



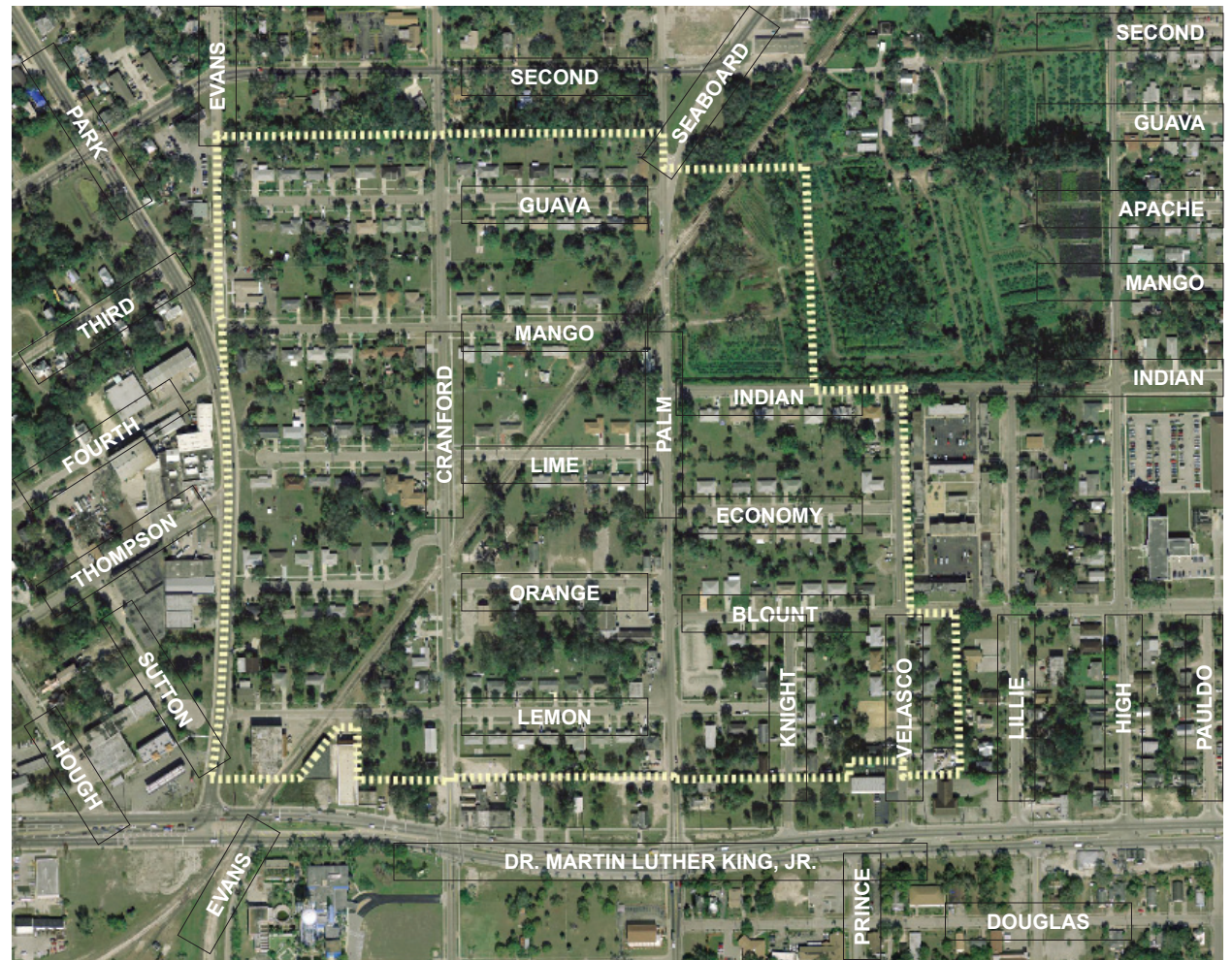
implementation 6

STRATEGIC IMPLEMENTATION

To take maximum advantage of the potential of the Dr. Martin Luther King Jr. Boulevard / Veronica S. Shoemaker Boulevard corridors, the revitalization plan recommends specific policy, regulatory, and financing strategies to the city of Fort Myers. Strategies that are specific to special places along these corridors were presented in Chapter 5. Additional design strategies are presented in Appendix B.

Policy and regulatory strategies that would apply throughout the study area or outside the immediate corridors are presented in this chapter. In addition, financing strategies are presented that will assist and encourage private entities to make the major investments that will revitalize both road corridors and the surrounding neighborhoods.

Government funds alone will never be able to revitalize these corridors. However, strategic use of tax incentives and careful allocation of tax revenues can catalyze private investments that will more than cover the cost to the city over time.



Velasco Village, 83-acre redevelopment of affordable, owner-occupied housing by the Fort Myers Community Redevelopment Agency and DIAD, Inc., a nonprofit housing provider with a strong track record in central Fort Myers

REGULATORY CONSTRAINTS ON NEW HOUSES

Many requirements in the city’s growth management code were intended to govern the creation of new subdivisions. When applied to older neighborhoods, these same standards can make redevelopment on existing lots difficult or even impossible.

Table 1 shows eleven subdivisions in the study area, including the year each was originally platted, the size of the original lots, and their current zoning classification.

Compared to recent suburban standards, most of these lots are somewhat narrow but quite deep. Many original lots have been reconfigured over the years, often simply by combining adjoining lots into one larger building site. This is especially prevalent in Lincoln Park, where only a dozen homes have been built on the original 30-foot-wide lots.

Most of the residential neighborhoods in the study area are classified “A-1” (single-family) or “A-1D” (duplex). Both require single-family lots to be at least 60’ wide and 100’ deep.

In several of these neighborhoods, two adjoining lots are now only allowed to have one single-family home because the original lots were platted at 50’ wide, smaller than the current 60’ regulation.

