

# Title: SHIP Annual Report

Report Status: Unsubmitted

Clearwater FY 2017/2018 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance w / Rehab	\$20,425.00	1				
2	Purchase Assistance w / o Rehab	\$81,225.00	4				
3	Owner-Occupied Rehabilitation	\$155,041.42	4				
10	New Construction	\$300,278.26	3				

**Homeownership Totals:**      **\$556,969.68**      **12**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
20	Multifamily Rehab	\$56,932.25	2				
21	Multifamily New Construction	\$150,000.00	4				

**Rental Totals:**      **\$206,932.25**      **6**

**Subtotals:**      **\$763,901.93**      **18**

## Additional Use of Funds

Use	Expended
Administrative	\$48,226.50
Homeownership Counseling	
Admin From Program Income	\$16,905.90
Admin From Disaster Funds	

**Totals:**      **\$829,034.33**      **18**      **\$0.00**      **\$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$482,265.00
Program Income (Interest)	\$2,986.41
Program Income (Payments)	\$335,131.74
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$20,329.18
<b>Total:</b>	<b>\$800,053.97</b>

**\* Carry Forward to Next Year: -\$28,980.36**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

## Form 2

### Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	336	373	519	681	843
VLI	560	600	720	831	927
LOW	895	958	1,150	1,328	1,482
MOD	1,344	1,440	1,728	1,995	2,226
Up to 140%	1,568	1,680	2,016	2,327	2,597

### Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$763,901.93	4.41%
Public Moneys Expended	\$16,096,935.01	92.97%
Private Funds Expended	\$443,235.25	2.56%
Owner Contribution	\$9,789.41	.06%
Total Value of All Units	\$17,313,861.60	100.00%

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

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$556,969.68	\$461,935.82	120.57%	65%
Construction / Rehabilitation	\$645,176.93	\$461,935.82	139.67%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$145,900.72	18.24%
Very Low	\$123,741.13	15.47%
Low	\$378,620.46	47.32%
Moderate	\$115,639.62	14.45%
Over 120%-140%		.00%
<b>Totals:</b>	<b>\$763,901.93</b>	<b>95.48%</b>

### Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$145,900.72	4		0	\$145,900.72	4
Very Low	\$123,741.13	4		0	\$123,741.13	4
Low	\$378,620.46	9		0	\$378,620.46	9
Moderate	\$115,639.62	1		0	\$115,639.62	1
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$763,901.93</b>	<b>18</b>	<b>\$ .00</b>	<b>0</b>	<b>\$763,901.93</b>	<b>18</b>

## Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance w / o Rehab	Clearwater		1	3			4
New Construction	Clearwater			2	1		3
Multifamily New Construction	Clearwater	2	2				4
Purchase Assistance w / Rehab	Clearwater			1			1
Owner-Occupied Rehabilitation	Clearwater	1		3			4
Multifamily Rehab	Clearwater	1	1				2
<b>Totals:</b>		<b>4</b>	<b>4</b>	<b>9</b>	<b>1</b>		<b>18</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance w / o Rehab	Clearwater	1	2	1		4
New Construction	Clearwater		2	1		3

Multifamily New Construction	Clearwater	1		1	2	4
Purchase Assistance w / Rehab	Clearwater		1			1
Owner-Occupied Rehabilitation	Clearwater				4	4
Multifamily Rehab	Clearwater				2	2

**Totals:** 2 5 3 8 18

## Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance w / o Rehab	Clearwater	3		1	4
New Construction	Clearwater	1	2		3
Multifamily New Construction	Clearwater	3	1		4
Purchase Assistance w / Rehab	Clearwater		1		1
Owner-Occupied Rehabilitation	Clearwater	2	2		4
Multifamily Rehab	Clearwater		2		2

**Totals:** 9 8 1 18

## Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance w / o Rehab	Clearwater	2			1		1	4
New Construction	Clearwater	1	2					3
Multifamily New Construction	Clearwater	2	2					4
Purchase Assistance w / Rehab	Clearwater	1						1
Owner-Occupied Rehabilitation	Clearwater	2	2					4
Multifamily Rehab	Clearwater	2						2

