

# **Title: SHIP Annual Report**

**Report Status: Unsubmitted**

**Clearwater FY 2022/2023 Closeout**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w Rehab	\$248,400.00	6				
2	Purchase Assistance without Rehab	\$331,125.00	6				
3	Owner Occupied Rehab	\$302,549.06	8				
10	New Construction	\$650,819.10	3				

**Homeownership Totals:**      **\$1,532,893.16**      **23**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
16	Disaster Assistance	\$3,671.00	1				
21	New Construction	\$179,405.80	1				

**Rental Totals:**      **\$183,076.80**      **2**

**Subtotals:**      **\$1,715,969.96**      **25**

### Additional Use of Funds

Use	Expended	Percentage
Administrative	\$112,793.00	10.00 %
Homeownership Counseling	\$18,500.00	
Admin From Program Income	\$38,628.15	4.99 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

**Totals:**      **\$1,885,891.11**      **25**      **\$0.00**      **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$1,127,930.00
Program Income (Interest)	\$31,394.39
Program Income (Payments)	\$741,180.24
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	-\$6,653.72
<b>Total:</b>	<b>\$1,893,850.91</b>

**\* Carry Forward to Next Year: \$7,959.80**

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

## Form 2

### Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	456	488	621	814	1,007
VLI	761	815	978	1,130	1,261
LOW	1,216	1,303	1,563	1,807	2,016
MOD	1,827	1,957	2,349	2,712	3,027
Up to 140%	2,131	2,283	2,740	3,164	3,531

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$1,715,969.96	46.50%
Public Moneys Expended	\$174,844.00	4.74%
Private Funds Expended	\$1,648,092.00	44.66%
Owner Contribution	\$151,623.00	4.11%
Total Value of All Units	\$3,690,528.96	100.00%

### SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,532,893.16	\$1,121,276.28	136.71%	65%
Construction / Rehabilitation	\$1,384,844.96	\$1,121,276.28	123.51%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$218,458.20	11.54%	EL+VL: 33.40%
Very Low	\$414,171.66	21.87%	
Low	\$563,221.00	29.74%	
Moderate	\$520,119.10	27.46%	EL+VL+L: 63.14%
Over 120%-140%	\$ .00	.00%	
<b>Totals:</b> \$1,715,969.96		90.61%	

### Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$218,458.20	2	\$ .00	0	\$218,458.20	2
Very Low	\$397,021.66	8	\$17,150.00	1	\$414,171.66	9
Low	\$559,550.00	10	\$3,671.00	1	\$563,221.00	11
Moderate	\$520,119.10	3	\$ .00	0	\$520,119.10	3
Over 120%-140%	\$ .00	0	\$ .00	0	\$ .00	0
<b>Totals:</b>	\$1,695,148.96	23	\$20,821.00	2	\$1,715,969.96	25

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance without Rehab	Clearwater		2	4			6
Purchase Assistance w Rehab	Clearwater			5	1		6
Owner Occupied Rehab	Clearwater	1	7				8
New Construction	Clearwater	1		1	2		4
Disaster Assistance	Clearwater			1			1
<b>Totals:</b>		2	9	11	3		25

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance without Rehab	Clearwater		2		4	6
Purchase Assistance w Rehab	Clearwater	1	2	3		6
Owner Occupied Rehab	Clearwater			3	5	8
New Construction	Clearwater		2	1	1	4
Disaster Assistance	Clearwater				1	1
<b>Totals:</b>		1	6	7	11	25

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance without Rehab	Clearwater	3	3		6
Purchase Assistance w Rehab	Clearwater	4	2		6

Owner Occupied Rehab	Clearwater	6	2		8
New Construction	Clearwater	2	2		4
Disaster Assistance	Clearwater	1			1
<b>Totals:</b>		<b>16</b>	<b>9</b>		<b>25</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance without Rehab	Clearwater	3	3					6
Purchase Assistance w Rehab	Clearwater	3	2	1				6
Owner Occupied Rehab	Clearwater	2	6					8
New Construction	Clearwater		3	1				4
Disaster Assistance	Clearwater	1						1
<b>Totals:</b>		<b>9</b>	<b>14</b>	<b>2</b>				<b>25</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance without Rehab	Clearwater			4	4
Purchase Assistance w Rehab	Clearwater				0
Owner Occupied Rehab	Clearwater			5	5
New Construction	Clearwater				0
Disaster Assistance	Clearwater				0
<b>Totals:</b>				<b>9</b>	<b>9</b>

