

Local Housing Incentive Strategies Update – 2026

Affordable Housing Advisory Committee
Meeting #1

Economic Development & Housing Department
August 11, 2026



CLEARWATER
BRIGHT AND BEAUTIFUL • BAY TO BEACH



Background

History of the AHAC

Florida Leg. passes
House Bill 1375
requiring recipients of
SHIP funds to appoint
AHAC

City appoints
2nd AHAC /
updates 2008
LHIS report

City appoints 4th
AHAC / updates
2017 LHIS report

City appoints
10th AHAC /
updates 2025
LHIS report

2007

2008

2014

2017

2020

2021 - 25

2026

City establishes 1st
AHAC / original
2008 LHIS report

City appoints 3rd
AHAC / updates
2014 LHIS report

*LHIS becomes annual
requirement*

City appoints 5th thru 9th
AHAC / updates 2020 –
2024 LHIS reports

Duties of AHAC – Sec. 420.9076(4), F. S.

Review LHIS Report and Local Gov't Policies

- Policies and procedures
- Ordinances
- Land development regulations
- Comprehensive Plan

Recommend to City Council

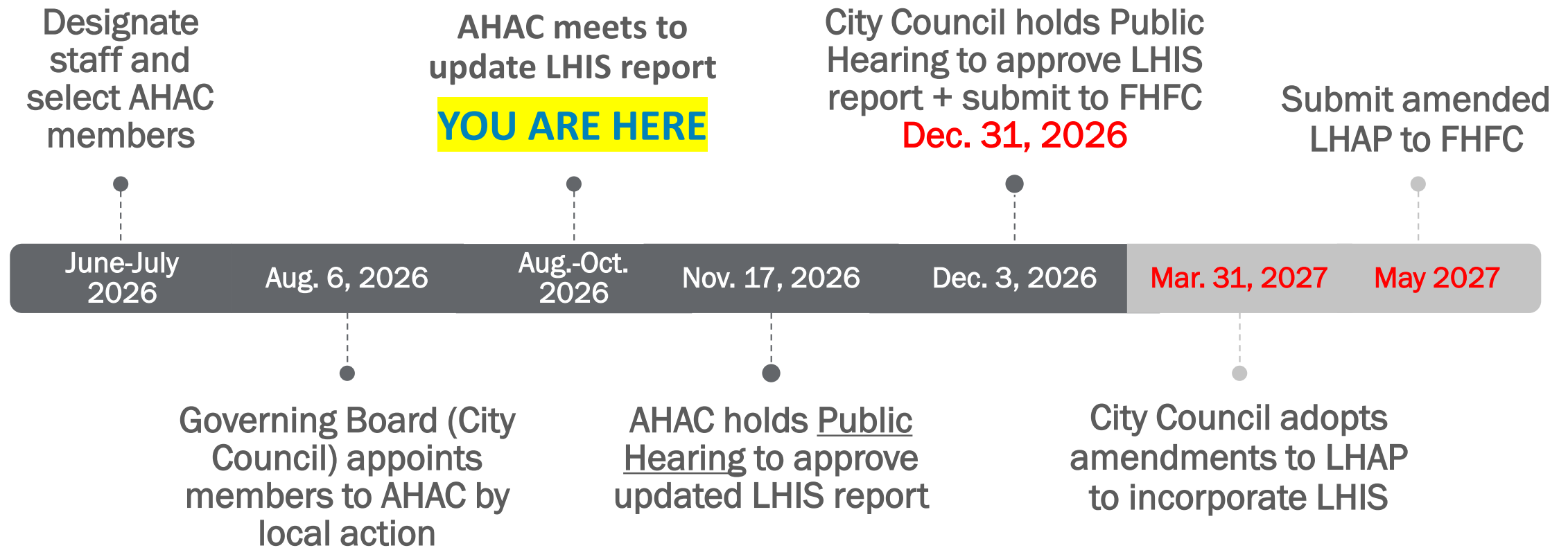
- Actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value

AHAC Meeting Requirements

- ✓ AHAC must facilitate necessary meetings and public hearings for adoption of the LHS
- ✓ All meetings are public meetings
- ✓ All records are public records
- ✓ Staff, administrative, and facility support provided by City of Clearwater [s. 420.9076(3), F.S.]



