



2020

Local Housing Incentive Strategies Update



Prepared by:
Affordable Housing
Advisory Committee
Economic Development
& Housing Department
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**Affordable Housing Advisory Committee
Report to City Council
SHIP Affordable Housing Incentive Strategies**

**Final
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& Housing Department
with Assistance from Wade Trim, Inc.

TO BE SUBMITTED TO:
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I. BACKGROUND

1.1 The City of Clearwater

The City of Clearwater is approximately 26 square miles in size and 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 2020 indicate that the City's current population is approximately 118,017. Based on a share (12%) of Pinellas County's projected population, the City may have a population of 127,992 by 2040 based on a medium growth scenario.

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 (AHAC) in September 2020 as required by Florida Statute (F.S.) Section 420.9076. Section 420.9076, F.S., effective October 1, 2020, 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 was previously required to submit a LHIS report triennially (i.e., every three years). Effective October 1, 2020, the LHIS report must be submitted annually. The report includes recommendations by the AHAC as well as comments on the implementation of incentives for at least the following eleven (11) distinct areas:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3, F.S.
- All allowable fee waivers provided for the development or construction of 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.
- Affordable accessory residential units.
- 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 LHIS, which was approved in December 2008.

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

The City formed a third eleven-member AHAC on October 5, 2017, which reviewed and updated the LHIS by December 2017. Although the Florida Statute no longer required 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**).

On September 17, 2020, the City formed a fourth eleven-member AHAC to review and update the LHIS by December 2020. The fourth AHAC was appointed by City Council action as Resolution #20-50 (see **Appendix A**).

Section 420.907, F.S. lists the categories from which AHAC 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 advocate 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, F.S.
- 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).

Additionally, effective October 1, 2020, at least one committee member must be a locally elected official from the participating jurisdiction (i.e., a City Councilmember).

The appointed 2020 AHAC members are included in **Table 1**, along with their category affiliation.

Table 1: Committee Composition

Name	Category Represented	Date Appointed
1. Pierre Cournoyer	Residential Home Building Industry	September 17, 2020
2. Linda Kemp	Banking & Mortgage Industry	September 17, 2020
3. Maria (Gaby) Camacho	Labor Engaged in Affordable Housing	September 17, 2020
4. Peter Scalia	Advocate for Low-Income Persons	September 17, 2020
5. Kevin Chinault	Not-For-Profit Provider of Affordable Housing	September 17, 2020
6. Peggy Cutkomp	Real Estate Professional	September 17, 2020
7. Michael Boutzoukas	Serves on the Local Planning Agency	September 17, 2020
8. Carmen Santiago	Citizen Residing in Clearwater	September 17, 2020
9. Camille Hebting	Represents Employers in Clearwater	September 17, 2020
10. Jacqueline Rivera	Represents Essential Services Personnel	September 17, 2020
11. Kathleen Beckman	Locally Elected Official (City Councilmember)	September 17, 2020

1.3 Process to Develop the Local Housing Incentive Strategies

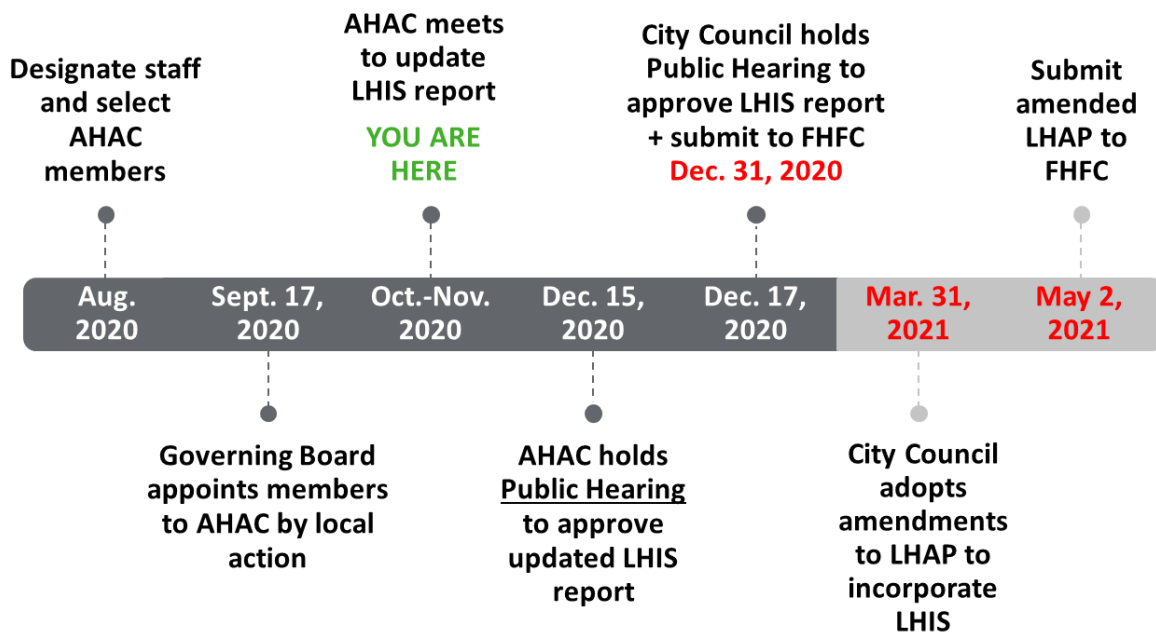
The City's Economic Development & Housing Department retained a consultant, Wade Trim, Inc., to facilitate the process to update the Local Housing Incentive Strategy (LHIS) to fulfill the requirements of Section 420.9076, F.S.

