



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Agenda - Final

Urban Core Redevelopment Board

Tuesday, April 26, 2022

2:30 PM

Hagler Mason Conference Room, 2nd Floor City
Hall

Members of the public may attend the meeting in person. City Council encourages those not fully vaccinated to wear face coverings that cover their nose and mouth.

Members of the public may also attend and participate via live stream or phone. Live meeting video: cityofpensacola.com/428/Live-Meeting-Video. Public input form here: www.cityofpensacola.com/UCRBInput.

CALL TO ORDER

DETERMINATION OF QUORUM

APPROVAL OF MINUTES

1. [22-00404](#) UCRB MINUTES - 01/25/2022
Attachments: [Draft UCRB Minutes - 01/25/2022.docx](#)

OLD BUSINESS

NEW BUSINESS

REPORTS AND ANNOUNCEMENTS

2. [22-00405](#) PROJECT UPDATES
Attachments: [Project Updates - 4/26/2022](#)
[RPIP Policy](#)
[RPIP Guidelines](#)

BOARD MEMBER COMMENTS

OPEN FORUM

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 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 #: 22-00404

Urban Core Redevelopment Board

4/26/2022

SUBJECT:

UCRB MINUTES - 01/25/2022



City of Pensacola

URBAN CORE REDEVELOPMENT BOARD Meeting Minutes

January 25, 2022,

2:32 P.M.

Hagler Mason Conference

The Urban Core Redevelopment Board (UCRB) meeting was called to order by Chairperson Satterwhite at 2:32 P.M.

CALL TO ORDER

UCRB MEMBERS PRESENT: Christopher Satterwhite, Gregory Dziadon, James Hlubek
Spencer Leeper, Melanie Nichols, Marilyn Wiggins

UCRB MEMBERS ABSENT: Teniade Broughton, Drew Buchanan, Blake Foster, Nester Taylor, Kelly Wiczorek

The public attended the meeting via live stream or phone only. Public participation was available as follows:

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.cityofpensacola.com/UCRBInput **beginning at 12:00 P.M. until 2:30 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 UCRB using a telephone held up to a microphone.
- For agenda items: Citizens may submit an online form here: www.cityofpensacola.com/UCRBInput, **beginning at 12:00 P.M., until that 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 UCRB 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.

ELECTION OF OFFICERS

Chairperson Satterwhite called for nominations for the position of Chairperson of the Urban Core Redevelopment Board (UCRB).

A motion to elect Christopher Satterwhite as Chairperson was made by UCRB Board Member James Hlubek, seconded by UCRB Board Member Spencer Leeper.

The motion carried by the following vote:

Yes: 6 Gregory Dziadon, Melanie Nichols, Marilyn Wiggins,
Christopher Satterwhite, James Hlubek, Spencer Leeper

No: 0 None

Chairperson Satterwhite called for nominations for the position of Vice-Chairperson of the Urban Core Redevelopment Board (UCRB).

A motion to elect Marilyn Wiggins as Vice-Chairperson was made by UCRB Board Member Gregory Dziadon, seconded by UCRB Board Member Melanie Nichols.

The motion carried by the following vote:

Yes: 6 Gregory Dziadon, Melanie Nichols, Marilyn Wiggins,
Christopher Satterwhite, James Hlubek, Spencer Leeper

No: 0 None

APPROVAL OF MINUTES

1. [22-00063 UCRB MEETING MINUTES - 07/27/21 & 10/26/21](#)

A motion was made by UCRB Member Gregory Dziadon, seconded by UCRB Board Member Melanie Nichols.

The motion carried by the following vote:

Yes: 6 Gregory Dziadon, Melanie Nichols, Marilyn Wiggins,
Christopher Satterwhite, James Hlubek, Spencer Leeper

No: 0

None

OLD BUSINESS

NONE

NEW BUSINESS

NONE

REPORTS AND ANNOUNCEMENTS**2. [22-00061](#) HOMELESSNESS PRESENTATION**

Recommendation: That the Urban Core Redevelopment Board (UCRB) receive updates related to the activities of the city's homeless mitigation efforts within the city limits.

