

CITY OF PADUCAH
Southside
**REVITALIZATION
PLAN**



DRAFT

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*And with special thanks to the Southside Steering Committee
and all residents of the City of Paducah who have participated
in this project by sharing their ideas, offering guidance,
and volunteering their time.*

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SECTION

1

Overview of the Southside

This document serves as a foundational guide for the City of Paducah to address the housing needs of the Southside. Housing is an essential pillar of a community's well-being, providing the foundation for economic stability, social equity, and quality of life. For many, it is also one of the most reliable ways to build wealth. This report offers an overview of the current housing landscape, including key factors such as affordability, availability, and accessibility. It also highlights the significant housing gaps and outlines a strategic approach to begin addressing these challenges.

The following pages identify both the obstacles we face and the opportunities available to us as we work to meet the diverse needs of our current and future residents. This includes a detailed plan for the revitalization of Paducah's Southside, drawing from lessons learned in past successful projects such as the Lower-town and Fountain Avenue revitalization.

The Southside was one of Paducah's earliest and most vibrant neighborhoods—characterized by dense, residential areas and a thriving mix of neighborhood businesses. Over the past fifty years, however, the area has faced significant decline, marked by disinvestment, depopulation, and widespread vacancy. As property values fell, many residents with the financial means relocated to other parts of the city or left Paducah altogether. Those who remained were primarily low- to moderate-income households, many of whom strug-

gled with poverty and lacked the resources to maintain their properties.

This cycle of decline led to negative perceptions of the neighborhoods, further hindering new investment and development. For many, financial hardship made it difficult to access essential services such as grocery stores or healthcare, particularly for those without reliable transportation.

Now, the City of Paducah has made the revitalization of the Southside a top priority. The city has made efforts to engage with residents through outreach and collaborative meetings. This plan is a creative, hands-on, strategic approach aimed at jump starting the reinvestment and revitalization of the Southside.

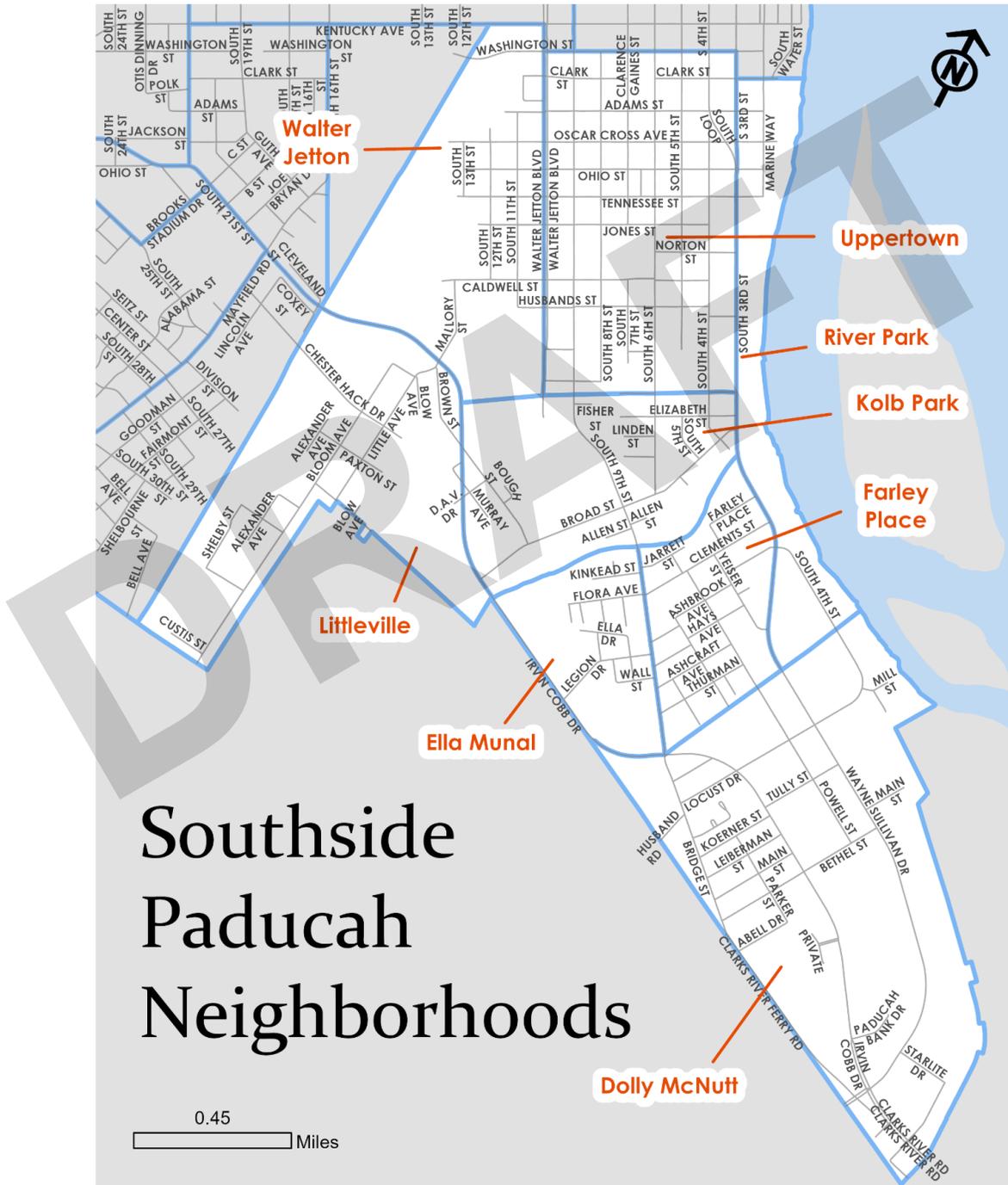
While this document works to detail the specific strategies for housing revitalization, we recognize there are also aspects for revitalization such as commercial, recreational, and environmental priorities. Further efforts for these specific priorities will be explored and developed as the revitalization progresses.

As mentioned, the City of Paducah has had a history of neighborhood revitalization. The intent of this Southside plan is to not simply replicate the same strategies and outcomes of those previous projects but instead utilize the lessons learned to enhance the City's efforts and programs to meet current needs of the area.

Paducah Southside Revitalization Plan

When discussing the Southside and any revitalization plan it is important to be specific when detailing the area's needs. The Southside consists of eight main neighborhoods:

- Walter Jetton
- Uppertown
- River Park
- Kolb Park
- Farley Place
- Ella Munal
- Littleville
- Dolly McNutt



Southside Paducah Neighborhoods

Paducah Southside Revitalization Plan

Our past experience with neighborhood redevelopment has shown that successful projects require tools and funding to be focused on smaller, well-defined areas. Spreading revitalization efforts too widely can dilute their impact, extend project timelines, and increase costs. While our ultimate goal is to support revitalization across the entire Southside region and we recognize its diverse needs, we must also account for its large scale. This plan recommends a long-term, phased approach designed to eventually serve all eight neighborhoods in the region with the program's first phase and its strategies shown in detail.

Quantity of Housing

In 2024, a comprehensive housing gap analysis by the Kentucky Housing Corporation (KHC) revealed that McCracken County faces a significant housing shortage.

The 2024 study found that McCracken County as a whole has 11,424 households renting and 17,671 households owning their homes. However, there is a gap of 2,288 rental units and 1,517 homes for sale, totaling a shortfall of 3,805 housing units. Projections for 2029 suggest this gap will grow to 4,655 units.

The study also highlighted the housing market is facing widespread shortages across all categories, from single-family to multi-family units. Though there has been an increase in construction, particularly in multi-family housing, the pace is not sufficient to make up for the slowdown in development since the 1990s. Areas like Lone Oak and Reidland have seen more construction, but demand remains high.

Additionally, there is a clear need for well-built, affordable housing, particularly for retirees, seniors, and younger individuals. Restoring vacant homes and increasing the availability of well-maintained rental properties can help alleviate the housing shortage while stabilizing neighborhoods. As you will see, the Southside area is ripe for new housing stock. With over 400 vacant properties in one defined area, this area is primed to help us to address the housing shortage. The rehabilitation and repair of existing properties is also a priority of this plan that was determined by Southside engagement efforts.

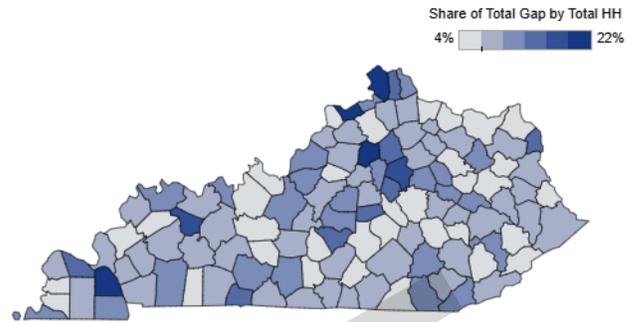
Current (2024) Housing Gap

Total Housing Units Needed

3,805

Total Rental Units Needed: 2,288

Total For-Sale Units Needed: 1,517



	<30% AMI	31% - 50% AMI	51% - 80% AMI	81% - 120% AMI	121% - 150% AMI	151%+ AMI
Rental Gap	1,228	366	240	243	95	116
For-Sale Gap	224	141	239	302	212	399

Housing units needed broken down by Area Median Income (AMI) groups.

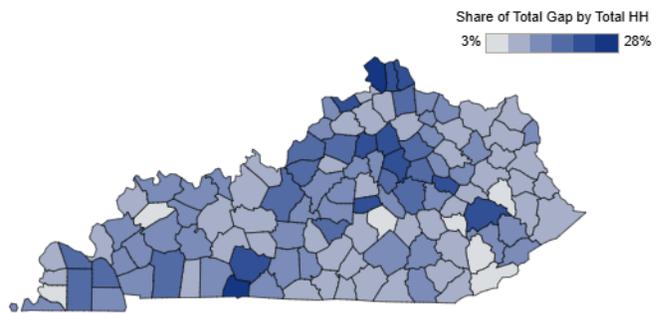
Projected (2029) Housing Gap

Total Housing Units Needed

4,655

Total Rental Units Needed: 2,418

Total For-Sale Units Needed: 2,237



	<30% AMI	31% - 50% AMI	51% - 80% AMI	81% - 120% AMI	121% - 150% AMI	151%+ AMI
Rental Gap	1,581	47	366	309	12	103
For-Sale Gap	310	363	1,173	280	50	61

Housing units needed broken down by Area Median Income (AMI) groups.

Paducah Southside Revitalization Plan

Demographic Analysis

As we discuss the revitalization process, understanding the demographic landscape is essential to crafting a successful plan that addresses the unique needs of our community. By examining key demographic trends, such as population growth, age distribution, household composition, and economic factors, we can make informed decisions that ensure the plan is both inclusive and responsive. This data serves as the foundation for tailoring strategies that foster sustainable growth, improve quality of life, and create equitable opportunities for all residents, both now and in the future.

