



City of Pensacola

Affordable Housing Advisory Committee

Agenda

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

September 1, 2026, 9:00 AM

**Vince Whibbs Conference Room, 1st Floor,
City Hall**

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

CALL TO ORDER

ROLL CALL

PROOF OF PUBLICATION

APPROVAL OF MINUTES

1. 26-989 AUGUST 2026 AHAC MEETING FINAL MINUTES

Attachments: August 2026 AHAC Meeting FINAL minutes

PRESENTATIONS

ACTION ITEMS

2. 26-990 CITY OF PENSACOLA 2025 AFFORDABLE HOUSING INCENTIVE PLAN REVIEW REPORT FINAL EDITS 7.20.26

Recommendation:

Sponsors:

Attachments: City of Pensacola 2026 Affordable Housing Incentive Plan Review Report FINAL Edits 7.20.26 (002)

DISCUSSION ITEMS

PUBLIC COMMENT

ANNOUNCEMENT/WRITTEN COMMUNICATION

3. 26-991 NEXT MEETING OCTOBER 6, 2026, 9:00 AM, VINCE WHIBBS

CONFERENCE ROOM

Attachments: *None*

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

AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING MINUTES

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

August 4, 2026, 9:00 a.m.

**VINCE WHIBBS CONFERENCE ROOM, 1ST FLOOR,
CITY HALL**

The City of Pensacola Affordable Housing Advisory Committee (AHAC) held its regularly scheduled monthly meeting 9:00-10am in the Vince Whibbs Conference Room of Pensacola City Hall, 222 West Main Street, Pensacola, Florida on August 4, 2026.

CALL TO ORDER

Paul Ritz, Vice Chair, called the meeting to order at 9:00 a.m.

ROLL CALL Introduction to Brandy McGraw, new AHAC member

STAFF MEMBERS PRESENT

- Betsy McDonald, Housing Director, City of Pensacola Housing Department
- Christine Crespo, Assistant Housing Director, City of Pensacola Housing Department
- Tracy C. Pickens, Housing Program Coordinator, City of Pensacola Housing Department

COMMITTEE MEMBERS' PRESENT

- Brandy McGraw
- Deborah Mays
- Ed Brown
- Keith Branch
- Melody Neal
- Paul Ritz
- Percy Goodman

COMMITTEE MEMBERS ABSENT

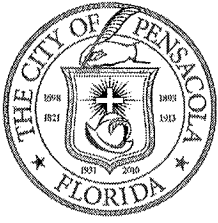
- Councilman Delarian Wiggins
- Crystal Scott

PROOF OF PUBLICATION

Proof of publication was noted by City staff at 9:04 a.m.

ACTION ITEMS

Proposed 2026 changes to City of Pensacola Incentive Plan. Proposed 2026 changes are based on committee input. After reviewing the incentive draft, the committee voted to approve the plan with changes to the language of Incentive E and L.



CITY OF PENSACOLA
AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING MINUTES

City of Pensacola
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August 4, 2026, 9:00 a.m.

VINCE WHIBBS CONFERENCE ROOM, 1ST FLOOR,
CITY HALL

Motion was made:

Motion: Keith Branch
Second: Percy Goodman
Passed Unanimously

APPROVAL OF MINUTES

Motion: Deborah Mayes
Second: Keith Branch
Passed Unanimously

PRESENTATIONS

None.

DISCUSSION ITEMS

Vice Chair, Paul Ritz indicated that at the next AHAC meeting we will review the revised draft, in addition he reviewed the process of public hearing to approve the 2026 City of Pensacola Housing Plan, with the target date of October 6, 2026, AHAC meeting. The approval of the annual SHIP Incentive Report is required to continue to receive our annual SHIP allocation.

ANNOUNCEMENT/WRITTEN COMMUNICATION

Next Meeting, Tuesday, September 1, 2026, 9am in the Vince Whibbs Conference Room.

PUBLIC COMMENT

Leslie Yandle – Just Pensacola, City of Pensacola citizen voiced that City of Pensacola provide transparency regarding funding related to affordable housing.

ADJOURNMENT

Paul Ritz, Vice Chair, adjourned the meeting at 9:49 a.m.

