



/// 2024/2025 ANNUAL ACTION PLAN

CITY OF CLEARWATER, FLORIDA
JULY 3, 2024



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EXECUTIVE SUMMARY

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

INTRODUCTION

The City of Clearwater, Florida, has completed the planning process for the 2024/2025 Annual Action Plan as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Annual Action Plan is to identify anticipated resources and proposed projects to address the goals, objectives, and strategies of the City's Consolidated Plan spanning program years 2020/2021-2024/2025. The Consolidated Plan guides the use of City resources to address housing and community development needs over a five-year period. The 2024/2025 Annual Action Plan covers the fifth year of the five-year period.

The Annual Action Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. During the planning process, the City published a Notice of Funding Availability (NOFA) and conducted a grant application workshop (i.e., technical assistance meeting) that specifically consulted housing and public service providers. The City also convened meetings of the Neighborhood and Affordable Housing Advisory Board (NAHAB) and Technical Review Committee (TRC) to consider federal allocations and project applications and held public hearings with the NAHAB and City Council to approve the Annual Action Plan. The purpose of this process was to facilitate the submittal of applications for projects that will address the goals, objectives, and strategies during the fifth year of the Consolidated Plan's five-year period.

There are four (4) major categories of focus in HUD's Consolidated Plan template: Housing, Homelessness, Non-Housing Community Development and Non-Homeless Special Needs. The Annual Action Plan process requires the City to identify anticipated resources and proposed projects to address the priority needs for each category of focus. The planning process was critical in selecting projects to effectively address these priority needs.

SUMMARIZE THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The City of Clearwater Consolidated Plan is structured around seven (7) goals in administering the City's housing and community development programs. Each goal is accompanied by corresponding objectives toward meeting that goal. These goals and objectives are as follows:

GOAL: PROGRAM ADMINISTRATION

ADMINISTER THE CITY OF CLEARWATER'S FEDERALLY FUNDED GRANT PROGRAMS TO IMPLEMENT THE GOALS OF THE FIVE-YEAR CONSOLIDATED PLAN.

GOAL: HOUSING

PROVIDE AVAILABILITY OF, AND ACCESSIBILITY TO, DECENT AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF CLEARWATER.

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.

Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.

Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

GOAL: HOMELESSNESS

HELP TO PREVENT AND REDUCE HOMELESSNESS WITHIN THE CITY OF CLEARWATER.

Objective 1: Support programs that offer shelter facilities and beds for the homeless.

Objective 2: Assist agencies that engage in homeless prevention and service programs.

GOAL: NON-HOMELESS SPECIAL NEEDS

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

Objective 1: Support construction, expansion, and improvement of facilities that assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

Objective 2: Support programs to assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

GOAL: COMMUNITY DEVELOPMENT & PUBLIC SERVICES

ENHANCE THE LIVING ENVIRONMENT FOR PERSONS IN LOW- AND MODERATE-INCOME AREAS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES, PUBLIC SERVICE PROGRAMS, AND ELIMINATION OF BLIGHT.

Objective 1: Support the construction, expansion, and improvement of public facilities in low- and moderate-income areas.

Objective 2: Encourage and support programs that promote neighborhood safety and security, youth accountability and mentoring, and community outreach to underserved populations in low- and moderate-income areas.

Objective 3: Support agencies that offer meal and/or food bank services for persons and families of low- and moderate-income.

Objective 4: Support the construction, expansion, and improvement of public parks, infrastructure, and utilities in low- and moderate-income areas.

Objective 5: Eliminate blighted conditions through code enforcement and demolition in low- and moderate-income areas.

GOAL: ECONOMIC DEVELOPMENT

SUPPORT PROGRAMS THAT CREATE ECONOMIC OPPORTUNITIES IN THE CITY OF CLEARWATER, PARTICULARLY FOR PERSONS OF LOW- AND MODERATE-INCOME AND IN NEIGHBORHOOD REVITALIZATION STRATEGY AREAS.

Objective 1: Support building façade programs in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas.

Objective 2: Support non-profit organizations in developing facilities that support the local economy.

Objective 3: Support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

GOAL: EMERGENCY/DISASTER RESPONSE

PROVIDE ASSISTANCE PRIOR TO, DURING AND AFTER A COMMUNITY EMERGENCY AND/OR DISASTER EVENT TO PREPARE FOR AND/OR MITIGATE LOSS, PROTECT DURING AN EVENT, AND AID WITH RECOVERY.

Objective 1: Provide assistance for activities that meet a particular urgent need or to prepare for, respond to, and recover from an event triggering a local, state, or national emergency declaration.

EVALUATION OF PAST PERFORMANCE

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Economic Development and Housing Department oversees implementation of the CDBG and HOME programs. The previous Annual Action Plan covered the fourth year of the City's Consolidated Plan. The previous year has shown considerable progress in the City's efforts to implement HUD entitlement

programs. The City is compliant with HUD regulations and continues to deliver housing and community development services in an efficient manner. For the previous program year, the City received an annual allocation of \$913,337 in Community Development Block Grant (CDBG) funds and \$532,649 in HOME Investment Partnerships (HOME) funds. With those funds, approximately 16,862 people, 187 households, and 47 businesses were planned to be assisted during program year 2023/2024.

With these funds, the Economic Development and Housing Department offered an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Homeowner rehabilitation, including emergency repairs and accessibility retrofitting for persons with disabilities
- Acquisition/new construction for affordable housing
- Down payment/purchase price assistance for homebuyers
- Homebuyer education/counseling
- Rental assistance
- Fair housing/legal services
- Funding to grant subrecipients for public services for the homeless, persons with special needs, or persons of low and moderate income
- Funding for public facilities and infrastructure projects benefitting low- and moderate-income neighborhoods
- Economic development activities

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. Over the next year, the City will use CDBG and HOME funds to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Summary from citizen participation section of plan.

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Annual Action Plan's anticipated resources and proposed projects. The Annual Action Plan is a collaborative process that involves a NOFA, subrecipient applications, City staff and advisory board consideration of federal allocations and proposed projects, and identification of strategies for improved coordination and delivery. As part of this process, the City sought to identify projects and strategies to address the priority needs of the Consolidated Plan's Strategic Plan. Such priority needs were identified during the Consolidated Plan process based on past program performance, available housing and demographic data, public input, housing and service provider consultation, and community meetings and surveys. In addition, the City provided opportunity for citizen participation and comment, including public notices, a 30-day comment period, and solicited input and direction from City Departments, the NAHAB, and the City Council to establish action items for the fifth year.

SUMMARY OF PUBLIC COMMENTS

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Although there are many issues that are important to City of Clearwater residents, the following priority needs were identified in the Consolidated Plan and guided the 2024/2025 Annual Action Plan and projects selected:

- Affordable housing, housing rehabilitation, and alternative housing options
- Rental, down payment, and utilities assistance
- Housing, facilities, and services for the homeless
- Facilities and services for persons with special needs, including behavioral/mental health counseling and/or substance abuse treatment
- Services for populations that fall into “service gaps” such as youth aging out of foster care and the transportation disadvantaged
- Public facility improvements (e.g., parks, libraries, and community cultural/resource centers)
- Public infrastructure improvements (e.g., utilities, public safety, and transportation)
- Blight elimination/code enforcement
- Economic development (e.g., support for neighborhood-level commercial, incentives and financial assistance for small businesses and start-ups, façade improvements)

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

All comments received by the City of Clearwater were considered and are, generally or specifically, addressed by the Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Consolidated Plan submittal.

SUMMARY

The goals, objectives, and strategies of the 2020/2021-2024/2025 Consolidated Plan were identified through an extensive citizen participation process that involved neighborhood residents, local housing and service providers, and regional partners. The Consolidated Plan guides the City’s use of CDBG resources through seven (7) goals. These goals are summarized as Program Administration, Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. The 2024/2025 Annual Action Plan identifies anticipated resources and proposed projects to address those goals. Over the fifth year of the Consolidated Plan, the City will continue to deliver housing and community development activities that support housing construction, rehabilitation, and assistance, public facility and infrastructure improvements, economic development initiatives, and partnerships with an array of housing and public service providers.

PR-05 Lead & Responsible Agencies – 91.200(b)

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

NARRATIVE (OPTIONAL)

The City of Clearwater, Florida, is the lead agency responsible for overseeing the development of the Annual Action Plan. The Economic Development and Housing Department is the internal department that is responsible for the day-to-day administration of CDBG and HOME funding (see **Table 1**). However, the Economic Development and Housing Department worked closely with both the City Council and the NAHAB in addition to residents and subrecipients to develop a meaningful document.

The development of the Annual Action Plan was based on the previous Annual Action Plan, associated Consolidated Plan, and other relevant studies, plans and reports. Some of the primary documents included the City’s Neighborhood Revitalization Strategy Area (NRSA) documents, Local Housing Incentives Strategy (LHIS) and Local Housing Assistance Plan (LHAP), and Strategic Plan, and the Pinellas County Homeless Leadership Alliance (HLA)’s reporting documents, among others.

To maximize citizen participation, City staff published a NOFA, held a grant application workshop (i.e., technical assistance meeting), convened the NAHAB and Technical Review Committee to consider anticipated resources and proposed projects, held a 30-day public comment period, and held a public hearing with the City Council to approve the Annual Action Plan. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Annual Action Plan, anticipated resources, and proposed projects.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Inquiries, comments, or complaints concerning the Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

*City of Clearwater Economic Development and Housing Department
509 S. East Ave., Suite 227
Clearwater, FL 33756
Telephone: (727) 444-7489
Fax: (727) 464-4265*

charles.lane@myclearwater.com

Business hours: 9:00 a.m. to 5:00 p.m., Monday through Friday

Written complaints may also be made to the Jacksonville Field Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

U.S. Department of Housing and Urban Development

Community Planning and Development Division

Charles Bennett Federal Building

400 West Bay St., Ste. 1015

Jacksonville, FL 32202

Phone: (904) 232-2627

Fax: (904) 232-3759

Business hours: 8:00 a.m. to 5:00 p.m., Monday through Friday

DRAFT

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

INTRODUCTION

Partnering with other local, public, and private entities is vital to addressing the identified priority needs related to affordable housing, homelessness, special needs, and community development. Clearwater's Citizen Participation Plan incorporates the goals, policies, and implementation strategies that the City will undertake to encourage and ensure adequate citizen participation in the development of the Consolidated Plan, the Annual Action Plan, any substantial amendments to the Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

Citizen participation provides a means of involving the citizens of Clearwater in an advisory capacity in all phases of HUD programs. Citizen participation in such efforts is essential if the activities to be undertaken are to be truly successful and responsive to the needs and concerns of the community. The Citizen Participation Plan provides for and encourages residents to explain their needs and voice their concerns. Emphasis is placed on persons of low- and moderate-income who are residents of low- and moderate-income areas in which funds are proposed to be used. However, at the same time, residents are reminded that their input is advisory and that final authority for decision-making rests with the City Council, who is responsible to both the citizens of Clearwater and the Federal government.

To promote citizen participation, the City published a NOFA, held a grant application workshop (i.e., Technical Assistance Meeting), convened the NAHAB and Technical Review Committee to consider anticipated resources and proposed projects, published the draft Annual Action Plan for a 30-day public comment period, and held public hearings with the NAHAB and City Council to approve the Annual Action Plan.

The NOFA, grant application workshop, and 30-day public comment period provided opportunities for citizens and interested parties to become knowledgeable about Clearwater's housing and community development programs and eligibility requirements. Participants were asked to provide input on how funds should be allocated to programs and projects related to affordable housing, homelessness, special needs, and community development.

