# City of Pensacola

## Urban Core Redevelopment Board

## Agenda

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

**October 21, 2025, 3:30 PM** | **Hagler-Mason, 2nd Floor**

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

**CALL TO ORDER**

**ROLL CALL/DETERMINATION OF QUORUM**

**ADMINISTRATOR'S REPORT**

**APPROVAL OF MINUTES**

**1.** 25-1341 UCRB MEETING MINUTES- 07/22/2025

***Attachments:*** *UCRB MEETING MINUTES- 07/22/2025*

**PRESENTATIONS**

**ACTION ITEMS**

**DISCUSSION ITEMS**

**2.** 25-1342 PROJECT LIST AND IMPLEMENTATION PLAN UPDATE

***Recommendation:***

***Sponsors:***

***Attachments:***
*UCRB PROJECT STATUS REPORT 10.21.2025*
*RDP White Paper*
*Urban Core CPIP Report-October*
*Urban Core RPIP Managers Report October 2025*
*Commercial Facade Improvement Program Guidelines 11.7.2022*
*Residential Property Improvement Guidelines*
*Residential Resiliency Program Guidelines*
*Escambia County---2025-combined-income-and-rent-limits-(eff-4-1-2025)*

**3.** 25-1378 GARDEN STREETLIGHT POLE BANNERS

***Recommendation:***

***Sponsors:***

***Attachments:*** *CRA_GARDENST_BANNER_PRESENT*
*CRA_GARDENST_OFB_BANNER_PRESENT*

## BOARD MEMBER COMMENTS

## OPEN FORUM

## ADJOURNMENT

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

## Memorandum

222 West Main Street
Pensacola, FL 32502

**File #:** 25-1341 | Urban Core Redevelopment Board | 10/21/2025

**ACTION ITEM**

**SUBJECT:**

UCRB MEETING MINUTES- 07/22/2025

**ATTACHMENTS:**

1. UCRB MEETING MINUTES- 07/22/2025

# City of Pensacola

URBAN CORE REDEVELOPMENT BOARD

MINUTES

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

| July 22, 2025 | 3:30 PM | Hagler-Mason, 2nd Floor |
|---|---|---|

CALL TO ORDER

The Urban Core Redevelopment Board (UCRB) meeting was called to order by Chairperson Satterwhite at 3:36 P.M.

ADMINISTRATION OF OATH

Robyn Tice, Assistant City Clerk, administered the oath of office to Board Members Carro and Cronley.

ROLL CALL/DETERMINATION OF QUORUM



**Members Present:** Christopher Satterwhite, Jared Moore, Kelly Wieczorek, Michael Carro, Shirley Kirchharr Cronley, Michelle MacNeil, Eddie Todd

**Members Absent:** Melanie Nichols, Linda Webb

Quorum was present at 3:38 P.M.

ADMINISTRATOR'S REPORT

CRA Division Assistant Manager, Hilary Halford, presented a PowerPoint presentation outlining the conceptual design for the Palafox Project, which is currently out for bid. Ms. Halford also provided a brief update on the Civic Center Redevelopment Project and informed the Board that Erica Grancagnolo, Economic Development Director, would attend the next Board meeting to deliver a more comprehensive update. Staff answered questions accordingly.

APPROVAL OF MINUTES

1. 25-882 UCRB MEETING MINUTES - 4/29/2025

**A motion to approve was made by Board Member Moore and seconded by Chairperson Satterwhite.**

No Discussion

**The motion passed by the following vote:**

Yes: 7 Christopher Satterwhite, Jared Moore, Kelly Wieczorek, Michael Carro, Shirley Kirchharr Cronley, Michelle MacNeil, Eddie Todd
No: 0 None

DISCUSSION ITEMS



2. 25-910 URBAN CORE REDEVELOPMENT PLAN UPDATE REVIEW

Hilary Halford, CRA Assistant Division Manager, presented a PowerPoint overview of the Urban Core Redevelopment Plan, specifically highlighting updates on Special Demonstration Projects. The top five priority projects identified are:

1. Hashtag & Waterfront Development
2. Belmont-DeVilliers
3. Reus Street Block
4. Wright & Alcaniz Area
5. Hollice T. Williams Park and the Equitable Development Plans

Rachel Bennett, CRA Urban Design Planner, provided an update on the ongoing community engagement efforts related to Hollice T. Williams Park. She announced two upcoming events titled Party in the Park, scheduled for August 9th and August 16th at the Cobb Center. Brad Hinote, City Engineer, delivered an overview of the park's design, with a focus on the Long Hollow Pond stormwater mitigation project. He also discussed the transportation and traffic study currently underway in collaboration with a consultant. Board Member Todd inquired about a list of currently identified roads that will be preserved as part of the project. In response, Brad Hinote stated that he would request the CRA Director to email the board members the most recent rendering from the consultant. He noted, however, that the rendering is still in draft form and not final.

3. <u>25-888</u> PROJECT LIST AND IMPLEMENTATION PLAN UPDATE

Hilary Halford, CRA Assistant Division Manager, introduced the item, and discussion ensued. Amanda Childers, CRA Program Coordinator, provided an update on the following programs:

Residential Property Improvement Program
Commercial Property Improvement Program
Resiliency Programs.

Chairperson Satterwhite inquired about specific projects under the Commercial Improvement Program. Ms. Childers responded that she would follow up with the Commercial Improvement Program Manager and provide the requested information to the Board. Board Member Carro requested additional details regarding the Eastside and Westside programs for comparison. Ms. Halford confirmed that she would provide the requested information. Anna Kate Baygents, Assistant Director Economic Development, introduced herself to the Board. A discussion followed regarding the Sidewalk Improvement Map. Staff noted that a key to the map would be provided via email. Staff addressed questions accordingly.



PRESENTATIONS

None.

ACTION ITEMS

4. <u>25-904</u> APPROVE THE URBAN CORE PROJECT AND PRIORITIES LIST

**A motion to approve was made by Board Member Wieczorek and seconded by Board Member Moore.**

Discussion ensued.

**A friendly motion was made by Board Member Carro and seconded by Board Member MacNeil to ratify the top priority list as follows:**

1. Affordable Housing Initiatives
2. Bruce Beach Park Improvement Phase 3
3. Hashtag Streetscape
4. Public Restrooms
5. Hollice T. Williams Storm Water Park

6. Low Barrier Shelter

**The motion Passed by the following vote:**

Yes: 7 Christopher Satterwhite, Jared Moore, Kelly Wieczorek, Michael Carro, Shirley Kirchharr Cronley, Michelle MacNeil, Eddie Todd

No: 0 None

BOARD MEMBER COMMENTS

None.

OPEN FORUM

No Public Comments.

ADJOURNMENT

4:39 P.M.

# City of Pensacola

222 West Main Street
Pensacola, FL 32502

## Memorandum

**File #:** 25-1342 | Urban Core Redevelopment Board | 10/21/2025

**DISCUSSION**

**SPONSOR:**

**SUBJECT:**

PROJECT LIST AND IMPLEMENTATION PLAN UPDATE

**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:**

None

**STAFF CONTACT:**

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

**ATTACHMENTS:**

1. UCRB PROJECT STATUS REPORT 10.21.2025
2. RDP White Paper
3. Urban Core CPIP Report-October
4. Urban Core RPIP Managers Report October 2025
5. Commercial Facade Improvement Program Guidelines 11.7.2022
6. Residential Property Improvement Guidelines
7. Residential Resiliency Program Guidelines

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

**PRESENTATION:** No

URBAN CORE REDEVELOPMENT BOARD PROJECT LIST AND IMPLEMENTATION PLAN (FY2025-30)

| PROJECT NAME | CRA DISTRICT | DESCRIPTION | EST. IMPLEMENTATION PERIOD | PROJECT STATUS | PROJECT UPDATES |
|---|---|---|---|---|---|
| **Affordable Housing Initiatives** - Identified as priority #1 on 3/24/25 | Urban Core/ Westside/ Eastside | 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 through a collaboration between the City, the Community Land Trust (CLT), and the Home Builders Association (HBA). Under the Agreement between the City and CLT, an October 16, 2025 deadline has been set, which the HBA has confirmed will be met. To celebrate this progress, the HBA will host a Ribbon Cutting ceremony on October 20th.<br>The Spring Street property application is scheduled to go live on October 21st, with applications for the Jackson and E Street properties also targeted for release at that time as well. This program is designed to provide funding for soft costs (design plans, surveys, etc) in order to lower the overall cost of constructing affordable, owner-occupied homes for households at or below 120% AMI. The Spring Street home has been confirmed to serve a household earning no more than 120% AMI, while the Jackson Street and E Street homes will be reserved for households earning no more than 80% AMI. These homes are set to be features in the October issue of Parade of Homes.<br>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.<br>Finally, negotiations are still underway with the CLT in the predevelopment of the former Malcom Yong gym site with affordable units. Currently working with the developer to finalize the contract. |

