

Expected Resources

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

Introduction

The Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 50**.

The City of Clearwater anticipates a total allocation of \$667,634 in CDBG funding for the 2017/2018 program year. Program income for CDBG is expected to be \$600,000 comprised of \$250,000 from the Revolving Loan Fund and \$350,000 from converted NSP-3 funds. Also expected is \$231,539 in prior-year resources. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public services and facilities, economic development, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of \$285,328 in HOME funding for the 2017/2018 program year. Program income for HOME is expected to be \$425,000, with \$350,000 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2018/2019-2019/2020) is based on an estimated annual allocation of \$650,000 in CDBG funds and \$280,000 in HOME funds for each of the subsequent program years. This results in an estimated total funding amount of \$1,300,000 and \$560,000, respectively, over the remaining two-year period.

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 include funding from State Housing Initiative Program (SHIP), Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources. The City will also look to leverage funds, if available, from SHIP, Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs as a match to HOME dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the second year

of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2017/2018 Annual Action Plan. See **Table 55**.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	667,634	600,000	231,539	1,499,173	1,300,000	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. Note: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2017. These amounts were updated during the 2017 program year close-out.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	285,328	425,000	350,000	1,060,328	560,000	The Federal HOME allocation will be used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit. Note: Program incomes are estimated amounts and actual amounts may differ if larger sums are received from loan payoffs. Prior year resources amounts were estimated based on activities to be encumbered by the end of September 2017. These amounts were updated during the 2017 program year close-out.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will look to leverage funds, if available, from SHIP, Community Redevelopment Agency (CRA), City Departments (e.g. Engineering, Parks and Recreation), public or social service providers, or other sources against CDBG dollars. The City will look to leverage private funds, if available, from lending institutions and homeowner contributions, and public funds from SHIP, Public Housing Authorities (PHAs), and other agencies and programs as a match to HOME dollars.

If appropriate, describe publically 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 a number of 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. As of June 2017, there are seven (7) properties on this list: 918 Palmetto St., 1454 S. Martin Luther King, Jr. Avenue, 1011 LaSalle St., 1317 N. Martin Luther King, Jr. Avenue, 1002 LaSalle St., 1408 Monroe Avenue, and 1112 Palm Bluff St. These properties are all located in the North Greenwood Neighborhood Revitalization Strategy Area, with the exception of the property at 1454 S. Martin Luther King, Jr. Avenue, which is located in the Lake Bellevue Neighborhood Revitalization Strategy Area.

Discussion

The City of Clearwater's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, and Economic Development. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other potential Federal and State funding sources such as SHIP and non-Federal sources such as the Community Redevelopment Agency (CRA), City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2016	2019	Program Administration	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Program Administration	CDBG: \$133,527 HOME: \$28,533	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Housing	2016	2019	Affordable Housing	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Code Enforcement/Blight Elimination Homeowner Assistance Owner-Occupied Housing Rehabilitation Single-Family New Construction	CDBG: \$887,500 HOME: \$1,031,795	Public service activities for Low/Moderate Income Housing Benefit: 140 Households Assisted Homeowner Housing Added: 19 Household Housing Unit Homeowner Housing Rehabilitated: 38 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted Other: 20 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2016	2019	Homeless	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Case Management Homeless Facilities and Shelters Homeless Services for Youth Substance Abuse Services	CDBG: \$26,706 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 380 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non-Homeless Special Needs	2016	2019	Non-Homeless Special Needs	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Senior Services Services for Persons with Disabilities	CDBG: \$16,690 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Development and Public Services	2016	2019	Non-Housing Community Development	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Community Resource/Recreation Centers Food Services Health Services Homeless Facilities and Shelters Public Utility Improvements Sidewalks and Roadway Improvements Youth Services	CDBG: \$304,750 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4406 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2016	2019	Economic Development	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area	Building Facade Improvements Economic Opportunity	CDBG: \$130,000 HOME: \$0	Facade treatment/business building rehabilitation: 2 Businesses assisted: 2 Businesses Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Program Administration
	Goal Description	Program administration is required to implement the City's five (5) goals. Program administration addresses all outcomes, objectives and priority needs. 20% of CDBG Entitlement Grant and 10% of the HOME Entitlement Grant will be reserved for administration and planning activities.
2	Goal Name	Housing
	Goal Description	Provide availability of, and access to, decent affordable housing for the residents of the City of Clearwater.
3	Goal Name	Homelessness
	Goal Description	Help to prevent and reduce homelessness within the City of Clearwater.
4	Goal Name	Non-Homeless Special Needs
	Goal Description	Expand the accessibility and coordination of social services to City of Clearwater special needs populations.
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.
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.

