

## 6. Economic Redevelopment

This section of the plan discusses aspects of long-term redevelopment specific to the local economy. The Technical Advisory Committee (TAC) is the lead implementing body for this section and is responsible for working in coordination with relevant local and regional organizations and agencies. The Economic Redevelopment TAC guides Hillsborough County in supporting the local business community in their efforts to retain jobs and restore the local economy after a disaster.

### 6.1 OVERVIEW

The ability of a community's economy to rebound after a disaster will largely shape long-term recovery efforts. Economic recovery has not been substantially addressed in Hillsborough County's disaster planning until now. The return of jobs, tourism, and other indicators of economic health are intertwined with housing recovery, infrastructure restoration, and health and social service provision. Economic recovery and redevelopment is a complicated issue that is not easily conducted through traditional government action and requires participation from the private sector. Consideration must be given to the different obstacles to recovery that small businesses will have, the decisions large employers must make about possibly relocating, and the opportunities to recruit new jobs to fit the changed workforce and market conditions after a major disaster. The purpose of this Economic Redevelopment TAC is to gather the expertise necessary to identify the economic issues and opportunities that Hillsborough County and cities will face after a disaster, and determine methods for a successful economic rebound.

The Economic Redevelopment TAC identified the following priority issues that are discussed in **Section 6.4**:

1. Business resumption and retention;
2. Small business assistance;
3. Addressing changes in market and workforce composition;
4. Tourism renewal;
5. Business replacement attraction/incentives; and
6. Community Redevelopment Agency and other economic/multi-use redevelopment projects.

The Hillsborough County Board of County Commissioners (BOCC) at a June 2009 Workshop supported further development of implementation strategies regarding these issues specifically in prioritizing assistance to businesses. More information on the BOCC Workshop can be found in **Appendix B**.

### 6.2 VULNERABILITY

Hillsborough is a coastal and urban county at the center of one of the largest metropolitan and industrial regions of the state. The Tampa/St. Petersburg/Clearwater Metropolitan Service Area (MSA) saw dramatic increases in its population and Gross

Domestic Product (GDP) in the early part of this decade. In 2006, Tampa Bay ranked 23rd among all metro areas in the country, with GDP growth escalating from 7.6% to 8.6% from 2004 to 2005, but slowing to 7.3% by 2006. Similarly, the Hillsborough County population was growing an average of 20,000 people per year from 2000 to 2005, but the population boom, which coincided with a building and housing boom, began to show signs of slowing by 2006.

The County is currently experiencing the ramifications of the national recession and as with most urban areas of Florida, it is enduring specific economic decline because of its pre-recession dependence on the construction and housing industries. As discussed in a recent Hillsborough County planning analysis, the current downturn presents an opportunity to reconsider the County and the region's "economic failsafe" of population growth and related real estate development to provide the tax base, employment opportunities, and capital investment.

These challenging economic times will be exacerbated if Hillsborough County were hit by a disaster before it recovers from the current recession and evaluating the existing economic climate can highlight the potential impacts of a major event. Local businesses and industry of all sizes are subject to physical and/or economic damage from a major storm. In addition, any event that causes an interruption in the production of products or services or their flow or delivery through the supply chain causes a disruption in the economic activity of a community.

## Employment

Both the state of Florida and Hillsborough County have lost jobs in recent years. Unemployment is at a 30-year high and is projected to increase in 2010 (Hillsborough County Economic Stimulus Task Force, 2009). The unemployment rate for Hillsborough County was 11.6% in October 2009, which was above the state rate of 11.2%, lower than the Tampa – St. Petersburg – Clearwater Metropolitan Statistical Area (MSA) rate of 11.7%, and higher than the national rate of 9.5% as shown in **Table 6.1** (Agency for Workforce Innovation, 2009).

**Table 6.1 Labor and Unemployment in Hillsborough County**

| Area                                    | Labor Force | Number Employed | Number Unemployed | Unemployment Rate (%)* |
|---|-------------|-----------------|-------------------|------------------------|
| Hillsborough County                     | 600,796     | 531,270         | 69,526            | 11.6                   |
| Tampa – St. Petersburg – Clearwater MSA | 1,311,416   | 1,158,160       | 153,256           | 11.7                   |
| Florida                                 | 9,192,000   | 8,161,000       | 1,031,000         | 11.2                   |

\*Not seasonally adjusted.

Source: Agency for Workforce Innovation 2009.

MSA = Metropolitan Statistical Area.

According to the Tampa Bay Workforce Alliance, in October 2009 nonagricultural employment in the Tampa – St. Petersburg – Clearwater MSA had declined 4.8% since October 2008. Statewide, employment declined 4.4% over the same time period. A total of approximately 58,500 nonagricultural jobs were lost over the year in the MSA including jobs in the following industries:

Trade, transportation, and utilities (-16,700 jobs);

Professional and business services (-16,100 jobs);  
 Mining, logging, and construction (-11,200 jobs);  
 Manufacturing (-7,300 jobs);  
 Government (-3,800 jobs);  
 Financial activities (-3,000 jobs);  
 Leisure and hospitality (-2,600 jobs); and  
 Information (-1,800 jobs) (Tampa Bay Workforce Alliance, 2009).

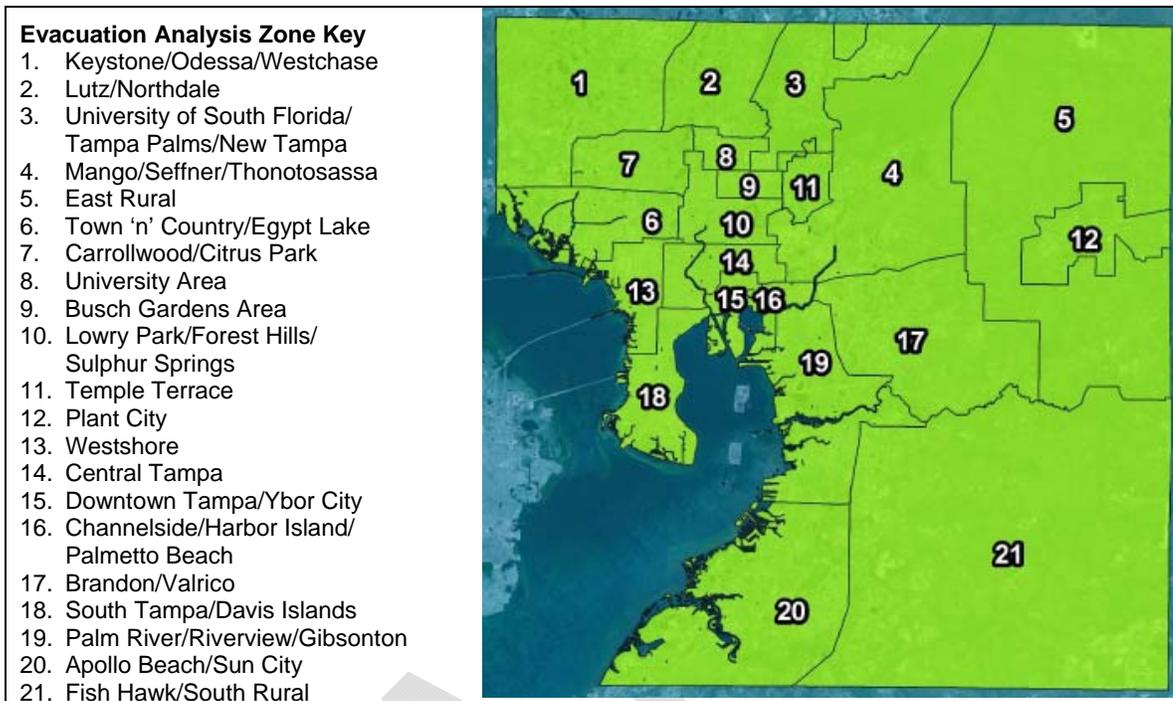
Employment losses from a hurricane can have a severely negative impact, which can worsen an already sensitive economy. **Table 6.2** shows the estimated employment loss by sector in the event of a Category 5 Hurricane as determined by the Tampa Bay Regional Planning Council in its *2009 Economic Analysis of a Hurricane Event in Hillsborough County, Florida*. According to this study, industries that will experience the highest number of employee loss include health care, retail trade, administrative and waste services, finance and insurance, and professional and technical services.

