

**State Housing Initiatives Partnership (SHIP) Program**  
**Annual Report and Local Housing Incentives Certification**

On behalf of City of Clearwater, I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2014-2015 and interim years 2015-2016 and 2016-2017.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Included, at a minimum:

(a) Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and

(b) There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$0.00.

4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$0.00

Staff Member responsible for submitting annual report to FHFC: Ms. Terry Malcolm-Smith

_____ Date	_____ Date
Witness Signature	Chief Elected Official or Designee Signature

_____ Witness Printed Name	<u>George N. Cretekos</u> (Mayor Name and Title
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\_\_\_\_\_  
Date  
Witness Signature

\_\_\_\_\_  
Witness Printed Name

Or

ATTEST (Seal)

\_\_\_\_\_  
Date  
Signature

420.9075(10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the **local government's chief elected official or his or her designee**. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.

# Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2014/2015 Closeout

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$68,862.50	6				
2	Purchase Assistance without Rehab	\$34,122.18	9				
3	Owner Occupied Rehabilitation	\$345,419.99	15				
10	New Construction	\$50,120.00	4				
Homeownership Totals:		\$498,524.67	34				

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rehabilitation-Rental	\$124,965.00	4				
21	New Construction-Rental	\$88,625.00	3				
Rental Totals:		\$213,590.00	7				

Subtotals: \$712,114.67 41

### Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$48,651.29		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals: \$760,765.96 41 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$531,261.00
Program Income (Interest)	\$7,454.51
Program Income (Payments)	\$220,948.53
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$523.46
<b>Total:</b>	<b>\$760,187.50</b>

\* Carry Forward to Next Year: **-\$578.46**

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
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✓ No rental strategies are in use

## 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	\$712,114.67	18.64%
Public Moneys Expended	\$786,935.57	20.59%
Private Funds Expended	\$2,262,121.00	59.20%
Owner Contribution	\$60,043.33	1.57%
Total Value of All Units	\$3,821,214.57	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$498,524.67	\$531,261.00	93.84%	65%
Construction / Rehabilitation	\$677,992.49	\$531,261.00	127.62%	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	\$110,158.70			\$110,158.70	14.49%
Very Low	\$205,908.27			\$205,908.27	27.09%
Low	\$259,990.99			\$259,990.99	34.20%
Moderate	\$136,056.71			\$136,056.71	17.90%
Over 120%-140%				\$0.00	.00%
<b>Totals:</b>	<b>\$712,114.67</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$712,114.67</b>	<b>93.68%</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	\$110,158.70	4			\$110,158.70	4
Very Low	\$193,378.27	8	\$12,530.00	1	\$205,908.27	9
Low	\$219,359.74	19	\$37,590.00	3	\$256,949.74	22
Moderate	\$139,097.96	6			\$139,097.96	6
<b>Totals:</b>	<b>\$661,994.67</b>	<b>37</b>	<b>\$50,120.00</b>	<b>4</b>	<b>\$712,114.67</b>	<b>41</b>

### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	Clearwater			5	1	6
Purchase Assistance without Rehab	Clearwater			9		9
Owner Occupied Rehabilitation	Clearwater	1	5	4	5	15
New Construction	Clearwater		1	3		4
Rehabilitation-Rental	Clearwater	3	1			4
New Construction-Rental	Clearwater		2	1		3
Totals:		4	9	22	6	41

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance with Rehab	Clearwater	1	4	1		6
Purchase Assistance without Rehab	Clearwater		6	2	1	9
Owner Occupied Rehabilitation	Clearwater			7	8	15
New Construction	Clearwater		3	1		4
Rehabilitation-Rental	Clearwater		2	2		4
New Construction-Rental	Clearwater		2		1	3
Totals:		1	17	13	10	41

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance with Rehab	Clearwater		5	1	6
Purchase Assistance without Rehab	Clearwater	1	8	1	10
Owner Occupied Rehabilitation	Clearwater	6	8		14
New Construction	Clearwater		4		4
Rehabilitation-Rental	Clearwater	2	2		4
New Construction-Rental	Clearwater	2	1		3
Totals:		11	28	2	41