**Totals:** 10 6 1 1 18

## Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance w / o Rehab	Clearwater				0
New Construction	Clearwater				0

Multifamily New Construction	Clearwater			1	1
Purchase Assistance w / Rehab	Clearwater				0
Owner-Occupied Rehabilitation	Clearwater			4	4
Multifamily Rehab	Clearwater			2	2

**Totals:** 7 7

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

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

**Status of Incentive Strategies**

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Implemented, in LHAP	2018
Ongoing review process		AHAC Review	Implemented, in LHAP	2018
Flexible densities		AHAC Review	Implemented, in LHAP	2018
Reduction of parking and setbacks		AHAC Review	Implemented, in LHAP	2018
Allowance of flexible lot sizes		AHAC Review	Implemented, in LHAP	2018
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2018
Other	Identification of Properties having repeat code violations that may be suitable for Rehabilitation or Acquisition for Affordable Housing.	AHAC Review	Implemented, in LHAP	2018

**Support Services**

The City of Clearwater partners with organizations that provide support services in many areas. The available services include, but are not limited to, the following:

Homeless Emergency Project provides emergency shelter to individuals and families who are homeless through an integrated system of care that will improve the quality of life of persons experiencing homelessness.

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

Pinellas Opportunity Council through the Chore Services Program provides supportive service designed to help frail elderly persons maintain a decent, independent living environment. They provide heavy household cleaning, yard work and minor repairs. These services help to alleviate blighting conditions, reduce crime, and create a sense of pride in the community.

Gulf Coast Legal Services is a civil legal aid organization serving low-income clients who otherwise may not be able to afford an attorney.

Directions for Living is a multifaceted social service agency offering trauma-informed care through four distinct but integrated service areas: Child Safety and Family Preservation, Children's Behavioral Health Services, Adult Behavioral Health Services, and Prevention, Wellness, and Recovery Services.

Intercultural Advocacy Institute provides services, information, and education to improve the lives of, primarily, Hispanic individuals. The agency provides support services to parents, develops curriculum elements to support high school parents and makes referrals; provides transportation to and from meetings; and provides child care services for the Youth Leaders Program that benefit low-to moderate-income residents of the City of Clearwater.

The Kimberly Home is a pregnancy center that offers an array of services, including pregnancy testing, ultrasounds, mentoring, infant/toddler daycare, pregnancy and parenting education, and other community resources. Transitional housing is provided to pregnant women and new mothers in a safe and loving campus environment. This program is specifically designed to serve women 18 years and older who are homeless or at the risk for homelessness.

RCS Grace House allows families to reside at Grace House, rent-free, while they obtain steady employment and/or save income to pay for permanent housing. The average stay is 12 weeks. During this time, Grace House provides the essentials such as food, utilities, and transportation, enabling families to save money to move into permanent housing.

Hispanic Business Initiative Fund of Florida, Inc., d/b/a Prospera offers bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business.

Miracles Outreach Community Development Center, Inc. provides support to children aged 12-17 who are pregnant or have been homeless, abused and victims of human trafficking.

Mattie Williams Neighborhood Family Center provides programs and services for families in need of temporary support in these areas: Critical Basic Needs, Family Support Services; Youth Programs and Services; Career Development and Adult Education.

Tampa Bay Black Business Investment Corporation offers capital accompanied by hands-on technical assistance to micro-business and entrepreneurs.

WestCare GulfCoast-Florida, Inc. provides shelter to the homeless and inebriate homeless.

## Other Accomplishments

In 2019, the City of Clearwater was contacted after a neighbor made a visit to our client's home. She expressed concern about the elderly woman's living conditions. The issues in the dwelling included clutter, an inoperable HVAC system, ceiling damage from a failing roofing system, termites, rodents, mold, and numerous other code-related issues. The neighbor contacted us because she was aware of the City's State Housing Initiatives Partnership (SHIP) Program. She wondered if we could help her elderly neighbor who was unable to maintain the dwelling on her fixed income. An application was completed by the homeowner and a feasibility inspection was ordered for the dwelling. When complete, the report indicated multiple code deficiencies with a proposed repair cost that would exceed the maximum amount available for assistance. The application had to be denied.

