

# Clearwater, FL

## **CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER) PROGRAM YEAR 2024**

*Prepared for the U.S. Department of Housing and Urban Development (HUD)*

*REVISION 1, RESPONSE TO HUD COMMENTS – February 10, 2026*

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## CR-05 - Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

*This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.*

The City of Clearwater is designated as an Urban City and entitlement grantee of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME), which are administered federally by the U.S. Department of Housing and Urban Development (HUD). Additionally, the City of Clearwater participates in the State Housing Initiatives Partnership (SHIP) and Pinellas County Housing Trust Fund (PCHTF) programs to support affordable housing initiatives.

The City's most recent Five-Year Consolidated Plan for CDBG and HOME established seven (7) goals for the five-year planning period spanning federal Fiscal Years (FY) 2020/2021-2024/2025. This Consolidated Annual Performance and Evaluation Report (CAPER) provides reporting for the fifth year (FY 2024-2025) of the Five-Year Consolidated Plan. These seven (7) goals and the corresponding one-year (FY 2024-2025) goal outcomes are as follows:

**Goal 1: Program Administration – Administer the City of Clearwater's federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.** During FY 2024-2025, the City of Clearwater continued to administer the Federal CDBG and HOME programs under its entitlement grants. While there are no direct numerical outcomes associated with this goal, program administration activities ensured effective management, compliance, and oversight of all CDBG and HOME funded projects. The City's Federal allocation covered all program-related administrative expenses.

**Goal 2: Housing – Provide availability of, and accessibility to, decent affordable housing for the residents of the City of Clearwater.**

**Objective:** During FY 2024-2025, the City of Clearwater planned to construct 5 rental units; rehabilitate 22 rental units; construct 7 homeowner units; rehabilitate 7 homeowner units; assist 7 households with direct financial assistance through the City's Purchase Price Assistance Program; and assist 60 households with tenant-based rental assistance/rapid rehousing.

**Outcome:** During FY 2024-2025, with the support of developers, the City of Clearwater used federal funds to construct one (1) new rental unit [20% of goal]; rehabilitate one (1) existing rental unit (transitional housing) [4.55% of goal]; construct two (2) new homeowner units [28.57% of goal]; rehabilitate two (2) existing homeowner units, of which one (1) was funded as a CHDO [28.57% of goal]; assist eight (8) households with direct financial assistance through the City's Purchase Assistance Program [114.28% of goal]; and assist 42 households with tenant-based rental

assistance/rapid rehousing [70.00% of goal]. Through partnerships, the City also utilized funds for the acquisition of three (3) rental units for households earning at or below 80% Area Median Income (AMI); those accomplishments will be reported in the FY 2025-2026 CAPER.

Furthermore, the City used State Housing Initiatives Partnership (SHIP) program funds to support affordable housing efforts, including 10 Purchase Assistance Loans, totaling \$663,700.00; 11 owner-occupied rehabilitations through the Home Preservation Program totaling \$477,075.58; and Homeownership Educational and Counseling services for 176 households totaling \$29,200.00.

**Goal 3: Homelessness – Help to prevent and reduce homelessness within the City of Clearwater.**

**Objective:** During FY 2024-2025, the City of Clearwater planned to assist 800 homeless persons with public facility or infrastructure activities, 207 homeless persons with public service activities, and 125 persons with homeless person overnight shelter.

**Outcome:** During the reporting period, with the support of subrecipients, the City assisted a total of 2,056 homeless persons, including **1,860** homeless persons with public facility or infrastructure activities [**232.50% of goal**] and **196** homeless persons with public service activities [**94.69% of goal**] and overnight shelter [**156.80% of goal**]. This accomplishment demonstrates the City’s continued commitment to addressing homelessness and expanding access to critical services.

*Note: The 1,860 persons served through public facility projects were part of a project allocated in FY 2023-2024 and completed in FY 2024-2025. Public facility projects funded in FY 2024-2025 remain ongoing and will be reported in next year’s CAPER.*

**Goal 4: Non-Homeless Special Needs - Expand the accessibility and coordination of social services to City of Clearwater special needs populations.**

**Objective:** During FY 2024-2025, the City of Clearwater planned to assist 100 special needs persons with public facility or infrastructure activities.

**Outcome:** Through the support of its subrecipients, the City assisted **3,485** special needs persons through public facility or infrastructure activities [**3,485% of goal**]. No special needs persons were assisted through public services. Public facility projects funded in FY 2024-2025 remain ongoing and will be reported in next year’s CAPER.

**Goal 5: Community Development & Public Services - Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight.**

**Objective:** During FY 2024-2025, the City of Clearwater planned to assist 520 persons with public facility or infrastructure activities and demolish 3 buildings.

**Outcome:** Over the course of the year, the City assisted **35** persons through public facility or infrastructure activities [**6.73% of goal**], while no buildings were demolished due to lack of inventory. All public facility projects awarded in FY 2024-2025 remain ongoing and will be reported in next year's CAPER.

**Goal 6: Economic Development - Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low and moderate income and in Neighborhood Revitalization Strategy Areas (NRSAs).**

**Objective:** During FY 2024-2025, the City of Clearwater planned to assist seven (7) businesses with facade improvements and 42 businesses with microenterprise/entrepreneurial technical assistance.

**Outcome:** While the City did not assist any businesses with facade improvements [0% of goal] during this reporting period due to program guideline challenges, subrecipient(s) provided microenterprise and entrepreneurial technical assistance to 42 businesses [100% of goal]. Efforts to improve performance in this area will continue, with facade improvement projects planned for FY 2025-2026.

**Goal 7: Emergency/Disaster Response - Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery.**

**Objective:** During FY 2024-2025, no activities were planned for emergency/disaster response.

**Outcome:** Following Hurricane Milton, the City activated its emergency response goal and funded eight (8) activities through the State Housing Initiatives Partnership (SHIP) program (non-Federal source) to support emergency/disaster response efforts. This goal is implemented only in response to urgent needs.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

*Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.*

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
Community Development & Public Services	Non-Housing Community Development	CDBG: \$212,250.00	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>520</b>	<b>35</b>	<b>6.73%</b>
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	0.00%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	0	0.00%
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	0.00%
			Buildings Demolished	Buildings	0	0	0.00%
			<b>Other</b>	<b>Other</b>	<b>3</b>	<b>0</b>	<b>0.00%</b>
Economic Development	Non-Housing Community Development	CDBG: \$490,560.00	<b>Facade treatment/business building rehabilitation</b>	<b>Business</b>	<b>7</b>	<b>0</b>	<b>0.00%</b>
			Jobs created/retained	Jobs	0	0	0.00%
			<b>Businesses assisted</b>	<b>Businesses Assisted</b>	<b>42</b>	<b>42</b>	<b>100.00%</b>

Emergency/Disaster Response	Emergency/Disaster Response	CDBG: \$0.00 / HOME: \$0.00	Other	Other	0	0	0.00%
Homelessness	Homeless	CDBG: \$366,572.00	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>800</b>	<b>1,860</b>	<b>232.50%</b>
			<b>Public service activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>207</b>	<b>196</b>	<b>94.69%</b>
			Rental units rehabilitated	Household Housing Unit	0	0	0.00%
			Homeowner Housing Rehabilitated	Household Housing Unit	0	0	0.00%
			<b>Homeless Person Overnight Shelter</b>	<b>Persons Assisted</b>	<b>125</b>	<b>196</b>	<b>156.80%</b>
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	0.00%
			Homelessness Prevention	Persons Assisted	0	0	0.00%
			Housing for Homeless added	Household Housing Unit	0	0	0.00%
Housing	Affordable Housing Public Housing	CDBG: \$1,235,056.00 / HOME: \$4,840,450.00 / SHIP: \$1,784,097.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	0.00%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%
			<b>Rental units constructed</b>	<b>Household Housing Unit</b>	<b>5</b>	<b>1</b>	<b>20.00%</b>
			<b>Rental units rehabilitated</b>	<b>Household Housing Unit</b>	<b>22</b>	<b>1</b>	<b>4.55%</b>

