# **City of Pensacola**



# Agenda - Final

# **Eastside Redevelopment Board**

Tuesday, August 22, 2023	3:30 PM	Hagler Mason Conference Room, 2nd Floor

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

# CALL TO ORDER

#### **DETERMINATION OF QUORUM**

#### **APPROVAL OF MINUTES**

- 1. <u>23-00615</u> ERB MEETING MINUTES 5/23/2023
  - Attachments: ERB Meeting Minutes 5/23/23.pdf

# OLD BUSINESS

# **NEW BUSINESS**

#### **REPORTS AND ANNOUNCEMENTS**

**2.** <u>23-00581</u> PROJECT UPDATES

 Attachments:
 Eastside Project Updates 8.22.2023

 CRA Program Manager Report 8.22.2023

 Residential Property Improvement Program Guidelines

 Residential Resiliency 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 (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.



Memorandum

File #: 23-00615

Eastside Redevelopment Board

8/22/2023

# SUBJECT:

ERB MEETING MINUTES - 5/23/2023

# City of Pensacola

# EASTSIDE REDEVELOPMENT BOARD

Meeting Minutes

May 23, 2023, 3:00 P.M. Hagler Mason Room 2 <sup>nd</sup> flo
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The Eastside Redevelopment Board (ERB) meeting was call to order by Chairperson Lane at 3:31 P.M

# CALL TO ORDER

GPENSACOLA

**ERB MEMBERS PRESENT:** Zachary Lane, Georgia Blackmon, Jennifer Brahier

**ERB MEMBERS ABSENT:** Aretta Anderson, Tommy White

Public participation was available as follows:

Members of the public also attended the meeting via live stream and/or phone.

To watch the meeting live visit: cityofpensacola.com/428/Live-Meeting-Video.

#### To provide input:

- For Public Forum, for items not on the agenda: Citizens may submit an online form here: www.cityofpensacol.com/ERBinput beginning at 2:00
   P.M. until 4:30 P.M. only to indicate they wish to speak during Public Forum and include a phone number. Staff will call the person at the appropriate time so the citizen can directly address the ERB using a telephone held up to a microphone.
- For agenda items: Citizens may submit an online form here: www.cityofpensacol.com/ERBinput, beginning at 2:00 P.M. <u>until that</u> agenda item has been voted upon or public comment has been closed by the Chair to indicate they wish to speak to a specific item on the agenda and include a phone number. Staff will call the person at the appropriate time so the citizen can directly address the ERB using a telephone held up to a microphone. Any form received after an agenda item has been voted upon or public comment has been closed will not be considered.

# DETERMINATION OF QUORUM

A quorum was present.

# **APPROVAL OF MINUTES**

1. <u>23-00426</u> ERB MEETING MINUTES - 02/28/2023

A motion was made by Board member Jennifer Brahier, seconded by Board member Georgia Blackmon.

#### The motion carried by the following vote:

Yes: 3	Zachary Lane, Georgia Blackmon, Jennifer Brahier
No: 0	None

No: 0 No

# OLD BUSINESS

None.

# **NEW BUSINESS**

None.

# **REPORTS AND ANNOUNCEMENTS**

# 2. <u>23-00405</u> PROJECT UPDATES

CRA Division Manager Victoria D'Angelo provided an overview of the item. City Transportation Planner Caitlin Cerame and Affordable Housing Program Manager Christine Crespo spoke to the item. Staff answered questions accordingly.

# BOARD MEMBER COMMENTS

Board Member Brahier gave an update on the skate park.

**OPEN FORUM** 

None.

ADJOURNMENT

APPROVED \_\_\_\_\_

3:59 P.M.



Memorandum

File #: 23-00581

Eastside Redevelopment Board

8/22/2023

## DISCUSSION ITEM

**SPONSOR:** Zachary Lane, Chairman

# TITLE:

PROJECT UPDATES

#### SUMMARY:

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

## STAFF CONTACT:

Victoria D'Angelo, CRA Manager

#### ATTACHMENTS:

- 1) Eastside Project Updates 8.22.2023
- 2) CRA Program Manager Report 8.22.2023
- 3) Residential Property Improvement Program Guidelines
- 4) Residential Resiliency Program Guidelines
- 5) 2023 Income and Rent Limits

#### PRESENTATION: No

#### EASTSIDE PROJECT LIST AND IMPLEMENTATION PLAN

8/22/2023

_	A	B	C	D	E	F	G	H Delay Dedaged a meret Decard	
1	Project	CRA District	Description	Est. Implementation	Project Status	Project Updates	MANAGER	Prior Redevelopment Board Action	
	Two Way Conversions MLK/Alcaniz & Davis	Way Conversions Urban Core / Eastside Two-way conversion of MLK Blvd/Alcaniz St & Davis			Planning	No Change - Project remained ranked at FL- AL TPO's #25 priority for Non-SIS projects for the two- way conversion in its FY2025-2029 priority list adopted in August 2023. Funding is not yet scheduled in the FDOT work plan, however, the City is in negotiations with FDOT to further the project. There is an upcoming resurfacing of MLK with Design in FY 25 and construction in FY 27.	Caitlin Cerame, Transportation Planner	ERB & UCRB recommended inclusion in project list.	
2	Hollice T. Williams Urban	Urban Core / Eastside	Stormwater, park (including skate park) and	Thru FY2028	Pre-Procurement;	There is construction funding from FDOT in	SKATE PARK: James Cook,	ERB & UCRB recommended inclusion	
3	Greenway & Skate Park				Skate Park Complete	FY2026 in the amount of \$578,920 for phase 1 of the Hollice T. Williams Multi Use Path from Jordan Street to Blount Street. CDBG-DR grant funding has also been awarded to address certain infrastructure and stormwater improvements within the park. Funding continues to be sought.	and Facilities, Allyson Wise,	in project list.	
	General Daniel "Chappie"	Eastside	Second phase of improvements in support of the	Thru FY2024	In Procurement	Plans at 100% design. Grant approved by City	James Cook, Deputy Director of	ERB recommended inclusion in	
	James, Jr. Museum and Flight Academy - Phase II		General Daniel "Chappie" James, Jr. Museum and Flight Academy, principally located at 1606-08 MLK Jr. Drive, to provide additional programming space.			Council on 5/12/23. Project has been placed out to bid.	Public Works and Facilities, Victoria D'Angelo, CRA Manager.	project list and approval of phase II scope.	
4									
	Residential Property Improvement Program	Eastside / Urban Core / Westside	Improvements for residential properties under CRA Residential Property Improvement Program within the CRA district.	Thru FY2028	On-going	CRA Program Manager, Hilary Halford will provide an update. Please see progress report attached.	Hilary Halford, CRA Program Manager	ERB, UCRB & WRB recommended inclusion in project list.	
5	Residential Resiliency	Eastside / Urban Core	Improvements to residential property under CRA	Thru FY2028	On-going	CRA Program Manager, Hilary Halford, will	Hilary Halford, CRA Program	ERB, UCRB & WRB	
6	Program	/ Westside	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			provide updates. Screening for potential projects currently being conducted as a part of the RPIP intake process. Please see progress report attached.	Manager	recommended inclusion in project list.	
	Affordable Housing Initiatives		Affordable housing initiatives within the Urban Core,	Thru FY2028	Planning	Victoria D'Angelo, CRA Manager, will provide	Victoria D'Angelo, CRA Manager		
7		/ Westside	Westside and Eastside areas as identified in the redevelopment plans and in support of the City's			an update.		recommended inclusion in project list.	
<u>،</u>	1700 MLK Jr. Drive- Affordable	Eastside	Redevelopment of former Walker Gas Station	Thru FY2025	Planning	Asbestos abatement performed. Project will	Victoria D'Angelo, CRA	ERB recommended inclusion in	
8	Housing & Redevelopment		property at 1700 MLK Jr. Drive (corner of MLK & Mallory) for affordable/workforce/mixed income housing.			adhere to attainable housing infill program policy. CRA currently working on home plans to support upcoming affordable housing projects.	Manager; Rachel Bennett, Urban Design Planner	project list.	
0	Sidewalk Improvements	Eastside / Urban Core	Sidewalk improvements including repairs and	Thru FY2028	On-going	-	Brad Hinote, City Engineer;	ERB recommended inclusion in	
		/ Westside	connectivity guided by the redevelopment plans and				Chris Mauldin, Engineering	project list.	





# City Of Pensacola Community Redevelopment Agency Eastside Programs Status Report August 2023

#### **RESIDENTIAL PPROPERTY 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 enhancement of the tax base in accordance with the public purposes authorized under Florida Statutes. (For full details of the program guidelines and current Area Median Income limits please see attached.)

#### TOTAL PENDING PROJECTS ON LIST: 27

Projects currently under contract with work in progress: 1

Projects out to bid: 2

Projects ready for bid: 2

Projects invited for full application: 8

Projects with Scopes of Work pending for Full Invitation: 2

Pre-eligibility applications processing, requesting additional information: 5Pensa

Pre-eligibility applications approved with inspections pending: 5

Pre-eligibility applicants on hold or withdrew per applicant request: 2

Information requested (no pre-eligibility applications yet received): 0

**Applications moved to Resiliency Program: 4** 

#### **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. (For full details of the program guidelines and current Area Median Income limits please see attached.)

#### **TOTAL PENDING PROJECTS ON LIST: 4**

Project currently under contract with work in progress: 1

Projects out to bid: 1

Projects ready for bid: 1

Applications pending review: 0

**Projects completed: 0** 

Applications on hold: 1



# **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 <u>www.cityofpensacola.com/CRAPrograms</u> 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.

**<u>Rental Property</u>**: 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											
		Up to \$28,000	Affordability Period:	5 years								
	Cost Range:	\$28,001 - \$40,000	Affordability Period:	7 years								
•	Major Rehab											
	Cost Range: \$	640,001 - \$70,000	Affordability Period:	10 years								
•		leconstruction										
	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

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 <u>immediate</u> threat is posed to safety of the building and its inhabitants and/or an <u>immediate</u> 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
- o Hazardous tree removal/trimming
- Electrical, plumbing and structural repairs
- o 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: <u>http://portal.nwfwmdfloodmaps.com/</u>.

#### **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.

<u>Leased Property:</u> 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).

<u>Transfer of Property:</u> 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.

<u>Duplication of Benefits:</u> 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.

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 <u>hhalford@cityofpensacola.com</u>

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

HUD release: 5/15/2023 Effective: 5/15/2023

#### 2023 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%	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
Median: 52,500	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	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
Median: 58,000	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	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
(Jacksonville HMFA;	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
Jacksonville MSA)	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
Median: 93,300	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	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
(Pensacola-Ferry Pass-	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
Brent MSA)	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
Median: 83,900	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	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
(Palm Coast MSA)	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
Median: 82,700	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	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
Median: 67,200	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.