The city’s code softens this problem somewhat by allowing a previously platted lot to be used at its original dimensions (§118-582). If this provision were better known, more attention would be paid to the potential of vacant 50’ lots.

However, this provision goes on to say that if an adjoining lot is under the same ownership, only one house can be built on the two 50’ lots. In areas

that are in need of redevelopment, this restriction is an unnecessary impediment to revitalization. A well-tended vacant lot owned by the homeowner next door is a welcome addition to most neighborhoods, but a vacant lot owned by an absentee investor is rarely an asset.

Minor changes to city regulations could ensure that a traditional 50’ wide lot is always eligible for one single-family house (without allowing new houses on the substandard 30’ lots in Lincoln Park). Appendix B of this revitalization plan shows numerous house plans that will fit perfectly on 50’ wide lots.

This restriction on commonly owned adjoining 50’ lots should probably be lifted city-wide. If the city wishes to lift this restriction in a smaller area, it could be accomplished through a code change that would apply only to designated areas (either a special overlay district, or to some or all of the city’s CRA areas, or other suitable boundary).

ACTION STEP # 10 CONSTRAINTS ON NEW HOUSES

Well-tended vacant lots owned by adjoining homeowners are a welcome addition to most neighborhoods, but vacant lots owned by absentee investors are rarely an asset. City regulations that forbid a 50’ wide vacant lot from having a home built on it should be lifted.

- Modify §118-582 of the city’s code to allow one single-family house on an original 50’ wide lot even if the lot was owned by the adjoining lot owner in the past.

TABLE 1: Early Subdivisions

Subdivision Name	Plat Date	Original Lots	Typical Zoning
Franklin Park	1923	50' by 130'	A-1
Lincoln Park	1913	30' by 100'	A-1D
City View Park	1925	50' by 137'	A-1
Carver Park	1949	50' by 100'	A-1
Harlem Lake	1959	50' by 105'	A-1
Belle Vue Park	1924	50' by 140'	A-1
Santa Anna Park	1924	50' by 140'	A-1
Brookhill	1960	70' by 110'	A-1
Sunny Crest	1913	50' by 150'	A-2
Barden	1953	60' by 105'	A-2
Evans Addition	1905	50' by 105'	A-1, NR1

TABLE 2: Fort Myers Land Use Designations

Minimum Dimensions For Single-Family House			
Zone	Width	Depth	Size
A-1	60'	100'	6,000
A-1D	60'	100'	6,000
A-2	50'	100'	5,000
NR1	75'	100'	7,500

STANDARDS FOR FORECLOSED INFILL LOTS

Many neighborhoods are plagued with vacant lots or lots with abandoned houses. These lots often have clouded titles or liens greater than the lot's value, making the lots unsalable in the real estate market. Untended lots and abandoned houses always blight surrounding neighborhoods.

The city of Fort Myers has an ongoing program to foreclose on such lots, cure liens and title defects at the same time, and then make the lots available free to non-profit and for-profit providers of affordable housing or to individuals who wish to construct a home for themselves.

The process is slow because the rights of existing lot owners must be protected, but the long-term benefits to the surrounding neighborhoods and to families needing housing are very significant.

Non-profit developers have two years to build and for-profit developers have one year; the lots revert to city ownership if these deadlines are not met.

The city has adopted specific standards that all houses on these infill lots must meet. A reevaluation of these standards should be undertaken to eliminate any that do not further the program's twin goals of neighborhood improvement and providing safe and affordable housing for local residents.

Some of the standards are matters of taste more than quality, energy efficiency, longevity, or affordability. For instance, exterior walls must be concrete block with stucco, unnecessarily forbidding many conventional or innovative construction techniques that are frequently used throughout Lee County.

Houses built under these lots cannot use insulating concrete forms, in which foam blocks serve as forms for the concrete as it is being poured and later as insulation. Also banned is modular wood construction using manufactured, load-bearing wood paneling and plywood I-beams. Even conventional wood-frame construction and newer light steel framing cannot be used. (The city's building official has some latitude to waive these standards, but is given no guidance whatever in making these decisions.)

Other standards unnecessarily drive up the initial cost of housing, pricing out some potential recipients or requiring them to pay for options they may not need or be able to afford. For instance, those building houses without this city subsidy can provide a driveway of whatever width they choose, whereas these houses must have 16' wide concrete driveways (wide enough for two large vehicles side-by-side). On a typical 50' lot, nearly one third of the front yard must be concrete. This is expensive and unnecessary when house plans are designed specifically for 50' lots; examples are provided in Appendix B that do not need to convert front yards into parking lots.

These houses must all have 3 bedrooms and 1¾ bathrooms, even if they are being purchased by a couple or single person who may not need that much space, or who would prefer less but higher quality space, or who would prefer to expand the house if more space is needed in the future.

Other standards are reasonable for those who can afford them (such as the required garage), but the sum total of so many standards raises the cost of housing unnecessarily and may make it impossible for a builder to provide the features an individual buyer may really want or need.



ACTION STEP # 11 INFILL HOUSING STANDARDS

Neighborhoods suffer when houses or lots are abandoned. The city's program to convert eyesore lots into affordable housing should be accelerated and its standards should be re-evaluated to ensure they meet the twin goals of neighborhood improvement and affordable housing.

- Modify the standards so that high-quality conventional and innovative housing technologies are not forbidden.
- Reconsider the standards for paved driveway widths, mandatory garages, and professional landscaping.
- Consider options for allowing smaller or expandable house size in lieu of mandatory minimum sizes.

CITY VIEW PARK (TOWLES GARDEN)

The neighborhoods south of Edison Avenue and east of Ford Street were platted into 10-acre homesites in 1916 as Towles Garden Spot subdivision. Less than ten years later, they were replatted into 50' wide lots as City View Park. Unfortunately, incompatible industrial uses now mar otherwise pleasant neighborhood streets. Current conditions in the northern quarter of City View Park are shown in an aerial photograph on the following page.