			<b>Homeowner Housing Added</b>	<b>Household Housing Unit</b>	<b>7</b>	<b>2</b>	<b>28.57%</b>
			<b>Homeowner Housing Rehabilitated</b>	<b>Household Housing Unit</b>	<b>7</b>	<b>2</b>	<b>28.57%</b>
			<b>Direct Financial Assistance to Homebuyers</b>	<b>Households Assisted</b>	<b>7</b>	<b>8</b>	<b>114.28%</b>
			<b>Tenant-based rental assistance / Rapid Rehousing</b>	<b>Households Assisted</b>	<b>60</b>	<b>42</b>	<b>70.00%</b>
			Housing for Homeless added	Household Housing Unit	0	0	0.00%
			Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0.00%
			Buildings Demolished	Buildings	0	0	0.00%
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: \$110,330.00	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>100</b>	<b>3,485*</b>	<b>3,485.00%</b>
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	0.00%
			Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	0	0.00%
Program Administration	Administration	CDBG: \$203,226.00 / HOME: \$57,222.00 / SHIP: \$114,220.00	Other	Other	0	0	0.00%

**Table 1 - Accomplishments – Program Year to Date (FY 2024-2025)**

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Community Development & Public Services	Non-Housing Community Development	CDBG: \$1,147,825 / HOME: \$33,704	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>9,390</b>	<b>12,339</b>	<b>131.41%</b>
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10,320	665	6.44%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	401	401%
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	0.00%
			Buildings Demolished	Buildings	0	1	1%
			<b>Other</b>	<b>Other</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>
Economic Development	Non-Housing Community Development	CDBG: \$300,176	<b>Facade treatment/business building rehabilitation</b>	<b>Business</b>	<b>8</b>	<b>0</b>	<b>0.00%</b>
			Jobs created/retained	Jobs	400	0	0.00%
			<b>Businesses assisted</b>	<b>Businesses Assisted</b>	<b>1,000</b>	<b>186</b>	<b>18.60%</b>
Emergency/Disaster Response	Emergency/Disaster Response	CDBG: \$0 / HOME: \$0	Other	Other	0	0	0.00%

Homelessness	Homeless	CDBG: \$1,369,555	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>2,815</b>	<b>8,440</b>	<b>299.82%</b>
			<b>Public service activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>2,815</b>	<b>2,609</b>	<b>92.68%</b>
			Rental units rehabilitated	Household Housing Unit	0	0	0%
			Homeowner Housing Rehabilitated	Household Housing Unit	0	8	8.00%
			<b>Homeless Person Overnight Shelter</b>	<b>Persons Assisted</b>	<b>2,815</b>	<b>1,287</b>	<b>45.72%</b>
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	0.00%
			Homelessness Prevention	Persons Assisted	1,875	0	0.00%
			Housing for Homeless added	Household Housing Unit	30	0	0.00%
Housing	Affordable Housing Public Housing	CDBG: \$1,360,175 / HOME: \$4,564,526 / SHIP: \$3,617,026	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	221	221.00%
			Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%
			<b>Rental units constructed</b>	<b>Household Housing Unit</b>	<b>95</b>	<b>1</b>	<b>1.05%</b>
			<b>Rental units rehabilitated</b>	<b>Household Housing Unit</b>	<b>75</b>	<b>3</b>	<b>4.00%</b>
			<b>Homeowner Housing Added</b>	<b>Household Housing Unit</b>	<b>145</b>	<b>23</b>	<b>15.86%</b>

			<b>Homeowner Housing Rehabilitated</b>	<b>Household Housing Unit</b>	<b>0</b>	<b>4</b>	<b>4.00%</b>
			<b>Direct Financial Assistance to Homebuyers</b>	<b>Households Assisted</b>	<b>50</b>	<b>9</b>	<b>18.00%</b>
			<b>Tenant-based rental assistance / Rapid Rehousing</b>	<b>Households Assisted</b>	<b>195</b>	<b>42</b>	<b>21.54%</b>
			Housing for Homeless added	Household Housing Unit	0	1	1.00%
			Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0.00%
			Buildings Demolished	Buildings	5	0	0.00%
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: \$1,238,228	<b>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit</b>	<b>Persons Assisted</b>	<b>1,875</b>	<b>37,424</b>	<b>1,995.95%</b>
			Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,815	471	16.73%
			Tenant-based rental assistance / Rapid Rehousing	Households Assisted	375	0	0.00%
			Homeless Person Overnight Shelter	Persons Assisted	0	114	114.00%
Program Administration	Administration	CDBG: \$1,072,056 / HOME: \$245,606 / SHIP: \$355,715	Other	Other	0	0	0.00%

**Table 2 - Accomplishments – Strategic Plan to Date (Five-Year)**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

During FY 2024-2025, CDBG, HOME, and SHIP funds were used to address high priority needs by providing housing assistance; construction and rehabilitation of affordable housing units; public facilities and services for eligible populations; and economic development opportunities. The City of Clearwater expended \$1,043,672.27 in regular CDBG funds out of an available \$1,993,302.94 in combined entitlement, program income, and prior-year resources (see PR-26 - CDBG Financial Summary Report).

**Goal 1: Program Administration - Administer the City of Clearwater’s federally funded grant programs to implement the goals of the Five-Year Consolidated Plan.** There are no numerical outcomes to report for this goal, the City’s Federal allocation covered all program-related administrative expenses for CDBG and HOME.

**Goal 2: Housing - Provide availability of, and accessibility to, decent affordable housing for the residents of the City of Clearwater.** The City addressed this goal through completion of the following activities: construction and rehabilitation of affordable housing for homeownership or rental through partners such as Clearwater Neighborhood Housing Services (CNHS) and The Kimberly Home (Transitional Housing); purchase price assistance; and TBRA.

**Goal 3: Homelessness - Help to prevent and reduce homelessness within the City of Clearwater.** The City addressed this goal through the Homeless Emergency Project, Inc. (HEP), St. Vincent de Paul Community Kitchen and Resource Center (SVdP), WestCare Gulfcoast-Florida, and Metropolitan Ministries, which provided critical support facilities and services to 2,056 persons experiencing homelessness in the City of Clearwater.

**Goal 4: Non-Homeless Special Needs - Expand the accessibility and coordination of social services to City of Clearwater special needs populations.** The City supported facility rehabilitation projects for non-profits such as Directions for Living (providing trauma-informed treatment and recovery) and The Arc Tampa Bay (serving persons with intellectual disabilities), which collectively served 3,485 special needs persons.

**Goal 5: Community Development & Public Services - Enhance the living environment for persons in low- and moderate-income areas through community development activities, public service programs, and elimination of blight.** The City addressed this goal by partnering with non-profit organizations that serve low- and moderate-income neighborhoods. Projects included rehabilitation of a CNHS facility that hosts the Head Start program, which benefitted 35 persons.

**Goal 6: Economic Development - Support programs that create economic opportunities in the City of Clearwater, particularly for persons of low and moderate income and in Neighborhood Revitalization Strategy Areas (NRSAs).** The City addressed this goal by funding microenterprise/entrepreneurial technical assistance in partnership with Prospera and WeeCare, Inc. (Upwards), which collectively benefitted 42 businesses.