LHIS Update Schedule



Dates in black are recommended timeline to meet deadlines

Dates in red are statute or rule deadlines

AHAC Meeting Schedule

All meetings start at 9:00 AM

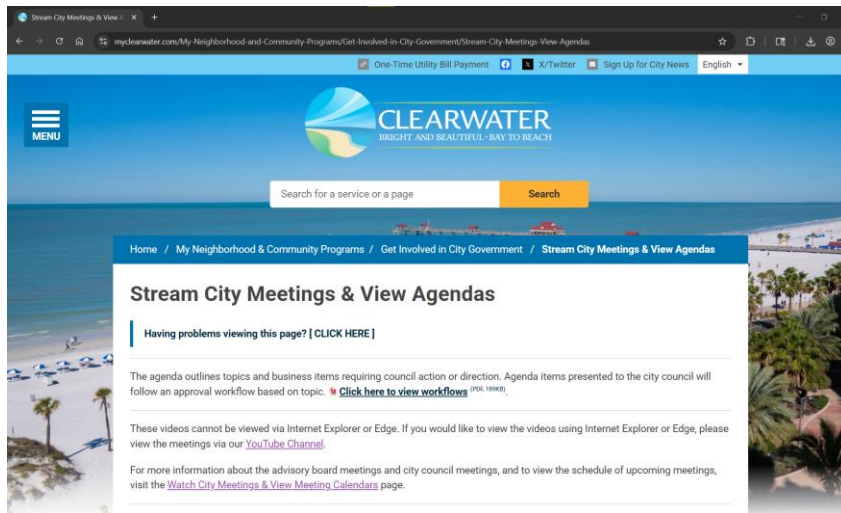
Meeting #1: August 11th (8/11)

Meeting #2: September 8th (9/8)

Meeting #3: October 13th (10/13)

Meeting #4: November 17th (11/17)*

**To be noticed and held as Public Hearing*



Definition of Affordable Housing



Monthly rents or monthly mortgage payments including taxes and insurance do not exceed 30 percent of median annual gross income for the household (s. 420.9071, F.S.)



Any residential dwelling unit leased or owned by a household with a household income of 120% or less of the adjusted area median family income for Pinellas County (HUD)



For rental units, shall not exceed rates for annual “Maximum Rents by Number of Bedroom Unit” published by the for the Tampa-St. Petersburg-Clearwater MSA (FHFC)



For non-rental units, the sales price may not exceed 90% of the average area price for the Tampa-St. Petersburg-Clearwater MSA (IRS)

Definition of Affordable Housing

Pinellas County, HUD, 2026	Median Family Income (MFI)	\$	104,700
	120% MFI =	\$	125,640

