# NEED ACCESSIBILITY IMPROVEME

Up to \$2,000

To encourage barrier free, accessible housing!

### Eligibility Requirements:

- Applicants must be homeowners currently occupying or planning to occupy the home immediately after repairs are completed.
- Improvements must remove a physical barrier that enhances independent living.
- The just value of the property cannot exceed \$151,000 as listed by the Property Appraiser's Office.
- Properties may be located either within the unincorporated area of Pinellas County or within the municipal boundaries of a cooperating city.
- Household income must be less than 80% of Area Median Income (AMI). See chart below:

Household Size (Eff. 5/31/11								
1	1 2 3 4 5							
\$31,650	\$31,650 \$36,200 \$40,700 \$45,200 \$48,850							

\*Other eligibility criteria may apply.







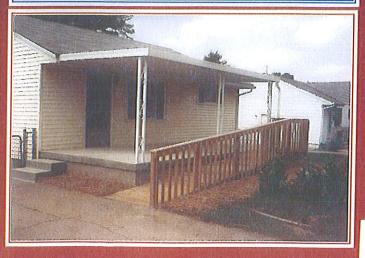


# Independent Living Program

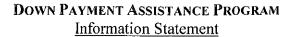
Pinellas County Community Development Department 600 Cleveland Street, Suite 800 Clearwater, FL 33755

727-464-8210

www.pinellascounty.org









This program is made available through the Pinellas County Board of County Commissioners and is implemented through a contract with various community-based processing agencies. The purpose of the DOWN PAYMENT ASSISTANCE PROGRAM is to help income eligible households share in the American dream of home ownership. The program provides financial assistance in the form of interest free, second mortgage loans with repayment deferred for 5 years.

### **ELIGIBLE PROPERTIES**

Single-family detached houses, townhouses, villas, cooperatives, and condominiums are eligible types of housing. Mobile homes are not eligible; however, funds can be used to purchase a leasehold in a resident-owned manufactured housing community. Rental and income-producing properties are not eligible. The home must serve as the applicant's primary residence; vacation homes and second homes are not eligible.

Properties may be located in unincorporated Pinellas County or within the boundaries of one of the cities listed below.

Belleair	Indian Shores	Oldsmar	St. Pete Beach
Belleair Bluffs	Indian Rocks Beach	Pinellas Park	Seminole
Belleair Beach	Kenneth City	Redington Beach	South Pasadena
Dunedin	Madeira Beach	Redington Shores	Tarpon Springs
Gulfport	North Redington Beach	Safety Harbor	Treasure Island

Properties located inside the city limits of Clearwater, Largo, St. Petersburg, and Belleair Shore are not eligible for this program. Please contact those cities for information about their programs.

The purchase price for the property cannot exceed \$175,750. This program does not displace existing renters; sellers must certify that a renter did not occupy the property at the time of contract signing. Unless the property is a newly constructed home, applicants must obtain a home inspection to confirm that the property meets minimum quality standards and to identify problems that may result in additional costs in the near future. The cost of the inspection may be included in the loan.

### **ELIGIBLE APPLICANTS**

Applicants must meet income guidelines. The chart below shows the maximum gross household income for program eligibility. Eligibility is determined by household size. The household cannot earn any more than the amount shown. Household income includes all income from all household members including employment income, interest income, social security, dividends, pensions, alimony, and child support. For convenience, the chart shows maximum incomes as hourly, monthly, and yearly amounts.

	MAXIMUM ANNUAL HOUSEHOLD INCOME  FOR PROGRAM ELIGIBILITY  (Effective 02/09/12 Incomes are updated annually)  Number of People in Household							
		1	2	3	4	5	6	
Area Wide	Hourly Monthly Yearly	\$ 15.19 \$ 2,633 \$31,600	\$ 17.36 \$ 3,008 \$36,100	\$ 19.52 \$ 3,383 \$40,600	\$ 21.68 \$ 3,758 \$45,100	\$ 23.44 \$ 4,063 \$48,750	\$ 25.17 \$ 4,363 \$52,350	
Targeted Areas Only	Hourly Monthly Yearly	\$ 22.79 \$ 3,950 \$47,400	\$ 26.08 \$ 4,520 \$54,240	\$ 29.31 \$ 5,080 \$60,960	\$ 32.54 \$ 5,640 \$67,680	\$ 35.19 \$ 6,100 \$73,200	\$ 37.79 \$ 6,550 \$78,600	

Applicants purchasing in all eligible areas qualify if a household income is at or below the amounts given in the "Area Wide" row. Income limits in the "Target Areas Only" row apply only to those applicants purchasing in selected Target Areas throughout Pinellas County. For information on Target Area locations call Community Development at (727) 464-8210.

### LOAN AMOUNT AND TERMS

The maximum loan amount is \$5,000. Repayment is deferred for five years. Beginning in year six, the loan is repaid at 0% interest over the next three to five years, depending upon the amount of the loan. Although this is primarily a down payment assistance program, loan funds can be used to pay closing costs equivalent to 3% of the purchase price. Applicants must contribute a minimum of 2% of the purchase price; half of that amount may be gift funds. Gift funds should be arms length transaction, meaning that interested parties can't contribute "gift" funds. Interested parties include seller, realtor, lender, and any other parties receiving financial benefit from the transaction. It is very common for the seller to contribute to closing costs and prepaids and that is considered a seller concession or seller contribution and not a borrower contribution. The exception to this rule is when the 1% gift funds is provided by a recognized self help organization providing the financing for the purchase of the home.

Applicants must qualify for a first mortgage, demonstrating the ability to meet standard underwriting and lending guidelines. In general, the first mortgage lender's documentation shall be sufficient to meet criteria for assistance under this program. However, no assistance will be provided if the applicant's first mortgage commitment carries excessive fees, adjustable rates, balloon payments, or interest rates that are higher than FHA rates for similar loans.

The County's loan amount combined with the first mortgage amount cannot exceed 105% of the value of the property. Down payment assistance loans are not assumable. Outstanding balances are usually due and payable if the borrower sells, rents, leases or otherwise vacates the residence. However, the Department will work with subsequent buyers to determine if they qualify to assume the mortgage.

