



Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 3 Action Plan Executive Summary:

This Action Plan is for the City of Clearwater's FY2008-2009 Program Year

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

The City is a member of the Pinellas County Continuum of Care and supports its priorities. The City of Tampa is the regional HOPWA administrator.

The City will utilize its funds to implement the specific objectives established within the City's adopted FY2005 to FY2010 Consolidated Plan.

FY2008-2009 Estimated Action Plan Budget

Entitlement Grant Funds

CDBG	\$	926,211.00
HOME	\$	520,737.00
ESG	\$	-
HOPWA	\$	-
Total	\$	1,446,948.00

Total Estimated Revolving Loan Fund

CDBG	\$	* 150,000.00
HOME	\$	-
Total	\$	150,000.00

Total Federal Funding Sources	\$	1,596,948.00
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State Housing Initiatives Partnership (SHIP) \$ 995,681.00

SHIP - Estimate Program Income \$ 250,000.00

Total State Funding Sources	\$	1,245,681.00
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Estimated Entitlement and Revolving Loan Funds	\$	2,842,629.00
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*Note: Amount listed as program income (\$150,000) for the Community Development Block Grant Program includes funds programmed for the City Revolving Loan Programs. The City's Revolving Loan Funds are separate funds set up to carry out specific activities. The City maintains three individual revolving loan funds, the Housing Rehabilitation Revolving Loan Fund (City Fund #686), the Economic Development Revolving Loan Fund (City Fund #687) and the Infill Housing Revolving Loan Fund (City Fund #689).

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

In FY 2008-09, the City anticipates that it will receive a total of \$150,000 in revolving loan funds. These funds include \$2,000 from the Infill Housing Revolving Loan Fund, \$10,000 from the Economic Development Revolving Loan Fund, and \$138,000 from the Housing Rehabilitation Revolving Loan Fund.

Affordable housing funds will be administered on a city-wide basis targeted at helping low to moderate income families become homeowners, maintain their properties and for housing education and counseling. The City will provide assistance to the homeless and those with special needs through the construction of additional facilities and the provision of services; and its community development improvements will be focused on the East Gateway Area of the City's Community Redevelopment Area.

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

1. Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in good condition and an affordable to very-low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, marital status, familial status, or disability.
2. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with physical and mental disabilities, persons with HIV/AIDS and their families, to live with dignity and independence; and providing affordable housing to low-income persons accessible to job opportunities.
3. A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

The City continues to provide funding for a variety of Public Service and Public Facility type activities which include such things as: self-sufficiency, elderly home cleaning, emergency shelter operations, elderly services, infant and toddler care, homeless services, and mental health services, just to name a few. In terms of Public Facility projects, during this current fiscal year we propose to provide funding to the organizations below:

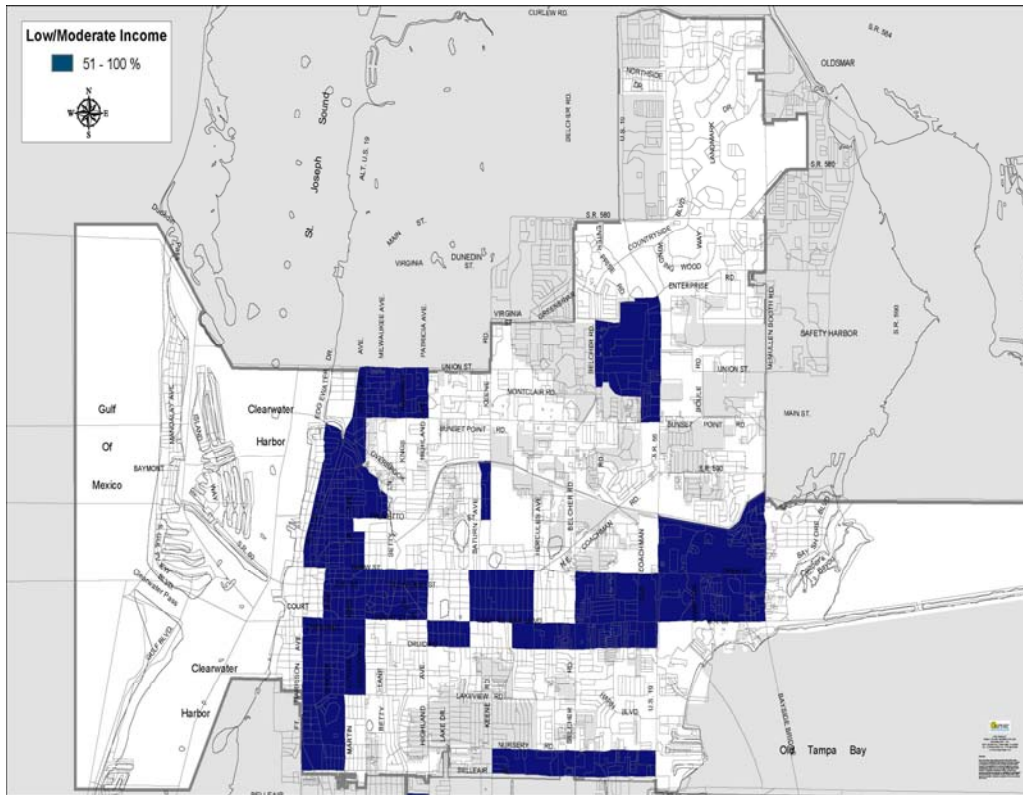
1. Homeless Emergency Project
2. Religious Community Services – Food Pantry Improvements
3. Directions for Mental Health – Parking Lot Improvements
4. City of Clearwater Project – To be determined

General Questions

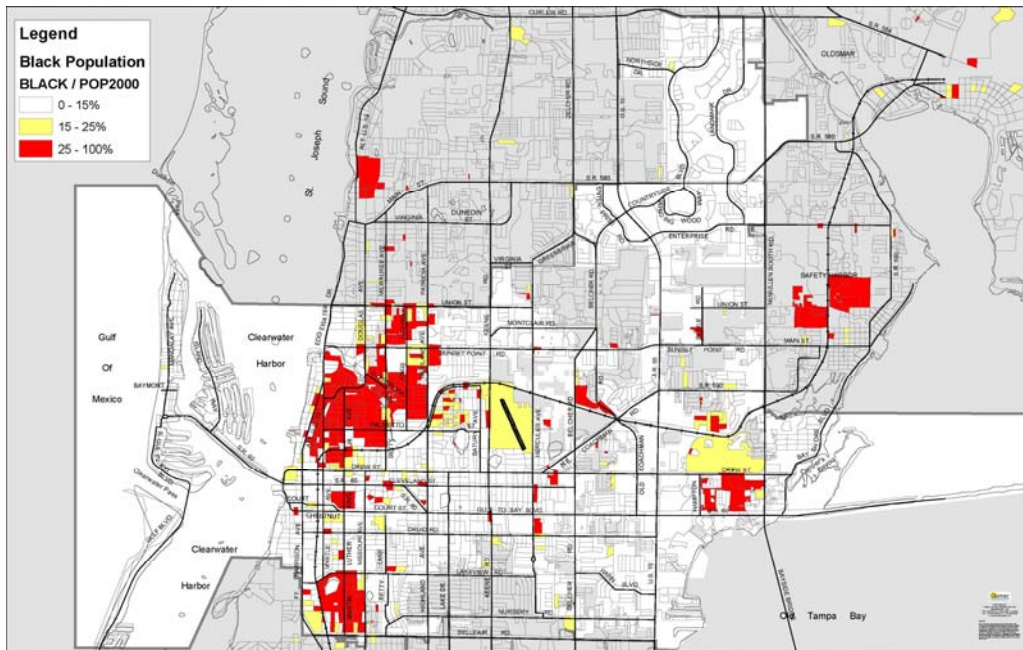
1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Clearwater, the ninth largest city in Florida is located in central Pinellas County and stretches from Tampa Bay on the east to the Gulf of Mexico on the west.