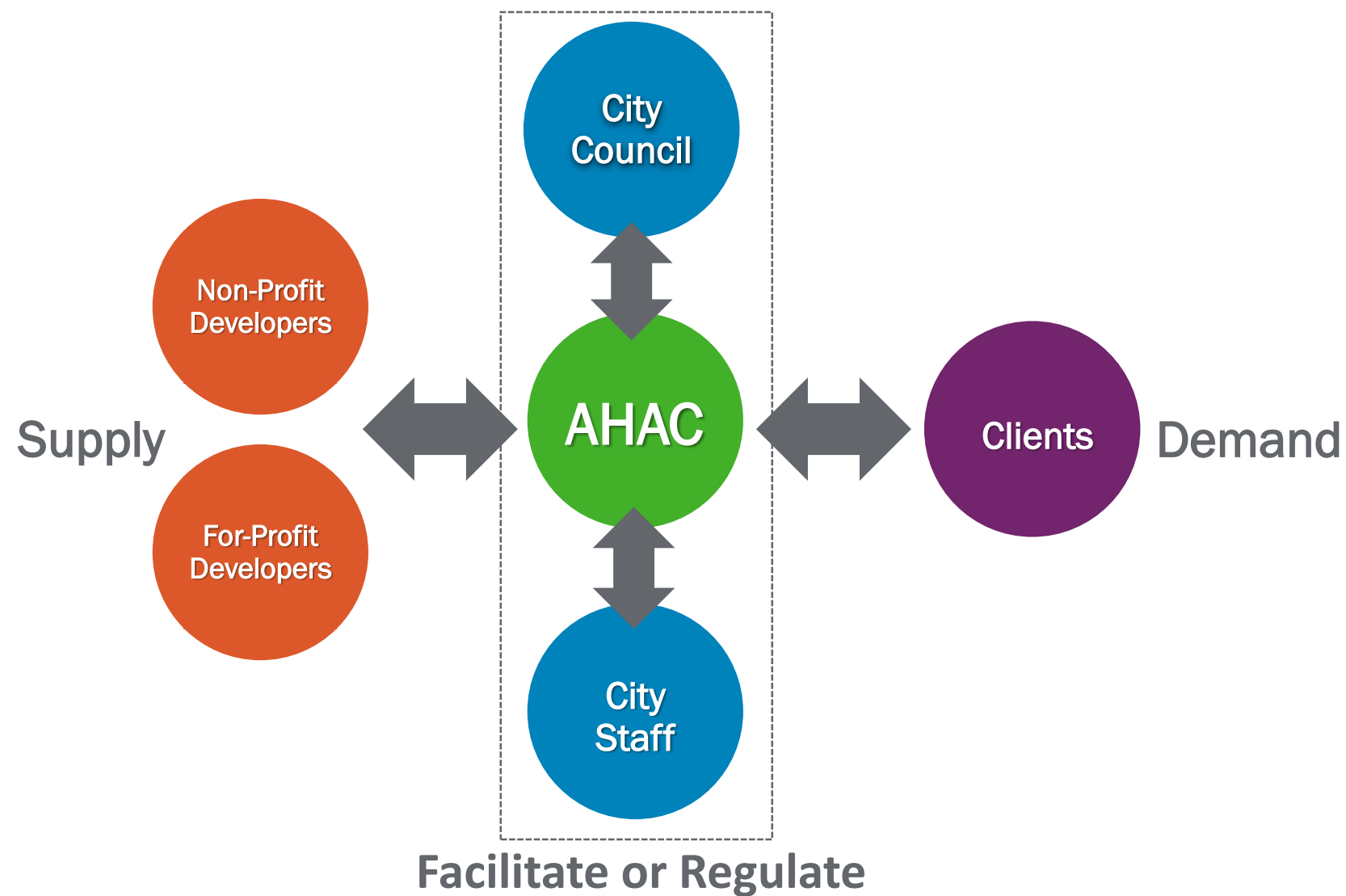
Cost Burden Threshold, 30% of Income	Annually	Monthly
\$	37,692	\$ 3,141

IRS Rev. Proc. 2026-23	1	2	3	4
Average Area Purchase Price	\$ 629,283	\$ 805,718	\$ 973,884	\$ 1,210,379
90% Average Area Purchase Price =	\$ 566,355	\$ 725,146	\$ 876,496	\$ 1,089,341
Nationwide Average Purchase Price	\$ 553,900			
90% Nationwide Average Purchase Price =	\$ 498,510			

Max. Rent Limits, FHFC, 2026	Income Category/Bedrooms	1	2	3	4
(SHIP) for T-SP-C MSA	ELI 30%	\$ 645	\$ 775	\$ 913	\$ 1,109
	VLI 50%	\$ 1,075	\$ 1,290	\$ 1,491	\$ 1,663
	LI 80%	\$ 1,720	\$ 2,065	\$ 2,385	\$ 2,661
	120%	\$ 2,580	\$ 3,096	\$ 3,579	\$ 3,993

