



Local Housing Incentive Strategies Update – 2025

Affordable Housing Advisory Committee Meeting #3

Economic Development & Housing Department
October 28, 2025



CLEARWATER
BRIGHT AND BEAUTIFUL · BAY TO BEACH

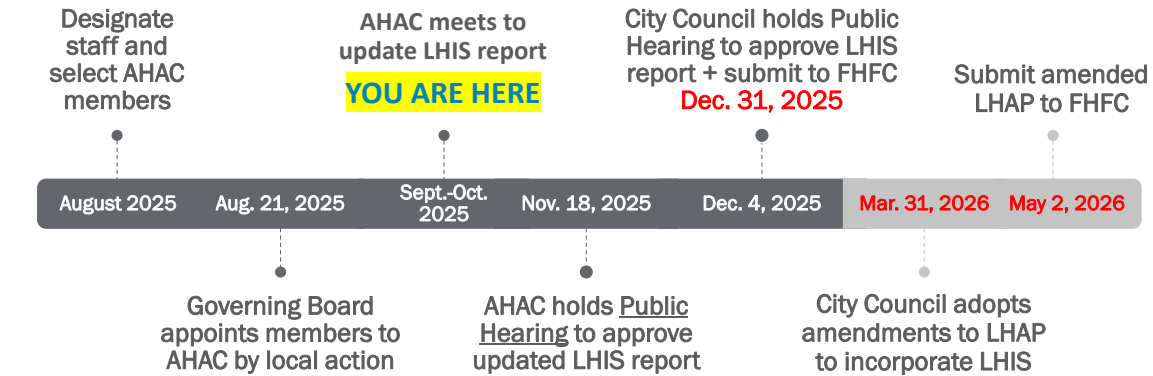


Schedule



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LHIS Update Schedule

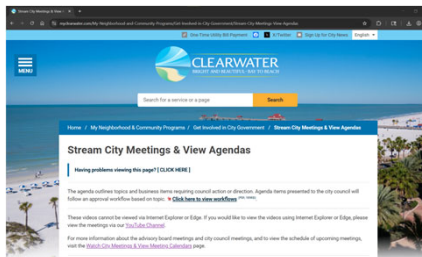


Dates in black are recommended timeline to meet deadlines

Dates in red are statute or rule deadlines

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AHAC Meeting Schedule



All meetings start at **9:00 AM**

Meeting #1: September 9th (9/9)

Meeting #2: October 14th (10/14)

Meeting #3: October 28th (10/28)

Meeting #4: November 18th (11/18)*

*To be noticed and held as Public Hearing

Values, Principles, and Vision



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Affordable Housing Values

- A. Supports a dynamic and competitive economy.
- B. Improves social well-being and builds sense of community.
- C. Aspires to have housing that fits the City's **workforce residents**.
- D. Everyone deserves a safe affordable home.

Source: 2024 LHIS Report

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Affordable Housing Principles

1. Affordable over the long-term.
2. Diverse supply that provides for a mix of income levels and the diverse needs of residents.
3. Designed to be sustainable, energy and cost efficient, and to minimize physical barriers to accessibility.
4. In aesthetic character with the surrounding neighborhood.
5. Strategically located and pedestrian-oriented with access to mass transit, open spaces, educational institutions, and employment or workforce training opportunities.
6. Incentivized to promote incorporation of affordable housing into all housing developments.

Source: 2024 LHIS Report

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Affordable Housing Vision

The City of Clearwater will incentivize the development of a diverse supply of housing that is safe, accessible, affordable, sustainable, and energy and cost efficient, that blends into the aesthetic character of all the City's neighborhoods, proximate to public amenities and employment opportunities, which supports an inclusive community and the diverse needs of residents.