An applicant can receive assistance once every five years. If the property receiving assistance goes into foreclosure or short sale resulting in the loss of funds to Pinellas County Community Development the applicant would not be eligible to receive assistance for 10 years from the date of the foreclosure or short sale.

### **LOAN ADMINISTRATION**

This program is administered through Processing Agencies who are under contract to the County. To apply, call (727) 464-8210.

All loan payments are sent to SunTrust Mortgage, Inc., the servicing agent for Pinellas County Community Development loans. All loan payments are due on the first day of each month. There is a 5% late fee for any payment that is over 15 days late.

Review criteria and processing guidelines are determined by the Processing Agencies and approved by Pinellas County Community Development. It is not practical to list all possible requirements and terms in this abbreviated format. Interested residents should contact Community Development if they have questions or need more information about program requirements or processing. If any resident feels they have not received an adequate response, please contact, the Single-Family Programs Administrator, at the address below.

Pinellas County Community Development 600 Cleveland Street, Suite 800 Clearwater, Florida 33755 Phone (727) 464-8210 FAX (727) 464-8254

Our goal is to offer the residents of Pinellas County the highest quality service possible. We are always interested in any comments about the quality of our services or suggestions for ways to improve them.

# NEED HELP BUYING A HOME?





# Down Payment Assistance Program

Pinellas County
Community Development Department
600 Cleveland Street, Suite 800
Clearwater, FL 33755
727-464-8210

www.pinellascounty.org



Up to \$5,000

In Down Payment
Assistance is
available to
purchase a home!

Interest free 2<sup>nd</sup> mortgages

### Eligibility Requirements:

- Home must serve as the applicant's primary residence.
- Single-family detached houses, townhouses, villas, cooperatives, and condominiums are eligible.
- Maximum purchase price cannot exceed \$175,750.
- Household income must be less than 80% of Area Median Income (AMI). See chart below:

Household Size							
1	1 2 3 4 5						
\$31,650 \$36,200 \$40,700 \$45,200 \$48,850							

\*Other eligibility criteria may apply.







### HURRICANE MITIGATION GRANT PROGRAM Information Statement



This program is made available through the Pinellas County Board of County Commissioners. The purpose of the HURRICANE MITIGATION GRANT PROGRAM is to help homeowners retrofit property to be better prepared and protected in the case of a hurricane. The program provides home retrofit grants to low and moderate-income homeowners and helps with the home retrofit process including identifying needed upgrades, developing work plans, helping the owner to review proposals, and helping make sure the contracted work is completed before funds are released to contractors.

### **ELIGIBLE APPLICANTS AND PROPERTIES**

Applicants must meet income guidelines at or below 80% of Area Median Income (AMI), and either currently occupy the home being rehabilitated or plan to occupy the home immediately after work is completed. The chart below shows the maximum gross household income for program eligibility. Eligibility is determined by household size as shown in the chart. The household cannot earn any more than the amount shown. Household income includes all income for all household members including employment income, interest income, social security, alimony and child support.

MAXIMUM ANNUAL HOUSEHOLD INCOME  FOR PROGRAM ELIGIBILITY  (Effective 02/09/12 incomes are updated unnually)  Number of People in Household							
	1	2	3	4	5	6	
Yearly	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	

Properties may be located either within the unincorporated area of Pinellas County or within the municipal boundaries of one of the cooperating cities listed below. The **just value** of the property cannot exceed \$151,000 as listed by the Property Appraiser's office. Applicants who are delinquent on property taxes, mortgages, or have a foreclosure filing (lis pendens) on the property are not eligible. Applicants who have received a County grant within the last five (5) years are not eligible for this grant.

		011	Or Data Danah
Belleair	Indian Shores	Oldsmar	St. Pete Beach
Belleair Bluffs	Indian Rocks Beach	Pinellas Park	Seminole
Belleair Beach	Kenneth City	Redington Beach	South Pasadena
Dunedin	Madeira Beach	Redington Shores	Tarpon Springs
Gulfport	North Redington Beach	Safety Harbor	Treasure Island

Property title must be recorded in the applicant's name in the Pinellas County Official Records. The property may be a single-family structure, or manufactured home, occupied by the applicant. Rental and income producing properties are not eligible. Mobile homes built prior to 1976 are not eligible. Before approval for this program, each unit will be inspected to determine if the property meets the Housing Quality Standards as determined by the Department of Housing and Urban Development (HUD). Units failing to meet these basic standards will not be eligible for this program.

### ELIGIBLE UPGRADES

Grant funds are limited to improvements that reinforce the structure's ability to withstand a hurricane. Examples include reinforcement or replacement of roof systems and soffit/fascia; hurricane roof straps; sealing cracks and painting of exterior walls; sealing air leaks around windows and exterior doors; impact resistant windows; permanent hurricane shutters; wind resistant exterior doors, including wind-rated garage doors or retrofitting/bracing of existing garage doors; permanent, interior "safe rooms"; mobile home tie-downs and anchors.

The HURRICANE MITIGATION PROGRAM may not be used for items that are not a part of the permanent structure, such as plywood panels for windows, portable "safe rooms", etc. No funds can be paid to the homeowner or anyone other than a licensed contractor for labor and materials used on the structure. Grants cannot be used to reimburse for work already completed or expenses incurred prior to application approval.

### GRANT AMOUNT AND TERMS

Grant funds are available up to \$20,000 to eligible applicants. Applicants will be required to sign an Acceptance of Grant form acknowledging receipt of the grant.

### GRANT PROCEEDS

Grant funds are dispersed as work is completed or costs incurred. No advance payments will be authorized. No application fees or processing fees are charged. There are no out-of-pocket expenses to the applicant.

### GRANT ADMINISTRATION

This program is administered through Processing Agencies who are under contract to the County. To apply, call (727) 464-8210.

Pinellas County makes reasonable accommodations to comply with the Americans with Disabilities Act. If an applicant needs special accommodations such as home visits, large print documents, sign language interpreter, documents on audiotape, etc., please contact our office as indicated below.