**Table 6.2 Estimated Employment Loss by Sector after a Category 5 Hurricane**

| Sector                                  | Year 1         | Year 2         | Year 3         | Year 4         | Year 5        |
|---|----------------|----------------|----------------|----------------|---------------|
| Forestry, Fishing, and Other            | 639            | 471            | 359            | 266            | 210           |
| Mining                                  | 83             | 60             | 46             | 33             | 26            |
| Utilities                               | 1,404          | 1,015          | 756            | 540            | 410           |
| Construction                            | 15,716         | 11,431         | 8,574          | 6,193          | 4,765         |
| Manufacturing                           | 14,893         | 10,852         | 8,158          | 5,913          | 4,566         |
| Wholesale Trade                         | 15,999         | 11,611         | 8,685          | 6,247          | 4,784         |
| Retail Trade                            | 29,688         | 21,526         | 16,085         | 11,551         | 8,830         |
| Transportation and Warehousing          | 8,840          | 6,431          | 4,826          | 3,488          | 2,685         |
| Information                             | 8,457          | 6,177          | 4,657          | 3,391          | 2,631         |
| Finance and Insurance                   | 22,109         | 16,149         | 12,176         | 8,865          | 6,879         |
| Real Estate, Rental, Leasing            | 5,086          | 3,694          | 2,766          | 1,993          | 1,529         |
| Professional and Technical Services     | 21,916         | 15,962         | 11,993         | 8,685          | 6,700         |
| Management of Companies and Enterprises | 4,193          | 3,054          | 2,295          | 1,663          | 1,283         |
| Administration and Waste Services       | 28,232         | 20,569         | 15,460         | 11,203         | 8,648         |
| Educational Services                    | 9,845          | 7,181          | 5,406          | 3,926          | 3,039         |
| Health Care and Social Assistance       | 34,736         | 25,392         | 19,162         | 13,971         | 10,856        |
| Arts, Entertainment, and Recreation     | 6,656          | 4,852          | 3,649          | 2,646          | 2,045         |
| Accommodations and Food Services        | 16,411         | 11,932         | 8,945          | 6,457          | 4,964         |
| Other Services (excluding Government)   | 6,765          | 4,931          | 3,708          | 2,689          | 2,078         |
| State and Local Government              | 3,873          | 2,758          | 2,015          | 1,396          | 1,024         |
| Farm                                    | 6,735          | 4,904          | 3,683          | 2,666          | 2,055         |
| <b>Total Employees</b>                  | <b>262,275</b> | <b>190,953</b> | <b>143,405</b> | <b>103,781</b> | <b>80,007</b> |

Source: Tampa Bay Regional Planning Council, 2009.





Source: Tampa Bay Regional Planning Council, 2009.

The information in **Table 6.3** can be used to determine which segments of the county will be likely to experience high unemployment rates and economic turmoil due to their dependence on vulnerable industries. For example, 33.8% of the residents in the Busch Gardens Area (EAZ 9) are employed in the Arts, Entertainment, and Recreation Sector, which will not likely be functional after a major disaster for some period of time. Also, 61.7% of the residents in East Rural (EAZ 5) are employed by the Farm industry and may need assistance.

From this analysis, it can be inferred that zones that depend heavily on industry sectors that are likely to experience severe employment loss (as indicated in **Table 6.2**) may need to be targeted post-disaster with programs to generate jobs and services for the unemployed. For example, over 20% of employment in Lutz/Northdale (EAZ 2), Carrollwood/Citrus Park (EAZ 7), Lowry Park/Forrest Hills/Sulphur Springs (EAZ 10), and Brandon/Valrico (EAZ 17) is in the retail trade sector which will likely lose 29,688 jobs in Year 1 following a Category 5 Hurricane.

## Industry Sectors

Hillsborough County is composed of distinct and diverse geography, industry, population, and culture. At the heart of the Tampa Bay Region, Hillsborough County boasts strong representation from Florida's largest traditional business – agribusiness and tourism – as well many of the highest growth and value-added industries in the state of Florida. Each of these economic contributors can be vulnerable to physical damages or other disaster-related effects, as highlighted below.

### *Tourism*

Tourism is a major industry in Hillsborough County. According to the Tampa Bay Convention and Visitors Bureau, in 2008 the county hosted an estimated 16.1 million visitors including 8.93 million domestic and 188,288 international inbound passengers at Tampa International Airport as well as 785,827 cruise passengers at the Port of Tampa. These visitors spent a total of \$2.73 billion in 2008 and the direct impact from tourism on wages and employment was over \$1.1 billion dollars in wages and 54,688 jobs (Tampa Bay Convention and Visitors Bureau, 2009).

This influx of vacationers will dramatically decrease after a disaster and it is likely that much of the local tourism infrastructure (including local beaches) will be severely damaged. Reviving tourism will most likely take major investment including reconstruction costs of accommodations and tourist attractions, beach renourishment, and marketing campaigns to correct any negative images publicized during the aftermath of the event and promote tourism.

### *Agribusiness*

The County's diverse and complex agriculture industry presents opportunities and challenges to post-disaster redevelopment activities and the funding of those activities. Agribusiness is the second largest industry in Hillsborough County with almost 3,000 farms, the second largest number of any county in Florida. Identified agriculture land accounts for approximately 34% of Hillsborough County's 1,051 acres. The industry makeup includes traditional field crops such as the nationally known Ruskin tomatoes and Plant City strawberries, but it also includes horticulture, apiculture, seafood, livestock, citrus, forestry, mining, and aquaculture. The economic impact of the agriculture industry almost doubled from 2000 to 2006, growing from \$62 billion to more than \$100 billion, according to the Florida Department of Agriculture and Consumer Affairs.

According to the United States Environmental Protection Agency, agriculture is easily impacted by natural disasters because it relies heavily on the weather, climate, and water availability. Agricultural impacts from disasters most commonly include: contamination of water bodies, loss of harvest or livestock, increased susceptibility to disease, and destruction of irrigation systems and other agricultural infrastructure. These impacts can have long lasting effects on agricultural production including crops, forest growth, and arable lands, which require time to mature (Environmental Protection Agency, 2008).

### *Educational Institutions*

The Tampa Bay region is also home to a number of higher education institutions, including the University of South Florida, the University of Tampa, Hillsborough Community College, and a number of nonprofit and for-profit institutions that both support the development of a skilled workforce and produce research and technology that spur entrepreneurial ventures. A major disaster could cause long-term interruptions of the programs offered at these institutions, which could lead to students relocating to other communities to continue their educations. This would not only lead to a loss of economic activity generated by students while enrolled in these programs but also lead

to a future deficit of skilled local employees that would be graduating and available to work in Hillsborough County.

### *Housing and Construction*

Like the rest of the United States, the housing market and construction industry remains weak in Hillsborough County. Home sales in January 2009 were 50% below January 2006 levels, which was around the height of the housing boom. There has also been a 46.6% decline in average home prices between July 2007 and January 2009 (Economic Stimulus Task Force, 2009). According to the United States Department of Labor's Occupational Employment Statistics, employment in the Construction and Extraction industry the Tampa-St Petersburg-Clearwater MSA was at 61,900 employees in May 2008, which was down from 75,760 employees in May 2007 and 80,450 employees in May 2006 (Department of Labor, 2009).

After a disaster, there will be a significant increase of construction and building jobs. According to the Tampa Bay Regional Planning Council, jobs and spending created by rebuilding efforts can significantly improve the employment and fiscal situation of the county post-disaster (2009).

### Insurance

In Florida, meteorological forecasts have become leading indicators for the housing and commercial building sector in large part because private insurers have become riskaverse to writing policies for windstorm related losses. Since Hurricane Andrew in 1992, the number of standard insurance companies writing property and casualty policies in the state has fallen by two-thirds. The eight storms that caused destruction in Florida in 2004 and 2005 caused \$36 billion in damage while insurers reported they had collected only \$15 million in premiums. The state has seen steep premium increases and rising deductibles for business interruption and other commercial product lines. Those rising premiums and thousands of canceled insurance policies have led the state-operated Citizens Property Insurance Corporation to become the largest insurer in Florida with more than 1.2 million policies.

Availability of insurance or lack thereof can also have a significant impact on housing and commercial real estate prices and business values and can negatively impact real estate mortgage and business loan transactions. The state insurance crisis has bled into Florida's bond ratings and, therefore, adversely affects the ability of any county to finance redevelopment following a significant disaster event.

### *Target Industries*

Hillsborough and the Tampa Bay MSA are also home to a large contingent of strong target industries that could serve as the prime drivers of future growth and economic diversification and resiliency. Those primary industry clusters are listed in **Table 6.4**.

A more diverse economy is a more resilient economy. However, industry diversity also presents new challenges to address in pre-disaster preparation, post-disaster recovery, and long-term redevelopment. Those challenges and opportunities presented by the resources that new industry clusters provide should be addressed by a resource and

action agenda. For instance, many of these high-value-added industries depend on higher capital investment in facilities and equipment that would require more capital investment to rebuild if damaged in an event. In the same respect, the more highly skilled workforce needed to attract and grow many of these employers are often young and drawn from a broad geographic area and are more likely to have greater dependence on public infrastructure such as roads and schools in order to re-engage with their employers after a disaster. In addition, because these high-growth companies and their highly skilled employees are also courted by communities across the country and the world, both the employers and employees are more likely to relocate should the community not instill confidence in its recovery and future commitment to resiliency.

**Table 6.4 Hillsborough County Target Industries**

| Industry   | Subsection   |
|--|--|
| Manufacturing Facilities                         | Food and beverage products<br>Textile mills and apparel<br>Wood and paper products<br>Printing and related support activities<br>Chemicals<br>Plastics and rubber products<br>Metal and nonmetallic mineral products<br>Machinery<br>Electrical equipment<br>Computer and electronic products<br>Transportation equipment<br>Furniture and related products<br>Miscellaneous |
| Finance and Insurance Services                   | Credit intermediation and related activities<br>Securities, commodity contracts<br>Insurance carriers<br>Funds, trusts, and other financial vehicles   |
| Corporate Headquarters                           | Corporate, subsidiary, and regional managing offices<br>Offices of banks and other holding companies   |
| Information Industries                           | Publishing industries<br>Film, video, sound recording, and electronic media<br>Telecommunications<br>Data processing, hosting, and related services<br>Other information services  |
| Professional, Scientific, and Technical Services | Professional, scientific, and technical<br>Space launch activities<br>Flight training services<br>Centralized corporate training services  |
| Wholesale Trade and Distribution                 | Merchant wholesalers, durable and nondurable<br>Electronic markets agents and brokers  |
| Administrative and Support Services              | Customer care centers<br>Credit bureaus  |

Source: Enterprise Florida, 2009.

