

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Michael Holmes
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Phone Number	727-562-4032
Mailing Address	City of Clearwater 112 South Osceola Avenue Clearwater, Florida 33756

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

The City of Clearwater used three different data sources to determine areas with the greatest need. First the City used data from its HUD approved neighborhood revitalization strategy areas. Secondly, the City used information from a City initiated housing market analysis. The last and primary data sources were those established through the Neighborhood Stabilization Program 3 (NSP 3) Mapping Tool to determine the areas of greatest need, as identified by the U. S. Department of Housing and Urban Development (HUD).

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

The City first examined areas in our neighborhood revitalization areas. The purpose was to continue to stabilize the area where the city has already invested financial resources. The City then viewed the resources outlined in Appendix A: Data Sources of the NSP Design Guidebook. From this information, the City was able to use the NSP 3 Mapping Tool to determine neighborhoods with the greatest need by mapping a wide range of areas. The Mapping Tool provided the score ranges for areas with the greatest need. The City chose the areas with the highest targeted scores of 19 and 20 and areas where the amount of NSP 3 allocation can address the needs to stabilize the neighborhoods. Additionally, the City targeted areas where there has been prior investment through the National Stabilization Program 2 (NSP 2).

The City has determined that projects in the following areas may qualify to receive assistance:

Stevens Creek/North Greenwood Area

The Stevens Creek/North Greenwood Area was selected to continue the city's efforts to stabilize the community. The City's initial investment in the area was in February 2008 when the Clearwater Housing Authority received permission from HUD to sell its deteriorated Homer Villa Public Housing Complex. Through the efforts of the City and Pinellas County, we were able to assist Habitat for Humanity of Pinellas County in obtaining ownership of the 9.8 acre parcel of land. The City contributed \$725,000 toward the acquisition and demolition. Pinellas County provided \$1.425 million dollars for land acquisition, engineering and site construction. As the property lay vacant, the City again partnered with Pinellas County to identify a financing strategy to build 51 new single-family homes on the vacant property. This redevelopment project will have an estimated \$8.415 million dollar project cost. The project will provide housing opportunities for fifty-one Habitat for Humanity families with income between 30% and 80% of area median income. Funding through the NSP 2 Program provided a construction loan in the amount of \$2.340 million dollars to build 18 new housing units.

The East Gateway Area

The East Gateway Area was selected to continue the efforts made when the City established it as a HUD Neighborhood Revitalization Strategy Area. Through the efforts identified in the five year strategy, the area will continue to be developed as a low to medium density residential neighborhood supported with housing, neighborhood commercial and professional offices. To help redevelop this community, the City has established and funded a Façade and Building Improvement Program to provide incentives to businesses for public-private investment. The City committed \$80,000 as redevelopment stimulus through the Community Development Block Grant – Recovery Program. An additional \$142,000 was provided through the Recovery Program in this area for side walk improvements. In housing development, the City hopes to turn a \$700,000 Community Development Block Grant Program loan into a \$7 million dollar investment in affordable housing for this area. The planned development, Country Club Homes, includes 31 new affordable townhomes. NSP 2 funding in the amount of \$1.5 million dollars will be used as construction financing to begin building of the community project. The homes include three bedrooms, 2.5 bathrooms and two car garages. Recently, the City purchased a dilapidated hotel that was an eye sore in the community and a place of many Police calls for service. The City purchased the property for \$1.675 million dollars with funding through the Community Redevelopment Agency. The 2.2 acre property was demolished and land banked for future redevelopment.