Source: 2024 LHIS Report

Local Housing Incentive Strategies

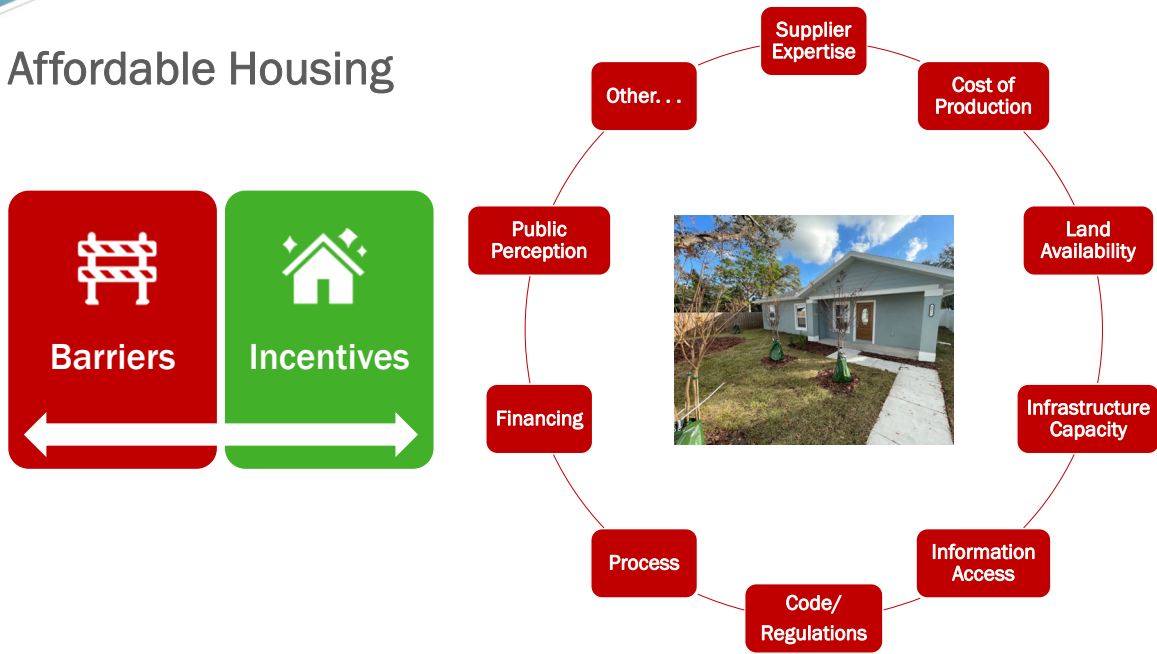


Local Housing Incentive Strategies



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Affordable Housing



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Incentive Areas – Sec. 420.9076(4), F. S.

1. Expedited Review Process
2. Modification of Fees
3. Flexible Densities
4. Infrastructure Capacity
5. Accessory Dwelling Units
6. Parking Reductions
7. Flexible Lot Configurations
8. Modifications of Street Requirements
9. Pre-Adoption Policy Consideration
10. Inventory of Public Lands
11. Proximity to Transportation, Employment & Mixed-Use Development

Additional (AHAC-Initiated)

12. Adaptive Reuse
13. Land Development Code
14. Communication and Marketing of Affordable Housing
15. Financing
16. Partnerships

Part 1: Inventory

Committee Discussion on September 9th



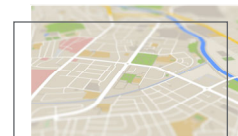
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2025 Barriers/Incentives to Affordable Housing

- Lack of Affordable Housing Supply (Barrier)
- Lack of Housing Options for Senior Citizens (Barrier)
- Renter Cost Burden, High Cost of Rent/Utilities (Barrier)
- Real Estate Taxes and Insurance Costs for Homeownership (Barrier)
- Land Use and Zoning Regulations (Barrier)
- Accessory Dwelling Units (Incentive)
- Infill Density (Incentive)



Programs/Procedures



Comprehensive Plan



Development Code

Part 2: Recommendations

Committee Discussion on October 14th



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LHIS Report Update Part 2: Recommendations



