



City of Pensacola

Westside Redevelopment Board

Agenda

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

March 26, 2024, 3:30 PM

Whibbs Room, 1st Floor

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

CALL TO ORDER

DETERMINATION OF QUORUM

APPROVAL OF MINUTES

1. 24-334 WRB MEETING MINUTES - 12/05/2023

Attachments: WRB Meeting Minutes - 12/05/2023

OLD BUSINESS

NEW BUSINESS

REPORTS AND ANNOUNCEMENTS

2. 24-320 PROJECT UPDATES

*Attachments: WRB Project List - 032624
CRA Program Manager Report 3.26.2024
Residential Property Improvement Guidelines
Commercial Property Improvement Program Guidelines
2023 Income and Rent Limits*

BOARD MEMBER COMMENTS

OPEN FORUM

ADJOURNMENT

PLEASE NOTE: One or more members of the City Council/Community Redevelopment Agency Board may be in attendance. The City of Pensacola adheres to the Americans with Disabilities Act and will make reasonable accommodations for access to city services, programs, and activities. Please call 850-436-5640 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

WESTSIDE REDEVELOPMENT BOARD

Meeting Minutes

December 5, 2023,

3:30PM

Hagler Mason Room

The Westside Redevelopment Board (WRB) meeting was called to order by Vice-Chairperson Brown at 3:35 P.M.

CALL TO ORDER

WRB MEMBERS PRESENT: James Gulley, Lamar Brown, Doug Baldwin Sr, Jennifer Brahier, Michelle Press, Karl Schwelm

WRB MEMBERS ABSENT: Marcel Davis

DETERMINATION OF QUORUM

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

ELECTION OF OFFICERS

Vice-Chairperson Brown called for nominations for the position of Chairperson of the Westside Redevelopment Board.

A motion to elect Lamar Brown as Chairperson was made by WRB Member Schwelm, seconded by WRB Member Gulley.

The motion carried by the following vote:

Yes: 6 Larmar Brown, James Gulley, Jennifer Brahier, Doug Baldwin Sr, Michelle Press, Karl Schwelm

No: 0

Lamar Brown was elected as Chairperson of the Westside Redevelopment Board.

Chairperson Brown called for nominations for the position of Vice-Chairperson of the Westside Redevelopment Board.

A motion to elect James Gulley as Vice-Chairperson was made by WRB Member Baldwin, seconded by WRB Member Schwelm.

The motion carried by the following vote:

Yes: 6 Larmar Brown, James Gulley, Jennifer Brahier, Doug
Baldwin Sr, Michelle Press, Karl Schwelm

No: 0

James Gulley was elected as Vice-Chairperson of the Westside Redevelopment Board.

APPROVAL OF MINUTES

1. 23-1047 WRB MEETING MINUTES – 9/26/2023

A motion was made by WRB Member Brahier, seconded by WRB Member Schwelm.

The motion carried by the following vote:

Yes: 6 Larmar Brown, James Gulley, Jennifer Brahier, Doug
Baldwin Sr, Michelle Press, Karl Schwelm

No: 0

OLD BUSINESS

None.

NEW BUSINESS

None.

REPORTS & ANNOUNCEMENTS**2. 23-1043 PROJECT UPDATES**

CRA Division Manager Victoria D'Angelo gave an overview of the item. CRA Assistant Division Manager Hilary Halford, also spoke to the item and staff answered questions accordingly.

BOARD MEMBER COMMENTS

The Board discussed CRA RPIP and Resiliency Programs and Bruce Beach Phase 2. Staff answered questions accordingly.

OPEN FORUM

None.

ADJOURNMENT
4:08P.M

APPROVED _____

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
West Main Street Corridor Management	Corridor management of West Main Street from Clubbs to Barrancas.	Thru FY2028	UCRB & WRB included this project in their recommended project lists.	Planning/Pre-Design	Caitlin Cerame, Transportation Planner	CPH Inc. was originally selected as the consultant for design. Negotiations were terminated and the second ranked firm Atkins was selected to continue negotiations. Negotiations have been completed and the contract will be signed and executed in April.
Jackson Street Transportation Improvements	Transportation improvements along Jackson Street to the City limit line to A Street. Improvements to be determined based on transportation master plan recommendations. Project to be performed in partnership with Escambia County.	Thru FY2028	WRB included this project in its recommended project list.	Planning	Caitlin Cerame, Transportation Planner	The final Reimagine Jackson Street Transportation Plan was approved by the CRA in August. https://www.cityofpensacola.com/3472/Reimagine-Jackson-Street . Funding is being sought to support implementation of the project.