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

- Review of requirements of Section 420.9076, F.S.
- 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 City staff and AHAC of the current regulations (comprehensive plan, code, and ordinances) that provide developer incentives for the provision of affordable housing
- Update of the LHS report

Chart 1 outlines the schedule established in Florida Statutes to prepare the LHS:

Chart 1: Schedule to Meet Requirements



Dates in black are recommended timeline to meet deadlines

Dates in red are statute or rule deadlines

Source: Originally based on Florida Housing Coalition, Webinar, SHIP Incentive Strategies and the AHAC, 2019, updated to reflect City of Clearwater events and dates.

II. LOCAL HOUSING INCENTIVE STRATEGIES

The City of Clearwater's fourth eleven-member AHAC was formed in September 2020 to review and update the values, principles, vision, and recommendations for the 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 2017. 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 Florida Statutes respective to the SHIP program funding. Section 420.9076, F.S., 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 2020. The following provides the schedule of these meetings:

09/17/2020	Meeting with staff of the Economic Development & Housing Department, Planning & Development Department and Wade Trim, Inc.
10/13/2020	Meeting with the AHAC, staff of the Economic Development & Housing Department and Wade Trim, Inc.
11/16/2020	Meeting with the AHAC, staff of the Economic Development & Housing Department and Wade Trim, Inc.
12/15/2020	Public Hearing with the AHAC, Neighborhood Housing Advisory Board, staff of the Economic Development & Housing Department, and interested members of the public
12/17/2020	City Council meeting to accept the updated LHIS report

Summaries of the AHAC meetings held on October 13, 2020, and on November 16, 2020, 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 December 15, 2020, the AHAC reviewed the LHIS report and finalized its recommendations regarding affordable housing incentives. The final recommendations, as approved by the AHAC, are captured in **Appendix E**. The LHIS report was accepted by City Council on December 17, 2020, and 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, 2020.

2.1.1 Expedited Review Process

Strategic Incentive No. 1 (Florida Statute)

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

Meeting Synopsis:

Discussions at the AHAC meetings focused on two topics related to expediting review processes and approvals: (1) timing/process and (2) the use of technology for information sharing/education.

Timing/Process

During the first AHAC meeting on October 13, 2020, the committee identified barriers related to timing and process. Although the AHAC felt that City staff was helpful and responsive, the different review levels and requirements for City Council approval remain time-consuming and outside of City staff's control.

At the second AHAC meeting on November 16, 2020, the committee inquired about the number of "Request for Expedited Permit Processing for Affordable Housing Activity" forms that are filled-out and how often a density bonus is requested by applicants. City staff discussed examples of development approvals expedited as result of the form or the City's certification as affordable housing. City staff uses an electronic permitting system (ePermit Hub portal) to communicate the status of review. City staff notifies the applicant directly if additional information is needed.

Use of Technology for Information Sharing/Education

During the first AHAC meeting on October 13, 2020, the committee identified barriers related to the lack of information about incentives available and how to develop affordable housing. This information would be particularly beneficial for new-entry developers. The AHAC discussed how the current COVID-19 pandemic has provided more flexibility by allowing applicants to work remotely using technology. Such technology eliminates the needs for hard-copies, travel, and in-person attendance. The AHAC discussed the need to incentivize developers, as well as lenders/inventors and other financial stakeholders, to build affordable housing by giving them more information in multi-faceted formats, such as link sharing, web forms, videos/webinars, virtual meetings/forums, etc.

At the second AHAC meeting on November 16, 2020, the committee discussed the role of the Housing Manager. The Assistant Director of Economic Development & Housing currently functions as the Housing Manager for the City. The AHAC expressed concern about the Housing Manager being a shared role rather than a full-time position. City staff identified that the titles, "Housing Manager" and "Development Service Center Manager" should be updated to

“Assistant Director of Economic Development & Housing” and “Permit Manager” respectively to reflect contemporary roles.

Moreover, the AHAC again identified the need for other tools, such as a webinar or mentorship program, to help answer questions for the new-entry developer. The AHAC also identified the need for the City to keep a list of potential mentors to help new-entry developers.

Additionally, the AHAC discussed that there should be a specific brochure that targets affordable housing, rather than a generalized one, and that such brochure should be prominently posted on the City’s Affordable Housing webpage. The need for advertisement of the City’s incentives, including the nonconforming exemption for affordable housing, was also discussed on November 16, 2020.

