



Community Connections Newsletter *Inside This Edition*

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Clearwater Neighborhood Housing Services

CLEARWATER NEIGHBORHOOD HOUSING SERVICES, INC AND PINELLAS COUNTY ECONOMIC DEVELOPMENT ENTER INTO NEW PARTNERSHIP TO STRENGTHEN THE BUSINESS COMMUNITY

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Clearwater Neighborhood Housing Services, Inc. (CNHS) and Pinellas County Economic Development (PCED) have begun a new partnership that will provide outreach services to local businesses and entrepreneurs. The Business Resource Network program provides for a specialist that will go into the local business community to impart small businesses with the information to start-up and retain their business, business solutions, financial information for growth, how contractors can secure procurement contracts with the county, and other business to

business opportunities that might develop between a supplier or a vendor. CNHS has become one of the network providers of those outreach resources.

“CNHS went through a competitive process to become a partner,” explained Dr. Cynthia Johnson, Senior Manager, of Business Assistance at PCED. Dr. Johnson said that CNHS was one of the awardees based on their history of business services and the value they bring to the program. She further said that CNHS has a commitment to community development, and the economic vitality of the business community at large. Dr. Cynthia Johnson says that “business owners are looking for ways to re-engineer themselves” during these economically depressed times. She feels that through outreach programs the real issues that face business owners today will be discovered and that they will be able to offer proven solutions that will stimulate, retain, and grow their business. “This program is unique in the

sense that partnering, with CNHS, has allowed us to be able to utilize their expertise as a small business administrator and technical assistance providers,” Dr. Johnson continued. The specialist at CNHS will service the entire mid-county area. Another benefit of the partnership is that CNHS has a financial background and they will be able to be a depository of information for financial resources. “CNHS will be providing financial technical assistance, which helps companies when they’re writing financial plans, business plans or seeking loans,” Dr. Johnson stated. CNHS will also be instrumental in identifying prospective lenders and assisting clients to become financially ready by reviewing their credit reports, profit and loss statement, and cash flow analysis.

Funding is being provided through the Business Resource Network Partnership which is a county program. CNHS was awarded the

Partnership (Cont. on pg 3)

Christmas In Springtime



Christmas memories in the spring? Isay Gulley, President/CEO, of Clearwater Neighborhood Housing Services, Inc. (CNHS) and the entire staff still wanted to extend a special thank-you to the 2nd Regional District of the Florida Morticians Association, Inc. for their

time and generosity for this past holiday’s toy drive. CNHS was the recipient of over 100 toys from the toy drive that was orchestrated by the association. The smiles and laughter that the gifts brought to the children

Christmas (Cont. on pg 4)

CNHS Has Four Homes For Purchase



1115 Tangerine Street, Clearwater

REDUCED PRICE !! \$130,000

Original Price \$145,000

Clearwater Neighborhood Housing Services, Inc. has four homes that are available for purchase and immediate occupancy. There are three newly constructed homes and one rehabbed home. Each of the homes will be sold for \$145,000.00 or the appraised value. CNHS had started purchasing the lots approximately 2-3 years ago to offer more homeownership opportunities to the community. "Several buildings were demolished," said E.J. Robinson, Construction Manager at CNHS. "We had the opportunity to purchase the lots and build new homes." Approximately 70% of the new homes have now been purchased.

The rehabbed home, located at 1107 Blanche. B. Littlejohn Trail is a success story for Clearwater Neighborhood Housing Services, Inc. and the city of Clearwater. It was due to the relentless efforts of the Clearwater Police Department, in conjunction with the Drug Enforcement Administration, the U.S Marshals Service, and the U.S. Attorney Office for the Middle District of Florida, to rid the community of a house that had been known as a major narcotics operation for numerous years. "A broad range of partnerships came together to make a difference," said C.E.O./Director of CNHS, Isay Gulley. "Drug activity is a social ill that will hold a community back," stated Mrs. Gulley.

"The property in its original state was holding the community back from realizing true revitalization," emphasized Mrs. Gulley. E.J. Robinson headed up the rehabilitation of the home. It has been remodeled into a 3 bedroom, 2-bath home for a new family. The house has been outfitted with new roof, a/c unit, plumbing, new paint inside & out, new kitchen cabinets, floors, windows, electrical system, and new appliances.