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
Connectivity to Legion Field / Global Learning: L Street (Priority 1)	L Street from Cervantes to Gregory St. Construction of streetscape and corridor improvements, which may include buffered sidewalk, lighting, bicycle wayfinding signage, street trees/landscape, crosswalks and on-street parking (one side) from Cervantes Street to Gregory Street.	Thru FY2028	WRB included this project in its recommended project list.	Planning	Caitlin Cerame, Transportation Planner	CPH, Inc. was selected as the consultant. Contract has been executed and notice to proceed issued. CPH is currently completing the survey.
Connectivity to Legion Field / Global Learning: Gregory Street (Priority 2)	Gregory Street from Pace Blvd to I St. Construction of streetscape and corridor improvements, which may include buffered wide sidewalk, lighting, bicycle wayfinding signage, crosswalks and street trees/landscape.	Thru FY2028	WRB included this project in its recommended project list.	Planning	Caitlin Cerame, Transportation Planner	See above
Connectivity to Legion Field / Global Learning: Wright Street (Priority 3)	Wright Street from Pace Blvd to P St. Construction of streetscape and corridor improvements, which may include buffered sidewalk, lighting, crosswalks and street trees/landscape .	Thru FY2028	WRB included this project in its recommended project list.	Planning	Caitlin Cerame, Transportation Planner	See above

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
Pace Boulevard Corridor Improvements	Corridor management of Pace Boulevard from U.S. 29 to the waterfront. Interim need to provide safety improvements along Pace Boulevard, particularly at Jackson and Wright Streets, to complete Connectivity to Legion Field / Global Learning project. Project to be managed by the Florida- Alabama Transportation Planning Organization and the Florida Department of Transportation.	Thru FY2028	WRB included this project in its recommended project list.	Planning	Caitlin Cerame, Transportation Planner	Corridor management plan listed as priority #3 on FL-AL TPO priority list and funded in FY 2025.
Cervantes Street Road Diet and Short Term Safety Improvements	Corridor improvements, including safety improvements and potential lane reduction, to West Cervantes from A Street to Dominquez St. Project managed by the Florida Department of Transportation.	Thru FY2028	WRB included this project in its recommended project list.	ST Improvements: Complete; LT Improvements: Planning	Caitlin Cerame, Transportation Planner	Safety improvements have been completed by FDOT.

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
Garden Street Landscape Beautification Improvements	Landscape improvements within the Garden Street corridor. Targeted from "A" Street to "C" Street with actual boundaries determined based on cost.	Thru FY2024	WRB included this project in its recommended project list.	Planning	Brad Hinote; City Engineer	-
"A" Streetscape Revitalization	Streetscape and corridor improvements along "A" Street from Cervantes to Main.	-	UCRB & WRB included this project in their recommended project lists.	On Hold	Brad Hinote, City Engineering; Chris Mauldin, Engineering Construction Manager	-
CRA Commercial Property Improvement Program	Improvements for commercial projects and cemeteries under CRA Commercial Property Improvement Program within target areas of the Westside and Urban Core CRAs. Eligible improvements include exterior repair and enhancements necessary to restore or improve building appearance, integrity and character, and other improvements necessary to enable reuse.	Thru FY2029	UCRB & WRB included this program in their recommended project lists.	On-going	Hilary Halford, Assistant CRA Manager	See attached report. Hilary Halford, Assistant CRA Manager will provide an update.

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
Residential Property Improvement Program	Improvements for residential properties under CRA Residential Property Improvement Program within the Westside, Eastside and Urban Core CRAs.	Thru FY2029	ERB, UCRB & WRB included this program in their recommended project lists.	On-going	Hilary Halford, Assistant CRA Manager	CRA Assistant Division Manager, Hilary Halford will providean update. Please see progress report attached. The CRA Board approved temporary suspension of accepting new applications due to the extensive wait list.
Residential Resiliency Program	Improvements to residential property under CRA Residential Resiliency Program within the City’s designated Urban Core, Westside and Eastside community redevelopment areas. Eligible improvements include repair to storm-damaged structures and improvements that secure at-risk property against future hazards caused by natural disasters. Typical improvements include emergency roof repair and replacement, hazardous tree removal and trimming, emergency electrical, plumbing or structural repairs, and mechanical equipment (i.e.) HVAC repairs and, in high flood hazard zones, elevation.	Thru FY2028	ERB, UCRB & WRB included this program in their recommended project lists.	On-going	Hilary Halford, Assistant CRA Manager	CRA Assistant Division Manager, Hilary Halford will providean update. Please see progress report attached.

