



2017

Local Housing Incentive Strategies Update



Prepared by:
Affordable Housing
Advisory Committee
Economic Development
& Housing Department
DRAFT – 11/14/2017

**Affordable Housing Advisory Committee
Report to City Council
SHIP Affordable Housing Incentive Strategies**

November 14, 2017

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SUMBITTED TO:

Florida Housing Finance Corporation

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I. BACKGROUND

1.1 The City of Clearwater

The City of Clearwater is approximately 26 square miles in size and is located in Pinellas County on the west coast of Florida along the Gulf of Mexico and Tampa Bay. Clearwater is the county seat of Pinellas County and shares boundaries with the municipalities of Largo, Dunedin, Safety Harbor, Belleair Beach and the Town of Belleair. Along with the cities of St. Petersburg and Tampa, Clearwater is one of the most urbanized areas within the Tampa Bay Region.

According to the most recent decennial U.S. Census, the City of Clearwater had a population of 107,685 in 2010. Estimates from the University of Florida Bureau of Economic and Business Research (BEBR) for 2017 indicate that the City's current population is approximately 113,723. Based on a share (12%) of Pinellas County's projected population, the City may have a population of 121,537 by 2040.

1.2 The Affordable Housing Advisory Committee

As a recipient of State Housing Initiatives Partnership (SHIP) funds the City established an Affordable Housing Advisory Committee in October 2017 as required by Florida Statute Section 420.9076. Statute 420.9076, effective on July 1, 2008, requires all municipalities receiving SHIP funds to:

- a) Establish an Affordable Housing Advisory Committee (AHAC);
- b) Prepare Local Housing Incentive Strategies (LHIS) to facilitate the provision of affordable/workforce housing; and
- c) Amend the Local Housing Assistance Plan (LHAP) to include the recommendations of the LHIS.

The AHAC is responsible for reviewing ordinances, land development regulations, Comprehensive Plan policies, and other aspects of the City's policies and procedures that affect the cost of housing. In addition, the AHAC is responsible for making recommendations to encourage affordable housing.

The AHAC is required to submit a LHIS report every three years. The report includes recommendations by the committee as well as comments on the implementation of incentives for at least the following eleven (11) distinct areas:

- The processing of development orders or permits, as defined in Section 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
- The modification of impact fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The allowance of flexibility in densities for affordable housing.
- The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.
- The allowance of affordable accessory residential units in residential zoning districts.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

- The modification of street requirements for affordable housing.
- 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.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near transportation hubs and major employment centers and mixed-use developments.

1.2.1 Committee Composition

The City of Clearwater's first eleven-member AHAC was established on June 19, 2008, representing those actively engaged in the provision of affordable housing. The composition of the first AHAC is outlined in Resolution #08-15 (see **Appendix A**). This first AHAC prepared the City's original LHS, which was approved in December 2008.

Although the LHS must be reviewed by the AHAC triennially according to Florida Statute, the City was not required to review the LHS in 2011 because it did not meet the SHIP funding threshold at that time. In 2014, however, the SHIP funding threshold for LHS review was met. On August 18, 2014, the City of Clearwater formed a second eleven-member AHAC, which reviewed and updated the LHS in December 2014. The composition of the second AHAC is outlined in Resolution #14-26 (see **Appendix A**).

The City of Clearwater formed a third eleven-member AHAC on October 5, 2017, to review and update the LHS by December 2017. Although the Florida Statute no longer requires a resolution of City Council to appoint the AHAC, the third AHAC was appointed by City Council action as Resolution #17-34 (see **Appendix A**).

Section 420.907 of the Florida Statutes lists the categories from which committee members must be selected. There must be at least eight (8) but not more than 11 committee members with representation from at least six (6) of the following categories:

- Citizen actively engaged in the residential home building industry in connection with affordable housing.
- Citizen actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- Citizen representative of those areas of labor actively engaged in home building in connection with affordable housing.
- Citizen actively engaged as an advocated for low-income persons in connection with affordable housing.
- Citizen actively engaged as a for-profit provider of affordable housing.
- Citizen actively engaged as a not-for-profit provider of affordable housing.
- Citizen actively engaged as a real estate professional in connection with affordable housing.
- Citizen actively serving on the local planning agency pursuant to Section 163.3174.
- Citizen residing within the jurisdiction of the local governing body marking the appointments.

- Citizen who represents employers within the jurisdictions.
- Citizen who represents essential services personnel, as defined in the Local Housing Assistance Plan (LHAP).

The appointed 2017 AHAC members are included in **Table 1**, along with their category affiliation.

Table 1: Committee Composition

Name	Category Represented	Date Appointed
1. Michael Potts	Residential Home Building Industry	October 5, 2017
2. Linda Kemp	Banking & Mortgage Industry	October 5, 2017
3. Gaby Camacho	Labor Engaged in Affordable Housing	October 5, 2017
4. Lisa Hughes	Advocate for Low-Income Persons	October 5, 2017
5. Peter Leach	For-Profit Provider	October 5, 2017
6. Kevin Chinault	Non-Profit Provider	October 5, 2017
7. Peggy Cutkomp	Real Estate Professional	October 5, 2017
8. Michael Boutzoukas	Local Planning Agency	October 5, 2017
9. Carmen Santiago	Citizen	October 5, 2017
10. Haley Crum Blanton	Citizen Who Represents Employers	October 5, 2017
11. Jacqueline Rivera	Essential Services	October 5, 2017

1.3 Process to Develop the Local Housing Incentive Strategies

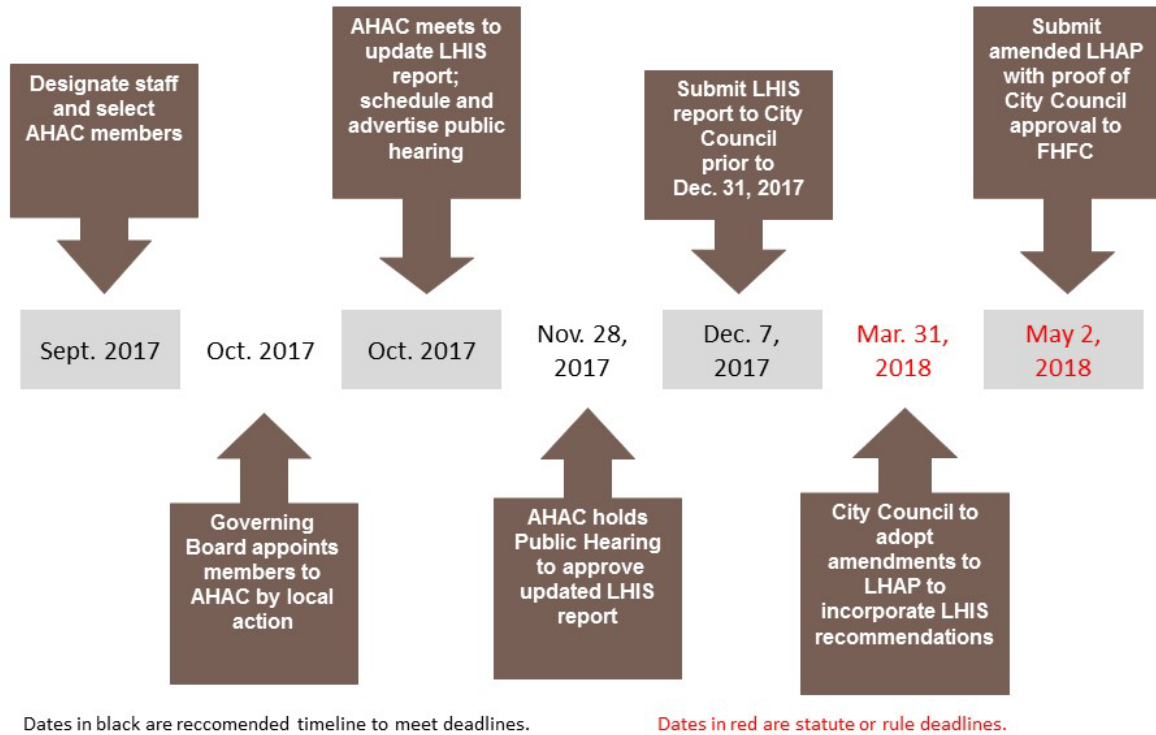
The City's Economic Development & Housing Department retained a consultant, Wade Trim, Inc., to facilitate the process to update the Local Housing Incentive Strategy (LHIS) to fulfill the requirements of Florida Statute 420.9076.

To update the LHIS, staff and AHAC members actively participated in the following activities:

- Review of requirements of Florida Statute 420.9076
- Discussion regarding main issues/barriers affecting the production of affordable housing (see **Appendix B**)
- Discussion with for-profit and non-profit developers to identify main barriers to the provision of affordable housing (see **Appendix B**)
- Evaluation with staff and AHAC of the current regulations (comprehensive plan, code, and ordinances) that provide developer incentives for the provision of affordable housing
- Update the LHIS report

Chart 1 outlines the schedule established by the Florida Statute to prepare the LHS:

Chart 1: Schedule to Meet Requirements



Source: Originally based on Florida Housing Coalition, Webinar, SHIP Incentive Strategies and the AHAC, 2017, updated to reflect City of Clearwater events and dates.

II. LOCAL HOUSING INCENTIVE STRATEGIES

The City of Clearwater's third eleven-member AHAC was formed in October 2017 to review and update the values, principles, vision, and recommendations for the Local Housing Incentive Strategies (LHIS). The resulting values, principles and vision are found in **Appendix C** and the resulting recommendations are found in **Section 2.1 and 2.2** below.

2.1 Affordable Housing Incentives

The following provides synopses of the City's current affordable housing practices, including policies,¹ procedures, ordinances, and regulations. The following also outlines the AHAC's evaluation of the recommendations to incentivize affordable housing that were previously approved in 2014. As part of the evaluation, the AHAC continued, modified, or removed some recommendations and added new recommendations as relevant. Recommendations for incentives are organized by the strategic incentives cited in the Florida statute respective to the SHIP program funding. Florida Statute Section 420.9076 cites 11 areas of affordable housing incentives for examination by the AHAC. The AHAC evaluated the City's implementation of various incentives in these 11 areas and recommended other areas not cited in the statute.

