

2025 Update of Local Housing Incentive Strategies

AHAC Meeting #1 | September 9, 2025 | 9:00 a.m.

Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755)

MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentive Strategies (LHIS) report, which was last updated in 2024. A 10-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City Council on August 21, 2024 (Resolution #25-11), to evaluate and update the 2024 LHIS report. The first meeting of the AHAC was held on September 9, 2025, at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). Seven (7) AHAC members, City staff, and the City's consultant attended the meeting:

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| • Robyn Fiel (Chair) | Representative of the banking or mortgage banking industry in connection with affordable housing |
| • Linda Byars | A citizen who resides within the jurisdiction |
| • Christine Bond | An advocate for low-income persons in connection with affordable housing |
| • Kelly Batsford | Representative of employers within the jurisdiction |
| • Charessa Doty | Representative of a not-for-profit provider of affordable housing |
| • Michelle Chenault | Serves on the City of Clearwater's local planning agency (Community Development Board) |
| • Cheri DeBlaere | Representative of essential services personnel |
| • Jesus Nino | City of Clearwater, Interim Director, Economic Development & Housing |
| • Terry Malcolm-Smith | City of Clearwater, Economic Develop. & Housing, Housing Coordinator |
| • Dania Perez | City of Clearwater, Economic Develop. & Housing, Programs Coordinator |
| • Jessica Chueka | City of Clearwater, Economic Develop. & Housing, Specialist (Subrecipients) |
| • Lauren Matzke | City of Clearwater, Planning & Development, Director |
| • Amanda Warner | Wade Trim, Planner (City's Consultant) |

Three (3) AHAC members were not in attendance: Frank Cournier (Representative of those areas of labor engaged in home building in connection with affordable housing), Mike Mannino (A locally elected official/City Councilmember), and Rick Vail (Residential home building industry in connection with affordable housing).

The purpose of the first AHAC meeting was to educate the new committee about the City's existing LHIS report, review its values, principles, and vision, as well as identify current barriers and potential incentives related to the facilitation of affordable housing in the City of Clearwater. The first AHAC meeting was publicly advertised on the City's website, held in-person with opportunity for public comment, and recorded for later viewing on the City's website.

Welcome and Introductions

AHAC Chair, Robyn Fiel, called the meeting to order and welcomed the committee. Each committee member then introduced themselves. City staff thanked the committee and introduced the representatives of City staff in attendance and the City's Consultant.

Summary of Presentation to AHAC

The City's Consultant (Amanda Warner, Wade Trim) provided an overview of the agenda for the meeting, to include a presentation and facilitated committee discussion. The Consultant presented an overview of the LHS update process, including the history and duties of the AHAC, meeting requirements, schedule of events toward approval/submittal, definitions of affordable housing, implications of the State's Live Local Act, and components of the LHS report. The overview was presented in Microsoft PowerPoint format. The overall schedule of events presented to the AHAC included:

- Early August – City designates staff and selects AHAC members
- August 21, 2025 – City Council appoints members to AHAC
- September 9, October 14, October 28 – AHAC meets to update LHS report
- November 18, 2025 – AHAC holds public hearing to approve updated LHS report
- December 4, 2025 – City Council holds public hearing to approve updated LHS report for submittal to Florida Housing Finance Corporation (FHFC)
- December 31, 2025 – Deadline to submit LHS report to FHFC
- March 31, 2026 – City Council to adopt amendments to LHAP to incorporate LHS
- May 2, 2026 – Submit amended LHAP with proof of City Council approval to FHFC

The Consultant presented the value statements of the 2024 LHS report and invited feedback from the AHAC members on whether the values still resonate with current affordable housing issues in the City of Clearwater. The AHAC confirmed that all values in the 2024 LHS report are still relevant to affordable housing in the City of Clearwater. These values will be continued in the 2025 LHS report.

The Consultant presented the principles of the 2024 LHS report and invited feedback from the AHAC members on whether the principles still resonate with current affordable housing issues in the City of Clearwater. The AHAC made no changes to the principles. These principles will be continued in the 2025 LHS report.

The Consultant presented the vision statement of the 2024 LHS report and invited feedback from the AHAC members on whether the vision still resonates with current affordable housing issues in the City of Clearwater. The AHAC made no changes to the vision statement. This vision statement will be continued in the 2025 LHS report.

Of note, the use of the term, "safe" was discussed in regard to pages 7 and 11 of the 2024 LHS report. The discussion of the term, "safe" will be continued at the next meeting of the AHAC on October 14, 2025, to further clarify the committee's direction.

Committee Discussion

During the meeting, AHAC members were asked to discuss any perceived barriers to affordable housing that presently exist, as well as potential incentives to reduce these barriers. Members were asked to consider barriers and incentives with regard to City programs/procedures, the City's Comprehensive Plan, and the City's Community Development Code. The following provides a summary of the committee's discussion of current issues affecting the provision of affordable housing in the City of Clearwater.

Lack of Affordable Housing Supply (Barrier)

The AHAC discussed how the most significant barrier to affordable housing in the City of Clearwater is simply supply. The sheer number of vacant units at an affordable price is insufficient to meet the demand. It is unfeasible for most households to meet the income thresholds necessary to qualify for housing in the City. Most households cannot qualify for the units that are available. The committee also discussed how the housing market is incentivizing high-cost units because of the return-on-investment at those prices. There is no economic incentive for affordable housing. Only landlords that are willing to "trade-off" for the consistency of subsidized housing agree to undertake affordable housing development. The committee further discussed how wages are not increasing

commensurate with housing prices. The current definition of “affordable housing” is not actually affordable given the current wage landscape in the economy. Moreover, the current cost of site preparation, environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

Lack of Housing Options for Senior Citizens (Barrier)

Homelessness among senior citizens is becoming more common. Cost burden impacts senior citizens that rely on social security and fixed incomes. Seniors become displaced when the cost of housing increases beyond their fixed incomes. Although senior citizens have some income, due to their age and age-related disabilities, there are few alternative affordable housing options available to them. For many, assisted living is not feasible unless subsidized by insurance. Real estate taxes, insurance premiums, and other third-party factors exacerbate the issue of senior homelessness (see also, “Renter Cost Burden” below). There is currently no tax relief for low-income seniors. City staff provided information about the current senior housing options available in the community, which include Pine Berry Senior Apartments and Lexington Club Apartments. The AHAC noted that the supply of senior housing should be a focus of the City of Clearwater during the 2025 LHS update.

Renter Cost Burden, High Cost of Rent/Utilities (Barrier)

The AHAC discussed financial barriers to affordable housing, particularly for rental housing. The high cost of rent and utilities has significantly outpaced actual wages. When faced with eviction, renters are unable to find alternative affordable housing options within the City. The AHAC noted that rental properties cannot be “homesteaded” and therefore do not benefit from tax relief. The AHAC discussed potential caps or exemptions on real estate tax increases for properties renting to senior citizens and households within income limits, if landlords maintain compliance with affordability restrictions or accessibility requirements. For example, an exemption from the improvement threshold (e.g., 10% square footage) for real estate tax increase was discussed as a potential incentive when housing is retrofitted for accessibility. Such caps or exemptions could provide relief for renters and landlords of affordable housing.

Real Estate Taxes and Insurance Costs for Homeownership (Barrier)

High interest rates are affecting homeownership. This barrier is compounded by high real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs (rent, mortgage, insurance, etc.) continue to increase, salaries and wages have not kept pace at the same rate. The AHAC discussed the possibility of a real estate tax cap or exemption on rental properties to reduce the cost of rent, insurance, and maintenance (see also, “Renter Cost Burden” above). A reevaluation of how real estate taxes are assessed could be considered.

Land Use and Zoning Regulations (Barriers)

The AHAC discussed the Live Local Act and the reduction of parking requirements, when available parking is already a concern. The definition of “available parking” was discussed. The committee expressed concern about the potential for parking reductions to cause unintended consequences in terms of parking capacity (e.g., public roadways) and parking violations (e.g., parking in yards). The committee noted that although the incentive is intended to support increased density, further attention should be given to consequences. The committee also discussed barriers resulting from land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), that increase the cost for developers. The committee noted that such barriers are often site-specific. The committee also discussed incentives for accessibility, where builders must meet accessibility standards to achieve compliance. It was noted that there are currently no incentives for accessibility, specifically.

Accessory Dwelling Units (Incentive)

The committee discussed incentives for accessory dwelling units, as an opportunity to accommodate elderly persons displaced from other types of housing. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be accommodated through infill development within existing neighborhoods. The City of Clearwater's current code allows for accessory dwelling units without changing the density of the property.

Infill Density (Incentive)

The AHAC discussed looking at density in the City of Clearwater as an incentive. The committee discussed working within the City's zoning code [Community Development Code] to incentivize reasonable higher density as infill development, so that more units can be put on the market. The committee discussed the North Greenwood neighborhood, where the City is currently exploring how a new zoning strategy can better match resident needs with housing opportunities. City staff from the Planning & Development Department discussed current efforts to allow for increased density at a neighborhood infill level. The committee also discussed the Live Local Act, and City staff provided information about the City's existing webpage regarding implementation of the "Live Local Act" in the City of Clearwater. The Live Local Act allows for the development of affordable housing in non-residential zoning districts if certain affordability criteria are met.

Public Comment

AHAC Chair, Robyn Fiel, invited public comment and asked if anyone was there to speak publicly. There was no public comment.

Next Steps

After the committee discussion and before public comment, the Consultant referenced the 2024 LHS report that was previously completed by the City. The Consultant requested that AHAC members review the 2024 LHS report as to whether past recommendations should be continued, modified, or removed as part of the 2025 update.

AHAC Chair, Robyn Fiel, adjourned the first AHAC meeting.

The second AHAC meeting will be held on October 14, 2025, at 9:00 a.m., in the Clearwater Main Library. During the second AHAC meeting, City staff and the Consultant will respond to questions generated during the first AHAC meeting or through review of the City's current practices, and then facilitate the AHAC's discussion of critical recommendations for inclusion in the 2025 LHS report. If any AHAC members will be absent on October 14, 2025, questions or comments should be submitted directly to Dylan Mayeux in advance.

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The AHAC is a public advisory board and is subject to Florida's "Sunshine Law" therefore committee members may not discuss AHAC matters with other committee members outside of a properly noticed and recorded public meeting. AHAC members are encouraged to contact City staff directly to discuss AHAC matters.