



/// 2020/2021-2024/2025 CONSOLIDATED PLAN

/// 2020/2021 ANNUAL ACTION PLAN

CITY OF CLEARWATER, FLORIDA  
JUNE 10, 2020



## TABLE OF CONTENTS

Executive Summary.....	7
ES-05 Executive Summary.....	7
The Process .....	14
PR-05 Lead & Responsible Agencies .....	14
PR-10 Consultation .....	16
PR-15 Citizen Participation.....	23
Needs Assessment .....	28
NA-05 Overview .....	28
NA-10 Housing Needs Assessment .....	32
NA-15 Disproportionately Greater Need: Housing Problems.....	46
NA-20 Disproportionately Greater Need: Severe Housing Problems.....	53
NA-25 Disproportionately Greater Need: Housing Cost Burdens.....	59
NA-30 Disproportionately Greater Need: Discussion .....	62
NA-35 Public Housing.....	64
NA-40 Homeless Needs Assessment.....	72
NA-45 Non-Homeless Special Needs Assessment .....	78
NA-50 Non-Housing Community Development Needs.....	83
Housing Market Analysis.....	85
MA-05 Overview .....	85
MA-10 Number of Housing Units.....	87
MA-15 Housing Market Analysis: Cost of Housing .....	91
MA-20 Housing Market Analysis: Condition of Housing.....	95
MA-25 Public and Assisted Housing.....	100
MA-30 Homeless Facilities and Services.....	104
MA-35 Special Needs Facilities and Services .....	107
MA-40 Barriers to Affordable Housing .....	110
MA-45 Non-Housing Community Development Assets.....	111
MA-50 Needs and Market Analysis Discussion.....	121
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households .....	125

MA-65 Hazard Mitigation.....	127
Strategic Plan .....	129
SP-05 Overview .....	129
SP-10 Geographic Priorities .....	133
SP-25 Priority Needs .....	139
SP-30 Influence of Market Conditions .....	142
SP-35 Anticipated Resources .....	143
SP-40 Institutional Delivery Structure.....	147
SP-45 Goals Summary .....	152
SP-50 Public Housing Accessibility and Involvement.....	156
SP-55 Barriers to Affordable Housing .....	158
SP-60 Homelessness Strategy .....	160
SP-65 Lead Based Paint Hazards .....	163
SP-70 Anti-Poverty Strategy.....	166
SP-80 Monitoring .....	169
Annual Action Plan.....	172
AP-15 Expected Resources.....	172
AP-20 Annual Goals and Objectives.....	176
AP-35 Projects.....	178
AP-38 Project Summary .....	182
AP-50 Geographic Distribution .....	196
AP-55 Affordable Housing.....	198
AP-60 Public Housing .....	200
AP-65 Homeless and Other Special Needs Activities.....	202
AP-75 Barriers to Affordable Housing.....	208
AP-85 Other Actions.....	210
AP-90 Program Specific Requirements .....	215
Citizen Participation Plan .....	218
Citizen Participation Plan .....	218

Appendix ..... 234

    Maps

    Public Participation

    SF 424

    Certifications

## TABLES & MAPS

Table 1 – Responsible Agencies .....	14
Table 2 – Agencies, groups, organizations who participated .....	21
Table 3 – Other Consultations & Coordination .....	22
Table 4 – Citizen Participation Outreach .....	26
Table 5 – 2020 HUD Income Limits .....	29
MAP 1 – Low- and Moderate-Income Areas.....	31
Table 6 – Housing Needs Assessment Demographics .....	33
Table 7 – Total Households Table .....	34
Table 8 – Housing Problems Table .....	37
Table 9 – Housing Problems 2.....	38
Table 10 – Cost Burden > 30% .....	40
Table 11 – Cost Burden > 50% .....	41
Table 12 – Crowding Information .....	42
Table 13 – Disproportionally Greater Need 0 - 30% AMI .....	48
Table 14 – Disproportionally Greater Need 30 - 50% AMI .....	49
Table 15 – Disproportionally Greater Need 50 - 80% AMI .....	50
Table 16 – Disproportionally Greater Need 80 - 100% AMI .....	51
Table 17 – Severe Housing Problems 0 - 30% AMI .....	54
Table 18 – Severe Housing Problems 30 - 50% AMI .....	55
Table 19 – Severe Housing Problems 50 - 80% AMI .....	56
Table 20 – Severe Housing Problems 80 - 100% AMI .....	57
Table 21 – Greater Need: Housing Cost Burdens AMI .....	60
Table 22 – Public Housing by Program Type .....	65
Table 23 – Characteristics of Public Housing Residents by Program Type .....	67
Table 24 – Race of Public Housing Residents by Program Type .....	68
Table 25 – Ethnicity of Public Housing Residents by Program Type .....	69
Table 26 – Homeless Needs Assessment .....	74
Table 27 – Homelessness by Racial and Ethnic Group.....	76
Table 28 – Residential Properties by Unit Number .....	87
Table 29 – Unit Size by Tenure.....	88

Table 30 – Cost of Housing .....	91
Table 31 – Rent Paid .....	91
Table 32 – Housing Affordability.....	92
Table 33 – Monthly Rent.....	93
Table 34 – Condition of Units .....	96
Table 35 – Year Unit Built .....	97
Table 36 – Risk of Lead-Based Paint .....	97
Table 37 – Vacant Units .....	98
Table 38 – Total Number of Units by Program Type.....	100
Table 39 – Public Housing Condition .....	101
Table 40 – Facilities and Housing Targeted to Homeless Households.....	105
Table 41 – Business Activity.....	112
Table 42 – Labor Force.....	113
Table 43 – Occupations by Sector.....	114
Table 44 – Travel Time .....	114
Table 45 – Educational Attainment by Employment Status .....	115
Table 46 – Educational Attainment by Age.....	116
Table 47 – Median Earnings in the Past 12 Months .....	116
Table 48 – Concentrations of Multiple Housing Problems .....	122
MAP 2 – Neighborhood Revitalization Strategy Areas Map .....	134
Table 49 – Geographic Priority Areas .....	138
Table 50 – Priority Needs Summary.....	141
Table 51 – Influence of Market Conditions.....	142
Table 52 – Anticipated Resources.....	145
Table 53 – Institutional Delivery Structure .....	148
Table 54 – Homeless Prevention Services Summary .....	149
Table 55 – Goals Summary.....	153
Table 56 – Anticipated Resources.....	174
Table 57 – Goals Summary Information .....	176
Table 58 – Goal Descriptions .....	177
Table 59 – Project Information .....	180

Table 60 – Project Summary Information ..... 195

Table 61 – Geographic Distribution ..... 196

Table 62 – One Year Goals for Affordable Housing by Support Requirement..... 198

Table 63 – One Year Goals for Affordable Housing by Support Type ..... 198

Table 64 – Available Program Income ..... 215

Table 65 – Other CDBG Requirements..... 215

# EXECUTIVE SUMMARY



## ES-05 Executive Summary

### INTRODUCTION

The City of Clearwater, Florida, has completed the planning process for the 2020/2021-2024-2025 Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives, and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations. This Consolidated Plan guides the use of City resources to address housing and community development needs over a five-year period.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings and hearings, community surveys, and past program performance. During the planning process, the City conducted two community meetings with residents of low- and moderate-income neighborhoods. Additionally, the City conducted a subrecipient grant application workshop that specifically consulted housing and public service providers for these neighborhoods. The City also held two public hearings with the Neighborhood and Affordable Housing Advisory Board (NAHAB), and one public hearing with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs of the City. Concurrent with this plan, the City jointly conducted an Analysis of Impediments to Fair Housing Choice with Pinellas County; the citizen participation process for which was led and facilitated by Pinellas County.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the City of Clearwater to identify priority needs for each area and prepare an Annual Action Plan to address



the priorities. For every priority, there are goals, objectives, and strategies established to measure progress. The citizen input was critical in developing the goals, objectives, and strategies of this Consolidated Plan.

This Consolidated Plan not only identifies goals to address the priority needs of the City, but also to address the statutory goals established by Federal law, which include:

***Decent Housing:***

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

***A Suitable Living Environment:***

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services.

***Expanded Economic Opportunities:***

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

## **SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN / NEEDS ASSESSMENT OVERVIEW**

The City of Clearwater Consolidated Plan is structured around seven (7) goals in administering the City's housing and community development programs. Each goal is accompanied by corresponding objectives toward meeting that goal. These goals and objectives are as follows:

### ***GOAL: PROGRAM ADMINISTRATION***

**ADMINISTER THE CITY OF CLEARWATER'S FEDERALLY FUNDED GRANT PROGRAMS TO IMPLEMENT THE GOALS OF THE FIVE-YEAR CONSOLIDATED PLAN.**

### ***GOAL: HOUSING***

**PROVIDE AVAILABILITY OF, AND ACCESSIBILITY TO, DECENT AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF CLEARWATER.**

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.

Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.

Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

### ***GOAL: HOMELESSNESS***

**HELP TO PREVENT AND REDUCE HOMELESSNESS WITHIN THE CITY OF CLEARWATER.**

Objective 1: Support programs that offer shelter facilities and beds for the homeless.

Objective 2: Assist agencies that engage in homeless prevention and service programs.

### ***GOAL: NON-HOMELESS SPECIAL NEEDS***

**EXPAND THE ACCESSIBILITY AND COORDINATION OF SOCIAL SERVICES TO CITY OF CLEARWATER SPECIAL NEEDS POPULATIONS.**

Objective 1: Support construction, expansion, and improvement of facilities that assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

Objective 2: Support programs to assist the elderly, frail elderly, disabled, veterans, and other populations with special needs.

***GOAL: COMMUNITY DEVELOPMENT & PUBLIC SERVICES***

**ENHANCE THE LIVING ENVIRONMENT FOR PERSONS IN LOW- AND MODERATE-INCOME AREAS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES, PUBLIC SERVICE PROGRAMS, AND ELIMINATION OF BLIGHT.**

Objective 1: Support the construction, expansion, and improvement of public facilities in low- and moderate-income areas.

Objective 2: Encourage and support programs that promote neighborhood safety and security, youth accountability and mentoring, and community outreach to underserved populations in low- and moderate-income areas.

Objective 3: Support agencies that offer meal and/or food bank services for persons and families of low- and moderate-income.

Objective 4: Support the construction, expansion, and improvement of public parks, infrastructure, and utilities in low- and moderate-income areas.

Objective 5: Eliminate blighted conditions through code enforcement and demolition in low- and moderate-income areas.

***GOAL: ECONOMIC DEVELOPMENT***

**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.**

Objective 1: Support building façade programs in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas.

Objective 2: Support non-profit organizations in developing facilities that support the local economy.

Objective 3: Support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

**GOAL: EMERGENCY/DISASTER RESPONSE**

**PROVIDE ASSISTANCE PRIOR TO, DURING AND AFTER A COMMUNITY EMERGENCY AND/OR DISASTER EVENT TO PREPARE FOR AND/OR MITIGATE LOSS, PROTECT DURING AN EVENT, AND AID WITH RECOVERY.**

Objective 1: Provide assistance for activities that meet a particular urgent need or to prepare for, respond to, and recover from an event triggering a local, state, or national emergency declaration.

**EVALUATION OF PAST PERFORMANCE**

The Economic Development and Housing Department oversees implementation of the CDBG and HOME programs. The previous Consolidated Plan covered a four-year period to align the City's planning cycle with that of Pinellas County. The past four years have shown significant progress in the City's efforts to implement HUD entitlement programs. The City is compliant with HUD regulations and continues to deliver housing and community development services in an efficient manner. Over the past four-year period, the City received an average annual allocation of approximately \$707,000 in Community Development Block Grant (CDBG) funds and \$333,000 in HOME Investment Partnerships (HOME). This amount totaled approximately \$2.8 million in CDBG funds and \$1.3 million in HOME funds over the past four years. With those funds, between 2,000 and 15,000 people were assisted annually.

With these funds, the Economic Development and Housing Department offered an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Homeowner rehabilitation, including emergency repairs and accessibility retrofitting for persons with disabilities
- Down payment and closing cost assistance for homebuyers
- Acquisition/new construction for affordable housing
- Fair housing activities
- Funding to grant subrecipients for public services, including activities that serve the homeless, persons with special needs, or persons of low and moderate income
- Funding for public facilities and infrastructure projects benefitting low- and moderate-income neighborhoods
- Economic development activities

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG and HOME funds to meet the goals and objectives identified in the Consolidated Plan.

## **SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS**

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves meetings and surveys with residents and service providers to collect input and ideas. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on past program performance, available housing and demographic data, public input, housing and service provider consultation, and community meetings and surveys. In addition, the City consulted with the Clearwater Housing Authority, Pinellas County Homeless Leadership Board, City Departments, Neighborhood and Affordable Housing Advisory Board, and the City Council to identify priority needs and develop corresponding strategies.

## **SUMMARY OF PUBLIC COMMENTS**

Although there are many issues that residents of Clearwater felt are important, there are a few items that were stressed throughout the citizen participation process as being of the highest priority:

- Affordable housing, housing rehabilitation, and alternative housing options
- Rental, down payment, and utilities assistance
- Housing, facilities, and services for the homeless
- Facilities and services for persons with special needs, including behavioral/mental health counseling and/or substance abuse treatment
- Services for populations that fall into “service gaps” such as youth ageing out of foster care and the transportation disadvantaged
- Public facility improvements (e.g. parks, libraries, and community cultural/resource centers)
- Public infrastructure improvements (e.g. utilities, public safety, and transportation)
- Blight elimination/code enforcement
- Economic development (e.g. support for neighborhood-level commercial, incentives and financial assistance for small businesses and start-ups, façade improvements)

## **SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM**

All comments received by the City of Clearwater were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Consolidated Plan submittal.

## **SUMMARY**

The Consolidated Plan for years 2020/2021-2024/2025 identifies goals, objectives and strategies to address the City's housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents, local housing and service providers, and regional partners. The Consolidated Plan guides the City's use of CDBG resources through seven (7) goals. These goals are summarized as Housing, Homelessness, Non-Homeless Special Needs, Community Development and Public Services, Economic Development, and Emergency/Disaster Response. Over the next five years, the City will continue to deliver housing and community development activities that support housing rehabilitation and assistance, public facility and infrastructure improvements, economic development initiatives, and partnerships with an array of housing and public service providers.

# THE PROCESS



## PR-05 Lead & Responsible Agencies

### AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**TABLE 1: RESPONSIBLE AGENCIES**

Agency Role	Name	Department/Agency
Lead Agency	City of Clearwater	Economic Development and Housing Department/Housing Division

**Table 1 – Responsible Agencies**

### NARRATIVE

The City of Clearwater, Florida, is the lead agency responsible for overseeing the development of the Consolidated Plan and Annual Action Plan. The Economic Development and Housing Department is the internal department that is responsible for the day-to-day administration of CDBG and HOME funding. However, the Economic Development and Housing Department worked closely with both the City Council and the Neighborhood and Affordable Housing Advisory Board (NAHAB) in addition to residents and sub-recipients to develop a meaningful document.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan and other studies, plans and reports that have been prepared in recent years. Some of the primary documents included the City’s Neighborhood Revitalization Strategy Area documents, Local Housing Incentives Strategy and Local Housing Assistance Plan, and Economic Development Strategic Plan, and the Pinellas County Homeless Leadership Alliance’s Point-in-Time (PIT) Homeless Report and Annual Homeless Assessment reports, among others.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

## **CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION**

Inquiries, comments or complaints concerning the Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

*City of Clearwater Economic Development and Housing Department*

*600 Cleveland St, Suite 600 (6<sup>th</sup> Floor)*

*Clearwater, FL 33755*

*Telephone: (727) 562-4030*

*Fax: (727) 562-4037*

*[Charles.Lane@MyClearwater.com](mailto:Charles.Lane@MyClearwater.com)*

*Business hours: 8:00 a.m. to 5:00 p.m., Monday through Friday*

Written complaints may also be made to the Jacksonville Field Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

*U.S. Department of Housing and Urban Development*

*Community Planning and Development Division*

*400 West Bay St., Ste. 1015*

*Jacksonville, FL 32202*

*Phone: (904) 232-2627*

*Fax: (904) 232-3759*

*Business hours: 8:00 a.m. to 4:30 p.m., Monday through Friday*



## PR-10 Consultation

### INTRODUCTION

Partnering with other local, public and private entities is vital to addressing the identified priority needs related to affordable housing, homeless, special needs and community development. Clearwater's Citizen Participation Plan incorporates the goals, policies, and implementation strategies that the City will undertake to encourage and ensure adequate citizen participation in the development of the Consolidated Plan, the Annual Action Plan, any substantial amendments to the Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

Citizen participation provides a means of involving the citizens of Clearwater in an advisory capacity in all phases of HUD programs. Citizen participation in such efforts is essential if the activities to be undertaken are to be truly successful and responsive to the needs and concerns of the community. The Citizen Participation Plan provides for and encourages residents to explain their needs and voice their concerns. Emphasis is placed on persons of low- and moderate-income who are residents of low and moderate-income areas in which funds are proposed to be used. However, at the same time, residents are reminded that their input is advisory and that final authority for decision-making rests with the City Council, who is responsible to both the citizens of Clearwater and the Federal government.

Two (2) public meetings, one (1) Subrecipient and Grant Application Workshop, and an online (and hard copy) survey were conducted to determine the needs and priorities of the community. The public meetings, workshop, and survey provided an opportunity for citizens and interested parties to become knowledgeable about Clearwater's housing and community development programs and eligibility requirements. Participants were asked to provide input on how funds should be allocated to programs and projects related to housing, homelessness, special needs, and community development.

### **SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES**

Institutional coordination of the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will implement this Consolidated Plan in coordination with public, private, and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers and local businesses. The City works closely with its partners to design programs that address identified needs.

**Table 2** outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Clearwater Consolidated Plan and Annual Action Plan.

Organizations consulted included various service providers, Community Housing Development Organizations (CHDOs), Clearwater Housing Authority, Pinellas County Homeless Leadership Alliance, City Departments, Neighborhood and Affordable Housing Advisory Board, and the City Council, among others.

#### **DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS**

The City coordinated with the Pinellas County Homeless Leadership Alliance through its most recent PIT and Homeless Assessment reports and with residents through community meetings. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. In addition, through consultation and review of the most recent Public Housing Authority Plan and other HUD reports, the Clearwater Housing Authority also provided pivotal input in preparing the Consolidated Plan.

#### **DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS**

The City of Clearwater does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included research of the Pinellas County Homeless Leadership Alliance annual reports and plans, community meetings, public hearings, and notices. The Pinellas County Homeless Leadership Alliance, as the lead agency for the area's CoC, utilizes the following system performance measures and procedural documents: HUD System Performance Measures, HUD CoC

Project Priority Application Ranking System, NAEH Rapid Rehousing Performance Benchmarks and Program Standards, Annual Homeless Assessment Report (AHAR) and Homeless Management Information System (HMIS) data, Annual Point-in-Time (PIT) Count Report, Housing Inventory Count, and other documents including the Federal Strategic Plan to Prevent and End Homelessness.

The Pinellas County Homeless Leadership Alliance is comprised of 24 members, two (2) executive officers, and 17 staff persons. The Board consists of two councils, the Providers Council and Funders Council, that work together to identify concerns and make policies and recommendations on homeless issues. The mission of the Homeless Leadership Alliance is to coordinate all community partners, systems and resources available with the goal of helping individuals and families to prevent, divert, and end homelessness in Pinellas County.

**TABLE 2: AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED**

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Pinellas County Homeless Leadership Alliance	Continuum of Care/ Services-Homeless	Homeless Needs-Chronically homeless; families with children; veterans, unaccompanied youth/Homelessness Strategy/Market Analysis	Noticed for Community Meetings, Email Correspondence and Consultation, Research of Reports and Plans, Identification of Need, Referrals
Clearwater Housing Authority	PHA	Public Housing Needs/Market Analysis	Noticed for Community Meetings, Email Correspondence and Consultation, Research of Annual and 5-Year PHA Plans, Identification of Need, Referrals
Directions for Living	Services-Mental Health	Non-Homeless Special Needs	Attended Workshop, Identification of Need
Habitat for Humanity	Housing	Housing Needs Assessment/Market Analysis	Attended Workshop, Identification of Need
Pinellas Opportunity Council/CHORE Services	Services-Elderly Persons	Non-Homeless Special Needs	Attended Workshop, Identification of Need
Kimberly Home	Housing/Services-Health	Housing Needs Assessment/Homelessness Strategy	Attended Workshop, Identification of Need
R'Club Childcare, Inc.	Services-Children	Non-housing Community Development Strategy/Market Analysis	Attended Workshop, Identification of Need
Homeless Empowerment Program (HEP), Inc.	Services-Homeless	Homeless Needs-Chronically homeless; families with children; veterans, unaccompanied youth/Homelessness Strategy/Market Analysis	Attended Workshop, Identification of Need
The Salvation Army	Services-Homeless	Homeless Needs-Chronically homeless; families with children; veterans, unaccompanied youth/Homelessness Strategy/Market Analysis	Attended Workshop, Identification of Need
Religious Community Services (RCS) Pinellas	Housing/Other (Food Bank)	Homeless Needs-Chronically homeless; families with children; veterans, unaccompanied youth/Homelessness Strategy/Market Analysis	Attended Workshop, Identification of Need
Gulfcoast Legal Services	Other (legal)	Housing Need Assessment/ Homelessness Strategy/Market Analysis	Attended Workshop, Identification of Need
Intracultural Advocacy Institute (ICAI)/Hispanic Outreach Center	Services-Children; Education/Other (Legal)/Other (Food Bank)	Market Analysis/Non-housing Community Development Strategy	Attended Workshop, Identification of Need
Tampa Bay Black Business Investment Corp., Inc. (BBIC)	Other (Investment Corporation)	Anti-poverty Strategy/Market Analysis/Non-housing Community Development Strategy	Attended Workshop, Identification of Need

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Mattie Williams Neighborhood Family Center (NFC)	Services-Children/ Education/ Employment	Anti-poverty Strategy/Market Analysis/Non-housing Community Development Strategy	Attended Workshop, Identification of Need
Tampa Bay Community Development Corporation (CDC)	Housing/Services-Fair Housing	Housing Need Assessment/Market Analysis	Attended Workshop, Identification of Need
Prospera Florida	Other (Economic Development)	Anti-poverty Strategy/Market Analysis/Non-housing Community Development Strategy	Attended Workshop, Identification of Need
CNHS, Inc.	Services-Fair Housing	Housing Need Assessment/Public Housing Needs/Market Analysis	Attended Workshop, Identification of Need
CEO Roundtable Network	Business Leaders	Anti-poverty Strategy/Market Analysis/Non-housing Community Development Strategy	Attended Workshop, Identification of Need
Tarpon Springs Housing Authority	PHA	Public Housing Needs/Market Analysis	Attended Workshop and Community Meeting, Identification of Need
Pinellas Community Foundation (PCF)	Foundation	Market Analysis/Non-housing Community Development Strategy/Non-Homeless Special Needs	Attended Workshop, Identification of Need
Seeds of Promise CDC	Services-Children	Market Analysis	Attended Workshop and Community Meeting, Identification of Need
Miracles Outreach CDC	Services-Children/Housing	Homeless Needs - Unaccompanied youth/Housing Need Assessment/Market Analysis	Attended Workshop, Identification of Need
FYI Community Partnership (FYICP)	Services-Children (and Families)/Education	Housing Need Assessment/Market Analysis	Attended Workshop and Community Meeting, Identification of Need
WestCare Gulfcoast-Florida, Inc.	Services- Health and Persons with HIV/AIDS	Market Analysis	Attended Workshop, Identification of Need
Community Service Foundation	Housing/Services-Fair Housing	Housing Need Assessment/Market Analysis	Attended Community Meeting, Identification of Need
Lake Belleview Community Association	Neighborhood Organization	Housing Need Assessment/Market Analysis	Attended Community Meeting, Identification of Need
Abundant Life CDC	Services-Persons with Disabilities	Non-Homeless Special Needs, Market Analysis	Attended Community Meeting, Identification of Need
Kairoi PACC	Other (Performing Arts Center)	Non-housing Community Development Strategy/Market Analysis	Attended Community Meeting, Identification of Need
Clearwater Urban Leadership Coalition (CULC)	Regional Organization/Civic Leaders	Anti-poverty Strategy/Market Analysis/Non-housing Community Development Strategy	Attended Community Meeting, Identification of Need

Agency / Group / Organization	Agency / Group / Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
MLK Jr. Neighborhood Center	Neighborhood Organization/ Services- Children/Other (Food Bank)	Non-housing Community Development Strategy/Market Analysis	Attended Community Meeting, Identification of Need
NAACP Clearwater/Upper Pinellas	Regional Organization/Civic Leaders	Anti-poverty Strategy/Non-housing Community Development Strategy/Market Analysis	Attended Community Meeting, Identification of Need
Clearwater Neighborhood Family Center	Neighborhood Organization/ Services- Children/Other (Food Bank)	Non-housing Community Development Strategy/Market Analysis	Attended Community Meeting, Identification of Need
City of Clearwater, Economic Development and Housing Department	Other (City Departments)/ Grantee Department	All Sections	Noticed for Community Meetings, Internal Meetings with Economic Development and Housing Department Staff, Identification of Need
City of Clearwater, Neighborhood and Affordable Housing Advisory Board (NAHAB)	Other (Advisory Board)	All Sections	Noticed for Community Meetings, NAHAB Meetings, Confirmation of Strategy
City of Clearwater, City Council	Civic Leaders	All Sections	Noticed for Community Meetings, Public Hearings, Confirmation of Strategy

Table 2 – Agencies, groups, organizations who participated

## IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

The City of Clearwater consulted with the lead agency for the CoC, local and county PHAs, affordable housing providers, various social service providers, City departments, and civic leaders. Additionally, the general public, including but not limited to low- and moderate-income residents and other entities impacted by housing and community development activities, were noticed of community meetings and workshops by email, City website, and flyers/posters, and public hearings by newspaper advertisements. Other agencies and organizations not directly consulted were consulted indirectly by research of published plans and reports.

**DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))**

Many of the programs and activities that will be carried out by the City during the program years will involve coordination with multiple agencies and organizations. The City actively works with Pinellas County and local developers to support the City’s goals of affordable housing, reduced homelessness, accessible social services, enhanced living environment, and economic opportunity for low- and moderate-income persons. At a minimum, implicit in these goals is the City’s commitment to providing coordinated community, housing and supportive services to its lower income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. Clearwater will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. Clearwater will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

**TABLE 3: OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS**

Name of Plan	Lead Organization	How do the goals of this Strategic Plan overlap with the goals of each plan?
Continuum of Care (CoC)	Pinellas County Homeless Leadership Alliance	Homelessness/Help to prevent and reduce homelessness within the City of Clearwater.
State Housing Initiatives Partnership (SHIP) Local Housing Incentives Strategy (2017) and Local Housing Assistance Plan (2018)	City of Clearwater/State of Florida	Housing/Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater (e.g. identification of barriers and incentives strategies).
Recommended Projection of Sea Level Rise in the Tampa Bay Region” (2019)	National Oceanic and Atmospheric Administration (NOAA)/Tampa Bay Climate Science Advisory Panel (CSAP)/Tampa Bay Regional Planning Council	Community Development and Public Services/ Support the construction, expansion, and improvement of public facilities, parks, infrastructure, and utilities in low- and moderate-income areas.
Economic Development Strategic Plan (2011)	City of Clearwater	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in Neighborhood Revitalization Strategy Areas.
Tampa Bay Comprehensive Economic Development Strategy (CEDS) (2017)	Tampa Bay Regional Planning Council	Economic Development/Support programs that create economic opportunities in the City of Clearwater, particularly for persons low- and moderate-income and in Neighborhood Revitalization Strategy Areas.

**Table 3 – Other Consultations & Coordination**

# PR-15 Citizen Participation

## SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

The development of the Consolidated Plan requires extensive citizen participation. For the 2020/2021-2024/2025 Consolidated Plan, Clearwater underwent an in-depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Eligible Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Clearwater in preparation of the 2020/2021-2024/2025 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

As part of the Citizen Participation process, Clearwater conducted a Five-Year Consolidated Plan Survey from January 17, 2020 through March 27, 2020. The survey process was overseen by the City and implemented through the internet. Hard copies of the surveys were also made available at the two (2) public community meetings and the one (1) Subrecipient and Grant Application Workshop. These hard-copy surveys were then entered into the online system for inclusion in the results. Participating cities, partner agencies, and community organizations were encouraged to engage and collect feedback from individuals receiving services during the Five-Year Consolidated Plan campaign.

The results of the Five-Year Consolidated Plan Survey, compiled with input received during the public meetings and the workshop, identified the priority housing and community development needs for the next five years.



**TABLE 4: CITIZEN PARTICIPATION OUTREACH**

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Internet Outreach (Public Meetings)	Non-Targeted/ Community	January-March 2020	Notice of public meetings and community survey posted to City's website; email notices sent out to agency/ subrecipient contact lists	N/A	<a href="http://www.myclearwater.com/housing">www.myclearwater.com/housing</a>
Newspaper Ad #1	Non-Targeted/ Community	January 24, 2020	Notice of public meetings and community survey published in Tampa Bay Times	N/A	N/A
Public Meeting #1	Non-Targeted/ Community	February 4, 2020; (14) Attendees	Lake Bellevue Neighborhood and Downtown Gateway District: affordable housing and housing rehabilitation, rental and homebuyer down payment assistance, CoC coordination, improved shelters, mental/behavioral health and substance abuse services, public facilities improvements, improve transportation infrastructure and services (see Appendix).	All comments noted; see Appendix	N/A
Public Meeting #2	Non-Targeted/ Community	February 5, 2020; (23) Attendees	North Greenwood Neighborhood: affordable housing and housing rehabilitation, utility and homebuyer down payment assistance, CoC coordination, improved shelters, mental/behavioral health and substance abuse services, public facilities improvements, improve transportation infrastructure and services (see Appendix).	All comments noted; see Appendix	N/A

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Public Meeting #3	Other (Service Providers/ Subrecipients)	February 27, 2020; (33) Attendees	Service Providers/ Subrecipients: incentivize affordable housing, housing rehabilitation, homebuyer down payment assistance, rent increase caps, services and resourced for homeless, mental/behavioral health services, ID card program, training for law enforcement, centralized shelter locations, services for youth aging-out of foster care; food programs/assistance, elderly/seniors programs, comprehensive economic development strategy (see Appendix).	All comments noted; see Appendix	N/A
Internet Outreach (Community Survey)	Non-Targeted/ Community	January 17 thru March 27, 2020; (103) Responses	Community Survey: availability and access to affordable housing, homeowner assistance, owner-occupied housing rehabilitation, extent of homelessness, mental health services, homeless services for youth and youth centers, senior housing and services for the elderly, health services, non-homeless youth services, public utility improvements, public facilities and parks/green spaces, transit/transportation services, road repair/reconstruction, community outreach and public safety/security, code enforcement/blight elimination, CRA in North Greenwood (see Appendix).	All comments noted; see Appendix	<a href="http://www.myclearwater.com/housing">www.myclearwater.com/housing</a>
Internet Outreach (NAHAB Public Hearing)	Non-Targeted/ Community	May-June 2020	Notice of NAHAB public hearing published online to City's website and Legistar calendar	N/A	<a href="https://clearwater.legistar.com/Calendar.aspx">https://clearwater.legistar.com/Calendar.aspx</a>

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL if applicable
Public Hearing #1	Non-Targeted/ Community	June 9, 2020; NAHAB Meeting	Board input on plans/budget allocation	All comments recorded; see Appendix for meeting minutes	N/A
Newspaper Ad #2	Non-Targeted/ Community	June 14, 2020	Plan summary and notice of 30-day public comment period published in Tampa Bay Times	N/A	N/A
Other (30-Day Public Comment Period)	Non-Targeted/ Community	June 14 thru July 15, 2020	TBD	TBD	<a href="http://www.myclearwater.com">www.myclearwater.com</a>
Newspaper Ad #3	Non-Targeted/ Community	TBD	Notice of public hearings (NAHAB and City Council)	TBD	N/A
Public Hearing #2	Non-Targeted/ Community	July 14, 2016; NAHAB Meeting	NAHAB input on plans/ recommendation	TBD	N/A
Public Hearing #3	Non-Targeted/ Community	July 16, 2016; City Council Meeting	Council input on plans/ approval	TBD	N/A

Table 4 – Citizen Participation Outreach

## SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, service provider meetings, community surveys, and past program performance. In addition, Housing Division staff consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries and minutes of the meetings are included in the Appendix to this document.

