Citizen Advisory Committee
South St. Petersburg Community Redevelopment Area

May 5, 2020, at 5:00 pm
Virtual Meeting
Meeting ID: 977 4133 0570#
Meeting link: https://zoom.us/j/97741330570

I. Citizen Advisory Committee and Staff Introductions

II. Approval of March 3, 2020, CAC Meeting Minutes (Vote)

III. Amendments to the South St. Petersburg Redevelopment Plan (Vote)

IV. Amendments to South St. Petersburg CRA Budget (Vote)

V. Public Comment and Correspondence (3 minutes per speaker)

VI. New Business

VII. Next Meeting – June 2, 2020

VIII. 2020 Regular Meeting Dates

   July 7th          August 4th          September 1st
   October 6th      November 2nd      December 1st

IX. Four Hours of Required Ethics Training (Reminder)

X. Adjourn
The meeting was called to order at 5:01 p.m., a quorum was present

I. Citizens Advisory Committee and Staff Introductions

Introductions were made by each Committee Member and City Staff member.

II. Approval of February 4th, 2020, CAC Meeting Minutes (Vote)

Committee Member Benson moved, and Committee Member Robinson seconded a motion that the February 4th, 2020 minutes approved as written by a consensus vote
III. Presentation on Health in All Policies Implementation and 18th Avenue South Health Impact Assessment (Information)

Cassidy Mutnansky, gave power point presentation and answered questions on Health in all Policies and 18th Avenue South Health Impact Assessment.

IV. CAC Workshop on Commercial Matching Grant Program

Anthony Chan gave an abbreviated power point presentation on the CRA Commercial Matching Grant Program and answered questions to CAC members.

V. Updates on Development Projects

1. Deuces Rising
2. Tangerine Plaza

Rick Smith gives updates and answered questions on development projects in the CRA.

VI. Public Comment and Correspondence (3 minutes per speaker)

Veatrice Farrell, of Deuces Live informed everyone of current events in the community and announcing the Royal Theatre movie schedule.

VII. New Business

No new business.

VIII. Next Meeting – April 7th, 2020

IX. Regular Meeting Dates as needed and Content

| January 6th | February 4th | March 3rd |
| April 7th   | May 5th     | June 2nd  |
| July 7th    | August 4th  | September 1st |
| October 6th | November 2nd| December 1st |

X. Four Hours of Required Ethics Training (Reminder)

XI. Adjourn

With no further items to come before the Committee, the meeting was adjourned at 6:36p.m.
Citizen Advisory Committee for the South St. Petersburg CRA
Prepared by the Economic and Workforce Development Department

For Public Hearing and Executive Action at 5:00 pm on May 5, 2020
Virtual Meeting

City File: SSPCRP-2020-6

Request

The Citizen Advisory Committee for the South St. Petersburg Community Redevelopment Area (CRA) recommends to the St. Petersburg Community Redevelopment Agency that City Council approve the following amendments to the South St. Petersburg Community Redevelopment Plan establishing a CRA Emergency Relief Program funded with tax increment financing (see Exhibit 1).

- Establishes the “South St. Petersburg CRA Emergency Relief Program”;
- Reinforces and codifies City’s use of CRA TIF funds to provide emergency assistance to its businesses, employees, property owners and residents;
- Limits use of the “South St. Petersburg CRA Emergency Relief Program” in conjunction with a declaration of emergency pursuant to Florida Statute and/or City Code;
- Requires the development of operating guidelines for the use of TIF funds approved by the Mayor and City Council prior to any expenditure of funding under this emergency program;
- Activates the use of City TIF funds for the emergency program with the adoption of this ordinance by City Council on Second Reading/Public Hearing;
- Restricts use of Pinellas County TIF contributions to the South St. Petersburg Redevelopment Trust Fund only after approval of the SSPCRP amendment by the Pinellas County Board of County Commissioners and approval of the operating guidelines by Pinellas County administration; and
Overview of Request

City Administration is proposing amendments to the South St. Petersburg Community Redevelopment Plan that would enable the use of tax increment financing (TIF) funds to assist St. Petersburg businesses, employees, property owners and residents impacted by the declaration of a local emergency. They are an immediate response to the public health and economic crisis wrought by the COVID-19 pandemic but the amendments would allow use of TIF under any officially declared emergency. Highlights of the amendments include:

- Establishes the “South St. Petersburg CRA Emergency Relief Program”;
- Reinforces and codifies City’s use of CRA TIF funds to provide emergency assistance to its businesses, employees, property owners and residents;
- Limits use of the “South St. Petersburg CRA Emergency Relief Program” in conjunction with a declaration of emergency pursuant to Florida Statute and/or City Code;
- Requires the development of operating guidelines for the use of TIF funds approved by the Mayor and City Council prior to any expenditure of funding under this emergency program;
- Activates the use of City TIF funds for the emergency program with the adoption of this ordinance by City Council on Second Reading/Public Hearing;
- Restricts use of Pinellas County TIF contributions to the South St. Petersburg Redevelopment Trust Fund only after approval of the SSPCRP amendment by the Pinellas County Board of County Commissioners and approval of the operating guidelines by Pinellas County administration; and

- Adds footnote to the SSPCRP budget table about program but without an assigned funding amount. Reinforces that only a declaration of emergency will activate use of the fund.

Below is a summary of the amendments with the specific sections amended indicated.

1. Establish the “South St. Petersburg CRA Emergency Relief Program” in Chapter One: Plan Description and Overview (page 7-8)
South St. Petersburg CRA Emergency Relief Program

The rapid onset of a global economic crisis wrought by the COVID-19 pandemic in 2020 underscores the need for local governments to have financial resources to assist its businesses and residents during man-made or natural emergencies. The South St. Petersburg CRA is well-positioned to provide timely assistance through reserves in its redevelopment trust fund.

Under normal conditions, the Florida Redevelopment Act of 1969 requires TIF funds to be expended in accordance with an adopted redevelopment plan that identifies projects to be funded with TIF and the amount to be expended. Emergency situations do not allow for the detailed design and budgeting process that capital project planning involves and will often require the development of improvised policies and procedures responding to the demands of the specific event. Under such circumstances, Florida Statutes provide broad authority for municipalities to respond to emergency conditions. Section 252.38(3)(a), FS, allows municipalities

“to appropriate and expend funds; make contracts; obtain and distribute equipment, materials, and supplies for emergency management purposes; provide for the health and safety of persons and property, including emergency assistance to the victims of any emergency; and direct and coordinate the development of emergency management plans and programs in accordance with the policies and plans set by the federal and state emergency management agencies.”

However, the Community Redevelopment Act does provide localities with a sound basis to pursue emergency relief measures within its community redevelopment areas. First, through Section 163.360(10), Florida Statutes allow an area to be certified as “blighted” and a governing body to approve a community redevelopment plan and community redevelopment after a declaration of an emergency by the Governor “without regard to the provisions of this section requiring a general plan for the county or municipality and a public hearing on the community redevelopment.” Furthermore, the Act also allows localities to develop flexible measures to deal with emergencies by approval of an interlocal agreement between the city and county with alternate provisions that “may supersede the provisions of this section...” (Section 163.387(3)(b), FS).

Finally, City Code Section 2-425 provides the Mayor with authority to declare an emergency to respond to imminent dangers to St. Petersburg. With these powers in mind, the “South St. Petersburg CRA Emergency Relief Program” was created to enable the use of TIF funds during an emergency declaration issued pursuant to Florida Statute and/or City Code. For each declaration of emergency, use of TIF funds will require the creation of program guidelines approved by the Mayor and City Council for expenditure
of City of St. Petersburg TIF funds that among other items identify eligible users, the type and amount of relief offered, and procedures to ensure that funding is expended on the businesses, property owners and residents of the South St. Petersburg CRA. Unless and until Pinellas County allows use of its portion of TIF contributions for the program by approving the SSPCRP amendment and the subsequent program guidelines (the latter of which may be through an interlocal agreement) by County Administration, only City of St. Petersburg TIF contributions can be used.

2. **Amend “Access to Capital” Section in Chapter Three: Action Plan for South St. Petersburg** (page 30)

   13. Provide financial and technical assistance to businesses, employees, residents and property owners when responding to natural or man-made emergencies declared under the provisions of Florida Statues and/or City Code.

3. **Amend “General Implementation” Section in Chapter Four: Redevelopment Program and Funding Strategy** (page 47)

   **South St. Petersburg CRA Emergency Relief Program**

   The program enables the use of TIF funds during an emergency declaration issued under the provisions of Florida Statute and/or City Code. Unless and until Pinellas County allows use of its portion of TIF contributions for the program by approving the SSPCRP amendment and subsequent program guidelines (the latter of which may be through an interlocal agreement) by County Administration, only City of St. Petersburg TIF contributions can be used.

4. **Add Footnote to South St. Petersburg Budget Table 4-2 to Chapter Four: Redevelopment Program and Funding Strategy** (page 61)

   Add the following text as a footnote to Table 4-2 of the South St. Petersburg CRA program budget.

   **TIF Funding from the South St. Petersburg CRA Redevelopment Trust Fund can be used to assist businesses, residents, employees and property owners who are affected by declarations of emergency under the provisions of Florida Statute and/or City Code. Amounts to be determined.**
Recommendation

Citizen Advisory Committee recommends to the Agency that St. Petersburg City Council approve amendments to the South St. Petersburg Community Redevelopment Plan establishing the “South St. Petersburg CRA Emergency Relief Program”.

Attachments Exhibit 1: The South St. Petersburg Community Redevelopment Plan
Exhibit 1

Proposed Amendments to the
South St. Petersburg Community Redevelopment Plan
The South St. Petersburg Community Redevelopment Plan is a multifaceted revitalization effort that embraces both traditional “placed-based” economic development strategies customary to redevelopment plans as well as “people based” strategies that seek to improve the education, workforce readiness and workforce training opportunities for the residents of South St. Petersburg.

The South St. Petersburg Community Redevelopment Area was first established on June 20, 2013, when the City of St. Petersburg City Council approved Res. 2013-247 finding blight in South St. Petersburg pursuant to Florida’s Community Redevelopment Act of 1969 (Chapter 163, Part III). On October 8, 2013, the Pinellas County Board of County Commissioners (BCC) approved the City’s findings of blight and directed its staff to collaborate with the City to develop an interlocal agreement defining the framework for the community redevelopment agency (Res. 13-186). On May 15, 2014, City Council approved the interlocal agreement (Res. 2014-207) and the BCC followed suit on May 20, 2014. At its June 3, 2014, meeting the BCC delegated certain redevelopment authority to the City, thereby enabling the City to begin preparing a community redevelopment plan (Res. 14-43).

**Boundary Description and Justification**

The South St. Petersburg Community Redevelopment Area is generally bounded by 2nd Avenue North, Interstate 275, Interstate 175 and Booker Creek on the north; 4th Street South on the east; 30th Avenue South on the south; and 49th Street on the west (see Map 1-1 on page 2 and legal description in Exhibit A.) The 4,700-acre CRA is comprised of the Greater Childs Park Strategic Planning Area, most of the Midtown Strategic Planning Area, more than twenty neighborhood and business associations, four existing community redevelopment areas, and two Florida Main Street Districts. The community redevelopment area is also home to an estimated 33,620 people, or 14 percent of St. Petersburg’s total population.†

The CRA boundary is loosely based on “Poverty Zone 5” from Pinellas County’s “Economic Impacts of Poverty Report” (May 2012), which was the impetus for the creation of the South St. Petersburg CRA. Poverty Zone 5 also stretches from 38th Avenue North through Downtown, Greater Childs Park, Midtown, Harbordale and portions of Lakewood Estates and Greater Pinellas Point. The Zone 5 boundary includes both neighborhoods of genuine need as well as those that are flourishing.

While the Report demonstrates the economic distress in Poverty Zone 5, the criteria in Florida Statutes for establishing a community redevelopment area largely requires a demonstration of “blight” through physical evidence, such as deteriorated properties, disproportionate fire and emergency medical responses, inadequate physical development patterns, unsanitary and unsafe conditions, and falling lease rates. Consequently, staff undertook an analysis independent from

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† U.S. Census Bureau’s American Community Survey 2008-2012 5-year Estimates: DP05 Demographic and Housing Estimates. Where census tracts are split by the study boundary, estimates from are based on ESRI Business Analyst.
that of the Poverty Report, which led to the creation of a much smaller CRA boundary that represented only one-third the land area, one-half the population, and 18 percent of the taxable value of Poverty Zone 5. However, the rate of poverty in the CRA was 31 percent compared with a rate of 25 percent in Poverty Zone 5.²

Overview of Blight Study and Findings of Necessity

Pursuant to Sec. 163.340, F.S., et seq, the South St. Petersburg Blight Study identified two conditions that have advanced blight in the area and contribute to its economic underperformance: 1) declining property values and 2) deteriorated site or other improvements.

Declining Property Values

Florida Statutes state that blight conditions have been met if “aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions.” Table 1-1 shows that the South St. Petersburg CRA has met the statutory requirement. Moreover, its sharp decline has been even more dramatic than the percentage decline in citywide assessed property values.

<table>
<thead>
<tr>
<th>Table 1-1 Decline in CRA Aggregate Assessed Property Valuations, 2007-2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assessed Value</strong></td>
</tr>
<tr>
<td>Number of Parcels: 14,833</td>
</tr>
<tr>
<td>2007 Total Assessed Value: $1,529,885,437</td>
</tr>
<tr>
<td>2012 Total Assessed Value: $892,494,604</td>
</tr>
<tr>
<td>Change in Assessed Value: (-$637,390,833)</td>
</tr>
<tr>
<td>% Change in South St. Petersburg CRA Value: (41.7%)</td>
</tr>
<tr>
<td>% Change in Citywide Value: (22.3%)</td>
</tr>
</tbody>
</table>

It is worth noting that if the decline in taxable value in South had simply mirrored that of the city, the City of St. Petersburg would have realized another $1.74 million in annual property tax revenue and Pinellas County approximately $1.3 million.

Deterioration of site or other improvements

Florida Statutes identifies “deterioration of site or other improvements” as another indicator of blight.³ The blight study found that the South St. Petersburg CRA has a significantly higher rate of deterioration than does the city at large, and specifically a much higher concentrations of demolition and vacant/boarded cases than the rest of St. Petersburg.

Table 1.2 shows that the CRA has much higher concentrations of demolition and vacant/boarded cases -- the most serious indicators of blight -- than the rest of St. Petersburg. The cases

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² The CRA poverty rate was based on the 2007-2011 American Community Survey 5-year estimates. Data used throughout the South St. Petersburg Community Redevelopment Plan is drawn from the ACS’s 2008-2012 5-year estimates.

³ To quantify the extent of deteriorated properties in the study area, staff utilized information from the detailed code enforcement case database maintained by St. Petersburg’s Code Compliance Assistant Department.
involving demolition of blighted properties in the CRA are more than ten times as prevalent as in the remainder of St. Petersburg.

Table 1-2 Deteriorated Properties in CRA and Rest of St. Petersburg, 2013  

<table>
<thead>
<tr>
<th>Type</th>
<th>CRA</th>
<th>#/100</th>
<th>Rest of City</th>
<th>#/100</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (2012 est.)</td>
<td>34,730</td>
<td>212,943</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Code Enforcement Cases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demolition</td>
<td>101</td>
<td>2.91</td>
<td>61</td>
<td>0.29</td>
<td>1,015%</td>
</tr>
<tr>
<td>Vacant/Boarded</td>
<td>677</td>
<td>19.5</td>
<td>350</td>
<td>1.64</td>
<td>1,186%</td>
</tr>
<tr>
<td>Junk &amp; Outdoor</td>
<td>66</td>
<td>1.9</td>
<td>231</td>
<td>1.1</td>
<td>175%</td>
</tr>
<tr>
<td>Property</td>
<td>733</td>
<td>21.11</td>
<td>1,16</td>
<td>5.5</td>
<td>387%</td>
</tr>
<tr>
<td>Deteriorated Property</td>
<td>1,577</td>
<td>45.4</td>
<td>1,80</td>
<td>8.5</td>
<td>537%</td>
</tr>
</tbody>
</table>

Vacant and boarded buildings are nearly twelve times as prevalent in the South St. Petersburg CRA. Furthermore, property maintenance and junk and outdoor storage cases in the CRA are also higher than the rest of St. Petersburg, but not to the same level of magnitude.

**Summary of Redevelopment Program**

The redevelopment program for the South St. Petersburg Community Redevelopment Plan centers on reinvigorating the housing market through rehabilitation and new construction; expanding opportunities for entrepreneurs, minority, women and disadvantaged business enterprises and small businesses; revitalizing commercial corridors to grow existing businesses and attract new ones; growing the manufacturing “belt” that bisects the CRA from east to west to create new jobs for residents; and improving the work readiness skills of residents.

To implement these goals, the Community Redevelopment Agency (Agency) will engage in land assembly, disposition and development efforts; infrastructure and streetscaping improvements; small business assistance through mentoring and retention programs as well as financial grants and loans; incentivizing affordable and market-rate housing development through financial grants and loans; support for workforce development and work readiness programs; and marketing and technical assistance.

A major component of the South St. Petersburg Community Redevelopment Plan (Plan) is the establishment of a tax increment financing (TIF) district for the entire 7.4 mi² redevelopment area (see Exhibit 1 for legal description). After the establishment of a “base year”, tax increment financing directs all future increases in St. Petersburg and Pinellas County property tax revenues generated within a TIF district to a special redevelopment trust fund. This increased revenue, known as the “increment”, is then used to fund eligible redevelopment projects within the boundaries of the TIF district. The City will be contributing its entire tax percentage increase is based on the difference between the 2012 BEBR population estimate for St. Petersburg and its ACS 2011 5-year estimate.

