



FY 2011-2012 ACTION PLAN

1. ACTION PLAN



The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year to comply with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

EXECUTIVE SUMMARY

FY 2011-2012 PROGRAM YEAR

The City receives federal funds from the Department of Housing and Urban Development (HUD) from two federal programs as an entitlement community. These entitlement funds include the Community Development Block Grant Program (CDBG) and the HOME Investment Partnership (HOME) affordable housing program. The City does not receive an Emergency Shelter Block Grant. The City also utilizes program income from its Florida State Housing Initiatives Partnership (SHIP) and Pinellas County Housing Trust Fund Programs in support of these programs which are all targeted at assisting the City's low- to moderate-income residents.

Affordable housing funds will be administered on a city-wide basis targeted at helping low- to moderate-income families become homeowners, maintain their properties and for housing education and counseling, primarily for those families assisted with funding through the City. The City will provide assistance to the homeless and those with special needs through the construction of ad-

ditional facilities and the provision of services. The city's community development improvements will be focused on the its Neighborhood Revitalization Strategy Areas.

The overall goal of the community planning and development programs covered by the Action Plan is to develop viable urban communities by providing decent housing and a suitable living environment and to expand economic opportunities principally for very-low to moderate-income persons/households. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

1. Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in good condition and affordable to very low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, marital status, familial status, or disability.

2. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with physical and mental disabilities, and persons with HIV/AIDS and their families, to live with dignity and independence; and providing affordable housing to low-income persons accessible to job opportunities.

3. A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

4. The expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs for low-income persons living in areas affected by those programs and activities under programs covered by the plan; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federal-assisted housing and public housing.

The City continues to provide funding for a variety of Public Service and Public Facility type activities which include: self-sufficiency, elderly home cleaning, emergency shelter operations, fair housing, elderly services, and homeless services.

The following Public Service activities are proposed for fiscal year 2011-2012:

1. Willa Carson Community Health Resource Center
2. WestCare Gulf Coast of Florida, Inc.
3. Personal Enrichment Through Mental Health Services, Inc.
4. Pinellas Opportunity Council – Chore Services
5. Safety Harbor Neighborhood Family Center, Inc.
6. Gulf Coast Legal Services, Inc. – Fair Housing
7. Community Services Foundation, Inc. – Fair Housing
8. Kimberly Home, Inc. – Teen Pregnancy Program
9. Intercultural Advocacy Institute

In terms of Public Facility projects, during the current fiscal year we propose to provide funding to the following organizations:

1. Directions for Mental Health, Inc. – Center Improvements
2. Religious Community Services, Inc. – Food Bank
3. Religious Community Services, Inc. – The Haven

MANAGING THE PROCESS

The City of Clearwater – Economic Development and Housing Department – Housing Division is the lead agency for administering the City’s Consolidated Action Plan and Consolidated Planning Document.

The City partners with several not-for-profit agencies to implement the goals and objectives the City has established in the Consolidated Planning Document. To obtain these partners, the City annually publishes a Notice of Funding Availability in the local newspaper and on its website in February. This notice informs the non-profits of the resources the City will make available and the eligible uses of these resources. It also informs them of the application period for requesting funds.

The City's Technical Review Committee reviews and ranks the applications. From results of the ranking committee, the City prepared a summary of proposed projects and placed it in the local paper for public comments.

Additionally, the City held a public hearing to obtain any further comments on the proposed FY11-12 Recommended Allocations with the City's Neighborhood & Affordable Housing Advisory Board in May.

The Draft Consolidated Action Plan Summary was made available in the local newspaper and City's website for citizens to review. The Plan will be brought before the City's Neighborhood & Affordable Housing Advisory Board and City Council for final approval in July.

Consultation for the City's Housing and Community Development programs is an ongoing process for departmental staff. Staff stays attuned to housing and community development issues and needs through the following means:

1. Membership in local and state organizations
2. Participation by City staff on boards, committees and agencies
3. Discussions at committees supported by the City
4. Technical assistance to agencies and other entities

5. Working with local lenders on Community Reinvestment Act commitments and requirements
6. Participation in public forums
7. Holding public hearings
8. Preparation of documents, flyers and brochures regarding specific programs
9. Special studies

CITIZEN PARTICIPATION

The City of Clearwater has adopted a Citizen Participation Plan (and Anti-Displacement Plan) that meets all HUD regulations as part of the approval process for the Five-Year Consolidated Plan.

The Cities of Clearwater and Largo and Pinellas County held a public meeting to obtain citizens' views on housing and community development needs as it relates to the preparation of the Cities' and County's Five-Year (FY2011-2016) Consolidated Planning Document. The programs covered under the Consolidated Plan are the Community Development Block Grant (CDBG), HOME Investment Partnership Programs (HOME), and NSP 3.

Two public hearings were held on May 5, 2011, and May 6, 2011, to receive public comments from the North Greenwood and Lake Belleview Neighborhood Revitalization Strategy Areas.

The City advertised the "Notice of Funding Availability" on March 2, 2011 in the St. Petersburg Times and also posted the Notice on the City's website. The application period opened on March 7, 2011 and closed on April 7, 2011.

The City's Neighborhood and Affordable Housing Advisory Board (NAHAB) met on May 10, 2011, to discuss and approve the Technical Review Committee Recommended Allocations.

The City held a public hearing for the proposed FY11-12 Consolidated Action Plan and FY11-16 Consolidated Plan at the City's NAHAB on June 14, 2011. The Draft Consolidated Plan was made available for a 30-day public review and comment period. Instructions for persons with disabilities who required accommodation(s) for participation in all public hearings was contained in all notices.

The final FY11-12 Consolidated Action Plan is scheduled to be approved by the City Council on July 21, 2011.

The City maintains ongoing contact with all its Housing, Homeless and Community Development partners through notices of NAHAB meetings and other areas of interest.

To broaden the public participation process, the City frequently advertises meetings and events on the City's Web Site. The website also provides a comprehensive listing of the City's Economic, Housing and Community Development programs.

Public Outreach Forums were held throughout the County to discuss goals, objectives, and priorities. The presentation provided detailed information on the Five-Year Consolidated Plan and the process used to distribute funds in the past and how these funds can be utilized in the future. Groups included in this outreach are realtors, contractors, non-profit agencies, government officials, faith-based organizations and planning agencies.

Solicitation of input from existing partnerships and organizations in the community, in addition to the public hearing process and public notices in newspapers, was sought to encourage participation in identifying housing needs and needs of the homeless and special populations, and in development of the Consolidated Plan.

CITIZENS COMMENTS

Public comments are inserted in the Appendix of this report.

RESOURCES

The City will utilize its funds to implement the specific objectives established within the City's adopted FY2011 to FY2016 Consolidated Plan as shown in [Figure 46](#).

In addition to the entitlement allocations listed above, the City maintains three Revolving Loan Funds which are set up to carry out specific activities. The three individual revolving loan funds are the Housing Rehabilitation Revolving Loan Fund (City Fund #686), the Economic Development Revolving Loan Fund (City Fund #687) and the Infill Housing Revolving Loan Fund (City Fund #689).

The Housing Rehabilitation Revolving Loan Fund includes payments made by homeowners who participated in the Rehabilitation Program and had their home repaired. The Economic Development Revolving Loan Fund includes payment made by for-profit business owners who participated in the Economic Development Program and obtained funds to start up or maintain their business. The Infill Housing Revolving Loan Fund includes payments made by sub-recipients who borrowed funds to purchase vacant lots to build homes. Funds were repaid when the sub-recipient sold the home to an eligible homebuyer.

Figure 46 Clearwater CDBG/HOME Allocations

| Entitlement Grant Funds | Funding |
|--------------------------------------|--------------------|
| CDBG | \$838,241 |
| HOME | \$500,323 |
| Total Federal Funding Sources | \$1,338,564 |

Source: HUD 2011 Entitlement Allocations

In FY 2011-2012, the City anticipates that the revolving fund balance will be a total of \$629,244. These funds include \$282,867 from the Infill Housing Revolving Loan Fund, \$150,041 from the Economic Development Revolving Loan Fund, and \$196,336 from the Housing Rehabilitation Revolving Loan Fund.

Please note that the amounts listed above are only projected amounts. These amounts may increase or decrease subject to program activity. These funds are restricted to the activities listed above and are not part of budgeted consolidated plan activities.

In addition to the federal funds listed above, the City anticipates that other federal resources will be made available to address the needs identified in the plan. Those funds should include Section 8 funds made available to the local housing authority, Low-Income Housing Tax Credits through developers, and competitive McKinney-Vento Homeless Assistance Act funds through local non-profit agencies.

In addition to the federal resources, the City will use other state and local resources to address housing needs. The City will use program income generated through the SHIP and PCHTF programs to provide funding for property acquisition and development, rehabilitation, down payment assistance, relocation, demolition, housing counseling, and other related housing activities. The city anticipates that \$122,000 will be available for this fiscal year.

ANNUAL OBJECTIVES

The Consolidated Plan is a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs

into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The Consolidated Plan approach is also the means to meet the submission requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) formula programs. This process replaces prior CPD planning and submission requirements with a single document that satisfies the submission requirements of the four CPD formula programs for local jurisdictions.

Figure 47 shows the goals and objectives to be carried out during the Action Plan period.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are:

Decent Housing:

- Assist homeless persons obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability

*If not using the CPMP Tool: Complete and submit Table 3A.