Table 3 – Goal Descriptions

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):

AP-35 Projects – 91.220(d)

Introduction

The City's planned actions for the 2017/2018 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

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, homeownership assistance, and blight prevention/elimination. These actions will further the goal of improving the availability and accessibility of affordable housing in Clearwater.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income.

During the 2017/2018 program year, the City will fund activities that address the needs of the homeless and those at risk of becoming homeless, the elderly, persons with disabilities, victims of domestic violence, and youth and families of low- and moderate-income. Planned community development activities include service provider facility improvements and city parks and improvements.

The City's planned actions for the 2017/2018 Annual Action Plan are summarized in **Table 56**.

Map 3 shows the location of facility and public infrastructure improvements. See map titled, "**Project Locations Map**" in the Grantee Unique Appendices [attached hereto].

#	Project Name
1	Tampa Bay Community Development Corporation (Down Payment Assistance)
2	Habitat for Humanity (Single Family Homes)
3	Clearwater Neighborhood Services, Inc. (Down Payment Assistance)
4	CHDO 15% Set-Aside
5	Revolving Loan Program (Rehabilitation)
6	Revolving Loan Program (Acquisition)
7	Homeowner and Rental Activities (Acquisition/Rehabilitation)
8	Bright Community Trust (Single Family Homes)
9	HOME Rehabilitation/Purchase Assistance
10	SP Trail LLC (Woodlawn Project)
11	Business Development (Facade Improvements)
12	Tampa Bay Black Business Investment Corporation (Technical Assistance)
13	Hispanic Business Initiative Fund of Florida, Inc. (Prospera - Micro-Enterprise Assistance)
14	Religious Community Services, Inc. (Grace House)

#	Project Name
15	Homeless Emergency Project, Inc. (Emergency Shelter)
16	Pinellas Opportunity Council, Inc. (Chore Services)
17	The Arc Tampa Bay, Inc. (Employer Outreach Program)
18	Gulfcoast Legal Services, Inc. (Legal Services - Housing Preservation)
19	Miracles Outreach Community Development Center, Inc. (Youth Services)
20	FYI Community Partnership, Inc. (Family Enrichment)
21	Intercultural Advocacy Institute, Inc. (Youth Services)
22	WestCare GulfCoast Florida, Inc. (Substance Abuse)
23	Directions For Mental Health, Inc. (Public Facilities Improvement)
24	Homeless Emergency Project, Inc. (Public Facilities Improvement)
25	City of Clearwater - Phillip Jones Field (Public Park Improvements)
26	CDBG Administration/Planning
27	HOME Administration/Planning
28	Project Delivery - Rehabilitation
29	Project Delivery - Infill

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities are focused on the six goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community development and public service, economic development, and program administration. 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.

Strategic Plan Goal: CDBG + HOME (% of Total Award)*

Program Administration: \$162,060 (6.3%)

Housing: \$1,919,295 (74.9%)

Homelessness: \$26,706 (1.0%)

Non-Homeless Special Needs: \$16,690 (0.6%)

Community Development and Public Services: \$304,750 (11.9%)

Economic Development: \$130,000 (5.0%)

**Includes program income and prior year resources. Percentages may not equal 100% due to rounding.*

In recent years, spurred by a nation-wide recession, reduced revenues have plagued all levels of government (federal, state, and local). These reduced revenues have hindered the City's ability to meet the needs of lower income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

The lack of available land and rapidly rising housing prices will continue to put constraints on the City's ability to provide affordable housing. Rapidly rising prices will also increase the need for affordable rental units for households being priced out of the owner market. The need for affordable rental projects will also increase as rents for higher-end apartment complexes increase.