**Goal 7: Emergency/Disaster Response - Provide assistance prior to, during, and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery.** No activities were planned or funded for emergency/disaster response. This goal is intended to be invoked only upon urgent need.

Expenditures for each Strategic Plan goal were consistent with the projects budgeted in the FY 2024-2025 Annual Action Plan. Affordable housing projects often span multiple reporting periods; thus, resulting outcomes carry over into subsequent years and may not be reported in the subject year. Similarly, public facilities and improvement project accomplishments are not reported until the project is complete and may not be reported in the subject year.

Additionally, during FY 2024-2025, the City also expended special CDBG-CV funds in the amount of \$95,150.98 out of an available \$1,351,560. These funds were expended on CDBG-CV eligible activities to help 222 income-eligible persons affected financially by the pandemic. Such activities included emergency non-congregate shelter and air quality upgrades at public facilities.

Since the initial allocation, these funds have been expended on COVID-19 related homeless services, case management, emergency non-congregate shelter, legal services, housing navigation, and business assistance through various providers, including Directions for Living (COVID-19 case management for elderly, and emergency non-congregate shelter), Tampa Bay Community Development Corporation (COVID-19 mortgage/utility assistance), Homeless Leadership Alliance of Pinellas, Inc. (COVID-19 housing navigation), Gulfcoast Legal Services, Inc. (COVID-19 housing legal services), St. Vincent de Paul CARES (COVID-19 emergency non-congregate shelter), R'Club Child Care, Inc. (COVID-19 air quality improvements), and St. Vincent de Paul UPC (COVID-19 emergency non-congregate shelter). These funds have also been used for hygiene facilities (e.g., showers) and to create outdoor recreational opportunities. These efforts addressed the goals in the substantially amended FY 2019 Annual Action Plan that allocated the City's CDBG-CV funds for coronavirus response.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

### 91.520(a)

	CDBG	HOME
White	2,513	4
Black or African American	812	7
Asian	21	0
American Indian or American Native	18	0
Native Hawaiian or Other Pacific Islander	7	0
<b>Total</b>	<b>3,371</b>	<b>11</b>
Hispanic	511	2
Not Hispanic	2,860	9

**Table 3 – Table of assistance to racial and ethnic populations by source of funds**

### Narrative

In FY 2024-2025, the City’s CDBG allocation funded public facility, housing, and economic development activities that served 3,382 individuals. These numbers are reflected in **Table 3** and sourced directly from HUD’s IDIS Online system.

The following are the racial and ethnic status of all CDBG-assisted participants: White - 2,513 (74.55%); Black/African American - 812 (24.09%); Asian - 21 (0.62%); American Indian/Alaskan Native - 18 (0.53%); Native Hawaiian/Other Pacific Islander - 7 (0.21%); Hispanic – 511 (15.16%). These activities included public services, public facility improvements, and business assistance for which demographic information was collected.

Of note, CDBG-funded public facility improvements with low- and moderate-income area (LMA) benefit assisted 1,860 persons, for which no demographic information was collected. This included public facility renovations at the St. Vincent de Paul Community Kitchen and Resource Center.

Additionally, in FY 2024-2025, the City’s CDBG-CV allocation funded emergency non-congregate shelter and public facility activities that served 222 individuals to respond to the health and economic impacts of COVID-19.

In FY 2024-2025, HOME-funded housing activities served 11 households. The following are the racial and ethnic characteristics of HOME program participants: White - 4 (36.36%) and Black/African American - 7 (63.63%). Two (2) (18.18%) participants reported as Hispanic, and nine (9) (81.82%) participants reported as Non-Hispanic.

(Note: The table above does not reflect Other Multi-Racial individuals utilizing CDBG or HOME funds.)

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$2,617,994	\$1,043,672.27
HOME	public - federal	\$4,897,672	\$1,439,954.76
Other	public - state	\$1,898,317	\$1,169,975.58

Table 4 - Resources Made Available

### Narrative

The expected amount of CDBG, HOME, and “Other” (i.e., State SHIP) funding shown in the table above reflects estimates of entitlement allocations, program income, and prior-year resources cited in the 2024-2025 Annual Action Plan. In FY 2024-2025, the City expected \$2,617,994 in CDBG entitlement, program income from revolving loan funds, and prior-year resources, and \$4,897,672 in HOME program funding, for eligible housing and community development activities, economic development activities, and local agencies that provide services to assist extremely low to moderate-income residents. Another \$1,898,317 in SHIP was expected during the program year. This was the expected amount referenced in the FY 2024-2025 Action Plan.

Actual amounts received during FY 2024-2025 included \$940,482 in new CDBG entitlement funding and \$400,221.70 in new HOME entitlement funding. The City actually received \$834,503.79 in prior year resources and \$218,319.15 in program income from revolving loan funds for CDBG. The City actually received \$2,591,861 in prior year resources and \$769,745.27 in program income for HOME. The total actual amounts available for CDBG were \$1,993,302.94 and HOME were \$3,761,827.97. The City also maintained three CDBG revolving loan funds with a total balance of \$389,124.80 at the close of FY 2024-2025.

Additionally, regarding the “Other” (i.e., State SHIP) funding source listed in the table above, the City actually received a total of \$902,203 in new SHIP allocation, \$753,516.52 in SHIP prior-year resources, and \$976,468.46 in SHIP program income, and \$21,647.50 in Pinellas County Housing Trust Fund (PCHTF) program funds available to assist housing needs.

In FY 2024-2025, the City expended a total of \$1,043,672.27 in CDBG funds and \$1,439,954.76 in HOME funds. In FY 2024-2025, the City expended a total of \$1,169,975.58 in SHIP funds and \$15,000 in PCHTF.

Not included in the table above, the City managed an allocation of \$1,351,560 in CDBG-CV funds and \$1,637,567 in HOME-ARP funds. Of the CDBG-CV funds, \$95,150.98 was expended in FY 2024-2025, resulting in cumulative total expenditures of \$1,238,806.28 in CDBG-CV. Of the HOME-ARP funds, \$41,022.68 were expended in FY 2024-2025.

**Identify the geographic distribution and location of investments**

<b>Target Area</b>	<b>Planned Percentage of Allocation</b>	<b>Actual Percentage of Allocation</b>	<b>Narrative Description</b>
Citywide Low- and Moderate-Income Areas	71	57%	57% of CDBG funds were expended on activities to benefit persons and households in low- to moderate-income areas.
Downtown Gateway District Neighborhood Revitalization Strategy Area	0	3%	3% of CDBG funds were expended on activities to improve public facilities in Downtown Gateway NRSA.
Lake Bellevue Neighborhood Revitalization Strategy Area	0	24%	24% of CDBG funds were expended on activities to support affordable housing in Lake Bellevue NRSA.
North Greenwood Neighborhood Revitalization Strategy Area	29	16%	16% of CDBG funds were expended on activities to improve public facilities in North Greenwood NRSA.

**Table 5 – Identify the geographic distribution and location of investments**

**Narrative**

In FY 2024-2025, the City expended 57% of CDBG funds on activities through economic development technical assistance, construction and rehabilitation of affordable housing, housing assistance, and public facilities projects to benefit persons and households in low- to moderate-income areas citywide.

The City expended 3% of CDBG funds through public facilities projects that benefit persons experiencing homelessness in the Downtown Gateway Neighborhood Revitalization Strategy Area. These activities included the St. Vincent de Paul Community Kitchen and Resource Center renovation project.

The City expended 24% of CDBG funds through construction and rehabilitation of affordable housing in the Lake Bellevue Neighborhood Revitalization Strategy Area. These activities included the recent acquisition for rehabilitation of the Indigo Apartments (formerly Prospect Towers).