Two 10-acre tracts were omitted from City View Park. One, at the southeast corner of Edison Avenue and Ford Street, was originally developed as Southward Village Annex, a public housing complex that fell into disrepair and was demolished in 1989. Recently this tract has been redeveloped by the city's Community Redevelopment Agency (CRA) as "Hope Gardens" with 30 single-family homes.

The other unplatted tract is the southwest corner of Edison Avenue and the new segment of Veronica Shoemaker Boulevard. This tract is also owned by the CRA which intends to develop it with affordable housing. (The tract has been reduced in size to accommodate the extension of Veronica S. Shoemaker Boulevard and future turn lanes on Edison Avenue.)

The CRA is now ready to undertake this venture. In the absence of funding to develop the site on its own, the CRA plans to solicit private developers for a joint venture.

This new neighborhood should set the tone for a new era of in-town housing diversity and greater consumer choice. Instead of replicating the nearby Hope Gardens gated subdivision, the CRA should develop this site using traditional neighborhood



Proposed townhouses, viewed from southeast

techniques that will improve the surrounding neighborhood rather than shunning it. This approach would signal that city officials believe this neighborhood deserves dignified housing that would be highly desirable anywhere in the city.

This site is heavily wooded and faces two busy streets; it also has commercial and quasi-industrial uses on two other sides. In consultation with CRA officials, two traditional lot-and-block site plans have been prepared to respond to these conditions. Both preserve nearly a fourth of the site as a small neighborhood park that also provides some separation from off-site commercial uses.

Without any buildings taller than two stories, both site plans provide many more homes than were provided on the larger Hope Gardens site. Plan A contains 35 townhouses and 16 duplex units; Plan B (shown above) contains 20 townhouses, 12 duplex units, and 24 apartment or condominium units.

The development proposed on this tract should become a model for future development and redevelopment of housing in this area.



ACTION STEP # 12 TOWLES GARDEN AFFORDABLE HOUSING

The city should commit to developing the Towles Garden site for affordable housing in a way that improves the entire neighborhood. With diverse housing types placed on traditional city blocks, Towles Garden can become a model for development for in-town neighborhoods.

- The site plan and accompanying illustrations should become part of the CRA's solicitation for a development partner on the Towles Garden site.

CITY VIEW PARK (JUNKYARD REMOVAL)

The automotive junkyards immediately southeast of Franklin Park Elementary School have been a source of community friction for decades. These properties have recently been annexed into the city of Fort Myers and steps should now be taken to eliminate such utterly incompatible uses from this neighborhood.

The properties are located between Edison Avenue and Franklin Street, immediately east of Henderson Avenue. They contain about five acres of land and operate as Doug's Foreign Auto Salvage and Auto Parts Salvage Inc. This use of land blights the entire surrounding residential neighborhood. The photograph, looking to the south along Henderson, shows how close these properties are to homes; Hope Gardens is on the right, Franklin Park school is to the lower right, and existing neighborhoods surround the remainder of the junkyards.

The owner of these sites has publicly stated his willingness to sell the properties if the city would assist him in relocating to a suitable industrial site. A cooperative effort as proposed by the landowner would avoid the cost and uncertainty of an eminent domain action, although that possibility should be exercised if necessary.

One complication is that the city's Growth Management Code forbids any "new junkyards" from being located within city limits. Four "existing junkyards" can be relocated to industrial districts, but the code doesn't include these two facilities because they were outside the city when that portion of the code was written. The code should be amended to add these facilities to this list, allowing them to be relocated to industrial districts within the city (as well as outside the city) if an acceptable site can be identified.





Aerial photograph showing the junkyards and surrounding neighborhoods



Proposal for redevelopment of the junkyard site

If an agreement can be reached, both junkyards should be purchased by the city once a new site for the junkyards is identified, a task that the city should assist with. A logical funding source may be the sale of less critical vacant land owned by the city.

Once purchased, remediation of any soil contamination can be carried out; then the entire 1¼ blocks should be redeveloped with detached homes, townhouses, or other needed forms of housing.

DIAD or the city's CRA are the logical entities to undertake this redevelopment. The CRA could partner with a private developer as proposed for Towles Garden, or DIAD could redevelop this site on its own.

ACTION STEP # 13 JUNKYARD REMOVAL

The automotive junkyards near Franklin Park elementary school blight the surrounding residential neighborhoods. They should be relocated to a suitable industrial site and replaced with housing that improves the neighborhood.

- Add these junkyards to the list of “existing junkyards” in the Growth Management Code to prohibit their expansion and allow their relocation to a suitable industrial district.
- Direct city staff to assist the owners in finding suitable relocation sites.
- Identify surplus city property that could be sold to fund the acquisition of the junkyards and any necessary site cleanup.
- Immediately after completion of the Towles Garden housing development, the CRA should develop housing on these sites.

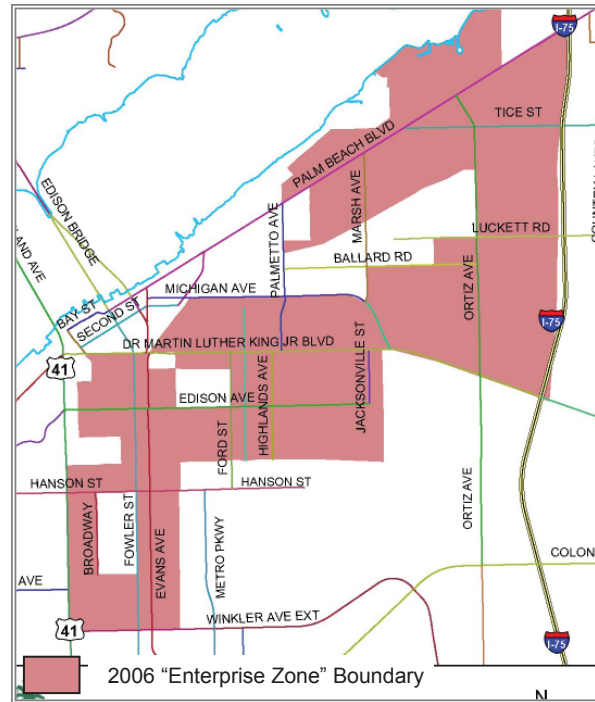
EXPANDED ENTERPRISE ZONE

The “Enterprise Zone” boundaries for central and east Fort Myers were officially expanded in early 2006. This expansion doubles the land area where numerous state tax benefits are provided to stimulate economic revitalization:

- Job credits, applicable to either corporate income or state sales taxes, are available for eligible companies that create new jobs and hire Enterprise Zone residents.
- Community contribution tax credits against corporate income taxes are available for donations to eligible sponsors of community development projects. (Project sponsors must obtain approval from the state in advance.)
- Property tax credits up to \$50,000 are available against corporate income taxes for new or expanding businesses that create at least five new jobs.
- Sales tax refunds are available for building material purchases for new construction or building rehabilitation. The maximum refund is \$5,000, although it may reach \$10,000 if 20% of employees are residents of an Enterprise Zone. Similar credits are available for purchase of certain business property.

In Enterprise Zones, Lee County waives county impact fees that would normally be charged to new homes for roads, parks, fire, and EMS service. In March 2006 the city of Fort Myers re-authorized its local incentives for the expanded Enterprise Zone. These additional local incentives apply to Enterprise Zone locations within city limits:

- Sales tax exemption for electricity (50% of the sales tax paid, or 100% if 20% of employees are residents of an Enterprise Zone).
- 50% rebate on occupational license fees.



- Water and sewer impact fees are waived for construction of a new single-family home.

These benefits can be very valuable for the construction of new homes and for certain types of businesses. This program needs the active assistance of city officials and the county’s new Enterprise Zone Board to help business owners identify which incentives are available to them. Once they are aware of these incentives, the Lee County Economic Development Office, which serves as Enterprise Zone coordinator, has staff who are qualified to identify all necessary steps to qualify for these incentives.

ACTION STEP # 14 ENTERPRISE ZONE MARKETING

The newly expanded Enterprise Zone for central and east Fort Myers offers numerous valuable benefits for new homes and for certain businesses, especially those employing residents in the Enterprise Zone. Aggressive marketing is needed.

- City staff and the new Enterprise Zone Board should assist the Lee County Economic Development Office in aggressively marketing Enterprise Zones to support job opportunities and affordable housing. Responsibilities of the city designated coordinator should include:
 - Development and administration of an Enterprise Zone Plan (in conjunction with the Lee County Office of Economic Development).
 - Providing leadership in recruitment of candidates to the City Enterprise Zone.
 - Developing relationships with firms planning to relocate to or currently located within the Enterprise Zone, and seeking incentives to encourage them.
 - Working with Enterprise Zone candidates on ways to better enhance their operations by explaining Enterprise Zone incentives, and removing obstacles to utilization of city, county, and state ordinances incentives.

REDEVELOPMENT FINANCING

The city of Fort Myers has designated five redevelopment areas along the Dr. Martin Luther King, Jr. Boulevard corridor. In these areas, taxes generated by rising property values are generally dedicated to revitalization efforts in those same areas, a process known as “tax increment financing” (TIF).

However, these redevelopment areas are very small. Three include only business parcels along MLK; two others cover the residential neighborhoods of Velasco Village and Lincoln Park. They constitute just a small part of the city’s redevelopment program, yet they need revitalization and redevelopment more than most other parts of Fort Myers. (The redevelopment areas immediately adjoining MLK did not accrue any TIF revenue until 2005, a side-effect of the four-laning of the boulevard.)

With the exception of the successful Velasco Village redevelopment, much of the city’s redevelopment work over the past twenty years has been focused on downtown. Those efforts have now borne fruit.

The program’s focus should begin to shift back to the outlying neighborhoods with equally great needs. This shift has already begun with this planning effort (plus another along Cleveland Avenue); the next step is to provide a continuing funding source for redevelopment efforts along MLK and VSS Boulevards, as has already been done for Cleveland Avenue.

Table 3 summarizes the city’s current redevelopment areas. Note that 3 of the 14 areas have never generated TIF funding because they were set up only for assembly of vacant lots. The Westwood area will begin TIF funding next year; the other 2 will be dissolved once land assembly is complete.

The “Central” area surrounding the City of Palms stadium had been expected to generate TIF funds to help pay for construction of the stadium, but has never done so because total taxable property value actually dropped due to the land that was taken for the stadium site and thus removed from the tax rolls. The city’s recent evaluation of its com-

prehensive plan suggested eliminating the Central redevelopment area. A map on the following page identifies the current redevelopment areas plus three potential new redevelopment areas:

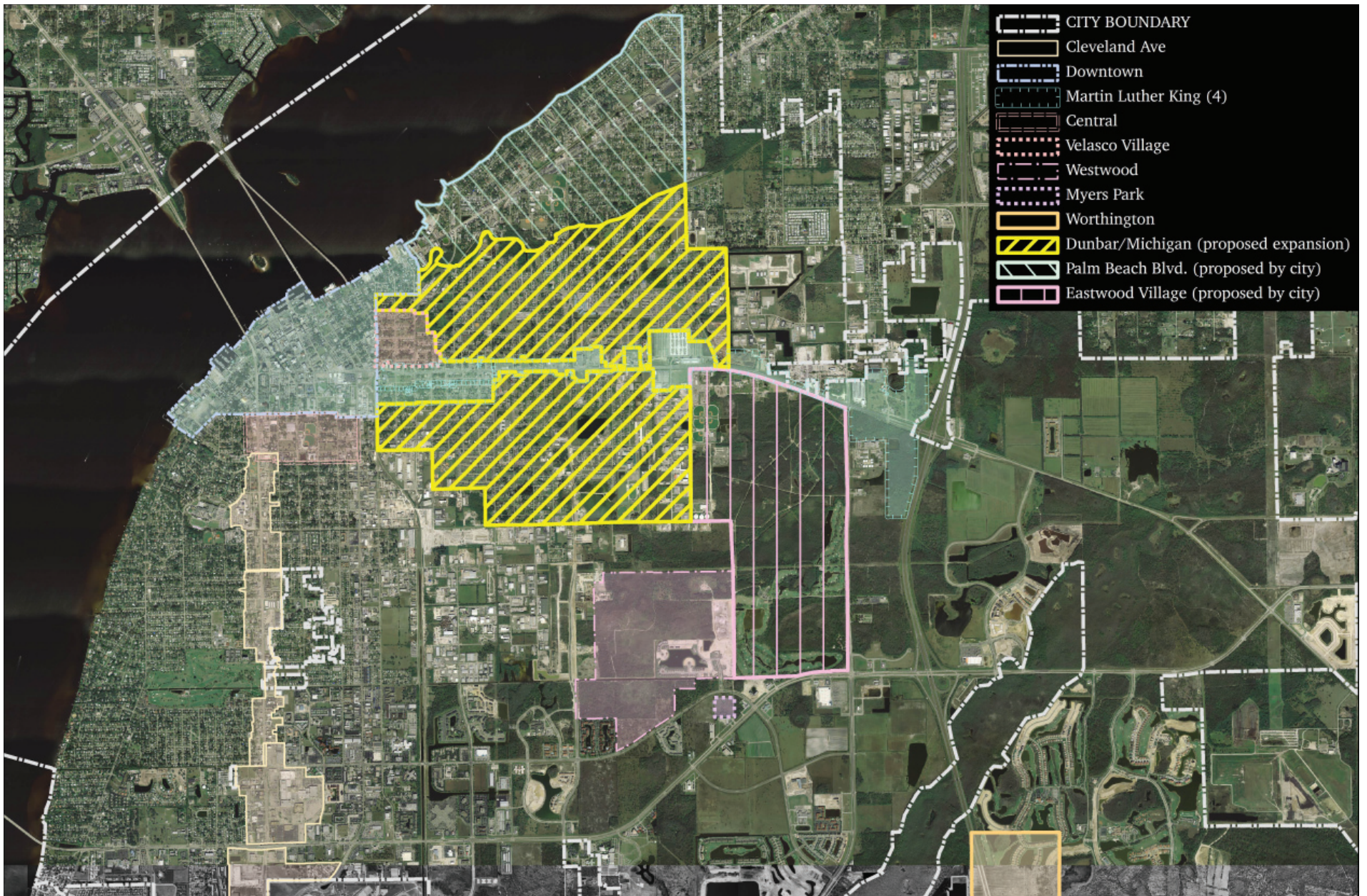
- DUNBAR/MICHIGAN AVENUE, extending from Canal Street northward to Billy Creek, as proposed in this revitalization plan.
- PALM BEACH BOULEVARD, from Billy Creek to the Caloosahatchee and eastward to Marsh (a similar area is currently under consideration by city officials).
- EASTWOOD VILLAGE, covering the old city wellfield property, the Eastwood public golf course, and the Calusa Nature Center (this area is also currently under consideration by city officials to raise mortgage assistance funds for future residents of Eastwood Village).

The new Dunbar / Michigan Avenue redevelopment area could be formed in addition to the five existing redevelopment areas near MLK or it could be consolidated with them. New or expanded redevelopment areas require approval of Lee County; the county has already committed to that approval, at least for the newly annexed areas, through the 2003 interlocal agreement that is governing the annexation process.

Another potential boundary would be to use the area identified in the city’s 2002 Urban Infill and Redevelopment Plan, which extends from Edison Avenue to Michigan Avenue and eastward to I-75. The state statute authorizing that plan allows it to be used as the basis for TIF funding independent of the usual redevelopment area statutes. A third potential boundary is shown on Map E of the city’s comprehensive plan.

TABLE 3: Existing Redevelopment Areas in Fort Myers

Current Redevelopment Areas	Tax base year	Geographic Area		Taxable Value, 2005		2005 Tax Increment
		Sq. miles	% of City	Value in 2005	% of City	
Cleveland Avenue (4 subdistricts)	2000	0.90	2.3%	\$350,940,970	8.6%	\$676,300
Downtown	1984	0.84	2.1%	\$312,302,197	7.6%	\$2,355,900
Dr. Martin Luther King, Jr. Boulevard (4 subdistricts)	2001	0.72	1.8%	\$35,694,370	0.9%	\$146,600
Central (stadium area)	1990	0.22	0.6%	\$21,979,880	0.5%	\$0
Velasco Village	1987	0.13	0.3%	\$5,663,740	0.1%	\$24,000
Westwood	2006	0.81	2.1%	\$31,528,190	0.8%	\$0
Myers Park	n/a	0.02	0.1%	\$25,910	0.0%	\$0
Worthington	n/a	0.28	0.7%	unknown		\$0



Existing redevelopment areas (solid colors) and new redevelopment areas under consideration (hatched lines)

In either case, it is essential that the city use its powers under Florida Statutes to upgrade the Dunbar / Michigan area and eliminate blighted conditions that have impaired sound growth. Improvement of such areas are a priority of state government, which has provided the redevelopment statutes to assist cities in this important task.

