City of Pensacola

Eastside Redevelopment Board

Agenda

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

November 4, 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

ADMINISTRATOR'S REPORT

APPROVAL OF MINUTES

1. 25-1406 ERB MEETING MINUTES AMENDED- 05/20/2025

Attachments: *ERB MEETING MINUTES AMENDED- 05/20/2025*

2. 25-1407 ERB MEETING MINUTES- 08/05/2025

Attachments: *ERB MEETING MINUTES- 08/05/2025*

PRESENTATIONS

ACTION ITEMS

DISCUSSION ITEMS

3. 25-1380 PROJECT LIST AND IMPLEMENTATION PLAN STATUS REPORT

Recommendation:

Sponsors:

Attachments: *Eastside Project List and Implementation Plan 11.04.2025*
Eastside CRA Program Managers Report Presentation November 2025
RDP White Paper
Residential Property Improvement Guidelines
Residential Resiliency Program Guidelines - Rev.Approved 9.9.2024
Escambia County---2025-combined-income-and-rent-limits-(eff-4-

1-2025)

OPEN FORUM

BOARD MEMBER COMMENTS

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 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 #: 25-1406 | Eastside Redevelopment Board | 11/4/2025

ACTION ITEM

SUBJECT:

ERB MEETING MINUTES AMENDED- 05/20/2025

ATTACHMENTS:

1. ERB MEETING MINUTES AMENDED- 05/20/2025

City of Pensacola

Eastside Redevelopment Board

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

Minutes

May 20, 2025, 3:30 PM **Whibbs Conference Room, 1st Floor**

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

CALL TO ORDER

The Eastside Redevelopment Board (ERB) meeting was called to order by Chairperson Lane at 3:30 P.M.

ROLL CALL/DETERMINATION OF QUORUM

Members Present: Zachary Lane, Aretta Anderson, Tommy White, Jennifer Brahier (Arrived at 3:50 P.M.)

Members Absent: None

A Quorum was present at 3:31 P.M.

ADMINISTRATOR'S REPORT

None

APPROVAL OF MINUTES

1. 25-645 ERB SPECIAL MEETING MINUTES-03/11/2025

A motion to approve was made by Board Member White and seconded by Board Member Anderson.

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

Yes: 3 Zachary Lane, Aretta Anderson, Tommy White,
No: 0 None

PRESENTATIONS

None

2. 25-565 BOARD TRAINING ON USE OF CIVIC CLERK WITH IPADS

CRA Division Assistant Manager Hilary Halford provided an overview of the agenda item and introduced Hunter Green, Technician with the City of Pensacola's Department of Innovation & Technology. Mr. Green gave a demonstration and provided guidance on accessing and utilizing CivicClerk on iPads for meeting-related purposes. Staff addressed questions and provided responses accordingly.

ACTION ITEMS

None

DISCUSSION ITEMS

3. 25-566 PROJECT LIST AND IMPLEMENTATION PLAN STATUS REPORT

CRA Division Assistant Manager Hilary Halford provided an overview of the item. Key priorities discussed included the following:

- **Crystal Ice House Market Strategy**
- **Hollice T. Williams Stormwater Park**
- **Residential Property Improvement Program/ Resiliency Program**
- **Affordable Housing Initiatives**

Chairperson Lane requested a copy of the 30% design plans prepared by Geosyntec. CRA Program Manager Shirley Baylis provided an update on the Residential Property Improvement and Resiliency Program. The Board also held a discussion regarding the two-way conversion of Martin Luther King Jr. Drive (MLK). Following the discussion, a straw vote was conducted, resulting in consensus to reinstate the two-way conversion project on the priority list. It was agreed that this item will be brought forward for a formal vote at the next scheduled meeting. CRA staff addressed questions from Board members and members of the public throughout the discussion.

Public Speakers:
Tony McCray

4. 25-567 2025 PROPOSED EASTSIDE REDEVELOPMENT PLAN

CRA Division Assistant Manager Hilary Halford provided an overview of the item. Discussion ensued. Staff answered questions accordingly.

(Amended on August 5, 2025, during Approval of Minutes-see below) Jeannie Rhoden, a member of the public, expressed that the Eastside Neighborhood Association hopes some local residents will have opportunities to facilitate or participate in business at the Crystal Ice House projects new development.

OPEN FORUM

Chairperson Lane opened the forum for public comment. The following individuals addressed the Board: Ellis Jones, Jeannie Rhoden, and Tony McCray. A discussion ensued, during which Board members and CRA staff provided responses as appropriate.

ADJOURNMENT

4:51 P.M.

