initial commitment from the City utilizing Community Development Block Grant Program in the amount of \$700,000. An additional funding commitment from the Suncoast Partnership with funding through the Neighborhood Stabilization Program 2 was also required. This included funding through Pinellas County and Neighborhood Lending Partners.

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To stimulate construction and home sales, the Borrower requested additional funding in the amount of \$475,770 through the Neighborhood Stabilization Program 3 for the development of four townhome units to build a four-unit building located at 1281, 1283, 1285, and 1287 Sawgrass Street. The loan was closed on November 9, 2012.

The developer completed development of all of the units. All of the units have been sold.

*2) Habitat for Humanity of Pinellas County, Inc.*

On September 29, 2008, Pinellas County provided a HOME Investment Partnership Program loan in the amount of \$1.425 million to Habitat for Humanity of Pinellas County, Inc. (Habitat) for a portion of the acquisition costs and site improvements to acquire 8.81 acres of real property located at 1884 Betty Lane that will be used to build single-family homes for low to moderate-income families. The site is the former Homer Villas, a rental community previously owned by the Clearwater Housing Authority. Other Pinellas County investments in the development of the housing units include \$730,000 in funding through the Neighborhood Stabilization Program 2.

On December 19, 2008, Habitat submitted an application for funding totaling \$600,000 to Pinellas County for a portion of the acquisition costs of the former Homer Villas. Funding was approved through the Pinellas County Housing Trust Fund in the form of a deferred-payment loan with no interest. The funds will be repaid when each home is sold to an eligible homebuyer.

On July 29, 2011, Neighborhood Lending Partners of West Florida, Inc. provided a revolving line of credit in the initial amount of \$500,000 with a maximum principal indebtedness, including future advances of \$1 million.

The City also provided a \$124,000 grant to Habitat through CDBG funds to demolish the structures.

On January 18, 2013, the City provided a loan to Habitat in the amount of \$425,000 utilizing Neighborhood Stabilization Program 3 for construction financing. The funds will be repaid when each home is sold to an eligible buyer.

In this reporting period, five homes were constructed and down payment assistance was not needed for the home purchases by the homebuyers.

As of this date, \$565,505 in Program Income has been generated with the City providing ten downpayment assistance loans totaling \$386,189 and utilizing \$27,041.37 in Administration.

Currently, the City is in the process of closing out the NSP3 Program and converting the remainder of the Program Income to CDBG funds.

**e. Pinellas County Housing Trust Fund**

The City of Clearwater committed a total of \$48,962 in funding through the Pinellas County Housing Trust Fund Program (PCHTF) as a match to federal programs.

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A total of \$80,133 in total revenues (allocation, program income and recaptured funds) was deposited into the Pinellas County Housing Trust Fund during FY 2015-16. These funds were generated through the following:

Annual Distribution	\$0
Program Income	\$80,133
<b>TOTAL</b>	<b>\$80,133</b>

**f. Brownfields Program**

The Brownfields Area is one of the oldest sections of the City with a low-income, minority population in the most densely populated county in Florida. The City's Brownfields area covers all three of the City's Neighborhood Revitalization Strategy Areas.

Clearwater has the distinction of being the first state-designated Brownfields area in the State of Florida. It was over ten years ago since the City was awarded its first EPA Brownfields Assessment Grant. The Clearwater Brownfields Area (CBA), with approximately 244 regulatory listed sites located in over 7,000 properties, is spread across more than 1,842 acres.

Clearwater defines Brownfields as "redevelopment opportunities that result in viable economic and community development, residential, and open-space/greenspace projects." The definition reflects a perception of Brownfields that is results-oriented, viewing challenges as opportunities rather than insurmountable liabilities.

The City did not have any federal funds for Phase I and Phase 2 assessments in this reporting period.

On August 5, 2010, the CRA acquired the Car Pro property located at 1359 Cleveland Street (see East Gateway NSRA) for environmental remediation. The City performed all the site assessments and is currently working with FDEP and USEPA to complete remediation of environmental impacts related to historical activities at the site. To date, the City received \$325,440 in Brownfields Revolving Cleanup Loan Fund dollars. The City continues to conduct groundwater monitoring at this site.

FDEP Post Active Remediation Monitoring Report month number 42 dated September 18, 2015 for the former CarPro Brownfield site was reviewed by FDEP. FDEP requested we continue site monitoring and to submit the next semi-annual monitoring report no later than March 30, 2016.

**11. COMMUNITY DEVELOPMENT**

The City utilized a strategy of diversification when selecting CDBG eligible activities. During FY 2015-16, funds were allocated for administration, for housing pool activities (rehabilitation, acquisition, disposition, etc.), program delivery costs for the City rehabilitation, infill and economic development program, demolition, public facilities and improvements and public services.