Review prior 2024 LHIS Report



Evaluate each 2024 recommendation



Consider whether each recommendation should be CONTINUED, MODIFIED, or REMOVED



Identify any new affordable housing incentives not covered in 2024 LHIS Report

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1. Expedited Review

Summary of AHAC Discussion

- “Request for Expedited Permit Processing” Form, permit application tracks number of affordable units
- City staff to provide additional information regarding typical number of affordable housing applications received and review times
- Single-family versus multifamily (detached versus attached units), missing middle housing (e.g., duplex, triplex, etc.)
- All housing types considered a “project”
- Building example plans (e.g., “plans on file”), direction to add “accessory dwelling units” to recommendation

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1. Expedited Review

Recommendation

- 1.1 Continue to use the “Request for Expedited Permit Processing for Affordable Housing Activity” form to fast-track affordable housing projects. Single-family projects submitted with this form will receive priority during the permit review process by completing reviews of single-family permit reviews within four days of the initial submittal and within three days of all subsequent submittals.

STATUS: COMPLETED (ongoing process)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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1. Expedited Review

Recommendation

1.2 The Assistant Director of Economic Development & Housing and Permit Manager will continue to be the primary and secondary points of contact when submitting **single-family and** multi-family affordable housing projects. Through close coordination, these two staff positions will:

- Create and oversee an affordable housing “One Stop Streamline Permitting Process.”
- Act as a liaison between the developer and all departments involved in the review and permitting process.
- Organize and participate in the pre-application meetings.
- Provide necessary information and forms to the developer to avoid delays during the application and review process.
- Create a process and definitive project requirement checklist for affordable housing projects for each level of review and stage of permitting, starting with an “affordable housing project” checkbox on application form(s) as applicable.

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1. Expedited Review

Recommendation

1.2 (Continued)

- Create a definitive but feasible review timeline for affordable housing projects considering variables such as the type, size and impact in the community depending on the level of review and stage of permitting.
- Release to the applicant and all City departments involved at once, written statements for additional requirements and project determinations.
- Track the review process through the City’s online ePermit system.
- Report to the developer the status of the application.

STATUS: COMPLETED (primary points of contact: Assistant Director or Housing Manager)

OCTOBER 14TH DIRECTION: **MODIFY** (add “single-family”)

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1. Expedited Review

Recommendation

1.3 Continue to improve customer service toward potential project applicants by:

- Maintaining a positive attitude
- Offering a quick response time via email or phone calls
- Making available project requirements and forms
- Providing a list of potential mentors experienced in affordable housing development by end of first quarter 2025 and updated annually thereafter
- Utilizing new technology to enhance administrative efficiencies and to educate developers about the City's affordable housing incentives and permitting process by means of link sharing, web forms, videos/webinars, virtual meetings/forums, and other tools

STATUS: COMPLETED (ongoing process)

OCTOBER 14TH DIRECTION: CONTINUE (no change)

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1. Expedited Review

Recommendation

1.4 Develop by end of year 2024 and annually update thereafter a brochure and other informational handouts to be published in a prominent location on the City's Affordable Housing webpage that explain the City's development approval and permitting process to developers, including but not limited to:

- Relationship between City and County policies and the regulation of land use, density, and intensity
- City-sponsored incentives for affordable housing such as the "Request for Expedited Permit Processing for Affordable Housing Activity" form, Affordable Housing Density Bonus, Parking Reductions, and Nonconforming Exemption for Affordable Housing

STATUS: COMPLETED (2024)

OCTOBER 14TH DIRECTION: CONTINUE (no change)



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1. Expedited Review

Recommendation

- 1.5 Encourage affordable housing developers of single-family homes and accessory dwelling units to submit frequently used building example plans for pre-screening by the Building Official to further expedite the staff permit review process.