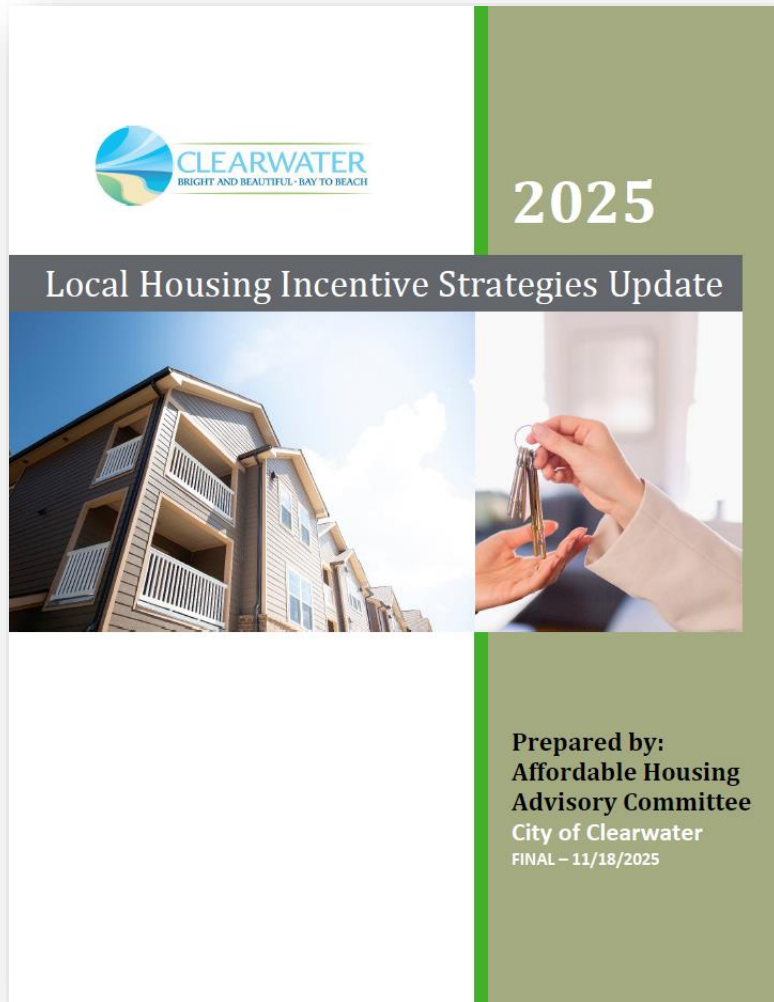
Pinellas County, HUD, 2026	Fair Market Rent by Bedrooms	1	2	3	4
	\$	1,696	\$ 1,977	\$ 2,527	\$ 3,077

Affordable Housing Agents



Values, Principles, and Vision

Components of LHS Report



- Values
- Principles
- Vision
- Local Housing Incentive Strategies
 - Affordable Housing Incentives (by F. S.)
 - Additional Incentives

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 residents.
- D. Everyone deserves a safe affordable home.

Source: 2025 LHIS Report

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.