## Infrastructure and Transportation Networks

The regional transportation system is one of the most obvious challenges that could pose major complications should a Category 5 Hurricane or other large-scale event directly strike Hillsborough County and the greater Tampa Bay area. Hillsborough County sits at the heart of a major evacuation thoroughfare. If a storm should threaten counties to the east or the south, Hillsborough County could quickly become a host community for evacuees and displaced businesses. Bordered by the Gulf of Mexico to

the west, one main thoroughfare to the east (I-4), and one prime north-south transportation artery (I-275), the County could see critical operations severely impaired by an event that damaged any major section of these interstate highways. Operations that could be adversely affected include the supply chain for recovery resources, movement of the workforce, and resumption of normal public and private activities. In addition, communities to the south of Hillsborough that are key contributors to the health of the greater bay area could be cut off from interaction with Hillsborough County should linking bridges be destroyed in the event.

The Port of Tampa and Tampa International Airport are both major attributes to the business development and overall economy of the entire region. These modes of transportation, along with the existing freight rail service, could also provide a major multi-modal system to reinstate the flow of needed goods and services after a disaster. However, should either of these facilities sustain direct physical damage, their recovery would likely be both high cost and long term. Such damage would have an immediate impact on regional industries and international trade and tourism activities – from the import of fuel and \$50 million of annual transshipment of cargo at the port to a loss of a potential source of temporary housing on cruise ships.

### 6.3 INSTITUTIONAL CAPACITY

An institutional capacity assessment was undertaken for each topic area of the PDRP by surveying the members of each TAC. The purpose of conducting these assessments was to document what is already in place to contribute to disaster recovery, determine the ability of Hillsborough County to implement this plan, and identify potential opportunities for establishing or enhancing specific redevelopment policies, programs, or projects. The following capacity discussion is specific to economic redevelopment in Hillsborough County.

#### Existing Capacity

Due to the broad and comprehensive nature of post-disaster redevelopment, there can be many disparate resources that provide a portion of the capacity needed for pre- or post-disaster implementation of the PDRP.

#### *Organizations*

The organizations listed in **Table 6.5** are those that would be important to have represented on the Economic Redevelopment TAC after a disaster as they are either critical for rapid post-disaster decision-making or may play a role in implementation. This list however is neither exhaustive nor is the participation of these organizations in the planning/implementation process mandatory. Additional stakeholders not listed in the table below attended TAC meetings during the PDRP planning process and, at the discretion of the TAC Chairs, these and other organizations can be invited to participate in the future.

**Table 6.5 Economic Redevelopment Agencies and Organizations**

| Organization   | Role or Expertise   |
|--|---|
| City of Tampa Economic and Urban Development Department                                      | Coordinate long-term economic redevelopment for the City of Tampa   |
| Enterprise Florida Inc.  | Support of local economic development and workforce development outreach and activities and advocate for development of policy to accelerate long-term economic recovery        |
| Florida Department of Financial Services   | Provide insurance and consumer affairs expertise and support  |
| Greater Brandon Chamber of Commerce  | Provide advocacy and assistance for local businesses  |
| Greater Plant City Chamber of Commerce   | Provide advocacy and assistance for local businesses  |
| Greater Riverview Chamber of Commerce  | Provide advocacy and assistance for local businesses  |
| Greater Tampa Chamber of Commerce  | Provide advocacy and assistance for local businesses  |
| Greater Temple Terrace Chamber of Commerce   | Provide advocacy and assistance for local businesses  |
| Hillsborough County and various municipal planning departments                               | Support planning and technical assistance to support long-term economic recovery  |
| Hillsborough County Economic Development Department  | Coordinate long-term economic redevelopment for Hillsborough County and the ESF 18 lead   |
| Hillsborough County Property Appraiser   | Provide critical tax data and damage assessment for housing and commercial structures   |
| Hispanic Business Initiative Fund  | Provide advocacy and assistance for Hispanic small business owners  |
| Office of Tourism, Trade, and Economic Development   | Coordinate the Florida Small Business Bridge Loan Program and advocate for development of policy to accelerate long-term economic recovery                                      |
| Plant City Economic Development Council  | A public-private partnership that focuses on business retention, business recruitment, and improving the physical environment and infrastructure of the Greater Plant City area |
| Ruskin Chamber of Commerce   | Provide advocacy and assistance for local businesses  |
| Small Business Development Center  | Provide assistance to entrepreneurs and small businesses  |
| State Emergency Support Function (ESF) 18 for Business, Industry, and Economic Stabilization | Communications, resource and recovery liaison with the state and federal public and private partners to support business recovery and economic redevelopment                    |
| Sun City Center Chamber of Commerce  | Provide advocacy and assistance for local businesses  |
| Tampa Bay and Company  | Data input and communications liaison for resource identification, damage assessment, and unmet needs of tourism industry businesses and tourist evacuation and relocation      |
| Tampa Bay Black Business Investment Corporation  | Provide advocacy and assistance for African-American small business owners  |
| Tampa Bay Partnership  | Provide advocacy and assistance for local and regional economic disaster recovery   |
| Tampa-Hillsborough Economic Development Corporation  | Coordinate broad business organization team to assess economic impact and deploy available federal, state and local financial and technical assistance for economic recovery    |
| Tampa Port Authority   | Repair and mitigation of all port-related infrastructure and facilities   |

| Organization                             | Role or Expertise  |
|--|--|
| Tampa Bay Regional Planning Council      | Support and assist with developing economic redevelopment strategy and identify potential funding to assist in implementing the strategy                                 |
| Tampa Bay Workforce Alliance             | Administer federal and state funds for employment services   |
| Tourist Development Council              | Oversee and make recommendations regarding the uses of the Tourist Development Tax revenues  |
| Upper Tampa Bay Area Chamber of Commerce | Provide advocacy and assistance for local businesses   |
| Westshore Alliance                       | Provide advocacy and assistance for the Westshore business district  |
| Workforce Florida                        | Support of local economic development and workforce development outreach and activities and advocate for development of policy to accelerate long-term economic recovery |

*Coordination Capacity*

In addition to identifying the relevant organizations, identifying existing networks and means of communication between these organizations is an important component of understanding the capacity for implementing the PDRP. The following are existing networks between the organizations that could prove useful.

Emergency Support Functions

Hillsborough County has an Emergency Support Function (ESF) structure to align County response and recovery activities with those of the State. The following ESF is relevant to the Economic Redevelopment TAC during short-term recovery:

**ESF 18: Business, Industry, and Economic Stabilization** – The purpose of this ESF is to coordinate the County’s economic development, tourism, small business, and other industry leadership to serve as a county-wide coordinating team that organizes and deploys a business damage assessment, fills unmet needs, provides available private sector resources to assist in recovery, and develops strategies to prioritize and implement economic redevelopment and long-term recovery. The primary coordinator for business and industry matters is the Hillsborough County Economic Development Department and the main support agency is Hillsborough County Emergency Management. Other support organizations include: Hillsborough County Communications Department, Tampa Downtown Partnership, Westshore Alliance, Tampa Bay and Company, Florida First (a coalition of financial organizations), Greater Tampa Chamber of Commerce, and Association of Contingency Planners, Greater Tampa Bay Chapter.

Employ Florida

Employ Florida links Florida’s state and local workforce services to form a statewide network of educational, governmental, and private business resources to address local workforce needs. Florida’s state partners include Workforce Florida and the Agency for Workforce Innovation. At the local level, partners include twenty-four regional workforce boards that administer close to one hundred One Stop Career Centers.

### Tampa Bay and Company

Tampa Bay and Company is an independent nonprofit organization that represents more than 700 businesses throughout the Tampa Bay area. The organization promotes economic development through tourism and its mission includes creating vibrant growth for the Tampa Bay area by promoting, developing, and expanding a united visitor industry. Tampa Bay and Company also works towards marketing the area as a choice destination for conventions and visitors.

### Tampa Bay Partnership

The Tampa Bay Partnership is a nonprofit organization supported by the financial commitments of over 175 private and public organizations. It is a regional organization focused on stimulating economic growth and economic development in the Tampa Bay area via corporate relocation and business expansion. It works with its partners to market the region nationally and internationally, to conduct regional research, and to coordinate efforts to influence business and government issues that impact economic growth and development. The Tampa Bay Partnership collaborates with seven counties including Hillsborough, Hernando, Manatee, Pasco, Pinellas, Polk, and Sarasota and three metropolitan service areas including Tampa/St. Petersburg/Clearwater, Lakeland, and Sarasota/Bradenton.

