



Agenda - Final

Eastside Redevelopment Board

Tuesday, May 23, 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. [23-00426](#) ERB MEETING MINUTES - 02/28/2023

Attachments: [ERB MEETING MINUTES - 02/28/2023](#)

OLD BUSINESS

NEW BUSINESS

REPORTS AND ANNOUNCEMENTS

2. [23-00405](#) PROJECT UPDATES

Attachments: [Eastside Project Updates 5.23.2023](#)
[CRA Program Manager Report 5.23.2023](#)
[Residential Property Improvement Guidelines](#)
[Residential Resiliency Program Guidelines](#)
[2022 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.



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 23-00426

Eastside Redevelopment Board

5/23/2023

SUBJECT:

ERB MEETING MINUTES - 02/28/2023



City of Pensacola

EASTSIDE REDEVELOPMENT BOARD

Meeting Minutes

February 28, 2023,

3:35 P.M.

Hagler Mason Conference Room

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

CALL TO ORDER

Vice-Chairperson Lane called the meeting to order while awaiting the arrival of Chairperson Anderson.

ERB MEMBERS PRESENT: Aretta Anderson (arrived at 3:55p.m.), Tommy White, Jennifer Brahier, Zachary Lane

ERB MEMBERS ABSENT: Georgia Blackmon

Public participation was available as follows:

Members of the public may attend the meeting in person.

DETERMINATION OF QUORUM

A quorum was present.

ELECTION OF OFFICERS

Board Member White asked to postpone the Election of Officers nominations until Chairperson Anderson's arrival.

Continuing to act as Vice-Chairperson, Board Member Lane called for nominations for the position of Chairperson of the Eastside Redevelopment Board.

Board Member Lane nominated himself as Chairperson of the Eastside Redevelopment Board. Assistant CRA Manager Victoria D'Angelo gave an overview of the duties held by the Chairperson.

A motion was made by ERB Member White, seconded by ERB Member Brahier.

The motion carried by the following vote:

Yes: 4 Zachary Lane, Tommy White, Jennifer Brahier, Aretta Anderson

No: 0 None

Board Member Lane was elected Chairperson of the Eastside Redevelopment Board.

Board Member Lane nominated Board Member Anderson as Vice-Chairperson of the Eastside Redevelopment Board.

A motion was made by ERB Member White, seconded by ERB Member Brahier.

The motion carried by the following vote:

Yes: 4 Zachary Lane, Tommy White, Jennifer Brahier, Aretta Anderson

No: 0 None

Board Member Anderson was elected Vice-Chairperson of the Eastside Redevelopment Board.

APPROVAL OF MINUTES

1. [23-00194 ERB MEETING MINUTES - 05/16/2022 & 11/16/2022](#)

A motion was made by ERB Member Tommy White, seconded by ERB Member Zachary Lane.

The motion carried by the following vote:

Yes: 3 Zachary Lane, Tommy White, Jennifer Brahier

No: 0 None

OLD BUSINESS

None.

NEW BUSINESS**2. [23-00168](#) FY2024 PROJECT PRIORITIES**

Recommendation: That the Eastside Redevelopment Board (ERB) identify project priorities for project development and/or implementation within the Eastside Redevelopment Area for fiscal year 2024.

A motion was made by ERB Member Jennifer Brahier, seconded by ERB Member Tommy White.

Assistant CRA Manager Victoria D'Angelo provided an overview of the item. Affordable Housing Program Manager Christine Crespo spoke to the item. Staff answered questions accordingly.

The Top Priorities were divided into 2 categories.

Top Priorities for TIF Funding:

1. Residential Property Improvement Program
2. Residential Resiliency Program
3. 1700 MLK Jr. -Affordable Housing & Redevelopment
4. Affordable Housing Initiatives

Top Priorities for Community Support:

1. Two Way Conversions MLK/Alcaniz & Davis
2. Hollice T. Williams Urban Greenway & Skate Park
3. Sidewalk Improvements
4. General Daniel "Chappie" James, Jr. Museum & Flight Academy- Ph. II

Board Members asked that the Magee Field Signage Improvements be removed from the FY2024 Project Priorities list due to its completion.

