



# City of Pensacola

222 West Main Street  
Pensacola, FL 32502

## Agenda - Final

### Urban Core Redevelopment Board

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Tuesday, October 25, 2022

2:30 PM

Hagler Mason Conference Room, 2nd Floor City  
Hall

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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](http://cityofpensacola.com/428/Live-Meeting-Video). 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.

#### CALL TO ORDER

#### DETERMINATION OF QUORUM

#### APPROVAL OF MINUTES

1. [22-01048](#) UCRB Minutes 7/26/2022

**Attachments:** [UCRB Minutes 7/26/2022](#)

#### OLD BUSINESS

#### NEW BUSINESS

2. [22-01051](#) FY2024 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 2024.

**Attachments:** [UCRB Project Updates 10.25.2022](#)  
[CRA Program Manager Report 10.25.2022](#)  
[RPIP Guidelines](#)  
[Resiliency Program Guidelines](#)  
[Commerical Facade Program Guidelines](#)  
[2022 Income and Rent Limits](#)

**REPORTS AND ANNOUNCEMENTS****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

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**File #:** 22-01048

Urban Core Redevelopment Board

10/25/2022

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**SUBJECT:**

UCRB Minutes 7/26/2022



# City of Pensacola

## URBAN CORE REDEVELOPMENT BOARD

### DRAFT

### Meeting Minutes

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July 26, 2022,

2:36 P. M.

Hagler Mason Conference Rm.

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The Urban Core Redevelopment Board (UCRB) meeting was called to order by Chairperson Satterwhite at 2:36 P.M

#### CALL TO ORDER

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

**UCRB MEMBERS ABSENT:** Teniade Broughton, Blake Foster, Nester Taylor, Kelly Wieczorek

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](http://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](http://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](http://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.

## APPROVAL OF MINUTES

### 1. [22-00777 UCRB MINUTES FOR 04/26/2022](#)

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

**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. [22-00771 PROJECT UPDATES](#)

**Recommendation:** That the Board receive updates on projects identified under its' recommended project list and implementation plan.

CRA Manager Helen Gibson provided project updates. CRA Program Manager Hilary Halford gave an update on the Residential Property Improvement and Commercial Façade Programs. Christine Crespo, City Affordable Housing Manager gave an update on the affordable housing initiative. Staff responded accordingly to questions.

**BOARD MEMBER COMMENTS**

None.

**OPEN FORUM**

None.

**ADJOURNMENT**

3:09 P.M.

**APPROVED** \_\_\_\_\_



## Memorandum

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**File #:** 22-01051

Urban Core Redevelopment Board

10/25/2022

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### **ACTION ITEM**

**SPONSOR:** Christopher Satterwhite, Chairperson

**SUBJECT:**

FY2024 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 2024.

**SUMMARY:**

On February 27, 2020, City Council established the Urban Core Redevelopment Board (UCRB) to provide for the ongoing involvement of stakeholder groups in the Urban Core community redevelopment area. The principal duty of the UCRB is to make recommendations regarding implementation of the Urban Core Community Redevelopment Plan.

On July 21, 2020, the Urban Core Redevelopment Board (UCRB) recommended a project list and implementation plan for the Urban Core Redevelopment Area, which was subsequently amended.

Since budget preparation for the upcoming fiscal year (FY2024) will begin in January, it is appropriate for the UCRB to define its project priorities for the FY2024 fiscal year during its October meeting. Project priorities will be considered for incorporation into the FY2024 CRA Work Plan and any applicable/appropriate budgets.

**STAFF CONTACT:**

Victoria D'Angelo, CRA Assistant Manager

**ATTACHMENTS:**

- 1) UCRB Project Updates 10.25.2022
  
- 2) CRA Program Manager Report 10.25.2022

- 3) RPIP Guidelines
- 4) Resiliency Program Guidelines
- 5) Commercial Façade Guidelines
- 6) 2022 Income and Rent Limits