Lawrence Powell, City of Pensacola Neighborhoods Administrator provided an update. Mr. Powell responded accordingly to questions.

3. [22-00062](#) FY2023 PROJECT PRIORITIES

Recommendation: That the Urban Core Redevelopment Board (UCRB) identify project priorities for project development and/or implementation within the Urban Core Redevelopment Area for fiscal year 2023.

Assistant CRA Manager, Victoria D'Angelo provided project updates. Walker Wilson of the Pensacola Downtown Improvement Board (DIB) gave an overview on the DIB's fiscal year 2023 tentative work plan. Christine Crespo of the City Housing Department gave an update on the affordable housing initiative. Mr. Wilson and staff responded accordingly to questions.

Public Speakers: Tony McCray, Address not provided

The top 2 priorities were:

1. Bruce Beach & Cultural Heritage Center
2. Affordable Housing

A motion was made by UCRB Board Member Gregory Dziadon, seconded by UCRB Board Member Melanie Nichols.

The motion carried by the following vote:

Yes: 6 Gregory Dziadon, Melanie Nichols, Marilyn Wiggins,
Christopher Satterwhite, James Hlubek, Spencer Leeper

No: 0 None

BOARD MEMBER COMMENTS

NONE

OPEN FORUM

Public Speakers: James L. Gulley, 121 N. L St., Pensacola Florida

ADJOURNMENT

4:15 P.M.

Approved: _____



City of Pensacola

222 West Main Street
Pensacola, FL 32502

Memorandum

File #: 22-00405

Urban Core Redevelopment Board

4/26/2022

DISCUSSION ITEM

SPONSOR: Christopher Satterwhite, UCRB Chairperson

TITLE:

PROJECT UPDATES

SUMMARY:

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

STAFF CONTACT:

David Forte, Deputy City Administrator-Community Development
Sherry Morris, Development Services Director
M. Helen Gibson, CRA Manager
Victoria D'Angelo, Assistant CRA Manager

ATTACHMENTS:

- 1) Project Updates - 4/26/2022
- 2) RPIP Policy
- 3) RPIP Guidelines

PRESENTATION: No

URBAN CORE PROJECT LIST IMPLEMENTATION PLAN

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	PRIOR REDEVELOPMENT BOARD ACTIONS
Residential Property Improvement Program	Urban Core / Eastside / Westside	Improvements for priority residential properties under CRA Residential Property Improvement Program within target areas of the Urban Core CRA. Urban Core target areas include priority properties within the historic Belmont DeVilliers and Tanyard neighborhoods. Forgivable loan program administered by Emerald Coast Regional Council (ECRC) on behalf of CRA.	Thru FY2026	On-going	On March 7th, the CRA updated the Residential Property Improvement Program policy. A copy of the updated guidelines are attached. The target boundaries have been expanded to the full CRA district boundaries under the update. Currently, 4 projects are underway. 5+ new applications received.	ERB, UCRB & WRB recommended inclusion in project list.
Residential Resiliency Program	Urban Core / Eastside / 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. Forgivable loan program.	Thru FY2022	Planning	Expected to launch Spring 2022. Screening for potential projects currently being conducted as a part of the RPIP intake process.	ERB, UCRB & WRB recommended inclusion in project list.
Affordable Housing Initiatives	Urban Core/ Westside / Eastside	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 FY2026	Planning	Christine Crespo, Affordable Housing Manager, will provide an update.	ERB, UCRB & WRB recommended inclusion in project list.
CRA Commercial Façade Improvement Program	Urban Core / Westside	Improvements for non-residential properties under CRA Commercial Façade Improvement Program. Available for improvements visible from the right of way and limited roofing, parking and structural. Primary target area historic Belmont DeVilliers Commercial Core, secondary target area (limited to culturally significant and historic properties only) includes priority areas within greater Belmont DeVilliers neighborhood, immediately adjoining commercial core.	Thru FY2026	On-going	2 applications approved - Historic Myrths Beauty Shop and Former Monks Service Station Site	UCRB & WRB recommended inclusion in project list.

