

**FLORIDA HOUSING FINANCE CORPORATION
SHIP PROGRAM ANNUAL REPORT**

Name of Local Entity: City of Clearwater

1. Please provide information on the status of the implementation of the Local Housing Incentive Plan or Incentive Strategy adopted by the local Affordable Housing Assistance Plan.

A. Incentive Strategy:

The City of Clearwater has prepared a Local Housing Assistance Plan (LHAP) for Fiscal Years 2006-2009 that is consistent with Sections 420.9071 - .9079, Florida Statutes; Rule 67-37, Florida Administrative Code (FAC). Housing Incentives are contained within the City's LHAP.

The Local Housing Assistance Trust Fund was created and established in 1992. All monies received from the State of Florida and any other funds received or budgeted to provide funding for activities contained in the LHAP shall be deposited into the Local Housing Assistance Trust Fund. Administration of the Local Housing Assistance Trust Fund shall comply with Rule 67-37.008 FAC.

B. Adopting Ordinance or Resolution Number or identify local policy: Resolution 06-25

C. Implementation Schedule (Date): Ongoing

D. Has the plan or strategy been implemented? Yes. If no, describe steps that will be taken to implement the Plan.

1. **Expedited Processing for Affordable Housing**

The City of Clearwater's Building Department has expedited permit processing for affordable housing development. These projects submit with their permit application a form indicating that their project will involve Affordable Housing and that their application received expedited processing. A copy of the letter is sent to the Economic Development and Housing Department and to the City's Building Official. On the Planning side, the City has a process of reviewing site plans, rezoning, variances, etc. called a "Flexible Standard" that is contained within the Land Development Code and in many cases approvals can be done at the Staff level and not through a public hearing process.

The Planning Department follows the Community Development Code when processing all affordable housing applications for activities that require such things as rezoning, land use amendments, site plan review, etc. Under the Code, all projects are reviewed and scheduled for the next meeting of the Development Review Committee (DRC) and, if needed, the Community Development Board (CDB). Many applications that meet minimum Code requirements may not need to be reviewed by the DRC or CDB (Flexible Standard). When affordable housing projects and/or applications are submitted that can be decided at the Staff level, they shall receive priority and be reviewed before any non-affordable housing projects and/or applications.

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2. An Ongoing Process for Review of Local Policies, Ordinances, Regulations, and Plan Provisions that Increase the Cost of Housing Prior to Their Adoption

During the 2007 legislative session, The Florida legislature passed Housing Bill 1375. Under this bill, they approved Section 420.9076 that became a Florida Statute. The statute requires counties and cities receiving State Housing Initiative Partnership Program (SHIP) funds to re-establish an affordable housing advisory committee and its new duties. The statute further provides that the committee be made up of eleven (11) members. On June 19, 2008, the Clearwater City Council passed Resolution 08-15, which established the City of Clearwater's Affordable Housing Advisory Committee. The committee will review local policies, ordinances, regulations and the City's comprehensive plan to see if it affects the cost of housing.

E. Status of Strategy - (Is the strategy functioning as intended, ie., are time frames being met, etc.). All strategies are being met and continue to be evaluated to improve our efficiency.

2. Attach a concise description of the support services that are available to the residents of affordable housing.

Home Buyers Education/Counseling - Home Ownership Counseling and Education for homebuyers is currently being provided by eligible sponsors, approved through the City's Consolidated Action Plan process. This counseling program contains course materials addressing pre-ownership issues.

The established and accredited course materials are acceptable and consistent with those of local lenders participating in the City's housing programs and the Multi-County Mortgage Bond Program offered through the Housing Finance Authority of Pinellas County, Florida.

The homebuyer counseling and education program is made available to all home buyers of all income levels with a special effort to include the disabled, elderly, those with special needs and especially those of very-low to moderate income.

A homebuyer's counseling and education program certificate is awarded to each prospective homebuyer whether or not that prospective homebuyer obtains financial assistance.

Credit Counseling Services – Assists potential homebuyers with credit problem or issues by establishing pay back opportunities and reduction in outstanding derogatory obligations.

Partners Self Sufficiency - This is a unique program that provides comprehensive, long-term case management services to low-income participants. The program's objective is to assist and empower

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individuals in becoming economically self-sufficient thereby reducing generational poverty. The success of participants affords them the opportunity to become contributing members of the community.

Pinellas Opportunity Council – Pinellas Opportunity Council assists elderly persons with maintaining their homes in a safe and sanitary condition, allowing the elderly to remain independent and to avoid pre-mature institutionalization. POC services include the removal of accumulated debris including old appliances, tires, building material, furniture and other trash. The goal of POC is to assist the low-income elderly Clearwater population in maintaining a decent, independent living environment.

