

2025 Update of Local Housing Incentive Strategies

AHAC Meeting #3 | October 28, 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, 2025 (Resolution #25-11), to evaluate and update the 2024 LHIS report. The third meeting of the AHAC was held on October 28, 2025, at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). Six (6) AHAC members, City staff, and the City’s consultant attended the meeting:

- 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
- Michelle Chenault Serves on the City of Clearwater’s local planning agency (Community Development Board)
- 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
- Dylan Mayeaux City of Clearwater, Economic Develop. & Housing, Acting Housing Manager
- Dania Perez City of Clearwater, Economic Develop. & Housing, Programs Coordinator
- Lauren Matzke City of Clearwater, Planning & Development, Director
- Amanda Warner Wade Trim, Planner (City’s Consultant)
- Connor Baird Wade Trim, Planner (City’s Consultant)

Four (4) AHAC members were not in attendance: Kelly Batsford (Representative of employers within the jurisdiction), Rick Vail (Residential home building industry in connection with affordable housing), Cheri DeBlare (Representative of essential services personnel), and Charessa Doty (Representative of a not-for-profit provider of affordable housing).

The purpose of the third AHAC meeting was to review the LHIS process and schedule; confirm the affordable housing values, principles, and vision statement; continue to discuss the contemporary barriers identified by the AHAC during the first meeting on September 9, 2025; confirm the direction received from the AHAC during the second meeting on October 14, 2025, regarding the incentive recommendations from the 2024 LHIS report; and to identify any new recommendations upon evaluation of the City’s current practices regarding affordable housing.

Welcome and Introductions

AHAC Chair, Robyn Fiel, called the meeting to order and welcomed the committee. Each committee member then introduced themselves.

Approval of AHAC Meeting Minutes from October 14, 2025

AHAC Chair, Robyn Fiel, asked for a motion to approve the meeting minutes from October 14, 2025. A motion and second was made, and the minutes were approved by the committee.

Summary of Presentation to AHAC

AHAC Chair, Robyn Fiel, introduced the Consultant. Wade Trim Planner, Amanda Warner (Consultant), then explained the purpose of the meeting and provided an overview of the agenda for the meeting, to include a presentation in Microsoft PowerPoint format and facilitated AHAC discussion.

The Consultant reviewed the LHS update process and schedule of events toward approval/submittal. The schedule of events 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

During the first AHAC meeting on September 9, 2025, the AHAC made no changes to the affordable housing values, principles, and vision statement previously included in the 2024 LHS report prepared by the former committee. During the second AHAC meeting on October 14, 2025, the AHAC modified value “C” to replace the term, “workforce” with “residents” to capture a broader population, including not only the City’s workforce but also retired persons. During the third AHAC meeting on October 28, 2025, the AHAC confirmed the replacement of the term, “workforce” with “residents”.

The Consultant reiterated the 11 incentive areas under Section 420.9076, F.S., and the additional five AHAC-initiated incentive areas from the previous 2024 LHS Report. The Consultant then presented the contemporary barriers to affordable housing identified during the first AHAC meeting on September 9, 2025, and the status of each recommendation based on the committee’s direction received during the second AHAC meeting on October 14, 2025.

Committee Discussion

During the third meeting on October 28, 2025, the Consultant facilitated AHAC discussion of recommendations for inclusion in the 2025 LHS report. The discussion focused on strategies to address the barriers and incentives identified by the committee during the first AHAC meeting on September 9, 2025, and the direction received from the committee during the second AHAC meeting on October 14, 2025. In 2025, strategies are needed to address barriers such as lack of affordable housing supply, lack of housing options for senior citizens, renter cost burden and the high cost of rent/utilities, real estate taxes and insurance costs, and land use and zoning regulations. Strategies are also needed to support incentives such as accessory dwelling units and infill density. The following provides a summary of the committee’s discussion of recommendations to incentivize the provision of affordable housing in the City of Clearwater.

1) Expedited Review

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC discussed the “Request for Expedited Permit Processing for Affordable Housing Activity” form. City staff noted that the form now tracks the number of affordable units in each project. The difference between “single-family” versus “multifamily” units was discussed, with the City defining units as either “detached” versus “attached.” City staff and the Consultant confirmed that all housing types are considered a project.

