

Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2018/2019 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w Rehab	\$62,280.00	3				
2	Purchase Assistance w / o Rehab	\$60,600.00	3				
3	Owner Occupied Rehab	\$476,106.81	12				
10	New Construction	\$287,699.14	2				
Homeownership Totals:		\$886,685.95	20				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	Rent Mortgage Utility Assistance	\$8,264.74	4				
14	Multi-family	\$90,000.00	2				
Rental Totals:		\$98,264.74	6				
Subtotals:		\$984,950.69	26				

Additional Use of Funds

Use	Expended
Administrative	\$15,678.50
Homeownership Counseling	
Admin From Program Income	\$92,592.69
Admin From Disaster Funds	

Totals:	\$1,093,221.88	26	\$0.00	\$0.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$156,785.00
Program Income (Interest)	\$5,798.15
Program Income (Payments)	\$957,872.08
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$28,980.36
Total:	\$1,091,474.87

* Carry Forward to Next Year: -\$1,747.01

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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	351	387	533	699	864
VLI	586	628	753	870	971
LOW	936	1,003	1,203	1,391	1,552
MOD	1,407	1,507	1,809	2,088	2,331
Up to 140%	1,641	1,758	2,110	2,436	2,719

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$984,950.69	47.19%
Public Moneys Expended	\$203,913.47	9.77%
Private Funds Expended	\$870,749.00	41.72%
Owner Contribution	\$27,423.30	1.31%
Total Value of All Units	\$2,087,036.46	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$886,685.95	\$127,804.64	693.78%	65%
Construction / Rehabilitation	\$916,085.95	\$127,804.64	716.79%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$174,484.80	15.99%
Very Low	\$159,569.41	14.62%
Low	\$567,578.73	52.00%
Moderate	\$83,317.75	7.63%
Over 120%-140%	\$0.00	.00%
Totals:	\$984,950.69	90.24%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #'s	Total Funds SHIP Grants	SHIP Grant Unit #'s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$174,484.80	4		0	\$174,484.80	4
Very Low	\$159,569.41	4		0	\$159,569.41	4
Low	\$559,313.99	12	\$8,264.74	4	\$567,578.73	16
Moderate	\$83,317.75	2		0	\$83,317.75	2
Over 120%-140%		0		0	\$0.00	0
Totals:	\$976,685.95	22	\$8,264.74	4	\$984,950.69	26

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance w / o Rehab	Clearwater			3			3
Purchase Assistance w Rehab	Clearwater			3			3
Multi-family	Clearwater	2					2
Owner Occupied Rehab	Clearwater	2	4	4	2		12
New Construction	Clearwater			2			2
Rent Mortgage Utility Assistance	Clearwater			4			4
Totals:		4	4	16	2		26

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance w / o Rehab	Clearwater	1	1	1		3

Purchase Assistance w Rehab	Clearwater		2	1		3
Multi-family	Clearwater				2	2
Owner Occupied Rehab	Clearwater			5	7	12
New Construction	Clearwater		1	1		2
Rent Mortgage Utility Assistance	Clearwater		2	2		4
Totals:		1	6	10	9	26

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance w / o Rehab	Clearwater		2	1	3
Purchase Assistance w Rehab	Clearwater	1	2		3
Multi-family	Clearwater	2			2
Owner Occupied Rehab	Clearwater	9	3		12
New Construction	Clearwater		2		2
Rent Mortgage Utility Assistance	Clearwater	2	2		4
Totals:		14	11	1	26

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp-anic	Asian	Amer-Indian	Other	Total
Purchase Assistance w / o Rehab	Clearwater			2		1		3
Purchase Assistance w Rehab	Clearwater	2	1					3
Multi-family	Clearwater	1	1					2
Owner Occupied Rehab	Clearwater	4	7	1				12
New Construction	Clearwater		1	1				2
Rent Mortgage Utility Assistance	Clearwater	1	3					4
Totals:		8	13	4		1		26

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance w / o Rehab	Clearwater				0

Purchase Assistance w Rehab	Clearwater				0
Multi-family	Clearwater			2	2
Owner Occupied Rehab	Clearwater			7	7
New Construction	Clearwater				0
Rent Mortgage Utility Assistance	Clearwater				0
Totals:				9	9

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

Description	Special Target Group	Expended Funds	Total # of Expended Units

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Implemented, in LHAP	2020
Ongoing review process		AHAC Review	Implemented, in LHAP	2020
Flexible densities		AHAC Review	Implemented, in LHAP	2020
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2020
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2020
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2020
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2019

Support Services

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

Homeless Emergency Project provides emergency shelter and critical support services for individuals and families experiencing homelessness in the City of Clearwater.