### Tampa Bay Regional Planning Council

The Tampa Bay Regional Planning Council (TBRPC) provides residents of the Tampa Bay Region and member governments with a forum to foster communication, coordination, and collaboration in identifying and addressing issues and needs regionally. One of the TBRPC's specific duties is to help communities and organizations predict how policy decisions or economic events affect the economy. TBRPC has an existing relationship with Hillsborough County, the City of Tampa, Temple Terrace, and Plant City as well as Manatee, Pasco, and Pinellas Counties and other local municipalities. The TBRPC has been an active participant in Hillsborough County's PDRP planning process and has hosted several regional PDRP coordination meetings including State PDRP Pilot Communities (Hillsborough, Manatee, Polk, and Sarasota Counties) as well as other regional counties interested in developing PDRPs (Pinellas and Pasco Counties). The TBRPC and the participants of these meetings have voiced an interest in continuing this collaboration in the future.

### *Plans, Programs, and Procedures*

**Tables 6.6** and **6.7** provide a listing of local plans/ordinances, programs, and/or procedures that are relevant to economic redevelopment during long-term recovery. These tables serve as an inventory of the relevant plans, programs, and procedures for staff and TAC members to reference post-disaster as potential methods of implementation. Staff and financial capacity may be tied to plans and programs, so these can also be viewed as potential local fiscal resources.<sup>1</sup>

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<sup>1</sup> The programs listed were functional at the time that this plan was drafted. Future PDRP updates will include revising these tables to adjust for programmatic changes.

**Table 6.6 Economic Redevelopment Primary Plans, Programs, and Procedures**

| Plan/Program/Procedure  | Purpose  | Lead Entity   |
|---|--|---|
| Business Continuity and Risk Management Center Program  | Provide training and assistance in business continuity planning and risk management technical assistance to minimize losses and increase survivability when affected by natural and/or man-made disasters  | Small Business Development Center                                   |
| Business development grant/loan programs from public-private or private sector funding and business-to-business mentoring program                         | Provide funding and technical assistance from business-to-business and fill unmet needs of business and industry such as workplace and resource sharing  | Chambers of Commerce and business organizations                     |
| Business Retention and Recruitment Programs   | Assists new corporate location through the review process, financial arrangements, government incentives, and workforce preparedness and infrastructure issues.  | City of Plant City Economic Development Council                     |
| Capital Investment Tax Credit   | An annual credit against the corporate income tax offered to attract and grow capital-intensive industries in Florida  | Florida Enterprise, Inc.  |
| Community Development Block Grants  | Support development of workforce housing and other housing needs; assist in economic redevelopment projects to employ displaced or lower income residents  | United States Housing and Urban Development (HUD)                   |
| Disaster Unemployment Assistance  | Provide financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster  | United States Department of Labor                                   |
| Economic Development Administration funding for redevelopment planning and development of infrastructure to support and accelerate economic redevelopment | Assist with development or executing redevelopment planning to include rehabilitation or building of business incubators or other facilities   | Economic Development Administration of the U.S. Commerce Department |
| Emergency Farm Loans  | Provide assistance to help producers recover from production and physical losses caused by natural disasters   | United States Department of Agriculture (USDA)                      |
| Florida Qualified Target Industries Tax Refund Program  | Funding for target industry businesses with average wages exceeding 115% of the state average that create new high-wage employment opportunities in Florida either by expanding an existing business within the State or by bringing a new business to the State | Enterprise Florida, Inc.  |

| Plan/Program/Procedure                                    | Purpose   | Lead Entity   |
|---|---|---|
| Florida Small Business Emergency Bridge Loan program      | Provide gap financing for businesses waiting for insurance proceeds, SBA Disaster Loans or other recovery financing   | Hillsborough County Small Business Information Center; Tampa-Hillsborough Economic Development Corporation; The Department of Community Affairs; Enterprise Florida; Office of Tourism, Trade, and Economic Development (OTTED) |
| High Impact Performance Incentive Grant                   | A negotiated grant used to attract and grow major high impact facilities in Florida   | Enterprise Florida, Inc.; OTTED   |
| National Emergency Grant                                  | Provide temporary jobs for recovery   | Workforce Florida and the Agency for Workforce Innovation   |
| Premier Business Bonus Program                            | Local incentive grant available to qualified applicants creating new high-wage job opportunities, with exceptionally high wages and capital investment, either by expanding an existing business within the County or by bringing a new business to the County                                  | Hillsborough County Economic Development Department   |
| Reemployment and Emergency Assistance Coordination Team   | A team of state and local community representatives who plan and coordinate assistance for Florida's employers and workers affected by temporary and permanent business layoffs   | Agency for Workforce Innovation   |
| Small Business Administration Disaster Assistance Program | Provide low interest disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster | United States Small Business Administration (SBA)   |
| Technical Assistance for Small Businesses                 | Assist small businesses with application preparation for SBA Disaster Assistance and other financing options; develop or redevelop existing business plans to accommodate new demands and markets in the post-disaster community  | Small Business Development Center, SCORE and related organizations  |
| Workforce Investment Act Funds                            | Funding for communities to create a universal access system of one-stop career centers, which would provide access to training and employment services for a range of workers, including low-income adults, low-income youth, and dislocated workers  | Tampa Bay Workforce Alliance  |

**Table 6.7 Economic Redevelopment Secondary Plans, Programs, and Procedures**

| Plan/Program/Procedure  | Purpose   | Lead Entity   |
|---|---|---|
| Economic Development, Community Revitalization and Planning (Mississippi Development Authority model) | Provide funding for economic revitalization and tourism industry restoration  | The Department of Community Affairs, Enterprise Florida, Office of Tourism, Trade, and Economic Development (OTTED) |
| Enterprise Zones  | Encourage economic growth and investment in certain areas by offering tax advantages and incentives to businesses located within designated zones   | Hillsborough County Economic Development Department; City of Tampa Economic and Urban Development Department        |
| Farm Loans and financial assistance   | Provide assistance to farmers and ranchers who do not meet qualifications to get financing from a traditional lender; Provide financial assistance and business planning that help ensure the future well-being of American Agriculture | United States Department of Agriculture (USDA)  |
| Hispanic Business Initiative Fund Loans   | Loans for Hispanic-owned companies and small business entrepreneurs who are seeking to expand their businesses  | Hispanic Business Initiative Fund   |
| Small Business Resource Network   | A free information clearing-house to connect small businesses with government and nonprofit agencies and the fee-for-service professional expertise they need to achieve their business goals   | Small Business Development Center   |
| Tampa Bay Black Business Investment Corporation Loan Programs   | Provide loans for African-American business owners desiring to borrow money for equipment/assets and/or working capital   | Tampa Bay Black Business Investment Corporation   |
| Target Area Reinvestment Partnership Pilot Program  | Provide grants to reimburse approved redeveloped expenses directly incurred to reconstruct vacant, derelict or sub-standard commercial buildings within the designated areas  | Hillsborough County Economic Development Department   |
| Value-added Producer Grants   | Provide grants available to farmers, cooperatives, agricultural producer groups, or producer-based business ventures to expand the customer base for the product or commodity, and result in increasing farm revenues                   | USDA  |

**Recommendations for Expanding Capacity**

Several other counties located near Hillsborough County have started to tackle issues of long-term post-disaster economic redevelopment through their own PDRP planning initiatives. While it is important to address these issues locally, it is also imperative to collaborate regionally as local decisions are going to affect neighboring communities. The formation of a regional economic partnership spearheaded by the Tampa Bay Regional Planning Council and Tampa Bay Partnership and open to all of the local counties and municipalities is a way to foster collaboration and facilitate the formation of a regional economic plan for post-disaster redevelopment.

## 6.4 ISSUES

The prioritized issues listed below are the most significant post-disaster redevelopment issues relevant to economic redevelopment and recovery in Hillsborough County as determined by the Economic Redevelopment TAC. Following each issue is a summary of the recommended strategy for implementation. Specific actions that correspond with each issue strategy are listed in **Appendices D and E**, with pertinent information such as timeframe and responsibilities for implementation. Full details on the actions are found on the Economic Redevelopment Action Forms, which can be obtained through the Hillsborough County PDRP website ([www.hillsboroughcounty.org/pgm/pdrp](http://www.hillsboroughcounty.org/pgm/pdrp)).

### **Issue #1: Business resumption and retention**

Resumption of existing local businesses is key to the County's economic recovery after a disaster, especially because jobs provide a reason for most residents to return and rebuild quickly. Hard hit businesses, damaged physically and/or through indirect disaster impacts, may need assistance to reopen or stay afloat until normal economic conditions resume. Additionally, if businesses do not feel a sense of connection to the community or fear recovery will not be successful, there is a chance they will relocate their business elsewhere after a disaster. The PDRP can provide local businesses with confidence in the community's ability to recover and to continue providing the market environment needed for them to conduct their business.

#### *Current Policy and Procedures*

##### Hillsborough County Land Development Code

##### Sec. 6.11.116 – Disaster Relief Structures for Non-Residential Uses

- A. Following a Disaster Declaration as defined in this Code, temporary structures may be utilized, subject to Hillsborough County building permit requirements, to assist recovery on any parcel that was lawfully developed for non-residential use and suffered structural damage to existing structures which precludes or limits their use. Building permits for the temporary structures may be expedited at the discretion of the Hillsborough County Building Official.
- B. The temporary structures may be utilized for a maximum of one year from the date of the Disaster Declaration or issuance of Certificates of Occupancy for permanent structures on the parcel, whichever occurs first.
- C. The temporary structures shall meet required setbacks of the parcel's zoning unless such placement precludes construction/repair of the permanent structures on the parcel, in which case reduced setbacks may be approved by the Building Official. In such cases, the temporary structures shall be placed in a manner to minimize impacts on neighboring residential uses and preserve on-site parking spaces to the greatest extent possible.
- D. The temporary structures shall not be subject to architectural design requirements of any Community Plan, overlay district and/or the parcel's zoning.

