

**Title: SHIP Annual Report**  
**Clearwater FY 2011/2012**

**Report Status: Unsubmitted**

**Form 1**

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$107,758.25	10				
2	Purchase Assistance without Rehab	\$7,718.75	2				
3	Rehabilitation	\$50,451.69	2				

**Homeownership Totals:** \$165,928.69 14

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental-Rehabilitation	\$103,924.75	4				

**Rental Totals:** \$103,924.75 4

**Subtotals:** \$269,853.44 18

## Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$9,698.30		
Homeownership Counseling			
Admin From Program Income	\$19,850.21		
Admin From Disaster Funds			

**Totals:** \$299,401.95 18 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$96,983.00
Program Income (Interest)	\$1,925.52
Program Income (Payments)	\$199,802.05
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,634.18
<b>Total:</b>	<b>\$301,344.75</b>

\* Carry Forward to Next Year: \$1,942.80

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
Wendy Fuller-Aldrich				\$1.00	
Roberdia Kitchens		\$1.00			
Erin Floyd			\$1.00		
Patricia Redding			\$1.00		

### 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	\$269,853.44	14.14%
Public Moneys Expended	\$436,055.01	22.86%
Private Funds Expended	\$1,152,643.00	60.41%
Owner Contribution	\$49,331.42	2.59%
Total Value of All Units	\$1,907,882.87	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$165,928.69	\$96,983.00	171.09%	65%
Construction / Rehabilitation	\$262,134.69	\$96,983.00	270.29%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$76,277.25			\$76,277.25	25.31%
Very Low	\$25,318.73			\$25,318.73	8.40%
Low	\$168,257.46			\$168,257.46	55.84%
Moderate				\$0.00	.00%
<b>Totals:</b>	<b>\$269,853.44</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$269,853.44</b>	<b>89.55%</b>

### 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	\$76,277.25	3			\$76,277.25	3
Very Low	\$25,318.73	2			\$25,318.73	2
Low	\$168,257.46	13			\$168,257.46	13
Moderate					\$0.00	0
<b>Totals:</b>	<b>\$269,853.44</b>	<b>18</b>	<b>\$0.00</b>	<b>0</b>	<b>\$269,853.44</b>	<b>18</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	City of Clearwater		1	9		10
Purchase Assistance without Rehab	City of Clearwater			2		2
Rehabilitation	City of Clearwater		1	1		2
Rental-Rehabilitation	City of Clearwater	3		1		4
Totals:		3	2	13		18

#### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance with Rehab	City of Clearwater	1	4	4	1	10
Purchase Assistance without Rehab	City of Clearwater	1		1		2
Rehabilitation	City of Clearwater			1	1	2
Rental-Rehabilitation	City of Clearwater	1	1	2	0	4
Totals:		3	5	8	2	18

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance with Rehab	City of Clearwater	5	3	2	10
Purchase Assistance without Rehab	City of Clearwater	1	1		2
Rehabilitation	City of Clearwater	1	1		2
Rental-Rehabilitation	City of Clearwater	2	2		4
Totals:		9	7	2	18

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	City of Clearwater	6	3	1				10
Purchase Assistance without Rehab	City of Clearwater	2						2
Rehabilitation	City of Clearwater		2					2

Rental-Rehabilitation	City of Clearwater	1	3					4
<b>Totals:</b>		<b>9</b>	<b>8</b>	<b>1</b>				<b>18</b>

### Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Purchase Assistance with Rehab	City of Clearwater				1			1
Purchase Assistance without Rehab	City of Clearwater				1			1
Rehabilitation	City of Clearwater					1		1
Rental-Rehabilitation	City of Clearwater					2		2
<b>Totals:</b>					<b>2</b>	<b>3</b>		<b>5</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
-------------	----------------------	----------------	---------------------------

## Form 4

### Status of Incentive Strategies

Incentive Strategy:

The City of Clearwater has prepared a Local Housing Assistance Plan (LHAP) for fiscal years 2012-2015 that is consistence with the Florida Statutes and the Florida Administrative codes (FAC). Housing incentives contained with the City's LHAP are:  
Expedited Permitting  
Ongoing Review Process

Adopting Ordinance or Resolution Number or identify local policy:

Resolution Number 12-08

Implementation Schedule (Date):

Ongoing

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Both strategies are being met and continue to be evaluated to improve efficiency.