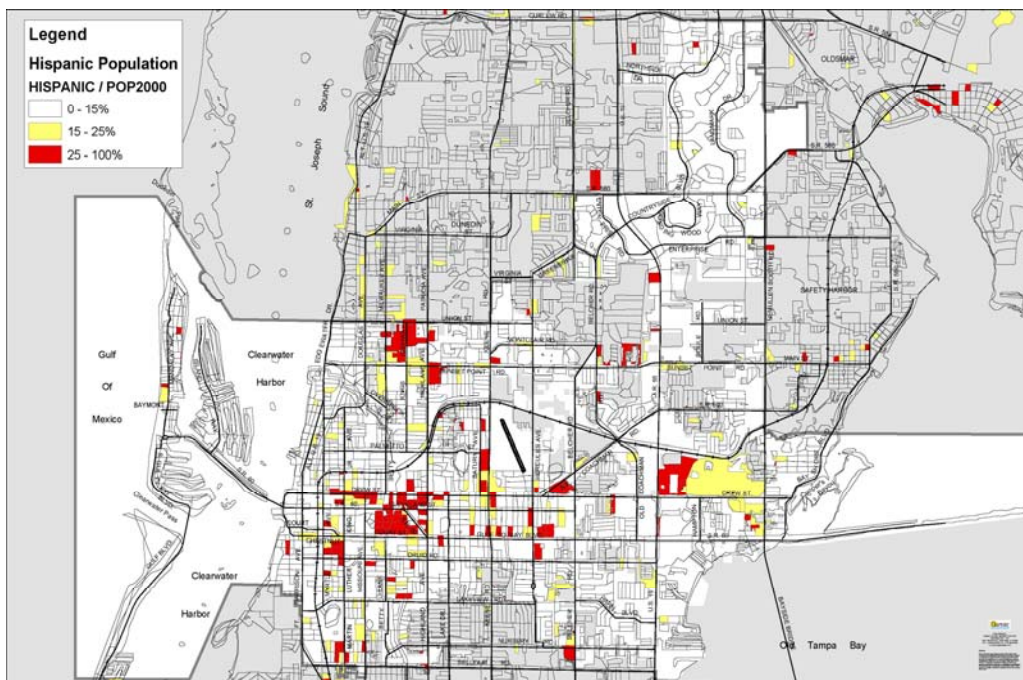
MAP ONE displays those areas in the City where HUD has found that more than 51% of the populations have incomes below 80% of the Median family Income for the Tampa-Clearwater-St. Petersburg Metropolitan Statistical Area.



MAP TWO displays the areas where the City's African-American population is concentrated.



MAP THREE displays the areas where the City's Hispanics are concentrated.



Minority Concentrations are defined as those census tracts in which the total percentage of minorities is at least 10 percentage points more than would be expected based on average racial distributions.

Areas of Low/Moderation Income Concentrations

The table below shows all of the Census Tracts and Block Groups that are located within the City of Clearwater that have a Low/Moderate income percentage above forty percent (40%).

Census Tract	Block Group	Low/Mod%	Census Tract	Block Group	Low/Mod%
025405	2	42.1	025405	1	54.2
026602	1	42.3	026300	6	55.2
026400	4	42.7	026400	1	56.6
026702	2	43.1	026808	2	57.5
025901	1	43.7	025902	5	59.3
026500	6	43.9	025902	4	59.6
026500	2	44.1	026905	3	62.2
025404	3	44.8	026808	1	62.4
026910	1	45.0	025401	3	63.8
026804	2	46.6	026500	1	64.0
026400	5	48.1	026200	2	64.6
025800	2	48.2	025800	3	67.5
026702	3	49.0	026100	3	67.5
026400	3	49.7	025404	1	68.9
026300	4	50.9	025902	1	69.4
026602	2	51.7	025504	3	71.2
026500	5	51.9	026200	1	74.0
026100	2	52.0	026601	2	74.9
026300	2	52.7	026400	2	75.1
025404	6	53.0	025902	2	75.5
026300	1	53.2	026100	5	83.4
026703	3	54.2	026905	2	100.0

Low and moderate-income concentrations are defined as those census tracts with a median income at or below 80% of the median family income for Pinellas County. Census tracts meeting the definition of low and moderate income are listed above with percentages greater than 51.0%.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Certain obstacles to meeting underserved needs continue to present a growing challenge. The City will encourage mixed-income rental developments as new projects are proposed to the county. However, with the scarcity of land and growing construction prices, it is becoming increasingly difficult to make the economics of rental projects work. The City continues to explore new incentives and initiatives to foster the development of affordable housing.

BASIS FOR ALLOCATING INVESTMENTS:

Geographic:

The City will allocate its Housing, Community Development and Homeless funds on a citywide basis. The City will allocate its Community Development Block Grant funds within the City's HUD designated low/moderate income areas, for activities that benefit low and moderate-income persons, and in the City's designated Community Redevelopment Area and Neighborhood Revitalization Strategy Areas.

Housing Stock

Structure Type

The county's housing stock in 2006 included 53.6 percent single-family units, primarily detached houses. The stock of single-family detached units ranged from 31.4 percent in Largo to 38.9 percent in Clearwater and 56.9 percent in St. Petersburg. Mobile homes represented 10.4 percent of the total housing stock countywide, including 3.2 percent of St. Petersburg housing units, 6.7 percent of Clearwater units and 31.1 percent of Largo units. The share of housing in mobile homes or trailers was 13.7 percent throughout the Tampa Bay Area as a whole.