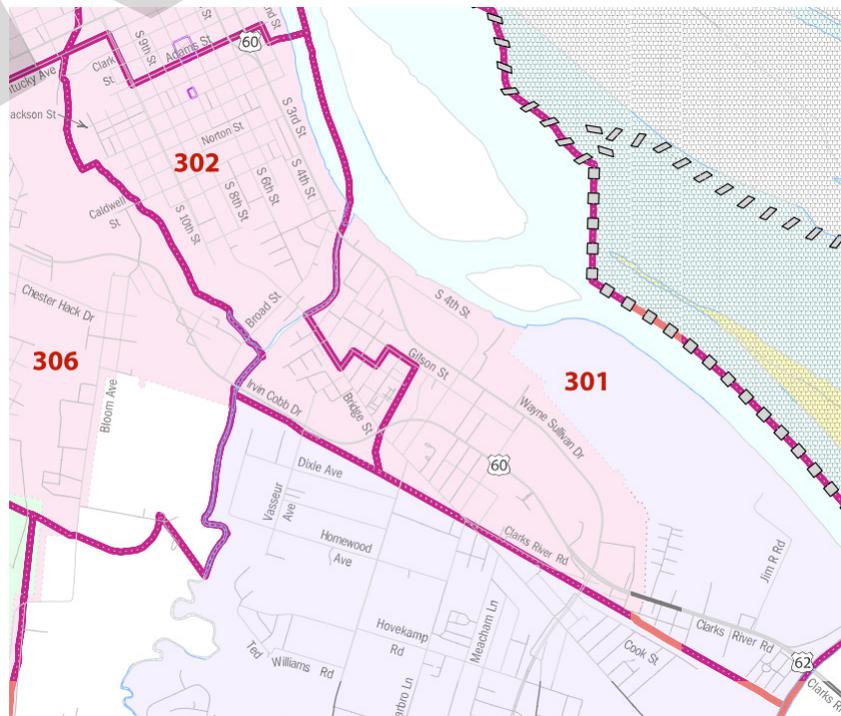
Current Statistics for the City of Paducah

The following data, provided by Greater Paducah Economic Development (GPED), offers a snapshot of the broader Paducah area.

INCOME		
	PADUCAH	NATIONAL
Median Household Income	\$52,548	\$79,068
Average Household Income	\$79,087	\$113,185
Per Capita Income	\$35,006	\$43,829

HOUSEHOLD INCOME DISTRIBUTION	
\$0-\$25,000	26%
\$25,000-\$50,000	21%
\$50,000-\$75,000	15%
\$75,000-\$100,000	10%
\$100,000+	27%

Tracts 301 and 302 serve as the census designation of the Southside. This area was used to obtain the demographic information for this plan. When comparing data from these tracts to that of Paducah as a whole, the effects of blight—such as property deterioration, vacancy, and economic decline—are clearly evident.



Source: https://www2.census.gov/geo/maps/DC2020/PL20/st21_ky/censustract_maps/

POPULATION/INCOME OF THE SOUTHSIDE		
	Tract 301	Tract 302
Households	395	855
Average Household Size	2.61	2.25
Families	199	512
Average Family Size	3.87	2.77
Owner Occupied	53.2%	46%
Renter Occupied	46.9%	54%
Income		
\$0-\$25,000	14.9%	50.5%
\$25,000-\$50,000	56.9%	26.4%
\$50,000-\$78,000	12.7%	15.3%
\$78,000-\$100,000	8.1%	3.5%
\$100,000+	7.3%	4.5%
Median Income	\$40,302	\$24,814
Mean Income	\$57,183	\$33,793

When looking at the above table, we see over 1,250 households that create the Southside area. Approximately 50% of those families own their home with the remaining residential structures being rental units. We also note that in both Census tracts over 50% of these citizens have an annual income below the federal poverty line.

As of 2025, the Federal Poverty Level is \$15,650 for an individual, \$21,150 for a two-person household, \$26,650 for a household of three, and \$32,150 for a household of four. Based on the income levels shown above in the table in tract 302 over 50% of the households are below the federal poverty line. Such a revitalization plan, when implemented appropriately, will help stabilize the market by attracting infill development, increase property values, and raise the overall tax base.

Because of such statistics, it is important to provide a plan that is incremental in its approach. Our vision is to create a vibrant, sustainable, and inclusive neighborhood where residents can thrive. We aim to foster a diverse and connected community, with affordable housing, accessible green spaces, a thriving local economy, and resources that empower individuals to reach their full potential. Through collaboration, we will ensure that every resident feels valued and has a stake in the future of the neighborhood.

Paducah Southside Revitalization Plan

The housing shortage, not only in our community but on the national stage, is a pressing issue that requires immediate attention. Projections suggest the gap will only widen as the population continues to grow if not addressed appropriately. While we welcome the projected growth in our community, we must work toward closing the housing gap to ensure it does not limit our community’s potential.

The revitalization of the Southside presents a unique opportunity to respond to this housing shortfall. By prioritizing this effort, we cannot only increase the housing supply but also revitalize historically significant neighborhoods, restore vibrancy and provide long-term benefits to the community. Successful implementation will demonstrate the City’s commitment to leading this important revitalization effort.

AREA	AREA 1 (Kentucky to Caldwell)			AREA 2 (Caldwell to Kold Park)			CITYWIDE		
	2022	2023	2024	2022	2023	2024	2022	2023	2024
Murders	0	0	1	0	0	0	5	2	4
Rape	2	0	2	0	0	0	19	16	22
Robberies	1	1	0	0	0	1	12	10	14
Assaults	2	8	1	3	1	2	41	53	57
Burglaries	3	2	4	4	2	1	68	71	63
Larceny	26	31	35	9	8	11	748	718	675
Auto Theft	5	5	7	3	0	5	83	58	94
Arson	1	0	1	0	0	0	8	3	8
All Crime	153	168	180	74	64	55	2733	2558	2195



Mayor George Bray and Commissioners hosting the original listening session for Southside revitalization

Housing Analysis

Variety of Housing

Our community's housing needs are diverse, with more demand for affordable starter homes for first-time buyers. Although our market is more accessible than larger metropolitan areas, there is a noticeable gap in mid-range housing. There is also increasing demand for smaller, more manageable homes, which appeal to both downsizing Baby Boomers and younger individuals seeking low-maintenance properties.

Also seen is a growing need for homes that are handicapped-accessible, as well as planned communities that cater to a mix of ages, races, and ethnicities. Additionally, there is a critical need for emergency housing options for vulnerable populations.

This area presents an opportunity to create housing specifically tailored to veterans, seniors, and single individuals, as well as to transform the Southside into a dynamic live/work/play community.



500 Walter Jetton Boulevard

Having a diverse stock of housing- new, old, big and small, owner occupied and rental property - is crucial for offering choices and providing individual needs of all households, regardless of economic conditions.

Cost & Affordability of Housing

A vital part of any neighborhood revitalization plan is developing strategies to bridge the development feasibility challenge without relying too heavily on subsidies or incentives. Preserving existing housing stock at attainable price points is equally as important to maintaining accessibility and housing stability for a wide range of residents.



1011 Oscar Cross

Past efforts, such as the Fountain Avenue Revitalization, have proven the effectiveness of targeted incentives in spurring development. Over the last decade, 184 new single-family homes have been constructed in Paducah, with more than 20% of them in the Fountain Avenue neighborhood, a community that spans about 20 blocks within the city's almost

Paducah Southside Revitalization Plan

20 square miles. These projects not only helped increase the tax base and population in that area, but also reduced the overall tax burden. In the beginning of the Fountain Avenue project incentives were relied on heavily. As housing stock increased so did the loan to value ratio of property.

Obstacles to Housing Solutions

While the need for housing is clear, the Paducah/McCracken County housing market faces several challenges. Rising pre-development costs for land and infrastructure, coupled with increasing construction costs, are significant barriers to growth. In some areas, landowners are holding onto property, limiting development opportunities. Local developers, often cautious and risk-averse, are contributing to slower housing growth. Additionally, maintaining older housing stock in neighborhoods like those on the Southside presents their own set of challenges.

Negative Effects of the Current Housing Situation

The misalignment between the current housing stock and the changing demographics of our community is a significant challenge. Many young adults, families, and newcomers struggle to find suitable housing, often resulting in them seeking options outside of Paducah.



621 Walter Jetton Boulevard

This leads to longer commutes and the loss of potential residents who could contribute to the community's growth and vibrancy.

Current Housing Conditions in the Southside

A major contributor to the challenge of housing availability and affordability is seen in the large amount of dilapidated and deteriorated housing stock throughout the Southside region. Across the neighborhoods there is a strong concentration of condemned or structurally declining homes and vacant properties. A majority of the dilapidated homes show several common themes of disrepair. Most common issues are:

- Damaged roofs
- Damaged or missing windows
- Damaged foundations
- Overgrown vegetation
- Damaged or missing siding

In addition to the blight seen with existing structures, there is also a high amount of vacant properties where a home previously stood but has subsequently been razed.

A primary concern expressed through community engagement efforts was to address the critical condition of the existing housing stock.



Examples of Current Housing Conditions



1006 Tennessee Street



834 Walter Jetton Boulevard



823 South 11th Street



113 South 3rd Street



2039 Broad Street



821 Tennessee Street

Paducah Southside Revitalization Plan



900 South 4th Street



829 Walter Jetton Boulevard



1017 South 5th Street



1604 Broad Street

The Dunlap Apartments

A class in new multi-housing units on the Southside



Photos of the renovated building



Original photos of Walter Jetton Middle School

The Dunlap, a \$14.6 million development project by Louisville-based Marian Group, preserved 21 residential units and added 21 new units of affordable housing in the historic Walter C. Jetton Middle School located at 401 Walter Jetton Boulevard. This project is named after one of Paducah's most important daughters, Mollie E. Dunlap. The project includes rehabilitating housing units, restoring the concert hall for the Paducah Symphony Orchestra, and creating a conservatory for music training and education.

Community Involvement

The gathering of data through community meetings and outreach initiatives has been instrumental in understanding the evolving needs of the neighborhoods. The Southside Steering Committee made of various Southside residents, business owners, and stakeholders was formed in February of 2022 and met on a regular basis. The Committee guided the engagement process and assisted City Staff in the drafting of various Southside initiatives. The meetings have provided valuable insight from residents, offering firsthand perspective of local concerns, desires, and suggestions for improvement.

Through the engagement process many common themes emerged with resident's priorities revolving around housing, infrastructure, business, and recreation. This document incorporates the needs expressed around

housing. The affordability, variety, current conditions and stabilizations of housing, as well as improvements to vacant property were the most common themes expressed by residents in our engagement efforts.

Moving forward this plan recommends the continuation of regular public engagement with a focus on residential property owners. Quarterly neighborhood level public meetings are recommended to be held in order to continually inform the public and gather their insight into the revitalization program's progress. This plan aims to incorporate both the voices of the residents, statistical trends, and housing data to ensure its proposed development plans are responsive to the real needs of the community and are able to foster a more inclusive and sustainable future for all.

City staff and volunteers on a community walk to discuss original housing incentives





The city established the Southside Rise & Shine Neighborhood Spruce Up events. Each of the eight Southside neighborhoods were the center of attention for one week starting in June 2021.

SECTION

4

Action Already Taken

As mentioned previously, feedback from the Southside Steering Committee, in conjunction with public meetings, has created a desire to accelerate revitalization efforts on the Southside.

As beginning steps, the City Commission defined a small program area and adopted Business and Home Owner Incentives to begin the revitalization process. It was a way to quickly start addressing immediate housing needs of the area.

In the Spring of 2023, the first round of Southside Housing Incentives were introduced. Two incentives were available and were set in a program area covering a portion of the Walter Jetton and Uppertown Neighborhoods. This initial program area was bound North to South from Washington Street to Caldwell Street and West to East from S. 13th to S. 8th Street. It consisted of 454 parcels within about 32 square blocks.



Paducah Southside Revitalization Plan

The following are details of the initial incentive program developed for this area.

1. New Construction/Major Rehabilitation Incentive - Reimbursement of up to 20% of project costs. Maximum award of \$27,000. Major rehabilitation is defined as an investment of \$50,000 or more.
2. Home Repair Microgrant - 50/50 Matching Grant funds exterior repairs of properties (windows, roofs, siding, foundations etc.) Maximum award of \$5,000

Additionally, two business improvement incentives were made available. These grants were open to all small businesses in the Southside region.