URBAN CORE PROJECT LIST IMPLEMENTATION PLAN

PROJECT NAME	CRA DISTRICT	DESCRIPTION	EST. IMPLEMENTATION PERIOD	PROJECT STATUS	PROJECT UPDATES	PRIOR REDEVELOPMENT BOARD ACTIONS
Community Policing	Urban Core	Implementation of community policing strategies within the Urban Core CRA through the City of Pensacola Police Department (PPD).	Thru FY2028	On-going	The officers will provide an update.	UCRB recommended inclusion in project list.
West Main Street Corridor Management	Urban Core / Westside	Corridor management of West Main Street from Clubbs to Barrancas.	Thru FY2028	Planning/Pre-Design	Solicitation for design of the Main Street corridor from Clubbs to Barrancas was advertised and went out for bid Monday, 10-17-2022. No construction funding allocated yet.	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 FY2028	Planning/Pre-Design	-	ERB & UCRB recommended inclusion in project list.
Residential Property Improvement Program	Urban Core / Eastside / Westside	Improvements for residential properties under CRA Residential Property Improvement Program within City's adopted CRA districts. Program is available for owner occupied, long term rental and vacant homes. More information available on the City website: <a href="http://www.cityofpensacola.com/CRAPrograms">www.cityofpensacola.com/CRAPrograms</a>	Thru FY2028	On-going	See attached report. Hilary Halford, Program Manager will provide an update.	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 FY2028	On-going	See attached report. Hilary Halford, Program Manager will provide an update.	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 FY2028	On-going	Christine Crespo, Affordable Housing Manager, will provide an update.	ERB, 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
<b>CRA Commercial Façade Improvement Program</b>	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 FY2028	On-going	See attached report. Hilary Halford, Program Manager will provide an update.	UCRB & WRB recommended inclusion in project list.
<b>Reus Streetscape Revitalization</b>	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.
<b>DeVilliers Streetscape Revitalization</b>	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.
<b>"A" Streetscape Revitalization</b>	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.	Thru FY2023	Design Modification	Phase 1 was placed out to bid. The bid received was substantially over the engineers estimate and so the bid was rejected. Scope will be modified to include improvements from curb to curb and removal of trees previously identified (conflicts with infrastructure/dead) due to budget constraints.	UCRB & WRB recommended inclusion in project list.
<b>Garden Street (Median) Landscape Improvements</b>	Urban Core	Landscape improvements within the Garden Street median from Alcaniz to "A" Street. Improvements supported by FDOT Landscape Beautification Grant.	Thru FY2022	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
"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 FY2028	Phase 1 - Procurement	No bids have yet been received for phase 1. Scope for Phase 1 (Main Street) will be modified to include improvements from curb to curb.	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.	Thru FY2024	Phase 1 -Construction; Phase 2 - Design	Bid has been awarded and construction has commenced. Phase 2 design at 30%.	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	Substantially complete	-	UCRB recommended inclusion in project list.
Community Maritime Park Day Marina	Urban Core	Floating day-use marina to be located along southwest segment of Community Maritime Park.	Thru FY2023	Construction	Bid awarded 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 FY2028	Design (Park); Construction (Skate Park)	Design underway for entire park. Bid for skate park awarded May 2022.	ERB & UCRB recommended inclusion in project list.
Downtown Improvement District Initiatives	Urban Core	As provided in DIB Tentative Work Plan.	Thru FY2025	On-going	-	UCRB recommended inclusion in project list.

**City Of Pensacola Community Redevelopment Agency  
Urban Core  
Programs Status Report  
October 2022**

**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 PROJECTS ON LIST: 7**

**Projects currently under contract with work in progress: 4**

**Projects ready for Invitations to Bid: 2**

**Projects invited for full application: 1**

**Projects with Scopes of Work pending from Inspector: 0**

**Projects out to bid: 0**

**Pre-eligibility applications approved with inspections pending: 0**

**Pre-eligibility applicants have been approved but on hold per applicant request: 0**

**Information requested (no pre-eligibility applications yet received): 2**

**Projects closed in the past quarter: 1**

\*Projects appropriate for the Resiliency Program are identified through the RPIP pre-eligibility screening process. (Please see attached guidelines for complete program details)

**Information requested specifically for the Resiliency Program: 1**

## **COMMERCIAL FAÇADE IMPROVEMENT PROGRAM**

The Commercial Façade Improvement Program is provided as part of an overall redevelopment program which assists in the elimination of blight within the City's designated Urban Core community redevelopment area. This program is designed to leverage private investment to improve the exterior facades of eligible commercial, historical, and culturally significant buildings and to complement other community revitalization efforts. (For full details please see attached program guidelines)

**TOTAL PROJECTS ON THE LIST: 2**

**Projects Completed/Forgiven to date: 0**

**Pending Completion: 1**

**Pending Forgiveness: 1**



## RESIDENTIAL PROPERTY IMPROVEMENT PROGRAM GUIDELINES

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### 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](http://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](http://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 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  
COMMUNITY REDEVELOPMENT AGENCY**

**COMMERCIAL FAÇADE IMPROVEMENT PROGRAM GUIDELINES**

The Commercial Façade Improvement Program, offered by the City of Pensacola’s Community Redevelopment Agency (CRA), is provided as part of an overall redevelopment program which assists in the elimination of blight within the City’s designated community redevelopment areas. This program is designed to leverage private investment to improve the exterior facades of eligible commercial, historical and culturally significant buildings and to complement other community revitalization efforts.

