



2021

Local Housing Incentive Strategies Update



Prepared by:
**Affordable Housing
Advisory Committee**
Economic Development
& Housing Department
FINAL – _____

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

Final

PREPARED BY:

Affordable Housing Advisory Committee/
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TO BE SUBMITTED TO:

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I. BACKGROUND

1.1 The City of Clearwater

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

According to the most recent decennial U.S. Census, the City of Clearwater had a population of 107,685 in 2010. Estimates from the University of Florida Bureau of Economic and Business Research (BEBR) for 2020 indicate that the City's current population is approximately 118,017. Based on a share (12%) of Pinellas County's projected population, the City may have a population of 127,992 by 2040 based on a medium growth scenario.

1.2 The Affordable Housing Advisory Committee

As a recipient of State Housing Initiatives Partnership (SHIP) funds the City established an Affordable Housing Advisory Committee (AHAC) in September 2021 as required by Florida Statute (F.S.) Section 420.9076. Section 420.9076, F.S., effective October 1, 2020, requires all municipalities receiving SHIP funds to:

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

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

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

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3, F.S.
- All allowable fee waivers provided for the development or construction of affordable housing.
- The allowance of flexibility in densities for affordable housing.
- The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- Affordable accessory residential units.
- The reduction of parking and setback requirements for affordable housing.

- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- The modification of street requirements for affordable housing.
- The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near transportation hubs and major employment centers and mixed-use developments.

1.2.1 Committee Composition

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

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

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

On September 17, 2020, the City formed a fourth eleven-member AHAC to review and update the LHS 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 eleven-member AHAC to review and update the LHS by December 2021. The fifth AHAC was appointed by City Council action as Resolution #21-9610 (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 2021 AHAC members are included in **Table 1**, along with their category affiliation.

Table 1: Committee Composition

Name	Category Represented	Date Appointed
1. Pierre Cournoyer	Residential Home Building Industry	September 2, 2021
2. Linda Kemp	Banking & Mortgage Industry	September 2, 2021
3. Maria (Gaby) Camacho	Labor Engaged in Affordable Housing	September 2, 2021
4. Peter Scalia	Advocate for Low-Income Persons	September 2, 2021
5. Kevin Chinault	Not-For-Profit Provider of Affordable Housing	September 2, 2021
6. Lindsay Dicus-Harrison	Real Estate Professional	September 2, 2021
7. Michael Boutzoukas	Serves on the Local Planning Agency	September 2, 2021
8. Carmen Santiago	Citizen Residing in Clearwater	September 2, 2021
9. Camille Hebting	Represents Employers in Clearwater	September 2, 2021
10. Jacqueline Rivera	Represents Essential Services Personnel	September 2, 2021
11. Kathleen Beckman	Locally Elected Official (City Councilmember)	September 2, 2021

1.3 Process to Develop the Local Housing Incentive Strategies

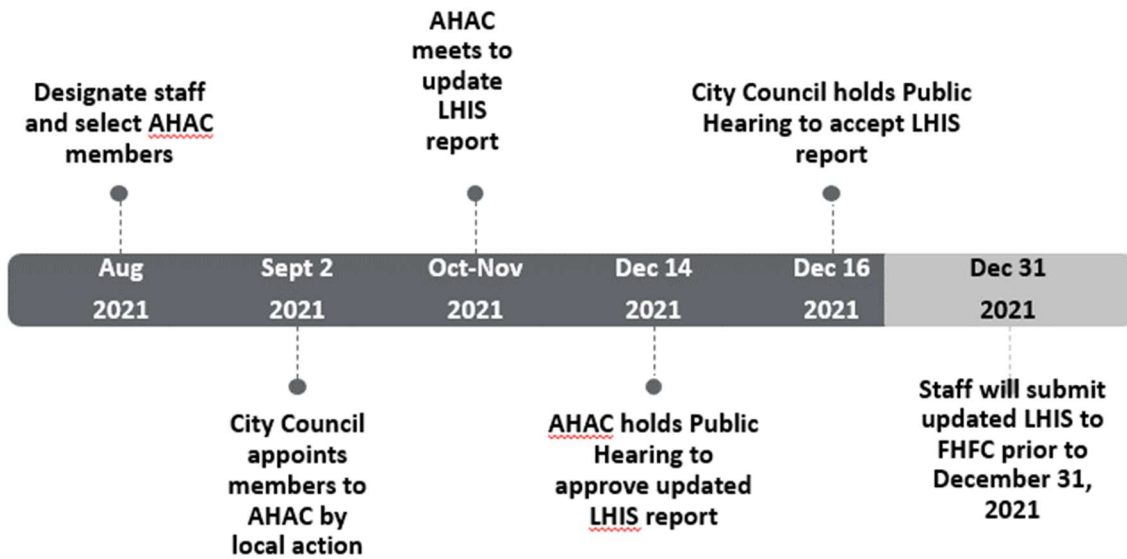
To update the LHS, City staff and AHAC members actively participated in the following activities to fulfill the requirements of Section 420.9076, F.S.

- 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 LHS report

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

Chart 1: Schedule to Meet Requirements



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

II. LOCAL HOUSING INCENTIVE STRATEGIES

The City of Clearwater’s fifth eleven-member AHAC was formed in September 2021 to review and update the values, principles, vision, and recommendations for the LHS. The resulting values, principles and vision are found in **Appendix C** and the resulting recommendations are found in **Section 2.1 and 2.2** below.

2.1 Affordable Housing Incentives

The following provides synopses of the City’s current affordable housing practices, including policies,¹ procedures, ordinances, and regulations. The following also outlines the AHAC’s evaluation of the recommendations to incentivize affordable housing that were previously approved in 2020. 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

¹ All references made to the City’s “Comprehensive Plan” are drawn from the official document as adopted by City Council inclusive of any amendments as of October 1, 2021.

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 2021. The following provides the schedule of these meetings:

- 10/12/2021 Meeting with the AHAC and staff of the Economic Development & Housing Department
- 11/09/2021 Meeting with the AHAC and staff of the Economic Development & Housing Department
- 12/14/2021 Public Hearing with the AHAC, staff of the Economic Development & Housing Department, and interested members of the public
- 12/16/2021 City Council meeting to accept the updated LHS report

Summaries of the AHAC meetings held on October 12, 2021, and on November 9, 2021, can be found in **Appendix D**. The LHS report is a result of the meetings held with the AHAC and the input of City staff to determine the feasibility of the AHAC recommendations. On December 14, 2021, the AHAC reviewed the LHS report and finalized its recommendations regarding affordable housing incentives. The final recommendations, as approved by the AHAC, are captured in **Appendix E**. The LHS report was accepted by City Council on December 16, 2021, and the recommendations will be used to amend the Local Housing Assistance Plan (LHAP) and the City's *Comprehensive Plan*.

2.1.1 Expedited Review Process

Strategic Incentive No. 1 (Florida Statute)

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

Meeting Synopsis:

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

Timing/Process

During the first AHAC meeting on October 12, 2021, the discussion revealed three (3) areas of concern. The first was that permit applications for affordable housing be fast tracked. The City needs to commit to a specific number of days for processing. Charles Lane and Gina Clayton will work together to draft updated language for Recommendation below. The second area of concern was the cost of impact fees. The City is drafting a policy that will outline how it can provide financial assistance with these fees. The final area of concern was that Parks and Recreation does not provide any sort of reduction for impact fees for affordable housing. Assistant Director Lane is in negotiations with them to reduce these fees and will report on progress at meeting #2.

The Committee also asked for information on how the other cities use general funds or funds from other sources to offset impact/permitting fees. This information may assist us in reducing our fees in order to remain competitive with neighboring municipalities.

The AHAC discussed the updates completed in response to the 2020 recommendations that the City update the Affordable Housing webpage. The need for promotion and advertisement of the City's programs and incentives was also discussed and highly encouraged. A disclaimer will be added to the area of the webpage that shares the low-income housing available in the county to caution that demand is high, availability is not guaranteed and is based on income; links to websites and phone numbers will also be included.

At the second AHAC meeting on November 9, 2021 the changes proposed to Recommendations 1.1, 1.2 and 1.3 were reviewed and agreed to by the committee.

Evaluation of Existing Strategy:

The City of Clearwater Economic Development & Housing Department continues to provide a form titled, "Request for Expedited Permit Processing for Affordable Housing Activity" that, when completed and submitted by the developer, expedites permitting for affordable housing projects. 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, and depending on the type of project, the Assistant Director of the Economic Development & Housing Department (*rather than the Housing Manager*) and the Permit Manager and/or Planning Manager (*rather than the Development Service Center Manager*) act as liaisons between the developer and the City.

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

The Economic Development & Housing Department and Planning & Development Department support customer service for potential affordable housing projects by providing information and responding to developer inquiries by the end of business day (EOB). The Planning & Development Department utilizes technology to enhance administrative efficiencies. All permitting is facilitated by a one-stop “ePermit Hub” portal that supports electronic plan submittal, review, and inspections, or through Accela. Information, forms, and checklists are available online and at the counter for all types of projects (not necessarily affordable housing). Target dates and permit status are posted via the ePermit Hub portal and review time has been generally reduced to 14 days.

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2020 LHS report with minor changes as shown in strikethrough/underline, with the addition of recommendation 1.5:

- 1.1 Continue to use the “Request for Expedited Permit Processing for Affordable Housing Activity” form to fast-track affordable housing projects. Projects submitted with this form will receive first priority during the permit review process. Continue to strive to complete reviews of single-family permit reviews within four days of the initial submittal and within three days of all subsequent submittals.
- 1.2 The Assistant Director of Economic Development & Housing and Permit Manager should continue to be the primary and secondary points of contact when submitting affordable housing projects. Through close coordination, these two staff positions should:
 - *Create and oversee an affordable housing “One Stop Streamline Permitting Process.”*
 - *Act as a liaison between the developer and all departments involved in the review and permitting process.*
 - *Organize and participate in the pre-application meetings.*

- *Provide necessary information and forms to the developer to avoid delays during the application and review process.*
 - *Create a process and definitive project requirement checklist for affordable housing projects for each level of review and stage of permitting.*
 - *Create a definitive but feasible review timeline for affordable housing projects considering variables such as the type, size and impact in the community depending on the level of review and stage of permitting.*
 - *Release to the applicant and all City departments involved at once, written statements for additional requirements and project determinations.*
 - *Track the review process through the City's online ePermit system.*
 - *Report to the developer the status of the application.*
- 1.3 Continue to improve customer service toward potential project applicants by:
- *Maintaining a positive attitude*
 - *Offering a quick response time via email or phone calls*
 - *Making available project requirements and forms*
 - *Providing a list of potential mentors experienced in affordable housing development*
 - *Utilizing new technology to enhance administrative efficiencies and to educate developers about the City's affordable housing incentives and permitting process by means of link sharing, web forms, videos/webinars, virtual meetings/forums, and other tools*
- 1.4 *Publish a brochure or other informational handout in a prominent location on the City's Affordable Housing webpage that explains the City's development approval and permitting process to developers, including but not limited to:*
- *Relationship between City and County policies and the regulation of land use, density, and intensity*
 - *City-sponsored incentives for affordable housing such as the "Request for Expedited Permit Processing for Affordable Housing Activity" form, Affordable Housing Density Bonus, Parking Reductions, and Nonconforming Exemption for Affordable Housing*
- 1.5 Encourage affordable housing developers of single-family homes to submit frequently used template plans for pre-screening by the Building Official to further expedite the staff permit review process.

Implementation:

Recommendations 1.1 and 1.2 and 1.3 are already implemented by City staff and will be continued and enhanced by the recommendations added to 1.1. Consistent with new Recommendation 1.5, City

staff will act as a liaison between affordable housing developers and City building officials on template plans to further assistance with timely processing of permits.

2.1.2 Modification of Fees

Strategic Incentive No. 2 (Florida Statute)

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

Meeting Synopsis:

The AHAC again discussed the ongoing and effective coordination with Pinellas County regarding the multi-modal impact fee incentives for affordable housing. However, the AHAC also identified the continued need to evaluate whether the City can or should waive City impact fees or permitting fees. The AHAC directed City staff to consider whether City impact fees or permitting fees may be waived for affordable housing projects in order to remain competitive with neighboring cities and send a clear message that Clearwater is open and welcomes affordable housing development.

At the second AHAC meeting on November 9, 2021 the changes proposed to Recommendations 2.2, 2.3 and 2.4 were reviewed and agreed to by the committee.

Mr. Lane advised the committee that the Parks & Recreation Department is likely to recommend waivers for 3 impact fees they currently charge for affordable housing projects. Discussions are in progress. There is also some interest in a fee waiver for North Greenwood CRA area for a period of time to encourage development. These incentives should be finalized by the time we meet next year. The committee wondered what the budget would be if we waive these impact fees on an annual basis.

Pierre Cournoyer asked the City to consider getting rid of the tree replacement fee for affordable housing projects as it can present quite an expense for a developer. Chuck Lane will discuss this idea with Gina Clayton and advise the committee at the next meeting. We can agenda this subject for next year's AHAC if it remains unresolved.

The Committee likes the limited time reduction of fees, as proposed for the North Greenwood CRA district, or a per property limited time reduction to incentivize the project, as a way to attract developers.

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(8), 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 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 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 under 1,500 square feet (SF) 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.

These fees are cited in Pinellas County's *Land Development Code*, Chapter 150, Article II. Alternatively, applicants can submit independent analysis to support further reduction of impact fees based on trip generation or economic studies.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHIS report with no change:

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

Upon review of current City practices, the AHAC makes the following minor revision to recommendation 2.2 and includes new recommendations 2.3 and 2.4:

- 2.2 Continue to 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
- 2.3 The Planning & Development Department will recommend amending 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.
- 2.4 The Economic Development & Housing Department will develop a policy to assist with the payment of Plan Review and Permit Fees and impact fees utilizing state and federal funds designated for affordable housing.

Implementation:

Recommendation 2.1 is already implemented by Pinellas County but requires ongoing coordination between jurisdictions to certify affordable housing projects. This coordination will be implemented by the Engineering Department and will be monitored by City staff of the Economic Development & Housing Department and Planning & Development Department. In response to updated Recommendation 2.2, City staff will continue to monitor how other local governments are addressing plan review, permit and impact fees to ensure Clearwater's incentives are competitive throughout the region. City staff will work to accomplish Recommendations 2.3 and 2.4 prior to the reconvening of the AHAC in 2022.

2.1.3 Flexible Densities

Strategic Incentive No. 3 (Florida Statute)

The allowance of flexibility in densities for affordable housing.

Meeting Synopsis:

During the first AHAC meeting on October 12, 2021, Chuck Lane shared with the AHAC how the flexible density policy helps developers. Recently, a developer wanted to renovate a former 60-unit assisted living facility with a change in use to multi-family residential. code only allowed for 45 residential units, so the developer designated 25% of those units (15) to be affordable and it gave him a 50% boost that got him to the 60 units he needed. That project would not have happened if this strategy was not in place. AHAC was reminded of their 2020 recommendations and no changes were recommended.

At the second AHAC meeting on November 9, 2021 the committee confirmed their previous agreement to follow the recommendation from the 2020 LHS report with no changes.

Evaluation of Existing Strategy:

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

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

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

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

Consistent with the *Comprehensive Plan* and previous AHAC recommendations, the *Community Development Code* contains affordable housing incentives under Section 3-920 that include a density bonus. Within Section 3-920, there is a requirement for a pre-application meeting to determine a project's eligibility for the density bonus. Subsection "A. Affordable Housing Density Dwelling Units" contains specific criteria and simplified formulas for calculating the additional density available to affordable housing projects. The *Community Development Code* outlines the procedures for review

and approval, percentages of affordable units, standards such as compatibility and green design, and required covenants to maintain affordability.

In addition to the Density Bonus, the *Community Development Code* establishes flexibility criteria for specific uses requiring additional development review. Such uses fall into two categories: Flexible Standard Development and Flexible Development.

Flexible Standard Development – Typically requires Level One approval, which involves review by City staff only, including the Development Review Coordinator and Development Review Committee.

Flexible Development – Typically requires Level Two approval, which involves review by the Community Development Board. Some applications may warrant additional review, in which case Level Three approval is required. Level Three approval involves greater complexity and requires action by the City Council.

In some cases, affordable housing projects also fall under the flexible development criteria for the specific zoning district in which the project is located, which typically require Level Two approval. For example, Section 2-704 defines infill flexibility criteria for the Commercial zoning district, which includes Flexibility Criteria F.5.d, “...the proposed use provides for the provision of affordable housing.”

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2020 LHIS report with no change:

- 3.1 *Continue to provide allowance of density flexibility for affordable housing developments.*
- 3.2 *Maintain specific parameters to grant density flexibility for affordable housing projects as allowed in the Community Development Code within the different zoning districts.*
- 3.3 *Continue to define the density allowance for an affordable housing project as part of a pre-application meeting prior to formal submission of the civil/site engineering requirements.*

Implementation:

Recommendations 3.1, 3.2, and 3.3 are already implemented by the *Comprehensive Plan* or *Community Development Code* and will be continued. The effectiveness of existing policies will be more fully evaluated through the *Comprehensive Plan* update process, which will include analysis by City staff and public hearings by City Council that may result in *Comprehensive Plan* amendments.

2.1.4 Infrastructure Capacity

Strategic Incentive No. 4 (Florida Statute)

The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

Meeting Synopsis:

The City's infrastructure capacity was not identified as an affordable housing barrier during meetings with the AHAC and City staff. We are a very built-out City with existing infrastructure in place so there really isn't any need to make any provisions. AHAC reviewed its 2020 recommendations and no changes were identified.

At the second AHAC meeting on November 9, 2021 the committee confirmed their previous agreement to follow the recommendation from the 2020 LHS 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 *Comprehensive Plan*, the Planning & Development Department closely monitors all concurrency requirements so that adequate infrastructure is in place prior to development:

Policy I.1.3.2 – The City shall determine, prior to the issuance of development orders, whether sufficient capacity of essential public facilities to meet the minimum standards for levels of service for the existing population and a proposed development will be available concurrent with the impacts of the proposed development. The applicable water supplier shall be consulted prior to the issuance of a building permit to ensure potable water will be available prior to the issuance of a certificate of occupancy. (Capital Improvements Element)

Since 2020, no changes in City policy or practice regarding the reservation of infrastructure capacity have occurred (neither for affordable housing nor other types of development).

AHAC Recommendations:

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

We do not recommend that the City of Clearwater include the reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons as an incentive for the provision of affordable housing.

Implementation:

Not applicable (no recommendation)

2.1.5 Accessory Dwelling Units

Strategic Incentive No. 5 (Florida Statute)

Affordable accessory residential units.

Meeting Synopsis:

During the first AHAC meeting on October 12, 2021, the committee identified the continued lack of promotion of Accessory Dwelling Units (ADUs) in the City as a barrier to affordable housing. The AHAC discussed ADUs as an opportunity to increase the affordable housing inventory in existing neighborhoods. The AHAC was advised that the ADUs are a main topic for updating in the comprehensive plan and community discussion must be had. Parking is a big issue that needs addressed.

At the second meeting AHAC meeting on November 9, 2021, the committee reconfirmed their interest in accessory dwelling units for the City of Clearwater and upheld their commitment to the 2020 recommendations with no changes.

Evaluation of Existing Strategy:

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

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

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

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

Although adopted by policy, these actions have not been implemented in the *Community Development Code*; therefore, there are no standards for accessory dwelling units in residential zoning districts. The implementation of these policies will be reviewed during the next update to the City's *Comprehensive Plan*, which is in progress.

Aside from the 2017 AHAC Recommendation 5.2, there has been little momentum to allow accessory dwelling units in residential zoning districts, in part due to citizen concerns about neighborhood compatibility.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHis report with no change:

- 5.1 *Continue to allow for accessory dwelling units in nonresidential zoning districts as described within the City's Community Development Code.*
- 5.2 *Revisit with City Council Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8 to consider allowing one accessory dwelling unit on a residential lot of any size provided that certain criteria are met. Such criteria may include:*
 - *Maximum unit size, parking standards, setback, and height requirements to facilitate review and to ensure neighborhood compatibility, which may be presented using a pattern book or similar means to expedite approval.*
 - *Occupancy/tenure requirements so that the principal dwelling unit remains owner-occupied, the accessory dwelling unit is not used for short-term rental, and the number of occupants is limited to that which is reasonable for the unit size.*
- 5.3 *Expand the definition of accessory dwelling unit to include tiny homes and other alternative unit types to incentivize unconventional solutions to address affordable housing needs and aging in place, within existing neighborhoods.*

Implementation:

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

2.1.6 Parking Reductions

Strategic Incentive No. 6 (Florida Statute)

The reduction of parking and setback requirements for affordable housing.

Meeting Synopsis:

During the first AHAC meeting on October 12, 2021, the committee reviewed their recommendations from 2020. No changes were indicated.

At the second AHAC meeting on November 9, 2021 the committee confirmed their previous agreement to follow the recommendation from the 2020 LHis report with no changes.

Evaluation of Existing Strategy:

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

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

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

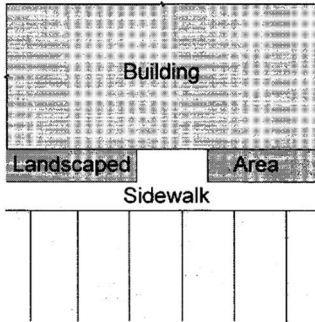
In general, the City's *Community Development Code* establishes parking flexibility criteria for specific uses requiring additional development review. For example, attached dwellings, residential infill projects, comprehensive infill redevelopment projects, or other uses that could provide affordable housing, may qualify as Level Two uses and allow for flexible development standards, including reduced parking and setbacks.

More specifically, the *Community Development Code* allows for the reduction of parking requirements for affordable housing if the project is located near a transit stop:

Article 3, Division 9, Section 3-920.B. Affordable housing parking incentive – Off-street parking may be reduced to one and one-half (1.5) parking spaces, or less per unit, provided the site with affordable housing units is located within 1,000 feet of a transit stop as measured from the nearest point of exit from the parcel based upon the shortest route of ordinary pedestrian travel and subject to the following:

- 1. The parking requirement may be reduced to between one and one-half (1.5) and one (1) space per unit if the affordable housing units are designated for senior citizens or disabled persons.*

2. *In the case of attached dwellings, if parking is proposed next to the building, a buffer that includes a four-foot sidewalk and a five-foot landscaped area shall be provided between the building and parking as illustrated below.*



AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2020 LHIS report with no change:

- 6.1 *Continue to allow flexible setback requirements for affordable housing developments.*
- 6.2 *Continue to tie reductions of off-street parking requirements to proximity and access to alternative modes of transportation, including transit, sidewalks, trails, or other options.*

Implementation:

Recommendations 6.1 and 6.2 are already implemented by the *Comprehensive Plan* or *Community Development Code* and will be continued. The effectiveness of existing policies will be more fully evaluated through the *Comprehensive Plan* update process, which will include analysis by City staff and public hearings by City Council that may result in *Comprehensive Plan* amendments.

2.1.7 Flexible Lot Configurations

Strategic Incentive No. 7 (Florida Statute)

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Meeting Synopsis:

During the first AHAC meeting on October 12, 2021, the committee reviewed their recommendations from 2020. No changes were indicated.

At the second AHAC meeting on November 9, 2021 the committee confirmed their previous agreement to follow the recommendation from the 2020 LHS report with no changes.

Evaluation of Existing Strategy:

A legal lot of record, by definition, has fixed boundaries by a plat recorded in the Official Records of Pinellas County. It is therefore assumed that this incentive is intended to address flexible site plan configurations, rather than single flexible lot configurations. The City currently allows for site plan flexibility through the development review process, as supported by the City's *Community Development Code* and Article 2. Zoning Districts therein, which establishes flexibility criteria for specific uses. Such criteria may allow for more flexible site plan configurations but may also require an improved site plan to document how the flexibility will result in better design and/or appearance.

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

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHS report with no change:

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

Implementation:

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

2.1.8 Modification of Street Requirements

Strategic Incentive No. 8 (Florida Statute)

The modification of street requirements for affordable housing.

Meeting Synopsis:

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

Evaluation of Existing Strategy:

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

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

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

Section 3-1904 also specifies minimum right-of-way and lane designations for each classification of roadway, including neighborhood roads. A minimum pavement width of 24 feet plus curb is required for all neighborhood roads, 26 feet plus curb for all local roads, and 37 feet for all collector roads. These requirements are in place to maintain public health and safety.

Moreover, the City's *Community Development Code* requires that all streets be improved by a developer with paving, curbs or gutters, and sidewalks or on-street parking where necessary. These standards apply to all development, including affordable housing projects. Since the City of Clearwater is nearly built-out, the City's infrastructure system is already in place and it is not likely that affordable housing projects will need to provide local or collector roads. At most, such projects may require the provision of neighborhood roads internal to the site.

AHAC Recommendation:

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

Because such standards are in place to benefit public health and safety, we do not recommend that the City utilize the modification of street requirements as an incentive for affordable housing.

Implementation:

Not applicable (no recommendation)

2.1.9 Pre-Adoption Policy Consideration

Strategic Incentive No.9 (Florida Statute)

The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Meeting Synopsis:

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

Evaluation of Existing Strategy:

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2020 LHS report with no change:

- 9.1 *As part of its annual reporting, the Economic Development & Housing Department should continue to review all regulations and ordinances that may affect the cost of housing.*
- 9.2 *Continue the review process maintained by the Senior Executive Team through which any new regulatory instrument created in the City (Ordinances, regulations, etc.) can be evaluated for its effect on housing affordability.*

Implementation:

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

2.1.10 Inventory of Public Lands

Strategic Incentive No. 10 (Florida Statute)

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Meeting Synopsis:

The inventory of public lands was discussed during the first AHAC meeting on October 12, 2021. The AHAC was advised of the plans for all the lots the City currently owns. The City is drafting a lot disposition policy that will establish how we notify capable developers of available opportunities and establish a public vetting process for how we distribute those lots. This policy should be available for review and approval by the committee at the next meeting. Future updates to the inventory list may include lots not zoned residential that may be appropriate for affordable housing.

At the second AHAC meeting on November 9, 2021 the committee discussed the draft policy for distribution of city owned lots. The goal of this policy is to establish a clear and transparent process for donating appropriate city owned lots to developers for the creation of affordable housing. Currently there is a first come/first served process in place. The new policy seeks the establishment of 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 will be included as well as minority and small developers. The City will advertise on website and reach out directly to those known to be interested. The Committee agreed that this would become Recommendation 10.5.

Evaluation of Existing Strategy:

The City of Clearwater is nearly built out. Most of the vacant parcels remaining are less than one acre in size. Due to the lack of land to develop affordable housing, the City offers flexibility through the *Community Development Code* to help developers utilize existing sites for infill and redevelopment projects. To facilitate affordable housing projects, the City keeps an inventory of publicly owned land suitable for affordable housing titled, "Affordable Housing Inventory List", which is published on the City's website: <https://www.myclearwater.com/government/city-departments/affordable-housing/documents>.

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

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

The Affordable Housing Inventory List is State mandated by Section 166.0451, F.S. and was triennially updated. Updates occurred in 2009 by City Resolution #09-41 (November 5, 2009), in 2013 by City Resolution #13-10 (June 6, 2013), in 2016 by City Resolution #16-14 (June 16, 2016), and in 2019 by

City Resolution #19-10 (June 20, 2019). As of 2019, there were 19 parcels suitable for the development of affordable housing:

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

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

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

AHAC Recommendation:

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

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

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

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

10.5 *Develop a new policy/procedure for distribution of city owned lots. Consider including energy efficient items into the scoring matrix to support environmentally friendly development in partnership with the Green Print 2.0 timeline.*

Implementation:

Recommendations 10.1, 10.2, and 10.3 are already implemented by City staff of the Economic Development & Housing Department and will be continued. Recommendation 10.4 is already implemented by City staff of the Planning & Development Department and will be implemented through ongoing coordination between these two departments. Recommendation 10.5 is a new work in progress.

2.1.11 Proximity to Transportation, Employment & Mixed-Use Development

Strategic Incentive No. 11 (Florida Statute)

The support of development near transportation hubs and major employment centers and mixed-use developments.

Meeting Synopsis:

No specific issues with the City's current policies regarding proximity to transportation, employment, and mixed-use development were identified during meetings with the AHAC and City staff. The current policies remain acceptable and no changes to the recommendations were identified at either meeting.

Evaluation of Existing Strategy:

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

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

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

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

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

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

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

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

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHIS report with minor changes as shown in strikethrough/underline:

11.1 *The City should maintain and implement Future Land Use Element policies ~~A.2.2.7~~; ~~A.5.4.4~~; ~~A.5.4.7~~; ~~A.6.8.7~~; ~~A.6.10.8~~; and ~~C.1.4.2~~ of the City's *Comprehensive Plan*.*

Implementation:

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

2.2 Additional Incentives

The following provides synopses of the City's current practices regarding affordable housing and outlines the AHAC's evaluation of recommendations related to incentives for the provision of affordable housing not cited in Section 420.9076, F.S. These recommendations were previously approved in 2017 but were evaluated and, if necessary, revised in 2020 to address current affordable housing barriers.

2.2.1 Adaptive Reuse

Meeting Synopsis:

Upon review of existing strategies, no further recommendations were identified at either meeting of the 2021 AHAC.

Evaluation of Existing Strategy:

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHM report with no changes:

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

Implementation:

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

2.2.2 Land Development Code

Meeting Synopsis:

No specific issues with the City's *Community Development Code* were identified during meetings with the AHAC and City staff. The current standards remain acceptable.

Evaluation of Existing Strategy:

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

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendations from the 2020 LHIS report with minor changes as indicated by underline/strikethrough below:

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

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

Implementation:

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

2.2.3 Communication and Marketing of Affordable Housing

Meeting Synopsis:

During the first AHAC meeting on October 12, 2021, the committee reviewed their recommendations from 2020. The AHAC indicated the need to partner with Amplify Clearwater and others to promote the website and the benefits and opportunities available for affordable housing development in the City. The difference between affordable and workforce housing was discussed.

At the second AHAC meeting on November 9, 2021, the committee reviewed their recommendations and agreed to proceed with the 2020 recommendations, with the minor proposed revisions to 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 City's "Affordable Housing" webpage is a one-stop resource for affordable housing developers and persons seeking housing assistance: <https://www.myclearwater.com/government/city-departments/affordable-housing>.

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

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHIS report with minor changes as shown in strikethrough/underline:

14.1 Continue to improve current communication channels and marketing materials to reach different stakeholders interested in affordable housing. Some of the suggested actions include but are not limited to:

- Conduct an educational campaign, in conjunction with regular City communications, to rebrand affordable housing as workforce housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City's neighborhoods.*
- Partner with Amplify Clearwater and others to broadly promote the benefits of, and opportunities for, affordable housing development in the City.*
- Prepare marketing materials for the general public in order to promote the different housing programs that the City offers, including homebuyer education and down payment assistance to support homeownership.*
- Prepare marketing materials that help developers and the general public to understand the application criteria, permitting process, and the number of incentives available for rehabilitation and new construction of affordable housing units in the City.*

- *Make accessible to the public an inventory and a map of suitable residential vacant land available for development.*
- *Include a section on the City's webpage called, "Affordable Housing & Community Development," specifically dedicated to the promotion of affordable housing.*

Implementation:

City staff of the Economic Development & Housing Department will develop the educational campaign to rebrand affordable housing and form a partnership with Amplify Clearwater to promote and direct citizens to our website. In coordination with the Public Communications Department, City staff will improve communication and marketing of affordable housing incentives.

2.2.4 Financing

Meeting Synopsis:

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

At the second AHAC meeting on November 9, 2021 Mr. Lane discussed an issue that currently exists within the City that causes some of the city owned lots to be unavailable for affordable housing development. These properties generally come into city ownership when code lien violations result in foreclosure. If the city could reduce these liens to administrative costs only, and then use city funds to pay these administrative costs, this could open up the properties for affordable housing development. The 2021 AHAC agreed that this would be a good policy to pursue and asked to make it a new incentive in 2021.

Evaluation of Existing Strategy:

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

AHAC Recommendation:

Upon review of current City practices, the 2021 AHAC continues the following recommendation from the 2020 LHS report with the addition of incentive 15.2:

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

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

Implementation:

Recommendation 15.1 is already implemented by City staff of the Economic Development & Housing Department and will be continued. Recommendation 15.2 will be pursued.

2.2.5 Partnerships

Meeting Synopsis:

During the first AHAC meeting on October 13, 2020, Gaby Camacho shared a story about how Habitat did an experiment in St Petersburg with 3 other organizations where they partnered with them and walked them through the process of building an affordable home and it was extremely successful. They ended up building about 9 homes.

All members of the AHAC agreed that they would like to see this sort of mentoring and technical training encouraged in the City. The need to rally the citizens to be advocates for supporting affordable housing was discussed. The City advises the subrecipients how to lobby at meetings twice a year and they carry that information into the community. The North Greenwood CRA will be a great partner to assist with this, once established. Suggestions were made to partner with private companies to sponsor solar installations to promote green development; staff will agenda a discussion regarding green development with the Neighborhood & Affordable Housing Advisory Board.

At the second AHAC meeting on November 9, 2021 the committee confirmed their previous agreement to follow the recommendations from the first meeting.

Evaluation of Existing Strategy:

The Economic Development & Housing Department strives to keep an updated list of affordable housing units and maintains a list of housing partners on the City's website at <https://www.myclearwater.com/government/city-departments/affordable-housing/where-to-get-help>.

The Department also partners with other affordable housing providers to offer mentoring and technical training, and to address topics such as foreclosure, Fair Housing, and other relevant issues. The Department continues to improve its partnerships with local lenders, continues to work closely with Pinellas County to seek mutual opportunities for the development of affordable housing, and monitors statewide initiatives through the City's lobbyist.

AHAC Recommendation:

Upon review of current City practices, the AHAC continues the following recommendation from the 2020 LHIS report with minor changes as shown in strikethrough/underline:

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

- *Prepare, advertise, and maintain an inventory of affordable housing providers/developers and any other related organization.*
- *Encourage partnerships between current and new affordable housing developers for mentoring and technical training.*
- *Encourage and support joint development opportunities between the private sector and non–profits to develop affordable housing.*
- *Engage lenders in an ongoing discussion with the City relative to underwriting and credit standards, technology solutions, as well as the development of financial*

products in an effort to maximize the financing options available to potential first-time homebuyers through conventional and other lenders.

- *Coordinate with Pinellas County joint programs for the provision of affordable housing, including the Pinellas County Countywide Housing Strategy and Advantage Pinellas Housing Compact.*
- *Monitor, and encourage citizens to lobby for, the development of statewide legislative initiatives to gauge the local impact of their provisions.*
- *Coordinate with the private sector and non-profits to provide homebuyer education, home warranties and other strategies that reduce the ongoing maintenance risk of homeownership.*
- *Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.*
- *Partner with the private sector and non-profits to address third-party barriers to affordable housing and to identify appropriate incentives to reduce labor and material costs for developers and maintenance and insurance costs for homeowners.*

Implementation:

Recommendation 16.1 is already implemented by City staff of the Economic Development & Housing Department through ongoing public and private partnerships, which will be continued. Efforts to reduce the maintenance risk of homeownership and to address third-party barriers to affordable housing will require further coordination with these partners. City staff will coordinate with and closely monitor regional and statewide affordable housing initiatives. In response to recommendations from the 2020 AHAC, City staff has increased the loan amounts available through the City's DPA program, so that levels are viable for the homebuyer but financially feasible for the program.

APPENDIX A: City of Clearwater Resolutions

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

RESOLUTION NO. 08-15

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

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

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

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

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

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

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

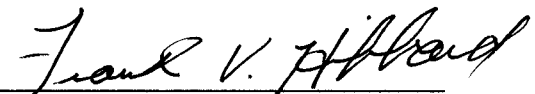
Section 2. That the following persons are hereby appointed to the Neighborhood and Affordable Housing Board and as members of the Affordable Housing Advisory Committee for the State Housing Initiatives Partnership Program:

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

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

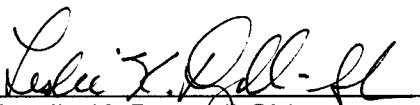
Section 3. This resolution shall take effect immediately upon adoption, and is subject to the adoption of Ordinance No. 7981-08.

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




 Frank V. Hibbard
 Mayor

Approved as to form:

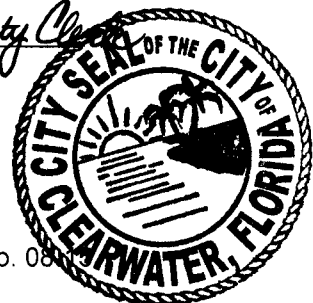


 Leslie K. Dougal-Sides
 City Attorney

Attest:



 Cynthia E. Goudeau
 City Clerk



RESOLUTION NO. 14-26

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

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

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

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

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

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

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

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

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

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

-george cretekos

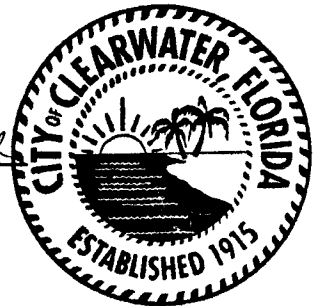
George N. Cretekos
Mayor

Approved as to form:

Attest:

Laura Mahony
Laura Mahony
Assistant City Attorney

Rosemarie Call
Rosemarie Call
City Clerk



RESOLUTION NO. 17-34

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

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

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

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

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

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

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

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

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

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

-george cretekos

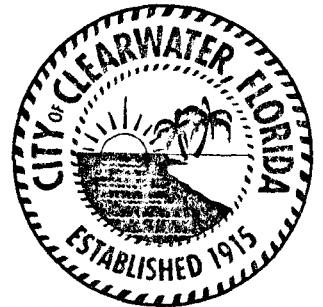
George N. Cretekos
Mayor

Approved as to form:

Attest:

Laura Mahony
Laura Mahony
Assistant City Attorney

Rosemarie Call
Rosemarie Call
City Clerk



RESOLUTION NO. 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

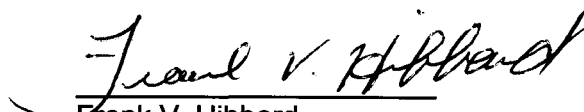
SECTION 2: That the following persons are hereby appointed, for a term of one year, to the Affordable Housing Advisory Committee:

- 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.

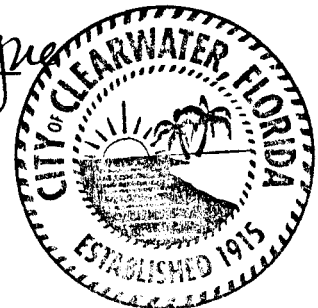

Frank V. Hibbard
Mayor

Approved as to form:

Attest:


Laura Mahony
Assistant City Attorney

For: 
Rosemarie Call
City Clerk



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.

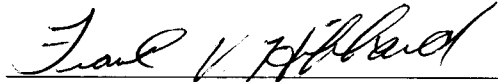
Section 2. That the City holds fee simple title in and to all of said parcels.

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.

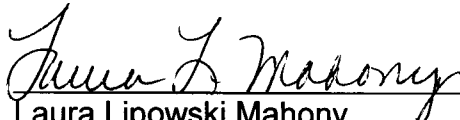
PASSED AND ADOPTED this 5th day of November, 2009.



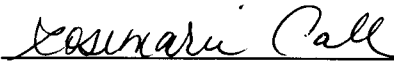
Frank V. Hibbard
Mayor

Approved as to form:

Attest:



Laura Lipowski Mahony
Assistant City Attorney



for Cynthia E. Goudeau
City Clerk

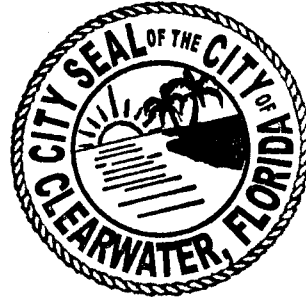


EXHIBIT "A"

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 TO THE 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

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
Rosemarie Call, City Clerk

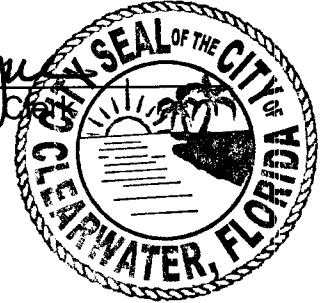


EXHIBIT "A"

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.

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

PASSED AND ADOPTED this 16 day of June, 2016.

-george cretekos

George N. Cretekos, Mayor

Approved as to form:

Laura Mahony
Laura Mahony
Assistant City Attorney II

Attest:

Rosemarie Call
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.

-georncretkos

George N. Cretekos, Mayor

Approved as to form:

Attest:

Laura Mahony
Laura Mahony
Assistant City Attorney II

Rosemarie Call
FOR Rosemarie Call, City Clerk

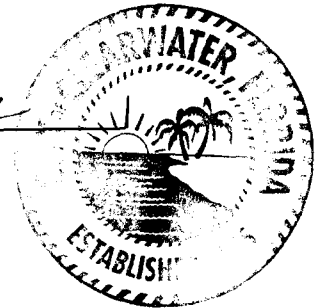


EXHIBIT "A"

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
0 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

APPENDIX B: Affordable Housing in Clearwater

B.1 Housing Affordability

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

According to the Shimberg Center for Affordable Housing and Florida Housing Data Clearinghouse, in 2020, 41% of the City’s households pay more than 30% of their income for housing. By comparison, 35% of households statewide are cost-burdened. Approximately 19% of the City’s households pay more than 50% of income for housing.

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

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

B.2 Barriers and Incentives

According to HUD, a regulatory barrier is "a public regulatory requirement, payment, or process that significantly impedes the development or availability of affordable housing without providing a commensurate health and/or safety benefit."² Understanding barriers is the first step to transform them 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 increased land values; the limited availability of vacant developable land; skyrocketing construction costs due to demand for building material supplies; and labor outpacing supply. In addition, other costs of home acquisition (i.e., property taxes and insurance) create a financial burden for citizens.

Beginning in 2008 and most recently in 2017, the AHAC identified the most significant issues for the provision of affordable housing in the City. The following summarizes the significant issues that are still relevant in 2020:

- ***Lack of available land, density, and diversity of housing types.*** Because the City of Clearwater is mostly built-out, affordable housing development opportunities are limited due to the lack of available land. This places a priority on density and parking allowances, which offset the lack of available land. Although the City currently maintains a density bonus and parking waiver for affordable housing, these incentives need to be reconsidered as part of the City's *Comprehensive Plan* update. To help improve the perception of affordable housing and support the diverse needs of residents, such incentives need to promote mixed-income development at sufficient density to be viable. Moreover, policies that allow for a diversity of housing types, including "missing middle" and accessory dwelling units are also a priority toward this end, as well as toward improving the public perception of affordable housing.
- ***Lack of information about the permitting process for affordable housing projects.*** The overall permitting process is perceived as tedious, in part due to various review levels and related requirements that may add time to a project. To facilitate permitting of affordable housing, the City of Clearwater has an expedited permitting form titled, "Request for Expedited Permit Processing for Affordable Housing Activity" and corresponding process that when utilized quickly expedites permitting. However, few applicants are aware of this form. Although the City maintains a brochure describing the general development review and permitting process, the brochure is not specific to affordable housing. These barriers can be addressed by better advertisement of the form and creation of a brochure specific to affordable housing. This information should be made available in conjunction with an improved webpage design to elucidate the City's affordable housing incentives, financing options, and review and permitting process.
- ***Complex Homebuyer Financing/Financial Assistance.*** The inability of homebuyers to qualify for large-enough mortgages is a barrier in the City of Clearwater. Layered financing and other strategies to match prospective homebuyers with affordable housing is becoming more common practice due to the high cost of housing. This barrier is currently addressed by subsidies such as down payment assistance; however, as housing costs continue to rise, qualifying for a mortgage becomes less achievable. Consequently, options within the affordable housing market (large units vs. small units, amenities, etc.) become more limited and more competitive. Homebuyer education is needed, particularly for realtors, so that financing options can be identified early-on.

- ***Limited information on City's affordable housing incentives and programs.*** Although many affordable housing incentives are available in the City of Clearwater, few residents and developers are aware of these incentives. There is a need for improved marketing and communications regarding affordable housing, its benefits, and the incentives already provided by the City or through its housing partners. Technology should be leveraged to facilitate information sharing by links, videos, or virtual meetings and to remove the need for hard-copy submittals and in-person attendance. An improved webpage design to clearly explain the City's affordable housing incentives, financing options (e.g. grant programs), and review and permitting process would be beneficial to developers both experienced and new to affordable housing.
- ***Public perception of affordable housing developments.*** There is a public perception that affordable housing in the City of Clearwater, whether a full-scale development or a single accessory dwelling unit, will have a negative impact on neighborhoods. As such, better public education about the benefits of, and opportunities for, affordable housing in the community is needed. Such education should emphasize that affordable housing is not limited to "low-income" housing but includes workforce housing and a diversity of housing types to support a mix of income levels and diverse resident needs. Affordable housing supports "essential workers" and is good for the City.

APPENDIX C: Values, Principles and Vision

C.1 The Value of Affordable Housing

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

A) Supports a dynamic and competitive economy.

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

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

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

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

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

C.2 Principles for Clearwater's Affordable Housing

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

1) Affordable over the long-term.

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

2) Diverse supply that provides for a mix of income levels and the diverse needs of residents.

Affordable housing is comprised of diverse unit types that support a mix of income levels and the diverse needs of residents, incorporating rental and ownership opportunities.

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

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

4) *In character with the surrounding neighborhood.*

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

5) *Strategically located and pedestrian-oriented with access to mass transit, open spaces, educational institutions, and employment or workforce training opportunities.*

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

C.3 Vision

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

The City of Clearwater will encourage the development of a diverse supply of housing that is safe, affordable, sustainable, and well-designed that blends into the character of 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, October 12, 2021

2021 Update of Local Housing Incentive Strategies

AHAC Meeting #1 | October 12, 2021 | 8:30 a.m.

Council Chambers, Main Library (100 N Osceola Ave., Clearwater FL)

MEETING SUMMARY

An 11-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests, was appointed by the City Council on September 2, 2021 to evaluate and update the 2020 LHIS report. The first meeting with the AHAC was held on October 12, 2021 at Council Chambers, Main Library (100 N Osceola Ave.) Nine (9) AHAC members and seven (7) City Staff were in attendance.

AHAC Members:

- Pierre Cournoyer Representative of the residential home building industry
- Linda Kemp Representative of the banking or mortgage industry in connection with affordable housing
- Kathleen Beckman A locally elected official (City Councilmember)
- Michael Boutzoukas Member serving on the local planning agency
- Lindsay Dicus-Harrison Representative of those actively engaged in real estate profession in connection with affordable housing
- Carmen Santiago Resident of the City of Clearwater
- Camille Hebbing Representative of employers within the City of Clearwater
- Kevin Chinault Representative of a not-for-profit provider of affordable housing
- Maria (Gaby) Camacho Representative of those areas of labor engaged in home building in connection with affordable housing

City Staff:

- Denise Sanderson City of Clearwater, Economic Develop & Housing Director
- Charles Lane City of Clearwater, Economic Develop & Housing Assistant Director
- Gina Clayton City of Clearwater, Planning and Development Director
- Kara Grande City of Clearwater, Housing Specialist
- Terry Malcolm-Smith City of Clearwater, Housing Coordinator
- Gabe Parra City of Clearwater, Community Development Coordinator
- Robert Napper City of Clearwater, Public Information Coordinator

Jacqueline Rivera, representing Essential Services Personnel, and Pete Scalia, representing Low-Income Persons in Connection with Affordable Housing, were not in attendance.

The meeting was called to order.

2.1 – Presentation of Improvements made to the Housing Division webpage

The 2020 LHM, Section 2.2.3 *Communication and Marketing of Affordable Housing* recommended improvements to the city's Affordable Housing webpage. Charles Lane, Asst Director of Economic Development and Housing walked the committee through the updates made to the Affordable Housing and Community Development web pages including resource pages for residents, businesses, developers and contractors, lenders and title agents, and public services providers.

Committee Discussion: The committee expressed an interest in knowing how often people are directed to the webpage, how many people visit per day and if the number of site visits changed after the update. Robert Napper from the city's Public Communications Department will get that information for the next meeting. The actual availability of housing at the public housing locations listed was also discussed. Additional suggestions include: 1) a disclaimer that availability is not guaranteed and is based on income, 2) links to the different housing agencies and their phone numbers, and 3) Resources on the website need to be shared on a regular, frequent basis. The committee will take a deeper dive into the website and their comments for the next meeting.

2.2 – Review and Discuss updates to the city of Clearwater's Local Housing Incentive Strategy

The AHAC must convene annually instead of once every 3 years. A locally elected official must also be on the committee.

The duties of the AHAC were summarized. The AHAC is tasked with reviewing policies, procedures, ordinances, land development regulations, the city's Comprehensive Plan and anything else under the city's control that might affect the cost or difficulty in developing affordable housing. The AHAC's role is to make recommendations to Council to implement strategies that will reduce barriers or incentivize developers to build affordable housing. The recommendations are summarized in the Local Housing Incentive Strategy report. This report is presented to Council for their adoption. The updates from the 2020 report will be summarized in a strike through and underlined form.

There will be three (3) public meetings in total, each advertised accordingly. The 2nd meeting is scheduled for November 9, 2021; and the 3rd and final meeting, a public hearing, is scheduled for November 30, 2021. During this final meeting, the AHAC will be asked to approve the final report and to submit a recommendation to City Council to adopt the report. Six (6) board members are required for a quorum. The final report will be submitted to City Council on December 2, 2021. If the process is delayed by unforeseen circumstances, the report may be submitted to City Council on December 16, 2021.

The committee was reminded of the definition of affordable housing and the income limits were presented for the current year.

The committee discussed the issue we have where many people making below 80% of Area Median Income (AMI) cannot qualify for a mortgage. Asst Director Lane explained that the city increased the amount of down payment assistance provided, from \$20,000 to \$45,000 in order to help more households. While helpful, there are still many issues facing households with these income limits. We have very limited funds to assist those at the 80%-120% AMI level and we don't anticipate that

changing. Because the costs of building and buying a home has increased so much, it is very difficult to serve anyone at 30% to 50% in order to keep their mortgage/rent payments at 30% of their income. What can we do to assist families at 30-50%?

NOAH - Naturally occurring affordable housing was discussed. NOAH rents are naturally lower because of the design, unit size, age, lack of amenities, etc. If policy change can be made to encourage NOAH, this is where we can move the needle the most to influence change in how developers decide what type of housing product to build.

The incentive strategies we are going to discuss today are based on the values and principles and vision confirmed in the 2020 LHIS report.

Values:

- A. Supports a dynamic and competitive economy
- B. Improves social well-being and builds a sense of community
- C. Ensures that the City's workforce can live within the City

Principles:

- 1. Affordable over the long-term
- 2. Diverse supply that provides for a mix of income levels and the diverse needs of residents
- 3. Sustainable, well-designed and minimizes physical barriers to accessibility.
- 4. In character with the surrounding neighborhood
- 5. Strategically located and pedestrian-oriented with access to mass transit, open spaces, educational institutes and employment or workforce training opportunities

No motion was made to change the values and principles codified in last year's plan.

Vision:

The City of Clearwater will encourage the development of a diverse supply of housing that is safe, affordable, sustainable, and well-designed, that blends into the character of all the City's neighborhoods proximate to public amenities and employment opportunities, which supports an inclusive community and the diverse needs of residents.

"all" was added to support the idea that residential housing can be allowed in areas not zoned residential but anywhere so people can choose to live anywhere not just limited to areas of the city that are targeted toward low income. It's been proven that when you mix income you have a more successful community. We should also address aging in place as a principal priority. Section C2.1.

Incentive Strategies:

2.1.1 - Expedited Review Process

Add reference to 7 working days, or less, for affordable housing approval. Charles Lane/Gina Clayton to draft language for Recommendation 1.1

2.1.2 Modification of Fees

- Charles Lane to provide policy on how the Housing Division can provide financial assistance w/impact fees.
- Parks & Recreation does not currently reduce impact fees for affordable housing. Charles Lane to provide update at meeting #2 about negotiations with Parks & Recreation to reduce impact fees for affordable housing.
- Do other cities use general funds or funds from other sources to help offset impact/permitting fees? Charles Lane is waiting for that information from Pinellas County and will share at next meeting.

Specific Recommendations: Add # of days for permitting and reference to the parks & recreation modification of impact fee and mention the alternative funding source assisting with impact fees.

2.1.3 Flexible Densities

Continue following recommendations from the 2020 LHis report with no changes

2.1.4 Infrastructure Capacity

Continue following recommendations from the 2020 LHis report with no changes. The City is so built out infrastructure exists almost everywhere for affordable housing projects.

2.1.5 Accessory Dwelling Units

Discussion ensued around the issue with parking standards being the biggest challenges to ADUs. City regulations allow ADUs, but the limitations and the requirements disqualify the vast majority of lots for ADU approval. The lots that can have them are few and far between. We are updating our comprehensive plan, and this is a main topic. The City intends to support it, but community discussion must be had. Parking is a big issue – with 2 units on a lot, there are more cars, do we allow them on the street? We are trying to expand the allowability of ADUs. Staff may discuss at a City Council meeting in November; if so, staff will provide notice to AHAC members for those interested in attending.

Continue following recommendations from the 2020 LHis report with no changes

2.1.6 Parking Reductions

Continue following recommendations from the 2020 LHis report with no changes

2.1.7 Flexible Lot Configurations

Continue following recommendations from the 2020 LHis report with no changes

2.1.8 Modification of Street Requirements

Continue following recommendations from the 2020 LHis report with no changes

2.1.9 Pre-Adoption Policy Consideration

Charles Lane discussed how new policies that may impact affordable housing are discussed.

Continue following recommendations from the 2020 LHis report with no changes

2.1.10 Inventory of Public Lands

An update to the city's list of city-owned properties available for affordable housing is due in June of 2022. Mr. Lane reviewed the list and discussed the current status of each property. Mr. Lane also discussed how the City ends up with properties that were foreclosed on for code violations.

Staff intends to provide a draft Lot Disposition Policy by next meeting for the AHAC's consideration as an incentive policy. The City wants all capable affordable housing developers to be aware of opportunities so we can vet all proposals. NAHAB will have an active role in this process.

Continue following recommendations from the 2020 LHS report with no changes

2.1.11 Proximity to Transportation, Employment & Mixed-Use Development

Continue following recommendations from the 2020 LHS report with no changes

Additional Incentives

2.2.1 Adaptive Reuse

Continue following recommendations from the 2020 LHM report with no changes

2.2.2 Land Development Code

Continue following recommendations from the 2020 LHM report with no changes

2.2.3 Communication and Marketing of Affordable Housing

Update recommendation 14.1

- Partner with ~~the Chamber of Commerce~~ AMPLIFY Clearwater and others to broadly promote the benefits of, and opportunities for, affordable housing development in the City.
- Include a section on the City's webpage called "Affordable Housing & Community Development" specifically dedicated to the promotion of affordable housing.

Agenda with NAHAB the discussion of the metrics of websites.

You need to drive people to the website, not just have one. We must market it. Do we want to add a bullet point that talks about promoting the website without relying on 3rd parties or partners?

Discussion about using affordable housing vs workforce housing.

2.2.4 Financing

Continue following recommendations from the 2020 LHM report with no changes

2.2.5 Partnerships

Gaby Camacho shared a story about how Habitat did an experiment in St Petersburg with 3 other organizations where they mentored and partnered with them and walked them through the process of building an affordable home and it was extremely successful. They ended up building 9 homes.

Update recommendations for 16.1

- Bullet 2: Encourage partnerships between current and new affordable housing developers for mentoring and technical training.

Future action:

Figure out where to put partnerships/subsidy for solar and other sustainable elements. Can we revise a current or do we need to add a new one?

Next meeting is scheduled for November 9, 2021

D.2 AHAC Meeting #2, November 9, 2021



2021 Update of Local Housing Incentive Strategies
AHAC Meeting #2 | November 9, 2021 | 9:00 a.m.
Council Chambers, Main Library (100 N Osceola Ave., Clearwater FL)

MEETING SUMMARY

An 11-member Affordable Housing Advisory Committee (AHAC) representing various affordable housing interests, was appointed by the City Council on September 2, 2021 to evaluate and update the 2020 LHS report. The second meeting with the AHAC was held on November 9, 2021 at Council Chambers, Main Library (100 N Osceola Ave.) Seven (7) AHAC members and seven (7) City Staff were in attendance.

AHAC Members:

- Pierre Cournoyer Representative of the residential home building industry
- Kathleen Beckman A locally elected official (City Councilmember)
- Lindsay Dicus-Harrison Representative of those actively engaged in real estate profession in connection with affordable housing
- Kevin Chinault Representative of a not-for-profit provider of affordable housing
- Maria (Gaby) Camacho Representative of those areas of labor engaged in home building in connection with affordable housing

- Pete Scalia Representative of Low-Income Persons in Connection with Affordable Housing
- Linda Kemp Representative of the banking or mortgage industry in connection with affordable housing

City Staff:

- Denise Sanderson City of Clearwater, Economic Develop & Housing Director
- Charles Lane City of Clearwater, Economic Develop & Housing Assistant Director
- Gina Clayton City of Clearwater, Planning and Development Director
- Kara Grande City of Clearwater, Housing Specialist
- Terry Malcolm-Smith City of Clearwater, Housing Coordinator
- Gabe Parra City of Clearwater, Community Development Coordinator

Michael Boutzoukas, a member serving on the local planning agency; Jacqueline Rivera, representing Essential Services Personnel, Carmen Santiago, a Clearwater resident and Camille Hebtng, representing employers within the City of Clearwater, were not in attendance.

Meeting minutes from AHAC Meeting #1 on October 12, 2021 were approved.

Charles Lane began his presentation by summarizing the results of the last meeting. There are 11 Strategies the AHAC must consider. The committee agreed to move forward with nine (9) recommendations as they existed in the 2020 LHIS. There were changes recommended for two (2) of the elements and some minor changes to the Values/Principles/Vision statements.

Values/Principles/Vision – Appendix C

C.2 Principles for Clearwater’s Affordable Housing – Section 1 “Affordable over the Long Term”

Reference was added for support of allowing people to age in place. The committee agreed to the recommendation.

C.3 Vision

The word “all” was added to the vision. The committee agreed to the recommendation.

The following summarizes the changes that were proposed to two (2) of the 11 Strategies the AHAC reviews.

2.1.1 Expedited Review Process

During Meeting #1, changes were proposed to Recommendations 1.1, 1.2 and 1.3. The changes were reviewed and approved by the committee.

Discussion:

The issue was raised that not all property owned by the City of Clearwater is on the Affordable Housing Inventory list. Mr. Lane explained that many times lots are excluded because of zoning. For example, the City owns many lots that are zoned Open Space/Recreation (OSR). A change of use within this zoning district requires approval by voter referendum and the political will isn’t necessarily there to eliminate green space. Some properties are zoned IRT. These properties are held for development that would facilitate job growth. We **may** consider a change of use for these lots for a really good affordable housing project. The Committee will review the City-owned lots more extensively at NAHAB next year.

The committee discussed a density boost for projects based on how many units are affordable. The committee agreed this was something they would like to consider. They wanted to know what other municipalities are doing regarding density boosts and felt strongly that Clearwater should lead. We will add this to recommendations for the next meeting.

The committee asked about our statistics for affordable housing. How many do we build each year, on average? Can the City make these statistics available on the website so we can track if we are meeting our goals, exceeding them or falling short? Mr. Lane will make this data available for the next meeting.

What projects are currently in the planning stages? Mr. Lane discussed a few of the multifamily housing projects currently in the planning stages and the various affordability periods that come with the different funding sources we use.

The idea was proposed that the City host a symposium for developers and present everything we have to offer to support affordable housing development including tax credit programs, incentives, density boosts, and the lots available for affordable housing. Mr. Lane will bring this idea to the next Housing Compact meeting.

The planning stage of new North Greenwood CRA is underway. We are waiting for that process and related public engagement to take place prior to making land use decisions with properties in that area. We need public feedback on those lots.

2.1.2 Modification of Fees

The changes proposed to recommendations 2.2, 2.3 and 2.4 were reviewed and approved.

Discussion:

Mr. Lane advised the committee that the Parks & Recreation Department is likely to recommend waivers for three (3) impact fees they currently charge affordable housing projects. Discussions are in progress. There is also some interest in a short-term fee waiver for North Greenwood CRA area to encourage development. These incentives should be finalized by the time we meet next year. The committee wondered about the budget impact if we waive these impact fees on an annual basis.

Pierre Cournoyer asked the City to consider getting rid of the tree replacement fee for affordable housing projects as it can present quite an expense for a developer. Chuck Lane will discuss this idea with Gina Clayton and advise the committee at the next meeting. We can agenda this subject for next year's AHAC if it remains unresolved.

New incentives:

Two new incentives were proposed for the 2021 LHS Report.

#1 Create an Equitable/Transparent Process for Disposition of City-Owned Lots Suitable for Affordable Housing

A draft policy was emailed in advance to the AHAC Committee for members to review. The goal of this policy is to establish a clear and transparent process for disposition by sale or donation of appropriate City-owned lots to developers for the creation of affordable housing. Currently there is a first come/first served process in place. The new policy seeks the establishment of a small committee to choose lots for disposition, seek proposals from developers for the lots, then review/score the proposals to determine the best ideas for the property. Nonprofit developers will be included as well as minority and small

developers. We will advertise on the city's website and reach out directly to those that we know are interested. The Committee agreed that this would be a new incentive.

#2: Evaluate the feasibility of reducing/paying fines for municipal code liens

Within the City there are several properties that cannot be purchased without paying code liens. The City could reduce these liens to administrative costs only and use city funds to pay these, if available, opening more properties for affordable housing development. The Committee agreed that this would be a new incentive.

This concluded the official presentation.

Any old/new business to discuss?

The issue of how to encourage energy efficient development was raised. Clearwater's *Greenprint 2.0* was adopted by City Council in 2021 and establishes a vision and goals for achieving a vibrant and sustainable community. One of the goals is to achieve a 20% reduction in energy costs for low-income residents through the installation of items like roof top solar on homes of 1000 low-income residents by 2030. How can AHAC work to make that happen?

The committee encouraged adding scoring criteria for energy efficient items into the new Lot Disposition Policy. Chuck Lane will meet with Sheridan Boyle, Sustainability Coordinator, to discuss how to incorporate green building incentives and/or requirements into the city's affordable housing programs. The ideas generated from the discussion will be presented during an upcoming NAHAB meeting.

The City partnership with AMPLIFY Clearwater was raised. How, specifically, will AMPLIFY work to promote the benefits of and opportunities for affordable housing development in the City? What support do we envision from the organization? Chuck Lane will discuss the particulars with AMPLIFY and advise the committee of the outcome.

The Committee Chair offered members of the public to make comment or ask question; however, no citizens took advantage of the opportunity.

The next meeting will be Tuesday November 30, 2021 at 9:00 AM in Council Chambers. If schedule conflicts among AHAC members challenge our ability to have a quorum, the meeting will be scheduled for a different day.

Meeting #2 of the 2021 AHAC Committee adjourned at 10:10 AM.

APPENDIX E: Summary of AHAC Recommendations

The following summarizes the AHAC's updated recommendations as outlined in Section II of the LHS report. The AHAC reviewed the City's current practices and met on December 15, 2020, to hear the following recommendations to incentivize the provision of affordable housing. Once approved by the AHAC, the recommendations were presented to City Council on December 17, 2020.

E.1 Expedited Review Process

Recommendation 1.1 Continue to use the "Request for Expedited Permit Processing for Affordable Housing Activity" form to fast-track affordable housing projects. Projects submitted with this form will receive first priority during the permit review process. Continue to strive to complete 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 Assistant Director of Economic Development & Housing and Permit Manager should continue to be the primary and secondary points of contact when submitting affordable housing projects. Through close coordination, these two staff positions should:

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

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

- *Maintaining a positive attitude*
- *Offering a quick response time via email or phone calls*
- *Making available project requirements and forms*
- *Providing a list of potential mentors experienced in affordable housing development*

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

Recommendation 1.4 Publish a brochure or other informational handout in a prominent location on the City's Affordable Housing webpage that explains the City's development approval and permitting process to developers, including but not limited to:

- *Relationship between City and County policies and the regulation of land use, density, and intensity*
- *City-sponsored incentives for affordable housing such as the "Request for Expedited Permit Processing for Affordable Housing Activity" form, Affordable Housing Density Bonus, Parking Reductions, and Nonconforming Exemption for Affordable Housing*

Recommendation 1.5 Encourage affordable housing developers of single-family homes to submit frequently used template 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, as feasible, regarding data-based rate flexibility within the multi-modal impact fee to support the provision of affordable housing.

Recommendation 2.2 Continue to 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.

Recommendation 2.3 The Planning & Development Department will recommend amending 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 develop a policy 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.

Recommendation 3.2 Maintain specific parameters to grant density flexibility for affordable housing projects as allowed in the Community Development Code within the different zoning districts.

Recommendation 3.3 Continue to define the density allowance for an affordable housing project as part of a pre-application meeting prior to formal submission of the civil/site engineering requirements.

E.4 Infrastructure Capacity

We do not recommend that the City of Clearwater include the reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons as an incentive for the provision of affordable housing.

E.5 Accessory Dwelling Units

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

Recommendation 5.2 Revisit with City Council Comprehensive Plan Policy C.1.1.2 and Policy C.1.1.8 to consider allowing one accessory dwelling unit on a residential lot of any size provided that certain criteria are met. Such criteria may include:

- Maximum unit size, parking standards, setback, and height requirements to facilitate review and to ensure neighborhood compatibility, which may be presented using a pattern book or similar means to expedite approval.*
- Occupancy/tenure requirements so that the principal dwelling unit remains owner-occupied, the accessory dwelling unit is not used for short-term rental, and the number of occupants is limited to that which is reasonable for the unit size.*

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

E.6 Parking Reductions

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

Recommendation 6.2 Continue to tie reductions of off-street parking requirements to proximity and access to alternative modes of transportation, including transit, sidewalks, trails, or other options.

E.7 Flexible Lot Configurations

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

E.8 Modification of Street Requirements

Because such standards are in place to benefit public health and safety, we do not recommend that the City utilize the modification of street requirements as an incentive for affordable housing.

E.9 Pre-Adoption Policy Consideration

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

Recommendation 9.2 Continue the review process maintained by the Senior Executive Team through which any new regulatory instrument created in the City (Ordinances, regulations, etc.) can be evaluated for its effect on housing affordability.

E.10 Inventory of Public Lands

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

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

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

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

Recommendation 10.5 Develop a new policy/procedure for distribution of city owned lots. Consider including energy efficient items into the scoring matrix to support environmentally friendly development in partnership with the Green Print 2.0 timeline..

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

Recommendation 11.1 The City should maintain and implement Future Land Use Element policies A.2.2.7; A.5.4.4; A.5.4.7; A.6.8.7; A.6.10.8; and C.1.4.2 of the City's Comprehensive Plan.

E.12 Adaptive Reuse

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

E.13 Land Development Code

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

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

E.14 Communication and Marketing of Affordable Housing

Recommendation 14.1 Continue to improve current communication channels and marketing materials to reach different stakeholders interested in affordable housing. Some of the suggested actions include but are not limited to:

- *Conduct an educational campaign, in conjunction with regular City communications, to rebrand affordable housing as workforce housing that supports the diverse needs of residents through a variety of unit/product types compatible with the City’s neighborhoods.*
- *Partner with the Chamber of Commerce to broadly promote the benefits of, and opportunities for, affordable housing development in the City.*
- *Prepare marketing materials for the general public in order to promote the different housing programs that the City offers, including homebuyer education and down payment assistance to support homeownership.*
- *Prepare marketing materials that help developers and the general public to understand the application criteria, permitting process, and the number of incentives available for rehabilitation and new construction of affordable housing units in the City.*

- *Make accessible to the public an inventory and a map of suitable residential vacant land available for development.*
- *Include a section on the City's webpage called, "Affordable Housing & Community Development," specifically dedicated to the promotion of affordable housing.*

E.15 Financing

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

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

E.16 Partnerships

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

- *Prepare, advertise, and maintain an inventory of affordable housing providers/developers and any other related organization.*
- *Encourage partnerships between current and new affordable housing developers for mentoring and technical training.*
- *Encourage and support joint development opportunities between the private sector and non-profits to develop affordable housing.*
- *Engage lenders in an ongoing discussion with the City relative to underwriting and credit standards, technology solutions, as well as the development of financial products in an effort to maximize the financing options available to potential first-time homebuyers through conventional and other lenders.*
- *Coordinate with Pinellas County joint programs for the provision of affordable housing, including the Pinellas County Countywide Housing Strategy and Advantage Pinellas Housing Compact.*
- *Monitor, and encourage citizens to lobby for, the development of statewide legislative initiatives to gauge the local impact of their provisions.*
- *Coordinate with the private sector and non-profits to provide homebuyer education, home warranties and other strategies that reduce the ongoing maintenance risk of homeownership.*
- *Increase down payment assistance loan amounts to be viable for the homebuyer while remaining financially feasible for the continued operation of the City's program.*
- *Partner with the private sector and non-profits to address third-party barriers to affordable housing and to identify appropriate incentives to*

Appendix

reduce labor and material costs for developers and maintenance and insurance costs for homeowners.