1. Beautification and Repair Microgrant- 50/50 Matching Grant that funds exterior repairs of properties (windows, roofs, siding, foundations etc.) Maximum award of \$5,000
2. Roof Stabilization- This program matches cost of roof repairs for 50% of project costs or a maximum award of \$14,000.

We are already seeing the effects of the incentives. The table below represents projects completed since the adoption of the incentive ordinance.

INCENTIVE TYPE	CITY INVESTMENT	LEVERAGED INVESTMENT
Homeowner Incentives	\$56,739.01	\$305,260.99
Business Incentives	\$76,348.12	\$485,971.80



503 Walter Jetton before



503 Walter Jetton after participating in the Micro Grant

Paducah Southside Revitalization Plan



833 Walter Jetton before



833 Walter Jetton after participating in the Major Rehab Grant



915 Oscar Cross after participating in the Major Rehab Grant



915 Oscar Cross before





1011 Oscar Cross

“You know, really, the core of any neighborhood and any community is healthy residential housing.”

Sharon Poat
Executive Director
Paducah Alliance of Neighbors



1314 Oscar Cross under construction

SECTION
5

Phase One Program Area

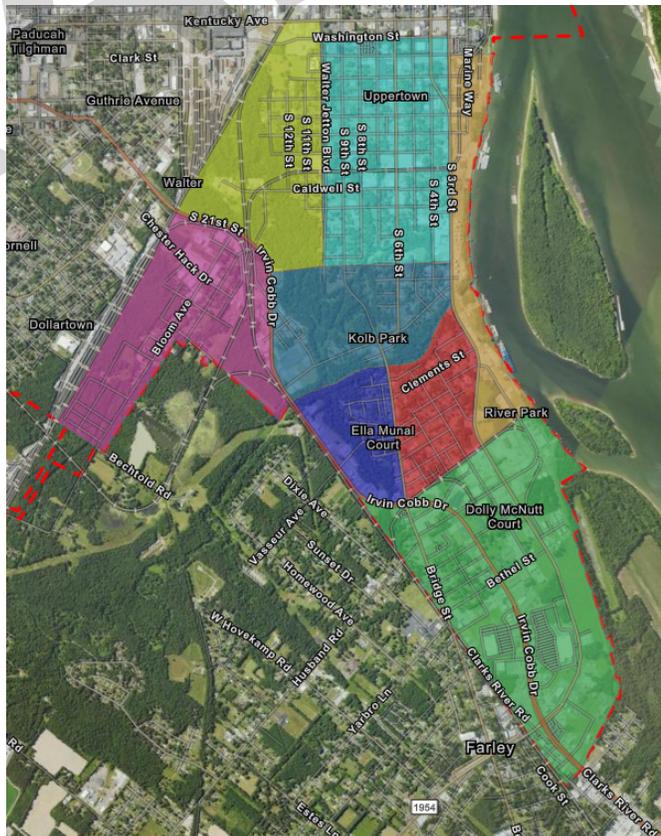
Now that we have established the pressing need for neighborhood revitalization, it becomes clear a well-structured plan in compliance with the Paducah/McCracken County Comprehensive Plan and Kentucky Revised Statues is essential to guide efforts and ensure that they are purposeful, inclusive, and sustainable. This comprehensive revitalization plan provides a road map for addressing the unique challenges of a community, such as improving infrastructure, fostering economic opportunities, and enhancing quality of life for residents. With such a strategic framework in place, we can now delve into specific goals and objectives that will drive the transformation of these neighborhoods. The goals outlined in this plan will serve as the foundation for actionable initiatives, aligning community needs with resources and opportunities, and paving the way for measurable success. As we look at the diagrams below, we must take into the consideration the size of previous neighborhood plans and their successes versus the current site needs and scale of the Southside.



Lowertown
400 Parcels



Fountain Avenue
307 Parcels



Southside
3,678 Parcels

Paducah Southside Revitalization Plan

As mentioned in Section 1, the Southside of Paducah is a huge area to undertake for a revitalization plan. When accounting for each neighborhood the entire Southside region covers 3.30 square miles and contains 3,678 individual parcels of land. Due to this scale, we propose to divide the plan and its respective revitalization programming into separate program areas in phases over time. Each program area is to have its own distinct boundaries and associated time commitment.

The reason for a dedicated, phased program area is to centralize the revitalization effort. Individual program areas make it easier to coordinate partnerships, monitor progress, and evaluate outcomes over time. In contrast, plans that are too large in scope or scattered across broad or disconnected locations often dilute impact, stretch resources too thin, and make it difficult to generate visible change.

Previous revitalization plans such as Lower-town and Fountain Avenue have operated in one singular neighborhood each. Within the Southside there are eight neighborhoods. A long range and phased approach is essential to achieving goals for true reinvestment and positive change.

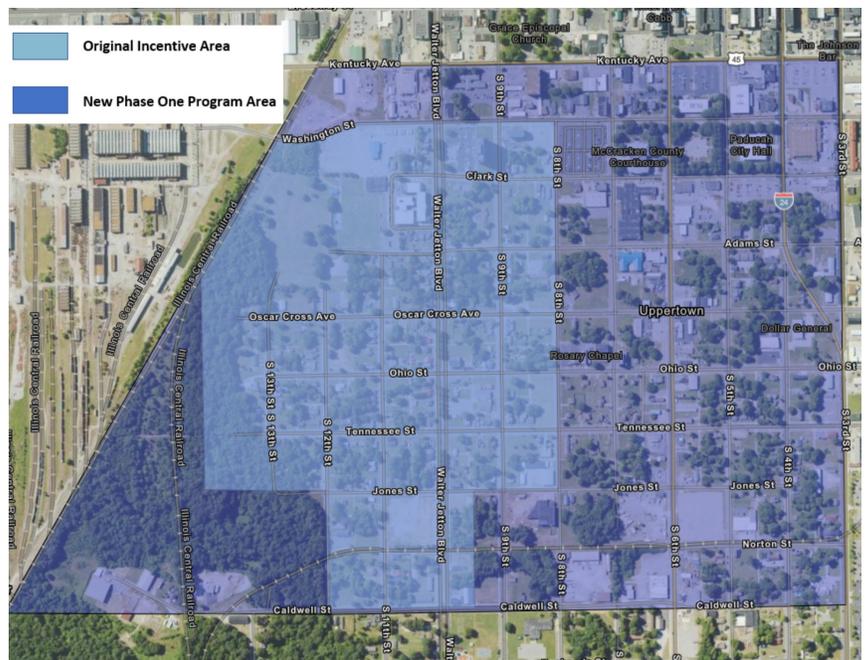
This plan details the establishment of what will be known as the Phase One Program Area. This area would grow and expand from the existing program area of the Housing Incentives adopted in June of 2023. By adopting the Southside Revitalization Plan, we would ask that the boundaries of the Home-

owner Incentives be extended to cover the region of the Walter Jetton and Uppertown neighborhoods outlined below.

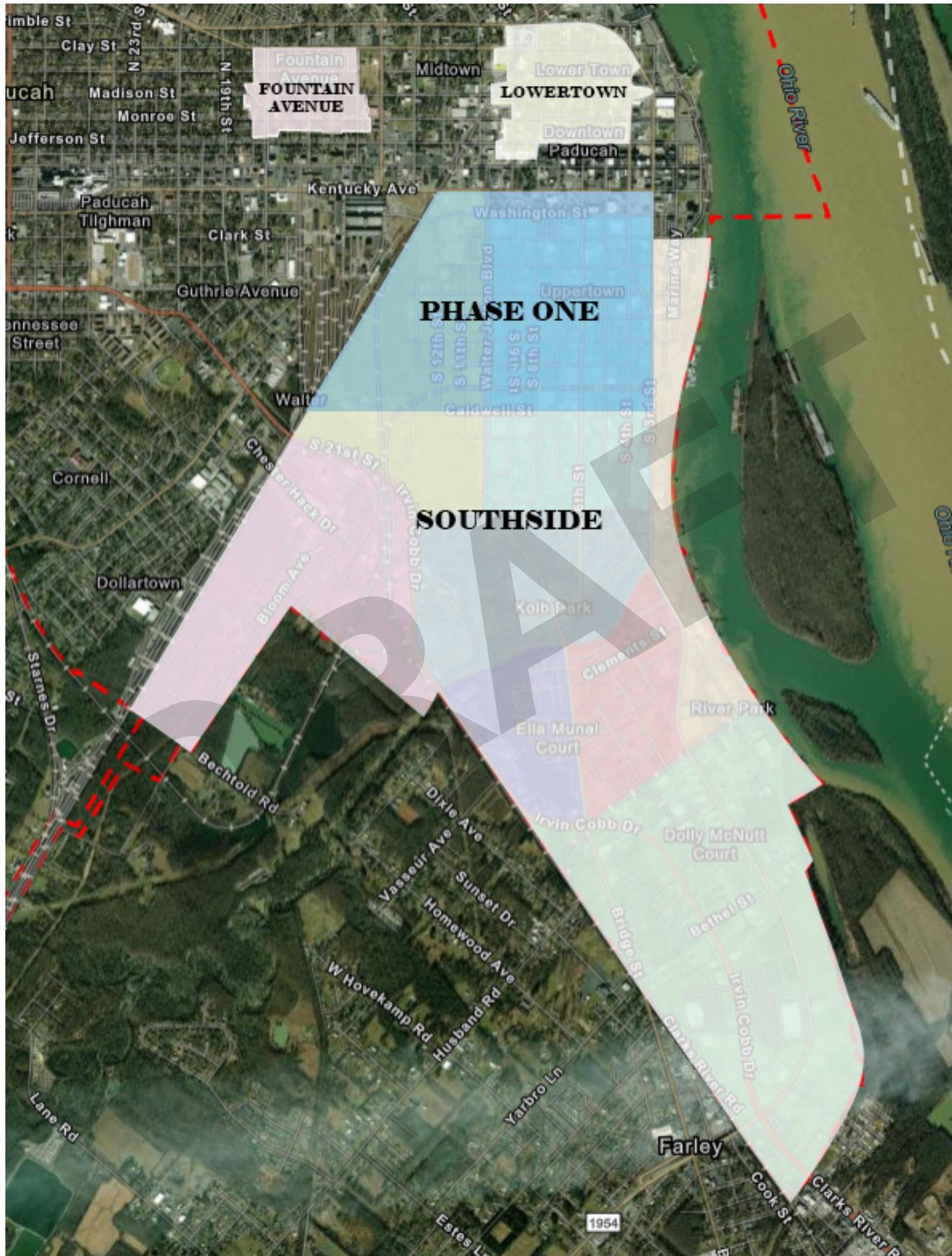
The next phase beyond Phase One is to also expand from its boundary and be identified over time as the market dictates. Strategies for expansion into other phases are detailed in a following section.

The new Phase One Program Area will include all land within the corporate boundaries of the City of Paducah situated between the southern right-of-way line of Kentucky Avenue to the northern right-of-way line of Caldwell Street and from the western right-of-way line of South 3rd Street to the eastern boundary of the Illinois Central Railroad track between Kentucky Avenue and Caldwell Street.

The map below shows the original area for the first housing incentives as well as the new proposed Phase One Program Area.



