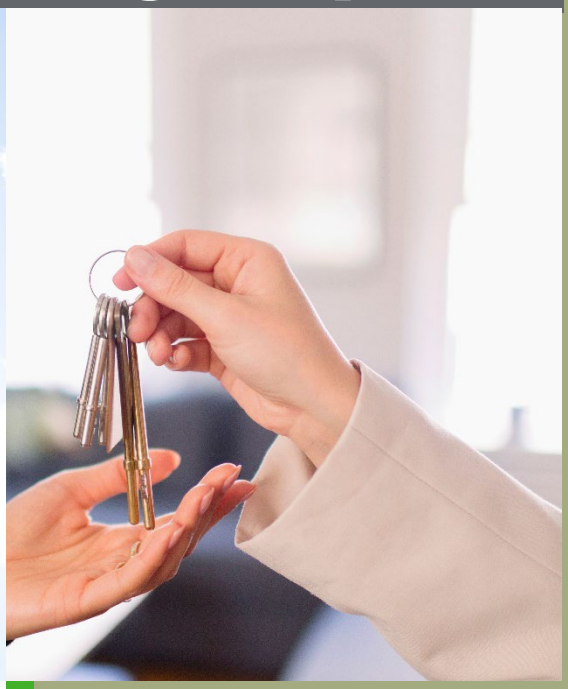
CLEARWATER
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2025

Local Housing Incentive Strategies Update





Prepared by:
Affordable Housing Advisory Committee
City of Clearwater

FINAL – 11/18/2025

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

FINAL
November 18, 2025

PREPARED BY:
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TO BE SUBMITTED TO:
Florida Housing Finance Corporation

Table of Contents

I. BACKGROUND 3

1.1 The City of Clearwater 3

1.2 The Affordable Housing Advisory Committee 3

1.2.1 Committee Composition 4

1.3 Process to Develop the Local Housing Incentive Strategies 6

II. LOCAL HOUSING INCENTIVE STRATEGIES 7

2.1 Affordable Housing Incentives 7

2.1.1 Expedited Review Process 8

2.1.2 Modification of Fees 11

2.1.3 Flexible Densities 13

2.1.4 Infrastructure Capacity 15

2.1.5 Accessory Dwelling Units 16

2.1.6 Parking Reductions 18

2.1.7 Flexible Lot Configurations 20

2.1.8 Modification of Street Requirements 21

2.1.9 Pre-Adoption Policy Consideration 23

2.1.10 Inventory of Public Lands 24

2.1.11 Proximity to Transportation, Employment & Mixed-Use Development 27

2.2 Additional Incentives 29

2.2.1 Adaptive Reuse 29

2.2.2 Land Development Code 29

2.2.3 Communication and Marketing of Affordable Housing 31

2.2.4 Financing 32

2.2.5 Partnerships 34

APPENDIX A: City of Clearwater Resolutions
APPENDIX B: Affordable Housing in Clearwater
APPENDIX C: Values, Principles and Vision
APPENDIX D: Advisory Committee Meeting Summaries
APPENDIX E: AHAC Recommendations

I. BACKGROUND

1.1 The City of Clearwater

The City of Clearwater is approximately 26 square miles in size (land area) 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 117,292 in 2020. Estimates from the University of Florida Bureau of Economic and Business Research (BEBR) for 2024 indicate that the City's current population is approximately 118,463. Based on that share (12.20%) of Pinellas County's projected population, the City may have a population of 121,597 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 August 2025 as required by Florida Statute (F.S.), Section 420.9076. Section 420.9076, F.S., as most recently amended, 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 11-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 11-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 11-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 11-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**).

On September 2, 2021, the City formed a fifth 11-member AHAC to review and update the LHIS by December 2021. The fifth AHAC was appointed by City Council action as Resolution #21-30 (see **Appendix A)**.

On September 1, 2022, the City formed a sixth 11-member AHAC to review and update the LHIS by December 2022. The sixth AHAC was appointed by City Council action as Resolution #22-19 (see **Appendix A)**.

On September 7, 2023, the City formed a seventh 11-member AHAC to review and update the LHIS by December 2023. The seventh AHAC was appointed by City Council action as Resolution #23-12 (see **Appendix A)**.

On August 15, 2024, the City formed an eighth 11-member AHAC to review and update the LHIS by December 2024. The eighth AHAC was appointed by City Council action as Resolution #24-11 (see **Appendix A)**.

On August 21, 2025, the City formed a ninth 10-member AHAC to review and update the LHIS by December 2025. The ninth AHAC was appointed by City Council action as Resolution #25-11 (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 2025 AHAC members are included in **Table 1**, along with their category affiliation.

Table 1: Committee Composition

Name	Category Represented	Date Appointed
1. Frank Cornier	Labor Engaged in Affordable Housing	August 21, 2025
2. Robyn Fiel	Banking & Mortgage Industry	August 21, 2025
3. Christine Bond	Advocate for Low-Income Persons	August 21, 2025
4. Lindsay Dicus-Harrison	Real Estate Professional	August 21, 2025
5. Linda Byars	Citizen Residing in Clearwater	August 21, 2025

6. Kelly Batsford	Represents Employers in Clearwater	August 21, 2025
8. Rick Vail	Residential Home Building Industry	August 21, 2025
10. Cheri DeBlaere	Represents Essential Services Personnel	August 21, 2025

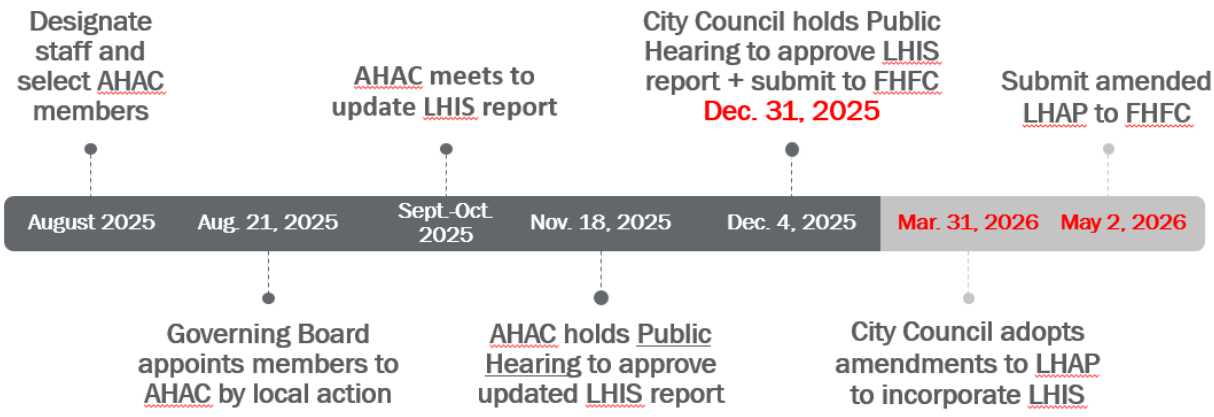
1.3 Process to Develop the Local Housing Incentive Strategies

To update the LHIS, City staff and AHAC members actively participated in the following activities to fulfill the requirements of Section 420.9076, F.S.

- 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 LHIS report

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

Chart 1: Schedule to Meet Requirements



Source: Originally based on Florida Housing Coalition webinar titled, "SHIP Incentive Strategies and the AHAC" (2019). Schedule updated to reflect City of Clearwater events and dates in 2024.

II. LOCAL HOUSING INCENTIVE STRATEGIES

The City of Clearwater's ninth AHAC was formed in August 2025 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 **Appendix E**.

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 2024. As part of the evaluation, the AHAC may continue, modify, or remove some recommendations and may add 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 2025. The following provides the schedule of these meetings:

9/9/2025	Meeting with the AHAC and staff of the Economic Development & Housing Department
10/14/2025	Meeting with the AHAC and staff of the Economic Development & Housing Department
10/28/2025	Meeting with the AHAC and staff of the Economic Development & Housing Department
11/18/2025	Public Hearing with the AHAC, staff of the Economic Development & Housing Department, and interested members of the public
12/4/2025	City Council meeting to accept the updated LHIS report

Summaries of the AHAC meetings held on September 9, 2025, October 14, 2025, and October 28, 2025, can be found in **Appendix D**. The LHIS report is a result of the meetings held with the AHAC and the input of City staff to determine the feasibility of the AHAC recommendations. On November 18, 2025, the AHAC reviewed the LHIS report and finalized its recommendations regarding affordable housing incentives. The final recommendations, approved by the AHAC at a public hearing, are captured in **Appendix E**. The LHIS report will be heard by City Council on December 4, 2025, and the recommendations will be used to amend the Local Housing Assistance Plan (LHAP).

[1] All references made to the City of Clearwater's "Comprehensive Plan" are drawn from the official document titled, "Clearwater 2045" as adopted by City Council in January 2024 and inclusive of any amendments as of the date of this report.

2.1.1 Expedited Review Process

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:

No discussion regarding the City's expedited review process occurred during the first AHAC meeting on September 9, 2025.

During the second AHAC meeting on October 14, 2025, the "Request for Expedited Permit Processing for Affordable Housing Activity" form was discussed, along with the duration of single-family (and multi-family) permit reviews. City staff confirmed that the "Request for Expedited Permit Processing for Affordable Housing Activity" form exists and is available to developers. City staff also provided clarification regarding the timing of permit reviews, the City's classification of detached and attached units, and whether the expedited review process is working. City staff noted that measurable outcomes work best.

The AHAC requested additional information about how many forms have been submitted through the expedited permitting process (e.g., over a 6- or 12-month period) and typical review times. City staff responded that they would research and provide that information to the AHAC. The AHAC also inquired about applicability of the City's expedited permitting process to other types of housing (e.g., duplexes, triplexes, etc. and "missing middle" housing types).

The AHAC also discussed what constitutes an affordable housing "project" and whether there is a checkbox on permit applications denoting an affordable housing project. City staff responded that the permit application now tracks the number of affordable units included in the project.

The AHAC discussed building example plans, and whether any templates have been submitted for pre-screening. The AHAC discussed whether building example plans (referenced under Recommendation 1.5) are truly an incentive, since none have been submitted. The AHAC also discussed issues of practicality, including scarcity of land and unique site constraints. Committee member Frank Cournier stated that "plans on file" do function as an incentive because they reduce review times, since City staff only needs to review a site plan and not a full plan set. Such plans could be on file and pre-reviewed to expedite permitting.

During the third AHAC meeting on October 28, 2025, City staff presented information regarding the typical number of affordable housing applications received and review times. City staff noted that the City is not currently meeting its target for the duration of affordable housing reviews. City staff cited understaffing and recent storms (i.e., hurricanes) as factors. City staff requested that the current recommendation be maintained as a goal. City staff reported that there were nine (9) affordable

housing projects, and all but one were single-family permits. For single-family permits, the first reviews were completed within 4 to 8 days, and second reviews were completed within 1 to 4 days. For the larger multifamily project, the first review was completed within 31 days, and re-reviews were completed within 6 days on average. The AHAC inquired about permitting delays from recent storms (i.e., hurricanes). City staff responded that the City took a different, staff-intensive approach and continued to issue permits post-storm. However, some permits are submitted with insufficient information, which results in permit delays.

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

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

After discussion, the AHAC decided to modify Recommendation 1.2 by adding "single-family," to modify Recommendation 1.3 by updating the mentor list timeline from "2025" to "2026,"and to modify Recommendation 1.5 by also including "accessory dwelling units" (ADUs).

City staff further modified Recommendation 1.2 to update the roles of "Assistant Director of Economic Development and Housing" and "Permit Manager" to "Housing Manager" and "Development Services Division Manager," respectively.

<u>Evaluation of Existing Strategy:</u>
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. The form can be issued for a site-specific project or for a one-year period, depending on a developer's business strategy. 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, the acting Housing Manager acts as a liaison between the developer and the City. The acting Housing Manager 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. In special cases, a member of the Planning & Development Department may be assigned to help determine if a specific development qualifies as affordable housing. The developer will then submit this letter with the building and zoning permit review packets.

Development Review Technicians will subsequently mark the development as affordable housing and set the development review deadline on an earlier timeframe compared to other development reviews without an affordable housing component.

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) or within 24 hours. The Planning & Development Department utilizes technology to enhance administrative efficiencies. All permitting is facilitated by a one-stop Acella portal that supports electronic plan submittal, review, and inspections. Information, forms, and checklists are available online and at the counter for all types of projects (not necessarily affordable housing). Target dates and permit status are posted via Acella and review time has been generally reduced to 14 days.

The Housing Division updates its webpages to improve communication, and another update is in process. The Planning & Development Department also provides information on its webpages.

The City already maintains a "Building Plan Review Committee (BPRC) & Pre-Application Meetings" webpage that summarizes the BPRC's role in the City's development review processes; however, this webpage is not specific to policies or processes that incentivize affordable housing in the City of Clearwater. The link to this webpage is provided below:

https://www.myclearwater.com/My-Government/0-City-Departments/Planning-Development/Construction-Services/Building-Plan-Review-Committee-BPRC-Pre-Application-Meetings

While the City regularly encourages developers to submit template plans (e.g., "plans on file") to expedite review, none have submitted template plans to date.

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

> *1.2 The **~~Assistant Director of Economic Development & Housing~~** **Housing Manager** and **~~Permit Manager~~** **Development Services Division Manager** will continue to be the primary and secondary points of contact when submitting **single-family and** multi-family affordable housing projects. Through close coordination, these two staff positions will:*
> . . .

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

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

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

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

> *1.5 Encourage affordable housing developers of single-family homes **and accessory dwelling units** to submit frequently used building example plans for pre-screening by the Building Official to further expedite the staff permit review process.*

The AHAC made no changes to Recommendations 1.1 or 1.4.

The AHAC continued Recommendations 1.1 and 1.4 from the 2024 LHIS report with no changes, and modified Recommendations 1.2, 1.3, and 1.5 as shown above in strikethrough/underline.

Implementation:
Recommendations 1.1 and 1.5 are already implemented to varying degrees by City staff. Recommendations 1.2., 1.3, and 1.4 will require further coordination between City departments and staff to fully implement. The City's permit application form tracks the number of affordable housing units proposed as part of the project (Recommendation 1.2). City staff help developers through the application process, and provide referrals to developer mentors (i.e., non-staff peers) when feasible (Recommendation 1.3). The affordable housing brochure was recently completed (Recommendation 1.4).

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:
No discussion regarding the modification of fees occurred during the first AHAC meeting on September 9, 2025.