### ***Housing Strategy***

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs.

Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, housing programs receive emphasis in Clearwater due to the large, ongoing need for housing services.

### ***Homeless Strategy***

Homeless strategies were developed in several ways. First, the City consulted the Pinellas County Homeless Leadership Alliance annual PIT and homeless assessment reports to obtain the latest counts of the homeless population. The Pinellas County Homeless Leadership Alliance is the lead agency for homeless services and represents agencies that implement homeless services. The City also utilized data from HUD that details homelessness and homeless service providers, including St. Petersburg, Clearwater, Largo/Pinellas County CoC housing inventories.

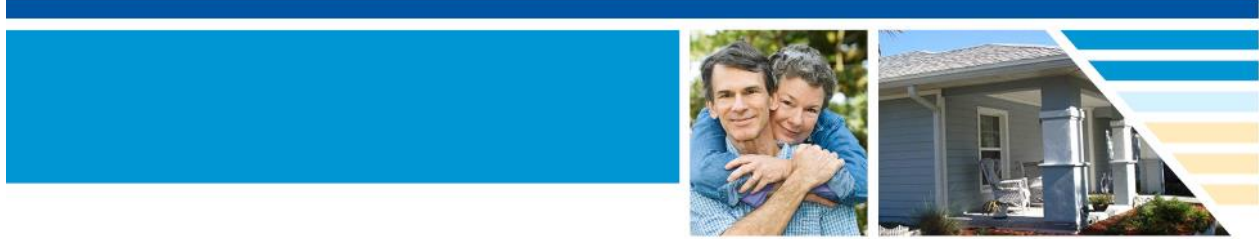
### ***Community Development Strategy***

Community Development strategies were determined through community meetings, community surveys, meetings with Housing Division staff, and review of current planning activities. The City is working to leverage other planning efforts with funding opportunities where possible.

### ***Non-Housing Special Needs***

Non-Housing Special Needs were determined through community meetings, community surveys, and consultation with service providers. As with the homeless and housing topics, HUD and the U.S. Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information through the participation process.

# NEEDS ASSESSMENT



## NA-05 Overview

### NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Consolidated Plan identifies Clearwater’s communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau’s American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local Public Housing Authority and other documentation from Clearwater and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (< 30% AMI or 60% of the Section 8 Very Low-Income Limits)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the 2020 HUD Income Limits Documentation System, which is outlined in **Table 5**. The City of Clearwater is located within the Tampa-St. Petersburg-Clearwater, FL MSA where the AMI is \$69,200. For a family of four (4) persons, extremely low income is \$26,200, very low income is \$35,150, and low income is \$56,250. For Emergency Solutions Grants (ESG), extremely low income is \$21,100.

**TABLE 5: 2020 HUD INCOME LIMITS**

Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<b>ESG/CoC Extremely Low (30%)</b>	\$14,800	\$16,900	\$19,000	\$21,100	\$22,800	\$24,500	\$26,200	\$27,900
<b>Section 8 Extremely Low*</b>	\$14,800	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
<b>Very Low (50%)</b>	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
<b>Low (80%)</b>	\$39,400	\$45,000	\$50,560	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250

*Data Source: HUD Income Limits Documentation System (2020); \*Calculated as 30/50ths (60%) of the Section 8 Very Low-Income Limits*

**Table 5 – 2020 HUD Income Limits**

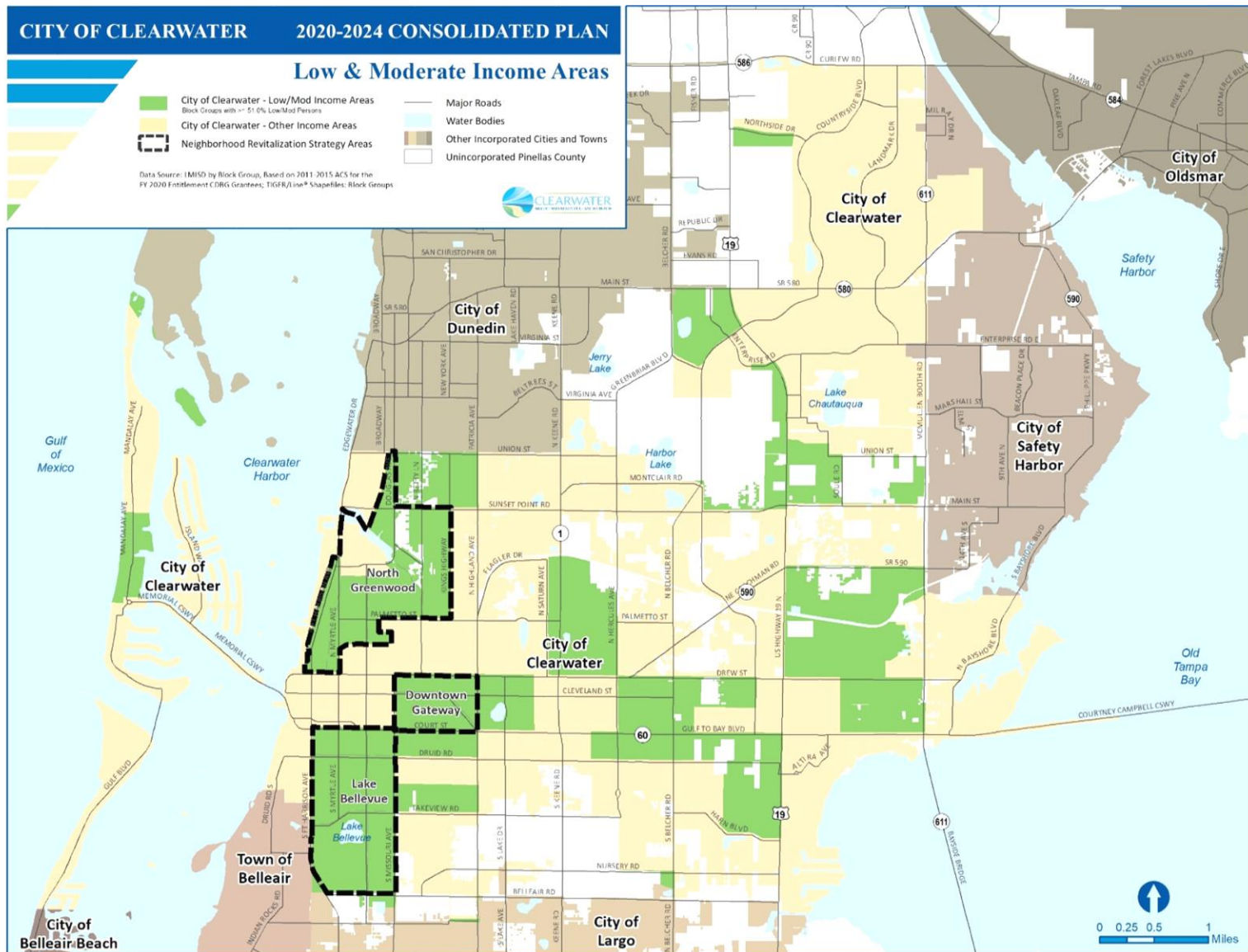
For the City of Clearwater, the threshold for a block group to be considered low- or moderate-income is 51%. **Map 1** shows the Census Block Groups where 51% or more of the population falls within the low- or moderate- income limit categories. These 40 block groups include the following:

- 25401.2
- 25413.2, .3
- 25505.1
- 25506.2
- 25800.2, .3
- 25900.1, .3, .4
- 26002.2
- 26101.2
- 26102.2
- 26200.1, .2
- 26300.1, .2, .4
- 26400.1, .2, .3, .5
- 26500.1, .4
- 26601.2
- 26602.1
- 26703.4, .5

- 26804.2, .3
- 26813.2
- 26818.1, .2
- 26819.1
- 26820.2
- 26910.1
- 26912.3, .4
- 26913.2, .4

According to HUD FY 2020 Low- and Moderate-Income Summary Data (LMISD), there are approximately 50,000 persons of low- or moderate income within the jurisdiction as whole, which represents 43% of Clearwater’s current population.

MAP 1 – Low- and Moderate-Income Areas





## NA-10 Housing Needs Assessment

### SUMMARY OF HOUSING NEEDS

The data in the Housing Needs Assessment subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach and describes the characteristics of the Clearwater's households and housing stock.

The Housing Needs Assessment includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

### ***Demographics***

**Table 6** displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows nearly a 5% increase in population from 108,939 people in the year 2000 to 114,015 people estimated by the 2014-2018 ACS. In contrast, the number of households decreased 18% from 56,915 households in the year 2000 to 46,667 households estimated by the 2014-2018 ACS. Conversely, median income increased 29% from \$36,494 in the year 2000 to \$47,070 estimated by the 2014-2018 ACS.

**TABLE 6: HOUSING NEEDS ASSESSMENT DEMOGRAPHICS**

	Base Year: 2000 Census	Most Recent Year: 2014-2018 ACS	Percent Change
Population	108,939	114,015	4.7%
Households	56,915	46,667	-18%
Median Income	\$36,494	\$47,070	29%

**Table 6 – Housing Needs Assessment Demographics****NUMBER OF HOUSEHOLDS AND TYPES**

**Table 7** shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2011-2015 CHAS database, developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 21,955 households. The second largest is the >50-80% HAMFI group (8,145). Nearly 6,000 households (5,970) or approximately 13% of all households in Clearwater earn below 30% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households is within the >100% HAMFI group (9,525). The second-largest number of small family households is within the >50-80% HAMFI group (2,155). Just over 1,500 households (1,550) or approximately 10% of small family households in Clearwater earn below 30% of HAMFI.

Large family households are households that have a family of five or more members. Again, the largest number of large family households is within the >100% HAMFI group (935). The second-largest number of large family households is within the >50-80% HAMFI group (430). Approximately 200 households (195) or approximately 10% of large family households in Clearwater earn below 30% of HAMFI.

**Table 7** also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest number of households with a person 62-74 years of age is within the >100% HAMFI income group (5,205). The largest number of households with a person 75 years or older is also within the >100% HAMFI income group (2,970). Nearly 2,500 households (2,495) contain at least one person 62 years or older and earn below 30% of HAMFI.

Finally, data provided **Table 7** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger is within the 100% HAMFI income category (1,370). The second largest number of households with children 6 years old or younger is within the >50-80% HAMFI group (1,069). Approximately 1,000 households (935) have at least one child 6 years old or younger and earn below 30% of HAMFI.

**TABLE 7: TOTAL HOUSEHOLDS TABLE**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,970	6,035	8,145	4,125	21,955
Small Family Households *	1,550	1,540	2,155	1,490	9,525
Large Family Households *	195	260	430	95	935
Household contains at least one person 62-74 years of age	1,320	1,390	1,845	1,155	5,205
Household contains at least one person age 75 or older	1,175	1,705	1,765	675	2,970
Households with one or more children 6 years old or younger *	935	960	1,069	375	1,370

\* the highest income category for these family types is >80% HAMFI

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 7 – Total Households Table**

## HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

### ***Housing Problems 1***

**Table 8** displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 8**, among the “housing problem” categories, households within Clearwater are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. There are 375 renter households and 170 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 8**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 8**, 460 renter households are experiencing some form of overcrowding while 150 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 8**, approximately 2,650 renter households within the 0-30% AMI group are experiencing severe cost burden (>50% of income). Among all income groups, 4,220 renters have a cost burden greater than 30% of income and over 5,000 renters have a cost burden greater than 50% of

income. Fewer than 3,000 owner households (2,830) have a cost burden greater than 30% of income and nearly 3,400 owner households (3,390) have a cost burden greater than 50% of income.

Overall, 7,050 households in Clearwater are experiencing a cost burden greater than 30% of income and 8,399 households are experiencing a cost burden greater than 50% of income. While both renters and owners appear to be affected by the cost of housing within Clearwater, renters bear a heavier burden. Of the 15,499 households experiencing a cost burden of some kind, 9,229 (60%) are renters and 6,220 (40%) are owners.

**TABLE 8: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)**

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80- 100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80- 100% AMI	Owner, Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	195	75	0	375	25	45	80	20	170
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	15	40	35	110	0	0	25	15	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	85	175	10	350	20	35	40	15	110
Housing cost burden greater than 50% of income (and none of the above problems)	2,650	1,855	500	4	5,009	1,065	1,320	690	315	3,390
Housing cost burden greater than 30% of income (and none of the above problems)	360	955	2,395	510	4,220	185	690	1,085	870	2,830
Zero/negative Income (and none of the above problems)	535	0	0	0	535	520	0	0	0	520

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 8 – Housing Problems Table**

## Housing Problems 2

**Table 9** displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The default data source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. As the data reveals in **Table 9**, renters in the 0-30% AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 2,855 renter households below 30% AMI experience some form of housing problem. In contrast, approximately 1,110 owner households in the 0-30% AMI group have one or more of the four housing problems. Additionally, 535 renter households and 520 owner households within the 0-30% AMI group have negative income but none of the other four identified housing problems.

**TABLE 9: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)**

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80- 100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80- 100% AMI	Owner, Total
Having 1 or more of four housing problems	2,855	2,150	790	50	5,845	1,110	1,400	835	360	3,705
Having none of four housing problems	580	1,195	3,455	1,565	6,795	370	1,290	3,070	2,150	6,880
Household has negative income, but none of the other housing problems	535	0	0	0	535	520	0	0	0	520

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 9 – Housing Problems 2**

***Cost Burden > 30% and > 50%***

**Tables 10 and 11** display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

- Small related – Family households with two to four related members
- Large related – Family households with five or more related members
- Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
- Other – All other households

As shown in **Table 10**, “Elderly” households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 5,739 “Elderly” households have a cost burden greater than 30% of income. Most of these are owners (3,194). Additionally, 4,295 “Small Related” households and 3,705 “Other” households have a cost burden greater than 30% of income. Comparatively, “Large Related” households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI Income group has the most households (3,115) with a cost burden greater than 30% of income. Among owner households, the >30 - 50% AMI group has the most households (2,075) with a cost burden greater than 30% of income.



**TABLE 10: COST BURDEN > 30%**

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, Total
Small Related	1,185	1,030	1,010	3,225	185	365	520	1,070
Large Related	180	235	95	510	0	20	105	125
Elderly	905	915	725	2,545	799	1,460	935	3,194
Other	845	915	1,150	2,910	270	230	295	795
<b>Total need by income</b>	<b>3,115</b>	<b>3,095</b>	<b>2,980</b>	<b>9,190</b>	<b>1,254</b>	<b>2,075</b>	<b>1,855</b>	<b>5,184</b>

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 10 – Cost Burden > 30%**

As shown in **Table 11**, when compared to other types of households, more “Elderly” households are experiencing severe cost burden greater than 50% of income. Approximately 3,085 “Elderly” households experience a cost burden greater than 50% of income. Most of these are owners (1,695). Additionally, 2,780 “Small Related” households and 2,250 “Other” households have a cost burden greater than 50% of income. Comparatively, “Large Related” households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI income group has the most households (2,755) with a cost burden greater than 50% of income. Among owner households, the >30-50% AMI group has the most households (1,330) with a cost burden greater than 50% of income.

**TABLE 11: COST BURDEN > 50%**

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, Total
Small Related	1,170	705	165	2,040	170	330	240	740
Large Related	180	80	10	270	0	20	30	50
Elderly	625	590	175	1,390	625	770	300	1,695
Other	780	635	175	1,590	270	210	180	660
<b>Total need by income</b>	<b>2,755</b>	<b>2,010</b>	<b>525</b>	<b>5,290</b>	<b>1,065</b>	<b>1,330</b>	<b>750</b>	<b>3,145</b>

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 11 – Cost Burden > 50%**

### ***Crowding***

**Table 12** displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 12**, overcrowding is most prevalent in single family, renter households. Approximately 215 single family renter households experience overcrowding compared to only 89 single family owner households.

When accounting for income, low income (50-80% AMI) renter households experience the highest number of crowded households, with 210 households. Renter households in the extremely low income (0-30% AMI) and very low income (30-50% AMI) also display large numbers of households experiencing crowding at 100 households each. Among owner-occupied households, the highest number of households with crowding issues is also within the >50-80% income groups.

**TABLE 12: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)**

Number of Households	Renter, 0-30% AMI	Renter, >30-50% AMI	Renter, >50-80% AMI	Renter, >80-100% AMI	Renter, Total	Owner, 0-30% AMI	Owner, >30-50% AMI	Owner, >50-80% AMI	Owner, >80-100% AMI	Owner, Total
Single family households	75	100	15	25	215	4	35	35	15	89
Multiple, unrelated family households	25	0	155	0	180	15	0	30	15	60
Other, non-family households	0	0	40	25	65	0	0	0	0	0
<b>Total need by income</b>	<b>100</b>	<b>100</b>	<b>210</b>	<b>50</b>	<b>460</b>	<b>19</b>	<b>35</b>	<b>65</b>	<b>30</b>	<b>149</b>

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 12 – Crowding Information**

### DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless elderly owner and small-related renter households have a significant cost burden when compared to other household types. Additionally, there are a number of “Other” households which may be comprised of single persons in Clearwater. According to the 2011-2015 CHAS, 3,705 “Other” households have a cost burden greater than 30% of income and 2,250 “Other” households have a cost burden greater than 50% of income.

According to a recent homeless census, or annual point-in-time (PIT) survey conducted in 2019, there are 2,415 homeless persons in Pinellas County of which 2,003 (83%) are in households without children and need housing assistance.

## **ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING**

According to the 2014-2018 ACS 5-Year Estimates (the most recent dataset for which disability status is available), approximately 15,642 people or 13.8% of the population in Clearwater is estimated to have a disability. While only 1.8% of the population between 18 and 64 years of age are disabled (1,223), a high percentage (13.2 %) of persons 65 years and over is disabled (3,207). These elderly populations are also likely to live on reduced income and experience housing cost burden.

There may be as many as 1,000 victims of domestic violence and related incidents annually in Clearwater. In 2018 alone, according to the Florida Department of Law Enforcement, 464 domestic violence arrests and 752 domestic violence offenses were reported by the Clearwater Police Department. Twenty-four individuals reported being homeless as a result of domestic violence, and 191 homeless adult individuals reported as survivors of domestic violence.

## **WHAT ARE THE MOST COMMON HOUSING PROBLEMS?**

By far, the most common housing problem in the Clearwater is cost burden, for both renter and owner households. In Clearwater, substandard housing (lacking complete plumbing or kitchen facilities) is a larger problem for renter households, as is overcrowded housing (1.01-1.5 people per room). Severely overcrowded housing (more than 1.5 people per room) is also more of a problem for renter households, but none as significant as the prevalence of cost burden.

## **ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?**

Households earning less than 80% AMI are experiencing higher rates of housing problems than households with higher incomes. More renters are experiencing cost burden and have 1 or more of four housing problems than owners. Among owner and renter households, those with an income less than 50% AMI experience greater housing problems. Among households earning less than 30% AMI, renters experience cost burden at a rate nearly double that of owners. Comparisons of cost burden by type of household show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Substandard and overcrowded housing is more common among renters and owners earning between 30% AMI and 80% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or

other non-family households; however, renter households are more significantly affected by crowding than owner households.

**DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(C)/91.305(C)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE**

Those at imminent risk of homelessness or nearing termination of assistance are in need of additional resources similar to those of already homeless individuals, including other housing assistance and references from non-profits and housing providers, self-sufficiency training and case management, access to healthcare and mental health counseling, job training, and legal guidance.

**IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES**

Not applicable.

**SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS**

A recent homeless census for Pinellas County, or annual point-in-time (PIT) survey, was conducted in January of 2019. The total number of homeless people officially reported during the annual PIT survey was 2,415. When non-typical homeless responses from street survey, jail, and school data are considered, the total number of homeless or persons at risk of becoming homeless may be 7,570. Of the 2,415 homeless persons counted, 722 were chronically homeless individuals, 31 were unaccompanied children, 316 were homeless veterans, and 26 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 13% of those unsheltered individuals surveyed had been homeless three or fewer times. Nearly 30% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly 40% of individuals surveyed for said they were homeless because of financial problems.

## **DISCUSSION**

Since 2000, the population and median income has increased while the number of households living in Clearwater has decreased. Nearly half (43%) of the City's households earn less than 80% HAMFI and approximately (13%) of the City's households earn less than 30% HAMFI. Low- and moderate- income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness.

## NA-15 Disproportionately Greater Need: Housing Problems

### INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of Hispanic low-income households have a housing problem. In this example, Hispanic low-income households would have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

- Introduction
- Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
- Disproportionately Greater Need—Housing Problems 30-50% AMI
- Disproportionately Greater Need—Housing Problems 50-80% AMI
- Disproportionately Greater Need—Housing Problems 80-100% AMI
- Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100%

AMI). The default data source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

### **0% - 30% OF AREA MEDIAN INCOME**

Of all the income levels within Clearwater, households within the 0-30% AMI category have the second highest percentage of households with one or more of four housing problems. Approximately 75% of households in this income category have housing problems.

As shown in **Table 13**, when considering race, 71% of White households and 86% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. Seventy-two percent (72%) of Asian households have one or more of four housing problems. There are no American Indian and Alaska Native, or Pacific Islander households in the 0-30% AMI income group that have one or more of four housing problems. When considering ethnicity and this income category, 79% of Hispanic households have one or more of four housing problems. Compared to the City as a whole, only Black or African American households earning 0-30% AMI have a disproportionate need for assistance.



**TABLE 13: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI**

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>4,510</b>	<b>75%</b>	<b>400</b>	<b>6%</b>	<b>1,055</b>	<b>17%</b>	<b>5,965</b>
White	2,545	71%	270	7%	750	21%	3,565
Black / African American	980	86%	65	5%	85	7%	1,130
Asian	145	72%	35	17%	20	10%	200
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	735	79%	20	2%	175	18%	930

*Source:* HUD IDIS Output, April 2020: 2011-2015 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**Table 13 – Disproportionally Greater Need 0 - 30% AMI**

### **30% - 50% OF AREA MEDIAN INCOME**

Of all the income levels within the Clearwater, households within the 30-50% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 86% of households in this income category have housing problems.

As shown in **Table 14**, when considering race, 85% of White households and 91% of Black/African American households in the 30-50% AMI income group have one or more of four housing problems. Additionally, 80% of Asian households in the 30-50% AMI income category have one or more of four housing problems. When considering ethnicity and this income category, 83% of Hispanic households have one or more of four housing problems. The data show that no racial or ethnic household groups earning 30-50% AMI have a disproportionate need for assistance.

**TABLE 14: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI**

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>5,190</b>	<b>86%</b>	<b>845</b>	<b>14%</b>	<b>0</b>	<b>0%</b>	<b>6,035</b>
White	3,515	85%	585	14%	0	0%	4,100
Black / African American	715	91%	70	9%	0	0%	785
Asian	125	80%	30	19%	0	0%	155
American Indian, Alaska Native	10	0%	0	0%	0	0%	10
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	780	83%	160	17%	0	0%	940

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 14 – Disproportionally Greater Need 30 - 50% AMI**

### 50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 50%-80% AMI category have the third-highest percentage of households with one or more of four housing problems. Approximately 62% of households in this income category have housing problems.

As shown in **Table 15**, when considering race, 62% of White households and 60% of Black/African American households in the 50-80% AMI income group have one or more of four housing problems. Additionally, 40% of Asian households in the 50-80% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 69% of Hispanic households have one or more of four housing problems. The data show no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

**TABLE 15: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI**

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>5,105</b>	<b>62%</b>	<b>3,045</b>	<b>37%</b>	<b>0</b>	<b>0%</b>	<b>8,150</b>
White	3,860	62%	2,340	38%	0	0%	6,200
Black / African American	335	60%	220	40%	0	0%	555
Asian	10	40%	15	60%	0	0%	25
American Indian, Alaska Native	4	0%	25	0%	0	0%	29
Pacific Islander	20	0%	0	0%	0	0%	20
Hispanic	830	69%	370	31%	0	0%	1,200

*Source: HUD IDIS Output, April 2020; 2011-2015 CHAS*

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**Table 15 – Disproportionally Greater Need 50 - 80% AMI**

### **80% - 100% OF AREA MEDIAN INCOME**

Of all the income levels within Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with one or more of four housing problems. Approximately 43% of households in this income category have housing problems.

As shown in **Table 16**, when considering race, 45% of White households and 43% of Black/African American households in the 80-100% AMI income group have one or more of four housing problems. Additionally, 25% of Asian households in the 80-100% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 21% of Hispanic households have one or more of four housing problems. The data show no racial or ethnic household groups earning 80-100% AMI have a disproportionate need for assistance.

**TABLE 16: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI**

Housing Problems*	Has one or more of four housing problems, #	Has one or more of four housing problems, %	Has none of the four housing problems, #	Has none of the four housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>1,790</b>	<b>43%</b>	<b>2,335</b>	<b>57%</b>	<b>0</b>	<b>0%</b>	<b>4,125</b>
White	1,525	45%	1,860	55%	0	0%	3,385
Black / African American	160	43%	215	57%	0	0%	375
Asian	25	25%	75	75%	0	0%	100
American Indian, Alaska Native	15	0%	0	0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	49	21%	185	79%	0	0%	234

*Source: HUD IDIS Output, April 2020: 2011-2015 CHAS*

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**Table 16 – Disproportionally Greater Need 80 - 100% AMI**

## DISCUSSION

Of all households in the 0-30% AMI group, 75% have one or more of four housing problems. In terms of disproportionate need, the data show that Black or African American households earning 0-30% AMI have a disproportionate need for assistance (86% have one or more of four housing problems).

Of all households in the 30-50% AMI group, 86% have one or more of four housing problems. In terms of disproportionate need, the data show that no racial or ethnic household groups earning 30-50% AMI have a disproportionate need for assistance.

Of all households in the 50-80% AMI group, 62% have one or more of four housing problems. In terms of disproportionate need, the data show that no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

Of all households in the 80-100% AMI group, 43% have one or more of four housing problems. In terms of disproportionate need, the data show that no racial or ethnic households earning 80-100% AMI have a disproportionate need for assistance.

## NA-20 Disproportionately Greater Need: Severe Housing Problems

### INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

### 0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 0-30% AMI category have the highest percentage of households with severe housing problems. Approximately 66% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race, 63% of White households and 72% of Black/African American households in the 0-30% AMI income group have severe housing problems. Additionally, 60% of Asian households in the 0-30% AMI income group have severe housing problems. When considering ethnicity and this income category, 76% of Hispanic households have severe housing problems. The data show that Hispanic households earning 0-30% AMI have a disproportionate need for assistance.

**TABLE 17: SEVERE HOUSING PROBLEMS 0 - 30% AMI**

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>3,965</b>	<b>66%</b>	<b>950</b>	<b>16%</b>	<b>1,055</b>	<b>18%</b>	<b>5,970</b>
White	2,240	63%	575	16%	750	21%	3,565
Black / African American	820	72%	230	20%	85	7%	1,135
Asian	120	60%	60	30%	20	10%	200
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	715	76%	45	5%	175	19%	935

Source: HUD IDIS Output, April 2020: 2011-2015 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 17 – Severe Housing Problems 0 - 30% AMI**

### 30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 30-50% AMI category have the second-highest percentage of households with severe housing problems. Approximately 59% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race, 59% of White households and 77% of Black/African American households in the 30-50% AMI income group have severe housing problems. Additionally, 65%

of Asian households and 100% of American Indian/Alaska Native Households in the 30-50% AMI income group have severe housing problems. When considering ethnicity and this income category, 43% of Hispanic households have severe housing problems. The data show that Black/African American and American Indian/Alaska Native households earning 30-50% AMI have a disproportionate need for assistance.

**TABLE 18: SEVERE HOUSING PROBLEMS 30 - 50% AMI**

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
Jurisdiction as a whole	3,550	59%	2,485	41%	0	0%	6,035
White	2,400	59%	1,700	41%	0	0%	4,100
Black / African American	610	77%	180	23%	0	0%	790
Asian	100	65%	55	35%	0	0%	155
American Indian, Alaska Native	10	100%	0	0%	0	0%	10
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	400	43%	540	57%	0	0%	940

**Source:** HUD IDIS Output, April 2020: 2011-2015 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 18 – Severe Housing Problems 30 - 50% AMI**

### 50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Clearwater, households within the 50%-80% AMI category have the third-highest percentage of households with severe housing problems. Approximately 20% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race, 21% of White households and 16% of Black/African American households in the 50-80% AMI income group have severe housing problems. When considering ethnicity and this income category, 17% of Hispanic households have severe housing



problems. The data show that no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

**TABLE 19: SEVERE HOUSING PROBLEMS 50 - 80% AMI**

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>1,625</b>	<b>20%</b>	<b>6,525</b>	<b>80%</b>	<b>0</b>	<b>0%</b>	<b>8,150</b>
White	1,290	21%	4,910	79%	0	0%	6,200
Black / African American	90	16%	465	84%	0	0%	555
Asian	0	0%	25	100%	0	0%	25
American Indian, Alaska Native	0	0%	30	0%	0	0%	30
Pacific Islander	20	0%	0	0%	0	0%	20
Hispanic	200	17%	995	83%	0	0%	1,195

*Source: HUD IDIS Output, April 2020: 2011-2015 CHAS*

*\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

**Table 19 – Severe Housing Problems 50 - 80% AMI**

## **80% - 100% OF AREA MEDIAN INCOME**

Of all the income levels within the Clearwater, households within the 80%-100% AMI category have the lowest percentage of households with severe housing problems. Approximately 10% of households in this income category have severe housing problems.

As shown in **Table 20**, when considering race, 10% of White households and 1% of Black/African American households in the 80-100% AMI income group have severe housing problems. Additionally, 25% of Asian households have severe housing problems. When considering ethnicity and this income category, 15% of Hispanic households have severe housing problems. The data show that Asian households earning 80-100% AMI have a disproportionate need for assistance.

**TABLE 20: SEVERE HOUSING PROBLEMS 80 - 100% AMI**

Severe Housing Problems*	Has one or more of four severe housing problems, #	Has one or more of four severe housing problems, %	Has none of the four severe housing problems, #	Has none of the four severe housing problems, %	Household has no/neg. income, but none of the other housing problems, #	Household has no/neg. income, but none of the other housing problems, %	Total
<b>Jurisdiction as a whole</b>	<b>410</b>	<b>10%</b>	<b>3,715</b>	<b>90%</b>	<b>0</b>	<b>0%</b>	<b>4,125</b>
White	330	10%	3,055	90%	0	0%	3,385
Black / African American	4	1%	370	99%	0	0%	374
Asian	25	25%	75	75%	0	0%	100
American Indian, Alaska Native	15	0%	0	0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	35	15%	200	85%	0	0%	235

*Source: HUD IDIS Output, April 2020: 2011-2015 CHAS*

*\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

**Table 20 – Severe Housing Problems 80 - 100% AMI**

## **DISCUSSION**

Of all households in the 0-30% AMI group, 66% have severe housing problems. In terms of disproportionate need, the data show that Hispanic households earning 0-30% AMI have a disproportionate need for assistance (76% have severe housing problems).

Of all households in the 30-50% AMI group, 59% have severe housing problems. In terms of disproportionate need, the data show that Black/African American and American Indian/Alaska Native households earning 30-50% AMI have a disproportionate need for assistance (77% and 100%, respectively, have one or more severe housing problems).

Of all households in the 50-80% AMI group, 20% have severe housing problems. In terms of disproportionate need, the data show that no racial or ethnic household groups earning 50-80% AMI have a disproportionate need for assistance.

Of all households in the 80-100% AMI group, 10% have severe housing problems. In terms of disproportionate need, the data show that Asian households earning 80-100% AMI have a disproportionate need for assistance (25% have one or more severe housing problems).

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

### INTRODUCTION

Again, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points higher or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

**Table 21** displays cost burden information for Clearwater by each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 21** suggests, a large number of households (18,815) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (13,545). Hispanic households have the second-highest number of cost burdened households (2,395) and Black/African American households have the third-highest number of cost burdened households (2,180). A small number of Asian households (405) are also cost burdened. Of the households that are cost burdened, nearly half are severely cost burdened. There are 9,170 households that are considered severely cost burdened within Clearwater.