This evaluation of recommendations occurred during meetings with the AHAC and City staff from September through December 2017. The following provides the schedule of these meetings:

09/15/2017	Meeting with staff of the Economic Development & Housing Department, Planning & Development Department and Wade Trim, Inc.
10/10/2017	Meeting with the AHAC, staff of the Economic Development & Housing Department and Wade Trim, Inc.
10/26/2017	Meeting with the AHAC, staff of the Economic Development & Housing Department and Wade Trim, Inc.
11/28/2017	Public Hearing with the AHAC, Neighborhood Housing Advisory Board, staff of the Economic Development & Housing Department, and interested members of the public
12/07/2017	City Council meeting to accept the updated LHIS report

Summaries of the AHAC meetings held on October 10, 2017, and on November 3, 2017, can be found in **Appendix D**. The LHIS report is a result of the meetings held with the AHAC and the input of City staff to determine the feasibility of the AHAC recommendations. On November 28, 2017, the AHAC will review the LHIS report and finalize its recommendations regarding affordable housing incentives. The final recommendations are captured in **Appendix E**. If approved by City Council on December 7, 2017, the recommendations will be used to amend the Local Housing Assistance Plan (LHAP) and the City's Comprehensive Plan.

¹ All references made to the City's "Comprehensive Plan" are drawn from the official document as adopted by City Council inclusive of any amendments as of October 1, 2017.

2.1.1 Expedited Review Process

Strategic Incentive No. 1 (Florida Statute)

The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Meeting Synopsis:

Overall, committee members were satisfied with the City’s permitting process. On October 10, 2017, the AHAC identified no specific issues with permitting, but inquired about whether there was an expedited permitting process for affordable housing. City staff and the City’s Consultant explained the City’s existing expedited permitting form titled, “Request for Expedited Permit Processing for Affordable Housing Activity”. Few AHAC members were aware of the form and therefore suggested that the City better advertise this form to potential affordable housing developers.

Staff comments on existing Recommendation 1.2 of the 2014 LHIS report were presented to the committee on November 3, 2017. These comments are to better align the recommendation with the City’s current practices, including use of the City’s new online ePermit system. These comments also eliminate redundant sub-bullets. The committee discussed the modified language as proposed and suggested adding the word “definitive” prior to the phrase “project requirement checklist” in the fifth sub-bullet. With this change, the committee supported the inclusion of the modified language for Recommendation 1.2 in the 2017 LHIS report.

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. 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).

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 EOB. The Planning & Development Department utilizes technology to enhance administrative efficiencies. All permitting is facilitated by a one-stop “ePermit” 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 the ePermit system and review time has been generally reduced to 14 days.

Currently, and depending on the type of project, the Economic Development & Housing Department Assistant Director or Housing Manager and the Development Services Center Manager act as liaisons between the developer and the City.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with no change:

- 1.1 *Continue to use the "Request for Expedited Permit Processing for Affordable Housing Activity" form to fast-track affordable housing projects.*
- 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*
 - *Utilizing new technology to enhance administrative efficiencies*
- 1.4 *Publish a brochure or other informational handout for developers that explains the City's development approval and permitting process, 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 and Affordable Housing Density Bonus*

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with minor changes as shown in strikethrough/underline:

- 1.2 *The Housing Manager and Development Service Center Manager should continue to be the primary and secondary points of contact when submitting affordable housing projects. Through close coordination, these two staff positions should:*
 - *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 ~~each type of~~ affordable housing projects for each level of review and stage of permitting (i.e., site and building review).*

- 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.
- ~~Determine a definitive time period for completion of reviews.~~
- Track the review process through ~~specific forms and communications~~ the City's online ePermit system.
- Report to the developer the status of the application.

Implementation:

Recommendations 1.1, 1.2, and 1.3 are already implemented by City staff and will be continued. City staff of the Planning & Development Department will develop the brochure or handout referenced in Recommendation 1.4.

2.1.2 Modification of Fees

Strategic Incentive No. 2 (Florida Statute)

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Meeting Synopsis:

Staff comments on existing Recommendation 2.1 of the 2014 LHS report were presented to the committee on November 3, 2017. These comments are to update existing Recommendation 2.1 to better reflect the current Pinellas County multi-modal impact fee process, which provides an opportunity for reduced rates if supporting data or studies demonstrate reduced trips for the project. The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHS report.

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. City of Clearwater impact fees are assessed per unit and, depending on market conditions, could potentially deter the development of affordable housing.

The City of Clearwater does not have any ordinances or specific regulations in place to reduce, refund or redefine impacts fees and other development review and permitting fees for affordable housing projects. Although the original 2008 LHS report recommended a study to examine the feasibility of reducing, refunding or redefining fees for affordable housing projects, that study was not funded in subsequent years and the recommendation was not continued by the 2014 AHAC.

In Florida, if impact fees are waived for affordable housing projects, the impact fee can only be deferred, or a local government may pay the impact fee through its general fund or other sources consistent with the Florida Impact Fee Act, F.S. 163.31801. For example, in Lee County, waived impact fees are paid by an interest-bearing impact fee collection account.

In 2014, Pinellas County was in the process of restructuring 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 2014 AHAC recommended coordination with Pinellas County in the implementation of a multi-modal impact fee. Pinellas County currently collects multi-modal impact fees at \$2,066 for single-family and \$1,420 for multi-family units. These multi-modal impact fees are reduced for development within designated downtown areas (e.g. Downtown Clearwater) to \$1,529 for single-family and \$972 for multi-family. Alternatively, applicants can submit independent analysis to support further reduction of impact fees based on trip generation or economic studies.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHS report with minor changes as shown in strikethrough/underline:

- 2.1 *Coordinate with Pinellas County, as feasible, ~~to determine how the new multi-modal impact fee may~~ regarding data-based rate flexibility within the multi-modal impact fee to support the provision of affordable housing.*

Implementation:

Recommendation 2.1 will require ongoing coordination with Pinellas County and will be implemented by City staff of the Planning & Development Department.

2.1.3 Flexible Densities

Strategic Incentive No. 3 (Florida Statute)

The allowance of flexibility in densities for affordable housing.

Meeting Synopsis:

No specific issues with the City's current practices regarding flexible densities were identified during meetings with the AHAC and City staff. The current practices remain acceptable.

Existing Strategy:

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

Comprehensive Plan policies in support of flexible densities are located in the Future Land Use Element (FLUE) and Housing Element as follows:

Policy A.2.2.12 – The City will provide density bonuses for affordable housing developments that demonstrate that a minimum of 15% of the total units are reserved as affordable housing units. Such bonuses shall not exceed 50% of the density permitted by the Future Land Use Map and shall not include properties located in the Coastal Storm Area. The density bonus shall be established by ordinance in the Community Development Code. (FLUE)

Policy C.1.9.1 – The City will provide density bonuses for affordable housing developments that demonstrate that a minimum of 15% of the total units are reserved as affordable housing units. Such bonuses shall not exceed 50% of the density permitted by the Future Land Use Map and shall not include properties located in the Coastal Storm Area. The density bonus shall be established by ordinance in the Community Development Code. (Housing Element)

Consistent with the Comprehensive Plan and 2014 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 meeting 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 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 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” 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 public amenities.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHS report with no change:

- 3.1 *Continue to provide allowance of density flexibility for affordable housing developments.*
- 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.*
- 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.*

Implementation:

Recommendations 3.1, 3.2, and 3.3 are already implemented by the Comprehensive Plan or Community Development Code and will be continued.

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.

Meeting Synopsis:

The City’s infrastructure capacity was not identified as an affordable housing barrier during meetings with the AHAC and City staff.

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 built-out and has excess capacity for its public facilities. Consistent with the City’s Comprehensive Plan, the Planning &

Development Department closely monitors all concurrency requirements so that adequate infrastructure is in place prior to development:

Policy I.1.3.2 – The City shall 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. The applicable water supplier shall be consulted prior to the issuance of a building permit to ensure potable water will be available prior to the issuance of a certificate of occupancy. (Capital Improvements Element)

Since 2014, no changes in City policy or practice regarding the reservation of infrastructure capacity have occurred (neither for affordable housing nor other types of development).

AHAC Recommendations:

Upon review of current City practices, the AHAC makes no change to the following as previously approved:

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.

Implementation:

Not applicable (no recommendation)

2.1.5 Accessory Dwelling Units

Strategic Incentive No. 5 (Florida Statute)

The allowance of affordable accessory residential units in residential zoning districts.

Meeting Synopsis:

Staff comments on existing Recommendation 5.2 of the 2014 LHIS report were presented to the committee. The City's current Comprehensive Plan policies serve as barriers to affordable housing because the allowance for accessory dwelling units is dependent on adequate lot area, which effectively limits accessory dwelling units to lots that already support two units. These comments are to consider focusing the policies on specific criteria rather than lot area. The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHIS report.

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.

Regarding the allowance of accessory residential units in residential zoning districts, the Housing Element of the City's Comprehensive Plan states:

Policy C.1.1.2 – Residential Infill Projects, as defined in the Community Development Code, shall be utilized in order to accommodate innovative project designs, which provide for a mix of dwelling types at varying costs. Opportunities and conditions for the provision of accessory dwelling units (ADUs) may be considered for inclusion within infill development and redevelopment projects, provided that strict compliance standards be established within the Community Development Code. (Housing Element)

Policy C.1.1.8 – The City may permit one accessory dwelling unit per lot wherever such units can be accommodated by adequate lot area, and provided that they meet strict compliance standards such as building restrictions, visual buffering, parking and other requirements to be developed for inclusion in the Community Development Code. (Housing Element)

Although adopted by policy, these actions have not been implemented in the Community Development Code, and thus there are no standards for accessory dwelling units in residential zoning districts.

Aside from the 2014 AHAC Recommendation 5.2, there has been little momentum to allow accessory dwelling units in residential zoning districts, in part due to citizen concerns about neighborhood compatibility.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2014 LHIS report with no change:

- 5.1 *Continue to allow for accessory dwelling units in nonresidential zoning districts as described within the City's Community Development Code.*

Upon review of current City practices, the AHAC continues the following recommendation from the 2014 LHIS report with minor changes as shown in strikethrough/underline:

- 5.2 ~~*Establish strict compliance standards in the Community Development Code to allow for accessory dwelling units in residential zoning districts consistent with Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8. Such standards could include:*~~ *Revisit with City Council Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8 to consider allowing one accessory dwelling unit on a residential lot of any size provided that certain criteria are met. Such criteria may include:*

- ~~Minimum lot size, m~~Maximum unit size, parking standards, setback and height requirements to ensure neighborhood compatibility.
- 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.