Year Built

Seventy-eight percent of Pinellas County housing was built between 1950 and 1989 (Appendix Table B-10). Construction has slowed significantly since 1990 with the dwindling supply of developable land. Under 15 percent of the county's housing was built in 1990 or later as compared with 27 percent of Tampa Bay Area housing.

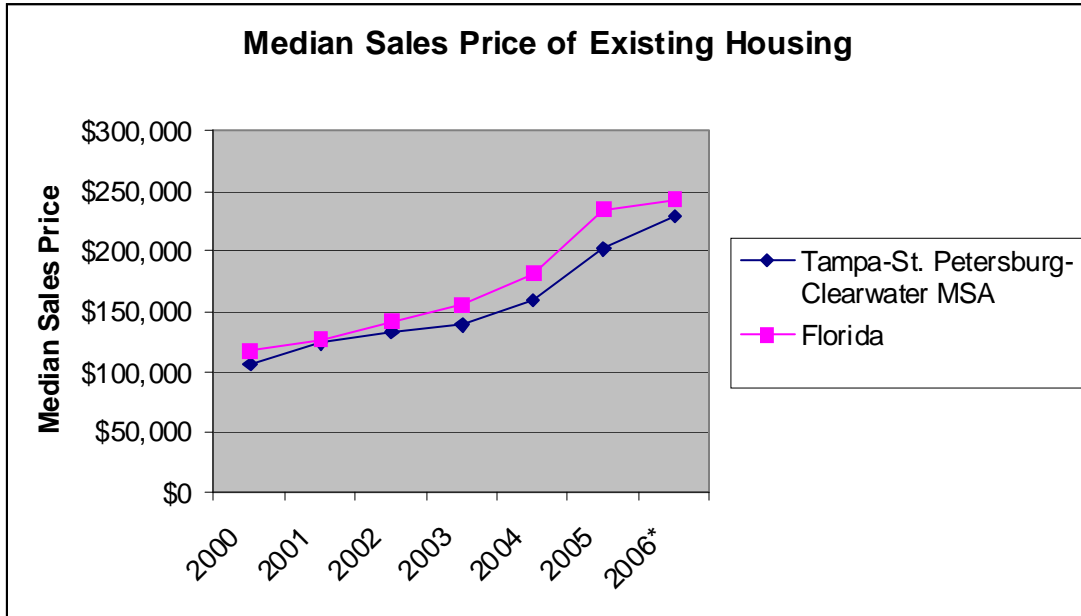
Affordable Housing:

The City has given its highest affordable housing priority to assisting low-income households and renters achieve and/or maintain homeownership. This will be accomplished through a variety of mechanisms, including down-payment/closing cost assistance, acquisition and rehabilitation/expansion, new in-fill housing and demolition/reconstruction programs.

In Pinellas County, as the price of homes previously escalated at record rates, affordable, quality, "attainable/affordable" housing continues to become a fading reality for many extremely low to moderate-income households. "Affordable" describes a relationship between two variables – the income of consumers (buyers and renters) and the cost (price) of the product (houses and apartments). Significant changes in either of these two variables can "produce" or "lose" affordable housing. Over the past several years, the "affordability gap" (the difference between what a person can afford and what is actually available) has been growing larger.

As seen across Florida and much of the nation during the last six years, prices of single-family houses have increased rapidly in the last three years. Florida Association of Realtors information on the sale of existing single-family houses in the Tampa-St. Petersburg-Clearwater metropolitan area shown in the following table indicate an increase in median sales price from \$105,800 in 2000 to \$124,400 in

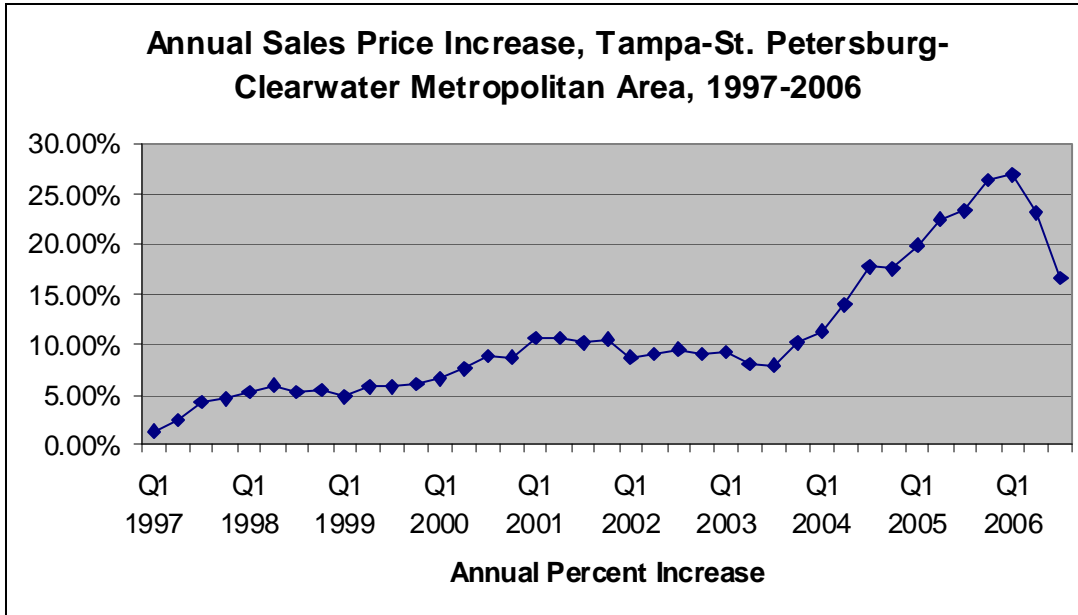
2001 and \$139,300 in 2003. The growth rate then accelerated with annual increases of 15 percent from 2003 to 2004 and 26 percent from 2004 to 2005 as annual sales doubled from the 2002 level. Based on November data, the rate of price increases has slowed significantly to 2.7 percent in 2006. Over the six-year period, the increase in single-family house prices averaged 14 percent annually. To some extent, these statistics are affected by the mix of houses sold each year.



Note: (a) Data through November, 2006.

Although the chart above shows rising median sales prices recent data show that the trend is now sliding downward. Recent sales data show that the median sales price in the Tampa-St. Petersburg- Clearwater MSA fell to \$175,000 in May 2008. This is 13% percent decrease since 2006 when the median sales price was \$229,000.

Post November of 2006 sales prices have started to reflect the economic impact of the Sub-Prime Mortgage Crisis. As a result, median sales prices have shown a dramatic decline from previous years numbers mostly due to an abundance of new homes on the market. According to Loan Performance House Index, the Tampa, St. Petersburg, Clearwater area had the 5th largest price decline among 957 metro areas during the first quarter of 2008.



The chart above should continue to reflect the downward trend first identified in the Nexus study for 2006. No immediate economic statistics are available beyond month-to-month comparisons from previous sales data. Most of the information available shows an unwillingness to predict the balance of 2008 until the Market reaches its rebound threshold.