Public Speakers:

1. Jeannie Rhoden, 601 E. Moreno Street
2. Doris Hayes, 2618 Dr. Martin Luther King Jr. Dr.

The motion carried by the following vote:

Yes: 4	Zachary Lane, Tommy White, Jennifer Brahier, Aretta Anderson
No: 0	None

REPORTS AND ANNOUNCEMENTS

None.

BOARD MEMBER COMMENTS

None.

OPEN FORUM

None.

ADJOURNMENT
5:00p.m.

APPROVED _____



Memorandum

File #: 23-00405

Eastside Redevelopment Board

5/23/2023

DISCUSSION ITEM

SPONSOR: Zachary Lane, Chairperson

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 5.23.2023
- 2) CRA Program Manager Report 5.23.2023
- 3) Residential Property Improvement Program Guidelines
- 4) Residential Resiliency Program Guidelines
- 5) 2022 Income and Rent Limits

PRESENTATION: No

Project	A	B	C	D	E	F	G	H
Project	CRA District	Description	Est. Implementation Period	Project Status	Project Updates	MANAGER	Other	Redevelopment Board
Two Way Conversions MLK/Acazta & Davis	Urban Core / Eastside	Two-way conversion of MLK Blvd/Acazta St & Davis Hwy from 1-110 interstate to Wright St. Right managed by the Florida Department of Transportation in coordination with the City of Pensacola and Escambia County.	Thru FY2028	Planning	No Change - Project revised the FL-AL-TPC# 423 for final-2023 projects to the two-way conversion in its FY2023-2027 priority list. Funding is not yet scheduled in the FDOT work plan. However, the City is in negotiations with FDOT to further the project. The first meeting of the annual TPO project priority process was held on May 26. Another public workshop is scheduled to be held in July.	Callin Cerone, Transportation Planner		ERB & UCRB recommended inclusion in project list.
Holice T. Williams Urban Greenway & Skate Park	Urban Core / Eastside	Stormwater park (including skate park) and greenway improvements beneath the I-110 Interstate corridor along Wayne Street from Wright Street to Jordan Street. Design and permitting funded by Escambia County RESTORE grant, and managed by Escambia County in coordination with the City of Pensacola. Design to consider the 2010 Holice T. Williams Urban Greenway Framework Plan concepts.	Thru FY2028	Pre-Procurement; Skate park Complete	Park is 100% designed. Funding is actively being sought. Skate park is now open to the public.	SKATE PARK: James Cook, Deputy Director of Public Works and Facilities, Allison Wise, Asst. Project Manager Public Works, Victoria D'Angelo, CRA Manager. GREENWAY: Escambia County - Teri Berry, Storm RESTORE Program Manager, City - Brad Hrode, City Engineer, Callin Cerone, Transportation Planner.		ERB & UCRB recommended inclusion in project list.
General Davitt "Chappie" James, Jr. Museum and Flight Academy: Phase II	Eastside	Second phase of improvements in support of the General Davitt "Chappie" James, Jr. Museum and Flight Academy, principally located at 1606-08 MLK Jr. Drive, to provide additional programming space.	Thru FY2024	Pre-Procurement	Plans at 100% design. Civil approved by City Council on 5/13/23, pending excavation. Anticipated to go to bid Spring 2023 with construction to commence Summer 2023.	James Cook, Deputy Director of Public Works and Facilities, Allison Wise, Asst. Project Manager Public Works, Victoria D'Angelo, CRA Manager.		ERB recommended inclusion in project list and approval of phase II scope.
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, Hairy Halford will provide an update. Please see progress report attached.	Hairy Halford, CRA Program Manager		ERB, UCRB & WRB recommended inclusion in project list.
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, floodable non program.	Thru FY2028	On-going	CRA Program Manager, Hairy Halford, will provide updates. Screening for potential projects currently being conducted as a part of the RPP intake process. Please see progress report attached.	Hairy Halford, CRA Program Manager		ERB, 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 FY2028	Planning	Christine Crespo, Affordable Housing Manager will provide an update.	Christine Crespo, Affordable Housing Manager		ERB, UCRB & WRB recommended inclusion in project list.
1700 MLK Jr. Drive- Affordable Housing & Redevelopment	Eastside	Redevelopment of former Vukob Gas Station property at 1700 MLK Jr. Drive (corner of MLK & Malory) for affordable/workforce/mixed income housing.	Thru FY2025	Planning	Asbestos abatement performed. Project will adhere to attainable housing HRB program policy. CRA currently working on home plans to support upcoming affordable housing projects.	Marlee Whiteaker, Housing Director, Christine Crespo, Affordable Housing Manager, Victoria D'Angelo, CRA Manager, Rachel Bennett, Urban Design Planner		ERB recommended inclusion in project list.
Sidewalk Improvements	Eastside / Urban Core / Westside	Sidewalk improvements including repairs and connectivity guided by the redevelopment plans and the City's recent sidewalk ADA accessibility study.	Thru FY2028	On-going	-	Brad Hrode, City Engineer, Chris Mazúán, Engineering Construction Manager		ERB recommended inclusion in project list.