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	Clearwater	3	1	1	1			6
Purchase Assistance without Rehab	Clearwater	3	2	3			1	9
Owner Occupied Rehabilitation	Clearwater	6	9					15
New Construction	Clearwater	2	1	1				4
Rehabilitation-Rental	Clearwater	2	2					4
New Construction-Rental	Clearwater	1	1	1				3
<b>Totals:</b>		<b>17</b>	<b>16</b>	<b>6</b>	<b>1</b>		<b>1</b>	<b>41</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Homeless	Elderly	Other	Other	Total
Purchase Assistance with Rehab	Clearwater	0	0	0	0	1		1
Purchase Assistance without Rehab	Clearwater	0	0	0	0	1		1
Owner Occupied Rehabilitation	Clearwater	0	0	0	9	7		16
New Construction	Clearwater							0
Rehabilitation-Rental	Clearwater	0	0	0	2	3		5
New Construction-Rental	Clearwater	0	0	0	0	0		0
<b>Totals:</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>12</b>		<b>23</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
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## Form 4

### Status of Incentive Strategies

Incentive Strategy:

The City of Clearwater has prepared its Local Housing Assistance Plan (LHAP) for fiscal years 2015-2018 that is consistent with the Florida Statutes and the Florida Administrative codes (FAC). The housing incentives contained in the City's LHAP include but are not limited to: Expedited Permitting and Ongoing Review Process.

Adopting Ordinance or Resolution Number or identify local policy:

Resolution Number 15-05

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.):

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

### Support Services

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:

- o Homeless Emergency Project provides emergency shelter to individuals and families who are homeless through an integrated system of care that will improve the quality of life of persons experiencing homelessness.
- o Tampa Bay Community Development and Community Service Foundation provide homebuyer counseling to individuals and families desiring to purchase a home in Clearwater.
- o Pinellas Opportunity Council through their Chore Services Program, promotes better livable opportunities by providing services to the elderly and the frail elderly. These services help to alleviate blight and blighting conditions, reduce crime, and create a sense of pride in their community by providing heavy household cleaning, yard work and minor repairs.
- o WestCare GulfCoast Florida, Inc. operates a program called "A Turning Point". A Turning Point provides assistance to homeless persons who suffer from substance abuse disorders or co-occurring substance abuse and mental disorders.
- o Youth Leadership Partnership is offered through Intercultural Advocacy Institute this organization provides mentorship and guidance in the Hispanic Community to develop resiliency, problem solving skills and a commitment to higher education to ensure success through high school and post education

### Other Accomplishments

The State Housing Initiatives Partnership (SHIP) funds are important to the City of Clearwater to fund the strategies listed in the City's Local Housing Assistance Plan. SHIP funds are also vital to our community for the construction, acquisition and preservation of affordable housing. The City of Clearwater provided \$88,625 of SHIP funds to Garden Trail Apartments LLC to leverage with other state, federal and private financing for the construction a seventy-six unit apartment complex (Garden Trail Apartments) on 2.58 acres of what was considered to be one the most blighted areas in Clearwater. The Garden Trail Apartment consists of one, two and three-bedroom apartments. All units contain dishwashers, washer/dryer hookups, ceiling fans and are wired for high speed internet. On site amenities include but are not limited to a spray ground, community room, library, computer room and a playground. These units are income restricted with 90% of the units rented to families at or below 60% of median income and the other 10% of the units to families at 40% or below median income. Not only did SHIP funds coupled with the other funds change 2.58 acres of what was considered to be one of the most blighted areas in our community into new and beautiful housing, it also helped to inject millions of dollars in the North Greenwood neighborhood.

### 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. Notice to the public of the availability of the report was given by new paper advertisement in the Tampa Bay Times.