Because the SHIP Program encourages its recipients to establish partnerships with area organizations to help leverage funding, we were able to reach out to Chores Services, a program of Pinellas Opportunity Council, to address the clutter and get the property cleaned up. A local faith-based organization in the stepped in with a group of volunteers and addressed some of the immediate code issues. This group of knowledgeable citizens then reached out to a local roofing company that on annual basis donates their time and roofing materials to a deserving individual or family. An application was submitted on behalf of the client and she was selected as the 2019 recipient for a complete roof replacement. The homeowner was also selected by Paint Your Heart Out Clearwater to have the exterior of the dwelling painted by their dedicated group of volunteers.

With these deficiencies addressed, the cost to finish the repairs to the clients home no longer exceeded the maximum amount of funding allowed per project. The City went on to repair the electrical and plumbing issues, replace the HVAC, remediate the mold issue, and treat the dwelling for termites/rodents.

This project exemplifies the true need for community partnerships. Without them, we would not have been able to bring about such dramatic changes to our client's living conditions. Because the City has these well-established partnerships, she is now able to remain in the comfort and safety of the only place she calls home.

## Availability for Public Inspection and Comments

The City's Annual Report was made available for public inspection and comments on the City's website at [www.myclearwater.com/affordablehousing](http://www.myclearwater.com/affordablehousing). Notice to the public of the availability of the report was given by new paper advertisement in the Tampa Bay Times.

## Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **511**

### Mortgage Foreclosures

A. Very low income households in foreclosure: **3**

B. Low income households in foreclosure: **8**

C. Moderate households in foreclosure: **4**

Foreclosed Loans Life-to-date: **15**

SHIP Program Foreclosure Percentage Rate Life to Date: **2.94**

### Mortgage Defaults

A. Very low income households in default: **3**

B. Low income households in default: **2**

C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **5**

SHIP Program Default Percentage Rate Life to Date: **0.98**

## Strategies and Production Costs

Strategy	Average Cost
Multifamily New Construction	\$37,500.00
Multifamily Rehab	\$28,466.13
New Construction	\$100,092.75
Owner-Occupied Rehabilitation	\$38,760.36
Purchase Assistance w/o Rehab	\$20,306.25
Purchase Assistance w/Rehab	\$20,425.00

## Expended Funds

Total Unit Count: **18**

Total Expended Amount: **\$763,902.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance w/o Rehab	Dinnaga Noatunne	112 N Highland Ave	Clearwater	33755	\$20,400.00	
Purchase Assistance w/o Rehab	Parker Ware	2052 Kings Hwy Apt 6	Clearwater	33755	\$20,275.00	
Purchase Assistance w/o Rehab	Majida Nabi	2052 Kings Highway Apt 10	Clearwater	33755	\$20,275.00	
Purchase Assistance w/o Rehab	Christine Achinelli	24862 US Highway 19 N Apt 2302	Clearwater	33763	\$20,275.00	
New Construction	Renee Robinette	1121 South Street	Clearwater	33756	\$69,426.62	
Multifamily New Construction	Lakeria Burney	803 Woodlawn Loop Unit 833	Clearwater	33756	\$37,500.00	
Multifamily New Construction	Jaime Perez	803 Woodlawn Loop Unit 819	Clearwater	33756	\$37,500.00	
Multifamily New Construction	Geraldine Brown	400 S. Martin Luther King Jr. Ave	Clearwater	33756	\$37,500.00	
Multifamily New Construction	Timmy Parker	400 S. Martin Luther King Jr. Ave	Clearwater	33756	\$37,500.00	
Purchase Assistance w/Rehab	Georg Kamal	2072 San Marino Way N	Clearwater	33763	\$20,425.00	
Owner-Occupied Rehabilitation	Renee Furay	1540 Elmwood St	Clearwater	33755	\$45,000.00	
Owner-Occupied Rehabilitation	Naomi Jenkins	1129 Carlton St	Clearwater	33755	\$39,083.63	
Owner-Occupied Rehabilitation	Evelyn Everett	1143 Kingsley St	Clearwater	33756	\$28,523.19	
Owner-Occupied Rehabilitation	Frana Parker	1508 Kings Hwy	Clearwater	33755	\$42,434.60	