WestCare GulfCoast-Florida, Inc. is A Turning Point (ATP) facility. This facility provides emergency shelter services for homeless adults with substance abuse problems, some of whom also have co-occurring mental health problems. This shelter is the only facility in Pinellas County that accepts inebriated adults directly from the streets, providing an alternative to incarceration or hospitalization. Overall, the shelter is designed to provide temporary emergency shelter and cold night shelter services for individuals who have not yet begun their journey into recovery from alcohol and/or drug abuse.

Tampa Bay Community Development Corporation, Bright Community Trust and Clearwater Neighborhood Housing Services provide homebuyer counseling to individuals and families desiring to purchase a home in Clearwater.

Pinellas Opportunity Council through the Chore Services Program is a supportive service designed to assist the elderly population of Clearwater to remain in their own home and be self-sufficient. These services are provided to residents who are financially and/or physically unable to perform these daily tasks of independent living and who have no one else to assist them. These services will empower the clients to eliminate crime, create pride in their community, deter blighting influence, improve neighborhood stability, and insure their sustainability as a viable participant in the community.

Gulf Coast Legal Services is a civil legal aid organization serving low-income clients who otherwise may not be able to afford an attorney. The agency helps prevent and eliminate unfair and illegal housing practices, discrimination/fair housing violations, predatory lending, foreclosure, homeowner repair schemes, substandard housing conditions, and unlawful eviction practices that can lead to homelessness. It does so by providing both information and access to the courts for low/moderate income residents who, because of their limited financial means, have traditionally been the most vulnerable and least likely to know about their legal rights, resulting in their victimization.

Intercultural Advocacy Institute provides services, information, and education to improve the lives of, primarily, Hispanic individuals. The agency provides support services to parents, develops curriculum elements to support student's academic success in middle school, high school and beyond, support parents and makes referrals; provides transportation to and from meetings; and provides child-care services for the Youth Leaders Program that benefit low-to moderate-income residents of the City of Clearwater.

The Kimberly Home is a pregnancy center that offers an array of services, including pregnancy testing, ultrasounds, mentoring, infant/toddler daycare, pregnancy and parenting education, and other community resources. Transitional housing is provided to pregnant women and new mothers in a safe and loving campus environment. This program is specifically designed to serve women 18 years and older who are homeless or at the risk for homelessness.

RCS Grace House allows families to reside at Grace House, rent-free, while they obtain steady employment and/or save income to pay for permanent housing. The average stay is 12 weeks. During this time, Grace House provides the essentials such as food, utilities, and transportation, enabling families to save money to move into permanent housing.

Hispanic Business Initiative Fund of Florida, Inc., d/b/a Prospera offers bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business.

Miracles Outreach Community Development Center, Inc. provides support to children aged 12-17 who are pregnant or have been homeless, abused and victims of human trafficking.

Mattie Williams Neighborhood Family Center provides programs and services for families in need of temporary support in these areas: Critical Basic Needs, Family Support Services; Youth Programs and Services; Career Development and Adult Education.

Tampa Bay Black Business Investment Corporation offers capital accompanied by hands-on technical assistance to micro-business and entrepreneurs.

Other Accomplishments

Affordable housing is a rarity in most communities. The demand for affordable housing far exceeds the supply in every community. The City of Clearwater in partnership with local housing providers and generous groups within the Clearwater community, is ready and willing to tackle the affordable housing shortage one unit at a time.

The City's Housing Division was approached by one of its housing partners to provide financial assistance for the rehabilitation of a dilapidated duplex that was donated to the organization. After reviewing the application for funding, it was approved. SHIP funding was utilized because it is less restrictive than federal funds and the organization wanted to make these units available as soon as possible to provide permanent housing to a couple of applicants on their waiting list.