The City expended 16% of CDBG funds on public services and public facilities projects that benefited low- and moderate-income persons and households, including persons experiencing homelessness, in the North Greenwood Neighborhood Revitalization Strategy Area. These activities included renovation of HEP facilities for the homeless, Willa Carsen Health and Wellness Center, and Metropolitan Ministries NeighborHOPE in North Greenwood.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

Federal funds were leveraged with non-Federal funds such as State SHIP and the Pinellas County Housing Trust Fund (PCHTF), and donated labor to provide a match contribution for the City of Clearwater’s HOME program. The match contribution amount was \$398,356.79, and the match liability was \$138,626.19. Eleven (11) projects, including purchase price assistance and homeowner housing rehabilitation, were funded with HOME and match contributions.

During FY 2024-2025, five (5) prime contracts and 24 subcontracts were reported for HOME. Of those, one (1) prime contract and one (1) subcontract were Section 3 contractors. The total cumulative amounts of HOME prime contracts and subcontracts were \$458,524.41 and \$545,158, respectively. Completed projects included the rehabilitation of two (2) single-family homes for income-eligible households.

<b>Fiscal Year Summary – HOME Match (HOME)</b>	
1. Excess match from prior Federal fiscal year	\$3,178,597.75
2. Match contributed during current Federal fiscal year	\$398,356.79
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$3,576,954.54
4. Match liability for current Federal fiscal year	\$138,626.19
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$3,438,328.35

**Table 6 – Fiscal Year Summary - HOME Match Report (HOME)**

<b>Match Contribution for the Federal Fiscal Year (HOME)</b>								
<b>Project No. or Other ID</b>	<b>Date of Contribution</b>	<b>Cash (non-Federal sources)</b>	<b>Fore-gone Taxes, Fees, Charges</b>	<b>Apprais-ed Land/ Real Property</b>	<b>Required Infra-structure</b>	<b>Site Prepar-ation, Con-struction Materials, Donated labor</b>	<b>Bond Financ-ing</b>	<b>Total Match</b>
DPA-1891-Thompson	10/04/2024	\$22,800.00	\$0	\$0	\$0	\$0	\$0	\$22,800.00
DPA-1980 - Higgins	4/16/2025	\$18,750.00	\$0	\$0	\$0	\$0	\$0	\$18,750.00
DPA-1982 - Brambs	4/17/2025	\$13,275.00	\$0	\$0	\$0	\$0	\$0	\$13,275.00
DPA-2008 - Florestal	09/16/2025	\$17,750.00	\$0	\$0	\$0	\$0	\$0	\$17,750.00
DPA-1998 - Koseckov	7/18/2025	\$19,400.00	\$0	\$0	\$0	\$0	\$0	\$19,400.00
DPA-2000 - Larman	7/31/2025	\$18,694.75	\$0	\$0	\$0	\$0	\$0	\$18,694.75
DPA-2003 - Howell	8/22/2025	\$16,005.25	\$0	\$0	\$0	\$0	\$0	\$16,005.25
CFI-424 - CNHS	11/15/2024	\$61,376.63	\$0	\$0	\$0	\$0	\$0	\$61,376.63
CFI-425 - CNHS	11/15/2024	\$61,354.13	\$0	\$0	\$0	\$0	\$0	\$61,354.13
CFI-426 - CNHS	11/15/2024	\$61,376.63	\$0	\$0	\$0	\$0	\$0	\$61,376.63
CFI-427 - CNHS	11/15/2024	\$65,318.88	\$0	\$0	\$0	\$0	\$0	\$65,318.88
Interest from City	9/30/2025	\$22,255.52	\$0	\$0	\$0	\$0	\$0	\$22,255.52

**Table 7 – Match Contribution for the Federal Fiscal Year (HOME)**

## HOME MBE/WBE Report (HOME)

### Program Income (HOME)

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$1,162,030.00	\$769,745.27	\$847,795.66	\$0.00	\$1,083,979.61

Table 8 – Program Income (HOME)

### Minority Business Enterprises and Women Business Enterprises (HOME)

Contracts - Indicate the number and dollar value of contracts for HOME projects completed during the reporting period								
Total	Minority Business Enterprises				White Non-Hispanic	Women Business Enterprises	Male	
	Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic				
<b>Contracts</b>								
Number	5	0	0	0	0	5	2	3
Dollar Amount	\$458,524.41	\$0	\$0	\$0	\$0	\$458,524.41	\$203,985	\$254,539.41
<b>Sub-Contracts</b>								
Number	24	0	0	0	6	18	8	16
Dollar Amount	\$545,158	\$0	\$0	\$0	\$389,432	\$155,726	\$407,624	\$137,534

Table 9 - Minority Business and Women Business Enterprises (HOME)

### Minority Owners of Rental Property (HOME)

Contracts - Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
Total	Minority Property Owners				White Non-Hispanic	
	Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic		
Number	0	0	0	0	0	
Dollar Amount	\$0	\$0	\$0	\$0	\$0	

Table 10 – Minority Owners of Rental Property (HOME)

**Relocation and Real Property Acquisition (HOME)**

Contracts – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Total		Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0
Parcels Acquired	0	0	0	0	0	0
Businesses Displaced	0	0	0	0	0	0
Nonprofit Organizations Displaced	0	0	0	0	0	0
Households Temporarily Relocated, not Displaced	0	0	0	0	0	0

**Table 11 – Relocation and Real Property Acquisition (HOME)**

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	108	56
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>108</b>	<b>56</b>

Table 12 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	60	42
Number of households supported through The Production of New Units	12	3
Number of households supported through Rehab of Existing Units	29	3
Number of households supported through Acquisition of Existing Units	7	8
<b>Total</b>	<b>108</b>	<b>56</b>

Table 13 – Number of Households Supported

### Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City worked diligently to meet the fifth-year goals as identified in the 2020/2021 - 2024/2025 Consolidated Plan. The City made modest progress in meeting the affordable housing goals; major obstacles the City faced in FY 2024-2025 included the continued increase in construction costs, rising interest rates, and increased property insurance costs. Additionally, the availability of land and/or housing stock for affordable housing is a challenge for development in an urban, built-out city. The City continues to work with its housing partners to identify land purchase opportunities for affordable housing.

The City's use of CDBG, HOME, and/or SHIP funding facilitated the development of two (2) new single-family homes and the rehabilitation of two (2) existing single-family homes as well as construction of

one (1) new rental unit and rehabilitation of one (1) existing rental unit for low-income families in FY 2024-2025. The City also completed eight (8) purchase price assistance loans using HOME funding and provided 42 households with TBRA in FY 2024-2025. Another 10 purchase price assistance loans were funded solely with SHIP (i.e., non-Federal).

The City recently embarked on the Indigo Apartments redevelopment project that, collectively, will add 208 housing units to the City’s inventory. When rehabilitated with CDBG funding, three (3) of those units will be income-restricted affordable rental units. The Indigo Apartments site was recently acquired with City funding in partnership with an affordable housing developer.

**Discuss how these outcomes will impact future annual action plans.**

Affordable housing and homelessness continue to be a high priority and is identified in the FY 2024-2025 Annual Action Plan. More emphasis is being placed on the utilization of the City’s two Revolving Loan funds to assist more low- to moderate-income families in their pursuit of homeownership and to assist in the rehabilitation of housing to ensure a safe and decent place to live. The City continued to support economic development with its microenterprise technical assistance program. The City continued to utilize CDBG, HOME, SHIP and Pinellas County Housing Trust Fund (PCHTF) and all other available resources to meet the needs identified.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	2	0
Moderate-income	1	3
<b>Total</b>	<b>3</b>	<b>3</b>

**Table 14 – Number of Households Served**

**Narrative Information**

Affordability refers to the capacity to access a “decent and adequate” housing unit within the housing market, either for rental or ownership.