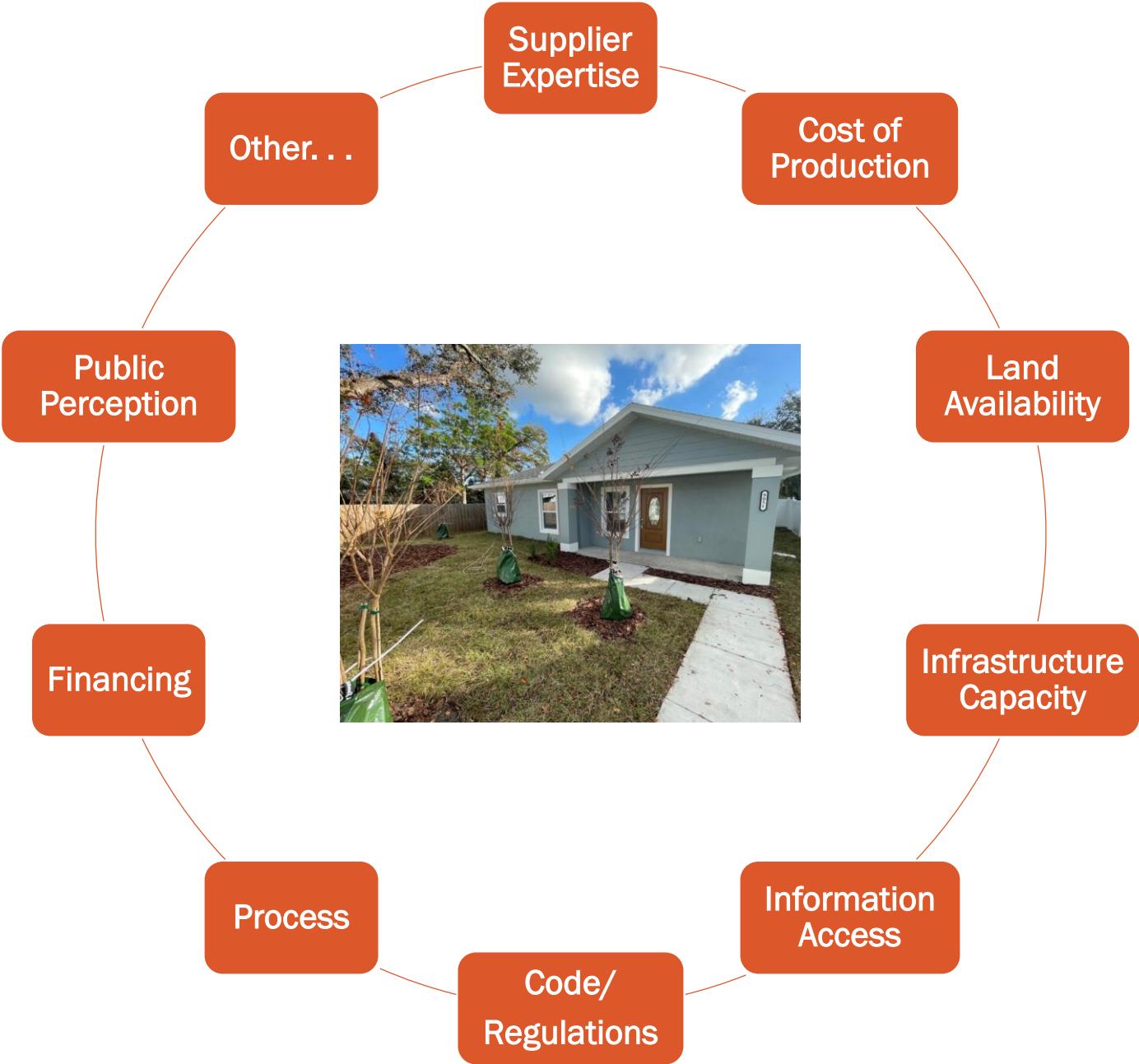
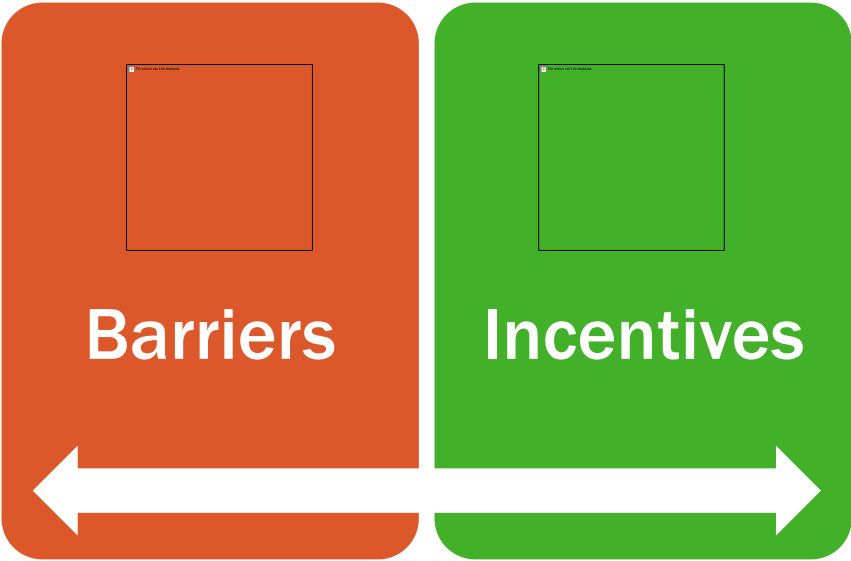
Affordable Housing Vision