**Consolidated Annual Performance & Evaluation Report (CAPER)  
Community Development Block Grant  
Budget and Expenditure Summary**

<b>Activity</b>	<b>Budget</b>	<b>Prior Year plus</b>		<b>Remaining Balance</b>
		<b>Funds</b>	<b>Expenditures</b>	
Demolition	\$ -	\$ 27,979		\$ 27,979
Relocation	\$ -			\$ -
Acquisition	\$ -			\$ -
CDBG Program Administration	\$145,259	\$ -	\$131,012	\$ 14,247
CDBG-PD-ED	\$ 10,000	\$ -	\$ 6,774	\$ 3,226
CDBG-PD-Rehab	\$110,000	\$ -	\$ 71,972	\$38,028
CDBG-PD-Infill	\$10,000	\$ 61,585	\$ 5,528	\$66,057
Public Services	\$118,988	\$ 25,708	\$110,577	\$34,119
Public Facilities & Improvements	\$150,000	\$139,504	\$179,576	\$109,928
CDBG Program Housing (Housing Pool)	\$166,051	\$444,802	\$ 38,431	\$572,422
CDBG Economic Development	\$ -	\$ 45,351	\$ -	\$45,351
<b>TOTAL</b>	<b>\$ 710,298</b>	<b>\$ 744,929</b>	<b>\$543,870</b>	<b>\$ 911,357</b>

**FY 2015-16 CDBG/HOME Projects**

**Public Service Projects**

*1) Community Service Foundation, Inc.*

The City provided funding in the amount of \$5,000 to Community Service Foundation, Inc. for salary support to operate a fair housing counseling and housing placement program. The program provides housing services to help lower income families and individuals locate and secure permanent, decent, affordable housing. The program also strives to counsel households on Fair Housing Landlord/Tenant Rights, and to provide emergency food and shelter program rent and mortgage payment assistance. The agency's goal was to assist 60 individuals. The agency expended \$5,000 and assisted 68 individuals.

Community Service foundation has been providing social services to low to moderate-income families since 1957 and providing affordable housing services since 1984. Their affordable housing services (Fair Housing Counseling and Housing Placement Program) help lower income families and individuals locate and secure permanent, decent, affordable housing from their office located at 925 Lakeview Road, Clearwater.

CSF's Fair Housing Counseling and Housing Placement & Assistance Program activity promotes fair housing through counseling, advocacy, and education. They review Florida fair housing statutes with clients as needed, educating them as to tenant/landlord responsibilities and rights. The program provides strong support and

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definite action to assist the City in meeting this priority to assist clients with counseling, placement services, and housing assistance.

The funds provided by the City were used to pay salary support for the Housing Placement Specialist to provide this service. The CSF Housing Placement Specialist networks with Pinellas County landlords, realtors, and public and private agencies to establish and maintain a listing of available rental properties. The specialist also maintains a list from newspapers, housing publications, and the internet. In addition to housing placement, the specialist reviews the federal and state statutes and guidelines with clients to educate them as to tenant/landlord responsibilities and rights and resolve fair housing issues.

*2) Gulf Coast Legal Services, Inc.*

The City provided funding in the amount of \$12,000 to Gulf Coast Legal Services, Inc. for salary support to provide legal assistance for low to moderate-income residents who are victims of predatory lending practices, foreclosure rescue scams, wrongful foreclosures, reverse mortgage foreclosures and persons who are experiencing discrimination or fraud in housing and to remedy those matters through negotiation, mediation or litigation and to assist residents in filing complaints regarding the Fair Housing laws. Additionally, persons who are victims of domestic violence and are experiencing a housing crisis will also be served. They make material available to tenants and homeowners of their rights and conduct three outreach seminars to inform the elderly, disabled and individuals for whom English is a second language about their fair housing rights. The agency's goal was to serve 85 individuals. The agency expended \$12,000 and assisted 127 individuals.

Gulfcoast Legal Services is located at 314 South Missouri Avenue, Suite 109, Clearwater, Florida 33756 and is a HUD Housing Certified Counseling agency in the areas of pre-purchase counseling, Fair Housing pre-purchase, pre-purchase education workshops, predatory lending education workshops, pre-purchase home buyer education, mortgage delinquency and default resolution counseling, resolving/preventing mortgage delinquency workshops, financial management and others.

*3) Pinellas Opportunity Council*

The City provided funding in the amount of \$12,000 to Pinellas Opportunity Council for salary support to administer their Chore Services Program. The Chore Service Program provides heavy household cleaning, yard work and minor repairs for those who are elderly, frail-elderly, developmentally-disabled and physically-disabled individuals. The agency's goal was to assist 42 individuals. The agency expended \$12,000 and assisted 55 individuals.

Pinellas Opportunity Council is a private non-profit community action agency that has served Pinellas County for over 45 years. The agency was incorporated on September 17, 1968. POC's mission is to help alleviate poverty and promote self-sufficiency and to revitalize local communities. POC has operated Chore Services for over thirty years. Chore services provide heavy household cleaning and yard work for those clients where this is no one else capable of or responsible to accomplishing these tasks. Other services include routine house or yard tasks including such jobs as seasonal cleaning; yard work; lifting and moving furniture, appliances or heavy

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objects; household repairs that do not require a permit or specialist; and moving services.

The Chore service office is located at 4039 8th Avenue South, St. Petersburg. The agency emphasis will be placed on serving clients in the city's neighborhood revitalization areas. The services provided by chore services allow the elderly to remain in their homes and not be institutionalized. The agency assists homeowners and renters. Their clients are referred to them by various agencies including the local housing authority and City code enforcement.

#### *4) Safety Harbor Neighborhood Family Center*

The City provided funding in the amount of \$12,000 to the Safety Harbor Neighborhood Family Center for salary support to operate the Neighborhood Family Center. The Bridge the Gap project is a combination of services to help individuals and families survive; stay in their homes and to keep the families together by providing food, clothing, hygiene products, baby needs, job training, and financial assistance. The agency's goal was to assist 450 families. The agency expended \$12,000 and assisted 426 families.

The Safety Harbor Neighborhood Family Center is a non-profit human service organization with a designated service area of Eastern Clearwater, Safety Harbor and Oldsmar. The agency's mission is to nurture and strengthen children youth, adults, their families, and communities through support services, education, and collaborative partnerships to improve lives and achieve self-sufficiency.