Evaluation of Existing Strategy:

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

Currently, and depending on the type of project, the Assistant Director of the Economic Development & Housing Department (*rather than the Housing Manager*) and the Permit Manager and/or Planning Manager (*rather than the Development Service Center Manager*) act as liaisons between the developer and the City.

The Assistant Director of the Economic Development & Housing Department determines whether a project qualifies as affordable housing and, if eligible, provides the developer with the “Request for Expedited Permit Processing for Affordable Housing Activity” form and applicable checklists.

The Economic Development & Housing Department and Planning & Development Department support customer service for potential affordable housing projects by providing information and responding to developer inquiries by the end of business day (EOB). The Planning & Development Department utilizes technology to enhance administrative efficiencies. All permitting is facilitated by a one-stop “ePermit Hub” portal that supports electronic plan submittal, review, and inspections, or through Accela. 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 Hub portal and review time has been generally reduced to 14 days.

The City also maintains a “Building Plan Review Committee” brochure that summarizes the City’s development review processes; however, this brochure is not specific to policies or processes that incentivize affordable housing in the City of Clearwater.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 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.*

Upon review of current City practices, the AHAC continues the following recommendations from the 2017 LHIS report with minor changes as shown in strikethrough/underline:

- 1.2 *The ~~Housing Manager~~ Assistant Director of Economic Development & Housing and ~~Development Service Center Manager~~ Permit 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.*
- 1.3 *Continue to improve customer service toward potential project applicants by:*
 - *Maintaining a positive attitude*
 - *Offering a quick response time via email or phone calls*
 - *Making available project requirements and forms*
 - *Providing a list of potential mentors experienced in affordable housing development*
 - *Utilizing new technology to enhance administrative efficiencies and to educate developers about the City’s affordable housing incentives and permitting process by means of link sharing, web forms, videos/webinars, virtual meetings/forums, and other tools*

- 1.4 *Publish a brochure or other informational handout in a prominent location on the City's Affordable Housing webpage ~~for developers~~ that explains the City's development approval and permitting process to developers, 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, Parking Reductions, and Nonconforming Exemption for Affordable Housing*

Implementation:

Recommendations 1.1 and 1.2 are already implemented by City staff and will be continued. Consistent with modified Recommendation 1.3, City staff will continue to improve customer service by preparing a list of potential mentors and exploring new technology to further educate and incentivize affordable housing developers. City staff will develop the brochure/handout referenced in Recommendation 1.4 to better advertise city-sponsored incentives for affordable housing.

2.1.2 Modification of Fees

Strategic Incentive No. 2 (Florida Statute)

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

Meeting Synopsis:

The AHAC discussed the ongoing and effective coordination with Pinellas County regarding the multi-modal impact fee incentives for affordable housing. However, the AHAC also identified the need to evaluate whether the City can or should waive City impact fees or permitting fees. The AHAC directed City staff to reconsider the previously removed 2008 AHAC recommendation to evaluate whether City impact fees or permitting fees may be waived for affordable housing projects.

Evaluation of Existing Strategy:

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

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 2017 AHAC.

In Florida, impact fees may be waived by exception for affordable housing projects consistent with the Florida Impact Fee Act, Section 163.31801(8), F.S., which does not require the local government to use any revenues to offset the impact. This exception or waiver is applicable to housing that is affordable as defined by Section 420.9071, F.S. (i.e., 30% of 120%).

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

The City of Clearwater is identified as Multi-Modal Impact Fee District #6/6A within Pinellas County. Multi-modal impact fees are \$1,356-\$2,066 for single-family and \$1,420 for multi-family units, with reduced fees for affordable housing if certified by the local government. If certified as affordable housing, the multi-modal impact fees are reduced to \$882 for single-family units and \$753 for multi-family units. These multi-modal impact fees are also reduced for development within designated downtown areas (e.g. Downtown Clearwater) to \$1,003-\$1,529 for single-family and \$972 for multi-family, or if certified as affordable housing, \$653 for single family and \$557 for multi-family. These fees are cited in Pinellas County's *Land Development Code*, Chapter 150, Article II. Alternatively, applicants can submit independent analysis to support further reduction of impact fees based on trip generation or economic studies.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 LHS report with no change:

- 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.*

Upon review of current City practices, the AHAC makes the following new recommendation, as sourced from the original 2008 LHS report, with replacement of "other" with "permitting" shown in brackets:

- 2.2 *Prepare a study to determine the financial, legal, and administrative feasibility of reducing, refunding, or redefining (by unit size) the costs of impact fees and/or [permitting] fees related to the development of affordable housing.*

Implementation:

Recommendation 2.1 is already implemented by Pinellas County but requires ongoing coordination between jurisdictions to certify affordable housing projects. This coordination will be implemented by the Engineering Department and will be monitored by City staff of the Economic Development & Housing Department and Planning & Development Department. In response to new Recommendation 2.2, City staff will initiate a study to determine the feasibility of waiving City impact fees or permitting fees for affordable housing projects.