URBAN CORE PROJECT LIST IMPLEMENTATION PLAN

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	PRIOR REDEVELOPMENT BOARD ACTIONS
West Main Street Corridor Management	Urban Core / Westside	Corridor management of West Main Street from Clubbs to Barrancas.	Thru FY2027	Planning/Pre-Design	No Change (Project ranked the FL-AL TPO's #3 for Non-SIS projects for complete street implementation on its FY2023-2027 priority list adopted June 9, 2021, however, funding for construction is not yet scheduled in the FDOT Work Plan. However, design is scheduled for funding in FY2022.)	UCRB recommended inclusion in project list.
Two Way Conversion MLK/Alcaniz & Davis	Urban Core / Eastside	Two-way conversion of MLK Blvd/Alcaniz St & Davis Hwy from I-110 interstate to Wright St. <i>Project managed by the Florida Department of Transportation in coordination with the City of Pensacola and Escambia County.</i>	Thru FY2027	Planning/Pre-Design	No Change (Project ranked the FL-AL TPO's #25 for Non-SIS projects for the two-way conversion in its FY2023-2027 priority list adopted June 9, 2021. Funding is not yet scheduled in the FDOT work plan, however.)	ERB & UCRB recommended inclusion in project list.
Reus Streetscape Revitalization	Urban Core	Streetscape and corridor improvements including sidewalk, decorative elements, ADA, curb-cut, lighting, street trees/landscape, and crosswalk improvements along Reus Street from Cervantes to Main. Phase II to include segment of Reus Street from Garden to Cervantes.	Thru FY2022	Phase1 Complete	-	UCRB recommended inclusion in project list.
DeVilliers Streetscape Revitalization	Urban Core	Streetscape and corridor improvements including sidewalk, decorative elements, ADA, curb-cut, lighting, street trees/landscape, and crosswalk improvements along DeVilliers Street from Cervantes to Main. Project to be constructed in phases - Phase I to include segment of DeVilliers from Main to Garden. Phase II to include segment of DeVilliers from Garden to Cervantes.	Thru FY2021	Complete	-	UCRB recommended inclusion in project list.

URBAN CORE PROJECT LIST IMPLEMENTATION PLAN

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	PRIOR REDEVELOPMENT BOARD ACTIONS
"A" Streetscape Revitalization	Urban Core / Westside	Streetscape and corridor improvements including sidewalk, decorative elements, ADA, curb-cut, lighting, street trees/landscape, crosswalk, and bicycle improvements along "A" Street from Cervantes to Main and construction of new sidewalk, street trees and lighting along Main Street from Clubbs and "A". Project to be constructed in phases (segments TBD).	Thru FY2022	Procurement	Final design complete. Solicitation for construction anticipated spring/summer 2022.	UCRB & WRB recommended inclusion in project list.
Garden Street (Median) Landscape Improvements	Urban Core	Landscape improvements within the Garden Street median from Alcaniz to "A" Street. Improvements supported by FDOT Landscape Beautification Grant.	Thru FY2021	Construction	Construction underway. Expect completion late summer 2022.	UCRB recommended inclusion in project list.
"Hashtag" Streetscape / Continuous Waterfront Trail System (Phases 1-3)	Urban Core	Streetscape and corridor improvements along Main Street, Cedar Street, Palafox Street and Jefferson Street. Project anticipated to be completed in phases - Main Street from Baylen Street to Alcaniz Street (Phase 1); Cedar Street from Alcaniz Street to Community Maritime Park (Phase 2); and Palafox Street and Jefferson Street from Intendencia Street to waterfront (Phase 3 - subject to additional funding availability).	Thru FY2023	Procurement	Bid solicitation for phase 1 (Main Street) closes April 19.	UCRB recommended inclusion in project list.
Bruce Beach Park Improvements (Phases 1 and 2)	Urban Core	Park improvements to Bruce Beach Natural Area guided by the Urban Core Community Redevelopment Plan and the Waterfront Framework Plan developed by SCAPE. Project planned to be completed in phases. TENTATIVE phasing is as follows (subject to change): Beach terraces, pedestrian bridge and kayak launch (Phase 1); Sitting walls, overlook & mound scramble, exercise equipment, parking & marsh trail (Phase 2); Entry plaza, learning garden & water feature, shade structures & cultural exhibits (Phase 3); Additional cultural & educational exhibits, additional site amenities & structural components (Phase 4).	Thru FY2023	Procurement	Bid solicitation for Phase 1 closes April 14.	UCRB recommended inclusion in project list.
"East Garden District" Jefferson Street Road Diet/Streetscape	Urban Core	Construction of streetscape and corridor improvements along Jefferson Street, east of Garden Street within the East Garden District.	Thru FY2023	Complete	-	UCRB recommended inclusion in project list.

