



City of Pensacola

Westside Redevelopment Board

Agenda

City of Pensacola
222 W. Main Street
Pensacola, FL 32502

September 23, 2025, 3:30 PM

Hagler-Mason, 2nd Floor

The meeting can be watched via live stream at cityofpensacola.com/video.

CALL TO ORDER

ADMINISTER OATHS

DETERMINATION OF QUORUM

ELECTION OF OFFICERS

APPROVAL OF MINUTES

1. 25-1276 WRB MEETING MINUTES- 06/24/2025

Attachments: **WRB MEETING MINUTES- 06/24/2025**

DISCUSSION

2. 25-1247 WESTSIDE PROJECT PRIORITIES AND IMPLEMENTATION PLAN UPDATES

Recommendation:

Sponsors:

Attachments: **WRB Project List and Implementation Plan Status Report - 9.2025**
Westside RPIP Managers Report September 2025
Affordable Housing Small Scale Rental Development Program (RDP) White Paper
Westside CPIP Report-September
Residential Property Improvement Guidelines
Residential Resiliency Program Guidelines - Rev.Approved 9.9.2024
Commercial Property Improvement Program Guidelines
Escambia County---2025-combined-income-and-rent-limits-(eff-4-1-2025)

3. 25-1249 GARDEN STREETLIGHT POLE BANNERS

Recommendation: **N/A**

Sponsors:

Attachments: *Pole Banner Example #3*
 Pole Banner Example #2
 Pole Banner Example #1

PRESENTATIONS

ACTION ITEMS

OPEN FORUM

ADJOURNMENT

PLEASE NOTE: One or more members of the City Council/Community Redevelopment Agency Board may be in attendance. The City of Pensacola adheres to the Americans with Disabilities Act and will make reasonable accommodations for access to city services, programs, and activities. Please call 850-436-5640 (or TDD 850-435-1666) for further information. Requests must be made at least 48 hours in advance of the event in order to allow the city time to provide the requested services.



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 25-1276

Westside Redevelopment Board

9/23/2025

ACTION ITEM

SUBJECT:

WRB MEETING MINUTES- 06/24/2025

ATTACHMENTS:

1. WRB MEETING MINUTES- 06/24/2025



City of Pensacola

WESTSIDE REDEVELOPMENT BOARD

MINUTES

City of Pensacola
222 W. Main Street
Pensacola, FL
32502

June 24, 2025

3:30 PM

Vince Whibbs Conference Room,
1st Floor, City Hall

CALL TO ORDER

The Westside Redevelopment Board (WRB) meeting was called to order by Chairperson Gulley at 3:30 p.m.

ROLL CALL/DETERMINATION OF QUORUM

Members Present: James Gulley, Doug Baldwin Sr., Jennifer Brahier, Michelle Press, Karl Schwelm, Marcel Davis (arrived 3:57 p.m.)

Members Absent: Lamar Brown

A quorum was present.

ADMINISTRATOR'S COMMUNICATIONS

None.

APPROVAL OF MINUTES

1. 25-851 WRB MEETING MINUTES - 03/25/2025

A motion to approve was made by Board Member Brahier and seconded by Board Member Press.

The motion passed by the following vote: (with Board Member Davis not yet in attendance)

Yes: 5 James Gulley, Doug Baldwin Sr., Jennifer Brahier, Michelle Press, Karl Schwelm

No: 0

PRESENTATIONS

None.

ACTION ITEMS

None.

DISCUSSION ITEMS

2. 25-801 WESTSIDE PROJECT PRIORITIES AND IMPLEMENTATION PLAN UPDATES

Assistant CRA Division Manager Hilary Halford introduced the agenda item. Transportation Planner Caitlyn Cerame presented an overview of the Pace Boulevard Corridor Improvements, the Cervantes Street Road Diet, and Connectivity Plans for Legion Field. Chairperson Gulley requested a more visually accessible plan for the Legion Field connectivity component. CRA Program Coordinator Amanda Childers provided an update on the CRA Property Improvement Programs. Incentives and Land Development Program Manager Ann Teston reported on the Affordable Housing Initiatives, specifically the three HBA infill homes. Board Member Marcel Davis arrived at 3:57 p.m. Economic Development Assistant Director Anna Kate Baygents delivered a presentation on the Baptist Campus Redevelopment. A discussion ensued. Staff answered questions accordingly.

OPEN FORUM

Board Member Press expressed concern regarding the length of time it is taking to advance the process related to the potential demolition, particularly in coordination with the building inspectors, for unsafe structures. Assistant CRA Division Manager Hilary Halford noted that she was not familiar with the building inspector's process. Discussion ensued by the Board. Economic Development Assistant Director Anna Kate Baygents addressed concerns about the procurement process.

ADJOURNMENT

4:24 p.m.



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 25-1247

Westside Redevelopment Board

9/23/2025

DISCUSSION

SPONSOR:

SUBJECT:

WESTSIDE PROJECT PRIORITIES AND IMPLEMENTATION PLAN UPDATES

SUMMARY:

The Board will receive updates on projects identified under its recommended project list and implementation plan.