PROJECT NAME	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PRIOR REDEVELOPMENT BOARD ACTIONS	PHASE	MANAGER	UPDATES
Affordable Housing Initiatives	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 FY2029	ERB, UCRB & WRB included this initiative in their recommended project lists.	Planning	Victoria D'Angelo, CRA Manager; Erica Grancagnolo, Economic Development and Neighborhood Services Director; Meredith Reeves, Housing Director	City working on hiring a Housing & Development Program Manager to further housing initiatives pursuant to interlocal agreement with CRA.
Alice Williams Rehabilitation	Rehabilitation of the former Alice Williams library.	Thru FY2026	WRB included this project in its recommended project list.	Design	Deana Stallworth, Property Lease Manager	A&E for design services selected and under contract. Solicitation for construction services anticipated late Spring 2024.
American Creosote Works (ACW) Site Acquisition and Park Redevelopment	Acquisition of former American Creosote Works (ACW) Superfund site parcels for future park redevelopment.	Thru FY2028	WRB included this project in its recommended project list.	Planning	Deana Stallworth, Property Lease Manager	EPA remediation anticipated to start late Spring/early Summer 2024. Expected to continue through 2027. Park improvements anticipated 2027-28.

City Of Pensacola Community Redevelopment Agency
Westside
Programs Status Report
March 2024

RESIDENTIAL PRE-ELIGIBILITY APPS IN QUE:

In Review:	8
Approved with inspections pending:	5
On hold:	2
TOTAL:	15

RESIDENTIAL PROPERTY IMPROVEMENT (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 enhancement of the tax base in accordance with the public purposes authorized under Florida Statutes.

Projects invited for full application:	3
Projects pending bidding:	4
Projects under contract:	2

TOTAL PROJECTS IN PROGRESS: 9
TOTAL PROJECTS COMPLETED: 2

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:	0
Projects pending bidding:	0
Projects under contract:	0
TOTAL PROJECTS IN PROGRESS: 0	
TOTAL PROJECTS COMPLETED: 4	

COMMERCIAL PROPERTY IMPROVEMENT PROGRAM

The Commercial Property Improvement Program is provided as part of an overall redevelopment program which assists in the elimination of blight within the City's designated community redevelopment area. This program is designed to leverage private investment and to support preservation and enhancement of commercial and non-residential buildings, increase building capacity and reuse, elimination and prevention of blight and preservation and enhancement of the tax base. (For full details please see attached program guidelines).

PRE-ELIGIBILITY APPLICATIONS IN QUEUE

In Review:	3
Approved with inspections pending:	1
On hold:.....	0
Projects pending bidding:	0
Projects under contract:	0
TOTAL PROJECTS IN PROGRESS:	4
TOTAL PROJECTS COMPLETED:	3



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
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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.



COMMERCIAL PROPERTY IMPROVEMENT PROGRAM GUIDELINES

PROGRAM PURPOSE

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

PROPERTY ELIGIBILITY

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

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

ELIGIBLE IMPROVEMENTS

Eligible improvements for non-residential buildings include the following:

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

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

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

Projects shall be competitively bid pursuant to program requirements.

FUNDING THRESHOLDS & MATCHING

Non-Residential Buildings

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

Maximum Award

SQUARE FOOTAGE

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

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

AGE

51 – 75 years: \$25,000

76 -100 years: \$35,000

Over 100 years: \$50,000

CULTURALLY OR HISTORICALLY SIGNIFICANT

\$25,000

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

Cemeteries

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

MATCHING REQUIREMENTS

A 20% match is required for all commercial projects.

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

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

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

MAINTENANCE AND OCCUPANCY PERIOD COVENANTS

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

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

Maintenance and Occupancy Periods shall be as follows:

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

OTHER REQUIREMENTS

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

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

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

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

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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.