2.1.3 Flexible Densities

Strategic Incentive No. 3 (Florida Statute)

The allowance of flexibility in densities for affordable housing.

Meeting Synopsis:

During the first AHAC meeting on October 13, 2020, the committee discussed density as a barrier to affordable housing. AHAC members provided examples of projects that either failed or succeeded because of the nexus of density, parking requirements, and “best use”. The AHAC discussed how more coordination is needed between the city, county, and developers to identify solutions to the limitations that density requirements pose. City staff mentioned that the City’s density bonus policies can be evaluated more fully during the *Comprehensive Plan* update, and that a regional approach to the density bonus can be considered at that time.

The AHAC discussed the need for more “mixed-income” development that promotes diversity of housing types and income levels. Such mixed-income development would help improve the perception of affordable housing as concentrated in one area versus another. Furthermore, the AHAC discussed the importance of supporting the diversity of residents (e.g. ages, needs, income levels, etc.) both on a project basis and as part of a comprehensive affordable housing strategy. If the density bonus is evaluated during the *Comprehensive Plan* update, City staff should determine whether the bonus promotes mixed-income development at sufficient density to be viable. The AHAC suggested that the City’s density bonus be regionally competitive to incentivize development in the City versus other areas of Pinellas County.

Although density (and parking regulations) was discussed as a contemporary barrier during the first AHAC meeting on October 13, 2020, the existing recommendations were continued by the committee with no change on November 16, 2020. The AHAC expects that the upcoming *Comprehensive Plan* update will more fully evaluate the density bonus and parking reduction policies of the City of Clearwater, taking into consideration public comment on the Housing Element and an analysis of the effectiveness of those policies to incentivize affordable housing.

Evaluation of Existing Strategy:

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

Comprehensive Plan policies in support of flexible densities are adopted 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 previous AHAC recommendations, the *Community Development Code* contains affordable housing incentives under Section 3-920 that include a density bonus. Within Section 3-920, there is a requirement for a pre-application 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 infill flexibility criteria for the Commercial zoning district, which

includes Flexibility Criteria F.5.d, “...the proposed use provides for the provision of affordable housing.”

Additionally, the City of Clearwater maintains a “Public Amenities Incentive Pool” (Section C-301) and application process whereby applicants can request additional density in return for projects located in Character Districts designated by the Downtown Redevelopment Plan that also provide for eligible public amenities identified within that plan.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2017 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. The effectiveness of existing policies will be more fully evaluated through the *Comprehensive Plan* update process, which will include analysis by City staff and public hearings by City Council that may result in *Comprehensive Plan* amendments.

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. During the second AHAC meeting on November 16, 2020, the AHAC requested that City staff explain the reservation of infrastructure capacity and the effect of this recommendation (or no recommendation) on development. City staff explained that in Clearwater, most development takes the form of infill or redevelopment and that most infrastructure is already in-place and adequate for such projects. This contrasts with other cities that may have more new or greenfield development.

Evaluation of Existing Strategy:

The City of Clearwater does not require reservation of infrastructure capacity specific to housing for very-low-income, low-income, and moderate-income persons. The City is nearly built-out and has excess capacity for its public facilities. Consistent with the City's *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 2017, 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)

Affordable accessory residential units.

Meeting Synopsis:

During the first AHAC meeting on October 13, 2020, the committee identified the lack of promotion of Accessory Dwelling Units (ADUs) in the City as a barrier to affordable housing. The AHAC discussed ADUs as an opportunity to increase the affordable housing inventory in existing neighborhoods. At the second meeting AHAC meeting on November 16, 2020, the committee discussed the possibility of creating a pre-approved pattern book to facilitate review or expedite approval of ADUs, similar to a process implemented in the City of Dunedin. In general, the need to

educate about and incentivize the allowance of ADUs, including “tiny homes”, was strongly supported by the AHAC. The AHAC discussed with City staff and the Consultant the opportunity to revisit policies related to ADUs during the *Comprehensive Plan* update, at which time alternative unit types and unconventional solutions could be evaluated. City staff informed the committee that ADUs are best provided through NOAH (Naturally Occurring Affordable Housing) rather than City-subsidized projects because there is a regulation, financing, and reporting burden associated with these types of small units.

Evaluation of Existing Strategy:

The City allows for the provision of accessory dwelling units in nonresidential zoning districts, including the City’s Commercial (“C”), Tourist (“T”), Downtown (“D”), Office (“O”), Institutional (“I”), and Industrial Research and Technology (“IRT”) districts, as described in the *Community Development Code*.

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*; therefore, there are no standards for accessory dwelling units in residential zoning districts. The implementation of these policies will be reviewed during the next update to the City’s *Comprehensive Plan*, which is in progress.