**TABLE 21: GREATER NEED: HOUSING COST BURDENS AMI**

Housing Cost Burden	No Cost Burden (<=30%), #	No Cost Burden (<=30%), %	Cost Burden (30-50%), #	Cost Burden (30-50%), %	Severe Cost Burden (>50%), #	Severe Cost Burden (>50%), %	No / Neg. Income, #	No / Neg. Income, %	Total
<b>Jurisdiction as a whole</b>	<b>26,265</b>	<b>57%</b>	<b>9,645</b>	<b>21%</b>	<b>9,170</b>	<b>20%</b>	<b>1,155</b>	<b>3%</b>	<b>46,235</b>
White	21,620	60%	7,425	21%	6,120	17%	845	2%	36,010
Black / African American	1,650	42%	745	19%	1,435	37%	85	2%	3,915
Asian	460	52%	105	12%	300	34%	20	2%	885
American Indian, Alaska Native	60	0%	4	0%	25	0%	0	0%	89
Pacific Islander	4	0%	0	0%	20	0%	0	0%	24
Hispanic	2,240	47%	1,240	26%	1,155	24%	175	4%	4,810

**Source:** HUD IDIS Output, April 2020: 2011-2015 CHAS

**Table 21 – Greater Need: Housing Cost Burdens AMI**

## **DISCUSSION**

Within the City of Clearwater, 57% of households do not presently experience cost burden, while 21% experience cost burden, 20% experience severe cost burden and 3% have no/negative income. Overall, 41% of households are either cost burdened or severely cost burdened (>30%).

Of all households within the City, 23% are cost burdened (30-50%). No race or ethnicity experiences a cost burden at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole; however, a higher percentage of Hispanic households (26%) are cost burdened when compared to other race or ethnic groups.

Of all households within the City, 20% experience severe cost burden (>50%). An estimated 37% of Black/African American and 34% of Asian households experience severe cost burden, indicating a disproportionate need for assistance within these groups.

Approximately 3% of households have no/negative income. No race or ethnicity experiences no/negative income at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole.

## NA-30 Disproportionately Greater Need: Discussion

### INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to income group as a whole. As detailed below, these include the Black/African American, Asian, American Indian/Alaska Native, and Hispanic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 0-30% AMI group (86% versus 75% as a whole)
- Severe housing problems in the 30-50% AMI group (77% versus 59% as a whole)
- Severe cost burden >50% of household income (37% versus 20% as a whole)

The Asian group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 80-100% AMI group (25% versus 10% as a whole)
- Severe cost burden >50% of household income (34% versus 20% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 30-50% AMI group (100% versus 59% as a whole)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 0-30% AMI group (76% versus 66% as a whole)

### NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through the citizen participation process, the greatest housing needs are:

- Affordable housing for low- and moderate-income persons of all types (single or multi-family)
- Rehabilitation and repair of both owner- and renter-occupied housing, with a new emphasis on renter-occupied housing
- Down payment assistance programs
- Homebuyer and rental assistance programs

## **ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?**

The lowest income areas of Clearwater are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Forty (40) of the City's 110 Block Groups have a low- and moderate-income population of 51% or greater. These block groups are distributed throughout the City.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. Several Census Tracts meet this definition for race. Census Tracts 258.00, 261.01, 262.00, and 263.00 have Black/African American population greater than 21% according to the 2014-2018 ACS. In contrast, City of Clearwater as a whole has a Black/African American population of 11%. These Census Tracts correspond to the Lake Bellevue and North Greenwood neighborhoods, as well as the area surrounding the Clearwater Country Club generally north of Drew Street.

If all minority races are considered, the City of Clearwater as a whole has a racial minority population of 21%. Census Tracts 258.00, 262.00, and 263.00 have a minority population greater than 31%. These Census Tracts correspond to the Lake Bellevue and North Greenwood neighborhoods, as well as the area surrounding the Clearwater Country Club generally north of Drew Street.

Additionally, several Census Tracts meet this definition for ethnicity. Census Tracts 264.00, 267.03, 268.18, and 268.19 are greater than 28% Hispanic according to 2014-2018 ACS. In contrast, the City of Clearwater as a whole is 18% Hispanic. Census Tract 264.00 corresponds to the Downtown Gateway District (formerly known as East Gateway District), whereas the other three Census Tracts are located north of SR 60/Gulf-to-Bay Boulevard between Hercules Avenue and McMullen Booth Road.

Many of the areas identified as having high concentrations of minority racial or ethnic groups also have a high percentage of low- and moderate-income households and generally align with the City's Neighborhood Revitalization Strategy Areas. Although these concentrations exist, the data provided in the Market Analysis show that all residents of low- and moderate-income, regardless of race or ethnicity, may have significant housing needs.



## NA-35 Public Housing

### INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents.

Information is collected through consultations with the public housing agency or agencies located within the jurisdiction's boundaries. The Public Housing Needs Assessment contains the following subsections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. The CHA's public housing inventory includes approximately 200 units in two existing high-rise towers, one newly renovated apartment complex, and scattered home sites throughout the City. Among other assistance, the CHA also administers the Section 8 rental assistance program that provides rental assistance to qualified persons based on income. The amount paid by qualified persons for rent and utilities does not exceed 30% of income, and income must be within HUD's guidelines for household size. Housing units must pass the Housing Quality Standards Inspection per guidelines established by HUD. This program has a waiting list, which is currently closed.

Data in this section covers several types of housing programs and vouchers that are defined as follows:

- **Certificate:** The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- **Mod-Rehab:** The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- **Public Housing:** The total number of units in developments operated by the PHAs within the jurisdiction.
- **Total:** The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)

- **Project Based:** The total number of project-based Section 8 vouchers administered by the PHA
- **Tenant Based:** The total number of tenant-based Section 8 vouchers administered by the PHA.
- **Special Purpose Veterans Affairs Supportive Housing:** The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- **Special Purpose Family Unification Program:** Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- **Special Purpose Disabled:** In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

## TOTALS IN USE

**Table 22** displays the number of vouchers and units “in use” by public housing program type. According to the PIH Information Center (PIC), there are 201 public housing units, administered by the CHA. Tenant-based vouchers are by far the most used program, with 1,084 vouchers currently in use. According to PIC, there are no project-based vouchers and no special purpose vouchers in use.

**TABLE 22: PUBLIC HOUSING BY PROGRAM TYPE**

Program Type / Units	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units vouchers in use	0	0	201	1,084	0	1,084	0	0	0

**Source:** HUD IDIS Output, April 2020: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 22 – Public Housing by Program Type**

## CHARACTERISTICS OF RESIDENTS

**Table 23** displays the characteristics of public housing residents by public housing program type. In the City of Clearwater, publicly assisted residents with higher incomes tend to utilize tenant-based vouchers, whereas residents with lower incomes tend to live in public housing. As expected, the average annual income for all assisted residents is very low with the lowest average annual income at \$10,296 for

residents in public housing and the highest being \$11,856 for residents utilizing tenant-based vouchers. The average household size is also very low (not more than two persons per household).

Elderly program participants comprise 26% of publicly assisted residents and a large number of publicly assisted families are disabled (27%). All families assisted are requesting accessibility features, as the number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

**TABLE 23: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Program Type / Characteristics	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
Average Annual Income	0	0	10,296	11,856	0	11,856	0	0	0
Average length of stay	0	0	5	4	0	4	0	0	0
Average Household size	0	0	1	2	0	2	0	0	0
# Homeless at admission	0	0	6	8	0	8	0	0	0
# of Elderly Program Participants (>62)	0	0	122	208	0	208	0	0	0
# of Disabled Families	0	0	61	282	0	282	0	0	0
# of Families requesting accessibility features	0	0	201	1,084	0	1,084	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

**Source:** HUD IDIS Output, April 2020: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 23 – Characteristics of Public Housing Residents by Program Type**

## RACE OF RESIDENTS

**Table 24** displays the racial composition of residents for each public housing program. The data in **Table 24** show that most public housing residents in the City of Clearwater are White (74%). In contrast, tenant-based vouchers are well-utilized by both White (48%) and Black/African American (50%) residents. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race.

**TABLE 24: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Race	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
White	0	0	148	522	0	522	0	0	0
Black/African American	0	0	49	547	0	547	0	0	0
Asian	0	0	2	8	0	8	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

**Source:** HUD IDIS Output, April 2020: Public Information Center (PIC) Office of Public and Indian Housing (PIH) \*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

## ETHNICITY OF RESIDENTS

**Table 25** displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as “Hispanic” utilize 14% of public housing units and 18% of tenant-based vouchers. The majority of publicly assisted residents are “Not Hispanic”.

**TABLE 25: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Race	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
Hispanic	0	0	28	194	0	194	0	0	0
Not Hispanic	0	0	173	890	0	890	0	0	0

**Source:** HUD IDIS Output, April 2020: Public Information Center (PIC) Office of Public and Indian Housing (PIH) \*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

## **SECTION 504 NEEDS ASSESSMENT: NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS**

The average wait time for residents seeking senior public housing is 1,297 days; for residents seeking family public housing, the average wait time is 1,437 days. Housing choice voucher applicants wait an average of 634 days on the waiting list before receiving aid. Combined, there are just under 800 applicants on the waiting list for senior public housing (173), family public housing at Fairway Gardens and Paradise Trail (152 and 151, respectively), and for housing choice vouchers (320). In terms of needs, housing choice voucher applicants typically request security deposit and utility deposit payment assistance, while public housing applicants typically request larger units, security deposit payment assistance, and moving expense assistance.

In addition to administering its public housing properties to applicants, the CHA works to identify local landlords that supply accessible housing and make appropriate referrals; however, accessible housing is in limited supply. In doing so, the CHA seeks to minimize wait time for persons and families in need of affordable housing. In Pinellas County, the majority of affordable units suitable for disabled residents are small (1 or 2 bedrooms).

## **MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS**

All publicly assisted residents need affordable, accessible units. Approximately 26% of residents are elderly and nearly 27% are disabled. Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing with improved accessibility. Additionally, many public housing residents struggle to afford healthy food options and to secure everyday household products. Many tenants and applicants also request aid with security and utility deposit assistance.

## **HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE**

For Clearwater, a resident’s race or ethnicity, income, and disability status are strong indicators for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low (less than \$12,000). Tenants and voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

## **DISCUSSION**

The Clearwater Housing Authority (CHA) is responsible for administering public housing and other publicly assisted housing programs within the City of Clearwater. In total, the CHA has 201 public housing units and 1,084 tenant-based vouchers in use. The CHA waiting list is currently closed.

Both White and Black/African American residents have a high demand for the identified program types. Only 1% of public housing and tenant-based vouchers are utilized by residents of another race. The majority of publicly assisted residents are “Not Hispanic”. The average income and household size of those receiving assistance is very low (less than \$12,000 and not more than two persons per household).

Although the data show there continues to be significant competition for affordable housing in Clearwater. Many families in need of housing assistance are elderly or disabled, or otherwise in need of housing accessibility features and security/utility deposit payment assistance. The CHA works to identify local landlords that supply accessible housing and make appropriate referrals. Additional resources for the public are available the CHA’s website: [www.clearwaterhousingauth.org](http://www.clearwaterhousingauth.org).



# NA-40 Homeless Needs Assessment

## INTRODUCTION

There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless;
2. Imminent risk of homelessness;
3. Homeless under other Federal statutes; and
4. Fleeing/attempting to flee domestic violence.

Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Pinellas County Homeless Leadership Alliance. The Homeless Leadership Alliance supports the communities of Pinellas County, including Clearwater, and is the lead agency for the Continuum of Care (CoC). Most of the data utilized in this section of the Plan was gathered from the Homeless Leadership Alliance.

As a part of the Consolidated Plan process, the City coordinated with the Homeless Leadership Alliance to obtain data related to the homeless population in Clearwater. The Homeless Leadership Alliance regularly conducts a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted that any homeless census is an undercount because it is impossible to count locate every homeless person within geography as broad as Pinellas County.

## HOMELESS NEEDS ASSESSMENT

A recent homeless census, or annual point-in-time (PIT) survey, was conducted on during the last 10 days in January of 2010. The results of this survey are summarized in **Table 26**. The methodology used by the Homeless Leadership Alliance included actual counts of homeless persons living on the streets and in shelters in Pinellas County, Florida. The total number of homeless people officially counted during the survey was 2,415. Approximately 20% of homeless persons surveyed identify Clearwater as their primary location.

When non-typical homeless responses from street survey, jail, and school data are considered, the total number of homeless or persons at risk of becoming homeless may be as high as 7,570. Of the 2,415 homeless persons officially counted, 722 were chronically homeless individuals, 31 were unaccompanied children, 316 were homeless veterans, and 26 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 13% of those unsheltered individuals surveyed had been homeless three or fewer times. Nearly 30% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly 40% of individuals surveyed for said they were homeless because of financial problems. A third of individuals surveyed had a serious mental illness (31.5%), and approximately 12% of those surveyed cited medical/disability problems as the reason for homelessness.

**TABLE 26: HOMELESS NEEDS ASSESSMENT**

Population	Estimate the # of persons experiencing homelessness on a given night, Sheltered	Estimate the # of persons experiencing homelessness on a given night, Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	372	9	1,301	1,009	658	103
Persons in Households with Only Children	31	0	180	149	81	53
Persons in Households with Only Adults	1,178	825	6,712	3,852	1,173	138
Chronically Homeless Individuals	220	498	1,162	443	142	222
Chronically Homeless Families	0	4	32	15	12	155
Veterans	248	68	969	518	338	184
Unaccompanied Child	31	0	148	121	80	46
Persons with HIV	8	18	152	48	20	161

**Source:** 2019 Pinellas County Homeless Leadership Alliance Point-in-Time Count, January 23, 2019 (FL-502: St. Petersburg, Clearwater, Largo/Pinellas County CoC); Homeless Leadership Alliance HMIS reported for the 1-year period between January 1, 2019 and December 31, 2019

**Table 26 – Homeless Needs Assessment**

## **HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)**

### ***Chronically Homeless***

HUD defines a person as chronically homeless if they have been homeless for one year or longer, or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately half of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Pinellas County, the percentage of chronically homeless persons is slightly higher. Of the homeless persons counted during the 2019 PIT, 30% of those surveyed, or 722

individuals, met the HUD definition of chronically homeless. Approximately 14% of chronically homeless persons surveyed were veterans.

### ***Families***

Persons in families comprised a large segment of the overall homeless population counted by the Pinellas County Homeless Leadership Alliance. Of the homeless counted, 381 persons were in families with children, comprising 127 adult/child households. There were 2,003 persons in households with only adults, and 31 persons in households with only children. In 2019, there was 1 chronically homeless family of four (4) persons.

### ***Veterans***

There are an estimated 316 homeless veterans in Pinellas County, comprising 13% of the counted homeless population. Homeless veterans in Clearwater were most likely to have served in the Army, among other military branches. Nearly a third of homeless veterans in Pinellas County are chronically homeless or are struggling with disabilities that put them at-risk of homelessness, including drug or alcohol addiction.

### ***Unaccompanied Youth***

Unaccompanied youth accounted for approximately 4% or 94 of the 2,415 homeless persons that agreed to be surveyed. Approximately 33% of unaccompanied youth are children, while the majority of unaccompanied youth (67%) are young adults ages 18 to 24.

## **FAMILIES IN NEED OF HOUSING ASSISTANCE**

Persons in families comprised a large segment of the overall homeless population counted by the Pinellas County Homeless Leadership Alliance. Of the homeless counted, 381 persons were in families with children, comprising 127 adult/child households. There were 2,003 persons in families with only adults, and 31 persons were in families with only children. In 2019, there was 1 chronically homeless family of four (4) individuals. It is estimated that approximately 20% of the County's homeless live in Clearwater; therefore, there may be as many as 25 families with children locally in need of housing assistance.

## NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. **Table 27** provides demographic data regarding the homeless population in Pinellas County. The majority of homeless persons surveyed were adult males and approximately 31% of homeless persons surveyed were women. According to the 2019 data collected by the Homeless Leadership Alliance, the most commonly reported races were White at 63% of the homeless surveyed, and Black/African American at 32% of the homeless surveyed. Around 5% reported as another race or more than one race. The majority (93%) of homeless surveyed reported as “Not Hispanic”.

**TABLE 27: HOMELESSNESS BY RACIAL AND ETHNIC GROUP**

Race or Ethnicity	Sheltered	Unsheltered
White	955	572
Black or African American	539	225
Asian	6	2
American Indian or Alaska Native	4	13
Pacific Islander	3	0
Multi-Racial	74	22
Hispanic	122	40
Not Hispanic	1,459	794

*Source: 2019 Pinellas County Homeless Leadership Alliance Point-in-Time Count, January 23, 2019; N/A – No data available.*

**Table 27 – Homelessness by Racial and Ethnic Group**

## NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 2,415. Of the 2,415 homeless persons officially counted, approximately 834 were unsheltered, while 1,581 were sheltered. There were 722 chronically homeless individuals, 31 were unaccompanied children, 316 were homeless veterans, and 26 were persons with HIV/AIDS.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Just over 13% of those unsheltered individuals surveyed had been homeless three or fewer times. Nearly 30% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly 40% of individuals surveyed for said they were homeless because of financial problems. Individuals surveyed had a serious mental illness (31.5%), and approximately 12% of those surveyed cited medical/disability problems as the reason for homelessness.

## **DISCUSSION**

Based on the January 2019 PIT survey conducted by the Pinellas County Homeless Leadership Alliance, the homeless population of Pinellas County is approximately 2,415 individuals. This number is approximately 30% smaller than number from 2015 (3,387). Approximately 20% of homeless persons surveyed identify Clearwater as their primary location. Approximately 40% of homeless people surveyed report financial reasons as their primary cause of homeless, and a significant percentage report a serious mental illness (31.5%) or a medical disability (12%). A number of organizations in Clearwater provide temporary, transitional, and permanent supportive housing for Clearwater area families in need of assistance. These include, but are not limited to, Homeless Empowerment Program (HEP), Religious Community Services (RCS), Kimberly Home, Society of St. Vincent de Paul, and the Salvation Army.

## NA-45 Non-Homeless Special Needs Assessment

### INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County. Understanding the characteristics of its special needs populations will help the City to better evaluate public facilities and services directed toward such needs.

### CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help the City to better evaluate public facilities and services directed toward such needs.

#### ***Elderly & Frail Elderly***

According to HUD’s Comprehensive Housing Affordability Strategy (CHAS), HUD defines “elderly” as individuals over the age of 62 and “frail elderly” as individuals over the age of 75. According to the 2014-2018 ACS 5-Year Estimates, there are approximately 29,335 individuals over the age of 62 and 11,726 individuals over the age of 75 living in Clearwater. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2014-2018 ACS 5-Year Estimates, 19.2% of individuals between 65 and 74 years of age are disabled (2,492); whereas 45.5% of individuals over the age of 75 are disabled (5,125).

#### ***Youth and Young Adults***

Approximately 21,373 children live in Clearwater. According to the 2014-2018 ACS 5-Year Estimates, 18.7% of Clearwater’s population is less than 18 years of age. Of the population less than 18 years of age, approximately 25% or 5,477 children are living in poverty. An estimated 10,291 or 39% of families within the City are households with children. According to the 2014-2018 ACS 5-Year Estimates, female-headed households comprise 22% of families living within the City and 26% of female-headed households with children are below poverty level.

### ***Physically & Developmentally Disabled***

According to the 2014-2018 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2014-2018 ACS 5-Year Estimates, approximately 15,642 or 13.8% of people in Clearwater are estimated to have a disability. While the majority of disabled persons (approx. 7, 183 people) are between 18 and 64 years of age, a high percentage (48.7%) of disabled persons are 65 years and over.

### ***Mental Illness & Substance Abuse***

The U.S. Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the American Community Survey, Clearwater has an estimated adult population (over 18 years of age) of approximately 94,473 persons. One percent of this population is 944 persons.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2017 National Survey of Substance Abuse Treatment Services, in Florida, 308 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since Clearwater is estimated to have an adult population (age 18 or older) of 94,473 persons, an estimated 291 individuals in Clearwater may have a substance abuse problem.

### ***Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking***

There may be as many as 1,000 victims of domestic violence and related incidents annually in Clearwater. In 2018 alone, according to the Florida Department of Law Enforcement, 464 domestic violence arrests and 752 domestic violence offenses were reported by the Clearwater Police Department. Twenty-four (24) individuals reported being homeless as a result of domestic violence, and 191 homeless adult individuals reported as survivors of domestic violence.



## **HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION**

### ***Elderly & Frail Elderly***

Within Clearwater, much of the elderly population is concentrated in low- and moderate-income neighborhoods. The elderly and frail elderly typically need assistance with housing rehabilitation and home maintenance. Additionally, the elderly may need facilities and programming, such as those provided at senior centers and through initiatives like the City of Clearwater’s Office on Aging/Aging Well Center.

The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition. Organizations such as Meals-on-Wheels and Pinellas Opportunity Council’s CHORE Services support the elderly in Clearwater. These types of organizations are critical in determining and meeting elderly and frail elderly service needs.

### ***Youth and Young Adults***

The City of Clearwater offers a number of programs for youth and young adults, including those held at the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park and at the North Greenwood Recreation & Aquatic Complex, as well as various public parks and libraries. Currently, there are several agencies within Pinellas County that provide programming for low- and moderate-income children, specifically. Supportive service needs for youth and young adults are determined by such providers.

### ***Physically and Developmentally Disabled***

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population, and were noted as a community need. Currently, there are several agencies within Pinellas County that provide services for people with disabilities, including but not limited to Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others. Supportive service needs for the disabled are determined by such providers.

### ***Mental Illness & Substance Abuse***

Healthcare and mental health counseling are typical needs of this population. Currently there are several agencies in Pinellas County that offer services to the mentally ill and substance abusers, including but not limited to Operation PAR, Directions for Living, and Suncoast Center for Mental Health,

among others. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

### ***Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking***

Family safety, advocacy, and housing for both adults and children are typical needs of this population. Currently there are several organizations in Pinellas County that offer services to victims of domestic violence, dating violence, sexual assault and stalking, including but not limited to Family Service Centers of Pinellas, Inc., The Haven, and Religious Community Services (RCS), among others. Supportive service needs for victims of domestic violence are determined by such providers.

### **PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS**

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS. According to a report that was presented and prepared by the Florida Department of Health HIV/AIDS Surveillance Program, Pinellas County had approximately 4,900 persons living with HIV/AIDS in 2018, which represents a rate of 504 persons per 100,000 residents. Based on the City's estimated population, there may be 574 persons living with HIV/AIDS in Clearwater.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Florida Housing Opportunities for Persons with AIDS (HOPWA) does not offer any services in the City of Clearwater for persons living with the HIV/AIDS virus; however, equal access to housing is a priority for the City. Currently, there are several programs and housing providers for persons living with HIV/AIDS in Pinellas County, including Pinellas Cares Clinic, Metropolitan Charities, Christopher House, AIDS Community Project of Tampa Bay (AIDS Coalition), and Tampa Bay AIDS Network (TBAN) of Gulf Coast Community Care, among others.

### **DISCUSSION**

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Services to address these needs are often provided by non-profit agencies, usually in coordination with the City of Clearwater or Pinellas County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

## NA-50 Non-Housing Community Development Needs

### **PUBLIC FACILITIES NEEDS**

The community has identified the following public facility needs: improvements to existing community buildings/facilities used as activity centers (e.g. youth, seniors, arts, cultural, etc.), development of a Hispanic cultural center, longer public recreation center/library hours to allow more access, park improvements at Belmont Park (e.g. park acquisition/master plan) and Ross Norton (e.g. lighting at night and shade during day), more greenspace in general, and a one-stop community resource center or director to list available public services.

### **PUBLIC FACILITIES NEED DETERMINATION**

These needs were identified based on citizen feedback and discussion of community needs during the community meetings and workshop held in February 2020, and a survey conducted from January 17, 2020 to March 27, 2020.

### **PUBLIC IMPROVEMENTS NEEDS**

The community has identified the following public improvement needs: public infrastructure, particularly accessibility, crosswalk/sidewalk and street improvements as well as bicycle and pedestrian safety/connectivity. Many bus stops lack amenities such as shade and benches. City beautification projects such as roadway and streetscape maintenance, community art projects, roadway and sidewalk improvements, and business façade improvements were all mentioned. The age of Clearwater's infrastructure systems is a concern and continued service provision and public safety is a high priority for the City, particularly noting the odors from Marshall Street sewage facility. Additionally, the community needs security measures (e.g. lighting at night), sanitation, code enforcement (i.e., blight elimination), and screening of blighted properties in low- and moderate-income areas.

### **PUBLIC IMPROVEMENTS NEED DETERMINATION**

These needs were identified based on citizen feedback and discussion of community needs during the community meetings and workshop in held in February 2020, and a survey conducted from January 17, 2020 to March 27, 2020.

## **PUBLIC SERVICES NEEDS**

The community has identified the follow public service needs: increased awareness and education of available assistance, mental and behavioral health services and treatment for people suffering from substance abuse, transitional programs for youth aging out of foster care, socialization programs for seniors, food programs/assistance, legal services/ID programs, transportation services/assistance, and assisted living for persons with special needs.

## **PUBLIC SERVICES NEED DETERMINATION**

These needs were identified based on citizen feedback and discussion of community needs during the community meetings and workshop in held in February 2020, and a survey conducted from January 17, 2020 to March 27, 2020.

# HOUSING MARKET ANALYSIS



## MA-05 Overview

### HOUSING MARKET ANALYSIS OVERVIEW

The purpose of the Market Analysis is to provide a clear picture of the environment in which Clearwater must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data from Clearwater and Pinellas County. This section covers the following broad topics:

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Clearwater that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description and identification of the public housing developments and public housing units in Clearwater is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of

whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Clearwater. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

## MA-10 Number of Housing Units

### INTRODUCTION

The total number of housing units in Clearwater increased slightly over the past eight (8) years. The City had a total of 59,156 housing units at the time of the 2010 U.S. Census. According to data provided in the 2014-2018 ACS, an estimated total of 58,103 housing units are located within Clearwater presently, which is fewer than the number counted in 2010. Between 2010 and 2018, the total number of housing units in the City decreased by almost 2%.

**TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS**

Property Type	Number	%
1-unit detached structure	22,186	38%
1-unit, attached structure	3,114	5%
2-4 units	4,908	8%
5-19 units	9,635	17%
20 or more units	14,838	26%
Mobile Home, boat, RV, van, etc.	3,422	6%
<b>Total</b>	<b>58,103</b>	<b>100%</b>

*Data Source: 2014-2018 ACS*

**Table 28 – Residential Properties by Unit Number**

As shown in **Table 28**, data from the 2014-2018 ACS show that nearly half of all residential properties are single units (a total of 25,300 or 44%). Single-unit properties are either detached structures (22,186 or 38%) or attached structures (3,114 or 5%). Residential properties are further categorized into properties within 2-4 unit structures (4,908 or 8%), properties within 5-19 unit structures (9,635 or 17%), and properties within 20 or more unit structures (14,838 or 26%). These categories comprise 94% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (3,422 or 6%).



**TABLE 29: UNIT SIZE BY TENURE**

	Owner, Number	Owner, %	Renter, Number	Renter, %
No bedroom	168	1%	1,220	6%
1 bedroom	1,649	6%	5,926	30%
2 or 3 bedrooms	10,574	39%	8,311	42%
4 or more bedrooms	14,628	54%	4,191	21%
<b>Total</b>	<b>27,019</b>	<b>100%</b>	<b>19,648</b>	<b>100%</b>

*Data Source: 2014-2018 ACS***Table 29 – Unit Size by Tenure**

As shown in **Table 29**, there are an estimated 46,667 occupied housing units within the City. Of this total, 27,019 or 58% are owner-occupied and 19,648 or 42% are renter-occupied. Of all owner-occupied units, most contain 2 or more bedrooms (25,202 or 93%). Only a small number of owner-occupied units have 1 bedroom (1,649 or 6%) or are without bedrooms (168 or 1%). Of all renter-occupied units, most contain 1 to 3 bedrooms (14,237 or 72%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (5,926 or 30%) and a small percentage of renter-occupied units are without bedrooms (1,220 or 6%).

#### **DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS**

As was noted earlier in Section NA-35, the Clearwater Housing Authority (CHA) has been charged with the responsibility of the administration of housing programs for low income persons. The operations of the CHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Clearwater (see also **Table 38**):

- 205 total public housing units available
- 1,265 total Housing Choice Vouchers (HCVs) available

### **PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS**

Some units assisted with Federal, state or local programs may be lost from the inventory during the planning period as the Clearwater Housing Authority (CHA) undergoes voluntary conversion of its public housing units. The CHA monitors contract expirations and/or unit losses and has a plan for voluntary conversion to ensure that residents in publicly assisted housing continue to have housing either through HCV or other housing authorities or nonprofit housing providers. Because the City of Clearwater does not directly administer public housing or HCV vouchers, the City is unaware of any expiring contracts.

### **DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?**

A shortage of affordable housing may exist for very low- and low-income households in Clearwater. While affordability is a concern for any tenure, more owner-occupied units are considered affordable than renter-occupied units. This may be due, in part, to the lack of housing-type diversity within Clearwater. This affordable housing deficiency is more fully documented in the next section (MA-15).

### **DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING**

Generally, the City is lacking a diverse distribution of housing types. Most housing units in the City are within detached single-unit structures (38%) or within 5 or more unit structures (43%). This indicates a predominance of single-family homes and multi-family apartment or condominium types. In contrast, only 14% of all housing units are within attached single-unit structures or 2-4 unit structures, indicating a lack of townhome, duplex, and triplex types (i.e., “missing middle” housing types). This distribution does not provide a diverse selection of housing for low- and moderate-income residents who may not be able to afford a single-family home but require multiple bedrooms.

In terms of housing unit size, the predominant unit size is 2 or 3 bedrooms (81% of all units), with few smaller units available (see **Table 28** and **Table 29**). It is important to note that in Clearwater, according to the 2014-2018 ACS, larger units (3 or more bedrooms) tend to be occupied by owners while smaller units (one or no bedrooms) tend to be occupied by renters. These trends may indicate a lack of larger units available for rental or point to affordability concerns as unit size increases.

## **DISCUSSION**

The number of housing units in the City has slightly decreased over the past 8 years. A shortage of affordable housing may exist for very low- and low-income households in Clearwater; and given the City's housing stock profile, there is a lack of diversity of housing types within the City. Most housing units are within either single-unit detached structures or multi-unit apartment/condominium structures. Few units are within other attached housing types (e.g. townhome, duplex, etc.). This data points to the need for "missing middle" housing types in the City of Clearwater. Moreover, there are few smaller (1 bedroom or studio) units available. The CHA, among other housing providers, administers public housing and HCV programs within the City, has a plan for voluntary conversion of its public housing units that will ensure residents continue to be housed, and monitors contract expirations and/or unit losses.

## MA-15 Housing Market Analysis: Cost of Housing

### INTRODUCTION

This section provides an overall picture of housing costs within Clearwater. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

**TABLE 30: COST OF HOUSING**

	Base Year: 2014	Most Recent Year: 2018	% Change
Median Home Value	\$153,900	\$191,600	24%
Median Contract Rent	\$794	\$869	9%

*Data Source: 2010-2014 ACS (Base Year), 2014-2018 ACS (Most Recent Year)*

**Table 30 – Cost of Housing**

**TABLE 31: RENT PAID**

Rent Paid	Number	%
Less than \$500	1,068	6%
\$500-999	7,639	40%
\$1,000-1,499	6,778	35%
\$1,500-1,999	2,810	15%
\$2,000 or more	870	5%
<b>Total</b>	<b>19,165</b>	<b>100%</b>

*Data Source: 2014-2018 ACS*

**Table 31 – Rent Paid**

The costs of housing trends for Clearwater are displayed in **Table 30**. According to the 2014-2018 ACS, the current median home value for Clearwater is estimated to be \$191,600. This figure represents a 24% increase from the 2010-2014 ACS median home value of \$153,900. Between the 2010-2014 ACS and the 2014-2018 ACS, the median contract rent within the City increased by 9%, from \$794 to \$869.

The distribution of estimated rents paid within Clearwater is detailed in **Table 31**, according to 2014-2018 ACS data. Of all 19,165 rental units within the City, less than half (7,639 or 40%) have a rent between \$500 and \$999. Few rental units have a rent less than \$500 (1,068 or 6%). Approximately 35% of rental units have rent between \$1,000 and 1,499. An estimated 20% of the City's rental units have a rent that exceeds \$1,500.