To accomplish this mission, the agency established The Bridge the Gap Project. The program is a combination of services to help individual and families survive, stay in their homes and keep the family together. It does this by providing critical basic needs, financial assistance, career development and school readiness/school success. Critical basis needs include food, clothing and hygiene products.

These products are made available to individuals and families through their food bank. In the past year, the agency has provided back packs to needy children in the community. Financial assistance is provided through limited financial support to families facing shut off of water or electric. Transportation assistance and housing emergencies such as gas vouchers, and bus passes and rental assistance is also provided. The center is also an ACCESS site where families can apply for food stamps, Medicaid and cash assistance. The third component of the program is Career Development. The agency's Family Assistance Coach works one on one with individuals to help them achieve their goals by providing financial assistance for training, uniforms, books etc. Their Job Club works with Worknet Pinellas to provide job information, resume review and job searches. The final component, school readiness/school success is addressed through providing school back packs which provide the children with the tools needed for school.

#### *5) WestCare GulfCoast Florida, Inc.*

The City provided funding in the amount of \$12,000 to WestCare GulfCoast Florida, Inc. for salary support to operate the Turning Point overnight shelter. The shelter provides an overnight facility for homeless persons under the influence of drugs and/or alcohol. It operates as an inebriate receiving and intervention program that provides for a 24-hour sobering up area, intensive case management, and placement

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service. The agency's goal was to serve 150 homeless individuals. The agency expended \$12,000 and assisted 215 homeless individuals.

WestCare Florida is part of the WestCare family of tax-exempt nonprofit organizations that provide a wide spectrum of health and human services in both residential and outpatient environments in nine states throughout the United States. It was founded in 1973 with the mission to empower everyone with whom the organization comes into contact to engage in a process of healing, growth and change, benefiting themselves, their families, coworkers and communities. The request for funding is for Turning Point. Turning Point was created to open an Inebriate Receiving and Intervention Program to provide services to homeless persons suffering from chronic alcoholism/drug addiction many who are also living with a mental illness.

WestCare Florida's Turning Point Emergency Shelter plays a pivotal role in the community's joint effort to rehabilitate homeless individuals. The program provides case management, counseling, coordination of services for clients being evaluated for psychiatric services. Their goal is to provide the following services: Substantial abuse and mental health assessments and referrals, individual and group counseling, individualized physical health assessments by an LPN, linkage and referrals to community based services, access to healthcare, crisis intervention services, life skills training, supervision of self administer meds, benefits application assistance, and services for HIV Infected clients.

A Turning Point operates in three phases to help clients begin their rehabilitation through the recovery and transition stages needed to achieve self-sufficiency in their facility located at 1801 Fifth Avenue North, St. Petersburg.

Phase I is a 24 hour sobering up area where law enforcement can bring (non-criminal) street inebriates for quick assessment and short term respite in lieu of jail. Walk-ins, referral from local hospitals and other social service agencies are accepted. Upon sobering up the individuals are offered counseling and support, linkages to needed services, food and clothing. Phase II offers intensive case management services for those who indicate a desire for help. Individuals are assisted in finding suitable placement to begin their rehabilitation. Phase III provides structured opportunities to clients who have obtained a placement but who may be required to wait at the facility for two to six weeks.

*6) Intercultural Advocacy Institute, Inc.*

The City provided funding in the amount of \$12,000 to the Intercultural Advocacy Institute for salary support for salary support for one part-time bilingual family facilitator and one part-time bilingual family support person to operate the family component of the Youth Leaders Partnership Program. The program provides leadership and mentoring opportunities to youth in the 6<sup>th</sup> and 7<sup>th</sup> grades. The program focus is to provide the tools and resources necessary to help youth develop leadership skills plus a strong sense of identity and in turn, grow leaders from within the community to serve as role models for their peers and younger student population. The agency's goal was to serve 25 individuals. The agency expended \$11,870 and assisted 83 individuals.

Intercultural Advocacy Institute, Inc. is comprised of two departments, the Hispanic Outreach Center and the Hispanic Leadership Council. The Hispanic Outreach Center

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is a multi-service center, created in 2001, assisting primarily, but not exclusively, Limited English Proficiency (LED) Spanish speaking residents of Clearwater. There is no other facility of this kind in Pinellas County.

The Youth Leadership Partnership, a program within the Hispanic Outreach Center, was implemented in FY 2011-2012 utilizing funding from the Juvenile Welfare Board (JWB) and the City of Clearwater. The program is designed to identify Hispanic students in 6<sup>th</sup> through 8<sup>th</sup> grade, who have the interest to go on to post-secondary education, to provide leadership and community activity opportunities. The program also provides leadership programming skills for their parents to help their children succeed.

*7) Homeless Emergency Project, Inc.*

The City provided funding in the amount of \$18,000 to the Homeless Emergency Project, Inc. for salary support for a Case Manager to operate the transition housing program for the homeless. HEP provides emergency shelter, transitional housing, and family rental units for the homeless population. In addition to housing, the agency provides food, intensive case management, clinical services, free dental care, child care and other supportive services to the homeless. The agency's goal was to assist 900 homeless individuals. The agency expended \$18,000 and assisted 816 homeless individuals.

For over 26 years, Homeless Emergency Project, Inc. (HEP) has provided a holistic continuum of care approach addressing the physical, mental and social conditions of the individual or family, as they access emergency, transitional and permanent affordable housing. Its facilities are located at 1120 North Betty Lane, Clearwater and are also in the North Greenwood Neighborhood Revitalization Strategy Area.