- E. The total floor space of the temporary structures and any permanent structures on the parcel which remain in use during the recovery period shall not exceed the floor space which was lawfully developed on the parcel prior to the Disaster Declaration.
- F. The temporary structures shall be removed within 30 days of the issuance of Certificates of Occupancy for permanent structures on the parcel, or no more than one year from the date of the Disaster Declaration, whichever occurs first. Temporary structure permits may be renewed for an additional year, subject to approval of the Board of County Commissioners. Extension requests shall be made through a Personal Appearance (PRS) before the Board by the property owner. (Ord. No. 08-15, § 2, 6-12-08, eff. 10-1-08)

Florida Business Continuity and Risk Management (BCRM) Program

This State program has two Mobile Assistance Centers (MACs) for in-field disaster assistance to businesses. The MACs are two 38-foot recreational vehicles outfitted as self-contained Florida Small Business Development Center Network (FSBDCN) centers equipped with laptops, printers, satellite communications, business libraries, supplies and more. In the event of a disaster, they will be deployed to the field for on-the-spot disaster recovery assistance. Tents and tables will be set up outside where Small Business Development Center (SBDC) Certified Business Analysts (CBAs) will provide counseling and assistance needed for clients to work through the forms and applications that disaster victims must manage in the recovery process. Refer to Issue #2 for additional information regarding services provided under the BCRM Program.

*Strategy*

Pre-Disaster Business Outreach and Education

The PDRP's role in pursuing long-term economic recovery is different than its role in other recovery activities that are related to government policies or services, such as land use or infrastructure. For economic recovery, the PDRP must provide a strategy for interacting and partnering with the private sector and providing assistance for the private sector to be able to better meet its own recovery needs. That is why outreach and education are important components of the economic strategy.

The first step should be building awareness in the business community that there is a plan for post-disaster redevelopment and tools are being developed specific to economic recovery. Providing focused outreach on the purpose and opportunities of the PDRP can also be a great way to market the County as a smart location for doing business during blue skies economic development initiatives. Workshops rolling out the PDRP can be combined with business continuity informational workshops. The roll-out should clearly explain roles and responsibilities between public and private participants in the plan. In addition, the workshops can make the private sector aware of the recently established ESF 18, its purpose in representing business needs in the EOC, and how this support function can assist them during recovery.

There are a great number of resources for business continuity planning, however, encouragement and incentives to do such planning might give some companies more

impetus to not delay. For small businesses, assistance in identifying and using available resources might be an obstacle and so that is discussed in Issue #2. Most larger companies will have the resources to hire one of countless consulting firms that can create very sophisticated plans or many companies choose to hire an in-house continuity planner. One way to motivate small- or medium-sized businesses to conduct business continuity planning is to include reminders in Chamber or other business organization meetings or newsletters describing how important it is from the perspective of companies that were impacted by a disaster. Another way is to provide county-specific disaster scenarios that would allow a business to estimate its potential for physical or indirect damages. Encouragement could also come in the form of business surveys every few years asking businesses how prepared they are for a disaster (i.e., do they have a plan and if so, is it annually reviewed and do they have adequate insurance?). This would also give the Economic Redevelopment TAC a way to track if progress is being made in the percentage of county businesses that are prepared for a disaster and, therefore, provide a better understanding of what future updates the PDRP should include.

Options for incentivizing business continuity planning could include giving businesses that bid for public sector contracts additional points if they have a business continuity plan in place and if their subcontractors have a plan as well. Another option could be to give a discount on County occupational license renewals if the business has a business continuity plan. In either of these options, however, setting up some sort of certification or approval process for what constitutes a business continuity plan may be needed as there are no set standards.

#### Identify Most Vulnerable Industries and Expected Impacts

Knowledge of the varying levels of industry vulnerability and forecasting of local economic recovery impacts provides valuable information for the Economic Redevelopment TAC and the various economic organizations in the county and region to better assist with business resumption and retention after a disaster. During the initial planning phase of the PDRP, an economic analysis of potential impacts from a Category 3 and 5 Hurricane was conducted using a customized econometric model (REMI Policy Insight) for the Tampa Bay region and some general assumptions about the timing and intensity of disaster recovery. This provided stakeholders with some ideas of what economic recovery could look like in the county but also an understanding of the more detailed data that would be needed to make decisions regarding priorities and critical milestones specific to the County and cities.

Other disasters provide observations of industry vulnerability and can shed some light on key economic interdependencies after a disaster that may hinder or speed the recovery of the local economy. For instance, after Hurricane Katrina, the port cargo operators rebounded quickly with near record tonnage, however, air travel and the cruise industry lagged for quite some time (New Orleans Community Support Foundation, 2006). Observations from Hurricane Katrina recovery also found a trend tying big box retailers return with population return (New Orleans Community Support Foundation, 2006). While some of these trends seem obvious, a review of impacts to various industries and how long it took them to recover would be a valuable input for building a stronger local econometric model of likely disaster impacts and thereby a more focused strategy for assisting in business resumption. Future actions can include work to gather verified assumptions for running a regional model of economic impact.

With the business location and industry vulnerability data that are already known and in the future with more sophisticated analysis output, efforts to prioritize and sequence assistance can be incorporated into post-disaster procedures and funding allocations as well as pre-disaster preparations. Actions can include the Economic and Infrastructure TACs working together to determine high priority business centers that should be considered in the sequencing of infrastructure restoration, repairs, and mitigation projects. The Economic and Land Use TACs can work together to ensure that the designation of Priority Redevelopment Areas (PRAs) also includes important clusters of economic activity, whether as Sustainable or Vulnerable PRAs. Businesses that are located in highly vulnerable coastal surge areas, especially those that are within industries essential to the recovery of the local economy, and are not location-dependent on the coast can be offered incentives or assistance in relocating to other areas of the county or cities, such as a designated Sustainable PRA. More information on PRAs and tools for relocation, such as transfer of development rights, can be found in **Section 7**.

Once priority industries have been identified (those that a large number of other businesses depend on, that are a major employer or contributor to the local economy, or that provide a necessary service to the community during recovery), a pre-disaster business assessment could be developed to pre-qualify specific local businesses within the priority industry for priority assistance. Assessed businesses could also be invited as stakeholders in the PDRP process to provide information on what kind of assistance they could most use from local government to improve the business resumption actions of the plan.

Prioritizing key businesses and sectors is important as it allows the County to appropriately set the timing of assistance to certain businesses and sectors that can provide a domino effect to the whole economy. Also beneficial is conducting an analysis of industry and spatial cluster vulnerability to provide economic development officials with specific pre-disaster strategies for particular groups of businesses. For instance, the education industry within Hillsborough County is an important economic contributor to the region's economy. The County could assist the higher education institutions in applying for grants to develop Disaster-Resilient University Plans as recommended by FEMA. Other business types might best be assisted through mentoring or business counseling programs to better understand when they should reopen after a disaster or what disaster-specific services they could offer (see Issue #2).

#### Post-Disaster Business Communication and Assistance Centers

Better communication with the business community is set up by the ESF 18 at both the State and County Emergency Operations Centers (EOC). During activation of the EOC, business representatives will be able to provide up-to-date recovery information to businesses and relay business needs through EOC operations. Procedures for how this communication interchange will work are being developed. There are a growing number of vendors offering online business communication systems for the response and short-term recovery phases that could be a future option, i.e., BCIN, Emicus, etc. The ESF 18's purpose, however, like all ESFs is to coordinate disaster response and short-term recovery government operations while the EOC is activated. In a major disaster, economic recovery could take many years and businesses may need assistance well after the EOC has been deactivated and the federal agencies have left. Therefore, part of the ESF 18 communication procedures should include a method for

transitioning from the short-term recovery phase, or activated status, to the long-term redevelopment phase so that there is no loss of communication with the business community. This may require that one of the economic development organizations name an official economic recovery coordinator who becomes the central point of contact after the shared responsibilities of the ESF 18 come to a close.

Another important component of post-disaster outreach to the business community is providing physical and virtual assistance centers where they can find answers to most of their recovery questions. Businesses will be best served if they have assistance centers that are set up as one-stop shops for their needs and not mingled with disaster assistance information for residents. These centers can provide temporary space for business resumption service providers to co-locate, such as insurance adjusters, loan agents, business counselors, real estate agents, local government permitting staff, etc. They could also provide internet access and other office resources or be located near a facility that offers those services to businesses in need of quick access while infrastructure is still being restored (long-term temporary office space is discussed later in this section). Centers can be distributed across the county during the short-term recovery phase and scaled back to the harder-hit areas and one or two central locations as needs for in-person assistance decrease. The State BCRM Program has two mobile units that might be able to augment distribution but should not be relied on as Hillsborough County may not be the only place in need of these resources. The pre-disaster component of this would be to secure an agreement with the organizations and companies that would provide the services and those that would provide the temporary space for the business assistance centers.

In addition to physical locations, a comprehensive central website of business disaster assistance information will be useful for those businesses operating from evacuation locations once telecommunications are restored locally. Economic development is spread among a multitude of organizations in Hillsborough County and business recovery resources are likewise available through many state and federal agencies with no central source.

