



North Greenwood Area Finding of Necessity Study

August 5, 2020

City of Clearwater, Florida
ECONOMIC DEVELOPMENT & HOUSING DEPARTMENT

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Introduction

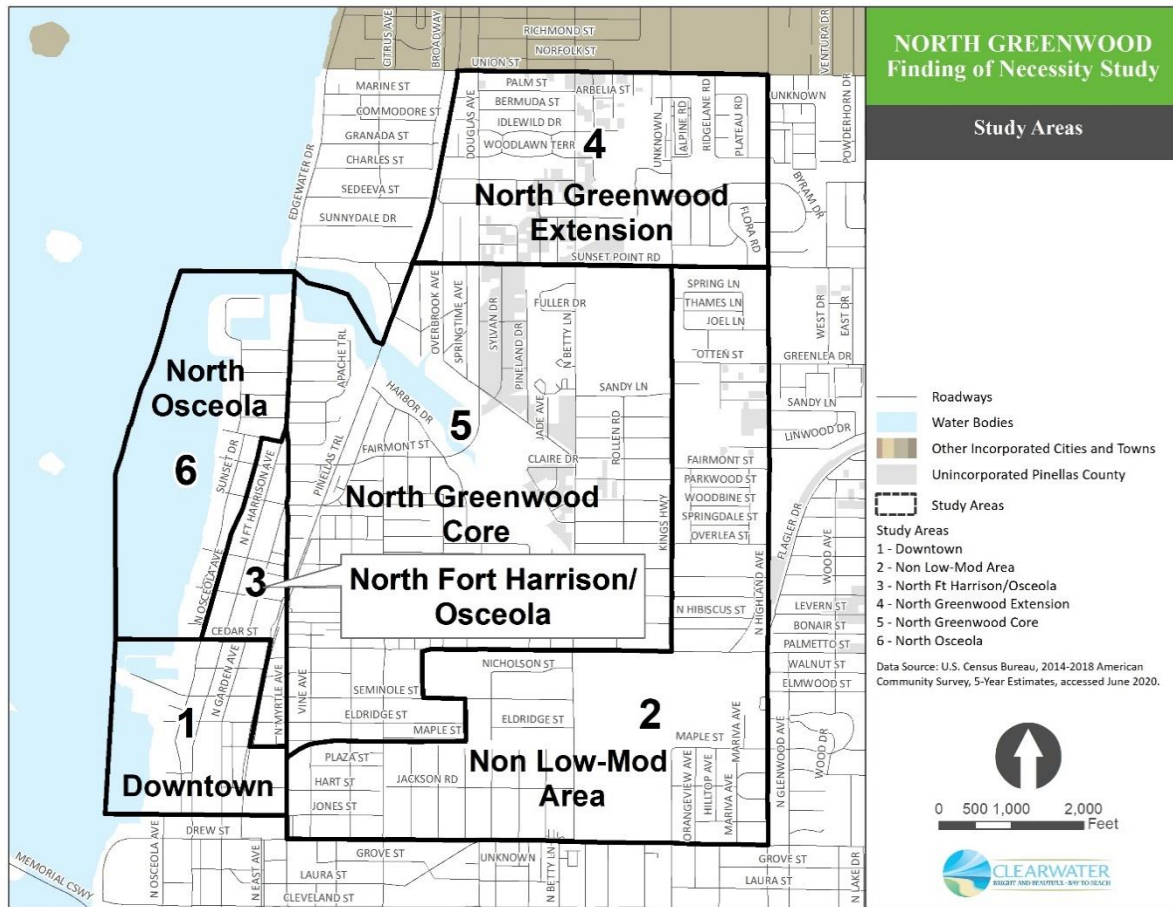
The City of Clearwater has determined a need to evaluate the potential of creating a community redevelopment area (CRA), pursuant to Chapter 163, Florida Statutes, for an area in the northern portion of the city including the North Greenwood community and surrounding areas. These areas have notably experienced varying degrees of physical, social and economic decline, and an evaluation is needed to determine whether the areas qualify as a CRA under the Community Redevelopment Act of 1969, Chapter 163, Part III, Florida Statutes, to eliminate conditions of slum and blight.

The City identified six study areas for analysis. The six study areas are:

1. Downtown. The Downtown study area is situated just north of downtown Clearwater. The study area is bounded by Jones Street to the south, N. Myrtle Avenue to the east, Cedar Street to the north, and the Intracoastal Waterway (Clearwater Harbor) to the west.
2. Non Low-Mod Area. The Non Low-Mod Area study area is also situated just north of downtown Clearwater. The study area is bounded by Drew Street to the south, N. Highland Avenue to the east, Maple Street/Palmetto Street/Sunset Point Road (boundary jog) to the north, and N. Myrtle Avenue to the west.
3. North Fort Harrison/Osceola. The North Fort Harrison/Osceola study area is located north of the Downtown study area. The study area is bounded by Cedar Street to the south, N. Myrtle Avenue to the east, Sunburst Court/Apache Trail to the north, and N. Osceola Avenue to the west.
4. North Greenwood Extension. The North Greenwood Extension study area is located north of the North Greenwood Core study area. The study area is bounded by Sunset Point Road to the south, N. Highland Avenue to the east, Union Street to the north, and the Pinellas Trail to the west.
5. North Greenwood Core. The North Greenwood Core study area is the largest study area and is located south of the North Greenwood Extension study area and north of the Non-Low-Mod Area study area. The study area is bounded by Palmetto Street to the south, Kings Highway to the east, Sunset Point Road to the north, and the N. Myrtle Avenue to the west.
6. North Osceola. The North Osceola study area is a small study area located north of the North Fort Harrison and Downtown study areas. The study area is bounded by Cedar Street to the south, N. Osceola Avenue/N. Myrtle Avenue to the east, Venetian Pint Drive to the north, and the Intracoastal Waterway (Clearwater Harbor) to the west.

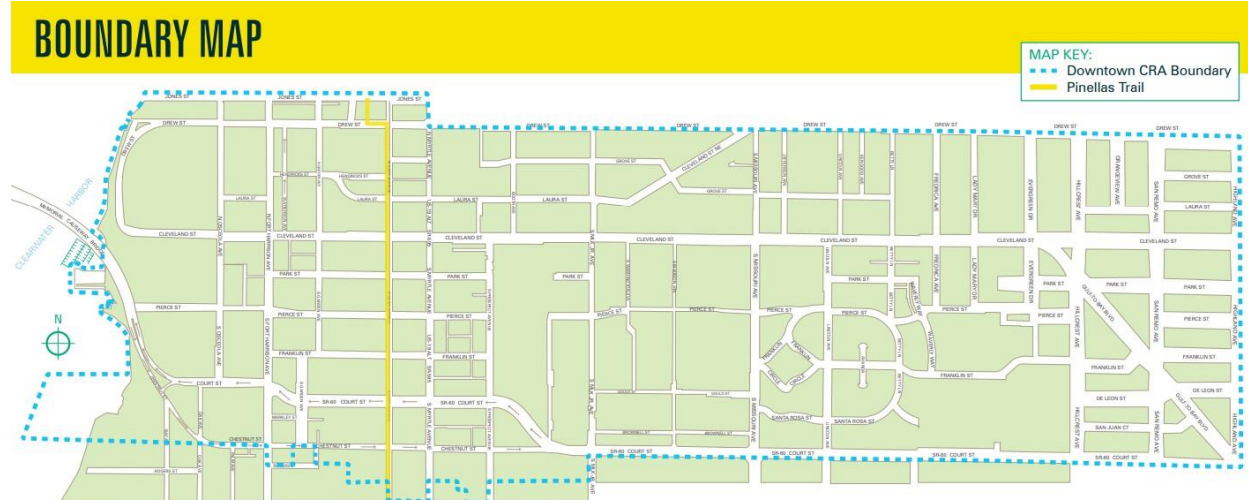
See **Map 1** for the location of the six study areas.

Map 1 – Study Area Locations



Currently, the City has an existing Downtown CRA. The existing Downtown CRA abuts the Downtown and Non Low-Mod study areas included as part of this study. The boundary of the existing Downtown CRA is shown on **Map 2**.

Map 2 – Boundary of Existing Downtown Community Redevelopment Area



Source: City of Clearwater CRA

This study will analyze the six study areas to determine which of the study areas are eligible for designation as a CRA under the criteria provided in Section 163.349(7) or (8) and Section 163.355, Florida Statutes.

CRA Establishment Process

Community redevelopment is an economic development strategy that many local governments are successfully using to eliminate and prevent negative conditions that harm their community.

The State enacted the Community Redevelopment Act of 1969 as embodied in Chapter 163, Part III, Florida Statutes, to address growing issues of blight, disinvestment, and other negative conditions that are injurious to community health, safety and welfare. This legislation provides the means for local governments to work with the private sector and leverage public investment into a community to effectuate positive change.

There are four basic steps to be taken to establish a CRA and implement a community redevelopment plan pursuant to the requirements of the Community Redevelopment Act of 1969, Chapter 163, Part III, Florida Statutes. They are:

1. Finding of Necessity. A study of a proposed CRA area must be undertaken to document that the necessary conditions (slum, blight, and/or a shortage of affordable housing) are present and meet the statutory requirements of establishing a CRA.
2. Creation of the Community Redevelopment Agency. The enacting local government (City of Clearwater) must create a Community Redevelopment Agency, which will oversee the implementation of the Community Redevelopment Plan and activities within the CRA. The Agency can have 5 to 7 members. The City Council may itself serve as the Agency or may appoint members to the Agency. It is anticipated that the City Council will serve as the Community Redevelopment Agency.
3. Creation of the Community Redevelopment Plan. Consistent with the requirements and procedures of Section 163.340, Florida Statutes, a community redevelopment plan must be created for the CRA. This plan will serve as the guiding tool for the redevelopment of the CRA and all expenditures of tax increment funds must be tied to the implementation of the plan. The process involves taking a collaborative and holistic approach to identifying public improvements needed to attract private investment in key catalyst projects. A catalyst project is one that is supported by the market, is of a scale compatible with existing development, supports the goals of the plan, and can be expected to stimulate additional redevelopment/rehabilitation on surrounding sites.
4. Establishment of the Redevelopment Trust Fund and Setting the Property Tax Base. Upon adoption of the community redevelopment plan, the City Council must adopt an ordinance to create the Redevelopment Trust Fund. All tax increment funds and revenues generated by the CRA must be retained within the Trust Fund. Upon creation of the trust fund, the property tax roll is certified for the purposes of establishing the property tax base. Once the tax base is established, growth in the tax base is retained by the CRA.

This study is directed towards the first step – Finding of Necessity. Conditions within the CRA study areas have been investigated to determine whether slum or blighted conditions exist. According to Section 163.355, Florida Statutes, the City must adopt a resolution, supported by data and analysis, which makes a legislative finding that the conditions in the area meet the criteria for slum and blight as respectively defined in Section 163.340 (7) or (8), Florida Statutes. Further, the resolution must state:

1. One or more slum or blighted areas, or one or more areas in which there is a shortage of housing affordable to residents of low or moderate income, including the elderly, exist in such county or municipality; and
2. The rehabilitation, conservation, or redevelopment, or a combination thereof, of such area or areas, including, if appropriate, the development of housing which residents of low or moderate income, including the elderly, can afford, is necessary in the interest of the public health, safety, morals, or welfare of the residents of such county or municipality.

Slum and Blight Definition

The City must determine that the study areas meet either the criteria to be designated as a “slum area” as defined in Section 163.340(7), Florida Statutes, or designated as a “blighted area” as defined in Section 163.340(8), Florida Statutes. The statutory criteria for “slum” and “blighted” are provided below.

Section 163.340(7), Florida Statutes

“Slum area” means an area having physical or economic conditions conducive to disease, infant mortality, juvenile delinquency, poverty, or crime because there is a predominance of buildings or improvements, whether residential or nonresidential, which are impaired by reason of dilapidation, deterioration, age, or obsolescence, and exhibiting one or more of the following factors:

- a. Inadequate provision for ventilation, light, air, sanitation, or open spaces;
- b. High density of population, compared to the population density of adjacent areas within the county or municipality; and overcrowding, as indicated by government-maintained statistics or other studies and the requirements of the Florida Building Code; or
- c. The existence of conditions that endanger life or property by fire or other causes.

Section 163.340(8), Florida Statutes

“Blighted area” means an area in which there are a substantial number of deteriorated or deteriorating structures; in which conditions, as indicated by government-maintained statistics or other studies, endanger life or property or are leading to economic distress; and in which two or more of the following factors are present:

- a. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- b. Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions.
- c. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.

- d. Unsanitary or unsafe conditions.
- e. Deterioration of site or other improvements.
- f. Inadequate and outdated building density patterns.
- g. Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.
- h. Tax or special assessment delinquency exceeding the fair value of the land.
- i. Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- j. Incidence of crime in the area higher than in the remainder of the county or municipality.
- k. Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.
- l. A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality.
- m. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- n. Governmentally owned property with adverse environmental conditions caused by a public or private entity.
- o. A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

However, the term “blighted area” also means any area in which at least one of the factors identified in paragraphs (a) through (o) is present and all taxing authorities subject to s. 163.387(2)(a) agree, either by interlocal agreement with the agency or by resolution, that the area is blighted. Such agreement or resolution must be limited to a determination that the area is blighted. For purposes of qualifying for the tax credits authorized in chapter 220, “blighted area” means an area as defined in this subsection.



Major Areas of Analysis

This Finding of Necessity Study examines the various physical, social, and economic realms that make up the six individual study areas. It is organized around the following major areas of analysis:

- Population Characteristics
- Housing Characteristics
- Income Characteristics
- Public Safety Trends
- Existing Land Use and Development
- Property Maintenance
- Taxable Valuation Trends

These areas of analysis will serve as the foundation for redevelopment decisions and will be linked to Community Redevelopment Plan recommendations as the process unfolds. Importantly for establishing blight, they reveal keen insights as to the nature and extent of slum or blighted conditions that are a barrier to redevelopment activity in the area.

The conclusion of this report summarizes the specific findings of slum or blight, consistent with the statutory definition, that substantiate the need for establishing a CRA within one or more of the study areas.

Population, Socio-Economic, Housing Analysis

A core component of understanding the underlying conditions and needs of the six study areas is to gain a basic understanding of the population and socio-economic characteristics of each of the study areas.

The source for the population, socio-economic, and housing characteristics is the United States Census Bureau American Community Survey (ACS) 5-Year Estimates (2014-2018) Block Group and Tract data. The ACS data is a professionally acceptable data source for the analysis of these characteristics.

Population Characteristics

Based on ACS data, the estimated population of each of the six study areas is provided in the following table (see **Table 1**). The table also provides the percentage of the City's total estimated population (114,015) within each of the six study areas.

Table 1– Study Area Estimated Population

| Study Area | Estimated Population | % of Total City Population |
|-----------------------------|----------------------|----------------------------|
| Downtown | 1,917 | 1.7% |
| Non Low-Mod Area | 2,549 | 2.2% |
| North Fort Harrison/Osceola | 267 | 0.2% |
| North Greenwood Extension | 3,835 | 3.4% |
| North Greenwood Core | 4,903 | 4.3% |
| North Osceola | 283 | 0.2% |

Source: U.S. Census ACS 2014-2018

The racial makeup of residents is analyzed to determine the extent of population diversity. According to ACS data, 79% of the total City population is white, and 21% of the total City population is non-white. Non-white includes Black or African American, Asian, American Indian or Alaskan Native, Pacific Islander,

or another race. As shown in **Table 2**, the North Greenwood Core, North Fort Harrison/Osceola, and Non Low-Mod study areas have a population that is mostly non-white. The majority of the non-white population is Black or African American. In fact, the disparity between the overall City racial profile and the racial profile of these three areas is significant and infer a concentration of minority population in these three areas.

