



2025 Incentive Strategies Report

Affordable Housing Advisory Committee
Report to the Board of City
Commissioners State Housing
Initiatives Partnership (SHIP)
Affordable Housing Incentive
Strategies

SUBMITTED TO: _____
FORT PIERCE CITY COMMISSION

SUBMITTED TO: _____
FLORIDA HOUSING FINANCE

CORPORATION DATE SUBMITTED:

November 7, 2025

PREPARED BY: Donnella Clarke

BACKGROUND

As a recipient of State Housing Initiative Partnership funds, the City of Fort Pierce (City) established an Affordable Housing Advisory Committee (AHAC) on March 12, 2008, as required by the Florida Statutes, Sec. 420.9076. The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of the City's housing activities that impact the production of affordable housing. Further, the AHAC is specifically directed by the State Housing Initiatives Partnership (SHIP) Statute to consider and evaluate the implementation of the incentives set out at Florida Statutes, Sec. 420.9076 (4)(a)-(k). Based on the AHAC evaluation, it may recommend to local government that it make modifications of, exceptions to, or creation of new plans, policies, procedures, and other governing vehicles which would encourage production of affordable housing.

As approved by the City Commissioners, the recommendations are used to amend the Local Housing Assistance Plan (LHAP), the local Comprehensive Plan, land development regulations, and other policies affecting affordable housing.

COMMITTEE COMPOSITION

The City Commission appointed or re-appointed members to the Committee on April 7, 2025. Florida Statutes, Sec. 420.9076(2) lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be a City or County Commissioner. The elected official will count as a member of the AHAC for purposes of meeting the number of members requirements. There must be at least eight committee members, but not more than eleven, with representation from at least six of the following categories:

- a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- c) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
- d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- h) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- i) A citizen who resides within the jurisdiction of the local governing body making the appointments.
- j) A citizen who represents employers within the jurisdiction.

- k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

The appointed AHAC Committee members are included here, along with their category affiliation.

Name	Category Represented	Date Appointed
Arnold Gaines	Elected Official – City Commissioner	01-03-2023
Leslie Olson	A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.	01-03-2023
Jennifer Picardi	A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.	04-07-2025
Aundrea Hair	A citizen who is actively engaged as a real estate professional in connection with affordable housing.	04-07-2025
KeAndrea Davis	A citizen who resides within the jurisdiction of the local governing body making the appointments.	01-03-2023
Kerri-Ann Brown	A citizen who is actively engaged as a not-for-profit provider of affordable housing.	04-07-2025
Erin O'Brien	A citizen who represents essential services personnel, as defined in the local housing assistance plan.	04-01-2024
Vernea Jones	A citizen who is actively engaged as a real estate professional in connection with affordable housing.	01-03-2023
Trevor Banks	A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.	04-01-2024

AFFORDABLE HOUSING RECOMMENDATIONS

The AHAC has reviewed local government plans, policies, and procedures; ordinances; regulations; statutes; and the comprehensive plan, among other documents applicable to affordable housing, for evaluation of their impacts on affordable housing. Further, the AHAC has specifically considered and evaluated the strategies set out at Florida Statutes, Sec. 420.9076 (4)(a) - (k). Based on this review and evaluation, the AHAC has formulated recommendations to the City Commission to incorporate into its housing strategy that are designed to encourage and facilitate the production of affordable housing.

The City's AHAC, from its review, consideration, evaluation, and recommendations, submits this report, detailing the scope of its work and the resulting

recommendation to the City Commission and to the Florida Housing Finance Corporation, and the Florida Housing Coalition, as the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program, which details the scope of its work and the resulting recommendations. From the review and evaluation of the local government documents listed here, the AHAC makes this recommendation to the City Commission that it incorporate into its housing strategy. The AHAC has reviewed, considered, and evaluated the following strategies provided in the SHIP Statute at Florida Statutes, Sec. 420.9076 (4):

- a) 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.
- b) All allowable fee waivers provided for the development or construction of affordable housing.
- c) The allowance of flexibility in densities for affordable housing.
- d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- e) Affordable accessory residential units.
- f) The reduction of parking and setback requirements for affordable housing.
- g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- h) The modification of street requirements for affordable housing.
- i) 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.
- j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- k) The support of development near transportation hubs and major employment centers and mixed-use developments.

The AHAC met to review current Affordable Housing Incentives and Policies on the following dates:

- February 6, 2025
- April 3, 2025
- June 5, 2025
- August 7, 2025
- October 2, 2025
- December 4, 2025

During these meetings, the AHAC discussed the incentive strategies with staff from the City’s Grants Administration and Planning Departments. After review, the Committee agreed that the recommendations adopted in the 2024 AHAC Report remain relevant and should continue to guide the City’s affordable housing efforts.

EXPEDITED PERMITTING

Meeting Synopsis: The Committee discussed that the City currently offers expedited permitting for affordable housing, but that a definition of “affordable housing” should be adopted in the Code as well as standards for enforcement. There was a consensus recommendation for the City to consider creating an Affordable Housing Navigator to assist builders and developers with the processes, and for an expedited Development Review to be developed for proposed affordable housing developments.

Existing Strategy: Expedited Permitting for Affordable Housing.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: Staff/Committee shall proceed as directed by Commission.

FEE WAIVERS FOR AFFORDABLE HOUSING

Meeting Synopsis: The Committee discussed fee waivers for affordable housing as our proposal suggests amending the existing policy to provide building permit fee waivers for properties where 100% of units are affordable to individuals making below 80% of Area Median Income (AMI), or for those making below 140% of AMI who qualify as first responders and teachers.