**Participants will receive funding for eligible façade improvements with 25% owner match. Funding is secured by a mortgage loan, forgivable over a five (5) year period.**

The Commercial Façade Improvement Program Guidelines contain general information regarding program benefits, eligibility, terms and procedures. As these guidelines may change from time to time, we strongly encourage you to verify these requirements with CRA staff prior to submitting an application.

**FOR INFORMATION**

**City of Pensacola**

**Community Redevelopment Agency**

222 W Main Street, 3<sup>rd</sup> Floor, Pensacola, FL 32501

Web: [www.cityofpensacola.com](http://www.cityofpensacola.com)

Fax: 850-435-1620

Hilary Halford, CRA Program Manager

Telephone: 850-436-5654

Email: [hhalford@cityofpensacola.com](mailto:hhalford@cityofpensacola.com)

Victoria D’Angelo, Assistant CRA Administrator

Telephone: 850-435-1695

Email: [vdangelo@cityofpensacola.com](mailto:vdangelo@cityofpensacola.com)

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## PROGRAM BENEFITS

The Commercial Façade Improvement Program provides participants the opportunity to receive funding in the form of a forgivable loan for façade improvements to eligible commercial, historical or culturally significant properties, as defined within Section B, below.

### PROGRAM FUNDING – FORGIVABLE DEFERRED MORTGAGE LOAN

All funding is based on a formula whereby seventy-five percent (75%) of total eligible project costs, up to the maximum award limit defined in Table 1 (below) may be awarded, with a twenty-five percent (25%) owner match. Funds are dispersed upon completion of approved façade improvement projects and secured over a five (5) year period by a deferred mortgage loan. This loan is forgiven on a daily basis over the course of five (5) years, such that at the end of the five (5) year period, the entire loan amount is deemed forgiven and the loan balance is zero.

**Table 1: Maximum Award Limits – Commercial Façade Program**

	Single Building Frontage	Multiple Building Frontages
<b>Westside Target Area</b>	Up to \$20,000	Up to \$20,000
<b>Belmont DeVilliers</b>		
Commercial Only	Up to \$20,000	Up to \$20,000 per improved building frontage*
Historic/Culturally Significant	Up to \$30,000	Up to \$30,000 per improved building frontage*

\***Building frontage** is defined as the front or side of a building that faces a street, road or similar public way. Multiple building frontage awards shall be limited to the number of building frontages improved.

Prior to disbursement of funding, the participant shall provide proof of completion and payment of the twenty-five percent (25%) match, in accordance with the Funding Agreement. All payments will be made directly to the contractor.

## ELIGIBILITY CRITERIA

### A. ELIGIBLE PARTICIPANTS

Eligible participants include owners of eligible property as defined within Section B below. All participants who own or operate a business in conjunction with the proposed improvements must possess a valid City of Pensacola Business License.

Ineligible participants include:

- Government or public agency owners or operators
- Tax exempt organizations, except those whose proposed project shall renovate a historical or culturally significant site. Religious institutions are ineligible regardless of historical or cultural significance.



## **B. ELIGIBLE PROPERTY**

Eligible property must be located within a Commercial Façade Improvement Program Target Area Boundary (See Exhibit A, Commercial Façade Improvement Program Target Areas). Eligible property types include commercial, historical or culturally significant properties, as allowable within the subject target area sub-boundary in which the property is located. See Exhibit A, for maps identifying the target area sub-boundaries and allowable property types within each sub-boundary. For the purpose of this program, commercial, historical and culturally significant properties are defined as follows:

### **Commercial, Historical or Culturally Significant Properties**

- **Commercial Property:** Commercial property includes restaurants, retail sales, entertainment facilities, office, general business and service establishments that are oriented toward a general community market.
- **Historical Property:** Historical property includes buildings which are listed on the National Register of Historic Places. Historical property must be used for a non-residential purpose.
- **Culturally Significant Property:** Culturally significant property include buildings which are associated with events that have made a significant contribution to the broad patterns of our history or are associated with the lives of significant persons in our past. Culturally significant property must be used for a non-residential purpose.

