

CERTIFICATION
For Implementation of
Regulatory Reform Activities
Required by S.H.I.P.

On behalf of City of Clearwater, I hereby certify that the following information
(NAME OF LOCAL GOVERNMENT)
is true and accurate as of the date of submission:

- 1) Permits as defined in s.163.3164(7) and (8)* for affordable housing projects are expedited to a greater degree than other projects; and
- 2) There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
- 3) The cumulative cost per newly constructed housing per housing unit, from these actions for **FY 08-09 is estimated to be \$196.00
- 4) The cumulative cost per rehabilitated housing per housing unit, from these actions for **FY 08-09 is estimated to be \$66.00.

Alma E. Maria Date 9/8/09 Frank V. Hibbard Date 9/8/09
 Witness Chief Elected Official

Frank V. Hibbard (Mayor)
 Name and Title

Sandy Han Date 9/8/09 William B. Horne II Date 9-8-09
 Witness City Manager

William B. Horne, II
 Name and Title

Or

_____ Date _____
 Attest (Seal)

* 163.3164(7) of the Florida Statutes: "Development order" means any order granting, denying, or granting with conditions an application for a development permit. 163.3164(8) of the Florida Statutes: "Development permit" includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government having the effect of permitting the development of land.

CERTIFICATION

On behalf of City of Clearwater, I hereby certify that the information presented
(NAME OF LOCAL GOVERNMENT)
herein is true and accurate as of the date of submission.

Steve E Manni Date 9/8/09 Frank Hibbard Date 9/8/09
Witness Chief Elected Official or Designee

Witness Date _____ Date _____
(Type) Frank V. Hibbard (Mayor)

or

Attest (Seal) Date _____

GENERAL INFORMATION

Name of Person to call regarding the **Annual Report Form**:
Terry Malcolm-Smith

Telephone Number: (727) 562-4036

SHIP AR/07

SHIP Annual Report

Clearwater FY 2006/2007

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$1,145,189.21	16				
4	Rehabilitation	\$368,076.75	10				
Homeownership Totals:		\$1,513,265.96	26				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental - Rehabilitation	\$244,864.94	3				
23	Security Deposit - Rental	\$2,100.00	1				
Rental Totals:		\$246,964.94	4				
Subtotals:		\$1,760,230.90	30				

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$102,371.10		
Homeownership Counseling	\$60,560.00		
Admin From Program Income	\$36,778.82		
Admin From Disaster Funds			

Totals:	\$1,959,940.82	30	\$.00	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$1,023,711.00
Program Income (Interest)	\$36,534.87
Program Income (Payments)	\$699,041.58
Recaptured Funds	\$201,707.45
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,689.52

Total: \$1,963,684.42 * Carry Forward to Next Year: \$3,743.60

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
Rental Rehab		\$3.00			
Rental Deposit				\$1.00	

Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$1,760,230.90	48.81%
Public Moneys Expended	\$133,544.44	3.70%
Private Funds Expended	\$1,597,156.00	44.29%
Owner Contribution	\$115,210.87	3.19%
Total Value of All Units	\$3,606,142.21	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,513,265.96	\$1,225,418.45	123.49%	65%
Construction / Rehabilitation	\$1,727,131.33	\$1,225,418.45	140.94%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$439,768.17			\$439,768.17	22.40%
Very Low	\$182,615.85			\$182,615.85	9.30%
Low	\$719,751.80			\$719,751.80	36.65%
Moderate	\$418,095.08			\$418,095.08	21.29%
Totals:	\$1,760,230.90	\$0.00	\$0.00	\$1,760,230.90	89.64%

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$431,090.67	8	\$8,677.50	1	\$439,768.17	9
Very Low	\$180,515.85	5	\$2,100.00	1	\$182,615.85	6

Low	\$719,751.80	10			\$719,751.80	10
Moderate	\$418,095.08	5			\$418,095.08	5
Totals:	\$1,749,453.40	28	\$10,777.50	2	\$1,760,230.90	30

Form 3

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Down Payment Assistance	Clearwater	1	1	9	5	16
Rehabilitation	Clearwater	6	4	0	0	10
Rental - Construction	Clearwater	2	0	1		3
Rental - Deposit	Clearwater	0	1	0	0	1
Totals:		9	6	10	5	30

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance	Clearwater	1	9	6	0	16
Rehabilitation	Clearwater	0	0	9	1	10
Rental - Construction	Clearwater	2	0	1	0	3
Rental - Deposit	Clearwater	0	0	1	0	1
Totals:		3	9	17	1	30