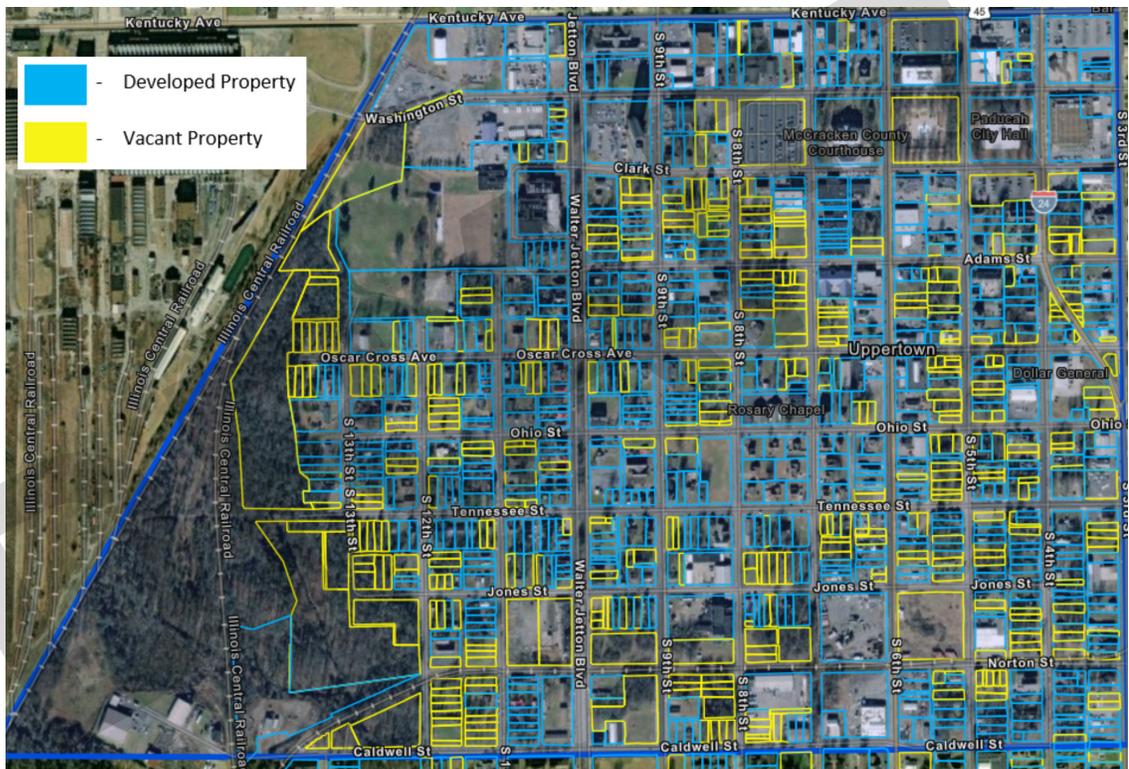
Paducah Southside Revitalization Plan



Phase One Area Parcel Data and Vacancy

The table below shows developed vs vacant parcels for the proposed Phase One area. As we move forward this data will serve as a baseline to measure development.

PARCEL DATA	
	Phase One Area
Total Parcels	1,061
Vacant	405
Percent Vacant	38%



Parcels in the Phase One Program Area. Developed property is highlighted in blue and vacant parcels highlighted in yellow. Out of all 1,061 parcels in the Phase One Program Area 405 parcels are vacant. This includes undeveloped property or property that previously contained structures but has since demolished.

Vacant lots provide the most cost-effective redevelopment opportunity, as opposed to a lot with a dilapidated structure. In most cases, the structure would have to be razed and removed, adding to overall development costs in the Southside. An empty lot is a clean slate, ready to be utilized.

However, the City isn't opposed to obtaining lots with structures on them or working with property owners who wish to improve their property. As the density of the neighborhood grows, redevelopment pressure will be placed on both vacant and occupied lots. Occupied lots next to new or existing homes can be a

Paducah Southside Revitalization Plan

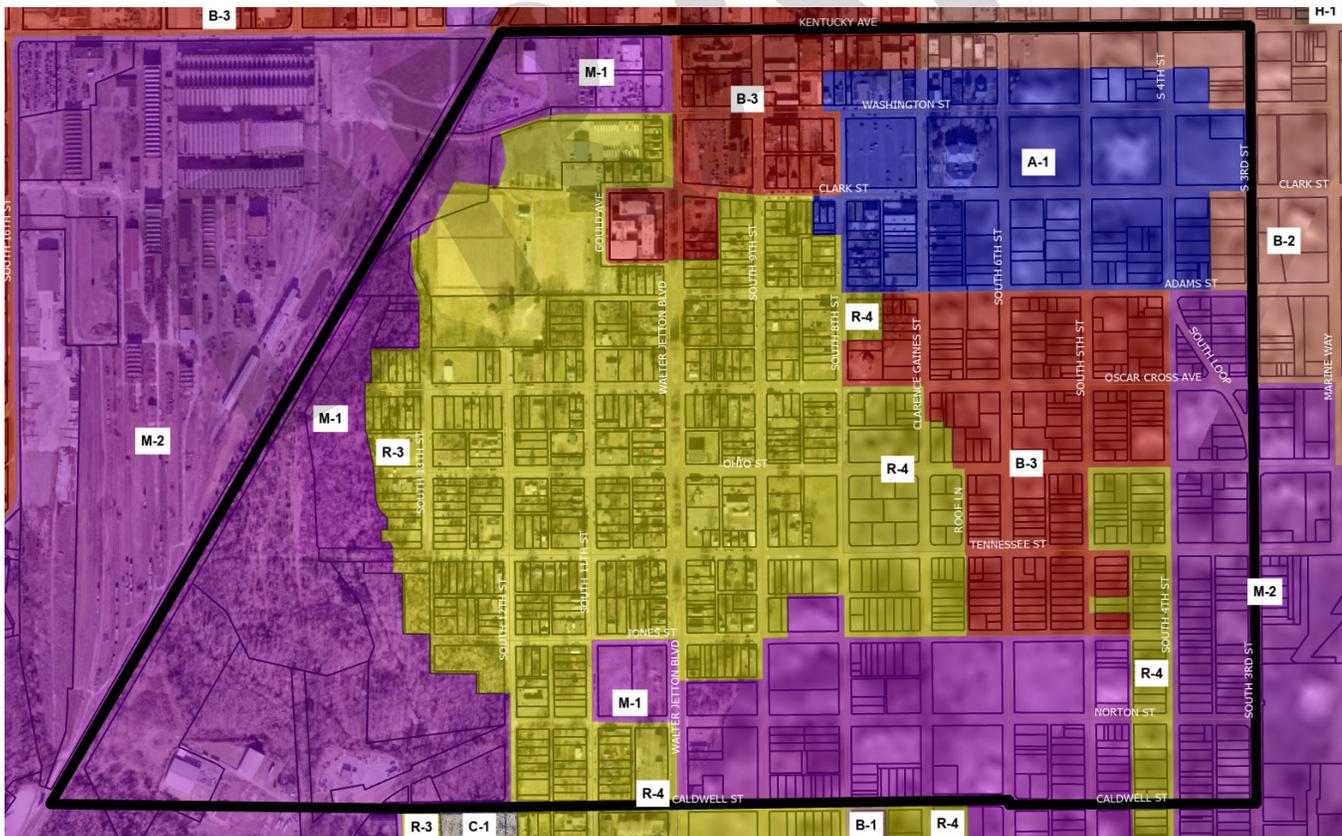
primary focus, as the removal or redevelopment of dilapidated structures would help to stabilize property values, safety, and improve the viewshed for the corridor.

With so many parcels in consideration, the City is fortunate to have an entirely free owner identification tool within the Property Valuation Administration. The maps for the entire county are available and show the names and addresses of all property owners. The PVA data would be the primary tool used to obtain ownership information. Secondary tools could be Fire Prevention Division records and utility information. In addition, interns under the direction of our Neighborhood Planner will be deployed to obtain other residential information not available on public websites.

Zoning and Current Land Use

The current zoning classification of the Phase One Program Area is shown in the map below. A complete report of each zone from the Paducah Zoning Ordinance can be found in the Appendix section on page 48.

- A-1 - Civic Center Zone
- B-2 - Downtown Business Zone
- B-3 - General Business Zone
- R-3 - Medium Density Residential
- R-4 - High Density Residential
- M-1 - Light Industrial Zone
- M-2 - Heavy Industrial Zone



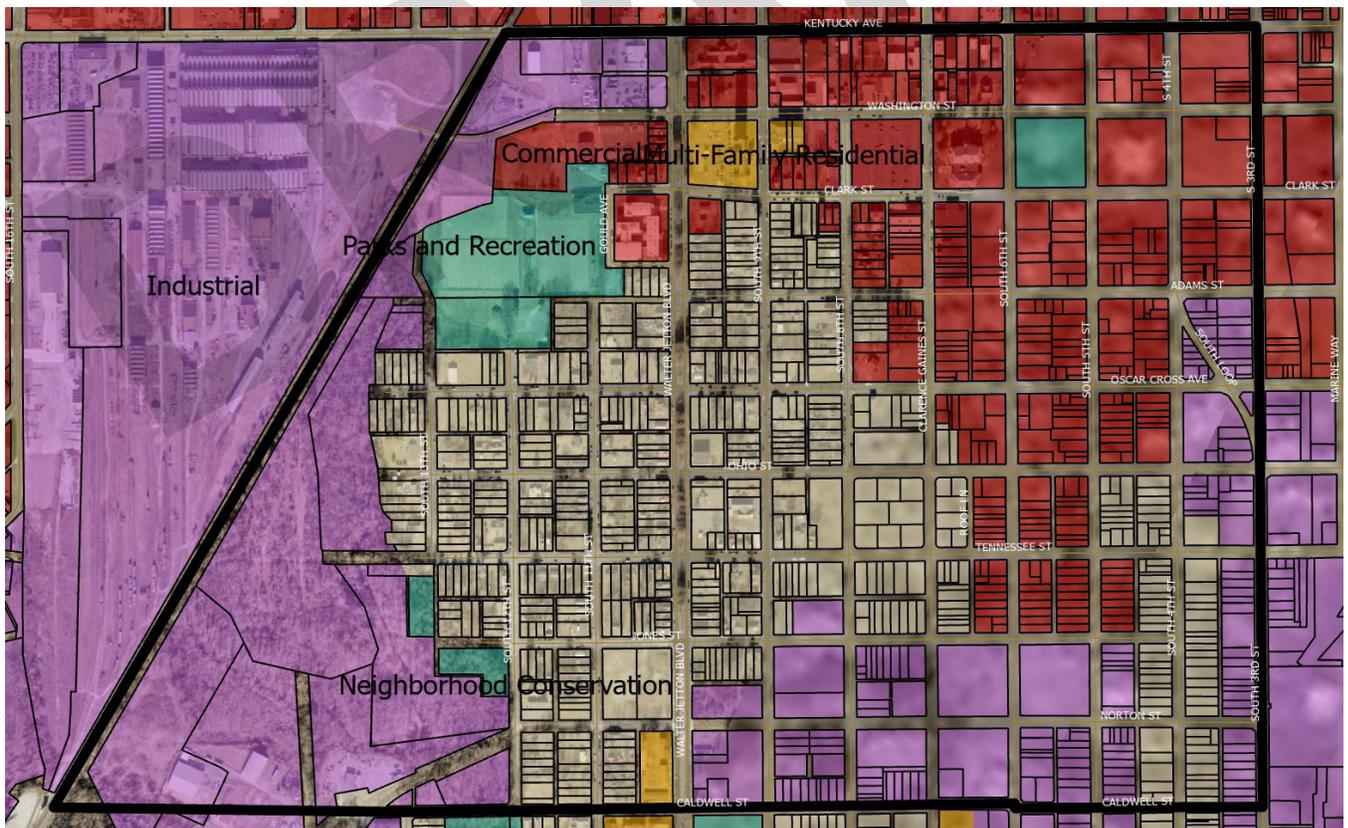
Paducah Southside Revitalization Plan

The current zoning of the Phase One area entails a mixture of residential and commercial uses. The only zone where residential construction is not principally permitted is the A-1 Civic Center Zone. This zone is highlighted primarily from Kentucky Avenue to Washington Street and contains the majority of Paducah's civic public institutions and public services such as McCracken County Court House, Paducah City Hall, law offices, and the McCracken County Library

Future Land Use and Development

The following map outlines the Future Land Use map established in the 2024 joint City of Paducah-McCracken County Comprehensive Plan. As shown here the recommended land use long term for this area remains in line with the existing zoning requirements but with the inclusion to develop more housing opportunities such as mixed use or multi-family housing options in the B-3 Zone. Existing parks and green space is to be maintained and added.