Minimum Wage (25% AMI)	Extremely Low (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)	Moderate Income (120% AMI)
\$14,125	\$16,950	\$28,250	\$45,200	\$67,800
Monthly "Affordable" Payment				
\$353	\$408	\$680	\$1,088	\$1,632

2008 Income levels for a family of four in the Pinellas (Tampa Bay Metro) area

Housing Cost Burden

Typically, in the attainable housing arena, we are dealing with households that have incomes ranging from extremely low-income [less than or equal to 30 percent of area median income (AMI)], to at or below moderate income (less than or equal to 120 percent AMI).

Most state and federal definitions of affordable housing indicate that a household should not pay more than thirty percent (30%) of their household income toward housing expenses. Those housing expenses account for mortgage payment (principal and interest), taxes and insurance. Using the “affordable” definition, a family of four (4), who is very low-income, can afford to pay \$680 per month for housing expenses.

The table above represents what families can afford \$680 in their monthly housing expenses, based on their household income. The incomes are based on the “2008 Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area (MSA)” Income Levels, which is \$56,500.

Households that are paying more than 30 percent are said to be “cost burdened” (i.e., paying too much for housing expenses). Some households are paying between 40 percent and 50 percent of their income just to find a decent place to live, which leaves little for life’s other expenses, such as utilities, food, insurance, etc. This puts a tremendous strain on a low-income household, especially with the growing property insurance crisis that many in the state are facing.

The ability of Pinellas County residents to afford local housing is measured in terms of the percent of income spent for housing. The U.S. Department of Housing and Urban Development (HUD) sets the affordability standard at 30 percent of gross income spent for total housing costs – rent or mortgage payment plus utilities, insurance and real estate taxes. Those households spending more than 30 percent of their income for housing are termed to be “cost burdened”, and those spending more than 50 percent of their income are termed to be “severely cost burdened.” In 2005, before housing prices increased more than 20 percent, 38.0 percent of Pinellas County homeowners spent more than 30 percent of their income for housing – 69,700 households. More critically, 14.6 percent spent more than one-half of their income for housing and 7.2 percent spent 40 to 49 percent of their income, as shown in Appendix Table B-22. Among renters, the cost burdens were even more severe with almost half of renter households spending more than 30 percent of their income for rent. Almost one-quarter of renter households spent more than one-half of their income on rent, and 9.1 percent spent 40 to 49 percent of their income.

As recipients of Community Development Block Grants (CDBG) and HOME affordable housing funds from the U.S. Department of Housing and Urban Development (HUD), jurisdictions in Pinellas County are required to prepare strategy documents to guide the use of housing funds every five years. Within Pinellas County, these five-year strategic plans are prepared by the City of St. Petersburg, the City of Clearwater and by a consortium consisting of Pinellas County and 20 municipalities.

Table 3 presents rental housing cost burden data provided in each of the respective five-year strategic plans, supplemented with data from the 2000 U.S. Census and 2005 American Community Survey. As shown, in 2000 there was already a substantial rental housing cost burden. Countywide approximately 40 percent of renter households were cost burdened including approximately 18 percent that were severely cost burdened. Between 2000 and 2005, the rental cost burden grew markedly worse. As of 2005, 49 percent of Pinellas County renter households (58,970) faced a housing cost burden, an increase of 9 percentage points. Meanwhile by 2005, 23 percent (29,298) of renter households faced a severe cost burden, an increase of 5 percentage points.

Table 3: Rental Housing Cost Burden, 2000 to 2005

	Cost Burdened Households (a)		Severely Cost Burdened Households (b)		Total Renter Households
	Number	Percent of Total	Number	Percent of Total	Number
2000 Census					
Clearwater	7,547	41%	3,449	19%	18,310
2005 American Community Survey					
Clearwater	8628	46%	4,777	26%	18,562
Change 2000 to 2005					
Clearwater	1,081	5%	1,328	7%	252

Notes:

(a) Cost burdened households are those with total housing costs exceeding 30 percent of gross household income.

(b) Severely cost burdened households are those with total housing costs exceeding 50 percent of gross household income.

Sources: St. Petersburg Five Year Strategic Plan, 2005 -2010; Clearwater Consolidated Planning Document, 2005-2010; Pinellas County Consortium's Consolidated Strategic Plan FY's 2006-2010; Pinellas County Consortium's Consolidated Strategic Plan FY's 2006-2010; U.S. Census, 2000; American Community Survey, 2005; BAE, 2006.

Similar to the rental cost burden, ownership data reflect a steep decline in housing affordability between 2000 and 2005. Table 4 presents ownership housing cost burden data. During this five-year period, the number of cost-burdened owner households increased by approximately 42,200, while the number of severely cost-burdened households increased by approximately 17,700. As of 2005, 31 percent of owner households (92,371) were cost burdened, including 12 percent (35,942) who are severely cost burdened.

Table 4: Owner Housing Cost Burden, 2000 to 2005

	Cost Burdened Households (a)		Severely Cost Burdened Households (b)		Total Owner Households
	Number	Percent of Total	Number	Percent of Total	Number
2000 Census					
Clearwater	5,136	26%	1,841	9%	19,964
Pinellas County	50,169	24%	18,229	9%	207,876
2005 American Community Survey					
Clearwater	10,863	35%	3,796	12%	30,945
Pinellas County	92,371	31%	35,942	12%	297,069

Change 2000 to 2005

Clearwater	5,727	9%	1,955	3%	10,981
Pinellas County	42,202	7%	17,713	3%	89,193

Notes:

(a) Cost burdened households are those with total housing costs exceeding 30 percent of gross household income.

(b) Severely cost burdened households are those with total housing costs exceeding 50 percent of gross household income.

Sources: St. Petersburg Five Year Strategic Plan, 2005 -2010; Clearwater Consolidated Planning Document, 2005-2010; Pinellas County Consortium's Consolidated Strategic Plan FY's 2006-2010; Pinellas County Consortium's Consolidated Strategic Plan FY's 2006-2010; U.S. Census, 2000; American Community Survey, 2005; BAE, 2006.

Homeless:

The City is a member of the Pinellas County Coalition for the Homeless (PCCH), which is the lead agency for the Continuum of Care. The City supports the Coalition and the priorities established in this Plan match those of the Continuum of Care.

The highest homeless priority is given to ending chronic homelessness, families with children, providing shelters and transitional housing, and starting to incorporate the "Housing First" model of providing housing to homeless populations when applicable. The City can utilize CDBG/HOME/SHIP funds to support additional shelters/housing and some of the service providers utilize CDBG and ESG monies for service delivery.