*If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls

Figure 47 Action Plan Goals and Objectives

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.

| ✓ | Objective Category: Decent Housing | ✓ | Objective Category: Suitable Living Environment | ✓ | Objective Category: Expanded Economic Opportunities |
|---|--|---|--|---|--|
| ✓ | assisting homeless persons obtain affordable housing | ✓ | improving the safety and livability of neighborhoods | ✓ | job creation and retention |
| ✓ | assisting persons at risk of becoming homeless | ✓ | eliminating blighting influences and the deterioration of property and facilities | | establishment, stabilization and expansion of small business (including micro-businesses) |
| ✓ | retaining the affordable housing stock | ✓ | increasing the access to quality public and private facilities | | the provision of public services concerned with employment |
| ✓ | increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability | ✓ | reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods | ✓ | the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan |
| | increasing 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 | | restoring and preserving properties of special historic, architectural, or aesthetic value | ✓ | availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices |
| | providing affordable housing that is accessible to job opportunities | ✓ | conserving energy resources and use of renewable energy sources | ✓ | access to capital and credit for development activities that promote the long-term economic social viability of the community |

Source: City of Clearwater, Economic Development and Housing, June 2011

- 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.
- within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods
- Restore and preserve properties of special historic, architectural, or aesthetic value;
- Conserve energy resources and use of renewable energy sources.

A Suitable Living Environment:

- Improve the safety and livability of neighborhoods
- Eliminate blighting influences and the deterioration of property and facilities
- Increase access to quality public and private facilities and services
- Reduce the isolation of income groups

Expanded Economic Opportunities:

- Job creation and retention
- Establishment, stabilization and expansion of small businesses (including micro-businesses)
- The provision of public services concerned with employment
- The provision of jobs to low-income persons

living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan

- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices
- Access to capital and credit for development activities that promote the long-term economic and social viability of the community
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

SUMMARY OF SPECIFIC ANNUAL OBJECTIVES

SL 3.1 - Provide funding in the amount of \$8,000 to Community Service Foundation, Inc., for salary support to operate a fair housing counseling and housing placement program. The program provides housing services to help lower income families and individuals locate and secure permanent, decent and affordable housing. The program also strives to counsel households on Fair Housing Landlord/Tenant Rights, and to provide emergency food and shelter program rent and mortgage payment assistance. The agency's goal is to serve 120 households.

SL 3.1 - Provide funding in the amount of \$27,256 to Gulf Coast Legal Services, Inc., for salary support to implement the agency's Legal Aid to Preservation Housing Project. The project seeks to provide legal assistance for low- and moderate-income residents of Clearwater who are victims of predatory lending practices, foreclosure rescue scams, persons who are experiencing or who have experienced discrimination and/or fraud in housing and to remedy these matters through negotiation,

mediation or litigation and to assist residents in filing complaints regarding violations of Fair Housing Laws. The agency anticipates that they will serve 100 people.

SL 2.1 – Provide funding in the amount of \$12,000 to The Kimberly Home, Inc., for salary support to operate a pregnancy counseling program and a transitional housing program. The agency provides housing, education, case management, counseling, life skills training and other supportive services for pregnant youth. The agency's overall goal is to assist 60 individuals.

SL 2.1 – Provide funding in the amount of \$9,703 to the Intercultural Advocacy Institute for salary support to implement a Youth Leaders Partnership Program. The program provides leadership and mentoring opportunities to youth in the 6th and 7th grades. The program focus is to provide the tools and resources necessary to help youth develop leadership skills plus a strong sense of identity and in turn grow leaders from within the community to serve as role models for their peers and younger student population.

DH 1.1 - Provide funding in the amount of \$3,500 to Personal Enrichment through Mental Health Services, Inc., for salary support to operate their Family Emergency Treatment Center. The center provides assessment, crisis intervention counseling, individual and/or group support counseling, substance abuse assessment and intervention, medication evaluation and administration, service and treatment planning, referrals and other related services. The agency's goals are to serve 150 residents of Clearwater.

DH 1.1 - Provide funding in the amount of \$30,000 to Pinellas Opportunity Council, Inc., for salary support to implement the agency's Chore Services Program. The program promotes better livable

Figure 48 Specific Annual Objectives

| Specific Annual Objective | | Source of Funds | Year | Performance Indicators | Expected Number | Actual Number | Percent Completed |
|---|---|-----------------|------|---|-----------------|---------------|-------------------|
| Availability/Accessibility of Decent Housing (DH-1) | | | | | | | |
| DH 1.1 | Assist persons at risk of becoming homeless | CDBG | 2011 | Number of persons assisted | 300 | - | 0% |
| Multi-Year Goal | | | | | 1,500 | | 0% |
| Affordability of Decent Housing (DH-2) | | | | | | | |
| DH 2.1 | Retain affordable housing stock | CDBG HOME | 2011 | Number of housing units rehabilitated | 23 | - | 0% |
| Multi-Year Goal | | | | | 115 | | 0% |
| Sustainability of Decent Housing (DH-3) | | | | | | | |
| DH 3.1 | Increase the availability of affordable housing | CDBG HOME NSP | 2011 | Number of housing units developed | 21 | - | 0% |
| Multi-Year Goal | | | | | 105 | | 0% |
| Availability/Accessibility of Suitable Living Environment (SL-1) | | | | | | | |
| SL 1.1 | Eliminate blighting influences and the deterioration of property and facilities | CDBG HOME | 2011 | Number of structures/properties demolished | 1 | - | 0% |
| Multi-Year Goal | | | | | 3 | | 0% |
| Affordability of Suitable Living Environment (SL-2) | | | | | | | |
| SL 2.1 | Increase the access to quality public services and facilities | CDBG | 2011 | Number of people attending the facilities | 3,000 | - | 0% |
| Multi-Year Goal | | | | | 15,000 | | 0% |
| Sustainability of Suitable Living Environment (SL-3) | | | | | | | |
| SL 3.1 | Reduce the isolation of income groups within areas through spatial deconcentration of housing opportunities and the revitalization of deteriorating neighborhoods | CDBG HOME NSP | 2011 | Number of people of various backgrounds receiving assistance throughout the city. | 16 | - | 0% |
| Multi-Year Goal | | | | | 80 | | 0% |
| Availability/Accessibility of Economic Opportunity (EO-1) | | | | | | | |
| EO 1.1 | The provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan | - | 2011 | Number of low-income people hired through Section 3 Activities | 1 | - | 0% |
| Multi-Year Goal | | | | | 5 | | 0% |
| Affordability of Economic Opportunity (EO-2) | | | | | | | |

Source: City of Clearwater, Economic Development and Housing Department, June 2011

opportunities by providing services to the elderly and frail elderly. The services will help to alleviate blight and blighting conditions, reduce crime, and create a sense of pride in their community by providing heavy household cleaning, yard work and minor repairs. The agency's goal is to assist 82 elderly households.

DH 1.1, EO 1.1 - Provide funding in the amount of \$50,000 to Religious Community Services, Inc., for renovations and development at The Havens of RCS. The Havens of RCS is a facility that offers housing and related support services for victims of domestic abuse. Funding to the Havens will be used to renovate the building. The Havens goal is to serve 15,139 domestic violence victims (women and children).

SL 2.1 - Provide funding in the amount of \$14,892 to the Safety Harbor Neighborhood Family Center for salary support to operate the Neighborhood Family Center. The Bridge the Gap project is a combination of services to help individuals and families survive, stay in their homes and stay together by providing food, clothing, hygiene products, baby needs, job training, and financial assistance. The agency's goal is to assist 500 families.

SL 2.1 – Provide funding in the amount of \$55,000 Directions for Mental Health, Inc., for renovations to the adult services section of the building. Renovations will include demolition, concrete work, millwork, doors, walls, ceiling repair, electrical, plumbing, HVAC repair, and other eligible costs. Directions offers a wide array of services including outpatient therapy and substance abuse treatment to adults, children or families with an identified mental health disability, resource coordination for those who have a diagnosed mental health disability, and other related services. Directions assists 2,000 individuals and families annually.

SL 2.1 - Provide funding in the amount of \$30,000 to the Willa Carson Health Resource Center for salary support to operate a health facility. The center provides accessible, quality, culturally-sensitive health care to the uninsured and underserved at no cost. The health care services include blood pressure screenings, diabetic screening, cholesterol testing, clinical breast exams, educational programs, school and work physicals, and treatment of minor illnesses. The agency's goal is to assist 730 individuals.

DH 1.1 - Provide funding in the amount of \$12,000 to WestCare GulfCoast Florida, Inc., for salary support to operate the Turning Point overnight shelter. The shelter provides an overnight facility for homeless persons under the influence of drugs and/or alcohol. It operates as an inebriate receiving and intervention program that provides for a 24-hour sobering up area, intensive case management, and placement service. The agency's goal is to serve 150 homeless Clearwater individuals.

DH 2.1, DH 3.1, SL 1.1, EO 2.1, EO 3.1 - Provide funding in the amount of \$597,308 to agencies in the City's Housing Pool to acquire and/or develop real property, rehabilitate homes or rental units or provide downpayment and closing cost assistance to eligible low- to moderate-income families. Eligible agencies participating in the Housing Pool include Clearwater Neighborhood Housing Services, Inc., Largo Area Housing Development Corporation, Inc., Habitat for Humanity of Pinellas County, Inc., and Tampa Bay Community Development Corporation.