"I feel good about the [entire] development," said E.J. Robinson. Robinson stated that he designs a home to be user friendly by analyzing exactly what they need in the home, such as ample closet space. "I want to give them an opportunity that they never had before. I want to give them a decent home".



1117 Tangerine Street, Clearwater

REDUCED PRICE !! \$130,000

Original Price \$145,000

The specifications for the new homes are as follows:

Location: 1108 Engman Street
 Total sq. footage: 1672.
 Living area 1344 sq. ft
 3 bedrooms (12/12,12/14,12/11)
 2 baths
 1 car garage: (236 sq. ft.)
 Laundry room

Location: 1117 Tangerine Street
 Total sq. footage 1428
 Living area: 1169 sq. ft.
 3 bedrooms (10/11, 11/11, 12/11)
 2 baths
 1 car garage

Location: 1115 Tangerine Street
 Total sq. footage 1619
 Living area: 1306 sq. ft.
 3 bedrooms (10/11, 11x11, 11x12)
 2 baths
 1 car garage

Ronald Wade, Construction Specialist At CNHS Lives by Pride and Empathy in His Service to Community

“To give hope back to those who feel that there is no hope for them,” are the words that Ronald Wade lives by in his role as Construction Specialist at Clearwater Neighborhood Housing Services, Inc. Once funding has been secured for home rehabilitation it is Mr. Wade’s responsibility to oversee the project from beginning to completion. It is a job he has enjoyed for six years.

Once an applicant’s loan package has been reviewed, by one of CNHS’s loan officers, it is Mr. Wade’s job to meet with the homeowner and schedule inspections to initially address any code violations, health and safety conditions that exist, or items that merit as general property improvement. Termite inspection and, if necessary, treatment must always be included as part of the work specifications.

Ron states that it is a challenge to keep a client’s desires “in line with reality”. When an approved list of upgrades and maintenance improvements are requested by the homeowner, Wade takes bid requests from a pre-approved pool of contractors. “They can use one of our contractors or they can choose someone they have personally picked,” Mr. Wade stated. All contractors utilized must be licensed and insured.

After the contractor has been chosen, the paperwork goes back to the loan officer for the preparation of the official final closing documentation. Funding is usually provided through both the

county and city Housing and Community Development Agency’s. There are loans that have an amortized payment, or financing can also be awarded as grants that are not repaid. Once funding has been secured the rehabilitation and purchase of upgrades is begun almost immediately.

Ronald Wade monitors and inspects each stage of the job before he signs off on draw payments to the contractor. He is the bridge of communication between the homeowner and the contractor. “Customer satisfaction and having contractors that want to continue in the program is rewarding,” Wade stated.

“It went very well,” exclaimed Tyrone McIntosh about his home rehabilitation project, in Pinellas Park, that Mr. Wade supervised. Mr. McIntosh and his wife Melissa were able to obtain a completely remodeled kitchen that included new appliances, counter tops, sinks, and flooring. They were also able to transform their garage into an additional room with a new bathroom. “It was like a dream come true, we didn’t know we could get so many [improvements],” Mr. McIntosh said happily. “Mr. Wade was excellent; he broke everything down to us.”

John and Joy Claybourne, of Seminole, were equally ecstatic about Ronald Wade and the service they received from the rehabilitation programs offered through Clearwater Neighborhood Housing Services. Their

home’s air-conditioner system was brought up to code, while their entire home was made wheelchair accessible to assist Mrs. Claybourne, who suffers with rheumatoid arthritis. New kitchen cabinets were installed, while the entire house was outfitted with new windows and interior doors. The bathroom was totally gutted to have a handicap shower and toilet installed. Mr. Claybourne remarked that Ronald Wade always stopped in to check on him and his wife even before the project started. “Any problems we had with anything, all we had to do was call him,” Claybourne said. “We were treated very fine by everyone.”

Ronald Wade received an Associate of Arts Degree, in architectural civil engineering, from Pinellas Technical Education Center. Previously, he was employed by the Pinellas County General Services, as a construction draftsman and also by the Pinellas County Building Department as a construction inspector. For 8 years he served as Development and Construction Services Manager at St. Petersburg Neighborhood Housing Services. Ronald Wade currently serves as pastor of Grand Central Progressive Missionary Baptist Church.

“I like what CNHS stands for,” Wade said in conclusion. “You can only make change by touching the individual. When you take the human element out, [things] become more destructive than productive.”