### Homeownership Default & Foreclosure

#### Mortgage Foreclosures

- A. Very low income households in foreclosure: 0
- B. Low income households in foreclosure: 1

C. Moderate households in foreclosure: 0  
Foreclosed Loans Life-to-date: 19  
SHIP Program Foreclosure Percentage Rate Life to Date: 5

#### Mortgage Defaults

A. Very low income households in default: 0  
B. Low income households in default: 2  
C. Moderate households in default: 0  
Defaulted Loans Life-to-date: 20  
SHIP Program Default Percentage Rate Life to Date: 5

#### Welfare to Work Programs

N/A

#### Strategies and Production Costs

Strategy	Average Cost
Purchase Assistance with Rehab	\$11,477.00
Purchase Assistance without Rehab	\$3,791.00
Owner Occupied Rehabilitation	\$23,028.00
New Construction	\$12,530.00
Rehabilitation-Rental	\$31,241.00
New Construction-Rental	\$29,541.00

#### Expended Funds

Total Unit Count: 41 Total Expended Amount: \$712,115.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Alex Novoselov	2034 Keene Road	Clearwater	33755	\$14,000.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Javier Corona	1006 N. Saturn Avenue	Clearwater	33755	\$3,345.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Ruqiyah McGee	1106 Grove Street	Clearwater	33755	\$3,922.50	<input type="checkbox"/>
Purchase Assistance with Rehab	Matthew Costello	2062 Sunset Point Road Apt 66	Clearwater	33765	\$15,840.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Chandasiri Thumbage	2360 Chaucer Street	Clearwater	33755	\$15,780.00	<input type="checkbox"/>
Purchase Assistance with Rehab	Desiree Soule	1239 S. San Remo Avenue	Clearwater	33756	\$15,975.00	<input type="checkbox"/>



Purchase Assistance without Rehab	Thomas Done	1118 N. Saturn Avenue	Clearwater	33755	\$3,841.87	<input type="checkbox"/>
Purchase Assistance without Rehab	Bassam Musa	115 N. Comet Avenue	Clearwater	33765	\$3,190.31	<input type="checkbox"/>
Purchase Assistance without Rehab	Frenchess Bryant	1758 Carlisle Street	Clearwater	33755	\$3,806.25	<input type="checkbox"/>
Purchase Assistance without Rehab	Pablo Rodriquez	1445 Union Street	Clearwater	33755	\$3,918.75	<input type="checkbox"/>
Purchase Assistance without Rehab	Luis Perez	707 Carlton Street	Clearwater	33755	\$3,791.25	<input type="checkbox"/>
Purchase Assistance without Rehab	Meagan Stacy	2747 Enterprise Road East #17	Clearwater	33759	\$3,828.75	<input type="checkbox"/>
Purchase Assistance without Rehab	Colin Murray	1237 Everglades Avenue	Clearwater	33764	\$3,978.75	<input type="checkbox"/>
Purchase Assistance without Rehab	Aramis Nicholson	1109 Macrea Avenue	Clearwater	33755	\$3,948.75	<input type="checkbox"/>
Owner Occupied Rehabilitation	Corine Woodard	1008 Mohawk Street	Clearwater	33755	\$23,145.68	<input type="checkbox"/>
Owner Occupied Rehabilitation	Carol cartensen	1813 Skyland Drive	clearwater	33759	\$22,371.85	<input type="checkbox"/>
Owner Occupied Rehabilitation	Willie Mae Merthie	1735 N. Martin Luther King Jr	Clearwater	33755	\$11,218.35	<input type="checkbox"/>
Owner Occupied Rehabilitation	Sheila Stephens	704 Nicholson Street	Clearwater	33755	\$24,510.55	<input type="checkbox"/>
Owner Occupied Rehabilitation	Lawrence Ladgin	1731 Ridgeway Drive	Clearwater	33755	\$13,004.36	<input type="checkbox"/>
Owner Occupied Rehabilitation	Barbara McQueen	1349 Sandy Drive	Clearwater	33755	\$19,795.20	<input type="checkbox"/>
Owner Occupied Rehabilitation	Tynas Curtis	1724 N. Washington Avenue	Clearwater	33755	\$17,046.41	<input type="checkbox"/>
Owner Occupied Rehabilitation	Charles Gill	1725 Greenlea Drive	Clearwater	33755	\$19,278.66	<input type="checkbox"/>
Owner Occupied Rehabilitation	Cynthia Troutman	312 N. Missouri Avenue	Clearwater	33755	\$27,955.27	<input type="checkbox"/>
Owner Occupied Rehabilitation	Lynn Deacon	834 Tuskawilla Street	Clearwater	33756	\$18,932.03	<input type="checkbox"/>
Owner Occupied Rehabilitation	Cornelius Owens	1465 Cleveland Street	Clearwater	33755	\$15,369.49	<input type="checkbox"/>
Owner Occupied Rehabilitation	Jimmie Miller	509 N. Washington Avenue	Clearwater	33755	\$42,570.10	<input type="checkbox"/>
Owner Occupied Rehabilitation	Sandra Wills	1348 Terrace Road	Clearwater	33755	\$29,350.97	<input type="checkbox"/>
Owner Occupied Rehabilitation	Nancy Frisch	1429 Forest Road	Clearwater	33755	\$28,326.68	<input type="checkbox"/>
Owner Occupied Rehabilitation	Gerald Harri	1522 Murray Avenue	Clearwater	33755	\$32,544.39	<input type="checkbox"/>