DH 2.1, DH 3.1, EO 2.1, EO 3.1 - Provide funding in the amount of \$84,758 to eligible Community Housing Development Organizations to acquire and/or develop or rehabilitate real property.

Figure 48 Specific Annual Objectives

Cont'd

| Specific Annual Objective | | Source of Funds | Year | Performance Indicators | Expected Number | Actual Number | Percent Completed |
|--|---|--------------------------------------|-----------------|---|-----------------|---------------|-------------------|
| EO 2.1 | Availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices | - | 2011 | Number of home-buyers assisted | 20 | - | 0% |
| | | | Multi-Year Goal | | 100 | | 0% |
| Sustainability of Economic Opportunity (EO-3) | | | | | | | |
| EO 3.1 | Access to capital and credit for development activities that promote the long term economic social viability of the community | - | 2011 | Number of properties assisted | 1 | - | 0% |
| | | | Multi-Year Goal | | 2 | | 0% |
| Neighborhood Revitalization (NR-1) | | | | | | | |
| NR 1.1 | Improving living conditions in the Neighborhood Revitalization Strategy Areas | - | 2011 | Number of neighborhood groups assisted in the NRSAs | 1 | - | 0% |
| | | | Multi-Year Goal | | 3 | | 0% |
| Other (O-1) | | | | | | | |
| O 1.1 | - | 2005 2006 2007 2008 2009 | - | - | - | - | % |
| | | | Multi-Year Goal | | | | % |
| Other (O-2) | | | | | | | |
| O 2.1 | - | 2005 2006 2007 2008 2009 | - | - | - | - | % |
| | | | Multi-Year Goal | | | | % |

Source: City of Clearwater, Economic Development and Housing Department, June 2011

Figure 49 FY 2011-2012 Proposed Activities

| Activity Type | Amount |
|--|-----------------------|
| Housing Rehabilitation | |
| City of Clearwater Rehab Program Delivery Costs | \$140,000.00 |
| Program Administration | |
| Community Development Block Grant Program | \$167,648.00 |
| HOME Investment Partnership Program | \$50,032.00 |
| Public Services | |
| Willa Carson Community Health Resource Center | \$24,000.00 |
| WestCare Gulf Coast Florida, Inc. | \$12,000.00 |
| Pinellas Opportunity Council, Inc. - Chore Services | \$30,000.00 |
| Gulf Coast Legal Services, Inc. - Fair Housing | \$27,256.00 |
| Community Service Foundation, Inc. - Fair Housing | \$8,000.00 |
| Personal Enrichment Through Mental Health Services, Inc. | \$3,500.00 |
| Safety Harbor Neighborhood Family Center, Inc. | \$14,892.00 |
| Intercultural Advocacy Institute | \$9,703.00 |
| Kimberly Home, Inc. – Infant & Toddler Care | \$12,000.00 |
| Public Facilities and Improvements | |
| Religious Community Services - Food Bank | \$27,180.00 |
| Religious Community Services - The Havens | \$50,000.00 |
| Directions for Mental Health, Inc. - Center Improvements | \$55,000.00 |
| Economic Development | |
| Economic Development-Program Delivery | \$10,000.00 |
| Acquisition/Infill Housing-SF/MF | |
| City of Clearwater Infill Housing-Program Delivery | \$25,000.00 |
| Housing Pool - SF/MF - DPA, Infill, Rehabilitation, New Construction | \$597,300.00 |
| Largo Area Housing Development Corporation | |
| Clearwater Neighborhood Housing Services, Inc. | |
| Habitat for Humanity of Pinellas County, Inc. | |
| Tampa Bay Community Development Corporation | |
| HOME Program - CHDO Set-Aside (15% of Allocation) | \$75,053.00 |
| Total Estimated Funding | \$1,338,564.00 |

**Funding for Housing Counseling will be provided from prior year resources or as a direct result of assistance.

Source: City of Clearwater, Economic Development and Housing Department, June 2011

DESCRIPTION OF ACTIVITIES

Figure 48 describes the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

Figure 49 shows the proposed activities for the FY 2011-2012 program year.

GEOGRAPHIC DISTRIBUTION/ ALLOCATION PRIORITIES

Areas of Low/Moderate Income Concentrations

Figure 50 shows all of the Census Tracts and Block Groups located within the City of Clearwater that have a Low/Moderate income percentage above 40 percent.

The locations of CDBG eligible areas, very-low income and low-income areas are shown in Figure 51 through Figure 53.

These eligible block groups can be viewed graphically in the CDBG Eligible Areas Map located in the Appendix of this report. As much as possible, the City of Clearwater aims to target CDBG funds on a community-wide basis with a focus in areas where the funds are most needed.

The City will allocate its affordable housing funds on a city-wide basis. The City will allocate its CDBG funds within the City's designated low/moderate income areas and Neighborhood Strategy Areas.

The City's priority community development needs will continue to eliminate slum and blighting influences in the City's two Neighborhood Revitalization Strategy Areas (North Greenwood and

Figure 50 CDBG Eligible Areas

| Census Tract | Block Group | Low/Mod Population | Potential to Become Low/Mod | Low/Mod Percentage |
|--------------|-------------|--------------------|-----------------------------|--------------------|
| 026905 | 2 | 15 | 15 | 100 |
| 026100 | 5 | 322 | 386 | 83.4 |
| 025902 | 2 | 809 | 1071 | 75.5 |
| 026400 | 2 | 996 | 1326 | 75.1 |
| 026601 | 2 | 539 | 720 | 74.9 |
| 026200 | 1 | 1264 | 1707 | 74.0 |
| 025504 | 3 | 42 | 59 | 71.2 |
| 025902 | 1 | 381 | 549 | 69.4 |
| 025404 | 1 | 487 | 707 | 68.9 |
| 025800 | 3 | 852 | 1262 | 67.5 |
| 026100 | 3 | 672 | 996 | 67.5 |
| 026200 | 2 | 256 | 396 | 64.6 |
| 026500 | 1 | 405 | 633 | 64.0 |
| 025401 | 3 | 275 | 431 | 63.8 |
| 026808 | 1 | 2412 | 3868 | 62.4 |
| 026905 | 3 | 877 | 1409 | 62.2 |
| 025902 | 4 | 407 | 683 | 59.6 |
| 025902 | 5 | 423 | 713 | 59.3 |
| 026808 | 2 | 1973 | 3431 | 57.5 |
| 026400 | 1 | 840 | 1484 | 56.6 |
| 026300 | 6 | 337 | 610 | 55.2 |
| 025405 | 1 | 530 | 978 | 54.2 |
| 026703 | 3 | 1009 | 1863 | 54.2 |
| 026300 | 1 | 449 | 844 | 53.2 |
| 025404 | 6 | 460 | 868 | 53.0 |
| 026300 | 2 | 667 | 1266 | 52.7 |
| 026100 | 2 | 345 | 663 | 52.0 |
| 026500 | 5 | 314 | 605 | 51.9 |
| 026602 | 2 | 908 | 1755 | 51.7 |

Source: 2011 HUD Low and Moderate Income Summary Data.

Lake Bellevue- formerly known as South Greenwood) which are both adjacent to the City’s expanded Downtown Community Redevelopment Area.

This area is known as the East Gateway area and is east of, but contiguous to both downtown and the North and South Greenwood Revitalization Strategy Areas. Needed improvements will include infrastructure, community facilities, signage and streetscaping, landscaping and other public improvements.

OBSTACLES TO MEETING THE UNDERSERVED NEEDS

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 higher-end apartment complexes are converted into condominiums.

One obstacle that all communities face with meeting underserved needs is the lack of resources. The City of Clearwater plans to review alternative sources of funds to help address the needs of City residents. Efforts will be made to submit grant applications to Federal, state, and local resources. Specific grant applications could include Neighborhood Stabilization Programs, other Community Development Initiatives, Economic Development grants, Energy Efficiency grants, infrastructure improvements, and neighborhood enhancement/revitalization.