Eligible properties must be current on ad-valorem property taxes, and shall not contain any outstanding tax liens or code violations which shall not be remedied through program participation.

### **Ineligible properties include:**

- Properties used entirely for residential purposes
- Single family structures
- Properties which have received an award under a City of Pensacola CRA Façade Improvement Program with the past five (5) years, as measured from the date of final award disbursement
- Properties used for the following purposes: hotels/motels, lounge and package stores, auto repair, sales and/or service stations, adult oriented enterprises, gun, pawn and drug paraphernalia stores

## **C. ELIGIBLE PROJECTS AND IMPROVEMENTS**

**The objective of the program is for the improvement of building facades which contribute to the visual enhancement of the redevelopment district, as viewed from the public right of way.**

**Eligible improvements** include exterior façade improvements which contribute to the visual enhancement of the property as viewed from the public right-of-way. Improvements must be comprehensive, incorporating enhancements/additions to several components of the existing façade.

Examples of eligible improvements include painting, lighting, windows, doors, stucco, masonry work, tile, signage, canopies, awnings, fencing and landscaping. While not the primary objective of the

program, parking lot improvements and structural improvements if necessary to maintain the integrity of the building, such as roofs, shall be eligible . Such improvements must be supplemental to the building façade improvements and shall not exceed 40% of the total eligible project costs.

**Ineligible improvements** include non-permanent fixtures, security systems, personal property, interior window coverings, equipment, business equipment, operating capital or refinancing, new construction, and any improvements which are not visible from the right-of-way , other than the eligible improvements defined above, or are deemed to be inconsistent with redevelopment purposes and objectives.

**All project proposals are subject to eligibility review and approval. The following factors will be considered in determining project eligibility and granting funding approval:**

- Degree in which the improvements provide a public benefit to residents and businesses located within the community redevelopment area, and conform to the community’s traditional architectural character
- Need for improvements (i.e. substandard condition of the building and/or façade)
- Potential for revitalization effects in the community
- Consistency with CRA goals and objectives, community redevelopment plans, and any other plans relative to the community redevelopment or target area

## PROCESS AND PROCEDURES

### APPLICATION

To apply for funding under the Commercial Façade Improvement Program, prospective participants shall submit a Program Application and supporting documentation to the office of the Community Redevelopment Agency (CRA). CRA staff will review the application submittal and provide notice of eligibility determination.

Required Supporting Documentation
Property Deed
City of Pensacola Business License (if applicable)
<b>For Historical or Culturally Significant Properties:</b> <ol style="list-style-type: none"><li>1) Proof of listing on the National Register of Historic Places and/or cultural significance, as defined under Section B, Eligible Property, if applicable.</li><li>2) Documentation of support from entities or organizations that do not have financial or personal interest in the applicant or this program. This shall include four (4) or more letters of support.</li></ol>

*Program participation is subject to the availability of funds. Funds are available on a first come first served basis and are subject to approval by the CRA. No member, officer or employee of the City of Pensacola, CRA or its designees or agents, no member of the City Council of the City of Pensacola, and no other public official of such locality who exercises any functions or responsibilities with respect to the Program during his tenure or for one (1) year thereafter shall have any interest, direct or indirect, in any contract or subcontract, or the proceeds thereof, for work to be performed in connection with this Program.*

## PROJECT DESIGN AND COST ESTIMATES

Upon a finding of eligibility, Community Redevelopment Agency (CRA) staff will coordinate with the participant to obtain proposed design plans and price estimates. The participant must submit final design plans, and cost estimates as specified below prior to submittal for funding approval.

Required Supporting Documentation
Design Plans and Elevations

### Cost Estimates

The participant shall obtain at least three (3) written cost estimates from bonafide contractors for each individually required contract and secure proof of appropriate licensing or registration and insurance coverage. The participant shall notify the CRA of the contractor(s) which are to be selected and provide proof of appropriate licensing, registration and insurance coverage. **The participant shall not issue a Notice to Proceed or otherwise authorize work to commence prior to funding approval and execution of the required Funding Agreement, as described below.** Failure to comply with these terms will result in disqualification from program participation.

Required Supporting Documentation
Three (3) Written Price Proposals for Each Required Contract
CRA Notification of Selected Contractor(s)
Proof of Appropriate Licensing/Registration and Insurance Coverage for each Selected Contractor

## FUNDING APPROVAL

Once the required Program Application, supporting documentation, design plans, cost estimates, and contractor documentation have been sufficiently submitted, CRA will review the completed application package for funding approval. If approved, CRA staff will issue a notification of award. The Participant will then submit payment of a deposit, and execute a Funding Agreement, as described below.