| | | | | | |
|---|---|---|---|---|---|
| **Residential Property Improvement Program** Identified as priority #2 on 3/24/25 | Urban Core/ Eastside/ Westside | Improvements for residential properties under CRA Residential Property Improvement Program within the City's adopted CRA districts. Program is available for owner occupied, long term rental and vacant homes. More information available on the City website: www.cityofpensacola.com/CRAPrograms | Thru FY2030 | On-going | See attached report. |
| **Bruce Beach Park Improvements (Phases 1-3)** Identified as priority #3 on 3/24/25 | Urban Core | Park improvements to Bruce Beach Natural Area guided by the Urban Core Community Redevelopment Plan and the Waterfront Framework Plan developed by SCAPE. | Thru FY2030 | Phase 1 & 2 - Complete; Phase 3 - Planning | New project. Plan adoption June 2025. CRA approved a partial budget allocation towards that project for FY2026. Next steps to be further developed. |
| **Wright and Alcaniz Area** *Added 7/22/25* | Urban Core | Explore development opportunities in accordance with the 2025 Urban Core Redevelopment Plan special demonstration project or as otherwise authorized by the plan. | Thru FY2030 | New Project | - |
| **Grand Hotel** *Added 7/22/25* | Urban Core | Explore development opportunities in accordance with the 2025 Urban Core Redevelopment Plan special demonstration project or as otherwise authorized by the plan. | Thru FY2030 | New Project | - |
| **Low Barrier Shelter and Day Use Center** *Added 7/22/25* | Urban Core | In partnership with homeless organizations advocate for creating a low-barrier shelter and day center in accordance with the 2025 Urban Core Redevelopment Plan. | Thru FY2030 | New Project | - |
| **Public Restrooms** *Added 7/22/25* | Urban Core | Partner with the City to construct and maintqain public restrooms in accordance with the 2025 Urban Core Redevelopment Plan. | Thru FY2026 | Construction | At its August 2025 meeting, the CRA awarded a bid for installation of three Portland Loo restrooms within the Urban Core district. The restrooms will be installed at MLK Plaza, Blake Doyle Skate Park and another location (TBD) within the Urban Core district. |

URBAN CORE REDEVELOPMENT BOARD PROJECT LIST AND IMPLEMENTATION PLAN (FY2025-30)

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| **Community Policing** | Urban Core | Community policing efforts are on-going. Implementation of community policing strategies within the Urban Core CRA through the City of Pensacola Police Department (PPD) | Thru FY2030 | On-going | Community policing efforts are on-going. |
| **West Main Street Corridor Management** | Urban Core/ Westside | Corridor Management of West Main street from Clubbs to Barrancas. | Thru FY2027 | Design | 90% design plans complete. 100% anticipated in September. Construction anticipated summer 2026. |
| **Two Way Conversion MLK/Alcaniz & Davis** | Urban Core/ Eastside | Two-way conversion of MLK Blvd/Alcaniz St & Davis Hwy from I-110 interstate to Wright St. Project managed by the Florida Department of Transportation in coordination with the City of Pensacola and Escambia County. | Thru FY2030 | Planning | This project is currently ranked #25 on the FL-AL TPO project priorities. It was not funded in the FDOT FY24-28 work program, however, the City has allocated funding towards design in an effort to take advantage of scheduled resurfacing work programmed by FDOT. HDR is tasked with design and will begin project after FDOT has completed survey for resurafcing in late summer. |

URBAN CORE REDEVELOPMENT BOARD PROJECT LIST AND IMPLEMENTATION PLAN (FY2025-30)

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| **Residential Resiliency Program** | 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 to repair storm-damaged structures and 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, elevation. Forgivable loan program. More information available on the City website: **www.cityofpensacola.com/CRAPrograms** | Thru FY2030 | On-going | See attached report. |
| **CRA Commercial Property Improvement Program** | Urban Core/ Westside | 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. More information and target area maps are available on the City website: **www.cityofpensacola.com/CRAPrograms** | Thru FY2030 | On-going | See attached report and new boundary map for the program. |

URBAN CORE REDEVELOPMENT BOARD PROJECT LIST AND IMPLEMENTATION PLAN (FY2025-30)

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|---|---|---|---|---|---|
| **"A" Streetscape Revitalization** | Urban Core/ Westside | Streetscape and corridor improvements including sidewalk, decorative elements, ADA, curb-cut, lighting, street trees/landscape, crosswalk, and bicycle improvements along "A" Street from Cervantes to Main. | - | Discontinued | *To be discussed for reconsideration.* |
| **"Hashtag" Streetscape / Continuous Waterfront Trail System** | Urban Core | Streetscape and corridor improvements along Main Street, Cedar Street, Palafox Street and Jefferson Street. Project anticipated to be completed in phases - Main Street from Baylen Street to Alcaniz Street (Phase 1); Cedar Street from Alcaniz Street to Community Maritime Park (Phase 2); and Palafox Street and Jefferson Street from Intendencia Street to waterfront (Phase 3). | Thru FY2030 | Phase 1 - Design Complete; Phase 2 - Planning; Phase 3 - Palafox Street - Procurement; Jefferson Street (Not started) | Design for phase 1 along Main Street from Baylen to Alcaniz is substantially complete. Funding for design of Phase 2 along Cedar Street from Tarragona St to Spring St has been funded through FDOT SUN Trail. A Notice to Proceed will be issued to AtkinsRealis in Octover for the design work. The New Palafox/South Palafox Pedestrian Improvements (Garden to Main) project has been placed out to bid with a close date of 10/10/2025 . |
| **Hollice T. Williams Urban Greenway** | Urban Core/Eastside | Storm water, park (including skate park) and greenway improvements beneath the I-110 interstate overpass along Hayne Street from Wright Street to Jordan Street. | Thru FY2030 | EDFP, Phase I - Complete; Park - Design | 60% design plans complete. 60% design plans will be reviewed with the Board at the meeting. City Engineer to provide update. |
| **Downtown District Initiatives** | Urban Core | As provided in DIB Tentative Work Plan. | Thru FY2025 | On-going | DIB has been exempted from the TIF contribution. A annual work plan is no longer required. |
| **Sidewalk Improvements** | Urban Core | Sidewalk improvements including repairs and connectivity guided by the redevelopment plans and the City's recent sidewalk ADA accessibility study. | Thru FY2030 | Planning | - |

| MANAGER | PRIOR REDEVELOPMENT BOARD ACTIONS |
|---|---|
| Hilary Halford; Assistant CRA Division Manager; Ann Teston, Incentives and Land Development Manager | ERB, UCRB (Added 12/2/20) & WRB recommended inclusion in project list. |

| | |
|---|---|
| Amanda Childers, CRA Program Coordinator | ERB, UCRB (Added 7/21/20) & WRB recommended inclusion in project list. |
| Victoria D'Angelo; CRA Division Manager | UCRB recommended inclusion in project list (Added 7/21/20). |
| Victoria D'Angelo; CRA Division Manager | N/A |
| Erica Grancagnolo, Economic Development Director | N/A |
| Hilary Halford, Assistant CRA Division Manager | N/A |
| Victoria D'Angelo, CRA Division Manager; Russell Sweat, Facilities & Fleet Director | N/A |

| | |
|---|---|
| Hilary Halford, Assistant CRA Division Manager; Kristin Brown, Interim Police Chief | UCRB recommended inclusion in project list ( Added 7/21/20). |
| Victoria D'Angelo, CRA Division Manager; Caitlin Cerame, Transportation Planner | URCB recommended inclusion in project list (Added 7/21/20). |
| Victoria D'Angelo, CRA Division Manager, Amy Tootle, Public Works Director; Brad Hinote, City Engineer; Caitlin Cerame, Transportation Planner | ERB & UCRB ( Added 7/21/20) recommended inclusion in project list. |

| | |
|---|---|
| Amanda Childers, CRA Program Coordinator | ERB, UCRB (Added 12/2/20) & WRB recommended inclusion in project list. |
| Shirley Baylis, CRA Program Manager | UCRB (Added 7/21/20) & WRB recommended inclusion in project list. |

| | |
|---|---|
| Victoria D'Angelo, CRA Division Manager | UCRB (Added 7/21/20) & WRB recommended inclusion in project list. |
| Victoria D'Angelo, CRA Division Manager; Brad Hinote, City Engineer; Caitlin Cerame (SunTrail) | UCRB recommended inclusion in project list (Added 7/21/20). |
| Victoria D'Angelo, CRA Division Manager; Brad Hinote, City Engineer; Rachel Bennett, Urban Design Planner | UCRC (Added 7/21/20) & ERB recommended inclusion in project list. |
| Victoria D'Angelo; CRA Division Manager | UCRB recommended inclusion in project list (Added 7/21/20). |
| Victoria D'Angelo, CRA Division Manager; Brad Hinote, City Engineer; Daniel Moak, Engineering Design Manager | UCRB recommended inclusion in project list (Added 7/21/20). |