The AHAC also discussed building example plans (e.g., plans on file). Regarding Recommendation 1.1, the AHAC requested additional information regarding how many forms have been submitted, and affordable housing projects expedited, through the expedited permitting process covered by that recommendation.

During the third AHAC meeting on October 28, 2025, City staff presented information regarding the typical number of affordable housing applications received and review times. City staff noted that the City is not currently meeting its target for the duration of affordable housing reviews. City staff cited understaffing and recent storms (i.e., hurricanes) as factors. City staff requested that the current recommendation be maintained as a goal. City staff reported that there were nine (9) affordable housing projects, and all but one were single-family permits. For single-family permits, the first reviews were completed within 4 to 8 days, and second reviews were completed within 1 to 4 days. For the larger multifamily project, the first review was completed within 31 days, and re-reviews were completed within 6 days on average. The AHAC inquired about permitting delays from recent storms (i.e., hurricanes). City staff responded that the City took a different, staff-intensive approach and continued to issue permits post-storm. However, some permits are submitted with insufficient information, which results in permit delays.

The AHAC inquired about the prioritization of affordable housing permits, City staff responded with a description of the application process, including intake, prescreening, and assignment and routing to reviewers. Affordable housing permits must have a signed letter certifying their affordable housing qualification for expedited review, which allows City staff to manually override the routing timeline and expedite the review process. The AHAC inquired about the complexity of affordable housing projects, and City staff's training. City staff responded that affordability is a pricing consideration, rather than a planning or building consideration; however, larger projects require more intensive review for zoning compliance.

The AHAC also inquired about the list of affordable housing developer "mentors," which has not been fully implemented.

Upon discussion, the AHAC confirmed its previous direction to modify Recommendation 1.2 by adding "single-family," and to modify Recommendation 1.5 by also including "accessory dwelling units" (ADUs). On October 28, 2025, the AHAC modified Recommendation 1.3 by updating the mentor list timeline from "2025" to "2026".

Upon review of current City practices, the AHAC modified Recommendation 1.2 as shown in strikethrough/underline:

- 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 single-family and multi-family affordable housing projects. Through close coordination, these two staff positions will:*

...

Upon review of current City practices, the AHAC modified Recommendation 1.3 as shown in strikethrough/underline:

- 1.3 *Continue to improve customer service toward potential project applicants by:*

...

- *Providing a list of potential mentors experienced in affordable housing development by end of first quarter ~~2025~~ 2026 and updated annually thereafter*

...

Upon review of current City practices, the AHAC modified Recommendation 1.5 as shown in strikethrough/underline:

- 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.*

The AHAC made no changes to Recommendations 1.1 or 1.4 during the third AHAC meeting.

On October 28, 2025, the AHAC continued Recommendations 1.1 and 1.4 from the 2024 LHis report with no changes, and modified Recommendations 1.2, 1.3, and 1.5 as shown above in strikethrough/underline.

2) **Modification of Fees**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC made no changes to Recommendations 2.1, 2.2, 2.3, or 2.4. Forward Pinellas is studying the multi-modal impact fee. The City of Clearwater has adjusted fees in the past and will be conducting a fee study in the future. The City recently decreased permitting fees for affordable housing projects by 75%.

On October 28, 2025, the AHAC discussed impact fees, the burden of infrastructure costs on taxpayers, and the need for subsidy. City staff noted that impact fees cannot be waived but can be reduced by ordinance or subsidized with other funding sources (e.g., state, or federal). The Consultant referenced Forward Pinellas and the City's future fee study.

Upon discussion, the AHAC confirmed its previous direction to continue Recommendations 2.1, 2.2, 2.3, and 2.4 from the 2024 LHis report with no changes.

3) **Flexible Densities**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC made no changes to Recommendations 3.1, 3.2, or 3.3. The Live Local Act was discussed at it pertains to density flexibility, along with the City's current affordable housing density bonus and public amenities incentive pool.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendations 3.1., 3.2, and 3.3 from the 2024 LHis report with no changes.

4) **Infrastructure Capacity**

The City's infrastructure capacity was not identified as an affordable housing barrier. The City of Clearwater is nearly built out and has sufficient infrastructure capacity for infill development. Therefore, there is no need to reserve infrastructure capacity.