PRIOR ACTION:

N/A

FUNDING:

N/A

FINANCIAL IMPACT:

N/A

STAFF CONTACT:

Victoria D'Angelo, CRA Division Manager
Hilary Halford, CRA Division Assistant Manager

ATTACHMENTS:

1. WRB Project List and Implementation Plan Status Report - 9.2025
2. Westside RPIP Managers Report September 2025
3. Affordable Housing Small Scale Rental Development Program (RDP) White Paper
4. Westside CPIP Report-September
5. Residential Property Improvement Guidelines
6. Residential Resiliency Program Guidelines - Rev.Approved 9.9.2024
7. Commercial Property Improvement Program Guidelines

8. Escambia County---2025-combined-income-and-rent-limits-(eff-4-1-2025)

PRESENTATION: No

	A	B	C	D	E	F	G	H
	PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
1								
2	"A" Street Traffic and Connectivity Strategy (formerly "A" Streetscape Revitalization) Identified as Priority #1A, Connectivity (A Street) on 3/25/25.	Urban Core/ Westside	Conduct a study to analyze traffic and connectivity issues and develop a strategy to address those issues as authorized in the redevelopment plan.	Thru FY2030	In Review	—	Victoria D'Angelo, CRA Division Manager	WRB & UCRB recommended inclusion in project list (3/25/25 and 7/21/20, respectively).WRB recommended striping be removed from A Street due to concerns about vehicles blocking driveways.
3	Pace Boulevard Corridor Improvements Identified as Priority #1B, Connectivity (Pace & Gregory Streets–Connectivity to GLA) on 3/25/2025.	Westside	Corridor management of Pace Boulevard from U.S. 29 to the waterfront. Interim need to provide safety improvements along Pace Boulevard, particularly at Jackson and Wright Streets, to complete Connectivity to Legion Field / Global Learning project. Project to be managed by the Florida– Alabama Transportation Planning Organization and the Florida Department of Transportation.	Thru FY2030	Planning	The TPO is preparing the Pace Blvd Corridor Management Plan. The boundaries of the CMP are Barrancas to Fairfield. This CMP will build upon the CRA redevelopment plan. Community meeting anticipated early winter 2026.	Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (7/28/2020).
4	Barrancas Avenue Corridor Strategy Identified as Priority #1C, Connectivity, Barrancas on 3/25/2025	Westside	Redevelopment of the Barrancas Avenue Corridor in accordance with the 2025 Westside Redevelopment plan special demonstration project or as otherwise authorized by the plan.	Thru FY2030	Planning	New project. Plan adoption June 2025. CRA approved a partial budget allocation towards that project for FY2026. Next steps to be further developed.	Victoria D'Angelo, CRA Division Manager	WRB recommended inclusion in project list (3/25/2025).
5	Cervantes Street Road Diet and Short Term Safety Improvements Identified as Priority #1D, Connectivity (Cervantes Street) on 3/25/25.	Westside	Corridor improvements, including safety improvements and potential lane reduction, to West Cervantes from A Street to Dominquez St. Project managed by the Florida Department of Transportation. This is a special demonstration project identified in the 2025 Westside Redevelopment Plan.	Thru FY2030	Planning	The City received a FY 24 RAISE grant from USDOT to redesign Cervantes Street from the western City limit to Bayou Texar. The City is currently working on finalizing the grant agreement.	Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (3/25/2025).
6	Residential Property Improvement Program Identified as Priority #2A, Hardening Homes & Commercial Property on 3/25/2025	Urban Core/ Eastside/ Westside	Improvements for residential properties under CRA Residential Property Improvement Program within the Westside, Eastside and Urban Core CRAs.	Thru FY2030	On-going	See attached report.	Amanda Childers, CRA Program Coordinator	UCRB recommended inclusion in project list (Added 7/21/20). WRB recommended inclusion on project list 1/8/2018.
7	Residential Resiliency Program Identified as Priority #2B, Hardening Homes & Commercial Property on 3/25/2025	Urban Core/ Eastside/ Westside	Improvements to residential property under CRA Residential Resiliency Program within the City's designated Urban Core, Westside and Eastside community redevelopment areas. Eligible improvements include repair to storm- damaged structures and improvements that secure at-risk property against future hazards caused by natural disasters. Typical improvements include emergency roof repair and replacement, hazardous tree removal and trimming, emergency electrical, plumbing or structural repairs, and mechanical equipment (i.e.) HVAC repairs and, in high flood hazard zones,	Thru FY2030	On-going	See attached report.	Amanda Childers, CRA Program Coordinator	UCRB recommended inclusion in project list (Added 7/21/20). WRB recommended inclusion on project list 10/27/2020.