PROVIDE A CONCISE SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH, AND SERVICE AGENCIES (91.215(L))

Institutional coordination of the Annual Action Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will implement this Annual Action Plan in coordination with public, private, and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local

financial institutions, developers, and local businesses. The City works closely with its partners to design programs that address identified needs.

Table 2 outlines the types of agencies and organizations consulted throughout the program year and during the development of the Annual Action Plan. Organizations consulted included various service providers, Community Housing Development Organizations (CHDOs), Clearwater Housing Authority (CHA), Pinellas County HLA, City Departments, NAHAB, and the City Council, among others.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS.

The City coordinated with the Pinellas County HLA during development of the Consolidated Plan and through its most recent PIT and Homeless Assessment reports and with residents through community meetings. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan, which collectively inform the selection of projects for the 2024/2025 Annual Action Plan. The CHA was also consulted during the development of the Consolidated Plan through its most recent Public Housing Authority (PHA) Plan and other HUD reports, which also inform the selection of projects for inclusion in the 2024/2025 Annual Action Plan.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS FOR AND EVALUATE OUTCOMES OF PROJECTS AND ACTIVITIES ASSISTED BY ESG FUNDS, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE OPERATION AND ADMINISTRATION OF HMIS

The City of Clearwater does not receive or administer an Emergency Solutions Grant (ESG) program. During the development of the Consolidated Plan, consultation with the Continuum of Care (CoC) included research of the Pinellas County HLA annual reports and plans, community meetings, public hearings, and notices. The Consolidated Plan establishes goals, objectives, and strategies to address homelessness, which inform the selection of projects for inclusion in the Annual Action Plan.

The HLA, as the lead agency for the area's CoC, utilizes the following system performance measures and procedural documents: HUD System Performance Measures, HUD CoC Project Priority Application Ranking System, NAEH Rapid Rehousing Performance Benchmarks and Program Standards, Annual Homeless Assessment Report (AHAR) and Homeless Management Information System (HMIS) data, Annual Point-in-Time (PIT) Count Report, Housing Inventory Count, and other documents including the Federal Strategic Plan to Prevent and End Homelessness.

The HLA is comprised of 27 members, nine elected officials, and 16 community leaders/representatives. The Board consists of two councils, the Providers Council and Funders Council, who work together to identify concerns and make policies and recommendations on homeless issues. The mission of the HLA is to coordinate all community partners, systems, and resources available with the goal of helping individuals and families to prevent, divert, and end homelessness in Pinellas County.

DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS, AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTION’S CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
360 Eats	Other (Food Bank)	Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Artz 4 Life Academy, Inc.	Services-Children/Services-Education	Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Boys & Girls Club of the Suncoast	Services-Children/Services-Education	Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Bright Community Trust	Housing	Housing Needs Assessment/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
City of Clearwater, City Council	Government – Local/Civic Leaders	All Sections	Government/Local Officials, Approval of Advisory Board Recommendations and Action Plan
City of Clearwater, Economic Development and Housing Department	Other (City Departments)/ Grantee Department	All Sections	Internal Meetings with Economic Development and Housing Department Staff, Technical Review Committee Facilitation
City of Clearwater, Neighborhood and Housing Advisory Board (NAHAB)	Other (Advisory Board)	All Sections	Advisory Board, Recommendations regarding project selection and funding allocations
Clearwater Housing Authority	PHA	Public Housing Needs/Market Analysis	Consultation, Research of Annual and 5-Year PHA Plans

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Clearwater Neighborhood Housing Services, Inc. (CNHS) (dba Tampa Bay Neighborhood Housing Services)	Other (Services-Housing)	Housing Needs Assessment/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Directions for Living	Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Gulfcoast Legal Services	Other (Legal)	Housing Needs Assessment/ Homelessness Strategy/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Homeless Emergency Project, Inc. (HEP) (dba Homeless Empowerment Program)	Services-Homeless	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Homeless Leadership Alliance of Pinellas	Services-Homeless	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Technical Review Committee Member
Hope Villages of America, Inc. (fka RCS Pinellas)	Housing/Other (Food Bank)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Housing and Education Alliance (HEA) USA	Other (Services-Housing)	Housing Needs Assessment/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
InterCultural Advocacy Institute (ICAI)/Hispanic Outreach Center	Services-Children/Services-Education/Other (Legal)	Market Analysis/Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
The Kimberly Home	Housing/Services-Health	Housing Needs Assessment/Homelessness Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
LiFT, FL	Services -Persons with Disabilities	Non-Homeless Special Needs	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Metropolitan Ministries	Services-Homeless/Other (Food Bank)	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Personal Enrichment Through Mental Health Services (PEMHS), Inc.	Other (Services-Mental Health)	Non-Homeless Special Needs/Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Pinellas Community Foundation	Optional (Foundation)	Non-Homeless Special Needs/Non-Housing Community Development Strategy	Technical Review Committee Member
Pinellas County Homeless Leadership Alliance	Services-Homeless/Continuum of Care	Homelessness Strategy/Homeless Needs- Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Consultation, Research of Reports and Plans, Email Outreach
Pinellas Opportunity Council	Services-Elderly Persons	Non-Homeless Special Needs	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Prospera Florida (Hispanic Business Initiative Fund of Florida)	Other (Economic Development)	Market Analysis/Anti-Poverty Strategy/Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment

Agency / Group / Organization	Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Tampa Bay Community Development Corporation (CDC) (dba Suncoast Housing Connections)	Housing/Services-Fair Housing	Housing Need Assessment/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Tarpon Springs Housing Authority	PHA	Public Housing Needs/Market Analysis	Consultation, Research of Annual and 5-Year PHA Plans
The Salvation Army	Services-Homeless	Homelessness Strategy/Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth/Market Analysis	Technical Review Committee Member
United Way Suncoast	Services-Children/Services-Education/Services-Employment	Anti-Poverty Strategy/Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
V&M Ellis Consulting, Inc.	Housing	Housing Needs Assessment/Market Analysis	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
WeeCare, Inc. (dba Upwards)	Services-Children/Other (Daycare)	Anti-Poverty Strategy/Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
WestCare, Gulfcoast-Florida, Inc.	Services-Persons with HIV/AIDS/Services-Health/Other (Services-Mental Health)	Non-Homeless Special Needs	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment
Willa Carson Health and Wellness Center	Services-Health	Non-Housing Community Development Strategy	Email Outreach for NOFA/Technical Assistance Meeting (Attended), Opportunity to Apply or Comment

Table 2 – Agencies, groups, organizations who participated

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

During the development of the Consolidated Plan, the City of Clearwater consulted with the lead agency for the CoC, local and county PHAs, affordable housing providers, various social service providers, City departments, and civic leaders. Additionally, during the development of the 2024/2025 Annual Action Plan, the citizens, including but not limited to low- and moderate-income residents and other entities impacted by housing and community development activities, were noticed of funding availability, a grant application workshop (i.e., technical assistance meeting), posting of the draft Annual Action Plan for a 30-day comment period, and meetings and public hearings of the NAHAB and City Council. Such noticing occurred by email, City website, and newspaper advertisements. Other agencies and organizations not directly consulted were consulted indirectly by research of published plans and reports.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (CoC)	Pinellas County Homeless Leadership Alliance	Homelessness/Help to prevent and reduce homelessness within the City of Clearwater.
State Housing Initiatives Partnership (SHIP) Local Housing Incentives Strategy (LHIS) (2023) and Local Housing Assistance Plan (LHAP) (2024-2027)	City of Clearwater/State of Florida	Housing/Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater (e.g., identification of barriers and incentives strategies).
Strategic Plan (2023), Economic & Housing Opportunity	City of Clearwater	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in NRSAs.
Tampa Bay Comprehensive Economic Development Strategy (CEDS), 2023-2027 (2022)	Tampa Bay Regional Planning Council	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in NRSAs.

Table 3 – Other local / regional / federal planning efforts

NARRATIVE (OPTIONAL)

Many of the programs and activities that will be carried out by the City of Clearwater during the fifth program year (2024/2025) will involve coordination with subrecipient agencies and organizations. The City actively works with subrecipients to support the City’s goals of affordable housing, reduced homelessness, accessible social services, enhanced living environment, and economic opportunity for

low- and moderate-income persons. At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing, and supportive services to its lower income residents. These services are provided through not only City-administered CDBG and HOME programs, but also through subrecipient partnerships, coordination with government and quasi-government agencies, and respective planning efforts (see **Table 3**).

The City will continue to encourage partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

DRAFT

AP-12 Participation – 91.105, 91.200(c)

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

The development of the Annual Action Plan requires a citizen participation process to obtain input from residents and service providers that represent the City of Clearwater’s low- and moderate-income, homeless, or special needs populations. The following section describes the citizen participation process conducted by the City to develop the 2024/2025 Annual Action Plan.

During the development of the 2024/2025 Annual Action Plan, the City published a NOFA and held a grant application workshop (i.e., technical assistance meeting) to collect applications for potential projects. The City of Clearwater’s NAHAB then convened to discuss the anticipated resources and applications for potential projects. Applicants were provided an opportunity to present their projects to the NAHAB for consideration. A Technical Review Committee also met to discuss project eligibility specific to the City’s federally funded programs. Once potential projects were recommended by the Technical Review Committee and selected by the NAHAB, the draft Annual Action Plan was posted for a 30-day comment period. At the conclusion of the 30-day comment period, public hearings were held with the NAHAB and City Council to approve the 2024/2025 Annual Action Plan for submittal to HUD. Noticing of these events occurred by email, City website, and newspaper advertisements. Notices for public meetings/hearings included information for persons needing reasonable accommodations to participate. A summary of the citizen participation process is shown in **Table 4**. Copies of advertisements, meeting minutes, and other documentation are included in the **Appendix**.

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Annual Action Plan. The 2024/2025 Annual Action Plan is intended to support the goals, objectives, and strategies of the Five-Year Consolidated Plan, and to address the priority needs of the community. Applications for potential projects to be funded were considered by the NAHAB and Technical Review Committee, and were selected based on available funding, eligibility of proposed activities, and relevance to the Consolidated Plan. The selected projects support the City’s goals pertaining to housing, homelessness, non-homeless special needs, community development and public services, and economic development. Program administration activities, though not part of the application process, are also included in the 2024/2025 Annual Action Plan. No activities pertaining to emergency/disaster response are included in the fifth-year Annual Action Plan.