During the third AHAC meeting on October 28, 2025, the AHAC again continued the previous recommendation of "no recommendation" from the 2024 LHis report with no changes.

On October 28, 2025, the AHAC confirmed its previous direction to continue the recommendation of “no recommendation” regarding infrastructure capacity.

5) **Accessory Dwelling Units**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC made no changes to Recommendations 5.1, 5.2, 5.3, and 5.4. ADUs are already allowed in both nonresidential and residential development by the City’s *Comprehensive Plan* and *Community Development Code*. Although cohousing is not specifically addressed in the City’s policies or regulations, missing middle housing types are potentially permissible as infill development. The City currently provides information about ADU permitting on the City’s website.

On October 28, 2025, the AHAC discussed rental rebates for ADUs. City staff noted that monitoring those units is challenging, but other funding sources such as ARPA could potentially fund such rebates. The AHAC also discussed real estate taxes as a barrier.

Upon discussion, the AHAC confirmed its previous direction to continue Recommendations 5.1, 5.2, 5.3, and 5.4 from the 2024 LHIS report with no changes.

6) **Parking Reductions**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC discussed Recommendations 6.1 and 6.2 regarding flexible setback requirements and parking reductions. The AHAC made no changes to Recommendations 6.1 and 6.2 during the second AHAC meeting. The AHAC noted that flexible setback requirements allow the flexibility for affordable housing developers to adapt a project to the specific site and address unique site constraints. Parking reductions were discussed in detail, weighing the potential for parking nuisances against their effectiveness as an incentive for affordable housing development. The AHAC noted the importance of proximity to alternative modes of transportation for persons residing in affordable housing, particularly persons with disabilities.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendations 6.1 and 6.2 from the 2024 LHIS report with no changes.

7) **Flexible Lot Configurations**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Although flexible lot configurations were discussed during the second AHAC meeting, the AHAC made no change to Recommendation 7.1. Previously, the AHAC discussed issues of compatibility and the importance of infill development. City staff and the AHAC noted the importance of retaining the existing recommendation’s clause, “while remaining sensitive to the character and context of existing neighborhoods.”

On October 28, 2025, the AHAC discussed the reduction of development standards based on the provision of public amenities, such as common areas, playgrounds, and similar features. City staff provided information about how the City handles such requests during the platting process. The Consultant provided information about how other communities have used public amenities in density bonus criteria.

Upon discussion, the AHAC confirmed its previous direction to continue Recommendation 7.1 from the 2024 LHis report with no changes.

8) **Modification of Street Requirements**

Street requirements were not identified as an affordable housing barrier during meetings with the AHAC and City staff. Therefore, modification of the City's existing street requirements was not recommended.

On October 28, 2025, the AHAC discussed street requirements and safety concerns such as lighting. City staff responded that such features are standard requirements and subject to review by Public Works. The AHAC discussed ongoing street maintenance and site development in general. The AHAC noted that the committee's task is incentivizing affordable housing, not adding costs. The AHAC also noted that most affordable housing projects in Clearwater are infill development, where infrastructure is already in place.

Upon discussion, the AHAC confirmed its previous direction to continue the recommendation of "no recommendation" regarding modification of street requirements.

9) **Pre-Adoption Policy Consideration**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. The City's current pre-adoption policy consideration process was discussed during the second AHAC meeting on October 14, 2025. Previously, the AHAC made no changes to Recommendations 9.1, but Recommendation 9.2 was flagged for revision since the Senior Executive Team (comprised of the City Manager and Department Directors) is no longer the venue for the review process described. The review process now occurs through collaboration between the Economic Development & Housing Department and the Planning & Development Department, sometimes in conjunction with the City Clerk.

Upon review of current City practices, the AHAC modified Recommendation 9.2 as shown in strikethrough/underline:

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.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendation 9.1 from the 2024 LHis report with no changes and to modify Recommendation 9.2 to remove the reference to the Senior Executive Team.

10) **Inventory of Public Lands**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC discussed the City's inventory of available public lands and properties having repeated code violations. The AHAC made no changes to Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5. The AHAC inquired about properties on the public lands inventory list, as well as referrals from the Code Compliance Division. City staff responded that there is ongoing coordination between the Code Compliance Division and the Housing Division regarding the list of violations and the potential for lien reduction or rehabilitation

program funding. City staff also discussed the potential for stipulated settlement agreements for blighted properties.