	A	B	C	D	E	F	G	H
	PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
1								
	CRA Commercial Property Improvement Program Identified as Priority #2C, Hardening Homes & Commercial Property on 3/25/2025	Urban Core/ Westside	Improvements for commercial projects and cemeteries under CRA Commercial Property Improvement Program within target areas of the Westside and Urban Core CRAs. Eligible improvements include exterior repair and enhancements necessary to restore or improve building appearance, integrity and character, and other improvements necessary to enable reuse.	Thru FY2030	On-going	See attached report.	Shirley Baylis, CRA Program Manager	WRB & ERB recommended inclusion in project list. WRB recommended inclusion on project list 3/25/2025.
8								
	Affordable Housing Initiatives Identified as Priority #3, Commecial and Residential Infill on 3/25/25.	Urban Core/ Eastside/ Westside	Affordable housing initiatives within the Urban Core, Westside and Eastside areas as identified in the redevelopment plans and in support of the City's overarching 500 homes in 5 Years Initiative. Projects may include rehabilitation programs and affordable, workforce, mixed use, and mixed income projects and strategies.	Thru FY2030	On-going	The three HBA infill homes at 2300 W. Jackson Street, 113 Spring Street, and 1491 E Street are progressing well. On June 9 and June 12, the CRA and City Council approved a 90-day extension to the Community Land Trust Agreement to allow additional time for construction. All three homes are currently expected to be completed well before the new deadline of October 16, 2025. The CRA is drafting an affordable housing pre-development program. The program is proposed to provide funding towards soft costs (design plans, surveys, etc.) to reduce the cost of construction of affordable owner occupied homes serving households at or below 80% AMI. The program is anticipated to be brought forward to the CRA at their November meeting. In addition, staff is developing a new Affordable Housing Small-Scale Rental Development Program (RDP). Please see attached white paper for more information.	Hilary Halford, Asst. CRA Manager; Ann Teston, Incentives and Land Development Program Manager	UCRB recommended inclusion in project list (Added 7/21/20).
9								
	Gibson School Redevelopment Identified as Priority #3, Commecial and Residential Infill on 3/25/25.	Westside	Redevelopment of the Gibson School site in accordance with the 2025 Westside Redevelopment plan special demonstration project or as otherwise authorized by the plan.	Thru FY2030	Planning	Site has been acquired. FL Dept. of State Div. of Historical Resources Grant application submitted for implementation funding. Ranking anticipated late September 2025.	Victoria D'Angelo, CRA Division Manager; Deana Stallworth, Lease Manager	WRB recommended inclusion on project list 3/25/2025
10								
	Baptist Campus Redevelopment Identified as Priority #3, Commecial and Residential Infill on 3/25/25.	Westside	Explore the redevelopment of the Baptist Hospital [legacy] site as authorized by the redevelopment plan.	Thru FY2030	Planning	For the main campus, north of Moreno Street – Award of demolition contract and owners rep contracts anticipated fall 2025. RFP for development advisory services for the campus redevelopment published August 27th. Award anticipated late fall/early winter. For the area south of Moreno, environmental assessment under the CDBG grant has kicked off, expected completion winter 2026.	Erica Grancagnolo, Economic Development Director; Victoria D'Angelo, CRA Division Manager	WRB recommended inclusion on project list 3/25/2025
11								
	West Main Street Corridor Management	Urban Core / Westside	Corridor management of West Main Street from Clubbs to Barrancas.	Thru FY2030	Design	90% design complete. 100% anticipated in September. Construction anticipated summer 2026.	Victoria D'Angelo, CRA Division Manager, Caitlin Cerame, Transportation Planner	WRB and UCRB recommended inclusion in project list (Added 7/21/20).
12								
	Jackson Street Transportation Improvements	Westside	Transportation improvements along Jackson Street to the City limit line to A Street. Improvements to be determined based on transportation master plan recommendations. Project to be performed in partnership with Escambia County.	Thru FY2030	Planning	City is currently surveying Jackson St from A St to Terry Wayne Park for feasibility of sidewalk on north side of street.	Victoria D'Angelo, CRA Division Manager, Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (7/21/20).
13								

	A	B	C	D	E	F	G	H
	PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
1								
14	Connectivity to Legion Field / Global Learning: L Street	Westside	L Street from Cervantes to Gregory St. Construction of streetscape and corridor improvements, which may include buffered sidewalk, lighting, bicycle wayfinding signage, street trees/landscape, crosswalks and on-street parking (one side) from Cervantes Street to Gregory Street.	Thru FY2027	Pre-procurement	Plans were authorized to go to bid at the CRA's April 2025 meeting. Bidding anticipated fall 2025.	Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (7/21/20).
15	Connectivity to Legion Field / Global Learning: Gregory Street	Westside	Gregory Street from Pace Blvd to I St. Construction of streetscape and corridor improvements, which may include buffered wide sidewalk, lighting, bicycle wayfinding signage, crosswalks and street trees/landscape.	Thru FY2027	Pre-procurement	See above	Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (7/21/20).
16	Connectivity to Legion Field / Global Learning: Wright Street	Westside	Wright Street from Pace Blvd to P St. Construction of streetscape and corridor improvements, which may include buffered sidewalk, lighting, crosswalks and street trees/landscape.	Thru FY2027	Pre-procurement	See above	Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner	WRB recommended inclusion in project list (7/21/20).
17	Alice Williams Rehabilitation	Westside	Rehabilitation of the former Alice Williams library.	Thru FY2027	Construction	Contract awarded at July CRA meeting and construction has commenced. Completion anticipated winter 2025/26.	Victoria D'Angelo, CRA Division Manager, Deana Stallworth, Property Lease Manager	UCRB recommended inclusion in project list (Added 7/21/20).
18	American Creosote Works (ACW) Site Acquisition and Park Redevelopment	Westside	Acquisition of former American Creosote Works (ACW) Superfund site parcels for future park redevelopment.	Thru FY2030	Planning	Remediation in process of being transferred from Mobile USA Corp of Engineers (USACE). Funding has been transferred and site visit held early September. Updated timeline pending.	Victoria D'Angelo, CRA Division Manager, Katherine Kuhn, Environmental Coordinator	UCRB recommended inclusion in project list (Added 7/21/20).
19	Sidewalk Improvement Strategy	Westside	Sidewalk improvements as identified in the redevelopment plan.	Thru FY2030	In Review	-	Victoria D'Angelo, CRA Division Manager	WRB recommended inclusion on project list 3/25/2025.
20	Study of minimum lot size	Westside	Conduct a study to analyze minimum lots sizes in the district as authorized through the redevelopment plan.	Thru FY2030	In Review	-	Victoria D'Angelo, CRA Division Manager	WRB recommended inclusion on project list 3/25/2025

City Of Pensacola Community Redevelopment Agency
Westside
Programs Status Report
September 2025

RESIDENTIAL PRE-ELIGIBILITY APPS IN QUEUE:

In Review: 0
Pending Review:9
On hold:2

TOTAL IN QUEUE: 11

RESIDENTIAL PROPERTY IMPROVEMENT PROGRAM (RPIP)

The Residential Property Improvement Program (RPIP) is designed to support the preservation and creation of affordable housing, preservation and enhancement of traditional neighborhood character, blight elimination and prevention, and preservation and enhancement of the tax base in accordance with the public purposes authorized under Chapter 163, Part III of the Florida Statutes.