CITIZEN PARTICIPATION OUTREACH

Continued next page.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Other (Email Outreach)	Other (Service Providers/Subrecipients)	February 14, 2024	Notice of Funding Availability (NOFA)/Online Project Application Process emailed to service providers/subrecipients	N/A	www.myclearwater.com/affordablehousing
2	Newspaper Ad	Non-Targeted/Broad Community	February 14, 2024	NOFA/Online Project Application Process published in Tampa Bay Times	N/A	N/A
3	Internet Outreach	Non-Targeted/Broad Community	February 14, 2024, thru March 15, 2024	Online Project Application Process made available on the City's website	N/A	www.myclearwater.com/affordablehousing
4	Public Meeting	Non-Targeted/Broad Community	February 27, 2024	City staff held a Grant Application Workshop (i.e., Technical Assistance Meeting) for project applicants; provided information regarding the City's federally funded programs and application process	Attendance noted; see Appendix	N/A
5	Internet Outreach	Non-Targeted/Broad Community	April-May 2024	Notice of NAHAB meetings published online to City's website and calendar	N/A	https://www.myclearwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-Targeted/Broad Community	April 9, 2024; NAHAB Meeting	Applicants presented potential projects to NAHAB and Technical Review Committee	All comments recorded; see Appendix for meeting agenda/minutes	https://www.myclearwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
7	Other (Technical Review Committee Meeting)	Other (Technical Review Committee)	April 4, 2024, and April 15, 2024; Technical Review Committee Meetings	Technical Review Committee met to discuss applications/presentations	Attendance noted; see Appendix	N/A
8	Public Hearing	Non-Targeted/Broad Community	May 14, 2024; NAHAB Meeting	Technical Review Committee provided recommendations to NAHAB; NAHAB provided input on project selection/budget allocations	All comments recorded; see Appendix for meeting agenda/minutes	https://www.myclearwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
9	Newspaper Ad	Non-Targeted/Broad Community	June 5, 2024; June 12, 2024; July 7, 2024	Plan summary, notice of 30-day comment period, and notice of public hearings published in Tampa Bay Times	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Other (30-Day Public Comment Period)	Non-Targeted/Broad Community	June 9, 2024, thru July 8, 2024	Draft document made available on the City's website and hard-copy locations (public buildings)	N/A	https://www.myclearwater.com/My-Government/City-Departments/Economic-Development/Guiding-Documents-Plans-and-Reports
11	Public Hearing	Non-Targeted/Broad Community	July 9, 2024; NAHAB Meeting	Public hearing to receive NAHAB input on plan/recommendation	All comments recorded; see Appendix for meeting agenda/minutes	https://www.myclearwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas
12	Public Hearing	Non-Targeted/Broad Community	August 1, 2024; City Council Meeting	Public hearing to receive City Council input on plan/approval	All comments recorded; see Appendix for meeting agenda/minutes	https://www.myclearwater.com/My-Neighborhood-and-Community-Programs/Get-Involved-in-City-Government/Stream-City-Meetings-View-Agendas

Table 4 – Citizen Participation Outreach

EXPECTED RESOURCES

AP-15 Expected Resources – 91.220(c)(1,2)

INTRODUCTION

The Annual Action Plan must identify the federal, state, local, and private resources expected to be available to the City to address the priority needs and goals identified in the Five-Year Consolidated Plan. These resources are summarized in **AP-15 (Table 5)**.

The City of Clearwater expects a total entitlement allocation of \$940,482 in CDBG funding for the 2024/2025 program year. Program income for CDBG, on hand and estimated, is expected to be approximately \$1,310,415 (including \$1,291,267 from the revolving loan program). Approximately \$367,097 is expected from prior-year resources to be carried over. CDBG funds will be used for housing and community development activities including, but not limited to, housing-related acquisition and rehabilitation, homeless and special needs activities, public facilities and services, property acquisition and demolition for slum/blight removal, economic development, and administration of the City's CDBG program.

The City of Clearwater expects a total entitlement allocation of \$400,221.70 in HOME funding for the 2024/2025 program year. Program income from HOME, on hand and estimated, is expected to be approximately \$1,706,038 with approximately \$2,791,413 in prior-year resources to be carried-over. HOME funds will be used for housing activities such as housing-related acquisition and new construction, purchase assistance, Tenant-Based Rental Assistance (TBRA), CHDO support, and administration of the City's HOME program.

The 2024/2025 Annual Action Plan represents "Year 5" of the 2020-2024 Consolidated Plan. The expected amount available during the remainder of the Consolidated Plan is based on the estimated amount remaining for the four-year period (i.e., 2021-2024) minus the entitlement allocation for the last year, Year 5 (2024/2025), excluding program income and prior-year resources.

The Annual Action Plan must summarize the City of Clearwater's priority needs and the specific goals it intends to initiate and/or complete within Year 5 of the Consolidated Plan. These goals must be described in quantitative terms. The City has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2024/2025 Annual Action Plan. See **AP-20 (Table 6)**.

ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5, Annual Allocation: \$	Expected Amount Available Year 5, Program Income: \$	Expected Amount Available Year 5, Prior Year Resources: \$	Expected Amount Available Year 5, Total: \$	Expected Amount Available Remainder of Con Plan \$	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$940,482 *	\$1,310,415	\$367,097	\$2,617,994	\$106,080	The Federal CDBG allocation will be used for housing and community development activities. Funding from other sources may be leveraged against CDBG dollars for public benefit.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$400,221.70 *	\$1,706,038	\$2,791,413	\$4,897,672.70	\$129,342	The Federal HOME allocation will be used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public - State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$902,203**	\$996,114**	\$0**	\$1,898,317**	\$0	The State SHIP allocation will be used to match federal funding for housing activities.

Table 5 – Expected Resources – Priority Table

**HUD 2024 Formula Allocation*

*** SHIP amounts are included in this Annual Acton Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*

Notes: Program income amounts are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resource amounts were estimated based on activities to be encumbered by the end of September 2024. These amounts will be updated during the 2024 program year close-out.

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

Other resources, such as private and non-federal public sources may become available to the City of Clearwater during the program year. For CDBG leveraging, these resources may include funding from State Housing Initiatives Partnership (SHIP), Community Redevelopment Agency (CRA), City departments (e.g., Engineering, Parks, and Recreation, etc.), non-profit public facility or service providers, or other sources. The City will also look to leverage funds, if available, from lending institutions, homeowner contributions, SHIP, CHDOs, PHA, and other housing partners/agencies against HOME dollars. The City shall assure that HUD requirements as they relate to non-Federal share will be utilized as referenced in 24 CFR 570.201(g) [[https://www.ecfr.gov/current/title-24/part-570/section-570.201#p-570.201\(g\)](https://www.ecfr.gov/current/title-24/part-570/section-570.201#p-570.201(g))] for any project in which CDBG or HOME funding is used as the non-federal match. In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to address housing and community development needs.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Clearwater owns properties within low- and moderate-income areas of its jurisdiction. The City also maintains an “Affordable Housing Inventory List” that is updated periodically by City resolution. The most recent iteration was approved in 2023 with the adoption of Resolution No. 23-13. Currently, there are 30 properties on this list. These properties are located on the following streets: Madison, Nathans Lane, Cleveland Street, Evergreen Avenue, Park Street, Palmetto Street, Martin Luther King Jr. Avenue, Tangerine Street, Engman Street, Pennsylvania Avenue, Grant Street, Marshall Street, and Taft Avenue. As part of the City’s reporting for the SHIP program, the City’s Affordable Housing Advisory Committee (AHAC) regularly reviews this list for opportunities to support affordable housing production in coordination with local developers and other housing partners/agencies. This list is updated each year. The 30 properties currently on the list represent a number of unique development opportunities for affordable housing.

DISCUSSION

The City’s anticipated funding allocation from CDBG and HOME will address many of the City’s goals, including those pertaining to housing, homelessness, non-homeless special needs, community development and public services, and economic development. Program administration activities, though not part of the application process, will also be funded. No activities pertaining to emergency/disaster response are included in the fifth-year Annual Action Plan; however, this goal is reserved for future unforeseen needs should they arise. The City is fortunate to have a network of public service providers and partner agencies to help address these goals through financial leveraging with non-federal sources such as SHIP and other private, public, and federal sources.

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives

GOALS SUMMARY INFORMATION

Continued next page.

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2024	2025	Other (Administration)	Citywide Low- and Moderate-Income Areas	Program Administration	CDBG: \$203,226*; HOME: \$57,222; SHIP: \$114,220.30**	Other: 0 Other (N/A)
2	Housing	2024	2025	Affordable Housing; Public Housing	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA	Housing New Construction (Owner and Rental); Housing Rehabilitation (Owner and Rental); Homeowner Assistance; Rental Assistance	CDBG: \$1,235,056*; HOME: \$4,840,450.70; SHIP: \$1,784,096.70**	Rental units Constructed: 5 Household/Housing Units; Rental Units Rehabilitated: 22 Household/Housing Units; Homeowner Housing Added: 7 Household/Housing Units; Homeowner Housing Rehabilitated: 7 Household/Housing Units; Tenant-Based Rental Assistance/Rapid Rehousing: 60 Households Assisted; Direct Financial Assistance to Homebuyers: 7 Households Assisted; Other: 0 Other

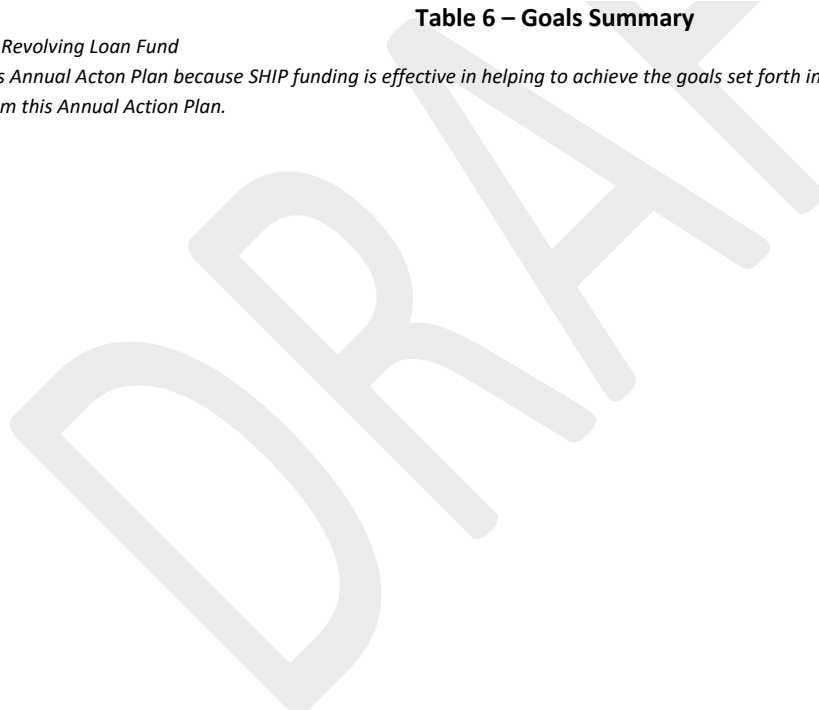
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2024	2025	Homeless	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA	Facilities/Services for Homeless Adults & Families; Case Management; Health Services	CDBG: \$366,572	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 207 Persons Assisted; Homeless Person Overnight Shelter: 125 Persons Assisted
4	Non-Homeless Special Needs	2024	2025	Non-Homeless Special Needs	Citywide Low- and Moderate-Income Areas	Facilities/Services for Persons with Disabilities	CDBG: \$110,330	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Community Development and Public Services	2024	2025	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA	Health Services; Community Building/Facility Rehab/Retrofit; Code Enforcement/Blight Elimination	CDBG: \$212,250	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 520 Persons Assisted; Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2024	2025	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas	Building Facade Improvements; Economic Opportunity/Business Assistance	CDBG: \$490,560*	Facade treatment/business building rehabilitation: 7 Businesses; Businesses assisted: 42 Businesses Assisted
7	Emergency/ Disaster Response	2024	2025	Other (Emergency/ Disaster Response)	Citywide Low- and Moderate-Income Areas	Emergency/Disaster Response (TBD) based on urgent Need	CDBG: \$0; HOME: \$0	Other: 0 Other (N/A)

Table 6 – Goals Summary

**Note: Includes funding from CDBG Revolving Loan Fund*

*** SHIP amounts are included in this Annual Acton Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*



GOAL DESCRIPTIONS

Sort Order	1
Goal Name	Program Administration
Goal Description	Administer the City of Clearwater’s federally funded grant programs to implement the goals of the Five-Year Consolidated Plan. CDBG: \$203,226*; HOME: \$57,222; SHIP: \$114,220.30**
Sort Order	2
Goal Name	Housing
Goal Description	Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater. CDBG: \$1,235,056* (See note below); HOME: \$4,840,450.70; SHIP: \$1,784,096.70**
Sort Order	3
Goal Name	Homelessness
Goal Description	Help to prevent and reduce homelessness within the City of Clearwater. CDBG: \$366,572
Sort Order	4
Goal Name	Non-Homeless Special Needs
Goal Description	Expand the accessibility and coordination of social services to City of Clearwater special needs populations. CDBG: \$110,330
Sort Order	5
Goal Name	Community Development and Public Services
Goal Description	Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight. CDBG: \$212,250
Sort Order	6
Goal Name	Economic Development
Goal Description	Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low and moderate income and in Neighborhood Revitalization Strategy Areas (NRSAs). CDBG: \$490,560*
Sort Order	7
Goal Name	Emergency/Disaster Response
Goal Description	Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery. CDBG: \$0 HOME: \$0 [Priority needs to be determined (TBD) based on urgent need.]