Review criteria and processing guidelines are determined by the Processing Agencies and approved by Pinellas County Community Development. It is not practical to list all possible requirements and terms in this abbreviated format. Any applicant who has a complaint or inquiry regarding eligibility or any other determination made by Community Development personnel are entitled to have their complaint or inquiry reviewed. If any applicant has questions or needs more information about program requirements or processing, or has not received an adequate response to their complaint or inquiry, please contact Single-Family Programs Administrator, at the address and phone number listed below.

> Pinellas County Community Development 600 Cleveland Street, Suite 800 Clearwater, Florida 33755 Phone (727) 464-8210 FAX (727) 464-8254

Our goal is to offer the residents of Pinellas County the highest quality service possible. We are always interested in any comments about the quality of our services or suggestions for ways to improve them.

Initiation Date: 07/12/11

### **EFFECTIVE 1/30/12 - SUBJECT TO CHANGE**

### HFA 2011 FIRST-TIME HOMEBUYER HOME KEY 1ST MORTGAGE





The Housing Finance Authority of Pinellas County First-Time Homebuyer Program could be your key to achieving the American dream. If you have never owned a home, have not owned a home in the past three years, or are a veteran, you may qualify. Let Pinellas County help you make your dreams come true with the First-Time Homebuyer Program. Current interest rate is 3.75%. Down payment and closing cost assistance is available with the HOME KEY PLUS 2<sup>ND</sup> MORTGAGE. This is a limited time offer. Call (727) 464-8210 to start making your dreams come true.

Single-family detached houses, townhouses, villas and condominiums are eligible types of housing. The home must serve as the primary residence. Rental properties, vacation homes, second homes and mobile homes are not eligible. Maximum purchase price and income restrictions apply.

## PINELLAS COUNTY HOME KEY (1<sup>ST</sup> MORTGAGE) Targeted & Non-Targeted Areas

1 – 2 Family Members \$71.280 3+ Family Members \$83,160

Maximum purchase price is \$263,250. Federal designated Target Area maximum purchase price is \$321,750. You do not need to be a First-time Home Buyer to purchase in a Target Area.

PINELLAS COUNTY HOME KEY PLUS 2 <sup>ND</sup> MORTGAGE DOWN PAYMENT ASSISTANCE						
Household Size	Income	Assistance up to	Interest Rate	Terms		
1-2	\$59,000 & below	\$5,000	0%	Deferred until property sale, transfer or refinance		
1-2	\$59,001 - 71,280	\$5,000	4.5%	Repayable over 30 years		
3+	\$63,000 & below	\$5,000	0%	Deferred until property sale, transfer or refinance		
3+	\$63,001 - \$83,160	\$5,000	4.5%	Repayable over 30 years		

Pasco County Home	KEY (1 <sup>ST</sup> MORTGAGE)
1 -2 Family Members \$71,280	3+ Family Members \$83,160
Maximum purchase price is \$263,250	
PASCO COUNTY HOME KEY PLUS 2ND MO	ORTGAGE DOWN PAYMENT ASSISTANCE

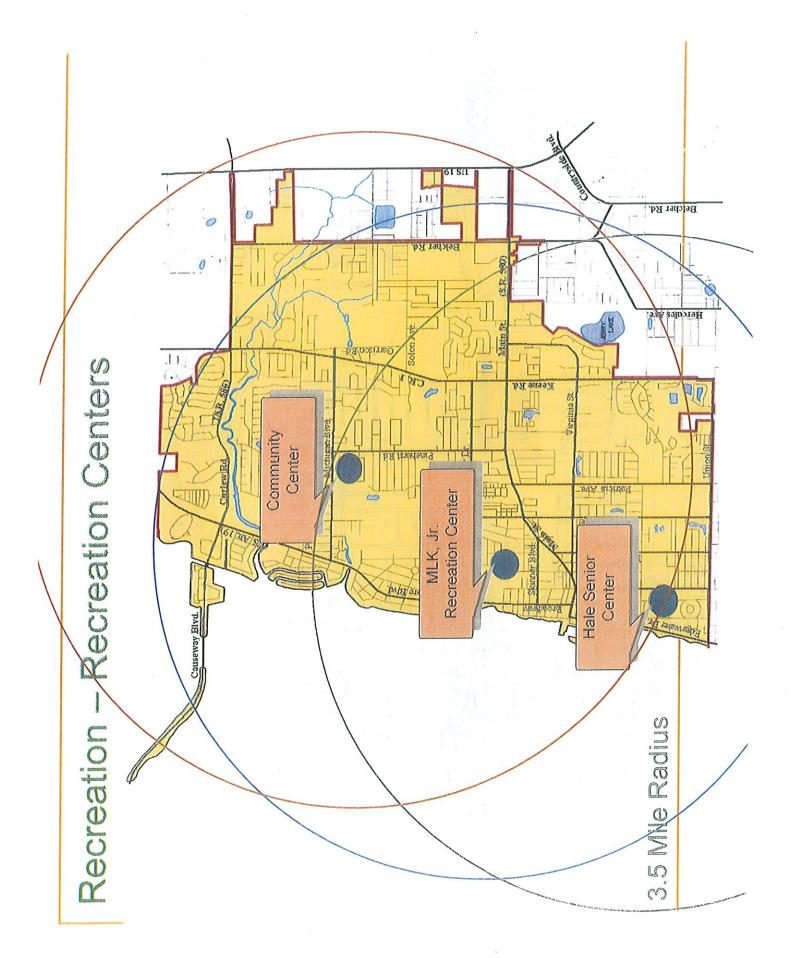
Up to \$5,000 at 4.5% interest - repayable over 30 years