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance	Clearwater	3	12	1	16
Rehabilitation	Clearwater	7	2	1	10
Rental - Construction	Clearwater	1	2	0	3
Rental - Deposit	Clearwater	0	1	0	1
Totals:		11	17	2	30

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Clearwater	6	9	1	0	0	0	16
Rehabilitation	Clearwater	9	0	0	0	1	0	10

Rental - Construction	Clearwater	2	1	0	0	0	0	3
Rental - Deposit	Clearwater	0	1	0	0	0	0	1
Totals:		17	11	1	0	1	0	30

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Down Payment Assistance	Clearwater	0	0	0	0			0
Rehabilitation	Clearwater				1	4		5
Rental - Construction	Clearwater	0	0	0	0	0		0
Rental - Deposit	Clearwater	0	0	0	0	0	0	0
Totals:		0	0	0	1	4	0	5

Form 4

Status of Incentive Strategies

Incentive Strategy:

The City of Clearwater has prepared a Local Housing Assistance Plan (LHAP) for Fiscal Years 2009-2012 that is consistent with the Florida Statutes and the Florida Administrative Codes (FAC). Housing incentives are contained within the City's LHAP.

Expedited Permitting

Ongoing Review Process

The allowance of flexibility densities for affordable housing

The reduction of parking setback requirements for affordable housing

The allowance of flexible lot configurations, including zero-lot-line configuration for affordable housing.

The preparation of a printed inventory of locally-owned public lands suitable for affordable housing.

Adopting Ordinance or Resolution Number or identify local policy:

Resolution 09-28

Implementation Schedule (Date):

Ongoing

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Yes

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

All strategies are being met and continue to be evaluated to improve our efficiency.

Support Services

Homebuyers Education/Counseling:

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

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.

Foreclosure Prevention: The City through its eligible sponsors provides clients with education, assistance, counseling and/or direct intervention with the lenders.

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, person 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.

Other Accomplishments

The Florida Coalition for the Homeless, Inc. reports that 38% of Florida's homeless population is made up of families with minor children. The challenge of affordable housing seriously affects at-risk women, which includes homeless mothers and pregnant women. Among at-risk women, an unplanned pregnancy continues to be a primary cause of homelessness. Most others are forced to flee an abusive situation, deal with the sudden loss of job or income abandonment by family or a partner.

Kimberly Home provides pregnant mothers with assessments, crisis intervention services, individual case management, mentoring and coordinating services with community resources and the opportunity for vocational and educational training. Kimberly Home's goal is to ensure that all new mothers and families make a healthy and permanent transition to financial self-sufficiency and independent living. For many years Kimberly Home has been advocating for and assisting women in crisis pregnancy situations. The organization has expanded its focus to include a transitional housing project. This project will allow Kimberly Home to continue its ongoing commitment to the needs of expectant mothers and their children.

On January 24, 2008, Kimberly Home Resource Center, Inc. requested funding from the City of Clearwater in the amount of \$150,000.00 to purchase two rental properties. The sales price of the two properties is \$275,000. Kimberly Home committed \$50,000 toward the purchase of the rental housing properties, while receiving a commitment from a local lender for \$75,000.00.

The proposed acquisition will add two housing facilities and almost 9,000 square feet to its existing program. Kimberly Home will enhance its capacity to offer housing to clients that would otherwise be homeless families. After extensive rehabilitation of the units, the project was completed in January 2009. These units now serve as homes for two new mothers and their families with the hope of assisting them to make a healthy and permanent transition to financial self-sufficiency and independent living.

Case Study provided by Kimberly Home.

Letina is an attractive 23 year old mother of a beautiful two year old girl. When we first met Letina, she had been living on her own and found herself pregnant. With nowhere to turn, she contacted Kimberly Home to see if we could help because she did not want to have an abortion. Letina met with one of our mentors to discuss her options. She was invited to come to live in Kimberly Home's housing facilities and accepted with much appreciation.

With the help of her mentor, she was provided an apartment and support to get through the next few months of her pregnancy. Her daughter was able to stay with her during this time and Letina continued her educational goals by taking computer courses on line. Letina received good medical care throughout her pregnancy and quickly became part of our "family". Her mentor was able to help her find a special couple who were anxious to adopt her baby through an open adoption process.

Today, Letina is doing extremely well. She had her baby in June of this year and completed the adoption process. She continues to live in the Kimberly Home residence with her daughter and has found a job nearby. She is motivated to pursue her studies and has saved up enough money to purchase a used car. She plans to enter the military and eventually have a career in the criminal justice system.

In addition, Letina maintains a neat and orderly apartment and has an active social life. She states that she could not have done as well without Kimberly Home's support.