Notes:

*Includes funds in Revolving Loan Program (CDBG); ** SHIP amounts are included in this Annual Action Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.215(B)

Through the available CDBG and HOME funding for the 2024/2025 program year, the City will provide affordable housing activities to support approximately 108 low- and moderate-income households. Activities to support low- and moderate-income households will include acquisition, rehabilitation, and/or new construction of affordable housing, purchase assistance, and rental assistance. Additionally, the City will fund homeownership education and counseling activities toward homeownership using State SHIP funding (i.e., not CDBG or HOME). Although SHIP funding amounts are included in this Annual Acton Plan, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

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PROJECTS

AP-35 Projects – 91.220(d)

INTRODUCTION

The City's planned actions for the 2024/2025 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income, homeless, and special needs populations.

The City will continue to operate its CDBG and HOME programs through the Economic Development and Housing Department, which will continue to provide funding for housing rehabilitation, housing construction, and homeownership and rental assistance. These actions will further the goal of improving the availability of and accessibility to affordable housing in Clearwater.

As in the past, the City will continue to coordinate with housing and public service providers to address the needs of homeless and non-homeless special needs populations generally assumed to be low- and moderate-income. During the 2024/2025 program year, the City will fund activities that provide public facilities and services to the homeless and those at risk of becoming homeless, persons with disabilities, and persons of low- and moderate-income. Planned community development activities include improvements to public facilities that serve these populations and economic development activities that may support business assistance and building façade improvements.

The City's planned actions for the 2024/2025 Annual Action Plan are summarized in **AP-35** and **AP-38** (see **Table 7**).

PROJECTS

Sort Order	Project Name
1	City of Clearwater – CDBG General Administration/Planning
2	City of Clearwater – HOME General Administration/Planning
3	City of Clearwater – Administration from Program Income
4	City of Clearwater – SHIP General Administration/Planning
5	Creation and Preservation of Rental Housing
6	Creation and Preservation of Owner-Occupied Housing
7	Home Purchase Assistance/Loan Processing
8	Tenant-Based Rental Assistance (TBRA)
9	CHDO Set-Aside – FY 24-25
10	Homeownership Education and Counseling
11	HEP – Family Transition Program Renovation Project
12	Metropolitan Ministries – NeighborHOPE North Greenwood Program
13	WestCare GulfCoast-Florida – A Turning Point Case Manager and LPN Salary Support
14	HEP – Kitchen and Dining Hall Renovation
15	St. Vincent de Paul CARES – Returning HOME-Clearwater Rapid Rehousing Program
16	Learning Independence for Tomorrow - LiFT Academy Playground for Neurodivergent Children
17	Willa Carson Health and Wellness Center – Clinic Rehabilitation
18	Property Acquisition & Demolition – Elimination of Slum & Blight
19	Prospera – Technical Assistance for LMI Hispanic Businesses
20	WeeCare dba Upwards – BOOST Program
21	Façade Improvement Loan-to-Grant Projects

Table 7 – Project Information

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

The allocation priorities are focused on six (6) goals from the Consolidated Plan: program administration, housing, homelessness, non-homeless special needs, community development and public services, and economic development. No funding was allocated to emergency/disaster response; however, this goal is reserved for unforeseen urgent need activities.

Strategic Plan Goal	CDBG + HOME (% of Total Funding)*
Program Administration	\$260,448 (3.5%)
Housing	\$6,075,506.70 (80.8%)
Homelessness	\$366,572 (4.9%)
Non-Homeless Special Needs	\$110,330 (1.5%)
Community Development and Public Services	\$212,250 (2.8%)
Economic Development	\$490,560 (6.5%)
Emergency/Disaster Response	\$0 (0.0%)
TOTAL	\$7,515,667

**Includes program income and prior year resources. Excludes SHIP (State) resources. Percentages have been rounded.*

It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME. For the 2024/2025 program year, just under 15% (\$141,072) of the CDBG allocation is programmed for public services and 20% (\$188,096.40) and 10% (\$40,022) are programmed for administration of CDBG and HOME, respectively. The programmed set-aside for CHDO activities (\$144,268) is 36% of the HOME allocation.

The COVID-19 pandemic and more recently economic inflation have further increased the needs of lower income residents. Combined, these events have generally increased the demand for public services, which places additional burden on housing and public service providers within the city. Although HUD previously waived public service and administration caps for some federally funded programs, these served as only temporary solutions to ongoing economic obstacles for lower income residents.

In Clearwater, the lack of available land and rapidly rising housing prices continue to be a barrier to affordable housing. Rapidly rising housing prices have also increased the need for affordable rental units for households priced out of the owner market. Affordable rental development projects are needed to offset the large proportion of high-end apartment complexes in the city.

AP-38 Project Summary

PROJECT SUMMARY INFORMATION

Sort Order	1
Project Name	City of Clearwater – CDBG General Administration/Planning
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: \$188,096.40
Description	Administration of CDBG program.
Target Date	9/30/2025
Estimate the number and type...	Other: 0 other
Location Description	509 S. East Avenue, Suite 227, Clearwater, FL 33756 (Citywide/Clearwater)
Planned Activities	Administration of CDBG program
Sort Order	2
Project Name	City of Clearwater – HOME General Administration/Planning
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	HOME: \$40,022
Description	Administration of HOME program.
Target Date	9/30/2025
Estimate the number and type...	Other: 0 other
Location Description	509 S. East Avenue, Suite 227, Clearwater, FL 33756 (Citywide/Clearwater)
Planned Activities	Administration of HOME program
Sort Order	3
Project Name	City of Clearwater – Administration from Program Income
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: \$2,289.60; CDBG (RLF): \$12,840; HOME: \$17,200; SHIP: \$24,000*
Description	Administration of CDBG, HOME, and SHIP programs; funding from program income.
Target Date	9/30/2025
Estimate the number and type...	Other: 0 other
Location Description	509 S. East Avenue, Suite 227, Clearwater, FL 33756 (Citywide/Clearwater)
Planned Activities	Program administration
Sort Order	4
Project Name	City of Clearwater – SHIP General Administration/Planning
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration

Funding	SHIP: \$90,220.30*
Description	Administration of SHIP program.
Target Date	9/30/2025
Estimate the number and type...	Other: 0 other
Location Description	509 S. East Avenue, Suite 227, Clearwater, FL 33756 (Citywide/Clearwater)
Planned Activities	Administration of SHIP program
Sort Order	5
Project Name	Creation and Preservation of Rental Housing
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental); Housing Rehabilitation (Owner and Rental)
Funding	CDBG: \$93,594.50; CDBG (RLF): \$614,867; HOME: \$1,845,082.70; SHIP: \$701,625.70* [Federal Total: \$2,553,544.20]
Description	Funds provided as loans for construction or rehabilitation of multi-family units.
Target Date	9/30/2025
Estimate the number and type...	Rental Units Constructed: 5 household/housing units; Rental Units Rehabilitated: 22 household/housing units
Location Description	Citywide
Planned Activities	Multi-family housing construction or rehabilitation (including land acquisition, if applicable)
Sort Order	6
Project Name	Creation and Preservation of Owner-Occupied Housing
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental); Housing Rehabilitation (Owner and Rental)
Funding	CDBG: \$93,594.50; CDBG (RLF): \$433,000; HOME: \$1,000,000; SHIP: \$590,921* [Federal Total: \$1,526,594.50]
Description	Funds provided as loans for construction or rehabilitation of single-family homes.
Target Date	9/30/2025
Estimate the number and type...	Homeowner Housing Added: 5 household/housing units; Homeowner Housing Rehabilitated: 7 household/housing units
Location Description	Citywide
Planned Activities	Single-family housing construction or rehabilitation (including land acquisition, if applicable)
Sort Order	7
Project Name	Home Purchase Assistance/Loan Processing
Target Area	Citywide Low- and Moderate-Income Areas; North Greenwood NRSA
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	HOME: \$1,529,700; SHIP: \$386,550* [Federal Total: \$1,529,700]

Description	Funds and related loan processing services for direct financial assistance to qualified/eligible low- and moderate-income households for Home Purchase Assistance.
Target Date	9/30/2025
Estimate the number and type...	Direct Financial Assistance to Homebuyers: 7 households assisted
Location Description	Citywide; 2139 NE Coachman Rd., Clearwater, FL 33765; 608 N. Garden Ave., Clearwater, FL 33755
Planned Activities	Home Purchase Assistance program and related administration (City-administered, existing homes); Partnerships with Tampa Bay Neighborhood Housing Services and Suncoast Housing Connections programs (processing fees).
Sort Order	8
Project Name	Tenant-Based Rental Assistance (TBRA)
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Rental Assistance
Funding	HOME: \$321,400; SHIP: \$50,000 [Federal Total: \$321,400]
Description	Funds provided for Tenant-Based Rental Assistance to eligible households.
Target Date	9/30/2025
Estimate the number and type...	Tenant-Based Rental Assistance/Rapid Rehousing: 60 households assisted
Location Description	Citywide
Planned Activities	Tenant-Based Rental Assistance program/administration
Sort Order	9
Project Name	CHDO Set-Aside – FY 24-25
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Renter)
Funding	HOME: \$144,268
Description	Community Housing Development Organization (CHDO) Set-Aside. Funds mandated to local CHDO to carry out housing activities.
Target Date	9/30/2025
Estimate the number and type...	Homeowner Housing Added: 2 household/housing unit
Location Description	Citywide
Planned Activities	CHDO Set-Aside
Sort Order	10
Project Name	Homeownership Education and Counseling
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	SHIP: \$55,000 [Federal Total: \$0]
Description	Funds provided for homeownership education and counseling for low- to moderate-income households.