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City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 25-1407 | Eastside Redevelopment Board | 11/4/2025

ACTION ITEM

SUBJECT:

ERB MEETING MINUTES- 08/05/2025

ATTACHMENTS:

1. ERB MEETING MINUTES- 08/05/2025

City of Pensacola

Eastside Redevelopment Board

Minutes

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

August 5, 2025, 3:30 PM **Hagler-Mason, 2nd Floor**

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

CALL TO ORDER

The Eastside Redevelopment Board (ERB) meeting was called to order by Chairperson Lane at 3:35 P.M.

DETERMINATION OF QUORUM

Members Present: Zachary Lane, Jennifer Brahier, Tommy White

Members Absent: None

A quorum was present at 3:35 P.M.

ADMINISTRATOR'S REPORT

None.

APPROVAL OF MINUTES

1. 25-1013 ERB MEETING MINUTES 05/20/2025

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

Board Member White relayed a concern from a citizen regarding the level of detail in the meeting minutes. Public Speaker, Jeannie Rhoden, also expressed that the minutes should include more detailed statements. Board Member Brahier clarified that, per Robert's Rules of Order, meeting minutes are intended to reflect official actions and not statements or discussion points. Board Member White discussed addressing the concern of Jeannie Rhoden by amending the meeting minutes.

A motion to Amend was made by Board Member White and seconded by Chairperson Lane.

Amend the minutes from May 20, 2025, to include Jeannie Rhoden's comment that the Eastside Neighborhood Association hopes some local residents will have opportunities to facilitate or participate in business at the Crystal Ice House projects new development.

The motion passed by the following vote:

Yes: 3 Zachary Lane, Tommy White, Jennifer Brahier
No: 0 None

DISCUSSION ITEMS

2. 25-997 PROJECT LIST AND IMPLEMENTATION PLAN STATUS REPORT

CRA Programs Officer, Hilary Halford, provided an introduction to this item. Brad Hinote, City Engineer, provided an update on Hollice T. Willams Park Design. He also discussed that an engineering study by a consultant was underway. Mr. Hinote will inquire with Rachel Bennett, CRA Urban designer, about an update with Friends of Hollice T. Williams for public engagement. Public Speaker, Joel Dittenburg, resident and business owner, inquired about Phase 1, property acquisition and timeline. Discussion ensued. Mr. Hinote will provide a map of the acquired property to the board. Amanda Childers, CRA Program Coordinator, provided an update on Residential Property Improvement and Resiliency programs. Hilary Halford, provided an update on all items on the current project list and introduced the concept of a small rental development and pre-development programs. Staff answered questions accordingly.

PRESENTATIONS

None.

ACTION ITEMS

3. 25-1012 APPROVE THE EASTSIDE PROJECT AND PRIORITIES LIST

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

This item was discussed under the previous agenda item. No further discussion.

The motion passed by the following vote:

Yes: 3 Zachary Lane, Jennifer Brahier, Tommy White
No: 0 None

OPEN FORUM

No Public Comments.

ADJOURNMENT

4:17 P.M.

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City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 25-1380 | Eastside Redevelopment Board | 11/4/2025

DISCUSSION

SPONSOR:

SUBJECT:

PROJECT LIST AND IMPLEMENTATION PLAN STATUS REPORT

SUMMARY:

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

PRIOR ACTION:

None

FUNDING:

N/A

FINANCIAL IMPACT:

None

STAFF CONTACT:

Victoria D'Angelo, CRA Administrative Officer
Hilary Halford, CRA Programs Officer

ATTACHMENTS:

1. Eastside Project List and Implementation Plan 11.04.2025
2. Eastside CRA Program Managers Report Presentation November 2025
3. RDP White Paper
4. Residential Property Improvement Guidelines
5. Residential Resiliency Program Guidelines - Rev.Approved 9.9.2024
6. Escambia County---2025-combined-income-and-rent-limits-(eff-4-1-2025)