**City Of Pensacola Community Redevelopment Agency
Eastside
Programs Status Report
May 2023**

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

TOTAL PENDING PROJECTS ON LIST: 22

Projects currently under contract with work in progress: 1

Projects out to bid: 0

Projects ready for bid: 1

Projects invited for full application: 5

Projects with Scopes of Work pending for Full Invitation: 0

Pre-eligibility applications processing, requesting additional information: 3

Pre-eligibility applications approved with inspections pending: 10

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

Inspections completed: 1

Projects out to bid: 0

Projects currently under contract with work in progress: 1

Projects completed: 0



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

Administered By:
Community Redevelopment
Agency
Hilary Halford, Program Manager
(850) 436-5654
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Program subject to funding availability and full terms described in the program policy and affiliated agreements.



Residential Resiliency Program Guidelines

The Residential Resiliency Program is designed to support blight removal and prevention by repairing storm-damaged structures or securing at-risk property against future damage caused by natural hazards such as hurricanes and flooding.

The public purposes addressed by the Program are consistent with those authorized by the Community Redevelopment Act Chapter 163 of the Florida Statutes, including the elimination and prevention of blight, revitalization of neighborhoods, the elimination or improvement of the shortage of affordable housing for low or moderate income residents and the preservation or enhancement of the tax base.

ELIGIBLE PROPERTY

Eligible property includes residential owner-occupied property, and residential long-term lease property (12 months or more) rented to tenants with a household income at or below 80% Area Median Income (AMI) for Escambia County, Florida, and located within the City of Pensacola's designated Urban Core, Westside or Eastside community redevelopment area.

FUNDING LIMITS

- **Owner-Occupied Property:** \$15,000(80% AMI or less) / \$7,500 (+80% AMI)
- **Long-Term Lease Property:** \$7,500 (Tenant household income 80% AMI or less)

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

All awards subject to funding availability.

ELIGIBLE IMPROVEMENTS Typical eligible

improvements include (but not limited to):

- Emergency roof repair/replacement
- Hazardous tree removal/trimming
- Electrical, plumbing and structural repairs
- At-risk mechanical equipment (i.e. HVAC systems) repair/replacement and/or elevation

Other improvements that remedy storm damage or secure at-risk property against future damage caused by natural hazards may be considered on a case-by-case basis. Subject to inspection by a licensed and insured Contractor or CRA-appointed inspector.

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.nfwmdfloodmaps.com/>.