The U.S. Department of Housing and Urban Development (HUD) defines “Cost Burdened” as when a household spends more than 30% of their income on housing costs. However, for some State programs the burden could be up to 35% depending on a specific household’s capacity. A household that pays more than 50% of its annual income toward housing costs is considered by HUD to be “Severely Cost Burdened.” According to estimates sourced from the Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, in 2023, 38% of the City’s households pay more than 30% of their income for housing. By comparison, 34% of households statewide are cost burdened. Approximately 18% of the City’s households pay more than 50% of income for housing, compared to 16% of households statewide.

The City's housing programs are available to extremely low- to moderate-income households that meet the eligibility requirements for each program. In FY 2024-2025, the City funded the construction of two (2) new single-family homes for homeownership: 1107 Howard St. (HOME) and 1557 N. Martin Luther King, Jr. Ave. (HOME matched with SHIP) [moderate income, 50-80% AMI]. In addition, the City funded rehabilitation of two (2) existing single-family homes for homeownership: 1537 Palmetto St. and 1541 Palmetto St. (CDBG and HOME) [low income, 30-50%, and moderate income, 50-80% AMI]. The project at 1537 Palmetto St. was performed by a CHDO. One (2) new rental unit was constructed at 905 Carlton St. using HOME funding [moderate income, 50-80% AMI], and one (1) existing rental unit for The Kimberly Home was rehabilitated for transitional housing using CDBG funding [low income, 30-50%].

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Clearwater initiated and maintains a comprehensive, holistic approach, and established the Homeless Initiative. This initiative provides persons experiencing homelessness with access to comprehensive services.

The City is committed to advocating for and supporting organizations who provide wraparound services to address the root causes of homelessness. Therefore, the City provides financial assistance to organizations that are part of Pinellas County's Homeless Continuum of Care. In addition, the City contributes to the Homeless Leadership Alliance (HLA), which is the lead organization overseeing the Continuum of Care (Coc) in Pinellas County.

The following are some ways in which the City's funds are used to provide services to individuals and families experiencing homelessness:

- Emergency shelter and transitional or permanent housing for homeless individuals and/or families.
- Delivery of case management or other wrap-around services for homeless prevention.

The City of Clearwater actively participates in the two major Councils under the HLA CoC with very specific roles: 1) Providers Council, made up of local government representatives and public and private providers of service to homeless and those at-risk of becoming homeless, to develop recommendations to the HLA on issues affecting the homeless services system, to address the needs of all target groups such as individuals, families, veterans, unaccompanied youth, etc., for permanent housing, and to coordinate planning and recommendations with other community-wide planning groups; and 2) The Funders Council, composed of representatives from local and state governments, businesses, foundations, and other funders of services that affect all homeless/at-risk target groups. The Funders Council develops recommendations to the HLA board of directors on funding of homeless and at-risk of homelessness programs and services, as well as strategically aligning funding resources available for homeless or at-risk of homelessness services to make the most effective use of scarce resources.

The City supports the annual Point-In-Time Count and Survey. The total number of sheltered and unsheltered homeless individuals reported on the Point-in-Time Count and Survey in 2024 was 2,110. Approximately 117 (18.37%) of the entire unsheltered homeless population (637) in Pinellas County self-reported coming from Clearwater.

In FY 2024-2025, City staff continued educating City employees and the public about the City's homeless initiative, and frequently updated the City's webpage. Additionally, the handout created by City staff

containing information on the City's homeless initiative, including ways the city can assist the homeless population, is placed at every Clearwater public library and in all City facilities. "Give a Hand Up, Not a Hand Out" is the City's motto. In addition, every new employee receives a wallet-size card with information on how to engage homeless individuals and families and who to contact for homeless services.

In FY 2024-2025, the Clearwater Police Department's Social Services Outreach Specialist directly assisted homeless persons that were placed in Safe Harbor, Pinellas Hope, Homeless Emergency Project, Turning Point, Daystar and other Continuum of Care providers. The Police Department's Social Services Outreach Specialist identifies individuals that are eligible for services and Social Security benefits and assists them through the process in obtaining those benefits and services. The Police Department's Social Services Outreach Specialist also helps homeless persons and families to navigate through the shelter system that will lead to permanent housing.

In FY 2024-2025, the City expended \$230,397 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul Community Kitchen and Resource Center (\$25,155); HEP Family Transition Program Renovation (\$25,841); HEP Kitchen and Dining Hall Renovation (\$85,353); Metropolitan Ministries NeighborHOPE North Greenwood Program (\$47,024), and WestCare GulfCoast-Florida A Turning Point Program (\$47,024). Collectively, these projects addressed the following priority homeless needs: Behavioral/Mental Health/Substance Abuse Services, Facilities/Services for Homeless Adults and Families, Nutrition/Food Services, and Case Management.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

In FY 2024-2025, the City expended \$230,397 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul Community Kitchen and Resource Center (\$25,155); HEP Family Transition Program Renovation (\$25,841); HEP Kitchen and Dining Hall Renovation (\$85,353); Metropolitan Ministries' NeighborHOPE North Greenwood Program (\$47,024), and WestCare GulfCoast-Florida's A Turning Point Program (\$47,024). These projects support the operation of programs serving persons and families experiencing homelessness or at risk of becoming homeless and special needs populations.

The City also expended \$95,150.98 in CDBG-CV funds to help 222 income-eligible persons affected financially by the pandemic to receive emergency non-congregate shelter and to conduct air quality upgrades at public facilities.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Pinellas County Human Services provides homeless prevention and self-sufficiency programs targeting the homeless population. The programs target high poverty zone areas throughout the County, to include Clearwater, and focuses on individuals who are disabled and need assistance applying for Federal benefits, assisting homeless families with children seeking affordable, permanent housing and veterans who need assistance with obtaining Federal benefits, with a special focus on homeless veterans to include the following programs: Family Housing Assistance Program; Adult Emergency Financial Assistance Program and Veterans Services Program.

The City continues to work closely with Pinellas County to ensure all eligible recipients are referred to the appropriate organization that will assist with their various needs.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

In FY 2024-2025, the City expended \$230,397 in CDBG funds to support homeless facility improvements and case management services. Funding was provided for five (5) projects: St. Vincent de Paul Community Kitchen and Resource Center (\$25,155); HEP Family Transition Program Renovation (\$25,841); HEP Kitchen and Dining Hall Renovation (\$85,353); Metropolitan Ministries NeighborHOPE North Greenwood Program (\$47,024), and WestCare GulfCoast-Florida A Turning Point Program (\$47,024). Collectively, these projects benefitted 2,056 homeless persons inclusive of St. Vincent de Paul, Metropolitan Ministries, and WestCare GulfCoast-Florida. The HEP projects are in progress and associated accomplishments will be reported in FY 2025-2026.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Clearwater Housing Authority (CHA) administers housing assistance for low- and very-low-income persons in the greater Clearwater area. The operations of the CHA are funded through annual appropriations provided by HUD. Assistance includes public housing, tenant-based vouchers (Housing Choice Vouchers or HCVs), and special purpose voucher activities. Combined, these activities supply approximately 1,691 publicly assisted housing units in the greater Clearwater area (Source: CHA, 2024 Annual PHA Plan).