With the amount of vacant property as shown in prior sections one can see the potential impact of such a revitalization plan.



Program Goals & Plan

Phase One Program Area Timelines

As with all previous neighborhood revitalization plans a long multi-year commitment is required for substantial revitalization to take place.

For reference, the Fountain Avenue Revitalization plan operated from 2007 to 2017. In that time span all housing incentives and programming were solely operated within a singular program area.

This plan also recommends a similar approach and length of time to ensure the full redevelopment of the area and achievement of our housing goals and priorities. To measure our program, we recommend setting benchmarks for new construction/major home rehabilitations for each year.

Staff anticipates it may take between 5 and 7 years for each phase to become self-sustaining. Recognizing the redevelopment of a neighborhood requires long-term commitment, the Planning Department will periodically review these incentives and make necessary recommendations for improvement to ensure their effectiveness. Also, we anticipate addendums to this plan will be necessary for each phase as the characteristics of each of the neighborhoods vary.

The overall revitalization plan is both ambitious and complex. Its successful execution requires a careful balance of planning, engineering, financing, and community engage-

ment. For the plan to be successful there are three key components:

- **Leadership:** The City will take the lead to implement the plan and commit to long-term multi-year support
- **Collaboration:** A coordinated effort between City departments, the community, developers, and other stakeholders
- **Financial Investment:** The City's funds will leverage major investment by homeowners and developers in the defined program areas.

Plan Objectives for Community Renewal

- **Residential Single-Family Development**
Employ housing incentives and work to:
 - Assist existing home owners in the renovation of their homes
 - Increase the number of owner-occupied structures.
 - Encourage homeowners to take pride in their property to make the neighborhood more appealing.
 - Promote ideas that help maintain the historic style and character of the existing structures in the neighborhood.
 - Encourage quality redevelopment on vacant lots.
- **Multi-family Development**
 - Work with existing property owners to ensure the rental units are clean and safe.
 - Encourage the development of new multi-family units to reduce the gap in rental housing

- **Commercial Development:**

Work with developers and business owners to:

- Better support existing businesses
- Attract new businesses
- Promote the creation of new jobs
- Boost tax revenue, stimulate local spending while ensuring the development is sustainable and beneficial for the community.

- **Preserve the historic integrity of the neighborhood**

- Create a historic district which will make tax credits available
- Assist owners of historically significant properties in applying to the National Register of Historic Places

- **Land Use and Zoning:**

- Work within the current zoning of neighborhoods by developing programs and regulations to improve the neighborhoods attractiveness to both businesses and residents.
- Encourage a balance of commercial uses that serve nearby residents and the entire community such as corner stores.

- **Crime and Community Policing:**

- Encourage residents and business owners to take steps to prevent crimes in their neighborhoods and to report suspected criminal activity.
- Work in partnership with community groups and organizations such as neighborhood watches.

- **Code Enforcement and Property Maintenance:**

- Ensure that rental property is decent, safe and sanitary for the residents of the neighborhoods by providing property maintenance inspections and strict Nuisance Code Enforcement on all

rental property within the neighborhood.

- **Parks and Greenway Trails:**

- Enhance the existing recreational options for the residents by expanding the Greenway Trail through the Southside and adding community gardens.
- Improve amenities at existing parks such as Kolb Park and Coleman Park.

- **Program Branding**

- Begin new marketing and communication programs to promote and raise awareness of the revitalization program. Have each area visually defined with use of a new logo, and signage such as pole banners and yard signs for participating homes and vacant property.
- The logo below was created to distinguish the Revitalization Plan from the individual Southside incentives and engagement process that came before. This logo was made to represent the housing priority, collaboration, the Southside community, and the growth expected to come.



Tools for Neighborhood Revitalization

Neighborhood revitalization requires a combination of strategies, tools and resources that can help transform a community into a thriving, sustainable, and equitable place. Here are some key tools we will use in the revitalization of the Southside Neighborhoods:

- **Community Engagement and Collaboration Tools:**

- Early in the revitalization process, numerous community meetings were held, and valuable data was collected. The Southside Steering Committee played a pivotal role in the preparation of the Southside Revitalization Plan. To maintain momentum and foster stronger community connections, it is essential to continue engagement efforts.
- Organize and promote a yearly neighborhood event to encourage neighbors to connect, celebrate successes, and share feedback for continued progress.
- Schedule additional public workshops to offer technical assistance to interested residents in various interests: applications, finances, etc.

- **Commit to Long-Term Investment:**

- Neighborhood revitalization requires sustained, long-term commitment.
- In addition to new incentives, the City has already implemented various incentives for both businesses and homeowners. By adopting the plan, we would ask to expand the boundaries of the Homeowner Incentives for Phase 1 to the proposed area.

- Recognizing the redevelopment of a neighborhood requires long-term commitment, the Planning Department will periodically review these incentives and make necessary recommendations for improvement to ensure their effectiveness.
- Collaborating with organizations such as the Paducah Alliance of Neighbors is crucial for the construction of new single-family residences and the rehabilitation of existing homes, particularly for low-to-moderate income families. We will work to create such partnerships.
- Partnerships with local banks are essential to assist families in securing financing for home rehabilitation or new construction projects.
- Developers willing to build homes within the neighborhood should be supported by facilitating access to homeowner incentives, helping their buyers benefit from available programs.

- **Developer Incentive Menu:**

- Develop a suite of additional incentives to attract more developments on empty lots. Examples can include free house plans, non-performing mortgages, buy down to close gap funding, and buy backs if needed.

- **Commitment to Internal Resources Across Various Departments:**

- The revitalization process will require coordinated effort across multiple city departments to ensure its success:

- **Planning Department**

Responsible for overseeing the project as the coordinator and ensuring all initiatives align with the plan's goals.

- **Police Department**

Focus on maintaining neighborhood safety, integrity, and conducting outreach to build trust within the community.

- **Fire Prevention**

Conduct comprehensive property inspections and ensure strict adherence to the property maintenance code, especially for rental properties.

- **Parks Department**

Facilitate the development of Greenway Trail connections, park enhancements, and other recreational spaces to enrich the neighborhood. Establish a community garden on the Southside.

- **Public Works and Engineering Department**

Ensure the ongoing maintenance and installation of infrastructure, including streets, curbs, gutters, sidewalks, as needed, and refuse collection.

- **Finance Department**

Provide crucial financial oversight, offering guidance and ensuring the project stays within budget and providing insights into funding opportunities.

- **Community**

The City will leverage partnerships and work with community assets and organizations. These can include the Hotel Metropolitan, the WC Young Center, local churches, and other local non-profit groups.

Incentive Strategies for Neighborhood Development

For the Phase One Program Area, the housing incentives previously offered are set to expand to operate into the larger area as we aim to build on past successes while exploring new opportunities. This will include both the microgrant as well as the larger new construction/major rehabilitation grant. Technical revisions to these grants such as new qualifying expenses and increases to the previous award amounts will be considered. In addition, new incentives are proposed.

The following list of potential incentives may be applied during the development process. These incentives may evolve over time as the neighborhood develops and needs change.

1. **Homeowner Repair Incentive**

- Building on a small repair grant program in the Walter Jetton Area, we plan to expand this initiative. The goal is to assist homeowners who wish to remain in their homes by providing necessary repair grants, thus supporting long-term stability in the neighborhood.

2. **Homebuyer Incentives**

- We aim to create a down payment assistance program to help prospective homeowners purchase new homes constructed within the neighborhood, making homeownership more accessible and affordable.

3. **Developer Incentive**

- We will establish an incentive designed to attract developers to the Phase One area. This will support developers building new construction or “flipping” a current structure. Such incentives will be utilized in the early

Paducah Southside Revitalization Plan

stages of development and phase out as the market stabilizes, reducing the need for assistance over time.

4. Buy Down/ Gap funding Agreement

- Under these agreements, a developer will build a single-family home and enter into an agreement with the city. Said property will be listed on the open market for a predetermined amount of time. Because the City anticipates the loan to value on such new builds in the program area will be upside down; The city will offer funding to the buyer to close the gap between sale price and loan value. Such funding will perform as a forgivable loan and be documented as a second mortgage, helping to sure continued development in the area.

5. Developer Incentives for Rental Units

- We will explore options for incentives to developers interested in constructing multi-family rental units, provided they agree to set aside a percentage of units for below market rent. This will help ensure that the rental market remains accessible to a broad range of constituents.

6. Voluntary Property Purchases

- While we do not intend to pursue aggressive property acquisition strategies, we are open to purchasing properties from individuals who wish to sell. This voluntary approach allows us to support homeowners looking to transition out of the area while maintaining neighborhood stability.

7. Surplus Property Program Lot Sale for \$1

- To encourage development, certain vacant lots will be made available for \$1 to qualified buyers who commit to making significant investments within

an agreed upon timeline—providing affordable entry points for development while ensuring revitalization of underutilized properties.

8. Home Plans

- A variety of home plans will be made available to buyers free of charge. This ensures City-owned property, as well as to existing property owners within the project area who wish to construct new homes have access to plans that accommodate the lot size. This will offer potential homeowners affordable, attractive design options and streamline the construction process.

9. Historic Register Assistance

- We will assist homeowners of eligible properties in applying for the historic register. Being added to the register will open up opportunities for tax credits, preserving the area's historic character while supporting long-term property value.

10. Business Incentives

- We will evaluate and potentially revise current business incentives to better support local business owners and attract new businesses to the area. These may include financial assistance, tax rebates, and other support mechanisms designed to foster a thriving local economy.

11. Corner Store Ordinance

- We will implement the corner store ordinance, allowing for development of small retail establishments in residential areas. This will help enhance neighborhood convenience, create jobs, and improve access to essential goods and services.

Funding the Vision

SECTION 8

The financing of the revitalization of the Southside is generally from two funding sources. The City cannot do this alone. We will work with developers to make the vision a reality. It is going to take a large commitment from the City to lead the revitalization process especially in the beginning. Below is an anticipated funding and projected investment for the first 5 years of the Southside Revitalization Plan. We anticipate the City's oversight and presence will be required for multiple years in each phase of the project.