The City is also a member and has two seats on the Homeless Leadership Network (LHLN), which is the group that used to be the Homeless Policy Group (HPG). The HPG was responsible for the development of the countywide "10 Year Plan to End Homelessness" that was adopted by the City in March 2006. The HLN is responsible for the oversight of the implementation of the 10-Year Plan and meets monthly to discuss initiatives, priorities, strategies and outcomes. The HLN has the same members as did the HPG, but they have added a few key members from various important stakeholder groups, of which one is the Executive Committee of PCCH.

Non-Homeless Special Needs Population:

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

Community Development:

The City will continue to place its highest priority on the holistic physical revitalization of its older low-income neighborhoods and commercial areas. These activities include such things as: physical improvements such as roads, storm drainage, water & sewer, sidewalks and landscaping; public facilities such as parks, recreation areas, senior centers, community centers and public safety facilities; along with commercial façade improvements, neighborhood clean-ups, code enforcement, the demolition of unsafe structures and historic preservation.

Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

FY08-09 - LIST OF PROPOSED ACTIVITIES

Housing Rehabilitation

City of Clearwater Rehab Program Delivery Costs	\$126,187.00
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Program Administration

Community Development Block Grant Program	\$155,958.00
HOME Investment Partnership Program	\$52,073.00
State Housing Initiatives Partnership Program	\$112,068.00
Gulf Coast Legal Services – Fair Housing Program	\$14,884.00
Community Service Foundation - Fair Housing Program	\$14,400.00

Clearance and Demolition

City of Clearwater Demolition Program	\$40,000.00
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Relocation

City of Clearwater Relocation Program	\$40,000.00
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Public Services

Willa Carson Community Health Resource Center	\$18,000.00
Family Service Center, Inc.	\$21,632.00
Homeless Emergency Project, Inc.	\$12,000.00
Pinellas Opportunity Council - Chore Services	\$30,000.00
Powerful Young Adults, Inc.	\$10,871.00
Clearwater Homeless Intervention Project - Emergency Shelter	\$30,000.00
WestCare GulfCoast – Florida, Inc.	\$19,370.00
Gulf Coast Jewish Family Services-Disable & Frail Elderly	\$7,000.00
Religious Community Services, The Haven	\$5,926.00
Young Woman’s Christian Association of Tampa Bay, Inc.	\$15,000.00

Public Facilities and Improvements

Directions for Mental Health, Inc.	\$49,500.00
Religious Community Services - Food Pantry Improvements	\$46,050.00
Homeless Emergency Project	\$100,000.00
City of Clearwater Project	\$135,149.00

Economic Development

Economic Development-Program Delivery \$30,000.00

Acquisition/Infill Housing-SF/MF

City of Clearwater Infill Housing-Program Delivery \$30,000.00

Housing Education Pool

\$100,000.00

Tampa Bay CDC - Homeownership Counseling Program
Tampa Bay CDC - Dream of Homeownership Counseling Program
Community Service Foundation - Partnership To Ownership Program
Community Service Foundation - Homebuyer Education Program
Clearwater Neighborhood Housing Service - Housing Education Program
Lighthouse Credit Foundation
Foreclosure Prevention Program

Housing Pool - SF/MF - DPA, Infill, Rehabilitation, New Construction

*\$1,548,450.00

- Largo Area Housing Development Corporation
- Clearwater Neighborhood Housing Services, Inc.
- Homes for Independence, Inc.
- Community Service Foundation, Inc.
- Habitat for Humanity of Pinellas County, Inc.

HOME Program - CHDO Set-Aside (15% of Allocation)

\$78,111.00

TOTAL ESTIMATED FUNDING

\$2,842,629.00

***Total Funding in the Housing Pool includes \$400,000 in SHIP funds earmarked for the Garden Trails Housing Development Project.**

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 3 Action Plan Managing the Process response:

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

The City held a public hearing to obtain any comments on the proposed FY08-09 Recommended Allocations with the City’s Neighborhood & Affordable Housing Advisory Board on June 10, 2008.

The Draft Consolidated Plan was advertised and made available for review for a thirty-day public comment period. The Plan will then be brought before the City’s Neighborhood & Affordable Housing Advisory Board and City Council for final approval on July 17, 2008.

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

1. Membership in local and state organizations
2. Participation by City staff on boards, committees and agencies
3. Discussions at committees supported by the City
4. Technical assistance to agencies and other entities
5. Working with local lenders on Community Reinvestment Act commitments and requirements
6. Participation in public forums
7. Holding public hearings
8. Preparation of documents; flyers and brochures regarding specific programs
9. Special studies.

The City is a member of the Pinellas County Homeless Coalition and supports the regional Continuum of Care and is represented on the Pinellas County Homeless Leadership Network (HLN) (formerly the Homeless Policy Group - HPG).

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 3 Action Plan Citizen Participation response:

The City of Clearwater has adopted a Citizen Participation Plan (and Anti-Displacement Plan) that meets all HUD regulations.

The City advertised the "Notice of Funding Availability" on March 6, 2008 in the St. Petersburg Times and also posted the Notice on the City's website. The Application period opened on March 3, 2008 and closed on April 4, 2008.

The City will hold a public hearing for the proposed "FY08-09 Recommended Allocations" at the City's Neighborhood and Affordable Housing Advisory Board (NAHAB) July 8, 2008 meeting. The Draft Consolidated Plan was made available for a thirty-day public review and comment period. Instructions for persons with disabilities who required accommodation(s) for participation in all public hearings was contained in all notices for public hearings.

The final FY08-09 Consolidated Action Plan is scheduled to be approved by the City Council on July 17, 2008.

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

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

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 3 Action Plan Institutional Structure response:

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

We also plan to work with our less experienced non-profits to build and expand their capacity so that they can become self-sufficient.

Monitoring

1. Describe actions that will take place during the next year to monitor its Housing and Community Development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 3 Action Plan Monitoring response:

All subrecipients will be provided guidance on where they can obtain a detailed listing of the federal and local regulations relating to their specific activity, along with an explanation as to how these apply to the particular project. Specific subrecipient agreements will be executed with each subrecipient, giving measurable objectives for the eligible activities to be carried out. Each project is monitored on an ongoing basis through the submittal of required monthly reports, and pre-construction conferences attended by department staff. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected subrecipients will be scheduled and completed annually by the Housing Manager. A checklist will be completed and reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter will be sent to the subrecipient stating the outcome of the monitoring visit.