PRESENTATION: No

EASTSIDE REDEVELOPMENT BOARD PROJECT LIST AND IMPLEMENTATION PLAN (FY2025-30) 11/4/2025

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
Crystal Ice House Market Strategy - Identified as Priority #1 on 3/11/2025	Eastside	Transform the Crystal Ice House and adjacent parking lot into an outdoor market to catalyze economic development in a neighborhood. Please see the attached Eastside Plan for more details.	Thru FY2030	New Project	-	Victoria D'Angelo, CRA Administrative Officer ; Shirley Baylis, CRA Program Manager	ERB recommened inclusion in project list 3/11/2025.
Hollice T. Williams Urban Greenway - Identified as priority #2 on 3/11/2025	Urban Core / Eastside	Stormwater and greenway improvements beneath the I- 110 interstate overpass along Hayne Street from Wright Street to Jordan Street. Please see the attached Eastside Plan for more details.	Thru FY2030	EDFP, Phase I - Complete; Greenway - In Design	60% design plans complete. 60% design plans will be reviewed with the Board at the meeting. City Engineer to provide update.	Victoria D'Angelo, CRA Administrative Officer; Brad Hinote, City Engineer; Rachel Bennett, Urban Design Planner	ERB (Added 7/8/2020) & UCRB recommended inclusion in project list.
Residential Property Improvement Program - Identified as priority #3 on 3/11/2025	Eastside / Urban Core / 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** . Please see the attached Eastside Plan for more details.	Thru FY2030	On-going	See attached report.	Amanda Childers, CRA Residential Program Coordinator	ERB (Added 7/8/2020) UCRB & WRB recommended inclusion in project list.
Gonzalez Street Shareway - Identified as priority #4 3/11/2025	Eastside	Identified as a special demonstration project in the Eastside Redevelopment Plan, Gonzalez Street has been identified by the community as one of the main pedestrian, bicycle, and vehicle connections in the Eastside CRA. Gonzalez Street is a wide, unmarked two-way street with inconsistent sidewalks and minimal landscape or shade. Intersections along the street are wide, unclear, and inconsistent with signage and direction.	Thru FY2030	New Project	The City is currently negotiating an agreement with US DOT for Safe Streets for All grant funds to help plan and implement a 6 month pilot project to create a shareway on Gonzalez St from Pace Blvd to 9th Ave . Anticipated to kick off in Winter 2026.	Victoria D'Angelo, CRA Administrative Officer	ERB recommended inclusion in project list 3/11/2025.
Two Way Conversions MLK/Alcaniz & Davis - Informally Identified as priority #5 5/20/2025. Subject to ratification.	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 has received survey from FDOT. They are supplementing survey with additional information needed on components such as signalization and will then begin design.	Victoria D'Angelo, CRA Administrative Officer; Amy Tootle, Public Works Director; Brad Hinote, City Engineer; Caitlin Cerame, Transportation Planner	ERB (Added 7/8/2020) & UCRB recommended inclusion in project list.

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
Residential Resiliency Program	Eastside / Urban Core / 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.	Amanda Childers, CRA Program Coordinator	ERB (2/23/2021), UCRB & WRB recommended inclusion in project list.
Affordable Housing Initiatives	Eastside / Urban Core / 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 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. 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. 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. 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.	Hilary Halford, Programs Officer; Ann Teston, Incentives and Land Development Manager	ERB (Added 2/23/2021), UCRB & WRB recommended inclusion in project list.

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	MANAGER	PRIOR REDEVELOPMENT BOARD ACTIONS
1700 MLK Jr. Drive-Affordable Housing & Redevelopment	Eastside	Redevelopment of former Walker Gas Station property at 1700 MLK Jr. Drive (corner of MLK & Mallory) for affordable/workforce/mixed income housing.	Thru FY2030	Planning	-	Victoria D'Angelo, CRA Administrative Officer	ERB (Added 7/8/2020) recommended inclusion in project list.
Sidewalk Improvements	Eastside	Sidewalk improvements including repairs and connectivity guided by the redevelopment plans and the City's recent sidewalk ADA accessibility study.	Thru FY2030	On-going	A Sidewalk project that includes E. Avery St. from N. Hayne to N. 9th Avenue will begin November 10th and constructed by Gulf Beach Construction, Inc. FDOT is reviewing an RFQ for East Maxwell St sidewalk from Hayne St to 12th Ave. City will issue RFQ for design consultant once approved by FDOT. This is a transportation Alternatives funded project.	Victoria D'Angelo, CRA Administrative Officer; Brad Hinote, City Engineer; Daniel Moak, Engineering Design Manager	ERB recommended inclusion in project list. (Added 7/8/2020)

PENSACOLA FORWARD
The City of Pensacola's Economic Development Resource

City of Pensacola
Community Redevelopment Agency

Eastside Program Status Report

November 2025

CRA 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.

In Review: 2

Projects invited for full application: 2

Projects pending inspections: 0

Projects pending bidding: 0

Projects under contract: 2

PENSACOLA FORWARD
The City of Pensacola's Economic Development Resource

CRA Residential Resiliency Program (RES)

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: 1

PENSACOLA FORWARD
The City of Pensacola's Economic Development Resource

QUESTIONS?

PENSACOLA FORWARD
The City of Pensacola's Economic Development Resource

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

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
CRA Programs 850-436-5640

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 Contactor 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) 436-5640 (Programs Line)
Email: cradivision@cityofpensacola.com
Web: www.cityofpensacola.com/cra

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

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.