Aside from the 2017 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 2017 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 2017 LHS report with minor changes as shown in strikethrough/underline:

- 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 facilitate review and to ensure neighborhood compatibility, which may be presented using a pattern book or similar means to expedite approval.*
 - *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.*

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

- 5.3 Expand the definition of accessory dwelling unit to include tiny homes and other alternative unit types to incentivize unconventional solutions to address affordable housing needs within existing neighborhoods.

Implementation:

Recommendation 5.1 is already implemented by the *Community Development Code* and will be continued. Recommendation 5.2 and new Recommendation 5.3 will be implemented through the *Comprehensive Plan* update process, which will include analysis by City staff and public hearings by City Council that 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:

Parking requirements continue to be a perceived barrier to affordable housing. During the first AHAC meeting on October 13, 2020, the committee discussed borrowing standards from Pinellas County and/or further reducing or eliminating parking standards beyond the incentives the City currently offers under the density bonus in the *Community Development Code*. Although parking regulations (and density) were discussed as a contemporary barrier during the first AHAC meeting on October 13, 2020, the existing recommendations were continued by the committee with no

change. The AHAC expects that the upcoming *Comprehensive Plan* update will more fully evaluate the existing density bonus and parking reduction policies of the City of Clearwater, taking into consideration public comment on the Housing Element and an analysis of the effectiveness of those policies to incentivize affordable housing.

Evaluation of 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)

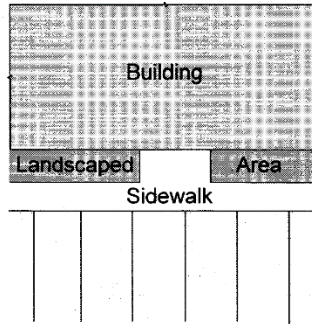
Policy C.1.9.3 – Allow flexibility with regard to off-street parking for projects containing affordable housing units located within 1000 feet of a transit stop. (Housing Element)

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 2017 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. The effectiveness of existing policies will be more fully evaluated through the *Comprehensive Plan* update process, which will include analysis by City staff and public hearings by City Council that may result in *Comprehensive Plan* amendments.

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.

Evaluation of Existing Strategy:

A legal lot of record, by definition, has fixed boundaries by a plat recorded in the Official Records of Pinellas County. It is therefore assumed that this incentive is intended to address flexible site plan configurations, rather than single flexible lot configurations. The City currently allows for site plan flexibility through the development review process, as supported by the City's *Community*

Development Code and Article 2. Zoning Districts therein, which establishes flexibility criteria for specific uses. Such criteria may allow for more flexible site plan configurations but may also require an improved site plan to document how the flexibility will result in better design and/or appearance.

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

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 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.

Evaluation of Existing Strategy:

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

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

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

Section 3-1904 also specifies minimum right-of-way and lane designations for each classification of roadway, including neighborhood roads. A minimum pavement width of 24 feet plus curb is required for all neighborhood roads, 26 feet plus curb for all local roads, and 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.

Evaluation of Existing Strategy:

The Economic Development & Housing Department typically reviews City policies, procedures, and regulations that may affect the cost of housing as part of its annual reporting for the State Housing Initiatives Partnership (SHIP) program and the Federal Community Development Block Grant and HOME Investment Partnership (HOME) programs.

Moreover, the Economic Development & Housing Department typically receives new City *Comprehensive Plan* and *Community Development Code* provisions and ordinances for comment and participates in the City's review process prior to adoption. 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 2017 LHS report with no change:

- 9.1 *As part of its annual reporting, the Economic Development & 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:

The inventory of public lands was not discussed during the first AHAC meeting on October 13, 2020. At the second AHAC meeting on November 16, 2020, the committee inquired about the properties on the inventory, how often the inventory is updated, if any of the properties are suitable for development, and if so, for what types of development. The AHAC also inquired about how often the properties are turned over or removed from the inventory. City staff indicated that the inventory will be updated this year (2020) and that the average length of time the City owns the properties is approximately one year. The inventory is prepared by City staff, who review City-owned properties on the tax roll and determine which properties may be suitable for housing development. Within this discussion, the AHAC identified the opportunity to incentivize ADUs as potential improvements to properties on the City's Inventory of Public Lands when contracts for sale are prepared by City staff.

Evaluation of Existing Strategy:

The City of Clearwater is nearly built-out. Most of the vacant parcels remaining are less than one acre in size. Due to the lack of land to develop affordable housing, the City offers flexibility through the *Community Development Code* to help developers utilize existing sites for infill and redevelopment projects. To facilitate affordable housing projects, the City keeps an inventory of publicly-owned land suitable for affordable housing titled, "Affordable Housing Inventory List", which is published on the City's website: <https://www.myclearwater.com/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 was triennially updated. Updates occurred in 2009 by City Resolution #09-41 (November 5, 2009), in 2013 by City Resolution #13-10 (June 6, 2013), in 2016 by City Resolution #16-14 (June 16, 2016), and in 2019 by City Resolution #19-10 (June 20, 2019). As of 2019, there were 19 parcels suitable for the development of affordable housing:

- | | |
|---|---|
| 1. 1454 S. Martin Luther King, Jr. Ave. | 11. 1002 Grant St. |
| 2. 1011 La Salle St. | 12. 1004 Grant St. |
| 3. 1002 La Salle St. | 13. 0 Marshall St. |
| 4. 1408 Monroe Ave. | 14. 1006 Grant St. |
| 5. 1112 Palm Bluff St. | 15. 406 Vine Ave. |
| 6. 912 Nicholson St. | 16. 1125 Pierce St. |
| 7. 1415 Taft Ave. | 17. 1129 Pierce St. |
| 8. 1009 N. Garden Ave. | 18. 0 Pennsylvania Ave. |
| 9. 1304 N. Madison Ave. | 19. 1006 N. Martin Luther King, Jr. Ave |
| 10. 1529 S. Washington Ave. | |

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.

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2017 LHS report with no change:

- 10.1 *The Economic Development & 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.*
- 10.4 *The Economic Development & Housing Department should coordinate with the Planning & 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 is already implemented by City staff of the Planning & Development Department and will be implemented through ongoing coordination between these two 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:

No specific issues with the City's current policies regarding proximity to transportation, employment, and mixed-use development were identified during meetings with the AHAC and City staff. The current policies remain acceptable; however, the Consultant suggested modifying existing Recommendation 11.1 to include other policy references as applicable to the strategic incentive and to specify that such policies are found in the Future Land Use Element (FLUE) of the Comprehensive Plan.

Evaluation of 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 recommendation from the 2017 LHIS report with minor changes as shown in strikethrough/underline:

11.1 The City should maintain and ~~enforce~~ implement Future Land Use Element policies A.2.2.7; A.5.4.4; A.5.4.7; A.6.8.7; A.6.10.8; 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 Section 420.9076, F.S. These recommendations were previously approved in 2017 but were evaluated and, if necessary, revised in 2020 to address current affordable housing barriers.

2.2.1 Adaptive Reuse

Meeting Synopsis:

At the second AHAC meeting on November 16, 2020, the committee identified an opportunity to repurpose vacant churches in the City of Clearwater. The AHAC directed City staff to modify the existing recommendation 12.1 to include "churches" in the list of building types to be converted to affordable housing where permitted.

Evaluation of Existing Strategy:

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

Of note, under Florida House Bill 1339 (June 2020), local governments may now approve affordable housing development by right on any parcel zoned for residential, industrial, or commercial use.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 LHIS report with minor changes as shown in strikethrough/underline:

- 12.1 Continue to allow “adaptive reuse” involving the conversion of surplus and/or outmoded buildings including old churches, 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, with additional consideration given to church buildings.

2.2.2 Land Development Code

Meeting Synopsis:

No specific issues with the City’s *Community Development Code* were identified during meetings with the AHAC and City staff. The current standards remain acceptable; however, the AHAC was unaware of the related nonconforming exemption incentive that was approved by a previous AHAC (2014) and adopted by City Council (2015). The AHAC identified the need to promote the nonconforming exemption for affordable housing as an incentive. The AHAC directed City staff and the Consultant to reference the nonconforming exemption for affordable housing in other recommendations related to expedited review timing/process (see Recommendation 1.4), but to continue Recommendation 13.1 with no change.

Evaluation of Existing Strategy:

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2017 LHIS report with no change:

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-locate common facilities.*
- *Use Crime Prevention Through Environmental Design (CPTED) when practical and financially feasible.*
- *Comply with Federal and State requirements for accessibility improvements.*

Implementation:

Recommendation 13.1 is partially implemented by the *Community Development Code*. 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.

2.2.3 Communication and Marketing of Affordable Housing

Meeting Synopsis:

During the first AHAC meeting on October 13, 2020, the committee 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 Clearwater. Additionally, although many affordable housing incentives are available in 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 or through its housing partners. Within this discussion, the AHAC identified the opportunity to partner with the Chamber of Commerce to reach a broad audience.

At the second AHAC meeting on November 16, 2020, the committee discussed the need to emphasize “workforce” housing and its benefits rather than using the term “low-income” housing. The AHAC discussed how low-income housing should be rebranded as workforce housing to move away from the stigma. The AHAC identified the need to promote diverse unit types, including tiny homes, “missing middle,” and other alternative housing products as neighborhood-compatible workforce housing with an emphasis on owner-occupied housing. The AHAC discussed conducting an educational campaign by possibly including an insert or similar information piece with utility bills or other regular City communications.

Evaluation of Existing Strategy:

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

The City's "Affordable Housing" webpage is a one-stop resource for affordable housing developers and persons seeking housing assistance: <https://www.myclearwater.com/government/city-departments/affordable-housing>.

The webpage publishes plans and reports produced by the Housing Division, as well as information on the City's homeless prevention initiatives. While many of the materials recommended by the 2017 AHAC are published on the "Affordable Housing" webpage, there is no "Affordable Housing Central" webpage that consolidates all information applicable to prospective developers of affordable housing (e.g. application criteria permitting process, incentives, etc.).