CITY OF PENSACOLA
2025 AFFORDABLE HOUSING INCENTIVE PLAN REVIEW REPORT
City of PENSACOLA AFFORDABLE HOUSING ADVISORY COMMITTEE

1. BACKGROUND

The Sadowski Affordable Housing Act as approved by the Florida Legislature and codified as Chapter 420 of the Florida Statutes requires the development of an Affordable Housing Incentive Plan by all local governments electing to participate in the housing production and preservation initiatives authorized by the Act. Pensacola City Council appointed the members to serve on the City of Pensacola Affordable Housing Advisory Committee (AHAC). The City of Pensacola AHAC reviewed the implementation of the Affordable Housing Incentive Plan and determined the incentives are being implemented in accordance with the plan.

2. PURPOSE

The purpose of the Incentive Plan is to set out the deliberations and recommendations for monetary and non-monetary incentives targeting regulatory reform with respect to affordable housing including the evaluation of the established policies, procedures, ordinances, land development regulations and the comprehensive plan. All recommendations should encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The Plan encompasses the specific recommendations of the AHAC, all of which were voted upon and approved at a Public Hearing on November 4, 2025. This Plan details existing City Housing related policies/procedures to be undertaken by the City in support of affordable housing.

3. AFFORDABLE HOUSING INCENTIVES

INCENTIVE A: THE PROCESSING OF APPROVALS OF DEVELOPMENT ORDERS OR PERMITS, AS DEFINED IN S. 163.3164(7) AND (8), FOR AFFORDABLE HOUSING PROJECTS IS EXPEDITED TO A GREATER DEGREE THAN OTHER PROJECTS.

Discussion:

The City Inspection Services Department utilizes an online application process allowing for both convenience and safety. The City Housing Department, in cooperation with the Development Services Department, offers affordable housing developers an opportunity to apply for expedited permitting. The application is available on the City of Pensacola Housing, Development Services, One-Stop Development, and Planning Department webpages. Affordable housing documentation is required to fast track the permitting application.

Recommendation:

The incentive is being implemented in accordance with the plan. The AHAC will review the incentive on an annual basis.

INCENTIVE B: THE MODIFICATION OF IMPACT FEE REQUIREMENTS, INCLUDING REDUCTION OR WAIVER OF FEES AND ALTERNATIVE METHODS OF FEE PAYMENT FOR AFFORDABLE HOUSING.

Discussion:

The City does not have impact-fee requirements. To support the creation and preserve sustainable affordable housing, the Comprehensive plan supports offering incentives for infill development, one of which is the liens waiver policy for affordable housing.

Recommendation:

This incentive is being implemented in accordance with the plan. The AHAC will review the incentive on an annual basis. Review and update the City's lien waiver policy for affordable housing.

INCENTIVE C: THE ALLOWANCE OF FLEXIBILITY IN DENSITIES FOR AFFORDABLE HOUSING.

Discussion:

The City of Pensacola Comprehensive Plan and Land Development code allow flexibility in development density for residential developments. -This is generally coordinated through predevelopment review meetings with developers through the Special Planned Development (SPD) process. Section 12-3-109 of the Land Development code specifically permits a residential bonus of not more than 25% or a density transfer of up to 50% of a donor site for new affordable housing construction projects. The City of Pensacola Comprehensive Plan and Land Development code are currently under revision, ~~public input and participation are part of the revision process and in the final phases of the revision process.~~

Recommendation:

~~Review the residential density bonus offering in conjunction with the City's LDC Assessment to encourage wider spread use for development of affordable housing. The current residential density bonus as written is underutilized for affordable housing development. The AHAC encourages incorporation of target income levels for this incentive as well as specific affordability periods and a clearly defined minimum percentage of units. Since this incentive must currently be approved by the Planning Board, the provision of more specific goals and guidelines will aid developers by outlining what the City wants to see and what may be approved. Additionally, revision of this section of the LDC with specific guidelines that could be approved by staff without going to the Planning Board could expedite affordable housing development. -This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review on an annual basis.~~

INCENTIVE D: THE RESERVATION OF INFRASTRUCTURE CAPACITY FOR HOUSING FOR VERY-LOW INCOME PERSONS, LOW-INCOME PERSONS, AND MODERATE-INCOME PERSONS.

Discussion:

Infrastructure capacity is not an issue for development of affordable housing within the urban area of the City as water, sewer, electricity, and roadways are more than adequate for concurrency. Additionally, all areas within the City's Community Redevelopment Areas are exempt from traffic concurrency.

Recommendation:

This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review on an annual basis.