**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**
**Urban Core**
**Programs Status Report**
**October 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: ............................................................2
Approved with inspections pending: ...................0
On hold:.................................................................0
Projects pending bidding: …………………………….....0
Projects under contract: ……………………………….…0

**TOTAL PROJECTS IN PROGRESS: 0**
**TOTAL PROJECTS COMPLETED SINCE 2019: 2**

# City Of Pensacola Community Redevelopment Agency Urban Core Program Status Report October 2025

**RESIDENTIAL PRE-ELIGIBILITY APPS IN QUEUE:**

In Review ............................................... 1
Approved with inspections pending.......... 0
On hold:................................................ 1

**TOTAL IN QUEUE: 2**

**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:...................... 2
Projects pending inspections: ............................ 0
Projects pending bidding:....................................0
Projects under contract:................................2

**TOTAL PROJECTS IN PROGRESS: 4**
**TOTAL PROJECTS COMPLETED SINCE 2019: 15**

**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: ..............1**
**Projects pending bidding:............................ 0**
**Projects under contract:.............................. 0**

**TOTAL PROJECTS IN PROGRESS: 1**
**TOTAL PROJECTS COMPLETED SINCE 2019: 2**

## 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.

<u>Maximum Award</u>

**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:**

| Funding Amount | Period |
|---|---|
| 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.***

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

**Administered By:**
**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 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.

**<u>Vacant Property</u>:** 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, and residential long-term lease property (12 months or more) rented to tenants with a household income at or below 80% Area Median Income (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)

In emergency response and recovery situations where an immediate threat is posed to safety of the building and its inhabitants and/or an immediate response is necessary to prevent further degradation of the building, household income verification may be waived. However, should household income not be verified, funded improvements shall be limited to the minimum amount of work needed to address the immediate hazard, and funding shall not exceed $8,000.

**All awards subject to funding availability.**

**ELIGIBILE IMPROVEMENTS** Typical eligible

improvements include (but 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.

Version: 11/9/2022

**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 3% 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 program agreement has been executed and the Contactor has been issued a Purchase**

**Order.**

*In emergency response and recovery situations, the contracting procedures above, may be waived at the discretion of the CRA Manager, in accordance with emergency procurement laws. Administration of and contracting under this program may also be facilitated and/or secured by a Partnering Agency or City Department during these events.*

Inspection: In instances when a CRA-appointed inspector cannot be provided, a report shall be provided by a licensed and insured contractor, including pictures and written documentation of the conditions warranting improvement.

Payment shall be made by the CRA directly to the Contractor.

**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.

HUD release: 4/1/2025
Effective: 4/1/2025

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

| | Percentage | Income Limit by Number of Persons in Household | | | | | | | | | | Rent Limit by Number of Bedrooms in Unit | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| County (Metro) | Category | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 0 | 1 | 2 | 3 | 4 | 5 |
| **DeSoto County** | 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 |
| Median: 64,400 | **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** | 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 |
| Median: 62,400 | **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** | 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 |
| (Jacksonville HMFA; | **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** |
| Jacksonville MSA) | 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 |
| Median: 102,500 | **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** | 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 |
| (Pensacola-Ferry Pass- | **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** |
| Brent MSA) | 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 |
| Median: 100,200 | **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** | 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 |
| (Palm Coast MSA) | **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 |
| Median: 92,800 | **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** | 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 |
| Median: 74,100 | **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

## Memorandum

222 West Main Street
Pensacola, FL  32502

**File #:** 25-1378 | Urban Core Redevelopment Board | 10/21/2025

**DISCUSSION**

**SPONSOR:**

**SUBJECT:**

GARDEN STREETLIGHT POLE BANNERS

**SUMMARY:**

The Urban Core 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 has provided a draft of the design, and is available 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:**

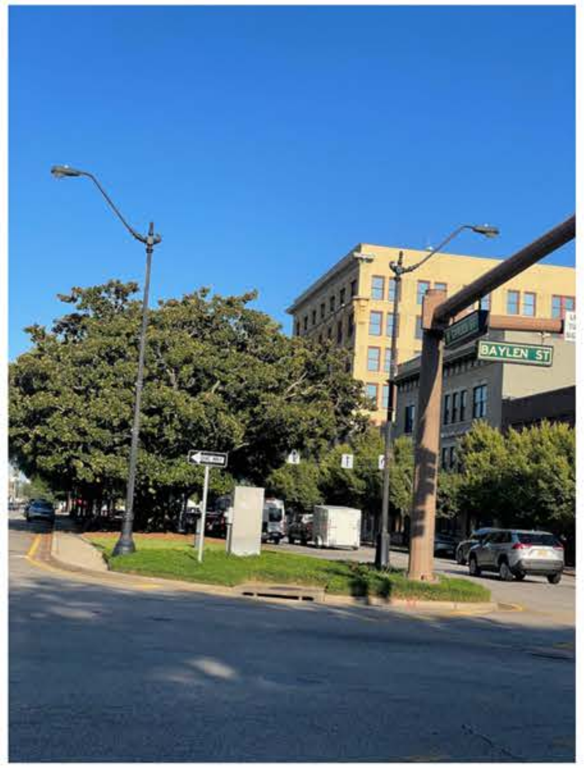
1. CRA_GARDENST_BANNER_PRESENT
2. CRA_GARDENST_OFB_BANNER_PRESENT

**PRESENTATION:** No

# GARDEN STREET POLE BANNERS PROJECT >>>

ideawörks
Digital & PR Agency

# GARDEN ST BANNERS: RESEARCH + ASSESSMENT





Through a series of meetings, site assessments, and in-depth research, the creative foundation for the Garden Street Banner Project began to take shape. Our process focused on uncovering the rich history of this cherished corridor and exploring how to express that legacy within a modern streetscape—one that both honors Pensacola's historic downtown and reflects its ongoing vitality.

**Action Items Completed:**

- Coordination meetings with the CRA team
- Consultation with Florida Power & Light (FPL) representatives
- Walking assessment and inventory of all light and power poles (City-owned and FPL-owned) along Garden Street (A Street to Alcaniz)
- Development of pole location schematic
- Historical research and narrative development
- Concept design exploration
- Production cost estimates and pricing *(in progress)*

**Pole Inventory:**

- FPL (wood electrical poles): 42*
- City of Pensacola (aluminum and decorative metal poles): 105

**Use of FPL poles TBD*

# **GARDEN ST BANNERS: HISTORICAL CONTEXT**

**British Origin (1764):** Garden Street was part of the British colonial plan by engineer **Elias Durnford**, who gave every downtown property owner a **"garden lot"** north of their home lot — a remarkably planned and orderly idea for the time.

The street **took its name from these companion garden parcels**, not from communal gardens or Spanish influence.

**Location:** The lots ran along the north side of what's now Garden Street, roughly between **Spring Street and Seventh Avenue**.

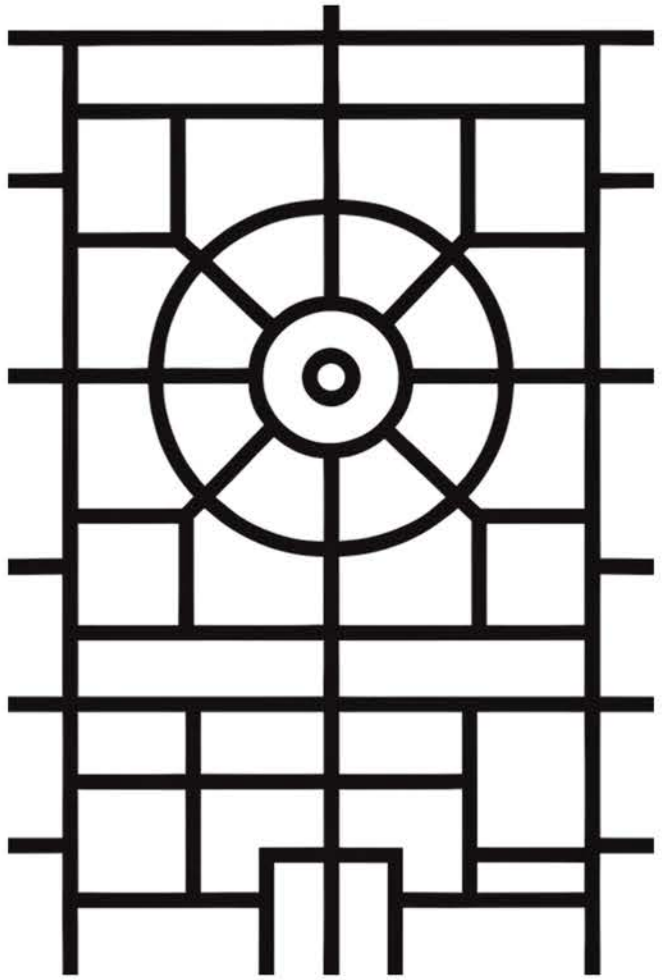
**Later History:**
Under Spanish rule (1781–1821), the street lost the "Garden" name temporarily. Under U.S. rule (post-1821), the name was reinstated, but the original function of active garden plots was not revived.