**TABLE 32: HOUSING AFFORDABILITY**

% Units affordable to Households	Renter	Owner
30% HAMFI	600	No Data
50% HAMFI	1,815	2,340
80% HAMFI	9,525	6,220
100% HAMFI	No Data	9,275
<b>Total</b>	<b>11,940</b>	<b>17,835</b>

*Data Source: 2011-2015 CHAS*

**Table 32 – Housing Affordability**

The overall housing affordability within Clearwater is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2011-2015 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 600 available rental units are considered affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 1,815 affordable rental units are available, while 2,340 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 9,525 affordable rental units are available, while 6,220 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 9,275 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 19,648 renter-occupied housing units are located within Clearwater (2014-2018 ACS). Of this total, only 3% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 9% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (48%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI. In general, only 61% of renter-occupied units are affordable.

An estimated 27,019 owner-occupied housing units are located within Clearwater (see **Table 29**). Of this total, 9% are affordable to households earning less than or equal to 50% HAMFI, 23% are affordable to

households earning less than or equal to 80% HAMFI, and 34% are affordable to households earning less than or equal to 100% HAMFI. In general, only 66% of owner-occupied housing units are affordable.

**TABLE 33: MONTHLY RENT**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	860	916	1,133	1,485	1,794
High HOME Rent	741	796	957	1,097	1,205
Low HOME Rent	586	628	753	870	971

*Data Source: FY 2019 HUD Fair Market Rent; FY 2019 HUD HOME Rent Limits; Tampa-St. Petersburg-Clearwater, FL MSA*

**Table 33 – Monthly Rent**

**Table 33** shows HUD Fair Market Rents and HUD HOME Rents within Pinellas County. Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

### IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see **Table 7**) and the total number of affordable housing units available for the various income levels (see **Table 32**) can reveal surpluses or shortages of affordable housing.

There are 5,970 very low-income households earning 0-30% HAMFI in Clearwater. Because only 600 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the City for very low-income households. Similarly, there appears to be a shortage of affordable housing for low income households. A total of 6,035 households in the City earn 30-50% HAMFI. According to the CHAS database, 1,815 rental-units and 2,340 owner-units (a total of 4,155 units) are available and affordable to low income households. In contrast, there does not appear to be a shortage of affordable housing for moderate income households. A total of 8,145 households in the City earn 50-80% HAMFI. There are approximately 9,525 affordable rental units and 6,220 affordable owner-units (a total of 15,745 units) available and affordable to moderate income households, according to the CHAS database.

## **HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?**

The estimated median home value within Clearwater increased from \$153,900 to \$191,600 according to the 2010-2014 and 2014-2018 ACS, a 24% positive change. Over this same period, the City's contract rent increased by 9% from \$784 to \$869.

The City's median household income increased by 9% between the 2010-2014 and the 2014-2018 ACS, from \$43,306 to \$47,070; however, median home values increased more dramatically (24%) and contract rent increased similarly (9%) over that same period. As home values outpace incomes, more housing becomes unaffordable. This, combined with the City's lack of smaller (<2 bedroom) housing units and diverse housing types, could undermine affordability.

## **HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?**

The City's current median contract rent is estimated to be \$869 (according to the 2014-2018 ACS). This median contract rent is lower than the Fair Market Rents for 1 bedroom, 2 bedroom, 3 bedroom, and 4 bedroom units, but is higher than the Fair Market Rents for efficiency units. In terms of High HOME Rent, the City's current median contract rent is lower for 2 bedroom, 3 bedroom, and 4 bedroom units, but is higher than the High HOME Rent for efficiency and 1 bedroom units. The City's current median contract rent is lower than the Low HOME Rents for 3 bedroom and 4 bedroom units, but is higher than the Low HOME Rents for all other unit sizes.

## **DISCUSSION**

Within Clearwater, there is a potential shortage of units affordable to very low- and low-income households. Housing costs for owner-occupied units have significantly outpaced household income since the 2010-2014ACS. There is also a lack of diversity in the City's housing stock which further limits affordability. Most housing units are either single-family detached homes or large multi-family apartment complexes. When housing costs outpace household incomes, and the housing stock is limited, housing becomes less affordable to low- and moderate-income households.

# MA-20 Housing Market Analysis: Condition of Housing

## INTRODUCTION

This section describes the significant characteristics of the housing stock in terms of age, condition, and vacancy of units.

## DEFINITIONS

The following definitions pertain to this section:

- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.



**TABLE 34: CONDITION OF UNITS**

Condition of Units	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
With one selected Condition	7,564	28%	11,047	56%
With two selected Conditions	62	0%	643	3%
With three selected Conditions	16	0%	57	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	19,377	72%	7,901	40%
<b>Total</b>	<b>27,019</b>	<b>100%</b>	<b>19,648</b>	<b>100%</b>

*Data Source: 2014-2018 ACS*

**Table 34 – Condition of Units**

**Table 34** shows the condition of occupied housing units within Clearwater, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant’s household income

According to 2014-2018 ACS data, the majority (19,377 or 72%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, a significant number feature one housing condition (7,564 or 28%). Only 62 owner-occupied units (less than 1%) have two housing conditions and 16 owner-occupied units (less than 1%) have three or more housing conditions.

Of the estimated 19,648 renter-occupied housing units in the City, over half (11,047 or 56%) have one housing condition. Less than half (7,901 or 40%) of renter-occupied units have no housing conditions. Only 643 (3%) of renter-occupied units have two housing conditions and 57 renter-occupied units (less than 1%) have three housing conditions. No renter-occupied housing units have four or more housing conditions.

**TABLE 35: YEAR UNIT BUILT**

Year Unit Built	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
2000 or later	1,853	7%	1,902	10%
1980-1999	6,942	26%	5,934	30%
1950-1979	16,961	63%	10,359	53%
Before 1950	1,263	5%	1,453	7%
<b>Total</b>	<b>27,019</b>	<b>100%</b>	<b>19,648</b>	<b>100%</b>

*Data Source: 2014-2018 ACS***Table 35 – Year Unit Built**

The age of housing within Clearwater is detailed in **Table 35**, as supplied by the 2014-2018 ACS. Of the 27,019 owner-occupied housing units, the majority were built prior to 1980, with 16,961 or 63% built between 1950 and 1979; and 1,263 or 5% built before 1950. The remaining 8,795 or 33% of owner-occupied units were built after 1980.

Of the 19,648 renter-occupied housing units, the majority were built prior to 1980, with 10,359 or 53% built between 1950 and 1979; and 1,453 or 7% built before 1950. The remaining 7,836 or 40% of renter-occupied units were built after 1980.

**TABLE 36: RISK OF LEAD-BASED PAINT HAZARD**

Risk of Lead-Based Paint Hazard	Owner-Occupied, Number	Owner-Occupied, %	Renter-Occupied, Number	Renter-Occupied, %
Total Number of Units Built Before 1980	18,224	67%	11,812	60%
Housing Units built before 1980 with children present	2,020	7%	705	4%

*Data Source: 2014-2018 ACS (Total Units); 2011-2015 CHAS (Units with Children present)***Table 36 – Risk of Lead-Based Paint**

The risk of lead-based paint hazards within Clearwater is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2014-2018 ACS and 2011-2015 CHAS.

As shown in **Table 36**, 18,22 or 67% of owner-occupied housing units in the City were built prior to 1980, while 2,020 or 7% were built before 1980 and have children present. For renter-occupied housing units, 11,812 or 60% were built prior to 1980, while 705 or 4% were built prior to 1980 and have children present. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint, there is a low percentage of older housing units with children present. A slightly higher percentage of older housing units with children present are occupied by owners.

**TABLE 37: VACANT UNITS**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	6,689	4,747	11,436
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	52	30	82
Abandoned REO Properties	N/A	N/A	N/A

*Data Source: 2014-2018 ACS (Vacant Units); RealtyTrac.com. Clearwater, FL. Date accessed: April 2020*

**Table 37 – Vacant Units**

According to 2014-2018 ACS data, there are a total of 58,103 housing units within Clearwater. Of these, 11,436 or 20% are vacant. As defined in the American Community Survey, a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered temporarily occupied and are classified as “vacant.” Since approximately 63% percent of the City’s housing units was built before 1980; an estimated 6,689 vacant housing units may be suitable for rehabilitation. There is no data available for abandoned units.

The foreclosure rate in Clearwater is similar to Pinellas County, but lower than the state foreclosure rates and higher than the national foreclosure rate. According to the foreclosure database maintained by RealtyTrac.com, as accessed in April 2020 a total of 272 properties in Clearwater are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned) and another 648 properties are listed for sale. The RealtyTrac.com foreclosure database accessed in April 2020 indicates that, of the foreclosed properties within the City, 82 or 30% are Real Estate Owned (REO). Assuming approximately

63% percent of the City’s housing units was built before 1980; an estimated 52 REO properties may be suitable for rehabilitation.

### **NEED FOR OWNER AND RENTAL REHABILITATION**

In terms of housing quality, 28% of owner-occupied housing units in the City have at least one housing condition, while 56% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 68% of the City’s owner-occupied units were built prior to 1980, while 60% of renter-occupied units were built prior to 1980 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. Generally, these statistics point toward the need for Clearwater to facilitate both owner and rental housing rehabilitation within its jurisdiction.

### **ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LBP HAZARDS**

**Table 36** notes that, in Clearwater, 18,224 owner-occupied housing units were built prior to 1980 and 11,812 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2014-2018 ACS, there are an estimated 46,667 occupied housing units within Clearwater. Approximately 30,036 or 64% of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data, approximately 20,000 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Clearwater. Therefore, approximately 12,800 housing units occupied by low- and moderate-income families may have a higher risk of lead-based paint hazards.

### **DISCUSSION**

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. Most of the City’s housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Clearwater to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 30,036 housing units, or 64% of occupied housing units, may have a higher risk of lead-based paint hazards.

## MA-25 Public and Assisted Housing

### INTRODUCTION

As was noted earlier in Section NA-35, 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.

**TABLE 38: TOTALS NUMBER OF UNITS**

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers, Total	Vouchers, Project - based	Vouchers, Tenant - based	Special Purpose Vouchers, Veterans Affairs Supportive Housing	Special Purpose Vouchers, Family Unification Program	Special Purpose Vouchers, Disabled*
# of units vouchers available			205	1,265			0	0	639
# of accessible units									

**Data Source:** PIC (PIH Information Center)

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 38 – Total Number of Units by Program Type**

### DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS

The CHA administers programs that deliver housing assistance to low- and very low-income persons in Pinellas County and the Clearwater area. These include 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.

### DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN

**Table 38** shows the total number of units currently assisted by local, state or federally funded programs. According to the IDIS default data, approximately 205 public housing units are programmed within Clearwater; however, in total 238 public housing and publicly assisted units are provided at several properties, in addition to scattered residential sites:

- Fairway Gardens (30 & 110 Lady Mary Dr.): 20 units
- Palmetto Properties (Section 32 Homeownership Program): 2 units
- Paradise Trail (1111 Cordova Ln.): 13 units
- Barbee Towers (1100 Druid Rd.): 150 units (seniors only)
- Ralph Richards Towers (211 Prospect Ave.): 50 units (seniors only)
- Scattered Site Properties: 3 units

**Table 38** sourced from IDIS default data notes that there are approximately 1,265 tenant-based HCVs available, which are administered by the CHA. In contrast, the 2020 PIH PIC Housing Authority (HA) profile for the CHA shows a total HCV count of 1,340. These vouchers provide rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. There is typically a waiting list for such vouchers and the waiting list is currently closed. Included in the total number of vouchers are 639 special purpose vouchers for disabled residents.

**Table 39** shows the condition of public housing based on average inspection score for the most recent inspection year (2018).

**TABLE 39: PUBLIC HOUSING CONDITION**

Public Housing Development	Average Inspection Score
Fairway Gardens	93
Palmetto Properties	84
Paradise Trail Apartments	97
Scattered Sites (incl. Barbee Towers and Ralph Richards Towers)	87

*Data Source: HUD Real Estate Assessment Center (REAC) Public Housing Physical Inspections Scores (Florida), accessed May 2020*

**Table 39 – Public Housing Condition**

## DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION

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. The CHA recently completed rehabilitation of the Fairway Gardens and Paradise Trail properties to provide additional public housing units. However,

the CHA's high-rise senior public housing units continue to age and with the continued reduction of Capital Fund subsidies, the CHA plans to voluntarily reposition its public housing to provide the ability for property rehabilitation while maintaining affordability. This process will involve Tenant Protection Vouchers and the maintenance of scattered sites, Barbee Towers, and Ralph Richards Tower as affordable properties. The Paradise Trail Apartments will be conveyed to the Dunedin Housing Authority and Fairway Gardens will be conveyed to Religious Community Services. The Palmetto Properties will continue to serve public housing residents until sold. All sales/conveyance proceeds will be used to purchase affordable housing.

### **DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING**

The Clearwater Housing Authority (CHA) is a high performing public housing authority. The mission of the CHA is to create housing opportunities to enhance the lives of those it serves. The CHA will build communities with innovative programs, sustain a dignified and desirable environment, and create alliances to nurture self-sufficiency. To this end, the CHA's strategy for improving the living environment of those in public housing includes continuing to:

- Search for affordable housing opportunities
  - Maximize available funding resources to assist as many families as possible with affordable housing
  - Maintain and continue to build partnerships with community providers for supportive services to assist residents
- Encourage and support self-sufficiency
  - Continue the Family Self-Sufficiency Program and Resident Opportunity and Self-Sufficiency Program to assist families with homeownership, self-sufficiency, and/or aging in place
- Provide Housing Choice Voucher (HCV) program opportunities
  - Apply for additional vouchers and grant programs when possible
  - Continue to educate existing and prospective landlords to ensure quality HCV stock for participants

## **DISCUSSION**

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's 5-Year PHA Plan includes a voluntary conversion plan in the second quarter of 2020 with all proceeds from the sale/conveyance of CHA properties to be used to purchase affordable housing.



## MA-30 Homeless Facilities and Services

### INTRODUCTION

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness. Meeting homelessness challenges in Clearwater is a collaborative effort comprising numerous individuals, agencies and organizations. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is the Pinellas County Homeless Leadership Alliance. The Homeless Leadership Alliance supports the communities of Pinellas County, including Clearwater, and is the lead agency for the St. Petersburg, Clearwater, Largo/Pinellas County Continuum of Care (CoC). The Pinellas County Homeless Leadership Alliance is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. Most of the data utilized in this section of the Consolidated Plan was gathered from the Homeless Leadership Alliance.

Additionally, HUD and the State of Florida publish CoC and statewide PIT findings annually. Clearwater is within the St. Petersburg, Clearwater, Largo/Pinellas County CoC. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

**TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS**

	Emergency Shelter Beds, Year-Round Beds (Current & New)	Emergency Shelter Beds, Voucher / Seasonal / Overflow Beds	Transitional Housing Beds, Current & New	Permanent Supportive Housing Beds, Current & New	Permanent Supportive Housing Beds, Under Development
Households with Adult(s) and Child(ren)	343	N/A	95	316	N/A
Households with Only Adults	1,109	N/A	254	1,239	N/A
Chronically Homeless Households	N/A	N/A	N/A	1,109	N/A
Veterans	55	N/A	83	887	N/A
Unaccompanied Youth	24	N/A	39	0	N/A

*Data Source: HUD 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count (HIC) Report (FL-502: St. Petersburg, Clearwater, Largo/Pinellas County CoC)*

**Table 40 – Facilities and Housing Targeted to Homeless Households**

## DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USED TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS

Several mainstream providers offer services to the homeless population as well low- and moderate-income populations. These providers include, but are not limited to, the following organizations:

### ***Medical/Healthcare Resources***

- Veterans Administration (VA) Bay Pines Medical Center (10000 Bay Pines Blvd): Provides quality health care to homeless veterans through an outpatient program, as well as resource and referral.
- Community Healthcare of Pinellas (707 Druid Rd., 2960 Roosevelt Blvd.): Provides preventative and primary care for low-income, uninsured residents

### ***Mental Health/Substance Abuse Resources***

- Suncoast Center for Community Mental Health (2960 Roosevelt Blvd., 2188 58<sup>th</sup> St. North): Mental health resource center for adults and children, as well as those with substance abuse issues.

- Directions for Living (1437 S. Belcher Rd.): Provides behavioral health service for adults and children, including substance abuse treatment.
- Operation PAR (6150 150<sup>th</sup> Ave. N.): Provides outpatient and inpatient detox programs for adults.

### ***Employment Resources***

- CareerSource Pinellas (multiple Pinellas County locations): A one-stop career resource center designed to meet education, training, employment, or supportive service needs.

### **LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS**

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter. These providers include, but are not limited to, the following organizations:

- Boley Centers (1447 Gulf to Bay Blvd.): Transitional housing for homeless veterans in recovery.
- Catholic Charities (Pinellas Hope) (5726 126 Ave. N.): Self-sufficiency counseling, temporary shelter, and permanent supportive housing for homeless men and women.
- Family Resources, Inc. "SafePlace2B" (1615 Union St.): Emergency shelter at-risk and unaccompanied youth.
- Homeless Empowerment Program (HEP) (1121 N. Betty Ln.): Emergency and transitional housing for homeless men, women, single parents, and families with children.
- Kimberly Home (1189 NE Cleveland St.): Transitional shelter for pregnant homeless women.
- Religious Community Services (RCS) (1552 S. Myrtle Ave., 700 Druid Rd., etc.): Homeless prevention, food pantry, emergency shelter, transitional housing, and "The Haven" domestic violence services.
- Salvation Army (1521 Druid Rd. E.): Self-sufficiency counseling, transitional housing for families with children, food pantry, etc.
- St. Vincent de Paul Society (1245 Park St.): Soup kitchen for homeless persons.

## MA-35 Special Needs Facilities and Services

### INTRODUCTION

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

**INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS**

#### *Elderly & Frail Elderly*

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus in Clearwater. CDBG funds may be used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly impacted by the rising costs of fuel, utilities, and food. There are not enough resources or funds to provide for this population; however, several organizations in Pinellas County, such as Meals on Wheels and Pinellas Opportunity Council's CHORE Services, offer assistance.

#### *Persons with Disabilities (Mental, Physical, Developmental)*

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services. Several

organizations exist within Pinellas County to serve this population, including Lighthouse of Pinellas, PARC, Abilities, Inc., and The Arc of Tampa Bay, among others.

### ***Persons with Alcohol or Drug Addictions***

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. In Florida, services for persons with alcohol or drug addictions are coordinated by the Substance Abuse and Mental Health (SAMH) program in the Florida Department of Children and Families (DCF). Additionally, there are several organizations within Pinellas County that provide substance abuse services. These include Operation PAR, Directions for Living, and Suncoast Center for Community Mental Health.

### ***Persons with HIV/AIDS***

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Clearwater does not receive an annual allocation of Housing Opportunities for People with AIDS (HOPWA); however, several organizations exist within Pinellas County to serve this population, including the Florida Department of Health in Pinellas County, Metro Inclusive Health, Pinellas Cares Clinic, Metropolitan Charities, and Empath Partners in Care (EPIC), among others.

### ***Other Groups***

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services. In Pinellas County, such services are provided by the RCS “The Haven” and Family Resources, Inc. “SafePlace2B” programs.

## **DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING**

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, persons with mental or physical issues are discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

The City of Clearwater will work with the Pinellas County Homeless Leadership Alliance and other 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. Programs currently meeting such need include RCS, HEP, Salvation Army, Boley Centers, Pinellas Safe Harbor, and Operation PAR.

**SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)**

Clearwater seeks to assist low-income households with their housing and community development needs, and these programs may also be supportive to persons with special needs. These programs include:

- Religious Community Services (RCS), Safe House Rehabilitation
- Pinellas Opportunity Council, Chore Services Program
- The Arc of Tampa Bay, Facility Improvements
- Miracles Outreach, Salary Support
- CDBG Program, Home Rehabilitation Program
- CDBG Revolving Loan Program/Housing Pool
- HOME Program, Rehabilitation/Purchase (reconstruction, homebuyer subsidy, and rehabilitation)
- Community Housing Development Organization (CHDO) Set-aside

**FOR ENTITLEMENT/CONSORTIA GRANTEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))**

See response, above (previous question and response).

## MA-40 Barriers to Affordable Housing

### **DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT**

This section requires the jurisdiction to explain 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.

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 2018 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2017 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City's LHAP and LHIS documents, include the following:

- Lack of land available to develop affordable housing projects
- Lack of housing for low-income persons
- Complex homebuyer financing
- Lack of information about the permitting process for affordable housing projects
- Public perception of affordable housing developments
- Limited information on City's affordable housing incentives and programs
- Maintaining the condition of the City's aging housing stock
- Third-party barriers (e.g. insurance, construction costs/materials, etc.)

In general, Clearwater will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through the Economic Development and Housing Department, its Affordable Housing Advisory Committee (AHAC) and Neighborhood and Affordable Housing Advisory Board (NAHAB), and through regular preparation of its LHAP and LHIS reports for the State Housing Initiatives Partnership (SHIP) program.

## MA-45 Non-Housing Community Development Assets

### INTRODUCTION

The Consolidated Plan provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Clearwater.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative



## ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers, %	Share of Jobs, %	Jobs less workers, %
Agriculture, Mining, Oil & Gas Extraction	127	5	0%	0%	0%
Arts, Entertainment, Accommodations	6,447	12,778	13%	20%	7%
Construction	2,993	2,402	6%	4%	-2%
Education and Health Care Services	10,824	14,438	21%	22%	1%
Finance, Insurance, and Real Estate	4,291	4,409	8%	7%	-2%
Information	947	584	2%	1%	-1%
Manufacturing	3,250	1,254	6%	2%	-4%
Other Services	2,824	1,207	5%	2%	-4%
Professional, Scientific, Management Services	7,600	11,045	15%	17%	2%
Public Administration	1,762	5,413	3%	8%	5%
Retail Trade	6,810	9,369	13%	14%	1%
Transportation and Warehousing	2,234	449	4%	1%	-4%
Wholesale Trade	1,326	1,816	3%	3%	0%
<b>Total</b>	<b>51,435</b>	<b>65,169</b>	<b>100%</b>	<b>100%</b>	

*Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)*

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Clearwater by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2013-2017 ACS, there are 51,435 workers within all business sectors identified in Clearwater. The number of jobs within all sectors is estimated to be 65,169 according to the 2017 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (21%). Workers in the Retail Trade sector and Professional, Scientific, and Management sector each comprise 15%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector and Information sector comprise the smallest percentage of workers (less than 1%).

In regard to the share of jobs, the largest share of jobs is within the Education and Health Care Services sector (22%). Jobs in the Arts, Entertainment, and Accommodations sector (20%) and Professional, Scientific, Management Services sector (15%) sectors are also well-represented. The Agriculture, Mining,

Oil and Gas Extraction sector and Information sector account for the smallest percentages of jobs (less than 1%).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of “jobs less workers” is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Clearwater there are fewer jobs than workers within six (6) business sectors:

Construction; Finance, Insurance, and Real Estate; Information; Manufacturing; Other Services; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. In contrast, there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Professional, Scientific, Management Services; Public Administration; and Retail Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors. Agriculture, Mining, Oil and Gas Extraction and Wholesale Trade have balanced shares of workers and jobs.

**TABLE 42: LABOR FORCE**

Labor Force	Number of People
Total Population in the Civilian Labor Force*	56,053
Civilian Employed Population 16 years and over	52,313
Unemployment Rate	6.7
Unemployment Rate for Ages 16-24	8.6
Unemployment Rate for Ages 25-65	6.7

*Data Source: 2014-2018 ACS*

*\*Universe: population 16 years and over*

**Table 42 – Labor Force**

**Table 42** portrays the labor force within Clearwater. According to the 2014-2018 ACS the total population within the City in the civilian labor force is 56,053. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 52,313. According to 2014-2018 ACS estimates, the City’s unemployment rate is 6.7% (3,740). The unemployment rate for

ages 16-24 is much higher than for the City as a whole. The unemployment rate for those between the ages of 16-24 is approximately 8.6% while for ages 25-65 the unemployment rate is approximately 6.7%.

**TABLE 43: OCCUPATIONS BY SECTOR**

Occupations by Sector	Number of People	Median Earnings (\$)
Management, business and financial	7,369	\$53,163
Farming, fisheries and forestry occupations	85	\$26,169
Service	10,879	\$20,237
Sales and office	13,503	\$30,055
Construction, extraction, maintenance and repair	4,148	\$30,923
Production, transportation and material moving	5,186	\$26,316

**Data Source:** 2014-2018 ACS

*\*Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

**Table 43 – Occupations by Sector**

**Table 43** displays occupations by Sector within Clearwater according to the 2014-2018 ACS. Sales and office occupations account for the largest number of occupations with 13,503 people. The Service sector (10,879 people) and management, business, and financial sector (7,369 people) are also well-represented. The least represented sector in Clearwater is farming, fisheries, and forestry (85 people). Of these occupations, median earnings are highest in the Management, Business, and Financial occupations (\$53,163), whereas median earnings are lowest in the Service occupations (\$20,237).

**TABLE 44: TRAVEL TIME**

Travel Time	Number	Percentage
< 30 Minutes	32,752	68%
30-59 Minutes	12,682	26%
60 or More Minutes	2,721	6%
<b>Total</b>	<b>48,155</b>	<b>100%</b>

**Data Source:** 2014-2018 ACS

*\*Universe: population not working at home*

**Table 44 – Travel Time**

As shown in **Table 44**, the majority of Clearwater residents commute less than 30 minutes to work (68%). A notable percentage travel 30-59 minutes (26%) with a small percentage commuting more than one hour (6%). Seventy-three percent (73%) of Clearwater workers drive to work alone and 9% carpool.

According to 2014-2018 ACS estimates, for those who commute to work the average travel time is 24.0 minutes one-way.

## EDUCATION

**TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)**

<b>Educational Attainment</b>	<b>In Labor Force, Civilian Employed</b>	<b>In Labor Force, Unemployed</b>	<b>Not in Labor Force</b>
Less than high school graduate	3,541	507	1,757
High school graduate (includes equivalency)	10,634	1,039	5,042
Some college or Associate's degree	15,094	1,005	4,139
Bachelor's degree or higher	13,510	505	2,932

*Data Source: 2014-2018 ACS*

*\*Universe: population 25 to 64 years (Civilian)*

**Table 45 – Educational Attainment by Employment Status**

**Table 45** displays Educational Attainment by Employment Status. Within Clearwater, the highest numbers of employed are those with some college or an Associate's degree (15,094) and those with a Bachelor's degree or higher (13,510). Moreover, a significant number of employed are high school graduates (10,634). Approximately 8% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are high school graduates (1,039) and those with some college or an Associate's degree (1,005). Approximately 17% of the unemployed population has a Bachelor's degree or higher; and 17% of the unemployed population never graduated from high school.

**TABLE 46: EDUCATIONAL ATTAINMENT BY AGE**

Educational Attainment	Age, 18–24 yrs	Age, 25–34 yrs	Age, 35–44 yrs	Age, 45–65 yrs	Age, 65+ yrs
Less than 9th grade	130	749	471	647	1,249
9th to 12th grade, no diploma	1,604	1,043	1,145	1,750	1,703
High school graduate, GED, or alternative	2,494	3,798	3,812	9,122	7,356
Some college, no degree	2,504	3,152	3,228	7,740	5,464
Associate's degree	541	1,263	1,449	3,406	1,711
Bachelor's degree	640	3,115	3,053	5,484	4,367
Graduate or professional degree	30	912	1,246	3,188	3,076

*Data Source: 2014-2018 ACS**\*Universe: population age 18 years and over***Table 46 – Educational Attainment by Age**

**Table 46** shows Educational Attainment by Age. A significant population over the age of 18 (10,491 or 11%) in Clearwater did not graduate from high school. Approximately half of adults (48,670 or 53%) graduated from high school or have some college education but no college degree. Combined, nearly 64% of the population 18 years or older (59,161 adults) do not have a college degree.

**TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS**

Educational Attainment	Median Earnings in the Past 12 Months (\$)
Less than high school graduate	\$21,357
High school graduate (includes equivalency)	\$27,003
Some college or Associate's degree	\$33,083
Bachelor's degree	\$46,657
Graduate or professional degree	\$54,141

*Data Source: 2014-2018 ACS**\*Universe = population 25 years and over w/earnings**\*\*2018 inflation-adjusted dollars***Table 47 – Median Earnings in the Past 12 Months**

**Table 47** identifies income over a 12-month period as it relates to educational attainment in Clearwater. The data shown is based on 2014-2018 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period. In Clearwater, persons having a graduate or professional degree have an estimated median income of \$54,141 and persons having a Bachelor's degree have a median income of \$46,657. In contrast, persons with some college or an Associate's

degree have a median income of \$33,083. Similarly, those with a high school diploma or equivalency have a median income of \$27,003 and those without a high school diploma or equivalency have a median income of \$21,357.

**BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?**

The major employment sectors in Clearwater are Education and Health Care Services; Arts, Entertainment, Accommodations; Professional, Scientific, and Management; and Retail Trade. Combined, these employment sectors represent approximately 73% of all available jobs in Clearwater.

**DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY**

The data show that there may be more jobs than workers in five (5) business sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Professional, Scientific, Management Services; Public Administration; and Retail Trade. This means that workers from outside Clearwater may be meeting the needs of the local job market for these sectors.

Since a large percentage of Clearwater’s population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as retail and wholesale trade, education, healthcare, finance, and the hospitality industry. Education and finance jobs, in particular, typically require a bachelor’s degree or higher, whereas jobs in the retail and wholesale trade, hospitality, and healthcare sectors typically require a high school diploma or equivalency, some college, or an Associate’s degree. With that, there are several private and public educational institutions, as well as workforce training initiatives, available in Pinellas County to address this need.

**DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE**

Located in urban Pinellas County, Clearwater competes for business development with other established communities. Thus, the City must position itself to facilitate economic development. Neighborhood revitalization, technical support, and redevelopment projects are priorities for the City. Clearwater will

continue to support economic development through the implementation of the City’s Community Redevelopment Agency (CRA) and Neighborhood Revitalization Strategy Areas (NRSAs). The CRA finances improvements to the downtown and considers incentives for projects that provide catalytic change. The City regularly publishes an available property list (titled, “Great Opportunities Abound in Downtown Clearwater”) and other marketing pieces to promote reinvestment. Through its Economic Development Strategic Plan, the City aims to facilitate projects and sites that expand the commercial base, attract and retain young professionals, and promote economic opportunity.

In early 2020, the City was faced with the unforeseen challenge of the coronavirus (COVID-19) pandemic. The coronavirus pandemic has focused the City’s approach to economic development to address more specific and urgent economic needs in the community. In response, the City has reprogrammed CDBG and HOME funding for foreclosure prevention and housing assistance and has programmed additional CARES Act CDBG Coronavirus Response (“CV”) funding toward assisting small businesses that were directly impacted by forced closures. Over the next five-year period, the City will continue to seek ways to assist the small business community with financial recovery while also supporting strategic redevelopment projects as feasible.

### **HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?**

Of the unemployed labor force in Clearwater, only 17% have a bachelor’s degree or higher. Of the total population age 18 and older, only 27% have a bachelor’s degree or higher.

Within six (6) business sectors there is a potential oversupply of labor where there are more workers than jobs: Construction; Finance, Insurance, and Real Estate; Information; Manufacturing; Other Services; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset.

Within Clearwater there are fewer workers than jobs within five (5) business sectors: Arts, Entertainment, and Accommodations; Education and Health Care Services; Professional, Scientific, Management Services; Public Administration; and Retail Trade. This means that workers from outside of Clearwater may be meeting the employment needs of these business sectors because there are not enough skilled workers in the jurisdiction for these sectors.

**DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN**

The City continues to coordinate with Pinellas County on economic development activities to better market to, attract, and retain businesses and develop the City's resident workforce. The following workforce training initiatives are available to residents of Clearwater:

- Clearwater Housing Authority
- Tampa Bay Partnership (Regional)
- Enterprise Florida (State)
- Local and Community Colleges (i.e., Small Business Development Center)
- CareerSource Pinellas Workforce Development Board (i.e., WorkNet)

These initiatives support the development of a skilled workforce to meet the employment demands of the market.

**DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDs)?**

Yes, through the Tampa Bay Regional Planning Council's 2017-2021 Tampa Bay Comprehensive Economic Development Strategy (CEDs) planning document that includes Pinellas County and its jurisdictions. Additionally, the City of Clearwater maintains its own Economic Development Strategic Plan approved by the City Council.

**IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH**

Located in urban Pinellas County, Clearwater's opportunities for growth and reinvestment occur in the form of redevelopment. Several redevelopment efforts are either in progress or have been completed, particularly through the Community Redevelopment Agency (CRA) and other initiatives, including the City's Technology, Medical, and Employment Center overlay districts. The following are priority activities to attract more business and create more jobs in Clearwater:

- Community Redevelopment Agency (Downtown)
- Overlay districts (Technology, Medical, and Employment Center)



- Business friendly initiatives
- Formal incentives policy
- Business retention and expansion program
- Leveraging tourism marketing for economic development

## **DISCUSSION**

According to the 2014-2018 ACS, the Clearwater labor force is comprised of approximately 56,053 people, of which approximately 93.3% are employed and 6.7% are unemployed. The largest labor (i.e., workers) sectors in Clearwater are education and healthcare services; professional, scientific, and management; and retail trade.

Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Clearwater are in occupations such as management, business, and financial, while the lowest median earnings are in service occupations.

Approximately 29% of Clearwater's adult population has a high school diploma or equivalent, whereas 27% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in Pinellas County to meet this need.

Approximately 68% of Clearwater's population drives less than 30 minutes to get to work, and approximately 94% of Clearwater's population drives less than one hour to get to work. This means that most employees live locally or within the Tampa Bay region.

The City has several initiatives in place to promote economic opportunity, including the CRA and related overlay districts, as well as an Economic Development Strategic Plan approved by the City Council. The City continues to target the downtown and surrounding neighborhoods as designated NRSAs for both commercial and residential reinvestment.

## MA-50 Needs and Market Analysis Discussion

### **ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")**

In the past five years, the City focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

Given that less than half of the City's housing stock was built after 1980, housing problems are limited to units built prior to 1980 that are now 40 years old. According to the 2014-2018 ACS, an estimated 40% (18,611) of the City's occupied housing units have one housing problem. In contrast, only 2% (778) of occupied housing units have multiple (i.e., two or more) housing problems. The majority (58% or 27,278) of occupied housing units have no housing problems.

**Table 48** shows Census Tracts with concentrations of multiple housing problems (i.e., two or more problems), many of which align with CDBG-eligible areas in the City. For this analysis, "concentration" is defined where the percentage of occupied housing units with multiple housing problems is higher than that of the City as a whole. Concentrations of multiple housing problems generally correspond to low- and moderate-income block groups, particularly in the areas of Lake Bellevue, North Greenwood, Downtown Clearwater, Clearwater Country Club (i.e., north of Drew Street), and Cliff Stephens/Kapok Park (i.e., south of Alligator Creek). In comparison, occupied units with at least one housing problem are distributed throughout the City and within every Census Tract, with the tract-level percentage of affected units ranging from 22% to 59%.

**TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS**

Census Tract	# of Housing Units with Multiple (i.e., two or more) Housing Problems	% of Housing Units with Multiple (i.e., two or more) Housing Problems	% of Low/Moderate Income Persons	Geographic Area
<b>Citywide (Base, All)</b>	<b>778</b>	<b>1.67%</b>	<b>42.69%</b>	<b>Citywide (All)</b>
258.00	83	5.65%	55.56%	Lake Bellevue NRSA
259.00	135	4.79%	61.82%	Downtown Clearwater
260.01	33	2.16%	23.47%	Island Way Neighborhoods (Barrier Island)
261.01	51	6.32%	44.73%	North Greenwood NRSA
261.02	17	2.71%	51.46%	North Greenwood NRSA
262.00	51	7.12%	70.05%	North Greenwood NRSA
263.00	68	2.37%	61.40%	Clearwater County Club (North of Drew Street)
266.02	68	7.83%	49.82%	Clearwater Executive Golf Course (North and South of Drew Street)
268.13	27	1.83%	31.09%	Lake Chautauqua Area (Between Sunset Point Road and Enterprise Road)
268.14	46	4.13%	38.77%	Briar Creek Boulevard Neighborhoods (Between SR 580 and Curlew Road)
268.18	34	2.37%	69.64%	Cliff Stephens Park/Kapok Park (Between Drew Street and Alligator Creek)
268.21	43	4.16%	29.92%	Between Northside Drive and Curlew Road

*Data Source: 2014-2018 ACS; HUD FY 2020 Low- and Moderate-Income Summary Data (LMISD) based on 2011-2015 ACS*

**Table 48 – Concentrations of Multiple Housing Problems**

### **ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")**

The lowest income areas of Clearwater are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Forty (40) of the City's 110 Block Groups have a low- and moderate-income population of 51% or greater. These block groups are distributed throughout the City.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. Several Census Tracts meet this definition for race. Census Tracts 258.00, 261.01, 262.00, and 263.00 have Black/African American population greater than 21% according to the 2014-2018 ACS. In contrast, City of Clearwater as a whole has a Black/African American population of 11%. These Census Tracts correspond to the Lake Bellevue and North Greenwood neighborhoods, as well as the area surrounding the Clearwater Country Club generally north of Drew Street.

If all minority races are considered, the City of Clearwater as a whole has a racial minority population of 21%. Census Tracts 258.00, 262.00, and 263.00 have a minority population greater than 31%. These Census Tracts correspond to the Lake Bellevue and North Greenwood neighborhoods, as well as the area surrounding the Clearwater Country Club generally north of Drew Street.

Additionally, several Census Tracts meet this definition for ethnicity. Census Tracts 264.00, 267.03, 268.18, and 268.19 are greater than 28% Hispanic according to 2014-2018 ACS. In contrast, the City of Clearwater as a whole is 18% Hispanic. Census Tract 264.00 corresponds to the Downtown Gateway District (formerly known as East Gateway District), whereas the other three Census Tracts are located north of SR 60/Gulf-to-Bay Boulevard between Hercules Avenue and McMullen Booth Road.

Although these concentrations exist, the data provided in the Market Analysis show that all residents of low- and moderate-income, regardless of race or ethnicity, may have significant housing needs.

### **WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?**

All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. For all NRSAs, a large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level.

The Lake Bellevue NRSA and North Greenwood NRSA are predominately residential. The Downtown Gateway District NRSA is a mix of residential and commercial. While most of the residential development is single-family, there are many multi-family structures and the majority of housing units

are renter-occupied. The Downtown Gateway District NRSA also has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison.

**ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?**

Each of the NRSAs, with the exception of the Downtown Gateway District, has a central recreation and aquatic complex that serves as a community asset for recreation, meetings/activities, and after school programming. Like in many neighborhoods, the residents themselves are a strong asset for economic development. Organization at the neighborhood-level combined with other means, including CDBG assistance, is the primary asset for positive change in Clearwater's low- and moderate-income neighborhoods.

**ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?**

Strategic financial support of community development projects such as public parks and civic spaces, utilities and infrastructure, sidewalk and street improvements, blight elimination, and regular code enforcement will benefit these areas the most. Additionally, underutilized or vacant properties may be pursued for redevelopment through the City's CRA and overlay district initiatives. For example, a 2014 Urban Land Institute (ULI) Report estimated that the downtown, if redeveloped, could support 400-600 new rental units or 150-250 rehabilitated or new construction for-sale housing units, which would improve the availability of housing proximate to these areas. This is particularly relevant for the Downtown Gateway District, where redevelopment opportunity is greatest.

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

### **DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS**

According to the National Broadband Availability Map (NBAM) created by the National Telecommunication and Information Administration (NTIA) of the Department of Commerce, as well as the NTIA's BroadbandUSA initiative, broadband internet access is critical in supporting economic opportunity among low- and moderate-income households. Access to the internet supports a household's connection to employment, education, and healthcare, as well as government services and social networks. For example, in today's society, simply applying for a job, completing a homework assignment, or even making a doctor appointment is dependent on internet access. Therefore, all low- and moderate-income neighborhoods need access to broadband wiring and connections in order for residents to participate equitably in society.

Although most neighborhoods in the City of Clearwater already have broadband wiring and connections in-place, according to the NTIA, the primary reasons why lower income households do not utilize broadband service are two-fold: (1) there is no working computer in the household and/or (2) internet service subscriptions are unaffordable. Because sufficient service provider coverage already exists in the City of Clearwater (see below), the main barriers to digital inclusion and thus equitable participation in society include limited access to working computers and the high cost of internet service subscriptions.

### **DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION**

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map (<https://broadbandmap.fcc.gov>), the City of Clearwater is already well-served by broadband providers. The broadband technology available in the City includes ADSL, cable, fiber, fixed wireless, satellite, and other mediums. As defined by the FCC, broadband capability requires consumers to have access to actual download speeds of at least 25 Mbps and actual upload speeds of at least 3 Mbps (i.e., 25/3 Mbps).

Nearly the entire city (99.99% of the population) is served by three or more fixed residential broadband providers at speeds of up to 25/3 Mbps (downstream/upstream, June 2019). This is slightly higher than

the statewide percentage of 96.30%. For speeds greater than 25/3 Mbps (e.g. 100/10 or 250/25), service is less available and more area dependent. For example, while most of the City's core is served by three or more providers that offer speeds of 100/10 Mbps, many areas at the City's periphery to the west and southeast are served by only one or two providers that offer speeds of 100/10 Mbps. These areas include downtown Clearwater, North Greenwood, and Lake Bellevue, as well as neighborhoods south of Gulf-to-Bay Boulevard. However, for typical speeds, the City already has sufficient competition between broadband service providers. For CDBG-eligible areas, most low- and moderate-income neighborhoods are already served by three or more providers at speeds of up to 25/3 Mbps. The broadband service providers in these areas include Frontier Communications Corporation (ADSL, Fiber), WideOpenWest Finance, LLC (Cable, Fiber), Charter Communications (Cable), ViaSat, Inc. (Satellite), VSAT Systems, LLC (Satellite), and Hughes Network Systems, LLC (Satellite). [Source: Broadband availability in Federal Communications Commission (FCC) Form 477]

## MA-65 Hazard Mitigation

### **DESCRIBE THE JURISDICTION’S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE**

Tampa Bay Regional Planning Council (TBRPC)’s 2017-2021 Tampa Bay Comprehensive Economic Development Strategy (CEDS) planning document (including Pinellas County and its jurisdictions), identifies resiliency as one of its primary goals. The Tampa Bay region, with its coastal development and tourism industries, has significant exposure to natural disasters/environmental risks due to its geographic location directly on the Gulf of Mexico and Tampa Bay. These risks include flooding of public infrastructure and private property, including impacts to drinking water and wastewater systems. Situated directly on the Gulf of Mexico, Clearwater Harbor/Intracoastal Waterway, and Old Tampa Bay, the City of Clearwater is likely to experience many of these risks first-hand.

Based upon the National Oceanic and Atmospheric Administration (NOAA) “High” sea level rise projection from the “Recommended Projection of Sea Level Rise in the Tampa Bay Region” (2019) developed by the Tampa Bay Climate Science Advisory Panel (CSAP), the TBRPC developed maps depicting a 2.95-foot rise in sea level by 2060. This report noted that many coastal areas in Pinellas County, Manatee County, and Hillsborough counties will be inundated, but inundation will not threaten inland areas.

Based on the 2.95-foot rise in sea level by 2060, the TBRPC projects that the composite effects of sea-level rise in Pinellas County by 2060 may result in a reduction of 33,000 jobs, 58,000 population, 31,000 labor force participants, \$5 billion in gross regional product, and \$5 billion in personal income. Cumulatively, between the years 2020 and 2060 (40 years), reductions may be as high as \$89 billion in gross regional product and \$81 billion in personal income within Pinellas County alone. As one of the more populous coastal cities in Pinellas County, the City of Clearwater is also at-risk for these economic effects of sea-level rise.

### **DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS**

Comparing the locations of CDBG-eligible low- and moderate-income block groups within the City of Clearwater to potential inundation from 3-foot sea level rise as mapped by NOAA’s Office for Coastal



Management (<http://coast.noaa.gov/slr>), the most vulnerable households live coastally near Clearwater Beach and downtown, along the floodplain of Stevenson Creek in the North Greenwood neighborhood, or coastally between US 19 or McMullen Booth Road and Old Tampa Bay. Fortunately, the majority of the City's low- and moderate-income block groups are located inland and may be unaffected by sea level rise.

According to the TBRPC, the risks resulting from coastal inundation may include transportation disruptions during storm events, increased costs of homeowner insurance, physical damage to critical infrastructure (including drinking water and wastewater systems), exacerbated nuisance flooding, and increased threats from polluted stormwater run-off into Tampa Bay and the Gulf of Mexico. As land becomes increasingly inundated and unusable, the loss of jobs and increasing housing costs (including property taxes, insurance, and maintenance) will make living in these areas increasingly unaffordable to many, putting some households at-risk of homelessness if they cannot afford to relocate.

# STRATEGIC PLAN



## SP-05 Overview

### STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the program years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them.

The Strategic Plan consists of the following subsections:

- Overview
- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals Summary
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

The City of Clearwater Strategic Plan is structured around seven (7) goals in administering the City's housing and community development programs. Each goal is accompanied by corresponding objectives toward meeting that goal. These goals and objectives are as follows:

***GOAL: PROGRAM ADMINISTRATION***

**ADMINISTER THE CITY OF CLEARWATER’S FEDERALLY FUNDED GRANT PROGRAMS TO IMPLEMENT THE GOALS OF THE FIVE-YEAR CONSOLIDATED PLAN.**

***GOAL: HOUSING***

**PROVIDE AVAILABILITY OF, AND ACCESSIBILITY TO, DECENT AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF CLEARWATER.**

Objective 1: Preserve the existing housing stock.

Objective 2: Increase the availability of affordable housing units.

Objective 3: Assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.

Objective 4: Provide mortgage assistance for low- and moderate-income homebuyers.

Objective 5: Provide rental and utility assistance for low- and moderate-income persons.

***GOAL: HOMELESSNESS***

**HELP TO PREVENT AND REDUCE HOMELESSNESS WITHIN THE CITY OF CLEARWATER.**

Objective 1: Support programs that offer shelter facilities and beds for the homeless.

Objective 2: Assist agencies that engage in homeless prevention and service programs.

***GOAL: NON-HOMELESS SPECIAL NEEDS***

**EXPAND THE ACCESSIBILITY AND COORDINATION OF SOCIAL SERVICES TO CITY OF CLEARWATER SPECIAL NEEDS POPULATIONS.**

Objective 1: Support construction, expansion, and improvement of facilities that assist the elderly, frail/elderly, disabled, veterans, and other populations with special needs.

Objective 2: Support programs to assist the elderly, frail/elderly, disabled, veterans, and other populations with special needs.

***GOAL: COMMUNITY DEVELOPMENT AND PUBLIC SERVICES***

**ENHANCE THE LIVING ENVIRONMENT FOR PERSONS IN LOW- AND MODERATE-INCOME AREAS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES, PUBLIC SERVICE PROGRAMS, AND ELIMINATION OF BLIGHT.**

Objective 1: Support the construction, expansion, and improvement of public facilities in low- and moderate-income areas.

Objective 2: Encourage and support programs that promote neighborhood safety and security, youth accountability and mentoring, and community outreach to underserved populations in low- and moderate-income areas.

Objective 3: Support agencies that offer meal and/or food bank services for persons and families of low- and moderate-income.

Objective 4: Support the construction, expansion, and improvement of public parks, infrastructure, and utilities in low- and moderate-income areas.

Objective 5: Eliminate blighted conditions through code enforcement and demolition in low- and moderate-income areas.

***GOAL: ECONOMIC DEVELOPMENT***

**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.**

Objective 1: Support building façade programs in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas.

Objective 2: Support non-profit organizations in developing facilities that support the local economy.

Objective 3: Support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

***GOAL: EMERGENCY / DISASTER RESPONSE***

**PROVIDE ASSISTANCE PRIOR TO, DURING AND AFTER A COMMUNITY EMERGENCY AND/OR DISASTER EVENT TO PREPARE FOR AND/OR MITIGATE LOSS, PROTECT DURING AN EVENT, AND AID WITH RECOVERY.**

Objective 1: Provide assistance for activities that meet a particular urgent need or to prepare for, respond to, and recover from an event triggering a local, state, or national emergency declaration.

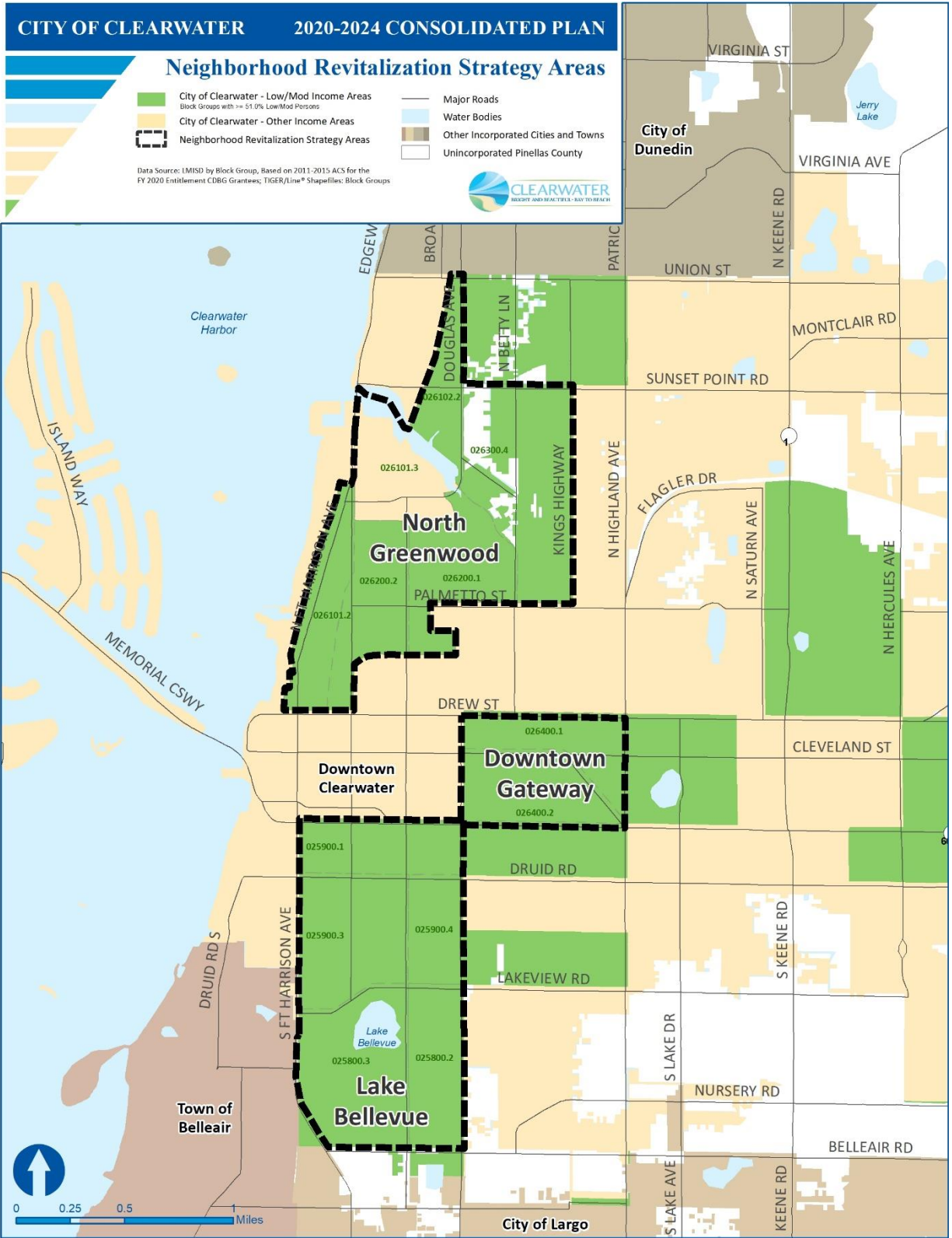
## SP-10 Geographic Priorities

### GENERAL ALLOCATION PRIORITIES

#### *Describe the basis for allocating investments geographically within the City.*

Four (4) areas have been designated as either Local Target Areas or Strategy Areas within the City of Clearwater (see **Map 2** and **Table 49**). These are Citywide Low- and Moderate-Income Areas, Lake Bellevue Neighborhood Revitalization Strategy Area, Downtown Gateway District Neighborhood Revitalization Strategy Area (formerly known as East Gateway District), and North Greenwood Neighborhood Revitalization Strategy Area. These neighborhoods were previously identified in the 2016-2019 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas continued for the 2020-2024 Consolidated Plan were confirmed through the citizen participation process, which consisted of 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.

MAP 2 – Neighborhood Revitalization Strategy Areas Map



**TABLE 49: GEOGRAPHIC AREA**

<b>1. Area Name: Citywide Low- and Moderate-Income Areas</b>
<b>Area Type:</b> Local Target Area
<b>Type of Revitalization Effort:</b> Comprehensive
<p><b>Identify the neighborhood boundaries for this target area.</b></p> <p>The Citywide Low- and Moderate-Income Areas Local Target Area is bounded by the City of Clearwater incorporated limits and is further limited to CDBG eligible areas (i.e., Block Groups where 51% or more of the population is low- and moderate-income).</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p> <p>See “Needs Assessment” and “Market Analysis”.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p> <p>See “The Process.”</p>
<p><b>Identify the needs in this target area.</b></p> <p>This area includes all eligible low- and moderate-income areas of the City of Clearwater and any housing and/or community development needs identified therein.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p> <p>See “Strategic Plan”.</p>
<p><b>Are there barriers to improvement in this target area?</b></p> <p>See “Strategic Plan”.</p>
<b>2. Area Name: Lake Bellevue Neighborhood Revitalization Strategy Area</b>
<b>Area Type:</b> Strategy Area
<b>HUD Approval Date:</b> 2000
<p><b>Identify the neighborhood boundaries for this target area.</b></p> <p>The Lake Bellevue Neighborhood Revitalization Strategy Area (NRSA) is bounded by South Missouri Avenue to the east, South Ft. Harrison Avenue to the west, Chestnut Street/Court Street to the north, and Belleair Road to the south. The Lake Bellevue NRSA corresponds to Census Tract 258.00, Block Groups 2, and 3, and Census Tract 259.00, Block Groups 1, 3, and 4.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p> <p>All of the City’s NRSA’s are characterized by older housing stock, a lack of owner equity, sporadic “strip” commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The Lake Bellevue NRSA, in particular, is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD FY2020 LMISD, the Lake Bellevue NRSA has a low- and moderate-income population of 75%.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p> <p>This area was designated as a NRSA in the year 2000. Representatives of the Lake Bellevue neighborhood attended a Community Meeting held on February 4, 2020. During that meeting, attendees confirmed the Lake Bellevue NRSA’s need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; assistance for the elderly and persons with disabilities; and public parks and infrastructure as their highest priorities. Additionally, 1% of the respondents to the Community Survey conducted from January 17, 2020 through March 27, 2020 reported that they were residents of the Lake Bellevue neighborhood; however, some respondents wrote-in “just south of Lake Bellevue and Ross Norton”. Approximately 12% of survey respondents own a business in the Lake Bellevue neighborhood.</p>



**Identify the needs in this target area.**

The needs of the Lake Bellevue NRSA include (1) Housing activities such as housing rehabilitation, additional affordable housing units (single-family) and assisted rental units, and homebuyer and rental assistance; (2) Homeless activities such as prevention, shelters, permanent supportive housing, continued coordination with the Continuum of Care, reentry facilities/services for persons leaving prison, substance abuse and behavioral counseling services; and services for the veteran population; (3) Non-homeless special needs activities such as pedestrian crosswalk enhancements for visibility/accessibility, utility assistance for persons on fixed/limited incomes (e.g. elderly or persons with disabilities), and a one-stop community resource center or directory to list available public services; and (4) Community development activities such as public safety improvements (e.g. pedestrian crosswalks), bus stop benches, park improvements at Belmont Park (e.g. park acquisition/master plan) and Ross Norton (e.g. lighting at night and shade during day), more greenspace in general, and a one-stop community resource center or directory to list available public services.

**What are the opportunities for improvement in this target area?**

The greatest opportunity for improvement in the Lake Bellevue NRSA is coordination with other City planning efforts, particularly in terms of public parks (e.g. Belmont Park) and infrastructure improvements. The City is moving forward with an acquisition/master plan for Belmont Park, which will add recreation amenities to the community. Additionally, a one-stop resource center or directory of available community services may help to connect residents with complimentary programs. This neighborhood's focal point is the Ross Norton Recreation & Aquatic Complex/Extreme Sports Park, which serves as a community center. Because the Ross Norton Recreation Complex is well-used, there is limited space to add a one-stop resource center; therefore, this need would need to be met through a different or additional facility off-site.

**Are there barriers to improvement in this target area?**

Possible barriers to improvement in the Lake Bellevue NRSA are high land costs and rising home values, as well as concerns of neighborhood incompatibility with regard to new development. Moreover, few buildings are suitable or available to support the community service programs most requested by residents. Additionally, the perception of widespread homelessness in the neighborhood is a barrier to investment.

**3. Area Name: Downtown Gateway District Neighborhood Revitalization Strategy Area**

**Area Type:** Strategy Area

**HUD Approval Date:** 2009

**Identify the neighborhood boundaries for this target area.**

The Downtown Gateway District Neighborhood Revitalization Strategy Area (NRSA) is bounded by Highland Avenue to the east, Missouri Avenue to the west, Drew Street to the north, and Court Street to the south. The Downtown Gateway District NRSA corresponds to Census Tract 264.00, Block Groups 1 and 2.

**Include specific housing and commercial characteristics of this target area.**

All of the City's NRSA's are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The Downtown Gateway District NRSA, in particular, is developed at approximately 80% residential and 20% nonresidential (Source: Florida Department of Revenue, 2018). Residential development is comprised of single-family, multi-family, and condominium structures and most units are renter-occupied. The Downtown Gateway District NRSA has a higher rate of vacancy and a higher rate of poverty than other areas of the City. Property values are also low in comparison. According to HUD FY 2020 LMISD, the Downtown Gateway District has a low- and moderate-income population of 82%.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

This area was designated as a NRSA in the year 2009, in conjunction with the development of the Downtown Gateway District NRSA document. Previous findings of slum and blight were produced in 2002, with a redevelopment area designation in 2004, and an action program in 2008. Representatives of the Downtown Gateway District attended a Community Meeting held on February 4, 2020. During that meeting, attendees confirmed the Downtown Gateway District NRSA's need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; assistance for the elderly and persons with disabilities; and public parks and infrastructure as their highest priorities. Additionally, less than 1% of the respondents to the Community Survey conducted from January 17, 2020 through March 27, 2020 reported that they were residents of the Downtown Gateway District.

**Identify the needs in this target area.**

The needs of the Downtown Gateway District NRSA include (1) Housing activities such as housing rehabilitation, additional affordable housing units (single-family) and assisted rental units, and homebuyer and rental assistance; (2) Homeless activities such as prevention, shelters, permanent supportive housing, continued coordination with the Continuum of Care, reentry facilities/services for persons leaving prison, substance abuse and behavioral counseling services; and services for the veteran population; (3) Non-homeless special needs activities such as pedestrian crosswalk enhancements for visibility/accessibility, utility assistance for persons on fixed/limited incomes (e.g. elderly or persons with disabilities), and a one-stop community resource center or directory to list available public services; and (4) Community development activities such as public safety improvements (e.g. pedestrian crosswalks), bus stop benches, park improvements at Belmont Park (e.g. park acquisition/master plan) and Ross Norton (e.g. lighting at night and shade during day), more greenspace in general, and a one-stop community resource center or directory to list available public services.

**What are the opportunities for improvement in this target area?**

The greatest opportunity for improvement in the Downtown Gateway District neighborhood is the implementation of the East Gateway District Vision Plan, which was completed in 2012. This plan, in coordination with other City planning efforts, presents a detailed strategy from improving the Downtown Gateway District. Additionally, during the Consolidated Plan citizen participation process, residents identified pedestrian crosswalk enhancements and park improvements as priority needs. Specifically, improved public safety in the form of pedestrian access/connectivity could be addressed through the installation of mid-block crosswalks on Gulf-to-Bay Blvd. and other Downtown Gateway District roadways.

**Are there barriers to improvement in this target area?**

The greatest barriers to improvement in the Downtown Gateway District include the perception of crime and homelessness in the neighborhood, as well as neighborhood appearance (i.e., blight) and pedestrian safety. These barriers were identified in the 2012 East Gateway District Vision Plan and during the February 4, 2020, Community Meeting. Additional barriers to improvement, as identified in the 2009 NRSA document include engagement of elderly, low-income, non-English speaking, or undocumented residents, lack of funding for social services, obsolete land uses and nonconforming parcels, and a limited supply of developable properties.

**4. Area Name: North Greenwood Neighborhood Revitalization Strategy Area**

**Area Type:** Strategy Area

**HUD Approval Date:** 2000

**Identify the neighborhood boundaries for this target area.**

The North Greenwood Neighborhood Revitalization Strategy Area (NRSA) is bounded by Kings Highway to the east, N. Osceola Avenue to the west, Union Street/Sunset Point Road to the north, and Drew Street/Maple Street/Palmetto Street to the south. The North Greenwood NRSA corresponds to Census Tract 261.01, Block Groups 2 and 3; Census Tract 261.02, Block Group 2; Census Tract 262.00, Block Groups 1 and 2; and Census Tract 263.00, Block Group 4.

**Include specific housing and commercial characteristics of this target area.**

All of the City's NRSAs are characterized by older housing stock, a lack of owner equity, sporadic "strip" commercial development that is not compliant with City codes for zoning conformity or accessibility, and property values that are generally depressed in comparison to the balance of the City. The North Greenwood NRSA, in particular, is predominately residential. A large percentage of the population is considered low- to moderate-income and a significant percentage of the population is living below poverty level. According to HUD FY 2020 LMISD, the North Greenwood NRSA has a low- and moderate-income population of 58%.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

This area was designated as a NRSA in the year 2000. Representatives of the North Greenwood neighborhood attended a Community Meeting held on February 5, 2020. During that meeting, attendees confirmed the North Greenwood NRSA's need for continued housing and community development funding by identifying affordable housing; homeless facilities and services; behavioral/mental health services; public facilities (e.g. youth, seniors, arts, cultural, etc.) and infrastructure; and economic development as their highest priorities. Additionally, 6% of the respondents to the Community Survey conducted from January 17, 2020 through March 27, 2020 reported that they were residents of the North Greenwood neighborhood; however, some respondents wrote-in "South Greenwood".

**Identify the needs in this target area.**

The needs of the North Greenwood NRSA include (1) Housing activities such as affordable owner and rental housing, housing rehabilitation and repair (including energy efficiency), utility assistance, and down payment assistance; (2) Homeless activities such as improved shelter facilities and services, equitable distribution of homeless resources, affordable housing, and shelter locations, improved coordination with Continuum of Care, and outreach for homeless families and homeless families living with non-homeless families; (3) Non-homeless special needs activities such as mental/behavioral health services and substance abuse treatment programs; and (4) Community development activities such as improvements to existing community buildings/facilities used as activity centers (e.g. youth, seniors, arts, cultural, etc.), development of a Hispanic cultural center, maintenance of public infrastructure and common areas, longer public recreation center/library hours to allow more access, transportation services/assistance, and business/façade improvements.

**What are the opportunities for improvement in this target area?**

Potential opportunities in the North Greenwood NRSA, as identified during the February 5, 2020, Community Meeting, include housing rehabilitation for energy efficiency to lower utility costs, rehabilitation/retrofitting of existing buildings/facilities for community use (e.g. youth, seniors, arts, cultural, etc.), public infrastructure and community art projects, and economic development activities including business/façade improvements and emphasis on hiring residents to work on projects that are funded with CDBG and HOME programs (e.g. minority/women-owned businesses, registration process, advertise/promote more awareness). Participants at the February 5, 2020 Community Meeting identified the MLK Center, African American Museum, Arts for Life Center, and Elks Lodge as buildings/facilities for potential rehabilitation/retrofitting for community use.

**Are there barriers to improvement in this target area?**

Possible barriers to improvement in the North Greenwood NRSA include increasing utility costs, a lack of affordable housing of all types, perceptions about concentrated homelessness and insufficient efforts to address homelessness, and ongoing maintenance of public infrastructure.

**Table 49 – Geographic Priority Areas**

## SP-25 Priority Needs

### PRIORITY NEEDS NARRATIVE

The Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Clearwater has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see **Table 50**). The priority needs were confirmed through the citizen participation process including community and service provider meetings held on February 4-5, 2020 and February 27, 2020, an online community survey conducted January 17, 2020 through March 27, 2020, and meetings with staff of the City's Economic Development and Housing Department.