On October 28, 2025, the AHAC inquired about how frequently the City must publish the public lands inventory per Florida Statutes. The Consultant responded that the inventory must be published every three years (i.e., triennially). The AHAC commented that although the inventory and map are available on the City's website, Pinellas County does not list the City's public lands on the County's website.

The AHAC also asked whether there were any condemnations pending on properties that could be used for affordable housing, and whether code violations could be waived. City staff responded that the Code Compliance Division list is comprehensive, and that City staff are evaluating the potential for stipulated settlement agreements for blighted properties. The AHAC noted the need for property owner education regarding the available options to address code compliance issues. The AHAC also discussed Greenprint 2.0 and the City's performance.

Upon discussion, the AHAC confirmed its previous direction to continue Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5 from the 2024 LHis report with no changes.

11) **Proximity to Transportation, Employment, and Mixed-Use Development**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, no specific issues with the City's current policies regarding proximity to transportation, employment, and mixed-use development were identified. The City's current policies remained acceptable to the committee.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendation 11.1 from the 2024 LHis report with no changes.

12) **Additional – Adaptive Reuse**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, no specific issues with the City's current policies related to adaptive reuse were identified during the second AHAC meeting on October 14, 2025. The City's current policies remained acceptable to the committee.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendation 12.1 from the 2024 LHis report with no changes.

13) **Additional – Land Development Code**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee's discussion from the second AHAC meeting on October 14, 2025. Previously, no specific issues with the City's *Community Development Code* were identified.

On October 28, 2025, the AHAC discussed accessibility in relation to affordable housing development. City staff responded that more restrictive updates to the *Community Development Code* are on hold because of Senate Bill 180. However, the City could consider accessibility as criteria for a density bonus or similar incentive. The Consultant offered that accessibility could be listed as criteria to be considered in the future. The AHAC also discussed energy efficiency, playgrounds, and greenspace as other criteria.

Upon review of current City practices, the AHAC modified Recommendation 13.1 as shown in strikethrough/underline:

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.**

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Upon discussion, the AHAC will consider the proposed modification to Recommendation 13.1 at the next AHAC meeting on November 18, 2025.

14) **Additional – Communication/Marketing**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, no specific issues with the City’s communication and marketing strategy were identified.

On October 28, 2025, the AHAC confirmed its previous direction to continue Recommendation 14.1 from the 2024 LHS report with no changes.

15) **Additional – Financing**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, no specific issues with the City’s financing strategy were identified.

On October 28, 2025, the AHAC confirmed its direction to continue Recommendation 15.1, 15.2, and 15.3 from the 2024 LHS report with no changes.

16) **Additional – Partnerships**

During the third AHAC meeting on October 28, 2025, the Consultant provided a summary of the committee’s discussion from the second AHAC meeting on October 14, 2025. Previously, the AHAC recommended emphasizing the “starting points” for persons seeking information about affordable housing development in the City of Clearwater. Such points include the City’s Affordable Housing webpage and “Sunny” the City’s chat bot.

Upon review of current City practices, the AHAC modified Recommendation 16.1 as shown in strikethrough/underline:

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**

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On October 28, 2025, the AHAC confirmed its previous direction to modify Recommendation 16.1 to direct persons seeking information about affordable housing to the City's affordable housing webpage.

Next Steps

The Consultant will respond to AHAC direction to continue or modify recommendations as discussed during the third AHAC meeting held on October 28, 2025. The Consultant will present the updated 2025 LHS report at the fourth AHAC meeting. The fourth AHAC meeting will be held as a public hearing on November 18, 2025, at 9:00 a.m., at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). If any AHAC members will be absent on November 18, 2025, questions or comments should be submitted in advance directly to Dylan Mayeux in the City's Economic Development & Housing Department.

Acting Housing Manager, Dylan Mayeaux, informed the AHAC that the City does have an impact fee and permit fee fund to help subsidize fees for affordable housing. The previous AHAC recommended utilizing that fund more, and the City has done so over the preceding year.

Public Comment

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

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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.