TYPE OF ASSISTANCE:

Assistance is provided as a zero-interest forgivable deferred loan secured by a sub-ordinate lien agreement. The lien period is 1 year for owner-occupied property and 3 years for long-term lease property. The lien is forgiven on a daily basis over the course of the lien period. At expiration of the lien period, the loan is forgiven in full with program compliance.

Eligible program participants shall be eligible to apply for assistance under other residential CRA programs after a period of one (1) year, commencing on the beginning date of the lien period and terminating one (1) year thereafter. However, improvements made under this program shall not be eligible for modification or reconstruction.

Leased Property: Limited to landlords renting to households at or below 80% AMI. Rents must not be increased more than 3% per year during the lien period, and must be certified annually to the Community Redevelopment Agency (CRA).

Transfer of Property: During the lien period, transfer of property shall only be permissible to an eligible heir, as defined by Florida law. In the event of the transfer of property to an heir, such heir shall assume all responsibilities for compliance under the program.

Duplication of Benefits: This program shall not be used to duplicate or supplant benefits received or available from insurance policy payouts, and FEMA assistance programs.

CONTRACTING PROCEDURES:

The property owner shall be responsible for contracting licensed and insured contractors to conduct the improvements according to the following procedures:

Bids shall be solicited on behalf of the property owner, from three (3) or more licensed and insured contractors who are qualified to conduct the improvements. Contractors to be bid shall be selected by the property owner. The project shall be awarded to the lowest and most responsive bidder. **Owner shall not cause work to commence until a program agreement has been executed and the Contactor has been issued a Purchase**

Order.

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

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

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

PRIORITIZATION: In instances of high program demand and limited funding, program approvals may be prioritized based on the extent of damage and degree of threat to the building and its inhabitants (e.g. a tree that has fallen on or near a structure will receive higher priority than a tree that poses a threat to a property), as well as, household income (households at or below 80% AMI will receive higher priority than households over 80% AMI) and direct impacts caused by major storm events such as hurricanes and floods.

PROCEDURES:

1. Upon submittal of a complete application, including all supporting documentation, the Program Administrator will determine initial eligibility for program participation.
2. Upon a finding of initial eligibility, or in conjunction with the application, the project shall be placed out to bid. Upon receipt of the bids, the project shall then be considered for approval.
3. Upon approval, the Owner shall enter into a work contract with his/her Contractor and execute the Lien Agreement. A Notice to Proceed (NTP) establishing the start date for construction will be will be issued to the selected Contractor.

Completion must be achieved within 90 days from the established start date unless otherwise authorized by the CRA Manager or his or her representative.

4. The lien will be forgiven in full at the conclusion of the lien period with program compliance.

**City of Pensacola
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**Administered By:
Hilary Halford, Program Manager**
(850) 436-5654
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Program subject to funding availability and full terms described in the program documents.