In addition to the above documentation, any subrecipient determined to be in need of and/or requesting additional training on how to meet grantee and federal requirements will receive technical assistance in the form deemed most appropriate to the circumstances by the Accounting and Contracts Manager, Project Manager, or Housing Manager. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

HOME: Monitoring will be carried out in accordance with federal regulations to insure compliance with all HOME requirements. Each subrecipient will be monitored on-site to verify that:

1. The minimum percent requirement for "HOME Assisted" units is being met under the contract
2. Eligible tenant occupancy meets the minimum percent requirement for "HOME Assisted" units under the guidelines
3. Contractual requirements regarding concentration of "HOME Assisted" units and special treatment of HOME tenants are being adhered to
4. The waiting list procedures are in compliance with the grant covenants
5. The Equal Housing Provisions of the contract are being adhered to
6. The MBE and WBE provisions of the contract are being adhered to
7. The HOME assisted units meet housing quality standards, and on-site files will be reviewed for the following information:
 - o Current and signed lease
 - o Lease that is being used meets the requirements of the HOME Program
 - o Verify tenant's signature to an acceptable form of identification
 - o Verify monthly rent is in compliance
 - o Verify tenant's income is supported by file documentation
 - o Verify annual recertification was performed in a timely fashion and in compliance with contract provisions

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 3 Action Plan Lead-based Paint response:

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

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

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

A problem that impacts the rehabilitation of owner-occupied housing units is the presence of lead based paint if the home was built prior to 1978. The costs for the treatment or removal of these conditions can go from minor costs for encapsulation to major costs for removal. When a home is identified as a candidate for the City's Rehabilitation program, and if it was built prior to 1978, it is inspected for lead in accordance to the rules of the federal programs. Should lead hazards be found, the City will discuss the options with the homeowner to eradicate the lead presence. The City may provide up to a \$10,000 grant for lead abatement.

The City works closely with the Willa Carson Health Resource Center (*f/k/a North Greenwood Community Health Resource Center*) and the Pinellas County Health Department in referring children for lead-based paint screenings.

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

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

PRIORITIES AND SPECIFIC HOUSING OBJECTIVES FOR FY2008-2009:

The City will accomplish the following specific housing objectives in the coming year:

Housing Pool	\$	1,548,450.
CHDO Set-aside	\$	78,111.
Demolition of Unsafe Structures	\$	40,000.
Relocation	\$	40,000.
Housing Education/Counseling	\$	50,000.
Foreclosure Prevention	\$	50,000.

- 1 DH-1 (1): To build 10-50 mixed income rental units
- 2 DH-1(2): To acquire and/or rehab 5-10 units in small rental complex for mixed-income affordable rental
- 3 DH-1(3): To provide credit counseling and homeownership training assistance to 30 perspective very-low to moderate income prospective homebuyers
- 4 DH-2(1): To build 10-50 mixed income rental units
- 5 DH-2(2): To provide downpayment assistance to 10 low to moderate income home buyers
- 6 DH-2(3): To construct 2-5 infill homes for very-low to moderate income households
- 7 DH-3(1): To rehabilitate 20 units by performing minor or major repairs on existing owner-occupied housing

The City is committed to preserving our existing housing stock and during this upcoming year. We have also allocated \$1,548,450 in CDBG/HOME/SHIP funds for our Housing Pool, which funds such activities as: down payment assistance, infill housing development, acquisition, new construction of single family and multifamily projects and housing rehabilitation. The Housing Pool funds are primarily used by our Housing Partners, but if the City identifies a project, we can also access those funds.

In terms of Housing Education and Counseling, which also includes foreclosure prevention, the City will allocate \$100,000 in funding through the State Housing Initiatives Partnership (SHIP) Program. The City, through its partners, will offer budgeting, financial management, and homeownership counseling in an effort to assist the very-low to moderate income underserved to becoming financially sufficient to purchase and maintain a home. The City of Clearwater will continue to monitor current market conditions regarding foreclosures and will amend our plans if

additional funds are needed and if they are available.

The organizations that will be providing Housing Education during the next fiscal year include:

1. Tampa Bay Community Development Corporation, Inc.
2. Community Service Foundation, Inc.
3. Clearwater Neighborhood Housing Services, Inc.
4. Consumer Credit Counseling Service of Central Florida & The Florida Gulf Coast, Inc.

In terms of Foreclosure Prevention, the City has allocated \$50,000 to assist households who have been previously assisted with City of Clearwater SHIP, HOME or CDBG funds in order to prevent foreclosure. The City will provide funds only one time to bring a household current with their existing first mortgage, up to a maximum of six (6) payments or the maximum allowable subsidy under this strategy. The household must have been assisted with City of Clearwater SHIP, HOME and/or CDBG funds within the past five (5) years and in order to provide assistance to bring current, must be very-low, low or moderate income at the time the Foreclosure Prevention assisted is provided. The amount of the assistance will be added to the borrower's existing City of Clearwater loan through a modification of mortgage note. The household must commit to enroll in a credit counseling/budgeting course offered by an approved local provider.

Assistance will only be provided where a valid (documented) hardship exists that is the cause for the delinquency on their first mortgage payments. Such examples of hardship include, but not limited to:

1. Loss of Employment, through no fault of borrower(s)
2. Substantial Decrease in Household Income, through no fault of borrower(s)
3. Death of Spouse
4. Temporary or Permanent Disability that Reduces Income
5. Recent Divorce that Reduces Income
6. Natural Disaster
7. Fire

Applicants requesting assistance using the Eviction Protection Program must meet the following criteria: very low income, must be in danger of being evicted out of their rental dwelling unit because of late or non-payment. Applicants must show that they have the ability to pay the rent after the City's assistance is given without further assistance. Assistance is limited to a one-time award per twelve-month period. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.

In addition, funds will be made available through the City's Housing Pool to our housing subrecipients through a housing pool, which is based on a first-come, first-serve, and first-eligible basis. Through the Housing Pool participating organizations can provide down payment assistance, request funds for new construction and/or funds for acquisition/rehabilitation activities.

The City has also allocated \$40,000 in CDBG funds towards the demolition of unsafe

structures that we identify through our Housing Program. These funds are usually in the form of a grant if the demolition is part of a housing replacement and/or infill housing type activity. We have also allocated \$40,000 in CDBG funds to assist with any relocation activities that may be required relating to our Housing Rehabilitation and Infill Programs.

Fair Housing

The City has also routinely updates its Housing brochure and plans to make it available in Spanish. The City has put on our website documents pertaining to such things as: "Responsible Lending", "Predatory Lending" and "Fair Lending" (a copy of the Housing Division's Website is located in Appendix).

Gulf Coast Legal Services will receive \$14,884 in CDBG funds to provide services to assist their housing preservation activities. Their Housing Preservation program will provide assistance to low to moderate income residents who are experiencing or who have experienced discrimination and/or fraud in housing and to remedy those matters through negotiation, mediation or litigation and to report violators to the local Fair Housing Authority for investigation if warranted.

In addition, Community Service Foundation will receive \$14,400 in CDBG funds to administer their Fair Housing Education program.