Finally, good communication with the business community means distributing information as well as collecting their needs and recovery status. The ability to monitor business losses and recovery over time will provide an opportunity for future enhancement of PDRP actions and a way to evaluate the success of the recovery in real time and determine needs for business replacement efforts. The Hancock County, Mississippi Chamber of Commerce was unable to track business recovery progress after Hurricane Katrina because there had been no preparations to do so and resources and staff time were in short supply. The Economic and Public Outreach TACs can work together to develop methods for collecting information during the post-disaster period.

#### Supporting Employees Return To Work

Business resumption is dependent on employees being able to return to work. A major factor in population return is of course the provision of temporary housing, which is discussed in detail in **Section 5**. One of the strategies discussed under Housing Recovery Issue #3: *Temporary housing siting criteria* is a procedure for allowing employer on-site temporary housing. The Economic TAC can assist the Housing Recovery TAC to determine the willingness and capabilities of private companies to participate in such a program.

Another need for workers to return to the job is transportation. **Section 3** discusses increasing and adapting public transit so that temporary housing sites and commercial centers are accessible. The Economic and Infrastructure TACs can also discuss how transportation routes to important employment centers can be priorities for post-disaster repair.

Many employees will also need schools and childcare to resume before they can return to work full time. Childcare facilities should be a priority business type for quick assistance but other measures to provide or augment childcare in new locations, such as at temporary housing group sites, may be needed. More on schools reopening and daycare, after-school, and teen programs is included in **Section 4**.

#### Post-Disaster Financial Assistance

For many businesses, obtaining the cash to make payroll, pay suppliers of goods and services, and “keep the lights on” can be difficult during disaster recovery. Florida offers state-funded bridge loans to businesses with 100 or fewer employees, lending companies as much as \$25,000 interest free for six months (more information is included in Issue #2). In order to qualify for a bridge loan, a business must have suffered “physical” damage, i.e., damage to a facility, loss of equipment, inventory, etc. A business that can show only economic loss is therefore ineligible, i.e., loss of customer base. Should a hurricane or other major disaster occur during tight budget years for the state there may not be General Revenue funds available to fund a bridge loan program. Bridge loans are therefore only an option for small businesses with physical damage and availability may even be an issue.

Galveston, Texas, did not have any bridge loan program in place when Hurricane Ike hit, but their economic development organization and local banks worked together to provide loans as a service to the community. Banking consortiums such as FloridaFIRST and the affiliated ChicagoFirst have considered how they might design a bridge loan program to engage private sector assistance. FloridaFirst is looking for opportunities to work with additional financial institutions and other members of the public and nonprofit sectors to determine how loan or grant programs might be developed to help bridge the funding gaps companies of all sizes might experience during a prolonged recovery period. The Economic Redevelopment TAC members can facilitate meetings to pursue these potential opportunities to offer additional bridge loan programs.

Other financial assistance options could be considered in the future such as incentives for companies to stay in Hillsborough County. This might include relocation assistance to a new location within the county through the form of transfer of development rights or assistance with impact fees. Incentives traditionally offered to attract new businesses (see Issue #5) could also be offered temporarily to companies that meet criteria for being a priority for economic recovery.

One financial incentive that the county and cities could easily implement is in disaster-related contracting. Giving priority to local businesses in pre-disaster bidding could be a liability for the community if those companies are unable to meet the contract terms due to disaster impacts however backup contracts with nonlocal firms could be put in place.

### Post-Disaster Relocation and Rebuilding Assistance

Most business impacts after a disaster are due to interruptions of service and indirect damages, however, many private companies will also struggle with physical damages. The first step for all businesses is to assess the damages. Some counties in Florida, such as Palm Beach and Dade, are working on setting up a business credentialing program for reentry to damaged areas after a disaster. This would also allow the private sector to return for damage assessment earlier in the process and thereby better gauge the timing of their resumption and possibly speed up repairs. Hillsborough County could establish a credentialing program that includes training on assessing building safety and how to document and report damages that can be used in county damage assessment compilations.

Provision of temporary office space is another form of assistance for business resumption. Hillsborough County Land Development Code Section 6.11.116 allows for temporary structures on commercial sites, however, currently there is no program to provide trailers or other temporary structures to businesses to use. **Section 5** discusses actions for coordinating provision of temporary structures directly from vendors. In areas that are accessible and desired for redevelopment, on-site temporary space is a good option for most businesses so that customers know where to find them. Temporarily waiving some sign ordinance requirements could also be considered to assist businesses in making the public aware of reopening or relocation. If on-site temporary space is not applicable, assistance in locating vacant office/warehouse space could be provided at a subsidized cost for a limited time during recovery to struggling businesses whose structures were severely damaged. Businesses eligible for subsidized temporary space could meet criteria including if their business service is applicable in the post-disaster period, how many jobs it would retain in the community, whether other local businesses are dependent on the business, degree of hardship, and eligibility for loans or other assistance.

Streamlined permitting is another way businesses could more quickly resume. Expedited permitting procedures are discussed as an option in **Section 5**, however, the county and cities may want to consider offering streamlining of commercial permit applications separate from home repairs.

### **Issue #2: Small business assistance**

Small businesses are more likely than large businesses to either never reopen after a major disaster or fail shortly after reopening. This can be attributed to various reasons, including the extent of damage to a community, timing of reopening, and lack of financial reserves. Short periods without cash flow can be damaging, and small businesses often find that restrictions and timing of loans do not meet their needs.

A “small business” is defined by the Small Business Administration as a business having 500 employees or fewer and is often perceived as equating to a family-owned business that provides services solely to the local community. In reality, small businesses usually comprise the majority of businesses, and are a component of most industry sectors.

## *Current Policy and Procedures*

### Florida Small Business Emergency Bridge Loan Program

Florida offers state-funded bridge loans to businesses with 100 or fewer employees, lending companies as much as \$25,000 interest free for six months. In order to qualify for a bridge loan, a business must have suffered “physical” damage (i.e., damage to a facility, loss of equipment, inventory, etc.).

### Florida Business Continuity and Risk Management (BCRM) Program

Provides free assistance from Certified Business Analysts to small businesses to develop business continuity plans through the Florida SBDC. Local SBDCs are located at the University of South Florida (USF) in Tampa and Temple Terrace.

## *Strategy*

### Pre-Disaster Preparations

As discussed in Issue #1, pre-disaster awareness and education is important for business resumption and is especially important for small businesses. There are already good outlets for assisting small business owners in Hillsborough County such as the Small Business Information Center and the Small Business Development Centers located at USF. Many other organizations could also be tapped into to provide a coordinated outreach campaign for small businesses to seek available assistance in developing business continuity plans.

### Post-Disaster Counseling and Training

Studies have shown that many small businesses use up reserves and personal credit by opening too soon after a disaster before the customer base or need for their service/product has returned. Business Assistance Centers can offer counseling services to try to help them judge when they should reopen or if there are alternative services/products they can offer during the recovery period as an interim business. Local economic and workforce development organizations should have a pre-established mutual aid system that would allow recruitment of needed expertise from counterparts around the state and country. Some organizations for tapping into such expertise include the Florida Economic Development Council, Workforce Florida and the Agency for Workforce Innovation, the Florida Small Business Centers Network, SCORE, and most statewide industry and business organizations.

According to the Tampa Bay Regional Planning Council in its *2009 Economic Analysis of a Hurricane Event in Hillsborough County, Florida* there are industries that will grow in a post-disaster environment. This can be an ideal time for creation of new small businesses. Opportunities arise after a disaster and many residents might discover a gap or new need that could be fulfilled through a new business venture, or residents who find themselves unemployed may decide to take on self-employment. These new small businesses could use training to increase the odds of them being successful. The Small Business Information Center, USF Small Business Development Centers, and other

organizations can partner to offer special small business training classes directly related to the newly self-employed after a disaster.

Another item small businesses will need assistance with is navigating the availability of commercial insurance after a disaster. Some small businesses may face overwhelming and unexpected increases in the cost of insurance that may limit their ability to stay in business. While this is an issue that state and federal regulators would have to address, expert advice to businesses facing these obstacles during post-disaster redevelopment is something that local organizations can offer.

#### Post-Disaster Financial Assistance

Small businesses are particularly targeted for financial assistance after a disaster. The State Bridge Loan Program, also discussed in Issue #1, and the Small Business Disaster Loan Program are important resources for small businesses. The counseling discussed above could assist small businesses in making the most of these financial assistance programs and pre-disaster outreach programs are essential to small businesses understanding what resources are available and what restrictions there are.

### **Issue #3: Addressing changes in market and workforce composition**

After a disaster, the market for certain businesses may decrease or disappear due to financial troubles and population changes. Some residents choose not to return and those that replace them may not have the same occupational skills or background. The workforce characteristics also may change with shifts in the population. These changes may be temporary or permanent.

#### *Strategy*

##### Centrally Located Employment Announcements

Even though there are going to be many residents out of work after a major disaster, there is also going to be an influx of new jobs supporting recovery and redevelopment efforts. While the entire unemployed population of the county is not going to be qualified for these new jobs, there are going to be some residents that will meet the necessary criteria for employment. The challenge is going to be matching the qualified residents with the appropriate positions. One way to do this is to make the job search simpler by advertizing all job vacancies funded by local, state, and federal agencies at the One Stop Centers or on a designated website. The One Stop Centers can also house staff involved in recruitment that can assist residents in filling out complicated applications and answer questions. Having a central labor exchange to inform residents and returnees of opportunities for employment at a specific location may increase residents' confidence in their ability to find a local job. This may keep some residents in the area that might have otherwise moved in search of new employment. This may also enable agencies to fill jobs more quickly and facilitate a smoother redevelopment process.