The City works cooperatively with Pinellas County, the CHA, and private entities in the provision of public and subsidized housing within Clearwater. The CHA administers public housing for seniors and families in addition to the Housing Choice Voucher (HCV) program that provides financial rental assistance to eligible individuals and families based upon income. The CHA and other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low-income persons. Although the CHA recently renovated some of its public housing units, the CHA plans to undergo a voluntary conversion in 2025. The CHA will ensure that residents are housed through vouchers and coordination with other housing providers. Any proceeds from the sale of public housing properties will be reinvested in affordable housing. The City of Clearwater will continue to coordinate housing referrals with the CHA, as well as the Pinellas County Housing Authority, in the delivery of the City's CDBG and HOME housing programs.

### **Actions taken to encourage public housing residents to become more involved in management and participate in homeownership**

The CHA has an ongoing management program in place to involve residents in its operations. The CHA offers a Family Self-Sufficiency (FSS) Program for all HCV holders who choose to improve their financial situation, eliminate their dependence on public assistance, and are motivated to change their lives. FSS participants sign a five-year contract, during which time they complete an educational or vocational program, obtain employment, and become free from government assistance. The FSS staff provides the structure and support necessary to break down barriers and achieve goals. Once a FSS participant obtains employment or higher wages, he or she may begin to save money in an escrow account that is awarded upon completion of the program.

Additionally, the City of Clearwater will continue to support SHIP-funded homebuyer education, Fair Housing counseling, and housing placement activities that could facilitate the transition from public housing to homeownership.

### **Actions taken to provide assistance to troubled PHAs**

Not applicable. To the City's knowledge, the CHA is not listed as troubled by HUD.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

The City began receiving SHIP Program funding in 1992 when the Florida Legislature adopted the Sadowski Act.

During the 2007 legislative session, the Florida legislature passed House Bill 1375. Under this bill, approval was granted for the creation of Section 420.9076 of the Florida Statute. This statute requires counties and cities receiving SHIP funds to appoint an eleven-member Affordable Housing Advisory Committee (AHAC). The statute further provides that the committee be made up of members from a specific industry or a specific group as identified in the statute. The requirement was largely met through the use of the City's existing Neighborhood and Affordable Housing Advisory Board (NAHAB). Since 2008, the City Council has adopted resolutions to appoint the AHAC cyclically consistent with Florida Statute. The most recent AHAC was appointed by Resolution No. 25-11 on August 21, 2025.

The duties of the AHAC included reviewing policies and procedures, ordinances, land development regulations and the City's adopted comprehensive plan and recommending specific actions or initiatives to encourage or facilitate affordable housing.

The City of Clearwater is a built-out community and lacks developable land for construction of new affordable owner-occupied and rental housing. These barriers continue to have a negative impact on projects and programs utilized to implement the City's stated strategies. The following are strategies undertaken by the City to remove or ameliorate the known barriers to affordable housing:

**Barrier: Lack of Affordable Housing Supply.** The number of vacant units is insufficient to meet demand. The current definition of "affordable housing" is not affordable considering the economy and current wages. The housing market is incentivizing high-cost units because of the return-on-investment. Only landlords willing to "trade-off" for the consistency of subsidized housing agree to undertake affordable housing development. Moreover, the current cost of site preparation, environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

**Barrier: Lack of Housing Options for Senior Citizens.** Homelessness among senior citizens is becoming more common. Seniors become displaced when the cost of housing increases beyond their fixed incomes. Due to their age and age-related disabilities, there are few alternative affordable housing options available to seniors. For many, assisted living is not feasible unless subsidized by insurance. Although the City has senior housing options available in the community, such as Pine Berry Senior Apartments and Lexington Club Apartments, such units are limited.

**Barrier: Renter Cost Burden, High Cost of Rent/Utilities.** The high cost of rent and utilities has significantly outpaced actual wages. When faced with eviction, renters are unable to find alternative

affordable housing options within the City. Rental properties cannot be “homesteaded” and therefore do not benefit from tax relief.

**Barrier: Real Estate Taxes and Insurance Costs for Homeownership.** High interest rates are affecting homeownership. This barrier is compounded by real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs continue to increase, salaries and wages have not kept pace at the same rate.

**Barrier: Land Use and Zoning Regulations.** Florida’s Live Local Act allows reductions of parking requirements; however, parking is already a concern in the City of Clearwater. Barriers resulting from land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), also increase the cost for developers. Such barriers are often site-specific.

**Incentive: Accessory Dwelling Units.** Accessory dwelling units have the potential to accommodate elderly persons displaced from other types of housing. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be produced through infill development within existing neighborhoods. The City of Clearwater’s current code allows for accessory dwelling units without changing the density of the property.

**Incentive: Infill Density.** Infill density in the City of Clearwater is supported by the City’s flexible development criteria and affordable housing density bonus. The City is exploring a new zoning strategy in the North Greenwood neighborhood, to better match resident needs with housing opportunities. Florida’s Live Local Act also allows for the development of affordable housing in non-residential zoning districts, if certain affordability criteria are met. Information about implementation of Florida’s “Live Local Act” in the City of Clearwater is available on the City’s webpage.

**Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

A significant obstacle to meeting underserved needs is the lack of financial resources among housing and service providers that support the City’s institutional delivery structure. Local government policies concerning land use, densities, height, setbacks, parking requirements, and permitting or impact fees enacted to protect the general welfare of the public may have unintended consequences. These are cyclically evaluated by the AHAC to eliminate barriers when identified. Third-party factors, such as construction costs, high interest rates, excessive closing costs, inspection and processing fees, and insurance premiums are a significant obstacle to affordable housing in Florida. The unintended consequence of these third-factor barriers is the increasing per unit development and sale costs that impact the supply of affordable housing to extremely low- to moderate-income families.

Other significant obstacles to meeting underserved needs are rents and housing affordability. Average rents in the City of Clearwater are not affordable to low- and moderate-income households; many households struggle to pay their rent and afford necessities such as food, clothing, medical care and transportation. The City gives priority to the acquisition and construction of new mixed-use

development projects especially in the established Neighborhood Revitalization Strategy Areas, where need is greatest.

First-time homebuyer obstacles include the purchase price of a single-family home, interest rates, closing costs, inspection and processing fees, and insurance premiums. These obstacles are compounded by the homebuyer credit issues and unemployment/underemployment. The City provides first-time homebuyers educational opportunities and purchase price assistance to help ameliorate these obstacles.

In FY 2024-2025, the City funded the construction of two (2) new single-family homes for homeownership: 1107 Howard St. (HOME) and 1557 N. Martin Luther King, Jr. Ave. (HOME matched with SHIP). In addition, the City funded rehabilitation of two (2) existing single-family homes for homeownership: 1537 Palmetto St. and 1541 Palmetto St. (CDBG and HOME). The project at 1537 Palmetto St. was performed by a CHDO. One (2) new rental unit was constructed at 905 Carlton St. using HOME funding, and one (1) existing rental unit for The Kimberly Home was rehabilitated for transitional housing using CDBG funding.

The City also provided funding for purchase price assistance loans and Tenant-Based Rental Assistance (TBRA), that benefitted eight (8) households and 42 households respectively during FY 2024-2025. Another 10 purchase price assistance loans were funded solely with SHIP (i.e., non-Federal).

These activities preserve the existing housing stock through acquisition, rehabilitation, and construction of affordable rental units; rehabilitation of aging single-family homes; the increase of available affordable homes through new construction and improved access; homebuyer education; and purchase price assistance for qualified low- to moderate-income households.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

Lead-based paint continues to be a problem throughout cities across the United States. It is usually prevalent in homes built prior to 1978. The City maintains that lead-based paint is a serious issue and conducts housing inspections to determine if there are defective paint surfaces. If lead conditions are present, the lead paint is either removed or covered in a manner prescribed by HUD. The City continues its effort to rid structures of lead-based paint and inspects homes built prior to 1978 for any presence of lead-based paint. If the presence of lead-based paint is found, the City requires removal of the paint as part of its purchase price assistance and rehabilitation programs.