**TABLE 50: PRIORITY NEEDS SUMMARY**

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Program Administration	Low	N/A	Citywide Low/Mod Areas, NRSAs	Program Administration
Housing Rehabilitation (Owner and Rental)	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Housing New Construction (Owner and Rental)	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Homeowner Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Rental Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Housing
Behavioral/Mental Health & Substance Abuse Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs
Facilities/Services for Homeless Adults & Families	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Case Management	High	Homeless Subpopulations	Citywide Low/Mod Areas, NRSAs	Homelessness
Health Services	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Facilities/Services for Youth	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Facilities/Services for Seniors/Elderly	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Facilities/Services for Persons with Disabilities	High	Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Non-Homeless Special Needs
Transportation Services	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Legal Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Nutrition/Food Services	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Public Utility/Infrastructure Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Public Park Improvements	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Resource & “One-Stop” Referral Centers	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Community Building/Facility Rehabilitation/Retrofit	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Pedestrian/Sidewalk, Transit, & Roadway Improvements	High	Income Level (Low/Mod), Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Code Enforcement/Blight Elimination	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Community Outreach & Public Safety/Security	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Community Development & Public Services
Employment Assistance/ Job Training	High	Income Level (Low/Mod), Homeless Subpopulations, Non-Homeless Special Needs	Citywide Low/Mod Areas, NRSAs	Homelessness, Non-Homeless Special Needs, Community Development & Public Services
Building Façade Improvements	Low	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development
Economic Opportunity/ Business Assistance	High	Income Level (Low/Mod)	Citywide Low/Mod Areas, NRSAs	Economic Development

**Table 50 – Priority Needs Summary**

## SP-30 Influence of Market Conditions

**TABLE 51: INFLUENCE OF MARKET CONDITIONS**

Affordable Housing Type	Describe the Clearwater housing market characteristics that would substantiate the need for this funding type/program.
Tenant Based Rental Assistance (TBRA)	Market conditions that substantiate the need for TBRA are monitored by the Clearwater Housing Authority. Tenant-based vouchers are by far the most common voucher used in Clearwater. The average annual income of residents using TBRA is \$11,856. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 1,084 TBRA vouchers are in use, approximately 6,000 households in Clearwater have extremely low incomes.
TBRA for Non-Homeless Special Needs	Market conditions that substantiate the need for TBRA for Non-Homeless Special Needs are monitored by the Clearwater Housing Authority. Non-Homeless Special Needs populations have a high need for TBRA, while at the same time needing improved accessibility within housing. Approximately 500 elderly program participants and disabled families receive TBRA. The number of families requesting accessibility features is 1,084. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	Market conditions that substantiate the need for new housing unit production are monitored by the City of Clearwater Housing Division. A shortage of affordable housing units exists for low- and extremely low-income groups, including both renter and owner households earning less than 50% HAMFI. The lack of appropriate sites and high land values has contributed to the loss of affordable units.
Rehabilitation	Market conditions that substantiate the need for housing rehabilitation are monitored by the City of Clearwater Housing Division. Over half (56%) of renter-occupied housing units have at least one housing problem, while a large percentage (28%) of owner-occupied housing units have at least one housing problem. Furthermore, more than half of all occupied housing units were built prior to 1980 and are more than 40 years old. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction.
Acquisition, including preservation	Market conditions that substantiate the need for housing acquisition, including preservation, are monitored by the City of Clearwater Housing Division. The Housing Division continuously seeks to acquire affordable housing when feasible. Historic preservation/restoration within low- and moderate-income neighborhoods was not identified as a priority need during the citizen participation process.

**Table 51 – Influence of Market Conditions**

## SP-35 Anticipated Resources

### 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 52**.

The City of Clearwater anticipates a total allocation of \$837,360 in CDBG funding for the 2020-2021 program year. Program income for CDBG is expected to be approximately \$713,000 (including \$575,000 in converted NSP3 funds, \$48,000 from the revolving loan programs, and \$90,000 in other income), and approximately \$1,145,000 in prior-year resources from the revolving loan programs. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public facilities and services (including homeless and special needs activities), economic development, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of \$431,436 in HOME funding for the 2020-2021 program year. Program income for HOME is expected to be approximately \$96,000, with approximately \$2,292,492 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, down payment assistance, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2020-2024) is based on an estimated annual allocation of \$825,000 in CDBG funds with anticipated program income of \$105,000 annually, and \$410,000 in HOME funds with anticipated program income of \$96,000 annually for each of the subsequent program years. This results in an estimated total funding amount of \$3,780,000 and \$2,024,000, respectively, over the remaining four-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 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 against 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 first 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 2020-2021 Annual Action Plan. See **Table 55**.

**TABLE 52: ANTICIPATED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1, Annual Allocation: \$	Expected Amount Available Year 1, Program Income: \$	Expected Amount Available Year 1, Prior Year Resources: \$	Expected Amount Available Year 1, Total: \$	Expected Amount Available Remainder of Consolidated Plan 2021-2024: \$	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$837,360	\$713,000	\$1,145,000	\$2,695,360	\$3,780,000	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.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$431,436	\$96,000	\$2,292,492	\$2,819,928	\$2,024,000	The Federal HOME allocation will be used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public – State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	1,247,741	125,000	120,000	1,492,741	2,480,000	The State SHIP allocation will be used to match federal funding for housing activities.

\*HUD 2020 Formula Allocation

Notes: 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 2020. These amounts will be updated during the 2020 program year close-out.

**Table 52 – Anticipated Resources**

**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 against HOME dollars.

**IF APPROPRIATE, DESCRIBE PUBLICLY 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. 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, Economic Development, and Emergency/Disaster Response. 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 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.

## SP-40 Institutional Delivery Structure

### EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS

**Table 53** shows the institutional structure through which the City of Clearwater will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in **Table 53**, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Clearwater’s Economic Development and Housing Department, along with other City divisions and departments, including Engineering, Parks & Recreation, Public Utilities, and Planning & Development (including Code Enforcement). These divisions and departments carryout objectives related to housing and community development. The City’s Neighborhood & Affordable Housing Advisory Board (NAHAB) provides oversight to the administration of the City’s CDBG and HOME programs. Additionally, the Clearwater Housing Authority oversees public housing and other publicly assisted housing programs within the City. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. The Pinellas County Homeless Leadership Alliance functions as the region’s Continuum of Care (CoC) agency, serving Pinellas County and the City of Clearwater. The Homeless Leadership Alliance includes multiple member agencies.

**TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Clearwater Economic Development & Housing Department	Government Agency	Planning, Affordable Housing (Ownership/Rental), Community Development (Public Facilities, Neighborhood Improvements, Public Services, Economic Development)	Jurisdiction
Neighborhood & Affordable Housing Advisory Board (NAHAB)	Other (Government Advisory Board)	Planning, Affordable Housing (Ownership/Rental), Community Development (Public Facilities, Neighborhood Improvements, Public Services, Economic Development)	Jurisdiction
Pinellas County	Government Agency	Planning	Region
Clearwater Housing Authority	PHA	Public Housing	Jurisdiction
Pinellas County Homeless Leadership Alliance (CoC)	Nonprofit Organization	Homelessness, Non-Homeless Special Needs	Region

**Table 53 – Institutional Delivery Structure****ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE**

The City of Clearwater has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs and youth programs (see **Table 54**). These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

**TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Food banks/nutrition assistance and “help with chores” programs available to seniors (Non-Targeted)	X		

**Table 54 – Homeless Prevention Services Summary**

**DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)**

The Pinellas County Homeless Leadership Alliance is designated as the lead agency for the CoC, which is tasked with addressing homelessness in Pinellas County and the City of Clearwater. The Homeless Leadership Alliance oversees the Homeless Management Information System (HMIS) for the area and serves to coordinate systems of care through regular meetings and working groups. The Homeless Leadership Alliance is also responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations. These organizations offer services to the homeless population, including prevention services, street outreach and supportive services. Examples of such organizations include Religious Community Services, Salvation Army, and Homeless Empowerment Program (HEP), among others.

**DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE**

With the exception of utilities assistance, most services are available to the community at large and to the homeless. Some services are not targeted to persons with HIV/AIDS. Services not specifically targeted to persons with HIV/AIDS include utilities assistance, childcare, education, transportation, and food banks/nutrition programs. While these services are important, services for persons with HIV/AIDS were not identified as a priority need during the citizen participation process. Priority needs corresponding to persons experiencing homelessness were substance abuse and behavioral/mental health services, services for homeless youth and youth aging-out of foster care, homeless facilities and shelters, and case management.

**PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS**

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Continue to support programs that assist the homeless or those at risk of becoming homeless through identification of funding sources, technical assistance with applications, and other means of support.

- Support non-profit service providers that offer substance abuse and mental health services, services for homeless youth, homeless facilities and shelters, case management, and other activities to prevent and reduce homelessness.
- Assist the Pinellas County Homeless Leadership Alliance, as the lead agency for the Continuum of Care, in their efforts to improve coordination between service providers.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.



SP-45 Goals Summary

TABLE 55: FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Needs Addressed	Funding (Five-Year Total)	Goal Outcome Indicator
Program Administration	Other: Administration	2020	2024	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas, NRSAs	Program Administration	CDBG – \$1,072,183; HOME – \$245,698; SHIP – \$355,715	Other: 0 Other (N/A)
Housing	Affordable Housing, Public Housing	2020	2024	Provide decent affordable housing	Affordability	Citywide Low- and Moderate-Income Areas, NRSAs	Housing Rehabilitation; Housing New Construction; Homeowner Assistance; Rental Assistance	CDBG – \$1,360,175; HOME – \$4,564,526; SHIP – \$3,617,026	Rental Units Constructed: 95 Household/Housing Units; Rental Units Rehabilitated: 75 Household/Housing Units; Homeowner Housing Added: 145 Household/Housing Units; Direct Financial Assistance to Homebuyers: 50 Households Assisted; TBRA/Rapid Rehousing: 195 Households Assisted; Buildings Demolished: 5 Buildings
Homelessness	Homeless	2020	2024	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas, NRSAs	Behavioral/Mental Health & Substance Abuse Services; Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care; Facilities/Services for Homeless Adults & Families; Case Management; Legal Services; Nutrition/Food Services; Employment Assistance/Job Training	CDBG – \$1,369,555; HOME – \$0; SHIP – \$0	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 2,815 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 2,815 Persons Assisted; Homeless Person Overnight Shelter: 2,815 Persons Assisted; Homeless Prevention: 1,875 Persons Assisted; Housing for Homeless Added: 30 Household/Housing Units
Non-Homeless Special Needs	Non-Homeless Special Needs	2020	2024	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas, NRSAs	Behavioral/Mental Health Services & Substance Abuse Services; Facilities/Services for Seniors/Elderly; Facilities/Services for Persons with Disabilities; Legal Services; Nutrition/Food Services; Employment Assistance/Job Training	CDBG – \$1,238,228; HOME – \$0; SHIP – \$0	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 1,875 Persons Assisted; Public Services Activities other than Low/Mod Income Housing Benefit: 2,815 Persons Assisted; TBRA/Rapid Rehousing: 375 Households Assisted

Goal Name	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Needs Addressed	Funding (Five-Year Total)	Goal Outcome Indicator
Community Development & Public Services	Non-Housing Community Development	2020	2024	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas, NRSAs	Behavioral/Mental Health Services & Substance Abuse Services, Health Services; Facilities/Services for Youth; Transportation Services; Legal Services; Nutrition/Food Services; Public Utility/Infrastructure Improvements; Public Park Improvements; Community Resource & “One-Stop” Referral Centers; Community Building/Facility Rehabilitation/Retrofit; Pedestrian/Sidewalk; Transit, & Roadway Improvements; Code Enforcement/Blight Elimination; Community Outreach & Public Safety/Security	CDBG – \$1,135,042; HOME – \$33,704; SHIP – \$0	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 9,390 Persons Assisted; Public Service Activities other than Low/Mod Income Housing Benefit: 10,320 Persons Assisted
Economic Development	Non-Housing Community Development	2020	2024	Create economic opportunities	Sustainability	Citywide Low- and Moderate-Income Areas NRSAs	Economic Development; Building Façade Improvements; Economic Opportunity/Business Assistance	CDBG – \$300,176; HOME – \$0; SHIP - \$0	Façade Treatment/Business Building Rehabilitation: 8 Businesses; Jobs Created/Retained: 400 Jobs; Businesses Assisted: 1,000 Businesses Assisted
Emergency/Disaster Response	Other: Emergency/Disaster Response	2020	2024	Create suitable living environments	Availability/Accessibility	Citywide Low- and Moderate-Income Areas, NRSAs	TBD based on urgent need	CDBG – \$0; HOME – \$0; SHIP – \$0	Other: 0 Other (N/A)

Note: 20% of CDBG Entitlement Grant and 10% of the HOME Entitlement Grant will be reserved for Administration and Planning Activities; “NRSAs” include Lake Bellevue, Downtown Gateway, and North Greenwood.

Table 55 – Goals Summary

## GOAL DESCRIPTIONS

The City of Clearwater Strategic Plan is structured around seven (7) goals in administering the City's housing and community development programs over the next five years. These goals are:

1. Program Administration – Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.
2. Housing – Provide availability of, and accessibility to, decent affordable housing for residents of the City of Clearwater.
3. Homelessness – Help to prevent and reduce homelessness within the City of Clearwater.
4. Non-Homeless Special Needs – Expand the accessibility and coordination of social services to City of Clearwater special needs populations.
5. Community Development and Public Services – Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight.
6. Economic Development – 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.
7. Emergency/Disaster Response – Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery.

## **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 91.315(B)(2)**

The Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the term of the Strategic Plan. These goals must be described in quantitative terms. The City of Clearwater has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the planning period to arrive at a total funding allocation and quantity for each outcome indicator.

Through annual CDBG and HOME allocations, the City will provide affordable housing activities to support approximately 112 income-eligible non-homeless and 75 special needs households annually, or approximately 935 households over the five-year planning period. Activities to support income eligible

non-homeless and special needs households may include rehabilitation of existing units, construction of new units, acquisition for affordable housing, down payment assistance, as well as public service activities (such as new homebuyer education) for low- and moderate-income housing benefit.

## SP-50 Public Housing Accessibility and Involvement

### NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

The Public Housing Authority for the City of Clearwater is the Clearwater Housing Authority (CHA). The CHA is a “High Performer Agency” and aims to build communities with innovative programs, sustain a dignified and desirable environment and create alliances to nurture self-sufficiency. The CHA is recognized throughout the state and nation as being a very progressive housing authority. Their mission is to lead in creating housing opportunities to enhance the lives of those they serve. The Clearwater Housing Authority’s website is <http://www.clearwaterhousingauth.org/>.

According to the Five-Year and Annual PHA Plans for the CHA, the following specific goals and objectives will enable the agency to serve the needs of low and very-low income, and extremely-low income families over the next five years (Source: CHA 5-Year PHA Plan):

1. Continue to search for affordable housing opportunities.
  - a. CHA will explore various financing opportunities and collaborative relationships with community agencies for the development or acquisition of affordable housing.
2. Encourage and support self-sufficiency.
  - a. CHA will explore various financing opportunities and collaborative relationships with community agencies for development or acquisition of affordable housing.
3. Housing Choice Voucher (HCV) Program Opportunities.
  - a. CHA will apply for additional Housing Choice Vouchers when available such as VASH, FUP, and TPVs for Foster Youth.
  - b. CHA will issue Request for Proposal(s) to work with community agencies for additional project-based vouchers, focusing on one or more of the following: homeless families, homeless families with children, elderly, disabled and/or veterans.
  - c. To assist one of the most vulnerable populations, CHA will implement the HCV Elderly waiting list preference for City of Clearwater residents.
  - d. CHA will open the HCV waiting list within 12 months.

It is important to note that income-eligible residents of CHA’s programs are also eligible for all of the City’s affordable housing programs.

The CHA’s public housing program provides federally subsidized rental properties. Residents pay only a portion of their rent based on income. The CHA manages 238 public housing units. The units are located in scattered sites and two high-rise apartment buildings (Barbee Towers and Ralph Richards Towers) limited to persons 50 years of age or older (203 units), Paradise Trail Apartments (13 units), Fairway Gardens (20 units), and Palmetto Properties (2 units). Additionally, the CHA administers 1,340 Housing Choice Vouchers (HCVs), according to the HUD PIH Information Center (PIC).

### **ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS**

In its 5-Year PHA Plan for the fiscal year beginning in April 2020, the CHA will submit a voluntary conversion plan in the second quarter of 2020. Tenant Protection Vouchers will be issues to all residents currently residing in public housing units, and the CHA will abide by all application relocation activities. CHA will ensure resident involvement and participation during the conversion process. After voluntary conversion, the CHA will maintain the scattered sites and two high-rise apartment buildings (Barbee Towers and Ralph Richards Towers) as an affordable property using a combination of market-rate, tenant-based, and project-based voucher assistance. Paradise Trail Apartments, Fairway Gardens, and Palmetto Properties will be sold to other housing authorities, non-profit service providers, or fee simple. The CHA intends to maintain and use all proceeds from the sale of the properties to purchase affordable housing.

### **IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?**

The City’s Public Housing Authority is not listed as a qualified PHA and is therefore not exempted from submittal of an annual PHA plan. The PHA has submitted its PHA plan for the current year (2020), has received satisfactory PHAS scores, and is not designated as “troubled”.

### **IF APPLICABLE, PLAN TO REMOVE THE ‘TROUBLED’ DESIGNATION**

Not applicable. See narrative above and preceding narrative regarding voluntary conversion of the CHA’s public housing properties.

## SP-55 Barriers to Affordable Housing

### **BARRIERS TO AFFORDABLE HOUSING**

This section requires the jurisdiction to explain 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. 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 2018 Local Housing Assistance Plan (LHAP) and the related City of Clearwater 2017 Local Housing Incentives Strategies (LHIS) report.

Barriers to affordable housing, as identified in the City’s LHAP and LHIS documents, include the following:

- Lack of land available to develop affordable housing projects
- Lack of housing for low-income persons
- Complex homebuyer financing
- Lack of information about the permitting process for affordable housing projects
- Public perception of affordable housing developments
- Limited information on City’s affordable housing incentives and programs
- Maintaining the condition of the City’s aging housing stock
- Third-party barriers (e.g. insurance, construction costs/materials, etc.)

### **STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING**

Strategies to remove or ameliorate the barriers to affordable housing, as identified in the City’s LHAP and LHIS documents, include the following:

- Expedited permitting review process
- Modification of fees (i.e., rate flexibility)
- Flexible densities
- Accessory dwelling units
- Parking reductions
- Flexible lot configurations
- Pre-adoption policy consideration

- Inventory of public lands
- Proximity to transportation, employment, and mixed-use development
- Adaptive reuse
- Land development code
- Communication and marketing of affordable housing
- Financing
- Partnerships



## SP-60 Homelessness Strategy

### **REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS**

In the City of Clearwater, the role of working with the homeless is undertaken by the Pinellas County Homeless Leadership Alliance. Annually, the Homeless Leadership Alliance conducts a Point-in-Time Homeless Report and prepares a Homeless Assessment Report, both of which document the extent of homelessness in the community.

The City of Clearwater aims to assist the Homeless Leadership Alliance in implementing the Pinellas County 10-Year Plan to End Homelessness, which takes into consideration the individual needs of homeless persons, including unsheltered persons. Moreover, the Pinellas County Homeless Leadership Alliance’s annual reports are important resources of the Consolidated Plan. In identifying priority homeless needs, the City will consult with the Homeless Leadership Alliance, public service providers, and the community. Such priority needs include homeless services for youth and youth aging-out of foster care, behavioral/mental health services, substance abuse services, permanent supportive housing, emergency shelter, homeless prevention/outreach and related services, and case management.

### **ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS**

Based on input received and data collected through the Consolidated Planning process, 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 permanent supportive housing and emergency shelter facilities/beds for the homeless, and by assisting agencies that engage in homeless prevention and service programs.

Annually, the Pinellas County Homeless Leadership Alliance 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.

To better address the needs of the area’s homeless population, the Homeless Leadership Alliance and maintain an online map-based directory of emergency shelter and transitional housing services, as well as food and clothing assistance targeted to homeless persons, and provides access to the Pinellas Suncoast Transit Authority (PSTA) route maps. Information regarding homeless resources is also disseminated through the 2-1-1 Tampa Bay Cares, Inc. hotline.

**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 also support, in coordination with the Pinellas County Homeless Leadership Alliance, activities to end chronic homelessness within the City of Clearwater. CoC member agencies actively work to assist homeless persons with making the transition to more permanent housing and preventing such persons from becoming homeless again. CoC members agencies support a “Housing First” approach to provide housing options regardless of whether individuals or families meet otherwise comment prerequisites for housing. 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 stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by Rapid Re-Housing, and other interim housing strategies such as targeted transitional and permanent supportive housing, to obtain housing quickly, increase self-sufficiency, and stay housed.

**HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS**

In response to the recent coronavirus (COVID-19) pandemic, the Homeless Leadership Alliance is providing daily information and resources on how CoC members can best prevent homelessness, particularly information about unemployment and food assistance, renter's rights, and referrals to legal services to reduce evictions. The Pinellas County Homeless Leadership Alliance continues to work with state and local law enforcement officials to reintegrate persons leaving prison. These include Operation PAR (1-888-727-6398), which allows ex-inmates to receive substance abuse treatment; Pinellas Ex-Offender Re-Entry Coalition (PERC); and the State's "Transition from Prison to Community Initiative" (TPCI). The Pinellas County Homeless Leadership Alliance also provides a focused outreach program to reach these individuals. Collectively, these agencies also participate in the pre-booking intervention programs, for persons with mental health and/or substance problems and juvenile offenders. Persons discharged from other publicly funded institutions or systems of care are assisted by CoC member agencies, including those serving youth aging out of foster care such as Ready for Life, Inc. among others.

## SP-65 Lead Based Paint Hazards

### **ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS**

The City of Clearwater will continue to ensure the availability of accessible and affordable testing, screening, mitigation and treatment for problems related to lead-based paint for low- and moderate-income residents of the City of Clearwater.

Currently, the City includes lead-based paint mitigation measures in all rehabilitation and down payment assistance programs and, if needed, will identify and apply for additional funding resources to finance this mitigation. The City also assists and supports other agencies in applying for such funds. Contractors are required to be trained and certified to supervise removal of lead hazards in order to comply with HUD regulations.

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation and emergency repair programs:

- Fund the acquisition, recycling, and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with emergency repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

Additionally, the City will continue to support several 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:

#### ***Pinellas County Health Department***

A primary health care provider for the City's low-income residents, the Pinellas County Health Department screens low income children who have symptoms of lead poisoning through the Florida Lead Poisoning Prevention Program. Services provided through this program include education, screening and treatment for lead poisoning.

### ***Clearwater Housing Authority (CHA)***

CHA has tested for lead-based paint hazards in its public housing units. As part of ongoing education, residents are advised of the dangers associated with lead-based paint and directed to resources for screening if symptoms of lead poisoning are observed.

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.

### **HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?**

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Clearwater, 18,224 or 67% of owner-occupied housing units were built prior to 1980. For renter-occupied units, 11,812 or 60% were built prior to 1980. It is estimated that 43% of these housing units are occupied by low and moderate-income persons. Generally, these statistics point toward the need for the City of Clearwater to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

### **HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?**

The City of Clearwater requires inspection of units undergoing rehabilitation through the Housing Division's many housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation and down payment assistance request, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the Pinellas County Health Department for screening and treatment.

Each housing unit to be rehabilitated and/or purchased that is built before 1978 is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach

and strategy to eliminate lead hazards is issued to the City’s Housing Division and the homeowner by the inspector(s).

In every program where Federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or lead-based paint abatement guidelines as defined in HUD’s Lead Safe Housing Rule, 24 CFR Part 35.

## SP-70 Anti-Poverty Strategy

### JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2014-2018 American Community Survey (ACS) estimates, approximately 17,889 or 16% percent of people living in the City of Clearwater are at poverty level or below. As noted in the City's previous Consolidated Plan and associated Action Plan, the major problem facing the City's working poor is the lack of educational attainment, which relates directly to employment success and income. However, the lack of education attainment is outside of the City's capacity to resolve. This problem is compounded for the City's low-income Hispanic population, which may experience other barriers to employment success such as limited English language proficiency.

To combat this trend, the City of Clearwater and Pinellas County work with a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, employment assistance/job training, and other assistance to promote self-sufficiency. The City of Clearwater will continue to support and collaborate with the following services and agencies, among others, that work to reduce poverty:

- Regional public housing authorities, including the Clearwater Housing Authority, Dunedin Housing Authority, Tarpon Springs Housing Authority, and Pinellas County Housing Authority
- Community colleges and technical/vocational schools (e.g. Pinellas Technical College, Workforce Institute at St. Petersburg College (SPC), University of South Florida, BizTech)
- Economic development and community investment organizations (e.g. Tampa Bay Black Business Corp., Prospera Florida, Clearwater Urban Leadership Coalition, NAACP Clearwater/Upper Pinellas)
- Workforce Development Boards and Organizations (i.e., CareerSource Pinellas, Pinellas County Urban League, Pinellas Education Foundation)
- Employment programs for homeless persons or ex-offender re-entry (e.g. Mt. Zion Human Services, Pathways to Employment at HEP)
- Employment programs for persons with special needs (e.g. ServiceSource, Goodwill Industries-Suncoast)

Additionally, the City of Clearwater has its own Economic Development Strategic Plan and programs that is designed to interface with the regional program and work on specific local issues. The City prepared one of the first Brownfields redevelopment plans in the state, established a HUBZone, maintains a Community Redevelopment Area (CRA), and continues to offer economic incentives to spur redevelopment/reinvestment in its low-income areas. The City also facilitates the Opportunity Zone program, New Market Tax Credits (NMTC), and Façade Loan-to-Grant programs. Major redevelopment continues to occur along the US-19 and SR-60 corridors, in downtown and at the beach. Other economic incentives include a Capital Investment Tax Credit, Qualified Target Industry Tax Refund Program, High Impact Business Performance Incentive, Workforce Training Grants, and other property and sales tax incentives. The City is also a partner to Clearwater Business SPARK, a partner network to support small businesses and entrepreneurs in every stage of business development, and the City continues to work closely with the Clearwater Regional Chamber of Commerce to provide technical assistance. These programs have created new jobs and opportunities in the City that function as avenues out of poverty.

#### **HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN**

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as job training and creation programs. One of City of Clearwater’s goals for the Consolidated Plan is to address the role of economic opportunities in protecting and enhancing the condition of the City’s housing stock and neighborhoods. With that, access to stable and affordable housing is fundamental to the long-term success of such programs.

The City of Clearwater will take the following steps to provide affordable housing and reduce the number of households living below the poverty level:

- Continue to assist qualified low- and moderate-income households to become homeowners through supporting agencies that provide housing counseling.
- Continue to provide mortgage assistance for low- and moderate-income homebuyers.
- Continue to assist agencies that engage in homeless prevention and service programs.
- Continue to support business incentive programs, such as the building façade program, in Neighborhood Revitalization Strategy Areas and low- and moderate-income areas



- Continue to support non-profit organizations in developing facilities that support the local economy.
- Continue to support programs that create economic opportunity for low- to moderate-income persons, such as job training and entrepreneurship, small-business start-ups and incubators, and other economic development activities.

## SP-80 Monitoring

### **DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS**

Specific to the City’s CDBG program, all sub-recipients will receive federal and local regulations relating to their specific activity, along with an explanation as to how these apply to the particular project.

Specific Performance Agreements will be executed with each sub-recipient, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and all pre-construction conferences are attended by department staff. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected sub-recipients will be scheduled and completed annually by the Housing Division. A checklist will be completed and reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter will be sent to the sub-recipient stating the outcome of the monitoring visit.

In addition to the above documentation, any sub-recipient determined to be in need of and/or requesting additional training on how to meet grantee and federal requirements will receive technical assistance in the form deemed most appropriate to the circumstances by the Housing Division. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

Specific to the City’s HOME program, monitoring will be carried out in accordance with federal regulations to ensure compliance with all HOME requirements. Each sub-recipient will be monitored on site to verify that:

- The minimum percent requirement for HOME-assisted units is being met under the contract.
- Eligible tenant occupancy meets the minimum percent requirement for HOME-assisted units under the guidelines.

- Contractual requirements regarding concentration of HOME units and special treatment of HOME tenants are being adhered to.
- The Waiting List procedures are compliant with the grant covenants.
- The Equal Housing Provisions of the contract are being adhered to.
- The MBE and WBE provisions of the contract are being adhered to.
- The HOME-assisted units meet housing quality standards, and on-site files will be reviewed for the following information:
  - Current, signed lease.
  - Verify tenant's signature to an acceptable form of identification.
  - Verify monthly rent is compliant.
  - Verify tenant's income is supported by file documentation
  - Verify annual recertification was performed in a timely fashion and in compliance with contract provisions.

The City recognizes that monitoring of this Consolidated Plan, in general, must be carried out on a regular basis to ensure that the statutory and regulatory requirements are being met. Further, it is critical to confirm that the information being reported to HUD through such mechanisms as the Integrated Disbursement and Information System (IDIS) is correct and complete.

The City of Clearwater Economic Development and Housing Department is responsible for preparing annual reports detailing the progress of all of the strategies contained in the Consolidated Plan. This department will periodically monitor the implementation of these strategies in order to identify areas requiring improvement.

Benchmarks will be tracked over the timeframe covered within this document. The performance of all projects will be reported in the self-evaluation section of the Consolidated Annual Performance Evaluation Report (CAPER). The City of Clearwater will follow the mandates of the Department of Housing & Urban Development.

To monitor the City's overall progress, comments will be sought from a number of external sources including the non-profit agencies to which Clearwater gives CDBG and HOME funding. Comments from these organizations will be solicited on the City's annual performance.

It is intended that this monitoring plan will reinforce the communication network between the City and the various housing and human needs agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of service supporting the Plan’s strategies. The monitoring process will also ensure accountability, compliance and adequate progress from the various sub-recipients funded as a part of the City’s CDBG and HOME programs.

# ANNUAL ACTION PLAN



## AP-15 Expected Resources

### 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 SP-35.

The City of Clearwater anticipates a total allocation of \$837,360 in CDBG funding for the 2020-2021 program year. Program income for CDBG is expected to be approximately \$713,000 (including \$575,000 in converted NSP3 funds, \$48,000 from the revolving loan programs, and \$90,000 in other income), and approximately \$1,145,000 in prior-year resources from the revolving loan programs. CDBG funds will be used for housing and community development activities including, but not limited to, housing rehabilitation, public facilities and services (including homeless and special needs activities), economic development, and administration of the City's CDBG program.

The City of Clearwater also expects a total allocation of \$431,436 in HOME funding for the 2020-2021 program year. Program income for HOME is expected to be approximately \$96,000, with approximately \$2,292,492 in prior-year resources. HOME funds will be used for housing activities such as housing acquisition or rehabilitation, new construction, down payment assistance, administration of the City's HOME program, and CHDO support.

The expected amount available during the remainder of the Consolidated Plan (2021-2024) is based on an estimated annual allocation of \$825,000 in CDBG funds with anticipated program income of \$105,000 annually, and \$410,000 in HOME funds with anticipated program income of \$96,000 annually for each of

the subsequent program years. This results in an estimated total funding amount of \$3,780,000 and \$2,024,000, respectively, over the remaining four-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 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 against 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 first 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 2020-2021 Annual Action Plan. See AP-20.

**TABLE 56: ANTICIPATED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1, Annual Allocation: \$	Expected Amount Available Year 1, Program Income: \$	Expected Amount Available Year 1, Prior Year Resources: \$	Expected Amount Available Year 1, Total: \$	Expected Amount Available Remainder of Consolidated Plan 2021-2024: \$	Narrative Description
CDBG	Public – Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$837,360	\$713,000	\$1,145,000	\$2,695,360	\$3,780,000	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.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$431,436	\$96,000	\$2,292,492	\$2,819,928	\$2,024,000	The Federal HOME allocation will be used for housing activities. Funding from other sources may be leveraged against HOME dollars for public benefit.
SHIP	Public – State	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	1,247,741	125,000	120,000	1,492,741	2,480,000	The State SHIP allocation will be used to match federal funding for housing activities.

\*HUD 2020 Formula Allocation

Notes: 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 2020. These amounts will be updated during the 2020 program year close-out.