Figure 51 CDBG Eligible Areas Map

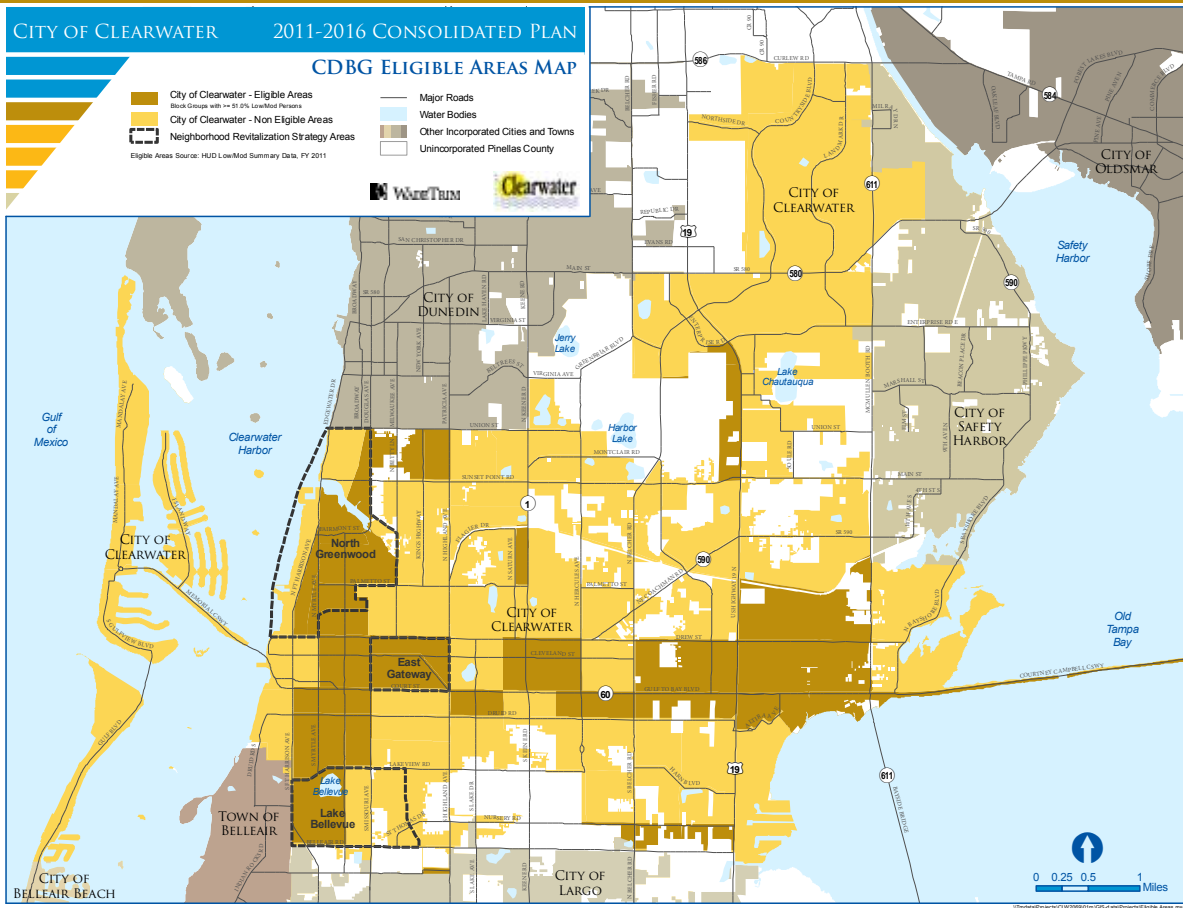


Figure 52 Low Income Persons Map

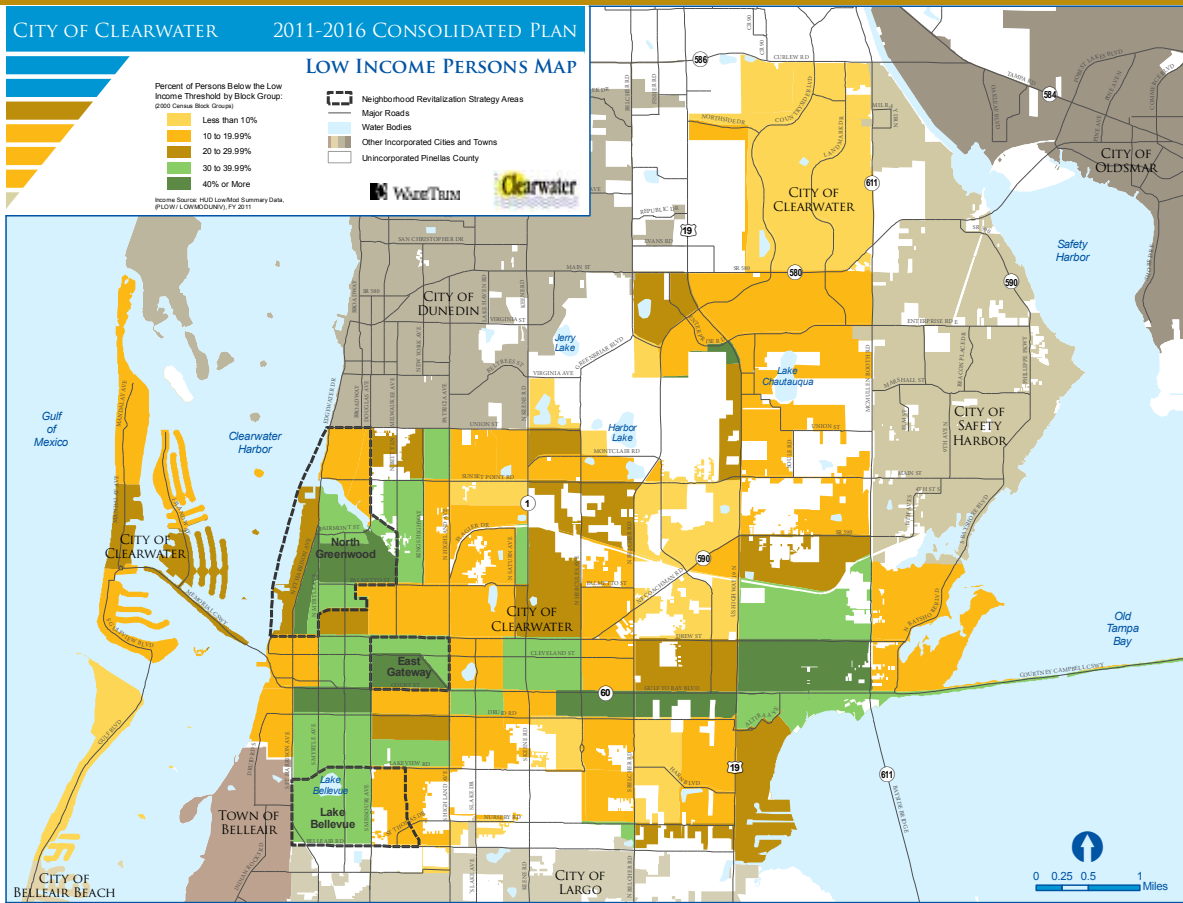
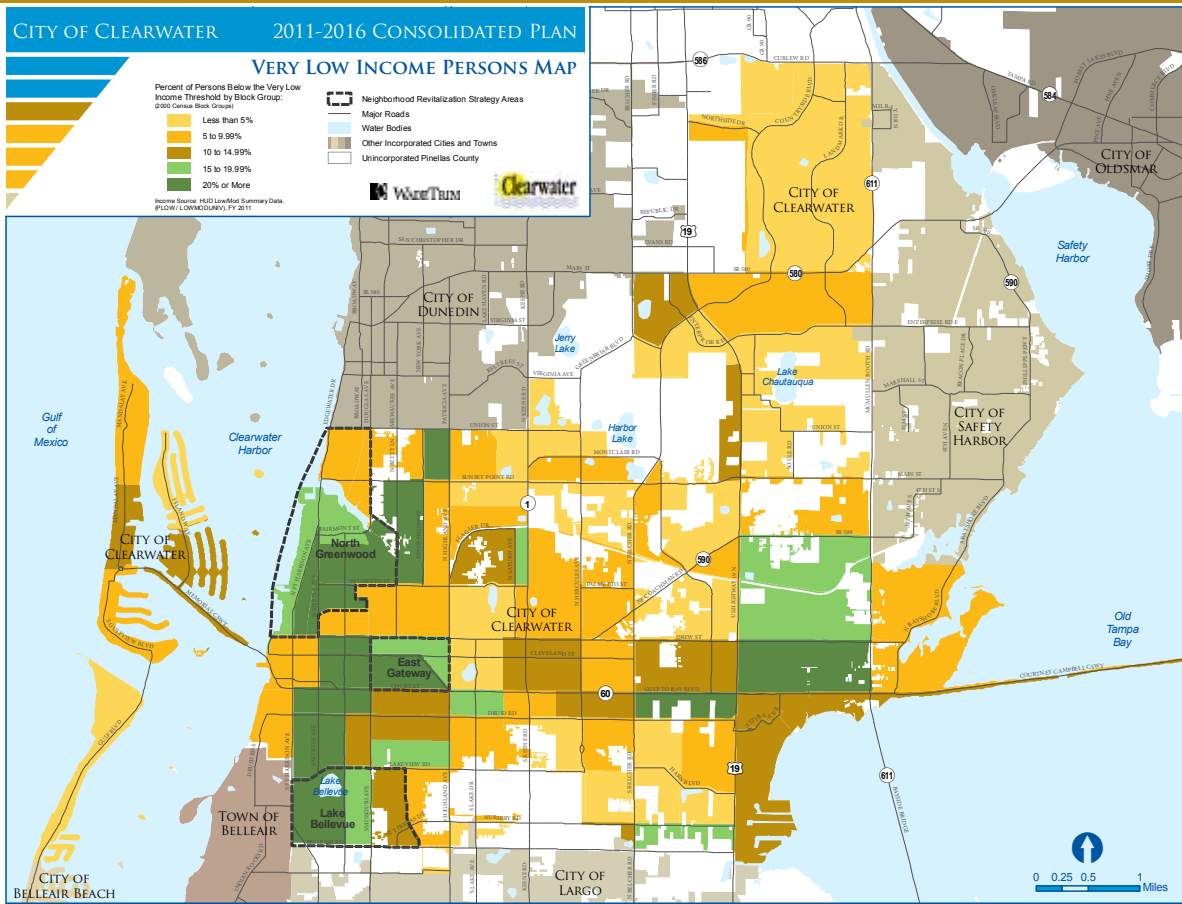


Figure 53 Very Low Income Persons Map



In addition, public service projects and/or programs that can be supported by CDBG funds are limited, yet create a large demand for funding. The City of Clearwater will continue to work with public service providers in an effort to expand service and become more of a resource for these providers.

Poverty levels have increased slightly between 1990 and 2000. It can be assumed that between 2000 and 2010 that poverty has increased further due to increased unemployment. Federal program funds being used are not designed to be anti-poverty programs, thus limiting the amount of resources available for such activities.