### Support Services

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

Community Service Foundation, Inc. provides fair housing counseling and housing placement program. The program provides housing services to help lower income families and individuals locate and secure permanent, decent and affordable housing. The program also strives to counsel households on Fair Housing Landlord/Tenant Rights, and to provide emergency food and shelter program rent and mortgage payment assistance.

Gulf Coast Legal Services, Inc. provides legal assistance to low to moderate-income residents of Clearwater who are victims of predatory lending practices, foreclosure rescue scams, persons who are experiencing or who have experienced discrimination and/or fraud in housing and to remedy these matters through negotiation, mediation or litigation and to assist residents in filing complaints regarding violation of Fair Housing Laws.

Personal Enrichment through Mental Health Services, Inc. provides emergency mental health crisis intervention and treatment services to mentally ill citizens including mentally frail elderly citizens of the City.

Interculture Advocacy Institute provides leadership and mentoring opportunities to youth in the 6th and 7th grades. The program's focus is to provide the tools and resources necessary to help youth develop leadership skills plus a strong sense of identity.

Pinellas Opportunity Council, Inc. through their Chore Services program, promotes better livable opportunities by providing services to the elderly and frail elderly.

The Haven of RCS is a facility that offers housing and related support services for victims of domestic abuse.

Religious Community Services, Inc. is a facility that offers housing and related support services for victims of domestic abuse.

WestCare GulfCoast Florida, Inc. provides overnight shelter for homeless persons under the influence of drugs and/or alcohol.

Homeless Emergency Project provides shelter, meals, case management, benefit advocacy, life skills training, vocation, medical, dental, mental health care, substance abuse treatment, transportation and referrals to other supportive service providers.

UNO Federation Community Services provides pre-purchase, post-purchase and foreclosure prevention/intervention counseling and first-time homebuyer workshops.

## Other Accomplishments

Preseverance along with education are key components in home ownership for many low to moderate-income families. This is particularly true for the Knowles family. Ms. Knowles, a single mother with three dependents, had tried for over a year to acquire the property located at 1205 Seminole Street. Ms. Knowles wanted to realize the American dream of homeownership for her and her family, however, she faced the challenge of inadequate credit scores which did not meet the requirements of traditional lending guidelines.

As a requirement for receiving down payment assistance through the City, the homeowner needs to provide a certificate showing that they have taken eight or more hours of homebuyers education classes. The client was able to enroll with one of the City's partners that provides homebuyer education to low to moderate-income residents of Clearwater. The homebuyer education class was labeled by the client as the first part in her journey of understanding the steps necessary for homeownership.

Ms. Knowles was advised by the homebuyer counselor to commence payment of some of the past due accounts that were listed by all three credit bureaus. As the client initiated a payment plan to manage her debts, some of the creditors renewed their accounts which pulled her credit scores down.

The client was disheartened by the revelation that her credit scores had not improved with her efforts of debt management. The counselor stepped in to encourage the client that the lower scores were a minor setback to her aspiration of realizing the American dream. The counselor also advised the client that the problem of the lower scores could be rectified by sending letters to all three credit bureaus with explanations that some creditors had reactivated old accounts once they noticed she was making an effort to pay down her debts.

With guidance from the counselor, Ms. Knowles continued with the debt management plan. Her persistence paid off handsomely as her credit scores increased over the FHA minimum score.

Ms. Knowles purchased her dream home at 1205 Seminole Street with the assistance from the City of Clearwater and a first mortgage from a reputable traditional lender.