The amount of recurring funds that could be generated by a Dunbar / Michigan Avenue redevelopment area cannot be predicted with confidence

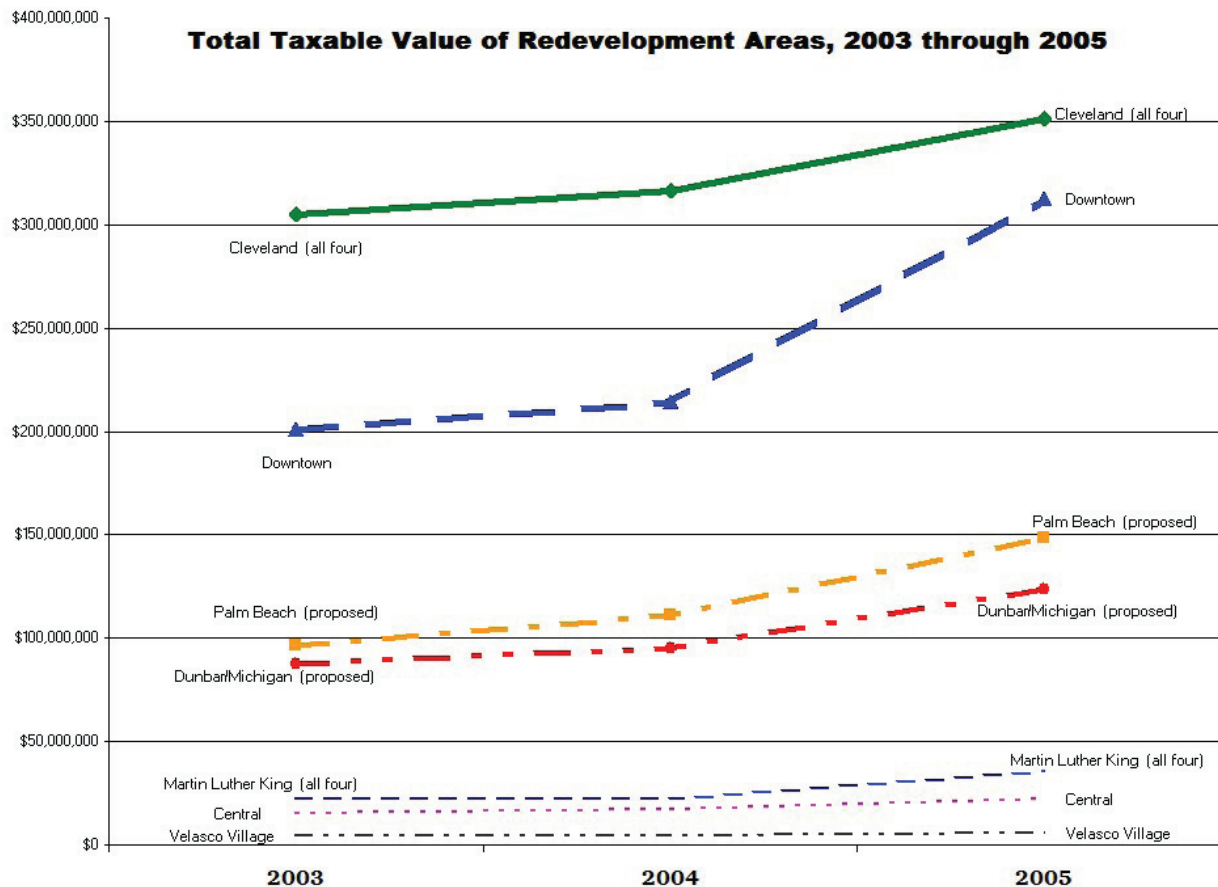
because the amount depends on taxable value increases from two indeterminate sources:

- From existing properties beginning just after property values peaked after several years of strong appreciation; and
- From new construction on existing vacant or underdeveloped properties.

It is safe to assume that annually recurring funds would not approach the level currently being gen-

erated for Cleveland Avenue (\$676,300 in 2005), but over time would be considerably greater than the level generated by the five existing redevelopment areas in Dunbar (\$170,600 in 2005).

The graph below shows the city's major redevelopment areas and the trends for taxable values from 2003 through 2005.



**ACTION STEP # 15
DUNBAR / MICHIGAN AVENUE
REDEVELOPMENT**

Now that the city's redevelopment plans for downtown have borne fruit, similar efforts should resume in outlying neighborhoods that have at least equally great needs. An expanded redevelopment area for Dunbar could provide a recurring source of funds to help carry out this revitalization plan.

- A new Dunbar/Michigan Avenue redevelopment area should be established by city officials to carry out detailed redevelopment planning and to provide a recurring source of funds to assist with plan implementation.
- Map E of the city's comprehensive plan should be modified to show the boundary selected for this redevelopment area.

ECONOMIC DEVELOPMENT STRATEGIES

This revitalization plan looks beyond the immediate economic horizon in anticipating socio-economic changes that will energize and diversify the surrounding communities. This plan suggests economic strategies to revitalize both corridors through business and economic activities that produce well-paying jobs and improve the quality of life for residents.

This plan proposes strategies to remove regulatory roadblocks to local business activities; equally important are strategies that will actively spawn entrepreneurial activities and support them to success. These strategies include assessing tourism potential and buying power, mobilizing the human, religious, political, and capital resources of the community, and leveraging them for added support from outside of the community.

TOURISM POTENTIAL

Dunbar is one of the few culturally and historically distinct communities in Lee County that does not directly benefit from tourism. Tourism potential has not been achieved because of a high crime rate, general socio-economic and demographic factors, and the rundown nature of visible parts of the community.

Institutions, activities, themes, and places that could be promoted to benefit from the tourism potential of the community include:

- Churches of Dunbar such as Mount Olive African Methodist Episcopal Church
- Other historic buildings of Dunbar such as McCollum Hall, Dunbar Community School, and the Williams Academy
- Black History Museum

- Culinary delights of Dunbar such as Mildred's restaurant
- Fleamasters, which attracts thousands of people to its 900 shops every weekend
- Fort Myers Imaginarium
- Birth place of many sports heroes including NFL players Deion Sanders, Earnest Graham, Jevon Kearse, Greg Spires, Anthony Henry, and Phillip Buchanon
- City of Fort Myers Cemetery

Appendix E, "Historic Sites of Dunbar: A Self Guided Tour", identifies many of the historic buildings and churches and provides a brief history.

