A low-angle, upward-looking photograph of several modern skyscrapers. The buildings are constructed with glass and steel, featuring repetitive window patterns and architectural details like balconies and overhangs. They converge towards the top of the frame against a clear, pale blue sky. The perspective creates a sense of height and scale.

Is The American Dream Just A Dream?- No Single Answer To The Housing Crisis

Presented By:

Rene Flowers


Pinellas County Commissioner ,District 7



Priced Out Of My Community

- Pinellas County's population growth has outpaced the rest of the country. This has caused rents to spike and led to a major shortage of affordable housing. Tampa Bay has seen a population growth increase of 20% between 2010 and 2020. Now, Pinellas County is the densest urban County in Florida, with more than 3,000 people per square mile.

<https://ipropertymanagement.com/laws/rent-increases-fees-in-florida>



A recent study shows rent in St. Petersburg jumped nearly 25% in 2021, making the jump the third-highest increase in the entire country. The city of St. Petersburg released the data from the study done at the Harvard Kennedy School. It shows that half of the city's renters pay more than 30% of their income toward housing.

Home Purchase Costs Soar



The Role Homeowners Insurance Plays

Best homeowners insurance companies in 2022

USAA: Best overall

State Farm: Best overall

Erie: Best for robust coverage

NJM: Best for unique discounts

Lemonade: Best for digital experience

Amica: Best for customer experience

Nationwide: Best for cheap rates for high-value homes

Allstate: Best for insurance educational resources

Homeowners Insurance

- Citizens Insurance is the major carrier in Florida
- Homes over 50 years of age are left with Citizens as their carrier
- Required upgrades to older homes can be a financial barrier for some
- Recent Hurricane Ivan could bankrupt Citizens without assistance from the state

Pinellas County Housing Support Services

- Emergency Rental Assistance
- Mortgage Rental Assistance
- First Time Home Buyer Assistance
- Living Space for students attending USF/SPC



- ARPA Programs
- CDBG Programs
- WIN/SHIP Funds
- Habitat For Humanity
- CDC Tampa Bay
- Blue Sky Communities

A person's silhouette is shown from the side, looking through a telescope. The telescope is pointed towards a city skyline at sunset. The sun is low on the horizon, creating a warm, orange glow. The city buildings are silhouetted against the bright sky. The overall mood is contemplative and forward-looking.

What Is On The Horizon

- Homeowners Insurance- Why the Increases
- Out of Town Developers
- Rent Controls
- Tenants Rights Agreements
- Investment Property Owners
- Tiny Homes
- Pre-Fab Homes

Housing Options



Tiny Homes

- Built by Mike Jalazzo with PERC
- Home Depot
- Amazon
- Palm Harbor Homes



Supplemental Housing Options

- Co-Sharing
- Smaller Size Units
- Efficiency/Garage Apartments/Granny Units
- Decrease lot Size Requirements

TINY HOMES FOR PURCHASE FROM AMAZON



<https://gizmodo.com/the-11-best-tiny-houses-you-can-buy-on-amazon-1819377589>

<https://www.bing.com/videos/search?q=photo+of+Amazon+tiny+home&docid=608044331533235334&mid=7B03EE5CA04609A606C67B03EE5CA04609A606C6&view=detail&FORM=VIRE>

19,780.00

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Solutions Are Varied

- Freeze on Rental Rates
- Tax Incentives for those renting Affordable (60%-80%-AMI)
- Partnerships with developers and institutions
 - USF/Pinellas County Schools/First Responders
- Housing and Urban Development Reconfiguration of voucher program
- Housing and Urban Development Voucher Increases and Portability
- Increase in Townhome Developments
- Garage and Granny Units

FACES OF THE NEW HOMELESS





Leave- that is the question?

To Rent , To Buy, or





HOMES FOR PINELLAS

Pinellas County is building a coalition of municipalities, agencies, developers and community leaders committed to a common vision.



Visit the Pinellas County Web Site

<https://www.pinellascounty.org/>

<https://advantagepinellas.org/homes-for-pinellas/>