STATUS: NOT IMPLEMENTED (issues of practicality)

OCTOBER 14TH DIRECTION: **MODIFY** (add accessory dwelling units)

24

2. Modification of Fees

Summary of AHAC Discussion

- Forward Pinellas is studying multi-modal impact fees, City will coordinate regarding results
- City has adjusted fees in the past
- City will conduct a fee study soon (2026)
- City recently decreased permitting fees for affordable housing projects by 75%

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2. Modification of Fees

Recommendation

- 2.1 Coordinate with Pinellas County regarding data-based rate flexibility within the multi-modal impact fee to support the provision of affordable housing.

STATUS: IN PROGRESS (Forward Pinellas studying, possible SB 180 restrictions)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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2. Modification of Fees

Recommendation

- 2.2 Annually assess the financial, legal, and administrative feasibility of reducing, refunding, or redefining (by unit size) the costs of impact fees and/or permitting fees related to the development of affordable housing with the goal of being on par with other municipalities in Pinellas County.

STATUS: NOT IMPLEMENTED (P&R impact fee waiver; impact fee reimbursements; future Fee Study)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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2. Modification of Fees

Recommendation

- 2.3 The Planning & Development Department will continue to implement the fee Schedule of Fees Rates and Charges ordinance to provide for a reduction in the Plan Review and Permit Fees for single-family homes.

STATUS: COMPLETED (reduced fees by 75% for affordable housing projects)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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2. Modification of Fees

Recommendation

- 2.4 The Economic Development & Housing Department will continue to assist with the payment of Plan Review and Permit Fees and impact fees utilizing state and federal funds designated for affordable housing.

STATUS: COMPLETED (reduced fees/policy to write down loan to achieve profit when City-funded)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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3. Flexible Densities

Summary of AHAC Discussion

- Live Local Act provides density incentives for affordable housing
- City currently has affordable housing density bonus (Community Development Code)
- City also maintains public amenities incentive pool

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3. Flexible Densities



Recommendation

- 3.1 Continue to provide allowance of density flexibility for affordable housing developments by City policy and to monitor State legislation regarding density flexibility, including but not limited to the Live Local Act.

STATUS: COMPLETED (density bonus, Live Local Act by policy, Public Amenities Incentive Pool)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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3. Flexible Densities



Recommendation

- 3.2 Maintain specific parameters to grant density flexibility for affordable housing projects as allowed in the Community Development Code within the different zoning districts.

STATUS: COMPLETED (density bonus, Live Local Act by policy, Public Amenities Incentive Pool)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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3. Flexible Densities



Recommendation

- 3.3 Continue to define the density allowance for an affordable housing project as part of a pre-application meeting prior to formal submission of the civil/site engineering requirements.

STATUS: COMPLETED (ongoing process; BPRC meetings)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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4. Infrastructure Capacity

Summary of AHAC Discussion

- City is nearly built-out and already has sufficient infrastructure capacity for infill development

We do not recommend that the City of Clearwater include the reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons as an incentive for the provision of affordable housing.

STATUS: NO RECOMMENDATION
OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

34

5. Accessory Dwelling Units



Summary of AHAC Discussion

- ADUs are already allowed in both nonresidential and residential development (Comp. Plan and Community Development Code)
- Cohousing is not specifically addressed; however, missing middle housing types are potentially permissible as infill (e.g., flexible development standards)
- Information about ADU permitting is available on the City's website

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5. Accessory Dwelling Units



Recommendation

- 5.1 Continue to allow for accessory dwelling units in nonresidential zoning districts as described within the City's Community Development Code.

STATUS: COMPLETED (ADUs allowed in nonresidential)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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5. Accessory Dwelling Units



Recommendation

- 5.2 Implement City Council Comprehensive Plan Policy QP 6.1.7 and Policy QP 6.1.10 to allow accessory dwelling units by providing corresponding standards in the CDC. Such standards may include:

- Maximum unit size, parking standards, setback, and height requirements to facilitate review and to ensure neighborhood compatibility, which may be presented using a pattern book or similar means to expedite approval.
- Occupancy/tenure requirements so that the principal dwelling unit remains owner-occupied, the accessory dwelling unit is not used for short-term rental, and the number of occupants is limited to that which is reasonable for the unit size.