A high crime rate in Dunbar has indeed been a serious deterrent to tourism. However, in recent years, because of community policing and proactive efforts by community members to control drugs and prostitution, it has become more a perception than reality.

Development of the community's tourism potential will require vision, strategic planning, infrastructure and building upgrades, and integration into the Lee County tourism planning network. It also will require development of a partnership between the City of Fort Myers and the Dunbar community to carry out this planning.

MARKET POTENTIAL AND BUYING POWER

The Dunbar community has tremendous market potential and buying power. A 1992 consumer survey of Dunbar residents identified community out-shopping of over \$57 million and concluded that over 83% of respondents would be regular purchasers of food items if a supermarket were located in the community. The survey also identified

substantial need for community-sourced apparel/clothing, retailing, drugs, pharmacy, dry cleaning, banking, financial services, fast food, miscellaneous household items, etc.

The research identified a strong community commitment to support a shopping center in Dunbar, provided:

- It was well managed;
- Its operations were sensitive to typical concerns over cleanliness, security, convenience, and value;
- It was anchored by a well-stocked supermarket;
- It had enough shops to represent a critical mass of retail activities at the location.

These conditions still exist. Furthermore, additional factors further enhance the economic potential. For instance, since 1992, despite a reduction in the population, the community buying power has increased substantially. In addition, the recently completed four-laning of Dr. Martin Luther King, Jr. Boulevard, and the soon to be completed changes to Veronica S. Shoemaker Boulevard corridor, will make the community more accessible from every direction.

Businesses along the corridor can attract workers from downtown Fort Myers, other community residents wanting a "Main Street" retail/shopping/dining experience without downtown congestion, and anyone entering Fort Myers from I-75. Attractive businesses would include café-type restaurants, specialty services with an ethnic flair, and retail stores/boutiques that cater both to local and tourist markets.

The proposed cultural-entertainment-retail nodes centered around Clemente Park and the new Dr. Martin Luther King, Jr. Boulevard / Veronica S. Shoemaker Boulevard intersection both offer possibilities to energize small businesses for existing and new local entrepreneurs and their employees and customers.

SERVICE/QUALITY EXPECTATIONS

Both corridors offer substantial economic potential, but there are important caveats to successful development. Here as everywhere, the consumer is the key to economic success; products and services must satisfy genuine needs and must be attentive to the high service/quality needs of the American consumer. Dunbar consumers will not buy shoddy products or accept substandard service just to support community entrepreneurship.

Historically the business and economic profile of Dunbar has been characterized by small service-type businesses that cater primarily to community needs, with a high percentage of auto service, construction, hair care salons, restaurants, bars, and mom-and-pop grocery stores.

Common denominators include labor intensiveness of the work force, low management sophistication, and limited access to capital to respond to dynamic consumer needs by upgrading inventory and facilities. This profile speaks to the need for technical training in management, marketing, business planning, credit management, and better access to both loans and equity capital. These deficits are major deterrents to community driven entrepreneurship and business development.

MOBILIZING CAPITAL RESOURCES

Small businesses in Dunbar, including those at the Southwest Florida Enterprise Center, need access to loans and equity capital. A logical source of such capital is the federal New Markets Tax Credit program which was created to offer incentives to such investors. The New Markets Tax Credit program is extensively used by many communities with business and economic profiles similar to Dunbar.

Various organizations have been attempting to address these issues. For example, LEEDCO is a Dunbar-based community development corporation with a history of technical training, loan packaging, micro loans, business planning assistance and actual lending. More recently, FGCU's Small Business Development Center has provided technical assistance and also advised businesses on federal procurement opportunities. However, lack of dedicated funds for economic development and technical support and limited access to banks and traditional capital sources have frustrated these efforts.

Technical assistance and access to loans and capital are essential for economic revitalization.

Mobilization of such funds could be coordinated through a community-based and managed non-profit Dunbar Development Fund (DDF), which could:

- Be structured to include representatives from churches, qualified business owners, public representatives, and other credible persons identified as banking/financial experts or capable of fiduciary discipline necessary for successful operation of the fund.
- Be charged with working with existing community organizations to mobilize resources, offer

technical assistance, and arrange micro-loan guarantees and participatory loans with local banks.

- Act as a lender of last resort, providing capital in situations where sound business planning, responsible management, and evidence of adequate owner participation are in place, but where banks are unwilling to provide loans.

Successful launching of DDF would require planning resources and capitalization of a multi-year revolving loan fund with sufficient resources to support a business development and technical staff. DDF would organize and develop the mechanism for obtaining and utilizing New Market Tax Credits and other related equity or investor capital sources.

Possible investor or equity sources include:

- New Markets Tax Credits.
- Tax-increment funds from the redevelopment areas described in the previous section of this revitalization plan.
- Grants (e.g., contributing direct grants and matching funds to facilitate business development activities).
- Community investment clubs (e.g., resources from affluent pro sports figures to fund specific projects such as community housing, etc.).

The New Markets Tax Credit program was enacted in December 2000 as part of the bipartisan Community Renewal Tax Relief Act. The purpose of the NMTC is to spur private investment in low-income urban and rural communities. The program is based on the idea that there are viable business opportunities in low-income communities and that a federal tax credit would provide attractive incentive to increase the flow of investment capital to such areas.

CHURCHES AND ECONOMIC DEVELOPMENT

Self-identity plays a critical role in how a community sees and develops itself. No issue of self-identity is more important in African-American culture than religion; religious faith is the bedrock of personal and community life. Deliberate actions are needed to translate the word into reality (Parable of the Talents – Matthew 25: 14-30). Successful outcomes are the result of affirmations of faith, preparedness for challenges, and acceptance of personal responsibility for the future. Everyone assumes responsibility for the talents they are given and the outcomes they can produce.

Community revitalization involves the mobilization of community talents including labor, capital, and faith. Because of the nature of the community and culture in Dunbar, involvement of the religious-spiritual community, particularly church leadership, is critical.