Partnership (Cont. from pg 1)

program partnership along with the Hispanic Business Initiative Fund and USF Small Business Development Center (SBDC).

Through the Pinellas County Business Development Center there are several programs designed to promote a business’s potential success. The Business Resource Network also

connects entrepreneurs to business resources finding innovative pathways to financing, marketing, and technology. There is also the Small Business Enterprise (SBE) program that targets businesses that have 50 or less employees and have averaged revenue for 3 years at 2 million dollars or less. This is a sheltered market that was created for vendors to become certified so that they can do business with

Pinellas County. The Business Resource Network has established a Networking Directory that connects business to vendors, suppliers, and customers.

“I would like to continue cultivation of economic development with CNHS,” Dr. Cynthia Johnson concluded. “I think they make an ideal partner in business retention efforts.”

CNHS Green Building Initiative Energy Efficiency Program Offers Value and Savings

Home energy efficiency offers multiple benefits to homeowners. Home energy rehabilitation can make a home more comfortable, increase its value, and generate savings in the form of reduced utility bills. This program is being unveiled by Clearwater Neighborhood Housing Services, Inc., (CNHS), in partnership with the City of Clearwater, as the "CNHS Green Building Initiative".

The program will offer financial assistance, to low-to-moderate income households, for the purpose of updating or rehabilitating areas of their homes that will increase its energy efficiency.

The CNHS Green Building Initiative gives homeowners the opportunity to update their homes from a wide variety of home energy efficiency projects and items that include, but not limited to, installation of central heat and air systems, windows and exterior doors

replacement, energy efficient water heaters, and home insulation.

To qualify for the program the property must be owner occupied, and the financing and taxes must be current. The minimum obtainable amount is \$5,000.00. Frank LaMagna, loan counselor at CNHS, explained that an applicant can receive funding as a grant or a 0% interest loan. To be eligible, the homeowner may have an income up to 80% of the Area Median Income, (AMI). A client that meets the qualifications, by having under 60% of the AMI, can be considered for a non-repaid grant, while those that meet the requirement with an AMI that is over the 60% can qualify for a 0% interest loan, amortized for 7 years. Funding is provided by the City of Clearwater.

Frank LaMagna and Barbara Brooks, the other loan counselors, initially meet, with the applicants, to review the necessary documen-

tation needed including household income, social security cards, driving licenses, and also bank statements and birth certificates for all of the residents in the home. The file is then reviewed for accuracy, analyzed, and a file is prepared for the construction department.

Clearwater Neighborhood Housing Services, Inc. remains committed to providing viable options for the improvement of homes and neighborhoods. The "Energy Efficiency Program-CNHS Green Building Initiative" is another valuable link in maintaining that commitment to the community. "Since the inception of the program we have been excited about the response to this initiative," Frank LaMagna concluded. "We are receiving approximately 20-30 calls a week from people in the community with exceedingly high electric bills. We look forward to fixing as many of these as possible."

Christmas (Cont. from pg 1)

will be remembered throughout the year.

There are 15 funeral homes in the Association, and each one of them gathered toys to be donated to the cause. The toys were distributed through CNHS's Make-A-Difference Center. "We wanted to do this for the community," said Ka Tina N. Davis, L.F.D.I.C., of Chandler's Funeral Chapel in Bradenton. "To give back to those who are need and less fortunate than others."

The board members of the 2nd Regional District Funeral Homes are Jeffrey Rhodes, Chair; Ka Tina N. Davis, Vice-Chair; Nathan Wood, Secretary.

Clearwater Neighborhood Housing Services



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President/CEO

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Thanks to all of the supporters out there of Clearwater Neighborhood Housing Services, Incorporated mission. Our mission remains in tact because of partners like you. If you have not become a partner yet, please visit our website at www.cnhs.biz and see how you can become a financial contributor or volunteer. This year remains challenging, but the corporation continues to have a high demand for services. Keeping up with all of the changes on the national level and how they impact us at the local level has been a challenge as well. I can tell you that each one of our staff is strongly committed and doing a great job in responding to the customers needs. Plans are underway for us to have our 30 year anniversary celebration this year. This is another great milestone for the corporation. If you want to be a part of this event, or if I can answer any other questions for you, please contact me by calling (727) 442-4155.