New Construction	William Negron	1312 Milton Street	Clearwater	33756	\$12,530.00	<input type="checkbox"/>
New Construction	Aneika Burrell	1304 Milon Street	Clearwater	33756	\$12,530.00	<input type="checkbox"/>
New Construction	Lillian Lestoric	1300 Milton Street	Clearwater	33756	\$12,530.00	<input type="checkbox"/>
New Construction	Yashica Williams	1308 Milton Street	Clearwater	33756	\$12,530.00	<input type="checkbox"/>
Rehabilitation-Rental	Nicole Noggle	114 N. Missouri Avenue	Clearwater	33755	\$23,750.00	<input type="checkbox"/>
Rehabilitation-Rental	Florine Atkins	1450 S. Martin Luther King Jr. Avenue#301	Clearwater	33756	\$33,738.33	<input type="checkbox"/>
Rehabilitation-Rental	Patricia Redding	1450 S. Martin Luther King Jr. Avenue#401	Clearwater	33756	\$33,738.33	<input type="checkbox"/>
Rehabilitation-Rental	Rosie Robinson	1450 S. Martin Luther King Jr. Avenue#408	Clearwater	33756	\$33,738.34	<input type="checkbox"/>
New Construction-Rental	Barbara Brown	600 Eldridge Street #B-110	Clearwater	33755	\$29,541.66	<input type="checkbox"/>
New Construction-Rental	Nicole Torres Menendez	606 Eldridge Street # C202	Clearwater	33755	\$29,541.67	<input type="checkbox"/>
New Construction-Rental	Chevelle Niblack	612 Eldridge Street #A-306	Clearwater	33755	\$29,541.67	<input type="checkbox"/>
Purchase Assistance without Rehab	Mary Barefield	601 N. Hercules Avenue #406	Clearwater	33765	\$3,817.50	<input type="checkbox"/>

### Administrative Expenditures

City of Clearwater Administrative Expenses \$48,651.29

### Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility	Amount
Tampa Bay CDC	Non Profit	Down Payment Assistance	Admin of the city's down payment and closing cost assistance	\$0.00
NOVA Engineering	Engineering Company	Down Payment Assistance, Owner Occupied Rehabilitation, New Construction, Rental	Construction inspections	\$0.00

### Program Income

Program Income Funds	
Loan Repayment:	\$136,974.10
Refinance:	
Foreclosure:	
Sale of Property:	\$83,974.43
Interest Earned:	\$7,454.51
Other ():	