Implementation:

Recommendation 5.1 is already implemented by the Community Development Code and will be continued. Recommendation 5.2 will be implemented by meetings of City staff and City Council, which may result in Comprehensive Plan amendments.

2.1.6 Parking Reductions

Strategic Incentive No. 6 (Florida Statute)

The reduction of parking and setback requirements for affordable housing.

Meeting Synopsis:

No specific issues with the City's current practices regarding parking and setbacks were identified during meetings with the AHAC and City staff. The current practices remain acceptable.

Existing Strategy:

The Housing Element of the City's Comprehensive Plan supports the reduction of parking and setback requirements for affordable housing through the following policies:

Policy C.1.9.2 – Allow flexibility with regard to setbacks and off-street parking to accommodate density bonuses associated with affordable housing developments provided the project design does not detract from the established or emerging character of the immediate vicinity. (Housing Element)

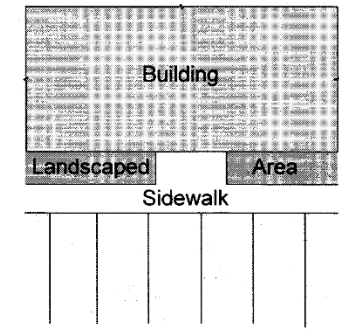
Policy C.1.9.3 – Allow flexibility with regard to off-street parking for projects containing affordable housing units located within 1000 feet of a transit stop. (Housing Element)

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 incentive – Off-street parking may be reduced to one and one-half (1.5) parking spaces, or less per unit, provided the site with affordable housing units is located within 1,000 feet of a transit stop as measured from the nearest point of exit from the parcel based upon the shortest route of ordinary pedestrian travel and subject to the following:

- 1. The parking requirement may be reduced to between one and one-half (1.5) and one (1) space per unit if the affordable housing units are designated for senior citizens or disabled persons.*
- 2. In the case of attached dwellings, if parking is proposed next to the building, a buffer that includes a four-foot sidewalk and a five-foot landscaped area shall be provided between the building and parking as illustrated below.*



AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with no change:

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

Implementation:

Recommendations 6.1 and 6.2 are already implemented by the Comprehensive Plan or Community Development Code and will be continued.

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.

Meeting Synopsis:

No specific issues with the City's current practices regarding site plan flexibility were identified during meetings with the AHAC and City staff. The current practices remain acceptable.

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...*

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2014 LHIS report with no change:

- 7.1 Continue to allow flexible lot configurations for affordable housing developments while remaining sensitive to the character and context of existing neighborhoods.*

Implementation:

Recommendation 7.1 is already implemented by the Community Development Code and will be continued.

2.1.8 Modification of Street Requirements

Strategic Incentive No. 8 (Florida Statute)

The modification of street requirements for affordable housing.

Meeting Synopsis:

The City's street requirements were not identified as an affordable housing barrier during meetings with the AHAC and City staff.

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 37 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.

AHAC Recommendation:

Upon review of current City practices, the AHAC makes no change to the following as previously approved:

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.

Implementation:

Not applicable (no recommendation)

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.

Meeting Synopsis:

No specific issues with the City's current pre-adoption policy consideration process were identified during meetings with the AHAC and City staff. The current process is working.

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 (CDBG) and HOME Investment Partnership (HOME) programs.

Moreover, the Economic Development & Housing Department typically receives new City plan provisions and ordinances for comment and participates in the City's review process prior to adoption. This review process is maintained as a regular agenda item during Senior Executive Team bi-monthly meetings.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with no change:

- 9.1 *As part of its annual reporting, the Economic Development and Housing Department should continue to review all regulations and ordinances that may affect the cost of housing.*
- 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.) can be evaluated for its effect on housing affordability.*

Implementation:

Recommendations 9.1 and 9.2 are already implemented through either State and Federal reporting requirements or regular City staff meetings, which will be continued.

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.

Meeting Synopsis:

Because the City is mostly built-out, affordable housing development opportunities are limited due to the lack of available land. On October 10, 2017, the AHAC discussed the limited supply of infill properties for the construction of affordable housing – particularly single-family housing. Many aging or neglected properties could be converted to affordable housing through incentives. The committee discussed the need to identify blighted or code enforcement properties for potential rehabilitation, acquisition, or demolition to increase this supply. During the AHAC meeting held on November 3, 2017, the Consultant presented a new recommendation to address this barrier. The committee raised no concerns with the new recommendation as proposed and supported its inclusion in the 2017 LHS report.

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: <http://www.myclearwater.com/government/city-departments/affordable-housing/documents>.

The Affordable Housing Inventory List is maintained by Comprehensive Plan policy:

*Policy C.1.2.6 - The City shall identify vacant and underutilized city-owned property that may be deemed surplus property and make it available for the development of affordable housing.
(Housing Element)*

The Affordable Housing Inventory List is State-mandated by Section 166.0451, F.S. and is triennially updated, which occurred in 2009 by City Resolution #09-41 (November 5, 2009), in 2013 by City Resolution #13-10 (June 6, 2013), and in 2016 by City Resolution #16-14 (June 16, 2016). As of 2016, there were seven (7) parcels suitable for the development of affordable housing: (1) 918 Palmetto

St.; (2) 1454 S. Martin Luther King, Jr. Ave.; (3) 1011 La Salle St.; (4) 1317 N. Martin Luther King, Jr. Ave.; (5) 1002 La Salle St.; (6) 1408 Monroe Ave.; and (7) 1112 Palm Bluff St.

Additionally, the City's Economic Development & Housing Department has a procedure in place to make publicly-owned land available to prospective developers and non-profit agencies to construct affordable housing.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHS report with no change:

- 10.1 *The Economic Development and Housing Department should continue to maintain the inventory of publicly-owned land suitable for the development of affordable housing.*
- 10.2 *Continue to publish the public land inventory owned by the City for affordable housing on the City's webpage for prospective developers and non-profit agencies for developing affordable housing.*
- 10.3 *Continue to make publicly-owned land available to prospective developers and non-profit agencies for developing affordable housing.*

Upon review of current City practices, the AHAC makes the following new recommendation as underlined:

- 10.4 *The Economic Development and Housing Department should coordinate with the Planning and Development Department to identify properties having repeat code violations that may be suitable for rehabilitation, acquisition or demolition for affordable housing.*

Implementation:

Recommendations 10.1, 10.2, and 10.3 are already implemented by City staff of the Economic Development & Housing Department and will be continued. Recommendation 10.4 will be implemented by City staff through ongoing coordination between the referenced departments.

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.

Meeting Synopsis:

Staff comments on existing Recommendation 11.1 of the 2014 LHS report were presented to the committee on November 3, 2017. These comments are to update an obsolete Comprehensive Plan policy number reference (A.2.2.2) with the current policy number reference (A.2.2.7) resulting from a recent Comprehensive Plan amendment. No change was made to the policy language since 2014. The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHS report.

Existing Strategy:

Generally, the City promotes areas suitable for affordable housing through the Future Land Use Element (FLUE) of the Comprehensive Plan. The FLUE contains a number of policies related to activity centers and transit hubs as part of the City's overall design structure. Such policies include:

Policy A.2.2.7 – Residential land uses shall be sited on well-drained soils, in proximity to parks, schools, mass transit and other neighborhood-serving land uses. (FLUE)

Policy A.5.4.4 – Missouri Avenue from Drew Street to Belleair Road. The creation of affordable housing and mixed-use development should be supported, and lot consolidation and streetscape improvements should be encouraged. [Activity Center] (FLUE)

Policy A.5.4.7 – South Fort Harrison Avenue from A Street to E Street. Amendments to the Future Land Use Plan and Zoning Atlas may be considered to promote affordable housing, mixed-use development, and to support the emerging character of the area and Morton Plant Hospital. [Activity Center] (FLUE)

Policy A.6.8.7 – Create mixed-use, higher density, livable communities through design, layout and use of walkability techniques within existing and proposed transit corridors, including planned PSTA, Pinellas County MPO and TBARTA lines and potential station locations. (FLUE)

Additionally, the FLUE includes the Objective A.6.10 policy series, which establishes transit-oriented land use designations and design standards:

Policy A.6.10.8.b(4) – Provide a mixture of housing types affordable to households with a range of incomes within [transit] station areas. (FLUE)

The Housing Element of the Comprehensive Plan also supports the location of assisted housing near major activity centers:

Policy C.1.4.2 – Assisted housing should be located in close proximity to employment centers, mass transit services, parks, and commercial centers. (Housing Element)

Additionally, both the City’s Comprehensive Plan and Community Development Code allow flexibility in parking for affordable housing projects if located near a transit stop (see Housing Element Policy C.1.9.3 as well as Community Development Code Article 3, Division 9, Section 3-920.B. for the City’s “affordable housing parking incentive”).

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with minor changes as shown in strikethrough/underline:

11.1 The City should maintain and enforce policies ~~A.2.2.2~~ A.2.2.7; A.6.8.7; and C.1.4.2 of the City’s Comprehensive Plan.

Implementation:

Recommendation 11.1 is already implemented by the Comprehensive Plan and will be continued.

2.2 Additional Incentives

The following provides synopses of the City’s current practices regarding affordable housing and outlines the AHAC’s evaluation of recommendations related to incentives for the provision of affordable housing not cited in Florida Statute Section 420.9076. These recommendations were previously approved in 2014 but were evaluated and, if necessary, revised to address current affordable housing barriers.

2.2.1 Adaptive Reuse

Meeting Synopsis:

Staff comments on existing Recommendation 12.1 of the 2014 LHIS report were presented to the committee on November 3, 2017. These comments are to add clarification and specificity to the recommendation, since conversion to mixed-uses is allowed by the City, but only where permitted by zoning district. The committee raised no concerns with the additional language as proposed and supported its inclusion in the 2017 LHIS report.

