



**City of Pensacola**  
**Community Redevelopment Agency**  
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Pensacola, FL 32501

For more information:  
[www.cityofpensacola.com/CRAPrograms](http://www.cityofpensacola.com/CRAPrograms)

## **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:

- 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.

**Roofing:** Roofing repairs/replacement must be warranted pursuant to inspection by a licensed and insured Contractor.

**Hazardous Trees:** Trees must have already fallen or be deemed hazardous pursuant to inspection by a licensed and insured Contractor.

**Electrical, Plumbing, Structural:** Must present a hazard to health and/or property if not repaired, such as a risk for fire, exposure of home to outside elements, or potential for major damage to the home.

**At-Risk Mechanical Equipment:** Equipment must be at-risk for storm damage or damaged by a recent storm event and attributed to the safety and integrity of the home. Elevation limited to properties located in high flood hazard areas (Zones A and V) as defined by the most recent FEMA flood maps. Visit the Northwest Florida Water Management District website for more information on flood hazard areas: <http://portal.nwfwmdfloodmaps.com/>.

#### **TYPE OF ASSISTANCE:**

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

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

Leased Property: Limited to landlords renting to households at or below 80% AMI. Rents must not be increased more than 5% per year during the lien period, and must be certified annually to the Community Redevelopment Agency (CRA). Rents are secured during the lien period by an Assignment of Leases, Rents and Profits Agreement.

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:

Owner shall obtain quotes from three (3) or more licensed and insured contractors qualified to conduct the improvements. 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 contractor has been issued a purchase order.**

In emergency response and recovery situations, the contracting procedures above, with the exception of contractor licensure and insurance documentation, may be waived at the discretion of the CRA Administrator, 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: A report shall be provided by the 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).

#### **APPLICATION 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 Owner shall:
  - a. Obtain quotes and inspections from licensed and insured contractors, using the “Request for Inspection/Quotes” form; and
  - b. Identify the contractor(s) to be selected, using the “Contractor Selection Form”.

The project shall then be considered for approval.

3. Upon approval, the Owner shall enter into a Program Agreement, and execute the Lien Agreement and Assignment of Leases, Rents and Profits Agreement, as applicable. The Owner may issue a Notice to Proceed (NTP) to the selected Contractor for commencement of construction upon execution of all agreements, and issuance of a Purchase Order to the contractor.

Completion must be achieved within 90 days from NTP unless otherwise authorized by the CRA or its representative. Payment to the Contractor will be made in accordance with the program agreement.

4. Upon project completion, the CRA will record the lien agreement (and assignment of leases, rents and profits agreement, as applicable) in the public records of Escambia County, Florida.
5. The lien will be forgiven in full at the conclusion of the lien period with program compliance.