Rationale for Targeted Criteria: Affordable Housing Focus: By waiving building permit fees exclusively for properties offering 100% affordable units, this policy emphasizes the importance of affordable housing within the Fort Pierce Redevelopment Agency (FPRA) boundaries. It serves as a financial incentive for developers and property owners to contribute to the supply of affordable housing options. Affordable housing criteria should reflect HUD standards.

Supporting First Responders and Teachers: Recognizing the significance of first responders and teachers, the proposed amendment extends the building permit fee

waivers to individuals making below 140% of AMI who work in these essential professions. This demonstrates our commitment to rewarding their service and addressing their housing needs, particularly in urban areas where costs may be prohibitive.

Economic Impact: While this proposal narrows the scope of beneficiaries, it still contributes to economic growth by encouraging affordable housing development. The benefits of job creation, reduced startup costs, and community development remain integral aspects of the proposal.

Infrastructure Efficiency: The targeted extension aligns with efficient infrastructure usage, particularly in the context of affordable housing development, which is often characteristic of infill projects within FPRA boundaries. This approach promotes sustainable development and a reduction in resource consumption.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: Staff/Committee shall proceed as directed by Commission.

FLEXIBLE DENSITIES

Meeting Synopsis: The Committee discussed the Comprehensive Plan of Fort Pierce, FL, Policy 1.1.8, which states that the City will allow an additional market rate unit per affordable housing unit, up to a maximum of 40 units. Affordable housing development must meet the following criteria:

- a) Located within a quarter mile of a rail station, multimodal transit center, or transit stop.
- b) Meet the definition of affordable housing as defined by the median income of the City.
- c) Affordable housing developments shall include a variety of housing types.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: Staff/Committee shall proceed as directed by the Commission.

RESERVATION OF INFRASTRUCTURE CAPACITY

Meeting Synopsis: The Committee discussed reservation of infrastructure capacity, and its relevance to affordable housing. The Committee determined that this

incentive is not relevant to the community at this time.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.

AFFORDABLE ACCESSORY RESIDENTIAL UNITS

Meeting Synopsis: The Committee Discussed the existing City ordinance pertaining to Affordable Accessory Residential Units (ADU).

Existing Strategy: Staff have collaborated with the Planning Department to update and change zoning to proceed with this initiative. This initiative was advanced on August 12, 2024, Planning Board meeting. Ordinance number 24-032 was adopted on September 3, 2024.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.

PARKING AND SETBACK REQUIREMENTS

Meeting Synopsis: The Committee discussed parking and setback requirements, and its relevance to affordable housing. The Committee determined that this incentive is not relevant to the community at this time.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.

FLEXIBLE LOT CONFIGURATIONS

Meeting Synopsis: While flexible lot configurations are already permitted through the Planned Development process, another barrier to infill redevelopment is Section 125-70 of the City of Fort Pierce Land Development 5. Regulations, which prohibit the development of vacant lots that do not conform to the applied zoning district's dimensional standards if it was in common ownership at the date of adoption of that Ordinance.

Sec. 125-70. - Nonconforming lots. If, at the effective date of adoption or amendment of the

ordinance from which this chapter is derived, a lot of record exists which could be lawfully used for some purpose and the lot is no longer permissible for any use under the terms of this chapter relating to lot size, and if the entire contiguous land holdings in single ownership have not decreased, other than due to eminent domain proceedings, since the lot became nonconforming, and if the use satisfies other requirements of this chapter, then such lot:

1. If located in an E-1, R-1, R-2, R-3, R-4, R-4A or R-5 district may be used for a single-family dwelling, or a duplex, if approved with a conditional use in the R-3 or R-5 districts or if permitted by right in the R-4 or R-4A districts, but not a mobile home; provided, however, that this section shall not apply to any such lots which immediately adjoin other such lots and which are under common ownership and capable of being replaced so as to create one or more lots which may be used for some purpose after the effective date of adoption or amendment of the ordinance from which this chapter is derived; or
2. If located in a nonresidential district may be used for any use allowed in the district

The Committee discussed deleting this section could create additional buildable lots on older platted areas of the City, as many of those lots do not conform to the dimensional standards of their subject zoning districts, and it was recommended that the City Commission strike the Section in order to provide more opportunities for the development of affordable homes in close proximity to goods and services.

Existing Strategy: New homes are prohibited on nonconforming lots if currently or previously under common ownership, creating several lots that are not available for development in existing neighborhoods.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: Staff/Committee shall proceed as directed by Commission.

MODIFICATION OF STREET REQUIREMENTS

Meeting Synopsis: The Committee discussed modifications of street requirements, and its relevance to affordable housing. The Committee determined that this incentive is not relevant to the community at this time.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.

PROCESS OF ONGOING REVIEW

Meeting Synopsis: The Committee discussed a checklist or form for the ongoing review process within the Building Department. The City of Fort Pierce currently doesn't have a form or checklist. It was suggested that we recommend a housing impact statement form to inform the public of the cost of building a home and potential increases.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: Staff/Committee shall proceed as directed by Commission.

PUBLIC LAND INVENTORY

Meeting Synopsis: The Committee discussed public land inventory and its relevance to affordable housing. The Committee determined that this incentive is not relevant to the community at this time.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.

SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Meeting Synopsis: The Committee discussed the support of development near transportation hubs and if it was relevant to affordable housing. The Committee determined that this incentive is not relevant to the community at this time.

Existing Strategy: There is no existing strategy available at this time.

AHAC Recommendation: There are no recommendations at this time.

Schedule for Implementation: There is no schedule for implementation at this time.