

Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2019/2020 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
10	New Construction	\$252,541.84	2				

Homeownership Totals: \$252,541.84 2

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Mutifamily Rehab	\$300,000.00	7				

Rental Totals: \$300,000.00 7

Subtotals: \$552,541.84 9

Additional Use of Funds

Use	Expended
Administrative	\$20,277.60
Homeownership Counseling	
Admin From Program Income	\$32,647.84
Admin From Disaster Funds	

Totals: \$605,467.28 9 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$202,776.00
Program Income (Interest)	\$29,718.00
Program Income (Payments)	\$296,760.43
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$1,747.01
Total:	\$527,507.42

* Carry Forward to Next Year: -\$77,959.86

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	370	400	543	711	879
VLI	616	660	791	914	1,020
LOW	985	1,055	1,266	1,462	1,631
MOD	1,479	1,584	1,899	2,194	2,448
Up to 140%	1,725	1,848	2,215	2,560	2,856

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	\$552,541.84	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$552,541.84	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$252,541.84	\$201,028.99	125.62%	65%
Construction / Rehabilitation	\$552,541.84	\$201,028.99	274.86%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$300,000.00	56.87%
Very Low	\$.00	.00%
Low	\$252,541.84	47.87%
Moderate	\$.00	.00%
Over 120%-140%	\$.00	.00%
Totals:	\$552,541.84	104.75%

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	\$300,000.00	7		0	\$300,000.00	7
Very Low		0		0	\$.00	0
Low	\$252,541.84	2		0	\$252,541.84	2
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$552,541.84	9	\$.00	0	\$552,541.84	9

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
New Construction	Clearwater			2			2
Mutifamily Rehab	Clearwater	7					7
Totals:		7		2			9

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
New Construction	Clearwater		1	1		2
Mutifamily Rehab	Clearwater			2	5	7
Totals:			1	3	5	9

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
New Construction	Clearwater		2		2
Mutifamily Rehab	Clearwater	7			7
Totals:		7	2		9

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
New Construction	Clearwater		1	1				2
Mutifamily Rehab	Clearwater	5	1			1		7
Totals:		5	2	1		1		9

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home- less	Elderly	Total
New Construction	Clearwater				0
Mutifamily Rehab	Clearwater			5	5
Totals:				5	5

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	2021
Ongoing review process		AHAC Review	Implemented, in LHAP	2020
Impact fee modifications		AHAC Review	Implemented, in LHAP	2021
Flexible densities		AHAC Review	Implemented, in LHAP	2020
Allowance of accessory dwelling units		AHAC Review	Implemented, in LHAP	2020
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2021
Reservation of infrastructure		AHAC Review	Implemented, in LHAP	2020
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2020
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2020

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:

Gulf Coast Legal Services (GLS) has provided free civil legal assistance to low/moderate income residents of the Tampa Bay area for over 40 years. GLS focuses on legal matters related to housing, immigration, family law, and financial stability. GLS promotes fair housing opportunities, affordable housing for renters and/or homebuyers, efforts/activities to end chronic homelessness, economic opportunities for very low- to moderate-income individuals and provides outreach and housing opportunities for homeless individuals and families. GLS also prevents and eliminates 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.

St. Vincent de Paul ensures long term success for clients who are seeking opportunities for self-sufficiency. The goal is to work with community partners, to include job training and placement. The targeted clients will include those who have graduated from and/or are participating in the STARS program at the Resource Center. The program also includes needs assessments and service referrals for the indigent clients who are homeless or at risk of homelessness and who daily pass through the facility. Needs may include addiction recovery, victims who need trauma-informed peer support, ex-felons at risk of recidivism and single parents or partners escaping domestic violence, among others who are simply entrenched in poverty.

Prospera provides up to twelve (12) entrepreneurial grants, allowing startups and existing businesses to receive advanced business development services at no cost. A network of professionals provides these services, most of them small businesses contracted by Prospera. These services may include legal assessment, accounting assessment, QuickBooks training, marketing planning, business planning and other related services.

WestCare GulfCoast - Florida, Inc. is A Turning Point 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.

The Kimberly Home housing program was designed to provide temporary residence and counseling for expectant mothers who are struggling to maintain independence and have no safe, affordable place to live. The program also addresses their emotional needs by providing a stable, secure, nurturing environment where they can easily access community resources, develop a plan for their future, learn how to care for their babies, and become strong, self-sufficient, independent mothers. The need for safe, affordable housing for homeless pregnant women remains high, as the agency receives an average of 30 to 40 requests per month that they are unable to accommodate. The goal of this program is to ensure that when a client leaves, she has gained the knowledge, self-confidence, and life skills she will need to succeed on her own.

Tampa Bay Community Development Corporation and Clearwater Neighborhood Housing Services provide homebuyer counseling to individuals and families desiring to purchase a home in Clearwater. The majority of the clients are low- to moderate-income and are eligible for homebuying assistance. These agencies work with clients to ensure they are purchase-ready. This involves a thorough review of their credit and finances. The clients are made aware of down payment assistance programs for which they are eligible, guide them in the process, and ensures they are seeking to purchase a home they can afford for the long term. Without this, many potential homebuyers would not be able to close the affordability gap preventing them from homeownership.

Tampa Bay Black Business Investment Corporation (BBIC) is a nonprofit organization established in 1987 to meet the need for capital & capacity services for African American entrepreneurs who were then entering the business sector in growing numbers. Today, BBIC serves entrepreneurs of all races, with a continued focus on making small or starter loans to borrowers who are not yet ready to access bank loans; and who often need hands-on help preparing business plans and loan applications. Support services include BBIC's CATCH Program – a 15-week "training camp" for small business owners to help them develop their skill set for success. Additionally, BBIC offers "accessible, flexible capital" accompanied by hands-on technical assistance and unique training experiences provided by staff and partners. BBIC offers loan sizes typically not offered through banks, as well as interest rates that can be less costly than bank products. Since their founding, BBIC has deployed over \$22 million in capital.