**Table 56 – Anticipated Resources**

**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 against HOME dollars. The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (g), for any project in which CDBG or HOME funding is used as the non-federal match. In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to address economic and community development needs.

**IF APPROPRIATE, DESCRIBE PUBLICLY 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. 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, Economic Development, and Emergency/Disaster Response. 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 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.



AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (1-Year Total)	Goal Outcome Indicator
1	Program Administration	2020	2021	Program Administration	Citywide Low/Mod and NRSAs	Program Administration [Indirect Need]	CDBG – \$167,472; HOME – \$117,459; SHIP - \$131,024	Other: 0 (N/A)
2	Housing	2020	2021	Affordable Housing	Citywide Low/Mod and NRSAs	Homeowner Assistance; Housing New Construction (Owner and Rental); Housing Rehabilitation (Owner and Rental)	CDBG – \$975,500* <b>(See note below)</b> ; HOME – \$2,702,469; SHIP - \$1,361,717	Direct Financial Assistance to Homebuyers: 53 Households Assisted; Homeowner Housing Added: 22 Household/Housing Units; Homeowner Housing Rehabilitated: 11 Household/Housing Units; Public service activities for Low/Moderate Income Housing Benefit: 165 Households Assisted; Rental units constructed: 30 Household/Housing Units; Rental units rehabilitated: 10 Household/Housing Units
3	Homelessness	2020	2021	Homeless	Citywide Low/Mod and NRSAs	Case Management; Facilities/Services for Homeless Adults & Families; Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care	CDBG – \$217,904	Homeless Person Overnight Shelter: 800 Persons Assisted; Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,800 Households Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 1,566 Persons Assisted
4	Non-Homeless Special Needs	2020	2021	Non-Homeless Special Needs	Citywide Low/Mod and NRSAs	Nutrition/Food Services; Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care Facilities/Services for Seniors/Elderly Facilities/Services for Persons with Disabilities	CDBG – \$176,465	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Households Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
5	Community Development and Public Services	2020	2021	Community Development and Public Services	Citywide Low/Mod and NRSAs	Community Building/Facility Rehabilitation/Retrofit; Public Park Improvements; Facilities/Services for Youth; Facilities/Services for Seniors/Elderly Facilities/Services for Persons with Disabilities; Legal Services; Employment Assistance/Job Training; Health Services; Case Management	CDBG – \$607,526	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,475 Persons Assisted; Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted; Public service activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted
6	Economic Development	2020	2021	Economic Development	Citywide Low/Mod and NRSAs	Economic Opportunity/Business Assistance; Building Façade Improvements	CDBG – \$550,493	Façade Treatment/Business Building Rehabilitation: 2 Businesses; Businesses Assisted: 54 Businesses Assisted
7	Emergency/Disaster Response	2020	2024	Other	Citywide Low/Mod	N/A	CDBG - \$0; HOME - \$0	Other: 0 (N/A)

\*Note: Includes \$965,000 from CDBG Revolving Loan Fund

Table 57 – Goals Summary Information

**TABLE 58: GOAL DESCRIPTIONS**

<b>Sort Order</b>	<b>1</b>
<b>Goal Name</b>	<b>Program Administration</b>
Goal Description	Administer the City of Clearwater’s federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.   CDBG - \$167,472   HOME - \$117,459   SHIP - \$131,024
<b>Sort Order</b>	<b>2</b>
<b>Goal Name</b>	<b>Housing</b>
Goal Description	Provide availability of and accessibility to decent affordable housing for the residents of the City of Clearwater.   CDBG - \$975,500* (See note below)   HOME - \$2,702,469   SHIP - \$1,361,717
<b>Sort Order</b>	<b>3</b>
<b>Goal Name</b>	<b>Homelessness</b>
Goal Description	Help to prevent and reduce homelessness within the City of Clearwater.   CDBG - \$217,904
<b>Sort Order</b>	<b>4</b>
<b>Goal Name</b>	<b>Non-Homeless Special Needs</b>
Goal Description	Expand the accessibility and coordination of social services to City of Clearwater special needs populations.   CDBG - \$176,465
<b>Sort Order</b>	<b>5</b>
<b>Goal Name</b>	<b>Community Development and Public Services</b>
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.   CDBG - \$607,526
<b>Sort Order</b>	<b>6</b>
<b>Goal Name</b>	<b>Economic Development</b>
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 (NRSAs).   CDBG - \$550,493
<b>Sort Order</b>	<b>7</b>
<b>Goal Name</b>	<b>Emergency/Disaster Response</b>
Goal Description	Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during and event, and aid with recovery.   CDBG - \$0   HOME - \$0

*\*Note: Includes \$965,000 in Revolving Loan Program*

**Table 58 – Goal Descriptions**

## AP-35 Projects

### INTRODUCTION

The City's planned actions for the 2020/2021 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 of and accessibility to 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 2020/2021 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 the service provider building/facilities and public park improvements, economic development, and employment, job training, and business assistance.

The City's planned actions for the 2020/2021 Annual Action Plan are summarized in **Table 59** and **Table 60**.

**TABLE 59: PROJECT INFORMATION**

Sort Order	Project Name
1	Directions For Living
2	Homeless Emergency Project – Adult Shelter Rehabilitation
3	Religious Community Services – Safe House Rehabilitation
4	Salvation Army
5	The Arc of Tampa Bay
6	Belmont Park Improvements
7	Intercultural Advocacy Institute – Youth Leadership
8	Pinellas Opportunity Council – Chore Services
9	Gulfcoast Legal Services, Inc. – Legal Services
10	Kimberly Home – Resident Advisor Salary Support
11	Religious Community Services – Family Shelter Service
12	Westcare Gulfcoast Florida, Inc. – Turning Point
13	Miracles Outreach – Salary Support
14	Safety Harbor Neighborhood Housing Services
15	Homeless Emergency Project, Inc. – Shelter Services
16	St. Vincent de Paul
17	Pinellas Ex-Offender Re-Entry Coalition
18	Fresh Start Ministries and Mentoring
19	Clearwater Neighborhood Housing Services, Inc.
20	Bright Community Trust
21	Tampa Bay CDC
22	City of Clearwater – CDBG General Administration/Planning
23	City of Clearwater – HOME General Administration/Planning
24	City of Clearwater – Administration from Program Income
25	City of Clearwater – SHIP General Administration/Planning
26	Tampa Bay Black Business Investment Corp.
27	Hispanic Business Initiative Fund of Florida, Inc. (Prospera)
28	TBD – Economic Development Projects
29	Clearwater Neighborhood Housing Services – DPA/Loan Processing
30	Tampa Bay CDC – DPA/Loan Processing
31	Bright Community Trust – DPA/Loan Processing

Sort Order	Project Name
32	North Greenwood Development
33	Owner-Occupied Land Acquisition
34	Owner-Occupied Rehabilitation
35	Owner-Occupied New Construction
36	Multi-Family Rehabilitation
37	Multi-Family New Construction
38	Multi-Family Land Acquisition
39	CHDO Set-Aside – FY 20-21
40	TBD – Public Facilities Projects
41	TBD – Public Services COVID-19 Activities
42	Façade Improvement Program
43	Down Payment Assistance
44	Down Payment Assistance for Newly Constructed Homes

**Table 59 – Project Information**

## DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

The allocation priorities are focused on the seven (7) goals of the Strategic Plan: program administration, housing, homelessness, non-homeless special needs, community development and public services, economic development, and emergency/disaster response. It is important to note that total funding for public services is normally capped at 15% of the total CDBG allocation. For the 2020/2021 program year this cap is waived due to the COVID-19 pandemic. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME.

<b>Strategic Plan Goal</b>	<b>CDBG + HOME (% of Total Funding)*</b>
Program Administration:	\$284,931 (5.2%)
Housing:	\$3,677,969 (66.7%)
Homelessness:	\$217,904 (4.0%)
Non-Homeless Special Needs:	\$176,465 (3.2%)
Community Development and Public Services	\$607,526 (11.0%)
Economic Development	\$550,493 (10.0%)
Emergency/Disaster Response	\$0 (0.0%)
<b>TOTAL</b>	<b>\$5,515,288</b>

*\*Includes program income and prior year resources. Excludes SHIP (State) resources. Percentages may not equal 100% due to rounding.*

Since the “Great 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. The recent COVID-19 pandemic has further increased 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. For program year 2020/2021, HUD has waived the traditional 15% public service cap. This will help the City to fund additional public services. This will only serve as a temporary increase in resources for public services as the cap will be re-enforced at a future date.

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 also increase.

## AP-38 Project Summary

**TABLE 60: PROJECT SUMMARY INFORMATION**

<b>Sort Order</b>	<b>1</b>
<b>Project Name</b>	<b>Directions For Living</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development & Public Services
Needs Addressed	Community Building/Facility Rehabilitation/Retrofit
Funding	CDBG: \$86,995
Description	Public facility improvement projects at the Clearwater Center Headquarters.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6,250 persons assisted
Location Description	1437 S Belcher Road, Clearwater, FL 33764
Planned Activities	1) Painting the building interior, 2) renovating the Board Room kitchen and storage areas, and 3) remodeling the Board Room reception area.
<b>Sort Order</b>	<b>2</b>
<b>Project Name</b>	<b>Homeless Emergency Project – Adult Shelter Rehabilitation</b>
Target Area	North Greenwood
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families
Funding	CDBG: \$95,000
Description	Public facility rehabilitation project - Phase 4. Final phase of this project, including hard construction costs and furnishings.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 800 persons assisted
Location Description	1200 N Betty Ln, Clearwater, FL 33755
Planned Activities	1) Hard Construction Costs: Concrete, Doors, Frames, Hardware, Windows, Drywall/Studs, Tile Finishes, Bathrooms-Accessories, Fire Extinguishers, Plumbing, Electrical. 2) Hard Construction Costs (Outside Contract HEP Additional Costs): Interior Painting, Exterior Painting, Tile Material, Gutters/Downspouts, Mini Blinds, Lighting, Smoke Detectors, Ceiling Fans. 3) Cost of Construction: General Conditions, Supervision, Temporary Utilities, Cleaning and Protection, Bond, Overhead and Profit, demolition. 4) Environmental/Lead Survey: (Outside Contract HEP Additional Costs) Asbestos Testing, Lead Paint Testing, Drywood Termite Treatment. 5) Construction Administration (HEP Additional Costs). 6) Furnishings (HEP Additional Costs): Wardrobe Lockers (102), Nightstands (65), Bunk Beds (65), Shipping, Mattresses (50), Office Furniture (3 case manager workstations).
<b>Sort Order</b>	<b>3</b>
<b>Project Name</b>	<b>Religious Community Services – Safe House Rehabilitation</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Community Building/Facility Rehabilitation/Retrofit, Nutrition/Food Services
Funding	CDBG: \$80,000
Description	Public facility improvement project improvements to the RCS Food Bank building.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 persons assisted

Location Description	Location Undisclosed for Security (Safe House)
Planned Activities	1) Clear trees and pave for additional truck parking 2) Lower walk-in freezer and refrigerator for easier loading/unloading 3) New flooring for lobby, interview room, bathrooms, break room, all distribution areas, and offices 4) Paint the building interior and exterior 5) Install sheet metal kick plates around the warehouse inside wall perimeter 6) Remodel volunteer break room 7) Replace RCS Food Bank sign.
Sort Order	4
Project Name	Salvation Army
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families
Funding	CDBG: \$67,951
Description	Public facility project at the Mallory Powell Social Services Campus.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 persons assisted
Location Description	1521 Druid Road East, Clearwater, FL 33756
Planned Activities	Installation of security devices including 1) Electronic gate, 2) Replacement of security cameras, 3) Replacement of electronic door locks, and 4) Added security features to the administration building.
Sort Order	5
Project Name	The Arc of Tampa Bay
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care
Funding	CDBG: \$71,345
Description	Public facility project for Transitional Age Youth (TAY) program operating at the Long Center.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 persons assisted
Location Description	The Long Center, 1501 N Belcher Rd, Suite 249, Clearwater, FL 33765
Planned Activities	Classroom renovations of two classrooms: Renovation activities include remodeling the kitchen and bathroom, updating kitchen appliances, adding a smart board and laptops and enhancing Wi-Fi capabilities. Funds would be used to purchase tables, chairs, desks and storage. Other renovation activities include painting and flooring.
Sort Order	6
Project Name	Belmont Park Improvements
Target Area	Lake Bellevue NRSA
Goals Supported	Community Development and Public Services
Needs Addressed	Public Park Improvements
Funding	CDBG: \$95,000
Description	Provide funding to rehabilitate Belmont Park to improve this amenity to the residents within the Lake Bellevue Neighborhood Revitalization Strategy Area.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,225 persons assisted
Location Description	1535 S Martin Luther King Jr Ave, Clearwater, FL 33756



Planned Activities	The project will be to be renovate the park to include a new basketball court, sitting area, a security fence and public bathrooms.
<b>Sort Order</b>	<b>7</b>
<b>Project Name</b>	<b>Intercultural Advocacy Institute – Youth Leadership</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Community Development and Public Services
Needs Addressed	Facilities/Services for Youth; Case Management
Funding	CDBG: \$14,130
Description	Continue the YLP program as it is established and enable the expansion of the program to increase the number students in the program. The requested CDBG funds would provide the additional hours to contractual staff to support the expanded number of families.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 35 persons assisted
Location Description	Ross Norton Recreation Center and Hispanic Outreach Center, 1426 S Martin Luther King Jr Ave, Clearwater, FL 33756
Planned Activities	Specifically, funds will support a Family Facilitator (MSW or Social Worker) position, a portion of a driver, Family and Administrative Support, and Student Support Contractors.
<b>Sort Order</b>	<b>8</b>
<b>Project Name</b>	<b>Pinellas Opportunity Council – Chore Services</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Facilities/Services for Seniors/Elderly
Funding	CDBG: \$14,130
Description	Assist in serving low- and moderate-income elderly residents who request or are referred for Chore Services.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 30 persons assisted
Location Description	(Various addresses throughout Clearwater) Agency's office address is: 4039 8th Ave S, St Petersburg, FL 33711
Planned Activities	We will provide these clients with a minimum of 500 hours of services that will include heavy household cleaning, yard work, and minor repairs.
<b>Sort Order</b>	<b>9</b>
<b>Project Name</b>	<b>Gulfcoast Legal Services, Inc. – Legal Services</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Legal Services
Funding	CDBG: \$14,130
Description	The Housing Legal Services project is a key component of the GLS housing program. The project helps prevent and eliminate unfair and illegal housing practices, discrimination/fair housing violations, predatory lending, foreclosure, homeowner repair schemes, substandard housing conditions, and unlawful eviction practices that can lead to homelessness.
Estimate the number and type...	Public Service Activities for Low/Moderate Income Housing Benefit: 30 households assisted
Location Description	501 1st Ave N Suite 420, St Petersburg, FL 33701
Planned Activities	Funds will be used to supplement the wages for one housing attorney, one paralegal, one supervising attorney, one financial stability attorney, and the billing specialist.

<b>Sort Order</b>	<b>10</b>
<b>Project Name</b>	<b>Kimberly Home – Resident Advisor Salary Support</b>
Target Area	Citywide Low- and Moderate-Income Areas, Downtown Gateway District NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families, Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care
Funding	CDBG: \$14,130
Description	The Kimberly Home's Transitional Housing Program. Funding for our full-time Resident Advisor position.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 38 persons assisted
Location Description	1189 NE Cleveland St, Clearwater, FL 33755
Planned Activities	Funding is for the salary of the Resident Advisor, salary expenses, and cell phone, as well as her housing expenses necessary to provide on-site 24/7 support for our residents.
<b>Sort Order</b>	<b>11</b>
<b>Project Name</b>	<b>Religious Community Services – Family Shelter Service</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$10,990
Description	Funding for partial salary support of Case Manager III position.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 168 persons assisted
Location Description	1552 S Myrtle Ave, Clearwater, FL 33756
Planned Activities	Assisting homeless families and evaluating needs, establishing housing and employment goals, and assisting the families to reach their goals toward self-sufficiency and permanent housing.
<b>Sort Order</b>	<b>12</b>
<b>Project Name</b>	<b>WestCare Gulfcoast Florida, Inc. (Turning Point)</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families; Case Management
Funding	CDBG: \$10,990
Description	Funding for partial salary for a full-time Case Manager at the A Turning Point (ATP) facility.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 1,135 persons assisted
Location Description	1801 5th Ave N, St Petersburg, FL 33713
Planned Activities	Homeless prevention and services.
<b>Sort Order</b>	<b>13</b>
<b>Project Name</b>	<b>Miracles Outreach – Salary Support</b>
Target Area	North Greenwood NRSA
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Facilities/Services for Homeless Youth & Youth Aging Out of Foster Care
Funding	CDBG: \$10,990

Description	Funding for salary support One (1) Youth Advocate to implement and manage daily activities of ILP program.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 50 persons assisted
Location Description	1002 Marshall St, Clearwater, FL. 33755
Planned Activities	The Independent Living Program (ILP) is a new service for City of Clearwater clients currently residing in Miracles Outreach Fresh Start Housing at Marshall. Miracles has received funds from City of Clearwater to acquire and rehabilitate housing for homeless and foster youth and our goal is to merge the two programs.
<b>Sort Order</b>	<b>14</b>
<b>Project Name</b>	<b>Safety Harbor Neighborhood Housing Services</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Facilities/Services for Youth
Funding	CDBG: \$10,990
Description	Funding for the Bridge the Gap Project.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 100 persons assisted
Location Description	1003 Dr. ML King Jr St N, Safety Harbor, FL 34695
Planned Activities	Provide critical basic needs for low-income households, financial assistance to sustain their living environment, career development to create more financial stability, and school readiness/school success to foster positive change for the future generation.
<b>Sort Order</b>	<b>15</b>
<b>Project Name</b>	<b>Homeless Emergency Project, Inc. – Shelter Services</b>
Target Area	Citywide Low- and Moderate-Income Areas, North Greenwood NRSA
Goals Supported	Homelessness
Needs Addressed	Facilities/Services for Homeless Adults & Families
Funding	CDBG: \$6,281
Description	Funding to support the salary and fringe benefit costs of employing a full-time case manager.
Estimate the number and type...	Homeless Person Overnight Shelter: 800 persons assisted
Location Description	1120 North Betty Ln, Clearwater, FL 33755
Planned Activities	Provide emergency shelter and critical support services for individuals and families experiencing homelessness in the City of Clearwater.
<b>Sort Order</b>	<b>16</b>
<b>Project Name</b>	<b>St. Vincent de Paul</b>
Target Area	Downtown Gateway District NRSA
Goals Supported	Homelessness
Needs Addressed	Case Management
Funding	CDBG: \$6,281
Description	Funding to expand case management to ensure long term success for clients who are seeking opportunities for self-sufficiency.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 200 persons assisted
Location Description	1345 Park St, Clearwater, FL 33756

Planned Activities	Hire a case manager and volunteer coordinator.
<b>Sort Order</b>	<b>17</b>
<b>Project Name</b>	<b>Pinellas Ex-Offender Re-Entry Coalition</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Community Development and Public Services
Needs Addressed	Employment Assistance/Job Training
Funding	CDBG: \$6,281
Description	Funding to support the MOVE UP (Manufacturing Opportunities in Vocational Education for Underrepresented Populations) to create workplace experience with the intent to transfer into a long-term upwardly mobile careers in manufacturing.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 40 persons assisted
Location Description	1339 Park St, Clearwater, FL 33756
Planned Activities	Manufacturing skills internship program
<b>Sort Order</b>	<b>18</b>
<b>Project Name</b>	<b>Fresh Start Ministries and Mentoring</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Homelessness
Needs Addressed	Case Management
Funding	CDBG: \$6,281
Description	Funding to support the hiring of a new case manager.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 25 persons assisted
Location Description	1160 Persimmon Dr, Palm Harbor, FL 34683
Planned Activities	Actively recruit volunteers, provide training, assign mentors to clients, and coordinate the community service foundation.
<b>Sort Order</b>	<b>19</b>
<b>Project Name</b>	<b>Clearwater Neighborhood Housing Services, Inc.</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	CDBG: \$3,500
Description	Funding to support homeownership education and counseling.
Estimate the number and type...	Public Service Activities for Low/Moderate Income Housing Benefit: 56 households assisted
Location Description	608 N Garden Ave, Clearwater, FL 33755
Planned Activities	Homeownership education and counseling

<b>Sort Order</b>	<b>20</b>
<b>Project Name</b>	<b>Bright Community Trust</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	CDBG: \$3,500
Description	Funding to support homeownership education and counseling.
Estimate the number and type...	Public Service Activities for Low/Moderate Income Housing Benefit: 10 households assisted
Location Description	2561 Nursery Rd, Suite D, Clearwater, FL 33764
Planned Activities	Homeownership education and counseling
<b>Sort Order</b>	<b>21</b>
<b>Project Name</b>	<b>Tampa Bay CDC</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	CDBG: \$3,500
Description	Funding to support homeownership education and counseling.
Estimate the number and type...	Public Service Activities for Low/Moderate Income Housing Benefit: 99 households assisted
Location Description	2139 NE Coachman Rd, Clearwater, FL 33765
Planned Activities	Homeownership education and counseling
<b>Sort Order</b>	<b>22</b>
<b>Project Name</b>	<b>City of Clearwater – CDBG General Administration/Planning</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: \$167,472
Description	Administration of CDBG Program.
Estimate the number and type...	N/A
Location Description	Citywide
Planned Activities	Administration of CDBG Program
<b>Sort Order</b>	<b>23</b>
<b>Project Name</b>	<b>City of Clearwater – HOME General Administration/Planning</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	HOME: \$107,859

Description	Administration of HOME Program.
Estimate the number and type...	N/A
Location Description	Citywide
Planned Activities	Administration of HOME Program
<b>Sort Order</b>	<b>24</b>
<b>Project Name</b>	<b>City of Clearwater – Administration from Program Income</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	HOME: \$9,600; SHIP: \$6,250
Description	Administration of HOME program, funding from program income.
Estimate the number and type...	N/A
Location Description	Citywide
Planned Activities	Program Administration
<b>Sort Order</b>	<b>25</b>
<b>Project Name</b>	<b>City of Clearwater – SHIP General Administration/Planning</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	SHIP: \$124,774
Description	Administration of SHIP Program
Estimate the number and type...	N/A
Location Description	Citywide
Planned Activities	Program Administration
<b>Sort Order</b>	<b>26</b>
<b>Project Name</b>	<b>Tampa Bay Black Business Investment Corp.</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Economic Development
Needs Addressed	Economic Opportunity/Business Assistance
Funding	CDBG: \$50,000
Description	Funding to support the Small Business Capital Access Project.
Estimate the number and type...	Businesses Assisted: 20 businesses assisted
Location Description	North Greenwood Recreation & Aquatic Complex, 900 N Martin Luther King Jr Ave. Clearwater, FL 33755
Planned Activities	Business Assistance
<b>Sort Order</b>	<b>27</b>

<b>Project Name</b>	<b>Hispanic Business Initiative Fund of Florida, Inc. (Prospera)</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Economic Development
Needs Addressed	Economic Opportunity/Business Assistance
Funding	CDBG: \$50,000
Description	Funding to support businesses that are considered low- and moderate- income.
Estimate the number and type...	Businesses Assisted: 26 businesses assisted
Location Description	East Community Library, 2465 Drew St, Clearwater, FL 33765
Planned Activities	Provide educational seminars, on-on-one technical assistance, and entrepreneurial grants to existing businesses and entrepreneurs.
<b>Sort Order</b>	<b>28</b>
<b>Project Name</b>	<b>TBD – Economic Development Projects</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Economic Development
Needs Addressed	Economic Opportunity/Business Assistance
Funding	CDBG: \$142,493; CDBG (RLF): \$228,000
Description	Future economic development projects to be determined.
Estimate the number and type...	Businesses Assisted: 8 businesses assisted
Location Description	TBD
Planned Activities	TBD
<b>Sort Order</b>	<b>29</b>
<b>Project Name</b>	<b>Clearwater Neighborhood Housing Services – DPA/Loan Processing</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	HOME: \$10,000
Description	Down Payment Assistance Program/Administration.
Estimate the number and type...	Direct Financial Assistance to Homebuyers: 6 households assisted
Location Description	Citywide
Planned Activities	Down Payment Assistance Program/Administration
<b>Sort Order</b>	<b>30</b>
<b>Project Name</b>	<b>Tampa Bay CDC – DPA/Loan Processing</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	HOME: \$10,000
Description	Down Payment Assistance Program/Administration.

Estimate the number and type...	Direct Financial Assistance to Homebuyers: 10 households assisted
Location Description	Citywide
Planned Activities	Down Payment Assistance Program/Administration
<b>Sort Order</b>	<b>31</b>
<b>Project Name</b>	<b>Bright Community Trust – DPA/Loan Processing</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	HOME: \$10,000
Description	Down Payment Assistance Program/Administration.
Estimate the number and type...	Direct Financial Assistance to Homebuyers: 10 households assisted
Location Description	Citywide
Planned Activities	Down Payment Assistance Program/Administration
<b>Sort Order</b>	<b>32</b>
<b>Project Name</b>	<b>North Greenwood Development</b>
Target Area	North Greenwood NRSA
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental)
Funding	HOME: \$400,000; SHIP: \$20,000
Description	Funds to provide for the development of new affordable rental units within the North Greenwood NRSA
Estimate the number and type...	Rental Units Constructed: 10 household/housing units
Location Description	1006 Grant St, Clearwater, FL 33755
Planned Activities	New Construction (Rental)
<b>Sort Order</b>	<b>33</b>
<b>Project Name</b>	<b>Owner-Occupied Land Acquisition</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental)
Funding	HOME: \$400,000; SHIP: \$20,000
Description	Funds provided as a loan for land acquisition to construct single-family homes.
Estimate the number and type...	Homeowner Housing Added: 20 household/housing units
Location Description	Citywide
Planned Activities	Acquisition
<b>Sort Order</b>	<b>34</b>



<b>Project Name</b>	<b>Owner-Occupied Rehabilitation</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation (Owner and Rental)
Funding	CDBG (RLF): \$300,000; SHIP: \$450,000
Description	Funds provided as loans to homeowners for rehabilitation housing activities.
Estimate the number and type...	Homeowner Housing Rehabilitated: 10 household/housing units
Location Description	Citywide
Planned Activities	Housing Rehabilitation
<b>Sort Order</b>	<b>35</b>
<b>Project Name</b>	<b>Owner-Occupied New Construction</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental)
Funding	HOME: \$282,754; SHIP: \$175,000
Description	Funds provided as loans for construction of single-family homes.
Estimate the number and type...	Homeowner Housing Added: 2 household/housing units
Location Description	Citywide
Planned Activities	New Construction
<b>Sort Order</b>	<b>36</b>
<b>Project Name</b>	<b>Multi-Family Rehabilitation</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation (Owner and Rental)
Funding	HOME: \$50,000; CDBG (RLF): \$365,000; SHIP: \$33,717
Description	Funds provided as loans for the rehabilitation of multi-family housing.
Estimate the number and type...	Rental Units Rehabilitated: 10 household/housing units
Location Description	Citywide
Planned Activities	Rehabilitation
<b>Sort Order</b>	<b>37</b>
<b>Project Name</b>	<b>Multi-Family New Construction</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental)
Funding	HOME: \$1,475,000
Description	Funds provided as loans for construction of multi-family units.

Estimate the number and type...	Rental Units Constructed: 10 households/housing units
Location Description	Citywide
Planned Activities	New Construction
<b>Sort Order</b>	<b>38</b>
<b>Project Name</b>	<b>Multi-Family Land Acquisition</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing New Construction (Owner and Rental)
Funding	CDBG (RLF): \$300,000; SHIP: \$45,000
Description	Funds provided as loans for acquisition of land to construct multi-family units.
Estimate the number and type...	Rental Units Constructed: 10 household/housing units
Location Description	Citywide
Planned Activities	Acquisition
<b>Sort Order</b>	<b>39</b>
<b>Project Name</b>	<b>CHDO Set-Aside – FY 20-21</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation (Owner and Rental)
Funding	HOME: \$64,715
Description	CHDO Set-Aside. Funds mandated to local CHDO to carry-out housing activities.
Estimate the number and type...	Homeowner Housing Rehabilitated: 1 household/housing unit
Location Description	Citywide
Planned Activities	CHDO Set-Aside
<b>Sort Order</b>	<b>40</b>
<b>Project Name</b>	<b>TBD – Public Facilities Projects</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Community Development and Public Services
Needs Addressed	Community Building/Facility Rehabilitation/Retrofit, Public Park Improvements
Funding	CDBG: \$200,000
Description	Public facilities projects for low- and moderate-income benefit such as improvements to recreation centers, community centers, non-profit/subrecipient building. Quantity of persons served to be determined based block group location and/or details of specific project.
Estimate the number and type...	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 persons assisted (TBD)
Location Description	TBD
Planned Activities	Public Facilities and Infrastructure
<b>Sort Order</b>	<b>41</b>

<b>Project Name</b>	<b>TBD – Public Services COVID-19 Activities</b>
Target Area	Citywide Low- and Moderate-Income Areas
Goals Supported	Community Development and Public Services
Needs Addressed	Health Services, Facilities/Services for Youth, Facilities/Services for Seniors/Elderly, Facilities/Services for Persons with Disabilities
Funding	CDBG: \$180,000
Description	As-needed public service activities in response to the coronavirus (COVID-19) pandemic. Quantity of persons served to be determined based on block group location and/or details of specific project.
Estimate the number and type...	Public Service Activities other than Low/Moderate Income Housing Benefit: 0 persons assisted (TBD)
Location Description	Citywide
Planned Activities	Public Services
<b>Sort Order</b>	<b>42</b>
<b>Project Name</b>	<b>Façade Improvement Program</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Economic Development
Needs Addressed	Building Façade Improvements
Funding	CDBG: \$80,000
Description	Funds provided to support two (2) facade improvement projects.
Estimate the number and type...	Façade Treatment/Business Building Rehabilitation: 2 businesses assisted
Location Description	Citywide
Planned Activities	Commercial Rehab/Building Façade Improvements
<b>Sort Order</b>	<b>43</b>
<b>Project Name</b>	<b>Down Payment Assistance</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Housing
Needs Addressed	Homeowner Assistance
Funding	SHIP: \$572,000
Description	Funds to sponsor the processing of down payment assistance loans to eligible households.
Estimate the number and type...	Direct Financial Assistance to Homebuyers: 26 households assisted
Location Description	Citywide
Planned Activities	Direct Financial Assistance
<b>Sort Order</b>	<b>44</b>
<b>Project Name</b>	<b>Down Payment Assistance for Newly Constructed Homes</b>
Target Area	Citywide Low- and Moderate-Income Areas, NRSAs (All)
Goals Supported	Housing
Needs Addressed	Homeowner Assistance

Funding	SHIP: \$46,000
Description	Funds to sponsor the processing of down payment assistance loans to eligible households.
Estimate the number and type...	Direct Financial Assistance to Homebuyers: 1 household assisted
Location Description	Citywide
Planned Activities	Direct Financial Assistance

**Table 60 – Project Summary Information**

## AP-50 Geographic Distribution

### DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

For the 2020/2021 Annual Action Plan, Clearwater will provide direct assistance to low- and moderate-income areas and approved Neighborhood Revitalization Strategy Areas (NRSAs) of the City. The geographic distribution of funding percentages is misleading since few projects are solely concentrated in a specific NRSA; most projects are not solely concentrated in a NRSA, but are included in the citywide, low- and moderate-income areas and multiple NRSAs. These percentages include projects that will benefit multiple areas. See **Map 1** titled, "Low and Moderate Income Areas" for a graphical representation of low- and moderate-income area locations. See **Map 2** titled, "Neighborhood Revitalization Strategy Areas Map" for the locations of the City's strategy areas.

**TABLE 61: GEOGRAPHIC DISTRIBUTION**

Target Area	Percentage of Funds
North Greenwood NRSA	13%
Lake Bellevue NRSA	6%
Downtown Gateway District NRSA	5%
Citywide Low- and Moderate-Income Areas	76%

**Table 61 – 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, North Greenwood Neighborhood Revitalization Strategy Area, Lake Bellevue Neighborhood Revitalization Strategy Area, and Downtown Gateway District Neighborhood Revitalization Strategy Area. These neighborhoods were previously identified in the 2016/2017- 2019/2020 Consolidated Plan. The designation of Local Target Areas and Strategy Areas increases the potential for coordinated planning and investment. The areas selected for the 2020/2021-2024/2025 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 44 projects to implement the goals of the Strategic Plan during the first year of the 2020/2021-2024/2025 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, economic development, and the City's administration of the CDBG program.