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: 2025 LHIS Report

Part 1: Inventory of Local Housing Incentive Strategies

Affordable Housing



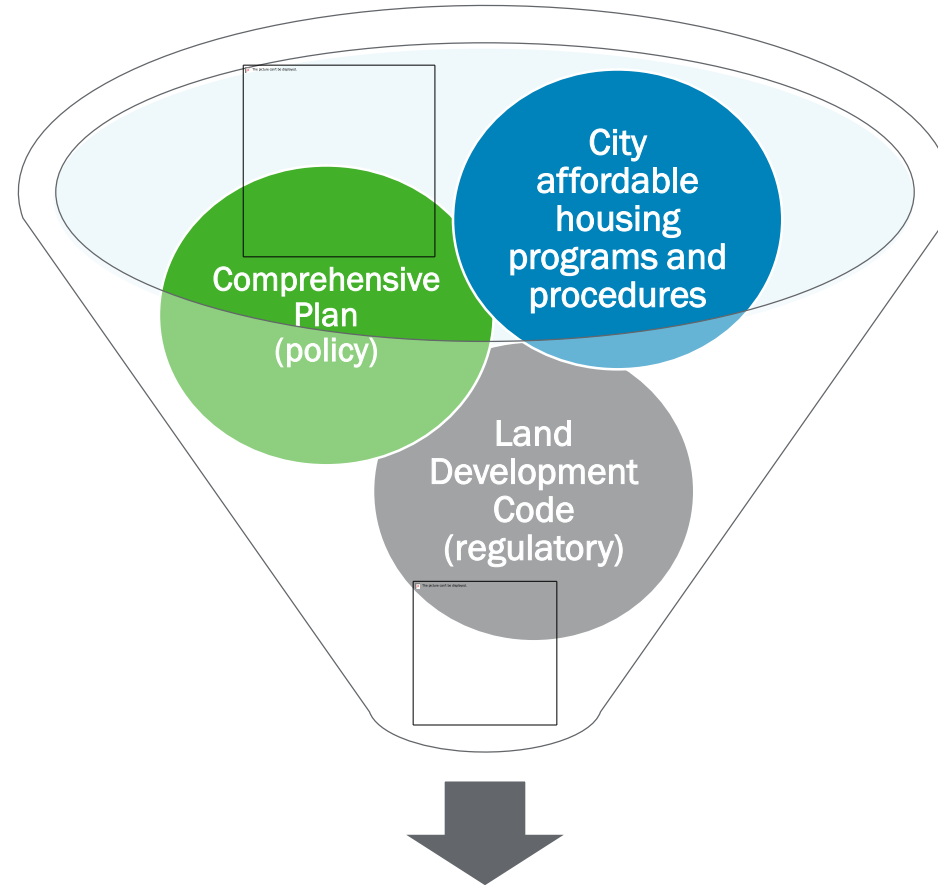
Incentive Areas – Sec. 420.9076(4), F. S.

