

NEIGHBORHOOD
REVITALIZATION STRATEGY

CITY OF CLEARWATER, FLORIDA NEIGHBORHOOD REVITALIZATION STRATEGY

The City of Clearwater's Community Development Block Grant program is requesting a Neighborhood Revitalization Strategy Area (NRSA) for Lake Bellevue, located in the southern east area of Clearwater and North Greenwood, located in the northern east area of Clearwater. The NRSA is a program established to encourage and stress a coordinated marshalling of the City's resources provided by the U. S. Department of Housing and Urban Development (Community Development Block Grant Program) to create communities of opportunity by stimulating the reinvestment of human and economic capital by empowering low-income residents in low/moderate low income eligible areas.

Through this effort, communities may define a NRSA that meets the threshold for low to moderate income residents. Within this area, the City of Clearwater is then afforded greater flexibility for Community Development Block Grant Program (CDBG) funds for economic development, housing and public service activities.

In terms of economic development relief, the strategy allows any job creation or retention efforts relief by not requiring businesses to track the income of people hired or retained. Economic development activities carried out in the approved neighborhood revitalization area are also exempt from the aggregate public benefits standards.

Benefits of a NRSA is described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 05, 1995 and then updated in the final rule changes published November 09, 1995 Federal Register. They are as follows:

1. Job Creation/Retention as Low/Moderate Income Area Benefit: Job creation/retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. Aggregate Public Benefit Standard Exemption: Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
4. Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

Moreover, the relief for public service activities can be viewed in terms of the regulatory requirement that no more than 15 percent of the total CDBG allocation can be used for public services activities. Under this strategy, all public services offered within the subject neighborhood and carried out as part of qualified projects by a Community Based Development Organization (CBDO) are exempt from the public service cap of fifteen percent.

Therefore, the City of Clearwater will be able to offer a more aggressive level of service to stimulate community revitalization. It will also allow the City of Clearwater to address some of

the urgent needs of the disadvantaged communities by offering job training and other related economic development assistance. In terms of housing, the revitalization strategy will allow the City to track scattered site housing units as a single strategy. This will permit the City of Clearwater to provide housing opportunities to not only low to moderate-income families, but to other families who earn between 80 to 120 percent of area median. This will increase the level of affordable housing units and thereby raise the income level of the neighborhood.

NRSA Boundaries

The City of Clearwater proposes to establish two different strategy areas. One strategy area will encompass Census Tract 261 and 262, hereby known as the North Greenwood Neighborhood Strategy Area and Census Tract 258, hereby known as the Lake Bellevue Neighborhood Strategy Area. The North Greenwood Strategy Area is bounded by Betty Lane to the east, Clearwater Harbor to the west, Union Street to the north, and Drew Street to the south. The second strategy area will encompass Census Tract 258, hereby known as the Lake Bellevue Neighborhood Revitalization Strategy Area, is bounded by Evergreen Drive to the east, South Ft. Harrison Avenue to the west, Lakeview Road to the north and Belleair Road to the south. Please see attached CDBG Eligible Activities Map.

Neighborhood & Demographic Criteria

North Greenwood Neighborhood Revitalization Strategy Area (NGNRSA)

According to the 2000 U.S. Census, the NGNRSA includes census tracts 261 and 262. Both census tracts have a combined population of 6,231 people of which 65.5 percent are considered low to moderate income. Census tract 261 has a population of 4,078 people of which 79.24 percent of households are low to moderate income. Census Tract 262 has a total population of 2,135 in which 51.82 percent are low to moderate income.¹

Additionally, individuals in the NGNRSA experience a much higher percentage of poverty compared to the City of Clearwater. The 2005-2009 American Community Profile reported that persons living below poverty level during the last 12 months in tract 261 and 262, which comprises of the NGNRSA, were 17.7 percent and 50.7 percent, respectively.

The total land area for the NGNRSA is approximately 1.3 square miles. The population in the area is relatively young with the median age being 35.9. There are approximately 1,386 families in the area with 741, or 53.5 percent, of the families living as married couples and 541, or 39 percent, of the families living as single female householder, with no husband present.

The area is also primarily residential in nature. There are a total of 2,911 housing units in this area. Out of the 2,911 housing units, 13.3 percent are vacant.

According to the 2000 U.S. Census, the median home owner occupied value in this area is lower than the rest of the City. The median value of homes in tract 261 and 262 is \$73,600 and \$65,400, respectively. The median value of owner-occupied homes in the City of Clearwater is \$100,500

¹ According to the Bureau of Labor Statistics, the CPI Inflation Calculator was used to determine base off Income in 1999 from the 2000 U.S. Census. Inflation was added accordingly (Date accessed June, 2011).

According to the 2000 Census, the median contract rent for tract 261 is \$465 per month and \$343 for tract 262. The average rent in tract 261 is \$337 per month and \$246 for tract 262. The median gross rent for the City of Clearwater is \$637.

The median household income is also lower than the rest of the City. According to the 2000 U.S. Census, the median household income for the City of Clearwater is \$48,159. The median household income for tract 261 is \$36,780 and \$26,189 for tract 262.

Lake Bellevue Neighborhood Revitalization Strategy Area (LBNRSA)

The LBNRSA includes census tracts 258. The LBNRSA has a population of 3,609 persons of which 69.7 percent are considered of low to moderate income. Additionally, the 2005-2009 American Community Survey reported that persons living below the poverty level during the past 12 months were 29.9 percent.

The total land area for the LBNRSA is approximately .7 square miles. The population in the area is relatively young with the median age being 34.3 There are approximately 865 families in the area with 502, or 58.0 percent of the families living as married couples, while 279, or 32 percent, of the families living as single female householder, with no husband present.

The area is also primarily residential in nature. There are a total of 1,537 housing units in this area. Out of the 1,537 housing units, 8.5 percent are vacant.

According to the 2000 U.S. Census, the median home owner occupied value in this area is lower than the rest of the City. The median value of homes in Lake Bellevue is \$68,700. The median value of owner-occupied homes in the City of Clearwater is \$100,500

According to the 2000 Census, the median contract rent for tract 258, Lake Bellevue is \$431 per month for and \$343. The median gross rent for the City of Clearwater is \$637.

The median household income is also lower than the rest of the City. According to the 2000 U.S. Census, the median household income for the City of Clearwater is \$48,159. The median household income for Lake Bellevue is \$34,375.

Community Consultation

The community consultation process involves soliciting input on the revitalization strategy from the residents of the area, owner/operators of businesses, local financial institutions, non-profit organizations, and community groups. The process used by the City of Clearwater in this section included holding two public information-gathering meetings in the communities with key stakeholders, providing a 30-day comment period, holding a meeting with the Neighborhood and Affordable Housing Advisory Board (NAHAB) and the City Commission with the results.

The first public meeting was held on March 22, 2011 for the NGNRSA and on March 23, 2011 for the LBNRSA. The NHAB is scheduled for June 14, 2011. The City Commission will meet to discuss the NRSA, along with the 2011-2016 Consolidated Five-Year Plan and the 2011-2012 Annual Action Plan on July 21, 2011.

Assessment

Level of Employment

According to the 2000 Census, there were 108,787 persons living in the City of Clearwater. Of that, 89,618 were 16 years or older. The Census reported that of this population, 60.2 percent, or 53,973 was in the labor force. Of the total labor force, 57.6 percent, or 51,633, persons were employed and only 2.5 percent (2,211) were unemployed.

Although the City of Clearwater illustrates a vibrant City with employment opportunities, some neighborhoods within the city do not show this type of success. In the NRSA, the employment outlook is not as bright as the City. Some reasons for the disparities vary from education attainment to economic disadvantage. The 2000 census reported that a total of 4,823 persons 16 years or older lived in the NGNRSA. Of this total, only 64.2 percent, or 3,088 of these persons were listed in the civilian labor force. The unemployment rate for this area, which includes the 261 and 262 census tracts, is an aggregate of 8.6 percent. The unemployment rate in tract 261 is 5.04 percent while the unemployment rate for tract 262 is 17.2 percent.

Based off the Bureau of Labor Statistics, the unemployment rate for the State of Florida has increased by 177 percent from January, 2001 to April, 2011. Based off these estimates, it is estimated that the current unemployment rate for tract 261 and tract 262 has increased to 23.8 percent.

Based off the 2000 Census, the unemployment rate for tract 258, the LBNRSA, was 4.2 percent. This rate is viewed by the total of 1,791 persons in the civilian labor force aged 16 years or older in the workforce with 76 persons being employed. Again, based off the Bureau of Labor Statistics, it is estimated that the current 2011 unemployment rate for tract 258 is currently at 11.6 percent.

Pervasive Poverty

Within the combined NRSA, the majority of residents are low-to-moderate income and many live below the poverty line. There are many factors that contribute to persons living in or below poverty. Some of these factors include, educational attainment, households receiving public assistance/supplemental security income and childhood poverty rate.

Educational Attainment

According to the 2000 U.S. Census, persons 25 years and older with no diploma in the NGNRSA is at 21.4 percent. This is almost double the rate of persons without a high school diploma in the North Greenwood area compared to the City of Clearwater, as a whole.

Additionally, the LBNRSA has a comparable rate of persons over the age of 25 without a high school diploma. According to the 2000 U.S. Census, 19.3 percent of persons 25 years and older are without a high school diploma.

Households Receiving Public Assistance

According to the 2000 U.S. Census, households receiving public assistance in the NGNRSA area is 4.2 percent in tract 261 and 10.1 percent in tract 262. This rate is especially high considering that the overall rate of households receiving public assistance in the City of Clearwater is 2.9 percent.

Additionally, households who receive supplemental security income in the NGRSA for tract 261 is 3.2 percent, with a mean of \$7,316 per year and 14.6 percent for tract 262, with a mean of \$5,086 per year.

Households in the LBNRSA who receive public assistance is 4.8 percent. Additionally, households who receive supplemental security income is 5.5 percent, with a mean of \$6,386 per year.

Childhood Poverty Rate

There is a strong association with childhood poverty rate, educational attainment and persons who receive public assistance and/or supplemental security income. According to the 2000 U.S. Census, individuals with related children under 18 years of age who live below the poverty rate in Clearwater is 18.8 percent.

However, the NGRSA is at a much higher rate. According to the 2000 U.S. Census, individuals with related children under 18 years of age who are below poverty level is 40.5 percent and 21.8 percent, respectively. The North Greenwood community is at a much higher risk of becoming homeless than the rest of the City of Clearwater.

In addition, the LBNRSA with individuals with related children under the age of 18 is at 21.1 percent.

Neighborhood Business & Employment Data

Data on the number of businesses located in the area and the number of people employed was not available.

Access to Capital for Area Businesses

Potential business owners who seek capital from the private sector have found it difficult to secure resources. Private sector loans are normally larger than the amount of the funds needed by area small businesses and have underwriting criteria that most new or expanded businesses could not meet.

Public Participation

A survey completed by the City of Clearwater residents of the North Greenwood Revitalization Strategy Area in 2011, reported that the unmet demand for specific types of facility improvements and services:

North Greenwood Revitalization Strategy Area 2011

Senior Facilities and Services

- Affordable assisted living
- Lack of existing senior service facilities
- Lack of affordability

Employment Training

- Accessibility to education, within the community
- On-the-job training in sectors that lead to employment

Youth Services

- Mentoring/tutoring Services
- After-school programs
- Summer programs
- Education and drop-out prevention

Resource Fair

- Information about available resources and services
- Referral agencies, such as “211 Tampa Bay Cares”
- Resources through churches, local organizations, non-profits

Homeless Services

- Case management
- Transportation
- Food/clothes
- Funding for Operation and Maintenance
- Homeless prevention
- Emergency shelter

Mental Health

- Resources for the mentally disabled

Housing

- Affordable home ownership and rentals
- Housing counseling and education
- Energy Efficiency with Housing Rehabilitation
- Associated costs of homeownership such as flood insurance and hurricane insurance

Transportation

- Public transportation to community facilities and services
- Jolly Trolley through the Clearwater area

Neighborhood Central Resource Center

- Information clearinghouse
- MLK Center

Lake Bellevue Neighborhood Revitalization Strategy Area 2011

Seniors Facilities and Services

- Lack of services for the disabled, frail elderly, and Homeless and low-income senior citizens

Youth Services

- Educational training, on-the-job training

- Drug use/Substance abuse prevention
- Mentoring

Facilities in Parks and Trails

- Lack of playgrounds
- Would like to implement a “Healthy City” infrastructure
- Picnic Tables, restrooms, drinking fountains

Veteran Services

- Lack of Veteran Services

Financial Literacy

- Skill-set training at schools
- Programs at Community Centers
- Lack of facilities to hold classes

Employment/Job Training for Self-Sufficiency

- Job training with an emphasis on;
 - Homeless
 - Minorities
 - Youth

Impediments to Neighborhood Revitalization Strategy Areas

One of the primary impediments that disadvantaged communities encounter is the lack of investment or reinvestment from the private sector. The public sector has traditionally been the catalyst for funding in the redevelopment process. Additionally, community opposition to certain types of development may be a challenge to the NRSAs.

The NRSAs are primarily residential in nature. They are presently low-income communities with housing stock primarily consisting of single family homes. Based off public workshops and stakeholder meetings that have been held, residents of the NGRSA and the LBNRSA have asserted what they feel the community unmet needs are. Any efforts that would limit efforts to overcome unmet needs would be strongly opposed by the communities.

Most local community groups and organizations have been established for over ten years and are well established in the community. These community groups include, but are not limited to, Clearwater Neighborhood Housing Services, Inc. and Homeless Emergency Project. Additional organizations include the Willa Carson Health Resource Center, North Greenwood Family Resource Center, and various other neighborhood groups. These groups are experienced in their particular area of service; however, technical assistance would enhance the efforts of these groups and organizations.

The NGRSA and the LBNRSA have actively participated in crime reduction tactics for years. They have organized crime watch programs that actively monitor and reports suspicious activities to the police department.

Future efforts to eliminate crime in the strategy areas include working with the City's Police Department to continue community policing efforts, developing a community enforcement program, establishing crime watch programs throughout the neighborhoods and using code enforcement to reduce criminal activities.

Existing code enforcement efforts have benefited the communities. These efforts are not systematic in the neighborhood revitalization areas but based upon code enforcement efforts practiced throughout the city as a whole.

Economic Empowerment

In order to accomplish successful objectives and to improve infrastructure and public services, there is a need to establish and implement strategies that will provide economic empowerment. The following goals and strategies will be pursued through inter-departmental efforts to ensure that the public realm and infrastructure reflect a commitment to revitalization in the NRSA.

Objective 1:

- The first objective is to identify and remove impediments that prevent barriers to investment or re-investment into the communities.
 - Allow for creative reuse of buildings and land
 - Increase small business startups and decrease failure rate of small business
 - Promote job skill training to the youth, minorities and promote women-owned businesses and workforce development training for the NRSA residents

Lack of investment into the communities may be attributed to high number of substandard structures, low per capital income of the residents, the perception of crime, and declining tax base. In order to reduce the number of substandard structures, the City of Clearwater will continue to provide loans to eligible low-to-moderate homeowners to repair their structure. For homes that are not structurally sound or safe, the City will make available funds to demolish their existing structure and rebuild a new home.

Objective 2:

- The second objective is to identify and improve the safety and condition of parks and other facilities throughout the NRSA.
 - Increase and improve infrastructure within the designated parks and trails throughout the communities

Objective 3:

- The third objective is to expand the accessibility and coordination of social services to City of Clearwater special needs population, youth and senior citizens.

Objective 4: Enhance the living environment for person in the NRSAs

- Improving public service activities and programs that eliminate blight and urban decay.

Objective 5: Help prevent and reduce homelessness within the NRSAs

- Assist agencies that engage in homeless prevention and provide services

Unmet Needs Analysis

The following unmet needs have been identified by residents of the NRSAs, key stakeholders, and public hearings and surveys.

NGNRSA Unmet Needs

Senior Facilities and Services

- Affordable assisted living
- Lack of affordability

Employment Training

- Lack of accessibility to education, within the community

Youth Services

- Lack of after-school programs
- Lack of summer programs
- Lack of methods to prevent education drop-out

Resources

- Lack of information about available resources and services
- Lack of Resources through churches, local organizations, non-profits

Homeless Services

- Lack of Funding for Operation and Maintenance
- Homeless Prevention
- Lack of Emergency Shelters

Mental Health

- Lack of Resources for the mentally disabled

Housing

- Lack of affordable home ownership and rentals
- Lack of Energy Efficiency with Housing Rehabilitation
- Lack of resources associated with costs of homeownership such as flood insurance, hurricane insurance

Transportation

- Lack of public transportation to community facilities and services
- Jolly Trolley through the Clearwater area

Neighborhood Central Resource Center

- Information clearinghouse
- MLK Center

Veteran Services

- Lack of resources available to Veterans

LBNRSA Unmet Needs

Senior Facilities and Services

- Lack of resources for the disabled and the frail elderly
- Lack of affordable housing units for low-income seniors

Youth Services

- Lack of mentoring and after-school programs for at-risk youth
- Lack of on-the-job training

Resources

- Lack of information about available resources and services
- Lack of facilities to hold educational seminars, workshops, etc.
- Lack of employment training for youth, minorities and the homeless
- Lack of programs at Community Centers

Parks and Other Facilities

- Lack of infrastructure, restrooms, drinking fountains, etc.
- Lack of playground equipment
- Lack of a “healthy city” infrastructure

Veteran Services

- Lack of resources available to Veterans

Employment Opportunities

- Lack of networking opportunities
- Lack of industries to offer employment
- Impediments to persons with criminal records

Preventive Services

- *Lack of preventive services*
 - *Poverty Prevention*
 - *Crime Prevention*
 - *Homeless Prevention*

Performance Measures

NGNRSA

To measure the success of the City's redevelopment efforts, the following performance measures have been established.

1. Eliminate the poor conditions of structures in the strategy areas:
 - a. Acquire and/or rehabilitate 10 units in small rental complexes for affordable rental housing in the NGNRSA.
 - b. Construct 10 new affordable “for sale” in-fill units
 - c. Provide credit counseling and homeownership training assistance to 15 prospective homebuyers
2. Support programs that create/retain jobs for persons in the designated NRSA
 - a. Create/retain 2 jobs for persons in the NGNRSA.

3. Support the expansion and improvement of affordable health facilities, youth/children centers, and mental health agencies
 - a. Provide funding to 1 neighborhood group/programs located in the NGRSA
 - b. Support agencies that offer meal and/or food bank services for persons and families
 - i. Provide meal assistance to 5,000 individuals in the NGRSA.
4. Expand the accessibility and coordination of social services to City of Clearwater special needs population
 - a. Assist 50 elderly, frail/elderly, disabled and other special needs persons.
 - b. Provide construction and expansion of beds for special needs individuals/families
 - i. Assist 10 special needs individuals/families

Performance Measures

LBNRSA

To measure the success of the City's redevelopment efforts, the following performance measures have been established.

1. Eliminate the poor conditions of structures in the strategy areas:
 - a. Acquire and/or rehabilitate 10 units in small rental complexes for affordable rental housing in the LBNRSA.
 - b. Construct 10 new affordable "for sale" in-fill units
 - c. Provide credit counseling and homeownership training assistance to 15 prospective homebuyers
2. Support programs that create/retain jobs for persons in the designated NRSA
 - a. Create/retain 2 jobs for persons in the LBNRSA.
3. Support the expansion and improvement of affordable health facilities, youth/children centers, and mental health agencies
 - a. Provide funding to 1 neighborhood group/programs located in the LBNRSA.
 - b. Support agencies that offer meal and/or food bank services for persons and families
 - i. Provide meal assistance to 5,000 individuals in the LBNRSA.
4. Expand the accessibility and coordination of social services to City of Clearwater special needs population
 - a. Assist 50 elderly, frail/elderly, disabled and other special needs persons.
 - b. Provide construction and expansion of beds for special needs individuals/families
 - i. Assist 10 special needs individuals/families