Target Date	9/30/2025
Estimate the number and type...	Other: 0 other
Location Description	2139 N.E. Coachman Rd., Clearwater, FL 33765
Planned Activities	Homeownership education and counseling
Sort Order	11
Project Name	HEP – Family Transition Program Renovation Project
Target Area	North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families
Funding	CDBG: \$140,500
Description	Funds provided for rehabilitation of the Family Transition Program (FTP) Efficiency Apartments. This facility provides eight one-bedroom efficiency apartments for families with children who are experiencing homelessness. Families receive case management and an array of supportive services to help them obtain and sustain affordable housing in the community with the resources needed to ensure they never experience homelessness again.
Target Date	9/30/2025
Estimate the number and type...	Homeless Person Overnight Shelter: 125 Persons Assisted
Location Description	1277 Otis C. Green Dr., Clearwater, FL 33755
Planned Activities	This Public Facilities project may include: (1) Replacement of the roof; (2) replacement of siding; (3) replacement of windows; (4) replacement of exterior doors; (5) renovation of stairwell and porch including redesigning stairwell, porch, and ADA ramp to accommodate apartment units 3, 4, 5, & 6; and demo existing and construct new stairwell, porch, and ADA ramp according to new design; (6) removal of three large oak trees and grinding stumps (subject to permit approval by the City of Clearwater) for the trees close to the building and where the roots lift the sidewalks, creating a safety hazard; and (7) renovation of crawlspace ventilation including design and implementation of new drainage solution, and addition of passive air vents, moisture barrier, and mechanical ventilation.
Sort Order	12
Project Name	Metropolitan Ministries – NeighborHOPE North Greenwood Program
Target Area	North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$47,024
Description	Funds provided for salary support for a full-time Case Manager for the NeighborHOPE North Greenwood Program. The NeighborHOPE North Greenwood Program addresses the needs of households experiencing poverty and family homelessness in Clearwater.
Target Date	9/30/2025
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 89 persons assisted

Location Description	1310 N. Martin Luther King Jr. Ave., Clearwater, FL 33755
Planned Activities	The Case Manager (CM) will provide housing services and community resources to families in North Greenwood who are at risk of becoming homeless. The CM assesses the strengths and opportunities of each family and works with households to develop self-sufficiency goals and create a self-sufficiency plan. The CM connects participants to community resources to address employment, education, health, mental health, childcare, financial wellness, and any other needs related to family wellbeing. When necessary, housing search assistance and referrals to community housing programs are provided to prevent homelessness. Metropolitan Ministries (MM) will provide community navigation, resources, and case management to job seekers who are homeless or at risk of homelessness. MM is an active member of the Pinellas Homeless Leadership Alliance (HLA) and is experienced in using the Pinellas Homeless Management Information System (HMIS) to document client services and assess project outcomes. The project supports the HLA Continuum of Care's housing first service delivery model.
Sort Order	13
Project Name	WestCare GulfCoast-Florida – A Turning Point Program
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management; Health Services
Funding	CDBG: \$47,024
Description	Funds provided for partial salary support and fringe for a full-time Case Manager and a part-time Licensed Practical Nurse at A Turning Point (ATP). ATP is an emergency intervention shelter and inebriate receiving facility that provides emergency shelter services for homeless adults with substance use problems, many of whom also have co-occurring mental health problems.
Target Date	9/30/2025
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 100 persons assisted
Location Description	1801 5 th Ave. N., St. Petersburg, FL, 33713 (Citywide/Clearwater)
Planned Activities	The Case Manager (CM) is responsible for the delivery of individual, group, and family counseling services, screening, assessment, crisis management and linkage to other needed services; the CM provides the following services: (1) Linkage to substance use and/or co-occurring mental health disorder treatment, including residential treatment; (2) linkages to housing; (3) assistance in obtaining benefits; (4) life-skills training; and (5) recovery support services. Individual and group sessions include mutual aid support groups (such as 12-step programs), Seeking Safety (a strengths-based, evidence-based behavioral health practice focused on reducing risk-factors and strengthening supports), motivational interviewing, and other evidence-based practices. CMs provide linkages to physical health services and other community-based services indicated and identified in case plans that promote recovery and housing stabilization. The LPN on staff provides first-aid services, health education, and healthcare screenings to clients at intake, most of whom have neglected their health due to their homeless status. The LPN facilitates further medical care for those clients with immediate needs and connects them with community healthcare and

	insurance providers. Funds provided to extend nursing services to weekday evenings and weekends; by providing additional hours of nursing, ATP will be able to increase intakes, and serve more clients, while providing a higher quality of medical oversight to clients.
Sort Order	14
Project Name	HEP – Kitchen and Dining Hall Renovation
Target Area	North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families
Funding	CDBG: \$85,000
Description	Funds provided for renovation of the HEP Kitchen and Dining Hall. HEP's facilities provide critical supportive services for homeless individuals and families, including seniors, disabled, and veterans. This facility serves breakfast, lunch, and dinner to HEP's guests and residents. The Hall is open seven days a week and serves many people, including homeless adults and children, senior citizens, and Veterans.
Target Date	9/30/2025
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 800 persons assisted
Location Description	1200 N. Betty Ln., Clearwater, FL, 33755
Planned Activities	This Public Facilities project may include: (1) Replacement of flooring in the dining room; (2) painting of all interior walls in the kitchen and dining hall; (3) installation of new bathroom fixtures for the three bathrooms in the kitchen and dining hall; (4) replacement of drop ceiling tiles and insulation in the kitchen and dining hall; (5) installation of new LED light fixtures in the kitchen and dining hall; (6) installation of new AC supply and return grills; and (7) installation of new kitchen hood exhaust makeup air system.
Sort Order	15
Project Name	St. Vincent de Paul CARES – Returning HOME-Clearwater Rapid Rehousing Program
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$47,024
Description	Funds provided for salary support and fringe for a Case Manager (0.50 FTE), a Housing Specialist (0.10 FTE), an Operations Manager (0.015 FTE), and a Grant Accountant (0.015 FTE) for the Returning Home-Clearwater Rapid Rehousing Program. The program will help persons experiencing homelessness to swiftly move into permanent housing, and to develop a plan for addressing barriers to retaining stability to avoid a return to homelessness.
Target Date	9/30/2025
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 18 persons assisted
Location Description	2735 Whitney Rd., Clearwater, FL, 33760
Planned Activities	The Case Manager (CM) works with clients to address urgent needs such as emergency housing, food, water, health care, or legal services. CM then works with participants to develop a client-driven housing stability plan focused on the barriers

	<p>to accessing housing and later to address barriers to housing retention and long-term stability. Once clients move into permanent housing, CMs conduct regular home visits and focus on the issues that could interfere with long-term stability. This includes being a good tenant and neighbor, intervening with property management, increasing financial resources, and connecting to community resources to avert a future housing crisis. The project uses a strengths-based approach that empowers clients to make their own choices and progressive engagement, which identifies just what is needed to resolve the housing crisis, providing additional support as needed. CMs maximize access to community resources to address the needs identified by the household. The Housing Specialist reviews with clients the barriers that impede their access to housing and their housing preferences. This includes location, type of unit, amenities, and proximity to places frequented by the household. The Housing Specialist reviews available market-rate and subsidized housing units that are closely aligned with their preferences, within their budget based on reasonable income assumptions, and meet rent reasonableness. Clients are shown properties that most closely represent their desires. The average number of hours the Housing Specialist works with each household is 20. Supervision and direct project oversight are provided by the Operations Manager allocated to the project, and the Grant Accountant provides the financial management support.</p>
Sort Order	16
Project Name	Learning Independence for Tomorrow – LiFT Academy Playground for Neurodivergent Children
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Facilities/Services for Persons with Disabilities
Funding	CDBG: \$110,330
Description	Funds provided for installation of a playground on the campus of Learning Independence for Tomorrow (LiFT), a Clearwater based school that serves children (ages 5+) and adults living with neurodiversity.
Target Date	9/30/2025
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
Location Description	1005 S. Highland Ave., Clearwater, FL, 33756
Planned Activities	Founded in 2013, LiFT currently serves approximately 170 children and young adults dealing with autism, Down syndrome, ADHD, dyslexia, Tourette syndrome, OCD, learning disabilities, processing disorders, and other developmental delays. Installing a playground to serve the K-6 student population will meet essential needs of the young student population and mark a key step in the school's continued development as a resource to the local population of families with neurodivergent children. To that end, LiFT has developed plans and identified essential equipment to be included in the outfitting of the playground with stimulating, safe, and inclusive opportunities for play at recess. This Public Facilities project may include: (1) Playground equipment; (2) Playground shade structure(s); and (3) Playground rules and safety signs made of high-quality aluminum.
Sort Order	17

Project Name	Willa Carson Health and Wellness Center – Clinic Rehabilitation
Target Area	North Greenwood NRSA
Goals Supported	Community Development & Public Services
Needs Addressed	Health Services; Community Building/Facility Rehab/Retrofit
Funding	CDBG: \$112,250
Description	Funds provided for rehabilitation of the clinic and includes Americans with Disabilities Act (ADA) improvements. This facility provides free, easily accessible healthcare in the heart of the North Greenwood community to uninsured adults who meet the income criteria.
Target Date	9/30/2025
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 520 Persons Assisted
Location Description	1108 N. Martin Luther King Jr. Ave., Clearwater, FL, 33755
Planned Activities	This Public Facilities project may include: (1) Restroom Rehabilitation: Remove and replace piping, sinks, toilets, and partitions. Furnish and install new partitions (synthetic, low to floor). Furnish and install new ADA sinks and fixtures in each restroom (include ADA accessible stall). Furnish and install ADA height toilets. Include wax ring and caulk bases and sinks for a complete installation; (2) HVAC: Remove and replace existing air handlers and condenser units and install with new, properly sized units for existing space. Remove and replace existing ductwork and replace with new. Remove and replace existing vent registers and replace with new; (3) Flooring Throughout: Remove all existing floor tile and baseboards and prep for installation of LVP tile flooring and baseboards throughout. Furnish and install Click Lock Waterproof Plank Flooring throughout. Furnish and install baseboards throughout; (4) Check-In Lobby: Remove and replace existing cabinets and countertop with new. Replace with units similar in appearance and design to other areas; (5) Therapy/Consultation Room: Prep and paint room to a cool/muted shade of green or blue that offers a balanced, calming feeling association with the ADA recommended colors/hues. Green lessens agitation and stress. Blue lessens anxiety. This is especially important as the WCHWC has partnered with New Vision Behavioral Health to provide mental health counseling for ages 7 and up; (6) Fence: Furnish and install 6' tall industrial grade aluminum fencing in rear yard area to aid in security for the building; (7) Security Cameras: Furnish and install 5 security cameras compatible with existing system. Include all electrical and wiring to connect to existing monitoring station; and (8) Monitoring Station: Furnish and install one new monitoring station including monitor, wiring and wall mounting.
Sort Order	18
Project Name	Property Acquisition & Demolition – Elimination of Slum & Blight
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development & Public Services
Needs Addressed	Code Enforcement/Blight Elimination
Funding	CDBG: \$100,000
Description	Property acquisition and demolition for removal of slum/blight.
Target Date	9/30/2025