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
Owner Occupied Rehab	Educator/School Employee	44,086.70	1
Purchase Assistance w Rehab	Educator/School Employee	90,000.00	2

## Form 4

### Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Implemented, in LHAP	2024
Ongoing review process		AHAC Review	Implemented, in LHAP	2024
Impact fee modifications		AHAC Review	Implemented, in LHAP	2024
Flexible densities		AHAC Review	Implemented, in LHAP	2024
Printed inventory of public owned lands		AHAC Review	Implemented, in LHAP	2024

## Support Services

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

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

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

GLS also prevents and eliminates unfair and illegal housing practices, discrimination/fair housing violations, predatory lending, foreclosure, homeowner repair schemes, substandard housing conditions, and unlawful eviction practices that can lead to homelessness. It does so by providing both information and access to courts and for low/moderate income residents who, because of their limited financial means, have traditionally been the most vulnerable and least likely to know about their legal rights.

Homeless Emergency Project Inc., (HEP's) mission is to provide homeless individuals and families, including veterans, with housing, food, clothing and supportive services necessary to obtain self-sufficiency and improved quality of life. HEP also provides emergency shelter and critical support services for adults experiencing homelessness in Pinellas County.

The Kimberly Home Transitional Housing Program provides a safe and loving campus environment to pregnant women and new moms aged 18 years and older who are homeless or at risk of homelessness. This program provides temporary residence and counseling for expectant mothers who are struggling to maintain independence and have no safe place to live. The program also addresses their emotional needs by providing a stable, secure, nurturing environment where they can easily access community resources, develop a plan for their future, learn how to care for their babies, and become strong, self-sufficient, independent mothers. The need for safe, affordable housing for homeless pregnant women remains high. The goal of this program is to ensure that when a client leaves, she has gained the knowledge, self-confidence, and life skills she will need to succeed on her own.

Chore Services Program has been providing services to the 60+ population of Clearwater for over 45 years. The goal is to assist this vulnerable population of Clearwater to remain in their own home, self-sufficient and independent. The services provided by Chore Services allow the over 60 population to maintain a safe and sanitary home environment. The agency targets those with the greatest economic and social needs, those at risk for institutional placement, and low and moderate-income clients. Chore Services provides these clients with services that will include heavy household cleaning, yard work, and minor repairs. Services are provided to residents who are financially and/or physically unable to perform these daily tasks of independent living and who have no one else to assist them. These services will empower the clients to

eliminate crime, create pride in their community, deter blighting influence, improve neighborhood stability, and ensure their sustainability as a viable participant in the community.

The Inter-Cultural Advocacy Institute is a bilingual center offering wrap-around services such as: Victim Advocacy, Family Advocacy and support, Youth support groups, information seminars, English classes, immigration clinics, legal clinics, social development groups, and youth programs (summer camp, in-school support groups and the Youth Leaders Partnership (YLP) program.

Tampa Bay Black Business Investment Corporation (BBIC) is a nonprofit organization established in 1987 to meet the need for capital & capacity services for African American entrepreneurs who were then entering the business sector in growing numbers. The Small Business Capital Access Project (The B-CAP) is working to bring comprehensive capital access and capacity-building services to the North Greenwood and Lake Bellevue areas of in order to fulfill several City Neighborhood Revitalization Strategy Area objectives: expanding business opportunities, reducing unemployment, facilitating community and economic development, and creating new investment opportunities. Today BBIC serves entrepreneurs of all races, with continued focus of making small or starter loans to borrowers who are not ready to access bank loans; and who often need hands-on-help preparing business plans and loan applications.

The Arc Tampa Bay (TATB) has been providing vital services to individuals with intellectual and developmental disabilities since 1958. Since that time the agency has flourished and now operates 20 program sites throughout Pinellas County, remaining steadfast in its mission "to support and empower people with intellectual and developmental disabilities".

WestCare GulfCoast-Florida, (WCGC) has provided homeless services in Pinellas County for over 20 years. WCGC provides treatment & rehabilitation, mental health & wellness, services for homeless individuals, including emergency shelter, transitional and supportive housing, homeless case management, rapid rehousing, and permanent supportive housing.

