

Title: SHIP Annual Report

Report Status: Submitted

Clearwater FY 2016/2017 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assist with Rehab	\$56,390.00	4				
2	Purchase Assistance w / o Rehab	\$27,395.00	2				
3	Owner-Occupied Rehabilitation	\$184,871.27	5				
5	Disaster Mitigation	\$3,184.00	1				
10	New Construction	\$322,364.15	13				

Homeownership Totals: **\$594,204.42** **25**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Multi-Family Housing	\$251,405.98	6				

Rental Totals: **\$251,405.98** **6**

Subtotals: **\$845,610.40** **31**

Additional Use of Funds

Use	Expended
Administrative	\$70,689.50
Homeownership Counseling	\$15,741.00
Admin From Program Income	\$10,661.96
Admin From Disaster Funds	

Totals: **\$942,702.86** **31** **\$0.00** **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$722,636.00
Program Income (Interest)	\$8,739.55
Program Income (Payments)	\$204,499.66
Recaptured Funds	\$.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$13,501.53
Total:	\$922,373.68

*** Carry Forward to Next Year: -\$20,329.18**

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	315	360	510	667	824
VLI	523	561	673	777	867
LOW	837	897	1,077	1,244	1,388
MOD	1,257	1,347	1,617	1,866	2,082
Up to 140%	1,466	1,571	1,886	2,177	2,429

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	\$845,610.40	18.18%
Public Moneys Expended	\$678,876.25	14.60%
Private Funds Expended	\$3,067,725.00	65.96%
Owner Contribution	\$58,455.77	1.26%
Total Value of All Units	\$4,650,667.42	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$609,945.42	\$722,636.00	84.41%	65%
Construction / Rehabilitation	\$818,215.40	\$722,636.00	113.23%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$128,887.00	13.97%
Very Low	\$223,636.65	24.25%
Low	\$385,274.80	41.77%
Moderate	\$107,811.95	11.69%
Over 120%-140%		.00%
Totals:	\$845,610.40	91.68%

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	\$125,703.00	3	\$3,184.00	1	\$128,887.00	4
Very Low	\$223,636.65	7		0	\$223,636.65	7
Low	\$385,274.80	16		0	\$385,274.80	16
Moderate	\$107,811.95	4		0	\$107,811.95	4
Over 120%-140%		0		0	\$.00	0
Totals:	\$842,426.40	30	\$3,184.00	1	\$845,610.40	31

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assist with Rehab	Clearwater			3	1		4
Purchase Assistance w / o Rehab	Clearwater		1		1		2
Owner-Occupied Rehabilitation	Clearwater		2	1	2		5
Multi-Family Housing	Clearwater	3	3				6
New Construction	Clearwater		1	12			13
Disaster Mitigation	Clearwater	1					1
Totals:		4	7	16	4		31

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assist with Rehab	Clearwater		2	2		4
Purchase Assistance w / o Rehab	Clearwater		2			2

Owner-Occupied Rehabilitation	Clearwater		2	1	2	5
Multi-Family Housing	Clearwater		1	5		6
New Construction	Clearwater		6	7		13
Disaster Mitigation	Clearwater			1		1
Totals:			13	16	2	31

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assist with Rehab	Clearwater	2	2		4
Purchase Assistance w / o Rehab	Clearwater	1		1	2
Owner-Occupied Rehabilitation	Clearwater	2	3		5
Multi-Family Housing	Clearwater	3	3		6
New Construction	Clearwater	2	10	1	13
Disaster Mitigation	Clearwater		1		1
Totals:		10	19	2	31

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assist with Rehab	Clearwater	2	1	1				4
Purchase Assistance w / o Rehab	Clearwater		2					2
Owner-Occupied Rehabilitation	Clearwater	4	1					5
Multi-Family Housing	Clearwater	5	1					6
New Construction	Clearwater	11	2					13
Disaster Mitigation	Clearwater		1					1
Totals:		22	8	1				31

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assist with Rehab	Clearwater				0
Purchase Assistance w / o Rehab	Clearwater				0
Owner-Occupied Rehabilitation	Clearwater			2	2

Multi-Family Housing	Clearwater				0
New Construction	Clearwater				0
Disaster Mitigation	Clearwater				0
Totals:				2	2

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
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Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Implemented, in LHAP	2018
Ongoing review process		AHAC Review	Implemented, in LHAP	2018
Flexible densities		AHAC Review	Implemented, in LHAP	2018
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2018
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2018
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2018
Other	Identification of Properties having repeat code violations that may be suitable for Rehabilitation or Acquisition for Affordable Housing	AHAC Review	Implemented, in LHAP	2018

Support Services

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

Homeless Emergency Project provides emergency shelter to individuals and families who are homeless through an integrated system of care that will improve the quality of life of person experiencing homelessness.