Churches are legally prevented by their nonprofit status from engaging in many business activities. This of course does not preclude activities such as church schools or providing housing, even if they

involve tuition or other payments, in furtherance of their social, educational, or religious missions.

Churches can participate in community revitalization in many direct ways:

- Providing leadership and resources in developing and managing nonprofit community development initiatives such as the proposed Dunbar Development Fund.
- Allowing church resources to be used by civic and community organizations.
- Sharing facilities with adjoining businesses to the mutual benefit of both parties, for instance as shown on page 5.3.
- Mobilizing community capital resources such as investment clubs, grants, and contributions to support the community economic initiatives.
- Contributing direct grants and matching funds to local nonprofit community foundations to facilitate business development activities.

HUMAN RESOURCE EDUCATION AND TRAINING

Deficiencies in technical business understanding is a major deterrent to successful revitalization.

Bankers and investors need assurance that borrowers have the requisite education, skills, and capabilities to effectively manage enterprises in which they invest. For business operators, a prerequisite to accessing capital is an active effort to enhance their education and training.

Entrepreneurs can avail themselves of expertise and education in business, marketing, accounting, planning, etc., provided by organizations such as LEEDCO, Lee County High Tech Center, and FGCU/SBDC. LEEDCO and others provide technical training in business planning and credit management that are targeted to client needs.

ACTION STEP # 16 DUNBAR DEVELOPMENT FUND

Economic revitalization is even more important than physical revitalization. Dunbar has untapped economic potential from its own residents, from tourism, and from its key location between I-75 and downtown Fort Myers. A new Dunbar Development Fund could coordinate training and financial assistance to local entrepreneurs so the community fully benefits from this potential.

- City officials should assist community leaders as they organize a Dunbar Development Fund to stimulate the economic revitalization of Dunbar.
- Assistance should be sought from the Lee County Visitor & Convention Bureau to advise city officials and community leaders on strategic planning for tourism in the Dunbar community.

Lee County Economic Development Cooperation (LEEDCO)

Since its creation in 1992, LEEDCO has provided technical and entrepreneurial training to hundreds of entrepreneurs and small businesses. This facet of its business continues to be in great demand in the Dunbar community.

LEEDCO has historically played the role of “lender of last resort” to small businesses and entrepreneurial operations. Almost \$3,000,000 in loans has been made to businesses through a combination of participatory loans with local banks (e.g., Provident National Bank, Wachovia, etc) and direct loans. Clients include: Lyons Transportation, Mildred’s Restaurant, Heritage Bookstore, New York Press, Touched by Angels, Ella’s Cleaner, and McCoy Sod.

LEEDCO continues to facilitate micro loans, primarily through the SBA Community Express Loan program. It serves as a technical assistance intermediary and loan conduit for this program, and serves numerous community businesses, including “Deep Down South Barbeque.”

OVERLY RIGID LAND-USE CONTROLS

The city's method of regulating land uses is very unusual. Most cities have a zoning map that can be modified by elected officials through simple public hearings when the need for change is demonstrated. All changes must be consistent with the long-range vision for the city as embodied in the comprehensive plan and in particular with that plan's generalized "future land use map."

In 1989, Fort Myers essentially adopted its zoning map as the comprehensive plan's future land use map, cementing a map that was somewhat obsolete at the time as being the city's vision for the future. By design, state law makes comprehensive plans difficult to amend, even requiring approval by state officials. What should be minor zoning decisions by local elected officials thus become a matter of state concern.

The practical complications of this process are so enormous that the city has resorted to another complex system of allowing "planned unit development" (PUD) approval to effectively override the future land use map, substituting for what should be routine zoning changes.

For major development proposals, this system, while far from ideal, is generally workable. However, it penalizes the kind of incremental redevelopment that is needed on existing lots throughout much of the Dr. Martin Luther King, Jr. and Veronica S. Shoemaker Boulevard corridors. For instance, a landowner proposing a simple mixed-use building on an existing lot just outside the existing B-2 business designation must follow the complete PUD process to learn whether this building type would be allowed on that lot.

Another example occurred in 2001 when a barber shop was displaced to accommodate the widening of Dr. Martin Luther King, Jr. Boulevard. The barber wanted to relocate his small shop to a vacant corner store a few blocks away. Because the city does not provide the ability to consider this request through a simple zoning process, the very complex PUD process had to be followed.

Another negative effect of this system is that PUD approvals are not reflected on the future land use map. This is because under Fort Myers rules, PUD approvals override the existing designations but do not replace them. Adjoining landowners have no notice that the official maps may be essentially outdated. For instance, PUD approval was given in 2002 for a trucking terminal along Ballard Road in an expansion to the Benchmark Corporate Park, yet adjoining landowners may still believe that the existing A-3 multifamily designation indicates the future use of that property.

There are two major approaches the city could follow to change its regulatory system:

- Adopt a conventional and more generalized future land use map into the comprehensive plan, while retaining the current map as the city's zoning map.
- Adopt a transect-based future land use map, similar to approach that has just been applied downtown, where the map identifies zones of differing intensity but does not attempt to determine and isolate all future commercial and residential uses. This map would also identify zones where revitalization or intense urbanization are desired and others where retention of the current community character is more important. The current map could be retained as

an interim zoning map, but would be phased out over time as detailed plans are developed for individual communities.

The city's recent evaluation of its comprehensive plan came to a similar conclusion about the need for simplified categories on the future land use map.

Either approach would be a long-term commitment on the part of the city, but change must be initiated so that the city can continue to evolve rather than being frozen by past land-use decisions.

ACTION STEP # 17 OVERLY RIGID LAND-USE CONTROLS

The City of Fort Myers must begin transforming its outdated land-use regulatory system to allow the city to improve over time. The current system is overly rigid yet still does not embody the aspirations of its citizens for a better future.

- The city should evaluate both approaches outlined above during its upcoming cycle of comprehensive plan amendments and commit to an overhaul of its future land use map, with subsequent amendments to the growth management code.