

2.1 Affordable Housing Incentives

The following provides an updated inventory of the City of Clearwater’s existing Local Housing Incentive Strategies (LHIS) and an evaluation of those existing strategies with regard to implementation. This inventory, including any revisions made during meetings of the 2025 Affordable Housing Advisory Committee, will be incorporated into the 2025 LHIS Report when finalized.

2.1.1 *Expedited Review Process*

Strategic Incentive No. 1 (Florida Statute)

The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3, F.S.

Evaluation of Existing Strategy:

The City of Clearwater Economic Development & Housing Department continues to provide a form titled, “Request for Expedited Permit Processing for Affordable Housing Activity” that, when completed and submitted by the developer, expedites permitting for affordable housing projects. The form can be issued for a site-specific project or for a one-year period, depending on a developer’s business strategy. This form does not expedite the review process for site plans, land use plan amendments, rezoning, or annexations, as these submittals are subject to board-dependent meeting schedules (e.g., Community Development Board, City Council).

Currently, the acting Housing Manager acts as a liaison between the developer and the City. The acting Housing Manager determines whether a project qualifies as affordable housing and, if eligible, provides the developer with the “Request for Expedited Permit Processing for Affordable Housing Activity” form and applicable checklists. In special cases, a member of the Planning & Development Department may be assigned to help determine if a specific development qualifies as affordable housing. The developer will then submit this letter with the building and zoning permit review packets. Development Review Technicians will subsequently mark the development as affordable housing and set the development review deadline on an earlier timeframe compared to other development reviews without an affordable housing component.

The Economic Development & Housing Department and Planning & Development Department support customer service for potential affordable housing projects by providing information and responding to developer inquiries by the end of business day (EOB) or within 24 hours. The Planning & Development Department utilizes technology to enhance administrative efficiencies. All permitting is facilitated by a one-stop Acella portal that supports electronic plan submittal, review, and inspections. Information, forms, and checklists are available online and at the counter for all types of projects (not necessarily affordable housing). Target dates and permit status are posted via Acella and review time has been generally reduced to 14 days.

The Housing Division updates its webpages to improve communication, and another update is in process. The Planning & Development Department also provides information on its webpages.

The City already maintains a “Building Plan Review Committee (BPRC) & Pre-Application Meetings” webpage that summarizes the BPRC’s role in the City’s development review processes; however, this webpage is not specific to policies or processes that incentivize affordable housing in the City of Clearwater. The link to this webpage is provided below:

<https://www.myclearwater.com/My-Government/0-City-Departments/Planning-Development/Construction-Services/Building-Plan-Review-Committee-BPRC-Pre-Application-Meetings>

While the City regularly encourages developers to submit template plans to expedite review, none have submitted template plans to date.

2.1.2 Modification of Fees

Strategic Incentive No. 2 (Florida Statute)

All allowable fee waivers provided for the development or construction of affordable housing.

Evaluation of Existing Strategy:

While impact fees do increase the costs of affordable housing; it is also true that affordable housing creates the same demand for public infrastructure as other types of development. Therefore, the City of Clearwater charges specific fees to conduct development reviews and issue permits for affordable housing projects. The current City of Clearwater fee structure is adopted as Appendix A (Schedule of Fees, Rates and Charges) of the *Community Development Code*. Development review fees are based on the level of review, and permitting fees are based on construction valuation. City of Clearwater impact fees are assessed per unit. Depending on market conditions, these fees could potentially deter the development of affordable housing.

In Florida, impact fees may be waived by exception for affordable housing projects consistent with the Florida Impact Fee Act, Section 163.31801(11), F.S., which does not require the local government to use any revenues to offset the revenue loss. This exception or waiver is applicable to housing that is affordable as defined by Section 420.9071, F.S. (i.e., 30% of 120%).

In 2016, Pinellas County restructured its transportation impact fees to fund not only standard road widening but also multi-modal improvements such as mass transit, bicycle, or pedestrian features. Such alternative modes of transportation are beneficial to persons without reliable access to an automobile and complement the provision of affordable housing. Consequently, the 2017 AHAC recommended coordination with Pinellas County regarding data-based rate flexibility within the multi-modal impact to support the provision of affordable housing.

Economic Development & Housing Department

The City of Clearwater is identified as Multi-Modal Impact Fee District #6/6A within Pinellas County.

A Multimodal Impact Fee is charged to offset the cost of improvements needed as development occurs and population increases resulting in an increased burden on traffic infrastructure. Revenue from the fee is shared between Pinellas County and the City of Clearwater. The fee can be reduced or offset through a traffic study, reduction for low-income housing, and pre-existing development traffic counts.

Fee Waiver or Exemption – Government projects (e.g., library, rec center, etc.) are exempt. This exemption applies to both the City and County portion of impact fee revenue.

Reduction for low-income housing:

- A single-family home 1,500 square feet (SF) or less for a qualifying low-income household (LIHH) is charged \$653 compared to \$1,003 for the same size home for a household not qualifying as LIHH. The fee for non-qualifying LIHH increases as follows: \$1,242 for 1,501 SF to 2,499 SF; and \$1,529 for a home 2,500 SF and larger. Square footage is determined by heated area.
- Multi-family projects for qualifying LIHH are charged \$557/unit while projects not qualifying as LIHH are charged \$972/unit.

Fees are cited in Pinellas County's *Land Development Code*, Chapter 150, Article II. Alternatively, applicants can submit independent analysis to support further reduction of impact fees based on trip generation or economic studies.

In 2021, the AHAC recommended that the new Parks & Recreation impact fee structure either reduce or waive impact fees for affordable housing. These fees were adopted by City Council on July 20, 2023, and were revised to include a waiver for affordable housing. The Planning & Development Department also recently completed changes to its fee structure to reduce plan review and permit fees by 75% for affordable housing. Moreover, the Economic Development & Housing Department has a policy for City-funded affordable housing projects whereby, if the developer does not realize a 12% profit on total development costs, the City will write-down the loan to provide for a 12% profit. The Planning & Development Department will be initiating a fee study in 2026.

2.1.3 Flexible Densities

Strategic Incentive No. 3 (Florida Statute)

The allowance of flexibility in densities for affordable housing.

Evaluation of Existing Strategy:

The City of Clearwater supports flexibility in densities for affordable housing through its *Comprehensive Plan* policies and through its *Community Development Code*.

The City's current *Clearwater 2045 Comprehensive Plan* was adopted in January 2024. Current *Comprehensive Plan* policies in support of flexible densities are adopted in the Quality Places Chapter as follows:

Policy QP 6.1.5 – Continue to provide density bonuses for affordable housing developments consistent with the CDC [Community Development Code]. Such bonuses shall not be provided to properties within in the CSA [Coastal Storm Area] unless preempted by state legislation. (Quality Places Chapter)

Policy QP 6.1.8 – Develop standards to implement state legislation allowing affordable housing to be built on any parcel of land zoned for commercial or industrial use. (Quality Places Chapter)

Consistent with the *Comprehensive Plan* and previous AHAC recommendations, the *Community Development Code* contains affordable housing incentives under Section 3-920 that include a density bonus. Within Section 3-920, there is a requirement for a pre-application conference to determine a project's eligibility for the density bonus. Subsection "A. Affordable Housing Density Dwelling Units" contains specific criteria and simplified formulas for calculating the additional density available to affordable housing projects. The *Community Development Code* outlines the procedures for review and approval, percentages of affordable units, standards such as compatibility and green design, and required covenants to maintain affordability. In the past the Planning & Development Department added language to the City's affordable housing incentives to provide more clarity regarding the density bonus provision. Density allowances are typically confirmed with City staff during pre-application Building Plan Review Committee (BPRC) meetings.

In addition to the Density Bonus, the *Community Development Code* establishes flexibility criteria for specific uses requiring additional development review. Such uses fall into two categories: Flexible Standard Development and Flexible Development.

Flexible Standard Development – Typically requires Level One approval, which involves review by City staff only, including the Development Review Coordinator and Development Review Committee.

Flexible Development – Typically requires Level Two approval, which involves review by the Community Development Board. Some applications may warrant additional review, in which case Level Three approval is required. Level Three approval involves greater complexity and requires action by the City Council.

In some cases, affordable housing projects also fall under the flexible development criteria for the specific zoning district in which the project is located, which typically require Level Two approval. For example, Section 2-704 defines infill flexibility criteria for the Commercial zoning district, which includes Flexibility Criteria F.5.d, "...the proposed use provides for the provision of affordable housing."

Additionally, the City of Clearwater maintains a "Public Amenities Incentive Pool" (Section C-301) and application process whereby applicants can request additional density in return for projects located in Character Districts designated by the Downtown Redevelopment Plan that also provide for eligible public amenities identified within that plan. On April 20, 2023, Ordinance Number 9664-23 was passed to update Section C-301 to include language regarding the tiered Public Amenities Incentive Pool which encourages even greater density for multi-family rentals. On December 19, 2023, Ordinance Number 9726-23, amended Section C-301 to clarify that the residential density bonus could not be stacked.

Density flexibility and density bonuses are consistently being re-evaluated due to State legislation to ensure compliance.

2.1.4 Infrastructure Capacity

Strategic Incentive No. 4 (Florida Statute)

The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

Evaluation of Existing Strategy:

The City of Clearwater does not require reservation of infrastructure capacity specific to housing for very-low-income, low-income, and moderate-income persons. The City is nearly built-out and has excess capacity for its public facilities. Consistent with the City's current *Clearwater 2045 Comprehensive Plan*, the Planning & Development Department closely monitors all concurrency requirements so that adequate infrastructure is in place prior to development:

Policy PI 10.2.1 – Determine, prior to the issuance of development orders, whether sufficient capacity of essential public facilities to meet the minimum standards for levels of service for the existing population and a proposed development will be available concurrent with the impacts of the proposed development. (Plan Implementation Chapter)

Since concurrency is no longer required by the State, the City does not require certificates of concurrency.

2.1.5 Accessory Dwelling Units

Strategic Incentive No. 5 (Florida Statute)

Affordable accessory residential units.

Evaluation of Existing Strategy:

The City allows for the provision of accessory dwelling units in nonresidential zoning districts, including the City's Commercial ("C"), Tourist ("T"), Downtown ("D"), Office ("O"), Institutional ("I"), and Industrial Research and Technology ("IRT") districts, as described in the *Community Development Code*. On June 6, 2024, the City adopted Ordinance Number 9758-24, which now allows accessory dwelling units in certain residential zoning districts including Low Density Residential ("LDR"), Low Medium Density Residential ("LMDR"), and Medium Density Residential ("MDR").

Regarding the allowance of accessory residential units in residential zoning districts, the Quality Places Chapter of the City's current *Clearwater 2045 Comprehensive Plan* provides policies regarding accessory dwelling units and "missing middle" housing types:

Policy QP 6.1.6 – Establish missing middle and senior housing density bonuses and standards in the CDC [Community Development Code] consistent with provisions of the Countywide Rules. (Quality Places Chapter)

Policy QP 6.1.7 – Support amendments to the CDC [Community Development Code] to enable greater housing diversity and affordability, such as accessory dwelling units and other missing middle housing types. (Quality Places Chapter)

Policy QP 6.1.10 – Allow accessory dwelling units in all residential zoning districts and exempt them from density provisions to provide additional and diverse housing options integrated into existing neighborhoods. Such accessory dwelling units shall not be used for short-term rental purposes. (Quality Places Chapter)

Although adopted by policy, these actions have not been fully implemented as standards in the *Community Development Code*. Although, the City recently amended the *Community Development Code* (Ordinance Number 9758-24) to establish standards for accessory dwelling units in certain zoning districts, the City has not yet established regulations for missing middle housing types or a senior housing density bonus. The City is currently working on specific *Community Development Code* amendments for the North Greenwood Neighborhood to address Policy QP 6.1.6. The implementation of these policies will continue to be reviewed through 2026, which will afford City staff the opportunity to consider other alternative housing type standards, including co-housing, based on regional examples and best practices.

2.1.6 *Parking Reductions*

Strategic Incentive No. 6 (Florida Statute)

The reduction of parking and setback requirements for affordable housing.

Evaluation of Existing Strategy:

The Quality Places Chapter of the City's current *Clearwater 2045 Comprehensive Plan* supports the reduction of parking and setback requirements for development flexibility through the following policy:

Policy QP 2.2.1 – Review the US 19 Zoning District and Development Standards to ensure provisions encourage transit-supportive and walkable forms of development while allowing sufficient levels of flexibility to address unique development opportunities and constraints. (Quality Places Chapter)

However, this policy is directed to the US 19 Zoning District and Development Standards. In general, the City's *Community Development Code* establishes parking flexibility criteria for specific uses requiring additional development review. For example, attached dwellings, residential infill projects, comprehensive infill redevelopment projects, or other uses that could provide affordable housing, may qualify as Level Two uses and allow for flexible development standards, including reduced parking and setbacks.

More specifically, the *Community Development Code* allows for the reduction of parking requirements for affordable housing if the project is located near a transit stop:

Article 3, Division 9, Section 3-920.B. Affordable housing parking reductions – Any reduction in required off-street parking shall only apply to those dwelling units which are certified by the City's Economic Development and Housing Department as affordable housing. All other dwelling units not certified as affordable housing shall meet the minimum off-street parking requirements set out for the use in the applicable zoning district. Certified affordable housing projects may be eligible for a reduction in the required off-street parking consistent with the following:

- a. The parking requirement may be reduced to between one and one-half (1.5) and one (1) space per unit for projects located within 1,000 feet of a transit stop if the affordable housing units are designated for senior citizens or disabled persons.*
- b. For all other affordable housing projects, the parking requirement may be reduced to between one and one half (1.5) and one and one quarter (1.25) space per unit for projects located within 1,500 feet of a transit stop with 30-minute or more frequent service during peak hours and 60-minute or more frequent service during off-peak hours.*

- c. *The distance a site is from a transit stop shall be measured from the nearest point of exit from the parcel based upon the shortest route of ordinary pedestrian travel.*

Additional flexibility for affordable housing is provided through the Live Local Act.

2.1.7 Flexible Lot Configurations

Strategic Incentive No. 7 (Florida Statute)

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Evaluation of Existing Strategy:

A legal lot of record, by definition, has fixed boundaries by a plat recorded in the Official Records of Pinellas County. It is therefore assumed that this incentive is intended to address flexible site plan configurations, rather than single flexible lot configurations. The City currently allows for site plan flexibility through the development review process, as supported by the City's *Community Development Code* and Article 2. Zoning Districts therein, which establishes flexibility criteria for specific uses. Such criteria may allow for more flexible site plan configurations but may also require an improved site plan to document how the flexibility will result in better design and/or appearance.

The allowance of flexible site plan configurations, including zero-lot line configurations for affordable housing, must be sensitive to the character and context of existing neighborhoods. To this end, the City's incentives for affordable housing include compatibility criteria in conjunction with the density bonus as follows:

Article 3, Division 9, Section 3-920.A.3.c.i. Compatibility Criteria –

...

- b. *Proportionality and scale of the proposed development shall be consistent with the community character of the immediate vicinity of the parcel proposed for development.*
- c. *The overall aesthetics of the proposed development shall be compatible with or an improvement to the community character as determined by the community development coordinator.*
- d. *The scale and coverage of the proposed development shall be compatible with adjacent properties. If the overall bulk is larger than the surrounding buildings, the bulk may be reduced with the help of design elements such as step backs and setbacks...*

2.1.8 Modification of Street Requirements

Strategic Incentive No. 8 (Florida Statute)

The modification of street requirements for affordable housing.

Evaluation of Existing Strategy:

The City's general standards for streets are defined in Article 3, Division 19, Section 3-1904 of the *Community Development Code*:

Article 3, Division 19, Section 3-1904. Streets – Generally –

- A. *The functional classification, arrangement, character, extent, width and location of all streets shall conform to the thoroughfare element of the comprehensive plan and shall be considered in their relation to existing and planned streets, topographical and environmental conditions, public convenience and safety, and their appropriate relationship to the proposed use of the land to be served by such streets.*

Section 3-1904 also specifies minimum right-of-way and lane designations for each classification of roadway, including neighborhood roads. A minimum pavement width of 24 feet plus curb is required for all neighborhood roads, 26 feet plus curb for all local roads, and 38 feet for all collector roads. These requirements are in place to maintain public health and safety.

Moreover, the City's *Community Development Code* requires that all streets be improved by a developer with paving, curbs or gutters, and sidewalks or on-street parking where necessary. These standards apply to all development, including affordable housing projects. Since the City of Clearwater is nearly built out, the City's infrastructure system is already in place, and it is not likely that affordable housing projects will need to provide local or collector roads. At most, such projects may require the provision of neighborhood roads internal to the site.

2.1.9 Pre-Adoption Policy Consideration

Strategic Incentive No.9 (Florida Statute)

The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Evaluation of Existing Strategy:

The Economic Development & Housing Department typically reviews City policies, procedures, and regulations that may affect the cost of housing as part of its annual reporting for the State

Housing Initiatives Partnership (SHIP) program and the Federal Community Development Block Grant and HOME Investment Partnership (HOME) programs.

Moreover, the Economic Development & Housing Department typically receives new City *Comprehensive Plan* and *Community Development Code* provisions and ordinances for comment and participates in the City's review process prior to adoption. The department also participates in community engagement sessions when discussing potential updates to the *Community Development Code*.

2.1.10 Inventory of Public Lands

Strategic Incentive No. 10 (Florida Statute)

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Evaluation of Existing Strategy:

The City of Clearwater is nearly built out. Most of the vacant parcels remaining are less than one acre in size. Due to the lack of land to develop affordable housing, the City offers flexibility through the *Community Development Code* to help developers utilize existing sites for infill and redevelopment projects. To facilitate affordable housing projects, the City keeps an inventory of publicly owned land suitable for affordable housing titled, "Affordable Housing Inventory List," which is published on the City's website:

<https://www.myclearwater.com/files/sharedassets/public/v/1/economic-development/documents/action-plan/2023-affordable-housing-inventory-list-2023-08-14.pdf>

The Affordable Housing Inventory List is maintained by current *Clearwater 2045 Comprehensive Plan* policies:

Policy QP 6.1.11 – Continue to identify surplus city-owned lands with potential to support affordable housing development and publish a list of properties on the city's website. (Quality Places Chapter)

Policy QP 6.1.12 – Identify other publicly or semi-publicly owned lands suitable for workforce and affordable housing and partner with property owners for potential development. (Quality Places Chapter)

The Affordable Housing Inventory List is State mandated by Section 166.0451, F.S. and is triennially updated. Updates occurred in 2009 by City Resolution #09-41 (November 5, 2009), in 2013 by City Resolution #13-10 (June 6, 2013), in 2016 by City Resolution #16-14 (June 16, 2016), in 2019 by City Resolution #19-10 (June 20, 2019), and in 2022 by City Resolution #22-13

(June 16, 2022). City Resolution #23-13 was adopted on September 7, 2023; there were 31 parcels suitable for the development of affordable housing:

- | | |
|--------------------------|--------------------------|
| 1. 314 S. Madison Ave. | 17. 406 Vine Ave. |
| 2. 828 Nathans Ln. | 18. 1321 N. MLK Jr. Ave. |
| 3. 830 Nathans Ln. | 19. 1317 N. MLK Jr. Ave. |
| 4. 832 Nathans Ln. | 20. 1106 Tangerine St. |
| 5. 834 Nathans Ln. | 21. 1313 N. MLK Jr. Ave. |
| 6. 835 Nathans Ln. | 22. 1011 Engman St. |
| 7. 836 Nathans Ln. | 23. 1017 Engman St. |
| 8. 837 Nathans Ln. | 24. 1050 N. MLK Jr. Ave. |
| 9. 838 Nathans Ln. | 25. 1010 N. MLK Jr. Ave. |
| 10. 839 Nathans Ln. | 26. 0 Pennsylvania Ave. |
| 11. 840 Nathans Ln. | 27. 1002 Grant St. |
| 12. 1351 Cleveland St. | 28. 1004 Grant St. |
| 13. 1359 Cleveland St. | 29. 1006 Grant St. |
| 14. 14 S. Evergreen Ave. | 30. 1007 Marshall St. |
| 15. 1356 Park St. | 31. 1423 Taft Ave. |
| 16. 900 Palmetto St. | |

Under the Live Local Act, Chapter 2023-17, Laws of Florida, as amended in 2025, by October 1, 2023, and every three years thereafter, the City must create an inventory of all lands it owns that are “appropriate for use as affordable housing” and publish that inventory on the City’s website. Accordingly, the City updated the Affordable Housing Inventory List by City Resolution #23-13 (September 7, 2023) to publish before the October 1, 2023, deadline. Starting in 2023, the inventory will also include lots that are not zoned residential but may be appropriate for affordable housing consistent with the Live Local Act. The City will be required by law to update the Affordable Housing Inventory List on or before October 1, 2026, and publish it on the City’s website.

Since 2017, the Planning & Development Department has implemented a foreclosure program targeting properties with substantial code violations. As a result, several properties have been donated for affordable housing development (see Recommendation 10.4).

The City’s Economic Development & Housing Department improved its procedure to make publicly owned land available to prospective developers and non-profit agencies to construct affordable housing. Previously lot disposition occurred on a first-come, first-served basis. In 2021, the City drafted a lot disposition policy to establish how the City notifies capable developers of available lots and distributes those lots through a public vetting process. The lot

disposition policy establishes a clear and transparent process for donating appropriate City-owned lots to developers for the creation of affordable housing. The new lot disposition policy utilizes a small committee to choose lots to be made available, seek proposals from developers for the lots, then review/score the proposals to see who has the best ideas for the donated land. Nonprofit developers are included as well as minority and small developers. The City will advertise opportunities on the Economic Development & Housing Department website and reach out directly to those known to be interested. In 2021, the AHAC added Recommendation 10.5 regarding the lot disposition policy.

The City has sold land for affordable housing. Most recently, two properties were donated for affordable housing projects, one for single-family home construction (1 unit) and one for multi-family affordable/workforce housing units (24 units). The City also recently partnered with Sunrise Affordable Housing Group to acquire the Indigo Apartments (formerly Prospect Towers) in downtown for affordable housing (see also 2.2.4 Financing).

2.1.11 Proximity to Transportation, Employment & Mixed-Use Development

Strategic Incentive No. 11 (Florida Statute)

The support of development near transportation hubs and major employment centers and mixed-use developments.

Evaluation of Existing Strategy:

Generally, the City promotes areas suitable for affordable housing through the Quality Places Chapter of the current *Clearwater 2045 Comprehensive Plan*. The Quality Places Chapter contains a number of policies related to activity centers and transit hubs. Such policies include:

Policy QP 1.2.6 – Consider future land use and zoning amendments that promote affordable and mixed-income housing and mixed-use development along South Fort Harrison Avenue from A Street to E Street to support the emerging character of Morton Plant Hospital. (Quality Places Chapter)

Policy QP 1.2.7 – Encourage lot consolidation, streetscape improvements, and the creation of affordable housing and mixed-use development along Missouri Avenue from Drew Street to Belleair Road. (Quality Places Chapter)

Policy QP 2.1.3 – Advocate for mixed-use development that includes a combination of compatible land uses having functional interrelationships and design and build human-scale active, attractive designs that encourage walking, cycling, and the use of transit. (Quality Places Chapter)

Policy QP 2.2.1 – Review the US 19 Zoning District and Development Standards to ensure provisions encourage transit-supportive and walkable forms of development while allowing

sufficient levels of flexibility to address unique development opportunities and constraints. (Quality Places Chapter)

Policy QP 5.2.5 – Direct amendments of higher density and intensity future land use categories to Multimodal Corridors or Future Transit Corridors as delineated by the Land Use Strategy Map in the Countywide Rules. (Quality Places Chapter)

Policy QP 6.1.13 - Support the creation of affordable housing and mixed-use development along Investment Corridors found in the most recently approved Advantage Pinellas, Long Range Transportation Plan. (Quality Places Chapter)

Policy M 2.1.6 – Improve access, safety, and walkability through the provision of improved pedestrian and bicycle connections and enhanced transit accommodations. (Mobility Chapter)

Policy M 2.3.6 – Ensure development plans provide safe and accessible connections to transit stops. (Mobility Chapter)

Policy M 2.3.8 - Promote more intense, walkable, and transit-supportive forms of development along corridors identified as Multimodal Corridors and Future Transit Corridors on the Countywide Plan Map. (Mobility Chapter)

Additionally, the City's *Community Development Code* allows flexibility in parking for affordable housing projects if located near a transit stop (see *Community Development Code* Article 3, Division 9, Section 3-920.B. for the City's "affordable housing parking reductions" based on proximity to a transit stop).

2.2 Additional Incentives

The following provides synopses of the City's current practices regarding affordable housing and the AHAC's recommended incentives for the provision of affordable housing not cited in Section 420.9076, F.S. These recommendations were previously approved in 2024 but will be evaluated and, if necessary, revised in 2025 to address current affordable housing barriers.

2.2.1 Adaptive Reuse

Evaluation of Existing Strategy:

The City continues to allow for adaptive reuse if allowed within the zoning district where the affordable housing project is located.

Of note, under the recent Live Local Act, Chapter 2023-17, Laws of Florida, as amended in 2025, cities may approve affordable housing projects, including mixed-use projects, on land zoned for commercial, industrial, or religious institutional if at least 10% of units are affordable. Moreover, cities must allow multi-family and mixed-use in any area zoned commercial, industrial, or mixed-

use (including PUDs) if 40% of units are affordable for a least 30 years. For mixed-use, at least 65% of the square footage must be residential.

2.2.2 Land Development Code

Evaluation of Existing Strategy:

Design standards for affordable housing projects are generally addressed by *Community Development Code* Article 3, Division 9, Section 3-920.A.3.c.i-iii. [Compatibility Criteria, Design Criteria, Green Building Criteria]; however, the “other” criteria referenced in the 2017 AHAC Recommendation 13.1 are not addressed by Section 3-920.A.3.c.i-iii.

The 2014 AHAC identified the *Community Development Code*’s treatment of nonconforming development as a barrier, citing the cost of bringing older properties “up-to-code” as prohibitive to affordable housing. As a result of the 2014 AHAC recommendation to allow certain exceptions to the 50 percent limitation on nonconforming structures, Article 6 of the *Community Development Code* was modified and adopted as Section 6-102.F.1-6. in June 2015. Because Recommendation 13.2 was successfully implemented, Recommendation 13.2 was not continued by the 2017 AHAC. Only Recommendation 13.1 (design standards) was continued.

Communication and Marketing of Affordable Housing

2.2.3 Communication and Marketing of Affordable Housing

Evaluation of Existing Strategy:

The Economic Development & Housing Department continues to develop materials to better market its services to prospective developers of affordable housing. The Economic Development & Housing Department works with the Public Communications Department to create awareness of affordable housing programs through marketing materials, presentations, and press releases. The Department also partners with the Neighborhoods Division to promote programs and create awareness.

Most recently, the Department’s communication and marketing outreach has included the following activities:

1. City staff has attended the annual HOPE Expo to promote the City’s housing programs.
2. The Department promoted the City’s Purchase Assistance and Home Preservation Program (i.e., Housing Rehabilitation as recently rebranded) on the City’s social media, e-newsletter, MyClearwater Magazine and Sunshine lines.
3. Press releases have been issued about Home Preservation and Purchase Assistance.
4. The Department developed a new Affordable Housing Approval and Permitting Process handout.
5. The Department updated the Home Rehab and Purchase Assistance Rack Cards with new funding amounts as of July 1, 2024.
6. The Department assisted in the coordination of the Clearwater Gardens Ribbon Cutting, including a press release and follow-up media resulting in additional press coverage.

Economic Development & Housing Department

7. The Department is currently running a geofencing campaign that is AMI targeted for the City's rehabilitation program. The City also contracted for three advertorials to promote the City's housing programs.
8. The Economic Development Marketing Manager was recently assigned to the Economic Development & Housing Department to provide marketing assistance.

The City's "Affordable Housing and Community Development" webpage is a one-stop resource for affordable housing developers and persons seeking housing assistance:

<https://www.myclearwater.com/My-Government/City-Departments/Affordable-Housing-and-Community-Development>

The webpage publishes plans and reports produced by the Housing Division, as well as information on the City's homeless prevention initiatives.

Additionally, the Department worked with the IT and Budget departments to create a dashboard on the City's webpage for benchmarking housing data. This information was also presented to City Council in May 2023. The "Affordable and Workforce Housing Dashboard" can be viewed at the link below:

<https://www.myclearwater.com/My-Government/Transparency/Affordable-and-Workforce-Housing-Dashboard>

2.2.4 Financing

Evaluation of Existing Strategy:

The Economic Development & Housing Department continues to leverage funds with other non-profit housing providers (e.g., Habitat for Humanity, Foundations, Affordable Housing Developers, Development Corporations, CHDOs, etc.) to finance the development of affordable housing, and continuously seeks relationships with new qualified organizations. City staff also seeks new public-private partnerships to help offset public investment and reduce private developer costs, as well as partnerships with other local governments (e.g., Pinellas County) to co-fund impactful projects.

In 2023, the City utilized/encumbered \$3.3 million in American Rescue Plan Act – Local Fiscal Recovery Funds (ARPA-LFRF) for affordable and workforce housing. This funding expands opportunities for down payment assistance, rehabilitation, and new construction. The City also implemented \$5,000 in emergency grants to support maintenance of affordable units. The City worked with North Greenwood CRA to award other ARPA-LFRF-funded programs to support small maintenance and repair programs for seniors in the North Greenwood community. In 2024 and 2025, the City partnered with Sunrise Affordable Housing Group to acquire the Indigo Apartments (formerly Prospect Towers) in downtown with plans to transition the units into the Low-Income Housing Tax Credit (LIHTC) program. City investment, consisting of loans and \$2 million in CRA funding, supported the Indigo Apartments project.

The City is currently in the process of formulating a policy for reducing or eliminating code violation liens and other financial commitments for properties under special circumstances to facilitate affordable housing.

The City also continues to engage an independent financing expert to conduct subsidy analyses for multi-family affordable and workforce housing projects.

2.2.5 Partnerships

Evaluation of Existing Strategy:

The Economic Development & Housing Department strives to keep an updated list of affordable housing units and maintains a list of housing partners on the City's website at:

<https://www.myclearwater.com/government/city-departments/affordable-housing/resources-for-residents>

The Department also partners with other affordable housing providers to offer mentoring and technical training, and to address topics such as foreclosure, Fair Housing, and other relevant issues. The Department continues to improve its partnerships with local lenders, continues to work closely with Pinellas County to seek mutual opportunities for the development of affordable housing and co-fund impactful projects, and monitors statewide initiatives through the City's lobbyist. The Department is continuously seeking new, qualified organizations and provide guidance through the development process to those unfamiliar with Clearwater processes.