URBAN CORE PROJECT LIST IMPLEMENTATION PLAN

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	PRIOR REDEVELOPMENT BOARD ACTIONS
Community Maritime Park Day Marina	Urban Core	Floating day-use marina to be located along southwest segment of Community Maritime Park.	Thru FY2023	Procurement	Bid closed April 13. Award of bid anticipated May 2022.	UCRB recommended inclusion in project list.
Sidewalk Improvements	Urban Core	Sidewalk improvements including repairs and connectivity guided by the redevelopment plans and the City's recent sidewalk ADA accessibility study.	Thru FY2024	On-going	-	UCRB recommended inclusion in project list.
Hollice T. Williams Urban Greenway & Skate Park	Urban Core / Eastside	Storm water, park (including skate park) and greenway improvements beneath the I-110 interstate overpass along Hayne Street from Wright Street to Jordan Street. <i>Design and permitted funded by Escambia County RESTORE grant, and managed by Escambia County in coordination with the City of Pensacola. Design to consider the 2010 Hollice T. Williams Urban Greenway Framework Plan concepts.</i>	Thru FY2025	Design (Park); Procurement (Skate Park)	Design underway for entire park, but also designing the skate park improvements concurrently. Bid solicitation for skate park closes April 25.	ERB & UCRB recommended inclusion in project list.
Community Policing	Urban Core	Implementation of community policing strategies within the Urban Core CRA through the City of Pensacola Police Department (PPD).	Thru FY2026	On-going	-	UCRB recommended inclusion in project list.
Downtown Improvement District Initiatives	Urban Core	As provided in DIB Tentative Work Plan.	Thru FY2026	On-going	-	UCRB recommended inclusion in project list.



RESIDENTIAL PROPERTY IMPROVEMENT PROGRAM POLICY

Adopted on March 7, 2022

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.

PROGRAM ELIGIBILITY

Program approvals are subject to funding availability and conformance with the terms of the program guidelines and policies.

Income eligibility: Homes assisted through the RPIP shall support households with an annual income that is the sum of the gross income (including assets) of all individuals residing within the house which is less than or equal to 120% of the median income, adjusted for family size, based on the Florida Housing Finance Corporation's (FHFC) annual income limits for Escambia County, Florida.

"Annual income" is defined in Title 24 of the Code of Federal Regulations section 5.609. Source documents including, but not limited to, wage statements, interest statements, and unemployment compensation statements, pension benefits, social security benefits, etc. must be reviewed to determine gross annual income. Eligibility is based on anticipated income during the next 12 months.

Ownership eligibility: The property must be owned by fee simple title or life estate interest and must not have any restrictions or encumbrances that would unduly restrict the good and marketable nature of the ownership interest. Ownership by agreement or contract for deed is not eligible. Referrals to a legal services housing partner can be provided for income eligible households to address title issues and ownership interest, including wills when such resources are available.

Building type and use: The building(s) 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 and mixed use buildings are also eligible in instances where the primary use is residential (ex. home occupations).

Occupancy: A property owner (“owner occupied”) or long-term tenants (12 months or more) whose household income is at or below 120% AMI may occupy the building.

Other eligibility terms: Owner must be current on mortgage payments and property taxes. Code violations must be remedied either prior to or through program participation. No building or land may be used in a manner that does not comply with all the regulations established by the City of Pensacola Land Development Code (LDC) or other local, state or federal laws or guidelines. Repeat participants will be considered on a case-by-case basis conditioned upon need. Additionally, unless the CRA Manager waives in writing this requirement, the owner may not be the contractor on the project.