A quick turn around proved to be a challenge because of the many code-related issues and the costs to address these issues. According to the inspection reports received from the City's inspection company, the rehabilitation of this structure would include all phases of construction; structural, electrical, plumbing, heating and cooling, treatment for termites and lead based paint abatement. The contractor was diligent in addressing all issues along with the modernization of the building.

The increase in rehabilitation costs posed a challenge in keeping the monthly payments affordable for the organization. A well established business in the area heard about the project and donated a generous amount to the project to help reduce the total construction budget.

This project exemplifies the true meaning of partnership within our community. It also shows the City's and local group's commitment in increasing the affordable housing stock.

Availability for Public Inspection and Comments

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

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **15**

Mortgage Foreclosures

- A. Very low income households in foreclosure: **3**
- B. Low income households in foreclosure: **9**
- C. Moderate households in foreclosure: **3**

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

SHIP Program Foreclosure Percentage Rate Life to Date: **100.00**

Mortgage Defaults

- A. Very low income households in default: **1**
- B. Low income households in default: **0**
- C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **1**

SHIP Program Default Percentage Rate Life to Date: **6.67**

Strategies and Production Costs

Strategy	Average Cost
Multi-family	\$45,000.00
New Construction	\$143,849.57
Owner Occupied Rehab	\$39,675.57
Purchase Assistance w Rehab	\$20,760.00
Purchase Assistance w/o Rehab	\$20,200.00
Rent Mortgage Utility Assistance	\$2,066.19

Expended Funds

Total Unit Count: 26 Total Expended Amount: \$984,950.69

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance w/o Rehab	Andres Medina	609 Edenville Avenue	Clearwater	33764	\$20,425.00	
Purchase Assistance w Rehab	Crystal Miller	1943 Gilbert Street	Clearwater	33765	\$20,000.00	
Purchase Assistance w Rehab	Cindy Martinez	2460 Northside Drive #1207	Clearwater	33761	\$20,400.00	
Purchase Assistance w Rehab	Brianna Hadley	1994 Hyvue Drive	Clearwater	33763	\$21,880.00	
Purchase Assistance w/o Rehab	Eder Flores	1416 Boylan avenue	Clearwater	33756	\$20,300.00	
Purchase Assistance w/o Rehab	Kyle Craft	204 David Avenue	Clearwater	33759	\$19,875.00	
Multi-family	Moses Henderson	1123 Tangerine Street Unit A	Clearwater	33755	\$45,000.00	
Multi-family	Rosario Phillip	1123 Tangerine Street Unit B	Clearwater	33755	\$45,000.00	
Owner Occupied Rehab	Sharon Perez	1165 Jackson Road	Clearwater	33755	\$40,614.25	
Owner Occupied Rehab	Juanita Williams	1440 S. Madison Avenue	Clearwater	33756	\$41,403.54	
Owner Occupied Rehab	Mattie Campbell	1576 S. Prospect Avenue	Clearwater	33756	\$31,720.90	
Owner Occupied Rehab	Wilfred Jones	1317 Sandy Lane	Clearwater	33755	\$36,530.95	
Owner Occupied Rehab	DeAnn Rhodus	2404 Shelley Street	Clearwater	33755	\$42,054.75	
Owner Occupied Rehab	Caridad White	1571 Logan Street	Clearwater	33755	\$29,213.70	
Owner Occupied Rehab	Bianca Thompson	2071 Madrid Court N.	Clearwater	33763	\$43,887.65	