Projects

AP-38 Projects Summary

Project Summary Information

Table 5 – Project Summary

1	Project Name	Tampa Bay Community Development Corporation (Down Payment Assistance)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance
	Funding	HOME: \$20,000
	Description	Funds to sponsor the processing of down payment assistance loans to eligible households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Homeownership Assistance (Down Payment Assistance)
2	Project Name	Habitat for Humanity (Single Family Homes)

	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance Single-Family New Construction Code Enforcement/Blight Elimination
	Funding	CDBG: \$50,000
	Description	Funds will provide for the acquisition of two (2) single family lots and construct two single family homes.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Construction of New Housing.
3	Project Name	Clearwater Neighborhood Services, Inc. (Down Payment Assistance)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Homeowner Assistance

	Funding	HOME: \$20,000
	Description	Funds to sponsor the processing of down payment assistance loans to eligible households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Homeownership Assistance (Down Payment Assistance)
4	Project Name	CHDO 15% Set-Aside
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Owner-Occupied Housing Rehabilitation
	Funding	HOME: \$42,799
	Description	Funds mandated to the local CHDO to carry-out housing activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition and rehabilitation of a single family home.

5	Project Name	Revolving Loan Program (Rehabilitation)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Renter-Occupied Housing Rehabilitation Owner-Occupied Housing Rehabilitation Homeowner Assistance
	Funding	CDBG: \$250,000
	Description	Funds provided as loans to eligible homeowners and non-profit agencies for rehabilitation housing activities; activity delivery costs will be included for the management of the loan program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation
6	Project Name	Revolving Loan Program (Acquisition)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing

	Needs Addressed	Multi-Family New Construction Single-Family New Construction Code Enforcement/Blight Elimination
	Funding	CDBG: \$350,000
	Description	Funds provided as loans to non-profit agencies or participant for land acquisition; activity delivery costs will be included for the management of the loan program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition
7	Project Name	Homeowner and Rental Activities (Acquisition/Rehabilitation)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Renter-Occupied Housing Rehabilitation Owner-Occupied Housing Rehabilitation Homeowner Assistance Multi-Family New Construction Single-Family New Construction
	Funding	HOME: \$398,996

	Description	Funds provided to promote acquisition, reconstruction, rehabilitation and homebuyer subsidy of homeowner and rental properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition, homeownership assistance, rehabilitation, reconstruction of owner-occupied and rental properties.
8	Project Name	Bright Community Trust (Single Family Homes)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Owner-Occupied Housing Rehabilitation
	Funding	HOME: \$300,000
	Description	Funds provided for acquisition and rehabilitation of two single family homes.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition and Rehabilitation

9	Project Name	HOME Rehabilitation/Purchase Assistance
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Owner-Occupied Housing Rehabilitation Homeowner Assistance
	Funding	HOME: \$200,000
	Description	Funds provide as loans to eligible homeowners and non-profit agencies for acquisition and rehabilitation of eligible housing activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquisition and Rehabilitation
10	Project Name	SP Trail LLC (Woodlawn Project)
	Target Area	Lake Bellevue Neighborhood Revitalization Strategy Area
	Goals Supported	Housing
	Needs Addressed	Multi-Family New Construction Code Enforcement/Blight Elimination
	Funding	CDBG: \$200,000
	Description	Funds provided as a loan to assist in the construction of an 80-unit apartment complex.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	New Construction of Multi-Family Apartments
11	Project Name	Business Development (Facade Improvements)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Economic Development
	Needs Addressed	Building Facade Improvements Economic Opportunity
	Funding	CDBG: \$70,000
	Description	Funds provided to support two (2) Facade improvement projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Building Facade Improvements
	Project Name	Tampa Bay Black Business Investment Corporation (Technical Assistance)