Eligible improvements and project costs: Eligible improvements shall include exterior repair and enhancements necessary to restore building appearance, integrity and character, fencing, lighting, limited landscape and pavement and other improvements necessary to enhance the street face of the property and to provide for safe and decent living conditions. Priority will be given to exterior features that are visible from the public realm.

Project costs are limited to costs directly associated with the property improvement work in accordance with the rehabilitation specifications. Design and architectural support may be provided for projects requiring such services. Should in-house services not be available, an estimate of these costs will be made during the inspection process and subject to available budget. Administrative expenses associated with program implementation, such as recording fees, title search and design support, shall not constitute “project costs”.

Prioritization: To leverage limited resources, properties will be evaluated on a case-by-case basis for funding under this program. In instances of high program demand and limited funding, program approvals may be prioritized based on the following criteria:

- Household income (lower AMI = higher priority)
- Long term residents (Property owned for 20+ years by owner or family member)
- At-risk residents (example: elderly, disabled, persons at risk of homelessness and low to very low income and single parent families)
- Minority populations
- Extent of damage and degree of threat to the building and its inhabitants
- Architectural character and/or cultural significance of the building
- Proximity to neighborhood reinvestment sites
- First-time applicants

Rental Property: Long term rental property (12 months or more) shall be 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 a percentage 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. Rents may not increase more than 3% each year and monthly rent amounts may not exceed the affordability rent limits set by the Florida Housing Finance Corporation (FHFC).

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. In instances where property will be sold immediately upon improvement, requirements shall be the same as rental property.

Target Areas: Target areas within the designated CRA districts may be established by the CRA office and published on the City website. The designation of target areas shall not be arbitrary and shall respond to the changing needs of the redevelopment districts as well as redevelopment or revitalization opportunities. In designating target areas, the CRA office shall consider locations of neighborhoods and/or sub-sections of neighborhoods where remaining conditions of blight are observed, clustering of willing participants have been identified, and low-income areas and areas within proximity to reinvestment sites. Other elements may also be considered, as outlined in the adopted redevelopment plans.

PROJECT SCOPE AND FUNDING

Preliminary Inspection and Scope of Work: Following the initial request for assistance, pre-eligibility screening will be performed. If the application passes the screening process, a preliminary inspection will be scheduled. At the date and time of the preliminary inspection, a program inspector will visit the property to assess its condition and identify improvements needed in coordination with the owner. He/she will also prepare the preliminary scope write-up at this time.

Scope items will be based on conditions observed, improvements desired by the property owner and the cost of the necessary improvements to be made. The items must be sufficient to provide a pleasant property façade, as seen from the street, and support safe and decent living conditions. Improvements shall be limited to the minimum necessary to improve the property façade and address items that present safety hazards, threaten structural integrity or do not appear to meet the minimal standards for decent living conditions and preservation of property worth and value, to the extent feasible, and based on funding availability.

The CRA office shall be authorized to develop program policies and shall have the sole discretion to approve general product specifications and paint colors for the purpose of cost efficiency, longevity, consistency with neighborhood character and to maximize curb

appeal. To meet the CRA's purpose of preserving and enhancing the historic neighborhood character of the redevelopment districts, rehabilitation specifications will address conditions where historic character has been eroded. Whether due to deferred property maintenance, inappropriate property modifications, incompatible construction styles or similar reasons, the program will seek to provide cost-sensitive improvements to better align the building with the historic character of the surrounding area. All scope items shall be subject to approval by the owner and the CRA program manager (as applicable).

Project Funding: A program representative will make a determination whether a property is a candidate for the program based on actual rehabilitation costs. The representative will also determine whether the project constitutes a moderate rehabilitation, substantial rehabilitation or substantial reconstruction project which shall correlate with the affordability period requirements described below. At this time, the CRA will formally determine if sufficient funding is available and a funding commitment can be made. Funding commitments shall be subject to available Community Redevelopment Agency (CRA) budgets for the fiscal year in which the commitment is to be made and for the specific community redevelopment district in which the subject property is located, as applicable to funding source. If funding is approved, the owner and contractor shall enter into a Work Contract.