New Construction	Rictavia Hightower	903 Beckett St	Clearwater	33755	\$115,639.62	
New Construction	Ciara Walker	404 Blanche B Littlejohn Trl	Clearwater	33755	\$115,212.02	
Multifamily Rehab	William Bowser	1115 Woodlawn Street	Clearwater	33756	\$28,466.13	
Multifamily Rehab	Cynthia Hart	1117 Woodlawn Street	Clearwater	33756	\$28,466.12	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Nova Engineering	Engineering Company	Down Payment Assistance, Owner Occupied Rehabilitation, New Construction, Rental Rehabilitation/New Construction	Construction Inspections	\$7,480.00
City of Clearwater	Local Government	All Strategies in the current LHAP	Administration of all housing programs	\$57,652.40

### Program Income

Program Income Funds	
Loan Repayment:	\$119,321.29
Refinance:	
Foreclosure:	
Sale of Property:	\$215,810.45
Interest Earned:	\$2,986.41

**Total: \$338,118.15**

### Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	18
Approved	14
Denied	4

### Explanation of Recaptured funds

Description	Amount

**Total: \$0.00**

### Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Community Service Foundation	Owner	1123 Tangerine Street	Clearwater	33755	\$90,000.00	2	
Community Service Foundation	Owner	1101, 1115 & 1119 Woodlawn St	Clearwater	33755	\$56,932.25	2	
SP Trail LLC Woodlawn Apts	Owner	803 Woodlawn Trail	Clearwater	33756	\$75,000.00	2	
Madison Point LLC	Owner	400 S. MLK Jr. Ave	Clearwater	33755	\$75,000.00	2	

### Single Family Area Purchase Price

The average area purchase price of single family units:

109,260.00

Or

Not Applicable

## Special Needs Breakdown

### SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
1	Purchase Assistance w/Rehab	\$20,425.00	1		
2	Purchase Assistance w/o Rehab	\$40,550.00	2		
3	Owner-Occupied Rehabilitation	\$67,606.82	2		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance w/o Rehab	Person with Disabling Condition (not DD)	\$20,275.00	1		
(2) Purchase Assistance w/o Rehab	Receiving Social Security Disability Insurance	\$20,275.00	1		
(1) Purchase Assistance w/Rehab	Receiving Supplemental Security Income	\$20,425.00	1		
(3) Owner-Occupied Rehabilitation	Receiving Social Security Disability Insurance	\$67,606.82	2		

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

The City of Clearwater supports social service providers who address the root cause of homelessness. The City contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and also supports the Pinellas Continuum of Care under direction of the Homeless Leadership Alliance of Pinellas which coordinates with local service providers. The City has initiated and maintained a comprehensive, holistic approach and has formed a Homeless Committee that consists of directors and staff who frequently address the needs and impact of the homeless population.

## Interim Year Data

## Interim Year Data

Interim Year 1		
State Annual Distribution	\$156,785.00	
Program Income	\$963,670.23	
Program Funds Expended	\$345,170.04	
Program Funds Encumbered	\$768,153.14	
Total Administration Funds Expended	\$112,045.52	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$1,007,323.18	642.49%
75% Construction / Rehabilitation	\$1,036,723.18	661.24%
30% Very & Extremely Low Income Requirement	\$336,136.89	30.00%
30% Low Income Requirement	\$565,213.69	50.45%
20% Special Needs Requirement	\$352,411.93	31.45%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	\$202,776.00
Program Funds Expended	
Program Funds Encumbered	

**LG Submitted Comments:**