Not only is Letina on her way to being a successful young woman, she has given a very happy couple the greatest gift of all, a child to call their own.

Availability for Public Inspection and Comments

The City's annual report was made available for public inspection and comments through the City's website and at the Housing Division of City Hall.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **0**
- B. Low income households in foreclosure: **4**
- C. Moderate households in foreclosure: **0**

Mortgage Defaults

- A. Very low income households in default: **1**

B. Low income households in default:

C. Moderate households in default:

Welfare to Work Programs

N/A

Strategies and Production Costs

Strategy	Average Cost
Down Payment Assistance	\$71,574.33
Rehabilitation	\$36,807.68
Rental - Rehabilitation	\$81,621.65
Rental - Deposit	\$2,100.00

Expended FundsTotal Unit Count: **30**Total Expended Amount: **\$1,760,231.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Down Payment Assistance	Judith Becker	2520-A Royal Pine Ct,	Clearwater	33765	\$14,800.00	C
Down Payment Assistance	Lilly Wright	1369 Terrace Road	Clearwater	33755	\$25,800.00	C
Down Payment Assistance	Alona Kolberg	2599 Countryside Blvd	Clearwater	33761	\$9,864.53	C
Down Payment Assistance	Erica Clark	1007 LaSalle Street	Clearwater	33755	\$76,407.27	C
Down Payment Assistance	Deane Murray	1480 Woodlawn Oaks	Clearwater	33756	\$102,940.01	C
Down Payment Assistance	Lynn Boatwright	1140 Williamson Lane	Clearwater	33756	\$102,949.04	C
Down Payment Assistance	Nicqita Betz	1476 Woodlawn Oaks	Clearwater	33756	\$102,940.01	C
Down Payment Assistance	Flora Gardner	1484 Woodlawn Oaks	Clearwater	33756	\$102,940.01	C
Down Payment Assistance	Dawn Dixon	1146 Williamson Lane	Clearwater	33756	\$102,614.56	C
Down Payment Assistance	Lasticia Chestine	1128 Williamson Lane	Clearwater	33756	\$102,949.03	C
Down Payment Assistance	Ramiro Exposito	1472 Woodlawn Oaks Avenue	Clearwater	33756	\$102,940.01	C
Down Payment Assistance	John Milvid	24862 US Highway 19 N	Clearwater	33763	\$9,800.00	C
Down Payment Assistance	May Gilyard	1009 LaSalle Street	Clearwater	33755	\$76,029.68	C
Down Payment Assistance	Kawanna	1134 Williamson Lane	Clearwater	33756	\$102,940.01	C
Down Payment Assistance	Kelly Bump	1488 Woodlawn Oaks Avenue	Clearwater	33756	\$102,940.01	C

Down Payment Assistance	Holly Carmody	2284 Oak Neck Road #12-A	Clearwater	33763	\$6,335.04	C
Rehabilitation	Kyle Romanosky	1439 Wilson Road	Clearwater	33755	\$85,000.00	C
Rehabilitation	Elizabeth Zander	2699 Seville Blvd #606	Clearwater	33764	\$36,626.05	C
Rehabilitation	Donna McGarr	2963 Flint Drive S	Clearwater	33759	\$17,733.55	C
Rehabilitation	Catherine Blackburn	2980 Flint Drive E	Clearwater	33759	\$8,677.50	C
Rehabilitation	Robert Steinbrecher	1031 Mohawk Street	Clearwater	33755	\$33,519.10	C
Rehabilitation	Patricia Bremer	2625 S.R. 590 Unit 1623	Clearwater	33759	\$19,831.60	C
Rehabilitation	Leslie Radowitz	24862 U.S. Highway 19 #3006	Clearwater	33763	\$33,676.00	C
Rehabilitation	Lee Maurer	905 Grand Central Street	Clearwater	33756	\$45,492.20	C
Rehabilitation	Diane Jagela	1502 Nelson Avenue	Clearwater	33755	\$41,034.95	C
Rehabilitation	Diane Mitchem	2778 Dovewood Street	Clearwater	33759	\$46,485.80	C
Rental - Rehabilitation	Frances Berrian	1040 Ft. Harrison	Clearwater	33756	\$94,864.94	C
Rental - Rehabilitation	Jackie O'Dennis	1090 Browns Ct	Clearwater	33755	\$75,000.00	C
Rental - Rehabilitation	Letina Donaway	1190 Browns Ct	Clearwater	33755	\$75,000.00	C
Security Deposit - Rental	Brenda Dennie	1481 Sandy Lane	Clearwater	33755	\$2,100.00	C

Administrative Expenditures

City of Clearwater	\$102,371.10
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Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility

Program Income

Program Income Funds	
Loan Repayment:	\$699,041.58
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$36,534.87
Other ():	

Total: \$735,576.45

SHIP Annual Report

Clearwater FY 2007/2008

Report Status: Submitted

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance	\$421,344.06	16	\$157,728.18	5		
4	Rehabilitation	\$380,470.85	10	\$205,753.62	8		
7	Foreclosure Prevention	\$6,969.15	1				
Homeownership Totals:		\$808,784.06	27	\$363,481.80	13		

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							
Subtotals:		\$808,784.06	27	\$363,481.80	13		

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$100,430.70		
Homeownership Counseling	\$47,460.00		
Admin From Program Income	\$15,339.69		
Admin From Disaster Funds			

Totals:	\$972,014.45	27	\$363,481.80	13	\$.00
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$1,004,307.00
Program Income (Interest)	\$46,999.58
Program Income (Payments)	\$259,794.19
Recaptured Funds	\$894.40
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$3,743.60

Total: \$1,315,738.77 * Carry Forward to Next Year: -\$19,757.48

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$808,784.06	36.04%
Public Moneys Expended	\$47,737.00	2.13%
Private Funds Expended	\$1,292,356.00	57.59%
Owner Contribution	\$95,081.76	4.24%
Total Value of All Units	\$2,243,958.82	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$745,645.73	\$1,005,201.40	74.18%	65%
Construction / Rehabilitation	\$1,108,020.64	\$1,005,201.40	110.23%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$39,373.81	\$0.00		\$39,373.81	2.99%
Very Low	\$299,683.59	\$271,703.09		\$571,386.68	43.43%
Low	\$405,424.66	\$91,778.71		\$497,203.37	37.79%
Moderate	\$64,302.00			\$64,302.00	4.89%
Totals:	\$808,784.06	\$363,481.80	\$0.00	\$1,172,265.86	89.10%

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$27,455.31	1	\$11,918.50	1	\$39,373.81	2
Very Low	\$299,683.59	7	\$0.00	0	\$299,683.59	7
Low	\$397,025.48	12	\$8,399.18	1	\$405,424.66	13
Moderate	\$64,302.00	5	\$0.00	0	\$64,302.00	5
Totals:	\$788,466.38	25	\$20,317.68	2	\$808,784.06	27

Form 3**Number of Households/Units Produced**

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Down Payment Assistance	Clearwater	0	3	8	5	16
Rehabilitation	Clearwater	2	3	5	0	10
Foreclosure Prevention	Clearwater	0	1	0	0	1
Totals:		2	7	13	5	27

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Down Payment Assistance	Clearwater	0	6	8	2	16
Rehabilitation	Clearwater	0	1	4	5	10
Foreclosure Prevention	Clearwater			1		1
Totals:		0	7	13	7	27

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Down Payment Assistance	Clearwater	6	8	1	15
Rehabilitation	Clearwater	3	6	2	11
Foreclosure Prevention	Clearwater		1		1
Totals:		9	15	3	27

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Down Payment Assistance	Clearwater	7	7	1	1	0	0	16
Rehabilitation	Clearwater	3	6	1	0	0	0	10
Foreclosure Prevention	Clearwater	0	1	0	0	0	0	1
Totals:		10	14	2	1	0	0	27

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Down Payment Assistance	Clearwater	0	0	0	2			2
Rehabilitation	Clearwater	0	0	0	6			6
Foreclosure Prevention	Clearwater	0	0	0	0			0
Totals:		0	0	0	8			8

Form 4

Incentive Strategy:

Adopting Ordinance or Resolution Number or identify local policy:

Implementation Schedule (Date):

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Expended Funds

\$808,784.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Down Payment Assistance	Sharon Reece	1130 Palm Bluff Street	Clearwater	33755	\$65,800.00	C
Down Payment Assistance	Annie Collins	1125 Howard Street	Clearwater	33756	\$71,710.73	C
Down Payment Assistance	Monica Adams	1313 Barry Street	Clearwater	33756	\$23,000.00	C
Down Payment Assistance	Shekina Walker	913 Metto Street	Clearwater	33755	\$20,800.00	C
Down Payment Assistance	Shandra Turner	913 Metto Street	Clearwater	33755	\$25,800.00	C
Down Payment Assistance	Likill Tinch	815 Howard	Clearwater	33756	\$62,131.33	C
Down Payment Assistance	Toni Kopp	605 Brookside Drive	Clearwater	33764	\$18,000.00	C
Down Payment Assistance	Girgis Wasfi	1254 Abbey Crescent Lane	Clearwater	33759	\$10,800.00	C
Down Payment Assistance	Hayme Nater	1209 Hollywood Avenue, Clearwater	Clearwater	33759	\$18,000.00	C