*Over time, the corridor evolved from an edge-of-town agricultural zone into a major downtown commercial artery — still carrying the legacy of that early British planning vision.*

# Core Theme:
# "Planned Growth"
# From Garden Lots to City Corridor

*Visually celebrate Garden Street's British-planned order, its name rooted in literal garden parcels, and its modern role as a dynamic downtown street.*

# GARDEN ST BANNERS: VISUAL STYLE + MOTIFS



**Blend historic structure with natural imagery — honoring both the engineered and organic aspects of the name:**

**Stylized garden plan / grid** – geometric lines hinting at the companion lot structure.

**Botanical elements** – fig leaf, citrus blossom, corn, or camelia bloom as nods to what was planted or native.

**Architectural motifs** – wrought-iron detail or building materials for continuity with other downtown streets.

**Compass rose or surveying instruments** – to honor Elias Durnford and the 1764 British city plan.

## GARDEN ST BANNERS: TYPOGRAPHY

CASLON

RALEWAY

**Primary:**
Classic serif with subtle modernity — Caslon

*(Caslon is perfect — a British typeface from the same 18th-century period as Garden Street's founding.)*

**Secondary (taglines):**
Clean sans-serif (Raleway) for contrast.

## GARDEN ST BANNERS: COLOR PALETTE

PARCHMENT SAND

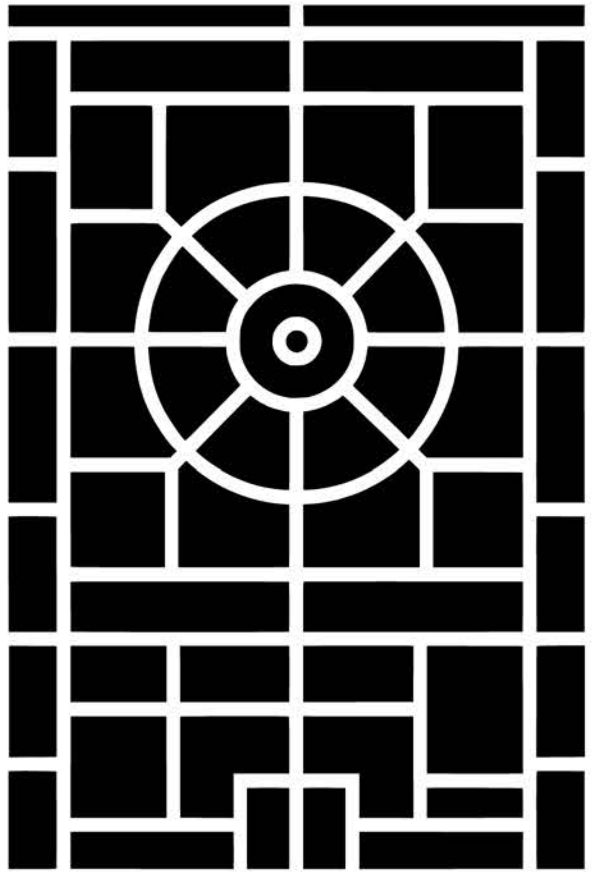
GREY / BLUE

BRICK TERRACOTTA

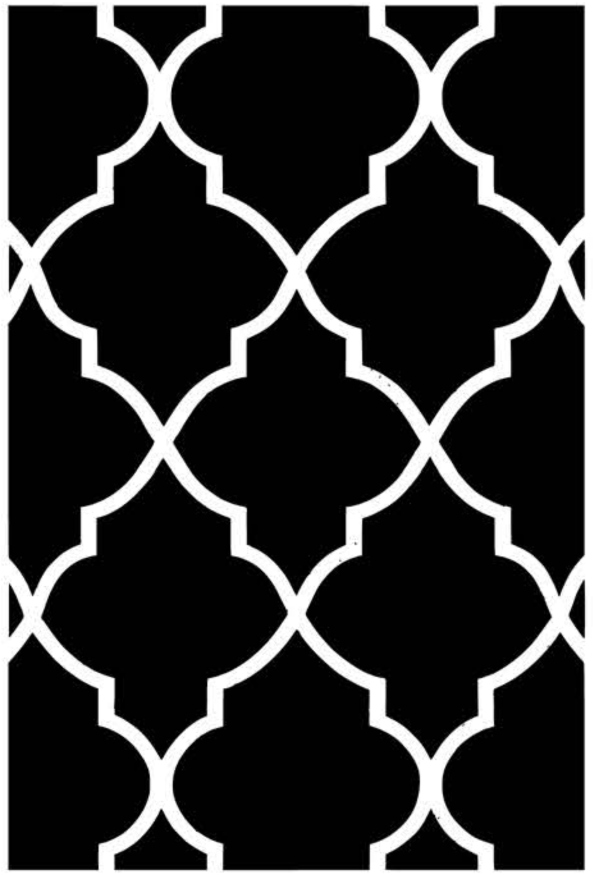
OLIVE GREEN

Rooted in British colonial materials (brick, brass, parchment, olive) with historic Pensacola maritime (navy) for balance.