PUBLIC HOUSING

The Public Housing Authority for the City of Clearwater is the Clearwater Housing Authority (CHA).

The CHA has developed a 5-Year Plan for the 2010-2015 fiscal years. The CHA manages 202 units and 1,340 Housing Choice Vouchers.

The CHA public housing program provides federally-subsidized rental properties. Residents pay only a portion of their rent based on income. Their mission is to lead in creating housing opportunities to enhance the lives of those they serve.

The CHA aims to build communities with innovative programs, sustain a dignified and desirable environment and create alliances to nurture self-sufficiency.

According to the Fiscal Year 2010 Five-Year and Annual PHA Plans for the CHA, the following specific goals will enable the agency to serve the needs of low-income and very low-income, and

extremely low-income families over the next five years:

1. Apply for additional Housing Choice Vouchers when available and applicable.
2. Continue to search for affordable housing opportunities and when practical, utilize available Replacement Housing Factor increments.

The CHA has an ongoing management program in place to involve residents in its operations. CHA is recognized throughout the state and nation as being a very progressive housing authority. Income-eligible residents of CHA's programs are eligible

for all of the City's affordable housing programs shown in [Figure 54](#).

The City's Public Housing Authority is not listed as troubled by HUD.

HOMELESS AND SPECIAL NEEDS

Homeless

The Pinellas County Coalition for the Homeless (PCCH) is the lead agency for the Pinellas County/ St. Petersburg/Clearwater/Largo Continuum of Care. The PCCH is an independent, community-based, tax-exempt, nonprofit organization whose mission is to serve and support the communi-

Figure 54 Priority Public Housing Needs, City Of Clearwater Housing Authority

| Public Housing Need Category | PHA Priority Need Level | | | | Estimated Dollars to Address |
|---|--|--------|-----|--------------|------------------------------|
| | High | Median | Low | No Such Need | |
| Restoration and Revitalization | *BT Structural Improvements | | | | Currently Underway |
| Capital Improvements | * | | | | |
| Modernization | | | | | |
| Rehabilitation | | | | | |
| Other (Specify) | | | | | |
| Capital | *BT – Window replacement with structural improvements, re-stucco and repair to Barbee Towers | | | | \$65,936 |
| | *BT – Paint and reseal exterior to Ralph Richards Tower | | | | \$30,000 |
| Management and Operations | | | | | |
| | Operations | | | | \$165,000 |
| | Physical Needs Assessment | | | | \$20,000 |
| Improved Living Environment | | | | | |
| Neighborhood Revitalization (non-capital) | | | | | |
| Capital Improvement | | | | | |
| Safety/Crime Prevention/Drug Elimination | | | | | |
| Other (Specify) | Computer hardware/software systems upgrades | | | | \$50,000 |
| Economic Opportunity | | | | | |
| Resident Services/Family Self Sufficiency | | | | | |
| Other (Specify) | | | | | |
| Total | | | | | \$330,936 |

Source: City of Clearwater, Economic Development and Housing Department, June 2011

ties, agencies, and organizations concerned with homelessness by providing community education, advocacy, program support, capacity building and technical assistance. The vision of the PCCH is expressed in the *10-Year Plan to End Homelessness in Pinellas County*: “Improving the quality of life for all our citizens means that no one in Pinellas County should be homeless.”

The Coalition partners with local, state, and federal agencies, including the City of Clearwater, that are concerned with homelessness. The Coalition pushed for supportive reforms such as the establishment of the state office on homelessness and the passing of the homeless hate crimes bill. Through grant funding, advocacy and coordination, these agencies have been instrumental in assisting PCCH in its mission to end homelessness in Pinellas County. The PCCH is a collaborative effort among its member service providers and concerned individuals of Pinellas County to provide resources to people experiencing homelessness within the community. The broad range of services provided by the PCCH’s member agencies creates a system of care composed of eight elements which include:

- Infrastructure (includes TBIN, community voice mail, and homeless services coordination)
- Prevention (includes rent and utility assistance, counseling, domestic violence education and outreach)
- Outreach (includes funding for the homeless street outreach teams)
- Supportive Services (includes food, clothing, mail boxes, IDs, transportation, information and referrals, and other social services)
- Emergency Shelter (includes emergency shelter beds/mats and Pinellas Hope, a seasonal outdoor shelter)
- Transitional Housing (includes units in which program participants typically may reside for two years)
- Permanent/Permanent Supportive Housing

(includes housing units and safe havens for chronically homeless persons)

- Medical/Mental Health (includes health services, detox, substance abuse treatment and counseling, and more).

In addition to service coordination, PCCH provides the following direct services: Cold Night Shelters, Free Bus Passes, Project Homeless Connect, St. Petersburg Central Kitchen (organized through the St. Petersburg Homeless Task Force, a component of PCCH), annual Point-In-Time Homeless Count and Survey, Homeless Persons’ Memorial Day, and Project UPBEAT (a capacity building project providing training and technical assistance).

Homeless Needs

As part of the Consolidated Plan process, the City reached out to PCCH to obtain data related to homeless population within the City of Clearwater. The following narrative is based on data provided in the PCCH’s *2011 Point in Time (PIT) Count of Homeless Individuals in Pinellas County*.

The 2011 point in time (PIT) count of homeless individuals in Pinellas County was designed to obtain an accurate census of the number of homeless individuals residing in the County. The street count primarily took place on Monday, January 24, 2011, at locations around the entire County. Throughout the day, volunteer surveyors interviewed homeless and at-risk individuals, children, and families to capture a broad range of information concerning demographics, living arrangements, education, employment status, and several other key factors. Collection and analysis of these data are intended to help stakeholders obtain resources, develop community initiatives, and understand how to best provide services to people who are homeless or are at risk of homelessness in Pinellas County.

The count was composed of six sources: an unsheltered homeless count, a school count, a sheltered homeless count, an overnight count, a jail count, and an unsheltered family count. The unsheltered homeless count consisted of 720 adults and 65 children under the age of 18. The sheltered homeless count consisted of 2,050 individuals. The school count consisted of 2,110 students. The overnight count consisted of 464 individuals and the jail count consisted of 330 individuals. The unsheltered family count consisted of 61 adults and 87 children. The total count across these sources was 5,887. Among these, 3,661 fit the requirements to be considered to be literally homeless. The difference between these two estimates is largely attributable to the majority of children in the school data reporting that they share the housing of others. A separate count of chronically homeless individuals was conducted using data from a housing survey conducted in 2011 and Tampa Bay Information Network (TBIN) participating shelters. A total of 155 chronically homeless individuals from the unsheltered population combined with 124 individuals from the sheltered population resulted in an estimate of 279 chronically homeless individuals in Pinellas County.

When asked, the primary reasons given for homelessness included: loss of a job, financial problems, or not enough income (416 out of 720 unsheltered homeless); alcohol or drug problems (83); criminal history/arrest/incarceration (76); family break-up (60); and mental health or emotional problems (58).

The data included in the PCCH point in time count is primarily reflective of Pinellas County as a whole, and not specifically for the City of Clearwater. However, some municipal-level data was included in the report. Of the 720 total unsheltered individuals recorded in the County, 156 indicated the City of Clearwater as their primary place of

stay. Of the 1,712 sheltered homeless individuals recorded by the TBIN participating shelters, 281 resided within Clearwater's zip codes.

Based on the 2011 point in time count, as well as other data provided by PCCH, [Figure 42, Homeless and Special Needs Populations on page 62](#), identifies the need for shelter and services within the homeless community in Pinellas County. This figure serves as HUD required Table 1A, Homeless and Special Needs Population.

In determining the unmet need for the homeless population, [Figure 42, Homeless and Special Needs Populations, Pinellas County, 2011 Point-In-Time Count](#) displays 1,650 beds available for individuals. The total number of individuals identified in the 2011 PIT count is 947. It can be assumed that the current inventory of beds is adequate to serve this population. For families the number of available beds is 601 with a PIT count of 239. Again, it can be assumed that the current inventory of beds is adequate to serve this population.

Proposed Homeless Projects to address needs:

- Provide funding in the amount of \$50,000 to Religious Community Services, Inc., for renovations at The Havens of RCS. This facility offers housing and related support services for victims of domestic abuse. Funding to the Havens will be used to replace windows, air conditioning system, water heaters and appliances. The Haven's goal is to serve 15,139 domestic violence victims (women and children).
- Provide funding in the amount of \$12,000 to WestCare GulfCoast Florida, Inc., for salary support to operate the Turning Point overnight shelter. The shelter provides an overnight facility for homeless persons under the influence of drugs and/or alcohol. It operates

as an inebriate receiving and intervention program that provides for a 24-hour sobering up area, intensive case management, and placement service. The agency's goal is to serve 150 homeless Clearwater individuals.

Non-Homeless Special Needs Population

Special populations, such as the disabled or populations living with HIV/AIDS, face particular obstacles when it comes to housing. Often living on fixed incomes or burdened by medical expenses, housing opportunities are typically limited.

The U.S. Census Bureau defines disability as a long-lasting sensory, physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. It can also impede a person's ability to go outside the home to maintain a job. Disability includes persons with severe vision and/or hearing impairment.

According to the 2000 U.S. Census, of the 79,802 citizens between 5 and 64 years old in the City of Clearwater, more than 32 percent (26,083) had some kind of disability. Of the 23,357 citizens 65 years or older in the City, more than 66 percent (15,477) had some kind of disability.

