



One in ten  
low-income  
Pinellas  
residents are  
“housing poor.”

**“YES IN MY BACKYARD” ST. PETE**  
*Advocating for affordable housing*  
**Supporting policies that promote it**

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## The Problem: St. Petersburg Doesn't Have Enough Affordable Housing

The poorest families pay the most for housing. In Pinellas County, that translates into 121,000 families spending more than 40% of their income for rent or mortgage, with little left over for basic necessities, sometimes trapping them in a cycle of poverty.

The shortage of affordable housing in St. Petersburg is so great that continuing to build more with government subsidies alone isn't enough to solve the problem. For example, the Sadowski State and Local Housing Trust Funds, a commonly-cited source of affordable building funds from the State, would've provided just 80 units of housing for Pinellas County in the last housing cycle. The St. Pete City Council's "linkage fee" proposal would've provided just a few dozen units. It's clear that there just isn't enough money in City or State coffers to make a big difference.

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## The Solutions: Policy-Based Affordable Housing Strategies

### (1) Upzoning

Allow more than one unit of housing per lot. This provides incentives for the private sector to create more housing. Since the housing is denser, it is smaller, and therefore less expensive to build, buy or rent. New housing created close to the city center may be higher-priced, but as more units are created throughout St. Pete, the price of housing will drop – for everyone.

Here's how the numbers work: on average if you upzone a piece of property to allow building three units on a lot now zoned for one, it costs 15-20% less to build each unit per square foot. Even better, the sales price or rent per unit goes down as much as 20%.

### (2) Inclusionary Zoning

Mandate that a certain percentage of new housing units be designated for low-income individuals, for example, 5% of 40-unit developments. In exchange for making these units affordable, builders could receive greater density benefits, such as an additional +1 FAR for the creation of an additional 5% of affordable units for families earning up to 150% of median income.

Other benefits could include relaxing regulations regarding the number of required parking spaces from 2 to 1 for each residential unit downtown, and creating a higher threshold for when a public hearing is required for workforce housing projects (or no public hearing requirement at all). In addition, the city could offer builders an "out" that would allow them to pay into a fund instead of including the affordable units in their own developments.



### **(3) Combining Parcels**

Current zoning regulations in St. Petersburg prohibit combining parcels. By allowing parcels to be combined, the cost of building will go down, as will the selling price or rent of each unit. It creates efficiencies by allowing greater density and encourages construction of more lower-priced units.

### **(4) Shared-Equity Home Ownership**

Community land trusts, housing co-ops, and limited-equity co-ops encourage affordable home ownership. They allow homeowners to build up equity in their property, while capping appreciation to ensure the home is still affordably priced for the next buyer. These shared-ownership organizations can be managed by either nonprofits or governments. St. Pete should encourage non-profits to run city-sanctioned co-ops.

### **(5) Adapted Architectural Design Standards**

The foundation of the St. Petersburg zoning code is single-family homes. Instead, the design codes should have a preference for multi-family construction, particularly in walkable neighborhoods. This would encourage construction of “missing middle” housing designed for middle-income families. That is a range of house-scale buildings with multiple units, compatible in scale and form with detached, single-family homes. Adapted architectural design standards like these would energize new methods like modular construction and streamlined permitting for “missing middle” developments.

Let’s push for these reforms in the 2050 visioning plan by saying “Yes In My Backyard.” A successful plan for affordable housing is one that allows the private sector to build their way out of the problem, rather than depending on grants or other government support.