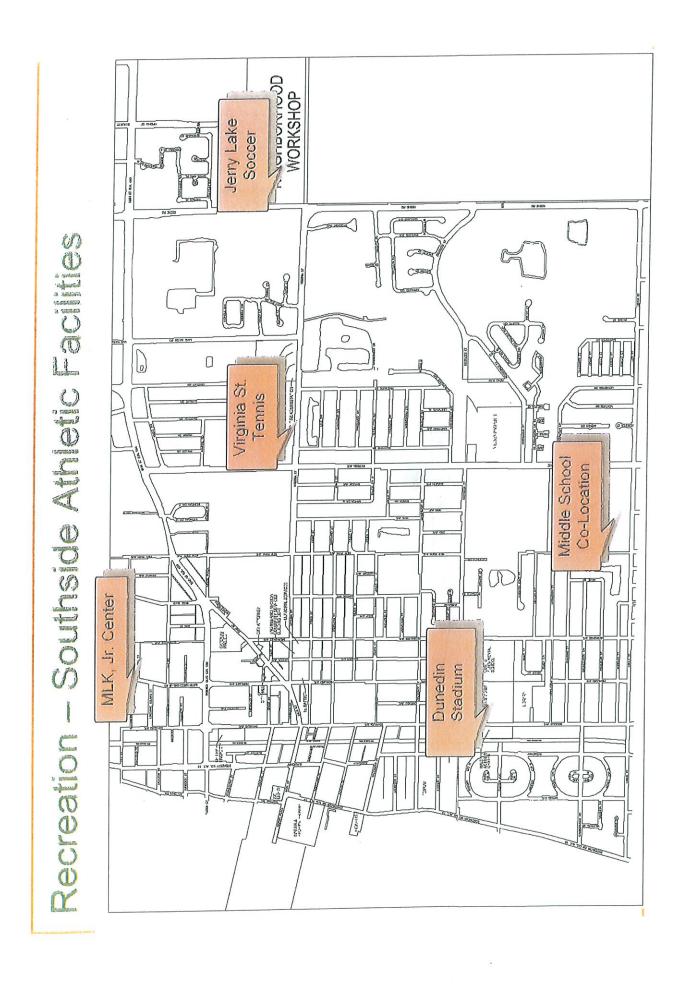
	POLK COUNTY HOME	KEY (1 <sup>ST</sup> MORTGAGE)	A Maria Carlo Carl				
Non-Targe		TARGETED AREAS					
1 – 2 Family Members \$63,240	3+ Family Members \$73,780	1 – 2 Family Members \$71,280	3+ Family Members \$83,160				
Maximum purchase price for Non-Target Area is \$243,945 Maximum purchase price for Target Area is \$298,155							

### POLK COUNTY HOME KEY PLUS 2<sup>ND</sup> MORTGAGE DOWN PAYMENT ASSISTANCE

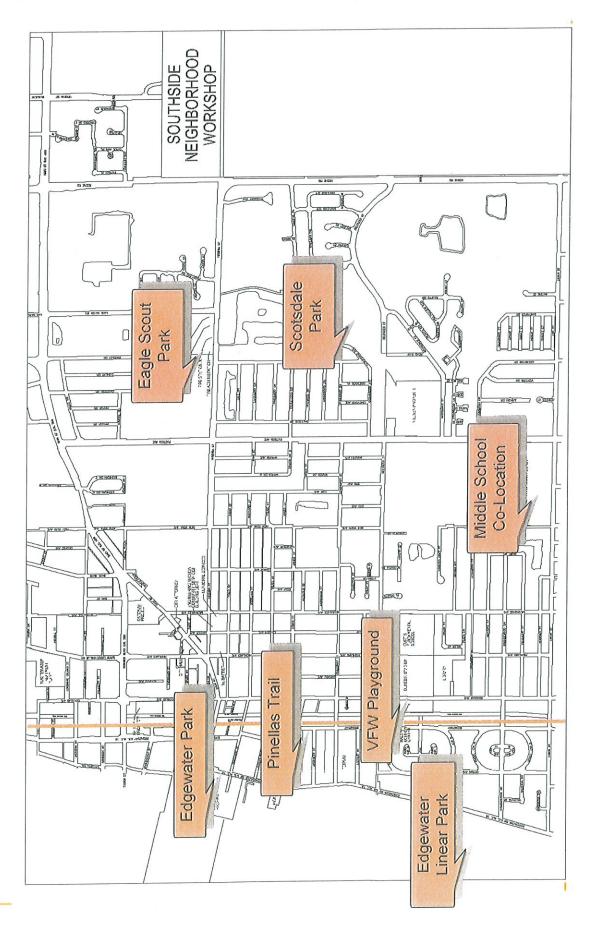
Up to \$5,000 at 4.5% interest - repayable over 30 years







# Recreation - Southside Park Facilities



### New Playground at Dunedin Library

×



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### The Neighborhood Files

### Dunedin Library Welcomes New Playground

The playground project is part of the south side revitalization effort.

By Evan Brenner | Email the author | June 21, 2011 | Print | 2 Comments

Recommend | Send | 5 recommendations. Supr Up to see what yo | Email | Evant |

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### Tell Your Neighbors About Patch

The <u>Dunedin Public Library</u> is placing the final touches on a new playground set to open this summer. It fills a recreational need on the south side of Dunedin, according to a city corridor study

The sea-life-themed playground replaces the pre-existing structure.

"The old one was used so much," library director Phyllis Gorshe said

The playground equipment is up and opens to the public at the end of June. A ribbon-cutting ceremony is set for 10 a.m. Aug. 20.

Gorshe said the city donated money from a fund set up after completing a 2009 study on the Douglas Avenue Corridor. The study, completed by consultants Wilson Miller & Swan Development Advisors, revealed a need for revitalization. (The full 142-page March 2009 study can be found <a href="https://example.com/here">here</a>.)

Funding for the playground came from the <u>City of Dunedin</u> in the amount of \$15,000; Dunedin Friends of the Library, \$25,000; Dunedin Rotary Club, \$2,500; Dunedin Youth Guild, \$3,500; and <u>Casa Tina</u> and friends, \$4,000.

Gorshe also related that the new playground brings an important area of relief.

"We have over 500 people come through weekly with our story times and they love to visit the playground afterwards," Gorshe said.

And it's evident that the kids are excited about the new play area, too.

"They just walk by and look longingly at it," she said.

\*Correction: Friends of the Library contributed \$25,000.