**Total: \$228,403.04**

### Explanation of Recaptured funds

Description	Amount

Total: \$0.00

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By	Additional Notes
Garden Trail Apartments	Southport Financial Services, Inc.	609 Seminole Street	Clearwater	33755	\$88,625.00	3	Bonds (FHFC)	

Clearwater 2014 Closeout

### Single Family Area Purchase Price

The average area purchase price of single family units:

120,866.00

Or

Not Applicable

Form 5

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance with Rehab	\$3,922.50	1		
2	Purchase Assistance without Rehab	\$3,190.31	1		
3	Owner Occupied Rehabilitation	\$187,075.84	7		
10	New Construction				
14	Rehabilitation-Rental	\$101,215.00	3		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(1) Purchase Assistance with Rehab	Receiving Social Security Disability Insurance	\$3,922.50	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$23,145.68	1		
(3) Owner Occupied Rehabilitation	Receiving Supplemental Security Income	\$24,510.55	1		
(3) Owner Occupied Rehabilitation	Receiving Veterans Disability Benefits	\$17,046.41	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$18,932.03	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$42,570.10	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$28,326.68	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$32,544.39	1		
(14) Rehabilitation-Rental	Person with Disabling Condition (not DD)	\$33,738.33	1		
(14) Rehabilitation-Rental	Person with Disabling Condition (not DD)	\$33,738.33	1		
(14) Rehabilitation-Rental	Person with Disabling Condition (not DD)	\$33,738.34	1		
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$3,190.31	1		

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

The City of Clearwater supports local social service providers who address the root causes of homelessness. The city contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also contributes to Pinellas County Homeless Leadership Board; the HLB is the leadership organization in ending homelessness in Pinellas County working closely with the local service providers. The city has initiated and maintains a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

**LG Submitted Comments:**

# Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2015/2016 Interim-1

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$7,953.75	2	\$3,750.00	1		
2	Purchase Assistance without Rehab	\$13,353.75	4	\$3,750.00	1		
3	Owner Occupied Rehabilitation	\$45,298.84	2	\$228,263.81	9		
10	New Construction	\$23,332.71	1	\$300,000.00	14		
Homeownership Totals:		\$89,939.05	9	\$535,763.81	25		

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

Rental Totals:

Subtotals: \$89,939.05 9 \$535,763.81 25

### Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$53,335.20		
Homeownership Counseling			
Admin From Program Income	\$6,368.89		
Admin From Disaster Funds			

Totals: \$149,643.14 9 \$535,763.81 25 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$533,352.00
Program Income (Interest)	\$127,377.80
Program Income (Payments)	
Recaptured Funds	
Disaster Funds	
Other Funds	

Carryover funds from previous year	-578.46
<b>Total:</b>	<b>\$660,151.34</b>

**\* Carry Forward to Next Year: -\$25,255.61**

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
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✓ No rental strategies are in use

## 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	\$89,939.05	11.69%
Public Moneys Expended	\$133,314.37	17.33%
Private Funds Expended	\$526,285.00	68.42%
Owner Contribution	\$19,631.80	2.55%
Total Value of All Units	\$769,170.22	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$625,702.86	\$533,352.00	117.32%	65%
Construction / Rehabilitation	\$608,599.11	\$533,352.00	114.11%	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		\$55,680.38		\$55,680.38	8.43%
Very Low	\$19,569.16	\$127,588.33		\$147,157.49	22.29%
Low	\$70,369.89	\$352,495.10		\$422,864.99	64.06%
Moderate				\$0.00	.00%
Over 120%-140%				\$0.00	.00%
<b>Totals:</b>	\$89,939.05	\$535,763.81	\$0.00	\$625,702.86	94.78%

## 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					\$0.00	0
Very Low	\$19,569.16	1			\$19,569.16	1
Low	\$47,037.18	7	\$23,332.71	1	\$70,369.89	8
Moderate					\$0.00	0
<b>Totals:</b>	\$66,606.34	8	\$23,332.71	1	\$89,939.05	9



### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	Clearwater			2		2
Purchase Assistance without Rehab	Clearwater			4		4
Owner Occupied Rehabilitation	Clearwater		1	1		2
New Construction	Clearwater			1		1
Totals:			1	8		9

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance with Rehab	Clearwater		2			2
Purchase Assistance without Rehab	Clearwater	1	1	2	0	4
Owner Occupied Rehabilitation	Clearwater			1	1	2
New Construction	Clearwater		1			1
Totals:		1	4	3	1	9

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance with Rehab	Clearwater		2		2
Purchase Assistance without Rehab	Clearwater	2	2		4
Owner Occupied Rehabilitation	Clearwater	1	1		2
New Construction	Clearwater		1		1
Totals:		3	6		9

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	Clearwater	1		1				2
Purchase Assistance without Rehab	Clearwater	3	1					4
Owner Occupied Rehabilitation	Clearwater	1	1					2

New Construction	Clearwater		1					1
<b>Totals:</b>		5	3	1				9

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Other	Other	Total
Purchase Assistance with Rehab	Clearwater							0
Purchase Assistance without Rehab	Clearwater							0
Owner Occupied Rehabilitation	Clearwater				1			1
New Construction	Clearwater							0
<b>Totals:</b>					1			1

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Form 4

## Expended Funds

**\$89,939.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Isuf Balovski	1587 Eunice Lane	Clearwater	33756	\$3,971.25	<input type="checkbox"/>
Purchase Assistance with Rehab	David Sanchez-Ramon	508 N. Duncan Avenue	Clearwater	33755	\$3,982.50	<input type="checkbox"/>
Purchase Assistance without Rehab	Van Williams	608 Brookside Drive	Clearwater	33764	\$4,012.50	<input type="checkbox"/>
Purchase Assistance without Rehab	Andrew Smokler	2901 Birdagoon Drive	Clearwater	33759	\$3,825.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Angela Marlette	601 N. Hercules Avenue #1504	Clearwater	33765	\$2,475.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Izabella Camlet	24862 US Highway 19 N. #302	Clearwater	33763	\$3,041.25	<input type="checkbox"/>
Owner Occupied Rehabilitation	Mary Sanders	1008 Hart Street	Clearwater	33755	\$19,569.16	<input type="checkbox"/>
Owner Occupied Rehabilitation	William Seidman	1412 Nelson Avenue	Clearwater	33755	\$25,729.68	<input type="checkbox"/>
New Construction	Cherise Sarnoff	1407 Kings Highway	Clearwater	33755	\$23,332.71	<input type="checkbox"/>

Clearwater 2015 Interim-1

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance with Rehab				
2	Purchase Assistance without Rehab	\$6,300.00	2		
3	Owner Occupied Rehabilitation	\$19,569.16	1	\$74,709.66	2

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$3,825.00	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$19,569.16	1	\$39,918.13	1
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)			\$34,791.53	1
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$2,475.00	1		

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

The City of Clearwater supports local social service providers who address the root causes of homelessness. The city contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also contributes to Pinellas County Homeless Leadership Board; the HLB is the leadership organization in ending homelessness in Pinellas County working closely with the local service providers. The city has initiated and maintains a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

**LG Submitted Comments:**

# Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2015/2016 Interim-1

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$7,953.75	2	\$3,750.00	1		
2	Purchase Assistance without Rehab	\$13,353.75	4	\$3,750.00	1		
3	Owner Occupied Rehabilitation	\$45,298.84	2	\$228,263.81	9		
10	New Construction	\$23,332.71	1	\$300,000.00	13		
Homeownership Totals:		\$89,939.05	9	\$535,763.81	24		

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							

Subtotals: \$89,939.05 9 \$535,763.81 24

### Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$53,335.20		
Homeownership Counseling			
Admin From Program Income	\$6,368.89		
Admin From Disaster Funds			

Totals: \$149,643.14 9 \$535,763.81 24 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$533,352.00
Program Income (Interest)	\$127,377.80
Program Income (Payments)	
Recaptured Funds	
Disaster Funds	
Other Funds	

Carryover funds from previous year	-\$578.46
<b>Total:</b>	<b>\$660,151.34</b>

**\* Carry Forward to Next Year: -\$25,255.61**

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
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✓ No rental strategies are in use

### 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	\$89,939.05	11.69%
Public Moneys Expended	\$133,314.37	17.33%
Private Funds Expended	\$526,285.00	68.42%
Owner Contribution	\$19,631.80	2.55%
Total Value of All Units	\$769,170.22	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$625,702.86	\$533,352.00	117.32%	65%
Construction / Rehabilitation	\$608,599.11	\$533,352.00	114.11%	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		\$55,680.38		\$55,680.38	8.43%
Very Low	\$19,569.16	\$127,588.33		\$147,157.49	22.29%
Low	\$70,369.89	\$352,495.10		\$422,864.99	64.06%
Moderate				\$0.00	.00%
Over 120%-140%				\$0.00	.00%
<b>Totals:</b>	\$89,939.05	\$535,763.81	\$0.00	\$625,702.86	94.78%

### 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					\$0.00	0
Very Low	\$19,569.16	1			\$19,569.16	1
Low	\$47,037.18	7	\$23,332.71	1	\$70,369.89	8
Moderate					\$0.00	0
<b>Totals:</b>	\$66,606.34	8	\$23,332.71	1	\$89,939.05	9



### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	Clearwater			2		2
Purchase Assistance without Rehab	Clearwater			4		4
Owner Occupied Rehabilitation	Clearwater		1	1		2
New Construction	Clearwater			1		1
Totals:			1	8		9

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance with Rehab	Clearwater		2			2
Purchase Assistance without Rehab	Clearwater	1	1	2	0	4
Owner Occupied Rehabilitation	Clearwater			1	1	2
New Construction	Clearwater		1			1
Totals:		1	4	3	1	9

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Purchase Assistance with Rehab	Clearwater		2		2
Purchase Assistance without Rehab	Clearwater	2	2		4
Owner Occupied Rehabilitation	Clearwater	1	1		2
New Construction	Clearwater		1		1
Totals:		3	6		9

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	Clearwater	1		1				2
Purchase Assistance without Rehab	Clearwater	3	1					4
Owner Occupied Rehabilitation	Clearwater	1	1					2

New Construction	Clearwater		1					1
<b>Totals:</b>		<b>5</b>	<b>3</b>	<b>1</b>				<b>9</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Other	Other	Total
Purchase Assistance with Rehab	Clearwater							0
Purchase Assistance without Rehab	Clearwater							0
Owner Occupied Rehabilitation	Clearwater				1			1
New Construction	Clearwater							0
<b>Totals:</b>					<b>1</b>			<b>1</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
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Form 4

## Expended Funds

**\$89,939.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Purchase Assistance with Rehab	Isuf Balovski	1587 Eunice Lane	Clearwater	33756	\$3,971.25	<input type="checkbox"/>
Purchase Assistance with Rehab	David Sanchez-Ramon	508 N. Duncan Avenue	Clearwater	33755	\$3,982.50	<input type="checkbox"/>
Purchase Assistance without Rehab	Van Williams	608 Brookside Drive	Clearwater	33764	\$4,012.50	<input type="checkbox"/>
Purchase Assistance without Rehab	Andrew Smokler	2901 Birdagoon Drive	Clearwater	33759	\$3,825.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Angela Marlette	601 N. Hercules Avenue #1504	Clearwater	33765	\$2,475.00	<input type="checkbox"/>
Purchase Assistance without Rehab	Izabella Camlet	24862 US Highway 19 N. #302	Clearwater	33763	\$3,041.25	<input type="checkbox"/>
Owner Occupied Rehabilitation	Mary Sanders	1008 Hart Street	Clearwater	33755	\$19,569.16	<input type="checkbox"/>
Owner Occupied Rehabilitation	William Seidman	1412 Nelson Avenue	Clearwater	33755	\$25,729.68	<input type="checkbox"/>
New Construction	Cherise Sarnoff	1407 Kings Highway	Clearwater	33755	\$23,332.71	<input type="checkbox"/>