# GARDEN ST BANNERS: BACKGROUND PATTERNS

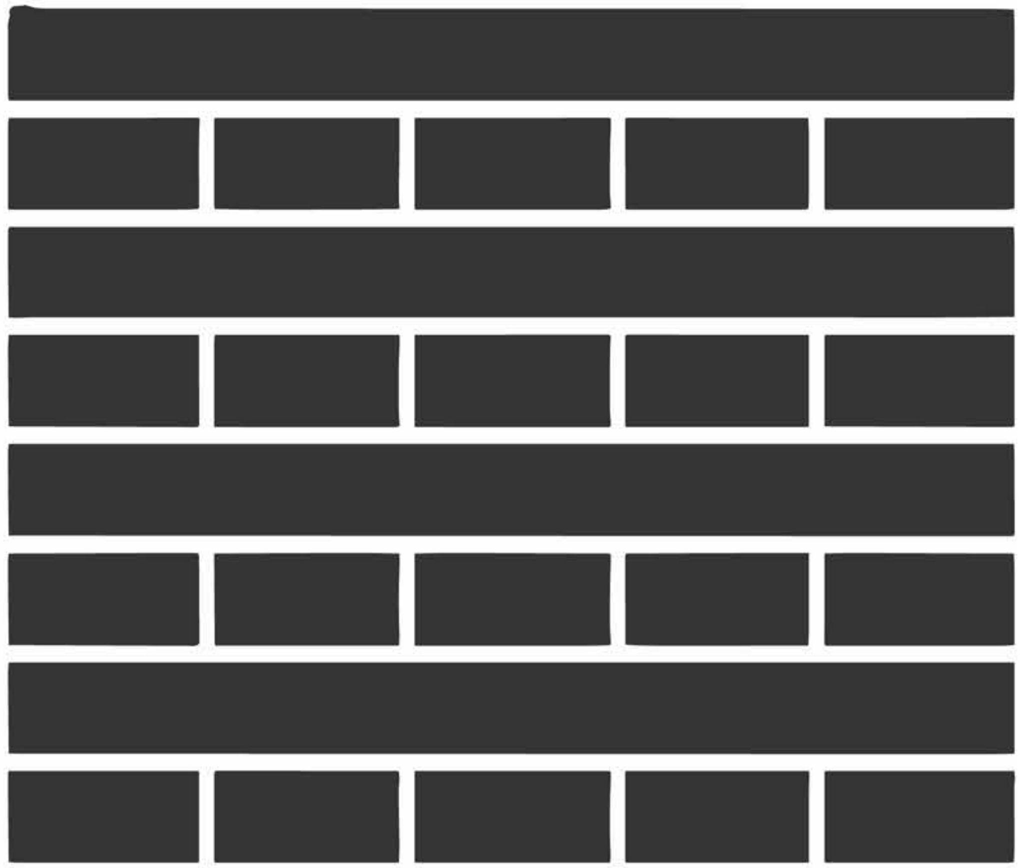


GARDEN
GRIDS



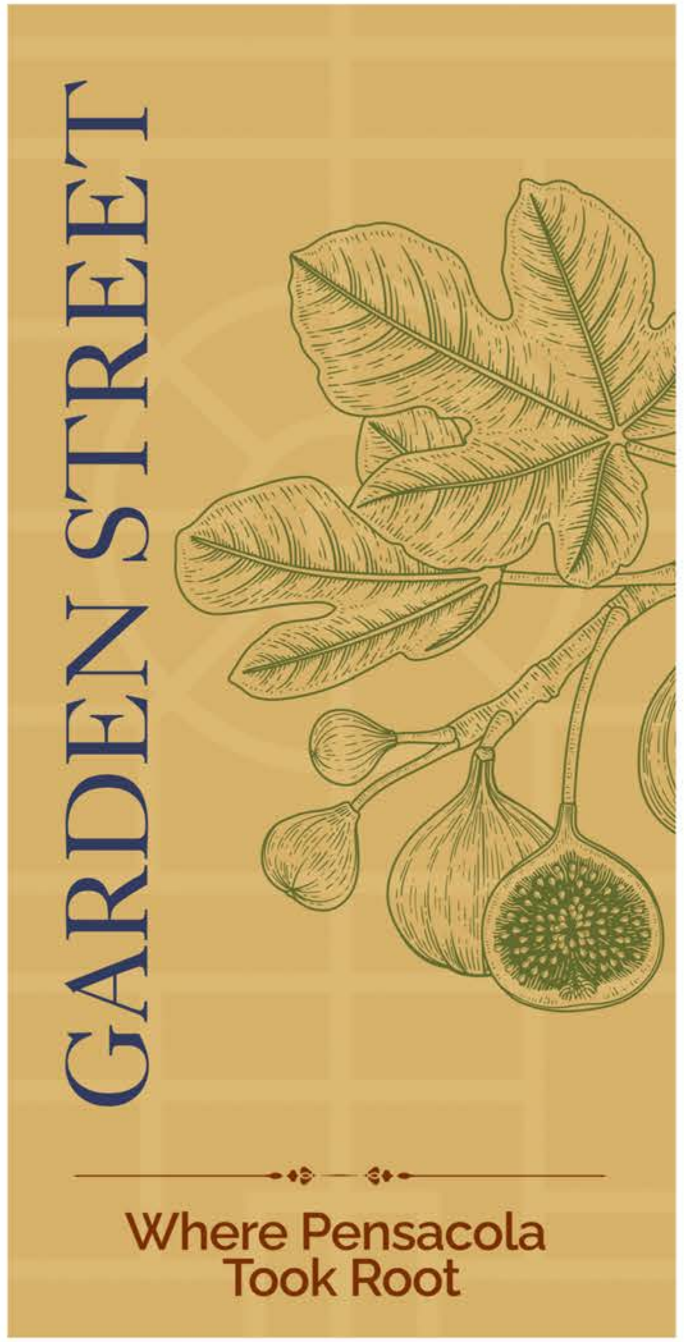
TRELLIS
GEOMETRY

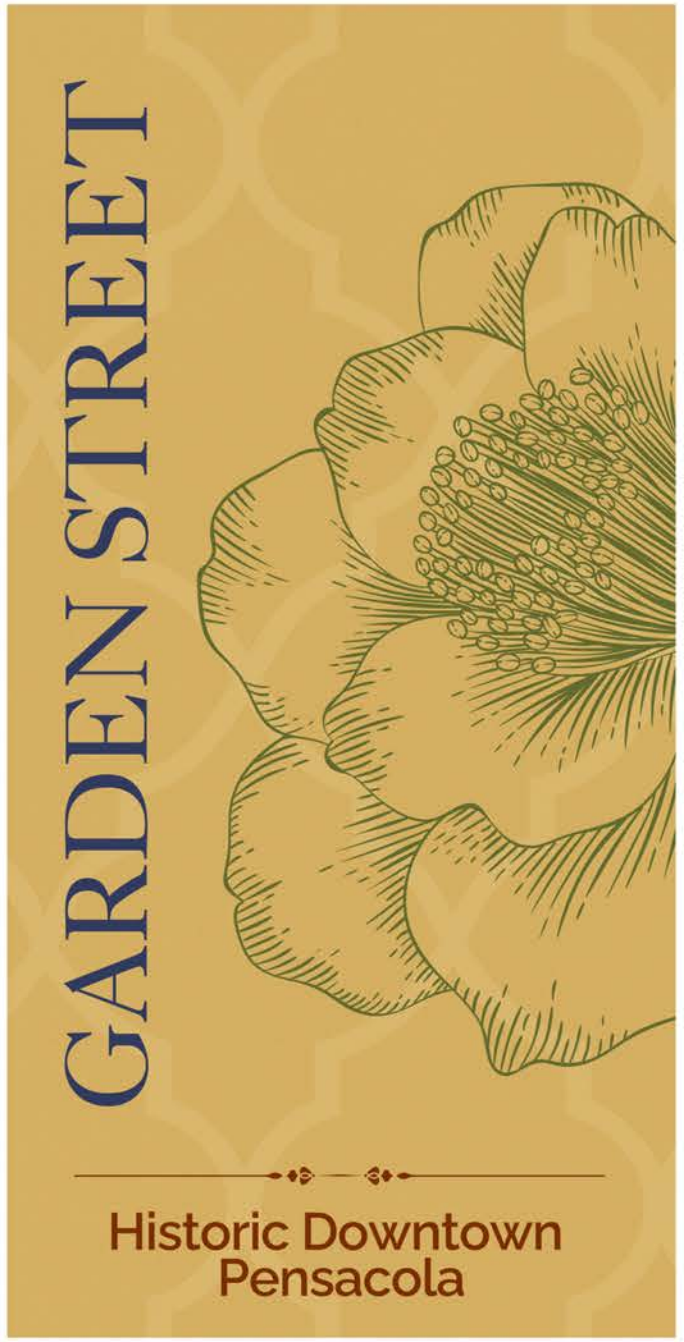
GARDEN
PATHS

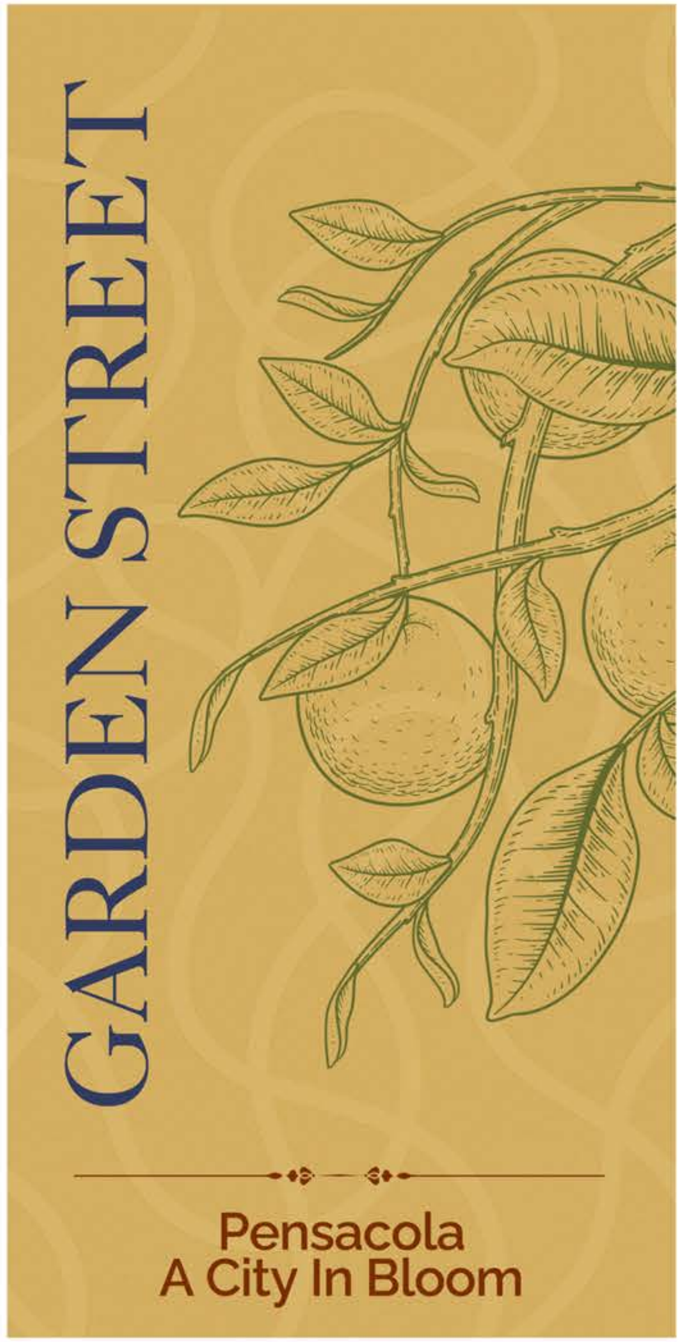


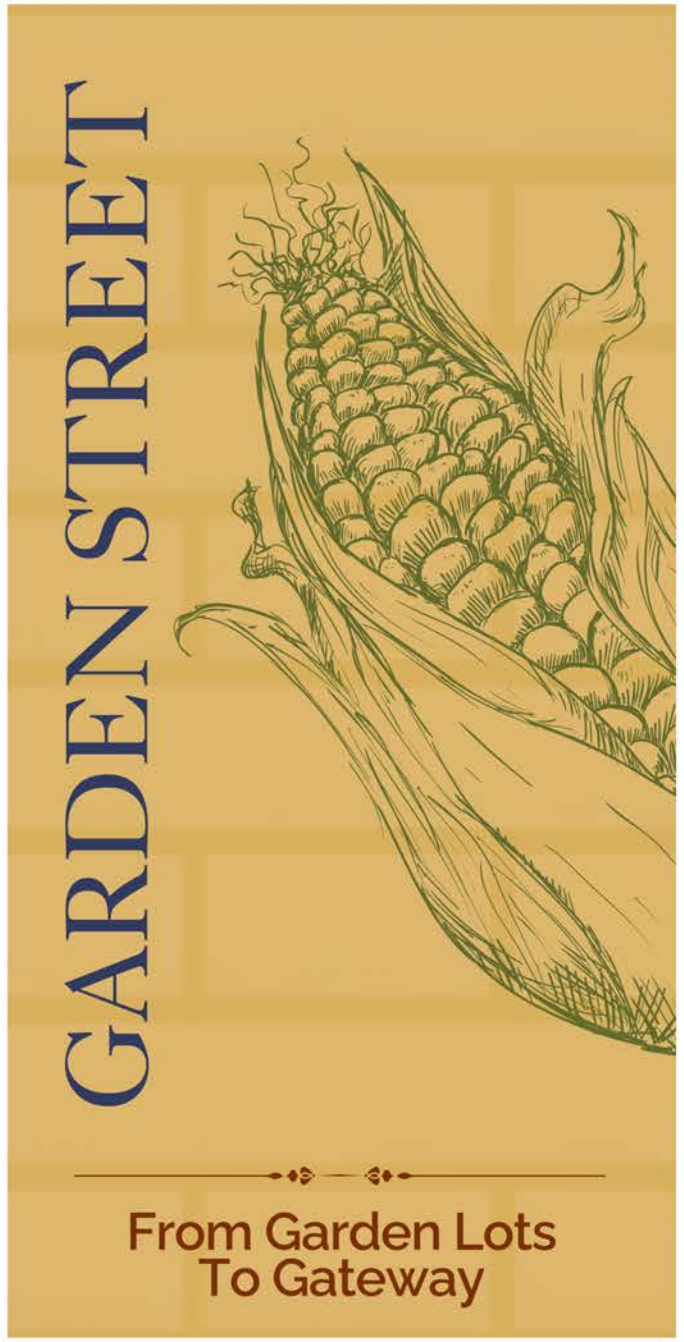
BRICKWORK
PATTERN

# GARDEN ST BANNERS: SERIES CONCEPT



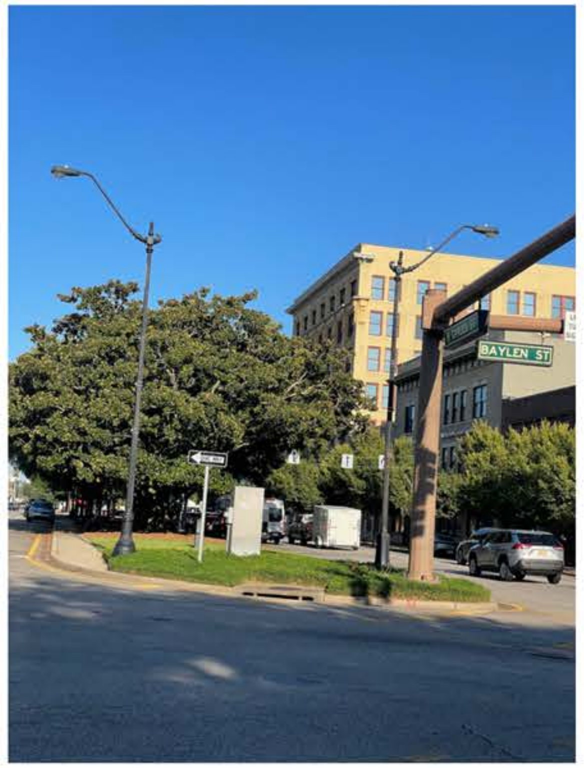



# GARDEN ST BANNERS: MOCK UP

# GARDEN STREET POLE BANNERS PROJECT >>>

ideawörks
Digital & PR Agency

# GARDEN ST BANNERS: RESEARCH + ASSESSMENT





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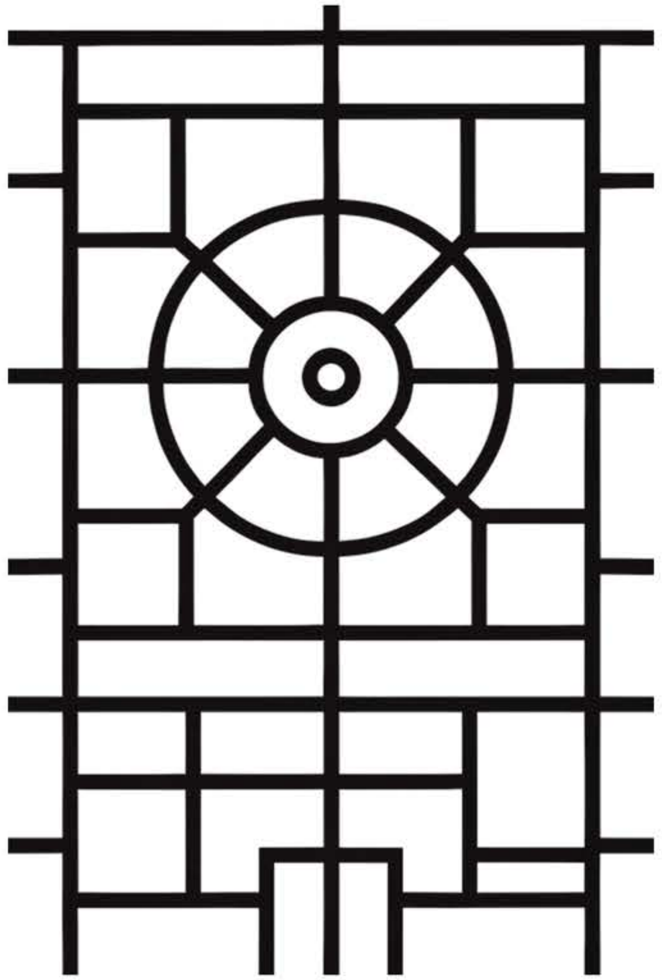
*Visually celebrate Garden Street’s British-planned order, its name rooted in literal garden parcels, and its modern role as a dynamic downtown street.*