During the second AHAC meeting on October 14, 2025, the AHAC made no changes to Recommendations 2.1, 2.2, 2.3, or 2.4. It was noted that Forward Pinellas is studying the multi-modal impact fee and that the City of Clearwater has adjusted fees in the past and will be conducting a fee study in the future. The City recently decreased permitting fees for affordable housing projects by 75%.

During the third AHAC meeting on October 28, 2025, the AHAC discussed impact fees, the burden of infrastructure costs on taxpayers, and the need for subsidy. City staff noted that impact fees cannot be waived but can be reduced by ordinance or subsidized with other funding sources (e.g., state, or federal). City staff informed the AHAC that the City has an impact fee and permit fee fund to help subsidize fees for affordable housing. The previous AHAC recommended utilizing that fund more, and the City has done so over the preceding year. The Consultant referenced Forward Pinellas and the City's future fee study.

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.

In Florida, impact fees may be waived by exception for affordable housing projects consistent with the Florida Impact Fee Act, Section 163.31801(11), F.S., which does not require the local government to use any revenues to offset the revenue loss. 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 fee to support the provision of affordable housing. The City of Clearwater is identified as Multi-Modal Impact Fee District #6/6A within Pinellas County.

A Multimodal Impact Fee is charged to offset the cost of improvements needed as development occurs and population increases resulting in an increased burden on traffic infrastructure. Revenue from the fee is shared between Pinellas County and the City of Clearwater. The fee can be reduced or offset through a traffic study, reduction for low-income housing, and pre-existing development traffic counts.

> ***Fee Waiver or Exemption*** – *Government projects (e.g., library, rec center, etc.) are exempt. This exemption applies to both the City and County portion of impact fee revenue.*
>
> *Reduction for low-income housing:*
>
> - *A single-family home 1,500 square feet (SF) or less for a qualifying low-income household (LIHH) is charged $653 compared to $1,003 for the same size home for a household not*

qualifying as LIHH. The fee for non-qualifying LIHH increases as follows: $1,242 for 1,501 SF to 2,499 SF; and $1,529 for a home 2,500 SF and larger. Square footage is determined by heated area.

- *Multi-family projects for qualifying LIHH are charged $557/unit while projects not qualifying as LIHH are charged $972/unit.*

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.

In 2021, the AHAC recommended that the new Parks & Recreation impact fee structure either reduce or waive impact fees for affordable housing. These fees were adopted by City Council on July 20, 2023, and were revised to include a waiver for affordable housing. The Planning & Development Department also recently completed changes to its fee structure to reduce plan review and permit fees by 75% for affordable housing. Moreover, the Economic Development & Housing Department has a policy for City-funded affordable housing projects whereby, if the developer does not realize a 12% profit on total development costs, the City will write down the loan to provide for a 12% profit. The Planning & Development Department will be initiating a fee study in 2026.

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendations 2.1, 2.2, 2.3, and 2.4 from the 2024 LHIS report with no changes.

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 Recommendations 2.2, 2.3, and 2.4, City staff will continue to monitor how its internal departments and other local governments are addressing plan review and permit fees and impact fees to ensure Clearwater's incentives are competitive throughout the region.

2.1.3 Flexible Densities

The allowance of flexibility in densities for affordable housing.

Meeting Synopsis:

Flexible densities were discussed during the first AHAC meeting on September 9, 2025. The AHAC discussed looking at density in the City of Clearwater as an incentive and using the City's zoning code,

the *Community Development Code*, to incentivize reasonable higher density so that more units can be put on the market.

The AHAC discussed coordination with the Planning & Development Department regarding a zoning strategy. The AHAC discussed the North Greenwood neighborhood, where the City is currently exploring how a new zoning strategy can better match resident needs with housing opportunities. City staff from the Planning & Development Department discussed current efforts to allow for increased density at a neighborhood infill level. The AHAC also discussed the Live Local Act, and City staff provided information about the City's existing webpage regarding implementation of the "Live Local Act" in the City of Clearwater. The Live Local Act allows for the development of affordable housing in non-residential zoning districts if certain affordability criteria are met.

During the second and third AHAC meetings on October 14, 2025, and October 28, 2025, respectively, the AHAC made no changes to Recommendations 3.1, 3.2, or 3.3. The Live Local Act was discussed at it pertains to density flexibility, along with the City's current affordable housing density bonus and public amenities incentive pool.

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*.

The City's current Clearwater 2045 *Comprehensive Plan* was adopted in January 2024. Current *Comprehensive Plan* policies in support of flexible densities are adopted in the Quality Places Chapter as follows:

> *Policy QP 6.1.5 – Continue to provide density bonuses for affordable housing developments consistent with the CDC [Community Development Code]. Such bonuses shall not be provided to properties within in the CSA [Coastal Storm Area] unless preempted by state legislation. (Quality Places Chapter)*
>
> *Policy QP 6.1.8 – Develop standards to implement state legislation allowing affordable housing to be built on any parcel of land zoned for commercial or industrial use. (Quality Places Chapter)*

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 conference 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 the past the Planning & Development Department added language to the City's affordable housing incentives to provide more clarity regarding the

density bonus provision. Density allowances are typically confirmed with City staff during pre-application Building Plan Review Committee (BPRC) meetings.

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. On April 20, 2023, Ordinance Number 9664-23 was passed to update Section C-301 to include language regarding the tiered Public Amenities Incentive Pool which encourages even greater density for multi-family rentals. On December 19, 2023, Ordinance Number 9726-23, amended Section C-301 to clarify that the residential density bonus could not be stacked.

Density flexibility and density bonuses are consistently being re-evaluated due to State legislation to ensure compliance.

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendations 3.1., 3.2, and 3.3 from the 2024 LHIS report with no changes.

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 *Clearwater 2045 Comprehensive Plan* update process was completed, and the LHIS report was revised to cite policies as adopted. A Live Local Act FAQ resource was prepared by City staff and is posted to the City's website.

2.1.4 Infrastructure Capacity

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. The City of Clearwater is nearly built out and has sufficient infrastructure capacity for infill development. Therefore, there is no need to reserve infrastructure capacity. The AHAC continued the previous recommendation of "no recommendation" from the 2024 LHIS report with no changes.

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 current Clearwater 2045 *Comprehensive Plan*, the Planning & Development Department closely monitors all concurrency requirements so that adequate infrastructure is in place prior to development:

> *Policy PI 10.2.1 – 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. (Plan Implementation Chapter)*

Since concurrency is no longer required by the State, the City does not require certificates of concurrency.

AHAC Recommendations:
Upon review of current City practices, the AHAC continued the recommendation of "no recommendation" regarding infrastructure capacity.

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 September 9, 2025, the AHAC discussed incentives for construction or rehabilitation of accessory dwelling units to assist the supply of affordable housing, particularly for the elderly. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be accommodated through infill development within existing neighborhoods. The City of Clearwater's current code allows for accessory dwelling units without changing the density of the property.

During the second AHAC meeting on October 14, 2025, the AHAC made no changes to Recommendations 5.1, 5.2, 5.3, and 5.4. ADUs are already allowed in both nonresidential and residential development by the City's *Comprehensive Plan* and *Community Development Code*.

Although cohousing is not specifically addressed in the City's policies or regulations, missing middle housing types are potentially permittable as infill development under the City's flexible development criteria. The City currently provides information about ADU permitting on the City's website.

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

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*. On June 6, 2024, the City adopted Ordinance Number 9758-24, which now allows accessory dwelling units in certain residential zoning districts including Low Density Residential ("LDR"), Low Medium Density Residential ("LMDR"), and Medium Density Residential ("MDR").

Regarding the allowance of accessory residential units in residential zoning districts, the Quality Places Chapter of the City's current Clearwater 2045 *Comprehensive Plan* provides policies regarding accessory dwelling units and "missing middle" housing types:

> *Policy QP 6.1.6 – Establish missing middle and senior housing density bonuses and standards in the CDC [Community Development Code] consistent with provisions of the Countywide Rules. (Quality Places Chapter)*
>
> *Policy QP 6.1.7 – Support amendments to the CDC [Community Development Code] to enable greater housing diversity and affordability, such as accessory dwelling units and other missing middle housing types. (Quality Places Chapter)*
>
> *Policy QP 6.1.10 – Allow accessory dwelling units in all residential zoning districts and exempt them from density provisions to provide additional and diverse housing options integrated into existing neighborhoods. Such accessory dwelling units shall not be used for short-term rental purposes. (Quality Places Chapter)*

Although adopted by policy, these actions have not been fully implemented as standards in the *Community Development Code*. Although, the City recently amended the *Community Development Code* (Ordinance Number 9758-24) to establish standards for accessory dwelling units in certain zoning districts, the City has not yet established regulations for missing middle housing types or a senior housing density bonus. The City is currently working on specific *Community Development Code* amendments for the North Greenwood Neighborhood to address Policy QP 6.1.6. The implementation of these policies will continue to be reviewed through 2026, which will afford City staff the opportunity to consider other alterative housing type standards, including co-housing, based on regional examples and best practices.

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendations 5.1, 5.2, 5.3, and 5.4 from the 2024 LHIS report with no changes.

Implementation:

The LHIS report was revised to cite *Clearwater 2045 Comprehensive Plan* policies as adopted. Recommendation 5.1 and 5.2 are implemented through the *Community Development Code* and those recommendations will be continued. Recommendation 5.3, regarding flexibility for alternative unit types, is not specifically implemented in the *Community Development Code*; however, the City's flexible development criteria can accommodate some alternative unit types. Recommendation 5.4 will require implementation by City staff and/or City Council depending on the type of educational and financial incentives devised.

2.1.6 Parking Reductions

Strategic Incentive No. 6 (Florida Statute)
The reduction of parking and setback requirements for affordable housing.

Meeting Synopsis:

During the first AHAC meeting on September 9, 2025, the AHAC discussed the Live Local Act and the reduction of parking requirements, when available parking is already a concern. The definition of "available parking" was discussed. The AHAC expressed concern about the potential for parking reductions to cause unintended consequences in terms of parking capacity (e.g., parking on public roadways) and parking violations (e.g., parking in yards). The AHAC noted that although the incentive is intended to support increased density, further attention should be given to consequences.

During the second AHAC meeting on October 14, 2025, the AHAC discussed Recommendations 6.1 and 6.2 regarding flexible setback requirements and parking reductions. The AHAC made no changes to Recommendations 6.1 and 6.2 during the second AHAC meeting. The AHAC noted that flexible setback requirements allow the flexibility for affordable housing developers to adapt a project to the

specific site and address unique site constraints. Parking reductions were discussed in detail, weighing the potential for parking nuisances against their effectiveness as an incentive for affordable housing development. The AHAC noted the importance of proximity to alternative modes of transportation for persons residing in affordable housing, particularly persons with disabilities.

Parking reductions were not discussed during the third AHAC meeting on October 28, 2025.

Evaluation of Existing Strategy:

The Quality Places Chapter of the City's current Clearwater 2045 *Comprehensive Plan* supports the reduction of parking and setback requirements for development flexibility through the following policy:

> *Policy QP 2.2.1 – Review the US 19 Zoning District and Development Standards to ensure provisions encourage transit-supportive and walkable forms of development while allowing sufficient levels of flexibility to address unique development opportunities and constraints. (Quality Places Chapter)*

However, this policy is directed to the US 19 Zoning District and Development Standards. 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 reductions – Any reduction in required off-street parking shall only apply to those dwelling units which are certified by the City's Economic Development and Housing Department as affordable housing. All other dwelling units not certified as affordable housing shall meet the minimum off-street parking requirements set out for the use in the applicable zoning district. Certified affordable housing projects may be eligible for a reduction in the required off-street parking consistent with the following:*
>
> *a. The parking requirement may be reduced to between one and one-half (1.5) and one (1) space per unit for projects located within 1,000 feet of a transit stop if the affordable housing units are designated for senior citizens or disabled persons.*
> *b. For all other affordable housing projects, the parking requirement may be reduced to between one and one half (1.5) and one and one quarter (1.25) space per unit for projects located within 1,500 feet of a transit stop with 30-minute or more frequent service during peak hours and 60-minute or more frequent service during off-peak hours.*
> *c. The distance a site is from a transit stop shall be measured from the nearest point of exit from the parcel based upon the shortest route of ordinary pedestrian travel.*

Additional flexibility for affordable housing is provided through the Live Local Act.

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendations 6.1 and 6.2 from the 2024 LHIS report with no changes.

Implementation:

The LHIS report was revised to cite *Clearwater 2045 Comprehensive Plan* policies as adopted. Recommendations 6.1 and 6.2 are already implemented by the *Comprehensive Plan* or *Community Development Code* and will be continued. City staff will continue to evaluate the effectiveness of existing policies in the *Comprehensive Plan* and standards in the *Community Development Code* related to reduced requirements for affordable housing.

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 discussion regarding flexible lot configurations occurred during the first AHAC meeting on September 9, 2025.

Although flexible lot configurations were discussed during the second AHAC meeting on October 14, 2025, the AHAC ultimately made no change to Recommendation 7.1. The AHAC discussed issues of compatibility and the importance of infill development. City staff and the AHAC noted the importance of retaining the existing recommendation's clause, "while remaining sensitive to the character and context of existing neighborhoods."

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

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 continued Recommendation 7.1 from the 2024 LHIS report with no changes.

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:

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

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

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 38 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 continued the recommendation of "no recommendation" regarding modification of street requirements.

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 discussion regarding pre-adoption policy consideration occurred during the first AHAC meeting on September 9, 2025.

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

Pre-adoption policy consideration was not discussed during the third AHAC meeting on October 28, 2025.

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. The department also participates in community engagement sessions when discussing potential updates to the *Community Development Code*.

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

> *9.2 Continue the **City's interdepartmental** review process ~~**maintained by the Senior Executive Team**~~ through which any new regulatory instrument created in the City (ordinances, regulations, etc.) or by related State legislation can be evaluated for its effect on housing affordability.*

The AHAC continued Recommendations 9.1 from the 2024 LHIS report with no changes and modified Recommendation 9.2 to remove the reference to the Senior Executive Team.

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. Instead of the Senior Executive Team, the City's interdepartmental review process now occurs through collaboration between the Economic Development & Housing Department and the Planning & Development Department, sometimes in conjunction with the City Clerk.

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:
No discussion regarding the City's inventory of available public lands occurred during the first AHAC meeting on September 9, 2025.

During the second AHAC meeting on October 14, 2025, the AHAC discussed the City's public lands inventory and properties having repeated code violations. The AHAC made no changes to Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5. The AHAC inquired about properties on the public lands inventory list, as well as referrals from the Code Compliance Division. City staff responded that there is ongoing coordination between the Code Compliance Division and the Housing Division regarding the list of violations and the potential for lien reduction or rehabilitation program funding. City staff also discussed the potential for stipulated settlement agreements for blighted properties.

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

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

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/files/sharedassets/public/v/1/economic-development/documents/city-owned-properties-list-ada.pdf

The Affordable Housing Inventory List is maintained by current Clearwater 2045 *Comprehensive Plan* policies:

> *Policy QP 6.1.11 – Continue to identify surplus city-owned lands with potential to support affordable housing development and publish a list of properties on the city's website. (Quality Places Chapter)*
>
> *Policy QP 6.1.12 – Identify other publicly or semi-publicly owned lands suitable for workforce and affordable housing and partner with property owners for potential development. (Quality Places Chapter)*

The Affordable Housing Inventory List is State mandated by Section 166.0451, F.S. and is 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), in 2019 by City Resolution #19-10 (June 20, 2019), and in 2022 by City Resolution #22-13 (June 16, 2022). City Resolution #23-13 was adopted on September 7, 2023; there were 31 parcels suitable for the development of affordable housing:

1. 314 S. Madison Ave.
2. 828 Nathans Ln.
3. 830 Nathans Ln.
4. 832 Nathans Ln.
5. 834 Nathans Ln.
6. 835 Nathans Ln.
7. 836 Nathans Ln.
8. 837 Nathans Ln.
9. 838 Nathans Ln.
10. 839 Nathans Ln.
11. 840 Nathans Ln.
12. 1351 Cleveland St.
13. 1359 Cleveland St.
14. 14 S. Evergreen Ave.
15. 1356 Park St.
16. 900 Palmetto St.
17. 406 Vine Ave.
18. 1321 N. MLK Jr. Ave.
19. 1317 N. MLK Jr. Ave.
20. 1106 Tangerine St.
21. 1313 N. MLK Jr. Ave.
22. 1011 Engman St.
23. 1017 Engman St.
24. 1050 N. MLK Jr. Ave.

25. 1010 N. MLK Jr. Ave.
26. 0 Pennsylvania Ave.
27. 1002 Grant St.
28. 1004 Grant St.
29. 1006 Grant St.
30. 1007 Marshall St.
31. 1423 Taft Ave.

Under the Live Local Act, Chapter 2023-17, Laws of Florida, as amended in 2025, by October 1, 2023, and every three years thereafter, the City must create an inventory of all lands it owns that are "appropriate for use as affordable housing" and publish that inventory on the City's website. Accordingly, the City updated the Affordable Housing Inventory List by City Resolution #23-13 (September 7, 2023) to publish before the October 1, 2023, deadline. Starting in 2023, the inventory will also include lots that are not zoned residential but may be appropriate for affordable housing consistent with the Live Local Act. The City will be required by law to update the Affordable Housing Inventory List on or before October 1, 2026, and publish it on the City's website.

Since 2017, the Planning & 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 (see Recommendation 10.4).

The City's Economic Development & Housing Department improved its procedure to make publicly owned land available to prospective developers and non-profit agencies to construct affordable housing. Previously lot disposition occurred on a first-come, first-served basis. In 2021, the City drafted a lot disposition policy to establish how the City notifies capable developers of available lots and distributes those lots through a public vetting process. The lot disposition policy establishes a clear and transparent process for donating appropriate City-owned lots to developers for the creation of affordable housing. The new lot disposition policy utilizes a small committee to choose lots to be made available, seek proposals from developers for the lots, then review/score the proposals to see who has the best ideas for the donated land. Nonprofit developers are included as well as small developers. The City will advertise opportunities on the Economic Development & Housing Department website and reach out directly to those known to be interested. In 2021, the AHAC added Recommendation 10.5 regarding the lot disposition policy.

The City has sold land for affordable housing. Most recently, two properties were donated for affordable housing projects, one for single-family home construction (1 unit) and one for multi-family affordable/workforce housing units (24 units). The City also recently partnered with Sunrise Affordable Housing Group to acquire the Indigo Apartments (formerly Prospect Towers) in downtown Clearwater for affordable housing (see also 2.2.4 Financing).

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5 from the 2024 LHIS report with no changes.

Implementation:

Recommendations 10.1, 10.2, 10.3, and 10.5 will continue to be implemented by City staff of the Economic Development & Housing Department. Recommendation 10.4 will continue to be implemented by City staff of the Planning & Development Department through ongoing coordination with the Economic Development & Housing Department.

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 discussion regarding proximity to transportation, employment, and mixed-use development occurred during the first AHAC meeting on September 9, 2025.

No specific issues with the City's current policies regarding proximity to transportation, employment, and mixed-use development were identified during the second and third AHAC meetings on October 14, 2025, and October 28, 2025, respectively. The City's current policies remain acceptable to the committee.

The AHAC made no changes to Recommendation 11.1.

Evaluation of Existing Strategy:
Generally, the City promotes areas suitable for affordable housing through the Quality Places Chapter of the current Clearwater 2045 *Comprehensive Plan*. The Quality Places Chapter contains a number of policies related to activity centers and transit hubs. Such policies include:

Policy QP 1.2.6 – Consider future land use and zoning amendments that promote affordable and mixed-income housing and mixed-use development along South Fort Harrison Avenue from A Street to E Street to support the emerging character of Morton Plant Hospital. (Quality Places Chapter)

Policy QP 1.2.7 – Encourage lot consolidation, streetscape improvements, and the creation of affordable housing and mixed-use development along Missouri Avenue from Drew Street to Belleair Road. (Quality Places Chapter)

Policy QP 2.1.3 – Advocate for mixed-use development that includes a combination of compatible land uses having functional interrelationships and design and build human-scale active, attractive designs that encourage walking, cycling, and the use of transit. (Quality Places Chapter)

Policy QP 2.2.1 – Review the US 19 Zoning District and Development Standards to ensure provisions encourage transit-supportive and walkable forms of development while allowing sufficient levels

of flexibility to address unique development opportunities and constraints. (Quality Places Chapter)

Policy QP 5.2.5 – Direct amendments of higher density and intensity future land use categories to Multimodal Corridors or Future Transit Corridors as delineated by the Land Use Strategy Map in the Countywide Rules. (Quality Places Chapter)

Policy QP 6.1.13 - Support the creation of affordable housing and mixed-use development along Investment Corridors found in the most recently approved Advantage Pinellas, Long Range Transportation Plan. (Quality Places Chapter)

Policy M 2.1.6 – Improve access, safety, and walkability through the provision of improved pedestrian and bicycle connections and enhanced transit accommodations. (Mobility Chapter)

Policy M 2.3.6 – Ensure development plans provide safe and accessible connections to transit stops. (Mobility Chapter)

Policy M 2.3.8 - Promote more intense, walkable, and transit-supportive forms of development along corridors identified as Multimodal Corridors and Future Transit Corridors on the Countywide Plan Map. (Mobility Chapter)

Additionally, the City's *Community Development Code* allows flexibility in parking for affordable housing projects if located near a transit stop (see *Community Development Code* Article 3, Division 9, Section 3-920.B. for the City's "affordable housing parking reductions" based on proximity to a transit stop).

AHAC Recommendation:

Upon review of current City practices, the AHAC continued Recommendation 11.1 from the 2024 LHIS report with no changes.

Implementation:

The LHIS report was revised to cite *Clearwater 2045 Comprehensive Plan* policies as adopted. Recommendation 11.1 is implemented under the *Clearwater 2045 Comprehensive Plan* and the City's existing *Community Development Code*.

2.2 Additional Incentives

The following provides synopses of the City's current practices regarding affordable housing and the AHAC's recommended incentives for the provision of affordable housing not cited in Section 420.9076, F.S. These recommendations were previously approved in 2024 but were evaluated and, if necessary, revised in 2025 to address current affordable housing barriers.

2.2.1 Adaptive Reuse

Meeting Synopsis:
No discussion regarding adaptive reuse occurred during the first AHAC meeting on September 9, 2025.

No specific issues with the City's current policies related to adaptive reuse were identified during the second and third AHAC meetings on October 14, 2025, and October 28, 2025, respectively. The City's current policies remain acceptable to the committee.

The AHAC made no changes to Recommendation 12.1.

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 the recent Live Local Act, Chapter 2023-17, Laws of Florida, as amended in 2025, cities may approve affordable housing projects, including mixed-use projects, on land zoned for commercial, industrial, or religious institutional if at least 10% of units are affordable. Moreover, cities must allow multi-family and mixed-use in any area zoned commercial, industrial, or mixed-use (including PUDs) if 40% of units are affordable for a least 30 years. For mixed-use, at least 65% of the square footage must be residential.

AHAC Recommendation:
Upon review of current City practices, the AHAC continued Recommendation 12.1 from the 2024 LHIS report with no changes.

Implementation:
Recommendation 12.1 is already implemented by the *Community Development Code* and will be continued with emphasis on intentional and proactive promotion of adaptive reuse.

2.2.2 Land Development Code

Meeting Synopsis:
During the first AHAC meeting on September 9, 2025, the AHAC discussed density and infill development (see Section 2.1.3, Flexible Densities). The AHAC also discussed barriers resulting from

land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), that increase the cost for developers. The AHAC noted that such barriers are often site-specific. The AHAC also discussed incentives for accessibility, where builders must meet accessibility standards to achieve compliance. It was noted that there are currently no incentives for accessibility, specifically.

No specific issues with the City's *Community Development Code* were identified during the second AHAC meeting on October 14, 2025.

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

The AHAC discussed modification of Recommendation 13.1 to add "accessibility" to the list of potential design criteria.

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 C*ommunity 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 modified Recommendation 13.1 as shown in strikethrough/underline:

> *13.1 Continue to incentivize developers to address recommended design standards for affordable housing developments consistent with Sec. 3-920.A.3.c.i-iii. of the City of Clearwater Community Development Code. Other* ***future*** *criteria* ***to be considered*** *could include but are not limited to:*
>
> - ***Provide accessibility features.***

. . .

The AHAC modified Recommendation 13.1 to add "accessibility" to the list of potential design criteria.

Implementation:
Recommendation 13.1 is partially implemented by the *Community Development Code.* City staff will continue to consider "other criteria" for potential future 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:
No discussion regarding communication and marketing occurred during the first AHAC meeting on September 9, 2025.

No specific issues with the City's communication and marketing strategy were identified during the second and third AHAC meetings on October 14, 2025, and October 28, 2025, respectively.

The AHAC made no changes to Recommendation 14.1.

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 Department also partners with the Neighborhoods Division to promote programs and create awareness.

Most recently, the Department's communication and marketing outreach has included the following activities:

1. City staff has attended the annual HOPE Expo to promote the City's housing programs.
2. The Department promoted the City's Purchase Assistance and Home Preservation Program (i.e., Housing Rehabilitation as recently rebranded) on the City's social media, e-newsletter, MyClearwater Magazine and Sunshine lines.
3. Press releases have been issued about Home Preservation and Purchase Assistance.
4. The Department has developed a new Affordable Housing Approval and Permitting Process handout.
5. The Department updated the Home Rehab and Purchase Assistance Rack Cards with new funding amounts as of July 1, 2024.
6. The Department assisted in the coordination of the Clearwater Gardens Ribbon Cutting, including a press release and follow-up media resulting in additional press coverage.

7. The Department is currently running a geofencing campaign that is AMI targeted for the City's rehabilitation program. The City also contracted three advertorials to promote the City's housing programs.
8. The Economic Development Marketing Manager was recently assigned to the Economic Development & Housing Department to provide marketing assistance.

The City's "Affordable Housing and Community Development" webpage is a one-stop resource for affordable housing developers and persons seeking housing assistance:

https://www.myclearwater.com/My-Government/City-Departments/Affordable-Housing-and-Community-Development

The webpage publishes plans and reports produced by the Housing Division, as well as information on the City's homeless prevention initiatives.

Additionally, the Department worked with the IT and Budget departments to create a dashboard on the City's webpage for benchmarking housing data. This information was also presented to City Council in May 2023. The "Affordable and Workforce Housing Dashboard" can be viewed at the link below:

https://www.myclearwater.com/My-Government/Transparency/Affordable-and-Workforce-Housing-Dashboard

AHAC Recommendation:
Upon review of current City practices, the AHAC continued Recommendation 14.1 from the 2024 LHIS report with no changes.

Implementation:
City staff of the Economic Development & Housing Department will continue to develop an educational campaign to rebrand affordable housing and form a partnership with Amplify Clearwater to promote the City's Affordable Housing webpage and content thereon. In coordination with the Public Communications Department, City staff will improve marketing of affordable housing incentives, including communication of affordable housing successes and outcomes with developers and other City boards and committees.

2.2.4 Financing

Meeting Synopsis:
During the first AHAC meeting on September 9, 2025, the AHAC discussed how the most significant barrier to affordable housing in the City of Clearwater is simply supply. The sheer number of vacant units at an affordable price is insufficient to meet the demand. The AHAC also discussed how the housing market is incentivizing high-cost units because of the return-on-investment at those prices. There is no economic incentive for affordable housing. Moreover, the current cost of site preparation,

environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

No specific issues with the City's financing strategy were identified during the second and third AHAC meetings on October 14, 2025, and October 28, 2025, respectively.

The AHAC made no changes to Recommendations 15.1, 15.2, and 15.3.

Evaluation of Existing Strategy:
The Economic Development & Housing Department continues to leverage funds with other non-profit housing providers (e.g., Habitat for Humanity, Foundations, Affordable Housing Developers, Development Corporations, 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.

In 2023, the City utilized/encumbered $3.3 million in American Rescue Plan Act – Local Fiscal Recovery Funds (ARPA-LFRF) for affordable and workforce housing. This funding expands opportunities for down payment assistance, rehabilitation, and new construction. The City also implemented $5,000 in emergency grants to support maintenance of affordable units. The City worked with North Greenwood CRA to award other ARPA-LFRF-funded programs to support small maintenance and repair programs for seniors in the North Greenwood community. In 2024 and 2025, the City partnered with Sunrise Affordable Housing Group to acquire the Indigo Apartments (formerly Prospect Towers) in downtown with plans to transition the units into the Low-Income Housing Tax Credit (LIHTC) program. City investment, consisting of loans and $2 million in CRA funding, supported the Indigo Apartments project.

The City is currently in the process of formulating a policy for reducing or eliminating code violation liens and other financial commitments for properties under special circumstances to facilitate affordable housing.

The City also continues to engage an independent financing expert to conduct subsidy analyses for multi-family affordable and workforce housing projects.

AHAC Recommendation:
Upon review of current City practices, the AHAC continued Recommendation 15.1, 15.2, and 15.3 from the 2024 LHIS report with no changes.