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 LHIS report with minor changes as shown in strikethrough/underline:

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:*

- Conduct an educational campaign, in conjunction with regular City communications, to rebrand affordable housing as workforce housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City's neighborhoods.
- Partner with the Chamber of Commerce to broadly promote the benefits of, and opportunities for, affordable housing development in the City.
- Prepare marketing materials for the general public in order to promote the different housing programs that the City offers, including homebuyer education and down payment assistance to support homeownership.
- 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 on the City’s webpage. City staff of the Economic Development & Housing Department will develop the educational campaign to rebrand affordable housing and form a partnership with the Chamber of Commerce. In coordination with the Planning & Development Department, City staff will improve communication and marketing of affordable housing incentives.

2.2.4 Financing

Meeting Synopsis:

The AHAC discussed the myriad of funding options available for affordable housing and how the complexity of financing can be daunting to a new-entry developer. The AHAC identified that the City needs to provide more information in a simplified format on the City’s Affordable Housing webpage, including but not limited to information about developer financing as well as housing programs for homebuyer education and down payment assistance. The AHAC directed City staff and the Consultant address this need in other recommendations related to expedited review timing/process (Recommendation 1.3), communication and marketing (Recommendation 14.1), and partnerships (Recommendation 16.1), but to continue Recommendation 15.1 with no change.

Evaluation of Existing Strategy:

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2017 LHIS 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:

During the first AHAC meeting on October 13, 2020, the committee discussed the need to acknowledge that the City's current workforce is more reliant than other communities on employment sectors that produce lower incomes/wages (e.g. tourism, service, etc.). The inability of homebuyers to qualify for large-enough mortgages continues to be a barrier in the City of Clearwater. This barrier is currently addressed by subsidies such as down payment assistance (DPA); however, as housing costs continue to rise, qualifying for a mortgage becomes less achievable. DPA is needed at higher levels (i.e., higher loan amount per household) to be viable. The AHAC discussed funding fewer households at viable levels, versus many households at unviable payment levels. The AHAC suggested that funding fewer households at viable levels would improve the effectiveness of the City's DPA program. The AHAC also identified the need for more homebuyer education, particularly for realtors, so that both realtors and potential homebuyers are made aware of the assistance available early-on.

At the second AHAC meeting on November 16, 2020, the AHAC discussed the need for more regional and statewide coordination. The AHAC identified the continued need to monitor, and encourage citizens to lobby for, statewide legislative initiatives to gauge the local impact of their provisions. City staff introduced the Pinellas County Countywide Housing Strategy and Advantage Pinellas Housing Compact as an opportunity for improved regional coordination. The AHAC also continued its discussion regarding DPA loan amounts and the increasing costs of housing. The AHAC directed City staff to increase DPA loan amounts, with the understanding that the overall number of loans must decrease to remain financially feasible for continued operation of the City's DPA program. City staff informed the AHAC that they are already in the process of implementing changes to the DPA program toward this end.

Evaluation of Existing Strategy:

The Economic Development & Housing Department strives to keep an updated list of affordable housing units and maintains a list of housing partners on the City's website at <https://www.myclearwater.com/government/city-departments/affordable-housing/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 2017 LHIS report with minor changes as shown in strikethrough/underline:

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

- *Prepare, advertise, and maintain an inventory of affordable housing providers/developers and any other related organization.*
- *Provide mentoring and technical training to current and new affordable housing providers/developers.*
- *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, including the Pinellas County Countywide Housing Strategy and Advantage Pinellas Housing Compact.*
- *Monitor, and encourage citizens to lobby for, 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.*
- *Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.*
- *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. City staff will coordinate with and closely monitor regional and statewide affordable housing initiatives. In response to AHAC direction, City staff will work to increase the loan amounts available through the City's DPA program, so that levels are viable for the homebuyer but financially feasible for the program.

APPENDIX A: City of Clearwater Resolutions

- A.1 Resolution #08-15, AHAC Members**
- A.2 Resolution #14-26, AHAC Members**
- A.3 Resolution #17-34, AHAC Members**
- A.4 Resolution #20-50, AHAC Members**
- A.5 Resolution #09-41, Affordable Housing Inventory List**
- A.6 Resolution #13-10, Affordable Housing Inventory List**
- A.7 Resolution #16-14, Affordable Housing Inventory List**
- A.8 Resolution #19-10, Affordable Housing Inventory List**

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 2020, 41% of the City’s households pay more than 30% of their income for housing. By comparison, 35% of households statewide are cost-burdened. Approximately 19% 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 by Section 420.9076, F.S. 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 limited 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.