## AP-55 Affordable Housing

### 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 62** and are inclusive of the affordable housing activities shown in **Table 57**, in addition to other planned housing activities identified in **Table 59**. **Table 63** 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.]

**TABLE 62: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT**

One Year Goals	Number of Households to be Supported
Homeless	0
Non-Homeless	291
Special Needs	0
<b>Total</b>	<b>291</b>

Table 62 – One Year Goals for Affordable Housing by Support Requirement

**TABLE 63: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE**

One Year Goals	Number of Households Supported Through:
Rental Assistance	0
The Production of New Units	52
Rehab of Existing Units	21
Acquisition of Existing Units	30
<b>Total</b>	<b>103</b>

Table 63 – 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 291 households through a combination of production of new units, rehabilitation of existing units, and direct financial assistance.



## AP-60 Public Housing

### INTRODUCTION

This section of the Annual Action Plan describes what actions the City of Clearwater will take during the 2020/2021 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 1,285 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. Although the CHA recently renovated some of its public housing units, the CHA plans to undergo a voluntary conversion starting in 2020. The CHA will ensure that residents are housed through vouchers and coordination with other housing providers. Any proceeds from the sale of public housing properties will be reinvested in affordable housing. 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 2020/2021 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 City's Public Housing Authority is not listed as troubled by HUD.

**DISCUSSION**

Affordable housing needs are met by multiple service providers in the greater Clearwater area. The Clearwater Housing Authority currently administers public housing units and tenant-based vouchers (HCVs). Although the CHA plans to undergo a voluntary conversion of public housing properties, the CHA will continue to administer vouchers and will ensure that residents are housed in coordination with other housing providers. 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

### INTRODUCTION

In February 2012, the Pinellas County Coalition for the Homeless, Inc. and the Homeless Leadership Network merged into the Homeless Leadership Board (HLB). In January 2020, the HLB changed its name to the Homeless Leadership Alliance (HLA) and is a nonprofit 501(c)(3). The Pinellas County Homeless Leadership Alliance serves as the Continuum of Care (CoC) Lead Agency, Collaborative Applicant and HMIS Lead Agency. The HLA provides supplemental services, coordination and funding management to carry out the policy goals of the CoC. The mission of the HLA is to provide leadership in the planning, development and alignment of community advocacy, resources and strategies to prevent, divert and end homelessness in Pinellas County.

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 HLA serves as the lead agency for the CoC that addresses the needs of the homeless, and persons at risk of becoming homeless, in the greater Clearwater area.

### DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

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 HLA and other members of the region's CoC, a countywide consortium of homeless service providers.

The HLA partners with the Juvenile Welfare Board's Children's Services Council and 2-1-1 Tampa Bay Cares on the Family Services Initiative (FSI) that works with families with needs. The goal of the Family Services Initiative is to prevent homelessness while working on longer term issues and to have one place for families to make initial contact for help. FSI is publicized widely as the place for homeless and at-risk families to go for help. Homeless and at-risk families call 2-1-1 and are directed to specific triage staff for short assessment.

Additionally, outreach to the homeless is done by three full-time and two half-time Street Outreach Teams who cover major parts of the county five days a week. The Street Outreach Teams are the center of the Continuum of Care's efforts to find and engage street homeless, in place, since late 2006. Each Street Outreach Team is composed of one law enforcement officer and one case manager. Additionally, Street Outreach individuals focus on finding unaccompanied youth. The Veterans Administration funds Veterans Outreach persons.

All the outreach personnel meet bi-monthly to discuss problems, identify increases/decreases in specific populations, problem-solve, and meet with providers of emergency mats and beds. Law enforcement staff members train their police departments on working with street homeless persons. Once a street homeless individual or couple seeks assistance, they are encouraged to go to Safe Harbor, the County's emergency homeless shelter and jail diversion program designed to be a safe haven for the homeless, where they are assigned a case manager for assessment and referral to services, etc. Unaccompanied youth are referred to Family Resources and other youth programs to get them off the street. Street Outreach Teams also process individuals for entrance to Pinellas Hope, another homeless shelter operated by Catholic Charities.

For the first-year Action Plan, the City will support the following activities toward the goal of preventing and reducing homelessness:

- Fresh Start Ministries and Mentoring – A Case Manager will be hired to actively recruit volunteers, provide training, assign trained mentors to clients graduating from STARS and will coordinate with Community Service Foundation as well as probationers in the Clearwater probation office to obtain housing. Ongoing training quarterly by the Case Manager for all existing and new mentors will keep mentors updated with latest information on helping clients with input from other agencies, churches, nonprofits and local authorities. (25 people assisted)
- St. Vincent de Paul – Funding to expand case management to ensure long term success for our clients who are seeking opportunities for self-sufficiency. A newly hired case manager and new volunteer coordinator. (200 people assisted)
- Homeless Emergency Project – Adult Shelter Rehabilitation (800 people assisted)
- Religious Community Services Family Shelter Services – Shelter services and case management for families facing homelessness. (168 people assisted)

- Kimberly Home, Women’s Shelter Program – Supportive services and mentoring for pregnant women and new mothers at risk of homelessness (38 persons assisted)
- Westcare Gulfcoast Florida, Inc. – Case management for a behavioral and mental health program serving the homeless (1,135 persons assisted)
- Miracles Outreach – Independent Living Program for homeless youth and youth aging out of foster care (50 people assisted) [counted under Non-Homeless Special Needs goal]

In total, these activities will assist an estimated 2,416 persons during the first-year Action Plan by either preventing homelessness or reducing the duration of homelessness. Additionally, the City will support the rehabilitation of two (2) homeless shelter buildings (Salvation Army and Homeless Emergency Project) that will serve 5,800 persons.

### **REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS**

Annually, the Pinellas County HLA 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 and youth aging out of foster care, mental health services, substance abuse services, homeless facilities and shelters, and case management.

For the first-year Action Plan, the City of Clearwater will support four (4) case management activities, through Fresh Start Ministries, St. Vincent de Paul, Religious Community Services and Westcare Gulfcoast Florida, Inc., to assess the individual needs of homeless persons including the unsheltered.

### **ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS**

As previously mentioned, the Pinellas County HLA 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 Alliance maintains an online map-based directory targeted to homeless persons including contact information for emergency shelter, food and clothing assistance, and transitional housing services, including a map of Pinellas Suncoast Transit Authority (PSTA) bus routes.

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 first-year Action Plan, the City will support several agencies that 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 Alliance, activities to end chronic homelessness within the City of Clearwater. CoC member agencies actively work to assist homeless persons with making the transition to more permanent housing and preventing such persons from becoming homeless again. CoC members agencies support a “Housing First” approach to provide housing options regardless of whether individuals or families meet otherwise comment prerequisites for housing. 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 stability, or overcome other common barriers to housing dramatically improves. This is typically achieved by Rapid Re-Housing, and other interim housing strategies such as targeted transitional and permanent supportive housing, to obtain housing quickly, increase self-sufficiency, and stay housed.

For the first-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 first 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 Religious Community Services – Safe House, Homeless Emergency Project, Inc., Westcare Gulfcoast Florida, Inc. and The Kimberly Home, Inc., the City will support facility improvements and public service activities at Directions For Living, Intercultural Advocacy Institute, Inc., Safety Harbor Neighborhood Family Center, Inc. and Miracles Outreach Community Development Center, Inc.

The City intends to fund Pinellas Ex-Offender Re-Entry Coalition. This program, MOVE UP (Manufacturing Opportunities in Vocational Education for Underrepresented Populations), provides a manufacturing internship to create workplace experiences with the intent to transfer into long-term, upwardly mobile careers in manufacturing.

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,

which allows ex-inmates to receive substance abuse treatment; and the State’s “Transition from Prison to Community Initiative” (TPCI).

## **DISCUSSION**

For the first-year Action Plan, the City has programmed an array of homeless service 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 HLA and the Continuum of Care, including numerous homeless service providers operating in the greater Clearwater area.



## AP-75 Barriers to Affordable Housing

### 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 2018-2021 Local Housing Assistance Plan (LHAP). 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 review process
- Modification of fees (i.e., rate flexibility)
- Flexible densities
- Accessory dwelling units
- Parking reductions
- Flexible lot configurations
- Pre-adoption policy consideration
- Inventory of public lands
- Proximity to transportation, employment, and mixed-use development
- Adaptive reuse
- Land development code
- Communication and marketing of affordable housing
- Financing
- Partnerships

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 2018 LHAP report. Of note, the City is coordinating with Pinellas County in preparation of a regional Analysis of Impediments to Fair Housing Choice which will be completed in the summer of 2020.

## AP-85 Other Actions

### 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.

Some of the programmed activities to meet underserved needs during the first year include, but are not limited to, the following:

- North Greenwood Development – The development of affordable rental housing in this NRSA.
- Belmont Park Improvements – Park Improvements within the Lake Bellevue NRSA
- Kimberly Home Transitional Housing Program – Benefitting pregnant women and new mothers
- Pinellas Opportunity Council – CHORE Services program serving the elderly
- Religious Community Services – Facility improvements benefitting victims of domestic violence

- The Arc of Tampa Bay – Facility improvements benefitting the disabled

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 14 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.
- Provide rental and utility assistance for low- and moderate-income persons.

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

- Owner and Renter rehabilitation programs
- Construction of new owner and renter occupied housing
- Community Housing Development Organization (CHDO) housing activities
- Revolving Loan Program to offer loans for homeowners and non-profit agencies for eligible housing activities

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 2014-2018 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 first-year Action Plan, the City of Clearwater will support two (2) activities, through the Intercultural Advocacy Institute and Safety Harbor Neighborhood Family Center, 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 the Safety Harbor Neighborhood Family Center serves a broader population. Additionally, the City of Clearwater, through its Economic Development and Housing Department, will promote economic opportunity by providing technical assistance to small businesses and job training programs.

### **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 first-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 first 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.

## AP-90 Program Specific Requirements

### 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 **Table 59**.

**Table 64** identifies any program income that is available for use that is included in projects to be carried out.

**TABLE 64: AVAILABLE PROGRAM INCOME**

Available Program Income	Amount
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	\$713,000* (See note below)
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
<b>Total Program Income</b>	<b>\$713,000</b>

\*Inclusive of NSP3 funding to be converted to CDBG

**Table 64 – Available Program Income**

**TABLE 65: OTHER CDBG REQUIREMENTS**

Available Program Income	Amount
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 (for year 2020/2021). <i>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.</i>	100.0%

**Table 65 – Other CDBG Requirements**



## **HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) REFERENCE 24 CFR 91.220(I)(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 home-ownership 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 \$713,000 in program income (including \$575,000 in converted NSP3 funds, \$48,000 from the revolving loan programs, and \$90,000 in other income). Additionally, the City will carry into 2020/2021 a balance of \$1,145,000 in the Revolving Loan Fund for continued housing activities shown in **Table 59**. 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 first program year (2020/2021).

# CITIZEN PARTICIPATION PLAN



## Citizen Participation Plan

### STATEMENT OF PURPOSE

The City of Clearwater Citizen Participation Plan provides for a process that will promote public participation in the identification of local needs and priorities in regards to the City's planned expenditures dealing with the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs. The City of Clearwater encourages citizens to participate in the following activities related to these programs:

- Citizen Participation Plan
- Consolidated Plan
- Annual Action Plan
- Fair Housing reports, such as Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI)
- Consolidated Annual Performance and Evaluation Report (CAPER)
- Identification of needs and priorities
- Program amendments
- Program implementation
- Federal regulatory changes
- Performance assessments
- Consideration of objections and complaints

Regulation 24 CFR Part 91.105 requires the City to develop a plan that encourages participation by very-low and low-income persons, especially those living in targeted slum and blighted areas, in revitalization areas, or areas where Federal funds are proposed to be used. While the regulation allows each local

governing body the flexibility in meeting the requirements, it does mandate certain guidelines. These requirements include developing and publicizing a plan for citizen participation in the formulation of grant applications and program development.

The City of Clearwater encourages all citizens to participate in the development of local Housing and Community Development programs, with particular emphasis on participation by persons of low and moderate income that are residents of areas targeted for funding. The City also encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process. The City of Clearwater will provide citizens with access to local meetings, information, and records relating to the proposed use of funds.

## **CONSULTATION**

The regulations in 24 CFR Part 91.100 establishes the minimum requirements the City will follow to consult with the public on the needs of the community that can be addressed with federal housing and community development funding. These regulations require the City to consult with the following entities when preparing the Consolidated Plan, Annual Action Plan, and Fair Housing reports:

- The City shall consult with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families and homeless persons) during preparation of such plans.
- The City shall consult with organizations that enforce Fair Housing laws and that represent protected class members and groups with regard to Fair Housing.
- The City shall consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings, including health department data on the addresses of housing units in which children have been identified as lead poisoned.
- When preparing the description of priority non-housing community development needs, the City shall notify adjacent units of general local government, to the extent practical. The non-housing community development plan must be submitted to the state, and, if the jurisdiction is a CDBG entitlement grantee other than an urban county, to the county.
- The City shall consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities where they exist,

particularly for problems and solutions that go beyond a single jurisdiction, to the extent practical.

- The City shall consult with the local public housing agency participating in an approved Comprehensive Grant program concerning consideration of public housing needs, planned programs and activities, and strategies for affirmatively furthering Fair Housing. The City of Clearwater will encourage participation of public and assisted housing residents in the preparation of such plans.

## **PHILOSOPHY OF CITIZEN INVOLVEMENT**

Citizen participation is important in the development of the Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and any substantial amendments or revisions to these documents. This plan emphasizes the need for a broad range of citizen opinion in the establishment of goals, objectives, projects, and priorities in the use of CDBG and HOME or other funds that the City receives and in the application, monitoring, and evaluation of funded programs.

The philosophy that governs the planning process supports and encourages all sectors of the community to participate in the development of Clearwater's grant applications and in all phases of the City's federal and state programs, and to insure that as many citizens as possible receive adequate information to form their recommendations.

The role of the Housing Division staff is to educate citizens, solicit their opinions, and translate these opinions into specific recommendations within the program planning framework.

Citizens should see their recommendations as advisory, recognizing that the final authority for decision-making rests with the City Council.

## **NEIGHBORHOOD AND AFFORDABLE HOUSING ADVISORY BOARD**

Listed below are various sections from the City's Neighborhood and Affordable Housing Advisory Board (NAHAB) ordinance. The City Council has created the NAHAB, consisting of seven members who are residents of the City. Members shall be appointed by the City Council. The board shall include the following:

1. One citizen who is actively engaged in the residential building industry and/or those areas of labor engaged in residential building industry
2. One citizen who is actively engaged in the banking or mortgage industry
3. One citizen who is designated as an advocate for low-income persons
4. One citizen who is a provider of affordable housing and/or a real estate professional
5. One citizen who is a resident of one of the City's Neighborhood Revitalization Strategy Areas
6. One citizen who is a resident of the City
7. One citizen who is a resident of East Clearwater

The NAHAB shall elect from its membership a chairperson, a vice-chairperson, and such other officers as the board may find necessary. Each officer of the board shall serve for a term of one year. The chairperson shall not serve consecutive terms as chairperson.

The City Manager shall designate a city employee to serve as staff liaison for the board and to assist the board in the performance of its duties, including the appointment of a recording secretary to meet the board's administrative needs. Any request by the board for information, reports, or other significant work efforts that will reasonably be expected to exceed eight hours of staff time shall require advanced approval of City Council.

## **POWERS AND DUTIES OF THE NAHAB**

The board shall have the following powers and duties:

1. Review the programs of the City which are directed to improving the physical environment and lifestyle of low- to moderate-income people assisted by the various federal and state housing and community development programs the City receives, by:
  - a. Assessing neighborhood needs
  - b. Formulating neighborhood goals and objectives
  - c. Establishing priorities for projects within neighborhoods
  - d. Monitoring programs
  - e. Evaluating programs.
2. The monitoring and evaluation of programs may, include the following activities:
  - a. Attending and participating in public hearings regarding the programs
  - b. Reviewing condition data

- c. Reporting citizen reactions to projects and programs
  - d. Reviewing reports regarding projects and program activities
  - e. Reviewing goals and objectives and recommending priorities for the order in which activities are to be undertaken
  - f. Reviewing applications for the funding of selected programs
3. Make recommendations to the City Manager and City Council regarding such programs.
  4. Carry out the duties of an advisory committee when and to the extent that an advisory committee may be required for the various state and federal housing and community development programs the City receives.

## **CITIZEN INVOLVEMENT**

### ***Process***

The City of Clearwater encourages all citizens to participate in the development of the Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and any substantial amendments or revisions to these documents. This Citizen Participation Plan places particular emphasis on participation by very-low- to moderate-income persons, particularly those living in slum and blighted areas and in areas where federal housing and community development funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City will take whatever actions are appropriate to encourage the participation by minorities and non-English speaking persons, as well as persons with disabilities.

The City will solicit citizen involvement at the community level through public meetings and hearings on community development matters.

1. All aspects of citizen participation shall be conducted openly with freedom of access to all meetings, information, and public records by all interested persons.
2. The NAHAB and the Housing Division will solicit the involvement and opinions of low- and moderate-income persons, members of minority groups, residents of the target areas, the elderly, persons with disabilities, and other persons directly affected by, or interested in, the community development programs.
3. Where applicable the NAHAB will participate through all stages of the program, including development of the application, program implementation, monitoring, and evaluation.

4. The Housing Division and the NAHAB will provide the citizens of Clearwater with adequate and timely information, through press releases, advertisements, television programming and neighborhood meetings to enable them to be involved in decisions at various stages of the program.
5. To ensure that opportunities are available to hearing impaired citizens to participate in the process, the City has installed a telephone device system for the deaf.
6. To ensure that opportunities are available to non-English speaking people to participate in the process, the City will provide an English translator for public hearings where many non-English speaking residents are expected to participate.
7. The City will also take measures to encourage participation of residents of public and assisted housing developments low-income areas, and residents of targeted revitalization areas.
8. Clearwater will provide citizens with access to local meetings, information, and records relating to our proposed use of funds. The Housing Division will offer technical assistance to develop program proposals for groups representing persons of low and moderate income.
9. The City will hold public hearings to obtain citizen views and respond to citizen proposals and questions about proposed activities and program performance. The City will provide written answers, within 15 working days, to written complaints and grievances. The City encourages minorities and non-English speaking persons, and persons with mobility, visual or hearing impairments to participate in the process.

### ***Scope of Participation***

The NAHAB, as citizen representatives, shall participate through all stages of the program and, with the Housing Division, will be responsible for the development and inclusion of citizen comments.

The NAHAB is to comment on all plans and programs they feel necessary before they are submitted to the City Council for public hearings. These plans and programs may include:

1. Citizen Participation Plan
2. Consolidated Plan
3. Annual Action Plan
4. Fair Housing reports
5. Local Housing Assistance Plan (LHAP)



6. Consolidated Annual Performance and Evaluation Report (CAPER)
7. Subsequent amendments, revisions, and other changes to the above
8. Identifying community development and housing needs, and the setting of priorities

The NAHAB is to act as an advisory committee for any programs becoming operational under the Housing Division. With City Council approval, the Housing Division and/or their designees may directly assist in the operation of certain types of activities such as, but not limited to, other types of involvement that become feasible as tools to carry out the programs administered by the Housing Division.

The NAHAB is to be given regular progress reports concerning implementation of activities funded under the Housing Division and will solicit direct opinion from individuals and groups directly affected by ongoing activities about the effective performance of the implemented activities.

### ***Submission of Views and Proposals***

The Housing Division and the NAHAB encourage the submission of views and proposals regarding programs by citizens, particularly those low- and moderate-income persons residing within targeted areas. This includes submission of such views:

1. Directly to the City during the planning period before public hearings on the application.
2. Directly to the NAHAB during regularly scheduled meetings.
3. At neighborhood and other public meetings scheduled by the Housing Division and/or the NAHAB before public hearings.
4. At formal public hearings. The Housing Division shall respond to all proposals submitted directly to the department, and/or referred by the NAHAB, including written responses to written proposals stating the reasons for the actions taken by the City on the proposal.

### **PROGRAM AMENDMENT CRITERIA**

For the purposes of this Plan, “substantial” amendments to the City’s Consolidated Plan and/or Annual Action Plan, shall be defined as and will be necessary when:

1. There is a reallocation/reprogramming of funds equaling more than 25 percent in the aggregate of the City's combined CDBG and HOME allocations to an activity(s) previously described in the Consolidated Plan and/or Annual Action Plan(s)
2. A decision is made to carry out an activity not previously described in the Consolidated Plan and/or Annual Action Plan(s), including program income
3. The purpose, scope, location(s) or beneficiaries of an activity are substantially changed. An activity will be considered substantially changed when any of the following criteria applies:
  - a. The activity will no longer principally benefit the targeted population as identified in the Consolidated Plan and/or Annual Action Plan(s).
  - b. The activity will no longer address the low- and moderate-income needs identified in the Consolidated Plan and/or Annual Action Plan(s) or the activity ceases to address the qualifying National Objectives as per 24 CFR Part 570.208.
  - c. The activity location changes so that the completed activity will principally serve beneficiaries other than those originally intended.
  - d. The scope of the activity has increased to the point where its completion would result in the inability to carry out another approved activity, or would require reducing the scope of another activity to a point where it would not accomplish its intended purpose.

Additionally, for the purposes of this Plan, "revisions" to the City's Fair Housing reports, including the Assessment of Fair Housing (AFH) and Analysis of Impediments to Fair Housing Choice (AI), shall be defined as and will be necessary when:

1. There is a material change in circumstances in the jurisdiction that affects the information on which the AFH or AI is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH or AI no longer reflect the actual circumstances.

The City will adhere to all internal City policies in terms of notifying and obtaining proper approvals on all substantial amendments or revisions.

Before making any substantial amendments to the Consolidated Plan and/or Annual Action Plan(s), or any revisions to Fair Housing reports, the City shall provide citizens with information concerning the proposed change(s) and an opportunity to comment on the proposed amendments or revisions and

provide reasonable notice of such proposed changes. The City shall consider such comments and modify the proposed changes as appropriate. The City shall make available to the public, and to the U.S. Department of Housing and Urban Development (HUD), a description of such changes as adopted. The City will provide a period, not less than 30 days, to receive comments on the substantial amendments or revisions before the amendments or revisions are implemented. The City of Clearwater will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing substantial amendments to the Consolidated Plan and Annual Action Plan or revisions to Fair Housing reports. A summary of these comments or views shall be attached to any substantial amendments to the Consolidated Plan and Annual Action Plan, or revisions to Fair Housing reports.

### **TECHNICAL ASSISTANCE**

The Housing Division shall provide technical assistance through staff or other resources. Such assistance shall be available regularly:

1. To the NAHAB for their participation in planning, implementation, monitoring, and evaluation
2. To groups representing persons of low and moderated income that request assistance developing proposals for funding under any of the programs covered by the Consolidated Plan and/or Annual Action Plan(s)
3. To assist citizens in carrying out Consolidated Plan and/or Annual Action Plan(s) activities.

### **ADEQUATE INFORMATION**

The City, through the Housing Division will provide full disclosure and public access to citizens, public agencies, and interested parties, of all program information. The information will include the following:

1. The expected funds to be available (including annual grants, program income and any un-programmed funds)
2. The range of activities that may be undertaken with those funds
3. The estimated funds proposed for activities that will benefit low- and moderate-income persons
4. The proposed activities likely to result in displacement and the City's plans for minimizing such displacement of persons because of its proposed activities
5. The types and levels of assistance the City will make available (or to require others to make available) to persons displaced by funded activities, even if the City expects no such displacement to occur.

6. The City will publish a summary of the proposed Consolidated Plan, Annual Action Plan, Fair Housing reports, or any substantial amendments or revisions, in a local newspaper for 30-day public comment before such plans or amendments/revisions are submitted to HUD for review. The advertisement will also identify a location in which interested parties can view the entire document or obtain a copy of such plans. The City will provide copies of such plans or amendments/revisions upon request.

## **ACCESS TO RECORDS**

The City will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records about the City's Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, and the City's use of funding under the programs covered by these plans.

## **CITIZEN COMMENTS**

### ***Consolidated Plan, Annual Action Plan, and Fair Housing Reports***

The City will provide citizens with a reasonable opportunity to comment on the Consolidated Plan, Annual Action Plan, and Fair Housing reports. The City will publish in local newspapers, such as the Tampa Bay Times, a notice of availability and summary of the proposed Consolidated Plan, Annual Action Plan, and/or Fair Housing reports. Copies of the proposed documents will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments.

The City will establish a 30-day comment period on the Consolidated Plan, Annual Action Plan, and Fair Housing reports to receive public comments. The City will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparation of final documents. A summary of any comments or views shall be attached to final documents.

### ***Performance Reports***

The City will provide citizens with reasonable notice and an opportunity to comment on the annual CAPER report. Copies of the CAPER will be available in several areas throughout the City including the City's website, public libraries, and the City's Housing Division and City Clerk Departments. The Citizen Participation Plan provides a period of not less than 15 days, to receive public comments on the annual CAPER report before its submission.

The City will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing the performance report. A summary of these comments or views shall be attached to the final report.

## **PUBLIC HEARINGS**

The City will hold public hearings to address housing and community development needs, development of proposed activities, and the review of program performance. Public hearings will seek to obtain citizen views and respond to citizen proposals and questions.

The City will hold at least two public hearings on the Consolidated Plan and Fair Housing reports, one of which must be held before each document is published for public comments. The City will hold at least one public hearing on the Citizen Participation Plan, Annual Action Plan, and CAPER.

For the purposes of the Citizen Participation Plan, Consolidated Plan, Annual Action Plan, Fair Housing reports, and CAPER, a meeting of the NAHAB will be considered a Public Hearing.

The City will place an ad in the local newspaper 10 days before each public hearing to notify the citizens of each hearing, with sufficient information about the subject of the hearing to allow informed comments. The public hearings will be held at times and locations convenient to potential and actual beneficiaries, and with accommodations for persons with disabilities. The City will also provide translation for non-English speaking residents at public hearings where many non-English speaking residents are expected to participate.

## **RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE**

According to section 104(d) of the Act, the City will adopt, make public, and certify that it is following a residential anti-displacement and relocation assistance plan providing one-for-one replacement units (paragraph (c)(1) of this section), and relocation assistance (paragraph (c)(2) of this section).

Before the City enters a contract committing it to provide funds under this part of any activity that will directly result in the demolition of low/moderate-income dwelling units or the conversion of very-low to

moderate-income dwelling units to another use, the City will make public, and submit the following information in writing to the HUD Field Office for monitoring purposes:

- A. A description of the proposed assisted activity
- B. The location on a map and the number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate-income dwelling units as a direct result of the assisted activity;
- C. A time schedule for the commencement and completion of the demolition or conversion;
- D. The location on a map and the number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data is not available at the time of the general submission, the submission shall identify the general location on an area map and the approximate number of dwelling units by size, and information identifying the specific location and number of dwelling units by size shall be submitted and disclosed to the public when it is available
- E. The source of funding and a time schedule for the provision of replacement dwelling units
- F. The basis for concluding that each replacement dwelling unit will remain a low/ moderate-income dwelling unit for at least 10 years from the date of initial occupancy
- G. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) is consistent with the needs analysis.

## **CONSIDERATION OF COMPLAINTS AND GRIEVANCES**

Any complaint or grievance initiated by a citizen and received in written form should first be referred for administrative disposition to the Housing Division Assistant Director who shall reply directly to the citizen in written form within 15 days of receipt, and further indicate to the citizen avenues of appeal available. If the citizen is not satisfied with the determination of the Housing Division Assistant Director, he/she may appeal to NAHAB presenting the complaint in written or oral form. The NAHAB may decide that the staff has sufficiently addressed the problem and take no further action or it may request that staff respond in another manner.

## **DOCUMENTS**

Documents used for the Housing Division administered federal and state programs shall be available upon request, during normal working hours. Copies of the following materials shall be available from the Housing Division located at City Hall.

1. All mailings and promotional material
2. Records of hearings
3. All key documents, including all prior applications, letters of approval, performance reports, evaluation reports, Assessments of Fair Housing, other reports required by HUD and the State of Florida, and the proposed and approved Consolidated Plan and/or Annual Action Plan for the current year
4. Copies of regulations and issuances governing the program

To give adequate notice of public hearing:

1. Prior to each public hearing, the City shall publish notice in easily readable type, no smaller than seven point, in the non-legal section of a newspaper of general circulation reaching persons of low/moderate income.
2. The City may supplement this with advertisements in neighborhood newspapers or periodicals serving low/moderate-income neighborhoods.
3. The City shall, if required and at the determination of the City Attorney, publish additional legal notice. Such notices shall show the dates, times, places and procedures of the hearing, the topics to be considered, basic information about the, program, and the procedures and timing being followed in the development and approval of the application
4. The City may, as appropriate, use radio, television, newspapers, websites, and other media to publicize public hearings.

## **POINTS OF CONTACT**

As a guide for citizen interaction through the Consolidated Planning process, the following specific contacts are furnished:

***Local Government:***

Chuck Lane, Assistant Director of Economic  
Development and Housing  
P. O. Box 4748, Clearwater, FL 33758  
Phone: (727) 562-4023

Bill Horne, City Manager  
P.O. Box 4748, Clearwater, FL 33758  
Phone: (727) 562-4040

Denise Sanderson, Director of Economic  
Development and Housing  
P. O. Box 4748, Clearwater, FL 33758  
Phone: (727) 562-4031

Frank Hibbard, Mayor  
City of Clearwater  
P. O. Box 4748, Clearwater, FL 33758  
Phone: (727) 562-4050

***Neighborhood and Affordable Housing Advisory Board (NAHAB):***

Peter Scalia, Chair  
P.O. Box 4748, Clearwater, FL 33758  
Phone: (727) 562-4030

***The United States of America:***

Lisa Hill, Director of Community Planning & Development  
U.S. Dept. of Housing & Urban Development  
400 West Bay Street, Suite 1015  
Jacksonville, FL 32202  
Phone: (904) 208-6077

**MEDIA USAGE**

All requisite public notices and advertisements shall be advertised in the Tampa Bay Times. Additional supplementary advertisements and notices may be placed in The Weekly Challenger and other publications. Also, notices shall be published on the City of Clearwater website at [www.myclearwater.com/housing](http://www.myclearwater.com/housing).



## **DEPOSITORIES OF INFORMATION**

All program documents, including all mailings and promotional material; records, prior applications; grant agreements; this plan; performance reports; evaluation reports; regulations and any other documentation concerning the CDBG, HOME, and SHIP programs are available during normal working hours at the Economic Development & Housing Department.

Copies of any documentation will be furnished to interested persons upon request and without charge by that office.

In addition, copies of the current Citizen's Participation Plan, the Consolidated Plan, Annual Action Plan(s) and the most recent performance report are available for inspection at the following location:

Economic Development & Housing Department  
City of Clearwater Offices  
One Clearwater Tower, 6<sup>th</sup> Floor  
600 Cleveland St.  
Clearwater, FL 33755

## **CITIZEN INVOLVEMENT DURING EMERGENCY SITUATIONS**

In the event that the conditions or urgent needs of a national, state, or local emergency limit the City's ability to carry-out the citizen participation plan process outlined in this Citizen Participation Plan; the City hereby establishes expedited procedures for citizen involvement. These expedited procedures may apply to all HUD-related plans and reporting documents, including the Consolidated Plan, Annual Action Plan, CAPER, Fair Housing reports, and substantial amendments.

- Any required public notice and comment period may be reduced to five (5) days in duration, or the minimum number of days advised by any HUD waiver of citizen participation requirements.
- If in-person public hearings are not allowed for the health and safety reasons cited by national, state, or local authorities, public hearing requirements may be met with virtual public hearings if such virtual public hearings provide:
  - Reasonable notification and access for citizens,
  - Timely response from local officials to all citizen questions and issues, and
  - Public access to all questions and response.

- Documents and reports should be made available for public review as defined within the City’s current Citizen Participation Plan. In the event that conditions prohibit hard-copy distribution of documents and reports, the City will make such materials available upon request.

HUD may issue further or alternative guidance for citizen participation during a national, state, or local emergency event, in which case such guidance from HUD will supersede and replace the expedited process outline herein.