Foreclosure Prevention – The City, through our SHIP Program and eligible sponsors, provides clients with education, assistance, counseling and/or direct intervention with the lender. It is the objective of the program to recognize and eliminate serious problems through a system of minor course adjustments and continued recognition of debt management. When the City is notified of a pending foreclosure from a previous Housing client assisted within five (5) years, the City contacts the client to see if there is a possibility that they could be assisted.

Gulfcoast Legal Services – Gulfcoast Legal Services' Housing Preservation project seeks to provide legal assistance for low to moderate income residents of Clearwater who are victims of predatory lending practices, persons who are experiencing or who have experienced discrimination and/or fraud in housing and to remedy these matters through negotiation, mediation or litigation and to assist residents in filing complaints regarding violations of fair housing laws.

3. Attach such other data or unique affordable housing accomplishments considered significant by your Agency. (Success Stories, newspaper clippings, etc.)

Success Story #1

FAIRBURN APARTMENTS – The Homeless Emergency Project, located in the City's target area of North Greenwood, is a true success story of what can be accomplished through partnership and a dedication to fight homelessness. The dedication of the City of Clearwater along with one of its partners resulted in the construction of two (2) stunning two-story, apartments, capable of housing thirty (30) individuals. This true success story, that a community can provide emergency housing and support services to homeless and low-income individuals and families through private funding and dedication coupled with government subsidies.

The following article was published in the spring edition of Homeless Emergency Project's newsletter.

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FAIRBURN GRAND OPENING



Homeless Emergency Project opened the doors on its newest addition of Permanent Supportive Housing apartments to the campus this January. The Fairburn apartments, previously strip of four high maintenance houses acquired back in the 70's by Preacher Green, are now two stunning two-story buildings with the capability of housing over thirty (30) individuals.

While temporary housing projects open in Pinellas County, the need for permanent housing continues to grow. Homeless Emergency Project focuses on permanent solutions to the problem. The new addition is one of many to the Homeless Emergency Project campus that provides direct placement to permanent housing for chronically homeless individuals that might otherwise end up back on the streets.



We would like to extend a thank you to all that contributed to the project's funding and completion:

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Contributors:

- City of Clearwater Housing Division
- Florida Department of Children and Families Office of Homelessness
- Pinellas County Community Development
- Pinellas County Community Foundation – grant to purchase all the kitchen appliances
- Furnishings: Dick & Joyce Funk
- Interiors by Charrise
- Everybody's Tabernacle for donating the land
- Kathy & Roger Johnson
- Fred & Aleta Fisher
- The Birch Family

Success Story #2

Betty Lee heard about the City of Clearwater's housing rehabilitation program through her next-door neighbor. Ms. Lee was experiencing numerous problems with her dwelling ranging from structural instability to a huge pest and rodent infestation.

The client visited one of the City's approved not-for profit organizations and completed an application for rehabilitation assistance. Ms. Lee was excited about the projected renovation until she saw the bids from the contractors. The bidding costs were high and did not cover some of the code violations that were cited by the City's Building Department. This made this project ineligible for funding because all code violations have to be corrected during rehab.

The client contacted the City's Housing Division and requested a meeting with staff. After reviewing all the pertinent documents relating to the file, staff concluded that the rehabilitation of the dwelling would not be cost effective. The client was advised that the demolition and reconstruction program would be more cost effective than the rehabbing of the dwelling. The client was elated but also scared of the process and the time frame involved in getting the feat accomplished.

Housing staff immediately contacted several lenders who were capable of doing construction to permanent loans. AmSouth quickly approved the client for a first mortgage with the City taking a junior position in the project. This is an example of the partnership the City has established with the private sector. The partnership of this project resulted in the leveraging of numerous funding sources, private, federal, state and owner's contribution.

The entire demolition and reconstruction was completed on schedule, with the client expressing gratitude to the City.

- 4. Describe how the Annual Report was made available for public inspection and comments. Attach copies of all comments that were received and provide the local government's response.**

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- Housing Division of City Hall
- The City's Website

Any comments that may be received after the Annual Report is submitted will be forwarded to Florida Housing Finance Corporation.

5. Mortgage Default or Foreclosure through FY 2007-2008:

- A. Since State fiscal year 2007-08, 9 mortgages have been made to very low-income households with 1 in foreclosure.
- B. Since State fiscal year 2007-08, 1 mortgages have been made to low-income households with 0 in foreclosure.
- C. Since State fiscal year 2007-08, 0 mortgages have been made to moderate-income households with 0 in foreclosure.
- D. Total foreclosure rate for all mortgages 1%

6. Describe how eligible sponsors (if applicable) that employed personnel from welfare to work programs. N/A

7. List strategies and give the average cost of production.

	<u>Average Costs</u>
• Downpayment Assistance	\$ 24,000.36
• Replacement Housing	\$1,374.00
• Rehabilitation	\$ 25,942.46
• Multi-family Housing	\$ 31,250.00
• Emergency Grant	\$ 2,602.05
• Foreclosure Prevention	\$ 5,242.09
• Bond Program	.00