Owner Occupied Rehab	Patricia Thornton	1309 Roosevelt Avenue	Clearwater	33755	\$42,430.05	
Owner Occupied Rehab	Nickolas Sucic	1341 S. Betty Lane	Clearwater	33756	\$38,682.80	
Owner Occupied Rehab	Dorothy Battle	1600 Scott Street	Clearwater	33755	\$44,307.40	
Owner Occupied Rehab	Eugene Lane	1010 LaSalle Street	Clearwater	33755	\$42,557.32	
Owner Occupied Rehab	Michael Sullivan	2258 Morningside Drive	Clearwater	33764	\$42,703.50	
New Construction	Elizabeth Bauer	1146 Tangerine Street	Clearwater	33755	\$131,700.00	
New Construction	Tamika Barber	802 Pennsylvania Avenue	Clearwater	33755	\$155,999.14	
Rent Mortgage Utility Assistance	Rachelle Noel	505 Fairwood Avenue #235	Clearwater	33759	\$3,986.19	
Rent Mortgage Utility Assistance	Valerie Bush	1567 S. Prospect Avenue	Clearwater	33756	\$658.55	
Rent Mortgage Utility Assistance	Crawford Curtis	1501 Aries Lane #C	Clearwater	33755	\$2,200.00	
Rent Mortgage Utility Assistance	Justin Hubbard	1495 Cleveland Street	Clearwater	33755	\$1,420.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Clearwater	Local Government	All strategies in the LHAP for FY 2018-2021	Administration of all strategies in LHAP	\$98,266.19
Tampa Bay Community Development Corporation	Not-for-profit	Purchase Assistance	Administration of the city's Down Payment Assistance and Closing Cost Assistance Program	\$7,000.00
NOVA Engineering	Engineering Company	Down Payment Assistance Owner Occupied Rehabilitation, New Construction, Rental Rehabilitation/New Construction	Construction Inspections	\$3,005.00
Rock Solid	Inspection Company	Down Payment Assistance and Owner Occupied Rehabilitation	Construction Inspections	\$.00
Clearwater Neighborhood Housing Services	Not-for-profit	Purchase Assistance	Administration of the city's Down Payment Assistance and Closing Cost Assistance Program	\$.00

Housing & Education Alliance, Inc.	Not-for-profit	Purchase Assistance	Administration of the city's Down Payment Assistance and Closing Cost Assistance Program	\$.00
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Program Income

Program Income Funds	
Loan Repayment:	\$395,293.40
Refinance:	\$73,900.00
Foreclosure:	
Sale of Property:	\$488,678.68
Interest Earned:	\$5,798.15
Total:	\$963,670.23

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	17
Approved	17
Denied	

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Lexington Apartments	Lexington Club Preservation	1200 S. Missouri Ave	Clearwater	33756	\$300,000.00	7	
Community Service Foundation	Community Service Foundation	1123 Tangerine Street	Clearwater	33755	\$90,000.00	2	

Single Family Area Purchase Price

The average area purchase price of single family units:

 163,933.34

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance w Rehab	\$20,400.00	1		
3	Owner Occupied Rehab	\$214,732.14	5		
10	New Construction	\$287,699.14	2		
13	Rent Mortgage Utility Assistance	\$658.55	1		
14	Multi-family	\$45,000.00	1		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) Purchase Assistance w Rehab	Receiving Social Security Disability Insurance	\$20,400.00	1		
(14) Multi-family	Receiving Social Security Disability Insurance	\$45,000.00	1		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$85,710.94	2		
(3) Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$86,317.70	2		
(3) Owner Occupied Rehab	Receiving Veterans Disability Benefits	\$42,703.50	1		
(10) New Construction	Receiving Supplemental Security Income	\$287,699.14	2		
(13) Rent Mortgage Utility Assistance	Receiving Supplemental Security Income	\$658.55	1		

Provide a description of efforts to reduce homelessness:

The City of Clearwater initiated and maintains a comprehensive and holistic approach that established the City Homeless Initiative Program. The Homeless Initiative Program provides homeless individuals and families access to comprehensive services. The City has committed its support for organizations that provide wrap-around services that address the root causes of homelessness. In addition, the City contributes financially to the Homeless Leadership Alliance (HLA) which is an umbrella organization overseeing the continuum of care providers in Pinellas County. The following are some of the ways in which city funds are being used to provide services to individuals and families experiencing homelessness:

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

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$202,776.00	
Program Income	\$326,478.43	
Program Funds Expended	\$132,418.75	
Program Funds Encumbered	\$430,000.00	
Total Administration Funds Expended	\$52,925.44	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$262,418.75	129.41%
75% Construction / Rehabilitation	\$562,418.75	277.36%
30% Very & Extremely Low Income Requirement	\$300,000.00	56.68%
30% Low Income Requirement	\$262,418.75	49.58%
20% Special Needs Requirement	\$132,418.75	25.02%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	

LG Submitted Comments: