

Title: SHIP Annual Report
Clearwater FY 2015/2016 Closeout

Report Status: Unsubmitted

Form 1

SHIP Distribution Summary:

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance with Rehab	\$44,823.75	6				
2	Purchase Assistance without Rehab	\$31,646.25	8				
3	Owner Occupied Rehabilitation	\$490,174.99	17				
10	New Construction	\$48,739.45	2				

Homeownership Totals: **\$615,384.44** **33**

Rentals

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

Subtotals: **\$615,384.44** **33**

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$53,335.20		
Homeownership Counseling			
Admin From Program Income	\$6,436.92		
Admin From Disaster Funds			

Totals: **\$675,156.56** **33** **\$0.00** **\$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)	\$11,817.86
Program Income (Payments)	\$117,063.63
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$578.46
Total:	\$661,655.03

*** Carry Forward to Next Year: -\$13,501.53**

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	\$615,384.44	24.70%
Public Moneys Expended	\$377,734.82	15.16%
Private Funds Expended	\$1,253,459.00	50.32%
Owner Contribution	\$244,569.12	9.82%
Total Value of All Units	\$2,491,147.38	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$615,384.44	\$533,352.00	115.38%	65%
Construction / Rehabilitation	\$583,738.19	\$533,352.00	109.45%	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	\$97,927.48			\$97,927.48	14.80%
Very Low	\$251,468.51			\$251,468.51	38.01%
Low	\$201,932.57			\$201,932.57	30.52%
Moderate	\$64,055.88			\$64,055.88	9.68%
Over 120%-140%				\$.00	.00%
Totals:	\$615,384.44	\$.00	\$.00	\$615,384.44	93.01%

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	\$97,927.48	3			\$97,927.48	3
Very Low	\$251,468.51	9			\$251,468.51	9
Low	\$201,932.57	19			\$201,932.57	19
Moderate	\$64,055.88	2			\$64,055.88	2
Totals:	\$615,384.44	33	\$.00	0	\$615,384.44	33

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Purchase Assistance with Rehab	Clearwater			6		6
Purchase Assistance without Rehab	Clearwater			8		8
Owner Occupied Rehabilitation	Clearwater	3	8	4	2	17
New Construction	Clearwater		1	1		2
Totals:		3	9	19	2	33

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance with Rehab	Clearwater	3	2		1	6
Purchase Assistance without Rehab	Clearwater	1	3	4		8
Owner Occupied Rehabilitation	Clearwater			8	9	17
New Construction	Clearwater		1	1		2
Totals:		4	6	13	10	33

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance with Rehab	Clearwater	3	2	1	6
Purchase Assistance without Rehab	Clearwater	5	3	0	8
Owner Occupied Rehabilitation	Clearwater	14	3		17
New Construction	Clearwater		2		2
Totals:		22	10	1	33

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance with Rehab	Clearwater	3	2	1				6
Purchase Assistance without Rehab	Clearwater	8						8
Owner Occupied Rehabilitation	Clearwater	10	7					17

New Construction	Clearwater		1	1				2
Totals:		21	10	2				33

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					2		2
Purchase Assistance without Rehab	Clearwater				1			1
Owner Occupied Rehabilitation	Clearwater				9	5		14
New Construction	Clearwater		1					1
Totals:			1		10	7		18

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 Assistant 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 Permit

Ongoing Review Process

The allowance of flexibility in densities

The reduction of parking and setback requirements

The allowance of flexible lot configuration, including zero-lot-line configuration for affordable housing

The support of development near transportation hubs, and major employment centers and mixed-use developments.

Adopting Ordinance or Resolution Number or identify local policy:

Resolution No. 15-05

Implementation Schedule (Date):

7/1/2015

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:

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 person experiencing homelessness.

Tampa Bay Community Development Corporation and Clearwater Neighborhood Housing Services provide homebuyer counseling to individuals and families desiring to purchase a home in Clearwater.

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.

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.

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 K-12 education.

Other Accomplishments

The City of Clearwater takes pride in providing support services that are needed and are utilized by its residents. These services range from yard and in-home clean-up provided by Chore Services for the elderly and special needs residents of Clearwater to providing education to prospective homebuyers.

Ms. Molly Kuklovic, an elderly special needs woman, needed help in addressing repairs to her dwelling that she was unable to afford due to health issues that she was battling. One of her medical providers was aware of the city's State Housing Initiatives Partnership (SHIP) funding. The city diligently markets its housing programs through its website, quarterly newsletters known as Connections, inserts in its utility billings and regular press releases. According to Ms. Kuklovic, her medical provider advised her to call and inquire about the rehabilitation of her home. Ms. Kuklovic was desperate to address the current condition of her dwelling. She was experiencing mold and mildew in the dwelling because of the numerous roof leaks, so instead of calling the city for information, Ms. Molly took a medical cab to the city to obtain information regarding the help she needed to address her current living environment. Staff took notice of the client's medical situation and provided her with a list of what was required to complete that application for assistance. Staff also advised the client that instead of traveling to the office to complete the application they would schedule a home visit to complete the application. At the initial visit at her house to complete the application, the homeowner asked if the program would assist with the clean-up of her property. She was advised that the city partners with a wide range of support services. Staff also advised the homeowner that they would call Chore Services who would provide assistance with the cleaning of the interior and exterior of the dwelling. The homeowner was elated to know that her yard debris would be addressed. The homeowner also promised that she would work with a yard person who would be responsible for needed maintenance. Ms. Kuklovic was approved for and had her roof replaced, electrical system upgraded and many other code related repairs addressed. Ms. Kuklovic's name was also submitted to the Paint Your Heart Out Clearwater (PYHOC) list which city staff work in conjunction with businesses around the Tampa Bay area to paint 15-20 homes in Clearwater for low-to moderate-income seniors, single parents and residents with special needs. Ms. Kuklovic's home was pressured washed and painted through the PYHOC program along with the roof repair and other code related items that were addressed through the city's housing rehabilitation program. The homeowner was impressed and grateful on how her living environment had changed for the better through the city and its support services.

Availability for Public Inspection and Comments

The City's Annual Report was made available for public inspection and comments at the Housing Division located at City Hall. Notice to the public of the availability of the report was given by news 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: **0**

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: **1**
B. Low income households in default: **2**
C. Moderate households in default: **1**
Defaulted Loans Life-to-date: **24**
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	\$7,470.63
Purchase Assistance without Rehab	\$3,955.78
Owner Occupied Rehabilitation	\$28,833.82
New Construction	\$24,369.73

Expended Funds

Total Unit Count: **33** Total Expended Amount: **\$615,384.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance with Rehab	Isuf Balovski	1587 Eunice Lane	Clearwater	33756	\$3,971.25	
Purchase Assistance with Rehab	David Ramon Sanchez	508 N. Duncan Avenue	Clearwater	33755	\$3,982.50	
Purchase Assistance with Rehab	Gertrude Copenrath	1718 E. Druid Road	Clearwater	33756	\$3,750.00	
Purchase Assistance with Rehab	Deedra Small	1530 S. Washington Avenue	Clearwater	33756	\$20,525.00	
Purchase Assistance with Rehab	Melody Bass	1608 Carlos Avenue	Clearwater	33755	\$7,345.00	
Purchase Assistance with Rehab	Holovanova, Natalia	1546 Illinois Road	Clearwater	33756	\$5,250.00	