Beginning in 2008 and most recently in 2017, 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 2020:

- ***Lack of available land, density, and diversity of housing types.*** Because the City of Clearwater is mostly built-out, affordable housing development opportunities are limited due to the lack of available land. This places a priority on density and parking allowances, which offset the lack of available land. Although the City currently maintains a density bonus and parking waiver for affordable housing, these incentives need to be reconsidered as part of the City's *Comprehensive Plan* update. To help improve the perception of affordable housing and support the diverse needs of residents, such incentives need to promote mixed-income development at sufficient density to be viable. Moreover, policies that allow for a diversity of housing types, including "missing middle" and accessory dwelling units are also a priority toward this end, as well as toward improving the public perception of affordable housing.
- ***Lack of information about the permitting process for affordable housing projects.*** The overall permitting process is perceived as tedious, in part due to various review levels and related requirements that may add time to a project. To facilitate permitting of affordable housing, the City of Clearwater has an expedited permitting form titled, "Request for Expedited Permit Processing for Affordable Housing Activity" and corresponding process that when utilized quickly expedites permitting. However, few applicants are aware of this form. Although the City maintains a brochure describing the general development review and permitting process, the brochure is not specific to affordable housing. These barriers can be addressed by better advertisement of the form and creation of a brochure specific to affordable housing. This information should be made available in conjunction with an improved webpage design to elucidate the City's affordable housing incentives, financing options, and review and permitting process.
- ***Complex Homebuyer Financing/Financial Assistance.*** 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. Homebuyer education is needed, particularly for realtors, so that financing options can be identified early-on.

- ***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 or through its housing partners. Technology should be leveraged to facilitate information sharing by links, videos, or virtual meetings and to remove the need for hard-copy submittals and in-person attendance. An improved webpage design to clearly explain the City's affordable housing incentives, financing options (e.g. grant programs), and review and permitting process would be beneficial to developers both experienced and new to affordable housing.
- ***Public perception of affordable housing developments.*** There is a public perception that affordable housing in the City of Clearwater, 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. Such education should emphasize that affordable housing is not limited to "low-income" housing but includes workforce housing and a diversity of housing types to support a mix of income levels and diverse resident needs. Affordable housing supports "essential workers" and is good for the City.

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. The AHAC found that 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. The AHAC found that 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 supply that provides for a mix of income levels and the diverse needs of residents.

Affordable housing is comprised of diverse unit types that support a mix of income levels and the diverse needs of residents, 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, open spaces, educational institutions, and employment or workforce training opportunities.*

Affordable housing is located near civic centers, educational institutions, and employment opportunities. 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 AHAC’s 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 proximate to public amenities and employment opportunities, which supports an inclusive community and the diverse needs of residents.

APPENDIX D: Advisory Committee Meeting Summaries

D.1 AHAC Meeting #1, October 13, 2020

D.2 AHAC Meeting #2, November 16, 2020

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 reviewed the City's current practices and met on December 15, 2020, to hear the following recommendations to incentivize the provision of affordable housing. Once approved by the AHAC, the recommendations were presented to City Council on December 17, 2020.

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 Assistant Director of Economic Development & Housing and Permit 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*
- *Providing a list of potential mentors experienced in affordable housing development*

- Utilizing new technology to enhance administrative efficiencies and to educate developers about the City's affordable housing incentives and permitting process by means of link sharing, web forms, videos/webinars, virtual meetings/forums, and other tools

Recommendation 1.4 Publish a brochure or other informational handout in a prominent location on the City's Affordable Housing webpage that explains the City's development approval and permitting process to developers, 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, Affordable Housing Density Bonus, Parking Reductions, and Nonconforming Exemption for Affordable Housing

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.

Recommendation 2.2 Prepare a study to determine the financial, legal, and administrative feasibility of reducing, refunding, or redefining (by unit size) the costs of impact fees and/or permitting fees related to the development 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 facilitate review and to ensure neighborhood compatibility, which may be presented using a pattern book or similar means to expedite approval.*
- 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.*

Recommendation 5.3 Expand the definition of accessory dwelling unit to include tiny homes and other alternative unit types to incentivize unconventional solutions to address affordable housing needs within existing neighborhoods.

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 & 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 & 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 & Housing Department should coordinate with the Planning & 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 implement Future Land Use Element policies A.2.2.7; A.5.4.4; A.5.4.7; A.6.8.7; A.6.10.8; 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 churches, 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-locate common facilities.*
- *Use Crime Prevention Through 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:

- *Conduct an educational campaign, in conjunction with regular City communications, to rebrand affordable housing as workforce housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City's neighborhoods.*
- *Partner with the Chamber of Commerce to broadly promote the benefits of, and opportunities for, affordable housing development in the City.*
- *Prepare marketing materials for the general public in order to promote the different housing programs that the City offers, including homebuyer education and down payment assistance to support homeownership.*
- *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/developers and any other related organization.*
- *Provide mentoring and technical training to current and new affordable housing providers/developers.*
- *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, including the Pinellas County Countywide Housing Strategy and Advantage Pinellas Housing Compact.*
- *Monitor, and encourage citizens to lobby for, 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.*
- *Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.*
- *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.*