Currently, there are a number of agencies within the region that provide programs for the disabled. Family Network on Disabilities, Inc., Abilities of Florida, Inc., Alternatives At Work, ARC Upper Pinellas, and Gulf Coast Jewish Family Services are the primary service providers for this population. While all of these agencies offer programs that encourage self-sufficiency, including job training and assistance in locating affordable housing, few of these programs have dedicated housing stock for the disabled. This special needs population could be underserved in the City of Clearwater given the

limited resources for housing specifically.

According to the U.S. Department of Health and Human Services Centers for Disease Control and Prevention, approximately 1.1 million Americans are living with HIV, the virus that causes AIDS, and one fifth of those infected are unaware of their infection. According to the Pinellas County Health Department 2009 HIV/AIDS demographic information for Pinellas County, there are 155 reported cases of AIDS in Pinellas County. In addition, there are 184 reported cases of HIV in Pinellas County. Based on the percentage of persons living in Clearwater's below the poverty rate in Clearwater, it is estimated that roughly 5 persons with HIV/AIDS may need supportive housing.

The State of Florida Housing Opportunities for Persons with AIDS program (HOPWA) does not offer any services in Pinellas County for persons living with the HIV/AIDS virus. However, the State of Florida offers HOPWA program services in Tampa, approximately 15-20 miles from the City. Additionally, the Pinellas County Health Department, through its Patient Care, AIDS Drug Assistance Program (ADAP), and HIV/AIDS Surveillance, is the primary service provider for this special needs population. However, the Health Department does not provide services related to housing specifically.

A number of specialized services are provided through various agencies in Clearwater. The City of Clearwater will continue to narrow the gap in services provided to citizens with special needs. The City shall support efforts, either financially or otherwise, to meet the needs of this population. Projects that utilize diverse sources of funding will be granted a higher priority.

A description of the City's existing services and programs dedicated to helping those with special needs follows. Additionally, the City coordinates

with other agencies to provide services if such services are not provided by the City of Clearwater.

Elderly & Frail Elderly

The elderly and frail elderly are assisted through City, County and non-profit agencies. **Pinellas County, Department of Health and Human Services** provides a significant number of services, from hot meals to transportation, in partnership with community organizations and Federal, State and local funding sources.

Local service providers for the disabled include **Abilities of Florida, Inc.**, a non-profit 501(c) 3 organization located in Clearwater. Abilities of Florida, Inc., offers rehabilitation and employment services to people with disabilities. In addition, they offer outsourcing labor options to businesses and government agencies in a variety of fields.

Additionally, **Gulf Coast Jewish Family Services** is a non-profit 501(c) 3 organization located in Clearwater. Gulf Coast Jewish Family Services provides service to infants, children, families and elders in serious physical, mental, medical, social and financial crisis, allowing persons to remain free and independent with families and loved ones. Services include case management, homemakers services, affordable housing, mental health services and job training.

Substance Abusers

In Florida, services for persons with Substance Abuse disorders are coordinated by various agencies within the **State of Florida, Pinellas County** and the **City of Clearwater**. **Florida Department of Children and Families** has several programs that can aide Florida families and individuals. The Department of Children and Families provides programs called Substance Abuse & Mental Health (SAMH). The Department's SAMH programs are administered statewide, through 20 circuits, which

are grouped into six regions.

Acquired Immune Deficiency Syndrome (AIDS)

The Pinellas County Health Department provides services for those infected with HIV or having AIDS. The Pinellas County Health Department has over 12 years of experience providing health care to persons living with HIV and/or AIDS. Pinellas County Health Department has programs broken down into various categories:

Patient Care

The Pinellas County Health Department HIV/AIDS Program was established in 1997. The AIDS patient care clinic is funded privately and publicly through private donorship and state general revenue dollars. The clinic is contracted to provide care to 250 clients however, Pinellas County Health Department has reported that the County is presently seeing over 800 clients. The Patient Care Clinic also provides patient care, HIV counseling and testing, case management, nutritional services, etc.

The AIDS Drug Assistance Program (ADAP)

ADAP assists HIV positive persons stay healthy by providing financial support with the purchase of HIV prescription medications for people who do not qualify for Medicaid, or have private health insurance, or are awaiting Medicaid eligibility.

HIV/AIDS Surveillance

Pinellas County Health Department provides education through community presentations and street outreach. In addition, the Health Education department provides HIV/AIDS training to health care professionals, provides technical assistance to community-based agencies, maintains a resource library of HIV/AIDS educational videos and materials and conducts media relations to ensure release of current HIV/AIDS information.

Jail Linkage Program

The Pinellas County Jail Linkage Project is a program inaugurated in Pinellas County by the Pinellas County Health Department and has been in operation since 2001. The Pinellas County Jail Linkage Project conducts risk assessments to inmates to determine those who may be at high risk of infection. The Pinellas County Health Department provides prevention/education and testing of those individuals who may otherwise “slip through the cracks” of the system.

Victims of Domestic Violence

The Haven of Religious Community Services (RCS) provides safe housing, outreach and case management to survivors of domestic violence through the Pinellas County area. RCS is a 501(c)(3) nonprofit corporation that has been in operation since 1967.

The City has given the non-homeless special needs populations, who require supportive facilities/housing, a medium priority and intends to continue to support activities in this area as we are presented with projects and/or as we identify activities. Within this group, the elderly are being given the highest priority.

Proposed Non-Homeless Special Needs

Projects:

- Provide funding in the amount of \$3,500 to Personal Enrichment Through Mental Health Services, Inc., for salary support to operate their Family Emergency Treatment Center. The Center provides assessment, crisis intervention counseling, individual and/or group support counseling, substance abuse assessment and intervention, medication evaluation and administration, service and treatment planning, referrals and other related services. The agency’s goals are to serve 150 residents of Clearwater.

- Provide funding in the amount of \$30,000 to Pinellas Opportunity Council, Inc., for salary support to implement the agency’s Chore Services Program. The program promotes better livable opportunities by providing services to the elderly and frail elderly. The services will help to alleviate blight and blighting conditions, reduce crime, and create a sense of pride in their community by providing heavy household cleaning, yard work and minor repairs. The agency’s goal is to assist 82 elderly households.

BARRIERS TO AFFORDABLE HOUSING

The City of Clearwater is sensitive to the effects that public policies have on the cost of housing as well as those that serve to dissuade development, maintenance or improvement of affordable housing. Although some of the barriers to the cost of producing affordable housing are beyond the control of local government, it is hoped that city policies do not create more barriers. The city works to establish positive marketing strategies and program criteria increasing housing choices for households with limited incomes, to provide geographical choice in assisted housing units, and to improve the physical quality of existing affordable housing units. The city has identified regulatory, transportation and financing issues as barriers to affordable housing.

The City of Clearwater will continue to avoid all barriers to affordable housing. In many municipalities, the following programs and policies have the potential for creating barriers to affordable housing, and thus are a matter of interest for the City:

- **Land Development Regulations:** The City of Clearwater LDR is free of barriers to affordable housing. It is a useful tool designed to promote the health, safety and welfare of its residents. It does not contain any restrictive, exclusionary

zoning or excessive subdivision controls that would impose barriers to affordable housing.

- **Building Codes:** The City adheres to the State guidelines code books, designed to ensure that dwelling units are structurally sound and safe for their inhabitants. CABO (Council of American Building Officials) guidelines are used for one- and two-family dwelling units. Such building codes do not include any codes which are insensitive to the older housing stock of the City.
- **Approval and Permitting Systems:** The City does not utilize slow procedures that are burdensome and uncoordinated, nor does Clearwater impose repetitive reviews that require developers to incur high costs and lose valuable time.
- **Manufactured and Modular Housing:** The City permits manufactured and modular housing as long as the development is consistent with the City's LDR and Comprehensive Plan. The LDR does not impose restrictive barriers on these types of new construction.
- **Redlining and Secondary Market Practices:** The City of Clearwater does not use such practices.
- **Code Enforcement:** The City has no systematic house-to-house code enforcement program. A complaint based code enforcement process is available to people who call Development Services seeking help. As a result there are no code enforcement activities that are excessive, exclusionary, or discriminatory.
- **Policies that Affect the Return on Residential Investment Including Supportive Housing:** The City has no policies that affect the return on residential investment. As a result there are no such policies that are excessive, exclusionary, and discriminatory.

OTHER ACTIONS

LEAD-BASED PAINT

Throughout the fiscal year the County Health Department screens and tests school children for lead poisoning. The City will continue to test all buildings built before 1978 for lead-based paint in all its housing programs.

The City follows procedures as specified in applicable regulations. The Department and its representatives provide all required notifications to owners and occupants and inspect for defective paint surfaces of pre-1978 properties. Any defective paint conditions found are included in the scope of work and treatment provided to the defective areas. No children under 7 years of age have been found to have identified Environmental Intervention Blood Lead Level (EIBLL) condition; however, interior chewable surfaces are treated as necessary. All Department policies and procedures have been revised to conform with federal requirements. An EPA-certified staff member orders and reviews paint inspections, risk assessments and clearance testing of suspect properties done by licensed testing professionals.

In every program where Federal funds are expended on a housing unit, the City incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35.