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

Pinellas Opportunity Council through their Chore Services Program, promotes better livable opportunities by providing services to the elderly and frail elderly. These services help to alleviate blight and blighting conditions, reduce crime, and create a sense of pride in their community by providing heavy household cleaning, yard work and minor repairs.

Gulf Coast Legal Services a civil legal aid organization serves low-income clients who otherwise may not be able to afford an attorney.

Directions for Living is a multifaceted social services agency offers trauma-informed care through four distinct but integrated service areas: Child Safety and Family Preservation; Children's Behavioral Health Services; Adult Behavioral Health Services; and Prevention, Wellness, and Recovery Services.

Intercultural Advocacy Institute provides services, information and education to improve the lives of primarily Hispanic individuals. The agency will provide supportive services with parents, develop curriculum elements to support High School parents and make referrals; provide transportation to and from meetings; and provide child care services for the Youth Leaders Program that will benefit low- to moderate- income residents of City of Clearwater.

The Kimberly Home is a pregnancy center 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 moms in a safe and loving campus environment. This program is specifically designed to serve women 18 years and older who are homeless or at 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. By meeting the basic needs, families are, then, able to save more money to move into permanent housing.

Other Accomplishments

SHIP funds played a key role in the transition of vacant lots in the area north of down town Clearwater into housing for low-to-moderate income families. In September 2015, SHIP funds coupled with federal funds and low-income tax credit dollars were instrumental in the development of 2.58 acres of vacant land into 76 affordable rental units for low income families. This beautiful garden style apartment project known as Garden Trail Apartments created an impact in this area that was considered blighted because of the amount of vacant and unkept lots. Next to the Garden Trail Apartments were a significant amount of vacant lots that the owners had placed for sale signs.

In March 2017, Habitat for Humanity of Pinellas County submitted a request for funding for the acquisition of 13 vacant lots on N. Garden Avenue and Maple Street. These lots were located across from the newly developed Garden Trail Apartments. The funding request was approved, and 13 lots were acquired with plans to construct 12 single-family homes.

In June 2017, the City partnered with Habitat for Humanity of Pinellas County and provided \$150,000 in SHIP funds for the construction of 12 single family homes. The units were developed and sold to first-time home buyers with income at or below 80% of area median income.

With the help of SHIP funds, this once blighted area north of down town Clearwater, has now transitioned into a beautiful residential community with 12 newly built single-family homes and a 76-unit garden style apartment complex.

Availability for Public Inspection and Comments

The City's Annual Report was made available for public inspection and comment beginning August 19, 2019 through September 11, 2019 at the Housing Division located at City Hall. Notice to the public of the availability of the report was given by news paper advertisement in the Tampa Bay Times.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **505**

Mortgage Foreclosures

A. Very low income households in foreclosure: **1**
B. Low income households in foreclosure: **5**
C. Moderate households in foreclosure: **3**
Foreclosed Loans Life-to-date: **9**
SHIP Program Foreclosure Percentage Rate Life to Date: **1.78**

Mortgage Defaults

A. Very low income households in default: **2**
B. Low income households in default: **6**
C. Moderate households in default: **3**
Defaulted Loans Life-to-date: **11**
SHIP Program Default Percentage Rate Life to Date: **2.18**

Strategies and Production Costs

Strategy	Average Cost
Disaster Mitigation	\$3,184.00
Multi-Family Housing	\$41,901.00
New Construction	\$23,026.01
Owner-Occupied Rehabilitation	\$36,974.25
Purchase Assist with Rehab	\$14,097.50
Purchase Assistance w/o Rehab	\$13,697.50

Expended Funds

Total Unit Count: **31** Total Expended Amount: **\$845,610.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assist with Rehab	Summer Castellano	1356 Woodbine St	Clearwater	33755	\$20,425.00	
Purchase Assistance w/o Rehab	Tequilla Jones	1799 N Highland Ave # 151F	Clearwater	33755	\$6,970.00	
Purchase Assistance w/o Rehab	Ricky Shaw, Jr.	1579 S Washington Ave	Clearwater	33756	\$20,425.00	
Purchase Assist with Rehab	John Gieder	1353 S Michigan Ave	Clearwater	33756	\$6,660.00	
Purchase Assist with Rehab	Judy Dayne	2048 Sunset Grove Ln	Clearwater	33765	\$21,360.00	