BUDGET FOR PHASE ONE IMPLEMENTATION		
TOTAL INVESTMENT		
DESCRIPTION	CITY	DEVELOPER
YEAR 1		
Administration of Plan	\$100,000.00	
Developer Grants (Closing the Gap)		
Developers yet to be determined	\$750,000.00	\$2,500,000.00
Homeowner Grants (New Builds)		
5 Applications Submitted	\$135,000.00	\$1,037,900.00
Project 3 additional applications	\$81,000.00	\$540,000.00
Homeowner Grants (Major Rehabs)		
5 Applications Submitted	\$52,650.00	\$350,463.00
Project 6 additional applications	\$90,000.00	\$600,000.00
Homeowner Micro Grants		
4 Applications Submitted	\$20,000.00	\$46,785.00
Project 20 additional applications	\$100,00.00	\$200,00.00
Year 1 Expenses to the City	\$1,328,650.00	
Year 1 Projected Investment		\$5,275,148.00

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BUDGET FOR PHASE ONE IMPLEMENTATION		
TOTAL INVESTMENT		
DESCRIPTION	CITY	DEVELOPER
YEAR 2		
Administration of Plan	\$100,000.00	
Homeowner Grants (New Builds)		
5 New Homes	\$135,000.00	\$1,000,000.00
Homeowner Grants (Major Rehabs)		
5 Major Rehabs (\$100,000 each)	\$75,000.00	\$500,000.00
Homeowner Micro Grants		
15 Micro Grants (\$10,000 each)	\$75,000.00	\$150,000.00
Year 2 Expenses to the City	\$385,000.00	
Year 2 Projected Investment		\$1,650,000.00
YEAR 3		
Administration of Plan	\$75,000.00	
Homeowner Grants (New Builds)		
5 New Homes	\$135,000.00	\$1,000,000.00
Homeowner Grants (Major Rehabs)		
5 Major Rehabs (\$100,000 each)	\$75,000.00	\$500,000.00
Homeowner Micro Grants		
15 Micro Grants (\$10,000 each)	\$75,000.00	\$150,000.00
Year 3 Expenses to the City	\$360,000.00	
Year 3 Projected Investment		\$1,650,000.00
YEAR 4		
Administration of Plan	\$50,000.00	
Homeowner Grants (New Builds)		
5 New Homes	\$135,000.00	\$1,000,000.00
Homeowner Grants (Major Rehabs)		
5 Major Rehabs (\$100,000 each)	\$75,000.00	\$500,000.00
Homeowner Micro Grants		
15 Micro Grants (\$10,000 each)	\$75,000.00	\$150,000.00
Year 4 Expenses to the City	\$335,000.00	
Year 4 Projected Investment		\$1,650,000.00

BUDGET FOR PHASE ONE IMPLEMENTATION		
TOTAL INVESTMENT		
DESCRIPTION	CITY	DEVELOPER
YEAR 5		
Administration of Plan	\$50,000.00	
Homeowner Grants (New Builds)		
5 New Homes	\$135,000.00	\$1,000,000.00
Homeowner Grants (Major Rehabs)		
5 Major Rehabs (\$100,000 each)	\$75,000.00	\$500,000.00
Homeowner Micro Grants		
15 Micro Grants (\$10,000 each)	\$75,000.00	\$150,000.00
Year 5 Expenses to the City	\$335,000.00	
Year 5 Projected Investment		\$1,650,000.00
Total Cost to City after 5 years	\$2,743,650.00	
Total Project Investment Phase 1 after 5 years		\$11,875,148.00

We would consider the program a success if we meet these milestones, however we hope to exceed the numbers in the first five years.

Fountain Avenue Statistics

TOTAL CITY FUNDING

\$4,393,779

PRIVATE FUNDING

\$14,278,326

New Construction

\$5,198,643

37 New Homes

Measuring Our Success

By setting clear, measurable goals, we can track our progress and celebrate our successes at each milestone. The following objectives provide a roadmap for revitalization, ensuring we can quantify our impact and maintain focus on long-term success:

- **Year 1: Property Inventory & Benchmarking**

- Conduct a comprehensive property inventory of Phase 1 area, establishing a baseline to measure progress over time.
- We have been working the Walter Jetton Area of Phase 1 area and can already show successes.
- Actively purchase properties as it becomes available on the market to stimulate redevelopment.

- **Year 1: Community Engagement & Visibility**

- Working with the City Communications Manager, we will engage in a variety of forums as well as social media platforms as necessary to share our progress and let others know of what opportunities are available.
- Work in collaboration with Public Works Department to install banners in the program area to enhance neighborhood visibility and pride.
- Design and place recognition plaques for each investor, similar to the Urban Pioneer plaques utilized in the Fountain Avenue area, to honor those

contributing to the revitalization efforts.

- Create a quarterly newsletter for the community. Our newsletter will be mailed quarterly to all residences, property owners and partners in the defined project area. We will employ traditional United States Postal Service for this project in the beginning stages. We do understand the costs and time associated with such an endeavor but currently much of the census tract of the project area does not have access to technology that would help us speed up this process.

- **Investor Incentives & Market Boost**

- Develop an investor incentive package to support the first homes, boosting appraisal values and encouraging initial investments in the area.

- **Annual Housing Goals:**

- Aim for the construction of 5 new homes (\$250,000 each) every year for the next 10 years, totaling a minimum of \$12.5 million in new investment for the neighborhood.
- Focus on rehabilitating 5 existing homes (\$100,000 each) annually over the next 10 years, resulting in \$5 million in new investments.

- **Real Estate & Market Performance:**

- By year five of the project, it is our goal to see the market stabilize and the appraisal values of newly built homes meet or exceed construction costs. Current statistics show some questions

as to a discrepancy in the loan to value ration with the current housing stock if developers were to seek traditional funding methods in this market. It is our hope by gap funding will work to stabilize this problem and began to improve these upside down numbers.

- Such work in the project area should also be reflected in an increase the assessed value of the neighborhood properties after year five.
- **Parks and Green Space Development:**
 - Collaborate with the Parks Department to create community gardens, enhance existing parks, and expand the Greenway Trail into the Southside to foster community engagement and improve quality of life.

- **Review & Future Planning:**

- Continue to engage the community and assess the effectiveness of the plan and make recommendations for changes as necessary.

- **Transitioning to subsequent phases:**

- As we transition from one phase to the next it will be necessary to evaluate the specific needs of the adjacent areas.
- Recommendations for all changes to the plan to meet specified goals will be brought through the Planning Commission and/or to the Board of Commissioners as an addendum to this plan.

Once the plan is adopted, many have asked what would the first steps look like, will we see an immediate impact? To address that question the following action steps have been identified in the next section. Some of these are duplicate steps as mentioned earlier in this manuscript; however, these will be the items one would expect to see in the first 90 to 120 days after adoption.

Immediate Actions Items

1. Expand Program Area and Housing Incentives

The program is to operate in staggered phases. A new area called the Phase One Program Area will be created with the adoption of this plan. Phase one will also have correlating housing and development incentives that will become available through city commission action.

2. Structure Inventory

A complete inventory of each parcel within the Phase One Program Area will be created. This document will fully record the current conditions of all housing units and parcels (see attached exhibit of inventory form). In addition to this form, documentation will be noted as to the condition of each property, vegetation on each parcel as well as animals housed at the address. This inventory is designed to be plentiful with information to help establish a base line for the project. We will also utilize all available information through the Property Valuation Administrator's office and will upload and maintain the created inventory digitally as well. The Planning department will work in conjunction with Technology to create a living document to track revitalization progress over time.

3. Surplus Property Strategies

The Planning Department will work to repopulate The URCDA (Urban Renewal & Community Development Agency), This agency has been utilized previously through other area neighborhood revitalization projects. We will

again use this mechanism to obtain and transfer vacant properties into and out of City ownership to support the housing initiative and incentives in the program area. It is our hope that this more streamlined approach will once again help propel redevelopment.

4. Developer Incentive and Partnership

As mentioned throughout the plan, specific incentive tools meant to help close the gap between cost of construction and appraised value will be utilized. A key step in the success of this effort will be to capitalize on partnerships with local bank(s) for specific financing. In addition, we will attend realtor meetings, construction association meetings and work with Pastors in neighborhood churches to ensure all parties are aware of our programs. It is our goal to work with both developers and homeowners simultaneously to stabilize the neighborhood and promote affordable housing.

5. New House Plans

As offered previously in the Fountain Avenue area, we will provide a catalog of house plans to applicants using the incentive programs. Once a home is selected we will work with those involved to obtain construction drawings free of charge. It is imperative the style of homes fit into the housing stock that is already available in the Southside area. We are also aware not all lot sizes in our community are the same; therefore, those vacant and in the current inventory are somewhat smaller and it is our goal to meet the housing needs

of the Southside while maintaining the historical integrity of the existing neighborhood structures. Such plans will be made available through the Planning Department.

6. Historic Nominations and District

The Historic Architectural Review Commission and Planning Staff will work in conjunction with the Kentucky SHPO and the Community for Local Government to identify and nominate properties for placement on the National Register of Historic Places. Individual properties as well as areas will be presented for listing on the National Register. In addition, another Southside historic District shall be considered. To qualify for admission, we must demonstrate the provenance and national significance of properties suggested. Each property must be researched, documented and presented to those making the designation. In addition, Design Guidelines throughout various portions of the program area will be considered. These nominations and placement on the register will allow properties to become eligible for various funding mechanism such as various grants or historic tax credits. This process is arduous and lengthy but we believe it will be imperative to the success of the overall neighborhood.

7. Engagement and Education Efforts

In addition to the quarterly newsletters, Full outreach and communication initiatives such as neighborhood door to door notices, public hearing mailers, social media pages, and community stakeholder meetings (churches, non-profits etc.) will all be an ongoing part of the plan. In addition, we plan to host technical assistance nights for housing program incentives and work with Project Hope to conduct classes free of charge. Such classes will target

those who may wish to be a first -time home-buyer but need to strengthen their credit worthiness before applying. We will have financial counselors on site to walk those wishing to improve their credit score through the process.

8. Neighborhood Beautification

Another immediate step as mentioned earlier is to work through the Public Works Department, to install signage denoting the revitalization program area and neighborhood boundaries. Organization of neighborhood clean-up days to collect and pick up trash and debris will be organized with community sponsors. Signage denoting homes participating in the housing program and all participating partnerships will be one of the first items citizens will see as well.

9. Program Kick Off Event/Party

The city plans to host a one-day afternoon event located outdoors in the program area. The goal is for this event to be held in the first 180 days after adoption of the plan. Such an event will work with community leaders to provide food, games, and entertainment to create an opportunity for fellowship among those impacted the most. This event will be a vehicle to gain trust and knowledge for those living in the area as well as a vehicle to celebrate and raise awareness of the revitalization efforts.

10. Listening Tour

We would host a listening tour approximately six months after the adoption of the plan. Once implementation has started, it would be our goal to attend stakeholder meetings with elected officials, department administrators and stake holders in the community. The intent is to seek feedback and to adjust course as driven by community needs.

Implementation

From the previous outlined sections, it is clear the City takes the lead on implementing this revitalization project. We will continue to work closely with area residents and business interests to implement a plan derived from and supported by our constituencies. As exhibited previously, we will continue to convene a large and varied array of appropriate community partners. However, it is imperative for this plan to have uncharted success, the city must commit to this project as one of its top priorities for at least the next 10 years (and perhaps as long as the next 25 years),

To demonstrate such commitment, it must continue to commit a substantial amount of funding to this project. It is a proven fact that the success of such projects directly correlate with the resources committed to the project area.

It should also be noted for the project to be considered a success it must select and begin work within a relatively-small targeted area within each of its project area phases. As these areas improve sufficiently over time, efforts should refocus and move into the next selected targeted area. The goal every time is to achieve the critical mass of reinvestment in any given area such that the private sector will begin to invest on its own. Post development values must rise enough to support the investment costs and provide a reasonable rate of return. Only through such numbers rising will private investment occur.

Below is a check list of sorts of the many tools

that will be utilized by the municipality over the span of the revitalization plan; all with the common goal to spur investment.

- It will create & approve appropriate user-friendly planning & zoning criteria.
- It will enact all legislation needed for the project's success.
- It will provide concierge services to those who participate; in effect, a hands on approach
- It will adopt/create and enforce design standards for targeted areas in the program boundaries to protect the historic fabric of the neighborhoods.
- It will have a strong and responsive (user-friendly as conditions allow) building and safety codes enforcement policy.
- It will pursue available acquisition of land to be used in Southside revitalization,
- It will establish and authorize a public board of its choosing to oversee and execute all appropriate matters in regards to the project, such as URCDA was utilized previously.
- It will approve the hiring of all professional services necessary to accomplish projects.
- It will approve and fund an array of incentives to both reduce initial developer risk and to bridge the financing gap for all projects both residential and business.
- It will create an annual budget and fund the project as noted in the previously mentioned charts recognizing the success of such plans is directly tied to the amount of city investment dollars.
- It will consider all appropriate funding

tools/sources, TIF funding, BID districts, etc., redirecting some proceeds from existing bonds or issuance of new bonds.