Projects invited for full application:.....13
Projects pending inspections:.....0
Projects pending bidding:0
Projects under contract:4

TOTAL PROJECTS IN PROGRESS: 7

TOTAL PROJECTS COMPLETED SINCE 2019: 9

RESILIENCY PROGRAM

The Residential Resiliency Program is designed to support blight removal and prevention by repairing storm-damaged structures or securing at-risk property against future damage caused by natural hazards such as hurricanes and flooding.

Projects invited for full application: 2
Projects pending bidding: 1
Projects under contract: 0

TOTAL PROJECTS IN PROGRESS: 1

TOTAL PROJECTS COMPLETED SINCE 2019: 6

AFFORDABLE HOUSING SMALL-SCALE RENTAL DEVELOPMENT PROGRAM (RDP)

The Affordable Housing Small-Scale Rental Development Program (RDP), is designed to be a flexible program to provide financial assistance for small-scale, rental development or rehabilitation projects that result in affordable rental units for residents living and working in the City of Pensacola, Florida and to enhance the tax base in accordance with public purposes authorized under Chapter 163, Part III of the Florida Statutes.

Eligible Construction Types

- New construction
- Rehabilitation
- Redevelopment
- Adaptive Reuse

Eligible Development Types

- Single family
- Multi-family
- Tiny home developments; or
- Mixed use development
- Accessory Dwelling Units (ADUs)

Eligible Funding Categories

LEGACY FUNDING	MULTI-SOURCE LOAN FUNDING	CRA LOAN FUNDING ONLY
15- year or > familial ownership/Applicant at 120% AMI or<	1-10 Units	1-10 Units
Up to \$100,000 per unit max 2 units	\$75,000/unit not to exceed \$550,000 total per application	\$75,000/unit not to exceed \$550,000 total per application
Forgivable, repayable or combo loan	Forgivable, repayable, or combo loan	Forgivable, repayable or combo loan
Reviewed/recommended by District Boards	Reviewed/recommended by District Boards	Reviewed/recommended by District Boards
Approved by CRA Board	Approved by CRA Board	Approved by CRA Board

- Pre-applications will be accepted on an annual basis, contingent on funding availability. The CRA will not maintain a waitlist in the event funding is limited or not available.
- All applications regardless of funding category will be reviewed and ranked by the Redevelopment District Board depending on where the property is located and the ranked applications presented to the CRA Board for consideration. Funding awards will be approved by majority vote of the CRA Board.
- Projects receiving less than \$275,000 will have a 15-year affordability period.
- Projects receiving more than \$275,000 will have a 30-year affordability period.
- Tenants must income qualify for any units funded and must be at 80% AMI or less

City Of Pensacola Community Redevelopment Agency
Westside
Programs Status Report
September 2025

COMMERCIAL PROPERTY IMPROVEMENT PROGRAM

The Commercial Property Improvement Program is designed to support preservation and enhancement of commercial and non-residential buildings, increased building occupancy and reuse, elimination and prevention of blight and preservation and enhancement of the tax base in accordance with the public purposes authorized under Chapter 163, Part III of the Florida Statutes. (For full details please see attached program guidelines).

PRE-ELIGIBILITY APPLICATIONS IN QUEUE

In Review:0
Approved with inspections pending:0
On hold:.....1
Projects pending bidding:0
Projects under contract:2

TOTAL PROJECTS IN PROGRESS: 2

TOTAL PROJECTS COMPLETED SINCE 2019: 2



RESIDENTIAL PROPERTY IMPROVEMENT PROGRAM GUIDELINES

PROGRAM PURPOSE

The Residential Property Improvement Program ("RPIP") is designed to support the preservation and creation of affordable housing, preservation and enhancement of traditional neighborhood character, blight elimination and prevention, and preservation and enhancement of the tax base in accordance with the public purposes authorized under Chapter 163, Part III of the Florida Statutes.

PROPERTY ELIGIBILITY

- Must be located within an eligible target area within a City of Pensacola community redevelopment district, if applicable. Visit www.cityofpensacola.com/CRAPrograms to verify eligible areas.
- Must be used primarily for residential purposes.
- Eligible building types include:
 - Buildings that appear from the street to be an individual single family, a duplex or a single family attached home (such as a townhome) and accessory dwelling units, regardless of number of units.
 - Live-work or mixed-use buildings where the principal use of the building is residential. (ex. home occupation)
- May be occupied by the property owner ("owner-occupied"), long-term rental (12 months or more) or vacant (subject to occupancy terms).

HOUSEHOLD INCOME REQUIREMENTS

Homes assisted through this program support households within an annual income of **120% Area Median Income ("AMI") or less**, adjusted for family size, based on the Florida Housing Finance Corporation's (FHFC) annual income limits for Escambia County, Florida.

