

## C. HOUSING ELEMENT

### Introduction

The purpose of the Housing Element is to provide guidance to the City to develop appropriate plans and polices to meet identified or projected deficits in the supply of housing for the different economic sectors and needs in the community. The intent is to address the City's activities as well as to provide direction and assistance to the efforts of the private sector.

The housing element consists of standards, plans, and principles to be followed in:

- The provision of housing for all current and anticipated future residents of the city,
- The elimination of substandard dwelling conditions,
- The structural and aesthetic improvement of existing housing,
- The provision of adequate sites for future housing, including affordable housing, group home facilities, residential shelters, foster care facilities, transitional and permanent supportive housing,
- The provision for relocation of housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement,
- The formulation of housing implementation programs, and
- A plan for ensuring affordable workforce housing that would, at a minimum, identify adequate sites for such housing.

### Housing Needs Summary

The following summarizes the Housing Element:

- The mix of housing types is proportional with single-family at 45% and multi-family homes at 48% of existing housing stock, with much of the growth attributed to multi-family housing. Mobile homes account for approximately 7% of the total housing units in the City. City policies with regard to zoning and development will need to continue to recognize this housing mix.
- The increase in the cost of new single-family homes has risen dramatically faster than the sale price of existing single-family homes. To maintain affordable housing, rehabilitation and neighborhood preservation is to be preferred over demolition and redevelopment of existing neighborhoods.
- Close to 40 percent of renters of "renter occupied housing units" pay more than sixty percent of household income for housing. Accordingly, there continues to be a need for affordable housing for very low, low, and moderate-income households.
- Although the number of housing units lacking complete plumbing, kitchen facilities or heating equipment is relatively small (less than 0.5%) and was declining prior to 1990, the 2000 Census showed an increase from 85 to 169 units over 1990 figures. This data needs to be confirmed by the 2010 Census in order to be validated. Close cooperation with the Census Bureau to ensure an accurate count in the 2010 Census is critical. Meanwhile, continued code enforcement to reduce these conditions further should be supported.
- Clearwater's Community Development Code provides for group homes and group care facilities. Certain types of facilities, such as child or spouse abuse centers require increased

confidentiality and require additional coordination by the police department and the Department of Health and Rehabilitative Services.

- The population of the City of Clearwater is expected to grow to 121,352 permanent residents by the year 2020. To accommodate permanent and seasonal residents and maintain a healthy vacancy rate, approximately 4,460 new housing units will be needed.
- Large, vacant parcels of land are scarce in Clearwater. Because of this, infill development of small vacant lots and under-utilized parcels will be necessary, and should be encouraged, to provide for new households.
- Impact fees significantly affect the cost of new housing. Methods of balancing the objectives of affordable housing and adequate infrastructure need to be explored.
- Clearwater will continue, as it has in the past, to promote and support fair housing practices.
- While local data is unavailable for the specific number of homeless in Clearwater, a County-wide survey conducted by the Pinellas County Coalition for the Homeless in 2007, identified a total of 5,195 homeless men, women and children in Pinellas County. The City is a member of the Coalition as well as the Pinellas County Homeless Policy Group.

**GOALS, OBJECTIVES, AND POLICIES****C.1 GOAL - AN AFFORDABLE VARIETY OF STANDARD HOUSING UNITS IN DECENT AND SAFE NEIGHBORHOODS TO MEET THE NEEDS OF CURRENT AND FUTURE RESIDENTS REGARDLESS OF RACE, NATIONALITY, AGE, MARITAL STATUS, HANDICAP, OR RELIGION.****C.1.1 Objective for Adequate Housing - Assure an adequate supply of housing in Clearwater by providing for additional dwelling units in a variety of types, costs, and locations to diversify housing options and provide housing that meets the evolving needs of Clearwater households.**

## Policies

- C.1.1.1 Maintain sufficient residentially zoned acreage, of varying densities and locations, to accommodate the existing and future housing needs of the City of Clearwater.
- C.1.1.2 The City shall create provisions within the Community Development Code for expanding housing options that meet the changing needs of residents in terms of unit sizes, housing types, levels of affordability, and locations, while preserving existing housing, including “missing middle” housing types such as tiny houses, cottages, duplexes, courtyard housing, and small apartment buildings, and accessory dwelling units (ADUs).
- C.1.1.3 Through application of the Concurrency Management Section of the Community Development Code, the City of Clearwater shall assure sufficient utility capacity to accommodate an adequate supply of housing.
- C.1.1.4 The City shall encourage the involvement of private sector financial institutions in recognizing and meeting the community’s housing needs.
- C.1.1.5 The City of Clearwater shall continue to provide information, incentives, and technical assistance to the private sector in order to achieve housing production that meets the needs of very low, low, and moderate-income households.
- C.1.1.6 The City shall further fair housing goals so that a variety of housing choices are available to households without regard to religion, handicap, age, race, national origin, or marital status.
- C.1.1.7 The City shall further the goal of providing a variety of housing choices, including workforce and “missing middle” housing, through tools such as land assembly, density bonuses, height increases, and setback reductions, as appropriate.
- C.1.1.8 To provide additional and diverse housing options integrated into existing neighborhoods, accessory dwelling units shall be exempt from density provisions and allowed in certain residential zoning districts compliant with Community Development Code provisions which provide for consistency with

neighborhood character. Such accessory dwelling units cannot be used for short-term rental purposes.

**C.1.2 Objective for Affordable Housing - The City of Clearwater shall continue to provide assistance and incentives for the development of housing that is affordable to very low, low, and moderate income households, including those with special needs, consistent with the level of growth in these income categories.**

Policies

- C.1.2.1 Continue to utilize Community Development Block Grant funds for the construction and/or rehabilitation of housing units that will be affordable to very low and low-income, households consistent with Federal income guidelines.
- C.1.2.2 The City shall support the continuation of the Clearwater Housing Authority's programs for affordable housing opportunities, including its rental subsidy program and public housing units.
- C.1.2.3 Continue to review new construction techniques, materials, building codes, and housing codes in order to determine where housing costs can be reduced without sacrificing the quality of housing for very low and low income households.
- C.1.2.4 The City shall continue to support the addition of rental housing as needed to meet the needs of very low, low, and moderate income households.
- 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.
- 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.
- C.1.2.7 The City shall work with the U.S. Department of Housing and Urban Development, the Florida Housing Finance Corporation and local government bodies to protect dedicated affordable housing revenues, as provided by the

Economic Development & Housing Department's 2005 – 2010 Consolidated Planning Document, the Sadowski Act, and Federal, State and Local Government Housing Trust Funds.

C.1.2.8 The City shall support the continued reduction of the multi-modal impact fee for low-income household projects, which is established and administered by Pinellas County.

**C.1.3 Objective for Housing Conditions - The City of Clearwater shall encourage the elimination of substandard housing units through demolition, upgrades, renovation and preservation efforts.**

Policies

C.1.3.1 The City defines "substandard" housing units as those which do not provide safe and adequate shelter and require major renovation to bring them up to the Clearwater Minimum Housing Code or are lacking one or more essential plumbing facilities, i.e., hot and cold piped water, private toilet, and private shower or bath for the exclusive use of the unit.

C.1.3.2 Define "suitable for rehabilitation" as those housing units which require repair equal to or less than fifty percent of its value or \$50,000, whichever is less, before renovation, or having the lack of one or more essential plumbing facilities. Units must be located in a neighborhood, which has either adequate community facilities or has needed capital improvements in the current Capital Improvements Program (CIP).

C.1.3.3 The City shall continue to monitor and evaluate factors which contribute to neighborhood stability and adopt strategies for neighborhood preservation.

C.1.3.4 Program capital improvements in concert with the neighborhood preservation strategies to encourage neighborhood stability.

C.1.3.5 Encourage ongoing maintenance through programs that foster pride in ownership and individual efforts.

C.1.3.6 Encourage voluntary, private rehabilitation of owner occupied and rental housing units.

C.1.3.7 Continue to utilize the Unsafe Structures Program as a means of rehabilitating and/or demolishing unsafe structures within the City of Clearwater.

C.1.3.8 Continue to review and update housing related codes to allow optimum use of labor and materials.

C.1.3.9 Continue to contribute to the support of non-profit and for-profit housing, housing providers and other organizations promoting neighborhood revitalization and stability.

**C.1.4 Objective for Adequate Sites for Very Low, Low and Moderate Income Households - Continue to provide zoning and land use regulations that allow for the development and redevelopment of affordable housing in stable neighborhoods.**

Policies

- C.1.4.1 All assisted housing shall meet the requirements of the Community Development Code, including landscaping, and shall be consistent with the character of the surrounding neighborhood.
- C.1.4.2 Assisted housing should be located in close proximity to employment centers, mass transit services, parks, and commercial centers.
- C.1.4.3 Buildings and grounds at assisted housing locations should be maintained so as to preserve a desirable living environment.
- C.1.4.4 Maintain residential zoning districts in a variety of densities and locations in order to accommodate more affordable small lots, small and medium size apartments, and mobile homes.
- C.1.4.5 Continue to utilize zoning to minimize and mitigate commercial encroachment in residential areas.
- C.1.4.6 Continue to utilize the Mobile Home Park zoning classification for defining existing and proposed mobile home sites.
- C.1.4.7 Neighborhoods shall be encouraged to follow the three Crime Prevention Through Environmental Design (CPTED) strategies of access control, surveillance, and territorial enforcement.

**C.1.5 Objective for Group Homes and Foster Care Facilities and Special Needs Housing- Continue to provide zoning and land use regulations which allow the establishment of group homes, foster care facilities and special needs housing subject to minimum State requirements.**

Policies

- C.1.5.1 Establish population-based standards for group homes and foster care facilities in concert with knowledgeable State and community human services organizations.
- C.1.5.2 Encourage and assist human services agencies and other community groups in developing special living facilities at a level appropriate to Clearwater's population and needs.
- C.1.5.3 Periodically review and adjust the separation requirement for group homes as found in the Community Development Code so that the requirement continues to function to provide broad dispersion without inhibiting these facilities by

saturation of available areas. The separation requirements will not be more restrictive than the minimum requirements of the State of Florida.

- C.1.5.4 The City of Clearwater shall continue to permit licensed group homes in all residential districts provided the use meets the minimum separation requirement of the State of Florida and development standards found in the Community Development Code.
- C.1.5.5 The City shall coordinate with the Department of Children and Families and the Clearwater Police Department in the placement of child and spousal abuse facilities in order to ensure the requisite confidentiality.
- C.1.5.6 Special Needs Housing is defined as housing that is temporary, supportive, or permanent that provides shelter for the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families) persons with alcohol or other drug addiction, and other categories the City of Clearwater may specify and describe as special needs housing. Special needs housing shall include but not be limited to include emergency and supportive housing, transitional housing and other permanent housing designed to allow for independent living and prevent individuals from becoming homeless.

**C.1.6 Objective for Housing Conservation and Rehabilitation - Through both private and public resources, the City of Clearwater shall encourage the conservation, rehabilitation, and preservation of the existing housing stock, including historically significant housing.**

Policies

- C.1.6.1 The Community Response Team shall continue to utilize a collaborative code enforcement process for housing in the North Greenwood and Lake Belleview neighborhoods and in the East Gateway area in order to provide residents with information regarding rehabilitation assistance programs and the additional time needed to bring housing structures in this area into compliance.
- C.1.6.2 Use Community Development Block Grant, HOME, SHIP, and any other available funds for programs and improvements throughout the City with special emphasis on North Greenwood, Lake Belleview, and East Gateway neighborhoods and such other neighborhoods as may require program-attention.
- C.1.6.3 Involve private lending institutions in the development of programs that encourage a greater degree of flexibility in lending policies with respect to improving older neighborhoods.
- C.1.6.4 Encourage private lending institutions, through their participation in program and project planning, to be more responsive to the home income needs of very low, low, and moderate-income households.
- C.1.6.5 Involve private lending institutions in the planning and development of programs designed to help with small business economic development loan needs in very low, low and moderate income neighborhoods.

- C.1.6.6 Improve community services and facilities as appropriate in target revitalization areas.
- C.1.6.7 Use rehabilitation of public housing units as well as the provision of new housing to increase the housing stock for low and moderate income households.
- C.1.6.8 The City of Clearwater shall continue to protect and preserve historically significant housing and neighborhoods through the implementation of Historic Preservation Section (Division 10) of the Community Development Code.

**C.1.7 Objective for Relocation Housing - Where public projects of the City require the relocation of individuals and/or families, relocation assistance shall be provided where it is necessary for safe and adequate shelter.**

Policies

- C.1.7.1 The City shall provide temporary relocation assistance to enable rehabilitation of substandard housing.
- C.1.7.2 The City shall provide relocation assistance and counseling, as needed, to effect the clearance of dangerously deteriorated houses.
- C.1.7.3 The City shall regularly monitor grant opportunities and provide coordinating services to assist in maximizing intergovernmental revenues and assistance targeted to housing and neighborhood improvements.
- C.1.7.4 Pursuant to the Community Development Code requirements, the City shall determine that adequate mobile home sites or other suitable sites exist for the relocation of mobile home owners prior to actions, including the approval of a rezoning, which result in removal or relocation of mobile home owners.

**C.1.8 Objective for Housing Implementation Programs – the Clearwater Neighborhood and Affordable Housing Advisory Board (NAHAB), which includes representatives from organizations directly and indirectly involved in affordable housing, will serve as a standing committee on housing related issues and will review, monitor, and evaluate City policies, procedures, and programs directed to improving the physical environment and lifestyle of low to moderate income residents and will make recommendations to the City Manager and City Council.**

Policies

- C.1.8.1 Utilize applicable Federal, State, and County programs to provide local housing.
- C.1.8.2 Participate with the Tampa Bay Regional Planning Council in the preparation of housing plans and programs for consistency with City of Clearwater housing implementation programs.



- C.1.8.3 Participate with Pinellas County in providing short-term emergency housing for the homeless and transitional housing for qualifying households with special needs.
- C.1.8.4 Continue to provide assistance to qualified residents to retrofit housing in order to be barrier free and accessible.
- C.1.8.5 Promote equal opportunity for all persons, regardless of race, sex, age, or marital status in obtaining adequate housing and eliminate discrimination in housing.
- C.1.8.6 Continue to implement all existing and future housing programs without regard to race, national origin, handicap, age, or familial status.
- C.1.8.7 Continue to investigate complaints concerning the lending policies of local lending institutions to assure non-discriminatory lending practices and guard against redlining.
- C.1.8.8 Continue to work with the Clearwater Housing Authority in providing a public housing stock that is consistent with the existing and future needs of the residents of the City of Clearwater.
- C.1.8.9 Continue to work with non-profit and for-profit housing providers to leverage resources to implement housing programs

**C.1.9 Objective - The City of Clearwater shall be proactive in incentivizing the construction of affordable housing.**

Policies

- C.1.9.1 The City will permit density bonuses for affordable housing developments provided that between 15% and 25% 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.
- 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.
- 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.

**C.1.10 Objective - Recognizing that sustainable building techniques contribute to keeping housing units affordable over the long term by reducing energy consumption, lowering utility bills and decreasing maintenance costs, the City of Clearwater will promote the use of green housing construction and renovation and rehabilitation techniques.**

## Policies

- C.1.10.1 Encourage affordable housing projects that are constructed consistent with US Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) principles or the Florida Green Building Coalition's (FGBC) Green Land Development and Building Standards.
- C.1.10.2 Encourage construction of efficient and lasting homes by developing Green Building standards, using resources such as those available through Global Green USA.
- C.1.10.3 Provide "green building information" to local area housing providers.
- C.1.10.4 Work with the local chapter of the USGBC to provide information regarding LEED renovation techniques at Neighborhood Week and other outreach events.
- C.1.10.5 Develop prototypical xeriscape plans that can be provided to local area housing non-profits and neighborhood associations.

**C.1.11 Objective - Cooperate with Pinellas County, other municipalities and other organizations to seek an end to homelessness.**

## Policies

- C.1.11.1 Cooperate with Pinellas County and other municipalities in implementing provisions found within *Opening Doors of Opportunity: A 10-Year Plan to End Homelessness in Pinellas County*.
- C.1.11.2 Implement provisions of the *2005 – 2010 Consolidated Planning Document* that address solutions to homelessness
- C.1.11.3 Continue to participate in the Pinellas County Homeless Coalition, the Homeless Leadership Network, and the Pinellas County Homeless Policy Group.
- C.1.11.4 Continue to work with area housing providers to make shelters and transitional housing and/or programs available to the homeless.