The approach is designed as an innovative, cost effective strategy that is guided by the concept that transitioning homeless individuals and families from shelter into permanent housing, while continuing to provide supportive services, prevents recurrent homelessness.

HEP's various programs provide meals, clothing and supplies, computer and telephone access, transportation assistance, case management, life skills training, vocation, medical, dental, and mental health care, referrals to other assistance and many other services to address the homeless population.

The Emergency Shelter is a comprehensive homeless rehabilitation center that offers temporary shelter and an array of services that are designed to facilitate the homeless person's transition from sleeping on the streets to a place that decent and safe. The shelter provides free housing for up to 90 days. The program is open and operates 24/7 and remains filled to capacity throughout the year.

*8) Martin Luther King, Jr. Neighborhood Family Center*

The City provided funding in the amount of \$15,000 to Martin Luther King, Jr. Neighborhood Family Center for salary support and fringe benefits for a part-time Job Coach who will work alongside the Family Development Coordinator to administer the P.A.S.S. project. Funds will also be used for salary support for a part-time child development worker. The program provides children's programs, family support, educational attainment, and improved economic status for low to moderate-

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income families. The goal of the program is to provide multiple sources of support for human growth and development including programs for physical and mental health, to enable people of all ages to fully participate in the economy and the community. The agency's goal was to assist 855 individuals. The agency expended \$15,000 and assisted 4,100 individuals.

The Project P.A.S.S. methodology is to fully integrate all members of the community in building up its human and institutional assets. Collaborations and partnerships with businesses, faith based institutions, financial institutions, housing providers and educational institutions, will work together to strengthen the socials and economic fabric of North Greenwood.

*9) Religious Community Services, Inc. - Grace House*

The City provided funding in the amount of \$18,000 to Religious Community Services, Inc. – Grace House in salary support to operate an emergency homeless-family program. The program provides eight weeks of shelter and services to families with children that are homeless or at risk of becoming homeless, with the goal of moving them into sustainable housing. In addition, RCS-Grace House provides homeless prevention services to families with school aged children. Prevention services include financial assistance for rent, mortgage, utilities and special situations, along with one-years of case management. The agency's goal was to assist 675 families. The agency assisted 477 individuals and expended \$18,000.

Resident families receive intensive case management, obtaining guidance and referrals to reach their various goals including, but not limited to: securing stable housing, learning how to budget, obtaining childcare, finding and maintaining employment or better employment, and gaining access to health services, transportation assistance, clothing, and food. Weekly life-skills classes are presented by various volunteer community instructors, according to the needs of current residents determined through case notes and weekly case management staff meetings. Close partnerships between the agency and other community providers ensures that the skills families need for success are being provided.

*11) Community Service Foundation - Homebuyer Education Program*

The City provided funding in the amount of \$5,000 to Community Service Foundation for operational support to implement the homebuyer program. The CSF Homebuyer Education Program is for individuals and families that are interested in purchasing their first home. The workshop cover the entire home buying process, Additionally, the curriculum includes affordability, responsibility of homeownership, ability to obtain a loan, processing the loan, closing costs and the closing process. Each year CSF offer Homebuyer Education workshops at the HOPE Expo to reach potential homebuyers. The agency's goal was to assist 50 individuals. The agency expended \$770 and assisted 16 individuals.

The workshops provide homebuyers with combined classroom instruction on the process of buying a home, training in becoming a better money manager, goal setting to better save and plan for purchasing a home and one-on-one counseling and referral for more complex situations.

*12) Tampa Bay Community Development Corporation – Dream of Homeownership Education Workshop*

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The City provided funding in the amount of \$4,230 to Tampa Bay Community Development Corporation for operational support to administer their homeowner workshops. The Dream of Homeownership Education Workshop is a free monthly eight-hour program. The Program instruct participants on budgeting and saving for homeownership, financial literacy, working with a realtor, loan closing, credit qualification process and credit repair. The agency's goal was to assist 49 individuals. The agency expended \$4,230 and assisted 70 individuals.

### **Public Facilities and Improvement Projects**

#### *1) Directions for Mental Health Renovations*

The City provided funding in the amount of \$50,000 to Directions for Living for renovations to the treatment and recovery center that included two office spaces: flooring, sound-proofing, new doors/frames, tech-ready wiring/enhancements and HVAC improvements, three bathrooms: flooring, touchless/water-saving fixtures, hand driers, other sanitation and environmental improvements and HVAC improvements, and removal of unused kitchen area and creation of large group room: flooring, painting, sound-proofing, doors/frames, integrated sound and technology and HVAC improvements.

A request was received on September 28, 2016 to extend the agency's subrecipient agreement to February 27, 2017 due to construction delays. The extension was approved on September 29, 2016 with all remaining dollars expected to be expended on or before the extension date.

#### *2) Jack Russell Stadium Renovations*

The City provided funding in the amount of \$100,000 to the City of Clearwater Parks & Recreation Department for demolition of a building, renovation of the existing restrooms, fencing and security for the park, sidewalks and parking lot.

Jack Russell Stadium is located in the North Greenwood NRSA. The agency expended \$100,000.

#### *3) Phillip Jones Park Concession Stand Renovations*

The City provided funding in the amount of \$16,943.70 to the City of Clearwater Parks & Recreation Department for concession stand renovations to include kitchen renovations, installation of a fire suppression system, range hood and gas meter.

Phillip Jones Park is located in the North Greenwood NRSA. The agency expended \$16,943.70.