In an effort to conduct more outreach to those Areas of Minority Concentrations (AOMC) the City and its Housing Partners, will continue to explore avenues to address the Housing and Community Development needs of AMOCs and develop/obtain marketing-education materials for those populations.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 3 Action Plan Public Housing Strategy response:

The Clearwater Housing Authority (CHA) has in place an ongoing management program to involve residents in its operations. CHA is recognized throughout the state and nation as being a very progressive Housing Authority. Income eligible residents of CHA's programs are eligible for all of the City's affordable housing programs.

The City continues to express our interest to partner with CHA on their redevelopment of their Jasmine Courts Community in East Clearwater. CHA has

demolished development that was made up of old outdated multifamily structures. Due to unforeseen site development costs, the redevelopment has been delayed. CHA has selected a development partner to assist with the redevelopment. It is envisioned that the community will be a mixed-income/mixed-use type community.

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

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 3 Action Plan Barriers to Affordable Housing response:

The City of Clearwater, along with Pinellas County and the Cities of Largo and St. Petersburg, in conjunction with the business community, formed a "Community Housing Workgroup" in Summer 2005 to look at the various issues and challenges facing the County in terms of affordable/community/workforce housing. Pinellas County was the lead on this endeavor.

Since that time the County has adopted a series of ordinances aimed at addressing their affordable housing challenges. The Pinellas County Commission adopted an ordinance to create a County Housing Trust Fund that will benefit the four (4) federal entitlement communities along with all the other incorporated cities in the County. The County has funded the trust fund during the last two fiscal years.

In addition, the City, along with Pinellas County and the Cities of Largo and St. Petersburg funded an Affordable Housing Nexus Study. The full study can be reviewed at www.pinellascounty.org/community/nexus.pdf. The study concluded the following as barriers to affordable housing:

- Jurisdictions throughout Pinellas County report the number of housing units authorized by new building permits each month to the U.S. Bureau of the Census.
- The cost burdens of insurance and real estate taxes are beginning to outstrip the mortgage payments, particularly among residents who bought their homes some time ago.
- The lack of flexible zoning regulations reduce the number of units that can be built. Thereby, increasing the costs for housing units.

- Land costs are particularly difficult to generalize because values range dramatically from beachfront property to inland properties with limited accessibility and visibility.
- Soft costs include architectural and engineering fees, legal and accounting fees, financing fees and interest costs, developer fees, insurance, real estate taxes, building fees and permits, impact fees and contingency funds in case unforeseen costs occur or the actual costs are higher than the estimated costs.
- Hard construction costs have escalated rapidly over the past three years in response to a number of economic factors. The booming housing market increased demand for raw materials and construction services.

The Nexus Study data compares information obtained from 2002 through November of 2006. The economic impact from the Sub-Prime Mortgage collapse has affected new construction at a level not seen in the past few decades. As a result, construction trends and costs associated with the industry will remain out of balance for the remainder of 2008. Current statistics are misleading due to the number of unsold properties and inventory homes still on the market. The city will continue to monitor current market conditions and will evaluate policies and programs to address accordingly.

Rental Housing

Rental housing in apartment communities of 50 or more units totaled just over 30,000 units in the second quarter of 2006. Shown in Appendix Table B-14, these included 45 percent one-bedroom units, 46 percent two-bedroom units and 7 percent three-bedroom units.

Average rents increased from \$716 in 2004 to \$801 in 2006, a 12-percent increase in two years. Rent increases were highest from 2005 to 2006, averaging 7.8 percent. The rent increases accompanied a significant tightening of the market as vacancy rates fell from 7.0 percent in 2004 to 3.8 percent in 2006. Typically, rental markets need vacancies of 5.0 percent to accommodate tenants. The decline in vacancies is partly related to the reduced size of the rental housing stock, resulting from condominium conversion trends discussed above.

Rental Ranges

The following table shows the distribution of apartments by city and unit size. Median monthly rents range from \$570 for a studio apartment to \$1,350 for apartments with four or more bedrooms – \$0.82 per square foot for three-bedroom apartments to \$1.14 per square foot for studio apartments. The county's highest rents were \$1.47 per square foot for a studio apartment. Units are relatively small compared to apartments in other markets. One- and two-bedroom units had median sizes of 732 and 1,020 square feet, respectively. Appendix Table B-15 provides additional detail on the range of rents by unit size.

Table 2: Pinellas County Rental Market Data by City, 2nd Quarter 2006

	<u>Studios</u>	<u>One Bedrooms</u>	<u>Two Bedrooms</u>	<u>Three Bedrooms</u>	<u>Four or More Bedrooms</u>
Clearwater					
Number of Units	164	3,113	4,102	670	31
Number Vacant	13	174	208	44	0
Vacancy Rate	7.9%	5.6%	5.1%	6.6%	0.0%
Median Rent	\$570	\$710	\$825	\$1,100	\$1,363
Median Size (Sq. Ft.)	500	750	1,000	1,390	1,595
Median Rent per Sq. Ft.	\$1.14	\$0.99	\$0.80	\$0.81	\$0.86

Rents Versus Wages

The National Low Income Housing Coalition (NIHC) calculates another measure of the affordability of rental housing, evaluating the hourly wage required to afford the median rent for a two-bedroom apartment and the number of hours a minimum-wage worker would need to work to afford the same unit. In Pinellas County, the NLIHC uses the 2007 Fair Market Rent of \$817 as the estimated cost of renting a two-bedroom apartment – 28 percent above the 2000 level. To afford such a unit paying 30 percent of income for housing, a household would need an annual income of \$32,680. The wage-earner of a single-earner household would need to make \$15.71 per hour to afford the median-priced apartment – 28 percent more than the mean wage of county renters. A person earning minimum wage would need to work 98 hours per week to afford the median rent. The householder earning the mean renter wage would need to work 51 hours weekly to afford the median rent; many, in fact, work two jobs to cover their housing costs.

The City continues to analyze the variety of tools and incentives that may be used in the future to produce and preserve affordable housing.

Over the past years there has been a tremendous activity of education and workshops, held by various segments of the private, non-profit and government sectors to raise awareness of the growing affordable housing challenges.

The City continues to look at our current affordable housing programs and policies to determine what sort of additional “tools” we can add to our “Affordable Housing Toolbox” to address our affordable housing challenges.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - g. Describe the planned use of the ADDI funds.
 - h. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - i. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 3 Action Plan HOME/ADDI response:

The funds set aside for the City's Homeownership Rehabilitation Program will be used to rehabilitate up to twenty (20) homes. In addition to our typical loan for rehabilitation repairs, the City may also provide funds in the amount up to \$10,000 for emergency repairs, if their income is at or below 80% of Area Median Income (AMI). The funds will be provided as a loan in most cases, but at times under certain conditions a grant may be used.