Estimate the number and type...	Other: 3 other
Location Description	Citywide
Planned Activities	Property acquisition and demolition for removal of slum/blight.
Sort Order	19
Project Name	Prospera – Technical Assistance for LMI Hispanic Businesses
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Economic Development
Needs Addressed	Economic Opportunity/Business Assistance
Funding	CDBG: \$30,000
Description	Funds provided for economic development activities to provide technical assistance to entrepreneurs and existing microenterprise businesses.
Target Date	9/30/2025
Estimate the number and type...	Businesses assisted: 20 Businesses Assisted
Location Description	2465 Drew St., Clearwater, FL, 33765
Planned Activities	Activities include educational seminars, one-on-one technical assistance/consulting, and bilingual business development services and training. Services will be billed at a unit cost rate. Subcontracted services, which will allow startups and existing businesses to receive advanced business development services at no cost, may include: Legal Assessment, Accounting Assessment, Quickbooks Training, Marketing Plan, Branding Kit, Business Plan for Operation, and Business Plan for Access to Capital.
Sort Order	20
Project Name	WeeCare dba Upwards – BOOST Program
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Economic Development
Needs Addressed	Economic Opportunity/Business Assistance
Funding	CDBG: \$50,000
Description	Funds provided for salary support and fringe for BOOST Program personnel, who work directly with the microenterprise daycare businesses and their customers, to deliver the BOOST Program. Upwards' BOOST program (Business Operation & Optimization Support Tools) provides technical assistance and business support to Family Child Care providers who run daycares. They serve children ages 0-5 (and up to age 13 with before/after school care). The program's goal is to expand economic opportunities for these daycare providers in Clearwater by training them to use essential tools that make their operations more efficient. This will enable them to reach their full revenue potential and stabilize their jobs in the childcare industry.
Target Date	9/30/2025
Estimate the number and type...	Businesses assisted: 22 Businesses Assisted
Location Description	5521 N. University Dr., Suite 104, Coral Springs, FL 33067 (Citywide/Clearwater)
Planned Activities	Through BOOST, daycare providers get personal guidance, relevant technology tools and learn best practices to grow and sustain their business, all while supporting the LMI families they serve. CDBG funds will be used to coach each daycare provider,

	enhance their business model, and train them to use Upwards' Child Care Management Software (CCMS). Each daycare provider will create an action plan to set their business goals and apply the new tools to achieve them. Services include help matching with families and enrolling children into their program, tuition collection, weekly evidence-based curriculum and activity suggestions, guidance on licensing regulations and expansion, staff recruitment, and more. In the BOOST Program model, all fees are waived, making Upwards' tools and services free for each participating daycare microenterprise and family.
Sort Order	21
Project Name	Façade Improvement Loan-to-Grant Projects
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Economic Development
Needs Addressed	Building Façade Improvements
Funding	CDBG: \$180,000; CDBG (RLF): \$230,560
Description	Funds provided to support future façade improvement projects to be determined.
Target Date	9/30/2025
Estimate the number and type...	Facade treatment/business building rehabilitation: 7 Businesses
Location Description	Citywide
Planned Activities	Façade improvement loan-to-grant projects.

** SHIP amounts are included in this Annual Acton Plan because SHIP funding is effective in helping to achieve the goals set forth in the Consolidated Plan; however, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.*

DRAFT

AP-50 Geographic Distribution – 91.220(f)

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

For the 2024/2025 Annual Action Plan, the City of Clearwater will provide direct assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas (NRSAs) of the City.

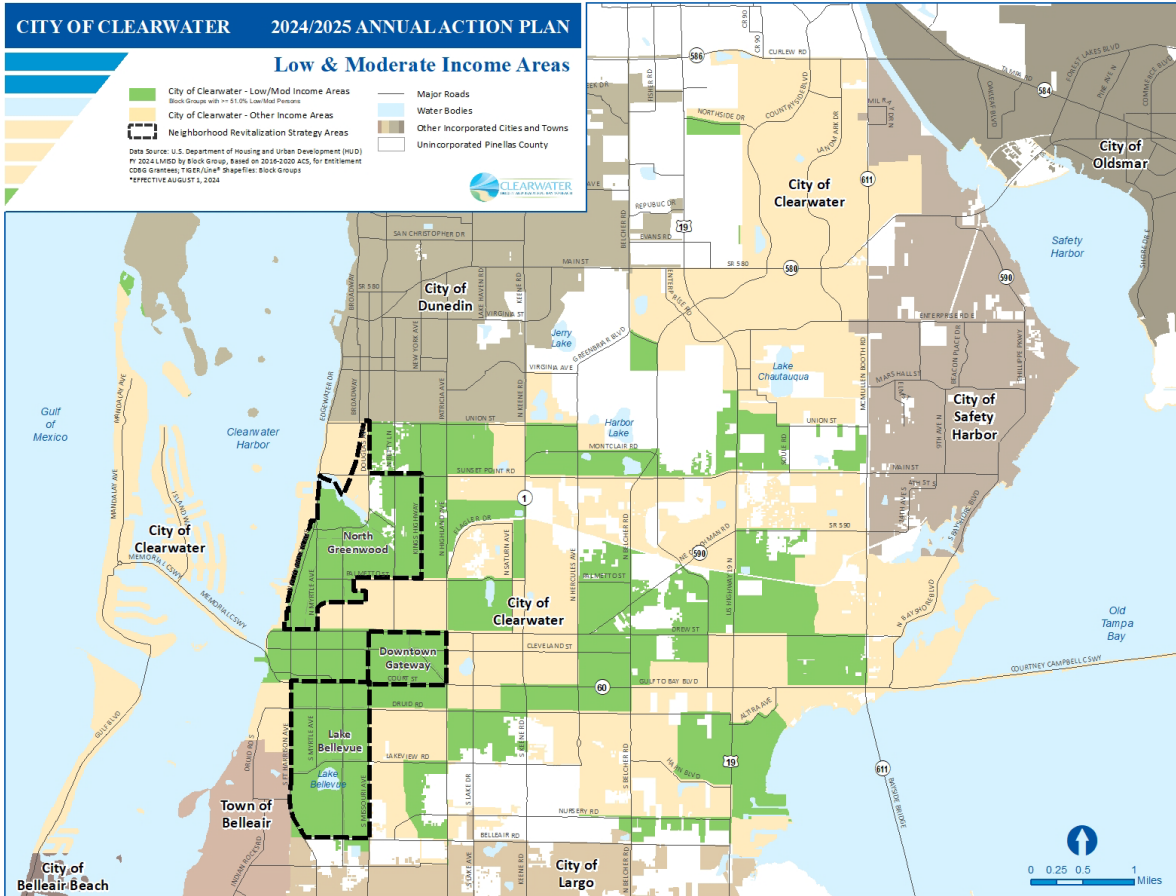
The geographic distribution of funding percentages shown in **Table 8** are based on the 2024/2025 (Year 5) CDBG funding amounts, excluding projects funded with revolving loan funds. The geographic distribution is misleading since few projects are solely concentrated in a specific NRSA. Most projects are not solely concentrated in a NRSA but are included in the citywide low- and moderate-income areas and multiple NRSAs. These percentages include projects related to housing or public services that will benefit multiple areas. See **Map 1** titled, “Low- and Moderate-Income Areas” for a graphical representation of low- and moderate-income area locations. See **Map 2** titled, “Neighborhood Revitalization Strategy Areas Map” for the locations of the City’s strategy areas. [Maps are included in the **Appendix**.]

GEOGRAPHIC DISTRIBUTION

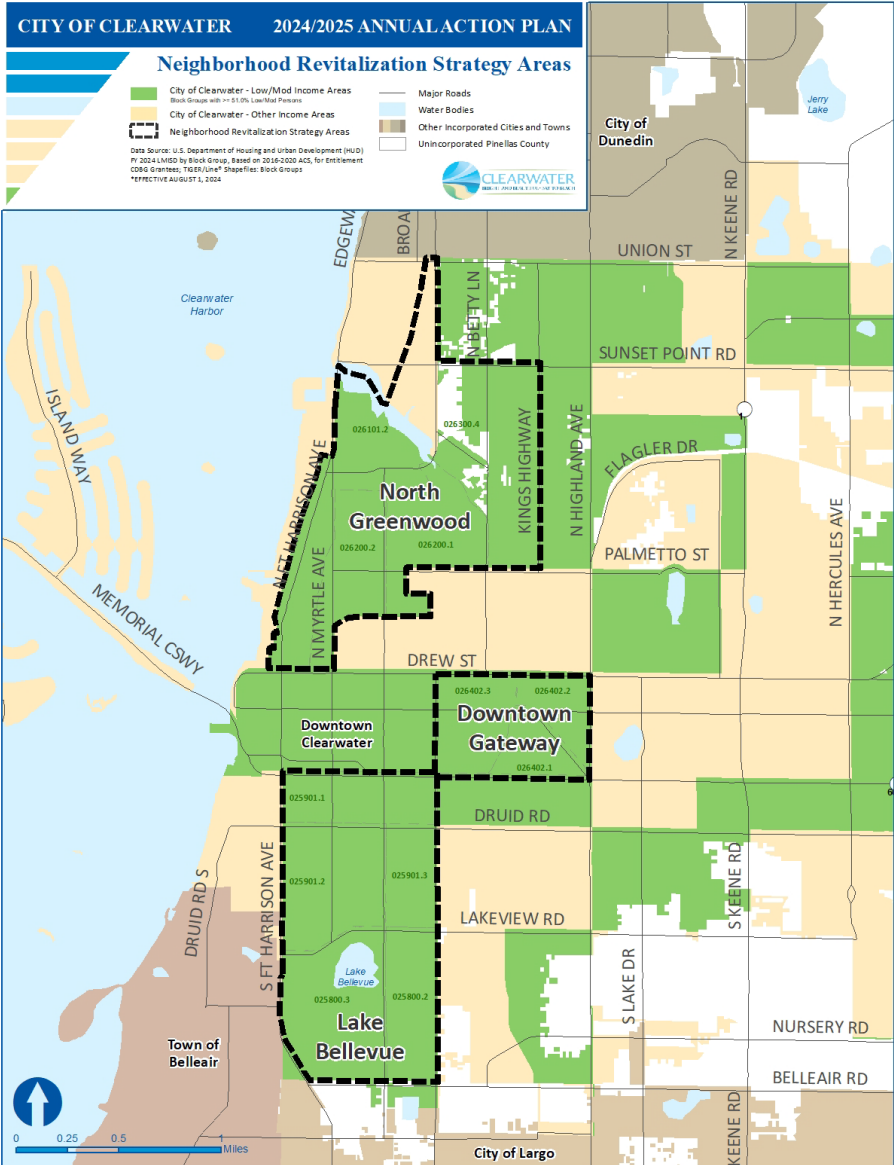
Target Area	Percentage of Funds
North Greenwood NRSA	29%
Lake Bellevue NRSA	0%
Downtown Gateway NRSA	0%
Citywide Low- and Moderate-Income Areas	71%

Table 8 – Geographic Distribution

Map 1 – Low- and Moderate-Income Areas



Map 2 – Neighborhood Revitalization Strategy Areas Map



RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Four (4) areas have been designated as either Local Target Areas or Strategy Areas within the City of Clearwater. These are Citywide Low- and Moderate-Income Areas, North Greenwood NRSA, Lake Bellevue NRSA, and Downtown Gateway NRSA. These neighborhoods were identified in previous Consolidated Plans and updated in the current 2020-2024 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas selected for the 2020-2024 Consolidated Plan were confirmed through the citizen participation process, which included service provider and community meetings, as well as meetings with staff of the City's Economic Development and Housing Department. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas and Strategy Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Clearwater that also meet the eligibility requirements for low- and moderate-income benefit.

DISCUSSION

The City of Clearwater has identified 21 projects to implement the goals of the Consolidated Plan's Strategic Plan during the fifth year of the 2020-2024 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's NRSAs. Projects with Citywide benefit include activities related to housing, homelessness, non-homeless special needs, community development and public services, and economic development that meet the needs of income-eligible persons or households. Program administration activities also provide indirect Citywide benefit.

AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

INTRODUCTION

The City of Clearwater places a high priority on providing housing assistance, such as homeownership education/counseling and Fair Housing activities, to promote homeownership. Additionally, the City facilitates the construction of new affordable housing units to increase the supply of affordable housing and thereby address demand. These priority needs shall be addressed, in part, by local non-profit organizations and developers that construct affordable housing for low- to moderate-income homebuyers. The City will also continue with its purchase assistance strategy to assist low- to moderate-income buyers purchasing within the city limits of Clearwater.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported during the program year. These numbers are shown in the following tables and are inclusive of the affordable housing activities shown in **AP-20**, in addition to other planned housing activities identified in **AP-35** and **AP-38**. Section **AP-55** (see **Table 9** and **Table 10**) indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. [This section replaces the former HUD Table 3B.]