STATUS: COMPLETED (Ordinance No. 9758-24)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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5. Accessory Dwelling Units

Recommendation

- 5.3 Provide flexibility for other alternative unit types such as co-housing to incentivize unconventional solutions to address affordable housing needs and support aging-in-place within existing neighborhoods.

STATUS: IN PROGRESS
OCTOBER 14TH DIRECTION: **CONTINUE** (no change)



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5. Accessory Dwelling Units

Recommendation

- 5.4 Consider educational and financial incentives that reduce barriers to the rehabilitation and construction of accessory dwelling units, such as information about the permitting process specific to accessory dwelling units, rebates, or other fee reductions.

STATUS: IN PROGRESS (ADU webpage provides information)
OCTOBER 14TH DIRECTION: **CONTINUE** (no change)



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6. Parking Reductions

Summary of AHAC Discussion

- Need to allow developers flexibility to adapt a project to the site
- Parking reductions, potential for parking nuisances versus effectiveness as an affordable housing incentive
- Importance of proximity to alternative modes of transportation for persons residing in affordable housing, particularly persons with disabilities

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6. Parking Reductions

Recommendation

- 6.1 Continue to allow flexible setback requirements for affordable housing developments.

STATUS: COMPLETED (based on level of review generally)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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6. Parking Reductions

Recommendation

- 6.2 Continue to tie reductions of off-street parking requirements to proximity and access to alternative modes of transportation, including transit, sidewalks, trails, or other options.

STATUS: COMPLETED (if certified as affordable housing)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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7. Flexible Lot Configurations

Summary of AHAC Discussion

- Importance of infill development
- Issues of compatibility if not done well
- Retain the clause, “while remaining sensitive to the character and context of existing neighborhoods”

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7. Flexible Lot Configurations

Recommendation

- 7.1 Continue to allow flexible lot configurations for affordable housing developments while remaining sensitive to the character and context of existing neighborhoods.

STATUS: COMPLETED (based on level of review generally)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

44

8. Modification of Street Requirements

Summary of AHAC Discussion

- Street requirements were not identified as a barrier to affordable housing

Because such standards are in place to benefit public health and safety, we do not recommend that the City utilize the modification of street requirements as an incentive for affordable housing.

STATUS: NO RECOMMENDATION

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

45

9. Pre-Adoption Policy Consideration

Summary of AHAC Discussion

- Senior Executive Team reference is obsolete
- Current process, collaboration between Economic Development & Housing Department and the Planning & Development Department
- Legislative impacts are identified in conjunction with City Clerk

46

9. Pre-Adoption Policy Consideration

Recommendation

- 9.1 As part of its annual reporting, the Economic Development & Housing Department will continue to review all regulations and ordinances that may affect the cost of housing.

STATUS: IN PROGRESS (ongoing process; completed annually with AHAC and LHIS report)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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9. Pre-Adoption Policy Consideration



Recommendation

- 9.2 Continue the City's interdepartmental review process maintained by the ~~Senior Executive Team~~ through which any new regulatory instrument created in the City (Ordinances, regulations, etc.) or by related State legislation can be evaluated for its effect on housing affordability.

STATUS: NOT IMPLEMENTED (SET does not currently evaluate)

OCTOBER 14TH DIRECTION: **MODIFY** (remove reference to SET; update to interdepartmental process)

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10. Inventory of Public Lands



Summary of AHAC Discussion

- Properties on the public lands inventory list
- Ongoing coordination between the Code Compliance Division and the Housing Division (e.g., list of violations and potential for lien reduction or rehabilitation program funding)
- Stipulated settlement agreements process

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10. Inventory of Public Lands

Recommendation

- 10.1 The Economic Development & Housing Department will continue to maintain the inventory of publicly-owned land suitable for the development of affordable housing.