# GARDEN ST BANNERS: VISUAL STYLE + MOTIFS



**Blend historic structure with natural imagery — honoring both the engineered and organic aspects of the name:**

**Stylized garden plan / grid** – geometric lines hinting at the companion lot structure.

**Botanical elements** – fig leaf, citrus blossom, corn, or camelia bloom as nods to what was planted or native.

**Architectural motifs** – wrought-iron detail or building materials for continuity with other downtown streets.

**Compass rose or surveying instruments** – to honor Elias Durnford and the 1764 British city plan.

## GARDEN ST BANNERS: TYPOGRAPHY

CASLON

RALEWAY

**Primary:**
Classic serif with subtle modernity — Caslon

*(Caslon is perfect — a British typeface from the same 18th-century period as Garden Street's founding.)*

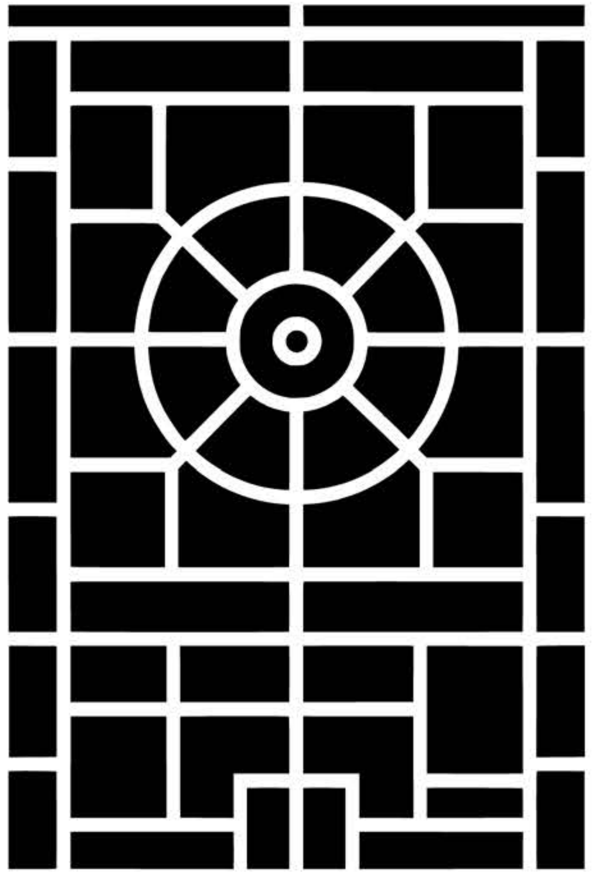
**Secondary (taglines):**
Clean sans-serif (Raleway) for contrast.