Owner Occupied: Households with annual income of 120% AMI or less are eligible.

Rental Property: Long-term rental property (12 months or more) is eligible under this program. Where the household income of the landlord exceeds 120% AMI, he or she shall be responsible to provide a match equal to 30% of the project costs. Rental property must be occupied by a household at or below 120% AMI at the time of application or within 90 days of project completion. Referral to Section 8 can be provided. Rents may not increase more than 3% each year and monthly rent amounts may not exceed the affordability rent limits published annually by the Florida Housing Finance Corporation. The lease must be provided to establish eligibility.

Vacant Property: Vacant property must be occupied within 90 days of project completion or immediately listed for sale upon project closeout and conveyed in accordance with the terms of the affordability period covenants described below.

In instances where property will be sold immediately upon improvement, requirements shall be the same as rental property.

ELIGIBLE IMPROVEMENTS

Eligible improvements include the following:

- Exterior repair and enhancements necessary to restore building appearance, integrity, and character.
- Fencing, lighting and limited landscape and pavement.
- Other improvements necessary to enhance the street face of the property and provide for safe and decent living conditions.

Priority will be given to exterior features that are visible from the public realm.

PROJECT TYPE

Terms for this program are based on the degree of improvement needed, as determined by a program inspector in coordination with the owner, and actual project costs. The project type shall correlate with the affordability period requirements described under “Affordability Period Covenants” below.

- **Moderate Rehabilitation**
Cost Range: Up to \$28,000 Affordability Period: 5 years
Cost Range: \$28,001 - \$40,000 Affordability Period: 7 years
- **Major Rehabilitation**
Cost Range: \$40,001 - \$70,000 Affordability Period: 10 years
- **Substantial Reconstruction**
Cost Range: \$70,001 - \$105,000 Affordability Period: 15 years

* Should an owner wish to remove the affordability period covenants after 5 years of good and faithful compliance with the program, he or she may repay the amount of the program assistance minus a forgiveness benefit of 70% of the actual project costs paid by the program, up to \$28,000. Forgiveness is calculated daily of the 5-year period.

AFFORDABILITY PERIOD COVENANTS

To meet the CRA's goal of increasing and preserving affordable housing within the redevelopment districts, this program will apply covenants, secured by a lien agreement, upon the property during the "affordability period" described under "Rehabilitation Needs" above. The covenants will not require repayment of the assistance amount if the property is retained for affordable housing or transferred to an eligible relative, as defined in the program policy, and the home is not intentionally demolished and/or rebuilt.

If the property is not transferred to an eligible relative during the Affordability Period, and the owner decides to sell the property, the property must either be

- a. Sold to an owner-occupant whose household income is at or below 120% AMI or
- b. Sold to a landlord who will rent the home to a household at or below 120% AMI within 90 days of acquisition.

**City of Pensacola
Community Redevelopment
Agency**
222 W. Main Street, Pensacola FL
32502
www.cityofpensacola.com/cra

Administered By:
Community Redevelopment
Agency
Hilary Halford, Program Manager
(850) 436-5654
hhalford@cityofpensacola.com

Program subject to funding availability and full terms described in the program policy and affiliated agreements.



Residential Resiliency Program Guidelines

The Residential Resiliency Program is designed to support blight removal and prevention by repairing storm-damaged structures or securing at-risk property against future damage caused by natural hazards such as hurricanes and flooding.

The public purposes addressed by the Program are consistent with those authorized by the Community Redevelopment Act Chapter 163 of the Florida Statutes, including the elimination and prevention of blight, revitalization of neighborhoods, the elimination or improvement of the shortage of affordable housing for low or moderate income residents and the preservation or enhancement of the tax base.

ELIGIBLE PROPERTY

Eligible property includes residential owner-occupied property with a household income at or below 80% Area Median Income (AMI), and residential long-term lease property (12 months or more) rented to tenants with a household income at or below 80% AMI for Escambia County, Florida, and located within the City of Pensacola's designated Urban Core, Westside or Eastside community redevelopment area.

FUNDING LIMITS

- **Owner-Occupied Property:** \$15,000(80% AMI or less)/\$7,500 (+80% AMI)
- **Long-Term Lease Property:** \$7,500 (Tenant household income 80% AMI or less)

All awards subject to funding availability.

ELIGIBLE IMPROVEMENTS

Typical eligible improvements include (but are not limited to):

- Emergency roof repair/replacement
- Hazardous tree removal/trimming
- Electrical, plumbing and structural repairs
- At-risk mechanical equipment (i.e. HVAC systems) repair/replacement and/or elevation

Other improvements that remedy storm damage or secure at-risk property against future damage caused by natural hazards may be considered on a case-by-case basis. Subject to inspection by a licensed and insured Contractor or CRA-appointed inspector.

Roofing: Roofing repairs/replacement must be warranted pursuant to inspection by a licensed and insured Contractor or a CRA-appointed inspector.

Hazardous Trees: Trees must have already fallen or be deemed hazardous pursuant to inspection by a licensed and insured Contractor or a CRA-appointed inspector.

Electrical, Plumbing, Structural: Must present a hazard to health and/or property if not repaired, such as a risk for fire, exposure of home to outside elements, or potential for major damage to the home.