A problem that impacts the rehabilitation of owner-occupied housing units is the presence of lead-based paint if the home was built prior to 1978. The costs for the treatment or removal of these conditions can go from minor costs for encapsulation to major costs for removal. When a home is identified as a candidate for the City's Rehabilitation program, and if it was built prior to 1978, it is inspected for lead in accordance to the rules of the federal programs. Should lead hazards be found, the City will discuss the options with the homeowner to eradi-

Figure 55 Pinellas County New Case Rate, 1993-2007

| Year | New Cases (#) | Total Screened |
|--------------|---------------|----------------|
| 1993 | 311 | 6,637 |
| 1994 | 275 | 8,295 |
| 1995 | 153 | 7,628 |
| 1996 | 116 | 6,543 |
| 1997 | 104 | 6,196 |
| 1998 | 73 | 6,614 |
| 1999 | 60 | 5,581 |
| 2000 | 47 | 5,249 |
| 2001 | 31 | 4,939 |
| 2002 | 16 | 5,605 |
| 2003 | 25 | 6,479 |
| 2004 | 14 | 4,378 |
| 2005 | 11 | 2,689 |
| 2006 | 6 | 2,684 |
| 2007 | 30 | 2,651 |
| Total | 1,272 | 82,168 |

Source: 2005-2010 Consolidated Plan; Pinellas County Public Health Department 2011; Center for Disease Control and Prevention.

cate the lead presence. The City may provide up to a \$10,000 grant for lead abatement.

Lead-based paint is defined as paint containing one milligram per square centimeter (1 mg/cm²) of lead, or 0.5 percent lead by weight. The definition of a lead-based paint hazard is any condition that causes exposure to lead from lead-contaminated dust, soil, or paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate federal agency.

Although lead is known to cause adverse health effects in both adults and young children, children (particularly those under the age of 7) are at a

greater risk to lead-based paint hazards. Severe lead exposure in children, which is quantified as having blood lead levels greater than or equal to 880 micrograms per deciliter, can lead to convulsions, a coma, or even death. High levels of lead exposure can also cause mental retardation, kidney damage, as well as damage to the central nervous system, brain, and blood forming tissues.

Figure 55 displays that the number of lead-poisoning cases among children has been in long term decline within the County, declining from 311 new cases in 1993 to only 30 in 2007.

Public and private efforts are currently underway. The Pinellas County Public Health Department is taking the lead in addressing lead poisoning in the community and has received a grant from the Centers for Disease Control and Prevention. During the years 2000-2007, 34,674 children were screened for lead poisoning throughout Pinellas County by local-pediatricians and health care facilities. One hundred thirty-four cases of lead poisoned children were identified. This program will continue to be expanded, especially in the already identified high risk target areas.

The City has recently done extensive research to obtain educational and outreach materials pertaining to lead-based paint. We have placed many brochures, education materials and useful links on our website for citizens to read.

FAIR HOUSING

In 1995, HUD announced that entitlement communities, communities receiving direct federal funding from Community Development Block Grant, HOME Investment Partnership and Emergency Shelter Grant programs, must conduct a study of existing barriers to housing choice.

This required study is referred to as the Analysis

of Impediments (AI) and is part of entitlement communities' consolidated planning process. The purpose of the AI is to examine how state and local laws, and private, public and non-profit sector regulations, administrative policies, procedures, and practices are impacting the location, availability, and accessibility of housing in a given area. The AI is not a Fair Housing Plan; it is an analysis of the current state of fair housing choices in Clearwater and identifies specific barriers that need to be addressed if future fair housing initiatives are to be successful.

Each jurisdiction receiving federal funds must certify that it is affirmatively furthering fair housing. The certification specifically requires jurisdictions to conduct an analysis of impediments to fair housing choice within the state or local jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

On July 22, 2010, the Cities of St. Petersburg, Largo and Clearwater and Pinellas County procured the services of J-Quad Planning Group, a fair housing consultant, to conduct an analysis of impediments to fair housing choice for each entity.

The analysis of fair housing choice in the City has identified impediments, through a study methodology that included conducting focus group sessions, the construction of a demographic analysis resulting in a community profile and fair housing index, analysis of the Home Mortgage Disclosure Act (HMDA) data for the City and Pinellas County and a fair housing law and public policy and program review.

The City's commitment to furthering affordable housing through planning and CDBG/HOME program design and implementation is noteworthy. These efforts will continue to help maintain stability

and strengthen its older and lower-income areas. The City and its nonprofit partners are encouraged to expand these efforts into other neighborhoods as a primary means of expanding fair housing choice.

Banking, Finance, Insurance and Other Industry Related Impediments

Impediment: Impacts of the Sub-prime Mortgage Lending Crises and Increased Foreclosures.

Remedial Action: Continue to work with the State, National Non-Profit Housing Intermediaries, Federal Home Loan Bank, other lenders and HUD to evaluate programs and identify funding that can help reduce the mortgage default rate and foreclosure rates among low- and moderate-income home buyers and existing home owners.

Impediment: Low number of loan applications from minorities and low origination rates for minority applicants.

Remedial Action: Continue homebuyer outreach and education efforts. Expand homeownership and credit counseling classes as part of a high school curriculum to help prevent credit problems later in life.

Impediment: Predatory lending and other industry practices.

Remedial Action: Continue to encourage financial institutions to assist low- to moderate-income persons by establishing or reestablishing checking, savings, and credit accounts for residents that commonly utilize check cashing services through bank initiated "fresh start programs" for those with poor credit and previous noncompliant bank account practices.

Socio-Economic Impediments

Impediment: Poverty and low-income among minority populations.

Remedial Action: Continue to work on expanding

job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, and the assistance with the preparation of small business loan applications. Support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents.

Neighborhood Conditions Related

Impediments

Impediment: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Remedial Action: Continue to support and expand program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes. Involve volunteers, community and religious organizations/institutions and businesses as a means of supplementing financial resources for housing repair and neighborhood cleanups.

Public Policy Related Impediments

There were no Public Policy Related Impediments.

The City funds programs that offer free classes for persons desiring to become homeowners. The Pinellas Realtor Organization subscribes to the Voluntary Affirmative Marketing Agreement (VAMA) and works to educate its members about Fair Housing. Training and marketing materials have been videotaped and translated into American Sign Language and Spanish. The City promotes home ownership and education at various home-buyer fairs and expositions. The City also provides funding to the Community Service Foundation to provide Fair Housing Education.

In addition to the Human Relations Department, the City is working with Pinellas County Realtors

through the VAMA Program to further fair housing opportunities in real estate transactions. To further these efforts of the VAMA, the Pinellas County Board of Realtors enlisted the services of the Community Housing Resource Board to focus on the federal, state and local enforcement agencies, housing industry groups and volunteer community groups working together to promote fair housing practices.

These efforts include:

- Providing public information on fair housing
- Assessing community fair housing needs and identifying local problems and issues that impede equal housing opportunity
- Evaluating performance and effectiveness of the VAMA
- Expanding minority involvement in the real estate industry
- Expanding public awareness of housing opportunities in the community
- Developing cooperative solutions to problems associated with implementation of the VAMA
- Continued support of the Pinellas County Human Relations Department, Pinellas County Board of Realtors, and the Community Housing Resource Board
- Continued to work with the local committee of Americans with Disabilities to view housing related issues for homeowners, renters, or homebuyers with disabilities.
- Provided funding in the amount of \$19,984 to Gulf Coast Legal Services to implement a fair housing program that offers counseling services, initial needs assessment, rental eviction intervention, and marketing of fair housing programs. The agency assisted 89 individuals.
- Provided funding in the amount of \$8,000 to the Community Service Foundation to administer a fair housing program. The agency assisted 80 individuals.

The Pinellas County anti-discrimination effort focuses on public information and enforcement of fair housing regulations and the County's Human Rights Ordinance. The County publishes a Housing Resource Directory that includes an overview of fair housing law, information about reasonable accommodation and accessibility, and a list of state and local enforcement agencies. The County produces a brochure entitled, *Fair Housing in Pinellas County*, and distributes approximately 5,000 copies annually. Below market rate mortgages, down payment and closing cost assistance are readily available through the County's Housing Finance Authority and through other agencies. The County is also active in providing and promoting affordable housing, providing low-cost funds for home purchase or repair, and modifications to homes to make them accessible to persons with disabilities.

The City directs significant resources to expand the supply of affordable rental housing and partners with a variety of for-profit and non-profit developers and the Housing Finance Authority of Pinellas County. The City also assists developers with a variety of incentives aimed at reducing development costs, impact fees, and regulatory impediments.

The City encourages mixed-income, multi-family developments to develop affordable housing in areas that are not predominantly low to moderate-income as part of a continuing effort to deconcentrate poverty. Funding is denied to developers who do not provide mixed-income housing where the effect could be to racially or economically segregate low-income households.

ANTI-POVERTY STRATEGY

Income levels are a good way to measure the relative economic health of a community. Three

measures of income (median household income, median family income, and per capita income) are recorded by the U.S. Census. Household income is a measure of the total incomes of the persons living in a single household. Family income is a measure of the total incomes of a family unit and does not include non-family units, such as a single person living alone, and for this reason is typically higher than household income. Per capita income is a measure of the incomes of every person in a specific area. Because per capita income is based on all individuals, these statistics are typically lower than those based on household or family incomes.

Figure 7, *Income and Poverty 1990-2000* on page 10, shows these measures applied to the City of Clearwater in both the 1990 and 2000 censuses. The 1990 statistics have been adjusted for inflation.