#### *4) Intercultural Advocacy Institute*

The City provided funding in the amount of \$17,037 to Intercultural Advocacy Institute for facility improvements to replace/repair four exterior doors that are worn, including the main entrance door and to replace the flooring in the conference room that is utilized for multi-agency board meetings, youth activities, and a pre-school program.

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The agency's goal was to assist 200 families. The agency assisted 236 families and expended \$17,037.

*5) R'Club Child Care Inc. Renovations*

The City provided funding in the amount of \$61,950 to R'Club Child Care, Inc. for facility improvements at two preschool child care centers, the Frances Breedon Center and Gateway Center. Renovations included replacement of two air conditioning units with new heat pumps and air handlers at the Breedon Center, lead-based paint surveys at both centers, and interior and exterior painting at the Breedon and Gateway Centers as well as the Directors office. The agency's goal was to assist 200 individuals. The agency assisted 227 individuals and expended \$61,950.

*6) The ARC Tampa Bay*

The City provided funding in the amount of \$99,000 to The Arc of Tampa Bay for the rehabilitation of flooring in the workshops/lounge area, replacement of toilet partitions, the upgrade of lighting, removal of electrical drops and ceiling tiles, replacement of tile floor in bathrooms, the conversion of four shower stalls for storage, replacement of plumbing and tiles in four showers, painting in workshop and bathrooms, debris removal and ADA upgrades. The agency's goal was to assist 154 individuals. The agency assisted 155 individuals and expended \$99,000.

**Housing**

The City provided FY15-16 CDBG/HOME and SHIP funding (allocation plus prior year) in the amount of \$1,681,366 to the City's Housing Pool to acquire and/or develop real property, rehabilitate homes or rental units or provide down payment and closing cost assistance to eligible low to moderate-income families. Eligible agencies included in the housing pool were The Kimberly Home, Habitat for Humanity of Pinellas County, Inc., Habitat for Humanity of Pinellas County Community Housing Development Organization, Inc. Bright Community Trust and Tampa Bay Community Development Corporation.

A detail listing of housing activities is illustrated in the rental housing strategy, homeownership strategy and homebuyer strategy sections at the beginning of this report.

**Other Projects**

Through funding provided from the FY 2015-16 allocation and prior year funds, the City expended \$131,012 in CDBG and \$43,114 in HOME funds for administration, \$6,775 in CDBG funds for economic development program delivery costs, and \$71,971 in CDBG funds for rehabilitation program delivery costs and a total of \$5,528 in CDBG funds for infill program delivery costs.

**a. Nature and Reasons for Any Changes to Objectives**

There were no changes or amendments to program objectives.

**b. Assessment of Grantee Efforts to Carryout Planned Actions**

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The City maintains a consistent process to certify that agencies/non-profits, or subrecipients who request funding through the City's Programs are eligible. The process begins in late February when the City publishes a Notice of Funding Availability. The notice identifies the amount and type of funds available and their eligible uses. The agencies complete an application for funding that is available in March with the completed application due in April. Along with the application, the agencies also provide a copy of their audit and budget. City Housing Staff review each application for eligibility. A Technical Review Committee will evaluate each application through a competitive ranking system. Their results are forwarded to the City's NAHAB for approval.

Once approved, the recommendations and a notice of public hearing are published in the local newspaper for public comments in May. After the public comment period, the recommendations and public comments are forwarded to the City Council for approval in July. After approval, the Consolidated Action Plan is forwarded to HUD for approval. After HUD approval, the City prepares and executes the subrecipient agreements in September for an October start date.

To ensure program success, the subrecipients are monitored continually. This process is detailed in the monitoring section of this report.

1. All resources (CDBG, NSP3, HOME, SHIP and Pinellas County Housing Trust Fund) listed in the Consolidated Plan were obtained through federal, state and local funding.
2. In addition to CDBG, HOME and SHIP funds, the City was successful in obtaining private sector leveraging for new housing construction and financing home purchases.

**c. Actions of Funds Used Outside the National Objectives**

All CDBG funds were used for activities that meet the national objectives.

**d. Acquisition, Rehabilitation and Demolition Narrative**

Neither the City, nor its subrecipients, acquired or rehabilitated buildings that resulted in the displacement of business, individuals or families as a result of projects funded with CDBG or HOME dollars. All properties that were acquired with CDBG funds were voluntarily obtained and mostly vacant parcels.

The City's subrecipients purchased all properties acquired during this reporting period. They include Habitat for Humanity of Pinellas County and Habitat for Humanity of Pinellas County Community Housing Development Corporation.

When subrecipients become interested in a property they want to acquire, the following steps are required:

1. The subrecipient informs the property owner they are interested in the property.
2. The subrecipient sends out HUD Guide Notice-Disclosures to Sellers with Voluntary, Arm's Length Purchase Offer.
3. The subrecipient informs the owner they do not have the power of Eminent Domain and the purchase would strictly be a voluntary transaction.

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4. If the owner is interested in selling the property, an appraisal is obtained.
  5. The subrecipient determines just compensation for the property.
  6. The subrecipient offers just compensation to the owner.
  7. The owner agrees to the offer, the subrecipient may purchase the property.
  8. If the offer is not acceptable to the owner, both parties walk away from the deal.

Temporary relocation benefits were provided to eligible homeowners while their homes were being rehabilitated. Temporary benefits include moving, storage, temporary rents, and utilities.