Purchase Assistance without Rehab	Janvrin, Steven	2056 Sunset Point Road #21	Clearwater	33765	\$3,750.00	
Purchase Assistance without Rehab	Van T. Williams	608 Brookside Drive	Clearwater	33764	\$4,012.50	
Purchase Assistance without Rehab	Andrew Smokler	2901 Brigadoon Drive	Clearwater	33759	\$3,825.00	
Purchase Assistance without Rehab	Angela Marlette	601 N. Hercules Avenue, #1504	Clearwater	33765	\$2,475.00	
Purchase Assistance without Rehab	Shae Owen	601 Hercules Avenue #608	Clearwater	33765	\$3,750.00	
Purchase Assistance without Rehab	William Doyle	904 Tuskawilla Street	Clearwater	33756	\$5,332.50	
Purchase Assistance without Rehab	Judith Carlson	1457 Normandy Park Dr, #6	Clearwater	33756	\$5,460.00	
Purchase Assistance without Rehab	Izabella Camlet	24862 US Highway 19 N. #302	Clearwater	33763	\$3,041.25	
Owner Occupied Rehabilitation	Mary Sanders	1008 Hart Street	Clearwater	33755	\$19,579.18	
Owner Occupied Rehabilitation	Boyd Hall	1357 Springdale Street	Clearwater	33755	\$14,192.05	
Owner Occupied Rehabilitation	Gerri Raymond	661 Fairwood Forest Drive	Clearwater	33759	\$19,169.43	
Owner Occupied Rehabilitation	Terry Smith	1523 S. Fredrica Avenue	Clearwater	33756	\$19,281.03	
Owner Occupied Rehabilitation	Carolyn Monroe	1500 Bonair Street	Clearwater	33755	\$28,508.50	
Owner Occupied Rehabilitation	Dolores Collard Hinds	212 S. Aurora Avenue	Clearwater	33765	\$17,399.75	
Owner Occupied Rehabilitation	L V Smiley	707 Vine Avenue	Clearwater	33755	\$42,838.13	
Owner Occupied Rehabilitation	Mary Kuklovic	1391 Boylan Avenue	Clearwater	33756	\$41,927.30	
Owner Occupied Rehabilitation	Eddie Allen	1652 Grove Street	Clearwater	33755	\$15,694.85	
Owner Occupied Rehabilitation	Dorothy Matthews	155 Elizabeth Avenue	Clearwater	33759	\$27,357.35	
Owner Occupied Rehabilitation	Kenneth Pitts	1784 Harbor Drive	Clearwater	33755	\$32,008.63	
Owner Occupied Rehabilitation	William Seidman	1412 Nelson Avenue	Clearwater	33755	\$25,729.68	
Owner Occupied Rehabilitation	Maureen Swanson	1248 Bellevue Blvd	Clearwater	33756	\$36,747.28	
Owner Occupied Rehabilitation	Miriam Wyns Longland	1664 Cleveland Street	Clearwater	33755	\$32,315.00	
Owner Occupied Rehabilitation	Brenda Thomas	1341 Parkwood Street	Clearwater	33755	\$36,698.53	

Owner Occupied Rehabilitation	Frederick Sarver	1460 Pine Street	Clearwater	33756	\$37,689.60	
Owner Occupied Rehabilitation	Charlotte Monlyn	1353 Parkwood Street	Clearwater	33755	\$43,038.70	
New Construction	Cherise Sarnoff	1407 Kings Highway	Clearwater	33755	\$23,332.71	
New Construction	Georgina Amezquita	1630 N. Washington Avenue	Clearwater	33755	\$25,406.74	

Administrative Expenditures

Salaries \$59,772.12

Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
Clearwater Neighborhood Housing Services	Non Profit	Down Payment Assistance	Administration of the city's Down Payment and Closing Cost Assistance program
Tampa Bay Community Development Corporation	Non Profit	Down payment Assistance	Administration of the city's Down Payment and Closing Cost Assistance program
NOVA Engineering	Engineering Company	Down Payment Assistance, Owner Occupied Rehabilitation, New Construction, Rental Rehabilitation/New Construction	Construction Inspections

Program Income

Program Income Funds	
Loan Repayment:	\$75,523.37
Refinance:	\$14,000.00
Foreclosure:	
Sale of Property:	\$27,540.26
Interest Earned:	\$11,817.86
Other ():	

Total: \$128,881.49

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
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Clearwater 2015 Closeout

Single Family Area Purchase Price

The average area purchase price of single family units:

106,707.00

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				
2	Purchase Assistance without Rehab	\$6,300.00	2		
3	Owner Occupied Rehabilitation	\$150,135.41	5		
10	New Construction	\$23,332.71	1		

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		
(2) Purchase Assistance without Rehab	Receiving Social Security Disability Insurance	\$2,475.00	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$19,579.18	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$14,192.05	1		
(3) Owner Occupied Rehabilitation	Person with Disabling Condition (not DD)	\$41,927.30	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$36,747.28	1		
(3) Owner Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$37,689.60	1		
(10) New Construction	Developmental Disabilities	\$23,332.71	1		

Provide a description of efforts to reduce homelessness:

The City of Clearwater supports local social service providers who address the root cause 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 with the local service providers.

The city has initiated and maintains a comprehensive, holistic approach and has informed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

LG Submitted Comments: