

*The Major
Issues Facing
the County
Today*

Ensuring Quality Urban Communities



ISSUE: ENSURING QUALITY URBAN COMMUNITIES

The diverse mix of cities, small towns, and suburban communities in Pinellas County provides residents with a choice of housing and lifestyles. Retaining and enhancing these distinctive neighborhood and community characteristics will help ensure that they remain vital and successful. Furthermore, as the quantity of vacant developable land in the County has diminished to around 5 percent, urban infill development and redevelopment represent an increasing proportion of the development activity in Pinellas County. Pinellas County will assess the effectiveness of current Plan policies and programs in maintaining or improving the quality of Pinellas County's neighborhoods and communities, and identify what changes to the Plan are necessary in response to impending "buildout" conditions. More specifically, the evaluation of the Plan considered the following topics:

- Determine how buildout is expected to impact the County's land use pattern and the ability to meet housing demand and economic development objectives through infill development and redevelopment. Determine the most appropriate policies and land regulation tools for guiding infill development and redevelopment to appropriate locations when changes to the existing land use pattern (e.g. changes in density, intensity, and/or land uses) are anticipated. The Plan should encourage redevelopment and infill development that is compatible with, and does not compromise the integrity and viability of, existing residential neighborhoods, public infrastructure, and amenities such as parks and preserves.
- Evaluate the effectiveness of the Plan in supporting efforts to create or reestablish downtowns, town centers, and other areas of mixed use as vibrant, active places for living, working, cultural activities, and gathering places for the community.
- Determine the effectiveness of the Plan in supporting the provision of an adequate supply of housing units affordable to all income groups. Identify any changes that may be needed to overcome any deficiencies in the number of housing units to meet anticipated demand. Consider allowing housing at higher densities within or in close proximity to employment centers and along transit corridors as one option for providing additional housing units.

DISCUSSION OF THE ISSUE

Land Use Patterns

An important question that must be considered is what impact is buildout expected to have on the County's land use patterns; that is, will buildout effect changes in how land

is used? Land use in Pinellas County is the result of varied, but interacting, forces (economic, regulatory, environmental, geography, social, cultural) whose direction and influence can change over time. The intense urban concentration of people indicative of older industrial cities never established a secure foothold in Pinellas County. Pinellas County grew under the influence of the automobile, which encouraged dispersion, not concentration. The resulting urban landscape is one of extensive single-family neighborhoods, localized town home development and higher density apartment and condominium complexes, office and industrial parks, strip commercial development along the highways, intensive development on most of the barrier islands, two downtowns, and several smaller town centers. The urban land use pattern in Pinellas County can be organized around a basic framework consisting of NEIGHBORHOODS, CENTERS, CORRIDORS, AND NATURAL AREAS/OPEN SPACE.

A recurring theme of this urbanization is the ever present road network that ties it all together. Without the automobile, the urban form that evolved in Pinellas County during the Twentieth Century (and in practically every other urban county in the nation) could not be sustained. When technology afforded people the choice of living in less-crowded conditions, many people chose to live in the suburbs. The majority of people in Pinellas County have chosen to live in lower density communities of largely single-family homes. Table 2 on page 17, however, reveals that over 40 percent of the residences in the County are located in multi-family dwellings. Residential development in Pinellas County as a whole, therefore, is not overwhelmingly single-family, although it may appear that way to the casual observer since 32 percent of the County is devoted to single-family homes and mobile homes. This development pattern has resulted in a gross population density for Pinellas County of 3,365 persons per square mile in 2004. This is slightly higher than the average gross population density for the 50 largest urbanized areas in the U.S. in 2000, which was calculated at 3,116 persons per square mile. It is interesting to note that the Portland, Oregon urbanized area has an average gross population density of 3,340, which, although less than that of Pinellas County, supports a successful public transit system that includes light rail and downtown trolleys. The Portland example illustrates that successful public transit depends on more than just sufficient density to support ridership – other factors such as how the density is configured within the metropolitan area and the interaction of housing and nonresidential development with public transit through appropriate design are also critically important.

The resulting lower density development pattern for much of the County has resulted in a preponderant reliance on privately-owned automobiles for moving people about Pinellas County. Data from the 2000 U.S. Census reveals that 79.7 percent of workers in the County drove alone to their place of employment, while 11 percent carpooled, 2.8 percent walked or rode a bicycle, and only a meager 1.9 percent used some form of public transportation, which in Pinellas is limited to the bus system operated by the Pinellas Suncoast Transit Authority (PSTA) and taxicab services. This small percentage of workers using transit is not that unusual in the United States. In 2000, 219 of the 280 metropolitan areas in the country (or 78 percent) had less than 2 percent of their workers commuting by public transit; 267 of the metropolitan areas had less than 5 percent using public transit to get to and from work. The following table

compares commuting behavior of residents in the City of St. Petersburg (representing a more traditional urban pattern), the unincorporated Palm Harbor community (representing a more suburban development pattern), and Pinellas County as a whole. It is interesting to note that more people walked or bicycled to work than took the bus.

**Table 1
Commuting Patterns in Pinellas County, Florida**

	St. Petersburg	Palm Harbor	Pinellas County
% of workers commuting from this community who drove alone	78.2%	84.5%	79.7%
% of workers commuting from this community who took the bus	2.5%	0.6%	1.7%
% of workers commuting from this community who bicycled or walked	3.1%	1.1%	2.8%

Source: U.S. Census Bureau, 2000 Census

While the above generally describes the existing situation throughout Pinellas County, there are social, demographic, and economic currents that are beginning to cause some shifts in the urban development pattern. One of these currents is an interest in creating livable communities that provide increased economic opportunities, healthier life styles, quality urban environments, protected and restored natural areas, and a place that people care about. The following characteristics are typical of livable communities:

- Walkable
- Contain an appropriate mix of land uses that are accessible to each other by pedestrians and bicyclists.
- Residential units are targeted at a mix of income groups and household sizes
- Provide a variety of transportation choices
- Create common areas for people to gather
- Foster distinctive places
- Compact building design

Another underlying current that is affecting how people view the future urban environment in Pinellas County is the increasing realization that there is a need for improving alternatives to the privately-owned automobile for moving people around the County. These alternatives include, but are not limited to, public transit, bicycle trails and lanes, and sidewalks. There are several reasons why a community may take actions that support expansion of public transit. One reason is that improved transit services offer people with more choices of travel modes other than private automobiles. Choice is the defining feature of the best neighborhoods and sustainable livable communities, whether it's choice in housing options, modes of transportation, or other urban amenities. Improved transit can also reduce transportation costs for households in Pinellas County. A recent study conducted by the Center for Neighborhood Technology concludes that transportation accounted for 20.4 percent of the average

household expenditures within the Tampa Bay Metropolitan Area in 2003. The Tampa Bay area ranked fourth highest among the 28 major metropolitan areas studied. When expenditures for both housing and transportation are considered, the Tampa Bay area ranked number one among the 28 metropolitan areas. Tampa Bay has the dubious distinction as the least affordable metropolitan area studied in the Report, requiring the highest percentage of average household expenditures for housing and transportation. Miami was a close second. The Report states that there appears to be a relationship between transportation choices and the level of household transportation expenditures. Those metro areas where “a household’s ability to replace vehicle use and ownership with bus, rail, walking, or biking translates into a lower portion of its budget going for transportation”. Greater choices for using alternatives to the automobile in the Tampa Bay area would help reduce the level of expenditures on transportation for at least some households and render the metropolitan area a more affordable place to live. This is particularly the case for households that are struggling to locate affordable housing.

Other reasons for improving the availability of travel alternatives to the automobile are that it increases travel and mobility choices available to the population, especially those that are unable to drive or do not own a vehicle (for example those under 16 years of age and some of the elderly residents), and it might offset at least part of the increase in demand for road transportation from population growth.

These two contemporary currents converge since one component of livable communities is providing a variety of transportation choices. An important challenge confronting Pinellas County and its municipalities, therefore, is how to encourage and provide for both livable quality communities and improved transportation choices. A study conducted by Pushkarev and Zupon in 1977 concluded that transit use is minimal at net residential densities of less than seven housing units per acre. This translates to an equivalent gross density of approximately 4,200 to 5,600 persons per square mile. They also determined that transit use rises sharply as densities exceed seven units per acre. As already noted above, Pinellas County has an existing gross density of 3,365 persons per square mile, and the most recent population projections prepared for the update to the Metropolitan Planning Organization’s Long Range Transportation Plan expects the County population to level off at around 1 million permanent residents over the next twenty years. This would equate to a population density of roughly 3,570 persons per square mile. Raising average residential densities over large areas of the County to a level that would significantly increase use of public transit is unlikely given that much of the County is already developed. It is more realistic to expect that demand for public transit will be generated by clustering housing at higher densities in relatively small areas near downtowns, town centers, commercial and employment centers, and other appropriate locations.

It is also acknowledged that the density and intensity of nonresidential centers is also important in generating public transportation use. Anthony Downs in his recent book “Still Stuck in Traffic” advises that clustering many nonresidential uses together would be more effective at promoting public transit use than raising residential densities but keeping commercial space dispersed. It must be acknowledged, however, that in order for higher residential densities and nonresidential intensities in relatively small areas to

reduce traffic congestion, there must be excellent access to existing public transit services. If these transit services are not available, the higher densities and intensities will only lead to greater traffic congestion. There must be a commitment to improving transit services before approving increased development that relies upon the transit for meeting at least a portion of its transportation needs.

Although no significant change in dwelling unit densities are expected in the County's extensive single-family neighborhoods, the County's historic downtowns and town centers, selected commercial corridors (e.g. Central Avenue in St. Petersburg and Clearwater-Largo Road in Largo), and employment centers are expected to experience more intensive (re)development. However, such areas will need to be planned so that they do not adversely impact adjacent single-family neighborhoods and the infrastructure support systems. Consequently, Pinellas County will continue to have a relatively low overall density with areas of local concentration - providing places where people can get away from each other, and places where people can gather. The areas of concentration can provide exciting urban experiences where some people will want to live in higher density housing in close proximity to jobs, cultural attractions, restaurants, and other urban amenities, where there are greater opportunities to move around without use of an automobile. The majority of people, however, will continue to choose to live in single-family neighborhoods. This land use pattern will provide a range of choices in housing and urban environments in a small county where quality services, employment, transit, education, cultural opportunities, and recreational facilities are close at hand.

One benefit of buildout may be that the limited amount of vacant land within Pinellas County will provide an incentive to redevelop and revitalize commercial properties and corridors. For example, the desire for additional manufacturing space prompted Pinellas County and the cities of Clearwater and St. Petersburg to allow light manufacturing uses within commercial corridors on a case-by-case basis. This flexibility resulted in some abandoned commercial properties being converted to light manufacturing use, bringing jobs closer to employees and diversifying the local economy by adding manufacturing jobs. But this is only one response. Pinellas County and its municipalities must take a thorough look at these commercial corridors to ensure that they are able to successfully adapt to the ever-changing demands of the community and the marketplace.

Strong and Vital Neighborhoods

One urban thinker claims, rightly so, that neighborhoods are the lifeblood of the city, or any urban area. Local governments throughout Pinellas County have recognized the importance of strong and vital neighborhoods in creating places where people want to stay and invest their lives. Three general types of residential neighborhoods can be distinguished throughout Pinellas County – the traditional neighborhood, the suburban neighborhood, and mobile home/manufactured home communities.

Traditional Neighborhoods: Most of these neighborhoods were developed prior to World War II and are characterized by the presence of a grid-street network, use of alleyways, single-family dwellings of varying size and type, and the integration of retail, service, parks, and other amenities within the neighborhood. While most traditional neighborhoods were developed in close proximity to the traditional downtowns or town centers, this does not account for all of these neighborhoods. For example, traditional neighborhoods are located in portions of Crystal Beach and Ozona (two historic unincorporated communities located on the coast) and in Pass-A-Grille (a historic community on Long Key in St. Pete Beach) ,

Suburban Neighborhoods: These neighborhoods were developed after World War II and are generally characterized by uniform types of single-family housing, the segregation of different uses, an orientation toward the needs of the automobile rather than the pedestrian, a curvilinear road network that often incorporated cul-de-sacs, and a lack of shared public spaces. A variant of the suburban neighborhood is the extensive fingers of dredged material in the shallow bays that are developed with single-family homes.

Mobile Home and Manufactured Home Communities: There are two types of these communities typically found in Pinellas County – land lease communities and resident owned communities. In land lease communities, residents lease lots from the community owner. Lease rates vary based on the quality of the community, its location, amenities and services included in the rent. Resident owned communities are typically organized in a condominium or cooperative ownership entity. Members of the ownership entity pay a monthly maintenance fee and non-members pay lot rent.

Until recently, much of the attention in Pinellas County had been focused on the development of new suburban neighborhoods as growth expanded over the countryside. The rapid development of new housing at times resulted in the neglect of older traditional residential areas that were usually clustered around the historic downtowns and older town centers that existed before World War II. But as cities, and now the County, run out of large tracts of vacant land for residential development, interest in older communities is rekindled. This renewed interest in older traditional neighborhoods, at times encouraged by public investment, occurred first in St. Petersburg where the population stabilized for a period of time in the 1980s. To find new housing, people and families were having to move to north Pinellas or adjacent counties. But if the jobs were in downtown St. Petersburg or the mid-county Gateway Area, leaving St. Petersburg in search of new housing often meant longer commutes and more time on the road. As an alternative, people began to invest in the older, close-in neighborhoods near downtown St. Petersburg causing them to evolve in several important ways. Evidence of this evolution has been the change in demographics as younger families move into neighborhoods once primarily the province of the elderly. This change in demographics has had ripple effects throughout the neighborhoods – e.g. increased demand for active recreational facilities, and the need for additional classroom space in an area of the County that is experiencing limited

population growth overall. More evidence that these communities are evolving is found in the restoration of older homes and the construction of new homes on infill lots.

The rest of Pinellas County has quickly caught up to where St. Petersburg was a few years ago in that it will soon be difficult to find new housing without having to travel to less developed areas outside of the County's borders. But the renewed interest in older neighborhoods and communities has more behind it than the basic need for housing. These older areas with narrow tree-lined streets, sidewalks, a variety of housing options and styles, and in some cases historic structures, exude a sense of character that is often lacking in the newer subdivisions. Even more important, their pedestrian scale based on an urban design model that predated the dominance of the automobile promotes among residents a sense of community.

Within unincorporated Pinellas County, there are few traditional neighborhoods; most early residential development occurred in the municipalities around the dispersed downtowns and town centers. Traditional neighborhoods in the unincorporated area include Crystal Beach, Ozona, Old Palm Harbor, Lealman east of 49th Street, and portions of Ridgecrest and Highpoint. The first two are located on the waterfront in Palm Harbor and are experiencing significant reinvestment, while Old Palm Harbor is the subject of a revitalization effort that builds upon the positive attributes of the area's traditional urban design and local history. Revitalization in Old Palm Harbor is spurred by streetscape improvements in the historic downtown area along Florida Avenue and a new zoning district that reinforces the historic development pattern and small town atmosphere that the community desires to preserve in an urbanized county. Both the streetscape improvements and the new zoning district emphasize the importance of planning and designing for the needs of pedestrians and bicyclists as well as the needs of automobiles. Another consideration to take into account is the impact of expanded commercial activity on nearby residential areas when neighborhood revitalization invigorates retail and service uses as well as residential. Improvements to commercial and residential properties need to work in tandem and not at cross purposes or else the revitalization effort may be pulled in unintended directions and local resistance arise where there was initially support for change.

The unincorporated traditional neighborhoods in mid-county (Ridgecrest and portions of High Point and Lealman), are older communities that have experienced economic hardship for several years, and in some cases, for decades. Pinellas County is implementing revitalization strategies in each of these communities to improve the neighborhoods and encourage investment in homes and businesses. The effort in Ridgecrest (and neighboring Baskins and Dansville) has been underway the longest and residents acknowledge a steady improvement in their community. The more recent initiatives in High Point and Lealman are beginning to bear fruit as public investments in parks, community centers, and stepped up code enforcement are giving people the confidence to invest in these traditional neighborhoods. The buildout conditions in Pinellas County and the escalating cost of housing are causing increased interest in Lealman where the price of land and housing is less expensive than in many other areas of the County. New housing (single-family and townhomes) and businesses are being constructed sporadically within the community, but there is much that needs to be

done in revitalizing the Lealman community. These efforts should include more than residential properties since Lealman is a diverse community that contains commercial uses along two major road corridors and a concentration of industrial uses along the railroad and at the headwaters of Joe's Creek. Lealman is both a center of employment and a source of affordable housing in a market of escalating housing costs.

The challenge facing Pinellas County is not only preserving, restoring and renewing older traditional neighborhoods, but also remaking and humanizing the rush of post-World War II subdivisions that blanket much of Pinellas County. Even the simple addition of sidewalks can serve as a cohesive factor to bring the community together.

It is important to remember that the needs and desires of people and families change over time, and that what was preferred in neighborhoods during the 1950s, 1960s, and 1970s may be found lacking in important ways at the turn of the century. With no room to build new communities, it is important that existing neighborhoods have the flexibility to adapt to the needs of modern homeowners and renters. The older, pedestrian-scale areas are exhibiting a remarkable adaptability to changes in social circumstances as evidenced by their rejuvenation more than 50 years after their establishment. A greater challenge facing Pinellas County and its municipalities is going to be ensuring that as the post-World War II subdivisions, condominiums, and apartment complexes age that they too can successfully adapt to the changing needs of the renter and homebuyer. The characteristics that distinguish these communities – uniform housing types, oriented toward the needs of the automobile rather than the pedestrian, often disconnected from surrounding neighborhoods by cul-de-sacs and walls – may require different approaches to what has worked in rejuvenating communities created in the first half of the Twentieth Century. One common characteristic of most post-World War II subdivisions is that they are composed solely of private dwellings and lack shared public spaces where citizens can feel that they are part of a larger community. As a result, efforts have been taken or are underway throughout Pinellas County to create, or reestablish, public spaces in local communities – whether they are linear trails, parks, natural areas, and recreational facilities, town centers, or even the humble sidewalk. These efforts should continue to be encouraged and supported. A significant percentage of residents who attended public workshops or visited the County's Website in 2004 expressed a preference for locating neighborhood shopping and services and public transit within walking distance of their homes. The pattern of development in suburban neighborhoods does not readily accommodate such uses, and as these neighborhoods mature opportunities should be explored to make it easier and safer for residents to reach these amenities on foot or bicycle.

Mobile home communities (all of them developed after World War II) are located throughout Pinellas County and account for 10.2 percent of the County's housing stock. Continued urbanization has increased pressure to redevelop mobile home communities to other uses, especially where older communities are located on valuable waterfront property or along major highways. Where mobile home communities have been redeveloped to other types of residential uses, this redevelopment has usually occurred at densities comparable to or less than the community it replaced. The Board of County Commissioners, in December 2001, directed County staff to move forward with the

recommendations of the Mobile Home Task Force, which was assembled by the Board and asked to look at the issue of mobile home park conversions and its impact on park residents. It was recognized that mobile home parks often result in a close-knit community that is difficult to replicate in other communities. Well-maintained mobile home parks and manufactured home communities are also a source of affordable housing that is increasingly difficult to find for households below the County's median income. One drawback of older mobile homes is their susceptibility to wind damage, although newer manufactured homes constructed using the more stringent building standards imposed after Hurricane Andrew are much less susceptible to storm damage than older units.

Renaissance of Urban Centers and Town Centers

Cities, towns, and unincorporated communities throughout Pinellas County are restoring their historic downtowns or "main streets". In a few cases, communities are even creating such places where none existed before. What explains this interest, commitment, and investment (both public and private) in areas that had fallen on hard times after businesses had gravitated to locations along the major road corridors and to the regional malls? One answer, though by no means the complete answer, is that residents and visitors to Pinellas County and its cities are looking for places that help to define a community, that provide a place where the community can gather informally and also traverse easily and safely on foot or bicycle. It is no accident that these places are being created by recycling the earliest centers of the numerous settlements that sprang up around Pinellas County. There is also an increasing segment of the U.S. population that desires to live in an urban setting where jobs, cultural and recreational amenities, and neighborhood retail and services are close by and accessible by means other than the automobile. Pinellas County has two downtown urban centers in St. Petersburg and Clearwater, and there are various smaller town centers throughout the County. While similar efforts are occurring in counties around the country, the dispersed historic settlement pattern in Pinellas provided the opportunity for recreating numerous, distinct local "main streets" and downtowns throughout the County - and that is what is happening. Simultaneous efforts are underway in St. Petersburg, Clearwater, Gulfport, St. Pete Beach, Madeira Beach, Seminole, Pinellas Park, Largo, Indian Shores, Indian Rocks Beach, Safety Harbor, Dunedin, Oldsmar, Tarpon Springs, and Downtown Palm Harbor in unincorporated Pinellas County. Local communities can learn and benefit from each other as these areas redevelop, and there may be value in reestablishing the informal network of local governments and "Main Street" organizations to share and exchange information and ideas on revitalization efforts within the different local downtown and "main street" areas.

These ongoing efforts to create, or recreate, a lively and dynamic downtown, main street, or town center often include developing a plan that takes a comprehensive look at how to revitalize the area. Such plans usually include residential uses as well as commercial, office, and institutional uses. The redevelopment programs in St. Petersburg, Largo, and Dunedin have resulted in the construction of new multi-family structures and attached single-family townhomes while projects are underway for similar

higher density residential development in downtown Clearwater and other communities. These revitalized urban areas create a conducive environment for the type of residential development where services and amenities are often within walking distance. They become areas of concentration within a county of mostly lower density single-family residential neighborhoods. Such areas are important to the livability of Pinellas County in that they provide the vibrant places (whether large downtowns such as St. Petersburg or smaller town centers such as Dunedin and Downtown Palm Harbor) where urban life is experienced first-hand on foot. For a large county of roughly 941,000 people, there is a desire for a sense of local identity, for creating places where people can share experiences on a smaller, human scale.

Commercial Centers and Employment Centers

Those locations in Pinellas County where commercial activity or employment is concentrated are a critical part of the underpinning for the local economy and the quality of life enjoyed by residents and visitors. The discussion on corridors describes the substantial retail, service, and office uses that are located along the County's linear commercial corridors, and acknowledges that this represents an important component of the County's employment. Other areas of concentrated employment are the historic or traditional downtowns of St. Petersburg and Clearwater and some of the smaller town centers. Outside the commercial corridors and traditional downtowns and town centers, employment in Pinellas County is concentrated in a variety of commercial and employment centers that encompass the regional malls and their environs, the large regional Gateway Area, the mid-county industrial area extending east from the Gateway Area, those industrial areas in St. Petersburg and Lealman in proximity to the railroad line, the industrial area around the Clearwater Airpark, and the Oldsmar industrial area.

Commercial centers (e.g. the regional malls and their environs) have a concentration of retail, restaurant, entertainment, and personal service uses, while employment centers are principally devoted to manufacturing, business, and professional services. For the most part, the County's commercial and employment centers have been developed with an emphasis on a narrow range of uses and activities- e.g. retail, or manufacturing, or professional services and other office uses – and access by motor vehicles. This latter emphasis places considerable importance on the ability of the local and regional road network to adequately serve these centers. An inadequate transportation system will hinder growth and development of these centers of activity within the County. Recently, there has been increasing attention given to modifying certain commercial and employment centers to incorporate a mix of uses in a more urban context to provide several benefits to the community. Addition of residential dwellings and their support services within or in proximity to employment centers would provide housing and shopping near employment and reduce the number and length of vehicle trips for some employees if connectivity is provided between these different uses. This is already occurring in Carillon, a large planned business development in the Gateway Area, where apartments, single-family homes, and townhomes have been or are being constructed along with a grocery store and other personal service establishments. While the business, retail, and residential uses are physically located within a single

large development, additional efforts are being undertaken to integrate these different uses into an urban mixed use center similar in function to the traditional downtowns. This approach may not be practical in every employment center since there are some uses (e.g. certain types of manufacturing) that may not be compatible with housing.

In the 1960s and 1970s, planners and elected officials decided to concentrate the County's industrial land use in the middle of the County. This land use planning decision has carried through to the present day and the mid-county area accounts for a substantial percentage of the industrially-designated land in Pinellas County. Industrial land, however, remains precious since only six percent of the land in the County not devoted to public right-of-way is designated on the future land use maps for this use. While there will be short-term pressures to convert industrial land to other uses for immediate economic gain, the community benefits when adequate industrial land is reserved in employment centers for the essential high-paying jobs that buoy the local economy and the quality of life. Employment projections developed as part of the update to the Long Range Transportation Plan of the Pinellas County Metropolitan Planning Organization estimated that employment in Pinellas County would grow by an additional 50,680 to 62,290 jobs through the Year 2025.

One facet of urban planning in Pinellas County has been the desire to support employment centers at locations throughout Pinellas County so that people have more opportunities to live close to where they work. For example, someone in north county does not necessarily have to travel to mid-county, St. Petersburg, or Tampa if he/she can find work in Oldsmar or Palm Harbor. This dispersion of employment around the County should continue to be a strategy to reduce commuting distances, diversify the tax base for local governments, and reduce impacts on the regional transportation network.

Important to Pinellas County are the transient accommodations and businesses that support the tourism industry. These uses are located primarily on or near the Gulf beaches and establish a specialized employment center that centers on the barrier island communities from St. Pete Beach to Clearwater Beach. In recent years, the mainstay of the tourist economy – the transient accommodations where the tourists stay – has been beset by economic forces that are converting hotels and motels to residences for permanent and seasonal residents. The long-term impact on the tourism industry in Pinellas County and the character of the beach communities is of concern and a study was recently completed to quantify the economic impact of this trend. As with industrial land, the conversion of tourist accommodations to non-employment uses can have a significant adverse economic impact on Pinellas County and its communities, especially those on the barrier islands.

Corridors

It is already acknowledged that the extensive road network in Pinellas County not only ties together neighborhoods, urban and town centers, and other parts of the urban community, but is the essential underlying support for the existing land use pattern in

Pinellas County. This road network has a hierarchical arrangement that ascends from the narrow two-lane neighborhood street to the limited access expressway. The larger roadways extend for considerable distances resulting in urban corridors with distinctive land use characteristics. These different corridors can be identified as COMMERCIAL CORRIDORS, RESIDENTIAL CORRIDORS, SCENIC/NON-COMMERCIAL CORRIDORS, AND A COASTAL CORRIDOR.

Commercial Corridors:

As noted earlier, development in Pinellas County after World War II followed a pattern in which the buildings where people shop, work and obtain services were primarily located along the County's major roadways. This development pattern has resulted in extensive linear commercial corridors where the primary orientation is toward the roadway, providing easy accessibility for the automobile. The businesses and transactions that go on in the numerous shopping centers, office buildings, and manufacturing facilities contained within these corridors represent a significant portion of the local economy. It is evident over time, however, that portions of these commercial corridors have become obsolete due to changes in demographics and shopping patterns, dysfunctional lot layout and depth from the roadway, inadequate public infrastructure, and problems with the road network itself. In some cases, the preference of drug stores and supermarkets for large standalone structures have left several shopping centers without major tenants. In other cases, shoppers abandon commercial corridors as they look elsewhere for goods and services. The results are underutilized properties and a distressed appearance that can have a negative impact on the surrounding community and the local economy.

There are several commercial corridors within Pinellas County. Each of these corridors is located along a municipal, county, or state arterial facility, highlighting the importance of accessibility and visibility in the creation and continuation of these commercial strips. The network of commercial corridors demonstrates that, with the possible exception of the East Lake Tarpon Area, neighborhoods are in close proximity to the goods, services, and jobs provided by businesses located along these commercial corridors. It is also evident that in north county there is essentially a single north-south commercial corridor – U.S. Highway 19. This has resulted in this corridor having a significant influence on the character and economy of north Pinellas County. The level of convenience, shopping experience, visual attractiveness, mix of uses and activities, and consumer choices afforded shoppers by the commercial corridors will influence their continuing competitiveness and sustainability. In Pinellas County, options to the commercial corridors are increasing in number and variety, and include resurgent downtowns and town centers, big box standalone stores, transformed regional malls, and emerging town centers (e.g. in the Gateway area) that include residences, employment, and retail. Because the commercial corridors are located on some of the County's busiest roadways they are perhaps the County's most visible landscape to residents and visitors. The visual condition and success of the commercial corridors will help determine the actual and perceived quality of communities throughout the County. As Pinellas communities mature, the public and private sectors will need to identify the critical issues and challenges facing commercial corridors, and determine the most

effective solutions for ensuring the long-term viability of these corridors and their contributions to making communities more livable.

About ten years ago, Pinellas County and the City of St. Petersburg determined that there are situations where commercial corridors could allow the introduction of research and development and light intensity manufacturing and assembly uses as long as specific criteria in the Zoning Code are met. The County's Comprehensive Plan and Zoning Code have been amended to permit these types of light intensity industrial and research uses within the Commercial General and the Residential/Office/Retail Future Land Use Map categories as conditional uses. This recognized that, in certain areas, commercial corridors are appropriate locations for a broader range of economic activity than the retail and service establishments typically found within these corridors. This provides just one potential approach to help retain the viability of the County's commercial corridors and at the same time expand opportunities for higher paying knowledge-based jobs in those areas of the County that have limited acreage designated for industrial development.

Some commercial corridors have been, and are being, revitalized through implementation of plans that involve the expenditure of public funds to upgrade the streets and public infrastructure and to support improvements to properties within the corridor. Examples include Clearwater-Largo Road in Largo, Park Boulevard in Pinellas Park, and Central Avenue east of 34th Street in St. Petersburg. Commercial corridors that traverse unincorporated communities include US Highway 19, Bryan Dairy Road east of Starkey Road, and portions of Seminole Boulevard, Ulmerton Road, 66th Street, and 54th Avenue N.

Residential Corridors:

Pinellas County has numerous arterial and collector roadways whose adjacent uses are primarily residential, although commercial uses may be located where these roads intersect other major roadways. Examples of residential corridors are County Road 1/Keene Road, 22nd Avenue N., Gulfport Boulevard, Cleveland Street east of S.R. 60, and Belcher Road. Some of these roadways have been expanded from two-lane undivided facilities to four-lane and six-lane divided arterials, with definite repercussions on the adjacent residential neighborhoods. These road widenings have responded to the need to improve mobility within the County, but they have also sensitized neighborhoods and elected officials to the downside of expanded roadways – greater intrusion of the automobile into neighborhoods along the expanded roads. Neighborhoods that were designed and developed with the expectation that a road would be constructed or widened in the future are better equipped to handle the increased noise and traffic. Homes in these neighborhoods are often oriented away from the arterial roadway and have their access from a local street. Neighborhoods, however, that did not anticipate the wide and heavily-traveled roadways of the last few decades, may find it more difficult to adapt to the sometimes significant changes affecting their community. This does not mean that residences along a widened roadway are no longer suitable for habitation, but the increased noise, traffic, and in some instances reduced front yards associated with the widening reduce the market of potential buyers and renters for these homes. There is pressure in some cases to change the residential uses to

nonresidential uses such as office, retail, or institutional. This, of course, cannot be the universal response, although it may be appropriate in certain limited situations. Stripping residential corridors with office and commercial uses is not a direction that local governments have been encouraging since there are already numerous commercial corridors serving the retail and service needs of the community. With the continuing strong demand for housing, emphasis should be placed on protecting and preserving areas devoted to residential use, not abetting their transition to other uses.

Scenic/Non-Commercial Corridors:

The County's scenic/non-commercial corridor designation was established in the 1960s to protect the traffic-carrying capacity and the aesthetic qualities of roadways considered most important in terms of traffic circulation and scenic value. Their locations are shown in Figure 1. Key policies in accomplishing these objectives are restricting nonresidential development and encouraging lower density residential development along these corridors. As these roads have been constructed (e.g. portions of Belcher Road) and upgraded (e.g. McMullen-Booth Road and Curlew Road), a concerted effort has been made to retain residential uses along these corridors and restrain efforts that would have them become commercial corridors. By remaining non-commercial over most of their length, these corridors have characteristics that are similar to the County's residential corridors, and experience some of the same challenges when these roadways handle increasing levels of traffic. For example, single-family homes built thirty years ago when McMullen-Booth Road was a two-lane rural road are now located along a six-lane divided arterial that experiences almost as much traffic each day as U.S. Highway 19, which is part of the Florida Intrastate Highway network. Needless to say, there has been and will continue to be pressure to convert residential uses along this and similar scenic/non-commercial corridors to office and commercial uses, in part due to the enticing number of potential customers that passes by every day. Part of the rationale given in support of such conversion will be that residential is no longer an appropriate use along these upgraded roadways.

Consequently, the County's residential and scenic/non-commercial corridors are facing similar challenges. If single-family residential development is no longer viable along certain stretches of these corridors, these areas face the prospect of poorly-maintained homes that have a blighting influence on adjacent properties and the corridor itself. Solutions will not be axiomatic and an appropriate response in one location may be detrimental in another. Retaining residential development along these corridors should continue as the preferred objective, recognizing, however, that in some areas lot orientation and depth may require a type of housing (e.g. townhomes, multi-family structures) that is more compatible with the challenges imposed by a wider and busier road.

Coastal Corridor:

There is a unique roadway corridor in Pinellas County that runs the length of the barrier island chain from St. Pete Beach to Clearwater Beach (Gulf Boulevard) and continues northward on Ft. Harrison Avenue/Edgewater Drive/Alternate U.S. Highway 19 to Pasco County. This is a complex corridor from the perspective of adjacent land uses, which include a mix of single-family homes, multi-family residences, and tourist

accommodations in the beach communities, major centers of tourism (e.g. Clearwater Beach), historic urban and town centers such as downtown Clearwater, Dunedin, Palm Harbor, and Tarpon Springs, and single-family neighborhoods in Dunedin and Palm Harbor. Interconnecting communities on the west coast of Pinellas County, this corridor has been identified for special enhancements to augment its importance to the County's tourism industry. The County's Vision 2010 initiative identified the beautification of Gulf Boulevard as a priority to enable Pinellas County and the barrier island communities to compete with other tourism venues not only in Florida but in other parts of the country and the world. The coastal corridor on the mainland as it continues north ties together four communities that are in various stages of revitalizing their historic downtowns, all of which are oriented to the coastal waters to the west. Linking these four communities together with a transportation corridor that is attractive and contains elements common to all four communities (e.g. signage, landscaping, a coastal trolley) could encourage northwest Pinellas County to be considered as a regional draw for tourists and visitors who would have a greater variety of venues from which to select that are oriented around historic and coastal themes.

Natural Areas and Open Space

Roughly 21% of Pinellas County (or 36,720 acres) is devoted to public or private open space, natural preserves, parks, trails, golf courses, and recreation facilities. Although not included in this acreage figure, the Gulf beaches represent perhaps the most significant component of County's open space inventory. Of these 36,720 acres, 85% is in public ownership, while the remainder is in private ownership and may or may not have the potential to be developed for other uses. These open space areas are located throughout the municipalities and the unincorporated communities, and represent one of the most critical building blocks of a livable community. While the larger preserves tend to be located on the periphery of the urbanized areas (e.g. Brooker Creek, Weedon Island, Gateway, Shell Key, Caladesi Island, and Anclote Key), most of the public and private open space is embedded within the urban fabric of the County and provides a number of benefits to residents, visitors, and the natural environment that enhance the livability of the County's many communities.

ADEQUATE HOUSING FOR THE FUTURE

By far, the largest percentage of the County's area is devoted to single-family housing. Twenty nine percent (or 52,521 acres) of the peninsula is comprised of residential neighborhoods consisting of detached houses located on individual lots. Mobile homes also represent an important component of the housing stock in Pinellas County – the more than 50,000 mobile home lots comprise roughly 10 percent of the total dwelling units countywide. The preponderance of land committed to single-family housing and mobile homes is largely responsible for the low-density look of much of the peninsula. This is not to downplay the importance of multi-family housing; although representing only 6.8 percent of the County's land area, multi-family housing accounts for almost 42 percent of all housing units in Pinellas County. This form of housing appears to be

almost randomly dispersed throughout the County, occurring along or near major roadways, on the barrier islands, and along certain sections of the coastline. Interestingly, new attached townhomes and multi-family housing are being introduced into the downtown areas of cities such as St. Petersburg, Clearwater, Largo, and Dunedin. Table 2 summarizes information on the number of different types of dwelling units throughout Pinellas County in 2005.

Type of Dwelling Unit	Number of Units	Percent of Total
Single-family Detached	236,657	48.1%
Mobile Home	50,391	10.2%
Duplex-Triplex	19,434	3.9%
Multi-family (includes attached townhomes)	184,029	37.4%
Above Office or Commercial	1,825	0.4%
Total Units	492,336	100.0%

Source: Pinellas County Planning Department, February 2005.

Projections of housing and employment growth for Pinellas County completed in 2004 as part of the update to the Metropolitan Planning Organization's Long-Range Transportation Plan resulted in the distribution of housing and employment growth shown in Table 3.

**Table 3
Projected Growth in Housing Units and Employment in Pinellas County, Florida
2005-2025**

Planning Sectors ¹	Growth in Housing Units		Growth in Employment	
	Number of Units	% Total Growth in the County	Number of Employees	% Total Growth in the County
North County Sectors 1 – 3	3,600 - 4,260	18.0%	3,590 – 4,400	7.1%
North Central County Sectors 4 – 6	4,450 - 5,430	23.0%	7,200 – 8,800	14.2%
South Central County Sectors 7- 10	5,590 – 7,260	30.8%	20,320 – 25,030	40.1%
South County Sector 11	3,950 – 6,170	26.2%	19,050 – 23,500	37.7 %
Mid and South County Beaches Sectors 12 – 13	425 - 460	2.0 %	460 - 560	0.9%
County Total	18,025 – 23,580	100%	50,680 – 62,290	100%

Sources: Pinellas County Planning Department, Pinellas County Metropolitan Planning Organization, and Tyndall-Oliver, Inc. 2004.

¹Refer to Figure 2 for a map of the Planning Sectors in Pinellas County.

The growth in dwelling units is based on the adopted local comprehensive plans, the extent of vacant properties designated for residential development, and consideration of local redevelopment initiatives or plans that are adopted or appear likely to be approved. The employment projections were derived using historical trends over the last 20 years and two forecasting models. Since projected growth in dwelling units is primarily based on adopted plans, there should be adequate land to meet the growth projections assuming property is developed at the maximum density on the Plan. Over the next 20 years, the County is projected to add between 18,025 and 23,580 dwelling units, representing an estimated population growth of 36,400 to 55,250 permanent residents. Unlike the previous several decades, much of this growth is expected to occur in the central and south County planning sectors as north County builds out and development focuses on infill and redevelopment opportunities in the older urban centers, such as downtown St. Petersburg and Clearwater, and in the vicinity of the concentrations of employment located in Gateway, etc. This reorientation of the housing market in the County encourages the construction of housing in proximity to several of the County's major employment centers. Pinellas County is already experiencing the inclusion of for-sale and/or rental housing within three master planned developments of regional impact (Carillon, Rubin ICOT, and Gateway) that are planned primarily for business and industry. At least three additional projects in the mid-County Gateway area are being planned for a mix of employment, retail, services, and housing. This housing and that planned and constructed in the older downtown and town centers is occurring at densities of ten units per acre or higher.

Large master planned projects tend to provide greater latitude for developers desiring to incorporate housing and associated services within an employment area since there is often unified control over the various components of the project. This helps to assure that the different land uses are compatible and work together to create an urban setting that is conducive to employers, employees, and the residents that live there. However, these conditions are not always possible, and the development and approval of community redevelopment plans or other special area plans helps to coordinate the juxtaposition of housing, employment, retail and other uses in a more typical mixed use urban environment. The hope is that a good portion of the residents will work within the immediate employment center or nearby. This not only helps the residents since their commuting times are shortened, but it limits demands on the regional transportation network since commuting distances would be less than the typical worker in the Tampa Bay region. Studies and surveys in other states reveal that making nearby housing in appropriate price ranges available to workers employed in an employment center will not persuade most of them to live there. Many factors enter into peoples' choices on where to live, and the length of their commute is only one consideration.

A particular challenge confronting local governments pursuing this mix of housing and employment is not to lose the ability to provide adequate opportunities for business and industry location and expansion in Pinellas County by converting industrial acreage to housing and related uses (schools, retail, services, etc.), or by creating situations where introduced housing conflicts with the continued use of industrial property. Only 9,538 acres in Pinellas County are designated for industrial use, or about 6% of the

entire County, not including land devoted to public right-of-way. As of July 2005, 39% of this industrial acreage is located in the unincorporated area, primarily in Planning Sectors 7, 8, and 10. Housing in proximity to employment centers should be encouraged, but not at the expense of the industrial acreage that serves as an essential foundation for the local economy.

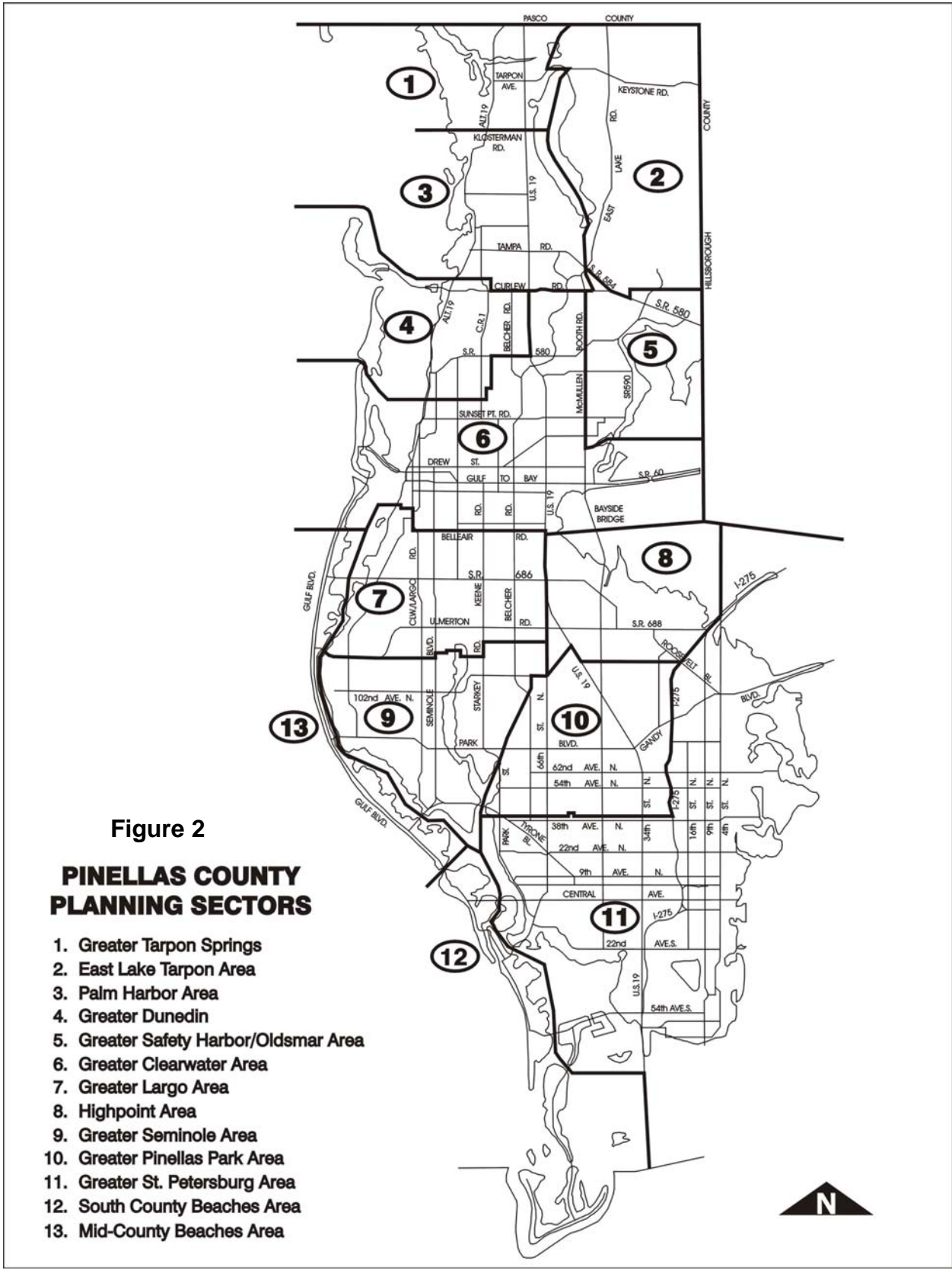


Figure 2
PINELLAS COUNTY
PLANNING SECTORS

1. Greater Tarpon Springs
2. East Lake Tarpon Area
3. Palm Harbor Area
4. Greater Dunedin
5. Greater Safety Harbor/Oldsmar Area
6. Greater Clearwater Area
7. Greater Largo Area
8. Highpoint Area
9. Greater Seminole Area
10. Greater Pinellas Park Area
11. Greater St. Petersburg Area
12. South County Beaches Area
13. Mid-County Beaches Area

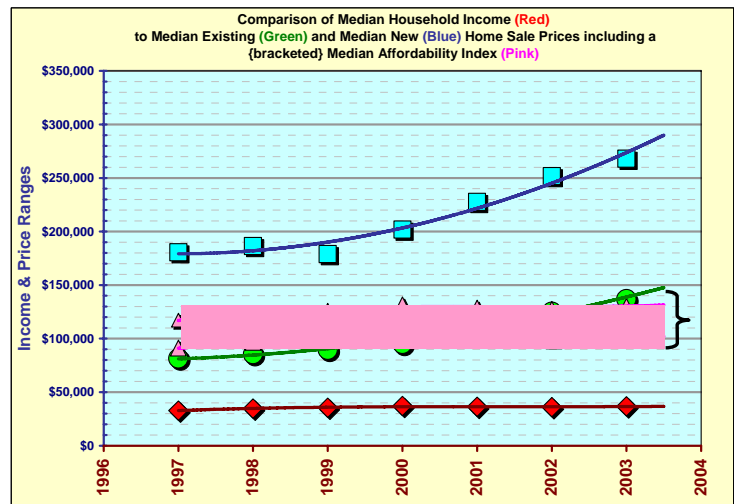
Information from numerous sources is unambiguous in demonstrating how the cost of housing is escalating leaving increasing segments of the population behind in their ability to afford adequate housing in Pinellas County and the Tampa Bay area. Information provided in this report on the status of implementation of the Housing Element contains a summary of housing information compiled by the Pinellas County Planning Department since 1993. This summary, in Table 4 and Figure 3, highlights the growing disparity between the median price of existing housing and new housing and median household income. Between 1998 and 2003, median household income in Pinellas County increased by 5.6%, while the median price for new and existing homes increased by 30.4 % and 30.7%, respectively. Figure 3 reveals the unsettling situation where not only new housing but also existing housing is becoming unattainable to those households that have incomes at or below the median for Pinellas County (\$36,684 in 2003). Those households that have incomes at or near the median include those whose members are in occupations that provide essential services to the community such as teachers, law enforcement personnel, auto mechanics, truck drivers, nurses, secretaries, and many others. This data shows that the median existing home sale price in 2003 for the first time exceeded what could be purchased with a median household income and remain within the upper limits for housing costs and indebtedness established by the lending industry.

Table 4

Year	Median Household Income (U.S. Census)	Median EXISTING Home Sale Price (Property Appraiser)	Median NEW Home Sale Price (Property Appraiser)	Affordability Range Curves (High & Low Qualification Indicators)	
				28% of GAI*	36% of GAI**
1997	\$32,816	\$81,500	\$180,600	\$117,200	\$91,156
1998	\$34,741	\$85,500	\$186,500	\$124,075	\$96,503
1999	\$35,436	\$89,500	\$179,000	\$126,557	\$98,433
2000	\$37,111	\$95,000	\$201,750	\$132,539	\$103,086
2001	\$36,292	\$113,900	\$227,700	\$129,614	\$100,811
2002	\$35,938	\$125,000	\$251,800	\$128,350	\$99,828
2003	\$36,684	\$136,900	\$268,000	\$131,014	\$101,900

*Calculations are based upon the lending industry standard, which stipulates that TOTAL HOUSING COSTS cannot exceed 28% of Gross Annual Income.
 ** TOTAL INDEBTEDNESS typically cannot exceed 36% of Gross Annual Income

Figure 3



This chart shows the growing disparity of Median Household Income compared to New and Existing Home Sale Prices. Trends indicate that Housing Prices are rising faster than increases in Median Household Income, which is the primary factor reducing Affordability. Excessive personal debt is the second most important factor, which further reduces the affordability of a home.

Another approach in evaluating the impact of rising home values is to estimate the maximum home price a household with a median income for Pinellas County can afford under the prevailing interest rates, with no other debt obligations, and not have total housing costs (i.e. mortgage, taxes, insurance) exceed 28% of their gross income. In 1998, the median household income was \$34,731, which allowed the purchase of a \$96,500 to \$124,000 home, assuming no other debt obligations such as credit card debt. Only about 40% of new single-family housing was less than or equal to this price, but 74% of existing single-family housing during that year sold for less than \$130,000. In 2003, median household income in Pinellas County was estimated at \$36,684. A household with this level of income could be expected to afford a \$102,000 - \$131,000

home, again assuming no other debt liabilities. However, in 2003, practically no new single-family home could be purchased for this price, and only 45% of existing single-family homes sold for this price or less. Clearly, an opportunity for households whose income is at or below the median to purchase housing has diminished over the past five years. This disparity between household income growth and the increase in the cost of housing has only continued to become more acute over the past two years.

So, not only is practically all new housing out of reach for very low, low, and even moderate income households, but even existing homes are becoming increasingly difficult to find in Pinellas County for these households. In 2003, the median sale price of new single-family housing in Pinellas County was \$268,000, and the figure for new condominium units was \$218,000. The median sale price for existing housing was \$136,900 for single-family homes and \$100,000 for condominium units – approximately half the median cost of new housing. For most low and moderate income households, buying a new home is generally not an option; they must restrict their search to the existing housing market, which is becoming increasingly expensive relative to the ability of these households to invest in home ownership. To be able to qualify for purchase of a new home in 2003 at the median sale price, a household would need roughly twice the median income for the County.

As the number of new housing units coming on the market in Pinellas County continues to decline as vacant developable land becomes increasingly scarce, the demand for existing homes is likely to go up as long as Pinellas remains an attractive place to live. This would put upward pressure on existing home prices, further restricting the housing options for low and moderate income, and perhaps some median income, households. Yet, if Pinellas County is to flourish in the coming decades, local governments and housing providers must remain vigilant to ensure that all segments of the population can find adequate and affordable housing within the County. Companies wishing to expand operations in the County, or to relocate here, will want to know that all of their employees can find suitable housing within a reasonable distance of the workplace. A full range of housing affordable to all income groups needs to be provided, from upscale homes for the executives to more modest housing for the majority of the employees.

Those agencies and private companies engaged in providing infill housing affordable to low and moderate income households face many challenges. Sometimes success is based on forging public-private partnerships, at other times it is based on a private company developing a strategy that responds to the unique demands of constructing infill affordable housing. But even projects that are not directly subsidized by the public can benefit from local government infrastructure investments such as paving roads, improving drainage, and putting in curbs and gutters. One way to build less expensive homes is to build them smaller. The same quality materials and techniques used in larger homes can be used, but the smaller size lowers the cost of the home. Homes have increased in size over the years such that the median size of a new single-family home in 2003 (2,825 square feet) was considerably larger than the 1,348 square feet found in the typical existing single-family home in the resale market. A similar disparity exists between new and existing condominium units. Well-designed and constructed smaller homes, however, have several advantages: they are cheaper to heat and cool,

they are cheaper to construct, and they can be placed on smaller lots. Since land is a major component of the expense of constructing a home in Pinellas County, reducing the lot size should reduce the price. There are older platted areas in the County that contain small lots, which provide opportunities for constructing smaller, less expensive, but well-constructed homes.

At the same time that limited numbers of new homes are being constructed for low and moderate income households, market forces are working to reduce the number of existing units affordable to these same households. One example is the impact buildout is having on mobile homes. Mobile homes and manufactured housing (those mobile homes fabricated on or after June 15, 1976) represent an affordable housing option for tens of thousands of permanent and seasonal residents in Pinellas County. The total number of mobile home lots in the County (estimated at 50,391 lots) is the second highest for any county within the State of Florida. In the 1950s, 60s, and 70s, mobile home parks were often built along roadways that have subsequently been upgraded to major multi-lane facilities. During these decades, several mobile home communities were also constructed at choice waterfront locations. The demand for waterfront sites and for commercial property along major roadways has so dramatically increased the value of land under some mobile home parks that the parks are being converted to other uses, such as expensive waterfront housing or commercial development. This conversion has usually been confined to older mobile home parks, but as the age of mobile home parks continues to increase and the value of their land soars, Pinellas is likely to see increasing numbers of mobile homes being lost to other uses. This is an issue that has drawn the attention of the Pinellas County Board of County Commissioners. In response, the Board has concluded an effort to determine what options are available to the County for ensuring that redevelopment projects are not injurious to the lives of mobile home residents. Pinellas County has also set in motion a program to monitor the annual loss of mobile homes to get some indication of the significance of mobile home losses on the County's housing stock. Since 1998, fourteen mobile home parks in Pinellas County representing 2,820 mobile home units have been converted to other uses, either residential or otherwise. Retaining viable manufactured home communities represents one source of housing that is likely to be affordable to low and moderate-income households.

In the third quarter of 1999, a survey conducted by the Bay Area Apartment Associates revealed an overall vacancy rate of less than four percent among the major apartment rental complexes throughout Pinellas County. A similar survey in 1994 produced comparable results. These consistently low vacancy rates are evidence of pent-up demand for new rental apartments. The impending buildout of Pinellas County, however, has resulted in very few sites remaining available for multi-family development. This tension between demand and site availability for multi-family housing is having several results: for example, much of the new multi-family housing is higher-end development, and residential developers are beginning to compete with office and retail developers for redevelopment of obsolete buildings that have favorable location, zoning, and impact fee credits. One example of this phenomenon is the recent demolition of Sunshine Mall in Clearwater and its replacement with three apartment complexes.

The historic low mortgage interest rates of the past few years have encouraged increasing numbers of people who might otherwise choose to rent to consider purchasing a home or condominium instead. One consequence of this increased demand for for-sale housing has been the conversion of apartment complexes to condominiums. In Pinellas County, this real estate transition has resulted in the conversion of approximately 1,761 apartment units to condominiums since 1997. Some examples are the Madison in Downtown St. Petersburg, the Audubon in Feather Sound, and Regatta Beach Club on Clearwater Beach. This reduction in the number of rental housing units in Pinellas County could place upward pressure on rental housing costs if demand for such housing exceeds the supply.

There are federal, state, and local housing programs to assist those who earn less than 80% of the median family income (\$36,684 in 2003), and those that earn between 80% and 120% of the median family income (up to \$44,020). Those whose incomes exceed this amount but are not enough to afford a home or apartment are more or less on their own. The assistance provided by Pinellas County through these housing programs is summarized in the section of this report that discusses the current status of the Housing Element. This assistance has been considerable, accounting for \$32 million since January 1, 1998, which was used to leverage an additional \$67 million in funding. In addition, several years ago, both the Pinellas County Comprehensive Plan and the Land Development Code were amended to provide incentives to encourage the provision of affordable housing in unincorporated communities. These incentives include, but are not limited to, density bonuses, allowing accessory structures, reduced parking requirements, impact and review fee relief, and reduced setbacks. However, the current financial assistance programs and regulatory relief are not sufficient to help every household that needs housing assistance, and with the growing disparity between housing costs and household income, the number of households needing assistance is expected to continue increasing. To meet the challenge of providing a broad range of housing in Pinellas County that is affordable to all income groups will require local governments, housing agencies, and the private sector to consider, evaluate, and, when appropriate, to implement new approaches to providing housing for the County's workforce. The complexity and gravity of the housing challenges facing Pinellas County and its municipalities will require a full complement of tools to address the problem. The Board of County Commissioners identified affordable housing as a primary area of focus for inclusion in the County's Strategic Plan and has directed County staff to expedite development of proposed solutions for the Board's consideration, adoption, and implementation. It is also recognized that responses to housing issues, to be effective, must often transcend jurisdictional boundaries, and that cooperative multi-jurisdictional and even regional initiatives are necessary to have a significant impact on these issues.

Some approaches that are currently being utilized in Pinellas County are discussed below. This discussion also includes approaches that have worked in other counties and major cities around the nation, and could be considered for their application in Pinellas County.

1. In the unincorporated areas, Pinellas County encourages the construction of affordable housing projects in which a developer agrees to include a certain percentage of affordable housing units in their project. If the proposal qualifies as an affordable housing project, it is eligible to receive a 50% density bonus. This bonus serves as an incentive for the construction of affordable housing. In essence, the program functions as a voluntary inclusionary housing program. Since 1998, three affordable housing projects with a density bonus have been approved, resulting in the construction of 120 affordable housing units. This is a relatively small percentage of the total of new housing permits issued for the unincorporated area (5,396 permits between 1998 and 2002). Pinellas County is reviewing this program to see if improvements can be incorporated to expand its use. Additional creative cost offsets for providing affordable units could include, in addition to the density bonus, flexible zoning standards (e.g. reduced parking requirements under certain circumstances), and expedited permitting processes. One change to the program that should be undertaken is to determine the percentage of the total units within an affordable housing project that are required to be affordable. This percentage ranged from 10% to 20% in those communities that were studied for preparing the EAR. Another option is adopting and implementing a mandatory or a voluntary inclusionary zoning ordinance. Coordinating with the municipalities to encourage multi-jurisdictional support for inclusionary housing programs would yield a more effective response to the affordable housing issue through this technique.
2. The Board could encourage or require that a certain percentage of the tax increment revenues received in a Community Redevelopment Area (CRA) be devoted to providing housing in the CRA that falls within targeted affordability ranges. The Florida Statutes, in Part III of Chapter 163, identifies the provision of affordable housing as an acceptable activity for a community redevelopment agency within a CRA. The Clearwater Downtown CRA Plan commits a portion of its tax increment to housing needs, and the Board's policy is to restrict use of the County's tax increment contributions to infrastructure, land acquisition, and the reclamation of contaminated land. It has been recommended that the proposed Clearwater-Largo Road Community Redevelopment Plan commit a portion of its tax increment to assisting displaced residents find suitable replacement housing within their means, and the Board also appears willing to commit a portion of its tax increment to helping residents displaced by redevelopment within CRAs.
3. Establish a Housing Trust Fund. A Housing Trust Fund would be created by State or local action to create a distinct fund that provides a dedicated revenue source to support local housing programs.
4. Employers could provide workers with a zero-interest forgivable loan to help cover closing costs or down payments. For each year the employee stays with the company, a certain percentage of the loan would be forgiven. A company could also help cover the first and last month's rent with a loan that the employee pays back over a period of time (e.g., 18 months). The program could be made available to employees in households earning less than 80 percent of the area's median family income.

5. Establish a linkage program that would have nonresidential development contribute to the provision of housing based on the fact that nonresidential development will generate employment, and there will be a subsequent need to house these employees.
6. When appropriate, introduce residential development at higher densities within commercial centers and employment centers providing a mix of uses in a more urban context. In addition, higher density residential development continues to be added to the County's urban centers and town centers. Combine this new residential development with existing and new housing programs (e.g. an inclusionary housing program) to ensure that mixed-income housing and a variety of housing types are provided for all segments of the community.
7. Information from the Property Appraiser's Office documents that the median size of new homes and condominiums in Pinellas County has increased from 2,062 square feet to 2,780 feet from 1991 to 2003, representing a 26% increase. Furthermore, the median home size in the existing housing market is about half of what is currently being constructed. Generally, smaller homes are less expensive to build, and a well-designed smaller home may satisfy a family's needs for shelter as well as a larger home. Another benefit of smaller homes is that they generally have lower utility and maintenance costs, which represents a significant saving over time. Pinellas County should encourage, and perhaps even support, improved designs for community housing that reduces dwelling unit size without forsaking modern standards of comfort and convenience.
8. Pinellas County should continue its efforts to preserve the existing housing stock. Although the price of existing dwellings has increased significantly over the past few years, as a group these homes are still considerably less expensive than new housing. The existing housing stock would include viable manufactured home communities.
9. Pinellas County should encourage and promote the use of "green" design and construction concepts in new home construction and in the renovation of existing homes. One objective of these "green" concepts is to make buildings more energy efficient; this reduces utility bills, which can be a significant benefit to families that are struggling to make housing payments.
10. Improve the County's transit system so that households have transportation alternatives to the private automobile. Reducing a family's reliance on the automobile can free up income that can be reallocated to housing. Proximity of housing and employment to transit is necessary for households to benefit from improvements to the transit system.