City of St. Petersburg

Neighborhood Revitalization
Strategy Area

July 21, 2016

City of St. Petersburg
Housing & Community Development
One 4th Street North, 3rd Floor
St. Petersburg, Florida 33731-2842
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City of St. Petersburg
Neighborhood Revitalization Strategy Area (NRSA)

Neighborhood Revitalization Strategy Area 91.215(g)

1. If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, H4UD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).

The City currently has an NRSA pursuant to Consolidated Plan Regulations 91.215(e)(2). The City requests that an amended NRSA be approved to allow the City to improve on additional strategies that have been recently identified in its South St. Petersburg Redevelopment Community Redevelopment Area which will also consist of the new NRSA. Much improvement has been achieved with substantially more to be undertaken. The City believes that the amendment of the current NRSA will result in:

- Improvements to the physical environment;
- The preservation and expansion of affordable housing;
- Reinvestment in the Midtown neighborhoods and economic infrastructure;
- The retention of existing and creation of new employment opportunities;
- The support of policies to address social problems and promote racial and economic deconcentration; and
- Enhancement of on-going measures for citizen participation in shaping the future of the area.

A. Boundaries

The boundaries of the NRSA will be consistent with that of the South St. Petersburg Community Redevelopment Area (CRA) and is described as follows: that area 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. The 4,700-acre CRA/NSRA 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 34,730 people, or 14 percent of the City's population. The area also encompasses the City's Working to Improve our Neighborhoods (WIN) target area.

The CRA/NRSA 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 for 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.
B. Demographics

While the NRSA includes the downtown core, an aging industrial area that’s on the rise – the Dome Industrial Park, and several commercial strips, it is primarily residential in nature. Based on the 2012 population estimates, there are 34,730 persons who reside in the area, or fourteen percent of the City’s population. Many of the residential neighborhoods within the NRSA contain the oldest and most deteriorated housing in the City. While the housing stock in some of the neighborhoods, particularly in the WIN target areas is improving, through extensive renovation and new in-fill development, much of the housing was built early in the century, and a number of units remain unsafe and substandard, and approximately 192 are derelict and abandoned.

In addition to the poor state of the housing stock and some of the commercial strips and industrial areas, the socio-economic conditions which characterize the area are not conducive to an acceptable quality of life. There still exists a high level of poverty and unemployment, and undue concentrations of minorities and low- and moderate-income persons that hamper efforts to restore the economic viability of the area.

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 inter-local agreement defining the framework for the community Redevelopment agency (Res. 13-186). On May 20, 2014, City Council approved the inter-local 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).

C. Collaboration

The NRSA for St. Petersburg is the product of a long history of collaborative decision making that was recognized in the mid 1970’s with designation of the City as an “All-American City” by the National Municipal League. Since then, 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 Street South Revitalization Plan (1982)
- Dome Industrial Park Pilot Project (2000)
- Tangerine Avenue (2003)
- Dome Industrial Park (2007)

These four redevelopment plans will be sunsettled and folded into the South St. Petersburg CRA upon adoption of the Redevelopment Plan. The specific planning strategies unique to each of
these redevelopment areas have been included within the Redevelopment Plan where still relevant.

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."

Deterioration of site and other improvements

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

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 mi.² 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 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. The City will be contributing its entire tax increment within the South St. Petersburg CRA to the redevelopment trust fund over the 40-year life of the Plan, and is
requesting Pinellas County contribute 95 percent of its increment, pursuant to Sec. 163.387(1)a, subparagraphs 1 & 2 of Florida Statutes.

Revenues from the TIF district will be used to assist the initiatives described above, particularly those supporting business development and job creation. 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 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.

The total cost for the redevelopment program funded by tax increment financing is expected to exceed $133 million in 2015 dollars over the forty 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.

Administrative Procedures Governing the Use of TIF

Funding allocations to each TIF program will be made through the annual budget approval process based on the priorities of the St. Petersburg Community Redevelopment 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, and TIF rebate), evaluation benchmarks, 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.

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.
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.

Approximate Number of Dwelling Units

Florida Statutes requires the depiction by diagram and in general terms the approximate number of dwelling units. According to the American Community Survey, the South St. Petersburg CRA contains approximately 15,000 dwelling units, of which 22 percent are estimated to be vacant, either temporarily, seasonally, or deteriorated/blighted (see Table 2-9). Housing within the CRA is largely characterized by single-family dwellings located throughout South St. Petersburg. In 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/NRSA.

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.

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 $133 million in 2015 dollars over the forty-year life of the South St. Petersburg Community Redevelopment Plan. These projected costs are based on both the City of St. Petersburg and Pinellas County contributing at least 95 percent of its tax increment annually within the CRA to the South St. Petersburg Redevelopment Trust Fund, pursuant to Sec. 163.387(1)a, subparagraphs 1 & 2 of Florida Statutes.
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 2017 Capital Improvement Plan, the City will expend $81.62 million on capital projects.

Time Certain for Redevelopment

Under current Florida law, community redevelopment plans and tax increment financing districts established after July 1, 2002, have a time certain within forty years after the fiscal year in which the plan is approved. Thus, the tax increment financing district for the South St. Petersburg Community Redevelopment Plan will expire on May 21, 2055.

Redevelopment Issues

High rates of poverty, unemployment, educational underperformance and lagging incomes underpin the socioeconomic problems facing South St. Petersburg and crive the other issues facing it such as vacant and boarded housing, higher rates of crime, and lagging business investment. Since 2000, the unemployment rate is 60 percent to 100 percent higher in the CRA, and the total and child poverty rate twice as high as the City rate. The CRA graduation rate is half that of the City and less than half the percentage of residents have a Bachelor’s degree or higher compared to the City. In addition, four public schools in the CRA have received failing grades. CRA Incomes also lag as per capita, household and family income levels are approximately 55 percent to 70 percent of the citywide rate.

The physical and market conditions of housing in the CRA also hinder its revitalization. The rate of vacant and boarded homes in South St. Petersburg is 12 times higher than the overall City rate. New housing is uneconomic to build with housing sales prices in late 2013 a full $20/sf less than the cost of building the same home. Rentals are also unaffordable with the median gross rent in the area only $60 less per month than the overall City, culminating in over 70 percent of the CRA rental households paying more than 30 percent of their monthly incomes in housing costs.

The socioeconomic conditions facing South St. Petersburg cause higher instances of Part I and Part II crime. The incidence rate of robbery, aggravated assault, burglary, simple assault, vandalism, and weapons charges are all more than double the overall City rate. This creates a challenging climate for business and housing reinvestment.

Finally, lower household and per capita incomes in the CRA reduce the purchasing power of residents available to its many small businesses that rely on nearby neighborhoods for their consumers. Moreover, like elsewhere in St. Petersburg, many businesses in the CRA that would like to expand are located along older and narrower commercial corridors abutting residential neighborhoods that are often resistant to commercial intrusion.

Issues Identified at CRA Public Workshop

On October 13, 2014, the South St. Petersburg CRA Ad Hoc Planning Committee convened a public workshop to elicit ideas and information from the community on issues affecting South St. Petersburg as well as goals and action strategies to address them. Approximately fifty participants were in attendance and were rotated among four different subject areas in order to ensure the broadest range of opinion. These subject areas were:
• Housing and Neighborhood Revitalization
  • Public Safety
  • Economic Development
  • Community Empowerment and Enrichment

The community input was widely varied and dealt with such issues as vacant and boarded housing, healthy food access, weapons proliferation, access to capital, small business and entrepreneurial training, health care availability and educational programming for children, many discreet to the particular topic areas. Several issues crossed over two or more topic areas. These included:
  
  • Lack of access to capital
  • Poor transportation access
  • Poor perception/marketing of South St. Petersburg
  • Neighborhood organization and ownership
  • Unemployment/Underemployment
  • Underperforming Schools
  • Crime Prevention/Community Policing

The range of issues discussed has been summarized in Table 2-1. These issues also are identical with or track those that will be discussed below that have emerged from an analysis of data and policy affecting South St. Petersburg over the last several years.

Income and Poverty Issues in the CRA/NRSA

Nearly all of the issues that will be identified below are underpinned or magnified by poverty. The high poverty rate drives the comparatively low incomes across all measures including per capita, median household, and median family incomes. More important than the economic impacts of poverty are its social effects that undermine families' efforts to achieve the American dream and set in place a dynamic that reproduces poverty across generations.

The social and economic impacts of poverty were clearly identified in the findings of Pinellas County's May 17, 2012, study entitled "The Economic Impact of Poverty" (Poverty Report) that identified a large area of St. Petersburg as the largest of five Poverty Zones in Pinellas County. These five "at-risk" communities all had more than 19 percent of its residents living at or below poverty; the low-income individuals residing within these zones account for approximately 45 percent of the County's total low-income population.\(^1\) (As noted in Chapter One, St. Petersburg's poverty zone identified in the Pinellas County study has three times the land area and over twice the population of the South St. Petersburg Community Redevelopment Area, but a lower poverty rate.)

While recognizing that low income individuals reside within all parts of the county, the study noted that the effects of poverty and the social patterns and costs associated with it are compounded greatly in areas of high concentration. The study concludes that:

these effects are amplified by raising children in poor environments, which contribute to poor development, increased illnesses, lower educational attainment, lack of recreational activities and role models, disengagement in the community, lower paying jobs, risk of homelessness, increased arrests and recidivism rates, and a lower lifetime monetary contribution to society.
Income Comparisons between CRA/NRSA and City

Since 2000 and likely before, South St. Petersburg has persistently lagged behind the rest of the city across all income measures. Be it median household, median family, married couple or per capita income statistics, South St. Petersburg residents have roughly attained 50 percent to 75 percent of the citywide measure (see Table 2-2). Moreover, during the first decade of the 21st century, when the real incomes of most St. Petersburg (and indeed, American) households stagnated or declined, South St. Petersburg households suffered an even greater decline. As Table 2-2 shows, median household, median family income, and per capita income decline between 2000 and 2012 was several times larger in South St. Petersburg than that of the city. In addition, married couple families in St. Petersburg saw their real incomes rise between 2000 and 2012 by 5 percent, while in the CRA they declined by -1.6 percent.

Public School Performance in South St. Petersburg

The South St. Petersburg CRA/NRSA is also plagued the failing grades given by the Superintendent of Pinellas Schools to four public schools in 2014. One is John Hopkins Middle School, while three are elementary schools. The three - Campbell Park, Fairmount, and Melrose—also received failing grades in 2013, with Melrose grading “F” since 2011. Notably, Campbell Park, Melrose and John Hopkins are located less than one-half mile from one another. Not surprisingly, the four schools are within or near Census block groups identified as pockets of high poverty where the poverty rate within the block group exceeds 31 percent.

Inadequate Transportation Access

Access to employment, health care, groceries and safe and affordable housing is critical among populations with limited resources, who often do not have a reliable method of transportation. Access to employment is especially critical since economies and labor markets are regional. According to the Florida Department of Economic Opportunity, the Tampa Bay region has an estimated 1.24 million jobs in December 2013.10 Roughly 10 percent of those jobs are within St. Petersburg, and 24 percent are in Pinellas County, explaining why over 44 percent of St. Petersburg’s workforce leaves the city everyday for work. However, only 35 percent of the workforce in South St. Petersburg leaves the city for work.

Table 2-5 below shows that approximately 8 percent of households with workers aged 16 or older in South St. Petersburg have no vehicle available, while 38.1 percent have only one vehicle, a combined percentage of 45.8 percent. The same combined percentage for St. Petersburg is 33.8 percent.

Those who are transportation disadvantaged in South St. Petersburg have longer commutes, rely more on public transportation, and have less mobility than residents in St. Petersburg. With an employment market that is regional and the continued suburbanization of employment within the region, St. Petersburg’s workforce must be geographically mobile to take advantage of all available employment opportunities. South St. Petersburg residents have less mobility accounting to some degree for their lagging income levels relative to the City.


**Occupational Structure**

A last driver of lower income levels is the occupational structure of South St. Petersburg’s workforce, which drives income levels because occupations such as management, science, and sales generally command higher salaries than service and transportation jobs.

The occupational profile of South St. Petersburg’s workforce indicates a tilt toward lower paying occupations than St. Petersburg at large, such as service and production work, and a lower percentage of higher paying occupations than the City such as management and business.

**Public Safety**

The perception of crime and threats of physical harm pose significant issues for revitalizing any community as they hinder reinvestment by businesses and families. Attendees at the October 13, 2014, CRA workshop highlighted the negative perceptions held by many inside and outside the CRA. Yet, the crime data for both Part I and Part II offenses within the CRA indicate a basis for these perceptions. The Part I offenses include criminal homicide, forcible rape, robbery, aggravated assault, burglary (including breaking or entering), larceny, motor vehicle theft and arson. These crimes are serious enough to be reported and provide a basis for comparing crime rates within and between communities. Table 2-7 compares the crime rate differential between the South St. Petersburg CRA and the remainder of the City, and illustrate a higher rate of Part I crime incidence in all categories except sexual assault.

With the exception of criminal homicide, the magnitude of difference has remained fairly consistent over the three-year period described. Noteworthy differences in crime rates between the CRA/NRSA and City can be seen in aggravated assaults (5x), arson (4.5x), burglary (2.9x) and motor vehicle theft (2.5x).

Part II crimes are considered less serious and also more subject to underreporting. However, in the instance of vandalism, simple assaults, drug arrests and weapons offenses, they often reinforce negative images of the neighborhood. Over all of those categories of offenses, the CRA/NRSA has significantly higher incidences of crime than the rest of the city.

**Housing and Neighborhood Revitalization**

Physically decrepit, inadequate and unaffordable housing as well as under investment are the final elements that magnify the problems associated with poverty in South St. Petersburg. Vacant and boarded housing is a blighting influence on the neighborhood by inhibiting investment while also removing vital housing supply from the market. When households pay too much for housing, it becomes a drain on the local economy as money that could be used to build financial assets or spent on groceries, clothing, or leisure and entertainment is spent on shelter. The Pinellas County Poverty Report indicates that “historically, housing expenditures exceeding 30 percent of household income have been an indicator of a housing affordability problem.”

In 2014, as the City and county shake off the financial crisis of the late 2000s, housing may be the most important issue facing South St. Petersburg. The community redevelopment area is faced with problems related to housing condition and age, supply and marketability, and affordability that drag on efforts to improve the quality of life and investment conditions in the CRA/NRSA.
Physical Condition

The South St. Petersburg CRA has a significantly higher rate of housing deterioration than does the city at large. To quantify the extent of deteriorated properties in the study area, City staff utilized information from the detailed code enforcement case database maintained by St. Petersburg’s Code Compliance Assistant Department. The five-thousand cases currently being processed concern violations of property standards identified in Chapters 8, 16 and 29 of the City Code of Ordinances. The violations range from illegal units and sign citations to vacant/boarded and unsafe structures and those in unfit condition. City staff prioritized and mapped the violations most indicative of site and structural deterioration. The primary violations are "Demolition" cases, which are identified separately in the table below. The “Vacant/Boarded” category includes cases related to securing structures, structures deemed unfit and unsafe, and those identified as vacant and boarded in the database.

<table>
<thead>
<tr>
<th>South St. Petersburg CRA</th>
<th>Rest of St. Petersburg</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (2013 Estimate)</td>
<td># 33,620 #/1000 33.62</td>
<td># 211,743 #/1000 211.74</td>
</tr>
<tr>
<td>Codes Cases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demolition Cases</td>
<td>112 3.33</td>
<td>68 0.32</td>
</tr>
<tr>
<td>Vacant/Boarded Cases</td>
<td>542 16.12</td>
<td>291 1.37</td>
</tr>
<tr>
<td>Rate of Deterioration</td>
<td>654 19.54</td>
<td>331 1.56</td>
</tr>
</tbody>
</table>

The resulting analysis summarized in table above shows that the CRA has much higher concentrations of demolition and vacant/boarded cases than the rest of St. Petersburg. Demolition cases are more than ten times as prevalent in the CRA/NRSA, than the rest of the City, while vacant and boarded cases are nearly thirteen times as prevalent. Such housing conditions drive down the value of nearby properties and stifle private investment by making rehabilitation and new construction economically infeasible.

The adverse housing conditions in the South St. Petersburg CRA are magnified by the age of the housing stock relative to the City at large. As described in Table 2-9 below, the percentage of housing stock in the CRA older than 45 years of age is significantly greater than the City’s percentage. Houses built before 1970 represent 80 percent of the stock in the CRA, but only 59 percent of the City. With critical housing systems such as roofs, plumbing, HVAC and electrical in need of replacement every 15-20 years, houses of this age generally will have gone through at least their third generation of upgrades, if properly maintained. In South St. Petersburg, reinvestment in and maintenance of housing is a challenge with household and per capita incomes well below that of the City.

Housing Supply and Market Conditions

South St. Petersburg is also hindered by adverse financial conditions. First, according to an October 2014 estimate from the real estate tracking company Zillow, the percentage of owner-occupied homes with “underwater” mortgages (i.e., owing more than the house is worth) in CRA zip codes is approximately 50 percent to 100 percent higher than in Pinellas County. Homeowners in area codes primarily located in South St. Petersburg – 33705 (29%), 33711 (37%) and 33712 (32%) - are in significantly greater financial distress than Pinellas County (19%) homeowners. These three zip codes also rank among the top ten percent of zip codes in the United States with the highest rate of underwater mortgages. Since housing equity represents approximately three-
quarters of Americans' net worth, the impact of "negative" equity among homeowners in the CRA has far-reaching economic implications on neighborhood revitalization through stalled or deferred maintenance in housing as well as reduced consumer expenditures and personal savings.

In addition, the foreclosure rate in the South St. Petersburg CRA is also significantly greater than the rest of St. Petersburg, when measured against total housing units in the CRA versus the rest of the City. The rate has declined from 140% in April 2013 to 122% in July 2014, but is still nearly one-quarter higher than the rest of St. Petersburg.

The combination of high "under water" and foreclosure rates restricts the supply of housing since owners are unable to sell their homes without losing money. At the same time, housing prices are still weak in the CRA and unable to support private investment in new construction.

In 2013, the median cost to build a new single-family home was just under $80/sf, while the median sales price for homes built since 2002 was less than $40/sf, a "gap" that will inhibit new private investment. Even the lowest-cost home built in the past two years still cost $22/sf more than the median sales price of recent homes.\(^{15}\)

The decline in residential construction has been precipitous. Between 2003 and 2008, nearly $44 million in new residential construction took place in the South St. Petersburg CRA, an average of more than $7 million/year. Another $12 million was invested in rehabilitation, or nearly $2 million/year. Since 2009, the decline has been precipitous, with only $2.5 million in new units permitted ($1.6 million in 2013 alone). On the other hand, housing, rehabilitation has ticked up, accounting for more than $5.5 million during the period.

Finally, public resources from the state and federal government to support housing initiatives, which could help close the gap, have been declining steadily since 2008. CDBG funding from US Housing and Urban Development, which supports the City's housing and economic development activities, has declined from $2.2 million in 2008 to $1.61 in 2016. HUD's HOME Investment Partnership program funding, which supports homeowner assistance and rehabilitation, peaked in 2009 and 2010 at $1.4 million, but now is funded at less than $674,000.

**Housing Affordability**

Housing affordability is a serious issue throughout St. Petersburg, but it is particularly stark in South St. Petersburg. Housing is considered unaffordable if 30 percent or more of household income is devoted to shelter. Table 2-10 below compares housing costs in South St. Petersburg with the city at-large. In 2012, the percentage of households with housing costs in excess of 30 percent of income was 55.0 percent in South Petersburg and 45.2 percent in the city, both rising sharply from 2000.

Not surprisingly, renter households in both the CRA and city were highly likely to be paying more than 30 percent of their income in housing costs – 73 percent and 56 percent respectively. However, among owner-occupied households paying more than 30 percent of income, the South St. Petersburg and city percentage was nearly the same. What is notable, between 2000 and 2012, the percentage of households throughout the city than in South St. Petersburg.

Housing affordability is also undermined by the large number of vacant and boarded housing in South St. Petersburg, approximately 650 in December 2014, which removes supply from the market and reduces competition for tenants among landlords. This dynamic partially explains why
the median gross rent of $384/month paid by a tenant in South St. Petersburg is only $60 less than rent paid throughout the City.

**Lack of Large Multifamily Complexes**

An important source of affordable housing is larger multifamily complexes that can keep costs (and rents) lower due to the economies of scale with constructing and maintaining higher density units. Multifamily units also have the potential to lower transportation costs when located on transit corridors. There is a lack of multifamily housing in South St. Petersburg.

Throughout St. Petersburg, nearly 30 percent of all dwelling units are in complexes with five or more units, and 16 percent are in complexes with 20 or more units. In contrast, South St. Petersburg has fewer than 10 percent of its total dwelling units in multifamily complexes larger five units and larger, and only 3 percent in 20-unit or larger complexes. By the same token, nearly 80 percent of South St. Petersburg housing is detached single-family. Increasing the availability and quality of multifamily units would help to alleviate the serious housing affordability issues that are faced by renters.

**New Construction and Demolition Activity in CRA/NRSA**

Demolishing derelict properties is helpful in resolving the physical and social impacts of blight. However, given the market conditions in the CRA/NRSA where the cost of new construction greatly exceeds sales price, demolishing a home will often leave a property vacant for years, inhibiting the CRA’s/NRSA’s goal of increasing population and aggregate demand. Between 2005 and 2013, South St. Petersburg added 565 new units, but it lost to demolition another 441 units, for a net 124-unit gain. With the large "gap" described above between the cost of constructing new housing and the price for which it can be sold, rehabilitation will be the most effective housing-delivery strategy in South St. Petersburg for the near term.

**Widely Dispersed and Small Residential Landholdings**

Economies of scale also affect the development of single-family residential. Homebuilders with large tracts of land in the suburbs are able to reduce per unit land and construction costs by buying the land in volume and hiring work crews for larger jobs. Such conditions are not available at this time in South St. Petersburg. Based on a November 2013 analysis, City staff found that there are more than 970 vacant residential parcels, which are widely dispersed throughout the CRA and total 160.6 acres. The average lot size of each is 7,200 sf, while the median lot size is 5,967 sf, about the size of a typical single-family lot in the city. Moreover, the ability to consolidate residential land is inhibited by the large number of separate owners, over 700. Small land holdings make it more difficult to consolidate land into a larger development site. In fact, there are only 38 locations where two or more adjoining properties have the same ownership that can consolidate their holdings into a larger bloc. This fragmented ownership pattern makes it more expensive to bring new housing to the CRA/NRSA.

The South St. Petersburg Community Redevelopment Plan of which the NRSA utilizes, is a multifaceted revitalization strategy that embraces both traditional "place-based" economic development strategies customary to redevelopment plans as well as "people 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 strategies, 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 $133 million over the forty-year life of the South St. Petersburg Community Redevelopment Plan. Funding from the federal CDBG and HOME Programs will include a substantial amount of each annual award which currently stands at $1.6 million and $674k respectively.

**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 businesses enterprises, and small businesses; revitalize commercial corridors to grow existing business and attract new ones; grow the manufacturing "belt" that bisects the CRA/NRSA from east to west to create a 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 also develops lending programs using TIF resources to increase capital availability for businesses in the CRA.

- 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.
- Create a "Tax Increment Financing Incentive Program" that will provide funding to the South St. Petersburg lending facility.
- Support accredited Community Development Financial Institutions through funding and business support programs to provide working capital for developers, non-profits and other businesses.
- Investigate and report on areas of South St. Petersburg suitable for designation as neighborhood or business improvement districts pursuant to the "Safe Neighborhoods Improvement District Act" (Sec. 163.501 et seq, FS).
- Identify potential economic development initiatives in South St. Petersburg that could be funded by a HUD Section 108 Loan Guarantee Program.
- 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.
• 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.
• Develop a promotional strategy for advertising the TIF and educate appropriate staff on economic development incentives to share with businesses with whom they interact.
• 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.
• Educate key “frontline” personnel in the development review, building permit, business licensing and other departments on available City financing and incentive programs.
• Maintain 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.
• Utilize tax increment financing revenue as a match for federal and state grant opportunities.

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 represents 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.

Small businesses are an even more important presence in the CRA. In 2012, 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.

The Plan intends to support small businesses 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 stakeholders to maintain and augment a small business network that fosters peer-to-peer learning among companies facing similar challenges. Finally, the City will create databases of support and customers throughout Florida for local small businesses to access and provide business intelligence.

Regulatory Review and Reform

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

v. 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.

vi. 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.

vii. 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.

viii. 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

- 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.
- 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.
- Convene Small Business Forums to provide an opportunity for business owners to speak on issues and opportunities confronting them.
- 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. The City shall prepare marketing kit 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/NRSA 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/NRSA asset map developed by the Neighborhood Services administration and utilize as a marketing tool to promote the many amenities that the CRA/NRSA 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/NRSA 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.

Commercial Corridor Revitalization

- Continue partnership with Eckerd College in the Business Corridor Program to support business startup, retention and expansion on the CRA's primary commercial corridors.
- Develop and maintain socio-economic, demographic and market databases for the CRA corridors and their adjoining neighborhoods for their ready use by potential investors.
- 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.
- 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.
- 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.
- 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.
- Promote the adaptive reuse of historic buildings whose zoning is inappropriate for the historic use and character of the building.
- 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/NRSA to promote:
   - The continued evolution of the Central Avenue Corridor as a dense, mixed-use, transit-oriented development corridor.
   - Promote the continued expansion of 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

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/NRSA.

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/Commerce Park.

5. Where needed, improve street lighting throughout the Dome Industrial Park/Commerce 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/Commerce Park 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/NRSA 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;
   - 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/NRSA 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/NRSA.

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/NRSA 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/NRSA 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/NRSA.

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 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 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/NRSA 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/NRSA, including programs for poverty, health, financial assistance, employment and education.

8. Work with neighborhood associations to engage more CRA/NRSA 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/NRSA, 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 $133 million in 2015 dollars over the forty-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 both the City of St. Petersburg and Pinellas County contributing at least 95 percent of its tax increment annually within the CRA to the South St. Petersburg Redevelopment Trust Fund, pursuant to Sec. 163.387(1)a, subparagraphs 1 & 2 of Florida Statutes.

**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 to 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 and 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 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.

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 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 early 2015, the Urban Affairs Department will be unveiling 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.

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

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 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.

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 a 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.

Neighborhood Revitalization

The City of St. Petersburg has a strong neighborhood planning program that dates back to the early 1990s. Sixteen 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.

Economic Development and Job Creation

The South St. Petersburg Redevelopment Plan is 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/NRSA, but also serve 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.

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 who 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 Southside St. Petersburg Community Redevelopment Plan establishes the South St. Petersburg Tax Increment Financing District, whose boundaries are coterminous with the community redevelopment area. Under current Florida law, the proposed TIF district will expire forty years after its establishment, which is May 21, 2055. The City of St. Petersburg and Pinellas County are expected to be contributing at least 95 percent of their tax increment generated annually within the CRA to the South St. Petersburg Redevelopment Trust Fund, pursuant to Sec. 163.387(1)a, subparagraphs 1 & 2 of Florida Statutes.

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.

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, 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.

1. Programs for All Property in the South St. Petersburg CRA/NRSA

   - "PAINT YOUR HEART OUT" Provides small grants to any property owner who paints their property.

   - DEVELOPMENT ASSISTANCE PROGRAM Reimburse 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.
• FEDERAL AND STATE MATCHING GRANT 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 and within either of the tax increment financing districts.

• 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 Program 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

• FAÇADE 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 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.

- **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.

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.

Assets and Resources

St. Petersburg’s NRSA, with all of its economic and physical problems, also boasts many human, organizational, physical and financial assets and resources to address these problems/opportunities. The Neighborhood Revitalization Strategy concept offers a real opportunity to mobilize all available assets and resources, through community-based partnerships, to bring about real qualitative and sustainable change in the community.

Human Resources: The homeowners, tenants, business owners, merchants, employers and employees that make up the neighborhood and business associations, and other grass root advocacy groups are the NRSA’s principal asset. It is these local stakeholders, working together, that provide the needed synergy and local expertise needed to bring about successful community change. Most of these stakeholders have mobilized to take charge of their future by developing and carrying out neighborhood and commercial revitalization plans. Most of these associations are represented by three umbrella organizations, the Federation of Inner-City Community Organizations, the Council of Neighborhood Associations and the Council of Business Associations.

Organizational/Institutional Resources: Another important NRSA resource is the public and private sector institutions and agencies that provide services to, and develop and operate facilities for local residents. These components of the service delivery system act as a conduit for private and public funds to support local services, facilities and programs, and offer significant employment opportunities for local residents. They include:

• The public Sector: The agencies of the local, state and federal governments are the major local resource. The City provides essential public safety services; develops and maintains the public infrastructure of parks, roads, and utilities; and manages a number of community programs such as codes enforcement, affordable housing assistance and economic development support. The County School Board is responsible for education; the County for transportation; and both the State and County for public health and social services. Both the City and the County also serve as a major employer of local residents, and as a pass through for local, state and federal resources to support local services, programs and facilities.

• Human Service Agencies: There are over 110 nonprofit agencies that provide services to area residents. Of these, more than 70 are located in, or maintain branches in the NRSA. Services include emergency shelters and supportive transitional and permanent housing for homeless and those with special needs; the provision of mental and physical health care services, case management, counseling, food and clothing, life skills and employment training, child care services, home maintenance services, and emergency financial aid to the non-homeless with special needs and those at risk of homelessness to help them maintain a stable home environment; and affordable
housing services to area homeowners and homebuyers.

- **Major Institutions:** Some of the more significant participants in the Community-based Partnerships that have implemented and will continue to implement the NRSA strategies are the City's larger institutions—many of which are located in and around the NRSA. These include major health care providers (All Children's and St. Anthony's Hospital and the Bayfront Medical Center); knowledge institutions (St. Petersburg College, Pinellas Technical Education Center, and the University of South Florida); and major utility companies. These institutions provide essential health, education, utility, and other services to; and serve as major employers of, local residents and offer the potential of serving as catalysts for nurturing the kind of individual and collective self-sufficiency needed to sustain community development.

- **Private Sector Entities:** Providing an ample supply of goods and services for NRSA residents, are a wide variety of private sector, for-profit enterprises, manufacturers, merchants and professional services providers. There are more than 3,000 businesses in the area – employing over 30,000 people, and accounting for over $4 billion in sales per year. These also include lending institutions that provide access to affordable financial services to area residents through Community Reinvestment Agreements. In the context of the NRSA, it is the role of these private sector partners to both provide employment and entrepreneurial opportunities to local residents, and to assist in preparing local residents to take advantage of such opportunities.

- **Local Service Organizations:** There are also well over 150 churches and service clubs in and around the NRSA. While these organizations see to the spiritual and socialization needs of area residents; as a result of the over-riding basic human service needs of local residents, many such organizations have either become conduits to public and not-for-profit sector support service providers through referrals, or have become part of the support service delivery system themselves, either directly, or through the creation of not-for-profit subsidiaries. With their intimate knowledge of the needs and problems of local residents, it is the role of these community-based partners to serve as a first point of contact to facilitate resident access to needed services and service providers.

**Physical Resources**

Most public and private services needed to sustain the community and its residents take place in a physical environment. Education in schools, recreation needs in open space, parks and entertainment/cultural facilities. People live in homes, shop in stores, work in offices and other employment centers, and obtain needed services from institutions and other service facilities. Public safety and waste management services require police and fire stations, and trash and storm water facilities. All these physical community components must be linked together by a public infrastructure to facilitate access between them, and provide for the delivery of necessary utilities and communication services. The configuration and location of these physical counterparts of essential services can contribute to and enhance the quality of life in the community. In the NRSA, these physical assets and resources include:

**Schools/Libraries:** There are 25 schools, at all levels, in the NRSA. These include nine elementary schools, two middle schools, three high schools, three private schools, two vocational/technical schools and six institutions of higher learning, including the Bayboro Campus

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of the University of South Florida, the Poynter Institute for Media Studies and St. Petersburg College’s Allstate Center.

Parks and Community/Cultural/Recreation Facilities: There are nine community Center parks in the NRSA – many of which have their own neighborhood centers, playgrounds and facilities for baseball, soccer, football, basketball, tennis, swimming and picnics. There are also many smaller playgrounds and passive parks throughout the area, as well as three community centers. Many of these facilities also serve as venues for the delivery of services to area residents such as child and elder care, food services, and counseling as well as community and recreation programs.

The Public Infrastructure: The public infrastructure of roads and streets is more than adequate to facilitate the journeys from home to employment, shopping and service provider locations. These journeys are further facilitated by a public transit system that offers bus routes within, and from the NRSA to multiple locations elsewhere. All structures within the City, and the area are connected to a utility infrastructure that provides potable and in many cases, reclaimed water, storm and sanitary sewer services, electric power, gas and communication facilities such as telephone, cable television, and fiber optic.

Assisted Housing: Jordan Park, a recently built public housing development that was reconstructed with a $27 million HOPE VI funding that leveraged $3,127,000 in CDBG, and more than $40 million in private investments, was completed in 2002. The 104 homeownership element of the plan was completed in late 2005. The City operates a 72- unit rental complex for families that underwent reconstruction where 18 units were demolished and 21 units constructed in 2008. There are also 1,504 units for low-income elderly persons in nine assisted housing developments, and many of the 3,169 Section 8 units in the City are located within the NRSA. However, in an attempt to de-concentrate the amount of public housing residents in the area, the SPHA sold James Park (an 82 unit facility) to a not-for-profit developer, and Graham Park and Rogall with 336 and 150 units, respectively, to a private developer. The SPHA received $6.5 million from the sale of the units that will be utilized to acquire properties that will be made available to low- and moderate-income households in the City.

Shopping Opportunities: There are two community shopping centers, including Central Plaza and the Central Business District, and another neighborhood shopping center in the NRSA; but no shopping malls. Commercial uses are also located along the area’s major arteries – 4th, 9th, 22nd, 34th, and 49th Streets, and 5th Avenues North and South, the Central Avenue corridor – including 1st Avenues North and South, 18th Avenue South and 22nd Avenues North and South. Although the 16th Street South corridor was recently the subject of a Commercial Revitalization Program, and another is in progress along the 22nd Street corridor, they lack continuity and adequate off-street parking, and do not offer the full range of goods and services needed by the community at affordable prices.

Employment Centers: In addition to the employment opportunities along the above commercial strips and in the adjacent Skyway Business Park, there are more than 3,000 businesses in the NRSA – employing more than 30,000 people. The area’s principal employment centers include the Dome Industrial Park straddling 22nd Street South in the heart of the area – an aging industrial area in which over 140 businesses employ over 1,000 people, the Central Business District – the city’s largest employment center, and the hospital clusters in Bayboro Harbor and Uptown.

Health Care/Essential Human Services: Three of the city’s major hospitals are located within the NRSA: All Childrens and St. Anthony’s Hospitals, and the Bayfront Medical Center. The redevelopment of the formally Mercy Hospital, now known as Community Health Centers of
Pinellas, provides medical services at its location in the Midtown, CRA/NRSA. In addition, most of the support service agencies that provide essential services to area residents are located in the NRSA, while others offer outreach services from other facilities, such as the community centers and public housing complexes that are located in the area. Some also deliver in-home services.

**Financial Resources:** The delivery of essential human services depends upon the availability of funding. Due to the socio-economic conditions that prevail in the NRSA – its pervasive poverty, and general level of distress, the community needs, deserves and receives a disproportionate share of those limited resources. Funding to provide services to residents is provided through federal, state, local and private sector sources including City and County social action allocations, CDBG, United Way, the Juvenile Welfare Board, Florida’s Department of Children and Families, among others.

The cost of local public safety and education services provided by the local government are supported primarily by property tax revenues; while other City and County services are funded through sources such as user fees, franchise and other special taxes, local shares of State revenue taxes, and special assessments. Public facilities and infrastructure development are funded through municipal bond issues, grants and voter approved special purpose taxes. The City’s proposed operating and capital improvement budgets for services and facilities for the next five-years at $347,582,000.

**Constraints and Opportunities**

Many of the resources are already in place to begin the process of building upon existing assets to bring about meaningful and lasting change in, and expand opportunities for residents of the NRSA through Community-based partnerships. However, there remains a number of constraints that must be overcome, some of which are unique to St. Petersburg, in order to take advantage of emerging opportunities to revitalize the designated area.

- **NRSA Implementation Constraints:** Some of the development constraints in the NRSA include flood zones resulting from the City’s peninsula location, environmental contaminants that must be mitigated prior to development and development rules and regulations- all of which increase development cost; a gap between after improvement appraised values and project costs that are inflated by the above constraints; and consumer and investor perceptions regarding neighborhood image and viability.

- **Flood Zones:** Being located on a peninsula, much of St. Petersburg’s coastal and low lying areas are identified by the Federal Emergency Management Agency as being subject to flood hazards. As a participant in the National Flood Insurance Program, the City developed an ordinance that precludes renovation of flood zone properties that require expenditures exceeding 50% of the structure’s appraised value.

- **Environmental Hazards:** The Dome Industrial Park is an aging industrial area that has been a continuous operation for decades. A major portion of which has been acquired and remediated by the City. There still exists a large portion to the west of the remediated site that may be available for acquisition and remediation that will result in economic development and job creation.

- **Development Regulations:** Development regulations can have a similar impact on project feasibility in that they may raise costs. Items such as drainage ordinance, parking and
green space requirements, impact and permit fees; and an abandonment ordinance that reduces units in abandoned multi-family buildings to the number allowed under the current zoning.

- **The Appraised Value/Project Cost Gap:** There are many foreclosed and abandoned properties in the NRSA, that appraisers have difficulty establishing comparable values. This issue plus the high cost of environmental hazard mitigation, development regulations that reduce potential and project revenue, and the negative perception of the neighborhoods, that often times that after appraised values are less than project costs.

- **Neighborhood Image/Marketability:** The flight that has occurred from the NRSA from 1980 through 2010 indicates that, whether flight was motivated by myth or reality, the area has acquired an image that discourages in-migration and investment. Its results are abandoned and vacant buildings, vacant lots, decaying properties, concentrations of lower income residents that have limited resources for property maintenance, high crime rates, and infrastructure deterioration have reinforced this image.

**Opportunities**

- **Development Opportunities:** Many of the market conditions identified above, i.e. the many vacant lots and boarded properties, the lower cost of properties, the increasing availability of investment capital, bolstered by the Community Reinvestment Act, and the commitment of the City, NRSA residents and businesses, and other Community-based partners, and incentives available under the Tax Increment Financing Program, represents opportunities to encourage market investment in the area.

- **Vacant Buildings and Development Sites:** There is a large number of vacant building and development sites in scattered and clustered locations throughout the NRSA. While this situation occurred as a result of mortgage and tax foreclosures, as well as the demolition of over 400 dilapidated structures, these properties represent an opportunity to restore these neighborhoods and expand the supply of affordable housing and commercial and industrial properties for buyers and investors, and economic opportunities for area residents through infill development.

- **Property Values:** One of the factors that make the acquisition and rehabilitation of vacant properties, and new development on vacant sites in the NRSA both feasible, and affordable, is their initial low value.

- **Lender/Investor Commitment:** Local lenders are demonstrating a renewed interest in investing in the NRSA. Through the WIN Program, 16 major lending institutions have facilitated access to affordable financing for local residents, and provide high loan to value, low interest, long term first mortgages and improvement loans to existing homeowners, new homebuyers, investor-owners and developers to renovate or purchase homes, or develop commercial or industrial properties – in some cases with credit enhancements available through the City.

- **Neighborhood/City Commitment:** Just as local lenders have joined together to reinvest in the NRSA, associations of residents and businesses from the community have joined forces with the City and other community-based partners and stakeholders, under the Neighborhood Partnership and Working to Improve our Neighborhoods programs, to take back their neighborhoods.
- **St. Petersburg's Greenhouse:** To nurture the development of small businesses in the NRSA, the City operates a Greenhouse that assists small emerging entrepreneurs from throughout the City. The Greenhouse is located at 440 2nd Avenue North. The center houses: 1) The Business Corridor Program, Small Business Enterprise Program, Small Business Tax Division, Grants, Incentives, Financing Programs, Workforce Training Program, Business Assistance Programs, Permitting, Tax & Water, and Purchasing Opportunities are all available at the Greenhouse, 2) The Small/Disadvantaged Business Enterprise Program, 3) The Business Resource Center, a one-stop resource for PC usage, graphic workstations, training workshops and a business reference library, 4) Service Corp of Retired Executives (SCORE) an organization of volunteers who provide business counseling, and 5) USF Small Business Development Center, which provides professional counseling and training to help entrepreneurs start and grow businesses. The agency administers a U.S. Small Business Administration micro-loan program for small businesses and also administers loans to African-American owned businesses.

**Economic Empowerment Strategies**

The primary purposes of the Neighborhood Revitalization Strategy is to expand employment and business opportunities, and to provide affordable housing within the NRSA – particularly for low- and moderate income residents of the area. Residents will be prepared to take advantage of the opportunities that are developed through this strategy.

Economic Development opportunities will develop through the City's use of CDBG funding that will acquire and remediated properties for the purpose of providing decent jobs to area residents. Properties will be sold after assembly and remediation to developers who provide the best proposal to commit to the City's expectations of job creation opportunities for low- to moderate-income persons. Job creation activities will also be tied to the redevelopment of the NRSA and opportunities that will be provided to businesses by being in the South St. Petersburg CRA/NRSA.

Interested residents who are desirous of becoming entrepreneurs will be referred to the City's Greenhouse for technical assistance and referral to receive funding. At the Center they will have access to members of the Senior Core of Retired Executives (SCORE), the Small Business Administration.

For economic development to work successfully in the NRSA to expand employment opportunities through business development – retention, expansion and attraction; the process must also expand community involvement in the process and encourage residents of distressed economic areas to design their own solutions. St. Petersburg has been practicing this approach in neighborhood planning for many years, and has transferred this approach to economic development.

The strategies listed previously are meant to guide a variety of actions, and are either underway or programmed to occur over the next five years. Strategies provide the shape and direction that neighborhood revitalization will assume. In the section that follows, some of the strategies are listed again along with accompanying items. Not all activities that have been planned or are being considered within the NRSA are included below.
Goal 1: Expanding the range of economic development in the NRSA.

Economic Development opportunities will develop through the City's use of CDBG funding that will acquire and remediated properties for the purpose of providing decent jobs to area residents. Properties will be sold after assembly and remediation to developers who provide the best proposal to commit to the City's expectations of job creation opportunities for low- to moderate-income persons. Job creation activities will also be tied to the redevelopment of the NRSA and incentives that will be provided to businesses by being located in the South St. Petersburg CRA.

The economic development element of this strategy will be coordinated through the City's Economic Development Department. At the physical core of the NRSA is the City's Dome Industrial Park/Commerce Park, an older industrial area of over 100 acres in which 139 businesses currently employ over 1,000 persons. The Dome Industrial Park has easy access to a number of major resources that make it ideal for the development of an industrial park designed to attract industries related to emerging technologies in the marine science and bio-medical industries, including the University of South Florida/Marine Science Complex, a medical complex which includes St. Anthony's and All Children's Hospitals and the Bayfront Medical Center, several technical training institutes, and a large, available labor pool.

The Dome Industrial Park/Commerce Park also boasts industrial zoning and the infrastructure to support it, including direct interstate and rail access. However, a 20.7 acre pilot redevelopment project in the southeast quadrant had been remediated and made available for developers to acquire from the City and construct facilities that will employ residents of the area. The City intends to continue the redevelopment of the area by implementing DIP II that will acquiring and remediated the property west of the current DIP I and place the property into productive use that will provide employment to 300 local residents. The City will also develop site improvements such as common parking and retention facilities to relieve industrial developers of the need to provide such improvements themselves, and to enhance public infrastructure.

Additional incentives are also contemplated for the retention, expansion and recruitment of industrial uses, and resulting employment opportunities for NRSA residents, in the remainder of the Dome Industrial Park/Commerce Park and in two other industrial zones within the NRSA – along 9th Avenue North near I-275, and in Cobb's Corner along the south side of 22nd Avenue North between I-275 and 34th Street. These include providing access to capital for start-up and expanding businesses – in collaboration with CDCs, CBOs and CBDOs as applicable.

22nd Street South Redevelopment Corporation and Grand Central Avenue have been designated Florida Main Streets in early 2004. 22nd Street South Redevelopment Corporation is located on 22nd Street South, and Grand Central Min Street is located on Central Avenue.

It is proposed that, as funding becomes available, similar initiatives will be provided in other selected commercial corridors and districts in the NRSA, including those along 4th, 9th, 34th and 49th Streets, and 5th Avenues North and South, and 18th Avenue South in future years.

Goal 2: Provide Job Training for youth and young adults in the NRSA

Jobs are critical to the community's survival. Any meaningful employment strategy must address those factors that diminish or enhance the economic opportunities of a neighborhood or its residents. Any strategy to create long-term economic opportunities for the residents of the City and NRSA must address issues related to preparing traditionally disadvantaged populations to become part of the mainstream economy. To do this, the following obstacles must be overcome:
- Welfare dependence, criminal records and substance abuse problems;
- Inaccessibility to employment because of inadequate preparation and lack of access;
- Inability to manage basic needs; and
- Environmental impediments and loss of hope grounded in poverty and lack of opportunity.

In order to overcome these barriers and prepare residents to take advantage of the benefits derived from planned economic expansion the following activities will be implemented:

- **The Job Corps Center was completed in December 2009.** Job Corps acquired property that the City previously acquired with Section 108 funding for the purpose of job creation. The City received approval from HUD to sell the property to Job Corps to build a campus and provide job training to youth between the ages of 16-24 who come from homes that are low- and moderate-income, to obtain the training needed to participate in the economic market place. HUD approved the project as a limited clientele activity, and requested that the City document the income of students who train at the campus as they enroll. The campus began accepting students in late 2010.

- **One-stop Centers:** The Pinellas Workforce Development Board and the local Work and Gain Economic Self-sufficiency (WAGES) Coalition are committed to open One-stop Career Centers in Pinellas County. One has been opened as part of the Job Corps Center located at 500 22nd Street south, St. Petersburg, Florida. The Centers are operated by Pinellas WORKS, a coalition made up of Abilities of Florida, Family Service Centers, St. Petersburg College, Pinellas Technical Education Center, the Urban League, Boley Centers, Gulf Coast Community Care and others, and will provide a wide range of services to facilitate the transition from welfare to work. Services include outreach, intake, assessment, referral and placement services as well as career planning and counseling, case management pertaining to training, emergency assistance, pre-vocational skills training, child care and transportation assistance and referrals to supportive services. Training services include adult education/literacy, job readiness, occupational skills, and customized training conducted with a committed private sector employer group.

- **Entrepreneurial Training:** The City's Greenhouse provides training and capacity building to develop the technical and organizational skills of locally-based community development corporations and individuals interested in establishing small community-based enterprises, as well as opportunities to explore alternatives to obtain seed capital with the SBA and the Tampa Bay Black Business Investment Corporation (Micro-loan Program). In addition, the St. Petersburg Chamber of Commerce uses the facility as a resource for those in the community who want to become entrepreneurs and start small businesses.

- **Family Substance Abuse Treatment Center:** One of the last remaining barriers to full employment is the reluctance on the part of employers to hire ex-offenders and those with substance abuse problems. To address this issue, the City acquired a formerly 30,000 square foot nursing home in the Midtown/NRSA from HUD and sold it to Bridges of America who sold it to WestCare to implement a 75 bed staff-secure residential treatment program, a 20 bed community recovery center and a 25 slot aftercare center. In addition to drug treatment services the Center provide individual and family counseling, literacy education and employment/vocational training with the objective of preparing clients to re-enter the community drug-free, and with the skills to maintain sobriety and function as a productive, contributing, employable member of the community. The Center has also enabled the County to establish a drug court so the eligible substance abusers can be
referred to the Center for treatment rather than be criminalized.

Goal 3: Provide affordable housing opportunities

The City has exceptional experience in providing housing services to its citizens through its Housing and Community Development Department. Funding to support the programs are allocated from the HOME and SHIP programs. HOME funds support the substantial housing rehabilitation program (RAP), additionally, HOME funding is used to assist developers to leverage other funding such as Low Income Housing Tax Credits, Federal Home Loan Bank, and other funding to rehabilitate or construct new multi-family affordable units. Funding is also provided to CHDOs to enable them to develop affordable housing. SHIP funding is used to assist owner-occupied eligible housing with emergency repairs, disabled retrofit, rehabilitation, and purchase assistance. Additionally, funding is leveraged with HOME, LIHTC, Federal Home Loan Bank, and other funding to assist developers of multi-family affordable housing to rehabilitate and construct new units.

The City also was awarded NSP 1 and 3 funding of which $9,498,962 was allocated to the City in March 2009, and the City received a second allocation of NSP – 3 funding of $3,709,133 in March 2011. Funding for NSP-1 projects/activities had to be expended by March 2013. Commitment of all NSP–1 funding was required to be achieved by September 9, 2010, 18 months from the signing of the Agreement by HUD. HUD requests that 50% of NSP–3 funding must be expended within 2 years of the execution of the Grant Agreement by HUD (March 9, 2013), with expenditure commitment of all funding met by March 9, 2014.

The City utilized the following strategies to implement the NSP 1 and 3 Programs:

- Acquisition, rehabilitation/reconstruction and sale or rental of foreclosed upon properties single-family and multi-family to income eligible homebuyer.
- Demolition of acquired foreclosed upon residential properties.
- Redevelop demolished or vacant properties
- Establish and operate Land Banks for homes and residential properties that have been foreclosed.
- Program administrative costs.
- Acquisition, rehabilitation, and rental of 25% of the units set-aside for household with incomes of up to 50% of AMI.

As expressed in the preceding sections of this document, the City will be looking at addressing the housing needs of renters by directly funding the rehabilitation of units and financing the construction of units for households whose incomes are less than 50% of MFI. These are the households identified in the Census as having the greatest difficulty in finding and maintaining housing. The City realizes that everyone in need of housing does not necessarily have the ability to obtain housing. We will continue to partner with not-for-profit developers who provide housing for persons with special needs, the elderly, frail elderly, and disabled, the homeless. We will partner with not-for-profits to implement a safe haven, and to construct a development for chronically homeless individuals.

Performance Measures:

The revitalization of the NRSA is expected to result in increased home ownership, an improved physical environment, increased public safety and extensive residential rehabilitation. In particular, the outcomes of implementing the economic development element are expected to be
increased job creation and an increased ability on the part of NRSA residents to take advantage of the jobs created, an expanded economic base in terms of property and sales taxes and disposable income, a reduction in the number of vacant commercial and industrial properties, and extensive commercial property rehabilitation. The objectives to be reached in the NRSA over the next five-years are:

- **Economic opportunity objectives/benchmarks:**
  - Facilitate the renovation of viable commercial properties in the 22nd Street South, 16th Street South, and 18th Avenue South Commercial Revitalization area in the NRSA through loan programs provided by small business assistance lenders by 2021.
  - Increase the absorption rates for existing vacant office and commercial space to achieve 97% occupancy in the NRSA by 2021.
  - Bundle and sell properties acquired in the Dome Industrial Park for economic development to businesses that will build facilities that employ low- and moderate-income people in the area by 2021.
  - Ensure the utilization of the Manhattan Casino by business(es) that employ low and moderate-income persons, by 2021.
  - Assist 400 businesses through providing technical assistance on tax incentives and financing strategies by 2021.
  - Assist small business to obtain loans, thereby creating 100 new jobs by 2021.
  - Provide incentives through small business loans provided through the Small Business Administration to assist with the redevelopment of 40 businesses.
  - Utilize funding from the TIF as incentives for employers to hire new personnel from the NRSA, which should create or retain 400 jobs from business development and/or expansion by 2021.

- **Community empowerment objectives/benchmarks:**
  - Achieve maximum coverage by neighborhood associations in the NRSA by 2021.
  - Achieve maximum coverage by NRSA merchants and business associations by 2021.
  - Enhance the capacity of small businesses and community development corporations in the NRSA through continued support by the City’s Green House Business Center.
  - Link small businesses and community development corporations with sources of capital available through micro-loan and revolving-loan providers to support local business ventures and investments in the NRSA by 2021.

- **Physical environment objectives/benchmarks:**
  - Continue the enhancement of commercial strips and employment centers through leveraged private property improvements and infrastructure/amenity enhancements such as off-street parking and streetscaping in the NRSA, where needed by 2021.
  - Complete site remediation and common infrastructure/amenity facility development such as shared off-street parking and storm water retention to support private investment in the Dome Industrial Park/Commerce Park portion of the NRSA by 2021.
  - Upgrade the infrastructure to support industrial growth in the Dome Industrial Park
Commerce Park by 2021.
➢ Continue to implement infrastructure improvements in the Tangerine Avenue Community Reinvestment Area (TACRA) by 2021.
➢ Provide housing rehabilitation for owner-occupied housing through the City’s WIN Program and its South St. Petersburg CRA Tax Increment Financing Program to assist 120 households in the area by 2021.
➢ Provide down payment and closing cost assistance to 250 households in the area by 2021.
➢ Construct 15 new homes in the NRSA/South St. Petersburg CRA with NSP program income through 2021.
➢ Assist developers to leverage financing that will allow them to construct 250 new multi-family units in the NRSA and South St. Petersburg CRA by 2021.
➢ Assist with the implementation of the TACRA Housing Plan and provide assistance to 40 households by 2021.
➢ Through the foreclosure prevention program, save 100 households from foreclosure by 2021.
➢ Install sidewalks, curbs, and gutters in the Midtown and NRSA/South St. Petersburg CRA, where needed.
➢ Complete the redevelopment and reconstruction of 16th Street South and 18th Avenue South corridors by 2021.
➢ Provide Homeownership Counseling for 600 residents of the NRSA/South St. Petersburg CRA by 2021.

- Family support/human service objectives/benchmarks:

➢ Provide incentives for the development of additional commercial facilities, including financial centers, in convenient, clustered location along commercial strips in the NRSA/South St. Petersburg CRA, with parking and other support amenities, to enhance resident access to necessary goods and services by 2021.
➢ Counseling Services: Support the efforts of CDCs, CBOs, CBDOs, and other community organizations to provide a variety of counseling activities to provide an estimated 4,000 units of service, including tenant counseling, budgeting, interpersonal counseling, employment counseling, referrals and education, transportation, housing information for the homeless, and emergency assistance to low-income families.