Implementation:
Recommendation 15.1 will continue to be implemented by City staff of the Economic Development & Housing Department. Recommendation 15.2 will require further coordination with the implementation of related Recommendation 10.4 regarding properties having repeat code violations. Recommendation 15.3 will be regularly evaluated as the City prepares each fiscal year budget.

2.2.5 Partnerships

Meeting Synopsis:

During the first AHAC meeting on September 9, 2025, the AHAC discussed third-party barriers to affordable housing that require partnerships outside of local government. High interest rates are affecting homeownership. This barrier is compounded by high real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs (rent, mortgage, insurance, etc.) continue to increase, salaries and wages have not kept pace at the same rate.

The AHAC noted that rental properties cannot be "homesteaded" and therefore do not benefit from tax relief. The AHAC discussed the possibility of a real estate tax cap or exemption on rental properties to reduce the cost of rent, insurance, and maintenance, if landlords maintain compliance with affordability restrictions or accessibility requirements. For example, an exemption from the improvement threshold (e.g., 10% square footage) for real estate tax increase was discussed as a potential incentive when housing is retrofitted for accessibility.

The AHAC also noted that homelessness among senior citizens is becoming more common. Although senior citizens have some income, due to their age and age-related disabilities, there are few alternative affordable housing options available to them. For many, assisted living is not feasible unless subsidized by insurance. Real estate taxes, insurance premiums, and other third-party factors exacerbate the issue of senior homelessness. The AHAC noted that the supply of senior housing should be a focus of the City of Clearwater during the 2025 LHIS update. City staff provided information about the current senior housing options available in the community, which include Pine Berry Senior Apartments and Lexington Club Apartments.

During the second AHAC meeting on October 14, 2025, the AHAC recommended emphasizing the "starting points" for persons seeking information about affordable housing development in the City of Clearwater. Such points include the City's Affordable Housing webpage and "Sunny," the City's chat bot.

Partnerships were not discussed during the third AHAC meeting on October 28, 2025.

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/resources-for-residents

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 co-

fund impactful projects, and monitors statewide initiatives through the City's lobbyist. The Department is continuously seeking new, qualified organizations and provide guidance through the development process to those unfamiliar with Clearwater processes.

AHAC Recommendation:

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

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

- ***Direct persons seeking information about affordable housing development in the City of Clearwater to the City's affordable housing webpage: www.myclearwater.com/housing***

. . .

The AHAC modified Recommendation 16.1 to direct persons seeking information about affordable housing to the City's affordable housing webpage.

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 facilitate home purchase, 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 local, regional, and statewide affordable housing initiatives.

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 #22-19, AHAC Members

A.6 Resolution #23-12, AHAC Members

A.7 Resolution #24-11, AHAC Members

A.8 Resolution #25-11 AHAC Members

A.8 Resolution #09-41, Affordable Housing Inventory List

A.9 Resolution #13-10, Affordable Housing Inventory List

A.10 Resolution #16-14, Affordable Housing Inventory List

A.11 Resolution #19-10, Affordable Housing Inventory List

A.12 Resolution #22-13, Affordable Housing Inventory List

A.13 Resolution #23-13, Affordable Housing Inventory List

RESOLUTION NO. 08-15

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

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

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

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

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

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

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

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

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

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

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

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

Frank V. Hibbard
Mayor

Approved as to form:

Leslie K. Dougall-Sides
City Attorney

Attest:

Cynthia E. Goudeau
City Clerk

for

CITY SEAL OF THE CITY OF CLEARWATER, FLORIDA

RESOLUTION NO. 14-26

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

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

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

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

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

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

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

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

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

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

-George Cretekos

George N. Cretekos
Mayor

Approved as to form:

Laura Mahony

Laura Mahony
Assistant City Attorney

Attest:

Rosemarie Call

Rosemarie Call
City Clerk

RESOLUTION NO. 17-34

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

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

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

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

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

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

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

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

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

PASSED AND ADOPTED this 5th day of October, 2017.

-georgencretekos

George N. Cretekos
Mayor

Approved as to form:

Laura Mahony
Assistant City Attorney

Attest:

Rosemarie Call
City Clerk

CITY OF CLEARWATER FLORIDA ESTABLISHED 1915

RESOLUTION NO. 20-50

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

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

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

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

SECTION 1: That the following existing members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed, for a term of one year, as members of the Affordable Housing Advisory Committee:

- Maria (Gaby) Camacho representing those areas of labor engaged in home building in connection with affordable housing
- Linda Kemp representing the banking or mortgage industry in connection with affordable housing
- Peter Scalia as an advocate for low-income persons in connection with affordable housing
- Peggy Cutkomp representing those who are actively engaged as a real estate professional in connection with affordable housing
- Carmen Santiago as citizen who resides within the City of Clearwater
- Camille Hebting representing employers within the City of Clearwater
- Kevin Chinault representing a not-for-profit provider of affordable housing

SECTION 2: That the following persons are hereby appointed, for a term of one year, to the Affordable Housing Advisory Committee:

- Pierre Cournoyer representing the residential home building industry
- Michael Boutzoukas who serves on the local planning agency
- Jacqueline Rivera representing essential services personnel
- Kathleen Beckman as a locally elected official

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

PASSED AND ADOPTED this 17th day of September 2020.

Approved on 23rd day of September, 2020.

Frank V. Hibbard
Mayor

Approved as to form:

Laura Mahony
Assistant City Attorney

Attest:

For: Rosemarie Call
City Clerk



RESOLUTION NO. 22-19

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

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

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

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

SECTION 1: That the following existing members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed, for a term ending upon City Council adoption of the 2022 Local Housing Incentive Strategy (anticipated prior to December 31, 2022), as members of the Affordable Housing Advisory Committee:

- Maria (Gaby) Camacho, representing those areas of labor engaged in home building in connection with affordable housing
- Robyn Fiel, representing the banking or mortgage industry in connection with affordable housing
- Peter Scalia, as an advocate for low-income persons in connection with affordable housing
- Lindsay Dicus-Harrison, representing those who are actively engaged as a real estate professional in connection with affordable housing
- Carmen Santiago, as a citizen who resides within the City of Clearwater
- Camille Hebting, representing employers within the City of Clearwater

- Kevin Chinault representing a not-for-profit provider of affordable housing

SECTION 2: That the following persons are hereby appointed, for a term ending upon City Council adoption of the 2022 Local Housing Incentive Strategy, to the Affordable Housing Advisory Committee:

- Pierre Cournoyer, representing the residential home building industry
- Bruce Rector, who serves on the local planning agency
- Jacqueline Rivera, representing essential services personnel
- Kathleen Beckman, Vice Mayor, as a locally elected official

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

PASSED AND ADOPTED this 1st day of September 2022.

For: Kathleen Beckman
Frank V. Hibbard
Mayor

Approved as to form:

Laura Mahony
Assistant City Attorney

Attest:

Rosemarie Call
City Clerk

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RESOLUTION NO. 23-12

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

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

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

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

SECTION 1: That the following members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed, for a term ending upon City Council adoption of the 2023 Local Housing Incentive Strategy (anticipated prior to December 31, 2023), as members of the Affordable Housing Advisory Committee:

- Robyn Fiel representing the banking or mortgage industry in connection with affordable housing
- Linda Byars as an advocate for low-income persons in connection with affordable housing
- Lindsay Dicus-Harrison representing those who are actively engaged as a real estate professional in connection with affordable housing
- Carmen Santiago as citizen who resides within the City of Clearwater
- Camille Hebting representing employers within the City of Clearwater
- Kevin Chinault representing a not-for-profit provider of affordable housing

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- VACANT representing those areas of labor engaged in home building in connection with affordable housing

SECTION 2: That the following persons are hereby appointed, for a term ending upon City Council adoption of the 2023 Local Housing Incentive Strategy, to the Affordable Housing Advisory Committee:

- Pierre Cournoyer, representing the residential home building industry
- Bruce Rector, who serves on the City of Clearwater's local planning agency
- Jacqueline Rivera, representing essential services personnel
- Kathleen Beckman, as a locally elected official

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

PASSED AND ADOPTED this 7th day of September 2023.

DocuSigned by:
Brian Aungst
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Brian J. Aungst, Sr.
Mayor

Approved as to form:

DocuSigned by:
Matthew Mytych
58GE26B0B3B84AB...
Mathew J. Mytych. Esq.
Assistant City Attorney

Attest:

DS

DocuSigned by:
Rosemarie Call
628DD5FEDFFE4CF...
Rosemarie Call
City Clerk

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RESOLUTION NO. 24-11

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

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

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

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

SECTION 1: That the following members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed, for a term ending upon City Council adoption of the 2024 Local Housing Incentive Strategy (anticipated prior to December 31, 2024), as members of the Affordable Housing Advisory Committee:

- Robyn Fiel representing the banking or mortgage industry in connection with affordable housing
- Linda Byars as a citizen who resides within the City of Clearwater
- Lindsay Dicus-Harrison representing those who are actively engaged as a real estate professional in connection with affordable housing
- Christine Bond as an advocate for low-income persons in connection with affordable housing
- Camille Hebting representing employers within the City of Clearwater
- Charessa Doty representing a not-for-profit provider of affordable housing

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- David Harder representing those areas of labor engaged in home building in connection with affordable housing

SECTION 2: That the following persons are hereby appointed, for a term ending upon City Council adoption of the 2024 Local Housing Incentive Strategy, to the Affordable Housing Advisory Committee:

- Rick Vail, representing the residential home building industry
- Michael Boutzoukas, who serves on the City of Clearwater's local planning agency
- Cheri DeBlaere, representing essential services personnel
- Mike Mannino, as a locally elected official

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

PASSED AND ADOPTED this 15th day of August 2024.

Approved on 15th day of August, 2024.

Signed by:
Bruce Rector
D58F003322074FD...
Bruce Rector
Mayor

Approved as to form:

Signed by:
Matthew Mytych
58CE36B989B84AB...
Mathew J. Mytych. Esq.
Assistant City Attorney

Attest:

DocuSigned by:
Rosemarie Call
620DD5EEDEEE4CF...
Rosemarie Call
City Clerk

DS

RESOLUTION NO. 25-11

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

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

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

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

SECTION 1: That the following members of the Neighborhood and Affordable Housing Advisory Board are hereby appointed, for a term ending upon City Council adoption of the 2025 Local Housing Incentive Strategy (anticipated prior to December 31, 2025), as members of the Affordable Housing Advisory Committee:

- Robyn Fiel representing the banking or mortgage industry in connection with affordable housing
- Linda Byars as an advocate for low-income persons in connection with affordable housing
- Christine Bond as an advocate for low-income persons in connection with affordable housing
- Kelly A Batsford representing employers within the City of Clearwater
- Charessa Doty representing a not-for-profit provider of affordable housing

- Frank Cornier representing those areas of labor engaged in home building in connection with affordable housing

SECTION 2: That the following persons are hereby appointed, for a term ending upon City Council adoption of the 2025 Local Housing Incentive Strategy, to the Affordable Housing Advisory Committee:

- Michelle Chenault, who serves on the City of Clearwater's local planning agency
- Cheri DeBlaere, representing essential services personnel
- Mike Mannino, as a locally elected official
- Rick Vail, as actively engaged in residential home building with connection to affordable housing

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

PASSED AND ADOPTED this _____ day of August 2025.

_____
Bruce Rector
Mayor

Approved as to form:

_____
Mathew J. Mytych. Esq.
Assistant City Attorney

Attest:

_____
Rosemarie Call
City Clerk

KEN BURKE, CLERK OF COURT
PINELLAS COUNTY FLORIDA
INST# 200929852 9 11/12/2009 at 09:02 AM
OFF REC BK: 16749 PG: 1938-1940
DocType:GOV RECORDING: $27.00

RESOLUTION 09-41

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO 2 PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, requires that every three years each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality holds fee simple title that is appropriate for use as affordable housing; and,

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and,

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and,

WHEREAS, Resolution 08-01 established the first Affordable Housing Inventory in 2008 with twenty-nine (29) parcels of city-owned land; and,

WHEREAS, after further review and physical inspection of each parcel, certain parcels adopted therein have now been determined to be inappropriate for said list because of lot size or location in a community redevelopment area; and,

WHEREAS, the list is hereby revised to include only those properties deemed appropriate for use as affordable housing;

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

Section 1. That the following two parcels of vacant land as identified in EXHIBIT "A" appended hereto are hereby determined to be appropriate for use

as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City holds fee simple title in and to all of said parcels.

Section 3. That the parcels inventory list shall be titled "2008 Affordable Housing Inventory List".

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 5th day of November, 2009.

Frank V. Hibbard
Mayor

Approved as to form:

Laura Lipowski Mahony
Assistant City Attorney

Attest:

for Cynthia E. Goudeau
City Clerk

EXHIBIT "A"

2008 AFFORDABLE HOUSING INVENTORY LIST

918 PALMETTO ST.	PENNSYLVANIA SUB., LOT 5	VACANT
1454 S. MLK, JR. AVE.	COMMENCE AT THE NW CORNER OF S. MLK, JR. AVE. & WOODLAWN ST.; THEN RUN N 320 FT TOTHE POINT OF BEGINNING; THEN W 260.4 FT.; THEN N 225 FT.; THEN E 260.4 FT.; THEN S 225 FT. TO THE POINT OF BEGINNING	VACANT

KEN BURKE, CLERK OF COURT
AND COMPTROLLER PINELLAS COUNTY, FL
INST# 2013201914 06/20/2013 at 01:31 PM
OFF REC BK: 18052 PG: 2266-2268
DocType:GOV RECORDING: $27.00

RESOLUTION 13-10

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO TWO PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, requires that by July 1, 2007, and every three years thereafter, each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality holds fee simple title that is appropriate for use as affordable housing; and,

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and,

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and,

WHEREAS, the City Council now desires to formally establish the 2013 Affordable Housing Inventory list of real property deemed appropriate for use as affordable housing as required by law;

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

Section 1. That the following two (2) parcels of vacant land as more particularly described in EXHIBIT "A", attached hereto and incorporated herein, are hereby determined to be appropriate for use as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City holds fee simple title in and to both of said parcels.

Section 3. That the inventory listing of the herein described parcels of land shall be titled the "2013 Affordable Housing Inventory List".

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 6th day of June, 2013.

- george n cretekos

George N. Cretekos, Mayor

Approved as to form:

Laura L. Mahony

Laura Lipowski Mahony
Assistant City Attorney

Attest:

Rosemarie Call, City Clerk

CITY SEAL OF THE CITY OF CLEARWATER, FLORIDA

EXHIBIT "A"

2013 AFFORDABLE HOUSING INVENTORY LIST

918 PALMETTO ST.	PENNSYLVANIA SUB., LOT 5	VACANT
1454 S. MLK, JR. AVE.	COMMENCE AT THE NW CORNER OF S. MLK, JR. AVE. AND WOODLAWN ST. THEN RUN N 320 FT TO THE POINT OF BEGINNING; THEN W 260.4 FEET; THEN N 225.00 FEET; THEN E 260.4 FEET; THEN S 225.00 FEET TO THE POINT OF BEGINNING.	VACANT

RESOLUTION 16-14

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO SEVEN PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, requires that by July 1, 2007, and every three years thereafter, each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality holds fee simple title that is appropriate for use as affordable housing; and,

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and,

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and,

WHEREAS, the City Council now desires to formally establish the 2016 Affordable Housing Inventory list of real property deemed appropriate for use as affordable housing as required by law;

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

Section 1. That the following seven (7) parcels of vacant land as more particularly described in EXHIBIT "A", attached hereto and incorporated herein, are hereby determined to be appropriate for use as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City holds fee simple title in and to all of said parcels.

Section 3. That the inventory listing of the herein described parcels of land shall be titled the "2016 Affordable Housing Inventory List".

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

KEN BURKE, CLERK OF COURT
AND COMPTROLLER PINELLAS COUNTY, FL
INST# 2016191964 06/23/2016 at 03:10 PM
OFF REC BK: 19241 PG: 95-97
DocType:GOV RECORDING: $27.00

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 16 day of June, 2016.

-georgencretekos

George N. Cretekos, Mayor

Approved as to form:

Laura Mahony
Assistant City Attorney II

Attest:

Rosemarie Call, City Clerk



EXHIBIT "A"

2016 AFFORDABLE HOUSING INVENTORY LIST

918 PALMETTO ST.	PENNSYLVANIA SUB., LOT 5.	VACANT
1454 S. MLK, JR. AVE.	COMMENCE AT THE NW CORNER OF S. MLK, JR. AVE. AND WOODLAWN ST. THEN RUN N 320 FT TO THE POINT OF BEGINNING; THEN W 260.4 FEET; THEN N 225.00 FEET; THEN E 260.4 FEET; THEN S 225.00 FEET TO THE POINT OF BEGINNING.	VACANT
1011 LA SALLE ST.	GREENWOOD MANOR, LOT 7 AND SOUTH ½ OF LOT 6.	VACANT
1317 N. MLK, JR. AVE.	GREENWOOD PARK SUB., BLOCK C, LOTS 17, 18 AND 19.	VACANT
1002 LA SALLE ST.	PALM PARK SUB., BLOCK D, LOT 15	VACANT
1408 MONROE AVE.	LINCOLN PLACE SUB., BLOCK 4, LOT 4	VACANT
1112 PALM BLUFF ST.	GREENWOOD PARK NO. 2 SUB., BLOCK F, LOT 39.	VACANT

RESOLUTION 19-10

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO NINETEEN PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, requires that by July 1, 2007, and every three years thereafter, each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality holds fee simple title that is appropriate for use as affordable housing; and,

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and,

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and,

WHEREAS, the City Council now desires to formally establish the 2019 Affordable Housing Inventory list of real property deemed appropriate for use as affordable housing as required by law;

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

Section 1. That the following nineteen (19) parcels of vacant land as more particularly described in EXHIBIT "A", attached hereto and incorporated herein, are hereby determined to be appropriate for use as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City holds fee simple title in and to all of said parcels.

Section 3. That the inventory listing of the herein described parcels of land shall be titled the "2019 Affordable Housing Inventory List".

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 20th day of June, 2019.

- George N. Cretekos

George N. Cretekos, Mayor

Approved as to form:

Laura Mahony

Laura Mahony
Assistant City Attorney II

Attest:

For Rosemarie Call, City Clerk

EXHIBIT "A"

2019 AFFORDABLE HOUSING INVENTORY LIST

1454 S. MLK, JR. AVE.	COMMENCE AT THE NW CORNER OF S. MLK, JR. AVE. AND WOODLAWN ST. THEN RUN N 320 FT TO THE POINT OF BEGINNING; THEN W 260.4 FEET; THEN N 225.00 FEET; THEN E 260.4 FEET; THEN S 225.00 FEET TO THE POINT OF BEGINNING. 22/29/15/00000/320/1300	VACANT
1011 LA SALLE ST.	GREENWOOD MANOR, LOT 7 AND SOUTH ½ OF LOT 6. 10/29/15/33498/000/0070	VACANT
1002 LA SALLE ST.	PALM PARK SUB., BLOCK D, LOT 15 10/29/15/65718/004/0150	VACANT
1408 MONROE AVE.	LINCOLN PLACE SUB., BLOCK 4, LOT 4 10/29/15/51948/004/0040	VACANT
1112 PALM BLUFF ST.	GREENWOOD PARK NO. 2 SUB., BLOCK F, LOT 39 10/29/15/33552/006/0390	VACANT
912 NICHOLSON ST.	PINE CREST SUB BLK 2, LOT 7 AND ½ VAC ALLEY ADJ ON N 10/29/15/69138-002-0070	VACANT
1415 TAFFT AVE.	LINCOLN PLACE SUB., BLOCK 1, LOT 16 10/29/15/51948/001/0160	VACANT
1009 N GARDEN AVE.	ELDRIDGE, J. J. PART OF LOTS 36 & 37 DESC FROM SW COR OF SD LOT 36 TH NE'LY 33.7FT ALG W'LY LOT LINE FOR POB TH CONT NE'LY 41.3FT ALG W'LY LOT LINE TO POINT 12.5FT N OF SW COR OF SD LOT 37 TH E'LY 125FT ALG LINE PARALLEL TO S BNDRY OF LOT 37 TO E'LY BNDRY OF SD LOT 37 TH SW'LY 65.07FT ALG E'LY LOT LINES TO POINT 9.30FT N OF SE COR OF LOT 36 TH NW'LY TO POB 09/29/15/25542/004/0360	VACANT

1304 N MADISON AVE.	FAIRMONT SUB BLK G, LOT 11 & N 19.2FT OF LOT 12 10/29/15/26892/007/0110	VACANT
1529 S WASHINGTON AVE.	CAROLINA TERRACE ANNEX LOT 16 22/29/15/13680/000/0160	
1002 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 6 10/29/15/61758/002/0060	VACANT
1004 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 7 10/29/15/61758/002/0070	VACANT
0 MARSHALL ST.	NORWOOD 1ST ADD BLK B, N 1/2 OF LOT 8 10/29/15/61758/002/0080	VACANT
1006 GRANT ST.	NORWOOD 1ST ADD BLK B, S 1/2 OF LOT 8 10/29/15/61758/002/0081	VACANT
406 VINE AVE.	DREW PARK LOT 8 10/29/15/22518/000/0080	VACANT
1125 PIERCE ST.	PADGETT'S SUB, R.H. OF ORIG LOTS 2 & 5 LOT 8 LESS A TRIANGLE 45.5 FT X 65FT IN SW COR IN ST 15/29/15/65214/002/0080	VACANT
1129 PIERCE ST.	PADGETT'S SUB, R.H. OF ORIG LOTS 2 & 5 LOT 9 15/29/15/65214/002/0090	VACANT
O PENNSYLVANIA AVE.	PALM PARK UNNUMBERED BLK, S 50FT OF W 100FT OF LOT 32 10/29/15/65718/000/0321	VACANT
1006 N MARTIN LUTHER KING JR. BLVD.	PALM PARK UNNUMBERED BLK, S 50FT OF E 100FT OF LOT 32 LESS RD R/W ON E 10/29/15/65718/000/0325	VACANT

RESOLUTION 22-13

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO EIGHT PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, requires that by July 1, 2007, and every three years thereafter, each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality holds fee simple title that is appropriate for use as affordable housing; and

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and

WHEREAS, the City Council now desires to formally establish the 2022 Affordable Housing Inventory list of real property deemed appropriate for use as affordable housing as required by law.

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

Section 1. That the following eight (8) parcels of vacant land as more particularly described in EXHIBIT "A", attached hereto and incorporated herein, are hereby determined to be appropriate for use as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City holds fee simple title in and to all of said parcels.

Section 3. That the inventory listing of the herein described parcels of land shall be titled the "2022 Affordable Housing Inventory List".

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 16th day of June, 2022.

Kathleen Beckman for Kathleen Beckman
Frank V. Hibbard

Approved as to form:

Laura Mahony
Senior Assistant City Attorney

Attest:

For: Rosemarie Call, City Clerk

CITY OF CLEARWATER, FLORIDA ESTABLISHED 1915

EXHIBIT "A"

2022 AFFORDABLE HOUSING INVENTORY LIST

1454 S. MLK JR. AVE.	COMMENCE AT THE NW CORNER OF S. MLK JR. AVE. AND WOODLAWN ST. THEN RUN N 320 FT TO THE POINT OF BEGINNING; THEN W 260.4 FEET; THEN N 225.00 FEET; THEN E 260.4 FEET; THEN S 225.00 FEET TO THE POINT OF BEGINNING. 22/29/15/00000/320/1300	VACANT
1408 MONROE AVE.	LINCOLN PLACE ADDITION TO CLEARWATER, BLOCK 4, LOT 4 10/29/15/51948/004/0040	VACANT
1415 TAFT AVE.	LINCOLN PLACE ADDITION TO CLEARWATER, BLOCK 1, LOT 16 10/29/15/51948/001/0160	VACANT
1002 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 6 10/29/15/61758/002/0060	VACANT
1004 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 7 10/29/15/61758/002/0070	VACANT
1007 MARSHALL ST.	NORWOOD 1ST ADD BLK B, N 1/2 OF LOT 8 10/29/15/61758/002/0081	VACANT
1006 GRANT ST.	NORWOOD 1ST ADD BLK B, S 1/2 OF LOT 8 10/29/15/61758/002/0080	VACANT
406 VINE AVE.	DREW PARK LOT 8 10/29/15/22518/000/0080	VACANT

RESOLUTION 23-13

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, DETERMINING THE CITY HOLDS FEE SIMPLE TITLE IN AND TO THIRTY-ONE PARCELS OF LAND LYING AND BEING SITUATE WITHIN ITS CORPORATE LIMITS THAT ARE APPROPRIATE FOR USE AS AFFORDABLE HOUSING AS DEFINED IN SECTION 166.0451, FLORIDA STATUTES; ESTABLISHING AN INVENTORY LISTING OF SAID PARCELS; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Chapter 166.0451, Florida Statutes, as amended requires that by October 1, 2023, and every three years thereafter, each municipality within the State of Florida shall prepare an inventory list of all real property within its jurisdiction to which the municipality or any dependent special district within its boundaries holds fee simple title that is appropriate for use as affordable housing; and

WHEREAS, the inventory list must include the address and legal description of each such property and specify whether the property is vacant or improved; and

WHEREAS, the governing body of the municipality must review the inventory list at a public hearing, and may revise it at the conclusion of the public hearing; and

WHEREAS, the City Council now desires to formally establish the 2023 Affordable Housing Inventory List of real property deemed appropriate for use as affordable housing as required by law.

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

Section 1. That the following thirty-one (31) parcels of vacant land as more particularly described in EXHIBIT “A”, attached hereto and incorporated herein, are hereby determined to be appropriate for use as affordable housing as defined in Section 166.0451 and 420.0004, Florida Statutes.

Section 2. That the City or the City of Clearwater Community Redevelopment Agency holds fee simple title in and to all of said parcels.

Section 3. That the inventory listing of the herein described parcels of land shall be titled the “2023 Affordable Housing Inventory List”.

Section 4. That the City Clerk is hereby directed to record this Resolution in the Public Records of Pinellas County, Florida.

Section 5. That this resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this _____ day of _____, 2023.

_____
Brian Aungst, Sr., Mayor

Approved as to form:

_____
Matthew J. Mytych, Esq.
Assistant City Attorney

Attest:

_____
Rosemarie Call, City Clerk

EXHIBIT “A”

2022 AFFORDABLE HOUSING INVENTORY LIST

314 S MADISON	MAC DIXSONS SUBDIVISION LOT 3 15/29/15/21672/000/0030	VACANT
828 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P71 15/29/15/57010/000/0710	VACANT
830 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-70 15/29/15/57010/000/0700	VACANT
832 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-69 15/29/15/57010/000/0690	VACANT
834 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-68 15/29/15/57010/000/0680	VACANT
835 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-72 15/29/15/57010/000/0720	VACANT
836 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-67 15/29/15/57010/000/0670	VACANT
837 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-73 15/29/15/57010/000/0730	VACANT
838 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-66 15/29/15/57010/000/0660	VACANT
839 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-74 15/29/15/57010/000/0740	VACANT
840 NATHANS LN	MEDITERRANEAN VILLAGE IN THE PARK LOT P-65 15/29/15/57010/000/0650	VACANT
1351 CLEVELAND ST	OVERBROOK BLK 3, LOTS 5, 6, 15 & 16 15/29/15/64890/003/0050	VACANT

1359 CLEVELAND ST	OVERBROOK BLK 3, LOTS 1,2,3 AND 4 15/29/15/64890/003/0010	VACANT
14 S EVERGREEN AVE	OVERBROOK BLK 3, LOTS 19 AND 20 15/29/15/64890/003/0190	VACANT
1356 PARK ST	OVERBROOK BLK 3, LOTS 17 AND 18 15/29/15/64890/003/0170	VACANT
900 PALMETTO ST	JURGEN'S ADD TO CLEARWATER BLK F, LOTS 4 & 5 10/29/15/45000/006/0040	VACANT
406 VINE AVE.	DREW PARK LOT 8 10/29/15/22518/000/0080	VACANT
1321 N MLK JR. AVE	GREENWOOD PARK BLK C, LOT 17 10/29/15/33534/003/0170	VACANT
1317 N MLK JR. AVE	GREENWOOD PARK BLK C, LOT 18 10/29/15/33534/003/0180	VACANT
1106 TANGERINE ST	GREENWOOD PARK BLK C, LOT 19 10/29/15/33534/003/0190	VACANT
1313 N MLK JR. AVE	GREENWOOD PARK NO. 2 BLK D, LOT 32 10/29/15/33552/004/0320	VACANT
1011 ENGMAN ST	PALM PARK BLK D, LOTS 5,6 AND 7 10/29/15/65718/004/0050	VACANT
1017 ENGMAN ST	PALM PARK BLK D, LOT 8 LESS E 10FT FOR R/W 10/29/15/65718/004/0080	VACANT
1050 N MLK JR. AVE	PALM PARK UNNUMBERED BLK, S 1/2 OF LOT 31 LESS RD R/W 10/29/15/65718/000/0311	
1010 N MLK JR. AVE	PALM PARK UNNUMBERED BLK, S 50FT OF E 100FT OF LOT 32 LESS RD R/W ON E 10/29/15/65718/000/0325	VACANT
0 PENNSYLVANIA AVE	PALM PARK UNNUMBERED BLK, S 50FT OF W 100FT OF LOT 32 10/29/15/65718/000/0321	VACANT
1004 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 7 10/29/15/61758/002/0070	VACANT

1002 GRANT ST.	NORWOOD 1ST ADD BLK B, LOT 6 10/29/15/61758/002/0060	VACANT
1007 MARSHALL ST.	NORWOOD 1ST ADD BLK B, N 1/2 OF LOT 8 10/29/15/61758/002/0081	VACANT
1006 GRANT ST.	NORWOOD 1ST ADD BLK B, S 1/2 OF LOT 8 10/29/15/61758/002/0080	VACANT
1423 TAFT AVE.	LINCOLN PLACE BLK 1, LOT 16 10/29/15/51948/001/0160	VACANT

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 estimates sourced from the Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, in 2023, 38% of the City's households pay more than 30% of their income for housing. By comparison, 34% of households statewide are cost burdened. Approximately 18% of the City's households pay more than 50% of income for housing, compared to 16% of households statewide.

The City of Clearwater defines affordable housing in Section 8-102. – Definitions of the *Community Development Code*:

> *"Any residential dwelling unit leased or owned by a household with a household income of 120 percent 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, as defined in Charter Section 2.01(d)(5)(i), 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 90 percent 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 into incentives for the supply of affordable housing. The AHAC conducted a comprehensive overview of

[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.

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 increasing land values; limited availability of vacant developable land; skyrocketing construction costs due to inflation and demand for building material supplies; and labor market imbalances. In addition, other third-party costs of home acquisition (i.e., property taxes and insurance) create a financial burden for citizens.

Beginning in 2008 and most recently in 2025, the AHAC met to identify the most significant issues for the provision of affordable housing in the City. The following summarizes the significant issues that the AHAC identified as most relevant in 2025:

- ***Lack of Affordable Housing Supply (Barrier).*** The most significant barrier to affordable housing in the City of Clearwater is simply supply. The sheer number of vacant units at an affordable price is insufficient to meet the demand. It is unfeasible for most households to meet the income thresholds necessary to qualify for housing in the City. Most households cannot qualify for the units that are available. Wages are not increasing commensurate with housing prices. The current definition of "affordable housing" is not actually affordable given the current wage landscape in the economy. At the same time, the housing market is incentivizing high-cost units because of the return-on-investment at those prices. Consequently, there is no economic incentive for affordable housing. Only landlords willing to "trade-off" for the consistency of subsidized housing agree to undertake affordable housing development. Moreover, the current cost of site preparation, environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

- ***Lack of Housing Options for Senior Citizens (Barrier).*** Homelessness among senior citizens is becoming more common. Cost burden impacts senior citizens that rely on social security and fixed incomes. Seniors become displaced when the cost of housing increases beyond their fixed incomes. Although senior citizens have some income, due to their age and age-related disabilities, there are few alternative affordable housing options available to them. For many, assisted living is not feasible unless subsidized by insurance. Real estate taxes, insurance premiums, and other third-party factors exacerbate the issue of senior homelessness (see also, "Renter Cost Burden" below). There is currently no tax relief for low-income seniors. Although the City has senior housing options available in the community, such as Pine Berry Senior Apartments and Lexington Club Apartments, such units are limited.

- ***Renter Cost Burden, High Cost of Rent/Utilities (Barrier).*** The high cost of rent and utilities has significantly outpaced actual wages. When faced with eviction, renters are unable to find alternative affordable housing options within the City. Rental properties cannot be "homesteaded" and therefore do not benefit from tax relief. Potential incentives may include potential caps or exemptions on real estate tax increases for properties renting to senior citizens and households within income limits, if landlords maintain compliance with affordability restrictions or accessibility requirements. For example, an exemption from the improvement

threshold (e.g., 10% square footage) for real estate tax increase is a potential incentive when housing is retrofitted for accessibility.

- ***Real Estate Taxes and Insurance Costs for Homeownership (Barrier).*** High interest rates are affecting homeownership. This barrier is compounded by high real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs (rent, mortgage, insurance, etc.) continue to increase, salaries and wages have not kept pace at the same rate. Potential incentives may include a real estate tax cap or exemption on rental properties to reduce the cost of rent, insurance, and maintenance (see also, "Renter Cost Burden" above), if affordability or accessibility criteria are met. There is a need to reevaluate how real estate taxes are assessed.

- ***Land Use and Zoning Regulations (Barriers).*** The Live Local Act includes reductions of parking requirements; however, parking availability is already a concern in the City of Clearwater. There is potential for parking reductions to cause unintended consequences in terms of parking capacity (e.g., public roadways) and parking violations (e.g., parking in yards). Barriers resulting from land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), also increase the cost for developers. Such barriers are often site-specific. Incentives for accessibility, where builders must meet accessibility standards to achieve compliance, are needed. There are currently no incentives for accessibility, specifically, in the City.

- ***Accessory Dwelling Units (Incentive).*** Accessory dwelling units have the potential to accommodate elderly persons displaced from other types of housing. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be produced through infill development within existing neighborhoods. The City of Clearwater's current code allows for accessory dwelling units without changing the density of the property.

- ***Infill Density (Incentive).*** Infill density in the City of Clearwater is a potential incentive. The City's zoning code [*Community Development Code*] can be used to incentivize reasonable higher density as infill development, so that more units can be put on the market. The City is currently exploring a new zoning strategy in the North Greenwood neighborhood, to better match resident needs with housing opportunities. The Live Local Act also allows for the development of affordable housing in non-residential zoning districts, if certain affordability criteria are met. Information about implementation of the "Live Local Act" in the City of Clearwater is available on the City's webpage.

APPENDIX C: Values, Principles and Vision

C.1 The Value of Affordable Housing

In 2025, 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 builds sense of community.*
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) *Aspires to have housing that fits the City's residents.*
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. The City also recognizes that retirees face many of the same housing challenges as the City's workforce with regard to affordability.

D) *Everyone deserves a safe affordable home.*
The City recognizes that housing is a fundamental human need.

C.2 Principles for Clearwater's Affordable Housing

In 2025, the AHAC discussed and confirmed the principles that 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 and to age in place. Rental rates for affordable housing are fair and reasonable. 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) *Designed to be sustainable, energy and cost efficient, and to minimize physical barriers to accessibility.*
   Affordable housing uses innovative and sustainable materials and technologies. Floor plans are designed for "living" and construction materials, including fixtures, are energy and cost efficient. Structures are safe, functional, and accessible.

4) *In aesthetic character with the surrounding neighborhood.*
   Affordable housing blends into the architectural fabric and aesthetic character of the community. Public open spaces are designed for safety and visibility but well-landscaped. 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.

6) *Incentivized to promote incorporation of affordable housing into all housing developments.*
   Affordable housing is incentivized to promote the construction of mixed-income housing developments that incorporate units affordable to diverse income levels in the same project.

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 incentivize the development of a diverse supply of housing that is safe, accessible, affordable, sustainable, and energy and cost efficient, that blends into the aesthetic character of all the City's neighborhoods, proximate to public amenities and employment opportunities, which supports an inclusive community and the diverse needs of residents.*

APPENDIX D: Advisory Committee Meeting Summaries

D.1 AHAC Meeting #1, September 9, 2025

2025 Update of Local Housing Incentive Strategies
AHAC Meeting #1 | September 9, 2025| 9:00 a.m.
Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755)

MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentive Strategies (LHIS) report, which was last updated in 2024. A 10-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City Council on August 21, 2025 (Resolution #25-11), to evaluate and update the 2024 LHIS report. The first meeting of the AHAC was held on September 9, 2025, at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). Seven (7) AHAC members, City staff, and the City's consultant attended the meeting:

- Robyn Fiel (Chair) — Representative of the banking or mortgage banking industry in connection with affordable housing
- Linda Byars — A citizen who resides within the jurisdiction
- Christine Bond — An advocate for low-income persons in connection with affordable housing
- Kelly Batsford — Representative of employers within the jurisdiction
- Charessa Doty — Representative of a not-for-profit provider of affordable housing
- Michelle Chenault — Serves on the City of Clearwater's local planning agency (Community Development Board)
- Cheri DeBlaere — Representative of essential services personnel
- Jesus Nino — City of Clearwater, Interim Director, Economic Development & Housing
- Terry Malcolm-Smith — City of Clearwater, Economic Develop. & Housing, Housing Coordinator
- Dania Perez — City of Clearwater, Economic Develop. & Housing, Programs Coordinator
- Jessica Chueka — City of Clearwater, Economic Develop. & Housing, Specialist (Subrecipients)
- Lauren Matzke — City of Clearwater, Planning & Development, Director
- Amanda Warner — Wade Trim, Planner (City's Consultant)

Three (3) AHAC members were not in attendance: Frank Cournier (Representative of those areas of labor engaged in home building in connection with affordable housing), Mike Mannino (A locally elected official/City Councilmember), and Rick Vail (Residential home building industry in connection with affordable housing).

The purpose of the first AHAC meeting was to educate the new committee about the City's existing LHIS report, review its values, principles, and vision, as well as identify current barriers and potential incentives related to the facilitation of affordable housing in the City of Clearwater. The first AHAC meeting was publicly advertised on the City's website, held in-person with opportunity for public comment, and recorded for later viewing on the City's website.

Welcome and Introductions

AHAC Chair, Robyn Fiel, called the meeting to order and welcomed the committee. Each committee member then introduced themselves. City staff thanked the committee and introduced the representatives of City staff in attendance and the City's Consultant.

Summary of Presentation to AHAC

The City's Consultant (Amanda Warner, Wade Trim) provided an overview of the agenda for the meeting, to include a presentation and facilitated committee discussion. The Consultant presented an overview of the LHIS update process, including the history and duties of the AHAC, meeting requirements, schedule of events toward approval/submittal, definitions of affordable housing, implications of the State's Live Local Act, and components of the LHIS report. The overview was presented in Microsoft PowerPoint format. The overall schedule of events presented to the AHAC included:

- Early August – City designates staff and selects AHAC members
- August 21, 2025 – City Council appoints members to AHAC
- September 9, October 14, October 28 – AHAC meets to update LHIS report
- November 18, 2025 – AHAC holds public hearing to approve updated LHIS report
- December 4, 2025 – City Council holds public hearing to approve updated LHIS report for submittal to Florida Housing Finance Corporation (FHFC)
- December 31, 2025 – Deadline to submit LHIS report to FHFC
- March 31, 2026 – City Council to adopt amendments to LHAP to incorporate LHIS
- May 2, 2026 – Submit amended LHAP with proof of City Council approval to FHFC

The Consultant presented the value statements of the 2024 LHIS report and invited feedback from the AHAC members on whether the values still resonate with current affordable housing issues in the City of Clearwater. The AHAC confirmed that all values in the 2024 LHIS report are still relevant to affordable housing in the City of Clearwater. These values will be continued in the 2025 LHIS report.

The Consultant presented the principles of the 2024 LHIS report and invited feedback from the AHAC members on whether the principles still resonate with current affordable housing issues in the City of Clearwater. The AHAC made no changes to the principles. These principles will be continued in the 2025 LHIS report.

The Consultant presented the vision statement of the 2024 LHIS report and invited feedback from the AHAC members on whether the vision still resonates with current affordable housing issues in the City of Clearwater. The AHAC made no changes to the vision statement. This vision statement will be continued in the 2025 LHIS report.

Of note, the use of the term, "safe" was discussed in regard to pages 7 and 11 of the 2024 LHIS report. The discussion of the term, "safe" will be continued at the next meeting of the AHAC on October 14, 2025, to further clarify the committee's direction.

Committee Discussion

During the meeting, AHAC members were asked to discuss any perceived barriers to affordable housing that presently exist, as well as potential incentives to reduce these barriers. Members were asked to consider barriers and incentives with regard to City programs/procedures, the City's *Comprehensive Plan*, and the City's *Community Development Code*. The following provides a summary of the committee's discussion of current issues affecting the provision of affordable housing in the City of Clearwater.

Lack of Affordable Housing Supply (Barrier)

The AHAC discussed how the most significant barrier to affordable housing in the City of Clearwater is simply supply. The sheer number of vacant units at an affordable price is insufficient to meet the demand. It is unfeasible for most households to meet the income thresholds necessary to qualify for housing in the City. Most households cannot qualify for the units that are available. The committee also discussed how the housing market is incentivizing high-cost units because of the return-on-investment at those prices. There is no economic incentive for affordable housing. Only landlords that are willing to "trade-off" for the consistency of subsidized housing agree to undertake affordable housing development. The committee further discussed how wages are not increasing commensurate with housing prices. The current definition of "affordable housing" is not actually affordable given the current wage

landscape in the economy. Moreover, the current cost of site preparation, environmental compliance, infrastructure, and other land/site development costs are prohibitive for affordable housing developers.

Lack of Housing Options for Senior Citizens (Barrier)

Homelessness among senior citizens is becoming more common. Cost burden impacts senior citizens that rely on social security and fixed incomes. Seniors become displaced when the cost of housing increases beyond their fixed incomes. Although senior citizens have some income, due to their age and age-related disabilities, there are few alternative affordable housing options available to them. For many, assisted living is not feasible unless subsidized by insurance. Real estate taxes, insurance premiums, and other third-party factors exacerbate the issue of senior homelessness (see also, "Renter Cost Burden" below). There is currently no tax relief for low-income seniors. City staff provided information about the current senior housing options available in the community, which include Pine Berry Senior Apartments and Lexington Club Apartments. The AHAC noted that the supply of senior housing should be a focus of the City of Clearwater during the 2025 LHIS update.

Renter Cost Burden, High Cost of Rent/Utilities (Barrier)

The AHAC discussed financial barriers to affordable housing, particularly for rental housing. The high cost of rent and utilities has significantly outpaced actual wages. When faced with eviction, renters are unable to find alternative affordable housing options within the City. The AHAC noted that rental properties cannot be "homesteaded" and therefore do not benefit from tax relief. The AHAC discussed potential caps or exemptions on real estate tax increases for properties renting to senior citizens and households within income limits, if landlords maintain compliance with affordability restrictions or accessibility requirements. For example, an exemption from the improvement threshold (e.g., 10% square footage) for real estate tax increase was discussed as a potential incentive when housing is retrofitted for accessibility. Such caps or exemptions could provide relief for renters and landlords of affordable housing.

Real Estate Taxes and Insurance Costs for Homeownership (Barrier)

High interest rates are affecting homeownership. This barrier is compounded by high real estate taxes and insurance premiums. There is a need to reduce these costs for homebuyers. Although housing costs (rent, mortgage, insurance, etc.) continue to increase, salaries and wages have not kept pace at the same rate. The AHAC discussed the possibility of a real estate tax cap or exemption on rental properties to reduce the cost of rent, insurance, and maintenance (see also, "Renter Cost Burden" above). A reevaluation of how real estate taxes are assessed could be considered.

Land Use and Zoning Regulations (Barriers)

The AHAC discussed the Live Local Act and the reduction of parking requirements, when available parking is already a concern. The definition of "available parking" was discussed. The committee expressed concern about the potential for parking reductions to cause unintended consequences in terms of parking capacity (e.g., public roadways) and parking violations (e.g., parking in yards). The committee noted that although the incentive is intended to support increased density, further attention should be given to consequences. The committee also discussed barriers resulting from land use and zoning regulations, such as requirements for sidewalk connections, electrical upgrades, and related improvements for infill residential development (e.g., single-family homes), that increase the cost for developers. The committee noted that such barriers are often site-specific. The committee also discussed incentives for accessibility, where builders must meet accessibility standards to achieve compliance. It was noted that there are currently no incentives for accessibility, specifically.

Accessory Dwelling Units (Incentive)

The committee discussed incentives for accessory dwelling units, as an opportunity to accommodate elderly persons displaced from other types of housing. Accessory dwelling units may provide a smaller, more affordable housing unit, which could be accommodated through infill development within existing neighborhoods. The City of Clearwater's current code allows for accessory dwelling units without changing the density of the property.

Infill Density (Incentive)

The AHAC discussed looking at density in the City of Clearwater as an incentive. The committee discussed working within the City's zoning code [*Community Development Code*] to incentivize reasonable higher density as infill

development, so that more units can be put on the market. The committee discussed the North Greenwood neighborhood, where the City is currently exploring how a new zoning strategy can better match resident needs with housing opportunities. City staff from the Planning & Development Department discussed current efforts to allow for increased density at a neighborhood infill level. The committee also discussed the Live Local Act, and City staff provided information about the City's existing webpage regarding implementation of the "Live Local Act" in the City of Clearwater. The Live Local Act allows for the development of affordable housing in non-residential zoning districts if certain affordability criteria are met.

Public Comment

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

Next Steps

After the committee discussion and before public comment, the Consultant referenced the 2024 LHIS report that was previously completed by the City. The Consultant requested that AHAC members review the 2024 LHIS report as to whether past recommendations should be continued, modified, or removed as part of the 2025 update. AHAC Chair, Robyn Fiel, adjourned the first AHAC meeting.

The second AHAC meeting will be held on October 14, 2025, at 9:00 a.m., in the Clearwater Main Library. During the second AHAC meeting, City staff and the Consultant will respond to questions generated during the first AHAC meeting or through review of the City's current practices, and then facilitate the AHAC's discussion of critical recommendations for inclusion in the 2025 LHIS report. If any AHAC members will be absent on October 14, 2025, questions or comments should be submitted directly to Dylan Mayeux in advance.

. . .

The AHAC is a public advisory board and is subject to Florida's "Sunshine Law" therefore committee members may not discuss AHAC matters with other committee members outside of a properly noticed and recorded public meeting. AHAC members are encouraged to contact City staff directly to discuss AHAC matters.

D.2 AHAC Meeting #2, October 14, 2025

2025 Update of Local Housing Incentive Strategies
AHAC Meeting #2 | October 14, 2025 | 9:00 a.m.
Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755)

MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentive Strategies (LHIS) report, which was last updated in 2024. A 10-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City Council on August 21, 2025 (Resolution #25-11), to evaluate and update the 2024 LHIS report. The second meeting of the AHAC was held on October 14, 2025, at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). Eight (8) AHAC members, City staff, and the City's consultant attended the meeting:

- Robyn Fiel (Chair) — Representative of the banking or mortgage banking industry in connection with affordable housing
- Linda Byars — A citizen who resides within the jurisdiction
- Christine Bond — An advocate for low-income persons in connection with affordable housing
- Charessa Doty — Representative of a not-for-profit provider of affordable housing
- Michelle Chenault — Serves on the City of Clearwater's local planning agency (Community Development Board
- Cheri DeBlaere — Representative of essential services personnel
- Frank Cournier — Representative of those areas of labor engaged in home building in connection with affordable housing
- Mike Mannino — A locally elected official/City Councilmember
- Dylan Mayeux — City of Clearwater, Economic Develop. &Housing, Acting Housing Manager
- Terry Malcolm-Smith — City of Clearwater, Economic Develop. & Housing, Housing Coordinator
- Dania Perez — City of Clearwater, Economic Develop. & Housing, Programs Coordinator
- Jessica Chueka — City of Clearwater, Economic Develop. & Housing, Specialist (Subrecipients)
- Lauren Matzke — City of Clearwater, Planning & Development, Director
- Amanda Warner — Wade Trim, Planner (City's Consultant)
- Connor Baird — Wade Trim, Planner (City's Consultant)

Two (2) AHAC members were not in attendance: Kelly Batsford (Representative of employers within the jurisdiction), and Rick Vail (Residential home building industry in connection with affordable housing).

The purpose of the second AHAC meeting was to review the LHIS process and schedule; confirm the affordable housing values, principles, and vision statement; continue to review and discuss the contemporary barriers identified by the AHAC during the first meeting on September 9, 2025; receive direction on whether to maintain, modify, or remove any recommendations from the 2024 LHIS report to address those contemporary barriers; and to identify any new incentive recommendations in response to the AHAC's evaluation of the City's current practices regarding affordable housing.

Welcome and Introductions

AHAC Chair, Robyn Fiel, called the meeting to order and welcomed the committee. Each committee member then introduced themselves. City staff thanked the committee and introduced the representatives of City staff in attendance and the City's Consultant.

Approval of AHAC Meeting Minutes from September 9, 2025

AHAC Chair, Robyn Fiel, asked for a motion to approve the meeting minutes from September 9, 2025. A motion and second was made, and the minutes were approved by the committee.

Summary of Presentation to AHAC

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

The Consultant reviewed the LHIS update process and schedule of events toward approval/submittal. The schedule of events included:

- Early August – City designates staff and selects AHAC members
- August 21, 2025 – City Council appoints members to AHAC
- September 9, October 14, October 28 – AHAC meets to update LHIS report
- November 18, 2025 – AHAC holds public hearing to approve updated LHIS report
- December 4, 2025 – City Council holds public hearing to approve updated LHIS report for submittal to Florida Housing Finance Corporation (FHFC)
- December 31, 2025 – Deadline to submit LHIS report to FHFC
- March 31, 2026 – City Council to adopt amendments to LHAP to incorporate LHIS
- May 2, 2026 – Submit amended LHAP with proof of City Council approval to FHFC

During the first AHAC meeting on September 9, 2025, the AHAC made no changes to the affordable housing values, principles, and vision statement previously included in the 2024 LHIS report prepared by the former committee. During the second AHAC meeting on October 14, 2025, the AHAC confirmed that the existing affordable housing values, principles, and vision statement should be continued in the 2025 LHIS report. Although the terms, “safe,” “accessible,” “attainable,” and “affordable” in the values and vision statement were discussed, the committee’s direction was to retain the previous values, principles, and vision statement. **After further discussion, the AHAC recommended modifying value “C” to replace the term, “workforce” with “residents” to capture a broader population, including not only the City’s workforce but also retired persons.**

The Consultant reiterated the 11 incentive areas under Section 420.9076, F.S., and the additional five AHAC-initiated incentive areas from the previous 2024 LHIS Report. The Consultant then presented the contemporary barriers to affordable housing identified by the committee during the first AHAC meeting on September 9, 2025, and the status of each existing recommendation based on City staff input regarding current City practices. The existing recommendations within the 2024 LHIS report were discussed with the committee. If an AHAC-identified barrier to affordable housing and corresponding incentive was already addressed by an existing recommendation within the 2024 LHIS report, those recommendations were noted (i.e., starred) within the presentation.

Committee Discussion

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

1) <u>Expedited Review</u>

During the second AHAC meeting on October 14, 2025, the "Request for Expedited Permit Processing for Affordable Housing Activity" form was discussed, along with the duration of single-family (and multi-family) permit reviews. City staff confirmed that the "Request for Expedited Permit Processing for Affordable Housing Activity" form exists and is available to developers. City staff also provided clarification regarding the timing of permit reviews, the City's classification of detached and attached units, and whether the expedited review process is working. City staff noted that measurable outcomes work best.

The AHAC requested additional information about how many forms have been submitted through the expedited permitting process (e.g., over a 6- or 12-month period) and typical review times. City staff responded that they would research and provide that information to the AHAC. The AHAC also inquired about applicability of the City's expedited permitting process to other types of housing (e.g., duplexes, triplexes, etc. and "missing middle" housing types).

The AHAC also discussed what constitutes an affordable housing "project" and whether there is a checkbox on permit applications denoting an affordable housing project. City staff responded that the permit application now tracks the number of affordable units included in the project.

The AHAC discussed building example plans, and whether any templates have been submitted for pre-screening. The AHAC discussed whether building example plans (referenced under Recommendation 1.5) are truly an incentive, since none have been submitted. The AHAC also discussed issues of practicality, including scarcity of land and unique site constraints. Committee member Frank Cournier stated that "plans on file" do function as an incentive because they reduce review times, since City staff only needs to review a site plan and not a full plan set. Such plans could be on file and pre-reviewed to expedite permitting.

After discussion, the AHAC decided to modify Recommendation 1.2 by adding "single-family," and to modify Recommendation 1.5 by also including accessory dwelling units (ADUs).

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

> *1.2 The Assistant Director of Economic Development & Housing and Permit Manager will continue to be the primary and secondary points of contact when submitting **<u>single-family and</u>** multi-family affordable housing projects. Through close coordination, these two staff positions will:*
> *. . .*

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

> *1.5 Encourage affordable housing developers of single-family homes **<u>and accessory dwelling units</u>** to submit frequently used building example plans for pre-screening by the Building Official to further expedite the staff permit review process.*

The AHAC made no changes to Recommendations 1.1, 1.3, or 1.4 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendations 1.1, 1.3, and 1.4 from the 2024 LHIS report with no changes, and modified Recommendations 1.2 and 1.5 as shown above in strikethrough/underline.

Regarding Recommendation 1.1, the AHAC requested additional information regarding how many forms have been submitted, and affordable housing projects expedited, through the expedited permitting process covered by that recommendation.

2) Modification of Fees

During the second AHAC meeting on October 14, 2025, the AHAC made no changes to Recommendations 2.1, 2.2, 2.3, or 2.4. It was noted that Forward Pinellas is studying the multi-modal impact fee and that the City of Clearwater has adjusted fees in the past and will be conducting a fee study in the future. The City recently decreased permitting fees for affordable housing projects by 75%.

Upon review of current City practices, the AHAC continued Recommendations 2.1, 2.2, 2.3, and 2.4 from the 2024 LHIS report with no changes.

3) Flexible Densities

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

Upon review of current City practices, the AHAC continued Recommendations 3.1., 3.2, and 3.3 from the 2024 LHIS report with no changes.

4) Infrastructure Capacity

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

The AHAC continued the previous recommendation of "no recommendation" from the 2024 LHIS report with no changes.

Upon review of current City practices, the AHAC made no change to the recommendation of "no recommendation" as previously approved in regard to infrastructure capacity.

5) Accessory Dwelling Units

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

Upon review of current City practices, the AHAC continued Recommendations 5.1, 5.2, 5.3, and 5.4 from the 2024 LHIS report with no changes.

6) Parking Reductions

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

Upon review of current City practices, the AHAC continued Recommendations 6.1 and 6.2 from the 2024 LHIS report with no changes.

7) Flexible Lot Configurations

Although flexible lot configurations were discussed during the second AHAC meeting on October 14, 2025, the AHAC ultimately made no change to Recommendation 7.1. The AHAC discussed issues of compatibility and the importance of infill development. City staff and the AHAC noted the importance of retaining the existing recommendation's clause, "while remaining sensitive to the character and context of existing neighborhoods."

Upon review of current City practices, the AHAC continued Recommendation 7.1 from the 2024 LHIS report with no changes.

8) Modification of Street Requirements

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

Upon review of current City practices, the AHAC made no change to the recommendation of "no recommendation" as previously approved in regard to modification of street requirements.

9) Pre-Adoption Policy Consideration

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

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

> *9.2 Continue the **City's interdepartmental** review process ~~**maintained by the Senior Executive Team**~~ through which any new regulatory instrument created in the City (ordinances, regulations, etc.) or by related State legislation can be evaluated for its effect on housing affordability.*

Upon review of current City practices, the AHAC continued Recommendations 9.1 from the 2024 LHIS report with no changes and modified Recommendation 9.2 to remove the reference to the Senior Executive Team.

10) Inventory of Public Lands

During the second AHAC meeting on October 14, 2025, the AHAC discussed the City's inventory of available public lands and properties having repeated code violations. The AHAC made no changes to Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5. The AHAC inquired about properties on the public lands inventory list, as well as referrals from the Code Compliance Division. City staff responded that there is ongoing coordination between the Code Compliance Division and the Housing Division regarding the list of violations and the potential for lien reduction or rehabilitation program funding. City staff also discussed the potential for stipulated settlement agreements for blighted properties.

Upon review of current City practices, the AHAC continued Recommendations 10.1, 10.2, 10.3, 10.4, and 10.5 from the 2024 LHIS report with no changes.

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

No specific issues with the City's current policies regarding proximity to transportation, employment, and mixed-use development were identified during the second AHAC meeting on October 14, 2025. The City's current policies remain acceptable to the committee. The AHAC made no changes to Recommendation 11.1 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendation 11.1 from the 2024 LHIS report with no changes.

12) Additional – Adaptive Reuse

No specific issues with the City's current policies related to adaptive reuse were identified during the second AHAC meeting on October 14, 2025. The City's current policies remain acceptable to the committee. The AHAC made no changes to Recommendation 12.1 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendation 12.1 from the 2024 LHIS report with no changes.

13) Additional – Land Development Code

No specific issues with the City's *Community Development Code* were identified during the second AHAC meeting on October 14, 2025. The AHAC made no changes to Recommendation 13.1 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendation 13.1 from the 2024 LHIS report with no changes.