[This article was updated Tuesday, June 21, 2011 at 10:55 a.m.]

### The Neighborhood Files

### Things to Do with the Kids: Celebrate Playground Grand Opening

We found five things to do — from beach shell shows to bowling — with kids aged toddler to teen.

By Holly Jean Email the author August 17, 2011

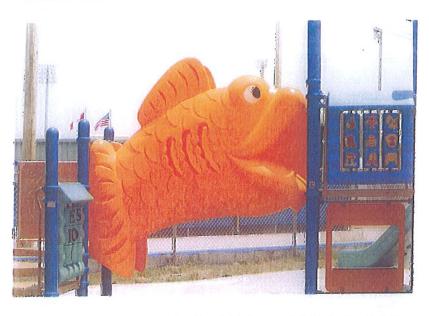
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The Dunedin Public Library's playground equipment is being upgraded with donations from the city as part of its southside revitalization effort. Credit Evan Brenner

Juggling

your

responsibilities

and

entertaining

the

kids is

по

easy

task. **Dunedin** 

Patch is

coming

to

the

rescue

with the

top

family

friendly

activities



Kids will get an opportunity to enjoy rock-climbing simulation on the new Dunedin Public Library equipment. Credit Syan Breaust

### City of Dunedin Facebook

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Facebook helps you connect and share with the people in your life.



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### **Southside Revitatalization Meeting**

Public Event - By City of Dunedin Florida

Tuesday, August 16, 2011

6:00pm until 9:00pm

Hale Activity Center

The City of Dunedin is hosting another in a series of Neighborhood Meetings to discuss the Southside Douglas Revitalization efforts. This meeting will be held Tuesday evening, August 16th, at 6:00 p.m. at the Hale Activity Center, 330 Douglas Avenue.

On the agenda for this important meeting is the upcoming Orangewood area storm sewer construction, and the effects to roadway access and area parking. Also being discussed is the Douglas Avenue Streetscape project.

Please join us with your ideas and suggestions!

If you cannot attend and wish to comment with suggestions or opinions, please reply and I will forward your comments to City staff.

The meeting is open to the public.

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### Southside Citizens Advisory Group Facebook

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This independent citizen group self-organized at the request of the City Co...

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### South Dunedin Citizen Advisory Group

Club : Dunedin, Florida

Wall

South Dunedin Citizen Adv... : Everyone (Top Posts)

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Photo Video

Write something..

Post

South Dunedin Citizen Advisory Group

NEXT DUNEDIN FLUORIDE WORKSHOP - Tues, Nov 29th from 6 to 9pm Hale Center, 330 Douglas Ave, Dunedin FL 34698

\*\*PLEASE message me if you can come out for this one! We need a big turnout so they hear us! PLEASE SPREAD THE WORD!

· Share · November 2, 2011 at 9:00am

Like Comment



### South Dunedin Citizen Advisory Group

If you live in Dunedin please meet me at City Hall tonight at 6:30pm to ask the City Commission to stop delaying the Fluoride Issue in Dunedin. The County took it out and now it is our turn...WE NEED SUPPORT! Please pass this along.

\* Share \* October 6, 2011 at 12:14pm \*

Like Comment

South Dunedin Citizen Advisory Group shared a link.



County votes to remove fluoride from water: Pinellas County - Tampa Bay Newspapers www.tbnweekly.com

CLEARWATER Pinellas County Commissioners voted, 4-3, at an Oct. 4 work session to remove fluoride from water supplied by Utilities.

Like - Comment - Share - October 4, 2011 at 5:04pm -

### Siraj Ali Paremmal

Er Lieus Chip Cition

, - I have been working for a month at home and have made over \$2,000. If you can use the computer then you can dedicate some time each day and you can make money at home with this program easily. There is money back guarantee so you have nothing to lose. You can read the consumer finance reports review on this program clicking the picture or title below. Contact me if need help - /



\ / ; , Can \$47 Really Turn Into \$4,000+ a Month?
Consumer Finance Reports Investigated It. / ; . /

. / \ Consumers purchase Billions and Billions of dollars worth of products each year online. Every time people use the interriet, go on Facebook or do a search, someone is making money. This program will teach you how to get a piece of this money and frea yourself from the 9-5 · . . .

Like · Comment · Share · October 6, 2011 at 9:29pm ·



### South Dunedin Citizen Advisory Group

Please remember to Mark Your Calendars for the Dunedin FL - FLUORIDE WORKSHOP on Thurs Sept 15th at City Hall. Be there at 9:00 AM as it is the first item on the agenda!!!! Let me know if you can make it:) and ask me any questions too....

Share September 7, 2011 at 3:34pm Like Comment

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### You and South Dunedin Citizen Advisory

Dave Eggers and Julie Ward Bujalski like this.

City of Dunedin Florida

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Should Obama be reelected for a 2nd term? Volce your opinion in Today's National Survey.

13,747 people like Political.com.

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Click "LIKE" if you think Obama has been a disaster as a President!

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### Alii Beach Rentals



Hawaii Vacation Rental Discounts! 'Like' us today for exclusive discount coupons only offered to our Facebook family

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For BIG ISLAND Info, Download iPhone app VISITOR INFO HAWAII from the app store for up-to-date info at your fingertips.

Like: 244 people like this.