Existing Strategy:

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with additional language as underlined:

- 12.1 *Continue to allow “adaptive reuse” involving the conversion of surplus and/or outmoded buildings including old school buildings, hospitals, train stations, warehouses, factories, etc. to mixed uses where permitted by zoning district.*

Implementation:

Recommendation 12.1 is already implemented by the Community Development Code and will be continued.

2.2.2 Land Development Code

Meeting Synopsis:

Staff comments on existing Recommendation 13.1 of the 2014 LHIS report were presented to the committee on November 3, 2017. These comments are to add clarification and specificity to the recommendation. Regarding CPTED, City staff conveyed that it is onerous for the City to maintain CPTED certification and staffing. Regarding handicap accessibility standards, City staff conveyed that Federal and State requirements (e.g. ADA, Florida Building Code, etc.) provide more specific criteria to be met. The committee discussed the modified language as proposed and suggested retaining the CPTED sub-bullet and adding the phrase “when practical and financially feasible,” indicating that CPTED should be encouraged but not required. With this change, the committee supported the inclusion of the modified language for Recommendation 13.1 in the 2017 LHIS report.

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 2014 AHAC Recommendation 13.1 are not addressed by Section 3-920.A.3.c.i-iii.

Additionally, 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. Many older properties could support affordable housing with relatively minor improvements. While affordable housing developers are often willing to rehab residential properties, many cannot do so without crossing the 50% valuation threshold for improvements and having to bring the entire property into conformance. For example, 50% of a \$1 million property affords more improvement opportunity than 50% of a \$50,000 property. As a result of the 2014 AHAC Recommendation 13.2 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.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with minor changes as shown in strikethrough/underline:

13.1 Continue to encourage 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 from a variety of sources
- Use landscape standards and buffers when required ~~needed~~ to screen ~~avoid~~ nuisances and to separate public and private areas
- Centrally-located common facilities
- Use Crime Prevention Thru Environmental Design (CPTED) when practical and financially feasible
- Comply with Federal and State requirements for accessibility improvements ~~Use handicap accessibility standards (i.e., universal design)~~

Because the City has already modified Article 6 of the Community Development Code to allow certain exceptions to the 50 percent limitation on nonconforming structures, the AHAC removes the following recommendation as shown in strikethrough from the 2014 LHS report:

~~13.2 — Modify the City's Community Development Code (CDC) so that nonconforming structures that support affordable housing may be eligible to receive an exception from the 50 percent limitations set forth in CDC Article 6, if approved by the Community Development Coordinator through Level 1 approval (DRC) and the following conditions are satisfied:~~

- ~~• The exception will only apply to a bone fide affordable housing project as verified by the City's Economic Development & Housing Department;~~
- ~~• The exception will not apply to a structure in any area of special flood hazard which is not elevated or floodproofed to National Flood Insurance Program standards, as set forth in 44 CFR 59 and 60;~~
- ~~• The exception will not be contrary to the public interest;~~
- ~~• The exception will not be contrary to the Florida Building Code or related requirements to protect public safety;~~
- ~~• The exception would have the effect of reducing the number of nonconforming features of the structure or site or of reducing the degree of nonconformity of one or more nonconforming feature(s) of the structure or site; and~~
- ~~• The repair, alteration, or enlargement of the nonconforming structure would provide for affordable housing consistent with the required covenants to maintain affordability described in Sec. 3-920.A.4. of the City of Clearwater Community Development Code.~~

Implementation:

Recommendation 13.1 is partially implemented by the Community Development Code and City staff will continue to consider other criteria for potential amendments to Sec. 3-920.A.3.c.i-iii. of the Community Development Code in support of affordable housing. Recommendation 13.2 has been implemented by the Community Development Code in full and is therefore removed.

2.2.3 Communication and Marketing of Affordable Housing

Meeting Synopsis:

On October 10, 2017, the AHAC identified public perception as a barrier to affordable housing and the need for better public education about the benefits of, and opportunities for, affordable housing in the community. Additionally, although many affordable housing incentives are available in the City of Clearwater, few residents and developers are aware of these incentives. The AHAC discussed the need for improved marketing and communications regarding affordable housing, its benefits, and the incentives already provided by the City of Clearwater or through its housing partners. Moreover, the AHAC discussed the distribution of materials and noted that not everyone has access to a computer to view the City's Affordable Housing webpage. Hard copy materials and other formats should be available at a variety of locations throughout the City.

Existing Strategy:

The Economic Development & Housing Department continues to develop materials to better market its services to prospective developers of affordable housing. While many of the materials recommended by the 2014 AHAC exist, there is no "Affordable Housing Central" webpage that consolidates everything that is produced. Some materials, however, are available on the new "Affordable Housing" webpage: <http://www.myclearwater.com/government/city-departments/affordable-housing>

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHIS report with no change:

- 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:*
- *Prepare marketing materials for the general public in order to promote the different housing programs that the City offers.*
 - *Prepare 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 Central," specifically dedicated to the promotion of affordable housing.*

Implementation:

Recommendation 14.1 is partially implemented by City staff; however, not all materials are available. City staff of the Economic Development & Housing Department and Planning & Development Department will coordinate to improve communication and marketing of affordable housing incentives.

2.2.4 Financing

Meeting Synopsis:

No specific issues regarding the financing of affordable housing projects were identified during meetings with the AHAC and City staff.

Existing Strategy:

The Economic Development & Housing Department continues to leverage funds with consortiums such as Habitat for Humanity and the Community Service Foundation to finance the development of affordable housing. The Department regularly seeks new public-private partnership to help offset public investment and reduce private developer costs.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2014 LHS report with no change:

- 15.1 Diversify financial strategies to contribute to the new construction and maintenance of affordable housing.*

Implementation:

Recommendation 15.1 is already implemented by City staff of the Economic Development & Housing Department and will be continued.

2.2.5 Partnerships

Meeting Synopsis:

The supply of housing affordable to low-income persons is extremely limited, as many low-income residents are not able to qualify for a mortgage and must seek rental housing. On October 10, 2017, the AHAC discussed the need for coordination with independent landlords to facilitate the provision

of housing for low-income persons. It was noted by the AHAC that corporate-operated apartment complexes and similar large-scale housing providers often have more stringent application processes and prohibitive fees that are barriers to low-income persons qualifying for a rental agreement. Independent landlords tend to be more flexible regarding rental application requirements and fees. Rental housing applicants may also be transportation-disadvantaged and the process to obtain rental housing may be time-consuming if multiple transit trips are required. Strategies to facilitate the housing supply offered by independent landlords, referrals to rental housing providers with reasonable application processes and fees, and transportation assistance are needed.

The inability of homebuyers to qualify for large-enough mortgages is a barrier in the City of Clearwater. On October 10, 2017, the AHAC discussed how layered financing and other strategies to match prospective homebuyers with affordable housing is becoming more common practice due to the high cost of housing. This barrier is currently addressed by subsidies such as down-payment assistance; however, as housing costs continue to rise, qualifying for a mortgage becomes less achievable. Consequently, options within the affordable housing market (large units vs. small units, amenities, etc.) become more limited and more competitive.

During the AHAC meeting held on October 10, 2017, the committee identified ongoing maintenance risks for homeowners as a barrier to affordable housing and discussed homebuyer education and home warranties as two strategies to reduce unexpected maintenance costs. The committee also identified third party barriers to affordable housing, such as homeowner's insurance and construction costs, and discussed the need to educate, incentivize, and partner with the private sector.

During the AHAC meeting held on November 3, 2017, the Consultant presented additional language under existing Recommendation 16.1 of the 2014 LHS report to address these barriers. The committee raised no concerns with the additional language as proposed and supported its inclusion in the 2017 LHS report.

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 <http://www.myclearwater.com/government/city-departments/affordable-housing/where-to-get-help>.

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 monitors statewide initiatives through the City's lobbyist.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2014 LHS report with additional language as underlined:

16.1 *Develop public and private partnerships for the provision of affordable housing:*

- *Prepare, advertise, and maintain an inventory of affordable housing providers and any other related organization.*
- *Provide mentoring and technical training to current and new affordable housing providers.*
- *Encourage and support joint development opportunities between the private sector and non-profits to develop affordable housing.*
- *Engage lenders in an 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.*
- *Monitor the development of statewide legislative initiatives to gauge the local impact of their provisions.*
- *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.*
- *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 maintenance and insurance costs for homeowners.*

Implementation:

Recommendation 16.1 is already implemented by City staff of the Economic Development & Housing Department through ongoing public and private partnerships, which will be continued. Efforts to reduce the maintenance risk of homeownership and to address third-party barriers to affordable housing will require further coordination with these partners.

APPENDIX A: City of Clearwater Resolutions

A.1 Resolution #08-15

A.2 Resolution #14-26

A.3 Resolution #17-34

RESOLUTION NO. 08-15

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA REGARDING THE AFFORDABLE HOUSING ADVISORY COMMITTEE REQUIRED FOR PURPOSES OF THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ("SHIP") PROGRAM; PROVIDING THAT THE CITY'S NEIGHBORHOOD AND AFFORDABLE HOUSING BOARD [NAHAB] SHALL SERVE AS SAID COMMITTEE; APPOINTING EXISTING NAHAB MEMBERS TO THE COMMITTEE; APPOINTING NEW MEMBERS TO THE NEIGHBORHOOD AND AFFORDABLE HOUSING BOARD AND THE COMMITTEE; PROVIDING FOR NEW MEMBER TERMS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the State Housing Initiatives Partnership Act ("Act") also known as the William E. Sadowski Affordable Housing Act, which allocates a portion of new and existing documentary stamp taxes on deeds to local governments for development of affordable housing through the SHIP Program; and

WHEREAS, the Act requires that in order to receive SHIP funds, the local government appoint an Affordable Housing Advisory Committee to recommend monetary and non-monetary incentives for the Affordable Housing Incentive Plan and that its members be appointed by resolution, and it is desirable that the City Neighborhood and Affordable Housing Advisory Board [NAHAB] serve as the Affordable Housing Advisory Committee; now therefore

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CLEARWATER, FLORIDA:

Section 1. That the following existing members of the Neighborhood and Affordable Housing Board are hereby appointed as members of the Affordable Housing Advisory Committee for the State Housing Initiatives Partnership Program:

- Donald Brackett (retired builder) representing the residential home building industry
- Lisa Hughes (Coordinated Child Care) as an advocate for low-income persons in connection with affordable housing
- Kip Corriveau (Salvation Army) representing not-for-profit provider of affordable housing
- Peggy Cutkomp (Prudential Tropical Realty) representing those who are actively engaged as a real estate professional in connection with affordable housing

- Laurel Braswell (Homemaker) as citizen who resides within the City of Clearwater
- Josephine Carbone (retired Realtor) as citizen who resides within the City of Clearwater

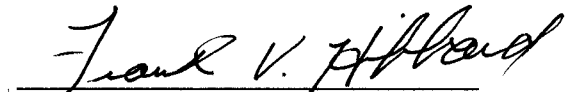
Section 2. That the following persons are hereby appointed to the Neighborhood and Affordable Housing Board and as members of the Affordable Housing Advisory Committee for the State Housing Initiatives Partnership Program:

- Samuel Davis (Wells Fargo Mortgage) representing the banking or mortgage industry in connection with affordable housing
- Nick Pavonetti (PDC Affordable Housing) representing those areas of labor engaged in home building in connection with affordable housing
- Peter Leach (Southport Financial Services) representing the for-profit provider of affordable housing
- Jordan Behar (Behar Design and Associates, Inc.), who serves on the local planning agency
- Kevin Gartland (Clearwater Regional Chamber of Commerce) representing employers within the City of Clearwater
- Tony Longhorn (Pinellas County School Board) representing essential services personnel

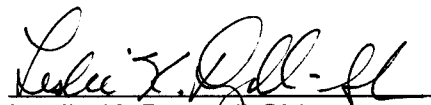
The term of office of said six members will be four years per Code of Ordinances Section 2.226(3).

Section 3. This resolution shall take effect immediately upon adoption, and is subject to the adoption of Ordinance No. 7981-08.


PASSED AND ADOPTED this 19th day of June, 2008.

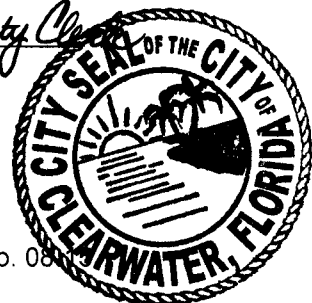

 Frank V. Hibbard
 Mayor

Approved as to form:


 Leslie K. Dougal-Sides
 City Attorney

Attest:


 Cynthia E. Goudeau
 City Clerk



RESOLUTION NO. 14-26

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA APPOINTING THE AFFORDABLE HOUSING ADVISORY COMMITTEE ("COMMITTEE") IN ACCORDANCE WITH FLORIDA STATUTE SECTION 420.9076, AND REQUIRED FOR PURPOSES OF THE STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM; PROVIDING THAT THE CITY'S NEIGHBORHOOD AND AFFORDABLE HOUSING ADVISORY BOARD ("NAHAB") SHALL SERVE AS SAID COMMITTEE; APPOINTING EXISTING NAHAB MEMBERS TO THE COMMITTEE; APPOINTING ADDITIONAL MEMBERS TO THE COMMITTEE IN ACCORDANCE WITH SECTION 2.228, CODE OF ORDINANCES OF THE CITY OF CLEARWATER; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the State Housing Initiatives Partnership Act ("Act") also known as the William E. Sadowski Affordable Housing Act, which allocates a portion a new and existing documentary stamp taxes on deeds to local governments for development of affordable housing through the SHIP Program; and

WHEREAS, the Act requires that in order to receive SHIP funds, the local government appoint an Affordable Housing Advisory Committee to recommend monetary and non-monetary incentives for the Affordable Housing Incentive Plan and that its members be appointed by resolution; and it is desirable that the City Neighborhood and Affordable Housing Advisory Board ("NAHAB") serve as the Affordable Housing Advisory Committee; now therefore

BE IT RESOVED BY THE CITY COUNCIL OF THE CITY OF CLEARWATER, FLORIDA:

SECTION 1: That the following existing members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed as members of the Affordable Housing Advisory Committee:

- Michael Potts representing the residential home building industry
- Linda Kemp representing the banking or mortgage industry in connection with affordable housing
- Lisa Hughes as an advocate for low-income persons in connection with affordable housing
- Peggy Cutkomp representing those who are actively engaged as a real estate professional in connection with affordable housing
- Vicki Adelson as citizen who resides within the City of Clearwater
- Kristin Dailey representing employers within the City of Clearwater

SECTION 2: That the following persons are hereby appointed to the Affordable Housing Advisory Committee:

- Ronald Spoor representing those areas of labor engaged in home building in connection with affordable housing
- Michael Boutzoukas who serves on the local planning agency
- Peter Leach representing the for-profit provider of affordable housing
- Bob Clifford representing essential services personnel
- Jacqueline Rivera representing a not-for-profit provider of affordable housing

SECTION 3: This resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 20th day of August, 2014.

-george n. cretekos

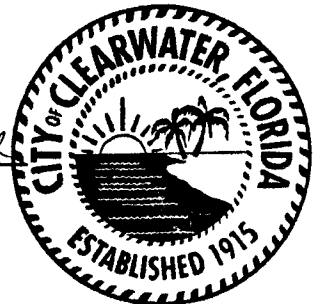
George N. Cretekos
Mayor

Approved as to form:

Attest:

Laura Mahony
Laura Mahony
Assistant City Attorney

Rosemarie Call
Rosemarie Call
City Clerk



RESOLUTION NO. 17-34

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA APPOINTING THE AFFORDABLE HOUSING ADVISORY COMMITTEE ("COMMITTEE") IN ACCORDANCE WITH FLORIDA STATUTE SECTION 420.9076, AND REQUIRED FOR PURPOSES OF THE STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM; PROVIDING THAT THE CITY'S NEIGHBORHOOD AND AFFORDABLE HOUSING ADVISORY BOARD ("NAHAB") SHALL SERVE AS SAID COMMITTEE; APPOINTING EXISTING NAHAB MEMBERS TO THE COMMITTEE; APPOINTING ADDITIONAL MEMBERS TO THE COMMITTEE IN ACCORDANCE WITH SECTION 2.228, CODE OF ORDINANCES OF THE CITY OF CLEARWATER; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the State Housing Initiatives Partnership Act ("Act") also known as the William E. Sadowski Affordable Housing Act, which allocates a portion of new and existing documentary stamp taxes on deeds to local governments for development of affordable housing through the SHIP Program; and

WHEREAS, the Act requires that in order to receive SHIP funds, the local government appoint an Affordable Housing Advisory Committee to recommend monetary and non-monetary incentives for the Affordable Housing Incentive Plan and that its members be appointed by resolution; and it is desirable that the City Neighborhood and Affordable Housing Advisory Board ("NAHAB") serve as the Affordable Housing Advisory Committee; now therefore

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CLEARWATER, FLORIDA:

SECTION 1: That the following existing members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed as members of the Affordable Housing Advisory Committee:

- Michael Potts representing the residential home building industry
- Linda Kemp representing the banking or mortgage industry in connection with affordable housing
- Lisa Hughes as an advocate for low-income persons in connection with affordable housing
- Peggy Cutkomp representing those who are actively engaged as a real estate professional in connection with affordable housing
- Carmen Santiago as citizen who resides within the City of Clearwater
- Haley Crum Blanton representing employers within the City of Clearwater
- Kevin Chinault representing a not-for-profit provider of affordable housing

SECTION 2: That the following persons are hereby appointed to the Affordable Housing Advisory Committee:

- Gaby Camacho representing those areas of labor engaged in home building in connection with affordable housing
- Michael Boutzoukas who serves on the local planning agency
- Peter Leach representing the for-profit provider of affordable housing
- Jacqueline Rivera representing essential services personnel

SECTION 3: This resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this _____ day of October, 2017.

Approved on _____ day of _____, 2017.

George N. Cretekos
Mayor

Approved as to form:

Attest:

Laura Mahony
Assistant City Attorney

Rosemarie Call
City Clerk

APPENDIX B: Affordable Housing in Clearwater

B.1 Housing Affordability

Affordability refers to the capacity that all income levels have to access a “decent and adequate” housing unit within the housing market, either for rental or ownership. One measurement of affordable housing is the percentage of annual income that a household pays toward housing-related costs. The U.S. Department of Housing and Urban Development (HUD) defines “Cost Burdened” as when a household spends more than 30% of their income on housing costs. However, for some State programs the burden could be up to 35% depending on a specific household’s capacity. A household that pays more than 50% of its annual income toward housing costs is considered by HUD to be “Severely Cost Burdened.”

According to the Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, in 2016, 46% of the City’s households pay more than 30% of their income for housing. By comparison, 42% of households statewide are cost-burdened. Approximately 24% of the City’s households pay more than 50% of income for housing.

The City of Clearwater’s Comprehensive Plan defines affordable housing in Policy C.1.2.5 of the Housing Element:

“C.1.2.5 – Define Affordable Housing as any residential dwelling unit leased or owned by a household with a household income of one hundred twenty percent (120%) or less of the adjusted area median family income for Pinellas County, Florida, as determined by the U.S. Department of Housing and Urban Development (HUD). The rental rates for leased Workforce Affordable Housing Units shall not exceed the rates published by the Florida Housing Finance Corporation for annual “Maximum Rents by Number of Bedroom Unit” for the Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area (MSA). For non-rental units, the sales price may not exceed ninety percent (90%) of the average area price for the Tampa- St. Petersburg-Clearwater MSA, as established by the annual revenue procedure which provides issuers of qualified mortgage bonds, as defined in Section 143(a) of the internal Revenue Code, and issuers of mortgage credit certificates, as defined in Section 25(c) of the Internal Revenue Code, with the nationwide average purchase price for the residences located in the United States.”

B.2 Barriers and Incentives

According to HUD, a regulatory barrier is "a public regulatory requirement, payment, or process that significantly impedes the development or availability of affordable housing without providing a commensurate health and/or safety benefit."² Understanding barriers is the first step to transform them

² Stowell, C; Shelburne, M. (2004). Responding to HUD's Affordable Communities Initiative: Will It Make a Difference? The Practitioner Planner, American Planning Association, Winter 2004.

into incentives for the supply of affordable housing. The AHAC conducted a comprehensive overview of affordable housing barriers to understand potential relationships of what, from the City’s perspective, could be done to incentivize the supply of affordable housing.