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4 Note: Deteriorated property data is from April 2013. When the Blight Study was prepared in spring 2013, the population estimate for both the proposed CRA and City was based on a 1.1% increase over their ACS 2011 5-year estimate. This
increment within the South St. Petersburg CRA to the redevelopment trust fund over the 30-year life of the Plan, and is requesting Pinellas County contribute 85 percent of its increment, pursuant to Sec. 163.387(3)(b) of Florida Statutes. The City intends to direct the vast majority of TIF revenues generated from the South St. Petersburg district to provide direct assistance for private investment in residential and non-residential redevelopment in the form of grants, loans, TIF abatements or other vehicles that help businesses leverage capital from diverse sources. The City also envisions providing funding assistance to governmental and non-profit entities that provide array of services supporting the intent of the redevelopment plan, including marketing and promotion, business assistance and loans, workforce development and job readiness. This is a departure from the City’s past policy of using TIF to fund public sector projects. With small businesses in the CRA starved for capital, TIF revenue can eventually provide some source of public funding for private projects that implement the goals and objectives of the Plan.

The funding programs that will be pursued are described in Chapter 4 and are designed to address the compelling issues of blight facing the South St. Petersburg CRA, such as housing that is deteriorated, vacant and/or unaffordable, declining population and tax revenue, deteriorating commercial corridors, economic underdevelopment and unemployment, access to capital and a deficit of effective small business incentives.

The total cost for the redevelopment program funded by tax increment financing is expected to exceed $66.8 million in 2015 dollars over the thirty-year life of the South St. Petersburg Community Redevelopment Plan but implementation of the program will be phased over many years with costs being impacted by inflation (see Chapter 4, Table 4-1).

**Administrative Procedures Governing Use of TIF**

Funding allocations to each TIF program identified in Table 4-2 in Chapter 4 will be made through the annual budget approval process based on the priorities of the St. Petersburg Community Redevelopment Agency (Agency). Procedures governing the administration of each program will be developed after the St. Petersburg City Council and Pinellas County Board of County Commissioners adopt the South St. Petersburg Community Redevelopment Plan in 2015. For each program, these will include funding caps, eligible properties and expenses, award type (matching grant, loan, full grant, or an ad valorem-property tax rebate), evaluation benchmarks, source of increment to be used (City, County, or both) and administration and enforcement. After receiving recommendations from the South St. Petersburg CRA Citizens Advisory Committee and St. Petersburg Community Redevelopment Agency, St. Petersburg City Council must approve a specific program’s procedures by resolution prior to any expenditure being made from it. To demonstrate compliance with Pinellas County’s June 2014 policy governing the use of tax increment financing (see Exhibit B), the City of St.
Petersburg will submit annual progress reports to Pinellas County, with a due date of March 31st of each reporting year to begin in 2017 and continue until 2044. The reports shall describe the progress of the redevelopment plan relative to benchmarks and measures established by the Community Redevelopment Agency and detail expenditures from Pinellas County’s account within the proposed South St. Petersburg Redevelopment Trust Fund.

Pinellas County’s June 2014 policy limits the types of projects and programs on which its tax increment can be spent, but does allow the City of St. Petersburg more discretion in using its increment to implement the redevelopment plan. To ensure transparent accounting in the use of County increment revenues, the annual tax increment from the City and County will be deposited in separate accounts within the Redevelopment Trust fund to more easily track expenditure of County revenues. Each project funded with County increment will be identified and included in the annual report to the Pinellas County Board of County Commissioners.

**Status of Existing Community Redevelopment Plans**

Over the past three decades, the City of St. Petersburg created four community redevelopment areas within the boundaries of the South St. Petersburg CRA. These are noted below with their adoption dates.

- **16th St. South Revitalization Plan (1982)**
- **Tangerine Avenue (2003)**
- **Dome Industrial Park (2007)**

These four redevelopment plans will be “sunsetted” and folded into the South St. Petersburg CRA upon adoption of the Redevelopment Plan. The South St. Petersburg Community Redevelopment Agency shall function as the successor in interest to each of the four “sunsetted” community redevelopment areas. The specific planning strategies unique to each of these redevelopment areas have been included within the Redevelopment Plan where still relevant. (See Chapter 5 for an overview of these and other planning efforts in South St. Petersburg.)

**Redevelopment Roles**

When delegated full redevelopment authority by Pinellas County after it approves the Redevelopment Plan, City Council will serve as the Community Redevelopment Agency (Agency) for the South St. Petersburg Redevelopment Area (CRA). City Council, after receiving recommendations from the Citizens Advisory Committee (see below) and the Agency, has the authority to amend the Redevelopment Plan. The authority delegated by the County to the City will be limited and the County will retain its authority to approve the South St. Petersburg CRA redevelopment plan and any amendments thereto, any trust fund established, any tax increment financing that may be used to undertake improvements or other projects or programs within the South St. Petersburg CRA.
CRA, and the issuance of any bonds or other indebtedness that pledges tax increment revenues.

Establishment of the CRA Citizens Advisory Committee

The South St. Petersburg CRA Citizens Advisory Committee (CAC) was established by an interlocal agreement between Pinellas County and the City of St. Petersburg that was entered into on June 3, 2014. The CAC is comprised of nine (9) residents, business and/or property owners, or other stakeholders from within South St. Petersburg. The mayor of St. Petersburg appoints six CAC members, subject to confirmation by the City Council. The Pinellas County Board of County Commissioners appoints three (3) CAC members.

The CAC’s purpose is to advise the Agency on the redevelopment plan and any amendments thereto as well as advise the Agency on issues within the South St. Petersburg CRA. The CAC shall also advise the Agency on the development of administrative procedures that govern the tax increment financing program identified in Chapter 4.

South St. Petersburg CRA Emergency Relief Program

The rapid onset of a global economic crisis wrought by the COVID-19 pandemic in 2020 underscores the need for local governments to have financial resources to assist its businesses and residents during man-made or natural emergencies. The South St. Petersburg CRA is well-positioned to provide timely assistance through reserves in its redevelopment trust fund. Under normal conditions, the Florida Redevelopment Act of 1969 requires TIF funds to be expended in accordance with an adopted redevelopment plan that identifies projects to be funded with TIF and the amount to be expended. However, emergency situations do not allow for the detailed design and budgeting process that capital project planning involves and will often require the development of improvised policies and procedures responding to the demands of the specific event. Under such circumstances, Florida Statutes provide broad authority for municipalities to respond to emergency conditions. Section 252.38(3)(a), FS, allows municipalities “to appropriate and expend funds; make contracts; obtain and distribute equipment, materials, and supplies for emergency management purposes; provide for the health and safety of persons and property, including emergency assistance to the victims of any emergency; and direct and coordinate the development of emergency management plans and programs in accordance with the policies and plans set by the federal and state emergency management agencies.”

However, the Community Redevelopment Act does provide localities with a sound basis to pursue emergency relief measures within its community redevelopment areas. First, through Section 163.360(10), Florida Statutes allow an area to be certified as “blighted” and a governing body to approve a community redevelopment plan and community
redevelopment after a declaration of an emergency by the Governor “without regard to the provisions of this section requiring a general plan for the county or municipality and a public hearing on the community redevelopment.” Furthermore, the Act also allows localities to develop flexible measures to deal with emergencies by approval of an interlocal agreement between the city and county with alternate provisions that “may supersede the provisions of this section...” (Section 163.387(3)(b), FS).

Finally, City Code Section 2-425 provides the Mayor with authority to declare an emergency to respond to imminent dangers to St. Petersburg. With these powers in mind, the “South St. Petersburg CRA Emergency Relief Program” was created to enable the use of TIF funds during an emergency declaration issued pursuant to Florida Statute and/or City Code. For each declaration of emergency, use of TIF funds will require the creation of program guidelines approved by the Mayor and City Council for expenditure of City of St. Petersburg TIF funds that among other items identify eligible users, the type and amount of relief offered, and procedures to ensure that funding is expended on the businesses, property owners and residents of the South St. Petersburg CRA. Unless and until Pinellas County allows use of its portion of TIF contributions for the program by approving the SSPCRP amendment and the subsequent program guidelines (the latter of which may be through an interlocal agreement) by County Administration, only City of St. Petersburg TIF contributions can may be used.

Policy on Eminent Domain

Florida’s Community Redevelopment Act once allowed localities to acquire by eminent domain private property within a community redevelopment area and convey it to private developers as a tool to remedy blight within the CRA. However, the City of St. Petersburg has a long-standing policy of only using eminent domain to acquire land as a last resort, preferring instead to negotiate with landowners to implement its revitalization goals.

The City’s self-limiting policy was codified by Florida lawmakers in 2006, when through Sec. 73.014, F.S., the Legislature declared that

taking private property for the purpose of preventing or eliminating slum or blight conditions is not a valid public purpose or use for which private property may be taken by eminent domain and does not satisfy the public purpose requirement of s. 6(a), Art. X of the State Constitution.

The Legislature was responding to the United States Supreme Court’s decision in Kelo v. New London, Connecticut (2005), which upheld local government’s right to condemn property for economic development purposes.5 The Legislature’s restriction was restated in amendments to several sections of the Community Redevelopment Act, including Sec. 163.335(7), 163.370, and 163.380, FS.

5 see 125 S. Ct. 2655.
Now, Florida law permits localities to condemn property only for public “use” such as utilities, parking garages, stormwater facilities, infrastructure and roadways. Land condemned by localities for such purposes, but found to be no longer necessary may be conveyed to other parties, in accordance with the timelines and procedures set forth in Sec. 73.013(2)(a), FS.

Consistency with the Community Redevelopment Act

Florida Statutes Sec.163.362(1) et seq delineates the required contents of all redevelopment plans. The section below details the consistency of the South St. Petersburg Community Redevelopment Plan with these requirements.

Legal Description

The boundaries for the South St. Petersburg Community Redevelopment Area are depicted in Map 1-1 and described in Exhibit A. The City of St. Petersburg based the boundaries on those identified for both the Midtown Strategic Planning Initiative (2002) and the Childs Park Strategic Planning Initiative (2007), areas that have historically been economically challenged. Those portions of the Midtown Initiative that overlapped with the Intown, Intown West and Bayboro Harbor community redevelopment areas were not included in the South St. Petersburg CRA.

Limits on Types, Size, Height and Use of Buildings

All renovation and new construction in the South St. Petersburg Community Redevelopment Area shall be consistent with the City of St. Petersburg’s Comprehensive Plan as well as being in accord with its Official Zoning Map, Land Development Regulations, the Florida Building Code, and all other applicable rules and regulations. (See Chapter 4 for an overview of the zoning and land development regulations that affect each property within the community redevelopment area.)

Approximate Number of Dwelling Units

Florida Statutes requires the depiction by diagram and in general terms the approximate number of dwelling units. fact, nearly 80 percent of all housing is single-family, with another 10 percent in buildings comprised of two to four units. For a general location of housing within the CRA, see Map 4-1.

Identification of Open Space, Street Layout and Public Uses

Section 163.362(a) & (d) of Florida Statutes require redevelopment plans to show by “diagram and in general terms” such property as is intended for use as open space public parks, recreation areas, streets, public utilities and public improvements of any nature. The South St. Petersburg CRA is fortunate to contain a wealth of public open space, recreational, educational, and general government facilities, including those owned by local, school board, county and
federal agencies. These have been detailed on Map 1-2 below. The South St. Petersburg Redevelopment Program has not identified new public uses that will be funded by tax increment financing, but the Plan can be amended to respond to opportunities that may arise in the future.

**Neighborhood Impact Element**

When a community redevelopment area contains low or moderate income housing, Florida Statutes require a neighborhood impact element be prepared which describes in detail the impact of the redevelopment upon the residents of the redevelopment area and the surrounding areas in terms of relocation, traffic circulation, environmental quality, availability of community facilities and services, effect on school population, and other matters affecting the physical and social quality of the neighborhood.

This neighborhood impact element has been included as Chapter Five.

**Publicly Funded Capital Projects**

Publicly funded capital projects through tax increment financing in South St. Petersburg are designed to encourage and incentivize private enterprise to reinvigorate the housing market through rehabilitation and new construction; expand entrepreneurship and small business development; revitalize commercial corridors to grow existing businesses and attract new ones; grow the manufacturing “belt” that bisects the CRA from east to west to create new jobs for residents; and improving the work readiness skills of residents.

The tax increment financing programs described in Chapters 3 and 4 that will fund these and other activities will be created and approved by St. Petersburg City Council after the redevelopment plan is adopted.

**Assurance that Plan will be Implemented**

As per Chapter 163.362(5) and (6), F.S., all redevelopment plans must “contain adequate safeguards that the work of redevelopment will be carried out pursuant to the plan” and provide for controls and restrictions or covenants to ensure development in accordance with the plan.

With guidance of the Citizens Advisory Committee (CAC), the Agency will approve an annual work plan in conjunction with the approval of annual expenditures of the tax increment financing. The CAC will also develop measures of success that will be integrated into an annual report detailing the activities and accomplishments in South St. Petersburg.

The Agency will review all development proposals that are funded by tax increment financing for consistency with the South St. Petersburg Community Redevelopment Plan and the relevant City procedures governing use of TIF.
Retention of Controls on Land Disposed by Agency

The Agency is authorized to sell, lease, exchange, subdivide, transfer, assign, pledge, encumber by mortgage or deed of trust, or otherwise dispose of any interest in real property. To the extent permitted by law, the Agency is authorized to dispose of real property in accordance with Florida Statute Chapter 163 and in compliance with this Plan.

The Agency may determine that it is in the best interest of the City to acquire such property for development by the City or disposition through competitive bidding. The Agency shall reserve such powers and controls through disposition and development agreements with the purchaser or lessee of the property as may be necessary to ensure that development conforms to this Plan.

Should any real property be owned, leased or otherwise come under the control of the City, the City’s administrative staff will conduct supervision and management. The City shall enter into contracts, leases or management agreements as necessary to insure the preservation and maintenance of any such real property, and shall insure the greatest return feasible to the Agency.

Assurances of Replacement Housing

The City of St. Petersburg ensures fair and equal treatment of owners and tenants that are displaced as a result of the acquisition of property. In addition, the City provides further assistance to displacees through referrals to City-owned Jamestown Townhouses and Apartments, Public Housing, and Federally Assisted Housing. Displacees are also offered general real estate information and assistance.

City staff will provide technical and counseling assistance to displacees, both commercial and residential, in locating suitable replacement facilities which are comparable and within the tenants financial means and securing moving expense bids or computing such expenses. Eligible residential displacees, having been displaced by "governmental action," may also have ready access to "assisted housing." City staff will provide assistance to appropriate agencies for this purpose.

Provision of Affordable Housing

Affordable housing is serious concern in South St. Petersburg, where 55 percent of all households and 73 percent of renters pay more than 30 percent of their income for housing costs. The South St. Petersburg Action Plan and Redevelopment Program direct the City to continue to work with developers and other agencies to provide affordable single-family and multi-family housing. An important part of this program is to use tax increment financing to assist renovation of existing multifamily units and build new ones as well as augment existing initiatives that provide single-family homeownership opportunities for low-to-moderate income residents.
Detailed Statement of Projected Costs

As described above, the estimated total cost for the redevelopment program funded by tax increment financing is expected to exceed $66.8 million in 2015 dollars over the thirty-year life of the South St. Petersburg Community Redevelopment Plan. These projected costs are based on the City of St. Petersburg contributing at least 95 percent and Pinellas County contributing 85 percent of their respective tax increment annually within the CRA to the South St. Petersburg Redevelopment Trust Fund.

In addition, the City of St. Petersburg will continue to publicly fund projects through its capital improvement program, which is annually approved by City Council, and is funded through general revenue, Penny for Pinellas or other non-TIF revenue sources. Based on approved expenditures for the 2015 Capital Improvement Plan, the City will expend $9.5 million on projects such as trail extensions and upgrades, neighborhood traffic plans, pedestrian crossing enhancements and sanitary sewer replacement (see Table 4-2).

Time Certain for Redevelopment

The tax increment financing district and redevelopment trust fund for the South St. Petersburg Community Redevelopment Plan will expire on May 21, 2045.
The South St. Petersburg Community Redevelopment Plan is a multifaceted revitalization strategy that embraces both traditional “placed-based” economic development strategies customary to redevelopment plans as well as “people based” strategies that seek to improve the education, workforce readiness and workforce training opportunities for the residents of South St. Petersburg.

To implement these approaches, the Community Redevelopment Agency will engage in land assembly, disposition and development efforts; infrastructure and streetscaping improvements; small business assistance through mentoring and retention programs as well as financial grants and loans; incentivizing affordable and market-rate housing development through financial grants and loans; support for workforce development and work readiness programs; and marketing and technical assistance.

The total cost for the redevelopment program funded by tax increment financing is expected to exceed $66.8 million over the thirty-year life of the South St. Petersburg Community Redevelopment Plan, but implementation of the program will be phased over many years with costs being impacted by inflation (see Table 4-1).

**Business Development and Job Creation**

The action plan for the South St. Petersburg Community Redevelopment Plan seeks to expand opportunities for entrepreneurs, minority, women and disadvantaged business enterprises, and small businesses; revitalize commercial corridors to grow existing businesses and attract new ones; grow the manufacturing “belt” that bisects the CRA from east to west to create new jobs for residents; and improve the work readiness skills of residents.

**Access to Capital**

Lack of capital is the biggest challenge to growing and sustaining small businesses not only in South St. Petersburg but throughout Florida and the United States. The South St. Petersburg Redevelopment Plan continues the City’s policy of marketing business incentives and finance opportunities such as SBA Loans and Enterprise Zone tax incentives, but also develops lending programs using tax increment financing to increase capital availability for businesses in the CRA.

1. Collaborate with financial institutions to develop a South St. Petersburg lending facility that pools resources to lower risk, streamlines bank approval and servicing procedures and provides a range of loans meeting the needs of the CRA, such as construction loans, microloans, working capital, and loan guarantees.

2. Create a “Tax Increment Financing Incentive Program” that will provide funding to the South St. Petersburg lending facility.

3. Support accredited Community Development Financial Institutions through funding and business support programs to provide working capital for developers, non-profits and other businesses.
4. Investigate and report on areas of South St. Petersburg suitable for designation as neighborhood or business improvement districts pursuant to the “Safe Neighborhoods Improvement Districts Act” (Sec.163.501 et seq, FS).

5. Identify potential economic development initiatives in South St. Petersburg that could be funded by a HUD Section 108 Loan Guarantee Program.

6. Encourage and support efforts to establish informal financing mechanisms such as social lending or “crowdfunding” for entrepreneurs, minority, women and disadvantaged business enterprises, and small businesses in the South St. Petersburg CRA;
   - Maintain an information clearinghouse on small business investing programs.
   - Continue monitoring implementation of the crowdfunding provisions of the 2010 JOBS Act by the Securities and Exchange Commission.
   - Convene education forums on SEC rules and regulations.

7. Establish a TIF Incentive Program providing enhanced financial incentives for businesses expanding or relocating into the South St. Petersburg CRA that hire workers from the CRA and/or source supplies from CRA businesses.

8. Develop a promotional strategy for advertising the TIF and educate appropriate staff on economic development incentives to share with businesses with whom they interact.

9. Continue providing information on private and public financing and incentives to small businesses in all stages of growth, from micro- to mature enterprises as well as lifestyle and growth.

10. Educate key “frontline” personnel in the development review, building permit, business licensing and other departments on available City financing and incentive programs.

11. Maintain an online database of local and regional financial institutions and links to their lending pages and interest rates to provide ready-made availability for local businesses.

12. Utilize tax increment financing revenue as a match for federal, state and other potential grant opportunities.

13. Provide financial and technical assistance to businesses, employees, residents and property owners when responding to natural or man-made emergencies under the provisions of Florida Statues and/or City Code.

**Small Business Support Strategies**

Small businesses are major employers in St. Petersburg. Businesses that employ fewer than one-hundred employees are an estimated 97 percent of all establishments in the city and represent over 45 percent of the city’s total employment base.
They are well represented in all industry sectors, such as information technology, electronics manufacturing, hotels and restaurants, arts and culture and financial services, and many are high impact employers -- gazelles -- that rapidly expand their market share and employment base in a short period and generate the vast majority of job growth in the economy.

Small businesses are an even more important presence in the CRA. In 2012q4, over 98 percent of all establishments, and 87 percent of its employment base were in businesses employing fewer than 100 workers. Improving the growth opportunities for small businesses in the CRA will lead to greater job creation. According to several studies, the vast amount of job creation occurs in smaller businesses, especially those employing fewer than 20 employees (see Edward Lowe Foundation/Economic Review of Federal Reserve Bank of Kansas City, 2007).

The Plan intends to support small business at three levels. First, reviewing, reforming and/or removing unnecessary regulations that hinder small businesses in their daily operation. Second, the City intends to work with its stakeholders to maintain and augment a small businesses network that fosters peer-to-peer learning among companies facing similar challenges. Finally, the City will create databases of suppliers and customers throughout Florida for local small businesses to access and provide business intelligence.

REGULATORY REVIEW AND REFORM

1. Continue reviewing City codes and encourage amendments and interpretations that promote business expansion and development, while ensuring existing buildings undergoing renovations, changes of use and/or additions meet all life/safety code requirements.

2. Develop a TIF Incentive Program that provides development assistance through rebates of fees, such as those for traffic impacts, building permit or development review.

3. Create a Business Assistance Team (BAT Squad) to deal with issues facing start-ups and small businesses such as zoning and building permits, business licensing, economic development finance and incentives, and workforce development.

4. Maintain and expand avenues for entrepreneurs, minority, women and disadvantaged enterprises, and small businesses to engage with policy makers – semiannual forums on permitting, regulation, taxes, Mayor’s Action Line, Small Business Liaison Office, complaint and suggestion boxes.

5. Support amendments to the City’s land development regulations that expand the scope of urban farming in residential neighborhoods to improve access to healthy food and spur entrepreneurship and small business development.

6. Continue the City’s Brownfields program by identifying properties where redevelopment is hindered by perceived/real environmental contamination and providing all available assistance to ensure remediation.
7. Extend the “Urban Infill and Redevelopment Designation” of the Transportation Concurrency Area to include all of the South St. Petersburg CRA to take advantage of reduced transportation impact fees.

8. Study expanding the SBE Certification Program to include the certification and utilization of minority and women business enterprises and disadvantaged business enterprises to remove barriers to participation for these firms in redevelopment projects, contracts and procurement of goods and services associated with the South St. Petersburg CRA Plan.

**NETWORKING, MENTORING AND COMMUNITY OUTREACH**

1. Collaborate with the St. Petersburg Area Chamber of Commerce (Chamber), Tampa Bay Innovation Center, USF St. Petersburg, St. Petersburg College and other local and regional stakeholders to develop and expand their services offered to St. Petersburg business community.

2. Create a “Mayor’s Business Assistance” program linking entrepreneurs and small business owners with local executives and successful business leaders to advise them on growth challenges.

3. Convene Small Business Forums to provide an opportunity for business owners to speak on issues that face them as well as provide information on new issues and opportunities confronting them.

4. Support, market and augment efforts by the community’s business groups such as the Chamber of Commerce to recognize and celebrate entrepreneurs, minority, women and disadvantaged enterprises, and small businesses.

**BUSINESS SUPPORT SERVICES**

1. Maintain and expand support services to start-ups and entrepreneurs, especially women and minority enterprises, through the Greenhouse in business plan development, feasibility analysis, marketing, mentoring and networking opportunities.

2. Increase outreach and continue to connect South St. Petersburg businesses with sources of technical assistance, such as the Greenhouse, CareerSource, and the Department of Labor Job Corps facility to improve small businesses’ access to capital and labor pools.

3. Collaborate with anchor employers, such as All Children’s John Hopkins, the University of South Florida-St. Petersburg and St. Petersburg College to identify local suppliers in South St. Petersburg and the city to serve their procurement needs.

4. Within one year, update and maintain the City’s EQUI employment database to allow the City to monitor business and employment growth and development within the CRA.
5. Develop and maintain a specialized customers, suppliers and services database of St. Petersburg businesses to promote to local purchasing within the community and region.

6. Maintain a fund financed through TIF and other sources that would allow the City to respond to property acquisition opportunities as they become available.

7. Promote Pinellas County’s PACE (Property Assessed Clean Energy) program to encourage businesses to install renewable energy equipment.

8. Develop a TIF Incentive Program for new small business incentives such as revolving funds for renovations relating to façade improvement or building code compliance; new development funding; loan programs and guarantees; and additional infrastructure improvements.

9. Develop a TIF Incentive Program that rewards companies locating in the CRA to hire residents from South St. Petersburg and/or buy from suppliers in the CRA.

Economic Gardening for Second-Stage Companies

1. Identify second-stage companies in South St. Petersburg using St. Petersburg Employment Database (SPED) and other data sources and target them for economic gardening.

2. Survey second-stage companies to determine their information needs.

3. Develop, promote and maintain customized information and data sources such as Lexis-Nexis, Dialog, Dun and Bradstreet, Costar for second-stage companies.

4. Recruit successful business owners for CEO roundtables that may include CEOs from different industries.

5. Foster “peer to peer” and mentor networks to connect second-stage companies with successful business owners that have navigated the same business challenges.

Marketing and Branding

1. The City shall prepare marketing kits for distribution to aid all economic development and tourism marketing agencies to reflect the upgraded image of South St. Petersburg.

2. Inventory and market available sites and buildings within the South St. Petersburg CRA for economic development and housing development potential. Map and assess development intensity possibility. Market on all applicable websites.

3. Identify, map and market cornerstone businesses, potential land consolidation and building renovation opportunities for reinvestment and/or redevelopment.

4. Continue developing and enhancing the South St. Petersburg CRA asset map developed by the Neighborhood Services administration and utilize as a marketing tool to promote the many amenities that the CRA offers.
5. Develop a webpage for the South St. Petersburg CRA promoting its businesses and their products and services.

6. Continue developing and marketing the identity of the South St. Petersburg CRA through signage and corridor improvements to include off-site directional signage.

7. Work with South St. Petersburg businesses to identify and fund key promotional strategies.

8. Support and provide TIF assistance to events or programs that market the CRA such as street, art and music festivals, community gardens and farmers markets.

**Commercial Corridor Revitalization**

Redevelopment and revitalization of South St. Petersburg’s commercial corridors is essential for the CRA to meet its many needs and capitalize on its many opportunities (see Map 3-1). Corridors such as 22nd Street South, Dr. Martin Luther King, Jr. Street South, 4th Street South, 34th Street, Central Avenue, 16th Street South and Tangerine Avenue South will promote the creation and growth of small businesses, stimulate multifamily residential investment, revitalize their adjoining neighborhoods, provide an employment base and meet the consumer needs of the CRA and City.

**CORRIDOR FOCUSED BUSINESS RETENTION ACTIVITIES**

1. Continue partnership with Eckerd College in the Business Corridor Program to support business startup, retention and expansion on the CRA’s primary commercial corridors.

2. Develop and maintain socio-economic, demographic and market databases for the CRA corridors and their adjoining neighborhoods for their ready use by potential investors.

3. Involve neighborhood associations in the planning and organizing of revitalization activities and coordinate revitalization efforts along the commercial corridors with revitalization strategies for the adjoining neighborhoods.

4. Develop and support business associations for identified corridors, establish a formal planning process and stakeholder organization, and promote “Main Street” principles to better coordinate retail and commercial activity.

5. Create a shared commercial parking program along the CRA’s primary corridors to facilitate reuse and expansion of space-constrained buildings unable to meet the City’s parking standards.

6. To improve the economic viability of South St. Petersburg businesses, on a case-by-case bases allow for an increase of depth of commercial zoning along all primary commercial corridors in the CRA.
7. Promote the adaptive reuse of historic buildings whose zoning is inappropriate for the historic use and character of the building.

8. Pursue adaptive reuse or redevelopment of old motels and vacant and underutilized buildings.

**BUSINESS AND CORRIDOR APPEARANCE**

1. Work with owners along primary commercial corridors in the CRA to maintain and upgrade their properties.

2. Develop TIF Incentive Program that will provide incentives to owners of land and buildings along the CRA’s primary commercial corridors.

3. Establish a joint commercial corridor planning team with Gulfport to promote the unified identity and development of 49th Street South.

4. Identify infrastructure needs and upgrades for primary corridors, such as landscaped medians, wayfinding signs, entry gateways, on-street parking, sidewalks enhancements, plantings, and other investments to improve the “quality of place”.

5. Extend the Dome Industrial Park gateway marker program to areas along 5th Avenue South, 31st Street South and 34th Street South.

6. Work with community groups and advocates to market the “Warehouse Arts District” to artists, businesses and customers through signage, gateway markers and other promotional efforts.

**MULTIMODAL FUNCTIONALITY AND PEDESTRIAN SCALED DESIGN**

1. Improve pedestrian circulation and safety along the major corridors employing a combination of streetscape elements including directional signage, landscaped medians, traffic calming, and sidewalks.

2. Encourage shared parking between adjacent uses along commercial corridors to reduce excessive curb cuts, increase walkability and create a safer environment for both pedestrians and automobiles.

3. To reduce conflicts between commercial development and surrounding neighborhood, utilize site design techniques, lighting and sound attenuation, landscaping, fencing and other means to provide adequate buffers and protections from surrounding residential properties.

4. Implement the “Central Avenue Revitalization Plan” for those portions lying within the CRA to promote
   - continued evolution of the Central Avenue Corridor as a dense, mixed-use, transit-oriented development corridor.
• continued expansion of a multi-modal transportation network connecting surrounding communities.

• enhanced streetscaping and urban design amenities improve the appearance and perception of the Central Avenue Corridor.

• Central Avenue as a vibrant urban mixed-use corridor offering a full array of services and establishments.

• awareness and utilization of incentives, the Business Assistance Center programs, and economic development services.

• organizations for all seven Central Avenue districts that should prepare and implement plans and visions for their districts.

Manufacturing Development

Manufacturing is an important component of the American economy, spurring innovation, productivity, and new product development. It pays a higher-than-average wage, with 35% of all engineers in the U.S. working in manufacturing. It has historically been an avenue to the middle class for millions of American workers. St. Petersburg and Pinellas County are renowned in Florida and the nation for its manufacture of computer and office equipment, electronics components, and industrial and commercial machinery.

Industrial zoned land comprises nearly 300 acres, or 9 percent of the land area of South St. Petersburg, which is by far the largest nonresidential zoning category in the CRA (see Table 6-1). The largest concentration of industrial land is east of 34th Street South, with a roughly four-block wide swath straddling the length of the Pinellas Trail in Childs Park west of 34th Street South.

The South St. Petersburg Redevelopment Plan proposes to continue the strategies for the Dome Industrial Park with an emphasis on business retention and attraction through land assembly and disposition, infrastructure upgrades and marketing.

Land Acquisition and Disposition

1. Continue land assembly opportunities in the Dome Industrial Park to facilitate business retention, expansion and relocation efforts.

2. Promote business retention, expansion and relocation efforts through the land disposition policies when such disposition is appropriate and consistent with the objectives of this plan and City land disposition policies and procedures.

3. Provide infrastructure improvements to City-owned property in the DIP to make property available for development.
4. When acquiring property, priority should be given to facilitating the creation of larger holdings suitable for industrial and business use.

5. Promote block consolidation through street and alley vacations as well as utility relocations.

6. Monitor tax liens and foreclosures for possible acquisition by the City or marketing to adjacent property owners who desire land for expansion.

**Infrastructure and Utilities**

1. Where feasible, develop regional stormwater facilities that will eliminate the burden on business of providing on-site treatment.

2. When brick streets are vacated or resurfaced, the City should make reasonable efforts to salvage the bricks for use elsewhere in the City.

3. Ensure utility, street and alley vacations do not negatively impact the level of service infrastructure or undermine the street network.

4. Maintain and enhance east/west access through the Dome Industrial Park.

5. Where needed, improve street lighting throughout the Dome Industrial Park.

6. Work with property owners of industrial uses abutting Pinellas Trail, to improve the physical condition of buildings and landscaping along the trail.

7. Collaborate with DIP businesses in providing innovative solutions to the area’s parking issues.

**Education and Workforce Development**

Education and workforce development are foundational elements of any successful economic development effort. Revitalizing a place by improving the educational, income and career opportunities of its current residents is challenging because these services are provided by a wide range of public, private and non-profit agencies that target different age groups, skill and occupational types and require collaboration....and Cradle to Career

1. Support the development of “one-stop shops” in South St. Petersburg to provide information to residents on job openings throughout the city and region, training opportunities and work readiness programs.

2. Partner with anchor institutions in and around the South St. Petersburg CRA to develop appropriate curriculum for skills needed to fill their positions.

3. Partner with St. Petersburg and Pinellas County employers to invest in skills gap closing projects to accelerate promotions and hiring.
4. Collaborate and fund work readiness programs with post-secondary schools that move impoverished parents and young adults into certification and training and degree programs.

5. Support organizations such as Pinellas Schools and the Pinellas Education Foundation to increase enrollment of struggling students in high school career academies.

6. Develop a TIF Incentive Program to help pay businesses for training members of its workforce that live in the CRA.

7. Support and help fund workforce readiness programs, such as construction skills training that would support ongoing housing rehabilitation efforts, that provide training for youth and young adults who reside in the South St. Petersburg CRA.

8. Provide funding to accredited workforce development providers such as Pinellas Technical Education Center, St. Petersburg College and Career Source to train residents of South St. Petersburg for entry into the workforce as well as later career opportunities.

9. Develop a scholarship foundation allowing CRA residents to take advantage of post-secondary education or workforce opportunities to improve their employment and career prospects.

10. Collaborate with existing providers and/or develop other research-based or evidence-based pre-school initiatives designed to improve the school readiness of children in the South St. Petersburg CRA.

**Housing and Neighborhood Revitalization**

At the October 13, 2014, CRA workshop, participants in the “Housing and Neighborhoods” group identified several key priorities. These included:

- More aggressive code enforcement
- Demolishing deteriorated vacant and boarded houses
- Renovation of more vacant and boarded homes
- Creating financial incentives for rehabilitation of rental and owner-occupied housing
- Reinvigorating Neighborhood Associations

At this point in the South St. Petersburg housing market, the cost of new construction is prohibitively expensive relative to housing prices. Thus, rehabilitation will be important, not only as a near-term source of renter and owner-occupied housing, but also a long-term strategy to maintain and improve a housing stock that has more than 80 percent of its units built before 1970 and 55 percent built before 1960.
**Regulatory Reform/Initiatives and Financial Incentives**

1. Continue reviewing ordinances, codes, regulations and the permitting process to eliminate excessive and/or conflicting requirements to increase private sector delivery of housing, while still insuring residents’ health, welfare and safety.

2. Encourage, on a case-by-case basis, targeted rezoning of land to increase densities in residential neighborhoods and promote greater affordability and improved transit access for CRA residents.

3. Introduce multi-family housing and mixed uses at strategic locations to buffer single-family residential neighborhoods from more intense uses.

4. Continue to support increased residential densities along the CRA’s primary commercial corridors to promote affordability and improved transit access for CRA residents.

5. The City shall utilize the land disposition authority in Florida’s Community Redevelopment Act to purchase residential property and convey to housing developers for less than fair value to lower development costs.

6. Maintain and regularly market an inventory of City land in South St. Petersburg that is available for development of housing.

7. Partner with the St. Petersburg Housing Authority to apply for a Choice Neighborhood Grant.

8. Continue to seek funding when available from federal, state and other sources to expand resources available for housing development in the South St. Petersburg CRA.

9. Work with Pinellas County to finance new housing development in the CRA through its Housing Trust Fund and Housing Finance Authority.

10. Continue and expand financial incentives for upgrading the energy efficiency of residential units to reduce the monthly cost of housing for CRA residents.

11. The City will continue to purchase land and vacant/boarded housing and pursue residential development opportunities with for-profit and non-profit developers.

12. Continue and expand the funding levels of City rehabilitation programs, such as Home Repair, Barrier Free, and Emergency Repair loans, through the TIF Incentive Program.

13. Create a “Tax Increment Financing Incentive Program” that will

   - assist rental residential property owners in making substantial renovations to their properties;
   - expand the City’s successful “Rebates for Residential Rehab” program to provide a consistent source of annual funding support;
• increase the supply of affordable housing for both homeownership and rental opportunities;

• provide incentives for developers of new, market rate housing in the South St. Petersburg CRA; and

• incentivize housing developers to train and hire CRA youth and residents for construction jobs in the CRA.

**INCREASE HOMEOWNERSHIP**

1. Work with homebuyer education providers to ensure that low, moderate, and middle-income persons in the CRA receive homebuyer counseling, foreclosure counseling and long-term credit repair to improve their homebuyer readiness.

2. Develop strategies to increase homeownership such as increased educational programs and “Rent to Own” strategies

3. Work with the St. Petersburg Housing Authority to identify potential candidates for homeownership from its pool of Section 8 voucher recipients.

4. Establish and fund a “Role-Model Homeowner Program” designed to attract employees of nearby public agencies, faith-based institutions and/or anchor institutions to purchase homes in the South St. Petersburg CRA.

5. Support efforts such as Habitat for Humanity Pinellas’ “Midtown Mercy Neighborhood Preservation Partnership”, in creating affordable home renovation options to South St. Petersburg homeowners.

6. Continue educating and assisting South St. Petersburg homeowners on foreclosures and strategies to prevent them such as the “Florida Hardest-Hit Program”.

7. Continue to maintain, update and map the City’s foreclosure registry to identify potential problem properties and opportunities for acquisition.

8. Create a “Tax Increment Financing Incentive Program” that will assist homeowners in avoiding foreclosure.

**NEIGHBORHOOD CHARACTER AND IDENTITY**

1. Collaborate with and help fund neighborhood revitalization activities of nonprofit organizations and other groups, such as “Adopt a Block”, in South St. Petersburg CRA.

2. Encourage and financially assist the development of community gardens and urban farming as a temporary use on vacant residential land to help build neighborhood involvement and identity.

3. Encourage neighborhood associations to initiate beautification and landscaping awards to encourage residents to maintain their properties.
4. Nominate the Bethwood Terrace neighborhood as a National Register Historic District and investigate listing it on the local historic register.

5. Survey neighborhoods throughout the South St. Petersburg CRA to determine their eligibility for listing as districts on the National Register of Historic Places.

6. Continue to work with property owners to identify historic landmarks within the CRA and promote their preservation through tax incentives and other programs.

7. Expand the City’s “African American Heritage Trail” where appropriate to other areas in South St. Petersburg.

8. Work with public agencies and other anchor institutions in South St. Petersburg to maintain and/or improve the visual character of their facilities.

9. Continue to expand and enhance the interconnected bicycle and pedestrian trail system, exemplified by the Pinellas and Clam Bayou Trails, throughout the CRA.

10. Continue to work with the School Board to form joint-use agreements that serve the area’s recreational needs.

11. Collaborate with neighborhood associations and the City’s Parks and Recreation staff to identify opportunities to develop pocket parks through acquisition of privately-owned vacant lots or dilapidated housing.

12. Create incentive programs that will provide façade improvement grants or loans to residential property owners.

**Neighborhood Appearance and Safety**

1. Improve safety in the surrounding area by addressing criminal activity through innovative and traditional methods, including utilization of principles of Crime Prevention through Environmental Design (CPTED).

2. Continue to work with the neighborhood associations and to address policy related issues such as alley vacation applications, reinstatement of abandoned residential units, and determining appropriate substandard lot size thresholds.

3. Maintain a GIS database of owners of vacant/boarded properties as well as absentee property owners to better identify and enforce problem properties.

4. Expand property owner education programs to inform them of the City’s property maintenance requirements.

5. Work with the St. Petersburg Housing Authority, other nonprofits and landowners to ensure maintenance of properties that are part of the Section 8 Housing program.

6. Work with neighborhood associations and housing providers to develop an educational program for landlords to better screen tenants and maintain their properties.
7. Coordinate efforts between residents, neighborhood associations and city departments to expedite debris removal from public rights-of-way

8. Provide incentives to lower the costs of construction debris removal for owners renovating their properties to reduce illegal dumping.

**Neighborhood Organizational Development**

1. Assist residents in re-establishing named neighborhood and crime watch organizations within the CRA.

2. Continue to support collaborative volunteer initiatives, such as Carefest, Scrubbin da ‘Burg, which connect various organizations such as neighborhood associations, faith-based groups, civic groups and schools.

3. Create a “Tax Increment Financing Incentive Program” to help neighborhood associations implement their neighborhood plans with construction of infrastructure and amenities.

4. Update South St. Petersburg neighborhood plans with residents to identify future needs and amenities such as signage, community gardens, streetlighting and pocket parks that can be funded through the TIF Incentive Program.

5. Continue community events in the CRA that highlight the cultural and collaborative initiatives available to residents.

6. Encourage formal and informal collaboration between South St. Petersburg neighborhood associations to identify and share “best practices” and effective strategies for improving neighborhoods.

7. Partner with public and private organizations to develop, maintain and promote a comprehensive inventory of all services being offered the residents of South St. Petersburg CRA, including programs for poverty, health, financial assistance, employment and education.

8. Work with neighborhood associations to engage more CRA youth and renters in association activities to expand their capacity and commitment.

9. Enhance collaboration between the City and neighborhood associations to identify problem properties and educate property owners on the City’s property maintenance codes.

10. Utilize the neighborhood associations as two-way channels of information for the City to both inform residents on programs and activities of interest to them as well as receive information from residents on needs and concerns.

11. Identify funding sources to expand the community gardens throughout residential areas in the CRA, which serve both as transitional uses preceding redevelopment and neighborhood identity building strategies.

12. Use the TIF Incentive Program to support the “Mayor’s Mini-Grant Program” for such programs as block cleanups by
youths, education and outreach programs and other activities.

13. Collaborate with neighborhood associations to inventory available properties to attract new residents and investors into the area.
Implementation Approach

The implementation program for the South St. Petersburg Community Redevelopment Plan centers on reinvigorating the housing market through rehabilitation and new construction; expand opportunities for entrepreneurs and small businesses; revitalizing commercial corridors to grow existing businesses and attract new ones; growing the manufacturing “belt” that bisects the CRA from east to west to create new jobs for residents; and improving the work readiness skills of residents.

To affect these approaches, the Community Redevelopment Agency will engage in land assembly, disposition and development efforts; infrastructure and streetscaping improvements; small business assistance through mentoring and retention programs as well as financial grants and loans; incentivizing affordable and market-rate housing development through financial grants and loans; support for workforce development and work readiness programs; and marketing and technical assistance. The total cost for the redevelopment program funded by tax increment financing is expected to exceed $66.8 million in 2015 dollars over the thirty-year life of the South St. Petersburg Community Redevelopment Plan but implementation of the program will be phased over many years with costs being impacted by inflation (see Table 4-1). These projected costs are based on the City of St. Petersburg contributing at least 95 percent and Pinellas County contributing 85 percent of its tax increment annually within the CRA to the South St. Petersburg Redevelopment Trust Fund.

General Implementation Program

The City of St. Petersburg is continuing or creating several new programs that will have application for housing and neighborhood revitalization as well as economic development and job creation. These include land assembly and site preparation, public infrastructure improvements, public recreation facilities and trails, marketing and image promotion, creation of a redevelopment loan program, and development review assistance.

Land Assembly and Site Preparation

Land assembly, consolidation and site preparation is essential for encouraging residential, commercial and industrial development to the South St. Petersburg CRA. The City intends acquire property throughout the redevelopment area utilizing all available funding sources, including tax increment financing. With a portfolio of additional consolidated sites, the City will be well-positioned to facilitate new development as well as provide expansion opportunities for local businesses.

The land assembly effort may also involve vacating streets, alleyways and associated utilities such as water, sewer and stormwater facilities. The City may need to fund through TIF and other sources the site work involved in the vacations as well as relocation of utilities. Site preparation work may also require the performance of preliminary environmental reviews to assess the extent of contamination on the site.
Chapter Four
Redevelopment Program and Funding Strategy

Public Infrastructure Improvements

The City will continue to fund public infrastructure projects to improve neighborhood amenities, encourage residential investment and promote business retention, expansion and attraction. These may include the development of shared stormwater and parking facilities; building neighborhood sidewalk and lighting facilities; and road extensions, resurfacing and widening. Since FY2000, the City has built more than $61.7 million in public infrastructure for South St. Petersburg. The City intends to use both TIF and non-TIF revenue to fund these improvements, although TIF funding will only be used as an incentive to write-down onsite infrastructure development costs for eligible projects.

Public Recreation Facilities and Trails

Public recreation facilities and trails are amenities that improve neighborhood quality of life and place. In the past fifteen years, the City of St. Petersburg has expended over $31.6 million on construction for twenty new and existing facilities in South St. Petersburg. Major projects include renovations to the Johnson Branch Library ($2.5 million), construction of the Clam Bayou Trail in Childs Park ($7.2 million), extension of the Pinellas Trail through the CRA into Downtown St. Petersburg ($1.3 million) and nearly $5 million in improvements to the Childs Park Recreation Complex. The City is proposing another $1.7 million in trail investments through 2019. The City intends to use non-TIF revenue to fund future recreation projects in South St. Petersburg.

Improve the Image and Identity of South St. Petersburg

Improving the investment climate of a place by removing blight and enhancing its image and identity is the essential charge of the Community Redevelopment Act. Enhancing the CRA’s appearance will take many forms, both in improving its physical qualities and marketing the opportunities, assets and successes that South St. Petersburg has and will have during the life of the Redevelopment Program.

Physical improvement strategies for the CRA will include TIF funding programs for façade and site improvements for both residential and non-residential properties, property maintenance programs enforced through city ordinances as well as incremental improvements driven by code-required upgrades driven by substantial rehabilitation and new construction. The main commercial corridors within the CRA will be a particular focus for this effort because they represent the front-doors to most neighborhoods and their appearance will drive or reduce investment.

Marketing success, both to CRA residents as well as others, will be important in overcoming perceived and real perceptions about South St. Petersburg. In 2015, the Urban Affairs Department unveiled an urban marketing initiative that will be focused on CRA and nearby residents. Meanwhile, the City can help to improve external marketing of success stories in South St. Petersburg through its public relations channels.
Gateway markers identifying neighborhoods and commercial districts will also help promote South St. Petersburg and can be funded through the CRA TIF program. Finally, events and programs that market and promote South St. Petersburg, such as street festivals, farmers markets and community gardens, will be important ingredients in improving the image of the community.

Development Review Assistance

Through its tax increment program identified below, the City will mitigate the impacts of development costs on projects, such as traffic impact fees, building permit costs, and site plan review. Moreover, the Redevelopment Plan eliminates review of individual projects within the CRA by the Community Redevelopment Agency with the exception of those that will receive TIF funding.

All projects within the CRA must adhere to the requirements of all other applicable City codes and ordinances, including building and zoning. However, the current LDRs will continue to be evaluated and modified where appropriate to improve the business climate while balancing the interests of adjoining neighborhoods and property owners.

Redevelopment Loan Program

New construction as well as rehabilitation of deteriorating residential and nonresidential structures is paramount to removing blight in the CRA. The Redevelopment Plan proposes to establish a revolving loan program funded by TIF for new development of and/or substantial renovations to residential and non-residential properties. The Plan also proposes the City recruit a consortium of financial institutions that can pool resources to lower risk, streamline bank approval processes and provide a range of loans meeting the needs of CRA, such as construction loans, microloans, working capital, and loan guarantees. The City will contribute TIF financing to the loan pool.

South St. Petersburg CRA Emergency Relief Program

The program enables the use of TIF funds during an emergency declaration issued under the provisions of Florida Statute and/or City Code. For each declaration of emergency, use of TIF funds will require the creation of program guidelines approved by the Mayor and City Council for expenditure of City of St. Petersburg TIF funds that among other items identify eligible users, the type and amount of relief offered, and procedures to ensure that funding is expended on the businesses, property owners and residents of the South St. Petersburg CRA. Unless and until Pinellas County allows use of its portion of TIF contributions for the program by approving the SSCRP amendment and the subsequent program guidelines (the latter of which may be through an interlocal agreement) by County Administration, only City of St. Petersburg TIF contributions may be used.
Affordable and Market Rate Housing Development

Improving and creating decent, safe and sanitary housing conditions as well as increasing affordability and variety are essential steps in improving the image and marketability of South St. Petersburg. It will also improve the economic prospects of neighborhood-serving businesses by increasing population and income levels.

Single-Family Rental Rehabilitation

Federal, state and county housing funding programs used by the City’s Housing and Community Development Department are designed to promote and increase homeownership opportunities or increase the development of multifamily rental housing. Yet nearly 80 percent of all housing in South St. Petersburg is single-family, making the rental single-family house a significant source of housing for residents. Tax increment financing will be used to augment the City’s “Rebates for Residential Rehab” program.

Increasing the Supply of Affordable Housing

Affordable housing is serious concern in South St. Petersburg, where 55% of all households and 73% of renters pay more than 30 percent of their monthly income for housing costs. The City will continue to work with developers, nonprofits and federal, state and county agencies to provide affordable single-family and multi-family housing to families below 120 percent of the area’s median income. The City will use TIF to assist renovation of existing multifamily and single-family units and build new multifamily developments as well as assist programs that provide single-family homeownership opportunities.

Promoting Market-Rate Housing

Affordable housing is a critical need in South St. Petersburg and a core component of this Redevelopment Plan. However, bringing income diversity to South St. Petersburg will help both improve the aggregate income levels and purchasing power of existing and new residents for capture by local businesses and begin to raise the appraised values of homes throughout the CRA. The City will use TIF and other available sources of funding for acquisition, site preparation, and other development incentives to facilitate this objective.

Targeted Rezoning for Multifamily Housing

Multifamily housing, which consists of five or more units per complex, makes up only 9 percent of the housing stock in South St. Petersburg, compared with the citywide rate of 29 percent. On a demand driven basis, the City will evaluate amending future land use classifications for and rezonings of single-family property to encourage site consolidation. The City may use TIF funding as incentives for developers to provide buffering over and above that provided by the land development code.
Residential Energy Efficiency Improvements

Nearly 80 percent of the housing stock in the South St. Petersburg CRA was built prior to 1970 when energy efficiency concerns began to be included in the nation’s building codes. Consequently, many homes in the CRA lack insulation and efficient appliances and are costly to heat and cool, further reducing housing affordability. The Redevelopment Plan intends to create a small matching grant or low-interest loan program to assist energy efficiency upgrades by property owners.

Economic Development and Job Creation

The South St. Petersburg Redevelopment Plan will tackle business development and job creation on several fronts. First, it is imperative to revitalize commercial corridors, which serve as not only the location of most jobs within the CRA, but also as the front doors to neighborhoods and can help stimulate reinvestment in them. Next, the Plan will reinvigorate the City’s business assistance and corridor programs in the CRA through increased program activities as well as expanding access to capital through a loan consortium program funded by TIF. In addition, the Plan will improve on the marketing of sites within the CRA attraction of new businesses through enhanced financial incentives made available by TIF funding. Furthermore, the Plan looks to expand the availability of commercial and industrial land through acquisition and site preparation as well as targeted rezoning of CRA land for job creation and economic development. Finally, the Plan intends to provide access to capital through TIF to providers of early childhood, work readiness and workforce development programs that will facilitate Cradle to Career opportunities for existing and future residents of South St. Petersburg.

Neighborhood Revitalization

The City of St. Petersburg has a strong neighborhood planning program that dates back to the early 1990s. Seventeen plans were developed within the CRA, which identified infrastructure needs, such as sidewalks, lighting, and alley improvements. In addition, the plans fostered neighborhood identity and capacity among the neighborhood organizations. The Redevelopment Plan recognizes the importance of the neighborhood planning structure and the need to update many of the plans, some nearly twenty years old. The City intends to use TIF to assist updating and making revisions to existing neighborhood plans; construct improvements designed to implement the plans; and invigorating and increasing the capacity of the neighborhood associations and their residents to address issues, concerns and opportunities.

Commercial Site and Façade Improvement Program

The aesthetic quality of private property on commercial corridors will often dictate the success or failure of revitalization efforts. The Redevelopment Plan encourages the use of TIF
revenue to improve such commercial site features as landscaping, lighting, signage and loading areas.

Public Parking Program

Businesses in older commercial districts are often hindered by a lack of parking, which hinders current operations as well as prevents expansion. The City intends to utilize all available sources of revenue acquire and/or improve property that will be used for satellite parking or subsidies of lease payments made by business owners to off-site properties.

Rehabilitation of Vacant Commercial Buildings

Key underutilized vacant commercial buildings may be identified within the Community Redevelopment Area. The Agency may pursue the purchase of these buildings, work to establish joint-venture opportunities, or assist in the recruitment of business occupants to ensure these structures perform to their economic potential.

Acquisition of Key Properties

The City will use all available funding, including tax increment financing revenue, to acquire properties within the community redevelopment area. These may include nuisance properties whose activities, uses or appearance undermine the revitalization effort, or unforeseen opportunities that may arise which if capitalized on would help spur ongoing redevelopment.

Business Assistance Programs

The South St. Petersburg Community Redevelopment Plan proposes business assistance programs that will focus primarily on entrepreneurship and microbusiness support as well as retaining growing existing businesses, through expansion both of the City’s business corridor program as well its Greenhouse partnership with the St. Petersburg Area Chamber of Commerce.

The Redevelopment Plan also envisions a cooperative strategy to assist businesses in their expansion efforts through land assembly, site preparation and disposition. Through a sustained outreach effort, the City can identify the imminent expansion needs of the businesses and align them with available space in the CRA and throughout St. Petersburg.

The City will also look at targeted rezoning and future land use changes along South St. Petersburg’s major business corridors to provide larger, more marketable sites for development. Like many parts of St. Petersburg, the CRA is characterized by narrow commercial corridors bordered by single-family neighborhoods leading to a dynamic tension between business owners and residents. Yet for a community to revitalize, the success of both stakeholders is essential. Allowing for business development, while mitigating its encroachment through enhanced site buffering and site design and relocation
assistance for affected residents, can be funded by the TIF programs identified below as well as other sources.

**Education, Work Readiness and Workforce Development**

The Redevelopment Plan will utilize a portion of the tax increment to enhance the capacity of early education, work readiness and workforce development providers to improve “Cradle to Career” opportunities. These programs are necessary to ensure that the Redevelopment Plan not only revitalizes South St. Petersburg as a place but also increases the economic prospects of the people living there allowing them to remain in the neighborhood without being displaced by successful redevelopment efforts.

**Tax Increment Financing**

The approval of the South St. Petersburg Community Redevelopment Plan establishes the South St. Petersburg Tax Increment Financing District and Redevelopment Trust Fund, whose boundaries are coterminous with the community redevelopment area. The TIF district will expire on May 21, 2045. The City of St. Petersburg will be annually contributing at least 95 percent of its tax increment within the CRA to the South St. Petersburg Redevelopment Trust Fund.

Tax increment financing directs all future increases in St. Petersburg and Pinellas County property tax revenues generated within a TIF district into a special redevelopment trust fund. This increased revenue, known as the “increment”, is then used to fund eligible redevelopment projects within the boundaries of the TIF district. Projects can be funded on a “pay-as-you-go” basis or financed through redevelopment bonds where the annual increment is used to pay down the bond debt.¹

**Statutory Requirements for Using Tax Increment Financing**

Florida’s Community Redevelopment Act of 1969 permits a wide range of activities to be funded by TIF revenues, including the opportunity for communities to engage in innovative partnerships with the private sector to facilitate redevelopment. Section 163.370, FS, which outlines the powers of counties, municipalities and community redevelopment agencies, finds that the City “shall have all the powers necessary or convenient” including the power

(d) to provide, or to arrange or contract for, the furnishing or repair by any person or agency, public or private, of services, privileges, works, streets, roads, public utilities, or other facilities for or in connection with a community redevelopment; to install, construct, and reconstruct streets, utilities, parks, playgrounds, and other public improvements;……

Moreover, Section 163.387(6), FS, which deals specifically with the redevelopment trust fund, states that “moneys in the redevelopment trust fund may be expended from time to time for undertakings of a community redevelopment agency as described in the community redevelopment plan for the

¹ Projects that use redevelopment bonds, such as a parking garage, require large upfront capital and thus need to be financed.
following purposes, \textit{including, but not limited to} (emphasis added):

(a) Administrative and overhead expenses necessary or incidental to the implementation of a community redevelopment plan adopted by the agency.

(b) Expenses of redevelopment planning, surveys, and financial analysis, including the reimbursement of the governing body or the community redevelopment agency for such expenses incurred before the redevelopment plan was approved and adopted.

(c) The acquisition of real property in the redevelopment area.

(d) The clearance and preparation of any redevelopment area for redevelopment and relocation of site occupants within or outside the community redevelopment area as provided in s. 163.370.

(e) The repayment of principal and interest or any redemption premium for loans, advances, bonds, bond anticipation notes, and any other form of indebtedness.

(f) All expenses incidental to or connected with the issuance, sale, redemption, retirement, or purchase of bonds, bond anticipation notes, or other form of indebtedness, including funding of any reserve, redemption, or other fund or account provided for in the ordinance or resolution authorizing such bonds, notes, or other form of indebtedness.

(g) The development of affordable housing within the community redevelopment area.

(h) The development of community policing innovations.

Finally, Section 163.370(3) of the Act offers but three explicit restrictions on the use of tax increment financing, which are:

(a) Construction or expansion of administrative buildings for public bodies or police and fire buildings, unless each taxing authority agrees to such method of financing for the construction or expansion;

(b) Publicly owned capital improvements or projects if scheduled to be installed, constructed, reconstructed, repaired, or altered within 3 years of the approval of the community redevelopment plan by the governing body pursuant to a previously approved public capital improvement or project schedule or plan; and

(c) General government operating expenses unrelated to the planning and carrying out of a community redevelopment plan.

It is clear that the Community Redevelopment Act is flexible in allowing communities to create programs to address their specific blighting conditions. In fact, encouragement of private enterprise and innovative partnerships underpin the Community Redevelopment Act, which encourages this approach in Sec. 163.345(1), FS, when it states that

\begin{quote}
Any county or municipality, to the greatest extent it determines to be feasible in carrying out the provisions of this part, shall afford maximum opportunity, consistent with the sound needs of the county or municipality as a whole, to the rehabilitation or redevelopment of the community redevelopment area by private enterprise. (emphasis added).
\end{quote}

It is with this explicit encouragement from the Legislature that
the City of St. Petersburg has developed the programs described herein to implement the South St. Petersburg Redevelopment Plan.

**Pinellas County Policy on Tax Increment Financing**

Pinellas County policy (June 2014) describes projects for which it will permit its portion of the tax increment to be expended, those which only the City of St. Petersburg increment can fund, and those which it prohibits outright (see Exhibit B).

City Capital projects in the CRA that may be funded with the County’s TIF “must be an integral part of the redevelopment plan and have ‘district-wide’ benefit. These include streetscape improvements, public parking facilities, major/regional drainage improvements, mobility improvements, non-governmental public facilities, brownfields cleanup, development of affordable housing, and trail improvements. The County will also allow its increment to fund “soft costs” such as those associated with affordable housing, relocation of displaced residents, planning and engineering surveys, site acquisition, and commercial façade grants.

In addition to the prohibited uses of TIF outlined by Florida Statutes, County policy bans use of its increment to fund the following:

- Marketing and special events;
- CRA personnel and office costs;
- Community policing;
- Revolving loan funds;
- Undergrounding utility lines;
- Residential assistance grants;
- Economic Development Officer;
- Projects funded by an enterprise fund; and
- Neighborhood improvements such as streets, sidewalks, lighting, and pocket parks.

County policy allows a much greater range of options for the City to use its share of increment. In addition to those projects that the County will fund, it will allow the City to fund neighborhood improvement projects as well as the following soft costs:

- Community policing;
- Business and residential assistance (façade) grants;
- Operational costs of CRA offices, including personnel costs and office administrative expenses related to redevelopment;
- Revolving loan fund;
- CRA Redevelopment Incentive Funding;
- Undergrounding utility lines; and
- Marketing and special promotional events and activities.

**The South St. Petersburg TIF Incentive Program**

The City will direct the vast majority of TIF revenues generated from the district to provide direct assistance for private investment in residential and non-residential redevelopment in the form of grants, loans, rebates of ad valorem tax increases or other vehicles which help the private sector leverage capital from diverse sources. The City also envisions providing funding assistance to governmental and non-profit entities that provide
an array of services supporting the intent of the redevelopment plan, including marketing and promotion, business assistance and loans, workforce development and job readiness.

The funding programs described below are designed to address the compelling issues of blight facing South St. Petersburg CRA, such as housing that is deteriorated, vacant and/or unaffordable, declining population and tax revenue, deteriorating commercial corridors, deficits in workforce skills and readiness, and lack of capital access.

The redevelopment program identified in Table 4-2 on page 57 is based on an initial formula that allocates 50% to business development and job creation, 40% to the development of affordable and market-rate housing in the CRA, and 10% for workforce readiness and training programs. Funding allocations to each program will be made through the annual budget approval process based on the priorities of the Community Redevelopment Agency. This flexibility is made necessary by the small amount of revenue relative to the needs of the district that will be generated in the first years of the trust fund as well as Pinellas County restrictions on how its portion of the increment can be spent that are described above. Table 4-1 below shows the estimated TIF revenue stream through 2025.

Table 4-1. Estimated Annual Tax Increment Revenue, 2016-2045

<table>
<thead>
<tr>
<th>Year</th>
<th>St. Petersburg</th>
<th>Pinellas County</th>
<th>Annual Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>$68,842</td>
<td>$48,564</td>
<td>$117,405</td>
</tr>
<tr>
<td>2017</td>
<td>139,060</td>
<td>98,104</td>
<td>237,164</td>
</tr>
<tr>
<td>2018</td>
<td>210,683</td>
<td>148,633</td>
<td>359,315</td>
</tr>
<tr>
<td>2019</td>
<td>283,738</td>
<td>200,172</td>
<td>483,909</td>
</tr>
<tr>
<td>2020</td>
<td>358,254</td>
<td>252,741</td>
<td>610,995</td>
</tr>
<tr>
<td>2021</td>
<td>434,261</td>
<td>306,363</td>
<td>740,623</td>
</tr>
<tr>
<td>2022</td>
<td>511,787</td>
<td>361,056</td>
<td>872,843</td>
</tr>
<tr>
<td>2023</td>
<td>590,865</td>
<td>416,844</td>
<td>1,007,709</td>
</tr>
<tr>
<td>2024</td>
<td>671,523</td>
<td>473,747</td>
<td>1,145,270</td>
</tr>
<tr>
<td>2025</td>
<td>753,795</td>
<td>531,788</td>
<td>1,285,584</td>
</tr>
<tr>
<td>2026</td>
<td>837,713</td>
<td>590,990</td>
<td>1,428,703</td>
</tr>
</tbody>
</table>

2 Assumes a 2% annual appreciation in aggregate property values and City millage rate of 6.770 and County rate of 5.773.
while Figure 4-1 on page 58 depicts the projected revenue growth over the thirty-year life of the South St. Petersburg Redevelopment Trust Fund. Both are based on the City of St. Petersburg contributing at least 95 percent and Pinellas County contributing 85 percent of their tax increment annually within the CRA to the South St. Petersburg Redevelopment Trust Fund.

Procedures governing the administration of each program will be developed after the St. Petersburg City Council and Pinellas County Board of County Commissioners adopt the South St. Petersburg Community Redevelopment Plan in 2015. For each program, these will include funding caps, eligible applicants and/or properties and expenses, award type (matching grant, loan, full grant, and TIF rebate), evaluation benchmarks, source of increment to be used (City, County, or both) and administration and enforcement. After the South St. Petersburg CRA Citizen’s Advisory Committee and St. Petersburg Community Redevelopment Agency make recommendations, St. Petersburg City Council must approve a specific program’s procedures by resolution prior to any expenditure being made from it.

As noted above, Pinellas County limits the types of projects and programs on which its tax increment can be spent. Funding for the programs described below will be in accordance with the limitations described in its June 2014 policy (Exhibit B). To ensure the transparent accounting of County increment revenues, the annual tax increment from the City and County will be deposited in separate accounts within the Redevelopment Trust fund to more easily track expenditure of County revenues. Each project funded with County increment will be identified and included in the annual report to the Pinellas County Board of County Commissioners. Pinellas County staff will also be provided the opportunity to review and comment on procedures for TIF programs created by the City that will utilize the County’s tax increment. City and County staff will work together to establish performance standards to measure the effectiveness of said programs involving the County’s tax increment.

1. Programs for All Property in the South St. Petersburg CRA
   
   - **“PAINT YOUR HEART OUT”** Provides small grants to any property owner who paints their property.
   
   - **DEVELOPMENT ASSISTANCE PROGRAM** Reimburses residential and nonresidential developers for permit fees associated with development review such as impact, building, and electrical fees and other related costs.
   
   - **REDEVELOPMENT LOAN PROGRAM** TIF funds can be used as bridge loans, microloans, subordinated long-term debt, loan guarantees or other financial vehicles to close financing gaps for projects to ensure they can be bankable through conventional lenders.
   
   - **CRA PROPERTY ACQUISITION AND PREPARATION PROGRAM** Utilizes TIF to fund City assembly and site preparation of property throughout South St. Petersburg to facilitate residential and nonresidential development.
• **Grant Match Program** Most grant programs require some level of matching funding from the recipient and the Agency can use TIF funding for this match when the proceeds of the grant will be used for activities specified in the Redevelopment Plan.

• **Nonprofit Marketing/Special Events Reimbursements** Reimburses eligible nonprofits for certain expenses identified in the program’s administrative procedures for events or programs that market/promote the South St. Petersburg community, such as street, art and music festivals, community gardens and farmers markets.

2. **CRA Business Programs**

• **Commercial Site Improvement Grant** Provides matching grants to commercial property owners that upgrade their building façades, landscaping, lighting, loading and service areas and other features of their sites visible from the public right-of-way.

• **Commercial Building Interior & Tenant Improvement** Provides matching grants for interior upgrades with a focus on projects that remedy degraded building systems to improve the economic viability of the building.

• **Commercial Corridor Parking Program** Provides assistance to businesses along the CRA’s primary commercial corridors that want to expand but have difficulty meeting parking requirements. Program may involve City acquiring and/or improving property for use as a shared satellite facility or for subsidizing payments made by businesses for the lease of off-site lots.

• **Commercial Rent Subsidy** Provides reimbursement of a percentage of annual rent in the first year for a targeted business that locates in the TIF district (i.e., restaurant, specialty retailer, art gallery).

• **Targeted Industry TIF Rebate** Provides an annual rebate for up to 15 years to a business in a targeted industry that moves into or expands in the TIF district. The rebate will be based on the increase in city ad valorem taxes the first year the project goes on the tax rolls. The recipient will be required to demonstrate annually that the minimum criteria that were the basis of approval for the rebate remain. Failing this, the rebate will be revoked.

3. **CRA Residential Programs**

• **Facade Improvement Grant** Provides matching grants for residential property owners that upgrade their building exterior. An emphasis will be placed on grants for owner-occupied properties.
• **Residential Energy Efficiency Program** Provides matching grants or low interest loans to residential property owners that upgrade their building’s energy efficiency.

• **Residential Property Improvement Program** Property values in a residential neighborhood are driven by the quality and appearance of nearby properties, a fact that often inhibits new investment. To deal with this reality, the CRA may provide a combination of grants and loans to residential property owners for the rehabilitation of their homes. These funds can be used for exterior and/or interior improvements. Emphasis will be placed on funding substantial renovations that upgrade vital building systems such as plumbing, HVAC and electrical wiring that sustain and extend the economic life of a structure.

• **Role-Model Homeowner Recruitment Program** In order for a community to become sustainable, it is important for its younger citizens to view members of the community as role models. The CRA will use TIF funding to attract police officers, veterans, firefighters and teachers as quality role models for the youth of South St. Petersburg.

• **Rebates for Rehab** Supplements existing City program by providing up to $10,000 for City-approved renovations to market-rate housing in the TIF district.

• **Affordable Single-Family Homeownership Program** Provides TIF funding to support a range of affordable homeownership programs such as TIF rebates for the renovation or construction of affordable single-family housing; homebuyer education and credit counseling and foreclosure services; and downpayment assistance programs.

• **Affordable Multifamily Housing Development Program** Provides TIF rebate for up to 15 years for developers of affordable housing. The rebate will be based on the increase in ad valorem taxes the first year the project goes on the tax rolls. The recipient will be required to demonstrate annually that the minimum criteria that were the basis of approval for the rebate remain. Failing this, the rebate will be revoked.

• **Market Rate Housing Incentive Program** Provides TIF rebate for up to 15 years for developers of new market rate housing. The rebate will be based on the increase in ad valorem taxes the first year the project goes on the tax rolls. The recipient will be required to demonstrate annually that the minimum criteria that were the basis of approval for the rebate remain. Failing this, the rebate will be revoked.

• **Neighborhood Planning/Neighborhood Implementation Grants** Provides competitive matching grants to empower and increase the capacity of neighborhood associations within the CRA to assist with updating and/or implementing their neighborhood plans.
Assumes average 2 percent annual growth in property values through 2055 and a contribution by the City of at least 95 percent and County of 85 percent of their tax increment generated within the CRA over the thirty-year life of the redevelopment plan.
4. **CRA Workforce Development and Job Readiness Programs**

- **Early Childhood Education Program** Provides grants to qualified governmental and nonprofit providers that expands their capacity to deliver educational programs to pre-Kindergarten children in the CRA.

- **Summer Youth Intern Program** Provides supplemental grants designed to expand participation by CRA’s youth in the City’s program, which provides workforce readiness training skills for youth ranging in age from 16 to 21 years.

- **Workforce Readiness Program (STYLE)** Augments current City program but focused on youths that reside in CRA. City program provides specific instruction and hands-on training in workplace related skill sets such as entrepreneurship, finances, team building, problem solving, critical thinking, effective business communications and professional appearance and demeanor.

- **Year Round After-School Youth Employment** Augments current City program but focuses on youths that reside in the CRA. City program provides temporary employment in both public and private sector businesses for the City's youth. The youth participants will meet specified household income guidelines and be required to remain in school. Program provides diverse opportunities to develop real vocational skills and earn income while employed in private businesses and the public sector after-school.

- **Youth Drop-in Center** Provide funding for a center where CRA youths and young adults can visit after school to develop computer skills, do homework, search for employment, learn job readiness skills, and research colleges and universities.

- **Urban Apprenticeship Academy** Provides funding to accredited nonprofit workforce development providers such as Pinellas Technical College, St. Petersburg College and Career Source to train residents of South St. Petersburg for entry into the workforce as well as later career opportunities.

**Other Public Sources of Redevelopment Funding**

In order to carry out redevelopment, the City will use multiple funding sources, including private sector, corporations, foundations as well as city, county, state and federal government sources. General funding methods and sources that will be examined to finance redevelopment activities to implement the plan include the following:

**General Fund**

General fund revenues can be used to fund operating programs as well “bricks-and-mortar” redevelopment activities. Within the South St. Petersburg CRA, the City funds many programs through its general operating revenues, such as the Main Street
### Table 4-2 South St. Petersburg Redevelopment Program, 2015-2045

<table>
<thead>
<tr>
<th>Project Description</th>
<th>Estimated Cost*</th>
<th>Funding Source</th>
<th>Potential TIF Source(^4)</th>
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<tbody>
<tr>
<td><strong>Business Development Program</strong></td>
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<td></td>
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<tr>
<td>Nonresidential Site Improvement Grant</td>
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<td>CRA Business Property Paint Program</td>
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<tr>
<td>Commercial Interior/Tenant Improvement Grant</td>
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<td>Grant Match Program</td>
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<tr>
<td>Redevelopment Loan Program</td>
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</tr>
<tr>
<td>Corridor Landscaping and Streetscaping Grant</td>
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</tr>
<tr>
<td>Nonresidential Rent Subsidy</td>
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<td>City</td>
</tr>
<tr>
<td>Commercial Corridor Parking Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>Targeted Industry/Use Incentive</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Nonresidential Development Assistance Program</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Nonprofit Marketing and Special Events</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Nonresidential Land Acquisition and Site Preparation</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>TBBIC Micro and Small Business Capital Fund Incubator</td>
<td>$33,400,899</td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td><strong>Housing and Neighborhood Revitalization Program</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighborhood Plan Update Grants</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Neighborhood Plan Implementation Grants</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Residential Development Assistance Program</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td>Affordable Multifamily Development Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>Affordable Single-Family Homeownership Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>Residential Energy Efficiency Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>CRA Residential Property Paint Program</td>
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<tr>
<td>Residential Land Acquisition and Site Preparation</td>
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<td>TIF</td>
<td>Both</td>
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<tr>
<td>Façade Improvement Grants</td>
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</tr>
<tr>
<td>Residential Property Improvement Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
</tbody>
</table>

\(^4\) Allocation of the “TIF Source” to the programs identified in this table is based on Pinellas County’s “Application of Tax Increment Financing Funds in Community Redevelopment Districts within Pinellas County” (June 2014 version), which can be found in Exhibit B. Many of the “Housing and Neighborhood Revitalization Programs” described above will be used to incentivize both affordable and market-rate housing. Expenditures of tax increment funds will adhere to the requirements established by County policy as well as the administrative guidelines approved by City Council. The relevant TIF program guidelines, on which the County will have the opportunity to review and comment, as well as the review of projects funded under each program will determine which source(s) of revenue for which the project will be eligible.
### Table 4-2 South St. Petersburg Redevelopment Program, 2015-2045

<table>
<thead>
<tr>
<th>Project Description</th>
<th>Estimated Cost*</th>
<th>Funding Source</th>
<th>Potential TIF Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model Homeowner Recruitment Program</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>Rebates for Rehab</td>
<td></td>
<td>TIF</td>
<td>Both</td>
</tr>
<tr>
<td>Market Rate Housing Incentive Program</td>
<td></td>
<td>TIF</td>
<td>City</td>
</tr>
<tr>
<td><strong>Education, Job Readiness and Workforce Development</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summer Youth Intern Program (CITY)</td>
<td></td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td>Early Childhood Education Program</td>
<td></td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td>Work Readiness Program (STYLE)</td>
<td>$6,680,180</td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td>Year Round After School Employment Program (CITY)</td>
<td></td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td>Youth Drop In Center</td>
<td></td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td>Urban Apprenticeship Academy</td>
<td></td>
<td>Other/TIF</td>
<td>City</td>
</tr>
<tr>
<td><strong>Total TIF Program Funding</strong></td>
<td>$66.8 million</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Public Improvements Identified in City CIP</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Childs Park Storm Drainage Improvements</td>
<td>$4.692M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Pedestrian Crossing Enhancements</td>
<td>$0.8 M</td>
<td>CIP/Other</td>
<td>NA</td>
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<tr>
<td>Grand Central Streetscape Improvements</td>
<td>$0.78 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Campbell Park Sidewalk Improvements</td>
<td>$0.56 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Roser Park Sanitary Sewer</td>
<td>$1.0 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Childs Park Neighborhood Traffic Plan</td>
<td>$0.033 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Wildwood Park Neighborhood Traffic Plan</td>
<td>$0.016 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Booker Creek Trail</td>
<td>$0.95 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
<tr>
<td>Pinellas Trail Landscaping</td>
<td>$0.376 M</td>
<td>CIP/Other</td>
<td>NA</td>
</tr>
</tbody>
</table>

* Note: The total program funding for “Business Development”, “Housing and Neighborhood Revitalization” and “Education, Job Readiness, and Workforce Development” when the Redevelopment Trust Fund expires in 2045 may differ from the amounts described above based on the funding priorities of City Council that will be identified and refined annually.

** TIF Funding from the South St. Petersburg CRA Redevelopment Trust Fund can be used to assist businesses, residents, employees and property owners who are affected by declarations of emergency under the provisions of Florida Statute and/or City Code. Amounts to be determined.
Programs for the Deuces Live and Grand Central, Neighborhood Partnership grants, the N-Team, workforce readiness programs and pilot programs such as the “2020 Family Wrap-Around Services” project launched in 2013. In addition, general fund revenues are important in funding staff assistance to the redevelopment program, particularly those departments involved extensively in South St. Petersburg, like Planning and Economic Development, Real Estate and Property Management, Engineering and Capital Improvements, and most of the departments in the Neighborhood Services Administration.

Capital improvements have been a major source of City involvement in South St. Petersburg to improve the climate for private investment. Since 1999, the City has invested more than $120 million on a variety of activities such infrastructure, streetscaping and landscaping, neighborhood infrastructure and programs, and parks and recreation services. Local government enterprises, such as water and stormwater utilities, may also be used to fund system improvements in the redevelopment area.

**Penny for Pinellas**

The “Penny for Pinellas” is a one-percent local option government sales tax that is earmarked for capital improvement projects dealing with roads, flood control, park improvements, preservation of endangered lands and public safety. The Penny for Pinellas was first passed by voters countywide in 1989, and a second round approved in 1997 extending the funding through 2010. In March 2007, voters approved a third round, which will be devoted to funding infrastructure projects from 2010 to 2020. The next round of funding will go on the ballot.

According to the City’s adopted FY2015 Budget, the City received $22,234,000 in Penny revenue for capital improvements to public safety, neighborhood/citywide infrastructure, recreation and culture and city facilities. Approximately $900,000 in Penny funds is available for the South St. Petersburg redevelopment area.

**Federal and State Grant Funding**

Various federal and state sources will be considered to implement the South St. Petersburg Community Redevelopment Plan. For instance, there are at least twelve federal agencies with more than thirty-five funding opportunities that range in focus from “place-based” activities such as housing, economic development and community infrastructure to “people-based” activities like access to capital, education and workforce development. All of these activities are featured in the Redevelopment Plan’s goals, objectives and strategies for South St. Petersburg. These federal resources would support the multifaceted approach the community is taking to support revitalization of South St. Petersburg.

The federal government is the largest source of grant awards to the City of St. Petersburg. In FY2013, the City administered more than $11.6 million in federal grants through such as the departments as Agriculture, Justice, Transportation, Treasury, Environmental Protection, Energy and Education, and Homeland Security. This represents a 48 percent decline in federal awards since FY2010, with most of the decline coming between FY2012 and FY2013, with the loss of significant
revenue from Justice, Transportation, EPA and Energy because of sequestration.⁶

At $6.2 million, Housing and Community Development (HCD) received over 53 percent of the City’s federal awards, primarily through its annual allocations of Community Development Block Grant ($1.55 million), HOME Program ($2.25 million) and the now-expired Neighborhood Stabilization Program ($2.17 million). This total figure from HUD has remained relatively consistent since FY2011 when it rose to $8.43 million. However, the HUD allocation is inflated by the insertion of temporary NSP funding, whereas the annual award of CDBG and HOME funding has declined precipitously since FY2010 – CDBG by one-third to $1.6 million and HOME by over one-half to $670,000.

While generally used to fund housing programs, CDBG can also be used to provide capital for a revolving loan program, fund public infrastructure projects, establish a micro-enterprise loan fund, provide small business technical assistance or provide grants to write-down development costs.⁷ HCD has used CDBG funding to leverage economic development projects to improve South St. Petersburg, including utilizing CDBG grants to renovate the Mercy Hospital-Johnnie Ruth Clark Health Clinic in 2004 and restore the historic Jordan School for Head Start in 2009.

Grant funding from the State of Florida is much smaller than federal awards, totaling $3.72 million in FY2013, with $2 million coming from the Department of Revenue in support of Tropicana Field. The Department of Transportation and Florida Housing Finance Corporation’s State Housing Initiative Partnership (SHIP) program comprising most of the remainder. The SHIP program, which is funded through a documentary stamp tax on assessed on housing sales that would be put in an affordable housing trust fund, has not been a reliable source of funding since 2008 due to the steep decline in housing sales and the Legislature using the trust fund to plug budget gaps. In 2008, the City’s $2.8 million SHIP allocation has shrunk to $360,000.

HUD 108 Loans

Community Development Block Grant allocations may be used as equity to finance HUD 108 Loans. In this program, HUD sells notes to investors and passes sales proceeds to the locality which uses them to finance a project. Cash flow from the project is used to repay the notes, but in the event the project defaults, HUD draws upon the locality’s annual CDBG allocation to pay debt service on the loan. The City of St. Petersburg used a HUD 108 loan to partially fund renovation of the Jordan School.

Linked Deposits

Linked deposits are a means of providing low interest loans to targeted populations, programs and projects through local commercial lending institutions. Linked deposits systems tie

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⁷ For economic development projects to be funded using CDBG funds, they must achieve a national objective, provide a public benefit of no less than $35,000 of funds per job created, and the monies must not unduly enrich the private firm.
deposits of public funds to the lending behavior of banks. Money is invested in banks with lending programs that contribute to economic development. It works as follows: The City makes a long-term reduced rate deposit, with the lending institution, who then agrees to make below-market rate loans, generally at a rate “linked” to the City’s return on its deposit. The main advantage of the program is that the conventional lender does the underwriting and servicing of the loan and is charged with applying usual lending standards to determine the applicant’s creditworthiness.

Economically Targeted Investments

Economically Targeted Investments direct public funds to opportunities that earn competitive financial returns, while producing economic development benefits. For example, public sector pension funds from state or local government could underwrite small and minority-owned business by providing direct loans, purchasing the loans from private sector banks or investing directly in these businesses.

Loan Guarantees

Similar to collateral, in that it backs or insures all or a portion of a loan against default, and thereby lowers the risk incurred by potential lenders. With this insurance, banks are more willing to lend funds for risky investments. Loan guarantees allow the public sector to leverage limited dollars by encouraging private investment in “non-bankable” projects. Guarantees also may allow companies to obtain capital below the prevailing market rate.

Unlike direct loans, the government does not have to make a direct payment, or hold in reserve funding to cover the entire dollar value of the guarantee. Rather, it only needs to set aside a percentage of funds to cover its obligation. The deposit would be forfeited in the event of a foreclosure on the loan. The guarantee does not usually cover the full value of the loan. Typically, the lending institution sets the loan guarantee requirement. It can be as much as 100 percent of the full value of the loan, but they typically tend to be more than 25% of the approved loan.

There are two types of loan guarantees; 1) the public sector can guarantee the value of the collateral, or 2) it can guarantee the loan against default. When guaranteeing the collateral, the public sector is responsible for any loss in value in the collateral incurred by the lending institution. When guaranteeing against default, the public sector is responsible for the amount of the loan that was guaranteed. The economic development agency generally places the “guaranteed funds” in reserve in a lending institution, earning interest until a loan defaults. These funds may be reused for future loan guarantees.

The guarantee program has several advantages. The conventional lender does underwriting and servicing of the loan and the guarantor does not necessarily have to duplicate these efforts. If the guarantee is for some portion of the total loan dollars, a guarantee will allow the EDO to utilize less capital than in the case of direct lending.
Loan Pools

Loan pools are a pool of capital, pledged by a consortia of banks or lending institutions to make loans to businesses based on some agreed upon goals or other criteria. The pledge of capital can be in many forms including loans, informal and formal letters of commitment and stock purchases. In contrast with loan guarantees that place all of the risk on a single third party, a loan pool spreads the risk among several participating lenders that contribute funds to the pool. The pooling helps to reduce the risk of an individual institution. Pools can operate at the state, local and regional levels, based on informal and binding legal agreements.

Industrial Revenue Bonds

Tax-exempt industrial revenue bonds are issued by state and local governments and offer below-market-rate financing to qualified private enterprises. These bonds are payable from and secured by the revenues of the project they finance. Currently, small issue IRB uses are limited and are usually for manufacturing projects. The program provides long-term, fixed rate loans of $1 million to $10 million for land, new or existing buildings and new equipment. IRBs cannot be used for inventory, working capital or refinancing of existing debt.

The State of Florida also provides financial assistance through the Enterprise Bond Program. The program offers tax-exempt, low interest bond financing to qualified manufacturing and 501(c)(3) non-profit organizations. This program was designed to improve low-cost capital availability to Florida’s growing and expanding businesses, including minorities and rural communities, to allow them to be more competitive in the global and domestic market place. Loan amounts range between $500,000 and $2,000,000.

Safe Neighborhood Improvement Districts

Florida Statutes allow neighborhoods or business to establish districts that have the authority to establish boards and levy up to a two mill tax assessment to complete improvements in accordance with a district plan (see Section 163.501 et seq). To be defined as a “district” an area must have more than 75 percent of its land in use as either or commercial, office, business or industrial purposes. The city must first authorize the creation of a district by a local planning ordinance, but the ability to levy a tax assessment can only be approved by a majority of registered voters within the proposed district.

Economic Development Ad Valorem Tax Exemption8

City voters (2011) and County voters (2014) approved the “economic development ad valorem tax exemption”, which is an incentive program intended to encourage new businesses to locate or existing businesses to expand and create new jobs in the city and county. The tax exemption for qualifying businesses will apply only to the new increment of the assessed St. Petersburg and Pinellas County millage on improvements. As of 2014, the City program has annual overall program cap is

8 The incentive program established under Article VII, Section 3, of the Constitution of the State of Florida and Section 196.1995 of the Florida Statutes.
$1.5 million of exempted taxes and an individual project cap of $100,000 of exempted taxes. The overall program and individual project caps may be exceeded by a supermajority vote of City Council for exceptional businesses creating two times the number of required jobs at a salary of 125% above the Pinellas County average annual wage. The duration of the exemption is proposed at 5 years with the ability of City Council to approve a maximum of 10 years, allowed by the Florida Statutes, if a business meets additional criteria. A business within the Enterprise Zone/Brownfield Area will be eligible to be approved for 10 years by providing two times the required capital investment and providing jobs at 100% of the Pinellas County average wage.

**Timing of Redevelopment**

Due to the needs of the community redevelopment area and the desire to spur private investment, implementation of the redevelopment plan is anticipated to begin upon plan adoption. It is anticipated that redevelopment of the Southside St. Petersburg Community Redevelopment Area will be completed within thirty (30) years.

**Development Controls and Plan Implementation**

As per Chapter 163.362(5) and (6), F.S., all redevelopment plans must “contain adequate safeguards that the work of redevelopment will be carried out pursuant to the plan” and provide for controls and restrictions or covenants to ensure development in accordance with the plan.

All renovation and new construction in the South St. Petersburg Community Redevelopment Area shall be consistent with the City of St. Petersburg’s Comprehensive, Plan, and in accordance with its Official Zoning Map, Land Development Regulations, the Florida Building Code, and all other applicable rules and regulations. The section below describes the applicable zoning classifications that affect property use and development intensity within the community redevelopment area.

In addition to the foregoing paragraph, the City of St. Petersburg Community Redevelopment Agency will review all development proposals that are funded by tax increment financing for consistency with the South St. Petersburg Community Redevelopment Plan and the relevant City procedures governing use of TIF.

**Future Land Use, Zoning and Land Development Regulations**

As part of the Future Land Use Element of the Comprehensive Plan, the City assigns every parcel within its boundaries a future land-use category corresponding with land-use categories described in the Element. This land use category system provides for the location, type, density and intensity of development and redevelopment and prescribes areas of the city acceptable for commercial, mixed-use, residential, office, industrial, open space and other uses.9

Future land use categories are broad descriptions of generally appropriate land uses within a given area. The details and

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9 For more information, refer to the Future Land Use Element of the City of St. Petersburg Comprehensive Plan.
implementation of land development is left to one or several zoning districts that are required by Florida law to be consistent in intent, uses and intensity with the underlying future land-use category. While several zoning districts may implement the same future land-use category, each may require different development intensities/densities, uses, and height and not all may be appropriate in certain existing development contexts.

The City’s zoning classification system is based on the general concept of neighborhood, corridors and centers, with the latter limited to Downtown, Gateway and Tyrone. Neighborhood zoning districts are distinctively residential in character, but may vary by density and building type. Corridor zoning districts are comprised mainly of commercial uses but also offer the opportunity for higher-density residential mixed-use development, particularly along Central Avenue and 22nd Street South. (See Table 4-3 for a list of zoning districts in the CRA as well as their number and acreage.)

Neighborhood Zoning Districts

St. Petersburg features two distinct types of residential neighborhoods – Traditional neighborhoods are those built before the Second World War and Suburban neighborhoods, which were built in the postwar era, especially in the 1950s and 1960s when the city sustained its largest increase in population. Each type offer quality of life, unique features and wonderful amenities that make them highly desirable. However, the architectural, building site, and street character vary between the two neighborhoods, a distinction reflected in the different zoning regulations between them.

**Neighborhood Traditional 1 and 2** are the two largest zoning districts in the CRA for both acreage and number of parcels and are designed primarily for single-family homes on lots 5,800 SF or larger. Accessory dwelling units, such as garage apartments, can be constructed according to strict adherence to standards regulating minimum lot size, building setbacks, parking and other considerations.10

Within the Planning Area, the properties zoned NT-1 are located generally in Childs Park south of the 8th Avenue South, Wildwood Heights, Highland Oaks, and Harbordale. NT-2 neighborhoods include Roser Park, Bartlett Park, Campbell Park, Palmetto Park, and Childs Park, north of 8th Avenue South.

**Neighborhood Suburban 1 and 2** are designed to protect the single-family character of these neighborhoods, while permitting rehabilitation, improvement and redevelopment in keeping with the scale of the neighborhood. NS-1 neighborhoods are nearly all concentrated in Lake Maggiore Shores and Perry Bayview, which are south of 26th Avenue South.

**Neighborhood Suburban Estate District** is the least dense of the NS district. Accessory dwelling units are permitted on the same lot as the principal residence with a maximum density of two (2) units per acre. It also is applied to parks and recreation lands, and has been applied to the Childs Park Recreation facility, Childs Park Lake, Twin Brooks Golf Course, Pinellas Pioneer

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10 Neighborhood Traditional-4 or NT-4 has only one parcel comprising 0.48 acres and has not been included.
Settlement, and the Bartlett Park and Campbell Park recreation complexes.

There is one 5.6-acre parcel zoned **Neighborhood Suburban Mobile Home** in the CRA. It is located in the 1900 block of 17th Avenue South. The district allows up to 8 mobile homes per acre.

**Neighborhood Suburban Multi-Family 1 and 2** are the only residential multifamily districts in the CRA. With 628 parcels, NSM-1 is the largest of the multifamily districts. The NSM-1 designation includes properties located along 35th Street South south of pTEC, and adjoining commercially zoned property on both sides of the 22nd Street South corridor, as well as Jordan Park.

**Commercial and Mixed Use Zoning Districts**

Through its development on a gridiron street pattern, St. Petersburg has evolved corridors that provide both transportation access and commercial opportunities. Fourth Street North, Tyrone Boulevard and Dr. Martin Luther King, Jr.

**Table 4-3 Zoning Districts in the South St. Petersburg CRA**

<table>
<thead>
<tr>
<th>Zoning</th>
<th>Parcels</th>
<th>Acres</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighborhood Zoning Districts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NT-1</td>
<td>7,531</td>
<td>1,282.85</td>
<td>38.4%</td>
</tr>
<tr>
<td>NT-2</td>
<td>3,876</td>
<td>602.64</td>
<td>18.1%</td>
</tr>
<tr>
<td>NT-4</td>
<td>1</td>
<td>0.48</td>
<td>0.0%</td>
</tr>
<tr>
<td>NS-1</td>
<td>554</td>
<td>117.62</td>
<td>3.5%</td>
</tr>
<tr>
<td>NS-2</td>
<td>18</td>
<td>15.36</td>
<td>0.5%</td>
</tr>
<tr>
<td>Corridor Zoning Districts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CRT-1</td>
<td>665</td>
<td>123.17</td>
<td>3.7%</td>
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<tr>
<td>CRT-2</td>
<td>105</td>
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<td>CRS-1</td>
<td>2</td>
<td>0.54</td>
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<td>CCT-1</td>
<td>299</td>
<td>86.70</td>
<td>2.6%</td>
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<tr>
<td>CCT-2</td>
<td>188</td>
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</tr>
<tr>
<td>CCS-1</td>
<td>304</td>
<td>118.82</td>
<td>3.6%</td>
</tr>
<tr>
<td>CCS-2</td>
<td>38</td>
<td>58.72</td>
<td>1.8%</td>
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<tr>
<td>RC-1</td>
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<td>0.6%</td>
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<tr>
<td>Industrial and Other Zoning Districts</td>
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<tr>
<td>IT</td>
<td>502</td>
<td>281.09</td>
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<tr>
<td>IS</td>
<td>31</td>
<td>18.55</td>
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<tr>
<td>IC</td>
<td>11</td>
<td>18.33</td>
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</tr>
<tr>
<td>P</td>
<td>7</td>
<td>15.98</td>
<td>0.5%</td>
</tr>
<tr>
<td>Total</td>
<td>14,858</td>
<td>3,338.38</td>
<td></td>
</tr>
</tbody>
</table>

Street North are examples throughout the city, while Central Avenue, 34th Street and 22nd Street South provide those in the CRA.

**Corridor Commercial Traditional 1 and 2** protect the traditional commercial character of older commercial corridors while permitting rehabilitation, improvement and redevelopment in a manner that encourages walkable streetscapes. CCT-1 zoning is concentrated primarily on 22nd Street South, 16th Street South,
Dr. Martin Luther King, Jr. Street South and 18th Avenue South. CCT-2 zoning is located on Central Avenue between I-275 and 31st Street.

**Corridor Commercial Suburban 1 and 2** are located adjacent to 34th Street and 49th Street, with all of CCS-1 located between 34th and 31st streets north of 1st Avenue South. The purpose of the district regulations is to improve the appearance of restaurants, big box retailers, drug stores and apartment buildings, through reduced setbacks, minimizing automobile dependency, and improving connections/compatibility with adjoining neighborhoods.

**Corridor Residential Traditional 1 and 2** encourage development of townhomes, condominiums, apartment buildings and mixed-use buildings that are appropriately scaled to the context of the corridor and to facilitate conversion of remaining single-family homes to offices or limited retail uses. CRT-1 district abuts 22nd Street South, 16th Street South, Dr. Martin Luther King, Jr. Street South, 4th Street South, 18th Avenue South, and Central Avenue the length of the CRA. CRT-2 abuts Central Avenue east of 34th Street.

**Retail Center-1** allows retail development containing mixed uses with accessory office or multi-family density up to 30 units-per-acre. The district is only located in the CRA along the 34th Street South corridor south of 26th Avenue South.

**Other Zoning Districts**

St. Petersburg also has zoning districts that do not fit neatly within the neighborhood, center and corridor typology. These include industrial and specialty districts as well as environmental districts.

**Industrial Traditional** permits rehabilitation, improvement and redevelopment of property in a manner is consistent with the character of the neighborhood and respects adjacent residential uses. The IT district in the CRA extends along a belt from 1st Avenue South in the east along the 7th Avenue Corridor to 49th Street South.

**Institutional Center** was created for institutions with large land holdings that need flexibility to plan and growth their complexes. The eleven parcels zoned IC in the CRA are owned by Pinellas Job Corps.

**Preservation District** is intended to encourage preservation of lands designated as preservation areas, in a natural or near natural state, and to safeguard these areas from inappropriate development and at the same time ensure that property owners of said lands shall not have to bear the full burden of preserving and conserving them. Areas in the CRA designated for “Preservation” include the Clam Bayou Nature Park and the Tidal Swamp and the Boyd Hill Nature Preserve, which are both located near the southern boundary.
Property Disposition Policy

For the purposes of this Plan, the Community Redevelopment Agency is authorized to sell, lease, exchange, subdivide, transfer, assign, pledge, encumber by mortgage or deed of trust, or otherwise dispose of any interest in real property. To the extent permitted by law, the Agency is authorized to dispose of real property in accordance with Florida Statute Chapter 163 and in compliance with this Plan.

The Community Redevelopment Agency may determine that it is in the best interest of the City to acquire such property for development by the City or disposition through competitive bidding. The CRA shall reserve such powers and controls through disposition and development agreements with the purchaser or lessee of the property as may be necessary to ensure that development conforms to this Plan.

Should any real property be owned, leased or otherwise come under the control of the City, the City’s administrative staff will conduct supervision and management. The City shall enter into contracts, leases or management agreements as necessary to insure the preservation and maintenance of any such real property, and shall insure the greatest return feasible to the Agency.
Citizen Advisory Committee for the South St. Petersburg CRA
Prepared by the Economic and Workforce Development Department

For Public Hearing and Executive Action at 5:00 pm on May 5, 2020
Virtual Meeting
Meeting ID: 977 4133 0570#
Meeting link: https://zoom.us/j/97741330570

City File: SSRCRP-2020-3

Request

The Citizen Advisory Committee for the South St. Petersburg Community Redevelopment Area (CRA) recommends to the St. Petersburg Community Redevelopment Agency (Agency) that City Council approve the following actions below to establish the “South St. Petersburg CRA Emergency Relief Program”. CRA funds for the City’s emergency relief program will only be used if special relief is still necessary in South St. Petersburg while attempts are made to reopen the economy. CRA funds not committed by December 31, 2020, will be returned to their original budget program.

- Establishing the “South St. Petersburg CRA Emergency Relief Program” as part of the FY 2020 South St. Petersburg CRA budget plan, and providing $1,265,344 in funding to support the Program;

- Approving administrative guidelines associated with implementing the Program (see Exhibits 1 and 2);

- Amending the FY 2020 Project Plan for South St. Petersburg CRA budget to reallocate funding in the following manner to support the Program:

<table>
<thead>
<tr>
<th>Program</th>
<th>Transfer to CRA Relief Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing Loan</td>
<td>$550,000</td>
</tr>
<tr>
<td>Redevelopment Microfund</td>
<td>$200,000</td>
</tr>
<tr>
<td>Emergency Grant</td>
<td>$25,000</td>
</tr>
<tr>
<td>Commercial Matching Grant</td>
<td>$300,000</td>
</tr>
<tr>
<td>Commercial Revitalization Grant</td>
<td>$90,344</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>$1,165,344</strong></td>
</tr>
</tbody>
</table>
• Reallocating $100,000 in roll-over funding from the FY 2018/19 CRA budget plan from the Triennial CRA Socioeconomic Survey ($75,000) and Commercial Revitalization Program ($25,000);

• Approving $715,344 to support funding for the “Fighting Chance Fund” for South St. Petersburg CRA;

• Approving $550,000 to support funding for the “CRA Mortgage and Rental Assistance Program” for South St. Petersburg;

• Allowing City Administration to utilize excess funding from either program to supplement a shortfall in funding for the other program;

• Requiring that only City TIF contributions to the South St. Petersburg CRA Redevelopment District Fund be used to support the Program unless Pinellas County authorizes the City to use its TIF contributions; and

• Requiring any CRA emergency relief funding not committed by December 31, 2020, will be returned to the original budget programs in the proportion from which it was drawn.

Overview of CRA Emergency Relief Programs (Exhibits 1 and 2)

On May 7, 2020, the City of St. Petersburg City Council approved Ordinance 424-H adopting amendments to the South St. Petersburg CRA to establish the “South St. Petersburg CRA Emergency Relief Program” (Program) to allow tax increment financing from the South St. Petersburg redevelopment trust fund to be used to assist businesses, employees, property owners and residents affected by the declaration of emergency issued pursuant to Florida Statutes and/or City Code. The Program is an immediate response to the public health and economic crisis wrought by the COVID-19 pandemic but would allow use of TIF under any officially declared emergency.

Ordinance 424-H requires that with each declaration of emergency, the use of TIF funds will require the creation of program guidelines approved by City Council that among other items identify eligible users, the type and amount of relief offered, and procedures to ensure that funding is expended on the businesses, property owners and residents of the South St. Petersburg CRA.

City Administration is currently requesting Pinellas County Administration for permission to use its tax increment financing contributions to the South St. Petersburg Redevelopment Trust Fund to help fund the “South St. Petersburg CRA Emergency Relief Fund”.
**Fighting Chance Fund Program** (Exhibit 1)

The City of St. Petersburg rolled out the first round of the “Fighting Chance Fund” (FCF) emergency relief program on April 9, 2020, making available $6.8 million in grant funding to businesses and workforce assistance to individuals directly impacted by the governor’s emergency orders issued in March 2020:

- To bridge the gap caused by the unexpected and drastic change in customer habits and governmental requirements due to COVID-19.

- To provide short term stability to allow businesses to seek additional assistance offered through State and Federal Programs.

The awards are made in $5,000 grants, so no payback is required. However, funds are to only be used for approved/eligible uses. To receive funding through this program, each business will be required to clearly articulate a plan for utilizing city funds for an eligible use including: commercial rent or mortgage payments, utilities, payroll, retention of employees, or employee support programs, and other eligible expenses.

Eligible uses in the first round were those businesses most directly impacted by the governor’s emergency orders issued in March 2020. These include

- Restaurant (includes full-service, limited-service, and café establishments)
- Bar
- Retail (physical brick-and-mortar establishment selling merchandise)
- Personal Service
  - Hair, beauty, and other personal services (salons, barbers, day spas, saunas, tattoo)
  - Laundry services (dry cleaning, laundromats, garment repairs and alterations)
  - Cleaning services
  - Pet care services
  - Personal care services (child care services, disabled & elderly care services, and funeral services)
  - Personal and household goods repairs & maintenance
  - Fitness centers and gyms
  - Event spaces & services

The second round of the FCF program maintains most of the submission requirements and eligible businesses as the first round but added “Travel Agencies” and “Tour Operators”. In addition, business owners who are not St. Petersburg residents are now eligible for the funding. Finally, the period of business operation has been reduced from twelve months to six months.

For the purposes of using CRA funding, the workforce assistance portion of the FCF program has not been included with the program’s second round.
CRA Mortgage and Rental Assistance Grant Program (Exhibit 2)

The “CRA Mortgage/Rental Assistance Grant Program” provides financial assistance to eligible residents who are currently unemployed or underemployed as a result of COVID-19 and have fallen past due with mortgage/rent and utility payments and/or are in jeopardy of future payment delinquency due to lost or diminished income. The Grant Program provides direct payment funding available in a total amount not to exceed $8,000 for payment of no more than three consecutive months mortgage payments/rental payments and three consecutive months utility payments paid directly to the first mortgage lender/landlord and the electricity, water, garbage and sewer service provider.

The City created the “CRA Mortgage/Rental Assistance Grant Program” that provides emergency grant funding for its citizens who have been negatively impacted by COVID-19; preventing them from maintaining current mortgage, rent and utility payments.

The City’s responsibility is to ensure that the emergency grant is provided to those residents who cannot, by any other means, meet their mortgage/rental payment obligation due to temporary unemployment or health conditions caused by the pandemic.

The emergency grant will not be funded if:

- mortgage payments were delinquent prior to February 1, 2020
- mortgage or utility payments are delinquent for any reason other than from the results of COVID-19
- the homeowner(s)’s mortgage payment was more than 90 days late during 2019
- the homeowner(s) was/were threatened with foreclosure within the previous 18 months
- have an active code compliance violation
- are obligated to the City for any lien or assessment
- an IRS lien or judgment is active
- mortgage payments are currently delinquent more than 90 days and the homeowner cannot show means to bring and maintain current payments moving forward; and
- the homeowner is currently in a mortgage forbearance agreement with the primary lender

Consideration will be given to homeowners on a first-come-first-qualified basis with priority granted homeowners:

- who previously received assistance through the city’s Purchase Assistance Program as a first-time home buyer
- whose total household income is at or below 50% AMI
- who are of special needs or have a household member with special needs
are 90 days past due since February 1, 2020 and are threatened by Les Pendens and show means to maintain payments moving forward.

Overview of South St. Petersburg CRA Budget Amendment (Exhibit 3)

In addition to approving guidelines for the expenditure of funds for the “South St. Petersburg CRA Emergency Relief Program”, City Council must also amend the budget to enable the use of these funds for this Program. City Administration is recommending that approximately $1.265 million be appropriated for this purpose. That funding is made available through the following budget actions.

- Amending the FY 2020 Project Plan for South St. Petersburg CRA budget to reallocate funding in the following manner to support the Program:

<table>
<thead>
<tr>
<th>Transfer to CRA Relief Program</th>
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<tbody>
<tr>
<td>Affordable Housing Loan</td>
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<td>Redevelopment Microfund</td>
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<td>Emergency Grant</td>
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<td>Commercial Matching Grant</td>
</tr>
<tr>
<td>Commercial Revitalization Grant</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
</tr>
</tbody>
</table>

- Reallocating $100,000 in funding from the FY 2018/19 CRA budget from the Triennial CRA Socioeconomic Survey ($75,000) and Commercial Revitalization Program ($25,000);

- Approving $715,344 to support funding for the “Fighting Chance Fund” for South St. Petersburg CRA;

- Approving $550,000 to support funding for the “Mortgage and Rental Assistance Program” for South St. Petersburg;

- Allowing City Administration to utilize excess funding from either program to supplement a shortfall in funding for the other program;

- Requiring that only City TIF contributions to the South St. Petersburg CRA Redevelopment District Fund be used to support the Program unless Pinellas County authorizes the City to use its TIF contributions; and

- Requiring any CRA emergency relief funding not committed by December 31, 2020, will be returned to the original budget programs in the proportion from which it was drawn.
Recommendation

Citizen Advisory Committee recommends to the Agency that St. Petersburg City Council approve 1) establishing the “South St. Petersburg CRA Emergency Relief Program with $1,265,344 in funding; 2) administrative guidelines associated with implementing the Program (see Exhibits 1 and 2); and 3) the budget amendment depicted in Exhibit 3.

Attachments

<table>
<thead>
<tr>
<th>Exhibit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exhibit 1</td>
<td>Fighting Chance Fund</td>
</tr>
<tr>
<td>Exhibit 2</td>
<td>Mortgage and Rental Assistance Program</td>
</tr>
<tr>
<td>Exhibit 3</td>
<td>Amendments to the South St. Petersburg CRA Budget</td>
</tr>
</tbody>
</table>
Exhibit 1

Commercial Guidelines for the “South St. Petersburg CRA Emergency Relief Program”
*Fighting Chance Fund: Emergency COVID-19 Relief Fund*
PURPOSE
In response to the COVID-19 impact on local business, the City of St. Petersburg will provide emergency stabilization funding for St. Petersburg’s independently owned and operated small businesses that are negatively impacted by the COVID-19 pandemic and governmental orders to close or limit operations. The City’s goal is to provide critical support to residents who own restaurant, bar, retail, and service-based businesses across our City – collectively employing more than 7,500 people - to help offset significant, temporary loss of revenue during the pandemic.

How Are the Funds Used?
- To bridge the gap caused by the unexpected and drastic change in customer habits and governmental requirements due to COVID-19.
- To provide short term stability to allow businesses to seek additional assistance offered through State and Federal Programs – (visit Greenhouse site here for more information)
- Awards are grants, so no payback is required. However funds are to only be used for approved/eligible uses. These grants may be considered taxable income, so please contact your financial advisor for guidance.
  - To receive funding through this program, each business will be required to clearly articulate a plan for utilizing city funds for an eligible use including: commercial rent or mortgage payments, utilities, payroll, retention of employees, or employee support programs, and other eligible expenses listed below.

How does the Program work?

Business Stabilization
- A business that meets the criteria may make an application to participate in this program. After submission of a complete application and approval, the business receives a cash infusion of grant funding as described below to pay for the items identified in the application.

Program Funds, Eligibility, and Application Submission
- Businesses are eligible for a $5,000 grant under this program if they occupy a commercial space in the City and have 0 to 25 employees (FTE and PTE)
  - Home-based businesses and independent contractors are ineligible for these funds.
  - Owners of multiple eligible businesses may not apply for more than $10,000 in grant funds under this program (i.e., maximum of two businesses with the same owner may be funded under this program).
  - Individual business owners that meet all new eligibility criteria (as of April 30) that rent space (such as lofts or co-working space) with others are eligible for these funds provided they show a current lease agreement with the owner of the commercial space.
  - Businesses that have previously received funding through the Fighting Chance Fund are not eligible to receive additional funding.
Each business meeting the above criteria must also meet the criteria described in “Qualifying Questions” and “Disqualifying Questions” below to apply for Program Funds. Owners of multiple local businesses can submit up to two applications as long as each business meets the same eligibility criteria described herein. Charitable non-profit organizations (501c3 only) are eligible to apply if they meet all eligibility criteria. If you are found to be ineligible for this program you may still qualify for other existing funding programs; please visit www.stpetegreenhouse.com/prepare for a list of other federal and state programs geared towards assisting businesses impacted by the COVID-19 pandemic.