**2022 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	30%	13,590	18,310	23,030	27,750	32,470	35,250	37,650	40,100	Refer to HUD		339	398	575	752	881	971	
	50%	21,250	24,300	27,350	30,350	32,800	35,250	37,650	40,100	42,490	44,918	531	569	683	789	881	971	
	80%	34,000	38,850	43,700	48,550	52,450	56,350	60,250	64,100	67,984	71,869	850	910	1,092	1,262	1,408	1,554	
	Median: 46,600	120%	51,000	58,320	65,640	72,840	78,720	84,600	90,360	96,240	101,976	107,803	1,275	1,366	1,641	1,894	2,115	2,332
	140%	59,500	68,040	76,580	84,980	91,840	98,700	105,420	112,280	118,972	125,770	1,487	1,594	1,914	2,210	2,467	2,721	
Dixie County	30%	13,590	18,310	23,030	27,750	32,470	35,250	37,650	40,100	Refer to HUD		339	398	575	752	881	971	
	50%	21,250	24,300	27,350	30,350	32,800	35,250	37,650	40,100	42,490	44,918	531	569	683	789	881	971	
	80%	34,000	38,850	43,700	48,550	52,450	56,350	60,250	64,100	67,984	71,869	850	910	1,092	1,262	1,408	1,554	
	Median: 50,400	120%	51,000	58,320	65,640	72,840	78,720	84,600	90,360	96,240	101,976	107,803	1,275	1,366	1,641	1,894	2,115	2,332
	140%	59,500	68,040	76,580	84,980	91,840	98,700	105,420	112,280	118,972	125,770	1,487	1,594	1,914	2,210	2,467	2,721	
Duval County (Jacksonville HMFA)	30%	17,600	20,100	23,030	27,750	32,470	37,190	41,910	46,630	Refer to HUD		440	471	575	752	929	1,106	
	50%	29,300	33,450	37,650	41,800	45,150	48,500	51,850	55,200	58,520	61,864	732	784	941	1,086	1,212	1,338	
	80%	46,850	53,550	60,250	66,900	72,300	77,650	83,000	88,350	93,632	98,982	1,171	1,255	1,506	1,740	1,941	2,141	
	Median: 86,500	120%	70,320	80,280	90,360	100,320	108,360	116,400	124,440	132,480	140,448	148,474	1,758	1,882	2,259	2,608	2,910	3,211
	140%	82,040	93,660	105,420	117,040	126,420	135,800	145,180	154,560	163,856	173,219	2,051	2,196	2,635	3,043	3,395	3,746	
Escambia County (Pensacola-Ferry Pass- Brent MSA)	30%	16,250	18,600	23,030	27,750	32,470	37,190	41,910	46,630	Refer to HUD		406	435	575	752	929	1,106	
	50%	27,100	30,950	34,800	38,650	41,750	44,850	47,950	51,050	54,110	57,202	677	725	870	1,005	1,121	1,237	
	80%	43,300	49,500	55,700	61,850	66,800	71,750	76,700	81,650	86,576	91,523	1,082	1,160	1,392	1,608	1,793	1,979	
	Median: 79,500	120%	65,040	74,280	83,520	92,760	100,200	107,640	115,080	122,520	129,864	137,285	1,626	1,741	2,088	2,412	2,691	2,970
	140%	75,880	86,660	97,440	108,220	116,900	125,580	134,260	142,940	151,508	160,166	1,897	2,031	2,436	2,814	3,139	3,465	
Flagler County (Palm Coast HMFA)	30%	15,700	18,310	23,030	27,750	32,470	37,190	41,910	46,630	Refer to HUD		392	425	575	752	929	1,106	
	50%	26,150	29,850	33,600	37,300	40,300	43,300	46,300	49,250	52,220	55,204	653	700	840	970	1,082	1,194	
	80%	41,800	47,800	53,750	59,700	64,500	69,300	74,050	78,850	83,552	88,326	1,045	1,120	1,343	1,552	1,732	1,911	
	Median: 74,600	120%	62,760	71,640	80,640	89,520	96,720	103,920	111,120	118,200	125,328	132,490	1,569	1,680	2,016	2,328	2,598	2,866
	140%	73,220	83,580	94,080	104,440	112,840	121,240	129,640	137,900	146,216	154,571	1,830	1,960	2,352	2,716	3,031	3,344	
Franklin County	30%	13,590	18,310	23,030	27,750	32,470	35,850	38,350	40,800	Refer to HUD		339	398	575	752	896	989	
	50%	21,650	24,750	27,850	30,900	33,400	35,850	38,350	40,800	43,260	45,732	541	580	696	803	896	989	
	80%	34,650	39,600	44,550	49,450	53,450	57,400	61,350	65,300	69,216	73,171	866	928	1,113	1,286	1,435	1,583	
	Median: 61,800	120%	51,960	59,400	66,840	74,160	80,160	86,040	92,040	97,920	103,824	109,757	1,299	1,392	1,671	1,929	2,151	2,374
	140%	60,620	69,300	77,980	86,520	93,520	100,380	107,380	114,240	121,128	128,050	1,515	1,624	1,949	2,250	2,509	2,770	