INCENTIVE E: THE ALLOWANCE OF AFFORDABLE ACCESSORY RESIDENTIAL UNITS IN RESIDENTIAL ZONING DISTRICTS.

Discussion:

Accessory dwellings are allowed in the City of Pensacola Comprehensive Plan and Land Development Code.

Recommendation:

~~This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis. The AHAC believes that Incentive E is an underutilized strategy for a variety of reasons to include community education and awareness on ADU construction and zoning flexibility. The AHAC recommends a simplified online tool to raise awareness for the public to understand and determine the feasibility of ADU construction. The AHAC recommends considering funding an ADU program if appropriate funding is available.~~

INCENTIVE F: THE REDUCTION OF PARKING AND SETBACK REQUIREMENTS FOR AFFORDABLE HOUSING.

Discussion:

The City may grant flexibility in setbacks through its Special Planned Development (SPD) process. Parking variances of up to 10% may be granted administratively by Development Services staff for developments that demonstrate unique circumstances.

Recommendation:

Continue the allowance of parking variances of up to 10% for developments that demonstrate unique circumstances, particularly for affordable housing developments. ~~The AHAC discussed allowing for parking variances for ADUs in cases where the unit is within ¼ mile of public transit route and where the primary unit meets current parking requirements. The AHAC also supports the reduction of parking requirements for elderly rental developments. This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis.~~

INCENTIVE G: THE ALLOWANCE OF FLEXIBLE LOT CONFIGURATIONS, INCLUDING ZERO-LOT-LINE CONFIGURATIONS FOR AFFORDABLE HOUSING.

Discussion:

The City Land Development Code allows for administrative waivers for flexible lot configuration and provides for the use of zero-lot-line configurations in development of residential housing.

Recommendation:

This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis.

INCENTIVE H: THE MODIFICATION OF STREET REQUIREMENTS FOR AFFORDABLE HOUSING.

Discussion:

The SPD process provides a means for a developer to present modifications for street design. Pensacola City Council adopted by Resolution No. 29-12 in support of the complete street design concept.

Recommendation:

This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis.

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INCENTIVE I: THE ESTABLISHMENT OF A PROCESS BY WHICH A LOCAL GOVERNMENT CONSIDERS, BEFORE ADOPTION, POLICIES, PROCEDURES, ORDINANCES, REGULATIONS, OR PLAN PROVISIONS THAT INCREASE THE COST OF HOUSING.

Discussion:

The review process is in place within the City. Review information and comments are provided by planning staff with input, as needed, by housing and community development staff for consideration by the policy makers.

Recommendation:

This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis.

INCENTIVE J: THE PREPARATION OF A PRINTED INVENTORY OF LOCALLY OWNED PUBLIC LANDS SUITABLE FOR AFFORDABLE HOUSING DEVELOPMENT.

Discussion:

In accordance with F.S. 166.0451(1), as amended by the Live Local Act, on September 14, 2023, City Council adopted an updated inventory list by October 1, 2023, through Resolution 2023-059. Review and update policies related to the disposition of properties for affordable housing to provide a clear process for disposition of properties.

Recommendation:

This incentive is being implemented in accordance with the plan ~~and no changes were recommended; with City update of the inventory in 2023. The AHAC encourages an update of the current property disposition policy for affordable housing, and to specifically include considerations for disposition to community land trusts or other shared equity models that promote long term affordability.~~ The AHAC will review the incentive on an annual basis.

INCENTIVE K: THE SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS AND MAJOR EMPLOYMENT CENTERS AND MIXED-USE DEVELOPMENTS.

Discussion:

Development regulations support and encourage the location of affordable housing, including a priority for mixed use/mixed income, housing near transit stops/interchanges and employment/educational centers.

Recommendations:

This incentive is being implemented in accordance with the plan and no changes were recommended. The AHAC will review the incentive on an annual basis.

INCENTIVE L: OTHER AFFORDABLE HOUSING STRATEGIES IDENTIFIED BY THE AFFORDABLE HOUSING ADVISORY COMMITTEE.

Recommendations:

- ~~1. Provide a definition of "affordable housing" in the Land Development code, so affordable housing incentives provided by the City clearly identify targeted households.~~
- ~~2.1. Update grant policies under SHIP and HOME to permit use of grant funds in collaboration with Community Land Trusts to create permanent community housing affordability.~~