	Target Area	Lake Bellevue Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Economic Development
	Needs Addressed	Economic Opportunity
	Funding	CDBG: \$30,000
	Description	Funds provided for salary support for a Business Development Consultant and partial costs for two events to include supplies, printing and other event-related costs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Economic Development; Technical Assistance for Low-Moderate Income Entrepreneurs
13	Project Name	Hispanic Business Initiative Fund of Florida, Inc. (Prospera - Micro-Enterprise Assistance)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area East Gateway District Neighborhood Revitalization Strategy Area North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Economic Development
	Needs Addressed	Economic Opportunity
	Funding	CDBG: \$30,000
	Description	Funds provided for salary support and fringe benefits to provide technical assistance to aspiring and current entrepreneurs.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Economic Development; Technical Assistance for Low-Moderate Income Micro-Enterprises/Entrepreneurs
14	Project Name	Religious Community Services, Inc. (Grace House)
	Target Area	Citywide Low- and Moderate-Income Areas Lake Bellevue Neighborhood Revitalization Strategy Area
	Goals Supported	Homelessness
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: \$13,353
	Description	Funds provided to support homeless shelter services for parents and children at Grace House.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Services for Homeless Persons
15	Project Name	Homeless Emergency Project, Inc. (Emergency Shelter)
	Target Area	Citywide Low- and Moderate-Income Areas North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Homelessness

	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: \$13,353
	Description	Funds provided for salary support and fringe benefits for a full-time Case Manager in the Emergency Shelter program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Services for Homeless Persons
16	Project Name	Pinellas Opportunity Council, Inc. (Chore Services)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Senior Services Services for Persons with Disabilities
	Funding	CDBG: \$8,345
	Description	Funds provided for cleaning and minor repair for elderly persons age 65 and over.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Services for Senior Citizens

17	Project Name	The Arc Tampa Bay, Inc. (Employer Outreach Program)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Services for Persons with Disabilities
	Funding	CDBG: \$8,345
	Description	Funds provided for salary support for a marketing intern to educate local employers and businesses on specifics related to employing individuals with disabilities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Persons with Disabilities
18	Project Name	Gulfcoast Legal Services, Inc. (Legal Services - Housing Preservation)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Community Development and Public Services
	Needs Addressed	Legal Services
	Funding	CDBG: \$11,684
	Description	Funds provided for salary support and fringe benefits for a staff attorney to represent clients for the Housing Preservation program.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Legal Services
19	Project Name	Miracles Outreach Community Development Center, Inc. (Youth Services)
	Target Area	Citywide Low- and Moderate-Income Areas North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Homelessness Community Development and Public Services
	Needs Addressed	Homeless Facilities and Shelters Youth Services
	Funding	CDBG: \$11,684
	Description	Funds provided for salary support and fringe benefits for a Youth Counselor to implement and manage the Prevention and Diversion Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Youth Services
20	Project Name	FYI Community Partnership, Inc. (Family Enrichment)
	Target Area	Lake Bellevue Neighborhood Revitalization Strategy Area
	Goals Supported	Community Development and Public Services

	Needs Addressed	Youth Services
	Funding	CDBG: \$8,345
	Description	Funding provided for salary support and fringe for a Community Center Coordinator who will provide community outreach, coordinate volunteers and manage program initiatives.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Youth Services
21	Project Name	Intercultural Advocacy Institute, Inc. (Youth Services)
	Target Area	Citywide Low- and Moderate-Income Areas East Gateway District Neighborhood Revitalization Strategy Area
	Goals Supported	Community Development and Public Services
	Needs Addressed	Youth Services
	Funding	CDBG: \$13,353
	Description	Funding will be provided for salary support and fringe benefits for a Family Facilitator, Family Support person and a driver to implement the Youth Leadership Partnership program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Public Services; Youth Services
22	Project Name	WestCare GulfCoast Florida, Inc. (Substance Abuse)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Community Development and Public Services
	Needs Addressed	Substance Abuse Services
	Funding	CDBG: \$11,684
	Description	Funds provided for salary support and fringe benefits for a Case Manager to administer the Turning Point program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Services; Substance Abuse Services
23	Project Name	Directions For Mental Health, Inc. (Public Facilities Improvement)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Community Development and Public Services
	Needs Addressed	Mental Health Services
	Funding	CDBG: \$50,000
	Description	Funding provided for expansion of adult outpatient waiting room lobby, conversion of small waiting room and reception into two offices and install positive graphic wall art in the new adult waiting area.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Facilities; Mental Health Services
24	Project Name	Homeless Emergency Project, Inc. (Public Facilities Improvement)
	Target Area	Citywide Low- and Moderate-Income Areas
	Goals Supported	Homelessness Community Development and Public Services
	Needs Addressed	Homeless Facilities and Shelters
	Funding	CDBG: \$99,000
	Description	Funds provided for rehabilitation of Baty Villas Apartment Complex to include gutters and downspouts, site drainage, irrigation relocation, landscaping, AC repairs and replacement, windows, siding, bathroom and kitchen remodel and flooring.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Facilities; Rehabilitation
25	Project Name	City of Clearwater - Phillip Jones Field (Public Park Improvements)
	Target Area	Citywide Low- and Moderate-Income Areas North Greenwood Neighborhood Revitalization Strategy Area
	Goals Supported	Community Development and Public Services