Clearwater 2015 Interim-1

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance with Rehab				
2	Purchase Assistance without Rehab	\$6,300.00	2		
3	Owner Occupied Rehabilitation	\$19,569.16	1	\$74,709.66	2

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$3,825.00	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$19,569.16	1	\$39,918.13	1
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)			\$34,791.53	1
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$2,475.00	1		

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

The City of Clearwater supports local social service providers who address the root causes of homelessness. The city contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also contributes to Pinellas County Homeless Leadership Board; the HLB is the leadership organization in ending homelessness in Pinellas County working closely with the local service providers. The city has initiated and maintains a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

**LG Submitted Comments:**

# Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2016/2017 Interim-2

## Form 1

### SHIP Distribution Summary

#### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab					\$100,000.00	8
2	Purchase Assistance without Rehab					\$100,000.00	8
3	Owner Occupied Rehabilitation					\$333,173.76	8
10	New Construction			\$32,446.00	1	\$100,000.00	2
Homeownership Totals:				\$32,446.00	1	\$633,173.76	26

#### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental			\$55,316.00	2	\$100,000.00	4
Rental Totals:				\$55,316.00	2	\$100,000.00	4
Subtotals:				\$87,762.00	3	\$733,173.76	30

### Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$53,198.08		\$17,490.92
Homeownership Counseling			\$15,741.00
Admin From Program Income			\$11,051.86
Admin From Disaster Funds			

Totals: \$53,198.08 \$87,762.00 3 \$777,457.54 30

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

Source of Funds	Amount
State Annual Distribution	\$722,636.00
Program Income (Interest)	\$13,382.87
Program Income (Payments)	\$207,654.36
Recaptured Funds	
Disaster Funds	
Other Funds	

Carryover funds from previous year	-\$25,255.61
<b>Total:</b>	<b>\$918,417.62</b>

**\* Carry Forward to Next Year: \$.00**

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
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✓ No rental strategies are in use

### 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		
Public Moneys Expended		NaN
Private Funds Expended		NaN
Owner Contribution		NaN
Total Value of All Units	\$ .00	NaN

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$479,878.30	\$706,895.00	67.89%	65%
Construction / Rehabilitation	\$585,194.30	\$706,895.00	82.78%	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				\$ .00	.00%
Very Low		\$55,316.00	\$433,173.76	\$488,489.76	54.12%
Low		\$32,446.00	\$300,000.00	\$332,446.00	36.83%
Moderate				\$ .00	.00%
Over 120%-140%				\$ .00	.00%
<b>Totals:</b>	\$ .00	\$87,762.00	\$733,173.76	\$820,935.76	90.94%

### 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					\$ .00	0
Very Low					\$ .00	0
Low					\$ .00	0
Moderate					\$ .00	0
<b>Totals:</b>	\$ .00	0	\$ .00	0	\$ .00	0



### Form 3

#### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Totals:						0

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

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Totals:						0

#### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2-4 People	5+ People	Total
Totals:					0

#### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Totals:								0

#### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Homeless	Elderly	Other	Other	Total
Totals:								0

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
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### Form 4

## Expended Funds

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
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Clearwater 2016 Interim-2

## Form 5

### Special Needs Breakdown

#### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance with Rehab				
2	Purchase Assistance without Rehab				
3	Owner Occupied Rehabilitation				
10	New Construction				
14	Rental				

#### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
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#### Provide a description of efforts to reduce homelessness:

The City of Clearwater supports local social service providers who address the root causes of homelessness. The city contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also contributes to Pinellas County Homeless Leadership Board; the HLB is the leadership organization in ending homelessness in Pinellas County working closely with the local service providers. The city has initiated and maintains a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

**LG Submitted Comments:**