At-Risk Mechanical Equipment: Equipment must be at-risk for storm damage or damaged by a recent storm event and attributed to the safety and integrity of the home. Elevation limited to properties located in high flood hazard areas (Zones A and V) as defined by the most recent FEMA flood maps. Visit the Northwest Florida Water Management District website for more information on flood hazard areas: <http://portal.nwfwmdfloodmaps.com/>.

TYPE OF ASSISTANCE:

Assistance is provided as a zero-interest forgivable deferred loan secured by a sub-ordinate lien agreement. The lien period is 1 year for owner-occupied property and 3 years for long-term lease property. The lien is forgiven on a daily basis over the course of the lien period. At expiration of the lien period, the loan is forgiven in full with program compliance.

Eligible program participants shall be eligible to apply for assistance under other residential CRA programs after a period of one (1) year, commencing on the beginning date of the lien period and terminating one (1) year thereafter. However, improvements made under this program shall not be eligible for modification or reconstruction.

Leased Property: Limited to landlords renting to households at or below 80% AMI. Rents must not be increased more than 5% per year during the lien period, and must be certified annually to the Community Redevelopment Agency (CRA).

Transfer of Property: During the lien period, transfer of property shall only be permissible to an eligible heir, as defined by Florida law. In the event of the transfer of property to an heir, such heir shall assume all responsibilities for compliance under the program.

Duplication of Benefits: This program shall not be used to duplicate or supplant benefits received or available from insurance policy payouts, and FEMA assistance programs.

CONTRACTING PROCEDURES:

The property owner shall be responsible for contracting licensed and insured contractors to conduct the improvements according to the following procedures.

Bids shall be solicited on behalf of the property owner, from three (3) or more licensed and insured contractors who are qualified to conduct the improvements. Contractors to be bid shall be selected by the property owner. The project shall be awarded to the lowest and most responsive bidder. **Owner shall not cause work to commence until a work contract has been executed and the Contractor has been issued a Purchase Order.** Payment shall be made by the CRA directly to the Contractor.

EMERGENCY RESPONSE AND RECOVERY: In the event of an emergency response or recovery situation, such as a state of emergency related to a natural disaster or an instance where an immediate threat is presented to the building, funding may be approved via an abbreviated process (“emergency approval”).

Eligible Improvements: Emergency approvals shall be limited to the minimum amount of work necessary to stabilize the building and prevent further degradation. Examples of work include, but are not limited to, tarping, boarding windows and removing fallen trees. In instances when a CRA-appointed inspector cannot be provided, the owner (or their licensed and insured contractor), shall provide, at minimum pictures and written documentation of the conditions warranting improvement.

Contracting & Payment: Work authorized under emergency approval shall be provided as a grant and exempt from lien requirements. Contracting procedures may be waived at the discretion of the CRA Manager, only in accordance with emergency procurement laws pertaining to City procurement. Administration and contracting may also be facilitated and/or secured by a Partnering Agency or City Department under these events on a case-by-case basis. Contractors shall be licensed and insured. Payment shall be made by the CRA directly to the Contractor. In the event a homeowner or their representative undertakes the stabilization work themselves only cost of materials will be reimbursed upon submission of paid receipts. Payment shall be made upon 100% completion of the work, and passed inspection if applicable. Completion shall be verified by, at minimum, date stamped photo documentation to include both before photos of damages and after photos of work and materials provided. Work shall comply with all local, state and federal requirements. Applicants shall fully cooperate with the CRA Office in providing the documentation necessary to verify the completion of the work performed and compliance with law.

Income Verification: During emergency response and recovery, household income may be verified by self-certification.

Once the emergency response period has ended, the program shall be re-opened under normal operational procedures. However, grant recipients with remaining improvements necessary to be performed (such as requiring a new roof or windows, for example) shall be given priority over new applicants and funded based on the order in which their grant application was approved during the emergency approval process.

PRIORITIZATION: In instances of high program demand and limited funding, program approvals may be prioritized based on the extent of damage and degree of threat to the building and its inhabitants (e.g. a tree that has fallen on or near a structure will receive higher priority than a tree that poses a threat to a property), as well as, household income (households at or below 80% AMI will receive higher priority than households over 80% AMI) and direct impacts caused by major storm events such as hurricanes and floods.

PROCEDURES:

1. Upon submittal of a complete application, including all supporting documentation, the Program Administrator will determine initial eligibility for program participation.

2. Upon a finding of initial eligibility, or in conjunction with the application, the project shall be placed out to bid. Upon receipt of the bids, the project shall then be considered for approval.
3. Upon approval, the Owner shall enter into a work contract with his/her Contractor and execute the Lien Agreement. A Notice to Proceed (NTP) establishing the start date for construction will be will be issued to the selected Contractor.

Completion must be achieved within 90 days from the established start date unless otherwise authorized by the CRA Manager or his or her representative.

4. The lien will be forgiven in full at the conclusion of the lien period with program compliance.

City of Pensacola Community Redevelopment Agency

222 W. Main Street, Pensacola FL 32502

Phone: (850) 436-5675 (Programs Line)

Email: cradivision@cityofpensacola.com

Web: www.cityofpensacola.com/cra

Program subject to funding availability and full terms described in the program documents.



COMMERCIAL PROPERTY IMPROVEMENT PROGRAM GUIDELINES

PROGRAM PURPOSE

The Commercial Property Improvement Program (“CPIP”) is designed to support preservation and enhancement of commercial and non-residential buildings, increased building occupancy and reuse, elimination and prevention of blight and preservation and enhancement of the tax base in accordance with the public purposes authorized under Chapter 163, Part III of the Florida Statutes.