In the City's Homeowner Rehabilitation program, the City will make loans to homeowners of up to 50% of the value of their home, but in no case shall it exceed \$50,000. The average rehabilitation assistance has been ranging between \$30,000 - \$40,000. The loan may be a deferred payment loan for homeowners whose income is less than 80% of AMI, and it will be payment-type loan for homeowners whose income are above 80% of AMI and have the ability to make a small payment. For households above 80% AMI the City will use our SHIP funds. The City will place

priority on serving very-low and low-income households over moderate-income households. All loans will include a recapture provision should the homeowner sell, rent, and/or transfer the property within its affordability period. For loans that use HOME funds, the City will attach to the mortgage document a "Restrictive Covenant" outlining the requirements of the HOME funds. A copy of the Restrictive Covenant is included in the Appendix. The City will typically recapture the entire amount of the investment less any amount the homeowner has repaid.

Funds set aside for new construction and acquisition through the Housing Pool will be made to homeowners whose income is less than 120% of area median income (at or below 80% for HOME). In most cases the funds will be provided as a deferred payment loan until the home closes and the new owner obtains permanent financing. At that point the developer shall repay the City for the entire amount of the investment, less any funds left-behind for down payment and closing cost assistance. If the non-profit developer is a Community Housing Development Organization (CHDO), the City may allow them to retain the proceeds from the sale of the home to be used for future HOME eligible activities. In those cases the City will enter into a separate "CHDO Proceeds Agreement" that outlines the uses of the CHDO Proceeds. The City will include the applicable recapture language/Restrictive Covenants in all loan documents using HOME funds.

Lastly, we have allocated \$100,000 in FY 2008-09 HOME funds for the costs associated with the development of office space for the Homeless Emergency Project (HEP).

The City continues to use CHDO funds to help build capacity in our housing non-profits and to assist with many predevelopment type expenses for proposed developments that those organizations are pursuing.

Funds made available to homebuyers of new or existing homes for down payment and closing cost assistance will be deferred as long as the homeowner obtains title and resides in the home and does not rent, sell or transfer title. A recapture provision will be included in the loan where the homeowner will repay the entire amount of the City subsidy/investment.

A HOME Community Housing Development Organization (CHDO) has yet to be determined for the existing year and upcoming fiscal year, therefore the type of project/activity is "unknown". A total of \$78,111 will be set-aside for CHDO activities (15% of HOME allocation)

The City is not a recipient of HOME – ADDI funding.

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic Homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 3 Action Plan Special Needs response:

The City continues to work with our homeless service providers to address the needs and services of our homeless populations.

The January 2008 Homeless Count was 5,200 and it continues to grow each year. This amount shows a 10% increase since 2006.

Listed below are some of the alarming facts and trends pertaining our homeless population:

1. 48.3% are “Chronic”:
 - o Homeless Longer than 1 Year
 - o of 4+ times in 3 years
2. 42.2% are Women & Children
3. 62% Have Lived in Pinellas County for 2+ Years
 - o More than Half of those for 5+ Years
4. 33.6% Work Full or Part-Time
5. 47.3% Have a Permanent Source of Income from Work, Disability or Retirement

The City of Clearwater is a member of the Pinellas County Homeless Coalition, which is the Lead Agency for the countywide Continuum of Care. The City supports the Homeless priorities established in the Continuum and those established by the Homeless Policy Group in their development of the County’s “10-Year Plan to End Homelessness”.

On January 13, 2006, *Opening Doors of Opportunity: A 10-Year Plan to End Homelessness in Pinellas County* (the "Plan") was adopted by the Homeless Policy Group. This plan has been adopted by the City, along with Pinellas County and several cities within the County, including St. Petersburg, Pinellas Park, Tarpon Springs, and Largo, and has been filed with the U.S. Department of Housing and Urban Development. The Plan was adopted by resolution by City Council on March 16, 2006, and was publicly presented on Wednesday, April 5, 2006, at a press conference attended by local leaders and local HUD officials. The Homeless Policy Group has transitioned into the Pinellas County Homeless Leadership Network, with the Pinellas County Coalition for the Homeless (lead agency for the Continuum of Care) overseeing the administrative portion of the plan.

Specific planned action steps and barriers to achievement are detailed in the Plan, which is available to the public on-line or by contacting any member of the Leadership Network. In preparation for this 2008-2009 Action Plan, the City will prioritize funds for activities relating to homelessness and to ensure collaboration with the Plan.

The City, through our Homeless Service Provider partners will carry out the following specific activities:

*Homeless Emergency Project - Infill	\$	100,000.
Religious Community Services – The Haven	\$	5,926.
Religious Community Services - Food Pantry	\$	46,050.
CHIP - Operations	\$	30,000.

Many of the activities that the City will be involved with directly and indirectly are contained in the County's "10-Year Plan to End Homelessness".

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 3 Action Plan ESG response:

The City is not a recipient of ESG funds.

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 3 Action Plan Community Development response:

The City plans to review the infrastructure and public facility needs in our Neighborhood Revitalization Strategy Areas and Downtown Community Redevelopment Area and analyze the feasibility of carrying out such activities. We have allocated \$330,699 in CDBG funds for this proposed activity(s). In addition, we will be providing funding to a number of organizations to make improvements to their current facilities so that they can continue to serve low and moderate-income individuals and households.

- 1 Religious Community Services, Inc. - Food Pantry Improvements
- 2 Homeless Emergency Project – Office Development
- 3 City of Clearwater Project - To be determined
- 4 Directions for Mental Health – Building/Parking Lot Improvements

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 3 Action Plan Antipoverty Strategy response:

Twelve Percent (20%) of the City's residents live in poverty, which matches the national average.

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

This agency also works with a network of educational agencies to provide customized job training programs for the business community. The area's Workforce Development Board and Worknet also provide job training/employment skills to low-income residents.

The City of Clearwater also has its own Economic Development program, which is designed to interface with the regional program and work on specific local issues. The City prepared one of the first 'Brownfield' redevelopment plans in the state, has an Enterprise Zone and a HUB Zone, which are all designed to spur redevelopment/reinvestment in its low-income areas.

The City also has major redevelopment occurring along the US-19 and SR-60 corridors, in downtown and at the beach. There is a Main Street Program to assist downtown merchants. The City also works closely with the Clearwater Regional Chamber of Commerce with providing technical assistance to business owners. All these programs have created new jobs and opportunities in the City.

Collectively, these programs represent a highly effective anti-poverty program.

Non-Homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

The City intends to undertake the following activities with the assistance of our partners to assist its Special Needs populations:

Pinellas Opportunity Council	\$	30,000
YWCA - Hispanic Outreach Center	\$	15,000.
Gulf Coast Jewish Family Services	\$	7,000
Willa Carson Health Resource Center	\$	18,000

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 3 Action Plan HOPWA response:

The City is not a recipient of HOPWA funds.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 3 Specific HOPWA Objectives response:

Include any Action Plan information that was not covered by a narrative in any other section.