

Local Housing Incentive Strategies Update – 2025

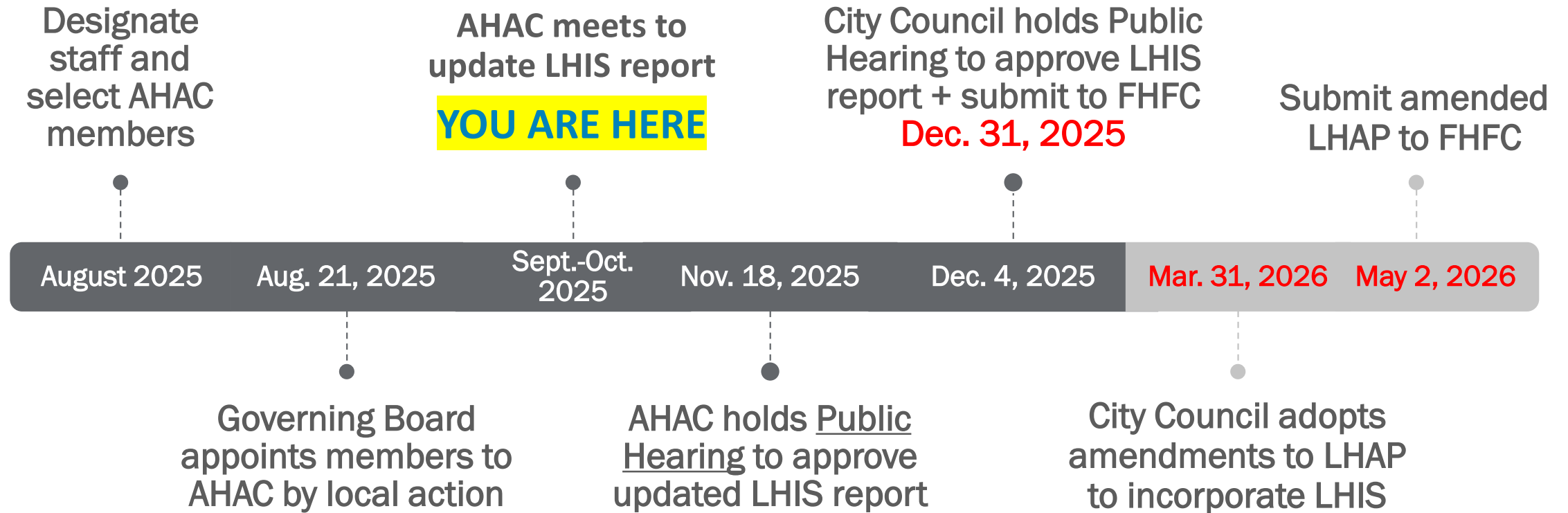
Affordable Housing Advisory Committee
Meeting #2

Economic Development & Housing Department
October 14, 2025



Schedule

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

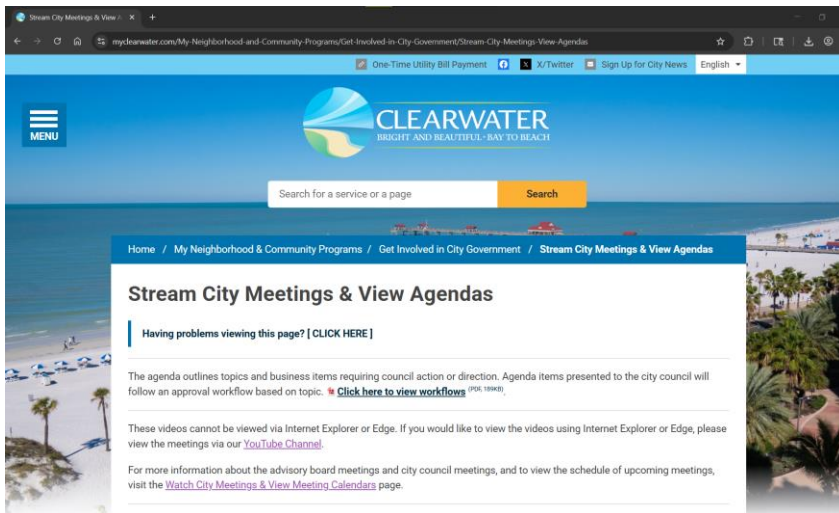
Meeting #1: September 9th (9/9)

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

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.
- D. Everyone deserves a safe affordable home.

Source: 2024 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.

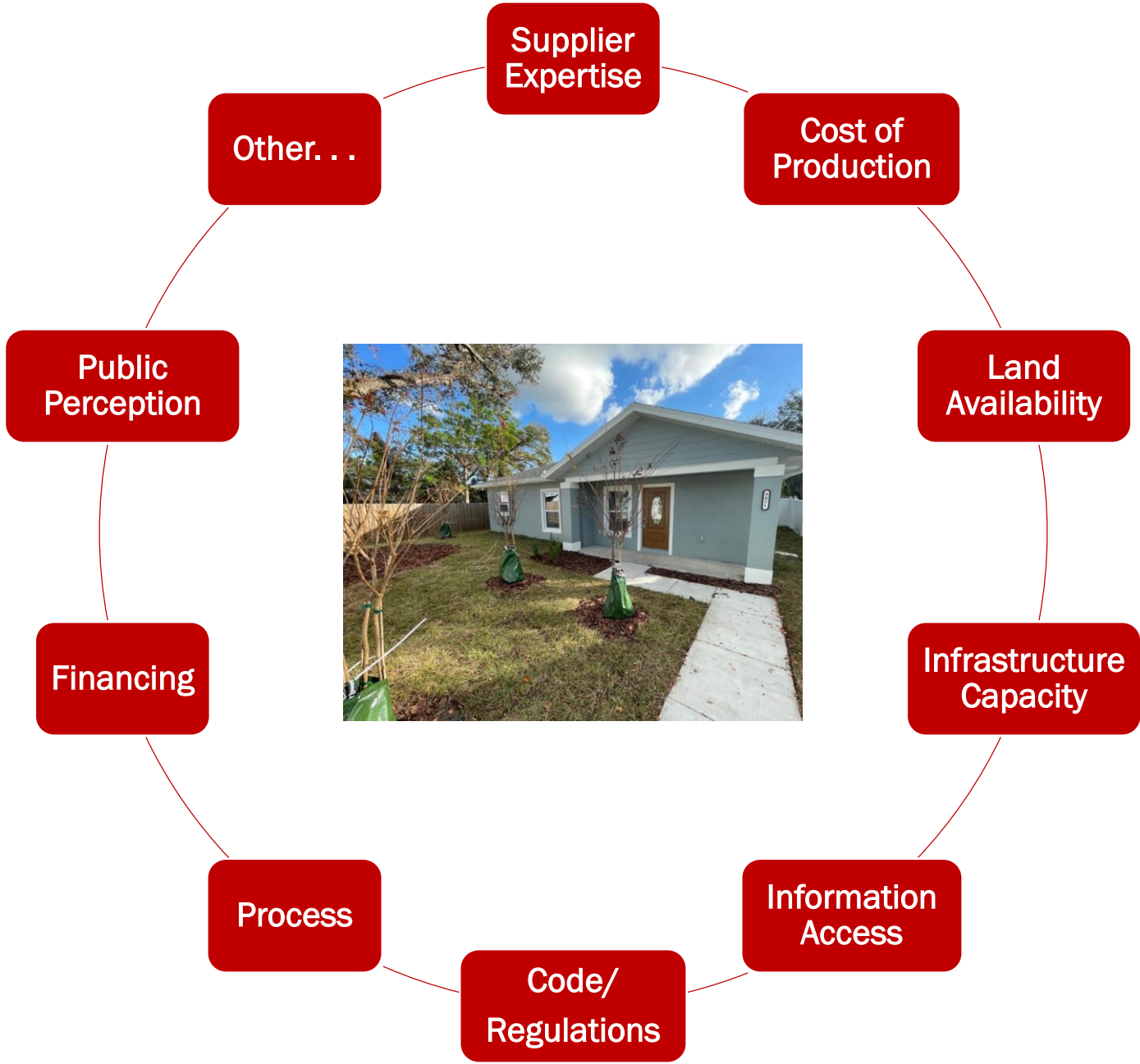
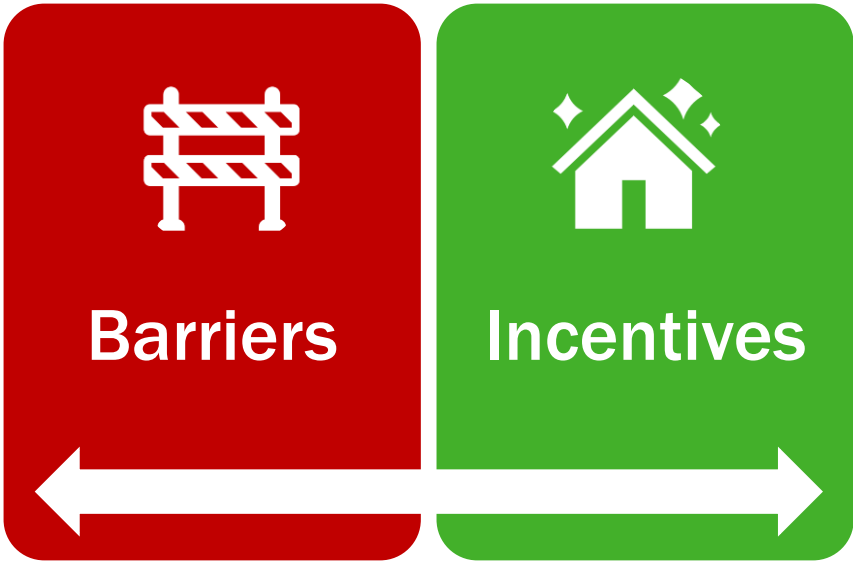
Affordable Housing Vision

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: 2024 LHIS Report

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

Committee Discussion on September 9th

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

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

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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 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.

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

1. Expedited Review

Recommendation

1.5 Encourage affordable housing developers of single-family homes 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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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 (past P&R impact fee waiver; impact fee reimbursements; future Fee Study)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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 plus policy to write down loan to achieve profit on City-funded projects)

OPTIONS: CONTINUE | MODIFY | REMOVE



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 clarified, Live Local Act by policy, Public Amenities Incentive Pool)
OPTIONS:	CONTINUE MODIFY REMOVE

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 clarified, Live Local Act by policy, Public Amenities Incentive Pool)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

4. Infrastructure Capacity

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
OPTIONS: CONTINUE | MODIFY | REMOVE

5. Accessory Dwelling Units

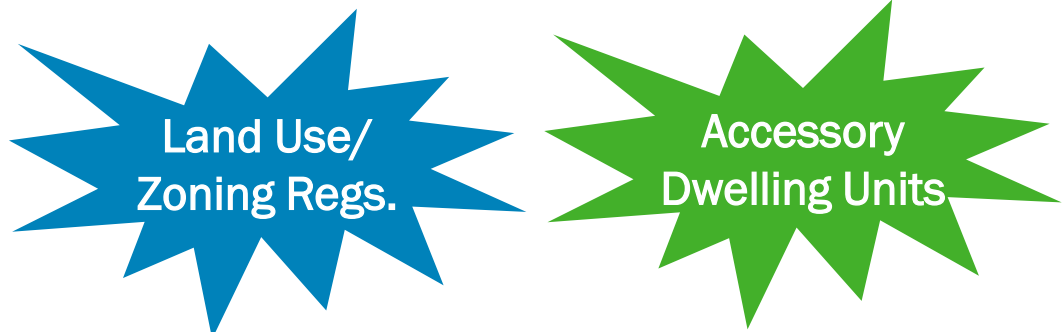


Recommendation

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)
OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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

OPTIONS: CONTINUE | MODIFY | REMOVE

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)
OPTIONS: CONTINUE | MODIFY | REMOVE

6. Parking Reductions

Recommendation

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

STATUS: COMPLETED (based on level of review generally)
OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)
OPTIONS: CONTINUE | MODIFY | REMOVE

8. Modification of Street Requirements

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
OPTIONS: CONTINUE | MODIFY | REMOVE

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 LHS report)

OPTIONS: CONTINUE | MODIFY | REMOVE

9. Pre-Adoption Policy Consideration



Recommendation

- 9.2 Continue the 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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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 required by Live Local Act; Pinellas County’s inventory not linked)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)
OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

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

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)
OPTIONS: CONTINUE | MODIFY | REMOVE

12. Adaptive Reuse



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: COMPLETED (Live Local Act applies to Commercial, Industrial, or Religious Institutional for Mixed-Use)

OPTIONS: CONTINUE | MODIFY | REMOVE

13. Land Development Code

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.

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

14. Communication and Marketing of Affordable Housing

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.
- 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.

14. Communication and Marketing of Affordable Housing

Recommendation



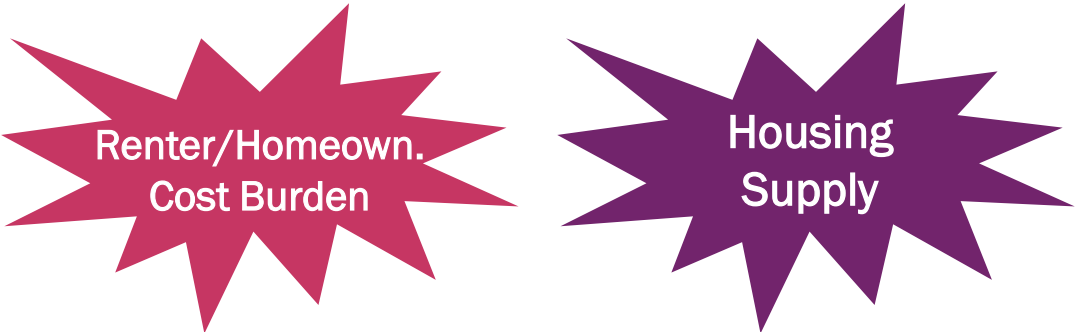
14.1 (Continued)

- 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

OPTIONS: CONTINUE | MODIFY | REMOVE

15. Financing



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

OPTIONS: CONTINUE | MODIFY | REMOVE

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)

OPTIONS: CONTINUE | MODIFY | REMOVE

15. Financing

Recommendation

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

STATUS: IN PROGRESS

OPTIONS: CONTINUE | MODIFY | REMOVE

16. Partnerships

Recommendation



16.1 Develop public and private partnerships for the provision of affordable 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.

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.



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)

OPTIONS: CONTINUE | MODIFY | REMOVE

Next Meeting

Next Meeting

Affordable Housing Advisory Committee (AHAC)

Meeting #3: October 28, 2025

Council Chambers

Main Library (100 N. Osceola Ave.)

Contact Info:

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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, 2025	Median Family Income (MFI)	\$	98,400
	120% MFI =	\$	118,080

Cost Burden Threshold, 30% of Income	Annually	Monthly
\$	35,424	\$ 2,952

IRS Rev. Proc. 2025-18	1	2	3	4
Average Area Purchase Price	\$ 604,703	\$ 774,241	\$ 935,820	\$ 1,163,092
90% Average Area Purchase Price =	\$ 544,233	\$ 696,817	\$ 842,238	\$ 1,046,783
Nationwide Average Purchase Price	\$ 540,700			
90% Nationwide Average Purchase Price =	\$ 486,630			

Max. Rent Limits, FHFC, 2025	Income Category/Bedrooms	1	2	3	4
(SHIP) for T-SP-C MSA	ELI 30%	\$ 587	\$ 705	\$ 872	\$ 1,078
	VLI 50%	\$ 977	\$ 1,173	\$ 1,356	\$ 1,512
	LI 80%	\$ 1,565	\$ 1,878	\$ 2,170	\$ 2,421
	120%	\$ 2,346	\$ 2,817	\$ 3,255	\$ 3,630

Pinellas County, HUD, 2025	Fair Market Rent by Bedrooms	1	2	3	4
	\$	1,686	\$ 1,978	\$ 2,533	\$ 3,082