Additionally, the City continues to coordinate with agencies in the Clearwater area that screen residents for elevated blood lead levels (EBL) and inspect housing units for lead-based paint hazards. These agencies include the Pinellas County Health Department and the Clearwater and Pinellas County Housing Authorities, among others. The City places information about lead-based paint and safety on the City's Affordable Housing Division webpage. Program activities include: Assurance that children identified as at risk receive blood lead testing and a child with elevated lead levels receives follow-up care; promotion of a public awareness campaign through education and disbursement of educational materials via physicians and the community; routine placement of educational materials on the City's

Affordable Housing Division webpage; assessment of homes at risk to identify lead hazard control services to eliminate hazards identified in homes; initiation of supportive lead hazard control services to eliminate hazards identified in homes; and evaluation of prevention activities to measure the impact and outcome of program services and intervention efforts in the community.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

According to the 2019-2023 American Community Survey (ACS), an estimated 17,732 persons or 15% of the City of Clearwater’s population is living at poverty level or below. To combat this statistic, the City continued to coordinate with a number of agencies that support poverty-level families. These agencies provide services to other homeless and non-homeless special needs populations, as well as to low- to moderate-income families. Such services include referrals to affordable housing; employment assistance; job training; and economic opportunity.

In FY 2024-2025, the City provided \$30,000 in CDBG funds to Prospera that assisted 30 businesses and \$50,000 in CDBG funds to WeeCare, Inc. (dba Upwards) that assisted 12 businesses. Both organizations provided technical assistance to microenterprise businesses and entrepreneurs for a combined benefit of 42 businesses.

Also during FY 2024-2025, the City provided \$520 in CDBG funds to Clearwater Neighborhood Housing Services (CNHS) for public facility improvements to support a Head Start Center benefitting 35 low- and moderate-income persons. The Head Start Center project spans multiple years, and the total expenditure to date is \$84,380.

Additionally, the City provided \$520 in CDBG funds to Directions for Living for a trauma-informed treatment and recovery center, \$21,370 to The Arc Tampa Bay for an adult day training facility, and \$2,760 to LiFT Academy for a special needs playground. These projects also span multiple years with total funded amounts to exceed \$100,000 each. Combined, these agencies assisted over 3,000 special needs persons.

Through coordination with other Federal and non-Federal programs, including the U.S. Environmental Protection Agency; State Brownfields Redevelopment Initiatives; Juvenile Welfare Board; United Way; the Eckerd Foundation; Career Source Pinellas; and the University of South Florida; the City continued to expand its efforts to reduce economic impediments.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The City continued to work with its own departments and various housing and public service providers, as well as partners of their programs, in an effort to expand opportunities and to make continuous improvements to the institutional structure. Continued actions will include solicitation of feedback on referral processes and other means of coordination between such providers and the City of Clearwater.

In FY 2024-2025, the City supported an array of activities that strengthen the institutional structure’s ability to serve persons of extremely low- to moderate-income; persons with special needs; and the homeless population. These activities include transitional housing; case management; emergency

shelter and critical support facilities and services for persons experiencing homelessness; facilities for behavioral/mental health services or persons with disabilities; referrals to appropriate housing providers; affordable housing unit construction and rehabilitation; purchase price assistance; and access to economic opportunity technical assistance.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City continued to coordinate with housing and public service providers to develop an effective institutional structure and enhance interagency coordination. The City continued to work with the Clearwater and Pinellas County Housing Authorities to improve access to public housing and tenant-based assistance. Although funding for public housing authorities is limited, and competition for affordable housing is high, these agencies continued to provide housing-related activities to include rental assistance; rehabilitation; and new construction for low- to moderate-income individuals. Input from public housing authorities is solicited during preparation of the City's Annual Action Plan.

Additionally, the City promotes coordination between non-profit and private for-profit housing providers through its Neighborhood and Affordable Housing Advisory Board (NAHAB), through the SHIP-mandated Affordable Housing Advisory Committee (AHAC) in conjunction with the Local Housing Assistance Plan and Local Housing Incentive Strategy reports, and through the Annual Action Plan process. Moreover, annual meetings in conjunction with the Action Plan process provide an opportunity for these providers to interact. Public service providers in the greater Clearwater area provide a wide array of services to extremely low- to moderate-income individuals. These organizations typically have a specific target population that they serve (homeless individuals/families; persons with special needs or disabilities; extremely low- to moderate-income families) and possess a level of knowledge and expertise that is invaluable when identifying underserved needs. The continuation and expansion of these public services were encouraged by means of matching programs with funding, as available. The City recognizes that improved coordination between housing and public service providers will continue to be a critical action toward preventing homelessness. Therefore, input from public service providers is solicited during preparation of the City's Annual Action Plan.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

In FY 2024-2025, Pinellas County's Office of Human Rights and the Community Development and Planning Division of the County's Planning Department prepared a countywide 2025 Analysis of Impediments to Fair Housing Choice (Analysis) which included the City of Clearwater. Data from the Analysis suggested that the following types of impediments exist: (1) Cost and Availability, (2) Evictions, (3) Housing Stock, (4) Protected Classes, (5) Fair Housing Education, (6) Underserved Transportation Corridors, and (7) Limited English Proficiency (LEP).

The City funded programs that offer free classes for persons interested in homeownership, as well as provides outreach and training in fair housing. In prior years, this activity was funded with CDBG. In FY

2024-2025, the City used HOME and SHIP funds to provide purchase price assistance to eight (8) income-eligible households. Another 10 households benefitted from purchase price assistance loans funded solely with SHIP (i.e., non-Federal). The City's efforts are furthered through partnerships with the Pinellas Realtor Organization and the Bay Area Apartment Association; both entities work to educate its members on Fair Housing issues.

The City supported self-help initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assisted them in complying with municipal housing codes to include individual volunteers; community and religious organizations/institutions; and businesses as a means of supplementing financial resources for housing repair and neighborhood cleanups such as United Way's Day of Caring.

The City established the Affordable Housing Advisory Committee (AHAC), that provides oversight and review of incentives that will encourage the development of affordable housing. The AHAC provides recommendations annually to the City to consider strategies that will facilitate development of affordable housing and the removal of barriers.

Inquiries from extremely low- to moderate-income tenants are often referred to the City's Code Enforcement staff. Tenants often seek remedies for actual or perceived Housing Code violations in their rental unit that the landlord or property management company may have declined to address or for repairs that are being addressed by the landlord at an unacceptable pace for the tenant. City code enforcement staff provides general information on code enforcement alternatives and remedies as well as the State's landlord tenant law. Some tenants are referred to pro bono or low-cost legal assistance programs to serve tenants needs.

While the City does not provide legal services, the City often partners with Gulfcoast Legal Services, Inc. to provide civil legal aid related to housing-related matters. Also, Pinellas County Clerk of the Circuit Court operates three legal self-help centers to assist Pinellas County citizens on representing themselves in court regarding family law; small claims; or landlord/tenant matters. The self-help centers provide consultation with an attorney for a minimal fee; forms and packets for civil court actions; document notary; and copying services.

## **CR-40 - Monitoring 91.220 and 91.230**

### **Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City is responsible for monitoring all agreements administered under its CDBG and HOME programs, advising subrecipients on their performance and ensuring compliance with Federal rules and regulations corresponding to the funding source. Monitoring is necessary to ensure that subrecipients continue to meet expectations for timeliness, capacity, and reporting; and that activities continue to meet National Objectives and other program goals. Through frequent monitoring, conflicts of interest and opportunities for waste, mismanagement, fraud and abuse are minimized.