6 Chat Q Joan Brennan McHale Find Friends Home South Dunedin Citizen Advisory Group SPREAD THE WORD...City of Dunedin Fluoride Workshop scheduled for 9 a.m. Sept. 15, 2011 at City Hall! We need you to plan to be there, email me so I can keep count. Also, if you have to work or can't make it, write a letter and give it to me and I will present it to them for you....this is our opportunity, let's make it Get Fluoride Out of Dunedin Drinking Water www.change.org This type of fluoride is toxic and the City staff has suggested removal of fluoride in our water to cut costs as a new \$40,000 fluoride tank is needed... Like · Comment - Share · August 29, 2011 at 2:38pm Get Fluoride Out of Dunedin Drinking Water www.change.org This type of fluoride is toxic and the City staff has suggested removal of fluoride in our water to cut costs as a new \$40,000 fluoride tank is needed... Like - Comment - Share - July 14, 2011 at 1:03pm South Dunedin Citizen Advisory Group likes this. South Dunedin Citizen Advisory Group sign the petition and write your commissioners to tell them you do NOT want the government to medicate our water! Email them all with one form here... http://www.dunedingov.com/home.aspx? page=ContactForm&contact=commission July 14, 2011 at 6:43pm - Like South Dunedin Citizen Advisory Group learn more about fluoride in general and how it originally got into Dunedin's water....IT WAS NOT THE PEOPLES CHOICE. July 14, 2011 at 6:44pm · Like Write a conment... South Dunedin Citizen Advisory Group NEXT WEEK'S MEETING RESCHEDULED for Wed 1/26...South Dunedin Revitalization Workshop, WEDNESDAY, JAN 26, 2011, 5:30 p.m. at the Dunedin Library. SEE YOU THERE. \* Share : January 20, 2011 at 4:00pm Like Comment Karen Mullins likes this. Write a comment... RECENT ACTIVITY South Dunedin Citizen Advisory Group changed their About, South Dunedin Citizen Advisory Group The City has Scheduled our Next Meeting for... South Dunedin Revitalization Workshop, Monday, January 24, 2011, 6:30 p.m. at the Dunedin Library. MARK YOUR CALENDAR and PLAN TO BE THERE. : Share: January 11, 2011 at 9:39am: Like Comment More Posts

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You get outside of that downtown corridor and it starts to crumble.

City leaders, agreeing that the neighborhood needs help, have planned millions of dollars in capital spending and a workshop Monday to outline the problems.

Some will take years of rebuilding. Others might not be as easy to fix.

During the boom years of the roaring '20s, vacationers from Florida and beyond flocked to the lavish Fenway Hotel. Flanked by an orange grove and fronted by the gulf, south Dunedin's world-class resort flourished into a busy stop on the Orange Belt Railroad.

Some wealthy visitors didn't want to leave. Instead, they built homes in what would become one of the city's largest historic subdivisions.

"Dunedin was a good place to settle," said Matthew Campbell, the city's assistant director of planning and development. "They figured this might be a good place to put down some

The homes of south Dunedin, many of them one or two bedrooms and built with concrete block, are some of the city's oldest and cheapest, Campbell said. Young families, retirees, teachers and truck drivers have in years past settled into the neighborhood's smaller starter homes and duplex rental units along the area's old brick roads.

Residents say the neighborhood between Douglas and Patricia avenues, which stops at Beltrees Street and extends to the Clearwater border, has

an aged and arty charm. Fish mailboxes, roaming egrets and citrus trees sit paces from the

The Florida feel extends to the neighborhood's housing market.

The peak of postwar growth led into the pop of the housing bubble. Vacant and foreclosed homes bought by investors hoping to profit from the inflated market have sat for years behind

The problem isn't unique to the south side, Campbell said. But the area's low price and old age became especially enticing to investors. Flippers flocked to the south side and, when the market crashed, left it to rot.

"The flippers were unfortunately the type of investors who caused neighborhoods to decline. They got in over their head," Campbell said. "People became property owners with the intent to make a quick buck. ... They had no intentions of keeping the property, and they lost their

The rate of vacancy citywide has doubled within the last eight years, the U.S. Census estimates. And in south Dunedin, one in five homes without a homestead exemption is deteriorated or dilapidated, according to city planning statistics — a sign that landlords gave up on renting or lost the deeds to lenders.

City development staff wrote to commissioners that the problem of crumbling homes is worsened by the "low-income characteristics" of the south side, which make needed home improvements unaffordable.

Daniela Smyth has lived on Orangewood Drive for eight years, watching homes on her street empty and decay.





White scroups South Couples Wearin and Connoke Street, where Cheathara lives in could finde him, in 2003, It's a certifician profiler, if 17,703







Senate Floor







"This one's abandoned, that one's abandoned. My neighbor's back yard has grass up to here," she said, lifting her hand to her neck. "People are struggling, I guess."

. . .

For south Dunedin owners and renters, the problems don't end with empty homes. Residents say they complained of crime and the lack of basic street facilities like lights and sidewalks but found little support from uninvolved neighbors or city staff.

The biggest problem, residents said, is flooding. Old underground pipes used to drain rainwater into St. Joseph Sound are too narrow, soaking roads, yards and entryways.

"I've been bringing up the flooding issue for four years," said Bree Cheatham, who has lived on Roanoke Street for more than five years. She photographed the swamped streets for a year but, thinking she had enough to convince the city, stopped in 2006. "It was like beating a dead horse."

Nearly 35 years since the city first reported drainage problems, the streets still flood, said Vice Mayor Julie Scales. She said it was most likely a "funding issue" that kept parts of the south side underwater, adding that she believes the faultiest drains have been replaced, work is ongoing and that other areas need help as well.

"Our list is extremely long citywide. There has been investment in the south side, but the need has always exceeded our means," said City Manager Rob DiSpirito. "The need to upsize pipes and replace those that are failing has exceeded what's available.

"There's been no malign neglect. It's just been a question of scale."

But Carson, who runs a pest control business on Douglas Avenue, said former city leaders cared little about the cost when choosing to build glamorous, high-profile projects.

The "unsexy" needs of south side infrastructure suffered.

"I heard from previous staff that there's no money," Carson said, "but we spent \$10 million over here and \$6 million over there. ...

"We have roads that are flooding. Skate parks are wonderful, they're nice to give the kids ... but the kids have to understand we have to take care of the priorities."

The current commission, he said, "eliminated the politics" by focusing on what he called the most neglected section of town.

"No one's going to notice those pipes. It will stop flooding one day, and it's going to be miraculous, and no one will ever think of it again," Carson said. "It's hard as a politician to take credit for something that nobody notices."

• • •

Some South Dunedin residents say the neglect starts from within.

"A lot of funding goes toward the north area and the downtown area, I think, because we have more younger people here, working people, renters and more transient," said Douglas Avenue homeowner Kimberly Holtorf. "I don't think there's too many people rallying for the south side.

"The ones who raise the most fuss get things done."

Instilling "community pride" into the south side has been tough, commissioners said, considering the dearth of out-of-town landlords and temporary renters.

Home ownership is the first step. City leaders said they plan to take full advantage of county mortgage-assistance programs and low-interest improvement loans, though they couldn't say how many residents would be interested.

Investment from the city, they said, is just as important.

By 2011, the city hopes to begin \$1.7 million in stormwater repair on Orangewood Drive. Workers will replace drainage and piping at three more south side intersections a year after. About \$1.5 million in reconstruction on Beltrees Street and streetscaping on south Douglas Avenue will likely begin around 2016.

The work is "100 years coming," Carson said, and a little later than officials would hope. They said, "neighborhood revitalization," especially in a long-neglected area like the south side, will take time.

"Over the years, it has been 'this little effort,' 'that little effort — a lot of talk but not much effort," Scales said. "We need to show we care about all our neighborhoods."

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Residents say the southside neighborhood where Dunedin got its start has been neglected ... I age 4 of 4

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**Times editorial** 

12/4/09

# Join hands to improve Dunedin neighborhoods

t has been no secret that the Dunedin neighborhoods south of downtown have been in decline for decades. Every now and then, someone in City Hall would mention conditions on the south side and there would be a flurry of discussion. In the 1990s, a group called the Southside Task Force worked to keep the neighborhood's needs before city officials. But often, the city government's attention focused on commercial properties along Douglas Avenue, while the overlooked residential properties continued their long, steady slide downward. The recession and foreclosures have pushed the situation toward a crisis.

The City Commission and city staff have in recent weeks launched a serious, focused effort to address the persistent problems of the south-side neighborhoods. Residents were surveyed by the city to determine how they feel about their community and what they think it needs. City crews checked out the area to collect data and make to-do lists. And on Nov. 16, the City Commission held a workshop in the neighborhood to meet with residents and trade information.

"We care very deeply about this part of town," City Manager Rob DiSpirito said in opening the workshop.

In the past, some residents didn't get that impression. They watched the city devote major resources to Dunedin's outstanding downtown, fix up the stadium for the Toronto Blue Jays, build skate parks and a community center north of downtown, provide reclaimed water to other neighborhoods, and purchase property for future parkland north of downtown.

Meanwhile, streets in the south-side neighborhoods flooded when it rained, side-walks and curbs were intermittent or missing, the area was dark because of insufficient streetlights, weeds sprouted and trees were overgrown, and residents complained about crime.

The problems of the south side are not entirely the city's doing. The neighborhoods south of downtown are older than some



Photo by Bree Cheacham (2006) Among other problems it faces, the south Dunedin area is prone to flooding.

other parts of town, with small starter homes built on undersized lots. There is a substantial amount of rental housing, with too many landlords absent and uncaring. Residents, whether they rent or own, sometimes lack the interest or the financial resources to properly maintain homes and yards. The area is plagued by foreclosures and empty or abandoned homes, and there are widespread city code violations.

In recent years, concerned residents who wanted to launch neighborhood improvement projects or campaigns for city assistance struggled to organize and get support from their neighbors. Without organization and resources, their ability to attract attention from city government was lessened.

At their November workshop, city officials conceded that the area has substantial problems and emphasized their plans to fix them. Some work already has begun. City crews have replaced burned out

bulbs in street lights, ordered new street lights and begun trimming overgrown trees so the area will not be so dark or look so overgrown. The Pinellas County Sheriff's Office is increasing activity in the area to address crime and gang problems. The city has added a code enforcement officer whose efforts are focused south of Main Street, and the city plans to be more aggressive about code violations. The city wants to develop a landlord training program and is compiling a list of absentee landlords so they can be contacted about homes that are not being maintained.

The city plans major stormwater drainage projects in the area to address street flooding problems, though the high cost of those projects and the city's limited resources mean it may be years before all the drainage issues are fixed. DiSpirito, the city manager, said the city is trying to find a way to finance those projects a little earlier.

The city's well-organized, holistic approach to addressing the needs of the south-side neighborhoods should be a comfort to those who live there. Residents will need to do their part, too, by taking care of their own properties, reporting crime or code violations, and organizing their own community-based projects. The south side's future doesn't have to be decline and crashing property values, but it will take an energetic partnership between the city and residents to pull it out of its downward trajectory.

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St Pete Times Article 1/28/10

### **Archives Article View**

Published on TBNWeekly.com - Jan. 28, 2010

Print E-Mail

### Residents work on plans for Southside

By ALEXANDRA CALDWELL

Article published on Thursday, Jan. 28, 2010

DUNEDIN – Southside residents met with city officials and staff Jan. 11 to help form a plan and vision for the neighborhood and to voice some of their concerns.

The residents were invited to become a part of the official Southside Dunedin Neighborhood Advisory Board that is to meet each month through April to come up with a bound neighborhood plan to bring before the Dunedin City Commission. The board is to develop recommended courses of action, suggest a financially feasible funding mechanism, and lay out a timeline.

The board divided itself into groups to discuss stormwater, traffic, sidewalks, an east-west trail connection, law enforcement, code enforcement, housing, overlay districts, and connecting the Hale Center, the library and the Dunedin Stadium as a campus.

At one table, residents bounced around ideas about how to make Douglas Avenue more walkable and agreed that sold-out games causes parking problems, but some people did not believe the parking area should all be redone just for a few busy days of spring training.

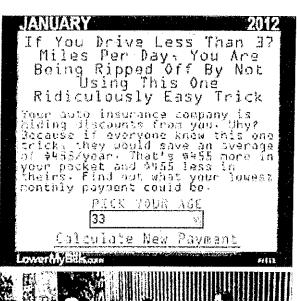




Photo by ALEXANDRA CALDWELL Residents from the Southside neighborhood meet to talk with city officials and staff about their concerns and visions.

The group also discussed how to get more use out of the stadium. Some people suggested using the stadium for community sports such as kickball or flag football or for movies, concerts or other entertainment be held in the stadium. Parks and Recreation Director Vince Gizzi responded that the city is looking at doing some minor entertainment after minor league games, but standalone shows would be difficult because they would be expensive due to the production, equipment, tickets, and finding someone willing to take the risk of performing in an outdoor location with no stage or shelter.