##### Employment Counseling Services

Both employers and employees may benefit from post-disaster counseling services. The County can create a mechanism to allow One Stop Centers to set up programs to

work with local employers to determine skill sets needed for open positions and assist unemployed residents in getting training to be matched to local work available. Information from these counseling sessions can be used to develop appropriate training programs and recruitment initiatives as needed.

#### Workforce Training Programs

Local advocacy organizations like Tampa Bay Workforce Alliance, Hispanic Business Initiative Fund, and Tampa Bay Black Business Investment Corporation can play a significant role in assisting the local workforce after a disaster. They can partner with area community colleges and vocational schools to plan post-disaster training programs, like the Florida Rebuilds Initiative, for construction trades and other jobs that will be available during recovery. The county can conduct an assessment of what jobs will be available locally after a disaster then develop appropriate training programs that can include an outreach plan and strategies to connect trainees to employers efficiently. County residents who find themselves unemployed after the disaster would be given first opportunity to enroll in the training programs.

#### National Emergency Grants

After a disaster, the County and municipalities should take advantage of the National Emergency Grant disaster project which is a federal program that creates temporary employment to assist with clean-up and restoration activities and humanitarian assistance to communities that have been affected by a disaster. These funds can be used as means to retain workers in the community by financing local positions for unemployed residents to fill gaps in labor needed during reconstruction. It creates opportunities to employ residents in positions with not-for-profits or government organizations directly engaged in the community's recovery. National Emergency Grants can also be used to provide short-term training to local residents to gain skills to participate in the recovery and redevelopment process.

### **Issue #4: Tourism renewal**

It is likely that tourists will be apprehensive about planning vacations in Hillsborough County after hearing about the destruction of a disaster. Residents and businesses may also be concerned about returning depending on the degree of damage. Many communities that have had disasters have turned to marketing campaigns to build public confidence in the recovery efforts and advertise the community as it opens back up for business.

#### *Strategy*

Tourists are drawn to the Tampa Bay area for a variety of reasons including its well known attractions (like Busch Gardens, the New York Yankees spring training site, Ybor City, and its Cigar industry history), local amenities associated with ecotourism ventures such as canoeing local rivers, and its reputation as being a center for arts and cultural activity. Ideally, all of the area's attractions and amenities will be restored immediately following a disaster. However, the damage from a devastating event that affects the majority of the County would be impossible to alleviate at once. It is in the best interest of the County as a whole to focus funding and labor on restoring some damaged

attractions first in the hopes that tourism can resume while the redevelopment process is still underway. This will generate much needed business for the local tourist industry and the creation of new jobs. Tourist Development Tax Revenues that are generated from the newly restored tourist industry can be allocated to restoring local amenities and tourist attractions that are still damaged.

The Hillsborough County Economic Development Department can partner with Tampa Bay and Company to conduct a pre-disaster assessment of the County's tourist attractions to determine which should be prioritized during reconstruction. The assessment should be based on a set of criteria which can include factors such as visitor statistics, annual revenues, number of employees, location, and proximity to other attractions. Another set of criteria should be established pre-disaster that can be applied to the assessment post-disaster. This second set of criteria can be based on the extent of the damage that the attraction experienced so that some of the least damaged attractions are given higher priority in the hopes that they can be up and running as soon as possible.

### Marketing Campaigns

Shortly after a disaster, even before the County is able to accommodate tourism, a joint publicity team composed of public relations representatives from the County and municipalities as well as various organizations including Tampa Bay and Company and the chambers of commerce can be formed and tasked with creating a marketing and branding campaign to promote the Tampa Bay area (defense and promotion of area's viability/ability to re-build is also discussed in **Section 9**). Marketing strategies must strike a smart balance between a broad overview of what is possible in the impacted region and detailed redevelopment visions. The publicity team can work closely with the Hillsborough County Economic Development Department to identify options for leveraging established economic and business development strategies to address any physical and economic impact from a disaster. Many man-hours and dollars have been invested in recent years in developing brands for the area as part of regional economic development initiatives and other individual marketing efforts in Tampa and throughout the region. The publicity team can assess the impact of the disaster on the region's image and brand.

The publicity team can research recent post-disaster marketing campaigns to identify which themes or images have been successful and if they are applicable to branding strategies for the Tampa Region. An example of an effective marketing strategy that has been used post-disaster includes focusing on the unique attributes of the impacted communities. After the September 11<sup>th</sup> attacks, New York City launched a targeted branding campaign that highlighted Broadway and a promotion for New Orleans after Hurricane Katrina focused the city's strong jazz heritage and music scene. These initiatives not only drew visitors back to these cities, but also built strong civic pride for residents and encouraged those displaced to return home.

Ideally, the publicity team would have the marketing campaign ready to launch as soon as any portion of the county is able to accommodate tourists. It may be strategic to develop different versions of the campaign that target specific industries. For example, as soon as the shipping channels are clear of debris and the Port of Tampa is again aesthetically pleasing and can safely support cruise ships, the publicity team could launch an advertising campaign to re-attract passengers to the region.

Typically, there are not many sources of federal or state grants that can be used for post-disaster pitches and tourism promotion. The publicity team can explore the idea of forming co-branding campaigns with Visit Florida, Busch Gardens, and other private-sector organizations as ways to collect funding and in-kind assistance. The Economic Redevelopment TAC can partner with the Financial Administration TAC pre-disaster to recruit and commit private institutions and identify those interested in co-branding should a post-disaster marketing campaign be necessary.

#### Resumption of Local Annual Events and Festivals

While spending time and energy organizing local festivals and similar events may seem like a low priority in the aftermath of a disaster, these events are good opportunities to attract positive media attention and tourists to the area while showcasing the successes of recovery and redevelopment efforts. Celebrations are also beneficial to residents as they restore a sense of normalcy to the community. The Economic Redevelopment TAC can work with Public Outreach TAC and the local chambers of commerce to develop a timeline after a disaster of when specific events will resume. The group can market events like the Plant City Strawberry Festival and Tampa's Gasparilla Festival and promote media coverage. The reopening of newly renovated buildings and public spaces can coincide with these festivals to demonstrate the progress of reconstruction.

#### Maintain Availability of Accommodations and Convention Centers

Because it is the area's business center, Tampa attracts numerous national and international conventions and conferences. These events are a good way to bring a large number of tourists to the area at once. After a disaster, the resumption of conventions and conferences would be a good initial step in resuming tourism and rebuilding visitors' confidence in the area. Individuals would most likely feel more comfortable traveling to an area post-disaster for an event sponsored by an organization before they would be willing to plan a personal vacation there. The Economic Redevelopment TAC can work with the Hillsborough County Economic Development Department and Tampa Bay and Company to reach out to national and international organizations that hold large annual meetings to promote the Tampa Bay area.

In the immediate aftermath of a major disaster, all local undamaged accommodations are most likely going to be designated to house recovery workers and displaced residents. However, as recovery transitions into long-term redevelopment it is in the best interest of the County for some hotels especially those located near the Tampa Convention Center or those that can accommodate conventions themselves to resume accommodating tourists. The Hillsborough County Economic Development department can come up with a timeline early in the aftermath of a disaster for designated accommodations to start housing tourists. A similar timeline can be developed for the local convention centers themselves.

#### Outreach to the National and International Tourist Industry

Travel writers, journalists, travel agents, and tour operators have significant influence over tourists' decisions. Once tourism resumes, Hillsborough County can host a group of influential leaders in the tourist industry to re-introduce them to the Tampa Bay Region and correct any misconceptions and misinformation following a disaster. International

travel and tourism organizations are always looking for new venues for their annual conventions and Hillsborough County can prepare bids to host these conventions which could bring a great deal of the industry's attention to the area.

### **Issue #5: Business replacement attraction/incentives**

Inevitably some large and small businesses that receive a significant amount of damage are going to fail or choose to relocate after a major disaster. This can affect the unemployment rate of the county if new businesses do not replace those that do not return.

#### *Current Incentives*

##### Targeted Industry Incentives

Qualified Target Industry Tax Refund – A tax refund available for companies that create high wage jobs in targeted high value-added industries. This incentive includes refunds on corporate income, sales, ad valorem, intangible personal property, insurance premium, and certain other taxes.

Qualified Defense Contractor Tax Refund – A tax refund developed to give Florida defense contractors a competitive edge in consolidating defense contracts, acquiring new contracts, or converting to civilian production.

High Impact Performance Incentive Grant – A negotiated grant used to attract and grow major high impact facilities in Florida. Grants are provided to pre-approved applicants in certain high-impact sectors designated by OTTED.

Capital Investment Tax Credit – An annual tax credit used to attract and grow capital-intensive industries in Florida. Eligible projects are those in designated high-impact portions of the following sectors: biomedical technology, financial services, information technology, silicon technology, and transportation equipment manufacturing. Projects must also create a minimum of 100 jobs and invest at least \$25 million in eligible capital costs.