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

LHIS Report Update Part 1: Inventory



Update inventory of best practices/incentives
to provide affordable housing

Economic Development & Housing Department

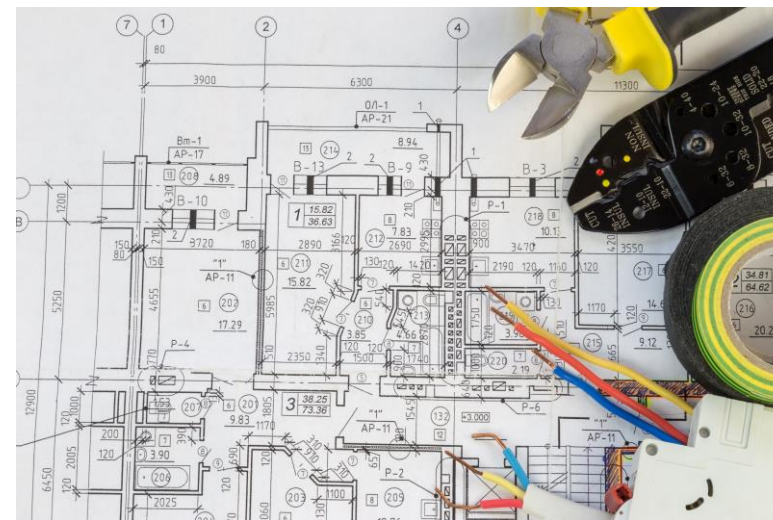
Department Initiatives

Dylan Mayeux, Housing Manager



Department Initiatives

Lauren Matzke, Director



Live Local Act

Live Local Act (Amended 2026)

Affordable housing as defined by Sec. 420.0004, F. S. (120% AMI)

- Allows cities to approve affordable housing projects, including Mixed-use (MU) projects, on land zoned for commercial, industrial, or religious institutional if at least 10% of units are affordable.
- Requires cities to allow MF and MU in any area zoned for commercial, industrial, or MU (incl. PUDs and excl. farms), and property owned by a county, municipality, school district, or religious institution (if >3 acres) if 40% of units are affordable for at least 30 years. For MU, at least 65% of the square footage must be residential.
- If less than 20% of the city's land is designated for commercial or industrial use, city is required to approve a MF project as a MU project.

Live Local Act (Amended 2026)

City may not:

- Require a process such as rezoning or land use change, variance, or comprehensive plan amendment for density, height, or land use.
- Restrict the density below the highest allowed residential density anywhere in the city (or below 150% of highest allowed intensity).
- Restrict the height below the highest allowed height for a commercial or residential building within 1 mile of the project, or 3 stories, whichever is higher.
- Recent amendment provides exemptions for projects adjacent to single-family (150% of adjacent height) or projects in historic districts (3/4 mile of the project or 3 stories, whichever is higher).

Live Local Act (Amended 2026)

City must:

- Approve the project if meets the City's LDRs for MF in areas zoned for such use and is otherwise consistent with the Comprehensive Plan except for density (and intensity), height, or land use.
- Reduce parking requirements if within a half-mile of a major transit hub or 600 feet of other available parking.
- Every three (3) years, update inventory of city-owned lands appropriate for affordable housing and make publicly available (starting October 1, 2023).

Other incentives:

- Option for city tax exemptions, property tax incentives, and sales tax refund on building materials for affordable housing projects (based on units, % of AMI).

AHAC Discussion

Part 1: Inventory of Local Housing Incentive Strategies

AHAC Discussion

- What are some of the BARRIERS you have encountered in providing affordable housing?
- What are some INCENTIVES that could help to encourage or facilitate affordable housing?



Part 2: Recommendations

LHIS Report Update Part 2: Recommendations



Review prior 2025 LHIS Report



Evaluate each 2025 recommendation



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



Identify any new affordable housing incentives not covered in 2025 LHIS Report

Next Meeting

Affordable Housing Advisory Committee (AHAC)

Meeting #2: September 8, 2026

Council Chambers

Main Library (100 N. Osceola Ave.)

Contact Info:

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Economic Development & Housing Department

City of Clearwater

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