- It will investigate and apply for grant and project assistance funds that may be available.

- It will administer appropriately various funds in compliance with all regulations, and in the manner most conducive to the success of this revitalization project. Such examples as previously used were CDBG, HOME, Federal and State Tax credit programs (historic, LITEC, etc.), rent voucher program, Brownfields, EDA, MPO, etc.

- It will consider a temporary city property-tax revenue moratorium for existing owner occupant residents only. If adopted, such moratorium shall not exceed 10 years.

- It will establish a set of financial tools administered under specific criteria to incentivize and attract re-investment in the district.

- It will authorize project-based roll over/ revolving accounts to recapture funds and use them only for the benefit of the project area for a specific period of time. Such funds as pay back on loans, property sales, etc. will continue to work for the benefit of development within the district only.

- It will dedicate the work of its internal departments necessary to complement and complete the project.

- It will work closely with all Paducah interests to create partnerships and support that meet all of the goals for this project.

- It will monitor and evaluate the success of the varied components of implementation of the plan. If needed, it will tweak or change them in a timely and responsive manner, according to what is or what is not working. As such, the implementation of the plan is not static, it changes with the conditions on the ground and the feedback to the City from

residents, sales figures, public interest and response, number of private projects that materialize previously unknown to us, etc. appraisal value trends. Such success will literally be defined “on the ground” in the project areas.

- It will market the revitalization project locally, regionally, and nationally.

High-level Topics & Tasks:

As highlighted this project is about stabilization of the existing owner occupants and revitalization of the area across the board, it is not about gentrification. Success will require us to engage and partner with larger business interests throughout Paducah and the region to support these revitalization efforts...and to seek the creation of in-house programs that provide support to their employees who participate in the revitalization of the Southside.

Other items which may be considered would be partnering with specific employers for their employees to help jump start the project through a benefit for both. As an example, one may seek below-market financing rates and loan terms from financial institutions to incentivize reinvestment for development activities: residential & commercial construction, expansion, and new startups. In addition, as mentioned we will work with identified banks such as Community Financial Services Bank to help those participating Seek below-market long-term financing options for qualified homeowners doing rehab and homebuyers purchasing new homes.

An example of such efforts for consideration would be a Community Partner, such as a river industry company, wishes to create their own incentive program for in-house employees who decide to participate in this project.

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We would love to see such efforts manifest through programs as the river industry company providing a \$10K to \$20K down payment assistance loan/bonus to qualified employees who wish to purchase a new home in the project area. The mass benefit would come when others choose to repeat these efforts with additional willing companies and other business sectors in the area.

Another tool we should highlight that will ensure success is a Concierge service to builders, developers, owners, & contractors, working within the project area. With the help of our Development Liaison we can work to ensure timely plan reviews, permitting, and construction inspections to include preliminary meetings with all appropriate city staff to discuss large or complex projects. It should also be noted for anyone who wishes to participate in these programs the following shall be required:

- a. Must be in good standing with the city:
- b. property taxes are paid up to date,
- c. Must be in compliance with all city ordinances including planning and zoning, building codes, and any other applicable requirement of the project area and/or project plan.

As always, The City's commitment to explore and support programs & improvements as deemed appropriate by each Commission will set the pace for program activities. Items such as Complete Streets, Aging in Place protocols, support for area arts projects, festivals, street markets, etc. will all need to be included in this transformation process.

Necessities such as Public transportation with connectivity to the government civic center, downtown and the river including connecting

the Greenway trail have all been mentioned; Yet, it will not be enough to simply have cursory involvement in these areas, each will play a vital role. All aspects of development including infrastructure improvements must be considered. Streets, curbs, gutters, sidewalks replaced/repared over time should be placed on an appropriate maintenance schedule and followed closely. In addition, Street lighting improvements and neighborhood signage should be improved over time. New pocket parks, community gardens, appropriate public-way environmentally friendly as well as other landscape improvements should be implemented as well over time. And lastly, finding sufficient yearly budget to incrementally change and maintain the above mentioned infrastructure over time will be required.

Another important aspect to enhance the program area will be the attention to detail as The City supports the arts and cultural projects in the neighborhood. Working through city boards such as the Creative and Cultural council to procure art in the area will signal new investment. It will be imperative to maintain partnerships with such organizations to continue neighborhood enhancements.

Also as new investment comes in such various forms it will be necessary for our Police Force to meet, coordinate, and partner with the neighborhood residents to increase communication, and promote neighborhood safety. As illustrated by the current crime statistics in the table below, the Southside statistics are low in comparison to our community wide figures; however, as change embarks and we have constant construction in the area we want to maintain the safety factor as we move through the revitalization efforts.

Future Phases and Amendments

Future Program Areas and Strategy

While this plan outlines the recommended Phase One Program Area along with its associated strategies and goals, we must also define the strategies and processes for identifying future program areas. Although a specific Phase Two Area is not fully established in this plan, a general location is highlighted, along with criteria and strategies for determining future areas over time.

We recommend all future program phases be adjacent to the most recently developed program areas. This will allow us to build on the momentum of each neighborhood's respective current revitalization efforts.

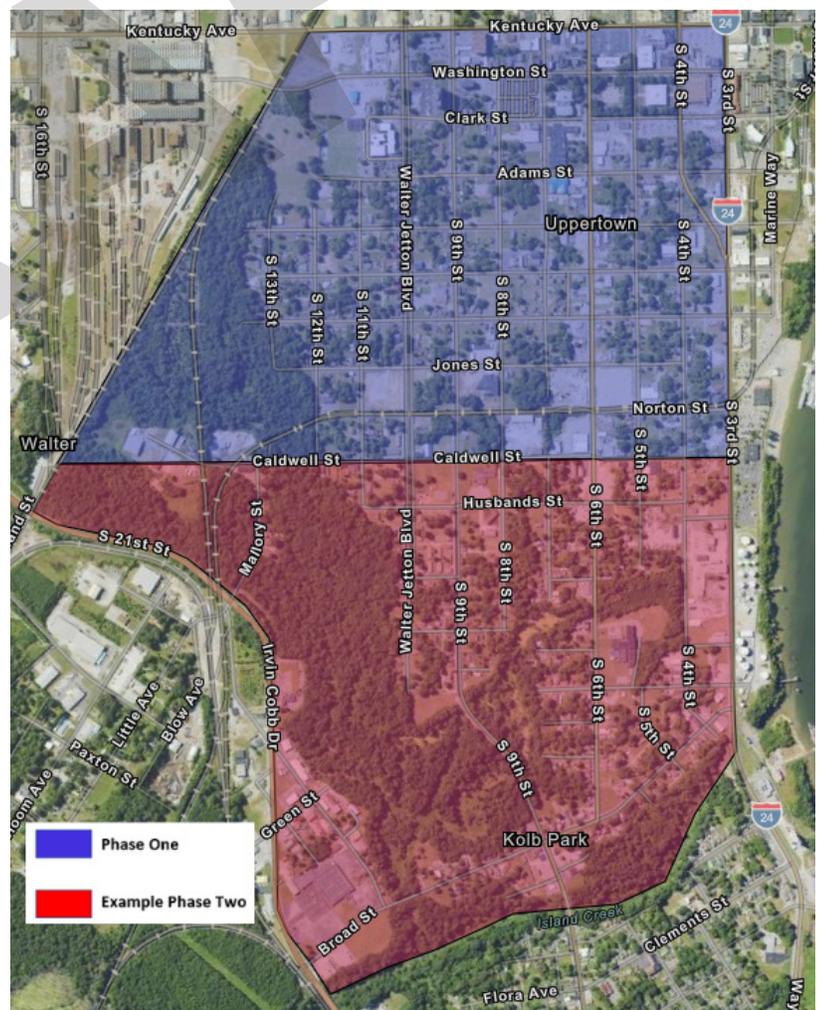
In addition to following our proposed timeline and meeting our measurable housing goals (e.g., number of homes built per year), the following indicators will signal when it is time to transition to a new program area:

- Minimal remaining and developable surplus property in the current area
- Increased housing density and comparable property values
- Private interest or purchase of property and surplus lots beyond the current program boundary

Once a new program area is adopted, all incentive programming must

formally cease in the existing area to fully focus and prioritize the redevelopment of the next area/phase.

When imagining a potential Phase Two Area the following map shows a rough look at what a possible expansion from the current Phase One Program Area could look like. It follows the general path from the current area south from Caldwell Street and reaches into the Kolb Park neighborhood.



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To ensure the plan remains viable, effective, and aligned with the values of the community it serves each subsequent program area should have its own respective engagement and planning process to identify its relevant and corresponding needs.

While the larger housing revitalization programming and incentives may be similar in structure to the previous, the City should not ignore the opportunity to reengage with residents and reevaluate the current conditions of the area especially due to the passage of time. Because of such, subsequent updates or changes to the existing plan and program areas are recommended to be added in amendments to the existing plan document.

Plan Amendments

We propose this plan to be a living document. This means it is intended to be open for updates and should be responsive to change in community needs and housing market conditions—most notably in regard to adding pro-

gram phases and incentive adjustments. These changes are recommended to be added as amendments to this existing plan document. Amendments may be written by City Staff from respective departments. All amendment proposals must be submitted in writing and be one of the following:

- Minor Amendments: Technical corrections, clarifications, or updates that do not materially alter goals, policies, or implementation strategies such as updated statistics, agency information, formatting changes and language can be done in house through the planning department with approval from the department director.
- Major Amendments such as Substantive changes to the plan’s program areas, goals, strategies, timelines, or funding mechanisms, including the addition or removal of any programs or policies shall be approved by the following process:
 - 1st adoption by City Planning Commission
 - 2nd Adoption by City Board of Commissioners with first and second readings



Conclusion

SECTION
13

In conclusion, this neighborhood revitalization plan outlines a comprehensive approach to breathe new life into our community, ensuring both short-term improvements and long-term sustainability. Through a strategic blend of the City's commitment to neighborhood revitalization, community involvement, incentives, and community collaboration, we aim to foster a vibrant, inclusive, and resilient neighborhood. However, the true measure of the plan's success will not lie in the words and phrases of this document alone but in the real world tangible results we achieve. By utilizing the tools outlined and measuring our success, we will ensure our initiatives align with the needs and aspirations of the constituents of our community. Regular monitoring and adaptive strategies will guide us, allowing us to remain responsive to emerging challenges and opportunities. With this plan in place, we can confidently track progress, celebrate milestones, and continuously refine our efforts toward a revitalized Southside.

DRAFT

Zoning Classifications

Sec. 126-104.

Medium Density Residential Zone, R-3.