Purchase Assist with Rehab	Neayana Brinson	1366 Pine Brook Dr	Clearwater	33755	\$7,945.00	
Owner-Occupied Rehabilitation	Douglas Johnson	1523 S Evergreen Ave	Clearwater	33756	\$44,800.50	
Owner-Occupied Rehabilitation	Walter Benjamin	603 Vine Ave	Clearwater	33755	\$43,122.32	
Owner-Occupied Rehabilitation	Donna Plunkett	1583 Tioga Ave	Clearwater	33756	\$35,138.85	
Owner-Occupied Rehabilitation	Eryn Miles	1309 N Saturn Ave	Clearwater	33755	\$40,583.15	
Multi-Family Housing	Ana Santos	605 N Keene Rd Apt B	Clearwater	33755	\$41,901.00	
Multi-Family Housing	Debra DeSantis	633 N Keene Rd Apt A	Clearwater	33755	\$41,901.00	
Multi-Family Housing	Chris Shrimer	843 N Keene Rd Apt B	Clearwater	33755	\$41,901.00	
Multi-Family Housing	Laura Nelson	607 N Keene Rd Apt D	Clearwater	33755	\$41,901.00	
New Construction	Chantal Faison	1220 Pennsylvania Ave	Clearwater	33755	\$11,250.00	
New Construction	Gabriel Vargas	673 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Nicholas Wooten	689 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Danielle Shockey	611 Spruce Ave	Clearwater	33755	\$12,702.50	
New Construction	Max Reategui	625 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Dariusz Ochalik	657 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Karen Mackoy	609 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Mallory Millan	659 Spruce Ave	Clearwater	33755	\$12,702.50	
New Construction	Elena Polanco Gonzales	643 Spruce Ave	Clearwater	33755	\$12,702.50	
New Construction	Talisa Davis	658 Blanche B Littlejohn Trl	Clearwater	33755	\$12,702.50	
New Construction	Nora Orlando	642 Blanche B Littlejohn Trl	Clearwater	33755	\$12,702.50	
New Construction	Scott Hirschberg	641 N Garden Ave	Clearwater	33755	\$12,702.50	
New Construction	Linda Clark	627 Spruce Ave	Clearwater	33755	\$12,702.50	
New Construction	Chantal Faison	1220 Pennsylvania Ave	Clearwater	33755	\$158,684.15	2016-2017
Disaster Mitigation	Geneva Fisher	1345 Sandy Ln	Clearwater	33755	\$3,184.00	
Owner-Occupied Rehabilitation	Emily Edwards	1439 Wilson Rd	Clearwater	33755	\$21,226.45	
Multi-Family Housing	Kerry Thoeni	631 N. Keene Road Apt A	Clearwater	33755	\$41,900.98	
Multi-Family Housing	Da'Niedra Tigg	645 N. Keene Roap Apt C	Clearwater	33755	\$41,901.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Clearwater	Local Government	All strategies in the current LHAP	Administration of the City's Down Payment and Closing Cost Assistance program	\$75,200.36
Tampa Bay Community Development Corporation	Not-for-profit	Down Payment Assistance	Administration of the city's Down Payment and Closing Cost Assistance program	\$2,250.00
NOVA Engineering	Engineering Company	Down Payment Assistance, Owner Occupied Rehabilitation, New Construction, Rental Rehabilitation/New Construction	Construction Inspections	\$3,901.10

Program Income

Program Income Funds	
Loan Repayment:	\$138,480.16
Refinance:	
Foreclosure:	
Sale of Property:	\$66,019.50
Interest Earned:	\$8,739.55
Total:	\$213,239.21

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Abilities at St. Andrews Cove	Abilities of Florida	605 N Keene Rd	Clearwater	33755	\$251,405.98	4	
CSF - Tieman Village	Community Service Foundation	1101 Woodlawn St	Clearwater	33756	\$56,932.00	2	

Madison Point LLC	Madison Point LLC	400 S Martin Luther King Jr Ave	Clearwater	33756	\$75,000.00	2	
Woodlawn Trail	SP Trail LLC	803 Woodlawn Loop	Clearwater	33756	\$75,000.00	2	

Single Family Area Purchase Price

The average area purchase price of single family units:

168,073.00

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
10	New Construction	\$38,107.50	3		
14	Multi-Family Housing	\$167,604.00	4		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(14) Multi-Family Housing	Person with Disabling Condition (not DD)	\$167,604.00	4		
(10) New Construction	Receiving Supplemental Security Income	\$25,405.00	2		
(10) New Construction	Receiving Social Security Disability Insurance	\$12,702.50	1		

Provide a description of efforts to reduce homelessness:

The City of Clearwater supports local social service providers who address the root cause of homelessness. The City contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also contributes to Pinellas County Homeless Leadership Board: the HLB is the leadership organization in ending homelessness in Pinellas County working with the local service providers. The City has initiated and maintained a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$482,265.00	
Program Funds Expended	\$439,013.77	
Program Funds Encumbered	\$88,466.70	
Total Administration Funds Expended	\$48,226.00	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$527,480.47	109.38%
75% Homeownership Requirement	\$446,255.47	92.53%
30% Very & Extremely Low Income Requirement	\$61,559.60	12.76%
30% Low Income Requirement	\$307,577.75	63.78%
20% Special Needs Requirement	\$130,585.60	27.08%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$156,785.00
Program Funds Expended	
Program Funds Encumbered	

LG Submitted Comments:

Edits made to the report by the LG resulted in report status being changed back to "Unsubmitted"