This comprehensive approach helped the AHAC to look beyond the analysis required of Florida Statute 420.9076 and to prioritize recommendations. In that sense, the recommendations of the AHAC targeted areas and barriers within the domain of the City of Clearwater’s basic responsibilities: provide policy direction through the City’s comprehensive plan; provide incentives through the Community Development Code and facilitate information and the permitting process.

Chart 1 summarizes potential barriers to affordable housing.

Chart 1: Affordable Housing Barriers



B.3 Issues in Supplying Affordable Housing

Built-out communities, such as Clearwater, have pressures for the provision of affordable housing due to increased land values; the availability of vacant developable land; skyrocketing construction costs due to demand for building material supplies; and labor outpacing supply. In addition, other costs of home acquisition (i.e. property taxes and insurance) create a financial burden for citizens.

In 2008 and 2014, the AHAC identified the most significant issues for the provision of affordable housing in the City. The following summarizes the significant issues that are still relevant in 2017:

- ***Lack of land available to develop affordable housing projects.*** Because the City is mostly built-out, affordable housing development opportunities are limited due to the lack of available land. There is a limited supply of infill properties for the construction of affordable housing – particularly single-family housing. Many aging or neglected properties could be converted to affordable housing through incentives for conversion to affordable housing. Blighted properties with repeat code enforcement actions could be converted to quality affordable housing through housing rehabilitation, foreclosure acquisition, demolition/replacement, or other actions.
- ***Lack of housing for low-income persons.*** The supply of housing affordable to low-income persons is extremely limited, as many low-income residents are not able to qualify for a mortgage and must seek rental housing. There is a need for coordination with independent landlords to facilitate the provision of housing for low-income persons. Corporate-operated apartment complexes and similar large-scale housing providers often have more stringent application processes and prohibitive fees that are barriers to low-income persons qualifying for a rental agreement. Independent landlords tend to be more flexible regarding rental application requirements and fees. Rental housing applicants may also be transportation-disadvantaged and the process to obtain rental housing may be time-consuming if multiple transit trips are required. Strategies to facilitate the housing supply offered by independent landlords, referrals to rental housing providers with reasonable application processes and fees, and transportation assistance are needed.
- ***Complex Homebuyer Financing.*** The inability of homebuyers to qualify for large-enough mortgages is a barrier in the City of Clearwater. Layered financing and other strategies to match prospective homebuyers with affordable housing is becoming more common practice due to the high cost of housing. This barrier is currently addressed by subsidies such as down-payment assistance; however, as housing costs continue to rise, qualifying for a mortgage becomes less achievable. Consequently, options within the affordable housing market (large units vs. small units, amenities, etc.) become more limited and more competitive.
- ***Lack of information about the permitting process for affordable housing projects.*** The City of Clearwater has an expedited permitting form titled, “Request for Expedited Permit Processing for Affordable Housing Activity” and corresponding process; however, few applicants are aware of the form. This form and process should be better advertised.

- **Public perception of affordable housing developments.** There is a public perception that affordable housing, whether a full-scale development or a single accessory dwelling unit, will have a negative impact on neighborhoods. As such, better public education about the benefits of, and opportunities for, affordable housing in the community is needed.
- **Limited information on City's affordable housing incentives and programs.** Although many affordable housing incentives are available in the City of Clearwater, few residents and developers are aware of these incentives. There is a need for improved marketing and communications regarding affordable housing, its benefits, and the incentives already provided by the City of Clearwater or through its housing partners. Hard copy materials and other formats should be available at a variety of locations throughout the City considering that not everyone has access to a computer to view the City's Affordable Housing webpage.
- **Maintaining the condition of the City's aging housing stock.** While some homebuyers may be able to afford housing within the City, the maintenance risk associated with that housing may offset their ability to afford the housing over the long-term. There is a need for mechanisms to reduce the ongoing maintenance risk associated with homeownership. Potential solutions are home warranties and homebuyer education classes that help applicants understand the long-term maintenance costs and expectations of homeownership.
- **Third-Party Barriers.** The cost of homeowner's insurance in Florida is very high and funding assistance to reduce insurance costs for affordable housing is lacking. Along with better education and public/private partnerships to address this barrier, there is a need to incentivize insurance companies to reduce costs for affordable housing. Construction costs also continue to rise throughout Florida. Consequently, there is a need to incentivize contractors and material suppliers to reduce the construction costs for affordable housing projects.

APPENDIX C: Values, Principles and Vision

C.1 The Value of Affordable Housing

The AHAC discussed and confirmed the value that affordable housing brings to the City's development. Affordable housing in the City of Clearwater:

A) Supports a dynamic and competitive economy.

There is an intrinsic relationship between a dynamic economy and affordable housing. The existence of affordable housing units is a variable that supports business location thus job creation. The City, which is nearly built-out, has the opportunity to capitalize on its existing urban fabric through urban renewal and infill development. Such investment in the City would have positive impacts on the local economy and increase Clearwater's ability to compete with other cities.

B) Improves social well-being and build sense of community.

Housing is a fundamental human need. Consideration of social well-being, including long-term housing stability, is imperative for the future of the City. There is a need for improved job opportunities, as well as for a simple, understandable process for achieving housing, especially for those in low to moderate-income households. Education and motivation for home ownership are also important aspects of the City's future.

C) Ensures that the City's workforce can live within the City.

There is a growing need for affordable "workforce" housing within the community, specifically for police, fire, and other service employees. There is also a need to draw the workforce back into the City to reduce commute distances, to reduce crime, and to restore a sense of pride in the community.

C.2 Principles for Clearwater's Affordable Housing

The AHAC discussed and confirmed the principles that the provision of affordable housing in the City of Clearwater should embrace. Affordable housing in the City of Clearwater should be:

1) Affordable over the long-term.

Affordable housing is readily available, and reasonably-priced; mortgage rates for affordable housing are structured to allow people to keep their homes over the long-term. Rental rates for affordable housing are fair and reasonable; and the cost of maintaining a home (e.g. fees, maintenance, etc.) is practical.

2) Diverse and provide for a mix of income levels.

Affordable housing is comprised of diverse housing types and supports a mix of income levels, incorporating rental and ownership opportunities.

3) Sustainable, well-designed and minimizes physical barriers to accessibility.

Affordable housing uses innovative and sustainable materials and technologies. Its design is aesthetically pleasing and blends into the architectural fabric of the community. Structures are safe, functional and aesthetic. Floor plans are designed for “living” and construction materials, including fixtures, are energy efficient.

4) *In character with the surrounding neighborhood.*

Affordable housing is sited in a manner that enhances the existing character of neighborhoods and provides safe open spaces. Public spaces are visible but well-landscaped so as to blend into the context of the neighborhood. Fences or other barriers are architectural and transparent.

5) *Strategically-located and pedestrian-oriented with access to mass transit and open spaces.*

Affordable housing is located near employment centers and civic facilities. Residents enjoy pedestrian-oriented facilities with access to mass transit and open spaces.

C.3 Vision

In order to develop a vision for affordable housing as part of the Local Housing Incentive Strategies, the AHAC summarized the value of providing affordable housing for the City as well as the principles. The following statement summarizes the Vision of Affordable Housing for the City:

The City of Clearwater will encourage the development of a diverse supply of housing that is safe, affordable, sustainable, and well-designed that blends into the character of the City’s neighborhoods, which supports a diverse, inclusive community.

APPENDIX D: Advisory Committee Meeting Summaries

D.1 AHAC Meeting #1, October 10, 2017

D.2 AHAC Meeting #2, November 3, 2017

Update of Local Housing Incentive Strategies

AHAC Meeting #1 | October 10, 2017 | 9:00 a.m.

City Hall, Room 222 (2nd Floor)



MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentives Strategy (LHIS) report, which was last updated in 2014. An 11-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City to evaluate and update the 2014 LHIS report. The first meeting with the AHAC was held on October 10, 2017 at City Hall, in Room 222 on the second floor of City Hall. Eight (8) AHAC members, City staff and the City's consultant attended the meeting:

- Michael Potts AHAC Committee, NAHAB, Construction (rep: Home Building)
- Linda Kemp AHAC Committee, NAHAB, Raymond James Bank (rep: Mortgage)
- Gaby Camacho AHAC Committee, Habitat for Humanity (rep: Labor)
- Kevin Chinault AHAC Committee, NAHAB, Salvation Army (rep: Non-Profit Provider)
- Peggy Cutkomp AHAC Committee, NAHAB, Real Estate Professional (rep: Real Estate)
- Michael Boutzoukas AHAC Committee, Community Development Board (rep: Planning)
- Carmen Santiago AHAC Committee, NAHAB, Citizen (rep: Resident of Clearwater)
- Haley Crum AHAC Committee, NAHAB, FrankCrum (rep: Employers)
- Denise Sanderson City of Clearwater, Economic Develop. & Housing Director
- Chuck Lane City of Clearwater, Economic Develop. & Housing Assistant Director
- Joe Riddle City of Clearwater, Housing Manager
- Terry Malcolm-Smith City of Clearwater, Housing Coordinator
- Amanda Warner Wade Trim, Planner (City's Consultant)
- Brad Cornelius Wade Trim, Planner (City's Consultant)

Three (3) AHAC members were not in attendance: Jacqueline Rivera (rep: Essential Services), Lisa Hughes (rep: Advocate for Low-Income Persons), and Peter Leach (rep: For-Profit Provider).

The purpose of this first AHAC meeting was to educate the new committee on 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.

Welcome and Introductions

City staff (Denise Sanderson and Chuck Lane) welcomed the committee members. Introductions of City staff and committee members in attendance followed, along with a summary of the agenda for the first AHAC meeting. The Consultant explained that the AHAC meeting was advertised as a public meeting and was being recorded, and then asked if any members of the public were in attendance and would like to speak. No members of the public were in attendance.

Approval of December 9, 2014, AHAC Meeting Minutes

The AHAC reviewed the minutes of the last AHAC meeting, which was held on December 9, 2014, and approved the minutes by motion.