## GARDEN ST BANNERS: COLOR PALETTE

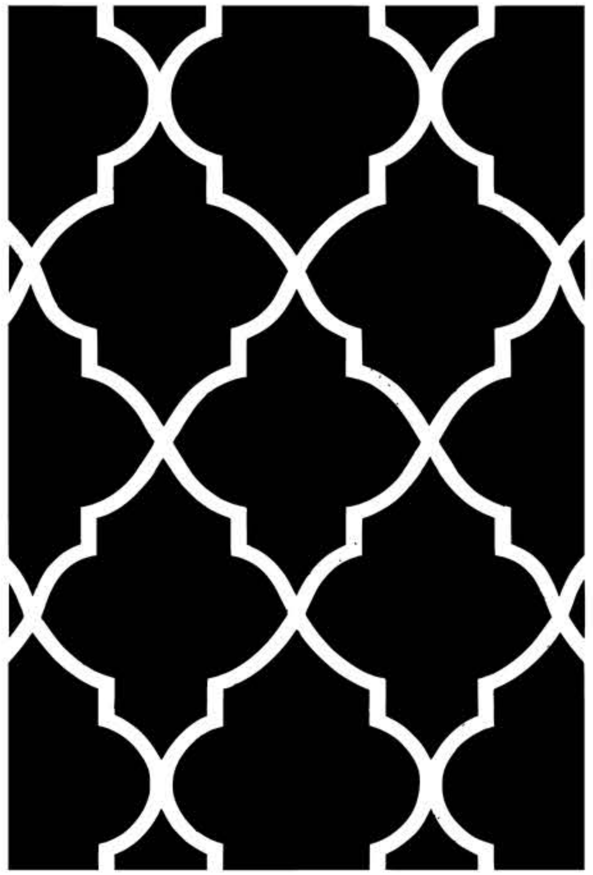
- PARCHMENT SAND
- GREY / BLUE
- BRICK TERRACOTTA
- OLIVE GREEN

Rooted in British colonial materials (brick, brass, parchment, olive) with historic Pensacola maritime (navy) for balance.