- (1) Principal permitted uses.
 - a. Single-family dwellings.
 - b. Two-family dwellings.
 - c. Park, playground or community center owned and operated by a governmental agency.
 - d. Special event short-term rentals.
- (2) Conditionally permitted uses.
 - a. Home occupations;
 - b. Daycare nurseries;
 - c. Mobile home parks;
 - d. Multi-family dwellings;
 - e. Assisted care dwellings;
 - f. Bed and breakfast;
 - g. Places of worship;
 - h. Short-term rentals.
- (3) Single-family dwellings.
 - a. Minimum ground floor area:
No building shall be erected for residential purposes having a ground floor area of less than eight hundred (800) square feet, exclusive of porches, breezeways, terraces, garages and exterior and secondary stairways.
 - b. Minimum yard requirements.
 1. Front yard: Twenty-five (25) feet.
 2. Side yard: Six (6) feet.
 3. Rear yard: Twenty-five (25) feet.
 - c. Minimum area requirements.
 1. Minimum lot area: Eight thousand (8,000) square feet.
 2. Minimum lot width: Fifty (50) feet.
 - d. Maximum building height: Thirty-five (35) feet.
 - e. Parking shall be per section 126-102 (2) (e).
- (4) Two-family dwellings.
 - a. Minimum yard requirements.
 1. Front yard: Twenty-five (25) feet.
 2. Side yard: Six (6) feet.
 3. Rear yard: Twenty-five (25) feet.
 - b. Minimum area requirements.
 1. Minimum lot area: Four thousand (4,000) square feet per unit.
 2. Minimum lot width: Fifty (50) feet (per structure).
 - a. Maximum building height: Thirty-five (35) feet.
 - b. Parking shall be per section 126-102 (2) (e).
- (5) Multi-family dwellings.
 - a. Minimum yard requirements.
 1. Front yard: Twenty-five (25) feet.
 2. Side yard: Six (6) feet.
 3. Rear yard: Twenty-five (25) feet.
 - b. Minimum area requirements.
 1. Minimum lot area: Three thousand (3,000) square feet per unit.
 2. Minimum lot width: Sixty (60) feet.
 - c. Maximum building height. None.
- (6) Public parking areas.
 - a. A public parking area is permitted where the area abuts a business or industrial zone, provided the Commission finds the public parking area not to be detrimental to the adjoining residential area.

- b. The public parking area shall be developed as required by section 126-71.
 - c. Provisions for a public parking area shall adhere to the setback requirements as listed in the zone in which it is to be located, however, no setback is required along a rear property line where the residential zone and the business or industrial zone join.
 - d. Screening requirements for a public parking area shall be the same as section 126-83.
 - e. The Commission shall require a landscape plan that includes provisions that at least ten (10) percent of the entire site shall be landscaped. Parking lot lighting may be approved provided that pole heights do not exceed fourteen (14) feet; lighting be directed inward to the property and that no off-target lighting be allowed.
- (7) Assisted care dwelling.
- a. Minimum yard requirements.
 - 1. Front yard: Twenty-five (25) feet.
 - 2. Side yard: Six (6) feet.
 - 3. Rear yard: Twenty-five (25) feet.
 - b. Minimum area requirements.
 - 1. Minimum lot area: Fifteen thousand (15,000) square feet.
 - 2. Minimum lot width: One hundred (100) feet.
 - 3. Maximum floor area ratio: Twenty-five (25): one (1)
 - c. Maximum building height: Thirty-five (35) feet.
 - d. Maximum pervious cover: Sixty (60) percent.
 - e. Parking shall be per section 126-71 and shall follow the group home formula.

Additionally, all parking areas and drives shall be paved and screened from adjoining residential property. There shall be no parking in any side yard.

- f. Landscaping. The open area on the lot not used for parking or building shall be landscaped with grasses, vegetative groundcover, flowers, gardens, trees and shrubs; provided that not more than seventy-five (75) percent of the open area is put into grass. Trees and shrubs shall be installed at the following rate: One (1) tree and two (2) shrubs for every one thousand (1,000) square feet of floor area.
- g. Site lighting. Any outdoor light shall be directed inward to the property and there shall be no off-target lighting. The maximum light pole height shall be ten (10) feet.
- h. Approval. Approvals per section 126-75 apply to this subsection.

Sec. 126-105.

High Density Residential Zone, R-4.

The purpose of this zone is to provide an area that will combine compatible residential and business uses in such a manner that it will buffer low density residential property from high density and commercial uses.

- (1) Principal permitted uses.
 - a. Any use permitted in the R-3 Zone;
 - b. Multi-family dwellings;
 - c. Nursing homes;
 - d. Professional office buildings (yard requirements for office buildings shall be the same as the B-1 Zone requirements);

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- e. Daycare nurseries;
 - f. Assisted care dwellings (yard and lot requirements shall be the same as 126-104 (7));
 - g. Cemeteries;
 - h. Bed and breakfast;
 - i. Places of worship;
 - j. Short-term rentals (includes special event short-term rentals);
 - k. Any other use not listed which, in the Commission's opinion, would be compatible with the above uses in the R-4 Zone.
- (2) Conditionally permitted uses.
- a. List of uses.
 - 1. Commercial greenhouses;
 - 2. Funeral homes;
 - 3. Home occupations;
 - 4. Hotels or motels;
 - 5. Beauty shops and barbershops;
 - 6. Mobile home parks.
 - b. Board of Adjustment approval.

The conditionally permitted uses listed above shall be considered as business uses and shall meet the requirements of the B-1 Zone, except home occupations shall be considered pursuant to section 126-73 of the Zoning Ordinance.
- (3) Single and two-family dwellings.

Single-family and two-family dwellings shall comply with the requirements of the R-3 Zone.
- (4) Multi-family dwellings.
- a. Minimum yard requirements.
 - 1. Front yard: Twenty-five (25) feet.
 - 2. Side yard: Six (6) feet.
 - 3. Rear yard: Twenty-five (25) feet.
 - b. Minimum area requirements.
- (1) Minimum lot area: Two thousand (2,000) square feet per unit.

- (2) Minimum lot width: Fifty (50) feet.
- c. Maximum building height. None.
- d. Public parking area. Same as section 126-104 (6).

Sec. 126-107.

Downtown Business Zone, B-2.

The purpose of this zone is to encourage the development and redevelopment of the city's downtown business district.

- (1) Principal permitted uses.
 - a. Any use permitted in the B-1 Zone;
 - b. Trade, business and vocational schools;
 - c. Places of amusement, assembly and recreation;
 - d. Automobile rental, sales, service, refueling or washing;
 - e. Commercial parking lots and garages;
 - f. Newspapers and printing establishments;
 - g. Radio and TV stations;
 - h. Any other similar use which, in the Commission's opinion, would not impair the business character of the downtown area.
- (2) Minimum area and yard requirements. None.
- (3) Maximum building height. None.
- (4) Parking requirements. Parking requirements are waived for all uses except for the following:
 - a. Bus terminals;
 - b. Hotels and motels;
 - c. Residential dwelling units.
- (5) Minimum sight distance. The visibility requirements of section 126-65 shall not apply to the B-2 Zone.

Sec. 126-109.

General Business Zone, B-3.

The purpose of this zone is to provide an area for high intensity commercial activity of a wholesale nature and to ensure easy highway access for such uses.

- (1) Principal permitted uses.
 - a. Any use permitted in the B-2 Zone;
 - b. Wholesale establishments;
 - c. Automotive equipment sales and repair;
 - d. Laundry and dry-cleaning establishments;
 - e. Seasonal fireworks tents;
 - f. Medical cannabis dispensaries;
 - g. Light industrial operations (as approved by the Planning Commission according to degree of objectionable smoke, noise, odor, glare, vibration and heavy freight traffic generation).
- (2) Minimum yard requirements. None.
- (3) Minimum area requirements. None.
- (4) Maximum building height. None.

Sec. 126-110.

Light Industrial Zone, M-1.

The following provisions shall apply in the M-1 Zone unless otherwise provided herein:

- (1) Principal permitted uses.
 - a. Any use permitted in the B-3 Zone;
 - b. Any industrial, manufacturing, fabrication or processing use which does not emit objectionable noise, smoke, odor or dust beyond the confines of its property;
 - c. Warehouses and storage buildings;
 - d. Public and commercial sewage disposal plant;
 - e. Towing or wrecker service;
 - f. Medical cannabis cultivators,

- processors, producers and safety compliance facilities;
- g. Any other use which, in the Commission's opinion, would be compatible in the B-3 Zone.
- (2) Conditionally permitted uses.
 - a. Any other industrial use determined to be of the same general character as the above permitted uses.
 - b. Animal hospital or kennel, located not closer than three hundred (300) feet to a residential zone.
 - c. Heliport.
- (3) Minimum yard requirements.
 - a. Permitted uses having a total floor plan of ten thousand (10,000) square feet or less:
 1. Front yard: Twenty-five (25) feet, except for highway strip uses for which a fifty (50) foot front yard is required.
 2. Side yard: Ten (10) feet.
 3. Rear yard: None, except where abutted by a residential zone, in which case a rear yard of twenty-five (25) feet applies.
 4. No storage of materials or equipment shall be allowed in the minimum front yard.
 - b. Permitted uses with a total floor plan of more than ten thousand (10,000) square feet:
 1. Front yard: Fifty (50) feet.
 2. Side yard: Twenty-five (25) feet.
 3. Rear yard: None, except where abutted by a residential zone, in which case a rear yard of twenty-five (25) feet applies.
- (4) Minimum area requirements.
 - a. Permitted uses having a total floor plan of four thousand (4,000) square feet or less:

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1. Minimum lot area:
Seven thousand five hundred (7,500) square feet.
2. Minimum lot width: Sixty (60) feet.
- b. Permitted uses with a total floor plan of more than four thousand (4,000) square feet:
 1. Minimum lot area: Fifteen thousand (15,000) square feet.
 2. Minimum lot width: Seventy-five (75) feet.
- (5) Maximum building height. None.
- (6) Maximum lot coverage.
 - a. Principal structures: Fifty (50) percent of gross lot area.
 - b. Total coverage by principal structures, accessory structures and outside storage: Seventy (70) percent of gross lot area.

Sec. 126-111.

Heavy Industrial Zone, M-2.

The following provisions shall apply in the M-2 Zone unless otherwise provided herein:

- (1) Principal permitted uses.
 - a. Any use permitted in the M-1 Zone;
 - b. Animal hospital or kennel;
 - c. Junkyards (A solid fence with a minimum height of eight (8) feet shall be required to enclose the premises. In no instance shall stored materials be visible from any public right-of-way);
 - d. Any industrial use that is determined to be non-detrimental to the properties immediately surrounding the use.
- (2) Minimum yard requirements.
Same as section 126-110 (3).

- (3) Minimum area requirements.
Same as section 126-110 (4).
- (4) Maximum building height. None.

Sec. 126-114.

Civic Center Zone, A-1.

The purpose of this zone is to strengthen those cultural and governmental services which benefit the entire region, but which can only be supported in the civic center; provide a separate and compact area for those important uses; give the City more effective visual relationships in and around the downtown area; and provide, in the design of the civic buildings and open spaces, a physical point for urban aesthetics and civic pride.

- (1) Principal permitted uses.
 - a. List of uses.
 1. Public buildings (City, County, State and Federal);
 2. Office buildings (financial, professional, personal, business and medical);
 3. Business, trade, personal and vocational schools;
 4. Hotels and motels;
 5. Public parking areas;
 6. Accessory uses to the above;
 7. Short-term rentals (includes special event short-term rentals);
 8. Any use determined to be of the same general character as the above permitted uses.
 - b. Plan approval. Plans for architectural design and site layout shall be approved by the Planning Commission, and changes may be deemed necessary or desirable to insure proper design standards, to minimize traffic difficulties,

to safeguard adjacent properties and to preserve the institutional character of this zone.

- (2) Minimum yard requirements.
 - a. Front yard: Ten (10) feet.
 - b. Side yard:
 - 1. Abutting a street: Six (6) feet.
 - 2. Not abutting a street: Four (4) feet.
 - c. Rear yard: None.
- (3) Minimum area requirements.
 - a. Minimum lot area:
Five thousand (5,000) square feet.
 - b. Minimum lot width: Fifty (50) feet.
- (4) Maximum building height.
Forty-five (45) feet.

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