Table 2– Study Area Racial Profile

| Study Area | White | Non-White |
|-----------------------------|-------|-----------|
| Downtown | 60% | 40% |
| Non Low-Mod Area | 45% | 55% |
| North Fort Harrison/Osceola | 38% | 62% |
| North Greenwood Extension | 63% | 37% |
| North Greenwood Core | 32% | 68% |
| North Osceola | 89% | 11% |

Source: U.S. Census ACS 2014-2018

Based on ACS data, the Hispanic/Latino (any race) composition of the total City population is 18%. As shown in **Table 3**, the only study area that exceeds the total City percentage of Hispanic/Latino population is the North Greenwood Extension (40%). The remaining five study areas are all comprised of a Hispanic/Latino population of less than 18%.

Table 3– Study Area Hispanic/Latino Population

| Study Area | Hispanic/Latino |
|-----------------------------|-----------------|
| Downtown | 13% |
| Non Low-Mod Area | 4% |
| North Fort Harrison/Osceola | 16% |
| North Greenwood Extension | 40% |
| North Greenwood Core | 10% |
| North Osceola | 9% |

Source: U.S. Census ACS 2014-2018

Socio-Economic Characteristics

According to ACS, the total City the percentage of persons living below the Federal poverty level is 16%. **Table 4** shows that all six study areas have a percentage of persons living below the Federal poverty level that exceeds the total City percentage. The study area with the highest level of poverty is the North Fort Harrison/Osceola area with a percentage of 40% of persons living below the Federal poverty level. Notably regarding the poverty data, within the North Greenwood Core study area there is one area along the southside of Stevenson’s Creek where the poverty level is only 7%. This low poverty percentage skews the overall poverty rate for the North Greenwood Core study area. Outside of the Stevenson’s Creek area, the North Greenwood Core study area’s poverty rate is 31%. See **Map 3** for the poverty rate distribution.

Map 3– Study Area Poverty Status

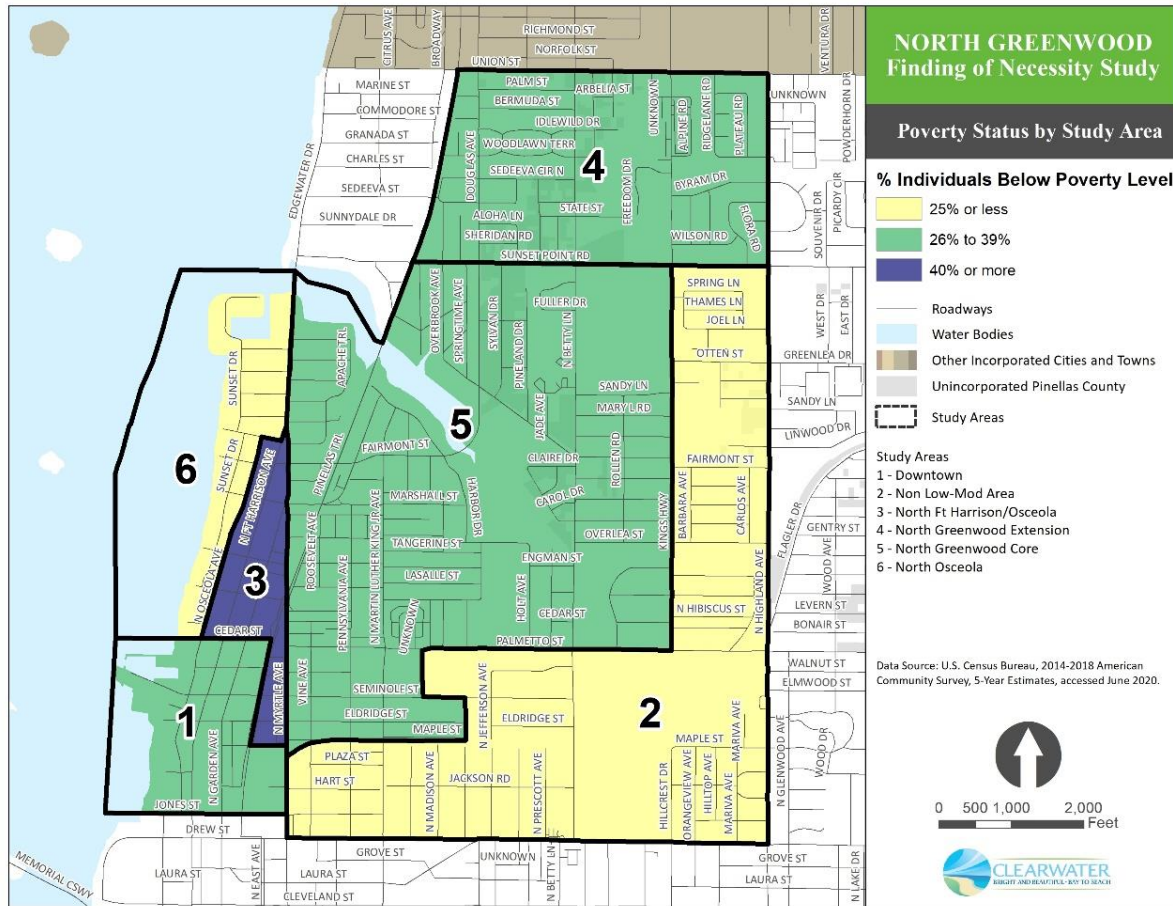


Table 4 – Study Area Poverty Status

| Study Area | Persons Below Poverty Level |
|-----------------------------|-----------------------------|
| Downtown | 34% |
| Non Low-Mod Area | 23% |
| North Fort Harrison/Osceola | 40% |
| North Greenwood Extension | 37% |
| North Greenwood Core | 27% |
| North Osceola | 9% |

Source: U.S. Census ACS 2014-2018

Median household income was evaluated to compare the study areas to the total City. According to ACS, the median household income for the total City is \$47,070. **Table 5** shows that the North Osceola study area median household income (\$44,769) is similar to the total City median household income. The other five study areas are very similar to each other and significantly less than the total City median household income.

Table 5 – Study Area Median Household Income

| Study Area | Median Household Income |
|-----------------------------|-------------------------|
| Downtown | \$34,497 |
| Non Low-Mod Area | \$29,289 |
| North Fort Harrison/Osceola | \$34,496 |
| North Greenwood Extension | \$37,029 |
| North Greenwood Core | \$34,627 |
| North Osceola | \$44,769 |

Source: U.S. Census ACS 2014-2018

It is important to note that socio-economic conditions alone are not sufficient for the findings required for designation as a CRA. However, the socio-economic conditions are important in supporting the following analysis related to housing conditions and affordability, which are specific findings to support designation as a CRA.

Housing Characteristics

Housing characteristics related to value, occupancy, cost/affordability, and housing conditions are analyzed for the study areas.

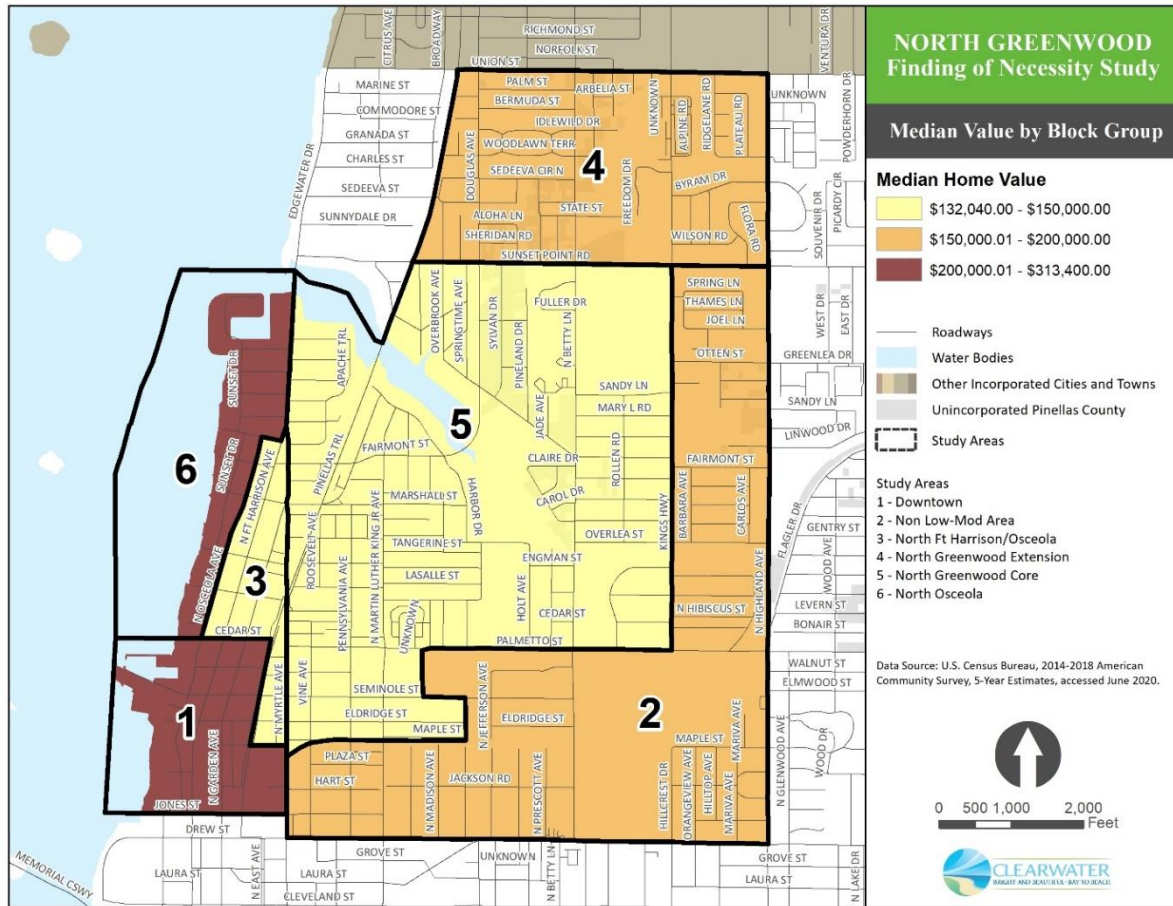
Based on ACS data, the median home value for the total City is \$191,600. Two of the study areas (North Fort Harrison/Osceola and North Greenwood Core) are significantly lower than the total City median home value. The other four study areas are either similar or significantly higher than the total City median home value. See **Table 6** and **Map 4**.

Table 6 – Study Area Median Home Value

| Study Area | Median Home Value |
|-----------------------------|-------------------|
| Downtown | \$204,100 |
| Non Low-Mod Area | \$177,933 |
| North Fort Harrison/Osceola | \$149,450 |
| North Greenwood Extension | \$158,200 |
| North Greenwood Core | \$132,040 |
| North Osceola | \$313,400 |

Source: U.S. Census ACS 2014-2018

Map 4 – Study Area Median Home Value



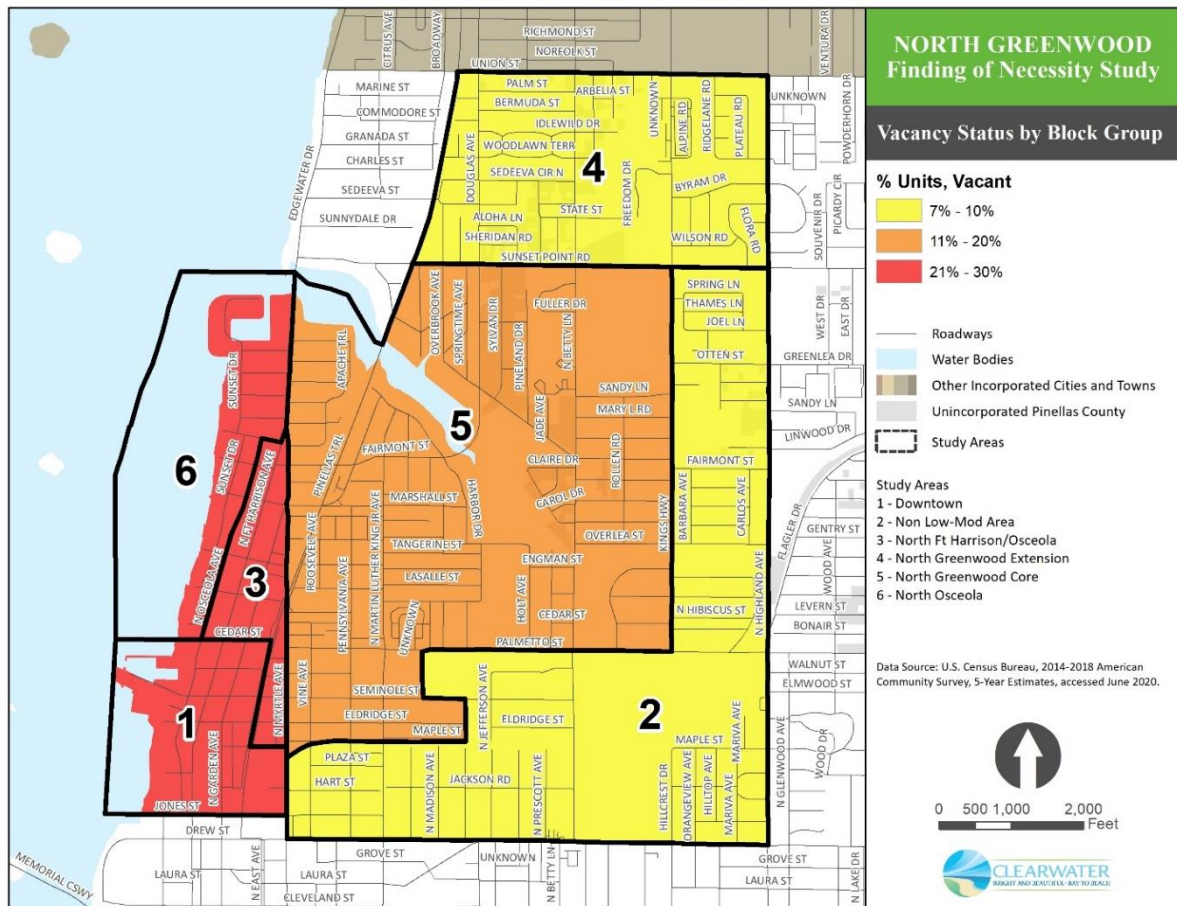
The total City housing vacancy rate, based on ACS data, is 19.7% of total housing units. Only one of the study areas (North Osceola at 30%) significantly exceeds the total City housing vacancy rate. The other five study areas have a similar or lower vacancy rate than the total City. Notably, the North Osceola study area has significantly fewer housing units (446) than any of the other five study areas. The other five study areas range from 619 to 2,243 housing units. See **Table 7** and **Map 5**.

Table 7 – Study Area Housing Vacancy

| Study Area | Housing Vacancy |
|-----------------------------|-----------------|
| Downtown | 24% |
| Non Low-Mod Area | 7% |
| North Fort Harrison/Osceola | 20% |
| North Greenwood Extension | 8% |
| North Greenwood Core | 12% |
| North Osceola | 30% |

Source: U.S. Census ACS 2014-2018

Map 5 – Study Area Vacancy Status



A strong indicator of housing affordability is the percentage of household income that is spent on housing costs such as mortgage and rent. A standard to evaluate affordability is to spend no more than 30% of household income on housing costs. The ACS provides data that shows the percentage of households that spend more than 35% of their household income on housing costs, which is a strong indicator of unaffordable housing conditions.

The total City percentage of households spending more than 35% of household income on housing costs is 26.9% for owners and 49.1% for renters. Due to the fact that ACS data for housing affordability is only provided at an aggregated Census Tract level, which spans across study areas, the six study areas show very similar values for the number of households spending more than 35% of their household income on housing costs. Based on ACS data, the percentage of households spending more than 35% of their household income on housing costs ranges from 36% to 44% for owners and 50% to 62% for renters across the six study areas. This data shows that the six study areas have a significantly higher rates of unaffordable housing conditions compared to the total City. However, in the Downtown and North Fort Harrison/Osceola study areas, unaffordable housing conditions are significantly more prevalent (62%) than the total City. The other four study areas have similar percentages to the total City. See **Table 8**, **Map 6** and **Map 7**.

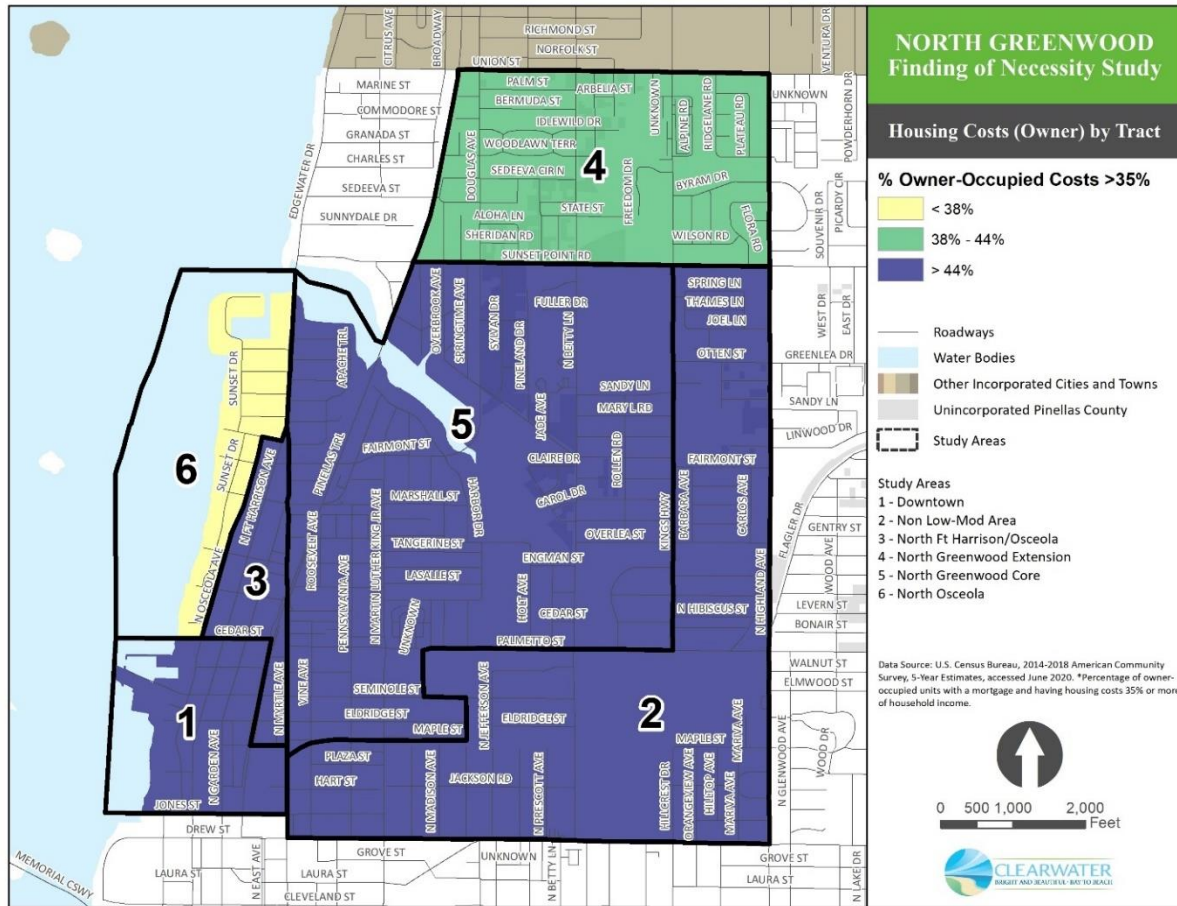
Table 8 – Study Area Households Paying More than 35% of Household Income on Housing Costs

| Study Area | Owner | Renter |
|-----------------------------|-------|--------|
| Downtown | 44% | 62% |
| Non Low-Mod Area | 44% | 52% |
| North Fort Harrison/Osceola | 44% | 62% |
| North Greenwood Extension | 43% | 50% |
| North Greenwood Core | 44% | 54% |
| North Osceola | 36% | 53% |

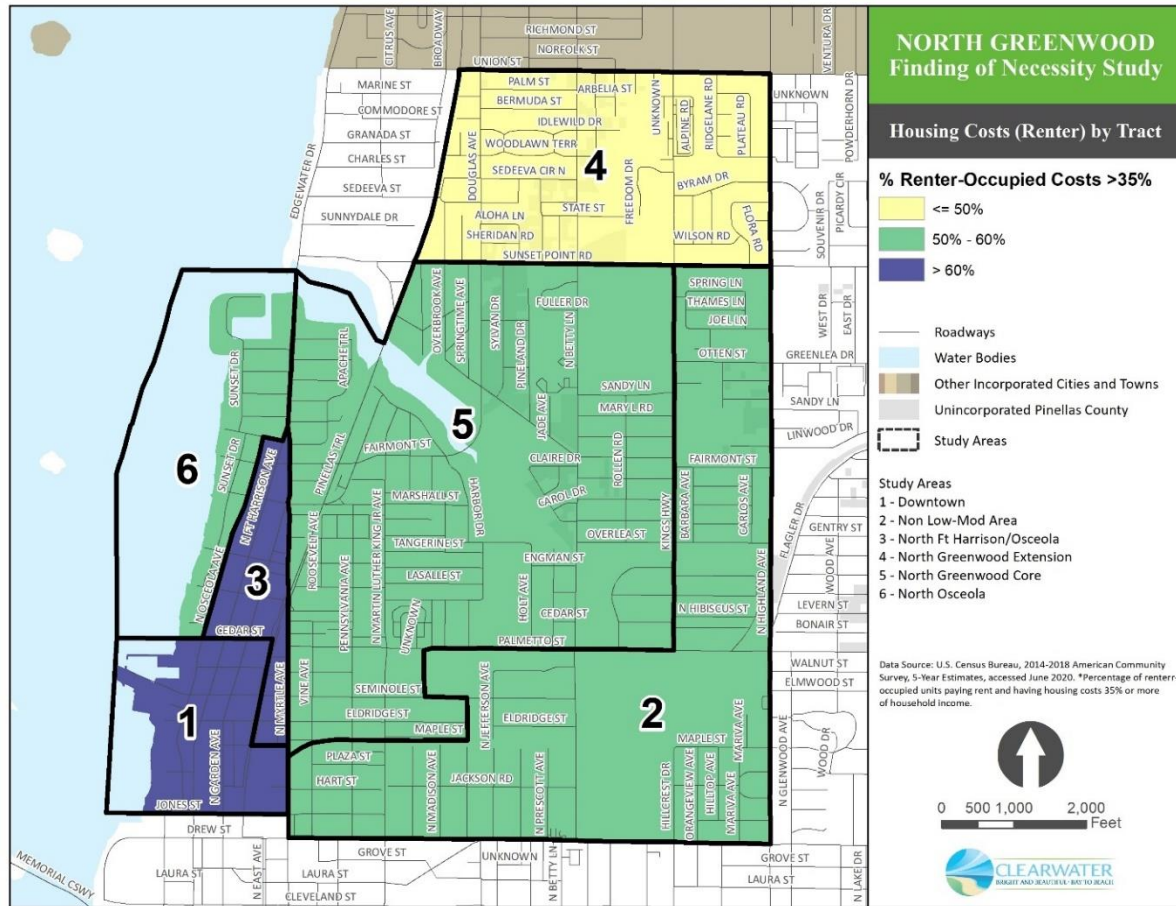
Source: U.S. Census ACS 2014-2018



Map 6 – Study Area Housing Costs More than 35% of Household Income (Owner)



Map 7 – Study Area Housing Costs More than 35% of Household Income (Renter)



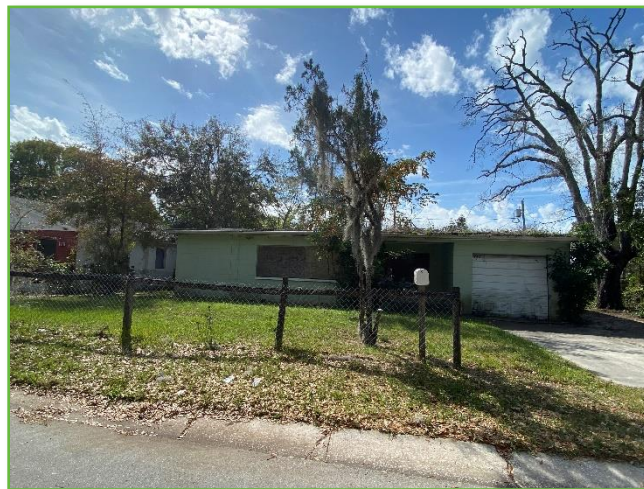
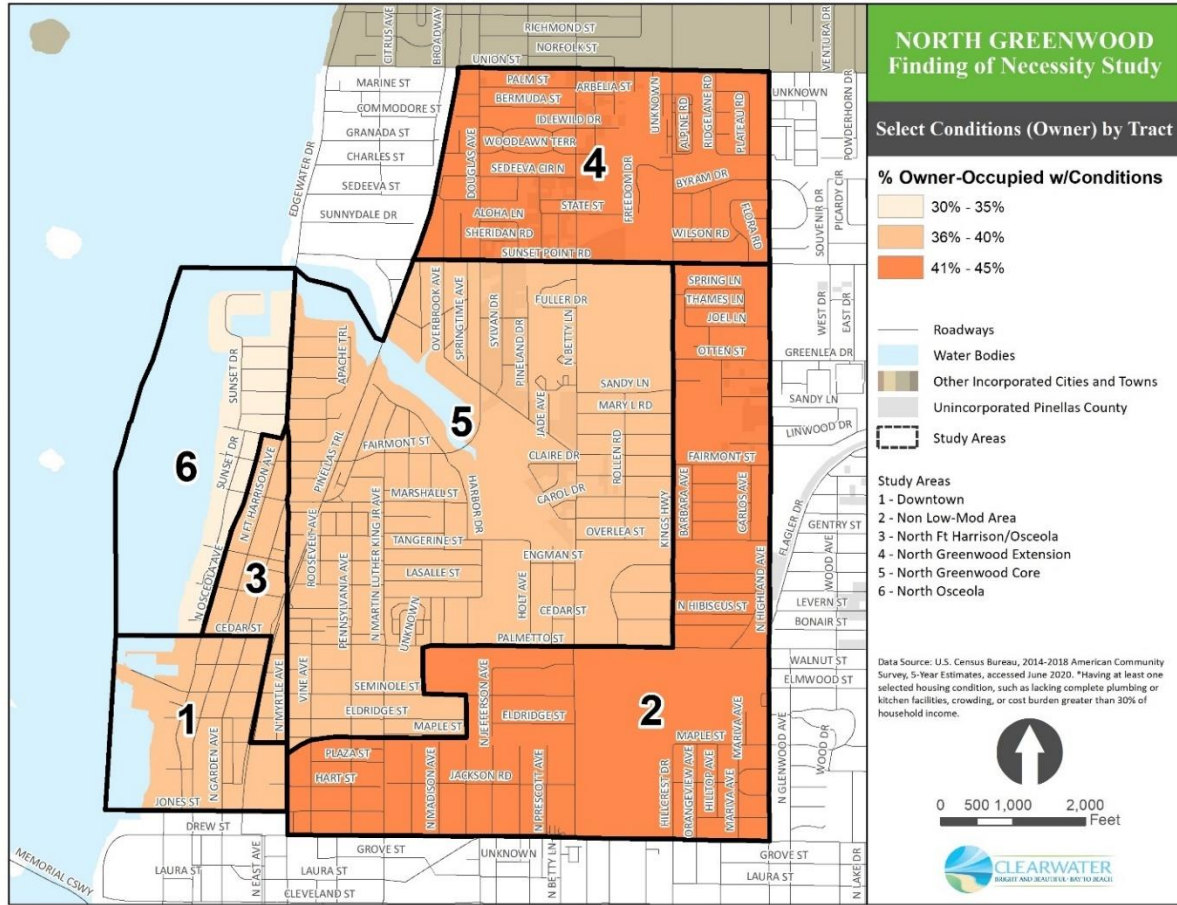
Analysis of the prevalence of substandard housing units is an important consideration in the designation of a CRA. The ACS provides data on the number of housing units that have one or more substandard conditions (i.e., lack of complete plumbing or kitchen facilities, overcrowding, or cost-burdened, etc.). The ACS estimates that 28% of total City owner-occupied housing units have one or more substandard conditions. The ACS shows that only the North Osceola study area has a similar rate of substandard owner housing units (30%) to the total City. The other five study areas show higher rates of substandard owner-occupied housing units. The North Greenwood Core, Non-Low Mod Area, and North Greenwood Extension have disproportionately higher rates. See **Table 9** and **Map 8**.

Table 9 – Study Area Substandard Housing Condition

| Study Area | Owner |
|-----------------------------|-------|
| Downtown | 36% |
| Non Low-Mod Area | 41% |
| North Fort Harrison/Osceola | 36% |
| North Greenwood Extension | 41% |
| North Greenwood Core | 39% |
| North Osceola | 30% |

Source: U.S. Census ACS 2014-2018

Map 8 – Study Area Owner-Occupied Households with Substandard Conditions



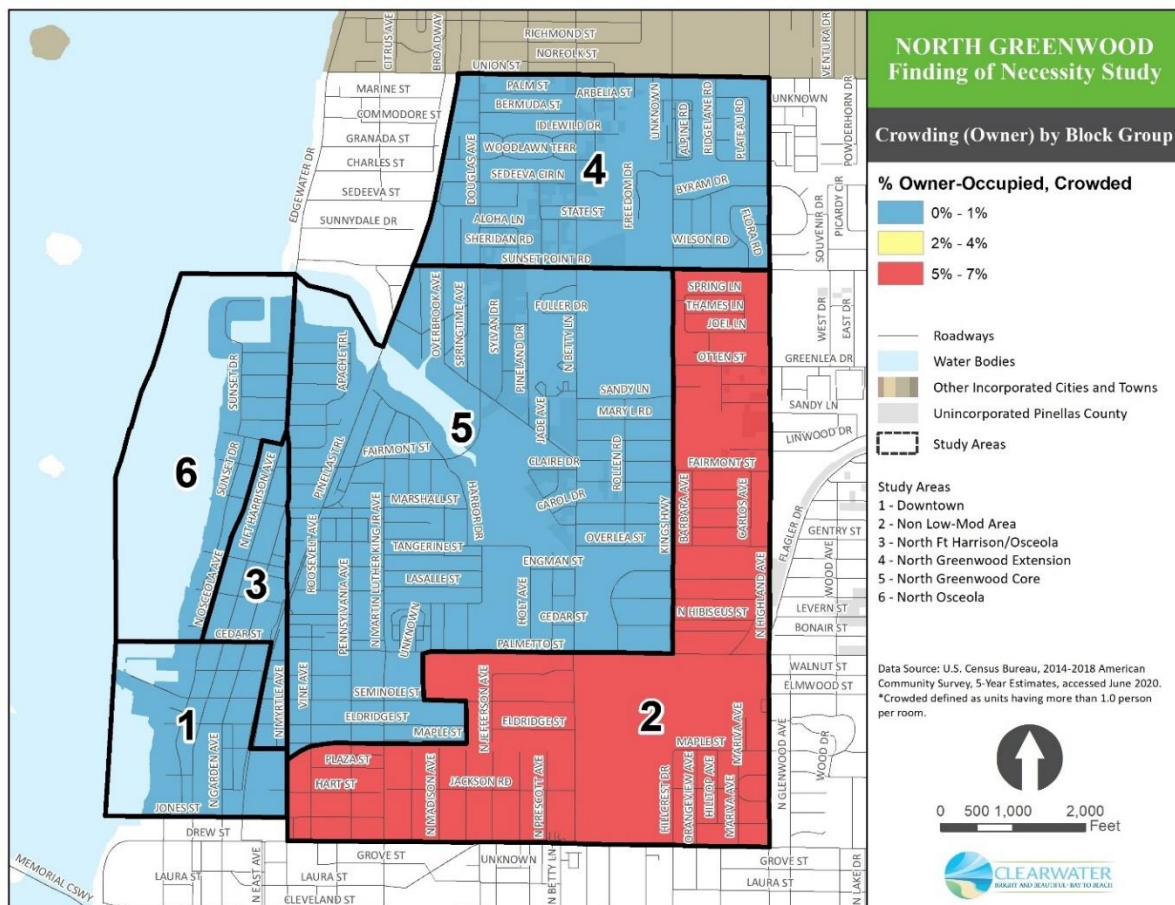
ACS also provides data on overcrowding in households (i.e., more than 1.0 person per room). The total City percentage of overcrowded households is 1.4%. The only study area that exceeds the total City percentage of overcrowded households is the Non Low-Mod Area at 5%. See **Table 10** and **Map 9**.

Table 10 – Study Area Overcrowded Households

| Study Area | Overcrowded |
|-----------------------------|-------------|
| Downtown | 0% |
| Non Low-Mod Area | 5% |
| North Fort Harrison/Osceola | 0% |
| North Greenwood Extension | 0% |
| North Greenwood Core | 1% |
| North Osceola | 0% |

Source: U.S. Census ACS 2014-2018

Map 9 – Study Area Households Owner Occupied Overcrowded



Public Safety

A critical component in any revitalization strategy is that business districts and residential areas need to be safe, secure and non-threatening. Even the perception of crime in an area can have negative repercussions. Whether it be comfort in crossing or strolling the street, letting children out to play, or merchandizing a business, protection and criminal aversion is essential.

The nature and extent of criminal activity in the study areas was investigated using data provided by the City of Clearwater Police Department. The crime data covers only crimes occurring in the year 2019. The crime data was normalized based on the numbers of crimes per 1,000 population within each study area. Two approaches to the crime analysis are provided. The first approach compares the crime rate per 1,000 population of each of the study areas to the total citywide crime rate. The second approach compares the percentage of total crimes within each study area to the percentage of the total citywide population within each study area.

Based on the Police Department data, the citywide crime rate is 52.9 crimes per 1,000 population. **Table 11** shows the crime rate for each of the study areas.

Table 11 – Study Area Crime Rate

| Study Area | Crime Rate per 1,000 Population |
|-----------------------------|---------------------------------|
| Downtown | 28.7 |
| Non Low-Mod Area | 64.3 |
| North Fort Harrison/Osceola | 149.8 |
| North Greenwood Extension | 31.6 |
| North Greenwood Core | 125.8 |
| North Osceola | NA |

Source: City of Clearwater Police Department

The crime rates in the North Greenwood Core and North Fort Harrison/Osceola study areas are significantly higher than the total citywide crime rate. The other study areas are either similar or lower than the total citywide crime rate. No crime data was provided for the North Osceola study area. However, it is not anticipated that the crime rate in the North Osceola study area will be significantly higher than the total citywide crime rate.

Based on the Police Department data, the percentage of total citywide crimes in each study area compared to the proportionate share of the City population within each study area is shown in **Table 12**.

Table 12 – Study Area Crime Rate Proportional Allocation

| Study Area | % of Citywide Crimes | % of Citywide Population |
|-----------------------------|----------------------|--------------------------|
| Downtown | 1% | 1.7% |
| Non Low-Mod Area | 3% | 2.2% |
| North Fort Harrison/Osceola | 1% | 0.2% |
| North Greenwood Extension | 2% | 3.4% |
| North Greenwood Core | 10% | 4.3% |
| North Osceola | NA | NA |

Source: City of Clearwater Police Department (crimes); U.S. Census ACS 2014-2018 (population)

The North Greenwood Core has the largest proportional differential between the percentage of population and the percentage of total citywide crimes. North Greenwood Core has 10% of the total citywide crimes but only 4.3% of the total City population.

Table 13 provides a comparison of the study area crime rate and crime proportion to the corresponding citywide data and totals. The study areas that have both a higher crime rate and crime proportion demonstrate a concerning level of criminal activity compared to the City as a whole (i.e., citywide). Based on this analysis, the Non-Low Mod Area, North Fort Harrison/Osceola, and North Greenwood Core study areas demonstrate concerning levels of criminal activity compared to the City as a whole.

Table 13 – Study Area Comparison of Crime Rate to Citywide

| Study Area | Crime Rate | Crime Proportion |
|-----------------------------|------------|------------------|
| Downtown | Lower | Lower |
| Non Low-Mod Area | Higher | Higher |
| North Fort Harrison/Osceola | Higher | Higher |
| North Greenwood Extension | Lower | Lower |
| North Greenwood Core | Higher | Higher |
| North Osceola | NA | NA |

Fire/EMS service was also evaluated for the study areas based on data provided by the City of Clearwater FIRE/EMS for the year 2019. The Fire/EMS data was normalized based on the number of calls for service per 1,000 population within each study area. Two approaches to the Fire/EMS analysis are provided. The first approach compares the Fire/EMS call rate per 1,000 population of each of the study areas to the citywide rate. The second approach compares the percentage of total Fire/EMS calls within each study area to the percentage of the total citywide population within each study area.

Based on the Fire/EMS data, the citywide call rate is 211.2 calls per 1,000 population. **Table 14** shows the Fire/EMS call rate for each of the study areas.

Table 14 – Study Area Fire/EMS Call Rate

| Study Area | Call Rate per 1,000 Population |
|-----------------------------|--------------------------------|
| Downtown | 467.4 |
| Non Low-Mod Area | 173.0 |
| North Fort Harrison/Osceola | 876.4 |
| North Greenwood Extension | 77.4 |
| North Greenwood Core | 275.3 |
| North Osceola | NA |

Source: City of Clearwater Fire/EMS

The North Fort Harrison/Osceola and Downtown study areas have a significantly higher call rate than the citywide call rate. In addition, North Greenwood Core has a slightly higher call rate than the citywide call rate. No Fire/EMS data was provided for the North Osceola study area. However, it is not anticipated that the Fire/EMS call rate in the North Osceola study area will be significantly higher than the citywide call rate.

Based on the Fire/EMS data, the percentage of total citywide Fire/EMS calls in each study area compared to the proportionate share of the City population within each study area is shown in **Table 15**.

Table 15 – Study Area Fire/EMS Calls Proportional Allocation

| Study Area | % of City-wide Calls | % of Citywide Population |
|------------------------------------|----------------------|--------------------------|
| Downtown | 4% | 1.7% |
| Non Low-Mod Area | 2% | 2.2% |
| North Fort Harrison/Osceola | 1% | 0.2% |
| North Greenwood Extension | 1% | 3.4% |
| North Greenwood Core | 6% | 4.3% |
| North Osceola | NA | NA |

Source: City of Clearwater Fire/EMS and U.S. Census ACS 2014-2018

Both the Downtown and North Greenwood Core study areas had similar and disproportionately higher rates of Fire/EMS calls compared to their proportional populations. North Fort Harrison/Osceola showed a slightly higher rate of Fire/EMS calls compared to its proportional population.

Table 16 provides a comparison of the study area Fire/EMS call rate and call proportion to the corresponding citywide data and totals. The study areas that have both a higher Fire/EMS call rate and call proportion demonstrate a concerning level of Fire/EMS activity compared to the City as a whole (i.e., citywide). Based on this analysis, the Downtown, North Fort Harrison/Osceola, and North Greenwood Core study areas demonstrate concerning level of Fire/EMS activity compared to the City as a whole.

Table 16 – Study Area Comparison of Fire/EMS Calls to Citywide

| Study Area | Call Rate | Call Proportion |
|------------------------------------|-----------|-----------------|
| Downtown | Higher | Higher |
| Non Low-Mod Area | Lower | Lower |
| North Fort Harrison/Osceola | Higher | Higher |
| North Greenwood Extension | Lower | Lower |
| North Greenwood Core | Higher | Higher |
| North Osceola | NA | NA |

Using the findings of the crime and Fire/EMS call analysis, and aggregating the findings to determine the study areas that experience heightened concern regarding both criminal activity and Fire/EMS calls compared to the City as a whole; the following three study areas exhibit heightened concern regarding criminal activity and Fire/EMS calls:

- North Fort Harrison/Osceola
- North Greenwood Core
- Downtown

Existing Land Use and Development

The following provides information regarding the general character, existing land uses, and age of structures (i.e., buildings) in each of the six study areas.

Downtown

The Downtown study area is characterized by a blend of residential and non-residential uses. Key points of interest include the Seminole Boat Ramp, Clearwater Garden Club, North Ward Elementary, Clearwater Health Department, and the Pinellas Trail. Multi-family condominiums line the waterfront in this area; however, several apartment complexes are also located further inland within the study area, as are single family residential lots. Commercial uses are focused on North Fort Harrison Avenue, whereas industrial uses front N. Garden Avenue. Institutional uses such as churches and non-profit charitable organizations are located throughout the study area. The location of existing land uses is shown in **Map 10**.

Most parcels are residential multi-family (e.g. apartments and condos) comprising 114 or 47% of parcels. These properties are most concentrated along the waterfront between N. Osceola Avenue and the waterfront, although there are several multi-family properties between North Fort Harrison Ave. and the Pinellas Trail. Additionally, residential vacant (10 or 3% of parcels) or single-family (52 or 17% of parcels) uses are either west of North Fort Harrison Avenue or east of N. Garden Avenue. Commercial vacant (55 or 18% of parcels) and developed commercial (20 or 7% of parcels) uses are distributed throughout the Downtown study area. Industrial (10 or 3% of parcels) and institutional (8 or 3% of parcels) uses are also present east of N. Osceola Avenue. These uses include the Clearwater Garden Club and Clearwater Free Clinic, among others. Government use comprises only four (4) or 1% of parcels; however, these uses are prominent. The heavily utilized Seminole Boat Ramp is located at the waterfront west of North Fort Harrison Avenue, North Ward Elementary is located just south of Cedar Street, and the Clearwater Health Department complex is located just east of the Pinellas Trail west of N. Myrtle Avenue.

The average year built of all structures in the Downtown study area is 1966. Residential, commercial, and institutional properties have an average year-built in the 1940s; however, most multi-family, industrial, and government or public use properties were generally constructed later in the 1960s and 1970s.

The percentages of existing land use and average year built are shown in **Table 17**.

Map 10 – Downtown Existing Land Use

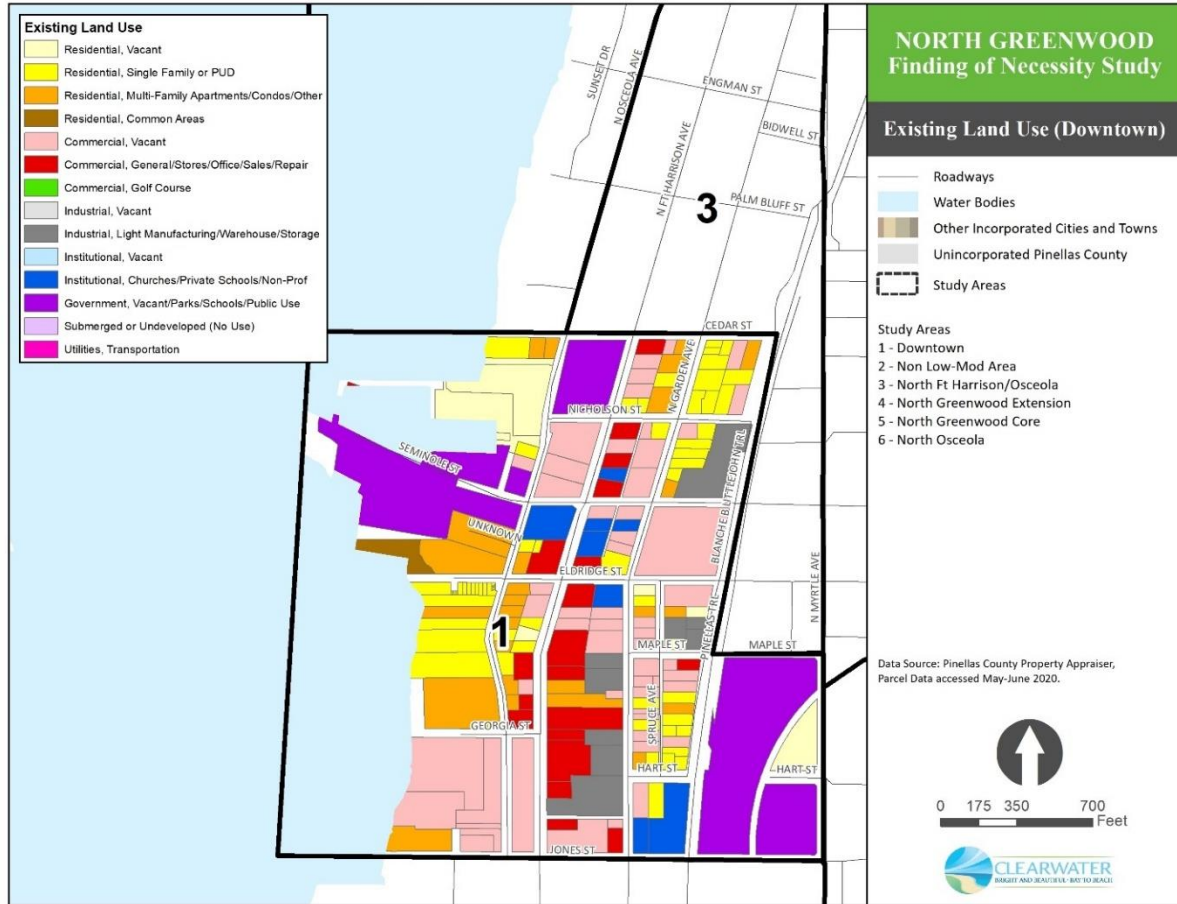


Table 17 – Downtown Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|--------------------------|-------------------|------------------------|
| Residential, Vacant | 10 | 3.28% | 2002 |
| Residential, Single Family or PUD | 52 | 17.05% | 1945 |
| Residential, Multi-Family Apartments/Condos/Other | 144 | 47.21% | 1975 |
| Residential, Common Areas | 2 | 0.66% | 1975 |
| Commercial, Vacant | 55 | 18.03% | 2018 |
| Commercial, General/Stores/Office/Sales/Repair | 20 | 6.56% | 1942 |
| Commercial, Golf Course | 0 | 0.00% | No Data |
| Industrial, Vacant | 0 | 0.00% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 10 | 3.28% | 1967 |
| Institutional, Vacant | 0 | 0.00% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 8 | 2.62% | 1946 |
| Government, Vacant/Parks/Schools/Public Use | 4 | 1.31% | 1963 |
| Submerged or Undeveloped | 0 | 0.00% | No Data |
| Utilities, Transportation | 0 | 0.00% | No Data |
| TOTAL | 305 | 100.00% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

Non Low-Mod Area

The Non-Low-Mod Area study area is characterized by predominately residential single-family lots, though the most well-known destination is the Clearwater Country Club golf course just north of Drew Street. Jack Russell Stadium (south of Palmetto Street) and Kings Highway Elementary School are also located in the study area. There are fewer multi-family properties within the study area; however, there are duplex, triplex, or fourplex properties within largely single-family residential neighborhoods. Commercial uses are focused on Drew Street at the south and Sunset Point Road at the north of the study area. Some institutional uses such as churches are in the study area. The location of existing land uses is shown in **Map 11**.

Most parcels in the Non Low-Mod Area are residential single-family comprising 954 or 82% of parcels. These properties are developed throughout the study area, although there are some multi-family properties (121 or 10% of parcels) in the form of duplex, triplex, or fourplex units. Additionally, residential vacant properties (23 or 2% of parcels) occur as undeveloped platted lots. Commercial vacant (24 or 2% of parcels) and developed commercial (21 or 2% of parcels) uses are focused on Drew Street and Sunset Point Road. Institutional (8 or 1% of parcels) uses are broadly distributed and are comprised of churches and other community centers. Government uses comprise less than 1% of parcels and include Kings Highway Elementary School and Jack Russell Stadium. The largest parcel in the study area is the Clearwater Country Club golf course, which comprises approximately 100 acres.

The average year built of all structures in the Non-Low-Mod Area study area is 1954. Residential single-family and multi-family properties were generally built in the 1940s and 1950s, with some residential properties considered “vacant” having structures built in the 1980s. Most commercial properties were constructed later with an average year built of 1969. Industrial properties have an average year built of 1941, while institutional and government or public use properties were generally built in the 1960s and 1970s.

The percentages of existing land use and average year built are shown in **Table 18**.

Map 11 – Non Low-Mod Area Existing Land Use

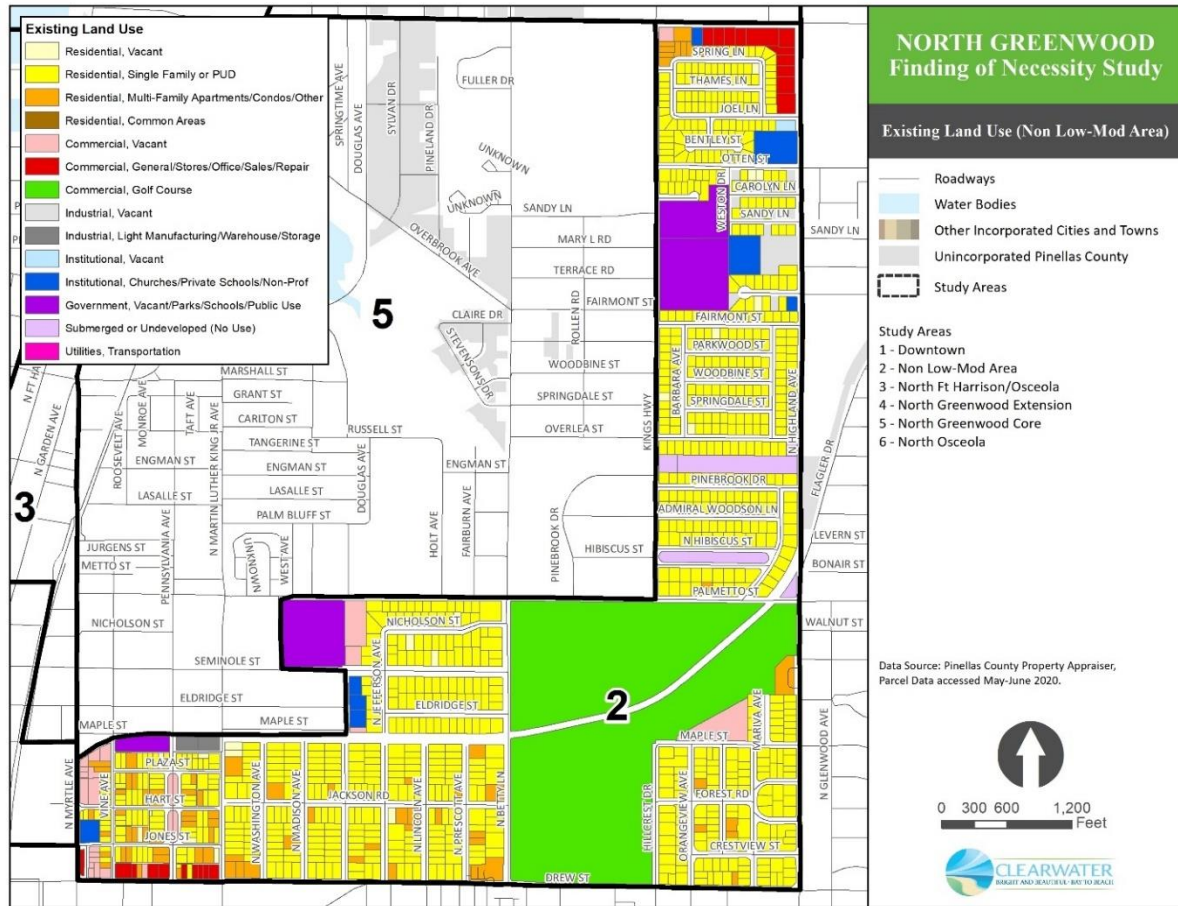


Table 18 – Non Low-Mod Area Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|--------------------------|-------------------|------------------------|
| Residential, Vacant | 23 | 1.97% | 1989 |
| Residential, Single Family or PUD | 954 | 81.75% | 1954 |
| Residential, Multi-Family Apartments/Condos/Other | 121 | 10.37% | 1948 |
| Residential, Common Areas | 3 | 0.26% | 1955 |
| Commercial, Vacant | 24 | 2.06% | 2014 |
| Commercial, General/Stores/Office/Sales/Repair | 21 | 1.80% | 1969 |
| Commercial, Golf Course | 1 | 0.09% | 2001 |
| Industrial, Vacant | 0 | 0.00% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 2 | 0.17% | 1941 |
| Institutional, Vacant | 1 | 0.09% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 8 | 0.69% | 1979 |
| Government, Vacant/Parks/Schools/Public Use | 4 | 0.34% | 1963 |
| Submerged or Undeveloped | 5 | 0.43% | No Data |
| Utilities, Transportation | 0 | 0.00% | No Data |
| TOTAL | 1,167 | 100.00% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

North Fort Harrison/Osceola

The study area is characterized by a mix of land uses, including single-family and multi-family residential, commercial, and institutional uses. There is limited industrial within the study area. Of the multi-family properties within the study area, most are duplex, triplex, or fourplex properties within single-family residential neighborhoods. Commercial uses are focused on North Fort Harrison Avenue. There are no government or public uses within the study area and activity centers are limited to the few commercial store, office, and restaurant destinations. The locations of existing land uses are shown in **Map 12**.

Most parcels in the North Fort Harrison/Osceola study area are either residential single-family homes comprising (78 or 37% of parcels) or multi-family units (42 or 20% of parcels). These properties are developed throughout the study area as duplex, triplex, or fourplex units or single-family homes on residential lots. Vacant residential (9 or 4% of parcels) uses exist as undeveloped platted lots. Commercial vacant (51 or 24% of parcels) and developed commercial (22 or 10% of parcels) uses are focused on Fort Harrison Avenue. Industrial (5 or 2% of parcels) uses are limited, as are institutional (5 or 2% of parcels) uses comprised of churches and other non-profit charitable organizations. There are no government or public uses in the study area. One utility complex is located just north of Eldridge Street.

The average year built of all structures in the North Fort Harrison/Osceola study area is 1945. Residential single-family and multi-family properties were generally built in the 1930s and 1940s, with some residential properties considered “vacant” having structures built as recently as 2019. Most commercial properties were constructed later with an average year built of 1964, with some commercial properties considered “vacant” having structures built as recently as 2019. Industrial properties have an average year built of 1959, while institutional properties have an average year built of 1945. The utility complex north of Eldridge Street was built in 1964.

The percentages of existing land use and average year built are shown in **Table 19**.

Map 12 – North Fort Harrison/Osceola Existing Land Use

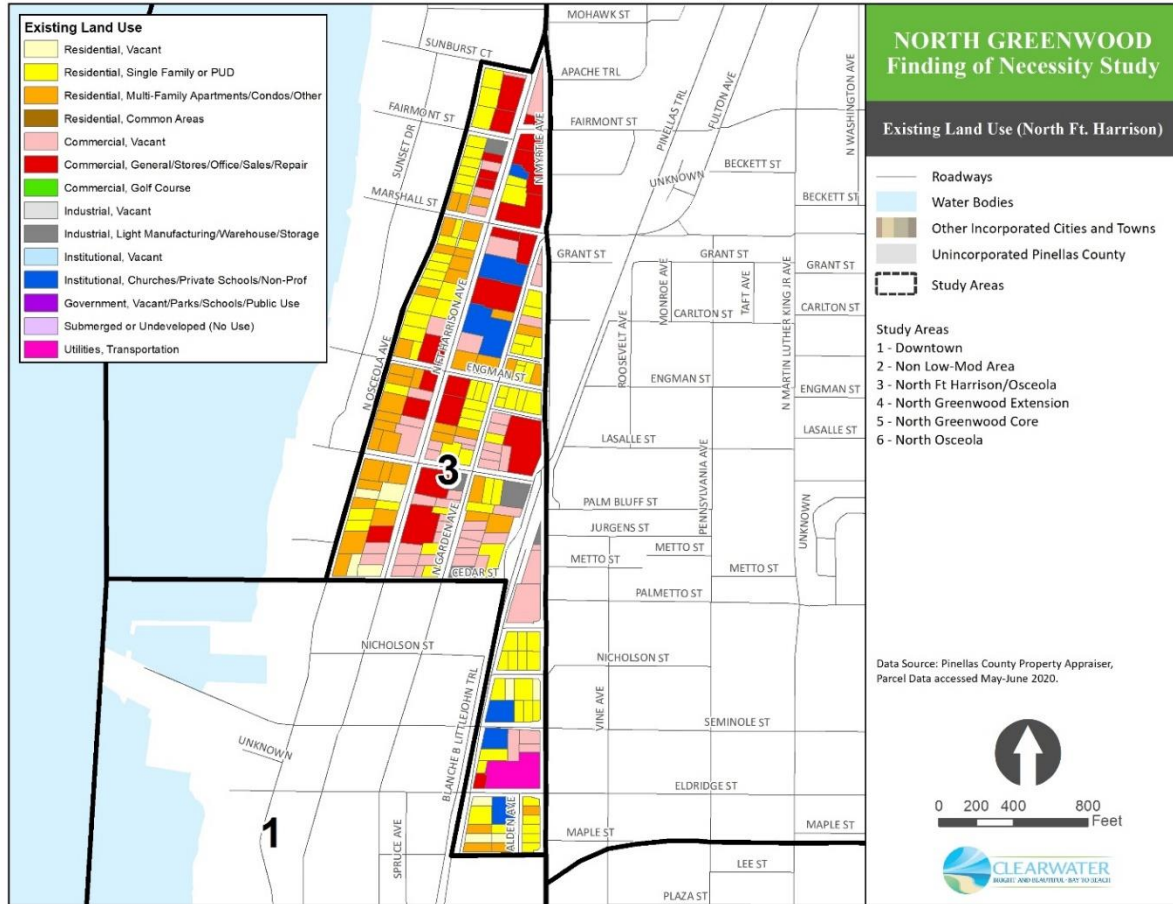


Table 19 – North Fort Harrison/Osceola Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|--------------------------|-------------------|------------------------|
| Residential, Vacant | 9 | 4.23% | 2019 |
| Residential, Single Family or PUD | 78 | 36.62% | 1942 |
| Residential, Multi-Family Apartments/Condos/Other | 42 | 19.72% | 1936 |
| Residential, Common Areas | 0 | 0.00% | No Data |
| Commercial, Vacant | 51 | 23.94% | 2019 |
| Commercial, General/Stores/Office/Sales/Repair | 22 | 10.33% | 1964 |
| Commercial, Golf Course | 0 | 0.00% | No Data |
| Industrial, Vacant | 0 | 0.00% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 5 | 2.35% | 1959 |
| Institutional, Vacant | 0 | 0.00% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 5 | 2.35% | 1945 |
| Government, Vacant/Parks/Schools/Public Use | 0 | 0.00% | No Data |
| Submerged or Undeveloped | 0 | 0.00% | No Data |
| Utilities, Transportation | 1 | 0.47% | 1964 |
| TOTAL | 213 | 100.00% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

North Greenwood Extension

The North Greenwood Extension spans several enclaves of Pinellas County, though most of the geography is within the City. The North Greenwood Extension study area is characterized by a predominately single-family residential use. Of the multi-family properties within the study area, most are duplex, triplex, or fourplex properties within single-family residential neighborhoods; however, there are several large apartment complexes on Kings Highway south of Union Street. There is very limited commercial and industrial use within the study area, with some vacant commercial properties on State Street and north of Sunset Point Road. Institutional uses such as churches and rehabilitation centers and minor utility complexes are also present. The location of existing land uses is shown in **Map 13**.

Most parcels in the North Greenwood Extension study area are either residential single-family homes comprising (622 or 72% of parcels) or multi-family units (142 or 16% of parcels). These properties are developed throughout the study area as duplex, triplex, or fourplex units or single-family homes on residential lots. There are several larger apartment complexes concentrated on Kings Highway south of Union Street. Vacant residential (81 or 9% of parcels) uses exist as undeveloped platted lots south of Idlewild Drive in the center of the study area. Commercial vacant (4 or less than 1% of parcels) and developed commercial (1 or less than 1% of parcels) uses are very limited and concentrated on State Street and north of Sunset Point Road. Industrial (1 or less than 1% of parcels) uses are also very limited, as are institutional (2 or less than 1% of parcels) uses comprised of churches, rehabilitation centers, and minor utility complexes (5 or less than 1% of parcels). There are no government or public uses in the study area.

The average year built of all structures in the North Greenwood Extension study area is 1962. Residential single-family and multi-family properties were generally built in the 1960s and 1970s, with some residential properties considered “vacant” having structures built as recently as 1996. Most commercial properties were constructed earlier with an average year built of 1957. Industrial properties have an average year built of 1965, while institutional properties have an average year built of 1960.

The percentages of existing land use and average year built are shown in **Table 20**.

Map 13 – North Greenwood Extension Existing Land Use

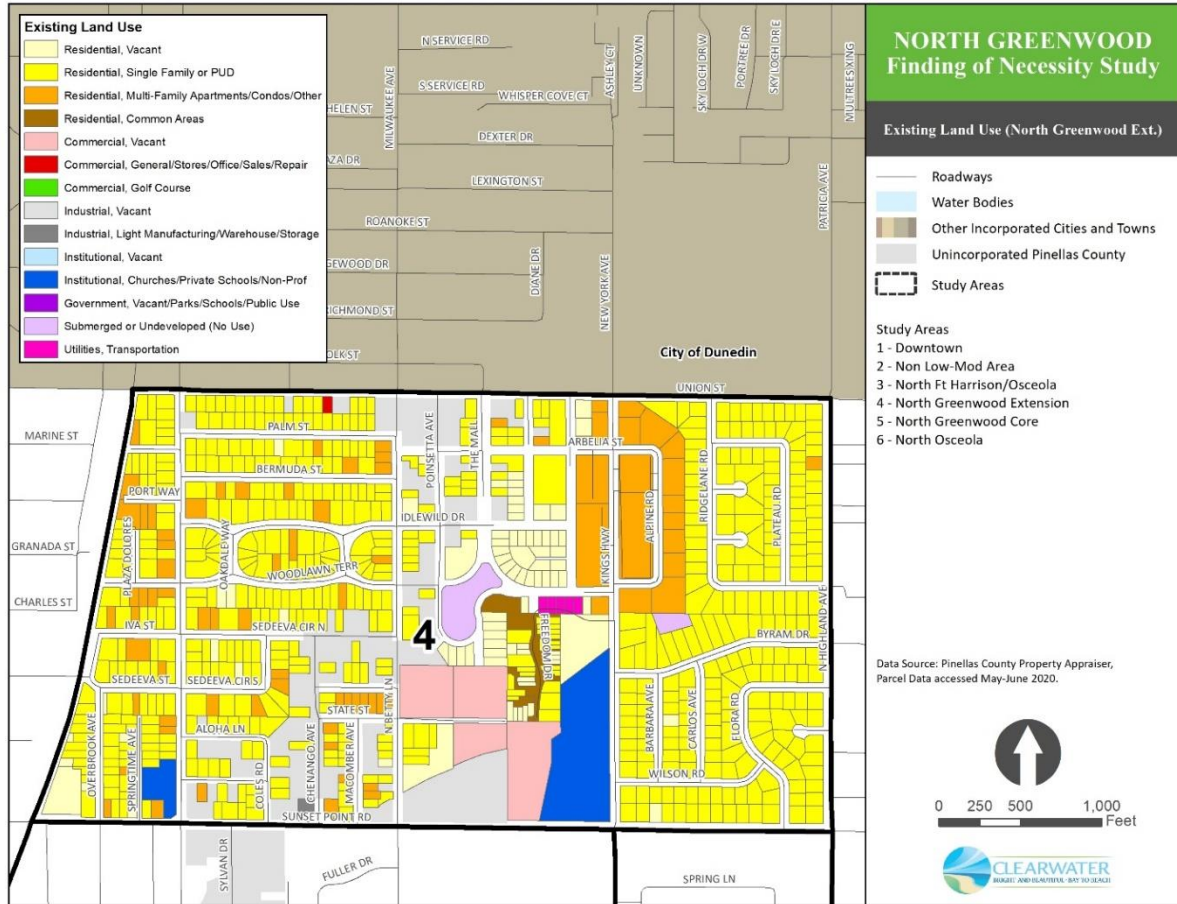


Table 20 – North Greenwood Extension Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|--------------------------|-------------------|------------------------|
| Residential, Vacant | 81 | 9.36% | 1996 |
| Residential, Single Family or PUD | 622 | 71.91% | 1960 |
| Residential, Multi-Family Apartments/Condos/Other | 142 | 16.42% | 1973 |
| Residential, Common Areas | 5 | 0.58% | No Data |
| Commercial, Vacant | 4 | 0.46% | No Data |
| Commercial, General/Stores/Office/Sales/Repair | 1 | 0.12% | 1957 |
| Commercial, Golf Course | 0 | 0.00% | No Data |
| Industrial, Vacant | 0 | 0.00% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 1 | 0.12% | 1965 |
| Institutional, Vacant | 0 | 0.00% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 2 | 0.23% | 1960 |
| Government, Vacant/Parks/Schools/Public Use | 0 | 0.00% | No Data |
| Submerged or Undeveloped | 2 | 0.23% | No Data |
| Utilities, Transportation | 5 | 0.58% | No Data |
| TOTAL | 865 | 100.00% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

North Greenwood Core

The North Greenwood Core also spans several enclaves of Pinellas County, though most of the geography is within the City. Stevenson Creek also runs through the study area. The North Greenwood Core study area is characterized by predominately single-family residential use. Of the multi-family properties within the study area, most are duplex, triplex, or fourplex properties within single-family residential neighborhoods; however, there are several large apartment complexes (e.g. Palmetto Park) in the study area. There is very limited commercial and industrial use within the study area. Institutional uses such as churches, lodges (e.g. Elks Lodge), and non-profit charitable organizations (e.g. Willa Carson Health Resource Center, Homeless Empowerment Program/HEP, etc.) are distributed throughout the southern half of the study area. The most prominent uses are government or public facilities, which include the North Greenwood Recreation Center, Clearwater North Greenwood Library, Clearwater Intermediate School, Sandy Lane Elementary School, Calvin A. Hunsinger School, Cherry Harris Park, Overbrook Park, fire/police stations, and other civic facilities. The location of existing land uses is shown in **Map 14**.

Most parcels in the North Greenwood Core study area are either residential single-family homes (1,211 or 70% of parcels) or multi-family units (141 or 8% of parcels). These properties are developed throughout the study area as duplex, triplex, or fourplex units or single-family homes on residential lots. There are several larger apartment complexes concentrated on Palmetto Street and between Pineland Drive and N. Betty Lane. Vacant residential (190 or 11% of parcels) uses exist as undeveloped platted lots throughout the study area. Commercial vacant (59 or 3% of parcels) and developed commercial (20 or 1% of parcels) uses are very limited and concentrated on N. Martin Luther King Jr. Avenue. Vacant industrial (3 or less than 1% of parcels) and developed industrial (31 or 2% of parcels) uses are also very limited and concentrated in the southern half of the study area along Eldridge Street and N. Myrtle Street. Vacant institutional (7 or less than 1% of parcels) and developed institutional (31 or 2% of parcels) uses as churches and non-profit charitable organizations are widespread. Major utility complexes (5 or less than 1% of parcels) are located north of Maple Street and north of Russell Street, with a wastewater treatment facility located at Marshall Street. There are also major government or public facilities (13 or 1% of parcels) within the study area, including several public schools, a public recreation center and library complex, several public parks, police/fire stations, and other civic facilities.

The average year built of all structures in the North Greenwood Core study area is 1960. Residential single-family and multi-family properties were generally built in the 1950s, with some residential properties considered “vacant” having structures built as recently as 2008. Most commercial properties were constructed later with an average year built of 1967. Industrial properties have an average year built of 1965, while institutional properties have an average year built of 1966. Government or public use properties have an average year built of 1973. Utilities have an average year built of 1954.

The percentages of existing land use and average year built are shown in **Table 21**.

Map 14 – North Greenwood Core Existing Land Use

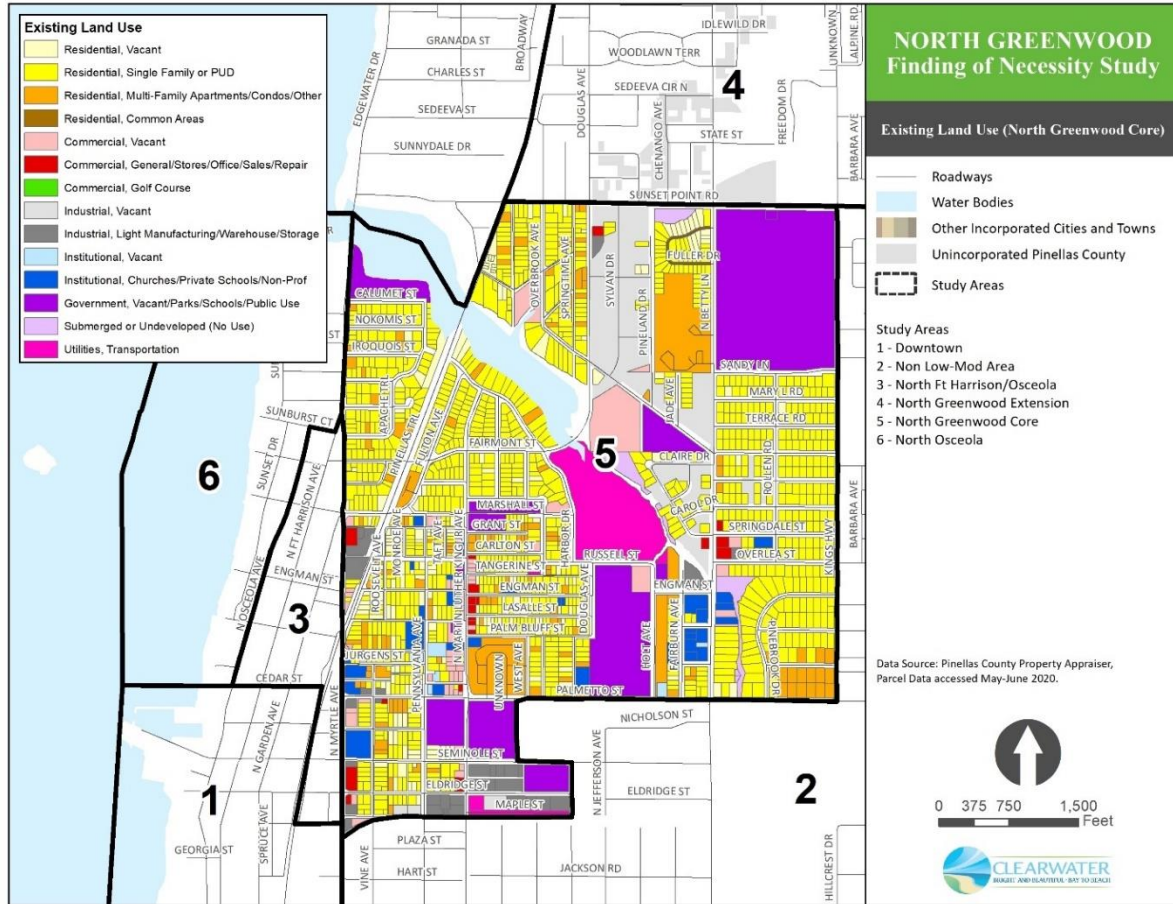


Table 21 – North Greenwood Core Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|--------------------------|-------------------|------------------------|
| Residential, Vacant | 190 | 11% | 2008 |
| Residential, Single Family or PUD | 1,211 | 70% | 1959 |
| Residential, Multi-Family Apartments/Condos/Other | 141 | 8% | 1953 |
| Residential, Common Areas | 4 | 0% | No Data |
| Commercial, Vacant | 59 | 3% | No Data |
| Commercial, General/Stores/Office/Sales/Repair | 20 | 1% | 1967 |
| Commercial, Golf Course | 0 | 0% | No Data |
| Industrial, Vacant | 3 | 0% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 31 | 2% | 1965 |
| Institutional, Vacant | 7 | 0% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 31 | 2% | 1966 |
| Government, Vacant/Parks/Schools/Public Use | 13 | 1% | 1973 |
| Submerged or Undeveloped | 6 | 0% | No Data |
| Utilities, Transportation | 5 | 0% | 1954 |
| TOTAL | 1,721 | 100% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

North Osceola

The North Osceola study area is characterized by predominately single-family residential use. Of the multi-family properties within the study area, most are duplex, triplex, or fourplex properties and multi-unit condominium complexes. There is very limited commercial use within the study area, which is concentrated along N. Myrtle Avenue north of Sunburst Court in the form of hotel/motel and restaurant establishments. There are no industrial, institutional, or government uses or major activity centers or destinations within the study area. The location of existing land uses is shown in **Map 15**.

Most parcels in the North Osceola study area are either residential single-family homes (148 or 56% of parcels) or multi-family units (74 or 28% of parcels). These properties are developed throughout the study area as duplex, triplex, or fourplex units, large condominium complexes, or single-family homes on residential lots. Vacant residential (23 or 9% of parcels) uses exist as undeveloped platted lots throughout the study area. Developed commercial (12 or 5% of parcels) uses are very limited and concentrated in the form of hotels/motels and restaurants on N. Myrtle Avenue north of Sunburst Court. There are no industrial, institutional, or government uses within the study area.

The average year built of all structures in the North Osceola study area is 1955. Residential single-family and multi-family properties were generally built in the 1950s and 1960s, respectively, with some residential properties considered “vacant” having structures built as recently as 2013. Most commercial properties were constructed earlier with an average year built of 1944.

The percentages of existing of land use and average year built are shown in **Table 22**.

Map 15 – North Osceola Existing Land Use

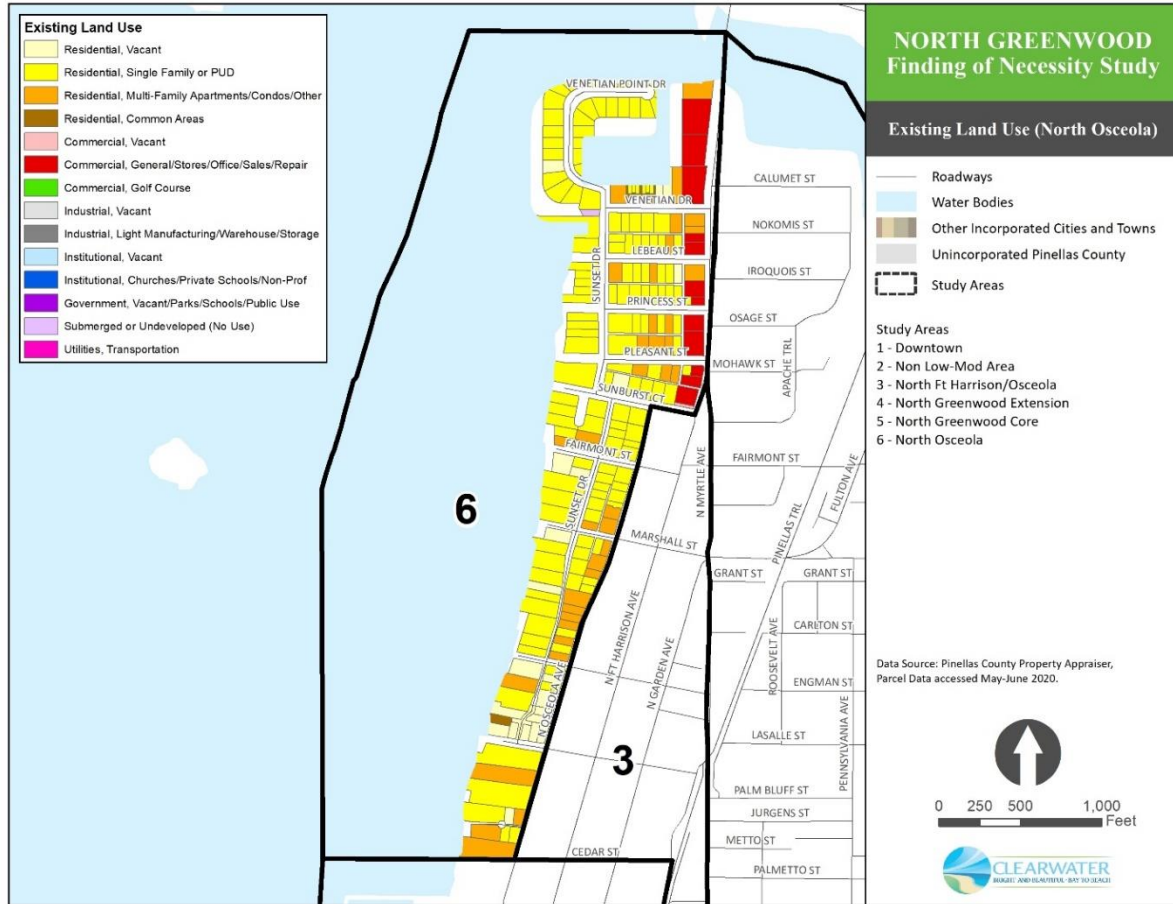


Table 22 – North Greenwood Core Existing Land Use

| Land Use Description | Number of Parcels | Percentage | Avg. Year Built |
|--|-------------------|---------------|-----------------|
| Residential, Vacant | 23 | 8.7% | 2013 |
| Residential, Single Family or PUD | 148 | 56.1% | 1950 |
| Residential, Multi-Family Apartments/Condos/Other | 74 | 28.0% | 1964 |
| Residential, Common Areas | 5 | 1.9% | No Data |
| Commercial, Vacant | 1 | 0.4% | No Data |
| Commercial, General/Stores/Office/Sales/Repair | 12 | 4.5% | 1944 |
| Commercial, Golf Course | 0 | 0.0% | No Data |
| Industrial, Vacant | 0 | 0.0% | No Data |
| Industrial, Light Manufacturing/Warehouse/Storage | 0 | 0.0% | No Data |
| Institutional, Vacant | 0 | 0.0% | No Data |
| Institutional, Churches/Private Schools/Non-Prof | 0 | 0.0% | No Data |
| Government, Vacant/Parks/Schools/Public Use | 0 | 0.0% | No Data |
| Submerged or Undeveloped | 1 | 0.4% | No Data |
| Utilities, Transportation | 0 | 0.0% | No Data |
| TOTAL | 264 | 100.0% | - |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

Development Age by Study Area

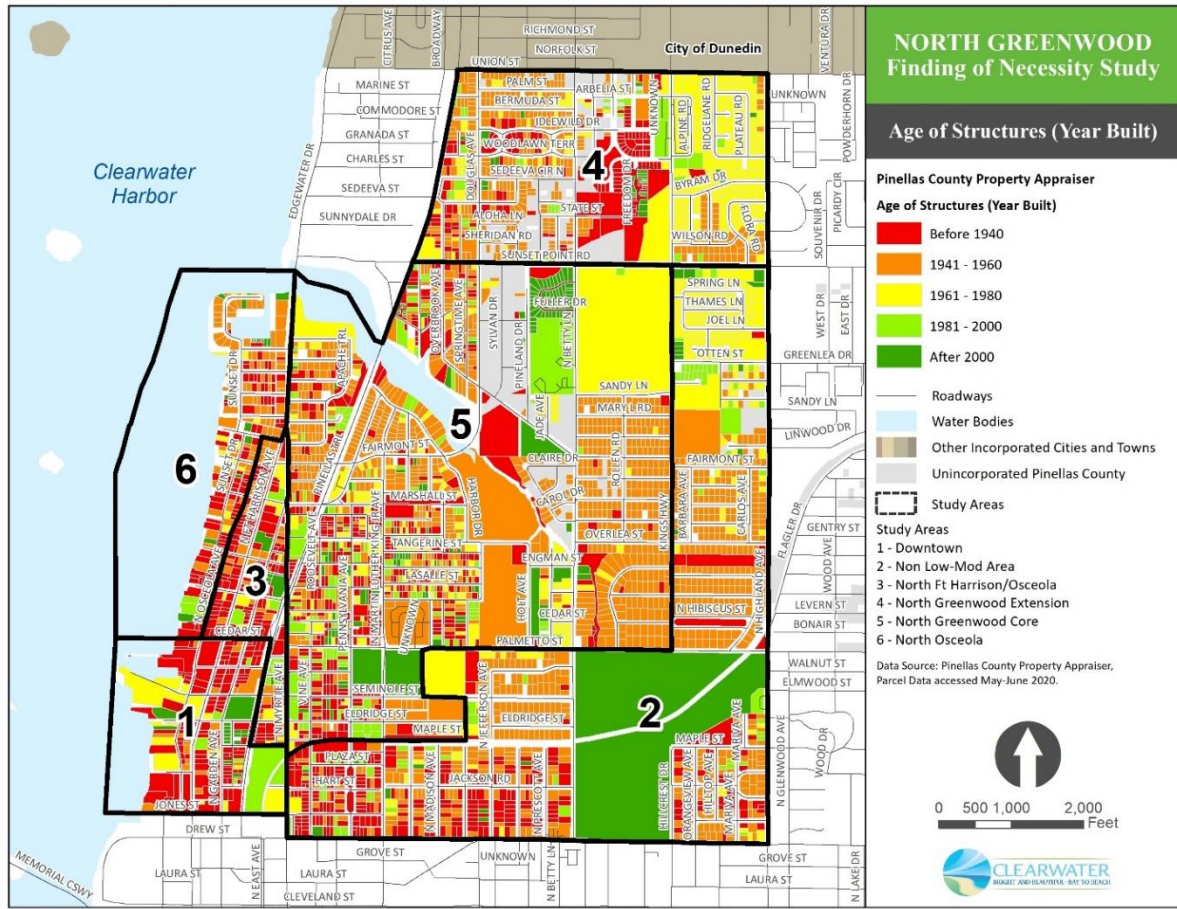
The distribution of average year built by study area is shown in **Table 23** and **Map 16**. Structures built before 1980 (i.e., more than 40 years old) are generally assumed to have more housing problems and a higher risk of lead-based paint. All six of the study areas have an average year built earlier than 1980, with the North Fort Harrison/Osceola study area having the earliest average year built and the Downtown study area having latest average year built. In general, all six study areas are characterized by a high prevalence of aging structures.

Table 23 – Study Area Age of Structures (Year Built)

| Study Area | Avg. Year Built | Avg. Age of Structures |
|-----------------------------|-----------------|------------------------|
| Downtown | 1966 | 54 |
| Non Low-Mod Area | 1954 | 66 |
| North Fort Harrison/Osceola | 1945 | 75 |
| North Greenwood Extension | 1962 | 58 |
| North Greenwood Core | 1960 | 60 |
| North Osceola | 1955 | 65 |

Source: Pinellas County Property Appraiser Parcel Database, March 2020

Map 16 – Study Area Age of Structures (Year Built)



Property Maintenance

The condition of properties within the six study areas is evaluated through an analysis of City code enforcement activity and from observations during a field site visit to the study areas.

The City’s Planning and Development Department provided code enforcement data for the year 2019 for the total citywide and within each of the six study areas. The code enforcement data included property maintenance and building code violations. The data was compared to determine the proportional relationship of the percentage of code enforcement cases within each study area and the percentage of code enforcement cases citywide; and the proportional relationship of the percentage of each of the study areas’ size to the total city size. This evaluation identifies if a study area has a disproportionate number of code enforcement cases related to the size of the study area. **Table 24** provides the proportional calculation of code enforcement cases within the study areas.

Table 24 – Study Area Code Enforcement Proportional Allocation

| Study Area | % of Total Code Enforcement Cases | % of Citywide Area |
|------------------------------------|-----------------------------------|--------------------|
| Downtown | 4.3% | 0.5% |
| Non Low-Mod Area | 3.4% | 0.3% |
| North Fort Harrison/Osceola | 3.3% | 0.9% |
| North Greenwood Extension | 2.2% | 2.2% |
| North Greenwood Core | 11.1% | 3.0% |
| North Osceola | 1.9% | 1.2% |

Source: City of Clearwater Planning & Development and U.S. Census

The analysis shows the proportionate allocation of code enforcement cases in the North Greenwood Core study area is significantly and disproportionately higher than the percentage of its comparative size. The North Greenwood Extension and North Osceola study areas show a proportionate allocation of code enforcement cases that are proportionately similar to their comparative size. The Downtown, Non Low-Mod Area, and North Fort Harrison study areas show a proportionately higher percentage of code enforcement cases to their comparative size.



Taxable Valuation Analysis

The taxable value of properties within the six study areas was analyzed over the period of 2015 to 2019 (five tax years). The 2019 taxable value data was obtained from the Pinellas County Property Appraiser. The 2015 taxable value data was obtained from the Florida Department of Revenue. For the purposes of this analysis, the taxable value assessed for non-school district taxes is analyzed.

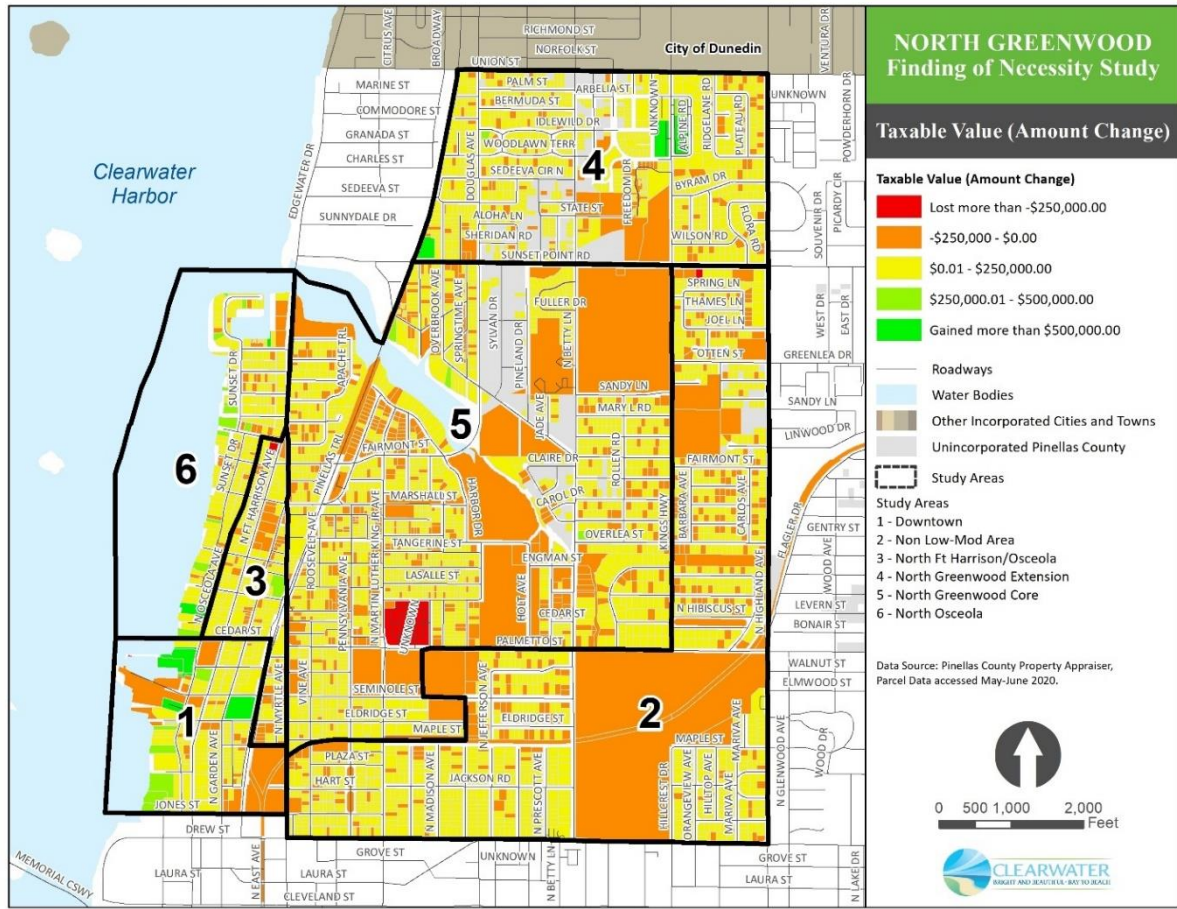
As a point of comparison, from the City's FY 2015/2016 and FY 2019/2020 budgets, the citywide taxable value increased from \$8.7 billion in 2015 to \$11.9 billion in 2019. This is an increase of 37%. Also, the citywide 2019 taxable value per acre is \$531,250. **Table 25** provides the change in taxable value and the 2019 taxable value per acre for each of the six study areas. **Map 17** and **Map 18** show the distribution of absolute taxable value change and percentage change of taxable value, respectively.

Table 25 – Study Area 2015 to 2019 Taxable Value

| Study Area | 2105 Taxable Value (millions) | 2019 Taxable Value (millions) | 2015 to 2019 Percent Change | 2019 Taxable Value per Acre | 2019 Taxable Value per Acre Difference to City |
|------------------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|--|
| Downtown | \$35.9 | \$60.3 | 68% | \$489,448 | -8% |
| Non Low-Mod Area | \$70.2 | \$99.0 | 41% | \$197,071 | -63% |
| North Fort Harrison/Osceola | \$12.9 | \$16.8 | 30% | \$273,195 | -49% |
| North Greenwood Extension | \$52.2 | \$81.7 | 57% | \$293,343 | -45% |
| North Greenwood Core | \$72.5 | \$96.2 | 33% | \$138,933 | -74% |
| North Osceola | \$55.8 | \$73.1 | 31% | \$362,884 | -32% |

Source: Pinellas County Property Appraiser Parcel Database, March 2020; Florida Department of Revenue

Map 17 – Absolute Taxable Value Change 2015-2019



Map 18 – Percent Taxable Value Change 2015-2019

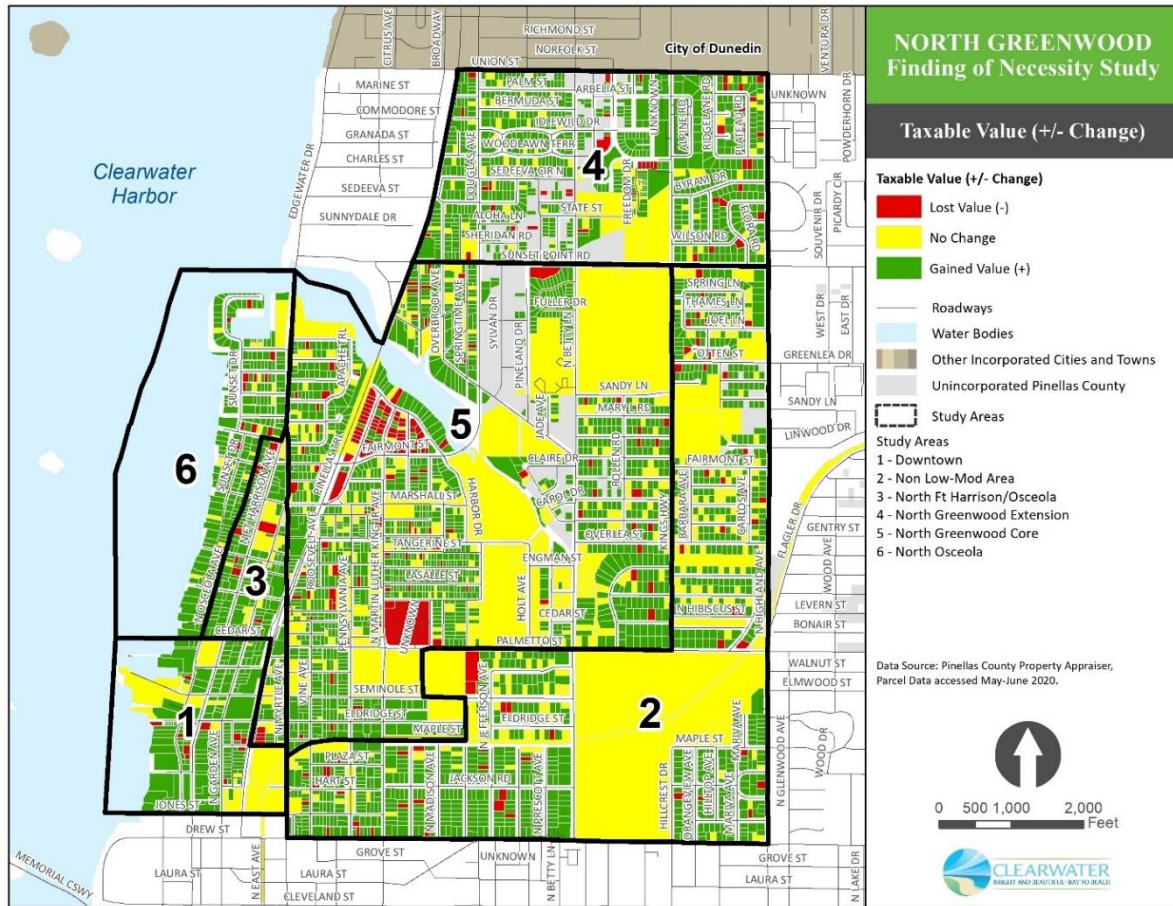


Table 26 compares the taxable value growth and difference in taxable value per acre to the citywide taxable value growth and taxable value per acre. The study areas that have a lower taxable value growth rate, and 45% or higher difference in the taxable value per acre compared to the city overall, demonstrate a disproportionate restriction on taxable value growth. A study area that has a lower taxable value growth rate and higher than 45% difference in taxable value per acre compared to the city overall is considered to be significantly lagging behind the citywide tax value growth. Based on this analysis, the North Greenwood Core and North Fort Harrison/Osceola are the only study areas that demonstrate a lower growth rate in taxable value and higher than 45% difference in taxable value per acre compared to the city overall.

Table 26 – Study Area Comparison of Taxable Value to Citywide

| Study Area | % Tax Value Change | Taxable Value per Acre 45% Difference |
|-----------------------------|--------------------|---------------------------------------|
| Downtown | Higher | Lower |
| Non Low-Mod Area | Higher | Higher |
| North Fort Harrison/Osceola | Lower | Higher |
| North Greenwood Extension | Higher | Higher |
| North Greenwood Core | Lower | Higher |
| North Osceola | Lower | Lower |



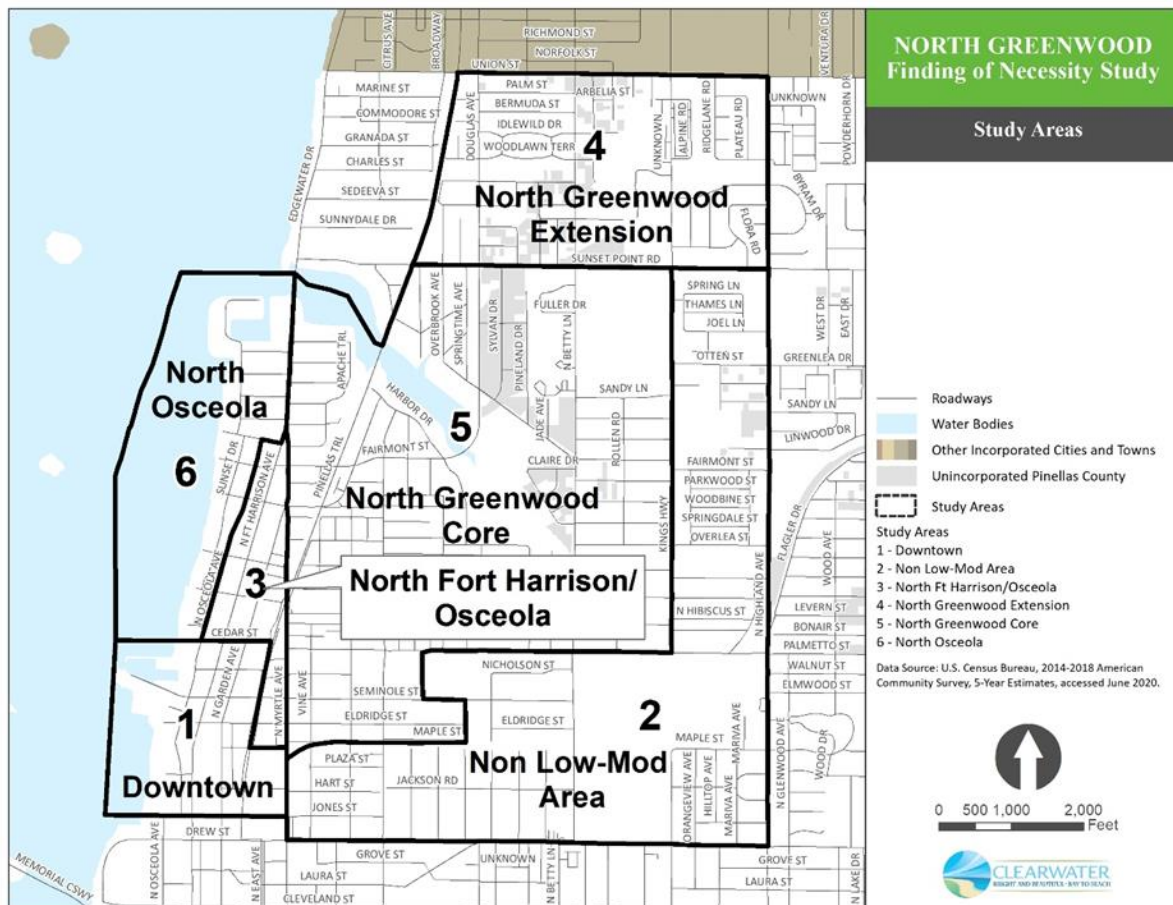
Conclusion

The purpose and intent of this study is to provide documentation that supports the City’s designation of one or more of the six study areas as a community redevelopment area (CRA) pursuant to Section 163.355, Florida Statutes. The six study areas are:

1. Downtown
2. Non Low-Mod Area
3. North Fort Harrison/Osceola
4. North Greenwood Extension
5. North Greenwood Core
6. North Osceola

See **Map 19** for the location of the six study areas.

Map 19 – Study Area Location



The analysis of the six study areas focused on data that support the finding of slum or blighted conditions. To focus the study, the following 10 topics of analysis for each study area were compiled and analyzed:

- Poverty
- Household Income

- Median Home Value
- Housing Vacancy
- Housing Affordability
- Housing Condition
- Housing Crowding
- Crime and Fire/EMS Calls for Service
- Code Enforcement Activity
- Taxable Values

As required by Florida Statutes for the finding of slum and blight, the FON is based on the consideration of significant deviations from the average citywide characteristics for each of the 10 topics of analysis. In addition, the analysis includes a comparative consideration between each of the six study areas to identify the study areas that are most impacted by slum and blight conditions relative to the other study areas.

To support this analysis, a matrix was developed that identifies each of the six study areas and each of the 10 topics of analysis. The matrix identifies if the result of the analysis provided in the FON demonstrates a significant deviation from citywide averages. In the matrix, those cells with a label of “Yes” and shaded green signify that the FON analysis identified a significant deviation and was supportive of a finding of slum and blight. Those cells in the matrix that are labeled “No” and shaded red signify that the FON analysis did not identify a significant deviation and was not supportive of a finding of slum and blight. The matrix is provided below:

Table 27 – Matrix of Blighted Conditions

| Study Areas | Poverty | Household Income | Home Value | Housing Vacancy | Housing Affordability | Housing Conditions | Crowding | Safety | Code | Taxable Value | Total Finding |
|----------------------------|---------|------------------|------------|-----------------|-----------------------|--------------------|----------|--------|------|---------------|---------------|
| North Greenwood Core | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | 9 |
| North Ft. Harrison/Osceola | Yes | Yes | Yes | No | Yes | Yes | No | Yes | Yes | Yes | 8 |
| Downtown | Yes | Yes | No | Yes | Yes | Yes | No | Yes | Yes | No | 7 |
| Non Low-Mod Areas | Yes | Yes | No | No | No | Yes | Yes | No | Yes | No | 5 |
| North Greenwood Extension | Yes | Yes | Yes | No | No | Yes | No | No | No | No | 4 |
| North Osceola | No | No | No | Yes | No | No | No | No | No | No | 1 |

North Greenwood Core and North Fort Harrison/Osceola

As shown in the matrix, North Greenwood Core demonstrates 9 of the 10 indicators of slum and blight, and North Fort Harrison/Osceola demonstrated 8 of the 10 indicators of slum and blight. This significant alignment with the indicators of slum and blight strongly supports the designation of these two areas as a community redevelopment area.

Downtown

The matrix shows that Downtown has similar characteristics to the North Greenwood Core and North Fort Harrison/Osceola for the indicators of slum and blight. However, a difference with Downtown is

that the median home value is slightly higher than the citywide average. In addition, the taxable values within the Downtown have grown at a higher rate than citywide, and the taxable value per acre of property within Downtown is similar to the citywide taxable value per acre. In addition, similar to North Osceola, Downtown’s median home values and taxable values are significantly higher than the other five study areas. This strong data related to median home values and taxable value growth indicate the absence of significant slum and blight conditions.

Table 288 – Downtown Summary

| Indicator | Downtown | Citywide |
|------------------------|-----------|-----------|
| Median Home Value | \$204,000 | \$192,000 |
| Taxable Value Growth | 68% | 37% |
| Taxable Value per Acre | \$489,000 | \$531,000 |

Non Low-Mod Area

The matrix demonstrates that for the Non-Low Mod Area, 5 of the 10 indicators do not support a finding of slum and blight. These 5 indicators are median home value, housing vacancy, safety (crime and Fire/EMS), and taxable value growth. These 5 indicators are either similar to or better than citywide. This data indicates the absence of significant slum and blight conditions.

Table 299 – Non Low-Mod Area Summary

| Indicator | Non Low-Mod Area | Citywide |
|-------------------------------------|------------------|-----------|
| Median Home Value | \$178,000 | \$192,000 |
| Taxable Value Growth | 41% | 37% |
| Housing Vacancy | 7% | 20% |
| Fire/EMS Calls per 1,000 Population | 173 | 211 |
| Crime Rate per 1,000 Population | 64 | 53 |

North Greenwood Extension

The matrix demonstrates that for the North Greenwood Extension, 6 of the 10 indicators do not support a finding of slum and blight. Key indicators such as safety (crime and Fire/EMS), code enforcement, and taxable value growth do not indicate slum and blight. These 6 indicators are either similar to or better than citywide. This data indicates the absence of significant slum and blight conditions.

Table 30 – North Greenwood Extension Summary

| Indicator | North Greenwood Extension | Citywide |
|-------------------------------------|--|----------|
| Fire/EMS Calls per 1,000 Population | 77 | 211 |
| Crime Rate per 1,000 Population | 31 | 53 |
| Code Enforcement | Number of code cases proportionate to size (area) of study area. | NA |
| Taxable Value Growth | 57% | 37% |

North Osceola

As shown in the matrix, North Osceola only exhibits 1 of the 10 indicators of slum and blight. The other indicators are either similar to or better than citywide data. It is also important to note that both the median home value and the taxable value per acre are significantly higher than 8 of the other study areas. This is similar to the Downtown study area. This strong data for poverty rate, median home value, and taxable value indicate the absence of significant slum and blight conditions.

Table 31 – North Osceola Summary

| Indicator | North Osceola | Citywide |
|------------------------|--|-----------|
| Poverty | 9% | 16% |
| Household Income | \$44,880 | \$47,000 |
| Median Home Value | \$313,000 | \$192,000 |
| Substandard Housing | 30% | 28% |
| Code Enforcement | Number of code cases proportionate to size (area) of study area. | NA |
| Overcrowded Housing | 0% | 1.4% |
| Taxable Value Growth | 31% | 37% |
| Taxable Value per Acre | \$363,000 | \$531,000 |

As fully described at the beginning of this study, the study areas must be analyzed to determine if the conditions in the study area meet the criteria for slum or blight as respectively defined in Section 163.340 (7) or (8), Florida Statutes.

Based on the analysis of the study areas, it is found that the North Greenwood Core and North Fort Harrison/Osceola study areas meet the statutory requirement as blighted areas as provided in Section 163.340(8), Florida Statutes. The statute requires that at least two of the qualifying conditions within Section 163.340(8), Florida Statutes, must be present and documented within the study area. The specific major findings consistent with Section 163.340(8), Florida Statutes, for the North Greenwood Core and North Fort Harrison/Osceola study areas are provided in **Table 32**.

Table 32 – Findings of Blighted Conditions North Greenwood Core and North Fort Harrison/Osceola

| Qualifying Blight Condition | North Greenwood Core | North Fort Harrison/Osceola |
|--|---|---|
| Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions. | The taxable assessed values have increased at a lower rate than the City, and the taxable assessed value per acre is significantly less than the City. (See Taxable Valuation Analysis) | The taxable assessed values have increased at a lower rate than the City, and the taxable assessed value per acre is significantly less than the City. (See Taxable Valuation Analysis) |
| Incidence of crime in the area higher than in the remainder of the county or municipality. | The crime rate and proportionate allocation of citywide crime is disproportionately higher in the study area. (See Public Safety Analysis) | The crime rate and proportionate allocation of citywide crime is disproportionately higher in the study area. (See Public Safety Analysis) |
| Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality. | The Fire/EMS call rate and proportionate allocation of citywide calls is disproportionately higher in the study area. (See Public Safety Analysis) | The Fire/EMS call rate and proportionate allocation of citywide calls is disproportionately higher in the study area. (See Public Safety Analysis) |
| A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality. | The number of code violations is disproportionately greater than the relative size of the study area. (See Property Maintenance Analysis) | The number of code violations is disproportionately greater than the relative size of the study area. (See Property Maintenance Analysis) |

In addition to the specific findings of blight, the Population/Socio-Economic/Housing Analysis indicates that the North Greenwood Core and North Fort Harrison/Osceola study areas also exhibit, compared to the city overall, a higher prevalence of:

- Poverty;
- Vacant housing units;
- Households spending 35% or more of household income on housing costs; and
- Housing with substandard conditions.

Also, the household income and median home values are significantly lower, compared to the city overall, in the North Greenwood Core and North Fort Harrison/Osceola Study areas.

These factors support a finding of blight for the implementation of a CRA within the North Greenwood Core and North Fort Harrison/Osceola study areas. Signs of distress and blight are becoming increasingly evident as other parts of the city prosper. Public intervention is needed in conjunction with private sector participation to treat the negative influences and foster a healthier social and economic environment.



North Greenwood Area Finding of Necessity Study

Report Addendum

Analysis of Combination of North Greenwood
Core, North Fort Harrison/Osceola, and
Downtown Study Areas into One Unified Study
Area



Memorandum

To: Chuck Lane, Assistant Director
City of Clearwater Economic Development & Housing Department

From: Brad Cornelius, AICP

Date: July 23, 2020

Subject: North Greenwood Area Finding of Necessity Study - Analysis of Combination of North Greenwood Core, North Fort Harrison/Osceola, and Downtown Study Areas into one Unified Study Area

As requested, the following provides an analysis of the findings of slum or blight as a result of combining the study areas of North Greenwood Core, North Fort Harrison/Osceola, and Downtown into one unified study area. **Table 1** provides the results of combining the data from the three study areas for each of the slum or blight indicators provided in the full Finding of Necessity Study. The table text shown in red identifies indicators that support a finding of slum or blight in the unified study area.

Table 1 – Analysis of Slum or Blighted Conditions for Unified Study Area

| Indicator | Unified Study Area | Citywide |
|---|----------------------------------|-----------|
| Poverty | 29% | 16% |
| Median Household Income | \$34,540 | \$47,070 |
| Median Household Value | \$159,100 | \$191,600 |
| Housing Vacancy | 18% | 19.7% |
| Affordable Constrained Housing Payments (Owner) | 44% | 27% |
| Substandard Housing Conditions | 3.7% | 2.8% |
| Overcrowded Housing Conditions | 0.3% | 1.4% |
| Crime (Incidents per 1,000 population) | 100.5 | 52.9 |
| Fire/EMS (Calls per 1,000 population) | 285.7 | 211.2 |
| Code Enforcement (Percent of All Cases) | 18.7% in 4.4% of Total City Area | |
| Taxable Property Value Growth | 43% | 37% |

Based on the analysis of the unified study area, it is found that the combination of the North Greenwood Core, North Fort Harrison/Osceola, and Downtown study areas meet the statutory requirement as blighted areas as provided in Section 163.340(8), Florida Statutes. The statute requires that at least two of the qualifying conditions within Section 163.340(8), Florida Statutes, must be present and documented within the study area. The specific major findings consistent with Section 163.340(8), Florida Statutes, for the unified study area of North Greenwood Core, North Fort Harrison/Osceola, and Downtown are provided in **Table 2**.

Table 2 – Findings of Blighted Conditions of Unified Study Area

| Qualifying Blight Condition | Unified Study Area (North Greenwood Core/North Fort Harrison/Osceola/Downtown) |
|---|--|
| Incidence of crime in the area higher than in the remainder of the county or municipality. | The crime rate is disproportionately higher in the unified study area compared to the citywide crime rate. |
| Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality. | The Fire/EMS call rate is disproportionately higher in the unified study area compared to the citywide Fire/EMS call rate. |
| A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality. | The percentage of code violations within the unified study area is disproportionately greater than the relative size of the combined study area. |

In addition to the specific findings of blight, the unified study area also exhibits, compared to the city overall, a higher prevalence of:

- Poverty;
- Households spending 35% or more of household income on housing costs; and
- Housing with substandard conditions.

Also, the household income and median home values are significantly lower, compared to the city overall, in the unified study area.

These factors support a finding of blight for the implementation of a CRA within the unified study area of North Greenwood Core, North Fort Harrison/Osceola, and Downtown. Signs of distress and blight are becoming increasingly evident as other parts of the city prosper. Public intervention is needed in conjunction with private sector participation to treat the negative influences and foster a healthier social and economic environment.