The Homeless Leadership Alliance of Pinellas County, Inc. (HLA) is a nonprofit organization serving as the Pinellas County Continuum of Care Lead Agency dedicated to helping our vulnerable citizens navigate the housing system. They assist tenants with finding alternative housing to avoid homelessness when mediation in Eviction Diversion has been unsuccessful. They also assess barriers to housing, including, but not limited to, income level, previous evictions on record, and criminal background.

Other Accomplishments

The City of Clearwater's affordable housing goal is to increase and preserve its housing stock for its most vulnerable populations, people with incomes at or below 120% of the area median income.

In Fiscal Year 2019-2020, the global pandemic presented numerous challenges due to the shutdown of many businesses and industries such as the construction industry. Another challenge was reduced funding from the State of Florida for the SHIP program. The State of Florida had to divert its funding that would be allocated to counties and cities for affordable housing to other pressing needs. The only revenue that the City of Clearwater had for its affordable housing program from the State of Florida was a relatively small allocation and program income from payments and payoffs of loans.

In 2020, a developer approached the housing division with a funding request to renovate a well-established 240-unit senior housing complex which needed immediate repairs. The department immediately reached out to its accountant to determine if any funding was available.

The department was able to commit \$300,000 in SHIP funding for the renovation, leveraging \$9.1 million in tax credit financing. In return, the city added 7 units to its affordable housing stock. These 7 units will be preserved for the next 20 years to seniors with incomes that do not exceed 50% of the Area Median Income (AMI).

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: **192**

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: **7.81**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **1**

C. Moderate households in default: **0**

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

SHIP Program Default Percentage Rate Life to Date: **0.52**

Strategies and Production Costs

Strategy	Average Cost
Mutifamily Rehab	\$42,857.14
New Construction	\$126,270.92

Expended Funds

Total Unit Count: **9** Total Expended Amount: **\$552,541.84**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
New Construction	Katrina May	912 Nicholson Street	Clearwater	33755	\$132,418.75	
New Construction	Teresa Nazario	691 Blanche B Littlejohn Trail	Clearwater	33755	\$120,123.09	
Mutifamily Rehab	Diane Dougherty	1200 S. Missouri Ave, Unit 1-149	Clearwater	33756	\$42,857.15	
Mutifamily Rehab	Patrick DeCecco	1200 S. Missouri Ave, Unit 1-346	Clearwater	33756	\$42,857.15	
Mutifamily Rehab	Grace Jordan	1200 S. Missouri Ave, Unit 2-203	Clearwater	33756	\$42,857.14	
Mutifamily Rehab	Eduardo Rodriquez	1200 S Missouri Ave, Unit 4-138	Clearwater	33756	\$42,857.14	

Mutifamily Rehab	Magdalena Veras	1200 S. Missouri Ave, Unit 4-235	Clearwater	33756	\$42,857.14	
Mutifamily Rehab	Brenda King	1200 S. Missouri Ave, Unit 4-333	Clearwater	33756	\$42,857.14	
Mutifamily Rehab	Arthur Whatley	1200 S. Missouri Ave, Unit 5-372	Clearwater	33756	\$42,857.14	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Clearwater	Local Government	All strategies in LHAP	Administration of all strategies in LHAP	\$41,885.56
NOVA Engineering	Engineering Company	Owner Occupied Rehabilitation, Purchase Assistance & New Construction	Construction inspections	\$5,425.60
Tampa Bay Community Dev	Non-Profit	Purchase Assistance	Administration of the city's Down Payment Assistance and Closing Cost Assistance Program	\$5,000.00
SARMA	Credit Report	Owner Occupied Rehabilitation	Provide credit reports	\$9.60
HOPE Expo	Non-Profit	Purchase Assistance	Annual Homeownership seminar	\$575.00
NCP Solutions LLC		Purchase Assistance & Owner Occupied Rehabilitation	Provider of payment coupons	\$29.68

Program Income

Program Income Funds	
Loan Repayment:	\$165,228.54
Refinance:	\$27,787.48
Foreclosure:	
Sale of Property:	\$103,744.41
Interest Earned:	\$29,718.00
Total:	\$326,478.43

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Lexington Club Apts	Pyramid ETC Companies LLC	1200 S. Missouri Ave	Clearwater	33756	\$300,000.00	7	

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

✓ Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
10	New Construction	\$132,418.75	1		
14	Mutifamily Rehab	\$85,714.29	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(10) New Construction	Receiving Supplemental Security Income	\$132,418.75	1		
(14) Mutifamily Rehab	Receiving Supplemental Security Income	\$42,857.15	1		
(14) Mutifamily Rehab	Receiving Veterans Disability Benefits	\$42,857.14	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 provides wrap-around services that address the root causes of homelessness. In addition, the city contributes financially to the Homeless Leadership Alliance (HLA) which is the 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		
Program Income	\$433,175.22	
Program Funds Expended	\$174,275.34	
Program Funds Encumbered	\$154,414.13	
Total Administration Funds Expended	\$43,317.52	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$328,689.47	N/A
75% Construction / Rehabilitation	\$328,689.47	N/A
30% Very & Extremely Low Income Requirement	\$116,303.91	26.85%
30% Low Income Requirement	\$187,426.04	43.27%
20% Special Needs Requirement	\$120,087.86	N/A
Carry Forward to Next Year		

LG Submitted Comments: