

Local Housing Incentive Strategies Update – 2025

Affordable Housing Advisory Committee Meeting #4 – Public Hearing

Economic Development & Housing Department
November 18, 2025

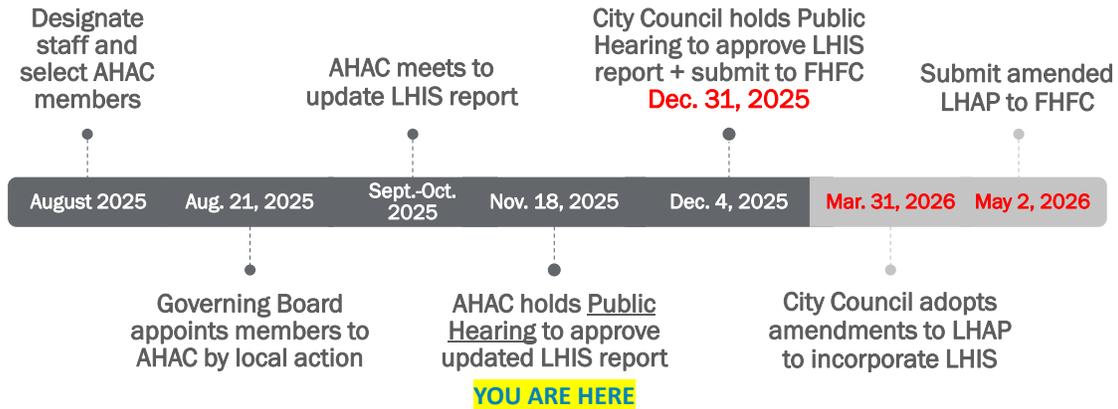


Schedule



3

LHIS Update Schedule



Dates in black are recommended timeline to meet deadlines
 Dates in red are statute or rule deadlines

4

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



6

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

7

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

8

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



10

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

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|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 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 | <p>Additional (AHAC-Initiated)</p> <ol style="list-style-type: none"> 12. Adaptive Reuse 13. Land Development Code 14. Communication and Marketing of Affordable Housing 15. Financing 16. Partnerships |
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11

2025 AHAC-Identified Barriers/Incentives

- 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

2025 LHIS Report Update/ AHAC Recommendations



13

2025 LHS Report Update – Recommendations



- 11 Incentive Areas by F.S.
- 5 Incentive Areas by AHAC
- 34 Recommendations
- 2 Incentive Areas with “no recommendation”
- Many implemented or in-progress
- 2025 AHAC Changes
 - Continued 28 recommendations
 - Modified 6 recommendations (1.2, 1.3, 1.5, 9.2, 13.1, and 16.1)



14

1. Expedited Review

Recommendation

1.2 The ~~Assistant Director of Economic Development & Housing~~ Housing Manager and ~~Permit Manager~~ Development Services Division 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.

1. Expedited Review

Recommendation

1.2 (Continued)

- 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.
- 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.

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~~ 2026 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

17

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.

18

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.

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 **future** criteria **to be considered** could include but are not limited to:

- **Provide accessibility features.**
- 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.

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.

16. Partnerships

Recommendation

16.1 (Continued)

- 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.
- 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.

16. Partnerships

Recommendation

16.1 (Continued)

- 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.
- 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.

Approval of 2025 LHIS Report, including AHAC Recommendations

(Committee Votes)



Next Steps



26

Next Steps

City of Clearwater, City Council Meeting

December 5, 2025, 6:00 PM – Public Hearing

Council Chambers

Main Library (100 N. Osceola Ave.)

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