Premier Business Bonus Program – A local incentive grant offered by Hillsborough County and used in conjunction with Florida's Qualified Target Industry Tax Refund program. Available to qualified applicants creating new high-wage job opportunities, with exceptionally high wages and capital investment, either by expanding an existing business within the County or by bringing a new business to the County.

##### Workforce Training Incentives

Quick Response Training Incentives – A customer-driven training program designed to assist new value-added businesses and provide existing Florida businesses the necessary training for expansion.

Incumbent Worker Training Program – A program that provides training to currently employed workers to keep Florida's workforce competitive in a global economy and to retain existing businesses. The program is available to all Florida businesses that have been in operation for at least one year prior to application and that require training for existing employees.

## *Strategy*

The County does not need to wait until after a disaster to initiate the process of business replacement attraction. Before a disaster, the County can begin the preliminary research necessary to successfully attract appropriate industries to the region. The Hillsborough County Economic Development Department can work with the municipalities, chambers of commerce, and Tampa-Hillsborough Economic Development Corporation as well as regional organizations like Tampa Bay Partnership and the Tampa Bay Regional Planning Council to review current economic development plans and the county's list of target industries to determine which should be priorities to focus efforts on in hopes of attracting them to the area after a disaster. The team can identify industries that will likely create a high number of jobs for the local workforce that will be unemployed after a disaster. This may require a future economic analysis to determine the typical skill sets possessed by the workforce that is most vulnerable to losing their jobs post-disaster. After a disaster, the county should reassess its list of target industries (see **Table 6.4**) to ensure that these industries are still the most appropriate to attract to the region.

### Assessment of Current Economic Incentive Programs

One of the recommendations of the *Hillsborough County Economic Stimulus Task Force Report* is to “review, amend, and expand our job creation incentive programs to provide for greater flexibility and discretion to expand existing businesses, incentivize growth in target industries, and forge strategic partnerships to leverage growth (2009).” The Economic Redevelopment and Financial Administration TACs could participate in this assessment to determine which economic incentives would work to attract businesses to the region in a post-disaster environment. The TACs could determine whether there would be enough funding for these incentives to meet the increased need after a disaster and the likelihood that sources could be leveraged with disaster funding to accelerate recovery. In some cases, these assessments might reveal temporary amendments that need to be made to traditional funding sources like the Qualified Target Industry, Quick Response Training, and Incumbent Worker Training. An example of such amendments could include compliance extensions by companies who have received such funding pre-disaster, but cannot comply with the requirements due to disaster impact.

### Flexible Use of Traditional Disaster Funding

After a disaster, the County will experience an influx of funding from multiple state and federal sources. Traditionally, the majority of this funding is designated for reconstruction and not economic redevelopment initiatives. However, the Economic Redevelopment TAC and Financial Administration TAC can work with the County and municipal Management and Budget Departments to look for flexible uses for traditional disaster funding. For example, the County may need to consider creative strategies to engage Community Development Block Grant (CDBG) funding for economic development projects, as most dollars usually go to housing repair and rebuilding. The City of Franklin, Virginia, which was devastated by floods in 1999, was able to employ CDBG funding along with Economic Development Administration and local funding to refurbish an abandoned factory into a highly successful business incubator and accelerate pre-disaster plans to diversify its economy.

### Marketing to Targeted Industries

The marketing campaign discussed in Issue #4 will be particularly useful when trying to attract high-wage companies to Hillsborough County in a post-disaster environment. Businesses will only be interested in relocating to the region if they can be sure that their management and employees will want to live there. They need to be reassured that the quality of life factors that make Hillsborough County a desirable place to live have been restored. The team creating the marketing campaign can develop a modified version focused on the newly restored amenities, parks, and infrastructure that would be attractive to people considering relocating to the area. The modified version of the marketing campaign should touch upon issues like transportation and the local education and health care systems that would not interest tourists but be important to new residents.

### Business Incubators

Traditionally, business incubators are assistance programs that help new businesses by providing them with an affordable yet prime location and onsite support services while they are starting up. Communities recovering from disasters have successfully used business incubators to encourage economic development in devastated areas. For example, in an attempt to revitalize its downtown after it was destroyed by a tornado in May 2007, Greenburg, Kansas opened a business incubator. The city secured \$3 million in funding from the U.S. Department of Agriculture and Frito-Lay to build a facility with enough office space for 10 businesses. The success of this incubator has contributed to assisting the revival of the downtown area (Carney, 2009). The Hillsborough County Economic Development Department can team with the University of South Florida which has extensive experience with successful local business incubators, to develop programs to attract start-up businesses in target industries to the region post-disaster. The incubators can be a way to group businesses from a particular industry together in one facility which can also house support services that are relevant to that industry. The proximity of these new businesses to each other may also inspire collaboration with one another and opportunities for partnership and referral. The county can locate incubators in Priority Redevelopment Areas (PRAs) as a way to attract new business to these areas.

Recently, mentor-model business incubators have also started to become popular as a way for a community to foster new business growth. Under this model instead of receiving physical space, small businesses are provided with mentoring and other needed resources like services of an attorney, a publicist, an accountant, and others (Carney, 2009). These incubators significantly help small businesses but cost the County and municipalities significantly less money than traditional incubators. The benefits of business counseling programs are further discussed in Issue #2 of this section.

## **Issue #6: Community Redevelopment Agency and other economic/multi-use redevelopment projects**

In some circumstances opportunities may arise after a disaster to move forward with planned economic development projects or to create new projects that take advantage of new funding, available land, or public will. Economic development projects that are

disaster-resilient and fill a need in the community after a disaster should be a priority for post-disaster funding. The PRAs discussed in **Section 7**, Community Redevelopment Agencies (CRAs), and other business districts are potential vehicles for this sort of physical economic redevelopment.

### *Current Policy and Procedures*

#### FEMA Long-Term Recovery Program

The federal interagency ESF 14 was created to facilitate the process of long-term community recovery planning. One of the major focuses of the program is on restoration of the local economy and plans that have been developed through this program are often focused on large economic development projects.

### *Strategy*

#### Pre-Disaster Considerations

There are already many plans for economic development projects through various organizations within the county, including transit-oriented development advocated by the Hillsborough County Metropolitan Planning Organization (MPO). To be better prepared to advance certain projects after a disaster, the Economic TAC members should create criteria by which various economic development organizations can rate their projects for high potential after a disaster. Those projects should be reviewed on an annual basis by the Economic TAC and PDRP staff so that they are familiar with the needs of these projects and can advocate for funding if a disaster occurs and depending on the specific circumstances.

In **Section 7**, the Land Use TAC has developed an extensive strategy for PRAs which includes major commercial areas that must be reestablished quickly regardless of the degree of damage or likely future vulnerability. Representatives from the Economic Redevelopment TAC should partner with the Land Use TAC to assist in identifying the commercial PRAs as part of the pre-disaster county assessment of vulnerable infrastructure and business centers. Some commercial PRAs that have been identified include the following, all of which are key economic drivers and key generators of direct and indirect jobs:

- Tampa International Airport
- The Port of Tampa
- MacDill Air Force Base
- Central Business District of Tampa

Some of the other employment centers that might be considered for PRA designation include the Westshore Business District and the Brandon central retail center.

Economic and community development leaders should become very familiar with the Vulnerable Planned Growth PRAs which are envisioned for redevelopment or higher density/intensity development. By engaging in this planning process, these economic and community development leaders can make a major contribution in assisting the communities and determining how to better factor the inherent vulnerabilities of

businesses in certain industries (chemical producers, maritime businesses, etc.) and how to address those issues with stronger mitigation measures, contingency planning, and other resiliency assessments and appropriate sustainability measures.

During designation of the PRAs, the Economic and Land Use TACs should confer to make sure that major economic development projects are included as much as possible within PRA boundaries so that these will be obvious priorities for redevelopment funding and may be eligible for incentive programs as developed for the PRAs. CRAs, Enterprise Zones, and other special business districts should also be considered in developing PRAs.

### Post-Disaster Opportunities

Post-disaster opportunities may exist for major redevelopment and land assembly in areas previously not thought of for economic development projects. This may allow for a rethinking of areas previously developed to become a new use. It is important that any opportunities that arise are fully explored with public participation through the use of charrettes or other means even if repopulation of the area has not yet occurred. Of course in most cases, comprehensive plan or zoning amendments will be needed and that will require a public involvement process. It is also necessary to fully consider the vulnerability of the area and whether any use is appropriate there. Most post-disaster acquisition programs will not allow for redevelopment on land publicly bought to reduce vulnerability and eminent domain is not an option for economic development projects.

CRAs, Enterprise Zones, and other business districts can be good locations to focus post-disaster redevelopment projects since these districts offer financial tools or incentives, i.e. tax increment financing, reductions on impact fees, state tax incentives, etc. Further, county economic leaders should consider ways to expand CRAs and leverage funding that would be available through disaster programs from several federal agencies, including the HUD CDBG program and Economic Development Administration disaster assistance program. In addition, CRAs and other specially designated areas, such as Enterprise Zones, that have been impacted by a disaster might be able to leverage additional economic or workforce incentives to accelerate redevelopment.

In **Section 8**, the potential for chemical contamination spread due to storm surge is explored. Should commercial and industrial parcels be contaminated or even if they are perceived to have been, they can be designated as a Brownfields Area. Once an environmental assessment is performed and if contamination is found, grants can be applied for cleanup of the site.