# GARDEN ST BANNERS: BACKGROUND PATTERNS

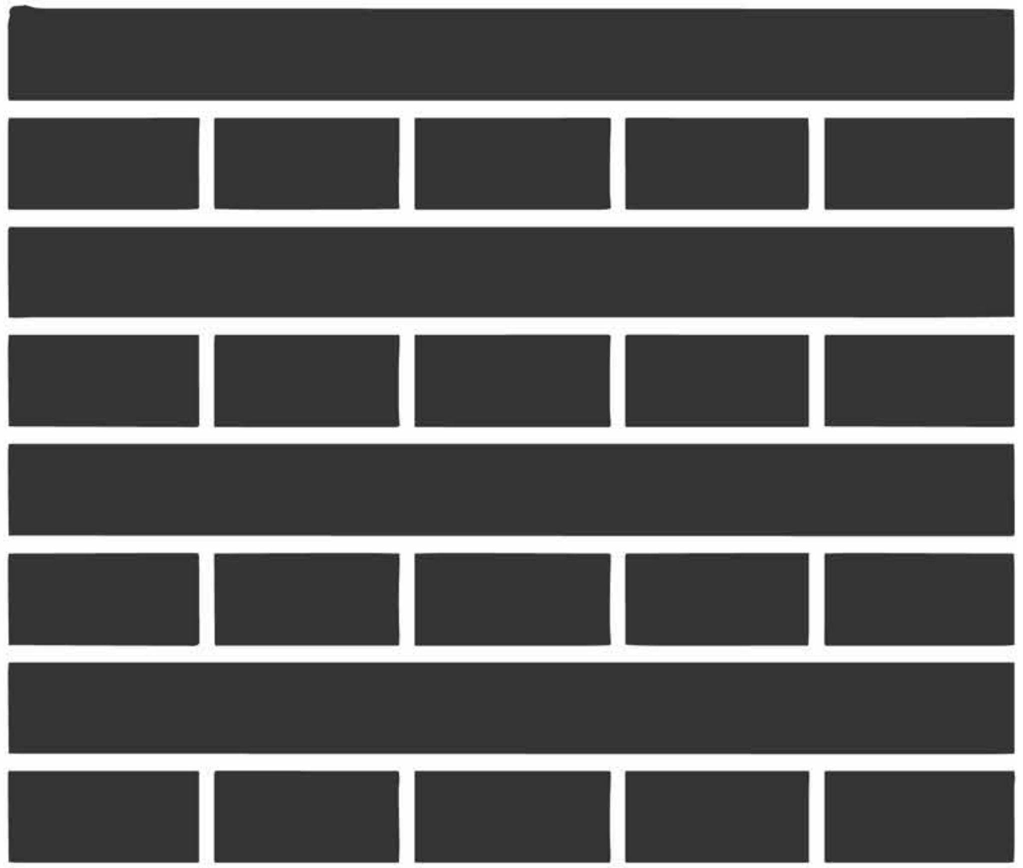


GARDEN GRIDS



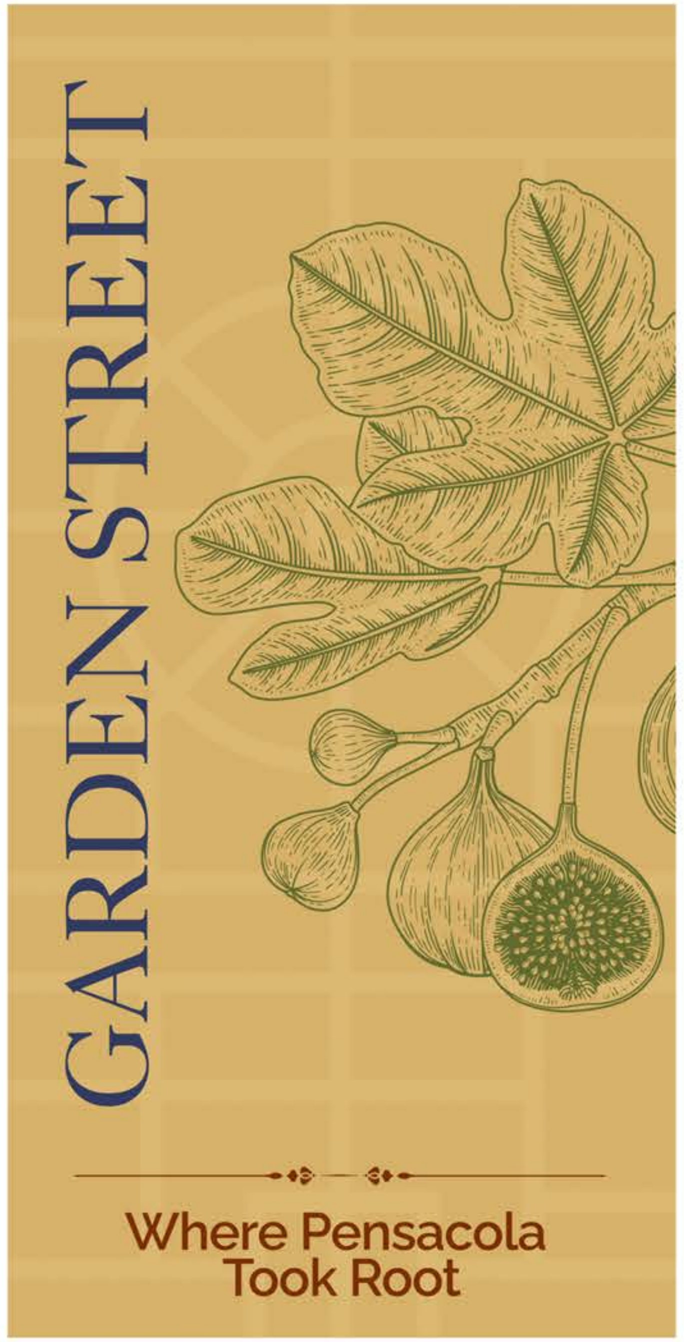
TRELLIS GEOMETRY

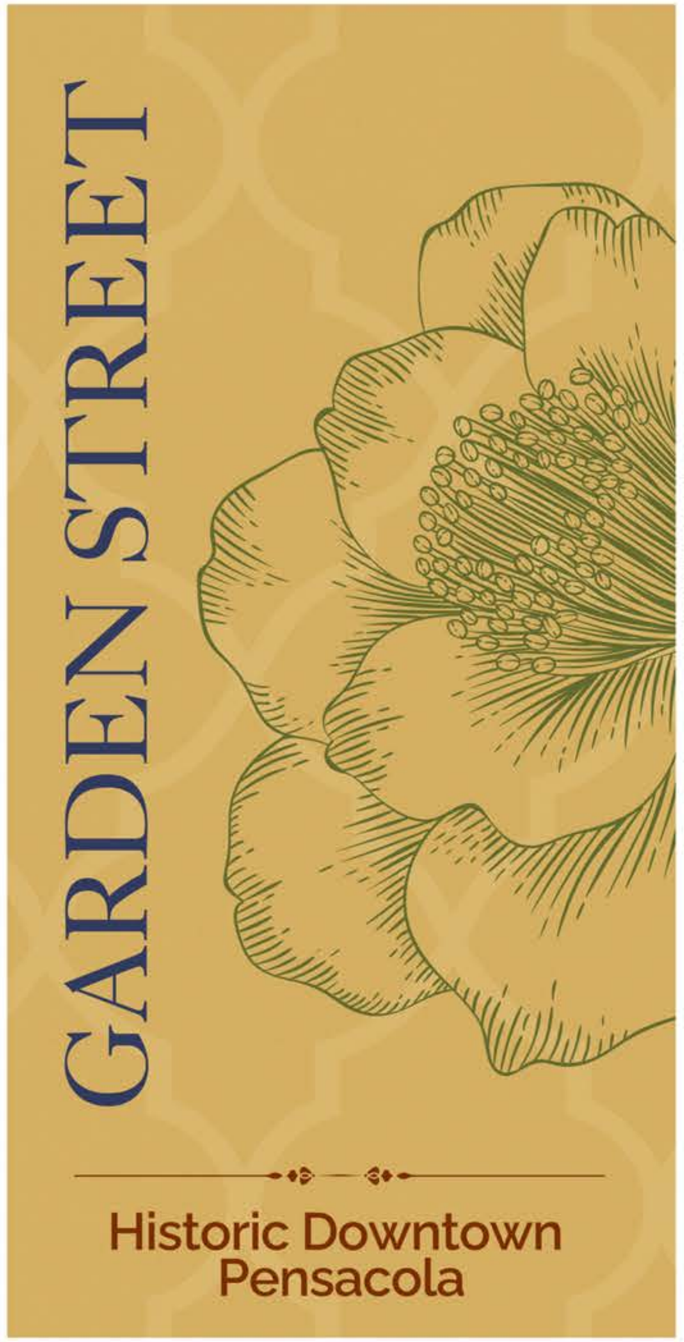
GARDEN PATHS

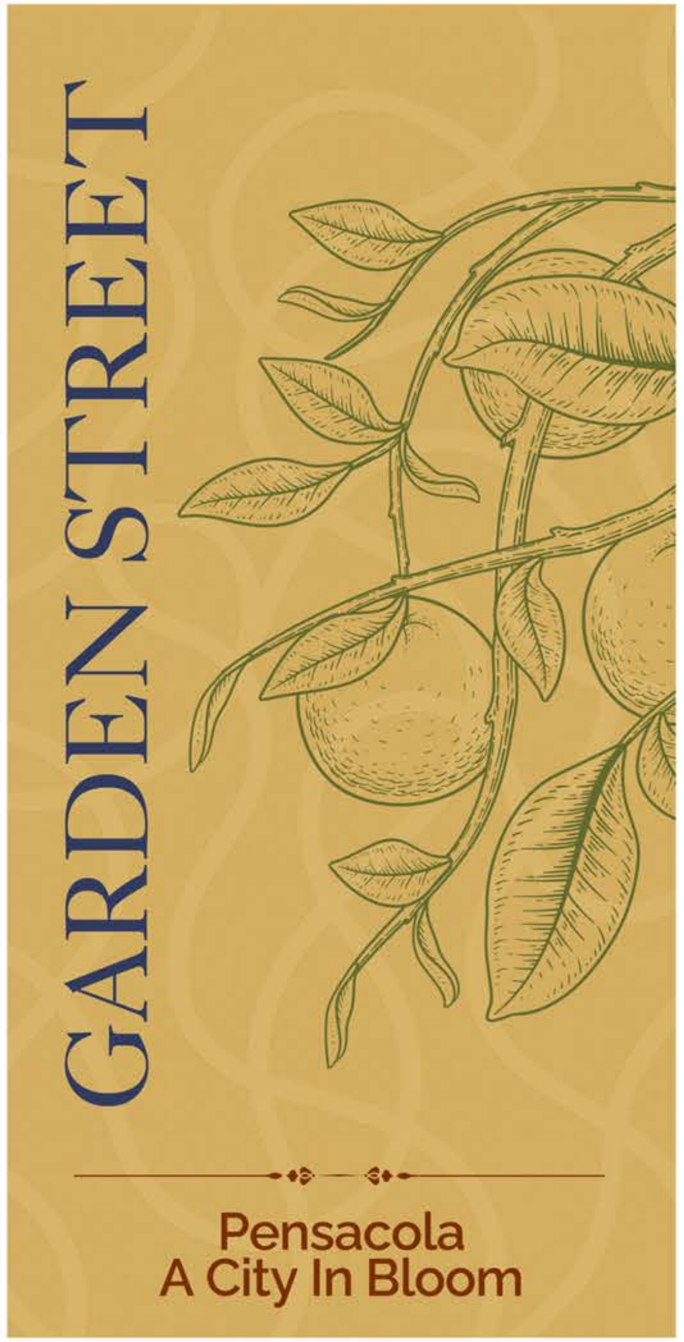


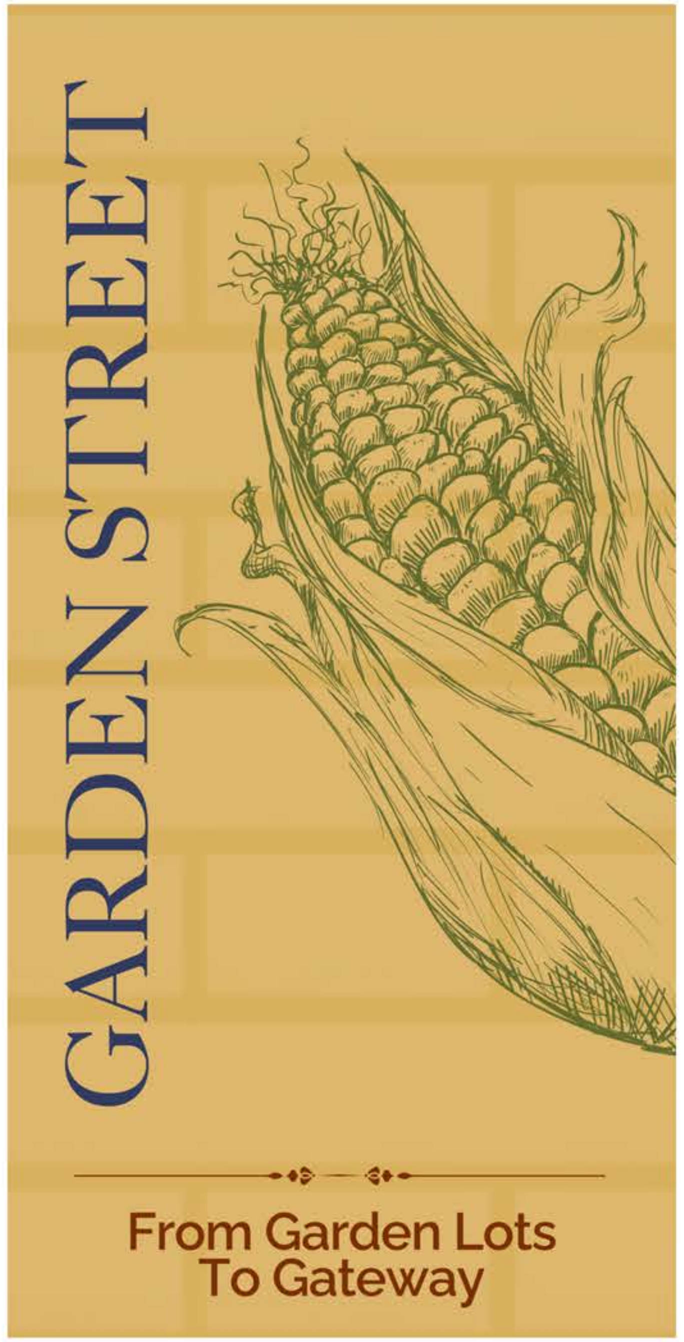
BRICKWORK PATTERN

# GARDEN ST BANNERS: SERIES CONCEPT



# GARDEN ST BANNERS: MOCK UP

# GARDEN ST BANNERS: OPEN FOR BUSINESS BANNERS