Summary of Presentation to AHAC

The Consultant presented an overview of the LHIS update process, including the history and duties of the AHAC, meeting requirements, schedule of events toward approval/submittal, definitions of affordable

housing, and components of the LHS report. This overview was presented in Microsoft PowerPoint format. The schedule of events included:

- October 2017 – AHAC meets to update LHS report; schedule and advertise public hearing
- November 2017 – AHAC holds public hearing to approve updated LHS report; submit LHS report to City Council
- December 2017 – City Council holds public hearing to accept updated LHS report
- March 2018 – City Council to adopt amendments to LHAP to incorporate LHS recommendations
- May 2018 – Submit amended LHAP with proof of City Council approval to FHFC

The AHAC asked about how the updated LHS would be distributed. City staff responded that the updated LHS report would be distributed by email to the AHAC committee members, or by hard copy upon request, at least two weeks prior to the November public hearing.

The Consultant presented the values, principles and vision statements of the 2014 LHS report and invited feedback from the AHAC members on whether these statements still resonate with current affordable housing issues in the City of Clearwater. The AHAC deemed all values, principles and vision statements in the 2014 LHS report still relevant to affordable housing in the City of Clearwater.

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:

Land Availability

Because the City is mostly built-out, affordable housing development opportunities are limited due to the lack of available land. The AHAC discussed the limited supply of infill properties for the construction of affordable housing – particularly single-family housing. Many aging or neglected properties could be converted to affordable housing through incentives for conversion to affordable housing. Additionally, the AHAC discussed the possibility of maintaining a citywide inventory of blighted properties with repeat code enforcement actions that could be converted to quality affordable housing through housing rehabilitation, foreclosure acquisition, demolition/replacement, or other actions.

Maintenance of Affordable Units

The AHAC discussed the need for mechanisms to reduce the ongoing maintenance risk associated with homeownership. While some homebuyers may be able to afford housing within the City, the maintenance risk associated with that housing may offset their ability to afford the housing over the long-term. As a potential solution, the AHAC discussed the possibility of offering home warranties. Additionally, City staff noted that as part of the City's HUD-funded down-payment assistance program, applicants must attend a HUD-required homebuyer education class that helps applicants understand the long-term maintenance costs and expectations of homeownership. Also, the City utilizes a third-party contractor to complete HUD-required inspections.

Housing for Low-Income Persons

The supply of housing affordable to low-income persons is extremely limited, as many low-income residents are not able to qualify for a mortgage and must seek rental housing. The AHAC discussed the need for coordination with independent landlords to facilitate the provision of housing for low-income persons. It was noted by the AHAC that corporate-operated apartment complexes and similar large-scale housing providers often have more stringent application processes and prohibitive fees that are barriers to low-income persons qualifying for a rental agreement. Independent landlords tend to be more flexible regarding rental application requirements and fees. Rental housing applicants may also be transportation-

disadvantaged and the process to obtain rental housing may be time-consuming if multiple transit trips are required. Strategies to facilitate the housing supply offered by independent landlords, referrals to rental housing providers with reasonable application processes and fees, and transportation assistance are needed.

Homebuyer Financing

The inability of homebuyers to qualify for large-enough mortgages is a barrier in the City of Clearwater. The AHAC discussed how layered financing and other strategies to match prospective homebuyers with affordable housing is becoming more common practice due to the high cost of housing. This barrier is currently addressed by subsidies such as down-payment assistance; however, as housing costs continue to rise, qualifying for a mortgage becomes less achievable. Consequently, options within the affordable housing market (large units vs. small units, amenities, etc.) become more limited and more competitive.

Third-Party Barriers

The AHAC discussed the high cost of homeowner's insurance in Florida and how funding assistance to reduce insurance costs for affordable housing was lacking. The AHAC discussed the need to incentivize insurance companies to reduce costs for affordable housing. Better education and public/private partnerships to address this barrier are needed. Additionally, construction costs also continue to rise throughout Florida. The AHAC discussed the need to incentivize contractors and material suppliers to reduce the construction costs for affordable housing projects.

Marketing/Communication

The AHAC identified public perception as a barrier to affordable housing and the need for better public education about the benefits of, and opportunities for, affordable housing in the community. Additionally, although many affordable housing incentives are available in the City of Clearwater, few residents and developers are aware of these incentives. The AHAC discussed the need for improved marketing and communications regarding affordable housing, its benefits, and the incentives already provided by the City of Clearwater or through its housing partners. Moreover, the AHAC discussed the distribution of materials and noted that not everyone has access to a computer to view the City's *Affordable Housing* webpage. Hard copy materials and other formats should be available at a variety of locations throughout the City.

Development Approvals and Permitting

Overall, committee members were satisfied with the City's permitting process. The AHAC identified no specific issues with permitting, but inquired about whether there was an expedited permitting process for affordable housing. City staff and the City's Consultant explained the City's existing expedited permitting form titled, "*Request for Expedited Permit Processing for Affordable Housing Activity*". Few AHAC members were aware of the form and therefore suggested that the City better advertise this form to potential affordable housing developers.

Next Steps

After the committee discussion, the Consultant handed out an inventory and evaluation of the City's current practices and requested that AHAC members review the 2014 LHS report with regard to whether or not the past recommendations should be continued, modified or removed as part of the LHS update.

The second AHAC meeting will be held on October 26, 2017 in City Hall Room 222 at 9:30 a.m. During this 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 AHAC discussion of critical recommendations for inclusion in the 2017 LHS report.

The Consultant concluded the meeting with a reminder that 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.

Update of Local Housing Incentive Strategies

AHAC Meeting #2 | November 3, 2017 | 9:30 a.m.

City Hall, Room 222 (2nd Floor)



MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentives Strategy (LHIS) report, which was last updated in 2014. An 11-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City to evaluate and update the 2014 LHIS report. The second meeting with the AHAC was held on November 3, 2017 at City Hall, in Room 222 on the second floor of City Hall. Six (6) AHAC members, City staff and the City's consultant attended the meeting:

- Linda Kemp AHAC Committee, NAHAB, Raymond James Bank (rep: Mortgage)
- Gaby Camacho AHAC Committee, Habitat for Humanity (rep: Labor)
- Michael Boutzoukas AHAC Committee, Community Development Board (rep: Planning)
- Haley Crum AHAC Committee, NAHAB, FrankCrum (rep: Employers)
- Jacqueline Rivera AHAC Committee, Clearwater Housing Auth. (rep: Essential Services)
- Peter Leach AHAC Committee, Southport Financial (rep: For-Profit Provider)
- Joe Riddle City of Clearwater, Housing Manager
- Terry Malcolm-Smith City of Clearwater, Housing Coordinator
- Amanda Warner Wade Trim, Planner (City's Consultant)
- Brad Cornelius Wade Trim, Planner (City's Consultant)

Five (5) AHAC members were not in attendance: Michael Potts (rep: Home Building), Kevin Chinault (rep: Non-Profit Provider), Peggy Cutkomp (rep: Real Estate), Lisa Hughes (rep: Advocate for Low-Income Persons), and Carmen Santiago (rep: Resident of Clearwater).

The purpose of this second AHAC meeting was to review the LHIS process and schedule, discuss the barriers to affordable housing previously identified by the committee at the first AHAC meeting on October 10, 2017, develop recommendations for incentives to address those barriers, and identify any other changes to the 2014 LHIS report resulting from the committee's review of the City's current practices regarding affordable housing.

Welcome and Introductions

The City's Consultant (Amanda Warner) welcomed the committee members and gave a brief summary of the agenda for the second AHAC meeting. The City Clerk asked if any members of the public were in attendance and would like to speak. No members of the public were in attendance.

Approval of October 10, 2017, AHAC Meeting Minutes

The AHAC reviewed the minutes of the last AHAC meeting, which was held on October 10, 2017, and approved the minutes by motion.

Summary of Presentation to AHAC

The Consultant reviewed the LHIS update process and schedule of events toward approval/submittal. This review was presented in Microsoft PowerPoint format. The schedule of events included:

- October 2017 – AHAC meets to update LHIS report; schedule and advertise public hearing
- November 2017 – AHAC holds public hearing to approve updated LHIS report; submit LHIS report to City Council

- December 2017 – City Council holds public hearing to accept updated LHS report
- March 2018 – City Council to adopt amendments to LHAP to incorporate LHS recommendations
- May 2018 – Submit amended LHAP with proof of City Council approval to FHFC

The Consultant then presented specific strategies and recommendations developed in response to the barriers to affordable housing identified at the first AHAC meeting on October 10, 2017, and in response to comments received from City staff regarding the City's current practices. Proposed changes to the existing recommendations within the 2014 LHS report, as well as new recommendations, were presented for committee discussion. If a committee-identified barrier to affordable housing and corresponding incentive was already addressed by an existing recommendation with the 2014 LHS report, then no change was presented.

Committee Discussion

During the meeting, the Consultant facilitated AHAC discussion of specific recommendations for inclusion in the 2017 LHS report. The discussion focused on strategies to address the affordable housing barriers identified by the AHAC during the first AHAC meeting on October 10, 2017, but also touched on City staff-initiated changes based on review of the City's policies and procedures. If a committee-identified barrier to affordable housing and corresponding incentive was already addressed by an existing recommendation with the 2014 LHS report, then no change was discussed. The following provides a summary of the committee's discussion of recommendations to incentivize the provision of affordable housing in the City of Clearwater:

Land Availability – New Recommendation

During the first AHAC meeting on October 10, 2017, the committee identified the limited supply of infill properties in the City of Clearwater as a barrier to affordable housing and discussed the need to identify blighted or code enforcement properties for potential rehabilitation, acquisition, or demolition to increase this supply. In response, the Consultant presented the following proposed new recommendation (shown in underline):

10.4 The Economic Development and Housing Department should coordinate with the Planning and Development Department to identify properties having repeat code violations that may be suitable for rehabilitation, acquisition or demolition for affordable housing.

The committee raised no concerns with the new recommendation as proposed and supported its inclusion in the 2017 LHS report.

Maintenance of Affordable Units – Modified Recommendation

During the first AHAC meeting on October 10, 2017, the committee identified ongoing maintenance risks for homeowners as a barrier to affordable housing and discussed homebuyer education and home warranties as two strategies to reduce unexpected maintenance costs. In response, the Consultant presented the following proposed additional language (shown in underline) under existing Recommendation 16.1 of the 2014 LHS report:

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

The committee raised no concerns with the additional language as proposed and supported its inclusion in the 2017 LHS report.