PROPERTY ELIGIBILITY

- Must be located within an eligible target area within a City of Pensacola community redevelopment district, if applicable. Visit www.cityofpensacola.com/CRAPrograms to verify eligible areas.
- Eligible property types include:
 - Non-residential and mixed–use buildings (pursuant to policy terms)
 - Publicly accessible historic cemeteries
- May be occupied (subject to terms of use) or vacant (subject to occupancy/reuse terms).

*Tax-exempt organization and religious institutions subject to property type restrictions.

ELIGIBLE IMPROVEMENTS

Eligible improvements for non-residential buildings include the following:

- Exterior repair and enhancements necessary to restore building appearance, integrity, and character.
- Fencing, lighting, landscaping, signage and pavement.
- Other improvements necessary to enhance the street face of the property and provide for conditions that enable use or reuse.

Improvements shall be sufficient to provide a pleasant property façade that aligns with the historic and urban character of the neighborhood and support use or reuse of the property. Priority will be given to exterior features that are visible from the public realm.

Eligible improvements for cemeteries shall be limited to permanent improvements such as fencing and signage.

Projects shall be competitively bid pursuant to program requirements.

FUNDING THRESHOLDS & MATCHING

Non-Residential Buildings

Funding threshold and terms for non-residential buildings are based on the age, size, cultural and/or historical significance of the site and the degree of improvement needed, as determined by a program inspector in coordination with the owner. Funding thresholds shall correlate with the affordability period requirements described under “Maintenance and Occupancy Period” below.

Maximum Award

SQUARE FOOTAGE

3,000 square feet or less: \$45,000

Over 3,000 square feet: \$15/sq. ft., not to exceed \$80,000

AGE

51 – 75 years: \$25,000

76 -100 years: \$35,000

Over 100 years: \$50,000

CULTURALLY OR HISTORICALLY SIGNIFICANT

\$25,000

Funding amounts are cumulative based on square footage, age and cultural/historical significance. However, funding shall not exceed \$150,000.

Cemeteries

Funding thresholds for cemeteries are based on the degree of improvement needed, as determined by a program inspector in coordination with the owner. Maximum award not to exceed \$100,000.

MATCHING REQUIREMENTS

A 20% match is required for all commercial projects.

Matching may be provided by cash contribution or the following in-kind contributions: retail price of contributed materials and volunteer professional services. Volunteer professional services shall be calculated by the hour for the applicable service rendered at the rate established by the Bureau of Labor and Statistics. A maximum of 10% of the match requirement may be made-up of volunteer professional services.

A match of 10% is required for non-residential buildings and cemeteries that serve a public purpose and are permitted a tax exemption according to the Department of Revenue.

Subject to funding availability. All projects must be approved by the City of Pensacola Community Redevelopment Agency.

MAINTENANCE AND OCCUPANCY PERIOD COVENANTS

To meet the CRA's goal of eliminating and preventing the return of blight and increasing building occupancy and reuse within the redevelopment districts, this program will apply requirements secured by a transferrable lien agreement, for a specified term called the "Maintenance and Occupancy Period" for all properties except cemeteries. The lien will not require repayment of the assistance amount if occupancy or reuse of the building is actively sought or achieved (in accordance with the occupancy and operating plan), the building is not used for an ineligible purpose, the property is maintained in good and faithful compliance with the program and the site is not intentionally demolished and/or rebuilt.

If the property is sold during the Maintenance and Occupancy Period, all requirements of the program shall convey to the new owner. Forgiveness of the lien amount shall be calculated daily. The lien amount shall be 100% forgiven at the end of the period.

Maintenance and Occupancy Periods shall be as follows:

<u>Funding Amount</u>	<u>Period</u>
Up to \$75,000	5 Years
\$75,001 - \$150,000	10 Years

OTHER REQUIREMENTS

Maintenance and Reuse: Participants must submit an occupancy and operating plan that addresses maintenance and reuse of the property. Efforts to occupy or otherwise reuse the building, including marketing and implementation of the approved occupancy and operating plan, must be made and reported annually to the CRA during the Maintenance and Occupancy Period.

Insurance: Insurance is required for non-residential buildings during construction or as soon as eligible for insurance as gained through program participation and through the end of the Maintenance and Occupancy Period as defined in the covenant and approved by the City of Pensacola Risk Management Office.

Licensure: Owner and tenants shall maintain all licensure as required by law.

In the event of an emergency response or recovery situation, terms may be modified in accordance with the program policy.

CRA Programs 850-436-5675

City of Pensacola

Community Redevelopment

Agency

222 W. Main Street, Pensacola FL

32502

www.cityofpensacola.com/cra

Program subject to funding availability and full terms described in the program policy and affiliated agreements.