HUD release: 5/15/2023

Effective: 5/15/2023

**2023 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs**

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
DeSoto County Median: 52,500	30%	14,580	19,720	24,860	30,000	34,700	37,250	39,850	42,400	Refer to HUD		364	428	621	808	931	1,028
	50%	22,500	25,700	28,900	32,100	34,700	37,250	39,850	42,400	44,940	47,508	562	602	722	835	931	1,028
	80%	35,950	41,100	46,250	51,350	55,500	59,600	63,700	67,800	71,904	76,013	898	963	1,156	1,335	1,490	1,643
	120%	54,000	61,680	69,360	77,040	83,280	89,400	95,640	101,760	107,856	114,019	1,350	1,446	1,734	2,004	2,235	2,467
	140%	63,000	71,960	80,920	89,880	97,160	104,300	111,580	118,720	125,832	133,022	1,575	1,687	2,023	2,338	2,607	2,878
Dixie County Median: 58,000	30%	14,580	19,720	24,860	30,000	34,700	37,250	39,850	42,400	Refer to HUD		364	428	621	808	931	1,028
	50%	22,500	25,700	28,900	32,100	34,700	37,250	39,850	42,400	44,940	47,508	562	602	722	835	931	1,028
	80%	35,950	41,100	46,250	51,350	55,500	59,600	63,700	67,800	71,904	76,013	898	963	1,156	1,335	1,490	1,643
	120%	54,000	61,680	69,360	77,040	83,280	89,400	95,640	101,760	107,856	114,019	1,350	1,446	1,734	2,004	2,235	2,467
	140%	63,000	71,960	80,920	89,880	97,160	104,300	111,580	118,720	125,832	133,022	1,575	1,687	2,023	2,338	2,607	2,878
Duval County (Jacksonville HMFA; Jacksonville MSA) Median: 93,300	30%	18,600	21,250	24,860	30,000	35,140	40,280	45,420	50,560	Refer to HUD		465	498	621	814	1,007	1,199
	50%	31,000	35,400	39,850	44,250	47,800	51,350	54,900	58,450	61,950	65,490	775	830	996	1,150	1,283	1,416
	80%	49,600	56,650	63,750	70,800	76,500	82,150	87,800	93,500	99,120	104,784	1,240	1,328	1,593	1,841	2,053	2,266
	120%	74,400	84,960	95,640	106,200	114,720	123,240	131,760	140,280	148,680	157,176	1,860	1,992	2,391	2,761	3,081	3,400
	140%	86,800	99,120	111,580	123,900	133,840	143,780	153,720	163,660	173,460	183,372	2,170	2,324	2,789	3,221	3,594	3,967
Escambia County (Pensacola-Ferry Pass- Brent MSA) Median: 83,900	30%	17,200	19,720	24,860	30,000	35,140	40,280	45,420	50,560	Refer to HUD		430	461	621	814	1,007	1,199
	50%	28,650	32,750	36,850	40,900	44,200	47,450	50,750	54,000	57,260	60,532	716	767	921	1,063	1,186	1,309
	80%	45,850	52,400	58,950	65,450	70,700	75,950	81,200	86,400	91,616	96,851	1,146	1,228	1,473	1,701	1,898	2,095
	120%	68,760	78,600	88,440	98,160	106,080	113,880	121,800	129,600	137,424	145,277	1,719	1,842	2,211	2,553	2,847	3,142
	140%	80,220	91,700	103,180	114,520	123,760	132,860	142,100	151,200	160,328	169,490	2,005	2,149	2,579	2,978	3,321	3,666
Flagler County (Palm Coast MSA) Median: 82,700	30%	16,600	19,720	24,860	30,000	35,140	40,280	45,420	50,560	Refer to HUD		415	454	621	814	1,007	1,199
	50%	27,650	31,600	35,550	39,500	42,700	45,850	49,000	52,150	55,300	58,460	691	740	888	1,027	1,146	1,264
	80%	44,250	50,600	56,900	63,200	68,300	73,350	78,400	83,450	88,480	93,536	1,106	1,185	1,422	1,643	1,833	2,023
	120%	66,360	75,840	85,320	94,800	102,480	110,040	117,600	125,160	132,720	140,304	1,659	1,777	2,133	2,466	2,751	3,034
	140%	77,420	88,480	99,540	110,600	119,560	128,380	137,200	146,020	154,840	163,688	1,935	2,073	2,488	2,877	3,209	3,540
Franklin County Median: 67,200	30%	14,580	19,720	24,860	30,000	35,140	37,950	40,550	43,200	Refer to HUD		364	428	621	814	948	1,046
	50%	22,900	26,200	29,450	32,700	35,350	37,950	40,550	43,200	45,780	48,396	572	613	736	850	948	1,046
	80%	36,650	41,850	47,100	52,300	56,500	60,700	64,900	69,050	73,248	77,434	916	981	1,177	1,360	1,517	1,674
	120%	54,960	62,880	70,680	78,480	84,840	91,080	97,320	103,680	109,872	116,150	1,374	1,473	1,767	2,041	2,277	2,512
	140%	64,120	73,360	82,460	91,560	98,980	106,260	113,540	120,960	128,184	135,509	1,603	1,718	2,061	2,381	2,656	2,931

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.