## Availability for Public Inspection and Comments

The City's Annual Report was made available for public inspection and comments at the Housing Division located in City Hall.

## Default and Foreclosure

## Default and Foreclosure

### Mortgage Foreclosures

- A. Very low income households in foreclosure: **1**  
B. Low income households in foreclosure: **2**  
C. Moderate households in foreclosure: **1**  
Loans Life-to-date: **14**

### Mortgage Defaults

- A. Very low income households in default: **0**  
B. Low income households in default: **0**  
C. Moderate households in default: **0**  
Loans Life-to-date: **0**

## Welfare to Work Programs

N/A

## Strategies and Production Costs

Strategy	Average Cost
Purchase Assistance with Rehab	\$10,775.83
Purchase Assistance without Rehab	\$3,859.38
Rehabilitation	\$12,612.92
Rental-Rehabilitation	\$25,981.19

## Expended Funds

Total Unit Count: **18** Total Expended Amount: **\$269,853.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Alfonsa Riley	1104 San Remo Avenue	Clearwater	33755	\$3,778.75	<input type="checkbox"/>
Purchase Assistance with Rehab	Elizabeth Cronin	1279 Drew Street	Clearwater	33755	\$12,765.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Deborah Hunter	1275 Drew Street	Clearwater	33755	\$11,515.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Fatmir Cani	1370 Tuscola Street	Clearwater	33756	\$14,742.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Shane Cupler	1259 Druid Road East	Clearwater	33756	\$3,912.50	<input type="checkbox"/>
Purchase Assistance with Rehab	Stephanie Lamothe	1233 Caracas	Clearwater	33764	\$15,650.00	<input type="checkbox"/>



Purchase Assistance with Rehab	Herbert Gary	1568 Tilley Avenue	Clearwater	33756	\$11,425.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Olga Botero	1868 Fuller Drive	Clearwater	33755	\$6,765.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Rebeca Anaya	2182 Campus Drive	Clearwater	33764	\$15,690.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Matthew Cummins	1293 Drew Street	Clearwater	33755	\$11,515.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Samantha Barron	110 South Mercury Avenue	Clearwater	33765	\$3,912.50	<input type="checkbox"/>
Purchase Assistance without Rehab	Patty Sadiku	2559 Hidden Cove Lane	Clearwater	33763	\$3,806.25	<input type="checkbox"/>
Rehabilitation	Ellen Brown	630 Bryant Street	Clearwater	33756	\$39,874.96	<input type="checkbox"/>
Rehabilitation	Juanita Hunter	1002 Engman Street	Clearwater	33755	\$10,576.73	<input type="checkbox"/>
Rental-Rehabilitation	Wendy Fuller-Aldrich	114 N. Missouri Avenue	Clearwater	33755	\$27,647.50	<input type="checkbox"/>
Rental-Rehabilitation	Roberdia Kitchens	1450 S. MLK Jr Avenue #702	Clearwater	33756	\$25,425.75	<input type="checkbox"/>
Rental-Rehabilitation	Erin Floyd	1450 S. MLK Jr Avenue #601	Clearwater	33756	\$25,425.75	<input type="checkbox"/>
Rental-Rehabilitation	Patricia Redding	1450 S. MLK Jr. Avenue #401	Clearwater	33756	\$25,425.75	<input type="checkbox"/>

### Administrative Expenditures

City of Clearwater Administrative Expenditures \$29,871.06

### Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
------	---------------	------------------	----------------	--------

### Program Income

Program Income Funds	
Loan Repayment:	\$47,352.48
Refinance:	\$3,569.81
Foreclosure:	
Sale of Property:	\$82,163.25
Interest Earned:	\$1,925.52
Other (Bond):	\$66,716.51
<b>Total:</b>	<b>\$201,727.57</b>

### Explanation of Recaptured funds

Description	Amount

	Total:	\$0.00
--	--------	--------

## Clearwater 2011 Closeout