Staff will consider and review each application based on its completeness, the eligibility of the applicant, and the availability of funds; program funds will be provided to eligible businesses that submit a complete application on a first-come, first-complete basis and until funds are exhausted. “Complete Application” is one that includes all required information, answers to all questions posed, and all required attachments. Incomplete or facially-deficient applications will be denied; city staff will notify applicants that have incomplete or facially-deficient applications within fifteen days of submission, and the applicant can make necessary corrections and resubmit an application after this notification. All awardees will be required to execute a grant agreement before funds will be disbursed.

The application template provided below is a fillable online format. Each business will complete and submit the application digitally to Staff in the Economic and Workforce Development Department on the application portal:

- www.stpete.org/fightingchancefund - All applications will be submitted here for review by City Staff.

**Important Information Before Submitting an Application:**

1. The submitted Application, including attachments, is subject to disclosure under Florida’s public records law subject to limited applicable exemptions. For additional information, see Request for Exemption from Public Records. Applicant acknowledges, understands, and agrees that all information in its application and attachments will be disclosed, without any notice to Applicant, if a public records request is made for such information, and the City will not be liable to Applicant for such disclosure.
   - Social security numbers are collected, maintained and reported by the City to be in compliance with IRS 1099 reporting requirements and are exempt from public records pursuant to Florida Statutes s.119.071.
   - If Applicant believes that information in its application, including attachments, contains information that is exempt from disclosure, Applicant must include a general description of the information and provide reference to the Florida statute or other law which exempts such designated information from disclosure in the event a public records request. The City does not warrant or guarantee that information designated by Applicant as exempt from disclosure is in fact exempt. The City offers no opinion as to the accuracy of the reference to the Florida statute or other law by Applicant. Please be aware that the designation of information as a exempt may be challenged in court by any person or entity, and Applicant agrees to defend and indemnify the City, its employees, agents and elected and appointed officials (“Indemnified Parties”) against any and all claims, demands and actions (whether or not a lawsuit is commenced) arising out of or in connection with Applicant’s designation and to hold harmless the Indemnified Parties for any award to a plaintiff for damages, costs and attorneys’ fees, and for costs and attorneys’ fees (including those of the City Attorney’s office) incurred by the City by reason of any claim, demand or action arising out of or related to Applicant’s designation of information as exempt from disclosure.

2. Each business approved for an award must be a registered Vendor with the City of St. Petersburg to receive funding.

**Eligible uses of funds**

1. Commercial Lease payments (March, April, May 2020)
2. Commercial Mortgage payments (March, April, May 2020)
3. Employee Salary and Benefits and funding existing Payroll
4. Other Sales, General, and Administrative expenses (SGA) deemed critical for business operations
5. Utilities
6. New equipment needed to assist the business to a temporary digital transition (e.g. webcams for virtual trainings, software licensing for videoconferencing, etc.)

**Application Timeline**

<table>
<thead>
<tr>
<th>Program Launch &amp; Communication</th>
<th>April 30, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Released and Submissions Begin</td>
<td>April 30th and until funds are exhausted (if funds are not exhausted, until August 1, 2020)</td>
</tr>
<tr>
<td>Staff Reviews Application for Eligibility &amp; Makes Decisions on Awards</td>
<td>Within 15 business days of completed submission</td>
</tr>
<tr>
<td>Funding Disbursed</td>
<td>Within fifteen (15) business days after the Effective Date of the Grant Agreement, (Provided the Business is a registered vendor with the City in accordance with the Program Guidelines)</td>
</tr>
</tbody>
</table>

**GENERAL INFORMATION**

<table>
<thead>
<tr>
<th>Date</th>
<th>Legal Name of Business</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

<table>
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<tr>
<th>DBA (if applicable)</th>
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<tbody>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Principal Business Address (not P.O. Box)</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Business Established</th>
<th>Business Industry (provide NAICS code if available):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligible Business Type: (choose one from list below)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Restaurant (includes full-service, limited-service, and café establishments)</td>
</tr>
<tr>
<td>2. Bar</td>
</tr>
<tr>
<td>3. Retail (physical brick-and-mortar establishment selling merchandise)</td>
</tr>
<tr>
<td>4. Personal Service (see links for full list of eligible uses)</td>
</tr>
<tr>
<td>• Hair, beauty, and other personal services (salons, barbers, day spas, saunas, tattoo)</td>
</tr>
<tr>
<td>• Laundry services (dry cleaning, laundromats, garment repairs and alterations)</td>
</tr>
<tr>
<td>• Cleaning services</td>
</tr>
<tr>
<td>• Pet care services</td>
</tr>
<tr>
<td>• Personal care services (child care services, disabled &amp; elderly care services, and funeral services)</td>
</tr>
<tr>
<td>• Personal and household goods repairs &amp; maintenance</td>
</tr>
<tr>
<td>• Fitness centers and gyms</td>
</tr>
<tr>
<td>• Event spaces &amp; services</td>
</tr>
</tbody>
</table>
• Travel agencies and tour operators

<table>
<thead>
<tr>
<th>Type of Ownership (select one)</th>
<th>C-Corp.</th>
<th>LLC</th>
<th>Sole Proprietorship</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing Address for Grant Check</td>
<td>City</td>
<td>State</td>
<td>Zip</td>
</tr>
<tr>
<td>Owner/Representative Name</td>
<td>Primary Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Email</td>
<td>Business Phone</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### QUALIFYING QUESTIONS

**Please, complete these questions to determine eligibility for Program Funds:**

*(If you answer “no” to any of the questions 1 through 8, the business is not eligible.)*

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is your business an independent restaurant, bar, retail, or personal services enterprise that employed 25 people or less on February 29, 2020 that has been negatively impacted by the Covid-19 virus?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Is your business located within the municipal boundaries of St. Petersburg, Florida?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Has your business been registered as an entity for at least 6 months in St. Petersburg (as defined by the Date Filed with the Florida Division of Corporations)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Can your business demonstrate working capital for business operations as of February 29, 2020? (as demonstrated by #2 in Required Attachments)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Is your Business registered with the City of St. Petersburg Business Tax Division?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If no, please contact the Business Tax Division to register before applying. Please use this on-line address to register: <a href="http://www.stpete.org/assistance/business_tax_division/index.php">http://www.stpete.org/assistance/business_tax_division/index.php</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Is your business (i) in operation (ii) in limited-operation or (iii) expected to be fully operational once the state of emergency guidelines are rolled back?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Is business considered a Local, Independent Business, as defined by the following criteria:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Business must be registered in the State of Florida, with the majority of the business’ ownership being either held by private individuals or a privately held company (i.e., not publicly traded).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Business must make independent decisions regarding its name signage, brand, appearance, purchasing, practices, hiring, and distribution, and must be solely responsible for paying its own rent, marketing, and other business expenses without assistance from a corporate headquarters outside of St. Petersburg.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Business must have no more than three franchises or outlets.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Does your business currently have 25 employees or fewer (FTE and PTE)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### DISQUALIFYING QUESTIONS
### Please answer these questions to determine eligibility for funding under this program. (If you answer “yes” to any of the questions 9 through 13, the Business is disqualified from participation in the program):

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Does the Business have any current unpaid code enforcement liens against it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Does the Business have any current unpaid special assessment liens against it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Has any owner, officer, partner, or principal actor of the Business received a felony conviction for financial mismanagement within the last two years for which he or she is still serving a sentence (including prison, parole, and probation)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Does the Business have any lease or mortgage payments in arrears three months or more in 2019?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Is the business facing a pending foreclosure?</td>
<td></td>
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</tr>
<tr>
<td>14. Have you previously received grant funding through the Fighting Chance Fund?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ADDITIONAL QUESTIONS

Please answer these questions to assist the City in gathering information.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. Have you had to terminate employees due to COVID-19 impact?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. If answered yes, how many employees were you forced to terminate?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. On January 31, 2020, how many full-time and part-time equivalent employees (not Independent Contractors) did the business employ and what would have been the expected business income for the month of March, 2020 (if COVID-19 had not impacted your business)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Count: ___________________ Expected business income: ____________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### PROOF OF HARDSHIP

How is the ongoing crisis adversely affecting your operational budget and ability to fulfill your business needs?

Provide summary and breakdown of how your business would utilize stabilization funds from the City of St. Petersburg.

In the absence of supplemental funding, how will your business’s financial stability be impacted? What is your business’s contingency plan moving forward?
REQUIRED ATTACHMENTS
Application packages must include all documentation listed below. Failure to provide all required information – in a legible form - will result in the application being denied, but a new application may be submitted.

1. Copy of “active” state business registration from Florida Division of Corporations
   ➢ Search by “Entity Name” here (use full legal business name), select listing with “Active” Status, and attach most recent filing as a screenshot. Failure to provide the screenshot will not result in rejection of the application but may delay a decision on the application.
   ➢ If not required to register with Florida Division of Corporations, attach documentation showing the business meets all regulatory requirements from Pinellas County.

2. Business Financials
   a. Sole Proprietors and individual LLCs
      i. 2018 or 2019 Schedule C (Form 1040) [1st page of document is sufficient]
      ii. If registered as a business for less than a year, provide a Balance Sheet or Profit & Loss Statement.
   b. C-Corps, S-Corps, corporate Limited Liability Corporations (LLCs)
      i. 2018 or 2019 Corporation Income Tax Return (Form 1120 or 1120S) [1st page of document is sufficient]
      ii. If registered as a business for less than a year, provide a Balance Sheet or Profit & Loss Statement.
   c. Partnerships
      i. 2018 or 2019 Return of Partnership Income (Form 1065) [1st page of document is sufficient]
      ii. If registered as a business for less than a year, provide a Balance Sheet or Profit & Loss Statement.
   d. Non-profit organizations (501c3 only)
      i. 2018 or 2019 Return of Organization Free from Income Tax (Form 990) [1st page of document is sufficient]
      ii. If registered as a business for less than a year, provide a Balance Sheet or Profit & Loss Statement.

3. Updated and Current St. Petersburg Business Tax Receipt
   ➢ An active business tax certificate from the City of St. Petersburg is required to receive funding through the Fighting Chance Fund program. If approved, this certificate must be active. If you need to file for or renew your certificate, please visit www.stpete.org/businesstax. The City will hold your application for 15 days until the receipt is secured and verified by City Staff.

4. Copy of Business Owner’s Driver’s License or state id

5. Full employee list (as of January 31, 2020 and March 31, 2020)

6. Copy of most recent St. Petersburg Utility Bill statement
   ➢ If applicant does not pay Utility Bill, provide Certification of Liability Insurance (COI) – Accord form – or other acceptable form showing current General Liability Insurance Policy.

7. Copy of current Commercial Lease Agreement (only for a business leasing shared space with others)

APPLICANT CERTIFICATION AND SIGNATURES
I certify that the information provided in this application is true and accurate to the best of my ability and no false or misleading statements have been made in order to secure approval of this application. You are authorized to make all the inquiries you deem necessary to verify the accuracy of the information contained herein.

Applicant Signature _______________________________ Date ______________________________

Print Name ______________________________
Exhibit 2

Residential Guidelines for the “South St. Petersburg CRA Emergency Relief Program”

*Mortgage and Rental Assistance Program*
CITY OF ST. PETERSBURG
Housing and Community Development Department

CRA Mortgage/Rental Assistance Grant Program
Guidelines

PURPOSE: The Mortgage/Rental Assistance Grant Program provides financial assistance to eligible residents who are currently unemployed or underemployed as a result of COVID-19 and have fallen past due with mortgage/rent and utility payments and/or are in jeopardy of future payment delinquency due to lost or diminished income.

FUND SOURCE: Community Redevelopment Area (CRA)
Tax Increment Financing Redevelopment Trust Fund

The recipients of the emergency grant payments must reside in the CRA district.

ELIGIBILITY: The total household income* of an individual or family cannot exceed 80% of the Area Median Income (AMI) for the St. Petersburg/Tampa/Clearwater geographic area as adjusted for household size.

<table>
<thead>
<tr>
<th>*HH Size</th>
<th>80% AMI**</th>
<th>HH Size</th>
<th>80% AMI</th>
</tr>
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<tr>
<td>1</td>
<td>39,400</td>
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<td>2</td>
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<tr>
<td>3</td>
<td>50,650</td>
<td>7</td>
<td>69,750</td>
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<tr>
<td>4</td>
<td>56,250</td>
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UNDERWRITING: The City created the Mortgage/Rental Assistance Grant Program that provides emergency grant funding for its citizens who have been negatively impacted by COVID-19; preventing them from maintaining current mortgage, rent and utility payments. The City’s responsibility is to ensure that the emergency grant is provided to those residents who cannot, by any other means, meet their mortgage/rental payment obligation due to temporary unemployment or health conditions caused by the pandemic.

The emergency grant will not be funded if:
1) mortgage payments were delinquent prior to February 1, 2020
2) mortgage or utility payments are delinquent for any reason other than from the results of COVID-19
3) the homeowner(s)’s mortgage payment was more than 90 days late during 2019
4) the homeowner(s) was/were threatened with foreclosure within the previous 18 months
5) have an active code compliance violation
6) are obligated to the City for any lien or assessment
7) an IRS lien or judgment is active
8) mortgage payments are currently delinquent more than 90 days and the homeowner cannot show means to bring and maintain current payments moving forward
9) the homeowner is currently in a mortgage forbearance agreement with the primary lender

PRIORITY: Consideration will be given to homeowners on a first-come-first-qualified basis with priority granted homeowners:
1) who previously received assistance through the city's Purchase Assistance Program as a first-time home buyer
2) whose total household income is at or below 50% AMI
3) who are of special needs or have a household member with special needs
4) are 90 days past due since February 1, 2020 and are threatened by Les Pendens and show means to maintain payments moving forward.

PROPERTY: Single Family Residential (SFR) must be
1) be located within the CRA in the city of St. Petersburg municipal boundaries
2) occupied as the principal homestead residence of the homeowner

ASSISTANCE: The Grant Program provides direct payment funding available in a total amount not to exceed $8,000 for payment of no more than three consecutive months mortgage payments/rental payments and three consecutive months utility payments paid directly to the first mortgage lender/landlord and the electricity, water, garbage and sewer service provider.

UNDERWRITING: Determination of Income eligibility will be underwritten in accordance with HUD’s Handbook 4350.3 Chapter 5, 24 CFR92.203 (a)(1) and/or by (2) 24 CFR92.64(a):
§92.203(a)(1)(ii) waiver that permits self-certification with a minimum of two months source documentation in lieu of standard source documentation requirements to determine eligibility. In most cases all source documentation will be required given the risk of possible future audit.
1) Applicants requiring emergency assistance related to COVID-19 may not have documentation that accurately reflects projected or anticipated income and would not qualify for assistance if the current mechanism of calculating income were to apply
2) The waiver to accept self-certification applies to those who have diminished or no income due to loss of employment either temporarily or permanently. However, all income must be taken into consideration and verified including unemployment compensation, emergency benefits and all sources of income that may apply excluding the MRA grant.
3) This waiver remains in effect until December 3, 2020. Income review is required within 90 days after the waiver period and must be documented in file no later than March 31, 2021. To ensure eligibility, applicants will be assisted month to month for a period not to exceed three months. At each interval of funding, income will be documented and re-calculated based on self-certification or by standard practice on a case-by-case basis
4) Applicant must complete a Self-Certification Form and take an Oath of Affirmation. The Self Certification form does not have to be acknowledged by the city.
5) If there is any doubt that the applicant’s income may exceed 120% AMI, at the
time of application or after the 90-day review of income, then the waiver would
not apply and full compliance with HUD’s rule for verifying income would apply.
6) Alternate documentation is considered “third party verification” and is an
acceptable source of income verification.
7) Income Certification of Income, Award Letter and other documents requiring
signature can be mailed, scanned to applicant via e-mail, electronic signature
acceptable with confirmation. (additional clarification necessary)
8) Applicants are not eligible for the Mortgage Payment Assistance Grant if
assisted with payment of mortgage or utilities from another source.

APPLICATION
DOCUMENTATION:
The following documentation should be submitted to complete the
application unless a Self-Certification
of Income, which limits source documentation, is under consideration:
1) Application signed by all adult household occupants
2) Budget worksheet and hardship disclosure
3) Photo identification of all adult household occupants
4) Birth certificates of all household occupants under the age of 18
5) Copies of 60 days’ pay-stubs for all working adult household members
6) Most recent P & L or IRS Schedule C for all self-employed members of the
household
7) Current savings account and other asset account statements
8) Evidence of child support
9) Mortgage loan statement, loan account number, payment history and lenders
contact information including telephone number
10) Sixty days pay-stubs reflecting year-to-date income
11) Utility account statements (water, garbage, sewer, electric)
12) Evidence of loss of employment or diminished income
13) Contact information for all family members or others who provide financial
support to the household
14) Evidence of unemployment compensation and/or other sources of income

CLOSING
DOCUMENTATION:
The following documents are required to provide funding the Mortgage /Rental
Payment Assistance Grant Program:
1) Statement of Understanding Form including Duplication of Benefits
   a. A Statement of Understanding is a legally binding document that
      references all rules and regulations that a person or parties must follow
      while initiating any kind of transaction or deal, using any service.
   b. Duplication of Benefit Statement refers to subsequent federal benefits
      or charitable donations received by a beneficiary recipient of SHIP
      and/or CDBG funds in connection with COVID-19
2) Self-Certification of Zero Income and Questionnaire
3) Verifiable Self-Certification of Income
   a. A beneficiary’s affirmed statement of income at the time of assistance
      when the standard method of third-party verification cannot be
documented. This approach to income documentation can put the
activity at possible risk if the beneficiary is later audited and determined
over the applicable income limit.
4) *Income Certification
   a. Anticipated or projected income based on third-party verification
      including accepted alternate documentation for employment, public
      assistance, Social Security, child support, military pay, VA benefits,
      unemployment, pension/annuity, self-employment, zero income and
      asset income.
5) Award Letter
   a. Defines amount and conditions of the Program Grant

6) Income Contribution Form
   a. Verification of income derived from contribution by family members or others who provide cash payment to the applicant’s household.
   b. Contribution income is not considered if payment is made directly to purchase groceries, transportation, personal care, etc.

7) Project Set-up
8) Check Request
   a. Including Purchase Order Number
Exhibit 3

Amendments to South St. Petersburg CRA Budget Plan
## Exhibit 3

**Proposed South St. Petersburg CRA Budget Amendment for CRA Emergency Relief Fund**

<table>
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