In instances where sufficient budget is not available, all or part of the project may be referred to another available rehabilitation program, if available, and/or placed on the waitlist for future budget cycles. Eligible clients will be placed on the waitlist in the order in which eligibility is certified, however, when there are multiple pending applications, further prioritization may be applied for selection according to the prioritization criteria.

To maximize CRA affordable housing funding, project elements unrelated the property's appearance from the street may be referred to another rehabilitation program, such as the City of Pensacola's Housing programs. Waitlist times and urgency of improvements will be considered in these determinations. Also, when demand is high, project elements that may be covered under an alternative program, such as the CRA Residential Resiliency Program, may be required to be utilized first prior to receiving funding under this program.

AFFORDABILITY PERIOD COVENANTS

To meet the CRA's goal of increasing and preserving affordable housing within the redevelopment districts, this program will apply restrictive covenants, secured by a lien agreement, for a specified term called the "Affordability Period". Affordability Period requirements shall correspond with the amount of the CRA's investment in the property. The covenants shall not require repayment of the assistance amount if the property is retained for affordable housing or transferred to an eligible relative and the home is not intentionally demolished and/or rebuilt (except in instances of force majeure).

If the property is sold during the Affordability Period, it shall 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; or
- C. Transferred to an eligible relative as follows:
 - i. Transferred to the spouse of the Owner who by virtue of the sale becomes a
co-owner of the property
 - ii. Transferred to the child or children of the Owner
 - iii. Transferred between spouses as part of a marriage dissolution proceeding
 - iv. Transferred by the Owner into an inter vivos trust in which the Owner is the
beneficiary
 - v. Transferred to a legal heir, as defined by the State of Florida

If the property has otherwise been maintained in good and faithful compliance with the program, for a period of five (5) years or more (except in the case of a valid hardship as described below), then the owner may request to remove the covenants subject to the repayment requirements. In such case, the owner shall repay the full amount of the program assistance less a forgiveness benefit described herein. The forgiveness benefit shall be 70% of the actual project costs, up to 70% of the maximum assistance allowance under the moderate rehabilitation category. Forgiveness shall be calculated daily over a five-year period.

House flipping shall not be permitted under this program. A home will be determined to be “flipped” in default of these terms if the home is listed for sale, sold or transferred within the first five (5) years of the affordability period in an effort to release the covenant terms but receive the forgiveness benefit. However, a home will not be determined to be flipped during this period where there is a reasonable hardship or cause for selling or transferring the property, such as financial hardship, death, work transfer or relocation or a similar circumstance or justification that would not reasonably appear to be for the sole purpose of profit-making. In such case, the Owner shall contact the CRA office to obtain such determination. Failure to adhere to these terms may be deemed a default, in which case, the owner who is found to have intentionally “flipped” the home will be responsible for repayment of the program funding in full and no forgiveness will be authorized.

All repayment requirements shall be measured from the date that the default was identified to occur or the request for repayment was made.

RELOCATION OF OWNER OCCUPANTS

On a case-by-case basis, owner-occupants may be eligible to receive assistance for temporary relocation while the project is in progress. Such assistance is reserved only for unique circumstances where the work to be conducted is so substantial that it temporarily renders the home uninhabitable. Assistance provided will be strictly limited to the amount of time necessary to repair the home, either in part or in full, to such a condition that enables re-inhabitation. Availability of funding and the ability of occupants to relocate by their own means will be considered in determining whether assistance can be provided. The Temporary Relocation Flexible Benefits Schedule, as approved by the City Council, will determine the level of relocation assistance benefits awarded. The cost of relocation will be factored into the funding commitment approval but will be considered an administrative cost that will not be counted against the project. Rental property shall not be eligible for relocation assistance.

PROGRAM GUIDELINES

The CRA Office shall maintain program guidelines consistent with this policy.



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
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Administered By:
Emerald Coast Regional Council
**Garett Griffin, Program
Administrator**
(850) 332-7976, ext. 205

Program subject to funding availability and full terms described in the program policy and affiliated agreements.