South Greenwood Area

The City is continuing their efforts to rehabilitate homes and develop infill housing in the South Greenwood Area. In FY 2009-2010 the City provided funding for two infill housing loans, two down payment assistance loans, and one rehabilitation loan. In 2004, utilizing \$2.9 million dollars in general funds, the City built an aquatic/recreation complex, a skateboard park, a fishing pier on Lake Belleview and new baseball fields. In 2008, utilizing \$200,000 raised from grants and corporate sponsors, the City partnered with an international organization, *Let Them Be Kids*, to design and construct a playground at the Ross Norton Recreation Complex. In 2010, utilizing \$1.8 million in general funds, the City completed the Lake Belleview Stormwater Improvement project that included major improvements to Lakeview Road. In 2010, renovations were completed at the Ross Norton Baseball Fields to include bullpens, sod, irrigation and the reworking of the pitching mounds. In 2010, plans were being developed to install

traffic calming devices throughout South Greenwood per the request of the neighborhood to improve safety for pedestrians. The City of Clearwater is in the process of partnering with Pinellas County Community Development Department for the acquisition of Norton Apartments utilizing funding through the NSP 2 Program. This \$1.8 million dollar investment in a foreclosure acquisition helped to save 48 Housing Choice Vouchers from expiring and will provide rental opportunities for 48 low to moderate income families.

3. Definitions and Descriptions

Definitions

Term	Definition										
Blighted Structure	Blighted structures are a structure(s) that exhibit objectively determinable sign of deterioration sufficient to constitute a threat to human health, safety, and public welfare.										
Affordable Rents	<p>HOME program standards can be used as a safe harbor, but if an alternative standard is applied it must be equal to or exceed the HOME standard.</p> <p>Affordable rents are defined by the HUD Fair market rents published annually by HUD for the Tampa, St. Petersburg SMSA. The FY 2010 Fair Market Rates are as follows:</p> <table border="0"> <tr> <td>0 Bedroom</td> <td>\$714</td> </tr> <tr> <td>1 Bedroom</td> <td>\$793</td> </tr> <tr> <td>2 Bedroom</td> <td>\$959</td> </tr> <tr> <td>3 Bedroom</td> <td>\$1,215</td> </tr> <tr> <td>4 Bedroom</td> <td>\$1,467</td> </tr> </table>	0 Bedroom	\$714	1 Bedroom	\$793	2 Bedroom	\$959	3 Bedroom	\$1,215	4 Bedroom	\$1,467
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3 Bedroom	\$1,215										
4 Bedroom	\$1,467										

Descriptions

Term	Definition
Long-Term Affordability	Continued affordability that at a minimum is at least as strict as the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254. HOME program standards can be used as a safe harbor, but if an alternative standard is applied it must be equal to or exceed the HOME standard.
Housing Rehabilitation Standards	<p>The rehabilitation and new construction standards that will apply for NSP-assisted projects must be included in the Action Plan. Specifically, HUD requires that:</p> <ul style="list-style-type: none"> ○ All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.

	<ul style="list-style-type: none"> ○ All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy). ○ Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products. ○ Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed. ○ Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires). <p>HUD also encourages the adoption of energy efficient and environmentally-friendly green elements as part of NSP3 program design. Attachment C to the NSP3 Notice describes in more detail how energy efficient and environmentally-friendly green elements can be incorporated and additional tools on incorporating green rehabilitation standards can be found on the NSP Resource Exchange at www.hud.gov/nspta.</p>
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4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$346,450

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

The City will work with Habitat for Humanity, Inc. to provide homebuyers below 50% of area median

income and will work with other local non-profit housing providers to provide permanent rental housing units for individuals and families with income below 50% of area median income.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., \leq 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., \leq 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	0
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., \leq 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	14
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	6

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
<p>Response:</p> <p>The City of Clearwater will place an advertisement in the local newspaper 15 days before the public meetings concerning its NSP 3 Action Plan. The Plan will be available for viewing at the City of Clearwater's Housing Division, local libraries, City Clerk's office and online at the housing division website. The City will hold two public meetings (hearings) to obtain citizen comments. One meeting will be held on February 8, 2011 with the Neighborhood and Affordable Housing Advisory Board and on February 17, 2011 before the Clearwater City Council.</p>

Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should

delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1		
Activity Name	City of Clearwater NSP 3 Loan Program	
Uses	Select all that apply:	
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	Under the provisions at section 570.201(n), the City or its subrecipients may provide financial assistance to low and moderate income households to assist in the purchase of a home.	
National Objective	LMMH	
Activity Description	<ul style="list-style-type: none"> • The City may use the funds to subsidize interest rates and mortgage principal amounts, including making a grant to reduce the effective interest rate on the amount needed by the purchaser to an affordable level. In addition, the City may make a subordinate loan for part of the purchase price, at little or no interest, for an amount of funds the payments on which, together with that required under the first mortgage, would be affordable to the purchaser. • The City may pay any or all of the reasonable closing costs associated with the home purchase on behalf of the purchaser. • The City may pay up to 50% of the down payment required by the mortgagee for the purchase on behalf of the purchaser. • The City may use the funds to finance multi-family housing projects. • Funds may also be provided for activity delivery costs. • The amount provided will not be more than the appraised value of the housing unit. • The City will use the requirements of the HOME Program for affordability. 	
Location Description	The location for the projects will be in the areas identified in this plan for the areas of greatest need.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$350,000
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$350,000	
Performance Measures	The City anticipates that it will provide no more than \$50,000 per unit for this	

	activity. The activity is expected to produce 6 units in which the incomes will be from less than 50% to 120% of area median income.	
Projected Start Date	Date of award (approximately June 2011)	
Projected End Date	Date of award plus three years (approximately June 2014)	
Responsible Organization	Name	City of Clearwater Economic Development and Housing Department
	Location	112 South Osceola Avenue Clearwater, Florida
	Administrator Contact Info	Michael Holmes 727-562-4032 Michael.Holmes@myclearwater.com

Activity Number 2		
Activity Name	City of Clearwater NSP 3 Purchase/Rehabilitation Program	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	Acquisition, disposition and direct homeownership assistance is provided under Section 24 CFR 570.201 and rehabilitation is provided through 24 CFR 570.202.	
National Objective	LMMH	
Activity Description	<ul style="list-style-type: none"> The City anticipates that it would use these funds to purchase foreclosed or abandoned properties, rehabilitate them and resell them to families with incomes between 30 to 120 percent of the area median income. Rental units may also be purchased, rehabilitated and marketed through not-for-profit agencies who would rent the units in accordance with HOME Program regulations. HOME Program rules would also apply for affordability and length of affordability. 	
Location Description	The location for the projects will be in the areas identified in this plan for the areas of greatest need.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$397,220
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$397,220	
Performance Measures	The City or its subrecipients will use the funds to purchase up to 4 single family homes that has been foreclosed or abandoned. The homes will be rehabilitated and sold to an eligible homebuyers.	
Projected Start Date	Date of award (approximately June 2011)	
Projected End Date	Date of award plus three years (approximately June 2014)	
Responsible Organization	Name	City of Clearwater Economic Development and Housing Department
	Location	112 South Osceola Avenue

		Clearwater, Florida 33756
	Administrator Contact Info	Michael Holmes 727-562-4032 Michael.Holmes@myclearwater.com

Activity Number 3		
Activity Name	City of Clearwater NSP 3 Redevelopment Program	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	The location for the projects will be in the areas identified in this plan for the areas of greatest need.	
National Objective	Acquisition, disposition and direct homeownership assistance is provided under Section 24 CFR 570.201 and rehabilitation is provided through 24 CFR 570.202.	
Activity Description	<ul style="list-style-type: none"> The City will provide funding to subrecipients and developers to redevelop demolished or vacant properties, including vacant land. This activity will result in housing opportunities for homebuyers and/or tenants with incomes between 30% and 120% of area median income. The City will use the HOME Program guidelines for affordability requirements. 	
Location Description	The location for the projects will be in the areas identified in this plan for the areas of greatest need.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$500,000
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$500,000	
Performance Measures	The City anticipates that the project will provide housing opportunities to 10 low to moderate income families. The units may be rental or owner-occupied.	
Projected Start Date	Date of award (approximately June 2011)	
Projected End Date	Date of award plus three years (approximately June 2014)	
Responsible Organization	Name	City of Clearwater Economic Development and Housing Department
	Location	112 South Osceola Avenue Clearwater, Florida 33756
	Administrator Contact Info	Michael Holmes 727-562-4032 Michael.Holmes@myclearwater.com