	Needs Addressed	Public Park Improvements
	Funding	CDBG: \$99,000
	Description	Funds provided for renovation of restrooms to meet ADA requirements, addition of sinks and aesthetic and cosmetic upgrades to the restrooms and multi-purpose room.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Public Facilities; Public Park Improvements
26	Project Name	CDBG Administration/Planning
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$133,527
	Description	Funds provided for City's staff costs related to the administration of the CDBG Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program Administration
27	Project Name	HOME Administration/Planning

	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$28,533
	Description	Funds provided for City's staff costs related to the administration of the HOME Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program Administration
	Planned Activities	Program Administration
28	Project Name	Project Delivery - Rehabilitation
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$75,000
	Description	Funds provided for City's staff costs for Project Delivery of the Rehabilitation Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Location Description	

	Planned Activities	Project Delivery Administration
29	Project Name	Project Delivery - Infill
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$12,500
	Description	Funds provided for City's staff costs related to Project Delivery of the Infill Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Project Delivery Administration

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 2017/2018 Annual Action Plan, Clearwater will direct assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas of the City. Descriptions of these area is included are outlined in **Table 57**. Assistance will also be made available Citywide to persons meeting the CDBG and HOME eligibility requirements for low- and moderate-income benefit. See **Map 1** or the map titled, "**Low and Moderate Income Areas Map**" in the Grantee Unique Appendices [attached hereto] for a graphical representation of Low and Moderate Income Areas locations. See also **Map 2** or the map titled, "**Strategy Areas Map**" for the locations of the City's Strategy Areas.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low- and Moderate-Income Areas	80
Lake Bellevue Neighborhood Revitalization Strategy Area	10
East Gateway District Neighborhood Revitalization Strategy Area	4
North Greenwood Neighborhood Revitalization Strategy Area	6

Table 6 - Geographic Distribution

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, Lake Bellevue Neighborhood Revitalization Strategy Area, East Gateway District Neighborhood Revitalization Strategy Area, and North Greenwood Neighborhood Revitalization Strategy Area. Two (2) of these neighborhoods (Lake Bellevue and North Greenwood) were previously identified in the 2011/2012- 2015/2016 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas selected for the 2016/2017-2019/2020 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 25 projects to implement the goals of the Strategic Plan during the second year of the 2016/2017-2019/2020 Consolidated Plan. These projects benefit low- and

moderate-income persons Citywide and within the City's Neighborhood Revitalization Strategy Areas. Projects with Citywide benefit include housing activities, homeless and public services, business development, and the City's administration of the CDBG program.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As stated previously, the City places a high priority on providing homeownership opportunity in Clearwater. This goal shall be addressed, in part, by local non-profit organizations and developers that construct affordable housing for lower-income, first-time homebuyers. In addition, the City will continue to deliver its housing rehabilitation and down payment assistance programs, and to support homebuyer education and Fair Housing activities.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 58** and are inclusive of the affordable housing activities shown in **Table 55**, in addition to other planned housing activities identified in **Table 56**. **Table 59** 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 at 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 for the Number of Households to be Supported	
Homeless	0
Non-Homeless	247
Special-Needs	0
Total	247

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	19
Rehab of Existing Units	38
Acquisition of Existing Units	0
Total	57

Table 8 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will continue to deliver its long-standing housing programs, including housing rehabilitation and down payment assistance, coordinate with non-profit organizations and developers that construct affordable housing, and support homebuyer education and Fair Housing activities. These housing

activities will support 57 households through a combination of production of new units and rehabilitation of existing units.