STATUS: COMPLETED (ongoing process required by Live Local Act)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)



50

10. Inventory of Public Lands

Recommendation

- 10.2 Continue to publish the public land inventory owned by the City for affordable housing, and a link to Pinellas County's inventory, on the City's webpage for prospective developers and non-profit agencies for developing affordable housing.

STATUS: IN PROGRESS (ongoing process req. by Live Local Act; County's inventory not linked)
 OCTOBER 14TH DIRECTION: **CONTINUE** (no change)



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10. Inventory of Public Lands



Recommendation

10.3 Continue to make publicly-owned land available to prospective developers and non-profit agencies for developing affordable housing.

STATUS: COMPLETED (ongoing process)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

52

10. Inventory of Public Lands

Recommendation

10.4 The Economic Development & Housing Department will coordinate with the Planning & Development Department to identify properties having repeat code violations that may be suitable for rehabilitation, acquisition, or demolition for affordable housing.

STATUS: COMPLETED (coordination occurs; however, process to be refined)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

53

10. Inventory of Public Lands

Recommendation

10.5 Continue to monitor the policy/procedure for distribution of city owned lots. Consider including energy efficient items and related emerging technologies into the scoring matrix to support environmentally friendly development in partnership with the Greenprint 2.0 timeline.

STATUS: COMPLETED (ongoing process; City has lot disposition procedure)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

54

11. Proximity to Transportation, Employment & Mixed-Use Development

Summary of AHAC Discussion

- No specific issues with the City's current strategy

Recommendation

11.1 The City will maintain and implement policies of the City's Comprehensive Plan that incentivize affordable housing development proximate to transportation hubs, major employment centers, and mixed-use developments.

STATUS: COMPLETED (multiple policies in Comprehensive Plan)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

55

12. Adaptive Reuse

Summary of AHAC Discussion

- No specific issues with the City's current strategy

Recommendation

- 12.1 Continue to allow and promote "adaptive reuse" involving the conversion of surplus and/or outmoded buildings including old churches, school buildings, hospitals, train stations, warehouses, factories, hotels, office buildings, malls, etc. to mixed uses where permitted by zoning district or by the Live Local Act.



STATUS:

OCTOBER 14TH DIRECTION:

COMPLETED (Live Local Act applies to Commercial, Industrial, or Religious Institutional)

CONTINUE (no change)

56

13. Land Development Code

Summary of AHAC Discussion

- No specific issues with the City's current strategy

Recommendation

- 13.1 Continue to incentivize developers to address recommended design standards for affordable housing developments consistent with Sec. 3-920.A.3.c.i-iii. of the City of Clearwater Community Development Code. Other criteria could include but are not limited to:
- Provide direct and visual access to open space for residents.
 - Consider play areas when developing family housing.
 - Provide nighttime outdoor illumination for safety.
 - Use landscape standards and buffers to screen nuisances and to separate public and private areas.

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13. Land Development Code

Recommendation

13.1 (Continued)

- Centrally-locate common facilities.
- Use Crime Prevention Through Environmental Design (CPTED) when practical and financially feasible.
- Include electric vehicle charging infrastructure.

STATUS: IN PROGRESS (partially completed)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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14. Communication and Marketing of Affordable Housing

Summary of AHAC Discussion

- No specific issues with the City's current strategy

Recommendation

14.1 Continue to improve current communication channels and marketing materials to reach different stakeholders interested in affordable housing. Some of the suggested actions include but are not limited to:

- Conduct an educational campaign, in conjunction with regular City communications, to rebrand affordable housing as workforce or attainable housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City's neighborhoods.
- Partner with Amplify Clearwater and others to broadly promote the benefits of, and opportunities for, affordable housing development in the City and to communicate successes.