## Other Accomplishments

SHIP funds played a key role in the transition of market rate units to affordable housing units. In 2020, Prospect Tower Apartments, a 208-unit affordable apartment complex located in downtown Clearwater, was purchased and converted into market rate apartments. The new owners also changed the name from Prospect Towers Apartments to Indigo Apartments. According to the Tampa Bay Times, the new owner raised the rent, displaced dozens of residents and eliminated desperately needed affordable housing units.

On June 18, 2025, Sunrise Affordable Housing acquired Indigo Apartments. The SAH group converted Indigo Apartments back to affordable housing with a 50-year commitment through the Low-Income Tax Credit program implementing income and rent restrictions on 100% of units with thresholds set at 30%, 60% and 80% of the Area Median Income.

The City of Clearwater used \$385,133 from the State Housing Initiatives Partnership (SHIP) along with funding from its CDBG and CRA programs coupled with multiple other funding sources such as: HUD, tax credit equity and Pinellas County government funds to make this a true success for Clearwater's low-income residents.

## Availability for Public Inspection and Comments

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

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **216**

### Mortgage Foreclosures

A. Very low income households in foreclosure: **3**  
 B. Low income households in foreclosure: **10**  
 C. Moderate households in foreclosure: **3**  
 Foreclosed Loans Life-to-date: **16**  
 SHIP Program Foreclosure Percentage Rate Life to Date: **7.41**

#### Mortgage Defaults

A. Very low income households in default: **0**  
 B. Low income households in default: **0**  
 C. Moderate households in default: **0**  
 Defaulted Loans Life-to-date: **0**  
 SHIP Program Default Percentage Rate Life to Date: **0.00**

#### Strategies and Production Costs

Strategy	Average Cost
Disaster Assistance	\$3,671.00
New Construction	\$207,556.23
Owner Occupied Rehab	\$37,818.63
Purchase Assistance w Rehab	\$41,400.00
Purchase Assistance without Rehab	\$55,187.50

#### Expended Funds

Total Unit Count: **25** Total Expended Amount: **\$1,715,969.96**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance without Rehab	Vanessa Fair	2484 Enterprise Road #3	Clearwater	33763	\$45,000.00	
Purchase Assistance without Rehab	Barbara Monroe	2677 Sabal Spring Circle#103	Clearwater	33761	\$45,000.00	
Purchase Assistance without Rehab	Susan Emerick	19029 U.S. Highway 19 N #5-9	Clearwater	33764	\$45,300.00	
Purchase Assistance without Rehab	David Mundell	601 N. Hercules Avenue #1003	Clearwater	33765	\$75,250.00	
Purchase Assistance without Rehab	Haywood Johnson	1158 Palmetto Street	Clearwater	33755	\$75,425.00	
Purchase Assistance w Rehab	Corey Thompson	1516 Stevensons Drive	Clearwater	33755	\$22,800.00	

Purchase Assistance w Rehab	Andrew Rosa	2500 Harn Boulevard Unit D7	Clearwater	33754	\$45,300.00	
Purchase Assistance w Rehab	Elaine Matos	2004 Sunset Grove Lane	Clearwater	33765	\$45,150.00	
Purchase Assistance w Rehab	Brittany Workman	24862 US Highway 19 N #3104	Clearwater	33763	\$45,150.00	
Owner Occupied Rehab	Michael Taylor	1432 Pinebrook Drive	Clearwater	33755	\$17,150.00	
Owner Occupied Rehab	Leatha Williams	1716 Martin Luther King Jr. Ave	Clearwater	33755	\$29,179.45	
Owner Occupied Rehab	Larene Bailey	2816 Dovewood Street	Clearwater	33759	\$27,211.95	
Owner Occupied Rehab	Melinda Kunnen	2322 Anna Avenue	Clearwater	33755	\$51,769.16	
Owner Occupied Rehab	Yvette Pendleton	1471 Pinebrook Drive	Clearwater	33755	\$61,088.20	
Owner Occupied Rehab	Lisa Davis	1114 Engman Street	Clearwater	33755	\$44,086.70	
Owner Occupied Rehab	Stacey Levenson	1009 LaSalle Street	Clearwater	33755	\$33,011.20	
New Construction	Lee Adams	1160 LaSalle Street	Clearwater	33755	\$279,894.10	
New Construction	Troi Rimpson	1156 LaSalle Street	Clearwater	33755	\$195,225.00	
Purchase Assistance w Rehab	Katrina Bagu	1205 Roosevelt Avenue	Clearwater	33755	\$45,000.00	
Purchase Assistance w Rehab	Brenda Thompson	1002 Jones Street	Clearwater	33755	\$45,000.00	
New Construction	Ashley Ivette Rosa	406 Vine Avenue	Clearwater	33755	\$175,700.00	
New Construction	Jaylisha Mathies	905 Carlton Street #A	Clearwater	33755	\$179,405.80	
Purchase Assistance without Rehab	Jillian Grago	1960 Union Street #27	Clearwater	33763	\$45,150.00	
Owner Occupied Rehab	Sam Swinton	1018 N. Madison Avenue	Clearwater	33755	\$39,052.40	
Disaster Assistance	Roy D'Andrea	1248 Oakview Drive	Clearwater	33756	\$3,671.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Wade Trim Inc	Federal & State technical assistance provider	AHAC	Technical assistance with LHAP strategies in LHAP	\$5,148.00
Timothy D. Howard	Inspection Services	Rehab	Construction inspections	\$450.00