#### **e. Economic Development Narrative**

The funds allocated to the City through the various housing programs has always been viewed from the standpoint of providing services and not providing an economic development component. The economic development component is how much leverage these funds generate in housing. The City maintains a goal of trying to leverage resources. Through the commitment of \$357,140 in funding through the HOME, SHIP, CDBG, Non-HUD and County Housing Trust Fund, the City was able to leverage \$1,579,707 in private sector/owner financing. This has resulted in a 4.42 ratio, for every dollar the city committed.

Currently, the City has suspended its Economic Development Revolving Loan Program and is reviewing options on its status.

#### **f. Limited Clientele Narrative**

The City and its subrecipients maintain files that document all clients who qualify for the limited clientele designation.

#### **g. Loans and Other Receivables**

The City maintains three revolving loan funds: the Rehabilitation Revolving Loan Fund to rehabilitate owner-occupied housing, the Economic Development Revolving Loan Fund to provide loans to for-profit businesses, and an Infill Housing Revolving Loan Fund to acquire real property to build new owner-occupied housing.

The Rehabilitation Revolving Loan Fund has a cash balance at the end of the reporting period of \$369,236. The Infill Housing Revolving Loan Fund has a cash balance at the end of the reporting period of \$251,610. The Economic Development Revolving Loan Fund has a cash balance at the end of the reporting period of \$229,790.

Please see Financial Summary Report for other loans and receivable information.

#### **h. Lump Sum Agreements**

The City does not provide lump sum drawdowns.

## **12. NEIGHBORHOOD REVITALIZATION STRATEGY AREAS**

The City of Clearwater's Neighborhood Revitalization Strategy (NRS) is a component of the City's Five-Year Consolidated Plan. The strategy was established to promote a flexible design in the City's allocation of funds provided by HUD and CDBG to

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promote innovative programs in economically disadvantaged areas of the City. The NRS provides for enhanced regulatory flexibility in the program requirements for providing CDBG funds for economic development, housing and public service activities.

In terms of economic development relief, the strategy allows job creation or retention efforts by businesses not to be hampered by requiring them to track the income of people hired or retained. Economic development activities carried out in the approved neighborhood revitalization areas are also exempt from the aggregate public benefit standards.

The relief for public service activities can be viewed in terms of the regulatory requirements that no more than 15% of the total CDBG allocation may be used for public services activities. Under this strategy, all public services offered within the subject neighborhoods 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 will be able to offer a more intensive level of service to stimulate revitalization. This allows the City to address some of the urgent needs of the disadvantaged community by offering job training and other related economic development assistance.

In terms of housing relief, the revitalization strategy will allow the City to track scattered site housing units as a single strategy. This will enable the City to provide housing opportunities to not only very-low to low-income families, but to other families who earn between 80-120% of area median income. This will increase the level of affordable housing units and thereby raise the income level of the neighborhood and in the process create a mixed-income community. There are several non-housing factors that cause a blighting influence on communities. They range from vacant boarded structures, to crime, to lack of commercial/retail activities.

The City has three (3) Neighborhood Revitalization Strategy Areas - the North Greenwood Community, Lake Belleview Community, and the East Gateway District. All three have their own goals and objectives.

The North Greenwood NRSA has identified the following strategies to improve their neighborhood:

- Eliminate poor conditions of structures
- Remediate low-level contaminated sites
- Reverse declining property values
- Expand business opportunities
- Create new investment opportunities in the neighborhood
- Increase new job training and placement opportunities
- Reduce the unemployment rate
- Empower neighborhood residents to eliminate crime
- Strengthen coordination of community organizations in the redevelopment effort

The Lake Belleview (f.k.a. South Greenwood) NRSA has the same general strategies of the North Greenwood Area and has identified the following items as needed in their community:

- Additional educational opportunities for businesses
- A new neighborhood training facility
- A new childcare facility
- Job training opportunities
- A community library
- Additional new homes
- Better social services
- Better collaboration of existing organizations
- More crime awareness programs

The City has taken several steps over the years to address the strategies in the NRS. Steps include developing a flexible code enforcement program, purchasing and demolishing dilapidated buildings, working with local law enforcement to reduce crime, funding outreach programs and providing loans to small businesses.

The East Gateway District is part of the City's Community Redevelopment Agency area.

**North Greenwood**

Listed are the projects the City has completed in the North Greenwood NRSA.

- North Greenwood Branch Library (2003)
- North Greenwood Recreation/Aquatic Complex (2003)
- North Greenwood Apartments Renovations (2003)
- North Greenwood Corridor Enhancements (2006)
- North Greenwood Reclaimed Water (2010)
- North Greenwood Athletic Fields (2012)
- Phillip Jones Park Renovations (2012)
- Stevensons Creek Dredging Project (2015)
- Jack Russell Stadium Renovations (2016)
- Phillip Jones Park Concession Stand Renovations (2016)

In this reporting period, the City provided federal funding for two public service organizations in the North Greenwood NRSA:

Public Service	Dr. Martin Luther King, Jr. Neighborhood Family Center	\$15,000
Public Service	Homeless Emergency Project	\$18,000
	<b>TOTAL</b>	<b>\$33,000</b>

**Lake Belleview**

Listed are the projects the City has completed in the Lake Belleview NRSA.