HUD release: 4/1/2025

Effective: 4/1/2025

**2025 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs**

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
DeSoto County Median: 64,400	30%	15,650	21,150	26,650	32,150	37,650	41,300	44,150	47,000	Refer to HUD		391	460	666	872	1,032	1,139
	50%	24,950	28,500	32,050	35,600	38,450	41,300	44,150	47,000	49,840	52,688	623	668	801	925	1,032	1,139
	80%	39,900	45,600	51,300	56,950	61,550	66,100	70,650	75,200	79,744	84,301	997	1,068	1,282	1,481	1,652	1,823
	120%	59,880	68,400	76,920	85,440	92,280	99,120	105,960	112,800	119,616	126,451	1,497	1,603	1,923	2,221	2,478	2,734
	140%	69,860	79,800	89,740	99,680	107,660	115,640	123,620	131,600	139,552	147,526	1,746	1,870	2,243	2,591	2,891	3,190
Dixie County Median: 62,400	30%	15,650	21,150	26,650	32,150	37,650	41,300	44,150	47,000	Refer to HUD		391	460	666	872	1,032	1,139
	50%	24,950	28,500	32,050	35,600	38,450	41,300	44,150	47,000	49,840	52,688	623	668	801	925	1,032	1,139
	80%	39,900	45,600	51,300	56,950	61,550	66,100	70,650	75,200	79,744	84,301	997	1,068	1,282	1,481	1,652	1,823
	120%	59,880	68,400	76,920	85,440	92,280	99,120	105,960	112,800	119,616	126,451	1,497	1,603	1,923	2,221	2,478	2,734
	140%	69,860	79,800	89,740	99,680	107,660	115,640	123,620	131,600	139,552	147,526	1,746	1,870	2,243	2,591	2,891	3,190
Duval County (Jacksonville HMFA; Jacksonville MSA) Median: 102,500	30%	21,550	24,600	27,700	32,150	37,650	43,150	48,650	54,150	Refer to HUD		538	576	692	872	1,078	1,285
	50%	35,900	41,000	46,150	51,250	55,350	59,450	63,550	67,650	71,750	75,850	897	961	1,153	1,332	1,486	1,640
	80%	57,400	65,600	73,800	82,000	88,600	95,150	101,700	108,250	114,800	121,360	1,435	1,537	1,845	2,132	2,378	2,624
	120%	86,160	98,400	110,760	123,000	132,840	142,680	152,520	162,360	172,200	182,040	2,154	2,307	2,769	3,198	3,567	3,936
	140%	100,520	114,800	129,220	143,500	154,980	166,460	177,940	189,420	200,900	212,380	2,513	2,691	3,230	3,731	4,161	4,592
Escambia County (Pensacola-Ferry Pass- Brent MSA) Median: 100,200	30%	20,650	23,600	26,650	32,150	37,650	43,150	48,650	54,150	Refer to HUD		516	553	666	872	1,078	1,285
	50%	34,350	39,250	44,150	49,050	53,000	56,900	60,850	64,750	68,670	72,594	858	920	1,103	1,275	1,422	1,570
	80%	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650	109,872	116,150	1,373	1,471	1,766	2,041	2,277	2,512
	120%	82,440	94,200	105,960	117,720	127,200	136,560	146,040	155,400	164,808	174,226	2,061	2,208	2,649	3,061	3,414	3,768
	140%	96,180	109,900	123,620	137,340	148,400	159,320	170,380	181,300	192,276	203,263	2,404	2,576	3,090	3,571	3,983	4,396
Flagler County (Palm Coast MSA) Median: 92,800	30%	19,950	22,800	26,650	32,150	37,650	43,150	48,650	54,150	Refer to HUD		498	534	666	872	1,078	1,285
	50%	33,200	37,950	42,700	47,450	51,250	55,050	58,850	62,600	66,430	70,226	830	889	1,067	1,233	1,376	1,518
	80%	53,150	60,750	68,350	75,900	82,000	88,050	94,150	100,200	106,288	112,362	1,328	1,423	1,708	1,973	2,201	2,429
	120%	79,680	91,080	102,480	113,880	123,000	132,120	141,240	150,240	159,432	168,542	1,992	2,134	2,562	2,961	3,303	3,643
	140%	92,960	106,260	119,560	132,860	143,500	154,140	164,780	175,280	186,004	196,633	2,324	2,490	2,989	3,454	3,853	4,250
Franklin County Median: 74,100	30%	15,950	21,150	26,650	32,150	37,650	43,150	47,050	50,100	Refer to HUD		398	463	666	872	1,078	1,214
	50%	26,550	30,350	34,150	37,950	41,000	44,050	47,050	50,100	53,130	56,166	663	711	853	986	1,101	1,214
	80%	42,500	48,600	54,650	60,700	65,600	70,450	75,300	80,150	85,008	89,866	1,062	1,138	1,366	1,578	1,761	1,943
	120%	63,720	72,840	81,960	91,080	98,400	105,720	112,920	120,240	127,512	134,798	1,593	1,707	2,049	2,368	2,643	2,914
	140%	74,340	84,980	95,620	106,260	114,800	123,340	131,740	140,280	148,764	157,265	1,858	1,991	2,390	2,763	3,083	3,400

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 25-1249

Westside Redevelopment Board

9/23/2025

DISCUSSION

SPONSOR:

SUBJECT:

GARDEN STREETLIGHT POLE BANNERS

SUMMARY:

The Westside Redevelopment Board is asked to discuss an early idea for the installation of streetlight banners in conjunction with the roadway improvements being performed by the Florida Department of Transportation and recent work performed by the CRA within the Garden Street median. Staff will provide an overview for further discussion during the meeting.

PRIOR ACTION:

N/A

FUNDING:

N/A

FINANCIAL IMPACT:

N/A

STAFF CONTACT:

Anna Kate Baygents, Economic Development Assistant Director
Shirley Baylis, CRA Program Manager
Victoria D'Angelo, CRA Division Manager

ATTACHMENTS:

1. Pole Banner Example #3
2. Pole Banner Example #2
3. Pole Banner Example #1

PRESENTATION: No