Citizens took that opportunity to note that the noise level in the area from Douglas Avenue to Edgewater Drive is a problem during games because the noise from the speakers comes from center field and is not buffered by anything. One resident suggested mounting speakers from the

overhang of the stadium to direct the sound right to the audience and help block it from the neighbors. Gizzi said the department could try to work with an engineer to remedy the problem.

Residents also requested more bike racks at the stadium and throughout the city. Additionally, they said there needs to be an easier way to walk or ride a bike from the stadium to the library.

At another table, Southside neighbors said they wanted to stress rental rehabilitation. This would include painting houses, doors and windows; landscaping; fencing; fixing roofs; and seeking grants or loans. Their vision included getting painting projects and streetscaping done, planting natural vegetation that would use reclaimed water, and educating the neighborhood about areas of concern.

Residents in this group were angered that in certain areas it is common for people to park their vehicles in their yards. They agreed that these rules should be enforced more to help ensure a more aesthetically pleasing neighborhood for all.

Citizens also were concerned with rising permit fees. They said that sometimes it is hard to get things up to code once they fall behind because permit fees are expensive and difficult to even get. They asked if there could be an overlay to reduce some of these costs or to fast-track permitting. City staff agreed to look into this.

This group also talked about law enforcement issues. One citizen suggested having speed limits posted more frequently or even on the road itself to ensure people don't get confused about what the speed limit is from road to road. They also discussed the need for better outdoor lighting in certain areas at night to help deter crime.

Pinellas County Sheriff's Deputy Spencer Gross, assigned to Dunedin, addressed a citizen's concern about whether Southside gets an equal amount of patrolling as the other parts of Dunedin. Gross said that the city is divided into zones and there is a specific deputy assigned to each zone, giving it equal amounts of attention. He and Angela Montgomery, assistant to the city manager, assured residents that speeding patrols have been increased in the trouble spots identified at the previous Southside meeting, such as on Douglas Avenue, Union Street, and Milwaukee Avenue.

Gross also added that there are directed patrols, so when deputies have down time, they are directed toward problem areas that have been identified through citizen input. Therefore, he urged the residents to contact the Sheriff's Office about problems so it can be addressed quickly.

The last group discussed traffic sidewalk issues. The residents said they would like sidewalk placement to be based on safety, not just a majority-rules 51 percent vote.

A few citizens also complained about the water quality throughout the city, saying it tastes bad and are disturbed by how much cleaner it looks after run through a filter. Staff said that the water is safe and clean, and another resident said Florida water in general isn't the greatest.

Dunedin resident Deborah Scott said she has lived in Southside for 12 years and came to the meeting because she cares about the neighborhood. She said her concerns are to slow down traffic on Douglas Avenue, address some crime issues on Union Street and Milwaukee Avenue, and get more opportunities for youth.

"I think I like the fact that (Southside) is eclectic and diverse," Scott said. "I think I'd just like to see a little more utilization of the resources and beautification, really. But I don't think it's the city's job, either. I think it needs to be a community effort."

Scott also said she hopes to get some of the absentee landlords more involved and help show them that if they help, they can add to their property values and their rent spaces will go up when they help improve the neighborhood.

Meggan Rose came to the meeting to help with the planning of sidewalks and to address code enforcement

"There are some problems that I've seen going on, and if you're not part of the solution, then you can't complain about the problem."

She said code enforcement is one of her main concerns, such as people parking in yards and lack of home maintenance, such as painting and keeping windows in tact. She also would like to see more active policing patrols. Her overall vision is mainly to have a safe, aesthetically pleasing neighborhood.

Article published on Thursday, Jan. 28, 2010

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See SOUTHSIDE, page 4



Photo by ALEXANDRA CALDWELL Residents from the Southside neighborhood meet to talk with city officials and staff about their concerns and visions for their neighborhood.

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St Pete Times Article 2/25/10

### **Archives Article View**

Published on TBNWeekly.com - Feb. 25, 2010

### South Douglas Avenue going to three lanes

Article published on Thursday, Feb. 25, 2010

DUNEDIN – The Dunedin City Commission unanimously approved a change order to Florida Highway Products Inc. on Feb. 18 to resurface and re-stripe Douglas Avenue from south of Union Street to about Lexington Street.

At the Jan. 21 meeting, the commission had asked staff to consider resurfacing the five streets that had been listed as alternative streets for resurfacing in 2010. Those streets are Bay Street, Grove Street, Lakeside Drive, Lakeside Court and Orange Avenue. City Manager Rob DiSpirito said that his staff looked into it and concluded that they are comfortable



waiting until 2011 to pave those streets because the funds could be better used elsewhere.

"In light of the Southside workshop meeting on Feb. 9 and prioritizing safety concerns expressed by the residents, it seems prudent to staff and reasonable to us to accelerate the conversion of south Douglas Avenue from four lanes to three lanes as a change order to Florida Highway Products Inc.," DiSpirito said.

Funding for this project is available from the Gas Tax Fund, DiSpirito said.

"Thirty thousand dollars remains untouched in the budget for traffic calming, and since the work on south Douglas is expected to calm traffic and likely lead to the ability to lower the posted speed limit from 35 miles per hour to 30, staff is certain that this is an appropriate use of funding for south Douglas Avenue," DiSpirito said, "especially given the current moratorium on speed hump installation."

He said there is also \$25,000 remaining from constructing the Highlander Park parking lot near the municipal pool because that project came in under budget. Between those two funds, that should be enough for the Douglas Avenue project, he said.

This project would also include a pedestrian crosswalk for the library, although the exact location has not yet been determined.

The commission thanked DiSpirito and staff for coming up with this project so quickly and agreed that it is a good use of the funds.

"This is a good example of how a good project, with the aid of community effort with the people in the Southside being really active, does adjust to address these safety concerns and fits in with traffic calming," Mayor Dave Eggers said.

Article published on Thursday, Feb. 25, 2010

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