

DATE: November 25, 2025

TO: Chairman Beatty and AHAC Members

VIA: Eric Labbe, Director of Economic Opportunity and Community Investment
Cedric Cox, Asst. Director of Economic Opportunity and Community Investment

FROM: Nancy Hurley, Affordable Housing Compliance Manager

SUBJECT: 2025 Affordable Housing Incentive Strategies Report

BACKGROUND

The Sadowski Affordable Housing Act, as approved by the Florida Legislature and codified as Chapter 420 of the Florida Statutes, states that State Housing Initiatives Partnership (SHIP) jurisdictions are required annually to convene the Affordable Housing Advisory Committee (AHAC) to review their current incentive strategies; complete an Affordable Housing Incentive Strategies Report which allows recommendations to be made to the local governing body; and, transmit the report to Florida Housing Finance Corporation (FHFC).

The AHAC convened on September 15, 2025 to formally complete the review of existing incentive strategies and make recommendations regarding implementation of new strategies. The committee recommended adoption of ten strategies, eight without modifications and two with actions recommended. One strategy was not recommended for adoption pending further research by staff for potential implementation.

The two recommended modifications are as follows:

Incentive E – Accessory Dwelling Units

The AHAC recommends that the City modify its Land Development Code to allow for multiple water and electric meters for single family lots on which there is an accessory dwelling unit.

Incentive G – Flexible Lot Configuration

The AHAC recommends that the City modify its Land Development Code to identify affordable housing, including tiny homes, as a specific criterion that is eligible for Planned Unit Development (PUD) zoning classification.

The AHAC is statutorily required to hold an advertised public meeting to receive public comment and formally adopt the 2025 Affordable Housing Incentives Report and recommend its adoption by the City Commission.

A notice was published in the Winter Haven Sun on November 19, 2025 to offer the final draft of the Incentive Plan for public review and comment.

FINANCIAL IMPACT

There is no direct financial impact to the City associated with this item. However, if the Affordable Housing Incentive Strategy Report is not transmitted to FHFC annually, the City’s future SHIP allocations may be withheld.

STRATEGIC PLAN ALIGNMENT

- **Pillar:** Quality of Life
- **Goal:** 2.1 Ensure all available Local Housing Assistance Plan strategies are implemented annually.

RECOMMENDATION

Staff recommends the AHAC accept the 2025 Affordable Housing Incentive Strategies Report and recommend its adoption by the City Commission.

ATTACHMENTS

Affordable Housing Incentive Strategies Report
Winter Haven Sun Notice of Public Meeting

**CITY OF WINTER HAVEN
AFFORDABLE HOUSING INCENTIVES REPORT
BY
WINTER HAVEN AFFORDABLE HOUSING ADVISORY COMMITTEE**

1. BACKGROUND

The Sadowski Affordable Housing Act as approved by the Florida Legislature and codified as Chapter 420.9076 of the Florida Statutes (the Statute) requires the development of a Local Housing Assistance Plan by all local governments electing to participate in the housing production and preservation initiatives authorized by the Act. Chapter 420.9076(4) requires that the Affordable Housing Advisory Committee (AHAC) shall meet annually to review established policies and procedures, ordinances, land development regulations, and the adopted local government comprehensive plan and shall recommend specific actions or initiatives to encourage or facilitate affordable housing. The AHAC shall submit an annual report to the local government and to the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program which includes recommendation on the implementation of affordable housing incentives, listed below in Section 2 of this report. This report serves as the 2025 Affordable Housing Incentives Report (the Report) for the City of Winter Haven, Florida.

The City of Winter Haven's AHAC members are appointed by the City Commission to serve two-year terms on the committee with the option to be re-appointed after the expiration of the initial term. The Statute provides guidance as to how the AHAC Committee is formed. The City, in adherence to this Statute, has established the following.

Board Composition

The City's AHAC currently has eleven (10) members, nine (9) of whom serve in one of the eleven statutorily defined categories below, plus one elected official.

- (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 AHAC committee met on March 3, 2025 and June 2, 2025 to formally review policies, ordinances, land development regulations, and the comprehensive plan as it relates to the

affordable housing incentives provided for in Chapter 420.9076(4), and as summarized below. On September 15, 2025 the AHAC formally completed their review and instructed staff to prepare the Report.

After careful review and consideration, the AHAC determined the following:

Existing local policies and procedures, ordinances, land development regulations, and the comprehensive plan are sufficient with respect to the following incentives:

- Incentive A – Expedited permitting
- Incentive B – Allowable fee waivers
- Incentive C – Density flexibility
- Incentive D – Reservation of infrastructure
- Incentive F – Parking and setback reductions
- Incentive H – Street requirements modifications
- Incentive I – Ongoing review of policies, procedures, ordinances, and regulations
- Incentive J – Inventory of public lands suitable for affordable housing
- Incentive K – Support of development near transportation hubs, job centers, and mixed-use development

It is the recommendation of the AHAC that the City's Land Development Code be modified with respect to the following incentives.

Incentive E – Accessory dwelling units

The AHAC recommends that the City modify its Land Development Code to allow for multiple water and electric meters for single family lots on which there is an accessory dwelling unit.

Incentive G – Flexible Lot Configuration

The AHAC recommends that the City modify its Land Development Code to identify affordable housing, including tiny homes, as a specific criterion that is eligible for Planned Unit Development (PUD) zoning classification.

At a duly noticed public meeting of the AHAC on December 1, 2025, the committee reviewed the final Report, provided opportunity for public comment, and, with a quorum present, voted to transmit the Report to the City Commission for adoption and transmittal to the Florida Housing Finance Corporation.

2. PURPOSE

The purpose of this Report is to document the deliberations and recommendations for monetary and non-monetary incentives, targeting regulatory reform with respect to affordable housing, including the evaluation of the established policies, procedures, ordinances, land development regulations and the comprehensive plan. All recommendations are designed to encourage or facilitate affordable housing while protecting the ability of properties to appreciate in value. The Report encompasses the specific recommendations of the AHAC for the 2025 annual Report, and were placed on the December 8, 2025 City Commission agenda for a public hearing during regular session. This Report details existing city housing-related policies, procedures, and regulations with respect to affordable housing incentives.

Listed below are the eleven incentives that are required to be reviewed. Those incentives adopted by the City have been noted.

- A. Expedited Permitting (**Adopted Required Incentive**)
- B. All allowable fee waivers provided for development of construction of affordable housing (**Adopted**)
- C. Density Flexibility (**Adopted**)
- D. Reservation of Infrastructure (**Adopted**)
- E. Accessory Dwelling Units (**Adopted**)
- F. Parking and Setback Reductions (**Adopted**)
- G. Flexible Lot Configuration (**Adopted**)
- H. Street Requirements Modifications
- I. Ongoing review of Policies, Procedures, Ordinances, and Regulations (**Adopted Required Incentive**)
- J. Inventory of public land suitable for affordable housing (**Adopted**)
- K. Support of development near transportation hubs, job centers, and mixed-use development (**Adopted**)

3. AFFORDABLE HOUSING INCENTIVES

INCENTIVE A: Expedited Permitting (Adopted: Required Incentive)

Permits as defined in s.163.3177(6)(f)(3) for affordable housing projects are expedited to a greater degree than other projects.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 2.2.3

Policy 2.2.3: Implement a streamlined review and permitting process for those developers who commit to building a minimum of ten percent (10%) of the housing units in a development as affordable units as defined by the Lakeland/Winter Haven MSA.

Land Development Code: Section 21-464 – Expedited Review of Affordable Housing

To facilitate development of affordable housing within the City, any request providing for the provision of affordable housing, as defined by Section 163.3177(6)(f)(3) of the Florida Statutes, shall be entitled to the incentives offered below.

- (a) Expedited Review. Any development identified as providing affordable housing, and requiring an action, as set forth in Chapter 21 of the Code of Ordinances, by the Planning Commission, City Commission, or Development Special Magistrate, shall follow an expedited schedule for hearing.

Process:

The City of Winter Haven's Affordable Housing Compliance Manager will notify all required reviewers, including but not limited to the Planning Division, Building Division, Fire, Natural Resources, Public Works, Police, Utilities and Engineering of any qualified SHIP and/or affordable housing projects.

Any formal permit application, including but not limited to Development Review Committee Review, Plan Review, or Building Permit application shall be marked as AFFORDABLE HOUSING and prioritized for immediate review.

SHIP projects that require bidding and procurement shall be marked as AFFORDABLE HOUSING and prioritized for immediate review and disbursement.

Any applications received requiring an action by the Planning Commission, City Commission, or Development Special Magistrate shall be marked as AFFORDABLE HOUSING providing for expedited review and scheduling at the next available meeting date.

Recommended action: No modifications recommended at this time.

INCENTIVE B: Allowable Fee Waivers/ Ongoing Review Process (Adopted)

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption and reduction or elimination of financial and regulatory barriers.

Policy: Comprehensive Plan, Housing Element, Policy 2.2.2

Policy 2.2.2: Periodically review the City's impact fees to ensure that they are not resulting in an obstacle to the provision of affordable housing units. When it has been determined that there is a shortage in affordable housing, consider waiving or reducing impact fees to promote the development of affordable housing.

Land Development Code: Section 21-464(b) - Reduced fee.

Any development identified as providing affordable housing shall be subject to reduced or waived application fees in accordance with the following:

- (1) If one-hundred percent (100%) of the proposed units meet the definition of affordable, all application fees shall be waived.
- (2) If a minimum of sixty percent (60%) of the proposed units meets the definition of affordable, seventy-five percent (75%) of all application fees shall be waived.
- (3) If up to sixty percent (60%) of the proposed units meet the definition of affordable, fifty percent (50%) of all application fees shall be waived.

Process:

Prior to adoption of any new ordinance, procedure, regulation or plan, the City will consider the impact on the cost of housing pursuant to the Objective 1.1 and related policies of the Housing Element of the City's Comprehensive Plan.

The Core Improvement Area within the City of Winter Haven was established for the purpose of waiving certain City and County impact fees, excluding city water and sewer utility Connection Fees. In the Core Improvement Area, the City waives Police, Fire, Library, Parks and Receptions, and Transportation Impact Fees. The County waives impact fees on Schools, Jails, Emergency Medical Services (EMS), and Transportation. For affordable housing, locating in the City's Core gives residents better access to transit, medical services, recreational facilities, as well as educational and employment opportunities.

Application fees for affordable housing are waived pursuant to Section 21-464(b) of the Land Development Code, noted above.

Recommended action: No modifications recommended at this time.

INCENTIVE C: Density Flexibility (Adopted)

Provide for a variety of housing types and densities as alternatives to single-family housing.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.5

Policy 1.1.5: Work with the housing industry, on creating incentives, to provide a variety of housing types and options, from which the City's residents to choose. Ensure that land development regulations and zoning do not create barriers to the construction of alternatives to single-family detached housing such as condominiums, townhouses, apartments, loft apartments, and accessory residential units.

Land Development Code: Section 21-32(A) – Zoning District Tables

The Table of Land Uses found in Section 21-32(A) of the Land Development Code detail a variety of housing types and densities that are available within numerous zoning districts, including provision for various housing types within Mixed Use and Commercial zoning districts.

Process:

The Land Development Code will be reviewed annually to identify any limitations based on density or housing type that may be restrictive to the development and construction of affordable housing.

Recommended action: No modifications recommended at this time.

INCENTIVE D: Reservation of Infrastructure (Adopted)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.4, Policy 1.3.2

Policy 1.1.4: Ensure that sufficient, properly zoned land, with adequate infrastructure is available to meet the City's projected housing needs, thru 2035.

Policy 1.3.2: Survey infrastructure conditions, annually, to establish the existence of adequate service to vacant residential sites. Within older residential areas, annually complete capital projects to upgrade water, sewer, sewer, mobility, drainage, lighting, and recreation facilities to meet current adopted level of service standards.

Land Development Code: Section 21-315(c) – Allocation of municipal services

Affordable housing projects, as defined by Chapter 163.3177(6)(f)(3) F.S. shall receive capacity reservations upon formal submittal of a site plan to the City for review in accordance with procedures established in Section 21-439 of this Code. Capacity reservations for affordable housing projects shall be prioritized over all other development types, and shall remain in place for up to thirty-six (36) months from the time of reservation.

Recommended action: No modification recommended at this time.

INCENTIVE E: Accessory Dwelling Units (Adopted)

Ensure that there is ample opportunity for the construction of affordable accessory dwelling units.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.3.6

Policy 1.3.5: Revise the land development regulations to allow for greater use of accessory residential units as an alternative, low impact, housing option in place of developing traditional single-family and multi-family units.

Land Development Code: Section 21-32(A) Zoning District Summary Tables

The Table of Land Uses specifies that Accessory Dwelling Units are a permitted use within all residential and mixed-use zoning districts.

Process:

Land development regulations shall be reviewed annually and modified as necessary to ensure accessory dwelling units are encouraged and not unduly restricted. Accessory dwelling units are a permitted use within all residential zoning districts.

Recommended action: The AHAC recommends that the City modify its Land Development Code to allow for multiple water and electric meters for single family lots on which there is an accessory dwelling unit.

INCENTIVE F: Parking and Setback Reductions (Adopted)

No relevant Comprehensive Plan policy

Land Development Code: Table 21-142(A) – Required Number of Parking Spaces

Table 21-142(A) of the Land Development Code dictates that Affordable Housing, as defined by Chapter 163.3177(6)(f)(3) F.S., may reduce their required number of parking spaces to 1.5 spaces per dwelling unit.

Recommended action: No modification recommended at this time.

INCENTIVE G: Flexible Lot Configuration (Not Currently Adopted)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.3.4.

Policy 1.3.4: Maintain land development regulations that encourage infill development and other patterns of compact urban growth by allowing for zero lot-line development, accessory units, floor area deduction, and smaller lot sites.

Recommended action: The AHAC recommends that the City modify its Land Development Code to identify affordable housing, including tiny homes, as a specific criterion that is eligible for Planned Unit Development (PUD) zoning classification.

INCENTIVE H: Street Requirements Modifications (Not Currently Adopted)

Recommended action: No modifications recommended at this time.

INCENTIVE I: Method for Review of Processes, Procedures, Ordinances and Regulations (Adopted Required Incentive)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.2

Policy 1.1.2: Continue to evaluate and amend land development regulations to eliminate impediments to development, which would inordinately increase housing costs or eliminate the profit motive of the private sector.

Process:

Annually, and in coordination with the development of the AHAC report, the AHAC and City staff shall review processes, procedures, ordinances and regulations and recommend any necessary modifications.

Recommended action: No modifications at this time

INCENTIVE J: Land Bank Inventory (Adopted)

The City's Department of Economic Opportunity and Community Investment shall maintain a list of City owned parcels suitable of affordable housing and work to identify privately owned parcels that may be utilized for affordable housing.

Policy: 2025 Comprehensive Plan, Policy 1.3.1

Policy:1.3.1 Continue to track vacant residential parcels in the City. Include information on size, location, physical characteristics, access, utilities, zoning, and ownership.

Process:

City staff shall regularly update the list of City owned parcels suitable for affordable housing and work with private land owners to identify and encourage development of affordable housing.

Recommended action: No modifications recommended at this time.

INCENTIVE K: Support of development near transportation hubs, job centers, and mixed-use development (Adopted)

The City's Comprehensive Plan and Land Development Code are crafted to provide for a mix of uses as well as residential development near non-residential nodes.

Policy: 2025 Comprehensive Plan, Policy 1.1.10, Policy 1.9.3, Policy 1.3.4, Policy 1.3.5, Policy 1.3.6

Policy 1.1.10: Coordinate with the TPO, Polk Transit Authority (PTA), and FDOT to establish strategies to reduce reliance on single occupancy automobile trips such as encouraging large employers to develop commuter assistance incentives for employees that carpool/vanpool, and/or utilize transit or non-motorized modes for commuter trips.

Policy 1.9.3: Support PTA applications for Federal or State grant programs and service developments which enhance transit ridership including amenities such as shelters and/or applications for funding of multi-modal connections, including facilities such as park and ride lots or remote parking areas with shuttle/express services for employees.

Policy 1.3.4 (Regional Mixed Use Hub), Policy 1.3.5 (Neighborhood Mixed Use Hub), Policy 1.3.6 (Neighborhood Support): These policies of the Future Land Use Element establish land use districts that provide for a mix of uses and development near transportations services and jobs.

Land Development Code: Section 21-32 – Zoning District Summary Tables

The Table of Land Uses was amended to allow multi-family residential as a permitted use within the Commercial Highway (C-3) zoning district.

Process: City staff regularly reviews and update the Comprehensive Plan and Land Development Code to ensure that there is adequate residential property located near employment centers and other non-residential uses.

Recommended action: No modifications recommended at this time.

AFFIDAVIT OF PUBLICATION

Winter Haven Sun

Published Weekly

Winter Haven, Polk County, Florida

Case No. 12/1 AHAC MEETING

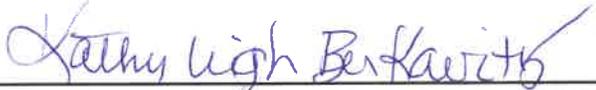
STATE OF FLORIDA
COUNTY OF POLK

Before the undersigned authority personally appeared Anita Swain, who on oath says that she is the Legal Clerk of Winter Haven Sun, a newspaper published at Winter Haven in Polk County, Florida, and that the attached copy of advertisement, being a Public Notice, was published in a newspaper by print in the issues of Polk Sun on:

November 12, 2025

Affiant further says that the newspaper complies with the legal requirements for publication in Chapter 50, Florida Statutes.

Sworn to and subscribed before me this 12th day of November 2025 by Anita Swain, who is personally known to me or who has produced as identification



Kathy Leigh Berkowitz, Clerk, Notary Number: #HH532502
Notary expires: May 29, 2028

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Vanessa Castillo
CITY OF WINTER HAVEN
451 3rd Street NW
Winter Haven, FL 33881



PUBLIC NOTICE
A PUBLIC HEARING WILL BE HELD
MONDAY, DECEMBER 1, 2025, AT 5 P.M. AT THE AFFORDABLE
HOUSING ADVISORY COMMITTEE (AHAC) MEETING
FOR THE ADOPTION OF
THE CITY OF WINTER HAVEN'S
STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
LOCAL HOUSING INCENTIVE STRATEGIES REPORT 2025

The City of Winter Haven's Department of Economic Opportunity and Community Investment Department will hold a public meeting of the Affordable Housing Advisory Committee (AHAC) on Monday, December 1, 2025, at 5 p.m. to review and adopt the final recommendations for Local Housing Incentive Strategies Report for 2025. The public meeting will be held at City Hall, John Fuller Auditorium, 451 Third Street NW, Winter Haven, FL 33881.

The Affordable Housing Advisory Committee, as established in Section 420.9076(2), F.S., must approve the Affordable Housing Incentive Strategy recommendations at public hearing by affirmative vote of a majority of the membership of the advisory committee. The Local Housing Incentive plan will be available for review at www.mywinterhaven.net

The incentive strategies evaluated and/or recommended are as follows:

- A. Expedited Permitting (Required Incentive)
- B. Impact Fee Waivers or Modifications - Adopted
- C. Density Flexibility- Adopted
- D. Reservation of Infrastructure- Adopted
- E. Accessory Dwelling Units- Adopted with revisions
- F. Parking and Setback Reductions- Adopted
- G. Flexible Lot Configuration- Adopted with revisions
- H. Street Requirements Modifications – not Adopted
- I. Review of Policies, Procedures, Ordinances, and Regulations (Required Incentive)
- J. Land Bank Inventory- Adopted
- K. Support of Development Near Transportation Hubs, Job Centers, and Mixed-use Development - Adopted

For information about this public meeting or to obtain a copy of the report, contact: Nancy Hurley, Affordable Housing Compliance Manager, between the hours of 8 a.m. and 5 p.m. at Winter Haven City Hall, 451 Third Street NW, Winter Haven, FL 33883, call (863) 291-5600 extension 2105, or email: nhurley@mywinterhaven.com. 11/12/25. 197463