14) Additional – Communication/Marketing

No specific issues with the City's communication and marketing strategy were identified during the second AHAC meeting on October 14, 2025. The AHAC made no changes to Recommendation 14.1 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendation 14.1 from the 2024 LHIS report with no changes.

15) Additional – Financing

No specific issues with the City's financing strategy were identified during the second AHAC meeting on October 14, 2025. The AHAC made no changes to Recommendations 15.1, 15.2, and 15.3 during the second AHAC meeting.

Upon review of current City practices, the AHAC continued Recommendation 15.1, 15.2, and 15.3 from the 2024 LHIS report with no changes.

16) Additional – Partnerships

During the second AHAC meeting on October 14, 2025, the AHAC recommended emphasizing the "starting points" for persons seeking information about affordable housing development in the City of Clearwater. Such points include the City's Affordable Housing webpage and "Sunny" the City's chat bot.

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

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

- ***Direct persons seeking information about affordable housing development in the City of Clearwater to the City's affordable housing webpage: www.myclearwater.com/housing***

. . .

Upon review of current City practices, the AHAC will consider the proposed modification to Recommendation 16.1 at the next AHAC meeting on October 28, 2025.

Next Steps

The Consultant will respond to AHAC direction to continue or modify recommendations as discussed during the second AHAC meeting held on October 14, 2025. The Consultant will present the updated 2025 LHIS report at the third AHAC meeting. The third AHAC meeting will be held on October 28, 2025, at 9:00 a.m., at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). If any AHAC members will be absent on October 28, 2025, questions or comments should be submitted in advance directly to Dylan Mayeux in the City's Economic Development & Housing Department.

Acting Housing Manager, Dylan Mayeux, thanked the committee for their time and noted the value of their input.

Public Comment

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

. . .

The AHAC is a public advisory board and is subject to Florida's "Sunshine Law" therefore committee members may not discuss AHAC matters with other committee members outside of a properly noticed and recorded public meeting. AHAC members are encouraged to contact City staff directly to discuss AHAC matters.

D.3 AHAC Meeting #3, October 28, 2025

2025 Update of Local Housing Incentive Strategies
AHAC Meeting #3 | October 28, 2025 | 9:00 a.m.
Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755)

MEETING SUMMARY

The City of Clearwater requested that Wade Trim facilitate an update of the City's Local Housing Incentive Strategies (LHIS) report, which was last updated in 2024. A 10-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests was appointed by the City Council on August 21, 2025 (Resolution #25-11), to evaluate and update the 2024 LHIS report. The third meeting of the AHAC was held on October 28, 2025, at the Clearwater Main Library (100 N. Osceola Ave., Clearwater, FL 33755). Six (6) AHAC members, City staff, and the City's consultant attended the meeting:

- Robyn Fiel (Chair) — Representative of the banking or mortgage banking industry in connection with affordable housing
- Linda Byars — A citizen who resides within the jurisdiction
- Christine Bond — An advocate for low-income persons in connection with affordable housing
- Michelle Chenault — Serves on the City of Clearwater's local planning agency (Community Development Board
- Frank Cournier — Representative of those areas of labor engaged in home building in connection with affordable housing
- Mike Mannino — A locally elected official/City Councilmember
- Dylan Mayeux — City of Clearwater, Economic Develop. &Housing, Acting Housing Manager
- Dania Perez — City of Clearwater, Economic Develop. & Housing, Programs Coordinator
- Lauren Matzke — City of Clearwater, Planning & Development, Director
- Amanda Warner — Wade Trim, Planner (City's Consultant)
- Connor Baird — Wade Trim, Planner (City's Consultant)

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

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

Welcome and Introductions

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

Approval of AHAC Meeting Minutes from October 14, 2025

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

Summary of Presentation to AHAC

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

The Consultant reviewed the LHIS update process and schedule of events toward approval/submittal. The schedule of events included:

- Early August – City designates staff and selects AHAC members
- August 21, 2025 – City Council appoints members to AHAC
- September 9, October 14, October 28 – AHAC meets to update LHIS report
- November 18, 2025 – AHAC holds public hearing to approve updated LHIS report
- December 4, 2025 – City Council holds public hearing to approve updated LHIS report for submittal to Florida Housing Finance Corporation (FHFC)
- December 31, 2025 – Deadline to submit LHIS report to FHFC
- March 31, 2026 – City Council to adopt amendments to LHAP to incorporate LHIS
- May 2, 2026 – Submit amended LHAP with proof of City Council approval to FHFC

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

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

Committee Discussion

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

1) **<u>Expedited Review</u>**

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

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

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

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

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

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

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

> *1.2 The Assistant Director of Economic Development & Housing and Permit Manager will continue to be the primary and secondary points of contact when submitting **single-family and** multi-family affordable housing projects. Through close coordination, these two staff positions will:*
> *. . .*

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

> *1.3 Continue to improve customer service toward potential project applicants by:*
> *. . .*
>
> - *Providing a list of potential mentors experienced in affordable housing development by end of first quarter ~~2025~~ **2026** and updated annually thereafter*
>
> *. . .*

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

*1.5 Encourage affordable housing developers of single-family homes **and accessory dwelling units** to submit frequently used building example plans for pre-screening by the Building Official to further expedite the staff permit review process.*

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

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

2) Modification of Fees

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

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

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

3) Flexible Densities

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

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

4) Infrastructure Capacity

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

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

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

5) Accessory Dwelling Units

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

permittable as infill development. The City currently provides information about ADU permitting on the City's website.

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

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

6) Parking Reductions

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

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

7) Flexible Lot Configurations

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

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

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

8) Modification of Street Requirements

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

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

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

9) Pre-Adoption Policy Consideration

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

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

> *9.2 Continue the **City's interdepartmental** review process ~~**maintained by the Senior Executive Team**~~ through which any new regulatory instrument created in the City (ordinances, regulations, etc.) or by related State legislation can be evaluated for its effect on housing affordability.*

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

10) Inventory of Public Lands

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

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

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

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

11) <u>Proximity to Transportation, Employment, and Mixed-Use Development</u>

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

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

12) <u>Additional – Adaptive Reuse</u>

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

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

13) <u>Additional – Land Development Code</u>

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

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

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

> *13.1 Continue to incentivize developers to address recommended design standards for affordable housing developments consistent with Sec. 3-920.A.3.c.i-iii. of the City of Clearwater Community Development Code. Other **<u>future</u>** criteria **<u>to be considered</u>** could include but are not limited to:*
>
> - ***<u>Provide accessibility features.</u>***
>
> *. . .*

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

14) <u>Additional – Communication/Marketing</u>

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

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

15) Additional – Financing

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

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

16) Additional – Partnerships

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

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

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

- ***Direct persons seeking information about affordable housing development in the City of Clearwater to the City's affordable housing webpage: www.myclearwater.com/housing***

. . .

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

Next Steps

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

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

Public Comment

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

. . .

The AHAC is a public advisory board and is subject to Florida's "Sunshine Law" therefore committee members may not discuss AHAC matters with other committee members outside of a properly noticed and recorded public meeting. AHAC members are encouraged to contact City staff directly to discuss AHAC matters.

APPENDIX E: AHAC Recommendations

The following presents the AHAC's updated recommendations as described in Section II of the LHIS report. The AHAC reviewed the City's current practices and held a public hearing on November 18, 2025, at which the AHAC approved the following recommendations to incentivize the provision of affordable housing. The AHAC's recommendations will be presented to City Council on December 4, 2025.

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. Single-family projects submitted with this form will receive priority during the permit review process by completing reviews of single-family permit reviews within four days of the initial submittal and within three days of all subsequent submittals.*

Recommendation 1.2 *The Housing Manager and Development Services Division Manager will continue to be the primary and secondary points of contact when submitting single-family and multi-family affordable housing projects. Through close coordination, these two staff positions will:*

- *Create and oversee an affordable housing "One Stop Streamline Permitting Process."*
- *Act as a liaison between the developer and all departments involved in the review and permitting process.*
- *Organize and participate in the pre-application meetings.*
- *Provide necessary information and forms to the developer to avoid delays during the application and review process.*
- *Create a process and definitive project requirement checklist for affordable housing projects for each level of review and stage of permitting, starting with an "affordable housing project" checkbox on application form(s) as applicable.*
- *Create a definitive but feasible review timeline for affordable housing projects considering variables such as the type, size and impact in the community depending on the level of review and stage of permitting.*
- *Release to the applicant and all City departments involved at once, written statements for additional requirements and project determinations.*
- *Track the review process through the City's online ePermit system.*
- *Report to the developer the status of the application.*

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

- *Maintaining a positive attitude*
- *Offering a quick response time via email or phone calls*
- *Making available project requirements and forms*

- *Providing a list of potential mentors experienced in affordable housing development by end of first quarter 2026 and updated annually thereafter*
- *Utilizing new technology to enhance administrative efficiencies and to educate developers about the City's affordable housing incentives and permitting process by means of link sharing, web forms, videos/webinars, virtual meetings/forums, and other tools*

Recommendation 1.4 *Develop by end of year 2024 and annually update thereafter a brochure and other informational handouts to be published in a prominent location on the City's Affordable Housing webpage that explain 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*

Recommendation 1.5 *Encourage affordable housing developers of single-family homes and accessory dwelling units to submit frequently used building example plans for pre-screening by the Building Official to further expedite the staff permit review process.*

E.2 Modification of Fees

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

Recommendation 2.2 *Annually assess 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 with the goal of being on par with other municipalities in Pinellas County.*

Recommendation 2.3 *The Planning & Development Department will continue to implement the fee Schedule of Fees Rates and Charges ordinance to provide for a reduction in the Plan Review and Permit Fees for single-family homes.*

Recommendation 2.4 *The Economic Development & Housing Department will continue to assist with the payment of Plan Review and Permit Fees and impact fees utilizing state and federal funds designated for affordable housing.*

E.3 Flexible Densities

Recommendation 3.1 *Continue to provide allowance of density flexibility for affordable housing developments by City policy and to monitor State legislation regarding density flexibility, including but not limited to the Live Local Act.*

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 *Implement City Council Comprehensive Plan Policy QP 6.1.7 and Policy QP 6.1.10 to allow accessory dwelling units by providing corresponding standards in the CDC. Such standards 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 *Provide flexibility for other alternative unit types such as co-housing to incentivize unconventional solutions to address affordable housing needs and support aging-in-place within existing neighborhoods.*

Recommendation 5.4 *Consider educational and financial incentives that reduce barriers to the rehabilitation and construction of accessory dwelling units, such as information*

about the permitting process specific to accessory dwelling units, rebates, or other fee reductions.

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 will continue to review all regulations and ordinances that may affect the cost of housing.*

Recommendation 9.2 *Continue the City's interdepartmental review process through which any new regulatory instrument created in the City (ordinances, regulations, etc.) or by related State legislation can be evaluated for its effect on housing affordability.*

E.10 Inventory of Public Lands

Recommendation 10.1 *The Economic Development & Housing Department will 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, and a link to Pinellas County's inventory, 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 will 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.*

Recommendation 10.5 *Continue to monitor the policy/procedure for distribution of city owned lots. Consider including energy efficient items and related emerging technologies into the scoring matrix to support environmentally friendly development in partnership with the Greenprint 2.0 timeline.*

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

Recommendation 11.1 *The City will maintain and implement policies of the City's Comprehensive Plan that incentivize affordable housing development proximate to transportation hubs, major employment centers, and mixed-use developments.*

E.12 Adaptive Reuse

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

E.13 Land Development Code

Recommendation 13.1 *Continue to incentivize developers to address recommended design standards for affordable housing developments consistent with Sec. 3-920.A.3.c.i-iii. of the City of Clearwater Community Development Code. Other future criteria to be considered could include but are not limited to:*

- *Provide accessibility features.*
- *Provide direct and visual access to open space for residents.*
- *Consider play areas when developing family housing.*
- *Provide nighttime outdoor illumination for safety.*
- *Use landscape standards and buffers to screen nuisances and to separate public and private areas.*
- *Centrally-locate common facilities.*
- *Use Crime Prevention Through Environmental Design (CPTED) when practical and financially feasible.*

- *Include electric vehicle charging infrastructure.*

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 or attainable housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City's neighborhoods.*
- *Partner with Amplify Clearwater and others to broadly promote the benefits of, and opportunities for, affordable housing development in the City and to communicate successes.*
- *Prepare, update, and keep current 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, update, and keep current 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 & Community Development," specifically dedicated to the promotion of affordable housing.*
- *Share outcomes and analytics with appropriate City boards and committees.*

E.15 Financing

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

Recommendation 15.2 *Evaluate the feasibility of reducing/paying code violation liens on lots suitable for affordable housing development.*

Recommendation 15.3 *Ensure City staffing levels are adequate to achieve the AHAC recommendations of the LHIS Report.*

E.16 Partnerships

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

- *Direct persons seeking information about affordable housing development in the City of Clearwater to the City's affordable housing webpage: www.myclearwater.com/housing*
- *Prepare, advertise, and maintain an inventory of affordable housing providers/developers and any other related organization.*
- *Encourage partnerships between current and new affordable housing developers for mentoring and technical training.*
- *Establish partnerships with major employers to coordinate the supply of workforce housing.*
- *Encourage and support joint development opportunities between the private sector and non–profits to develop affordable housing.*
- *Engage lenders in training and ongoing discussion with the City relative to underwriting and credit standards, technology solutions, as well as the development of financial products in an effort to maximize the financing options available to potential first-time homebuyers through conventional and other lenders.*
- *Coordinate with Pinellas County joint programs for the provision of affordable housing, including the Pinellas County Countywide Housing Strategy, Advantage Pinellas Housing Compact, and Pinellas Housing Finance Authority.*
- *Coordinate with other entitlement grantees in the region to improve consistency, as feasible, between qualification criteria for housing assistance programs.*
- *Monitor, and encourage citizens to lobby for, the development of statewide legislative initiatives to gauge the local impact of their provisions.*
- *Partner with lenders, realtors, title companies, inspectors, and contractors through regular outreach to increase knowledge of the City's housing assistance programs, provide guidelines and training to improve compliance, and facilitate opportunities for qualified contractors to bid projects.*
- *Coordinate with the private sector and non-profits to provide homebuyer education, home warranties, and other strategies that reduce the ongoing maintenance risk of homeownership.*
- *Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.*

- *Improve the timing of Housing Quality Standards inspections to facilitate closings on homes with down payment assistance loans, if feasible under funding source requirements.*
- *Partner with the private sector and non-profits to address third-party barriers to affordable housing and to identify appropriate incentives to reduce labor and material costs for developers and long-term maintenance, operational, and insurance costs for homeowners.*