As shown in Figure 7, the City of Clearwater reported increases in all Median Household Income, Median Family Income and Per Capita Income between 1990 and 2000, with Median Family Income being the highest increase (3.2 percent). Other surrounding communities experienced moderate increases in all three income categories, with the exception of the City of Largo, which experienced a 1 percent decrease in Median Household Income from 1990 to 2000.

For the City of Clearwater, the poverty level increased from 10.6 percent in 1990 to 12.3 percent by 2000. Every other surrounding community saw both the poverty level increase and decrease over the 10-year period. However, at 12.3 percent in 2000, the City of Clearwater's poverty level is high when compared to the surrounding communities. Pinellas County reported a slight increase in poverty from 9.5 percent to 10 percent, while Florida reported a slight decrease in poverty from 12.6

percent to 12.5 percent.

The City of Clearwater participates in the Tampa Bay Partnership, the regional Economic Development agency and Enterprise Florida, the Statewide Economic Development entity; and has its own Economic Development Program. The Tampa Bay Partnership internationally recruits companies to locate to the Tampa Bay region. They provide a full range of business relocation assistance programs and utilize state and local incentive programs to help in this process. There are also Small Business Development Centers at the local Community College.

The Tampa Bay Partnership works with a network of educational agencies to provide customized job training programs for the business community. The area's Workforce Development Board, Worknet, provides job training/employment skills to low-income residents.

INSTITUTIONAL STRUCTURE

The City continues to work with the various providers and partners of their programs in an effort to expand its services and opportunities and to make small, continuous improvements to the process and continue to solicit input from all organizations involved in the process.

The City utilizes a variety of non-profit organizations to deliver housing, community and economic development services. In the housing programs the City utilizes the local lending institutions and mortgage companies to partner with the City to provide affordable housing.

The City funds several non-profit organizations that provide operational support and services on a county-wide level. Both organizations are located in another city of the county but assist Clearwater

residents with their services. As in the past, the City has joined forces with the City of Largo and Pinellas County to fund a county-based non-profit organization that provides counseling and safe shelter for run-away youths (Family Resources).

The City has developed a wide network of service providers that assist the City with implementing its housing, community and economic development programs. Our service providers include such organizations as:

- Clearwater Neighborhood Housing Services
- Tampa Bay Community Development Corporation
- Largo Area Housing Development Corporation
- Pinellas Habitat for Humanity
- Community Service Foundation
- Abilities of Florida, Inc.
- The Kimberly Home, Inc.
- Religious Community Services, Inc.
- Community Pride Child Care, Inc.
- Gulf Coast Legal Services, Inc.
- Gulf Coast Community Care
- Westcare of Florida
- Homeless Emergency Project
- Pinellas Opportunity Council – Chore Services
- Directions for Mental Health
- Intercultural Advocacy Institute
- Personal Enrichment through Mental Health Services

The City's service delivery system continues to work well. Communication and coordination between the providers is excellent. Many agencies will refer clients to the various other providers. Many of the Social/Public Services providers are members of the Pinellas County Coalition for the Homeless and that organization provides a great medium for coordination and networking.

The City continues to work to bring in more housing non-profits to assist with its Housing Programs,

in particular our housing rehabilitation program. In addition to housing nonprofits, the City continues to recruit more quality contractors to participate in our rehabilitation and infill housing programs. With the very active new construction market, it has been hard to find additional contractors.

Other actions undertaken by the City included developing institutional structures and enhanced coordination between public and private housing and social service agencies. Partners-In-Self-Sufficiency administers a self-sufficiency program that provides housing and educational opportunities to single-parent, low-income households. Under the program the Clearwater Housing Authority provides Section 8 certificates or vouchers to program participants while they are pursuing education and job training. At the end of the program, participants should have saved enough money for a down payment on a home. The City's Housing Division, and other approved housing providers, would further assist them with obtaining housing opportunities.

The City continues to look for ways to improve and enhance the coordination between our service providers and routinely solicits input from the providers and clients on how the system can be improved.

The City of Clearwater has identified the following institutional structure through which it will carry out its affordable and supportive housing strategy. The structure includes organizations from several backgrounds. These organizations represent private firms, local, non-profit agencies and local and state agencies.

The most important firms are local financial institutions and contractors. Financial institutions include savings and loans and banks. Many home loans for rehabilitation and housing purchase are made by banks and savings and loans. Home loans for rehabilitation are made by credit unions. Contrac-

tors perform housing rehabilitation and build new houses.

Some local non-profit agencies are responsible for assisting homeless persons and households; other non-profit agencies rehab and repair owner occupied houses and rental units for low-income occupancy. Home maintenance skills are provided to households. Subsidies for home acquisition are provided. Legal help and fair housing assistance are also provided.

Public agencies include city, county and state governments. City government provides financial aid to rehabilitate renter- and owner-occupied units and staff to enforce housing codes. The Housing Commission operates units in the City to house low-income households.

For 2011-2016 there are several ongoing efforts to enhance coordination between various providers of services, facilities and affordable housing for low-income persons and homeless persons, and between providers of housing rehabilitation and these services and facilities.

Coordination between public agencies providing housing resources takes several forms. The two agencies involved here are the Clearwater Housing Authority and the City's Economic Development and Housing Department. Coordination activities include the following:

- Five-Year Consolidated Plan and Annual Action Plan
- Consolidated Annual Performance Evaluation Report
- Annual City budget preparation
- Ongoing staff communication to solve common problems
- Responding to HUD directives

MONITORING

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 Accounting and Contracts Manager and/or the Project Manager. A checklist will be completed and reviewed to insure 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 Accounting and Contracts Manager, Project Manager, or Housing Manager. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

HOME: Monitoring will be carried out in accordance with federal regulations to insure 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 in compliance 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 in compliance.
 - 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 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 to identify areas requiring improvement.

Clearwater will attempt to monitor the success of a couple of projects based on the new regulations as stated in September 2003, CPD issued Notice 03-09, "Development of State and Local Performance Measurement Systems for Community Planning and Development Formula Grant Programs". These benchmarks will be tracked over the time frame covered within this document. The performance of all projects will be reported in the self-evaluation section of the Consolidated Annual Performance Evaluation Report. The City of Clearwater will follow HUD's mandates. 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 agencies funded as part of the City's CDBG Program.

PROGRAM SPECIFIC REQUIREMENTS

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

In addition to the entitlement allocations listed above, the City maintains three Revolving Loan Funds which are set up to carry out specific activities. These include: the Housing Rehabilitation Revolving Loan Fund (City Fund #686), the Economic Development Revolving Loan Fund (City Fund

#687) and the Infill Housing Revolving Loan Fund (City Fund #689).

The Housing Rehabilitation Revolving Loan Fund includes payments made by homeowners who participated in the Rehabilitation Program and had their home repaired. The Economic Development Revolving Loan Fund includes payment made by for-profit business owners who participated in the Economic Development Program and obtained funds to start up or maintain their businesses. The Infill Housing Revolving Loan Fund includes payments made by sub-recipients who borrowed funds to purchase vacant lots to build homes. Funds were repaid when the sub-recipient sold the home to an eligible homebuyer.

In FY 2011-2012, the City anticipates that the revolving fund balance will be \$629,244. These funds include \$282,867 from the Infill Housing Revolving Loan Fund, \$150,041 from the Economic Development Revolving Loan Fund, and \$196,336 from the Housing Rehabilitation Revolving Loan Fund.

All program income received in the preceding year has been identified in the previous plan.

- 1. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.**

The City does not use funding for Section 108 Loan Guarantees.

- 2. Surplus funds from any urban renewal settlement for community development and housing activities.**

The City did not participate in any urban renewal settlement.

3. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

The City did not return any grant funds from the line of credit.

4. Income from float-funded activities.

The City did not use any of its funding for any float-funded activities.

5. Urgent need activities, only if the jurisdiction certifies.

The City did not identify any of its funds for urgent need during this reporting period.

6. Estimated amount of CDBG funds that will be used for activities that benefit persons of low and moderate income.

The City did not receive, or anticipates receiving, any funds through any float-funded activities, Section 108 Loan Guarantee Program, or any other urban renewal program. All funds allocated for the City have been used on CDBG activities. One hundred percent of all CDBG funds will be used for low to moderate-income activities.

HOME INVESTMENT PARTNERSHIP PROGRAM

Recaptured funds are HOME funds which are recouped by the City when HOME-assisted homeownership housing does not continue to be the principal residence of the assisted homebuyer for the full affordability period. The City will use the recapture method to obtain these funds. The recapture provision is subject to the limitation that

when the recapture requirement is triggered by a sale, voluntary or involuntary, if 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.

1. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).

The City does not use HOME funds for refinancing of existing debt.

2. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4).

Please see number 1 above.

3. HOME Tenant Based Rental Assistance -- Describe the local market conditions that led to the use of HOME funds for a tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and

services received by this population.

The City does not use HOME funds for Tenant-Based Rental Assistance.

- 4. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.**

The City will use funding from the State Housing Initiatives Program and/or the Pinellas County Housing Trust Fund for the matching requirements under the HOME program.

- 5. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.**

Affirmative Marketing Efforts. The Borrower will follow the affirmative marketing procedures and requirements for the HOME Program to attract eligible tenants in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability.

- 6. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities,**

public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

The City will use the methods described in Section 3 Programs to encourage participation in the HOME Program.

- 7. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).**

The City will not use HOME funds to refinance the existing debt for multi-projects.

HOPWA 91.220(I)(3)

- 1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.**

The City does not receive any HOPWA funds.

Other Narratives And Attachments

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