HOPE Expo	Homeownership Education Provider	Purchase Assistance	Provide free homeownership education	\$575.00
NCP	Office supplies	Purchase Assistance & Rehab	Providers of loan coupon books	\$25.19
NOVA Engineering	Engineering Company	New construction and Owner-Occupied Rehabilitation	Construction inspections	\$4,800.84
City of Clearwater	Local Government	All strategies in LHAP	Administration of all strategies in LHAP	\$132,922.12
Clearwater Neighborhood Housing Services	Not-for-profit	Purchase Assistance	Administration of the city's purchase assistance program	\$7,500.00

### Program Income

Program Income Funds	
Loan Repayment:	\$292,755.53
Refinance:	\$73,552.10
Foreclosure:	
Sale of Property:	\$374,872.61
Interest Earned:	\$31,394.39
<b>Total:</b>	<b>\$772,574.63</b>

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	21
Approved	10
Denied	11

### Explanation of Recaptured funds

Description	Amount
<b>Total:</b>	<b>\$0.00</b>

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

### Single Family Area Purchase Price

The average area purchase price of single family units:

264,245.00

Or  
Not Applicable

## Form 5

### Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
2	Purchase Assistance without Rehab	\$150,675.00	2			
3	Owner Occupied Rehab	\$89,213.60	3			
10	New Construction	\$195,225.00	1			
16	Disaster Assistance	\$3,671.00	1			
<b>Total:</b>		<b>\$438,784.60</b>	<b>7</b>			<b>38.90%</b>

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance without Rehab	Person with Disabling Condition (not DD)	\$75,250.00	1		
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$75,425.00	1		
(3) Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$89,213.60	3		
(10) New Construction	Receiving Supplemental Security Income	\$195,225.00	1		
(16) Disaster Assistance	Receiving Veterans Disability Benefits	\$3,671.00	1		

### Provide a description of efforts to reduce homelessness:

The City of Clearwater initiated and maintains a comprehensive and holistic approach by establishing the City Homeless Initiative Program.

The Homeless Initiative Program provides homeless individuals and families access to comprehensive services.

The city has committed its support for organizations that provides wrap-around services that address the root causes of homelessness. In addition, the city contributes financially to the Homeless Leadership Alliance (HLA) which is the umbrella organization overseeing the continuum of care providers, and the HMIS Homeless Management Information System in Pinellas County.

The following are some of the ways in which city funds are being used to provide services to individuals and families experiencing homelessness:

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

### Interim Year Data

## Interim Year Data

Revenue	
State Annual Distribution	\$1,395,428.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$1,279,009.78
<b>Total Revenue:</b>	<b>\$2,674,437.78</b>

Expenditures/Encumbrances	
Program Funds Expended	\$1,447,956.72
Program Funds Encumbered	\$1,293,307.88
Total Administration Funds Expended	\$200,535.89
Total Administration Funds Encumbered	
Homeownership Counseling	\$26,625.00
<b>Total Expenditures/Encumbrances:</b>	<b>\$2,968,425.49</b>

Set-Asides		Percentage
65% Homeownership Requirement	\$2,051,131.60	146.99%
75% Construction / Rehabilitation	\$2,671,589.60	191.45%
30% Very Low Income Requirement	\$754,299.64	28.20%
60% Very Low + Low Income Requirements	\$2,148,945.84	80.35%
20% Special Needs Requirement	\$541,702.69	20.25%

**LG Submitted Comments:**