Down Payment Assistance	Yasmin Keller	601 Hercules Avenue N #1007	Clearwater	33765	\$15,000.00	C
Down Payment Assistance	Josip Odak	1433 Belcher Rd., Clearwater	Clearwater	33764	\$10,902.00	C
Down Payment Assistance	Brandi Wallace	1555 Barry Road	Clearwater	33756	\$15,800.00	C
Down Payment Assistance	Rafael Gray	2080 Sun Down Drive	Clearwater	33763	\$15,800.00	C
Down Payment Assistance	Richard McFetridge	1157 Lakeview Road,	Clearwater	33756	\$10,800.00	C
Down Payment Assistance	Catherine Green	1875 Ridgeway Drive	Clearwater	33755	\$11,000.00	C
Rehabilitation	Connie Boyce	24862 U S Highway 19 N	Clearwater	33763	\$11,918.50	C
Rehabilitation	Evelyn Blunt	1305 Terrace Road	Clearwater	33755	\$27,455.31	C
Rehabilitation	Flossie Jones	1241 Eldridge Street	Clearwater	33755	\$37,309.21	C
Rehabilitation	Juan Perez	1750 Jade Avenue	Clearwater	33755	\$46,821.65	C
Rehabilitation	Martin Mrowiec	1365 Mission Hills Blvd	Clearwater	33759	\$48,072.85	C
Rehabilitation	Ronald Simon	1751 Jade Avenue	Clearwater	33755	\$52,725.00	C
Rehabilitation	George Shaub	2035 Plateau Road	Clearwater	33755	\$53,520.60	C
Rehabilitation	Permell Jordan	1710 MLK Jr. Avenue	Clearwater	33755	\$8,399.18	C
Rehabilitation	Lorna Moore	1016 Fairburn Avenue	Clearwater	33755	\$49,719.30	C
Rehabilitation	Georgia Richardson	1151 Howard Street	Clearwater	33756	\$44,529.25	C
Foreclosure Prevention	Ethel Johnson	1314 S. Washington Ave	Clearwater	33756	\$6,969.15	C
Down Payment Assistance	Anila Patel	1939 Searay Shore Drive	Clearwater	33763	\$26,000.00	C

Clearwater 2007 Interim-1

SHIP Annual Report

Report Status: Submitted

Clearwater FY 2008/2009

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Down Payment Assistance			\$71,421.46		\$300,000.00	6
3	Rehabilitation					\$425,000.00	5
4	Replacement Housing					\$125,000.00	1
7	Foreclosure Prevention					\$20,000.00	2
5	Disaster Repair/Mitigation						
Homeownership Totals:				\$71,421.46		\$870,000.00	14

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
14	Rental Rehabilitation/Construction					\$260,463.16	3
23	Rental Deposit					\$3,000.00	1
16	Rental Disaster/Mitigation						
Rental Totals:						\$263,463.16	4
Subtotals:				\$71,421.46		\$1,133,463.16	18

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$106,798.30		
Homeownership Counseling	\$39,160.00		
Admin From Program Income	\$15,927.23		
Admin From Disaster Funds			

Totals:	\$161,885.53	\$71,421.46	\$1,133,463.16	18
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Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$1,067,983.00
Program Income (Interest)	\$21,261.21
Program Income (Payments)	\$297,283.42

Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$19,757.48

Total: \$1,366,770.15 * Carry Forward to Next Year: \$0.00

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended		NaN
Public Moneys Expended		NaN
Private Funds Expended		NaN
Owner Contribution		NaN
Total Value of All Units	\$.00	NaN

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$870,000.00	\$1,067,983.00	81.46%	65%
Construction / Rehabilitation	\$997,650.92	\$1,067,983.00	93.41%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low			\$260,463.16	\$260,463.16	19.06%
Very Low			\$323,000.00	\$323,000.00	23.63%
Low		\$71,421.46	\$450,000.00	\$521,421.46	38.15%
Moderate			\$100,000.00	\$100,000.00	7.32%
Totals:	\$.00	\$71,421.46	\$1,133,463.16	\$1,204,884.62	88.16%

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low					\$.00	0
Very Low					\$.00	0
Low					\$.00	0
Moderate					\$.00	0
Totals:	\$.00	0	\$.00	0	\$.00	0

Form 3

Form 4

Incentive Strategy:

Adopting Ordinance or Resolution Number or identify local policy:

Implementation Schedule (Date):

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Expended Funds

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
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Clearwater 2008 Interim-2