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 2017/2018 program year to carry out the public housing strategy identified in the Strategic Plan.

The Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low income persons in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,500 publicly assisted housing units in the greater Clearwater area.

Actions planned during the next year to address the needs to public housing

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income. The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low income persons. Currently, the CHA is restoring the Paradise Trail property to provide additional public housing units, which will be completed this year (2016). Paradise Trail will offer rental preference to homeless families or youth aging out of foster care. The City of Clearwater will continue to coordinate housing referrals with the CHA, as well as the Pinellas County Housing Authority, in the delivery of the City's CDBG and HOME housing programs.

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 2017/2018 Annual Action Plan, the City of Clearwater will support homebuyer education, fair housing counseling, 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 listed as troubled by HUD.

Discussion

Affordable housing needs are met by multiple service providers in the greater Clearwater area. The CHA currently administers public housing units and tenant-based vouchers (HCVs). The City will continue to coordinate referrals with the CHA in order to connect low 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 the City of Clearwater one-year goal and the specific actions steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

The Pinellas County Homeless Leadership Board serves as the lead agency for the Continuum of Care (CoC) that addresses the needs of the homeless, and persons at risk of becoming homeless, 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 within the City of Clearwater. It is the City's objective to support the activities of the Pinellas County Homeless Leadership Board and other members of the region's Continuum of Care (CoC), a countywide consortium of homeless service providers. For the second year Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- Religious Community Services (RCS) Grace House – Shelter services for families facing homelessness (50 persons assisted)
- Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP) – Case management for an emergency shelter program (350 persons assisted)
- Westcare Gulfcoast Florida, Inc. – Case management for a behavioral and mental health program serving the homeless (50 persons assisted)

In total, these activities will assist an estimated 480 persons during the second year Action Plan by either preventing homelessness or reducing the duration of homelessness.

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

Annually, the Pinellas County Homeless Leadership Board conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community. Furthermore, the City received input on the needs of the homeless population through the Consolidated Plan public meetings and community survey. This year, the priority needs of homeless persons include: homeless services for youth, mental health services, substance abuse services, homeless facilities and shelters, and case management.

For the second year Action Plan, the City of Clearwater will support two (2) case management activities, through the Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP) and Westcare Gulfcoast Florida, Inc., to assess the individual needs of homeless persons including the unsheltered. HEP offers emergency shelter; whereas Westcare Gulfcoast Florida, Inc. provides behavioral and mental health services for the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

As previously mentioned the Pinellas County Homeless Leadership Board annually conducts a Point-in-Time Homeless Report 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 person or families in emergency shelter or transitional housing.

In the Clearwater area, homeless services such as emergency shelter and transitional housing are provided by churches and non-profit organizations, including but not limited to Homeless Emergency Project, Inc. (Homeless Empowerment Program) (HEP), Kimberly Home, Boley Centers, Religious Community Services (RCS), Salvation Army, and Family Resources, Inc. (SafePlace2B), among others. Additionally, the Homeless Leadership Board and the Pinellas Suncoast Transit Authority (PSTA) maintain an online map-based directory of emergency shelter and transitional housing services, as well as food and clothing assistance, targeted to homeless persons.

The City makes it a goal of the Consolidated Plan to prevent and reduce homelessness within the City of 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 second year Action Plan, the City will support shelter activities through Religious Community Services (Grace House) and HEP, which provide emergency shelter and transitional housing.