One Year Goals	Number of Households to be Supported
Homeless	0
Non-Homeless	108
Special-Needs	0
Total	108

Table 9 – One Year Goals for Affordable Housing by Support Requirement

One Year Goals	Number of Households Supported Through
Rental Assistance	60
The Production of New Units	12
Rehab of Existing Units	29
Acquisition of Existing Units	7
Total	108

Table 10 – One Year Goals for Affordable Housing by Support Type

DISCUSSION

The City will continue to deliver its long-standing housing programs funded with CDBG and HOME, including housing-related acquisition and rehabilitation, purchase assistance, coordination with non-profit organizations and developers to construct affordable housing, and support of homeownership education/counseling and Fair Housing activities. These federally funded housing activities will support 108 households through tenant-based rental assistance, production of new units, rehabilitation of existing units, and acquisition of existing units through direct financial assistance to homebuyers. Additionally, the City will support housing-related public services (e.g., homeownership education/counseling) with State SHIP funding. Although SHIP funding amounts are included in this Annual Acton Plan, outcomes resulting from SHIP funding are specifically excluded from this Annual Action Plan.

DRAFT

AP-60 Public Housing – 91.220(h)

INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2024/2025 program year to carry out the public housing strategy identified in the Consolidated Plan's Strategic Plan. The Clearwater Housing Authority (CHA) administers housing assistance for lower income persons and households in the greater Clearwater area. The operations of the CHA are funded through annual appropriations from the U.S. Department of Housing and Urban Development (HUD). Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. The CHA's public housing activities supply approximately 236 low-rent units in the greater Clearwater area, and 1,274 HCVs. [Source: HUD HCV and PIH Data Dashboards, accessed June 2024]

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

The City of Clearwater works cooperatively with Pinellas County, the CHA, and private entities to provide public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the HCV program that provides financial rental assistance to income-eligible individuals and families. The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to lower-income residents. Although the CHA recently renovated some of its public housing units, the CHA is undergoing a voluntary conversion that started in 2020. During conversion, the CHA will ensure that residents are housed through vouchers and coordination with other housing providers. Any proceeds from the sale of public housing properties will be reinvested in affordable housing. The City will continue to coordinate housing referrals with the CHA and Pinellas County Housing Authority as feasible.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

The CHA has an ongoing management program in place to involve residents in its operations. Additionally, through the 2024/2025 Annual Action Plan, the City of Clearwater will support homeownership education/counseling (with State SHIP funding), Fair Housing, and housing placement activities that could facilitate the transition from public housing to homeownership.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE

The CHA is not designated as troubled, having all physical inspection scores higher than 60.

DISCUSSION

Affordable housing needs are met by multiple service providers in the greater Clearwater area. The CHA currently administers public housing units and HCVs. Although the CHA is undergoing voluntary conversion of its public housing properties, the CHA will continue to administer vouchers and ensure that residents are housed in coordination with other housing providers. The City will continue to coordinate referrals with the CHA to connect lower income residents with housing options.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2024/2025 program year to carry out the homeless strategy identified in the Consolidated Plan's Strategic Plan. Additionally, this section describes any action related to the supportive housing needs of non-homeless special needs persons at risk of homelessness.

The Pinellas County Homeless Leadership Alliance (HLA), a nonprofit 501(c)(3), serves as the CoC Lead Agency, Collaborative Applicant, and HMIS Lead Agency. The HLA provides supplemental services, coordination, and funding management to carry out the policy goals of the CoC. The mission of the HLA is to provide leadership in the planning, development, and alignment of community advocacy, resources, and strategies to prevent, divert, and end homelessness in Pinellas County. The HLA, as the lead agency for the CoC, is the organization most suited to addressing the needs of homeless persons in the greater Clearwater area.

Consistent with the Consolidated Plan's Strategic Plan, the City of Clearwater will pursue the goal of helping to prevent and reduce homelessness in Clearwater. It is the City's objective to support the activities of the HLA and other members of the region's CoC that represents a countywide consortium of homeless service providers.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The HLA conducts an annual PIT homeless count and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. Furthermore, the City received input on homeless needs during the Consolidated Plan public meetings and community survey. The priority needs of the homeless include facilities/services for homeless adults and families, facilities/services for homeless youth and youth aging out of foster care, case management, nutrition/food services, and employment assistance/job training toward self-sufficiency.

Outreach to the homeless is done by the CoC's Street Outreach Teams that cover major parts of Pinellas County five days per week. The Street Outreach Teams are the center of the CoC's efforts to find and engage street homeless, in place since late 2006. Each Street Outreach Team is composed of one law enforcement officer and one case manager. Additionally, Street Outreach Teams focus on finding unaccompanied youth. Relatedly, the Veterans Administration funds Veterans Outreach for that population.

All the outreach personnel meet bi-monthly to discuss problems, identify increases/decreases in specific populations, problem-solve, and meet with providers of emergency mats and beds. Law enforcement staff members train their police departments on working with street homeless persons. Once a street

homeless individual or family seeks assistance, they are encouraged to go to Safe Harbor, the County's emergency homeless shelter and jail diversion program where they are assigned a case manager for assessment and referral to services, etc. Unaccompanied youth are referred to Family Resources and other youth programs to get them off the street. Street Outreach Teams also process individuals for entrance to Pinellas Hope, another homeless shelter operated by Catholic Charities.

The HLA also partners with the Juvenile Welfare Board's Children's Services Council and 2-1-1 Tampa Bay Cares on the Family Services Initiative (FSI) that works with families in need. The goal of the FSI is to prevent homelessness while working on longer term issues and to have one place for families to make initial contact for help. FSI is publicized widely as the place for homeless and at-risk families to go for help. Homeless and at-risk families call 2-1-1 and are directed to specific triage staff for short assessment.

For the fifth-year Annual Action Plan, the City of Clearwater will support housing navigation, case management, health services (specific to homeless persons), and advisor/advocate services through Metropolitan Ministries, WestCare GulfCoast-Florida (A Turning Point), and Society of St. Vincent de Paul, to assess the individual needs of homeless and special needs persons at risk of homelessness, including unsheltered persons.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

As previously mentioned, the HLA annually conducts a PIT homeless count and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. In addition to other metrics, these reports identify the number of individuals or families in emergency shelter or transitional housing.

In the Clearwater area, homeless facilities such as emergency shelter and transitional housing are provided by churches and non-profit organizations, including but not limited to Homeless Emergency Project (Homeless Empowerment Program or HEP), The Kimberly Home, Boley Centers, Hope Villages of America, Salvation Army, and Family Resources (SafePlace2B), among others. Additionally, the HLA maintains an online map-based directory targeted to homeless persons that includes contact information for emergency shelter, food and clothing assistance, and transitional housing services. This directory also includes a map of Pinellas Suncoast Transit Authority (PSTA) bus routes.

The City makes it a goal of the Consolidated Plan to prevent and reduce homelessness in Clearwater by supporting programs that offer shelter facilities and beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs. For the fifth-year Annual Action Plan, the City will support homeless prevention and service programs by improving facilities that serve homeless adults and families. These facilities are run by Homeless Emergency Project dba Homeless Empowerment Program (HEP).

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

The City will support, in coordination with the HLA, activities to end chronic homelessness in Clearwater. CoC member agencies actively work to assist homeless individuals and families with making the transition to more permanent housing and preventing such persons from becoming homeless again.

CoC member agencies support a “Housing First” approach to provide housing options regardless of whether individuals or families meet otherwise common prerequisites for housing. National resource around “Housing First” suggests that individuals and/or head-of-household members who have been homeless are more successful in achieving self-sufficiency when housing stability is acquired first, regardless of whether they are sober or financially self-sufficient in the beginning. Once their housing situation is stabilized, their ability to achieve sobriety, financial stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by rapid-rehousing and other interim housing strategies such as targeted transitional or permanent supportive housing to obtain housing quickly, increase self-sufficiency, and stay housed.

For the fifth-year Annual Action Plan, the City will support housing navigation, case management, health services (specific to homeless persons), and advisor/advocate services through Metropolitan Ministries, WestCare GulfCoast-Florida (A Turning Point), and Society of St. Vincent de Paul, to identify housing and healthcare strategies for homeless and special needs persons at risk of homelessness.

Additionally, the City will continue to support an array of activities that, when combined, may shorten the duration of homelessness, help persons transition to more stable housing, and/or provide access to affordable housing. Such activities may include case management, community building improvements (including those that support health services), facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homeownership education, purchase assistance, and access to economic opportunities.

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS.

For the fifth-year Annual Action Plan, the City of Clearwater will continue to coordinate referrals for facilities and services available in the community that support lower-income individuals. In addition to services specifically targeted to homeless and special needs persons at-risk of homelessness, the City will support case management and a housing specialist at St. Vincent de Paul's Returning Home-Clearwater Rapid Rehousing Program. St. Vincent de Paul also operates a Community Kitchen and Resource Center, which is used by the Pinellas Ex-Offender Re-Entry Coalition (PERC). The Community Kitchen and Resource Center provides not only case management, but referrals to other resources and programs depending on client needs. Such programs include PERC's STARS and MOVE UP programs, which provide job training and skills toward self-sufficiency.

The City will also continue to work with housing and homeless service providers to implement a cohesive, communitywide discharge coordination policy. Such policy must be successfully implemented to ensure that persons being released from publicly funded institutions do not become homeless upon release. Other examples of such efforts, in addition to PERC, include the Pinellas County Sheriff Department's Operation PAR, which allows ex-offenders to receive substance abuse treatment, and the State's "Transition from Prison to Community Initiative" (TPCI).

DISCUSSION

For the fifth-year Annual Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- HEP Family Transition Program Renovation Project – Facility rehabilitation for homeless shelter
- HEP Kitchen and Dining Hall Renovation – Facility rehabilitation for homeless facility
- Metropolitan Ministries – Case management for persons experiencing poverty and homelessness
- WestCare GulfCoast-Florida – Case management and Licensed Practical Nurse salary support for homeless persons with substance abuse problems
- Society of St. Vincent de Paul – Case management and housing specialist for rapid rehousing program

In total, these activities will assist an estimated 1,132 persons during the fifth-year Annual Action Plan through homeless-related public services and facility improvements. The City will also continue to coordinate with the HLA and CoC members, including numerous homeless service providers operating in the greater Clearwater area.

AP-75 Barriers to affordable housing – 91.220(j)

INTRODUCTION

This section of the Annual Action Plan summarizes actions the City of Clearwater will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies may include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

ACTIONS IT PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING SUCH AS LAND USE CONTROLS, TAX POLICIES AFFECTING LAND, ZONING ORDINANCES, BUILDING CODES, FEES AND CHARGES, GROWTH LIMITATIONS, AND POLICIES AFFECTING THE RETURN ON RESIDENTIAL INVESTMENT

The City of Clearwater has several incentives that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These incentive strategies are documented in the City's 2024-2027 LHAP, which is a reporting requirement of the State SHIP program. The City's ongoing actions to remove or ameliorate the barriers to affordable housing, as identified in the City's 2024 LHAP and 2023 LHS documents, include the following:

- Expedited review process for permitting
- Modification of fees
- Flexible densities
- Accessory dwelling units
- Parking reductions
- Flexible lot configurations
- Pre-adoption policy consideration
- Inventory of public lands
- Proximity to transportation, employment, and mixed-use development
- Adaptive reuse
- Land development code
- Communication and marketing of affordable housing
- Financing
- Partnerships

Barriers to affordable housing are explained in more detail in the **SP-55** section of the Consolidated Plan, as well as the source LHAP and LHS documents on file at the City's Economic Development and Housing Department.