- Ross Norton Aquatic/Recreation Complex (2002)
- Ross Norton Skateboard Park (2002)
- Lake Belleview Fishing Pier (2002)
- Ross Norton Complex Baseball Fields (2004)
- Ross Norton Complex Playground (2008)
- Lake Bellevue Stormwater Improvements (2010)
- Ross Norton Baseball Fields Renovations (2010)

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- ED Wright & Belmont Parks Portable Water Wells (2011)
  - Lake Bellevue/Woodlawn Traffic Calming (2011)

### **East Gateway District**

In 2004, the 260-acre Clearwater Community Redevelopment Area (CRA) was expanded to encompass 176 acres that included the East Gateway District, a distressed neighborhood that serves as the primary gateway to Clearwater's central business district and beaches. The expansion was viewed as a strategic approach to revitalize the East Gateway, leverage public-private partnerships for economic development and housing, achieve stability in residential and business areas and increase redevelopment potential.

Amendments to the Clearwater Downtown Redevelopment Plan in 2004 established Downtown Character Districts. The East Gateway Character District sets forth the vision and policies to govern new development and redevelopment in the neighborhood.

The 176-acre East Gateway neighborhood is characterized by a mixed-land use pattern of residential housing interspersed with pockets of poorly maintained rental properties and outdated strip commercial developments. The commercial sector is burdened with a declining business base, deteriorating infrastructure, a mismatch of uses and vacant storefronts. The neighborhood struggles with code issues, homelessness, high rental rates and a negative image of crime due to problematic land uses and businesses. Significant decreases in traffic volumes, due to the rerouting of a state road in 2005, have affected business activity in the neighborhood and further emphasized the need for a targeted business development and investment strategy. According to PopStats 2010, the East Gateway District is home to 1,219 households consisting of 2,871 people. The District has a very diverse population: 50% White, 34% Hispanic and 13% Black.

The East Gateway Task Force, comprised of City staff from several departments, was formed in 2005 in order to identify issues and develop a series of strategies necessary to achieve positive change in the neighborhood. The Task Force conducted a series of focus group meetings and neighborhood events in 2006 to gain an understanding of neighborhood issues, values and preferences. Input received through the public process was used in developing the East Gateway District Five-Year Action Program, which was adopted by the CRA on May 13, 2008. The goals of the original Action Program were to:

- Engage residents, businesses and other neighborhood interests in the creation and implementation of the action program;
- Achieve neighborhood stability by addressing the social, economic and physical issues that plague the area;
- Establish a unique and positive identity that instills neighborhood pride and sense of ownership; and
- Revitalize the neighborhood to attract reinvestment in private property.

While the Five-Year Action Program implementation was underway, the community felt that a long-term vision was further needed, so in June 2009, the East Gateway Stakeholder Advisory Group (SAG) recommended that the Clearwater CRA engage the community in redefining a vision for future development and community character of the District. In January 2010, the CRA Board agreed to proceed with the

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creation of a vision plan. On May 31, 2011, the CRA and M. Arthur Gensler, Jr. and Associates, Inc. entered into a contract for the creation of such a plan. This collaborative neighborhood vision plan, first presented to the Clearwater CRA Board on January 9, 2012 and later approved by the CRA Board on May 14, 2012, addressed three main areas:

- 1) A Neighborhood Market/Economic Analysis that defined the economic base for market-supportable revitalization efforts;
- 2) Community Outreach and Stakeholder Involvement culminating in a Community Design Charrette that provided a strong, clear vision of the area and responded to current and future market opportunities; and
- 3) A Concept Plan and Policy Framework that identified specific implementation actions and tools that help achieve the vision over a 20-year horizon.

One notable aspect of the East Gateway District Vision Plan was the comprehensive services that the CRA provided to the community through this project. Among other things, the Vision Plan became a great tool that:

- ✓ Promoted the East Gateway District and the CRA;
- ✓ Delivered a workable strategy with supporting rationale;
- ✓ Ensured that new development can be economically viable;
- ✓ Built on previous and current plans, initiatives, and projects;
- ✓ Maximized ultimate return on public investment;
- ✓ Addressed community interests and concerns; and
- ✓ Provided recommendations aimed to enhance the quality of life and standard of living.

The new Action Program includes eight overarching Goals and strategies for implementation purposes:

- Goal 1: District Development
- Goal 2: Create a Vibrant Market
- Goal 3: Zone I (West Commercial Anchor)
- Goal 4: Zone II (Corridor Development)
- Goal 5: Zone III (Open Space)
- Goal 6: Zone IV (Festival Core)
- Goal 7: Branding Strategy
- Goal 8: Policy/Recommendations

The following accomplishments were noted during this reporting period in the East Gateway NRSA:

- Continued support of visible community policing presence in the East Gateway neighborhood through financial support of two additional police officers assigned to the Downtown Bike Team.
- Maintained a list of for-sale and/or for-lease commercial properties in the East Gateway to assist connecting property owners with potential buyers/renters.
- Continued opportunities to leverage culture/arts to encourage sustainable business activities in the East Gateway.
- Coordinated and promoted a multicultural event:
  - El Dia del Niño (Children's Day), an event to honor the youth that took place on April 30, 2016.

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- Continued to attend and host the East Gateway Stakeholder Advisory Group (SAG) now Gateway Advisory Committee.
  - Presented at the East Gateway Business and Neighbors Association (EGBNA) as needed.
  - Continued environmental assessments at the former CarPro site.
  - Maintained the tracking report for the East Gateway Five-Year Action Program.
  - Attended Neighborhoods Day and Community Garden celebrations i.e. installation of new structure and members meetings.
  - Phase A of the Sidewalk improvement program was completed in June 2016.
  - The Stormwater project documents were completed and sent out to bid in September 2016.
  - Acquired a critical piece of property that will be instrumental in developing the Festival Core/ Mercado project.
  - Through the City Homeless Initiative, increased efforts to address the condition of homelessness in the community.
  - In partnership with The Code Compliance Department, monitored properties and contacted landlords to encourage code compliance.
  - Conducted 46 business visits and offered assistance for business expansions and/or improvements.