Third-Party Barriers – Modified Recommendation

During the first AHAC meeting on October 10, 2017, the committee identified third party barriers to affordable housing, such as homeowner's insurance and construction costs, and discussed the need to educate, incentivize, and partner with the private sector. In response, the Consultant presented the following proposed additional language (shown in underline) under existing Recommendation 16.1 of the 2014 LHS report:

16.1 Develop public and private partnerships for the provision of affordable housing:

...

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 maintenance and insurance costs for homeowners.

The committee raised no concerns with the additional language as proposed and supported its inclusion in the 2017 LHS report.

Other – Modified Recommendations

Proposed changes to several other existing recommendations from the 2014 LHS report were presented to the AHAC based on comments received from City staff regarding the City's current practices. These changes serve to provide clarification, specificity, or to update obsolete references.

Staff Comments – Recommendation 1.2

The following staff comments (shown in strikethrough/underline) on existing Recommendation 1.2 of the 2014 LHS report were presented to the committee. These comments are to better align the recommendation with the City's current practices, including use of the City's new online ePermit system. These comments also eliminate redundant sub-bullets.

- 1.2 The Housing Manager and Development Service Center Manager should continue to be the primary and secondary points of contact when submitting affordable housing projects. Through close coordination, these two staff positions should:
- 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 project requirement checklist for ~~each type of affordable housing projects~~ for each level of review and stage of permitting (i.e., site and building review).
 - 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.
 - ~~Determine a definitive time period for completion of reviews.~~
 - Track the review process through ~~specific forms and communications~~ the City's online ePermit system.
 - Report to the developer the status of the application.

The committee discussed the modified language as proposed and suggested adding the word "definitive" prior to the phrase "project requirement checklist" in the fifth sub-bullet. The modified sub-bullet language reads as follows:

- Create a process and definitive project requirement checklist for each type of affordable housing projects for each level of review and stage of permitting (i.e., site and building review).

With this change, the committee supported the inclusion of the modified language for Recommendation 1.2 in the 2017 LHIS report.

Staff Comments – Recommendation 2.1

The following staff comments (shown in strikethrough/underline) on existing Recommendation 2.1 of the 2014 LHIS report were presented to the committee. These comments are to update existing Recommendation 2.1 to better reflect the current Pinellas County multi-modal impact fee process, which provides an opportunity for reduced rates if supporting data or studies demonstrate reduced trips for the project.

- 2.1 Coordinate with Pinellas County, as feasible, ~~to determine how the new multi-modal impact fee may~~ regarding data-based rate flexibility within the multi-modal impact fee to support the provision of affordable housing.

The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHIS report.

Staff Comments – Recommendation 5.2

The following staff comments (shown in strikethrough/underline) on existing Recommendation 5.2 of the 2014 LHIS report were presented to the committee. The City's current Comprehensive Plan policies serve as barriers to affordable housing because the allowance for accessory dwelling units is dependent on adequate lot area, which effectively limits accessory dwelling units to lots that already support two units. These comments are to consider focusing the policies on specific criteria rather than lot area.

- 5.2 ~~Establish strict compliance standards in the Community Development Code to allow for accessory dwelling units in residential zoning districts consistent with Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8. Such standards could include: Revisit with City Council Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8 to consider allowing one accessory dwelling unit on a residential lot of any size provided that certain criteria are met. Such criteria may include:~~
- ~~Minimum lot size, m~~ Maximum unit size, parking standards, setback and height requirements to ensure neighborhood compatibility.
 - 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.

The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHIS report.

Staff Comments – Recommendation 11.1

The following staff comments (shown in strikethrough/underline) on existing Recommendation 11.1 of the 2014 LHIS report were presented to the committee. These comments are to update an obsolete Comprehensive Plan policy number reference (A.2.2.2) with the current policy number reference (A.2.2.7) resulting from a recent Comprehensive Plan amendment. No change was made to the policy language since 2014.

- 11.1 The City should maintain and enforce policies ~~A.2.2.2~~ A.2.2.7; A.6.8.7; and C.1.4.2 of the City's Comprehensive Plan.

The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHS report.

Staff Comments – Recommendation 12.1

The following staff comments (shown in strikethrough/underline) on existing Recommendation 12.1 of the 2014 LHS report were presented to the committee. These comments are to add clarification and specificity to the recommendation, since conversion to mixed-uses is allowed by the City, but only where permitted by zoning district.

- 12.1 Continue to allow “adaptive reuse” involving the conversion of surplus and/or outmoded buildings including old school buildings, hospitals, train stations, warehouses, factories, etc. to mixed uses where permitted by zoning district.

The committee raised no concerns with the modified language as proposed and supported its inclusion in the 2017 LHS report.

Staff Comments – Recommendation 13.1

The following staff comments (shown in strikethrough/underline) on existing Recommendation 13.1 of the 2014 LHS report were presented to the committee. These comments are to add clarification and specificity to the recommendation. Regarding CPTED, City staff conveyed that it is onerous for the City to maintain CPTED certification and staffing. Regarding handicap accessibility standards, City staff conveyed that Federal and State requirements (e.g. ADA, Florida Building Code, etc.) provide more specific criteria to be met.

- 13.1 Continue to encourage 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 ~~from a variety of sources~~
 - Use landscape standards and buffers when required ~~needed~~ to screen ~~avoid~~ nuisances and to separate public and private areas
 - Centrally-located common facilities
 - ~~Use Crime Prevention Thru Environmental Design (CPTED)~~
 - Comply with Federal and State requirements for accessibility improvements ~~Use handicap accessibility standards (i.e., universal design)~~

The committee discussed the modified language as proposed and suggested retaining the CPTED sub-bullet and adding the phrase “when practical and financially feasible,” indicating that CPTED should be encouraged but not required. The modified sub-bullet language reads as follows:

- Use Crime Prevention Thru Environmental Design (CPTED) when practical and financially feasible

With this change, the committee supported the inclusion of the modified language for Recommendation 13.1 in the 2017 LHS report.

Next Steps

City staff and the Consultant will refine the recommendations made at the November 3, 2017, AHAC meeting and present these recommendations and the updated 2017 LHS report at the joint AHAC/NAHAB public hearing on November 28, 2017, which will be publicly noticed. The AHAC will receive a draft of the updated 2017 LHS report prior to the public hearing for committee member review and comment. Once approved by the AHAC, the updated 2017 LHS report will be submitted to City Council.

APPENDIX E: Summary of AHAC Recommendations

The following summarizes the AHAC's updated recommendations as outlined in Section II of the LHIS report. The AHAC has reviewed the City's current practices and will meet on November 28, 2017, to hear the following recommendations to incentivize the provision of affordable housing. Once approved by the AHAC, the recommendations will be presented to City Council on December 7, 2017.

E.1 Expedited Review Process

Recommendation 1.1 Continue to use the "Request for Expedited Permit Processing for Affordable Housing Activity" form to fast-track affordable housing projects.

Recommendation 1.2 The Housing Manager and Development Service Center Manager should continue to be the primary and secondary points of contact when submitting affordable housing projects. Through close coordination, these two staff positions should:

- *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.*
- *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.*

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*
- *Utilizing new technology to enhance administrative efficiencies*

Recommendation 1.4 Publish a brochure or other informational handout for developers that explains the City's development approval and permitting process, 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 and Affordable Housing Density Bonus*

E.2 Modification of Fees

Recommendation 2.1 Coordinate with Pinellas County, as feasible, regarding data-based rate flexibility within the multi-modal impact fee to support the provision of affordable housing.

E.3 Flexible Densities

Recommendation 3.1 Continue to provide allowance of density flexibility for affordable housing developments.

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.

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.

E.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.

E.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.

- Recommendation 5.2 Revisit with City Council Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8 to consider allowing one accessory dwelling unit on a residential lot of any size provided that certain criteria are met. Such criteria may include:*
- *Maximum unit size, parking standards, setback and height requirements to ensure neighborhood compatibility.*
 - *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.*

E.6 Parking Reductions

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

E.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.*

E.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.

E.9 Pre-Adoption Policy Consideration

- Recommendation 9.1 As part of its annual reporting, the Economic Development and Housing Department should continue to review all regulations and ordinances that may affect the cost of housing.*

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.) can be evaluated for its effect on housing affordability.

E.10 Inventory of Public Lands

Recommendation 10.1 The Economic Development and Housing Department should continue to maintain the inventory of publicly-owned land suitable for the development of affordable housing.

Recommendation 10.2 Continue to publish the public land inventory owned by the City for affordable housing on the City's webpage for prospective developers and non-profit agencies for developing affordable housing.

Recommendation 10.3 Continue to make publicly-owned land available to prospective developers and non-profit agencies for developing affordable housing.

Recommendation 10.4 The Economic Development and Housing Department should coordinate with the Planning and Development Department to identify properties having repeat code violations that may be suitable for rehabilitation, acquisition or demolition for affordable housing.

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

Recommendation 11.1 The City should maintain and enforce policies A.2.2.7; A.6.8.7; and C.1.4.2 of the City's Comprehensive Plan.

E.12 Adaptive Reuse

Recommendation 12.1 Continue to allow "adaptive reuse" involving the conversion of surplus and/or outmoded buildings including old school buildings, hospitals, train stations, warehouses, factories, etc. to mixed uses where permitted by zoning district.

E.13 Land Development Code

Recommendation 13.1 Continue to encourage 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 when required to screen nuisances and to separate public and private areas*
- *Centrally-located common facilities*
- *Use Crime Prevention Thru Environmental Design (CPTED) when practical and financially feasible*
- *Comply with Federal and State requirements for accessibility improvements*

E.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:

- *Prepare marketing materials for the general public in order to promote the different housing programs that the City offers.*
- *Prepare 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 Central," specifically dedicated to the promotion of affordable housing.*

E.15 Financing

Recommendation 15.1 Diversify financial strategies to contribute to the new construction and maintenance of affordable housing.

E.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 and any other related organization.*
- *Provide mentoring and technical training to current and new affordable housing providers.*
- *Encourage and support joint development opportunities between the private sector and non-profits to develop affordable housing.*
- *Engage lenders in an 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.*
- *Monitor the development of statewide legislative initiatives to gauge the local impact of their provisions.*
- *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.*
- *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 maintenance and insurance costs for homeowners.*