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 Pinellas County Homeless Leadership Board, activities to end chronic homelessness within the City of Clearwater. One strategy to ending chronic homelessness in the community is to provide housing to individuals and families, regardless of whether or not they have achieved common “prerequisites” to housing such as long-term sobriety. National research 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 or not they are sober or financially self-sufficient in the beginning. Once their

housing situation is stabilized, their ability to achieve sobriety, financial self-sufficiency, or other common barriers to housing stability dramatically improve.

For the second year Action Plan, the City has identified no specific activities to this end; however, the City will 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. These activities include case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment 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 second year Action Plan, the City has identified no specific activities to this end; however, the City will support an array of activities that, when combined, may help low-income individuals and families avoid becoming homeless. These activities include case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment assistance, and access to economic opportunities.

For the second year Action Plan, the City of Clearwater will continue to coordinate referrals for facilities and services available in the community that support low-income individuals and families. In addition to the programmed homeless activities at RCS Grace House, HEP, and Westcare Gulfcoast Florida, Inc., the City will also support facility improvements and public service activities at Directions For Living, Intercultural Advocacy Institute, HEP, FYI Community Services and Miracles Outreach Community Development Center.

The City will continue to work with housing and homeless service providers to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release. Examples of such efforts include the Pinellas County Sheriff Department's Operation PAR (1-888-727-6398), which allows ex-inmates to receive substance abuse treatment; and the State's "Transition from Prison to Community Initiative" (TPCI). Moreover, the CHA is in the process of restoring the Paradise Trail property, which will offer rental preference to homeless families or youth aging out of foster care.

Discussion

For the second year Action Plan, the City has programmed three (3) homeless activities to address the need for case management, emergency shelter and transitional housing, and behavioral and mental health services, as well as referrals to appropriate housing providers and other assistance. The City will continue to coordinate with the Pinellas County Homeless Leadership Board and the Continuum of Care, including numerous homeless service providers operating in the greater Clearwater area.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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 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 programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are documented in the City's 2015 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2014 Local Housing Incentives Strategies (LHIS) report. The City's ongoing actions to remove or ameliorate the barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Expedited permitting
- Ongoing review process
- Allowance of flexible densities for affordable housing
- Reduction of parking setback requirements for affordable housing
- Allowance of flexible lot configurations, including zero-lot-line configuration for affordable housing
- Preparation of a printed inventory of locally-owned public lands suitable for affordable housing
- Support of development near transportation hubs, major employment centers, and mixed-use developments

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of the barriers to affordable housing identified in the LHAP and LHIS documents.

Discussion

The City of Clearwater will continue to implement the programs that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. These programs are detailed in the City's 2015 LHAP and 2014 LHIS reports. Of note, the last Analysis of Impediments to Fair Housing was conducted in 2010. In order to ensure the continuation of Fair Housing practices, the City intends to jointly prepare the next Assessment of Fair Housing with Pinellas County during the program years of the corresponding Consolidated Plan.

AP-85 Other Actions – 91.220(k)

Introduction

This section of the Annual Action Plan describes the City of Clearwater' planned actions to carry out the following strategies outlined in the 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's institutional delivery structure.

To address such obstacles, the City of Clearwater 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 Neighborhood Revitalization Strategy Areas, where need is greatest. The City will also pursue the goal of expanding the accessibility and coordination of social services to the City of Clearwater special needs population.

Programmed activities to meet underserved needs during the second year include, but are not limited to, the following:

- City of Clearwater, Phillip Jones Field improvements benefitting low- and moderate-income persons
- Pinellas Opportunity Council, CHORE Services program serving the elderly
- Homeless Emergency Project, facility improvements benefitting the homeless
- Directions For Living, facility improvements benefitting low- and moderate-income persons

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 will pursue the goal of providing availability of, and access to, decent affordable housing for the residents of the City of Clearwater. To this end, the City has programmed eight (8) housing activities that meet the following objectives of the Strategic Plan:

- Preserve the existing housing stock
- Increase the availability of affordable housing units
- Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling
- Provide mortgage assistance for low- and moderate-income homebuyers