While the City provides leadership, technical capabilities and funding for Action Program implementation, a partnership with community stakeholders is crucial to achieving neighborhood goals. A Public Outreach and Communications Plan guide the Task Force in engaging the diverse neighborhood interests in the revitalization efforts. In late 2008, two community groups were organized – the East Gateway Stakeholders Advisory Group (SAG) and the East Gateway Business and Neighbors Association (BNA). The City is currently coordinating with the InterCultural Advocacy Institute (ICAI), a local social services agency, to capture input from Hispanic-Latino residents through focus groups discussions.

The CRA expended \$329,007 on community policing, events and land acquisition as described above.

### **13. Housing Opportunities for People with AIDS (HOPWA)**

The City does not receive any HOPWA Funds.

### **14. MONITORING PLAN**

All subrecipients will receive federal and local regulations relating to their specific activity, along with an explanation as to how the regulations apply to their particular project. Specific Performance Agreements will be executed with each subrecipient giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis. Documentation submitted with reimbursement requests are reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected subrecipients are scheduled and completed annually by the Housing Manager. A checklist is completed and reviewed to insure all aspects of the activities are carried out in accordance with applicable regulations.

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In addition to the above documentation, any subrecipient needing and/or requesting additional training on how to meet grantee and federal requirements will receive technical assistance deemed most appropriate to the circumstances by the Housing Manager. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

The City uses a three step approach to monitor subrecipients. The first step begins during the application process. Subrecipients provide the City with their goals, objectives, budget and an Implementation Schedule. If funded, the goals, objectives, budget and Implementation Schedule are included in the Subrecipient Agreement with the City.

The second step is to provide the subrecipient with the format needed for the Monthly Activity Report. The reports are completed and returned to the City monthly. The Housing Division analyzes the reports and if the subrecipient is not meeting its goals, technical assistance is provided. Subrecipients who provide housing assistance are monitored on a loan-by-loan basis and approved by the City prior to any loan closing to ensure compliance.

Lastly, the City provides monitoring of all subrecipients annually with new agencies receiving two (2) monitoring visits. The first visit usually takes place mid-year and provides technical assistance to ensure the agency understands the compliance process. The second visit usually takes place in September and is a detailed-monitoring visit that utilizes an approved checklist.

During this reporting period, the City provided monitoring of all subrecipients. The City continues to offer technical assistance to all subrecipients throughout the year.

## **SUCCESS STORIES**

### **R'Club**

At the start of our school year, MS was very shy and did not interact with other children in the class. On top of little interaction with his peers, he had a hard time sitting down and focusing on his work with the teachers. He would rush through his work and give the quickest answer just so he would be able to leave the table and be by himself again.

MS chose not to do any group activities and during outside play time, MS was usually seen sitting down watching the others run and play. MS never wanted to socialize only observing and listening.

MS loved story time and began to show an interest in numbers and writing. After graduation our class size went from 20 students to an average of 8-10 students. MS thrived physically, emotionally, socially and academically. MS began playing with everyone in the class, participating in circle time, vocalizing more and joining in dramatic play and art. During circle time the teacher was reading the class a story when she noticed MS talking. She noticed that MS was reading along with her aloud. After the story was finished the teacher picked out another book and took it to MS to read. At the teachers surprise MS was able to read every word.

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We always knew that MS was skilled in school; however we didn't know how much he was actually absorbing and retaining. MS is thriving and loves reading to his teacher and friends.

### **Pinellas Opportunity Council – Chore Services**

A 68 year old Clearwater resident called the Chore Services Program requesting yard work. The client was a veteran who recently had a hip replacement, suffered from a broken pelvis and was unable to maintain his yard. While the client was in therapy, he was not recovering as fast as he would have liked. The client hired local men to trim his bushes and trees in his back yard. While the men completed the work, they left debris in four piles in his back yard. Being as the client was unable to physically remove the debris and unable to find anyone to assist in the removal of the debris, he phoned Chore Services who was able to assist. Chore Services spent 28 hours assisting with the client's yard work and delivered two loads of brush to the Pinellas County Solid Waste Plant.

### **Directions For Living**

In 2016, a disabled single mother, we will call her KC, of three children ages 7, 13, and 16 came into the care of Directions for Living and experienced an inspiring transformation. KC experienced a massive stroke four years ago, leaving her totally disabled and completely dependent on her mother and step-father with whom she and her children were living, until her mother passed away in January 2016.

In May of 2016, a report was made to the Florida Department of Children and Families abuse hotline; the children were removed from the home and placed with relatives. Subsequently, KC's stepfather evicted her and would not allow her to retrieve her wheelchair or her hospital bed from the home. KC moved into a hotel with her aunt who ultimately reached out to Directions for Living for Rapid Re-Housing Assistance as she had heard about the agency through a community partner. KC was assigned a Case Manager who helped locate an apartment in Clearwater and a landlord who was willing to work with the family.

The Case Manager visited KC frequently and worked with community resources to ensure she had access to a hospital bed and wheelchair. The Case Manager secured an in-home health aide and physical therapy that enabled the aunt to increase her work hours as a Certified Nursing Assistant to increase their sustainability.

The additional services and increased support provided by Directions for Living allowed KC to work successfully towards reunification with her children who are now safely reunited with her.