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14. Communication and Marketing of Affordable Housing

Recommendation



14.1 (Continued)

- Prepare, update, and keep current marketing materials for the general public in order to promote the different housing programs that the City offers, including homebuyer education and down payment assistance to support homeownership.
- Prepare, update, and keep current marketing materials that help developers and the general public to understand the application criteria, permitting process, and the number of incentives available for rehabilitation and new construction of affordable housing units in the City.
- Make accessible to the public an inventory and a map of suitable residential vacant land available for development.
- Include a section on the City's webpage called, "Affordable Housing & Community Development," specifically dedicated to the promotion of affordable housing.
- Share outcomes and analytics with appropriate City boards and committees.

STATUS: COMPLETED
OCTOBER 14TH DIRECTION: CONTINUE (no change)

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15. Financing



Summary of AHAC Discussion

- No specific issues with the City's current strategy

Recommendation

- 15.1 Diversify financial strategies to contribute to the new construction and maintenance of affordable housing and financial assistance to obtain affordable housing.

STATUS: COMPLETED
OCTOBER 14TH DIRECTION: CONTINUE (no change)

61

15. Financing

Recommendation

15.2 Evaluate the feasibility of reducing/paying code violation liens on lots suitable for affordable housing development.

STATUS: IN PROGRESS (City staff exploring policy and agreement structure)

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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15. Financing

Recommendation

15.3 Ensure City staffing levels are adequate to achieve the AHAC recommendations of the LHIS Report.

STATUS: IN PROGRESS

OCTOBER 14TH DIRECTION: **CONTINUE** (no change)

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16. Partnerships

Summary of AHAC Discussion

- Need to emphasize the “starting points” for persons seeking information about affordable housing
- City’s Affordable Housing webpage
- “Sunny” – City’s chat bot

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16. Partnerships

Recommendation



16.1 Develop public and private partnerships for the provision of affordable housing:

- Direct persons seeking information about affordable housing development in the City of Clearwater to the City's affordable housing webpage: www.myclearwater.com/housing
- Prepare, advertise, and maintain an inventory of affordable housing providers/developers and any other related organization.
- Encourage partnerships between current and new affordable housing developers for mentoring and technical training.
- Establish partnerships with major employers to coordinate the supply of workforce housing.
- Encourage and support joint development opportunities between the private sector and non-profits to develop affordable housing.
- Engage lenders in training and ongoing discussion with the City relative to underwriting and credit standards, technology solutions, as well as the development of financial products in an effort to maximize the financing options available to potential first-time homebuyers through conventional and other lenders.

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16. Partnerships

Recommendation



16.1 (Continued)

- Coordinate with Pinellas County joint programs for the provision of affordable housing, including the Pinellas County Countywide Housing Strategy, Advantage Pinellas Housing Compact, and Pinellas Housing Finance Authority.
- Coordinate with other entitlement grantees in the region to improve consistency, as feasible, between qualification criteria for housing assistance programs
- Monitor, and encourage citizens to lobby for, the development of statewide legislative initiatives to gauge the local impact of their provisions.
- Partner with lenders, realtors, title companies, inspectors, and contractors through regular outreach to increase knowledge of the City's housing assistance programs, provide guidelines and training to improve compliance, and facilitate opportunities for qualified contractors to bid projects
- Coordinate with the private sector and non-profits to provide homebuyer education, home warranties, and other strategies that reduce the ongoing maintenance risk of homeownership.

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16. Partnerships

Recommendation



16.1 (Continued)

- Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.
- Improve the timing of Housing Quality Standards inspections to facilitate closings on homes with down payment assistance loans, if feasible under funding source requirements.
- Partner with the private sector and non-profits to address third-party barriers to affordable housing and to identify appropriate incentives to reduce labor and material costs for developers and long-term maintenance, operational, and insurance costs for homeowners.

STATUS:

COMPLETED (ongoing efforts)

OCTOBER 14TH DIRECTION:

MODIFY (add new bullet point)

Next Meeting



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Next Meeting

Affordable Housing Advisory Committee (AHAC)

Meeting #4: November 18, 2025 – Public Hearing
 Council Chambers
 Main Library (100 N. Osceola Ave.)

Contact Info:

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