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

- City of Clearwater Housing Division, CDBG housing rehabilitation program
- City of Clearwater Housing Division, homeowner activities/rehabilitation/purchase
- Community Housing Development Organization (CHDO), housing activities
- Bright Community Trust, housing rehabilitation
- Habitat for Humanity, new single family homes
- Revolving Loan Program, loans for homeowners and non-profit agencies for eligible housing activities
- Tampa Bay Community Development Corporation, down payment assistance
- Tampa Bay Community Development Corporation, homebuyer education
- Clearwater Neighborhood Housing Services, down payment assistance
- Clearwater Neighborhood Housing Services, homebuyer education

These activities preserve the existing housing stock through rehabilitation of aging units, increase the availability of affordable housing through new construction, and improve access to affordable housing through homebuyer education and down payment assistance for qualified low- and 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 in order to comply with HUD regulations. Furthermore, sub-recipients 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 lead 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 2010-2014 American Community Survey (ACS) estimates, 16% percent of people living in the City of Clearwater are at poverty level or below. To combat this trend, the City of Clearwater will continue to coordinate with a number of agencies that support poverty-level families. These agencies also provide services to other homeless and non-homeless special needs populations, as well as to low- and moderate-income families. Such services include referrals to affordable housing, employment assistance/job training, and other activities to promote economic opportunity.

For the second year Action Plan, the City of Clearwater will support two (2) activities, through the Intercultural Advocacy Institute and FYI Community Services, to provide family advocacy and mentoring toward academic and employment success, as well as self-sufficiency. The Intercultural Advocacy Institute serves Clearwater's Hispanic community; whereas FYI Community Services serves the Lake Belview NSRA. Additionally, the City of Clearwater, through its Economic Development and Housing Department, will promote economic opportunity by providing technical assistance to small businesses and funding for facade improvements toward job creation.

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 partners of their programs, in an effort to expand opportunities and to make continuous improvements to the institutional 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 second year Action Plan, the City will support an array of activities that strengthen the institutional structure's ability to serve persons of low- and moderate-income, persons with special needs, and the homeless. These activities include case management, emergency shelter and transitional housing, behavioral and mental health services, supportive services for the elderly, facilities for the disabled, referrals to appropriate housing providers, affordable housing unit construction or rehabilitation, homebuyer education, down payment assistance, and access to economic opportunities.

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 structure and enhance inter-agency coordination.

The City continues to work with regional housing authorities, such as the Clearwater Housing Authority and Pinellas County Housing Authority, to improve access to public housing and tenant-based assistance. Although 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 Neighborhood and Affordable Housing Advisory Board (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 Action Plan provide an opportunity for these providers to interact.

Public service providers in the greater Clearwater area provide a wide array of services to 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 first-year by means of matching programs with funding, as available. The City recognizes that improved coordination between housing and public service providers will continue to be critical action toward preventing homelessness. Therefore, input from public service providers is regularly solicited during preparation of the City's annual Action Plan.

Discussion

For the second year Action Plan, the City will support activities that will address underserved needs through community development and public services; foster and maintain affordable housing through rehabilitation, new construction, and homebuyer assistance; reduce lead-based paint hazards through responsible rehabilitation; reduce the number of poverty-level families through a combination of mentoring and economic development; and develop institutional 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(I)(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(I)(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.

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	0
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:	0

Other CDBG Requirements

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% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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 Housing Initiatives Program (SHIP) 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:

Recaptured funds are HOME funds which are recouped by the City when HOME-assisted homeownership housing does not continue to be the principal residence of the assisted homebuyer for the full affordability period. The City will use the recapture method to obtain these funds. The recapture provision is subject to the limitation that when the recapture requirement is triggered by a sale, voluntary or involuntary, of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City can only recapture the net proceeds, if any. The net proceeds are the sales price minus the superior loan repayment and closing costs. This language is included in the loan documents. Such 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.

Discussion

The City of Clearwater anticipates \$250,000 in CDBG program income through the City's Revolving Loan Program and \$350,000 through conversion of NSP-3 funding to be utilized for CDBG eligible activities. As shown in the AP-90 tables herein, the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 100%. The City of Clearwater has calculated the percentage of overall benefit based on the second program year (2017/2018).