Onsite or desk monitoring visits occur at least annually depending on the risk-level of the subrecipient, or if concerns were identified during a prior visit, onsite monitoring visits may occur more frequently to determine compliance or until corrective actions are taken. Staff contacts the subrecipient by phone or email to schedule a monitoring visit and follows up with a formal Notification Letter to the recipient at least two weeks prior to the scheduled visit. The Notification Letter includes confirmation of the date, time and duration of the visit, a description of the purpose for the monitoring visit, and identification of the subrecipient representatives expected to be present and any office/meeting space that will be required.

In preparation for an onsite monitoring visit, City staff reviews all documentation associated with the subrecipient's records, including but not limited to original application for CDBG or HOME funding; subrecipient agreement; requests for payment and corresponding documentation; monthly or quarterly reports; documentation from previous monitoring visits; and copies of other audits performed.

At the beginning of the scheduled onsite monitoring visit, City staff holds an entrance conference with the subrecipient's Director and appropriate financial and program staff. The entrance conference reiterates the schedule and purpose of the onsite monitoring visit and documents the subrecipient's participation. The entrance conference is used to convey the City's responsibility to monitor the subrecipient to determine whether the use of Federal funds is appropriate and consistent with the agreement, even if the onsite monitoring visit presents an inconvenience for the subrecipient.

Within 30 days after the visit, the City mails a monitoring letter to the subrecipient that details the results of the onsite monitoring visit. The letter identifies any Findings or Concerns as follows: Finding - A violation of law or regulation that could result in a sanction; or Concern - A matter that, if not properly addressed, could become a finding that could result in a sanction.

The monitoring letter details each Finding identified, if applicable, along with the corresponding citation(s) of applicable laws, regulations, or program policies and the supporting fact(s) collected during the onsite visit. For each Finding identified, the letter specifies the corrective action(s) that the

subrecipient must take along with a specific date by which the subrecipient must provide a written response detailing how and by when the corrective action(s) will be taken.

During FY 2024-2025, monitoring activities did not result in any findings for our housing, public facilities, or public services partners.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

As required, reasonable notice for review and comment of the CAPER was provided. Public notice of two public meetings and a public comment period was published in the Tampa Bay Times on November 5, 2025, advising of the availability of this performance report for viewing and public comment from November 19, 2025, through December 3, 2025. The notice was placed on the City of Clearwater's Affordable Housing webpage located at [www.myclearwater.com/housing](http://www.myclearwater.com/housing). No comments were received during the 15-day public comment period.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

The City is not aware of any significant changes that would affect its program administration as a result of the preceding program year (FY 2024-2025). The City will continue to prioritize the needs of low- and moderate-income persons consistent with program eligibility and the goals of the Five-Year Consolidated Plan.

Due to the recent hurricanes Helene and Milton, City staff developed a disaster relief program in FY 2024-2025 utilizing State Housing Initiatives Partnership Program (SHIP) funding.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No.

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

Not applicable.

## **CR-50 - HOME 24 CFR 91.520(d)**

### **Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

*Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.*

Inspection of initial lease-up of rental housing units is conducted by City staff and ongoing inspections of rental housing funded by HOME funds are also conducted by City staff or contracted compliance monitoring agency. All HOME-funded projects are monitored annually, either by a desk review or an onsite inspection. A desk review includes compliance with income and rent eligibility requirements and financial records. An onsite monitoring includes compliance with income and rent eligibility requirements, financial reports, program records/files and is performed at least every two or three years as applicable. The following identifies all projects that received an onsite or desk review in FY 2024-2025:

- Abilities of Morningside I (2500-1 Harn Boulevard) - Onsite inspection - In compliance
- Abilities of Morningside II (2500 Harn Boulevard) – Onsite inspection – In compliance
- Abilities of St. Andrews Cove (605 North Keene Road) - Onsite inspection - In compliance
- Homeless Emergency Project (1250 Palmetto Street) - Onsite inspection - In compliance
- Fairburn Apartments (1102 Fairburn Avenue) - Onsite inspection - In compliance
- Kimberly Home, Inc. (114 North Missouri Avenue) - Onsite inspection - In compliance
- Kimberly Home, Inc (1180 A&B) Grove Street) – Onsite Inspection – In compliance
- Kimberly Home, Inc. (1192 Browns Court) - Onsite inspection - In compliance
- Pineberry Apartments (1225 Highland Avenue) – Onsite inspection – In compliance
- Prospect Towers (801 Chestnut Street) - Desk audit - In progress
- Garden Trail Apartments (609 Seminole Street) – Onsite Inspection - In Compliance
- Norton Apartments (1450 South Martin Luther King Jr. Avenue) - Desk audit - In compliance
- CSF-Tieman Village (1101-1119 Woodlawn Street) - Onsite inspection - In compliance

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

As part of the HOME application, applicants are required to submit an affirmative marketing plan to the City which must conform to the City's affirmative marketing requirements. Monitoring of affirmative marketing for HOME-funded units is incorporated into the City's overall monitoring process. During each onsite monitoring visit, the City monitors subrecipients for compliance with affirmative marketing requirements.

### **Refer to IDIS reports to describe the amount and use of program income for projects,**

### **including the number of projects and owner and tenant characteristics**

HOME Program Income received during the program year totaled \$769,745.27.

In FY 2024-2025, HOME funds were expended on rental and homeowner new construction, acquisition for rehabilitation, purchase price assistance, TBRA, and administration/planning totaling \$1,439,954.76. Program Income was expended as it became available with 10% utilized for administration/planning.

In FY 2024-2025, HOME-funded housing activities served 11 households. The following are the racial and ethnic characteristics of HOME program participants: White - 4 (36.36%) and Black/African American - 7 (63.63%). Two (2) (18.18%) participants reported as Hispanic, and nine (9) (81.82%) participants reported as Non-Hispanic.

The following are income levels of the HOME program participants assisted with new construction (1107 Howard St. and 1557 N. Martin Luther King, Jr. Ave.) or rehabilitation (905 Carlton St.): none were extremely low (below 30%), none were low income (between 30% - 50%), and three (3) were moderate income (between 50% - 80%).

### **Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

During FY 2024-2025, the City continued to proactively support, develop, and maintain affordable housing. Utilizing HOME and SHIP, the City assisted eight (8) households to become first-time homeowners through purchase price assistance and assisted multiple homeowners through rehabilitation loans to preserve their homes. Another 10 households benefitted from SHIP-funded (i.e., non-Federal) purchase price assistance. CDBG and HOME funds were also provided to Clearwater Neighborhood Housing Services (CNHS) for rehabilitation of two (2) existing single-family homes for homeownership, and to The Kimberly Home for the rehabilitation of one (1) existing rental unit to further their mission of transitionally housing homeless persons. HOME funds were also provided to construct two (2) new single-family homes for homeownership and one (1) new rental unit for renter occupancy.

The City is also working in partnership with an affordable housing developer to rehabilitate units at the Indigo Apartments (formerly Prospect Towers) that will result in three (3) rental units. Accomplishments associated with the Indigo Apartments project will be reported in FY 2025-2026.

The City continues to support national, state, and local housing policies and continues to educate and inform citizens and elected officials of the need for affordable housing.

### CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided.

<b>Total Labor Hours</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

**Table 15 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding childcare.					
Assisted residents to apply for, or attend community college or a four-year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

**Table 16 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

In FY 2024-2025, the City of Clearwater had no CDBG- or HOME-funded construction projects meeting the \$200,000 threshold subject to Section 3.