DISCUSSION

The City of Clearwater will continue to implement incentives to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These incentive strategies are detailed

in the City's 2024-2027 LHAP report. Of note, the City recently coordinated with Pinellas County to prepare a regional Analysis of Impediments to Fair Housing Choice report, which was completed in 2020. The City also currently participates in the Advantage Pinellas Housing Compact and the Pinellas County Countywide Housing Strategy, which are joint programs for the provision of affordable housing.

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AP-85 Other Actions – 91.220(k)

INTRODUCTION

This section of the Annual Action Plan describes the City of Clearwater’s planned actions to carry out the following strategies in the Consolidated Plan’s Strategic Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

The major obstacle to meeting underserved needs is the lack of financial resources among housing and public service providers that support the City of Clearwater’s institutional delivery structure.

To address such obstacles, the City will administer CDBG funds to pursue the goal of enhancing the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and the elimination of blight. Priority will be given to the City’s NRSAs, where need is greatest, when opportunities present. The City will also pursue the goal of expanding the accessibility and coordination of social services to the City’s special needs population.

Some of the programmed activities to meet underserved needs during the fifth year include, but are not limited to, the following:

- HEP Family Transition Program Renovation Project – Facility rehabilitation for homeless shelter
- HEP Kitchen and Dining Hall Renovation – Facility rehabilitation for homeless facility
- Metropolitan Ministries – Case management for persons experiencing poverty and homelessness
- WestCare GulfCoast-Florida – Case management and Licensed Practical Nurse salary support for homeless persons with substance abuse problems
- Society of St. Vincent de Paul – Case management and housing specialist for rapid rehousing program
- LiFT Academy Playground Equipment for Neurodivergent Children – Playground improvements for children with disabilities
- Willa Carson Health and Wellness Center – ADA accessibility improvements for community health services facility
- Property Acquisition and Demolition – Slum/blight removal to improve neighborhood quality
- Prospera and WeeCare (Upwards) – Microenterprise assistance for job creation/stabilization
- Façade Improvement Loan-to-Grants Projects – Funding to improve business façades

Additional activities to meet underserved needs are described previously with regard to homelessness (**AP-65**) and subsequently with regard to affordable housing and economic development (**AP-85**, as follows).

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

Consistent with the Consolidated Plan's Strategic Plan, the City of Clearwater will pursue the goal of providing availability of, and access to, decent affordable housing for the residents of the city. To this end, the City has programmed six (6) housing projects that meet the following four (4) objectives under the Housing Goal of the Strategic Plan:

- Objective 2: Increase the availability of affordable housing units.
- Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.
- Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

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

- Construction of new owner and renter occupied housing
- Rehabilitation of existing owner and renter occupied housing
- Homeownership education and counseling (through State SHIP funding)
- Home purchase assistance
- Tenant-Based Rental Assistance (TBRA)
- Community Housing Development Organization (CHDO) housing activities

These activities increase the availability of affordable housing through new construction and improve access to affordable housing through housing rehabilitation, homeownership education, and purchase assistance for qualified low- to moderate-income households.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City will continue to include lead-based paint education and mitigation measures in all housing rehabilitation activities and, if needed, will identify and apply for additional funding resources to finance abatement. Contractors are required to be trained and certified to supervise removal of lead-based paint hazards to comply with HUD regulations. Furthermore, subrecipients of the City's CDBG and HOME funding devise their own lead-based paint hazard programs to comply with HUD regulations for rehabilitation projects.

Additionally, the City will continue to coordinate with agencies in the Clearwater area that screen residents for elevated blood levels (EBL) and inspect housing units for lead-based paint hazards. These agencies include the Pinellas County Health Department and the Clearwater and Pinellas County housing authorities, among others.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2018-2022 American Community Survey (ACS) estimates, in the City of Clearwater, 18,699 people (16.2% of the population for whom poverty status is determined) are living below poverty level. To combat this trend, the City will continue to coordinate with various agencies that support poverty-level families. These agencies also provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. Such services include referrals to affordable housing, employment assistance/job training, and other activities to promote economic opportunity.

Additionally, through the Economic Development and Housing Department, the City will promote economic opportunity by providing technical assistance to small businesses. For the fifth-year Annual Action Plan, the City will support economic development activities that include façade improvement projects and small business/microenterprise assistance for childcare operations in support of stable employment.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

The City of Clearwater has a strong institutional delivery structure. The City will continue to work with its own departments and various housing and public service providers, as well as their programs, to expand opportunities and to make continuous improvements to the institutional delivery structure. Continued actions will include solicitation of feedback on referral processes and other means of coordination between such providers and the City of Clearwater.

For the fifth-year Annual Action Plan, the City will support an array of activities that strengthen the institutional delivery structure's ability to serve persons of low- and moderate-income, persons with special needs, and the homeless. These activities include, but are not limited to, facilities/services for homeless adults and families, case management, health services, facilities for persons with special needs (including persons with disabilities); improvements to community buildings/facilities; code enforcement/blight elimination; building façade improvements; economic opportunity and business assistance; affordable housing rehabilitation and new construction; homeownership counseling/education; purchase assistance, and rental assistance.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

The City of Clearwater will continue to coordinate with housing and public service providers to develop an effective institutional delivery structure and enhance interagency coordination.

The City continues to work with regional housing authorities, such as the CHA and Pinellas County Housing Authority, to improve access to public housing and TBRA. Although the funding for public housing authorities is limited, and competition for affordable housing is high, these agencies continue to provide housing-related activities, such as rental assistance, rehabilitation, and new construction, for low-income persons. Input from public housing authorities is regularly solicited during preparation of the City's Annual Action Plan.

Additionally, the City promotes coordination between non-profit and private for-profit housing providers through its NAHAB, through the SHIP-mandated Affordable Housing Advisory Committee (AHAC) in conjunction with the LHAP and LHS reports, and through the Annual Action Plan process. Moreover, annual meetings in conjunction with the Annual Action Plan provide an opportunity for these providers to interact.

Public service providers in the greater Clearwater area provide a wide array of services for low- and moderate-income persons. These organizations typically have a specific target population that they serve (e.g., the homeless, persons with special needs, low-income families, etc.), and accordingly possess a level of knowledge and expertise that is invaluable when identifying underserved needs. The continuation and expansion of these public services will be encouraged over the fifth program year by means of matching programs with funding, as available. The City recognizes that improved coordination between housing and public service providers is regularly solicited during preparation of the City's Annual Action Plan.

DISCUSSION

For the fifth-year Annual Action Plan, the City will support activities that will address underserved needs through community development and public services; foster affordable housing through housing rehabilitation, new construction, and homebuyer assistance; reduce lead-based paint hazards; reduce the number of poverty-level families through economic development; and develop institutional delivery structure through a network of community partners, including the City and its departments. Additionally, the City will continue to encourage coordination between public housing authorities, non-profit and private for-profit housing providers, and public service providers through the NAHAB and AHAC, Annual Action Plan participation, and regular day-to-day referrals through the Economic Development and Housing Department.

PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

INTRODUCTION

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

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

REFERENCE 24 CFR 91.220(L)(1)

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

Available Program Income	Amount
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$7,700
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$7,700

OTHER CDBG REQUIREMENTS

Overall Benefit	Amount
1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	78.1%

**HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
REFERENCE 24 CFR 91.220(L)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City will use funding from the State SHIP program and/or the Pinellas County Housing Trust Fund for the matching requirements under the HOME program.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

Resale

During the affordability period, the homeowner may sell the property to another income-eligible person or household. The property may only be sold to a buyer whose annual income does not exceed 80% of the Area Median Income (AMI) at the time of purchase.

Recapture

The City will use the recapture provision for repayment of the loan should the homeowner not abide with the affordability period or any other default provision in the mortgage, note, or covenant.

In the event the housing is conveyed pursuant to a foreclosure sale, the provisions of Section 92.254 (a)(5)(ii) of the HOME program shall apply. The recapture provides for shared net proceeds (if any) from the foreclosure sale.

- (1) The “Net Proceeds” from the sale shall be determined by subtracting the amount of the seller’s closing costs and repayments of the outstanding loans on the property, including the repayments of any loans of HOME or other funds provided by the City, from the Sale Amount.
- (2) The homeowner may then recover his or her initial investment from the Net Proceeds. The initial investment shall include the amounts he or she contributed to the down payment when the property was initially purchased, to any documented permanent improvements to the property.
- (3) Any balance remaining from the New Proceeds shall be divided proportionally between the homeowner and the City in accordance with each parties’ initial investment percentage in the property. The City’s investment shall include all grants and loans of HOME or other City funds provided to the homeowner, minus any repayments previously made to the City.

- (4) In the event the proceeds from the sale of the property are insufficient to permit the homeowner to recover any of the amounts indicated in (1), (2), or (3) above, neither the City nor any previous owner, or any other party, shall be liable for such insufficiency.

If there are no net proceeds from the foreclosure, repayment by the City or the homeowner is not required, and HOME program requirements are considered to be satisfied.

Violation or breach of any restrictions or covenant shall give the City the right to institute any proceeding at law or in equity necessary to recover the applicable sum set forth in the agreement. If action is instituted by the City to recover the sum, the homeowner or its succession in the title agree to pay all costs to collection, including court costs and reasonable attorney's fees.

This language is included in the City's Land Use Restrictive Agreement (LURA) for properties purchased using HOME funds. Any recaptured funds will be placed in the City's HOME Investment Trust Fund. These funds will be used by the City for other eligible HOME activities.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

See the response to number 2, above.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City will not use HOME funds to refinance the existing debt for multi-family projects.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)):**

N/A - Not Applicable. The City will administer TBRA through a subrecipient. The subrecipient will assist individuals or families with rental assistance in the form of rental security deposit assistance to obtain permanent housing. The assistance will be used for individuals or families in the Very Low to Low-Income categories based on Area Median Income (AMI), without specific preference for persons special needs or disabilities aside from income-eligibility.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)):**

N/A - Not Applicable. See the responses to number 5, above, and number 7, below.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a):**

For the 2024/2025 program year, the City intends to contract with the Clearwater Housing Authority (CHA) to provide TBRA to Housing Choice Voucher holders. Since the City of Clearwater will not deliver TBRA directly but through a subrecipient, the City defers to the CHA's tenant selection criteria. However, the City's written agreement with the CHA will specify that tenant selection criteria will limit occupancy in HOME-assisted rental housing to income-eligible persons or households consistent with the HOME program. No other preferences or limitations, aside from program eligibility, will be used to select tenants.

DISCUSSION

The City of Clearwater anticipates \$1,310,415 in total CDBG program income. This amount includes an estimated \$11,448 in new program income for 2024/2025 and \$7,700 to be carried over from the prior year. This amount also includes income from the City's revolving loan program, of which \$128,400 is estimated for 2024/2025 and \$1,162,867 is carried over from prior years. Approximately \$367,097 is expected from non-income prior-year resources (i.e., entitlement allocations). Combined with the FY 2024 entitlement allocation of \$940,482, available CDBG funds total \$2,617,994. Less the City's revolving loan program, available CDBG funds total \$1,326,727.

The City has not identified funds for urgent need activities at this time. The percentage of overall benefit to low- and moderate-income persons is expected to be 78.1%. The City has calculated the percentage of overall benefit based on a period of one year (2024). This percentage excludes program administration and activities related to the removal of slum and blight.

APPENDIX

[Separate Attachments)

1. **Citizen Participation/Comments**
2. **Grantee Unique Appendices**
3. **SF-424 Forms and Certifications**

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