## FUNDING AGREEMENT AND DEPOSIT

### Deposit

Each participant is required to provide a one hundred and fifty dollar (\$150) deposit upon receipt of a notification of award. This deposit is non-refundable and is used to cover closing costs, fees, or taxes associated with the recording or filing of the program documents.

### Funding Agreement

Upon receipt of the required deposit, the participant shall execute a Funding Agreement which establishes the terms, conditions and requirements of program participation.

## NOTICE TO PROCEED/PROJECT COMMENCEMENT

**The participant must issue a Notice to Proceed to the selected contractor within thirty (30) days of execution of the Funding Agreement.** The date of written Notice to Proceed, issued by the participant to the contractor, shall be the commencement date. The participant shall notify the CRA of the date of commencement by providing to the CRA a copy of the Notice to Proceed within three (3) days of issuance. Failure to issue the Notice to Proceed

as prescribed shall be deemed a breach of contract and may immediately render the Funding Agreement null and void.

<b>Required Supporting Documentation</b>
CRA Notification of Date of Commencement/Copy of Notice to Proceed

**The participant shall achieve full project completion no more than 180 calendar days following the issuance of the Notice to Proceed.** If the work is delayed at any time while in progress then the deadline may be extended by written authorization for such reasonable time as the CRA may determine. The participant shall notify the CRA in writing of such delay within ten (10) calendar days of its occurrence.

Obligation to Refrain from Discrimination

Participants, by applicable law, shall not exclude from participation or discriminate against any contractor on the basis of age, race, color, religion, sex, handicap and/or disability, or national origin.

Insurance Requirements

The participant shall be required to keep all buildings and improvements on the property insured against loss or damage by fire or other such risks and matters as defined within the Funding Agreement and shall furnish proof of adequate hazard insurance on the property prior to project commencement. For complete insurance requirements refer to the Funding Agreement.

<b>Required Supporting Documentation</b>
Proof of Insurance (See Funding Agreement for Full Details)

**PROJECT ADMINISTRATION AND MANAGEMENT**

Participants shall be fully responsible for managing the construction of their respective project including, without limitation, obtaining bids, selecting a licensed contractor(s), obtaining all necessary approvals, permits, and insurances, overseeing work of contractors, and paying all invoices for the work, materials, and supplies. The participant shall cooperate with the CRA during the full course of the project and shall agree to provide the CRA or its agent’s access to inspect for compliance with approved plans and specifications. Any modifications to the final approved plans or changes to the construction documents shall require prior review and approval by the CRA. No additions, deletions or modifications to the work shall be authorized unless by a written Change Order signed by the participant and contractor and approved by CRA staff. Any payment for additional work shall be the responsibility of the participant. Except in an emergency endangering life or property, failure to obtain the required CRA approval shall invalidate the Funding Agreement and cause the agreement to be terminated.

**NOTICE OF COMPLETION/FUND DISBURSEMENT**

Program funds will not be disbursed until: (1) the City Building Inspections Department renders written determination that construction of the Project has been satisfactorily completed, (2) the Participant has issued a Statement of Completion, (3) the Participant provides proof, satisfactory to the CRA (including, but not limited to, a statement of final project costs, payments made and balance due and copies of all original invoices with affidavits or proof of payment), that all payments due the Contractors, except for Program funds, have been made, and (4) the Participant has delivered to the CRA a complete release of all liens arising out of the Contracts covering all labor, materials, and equipment for which a lien could be filed, or the Contractors have issued a bond in an amount needed to satisfy the amount owed for each such lien.

Upon the receipt of all required payment documentation and verification of program compliance, the CRA will process payment as outlined in the Funding Agreement. Payment of the approved program funds, will be disbursed, and secured by a deferred mortgage loan.

<b>Required Supporting Documentation</b>
Completed Owner’s Statement of Completion Form
Itemized Contractor Invoices and Proof of Payment (Receipts, Affidavits)
Completed Contractor’s Affidavit Form for Each Authorized Contractor
Certificate of Insurance Policies (See Program Funding Agreement)
Completed W-9 Form

### **MORTGAGE LOAN AGREEMENT/CLOSING**

Funding provided by the CRA pursuant to this program shall be secured by a zero interest deferred mortgage loan, forgivable over a five (5) year period measured from the date of execution of Mortgage Documents, defined as documents related to securing the loan, including but not limited to a Mortgage and Security Agreement, Promissory Note and Assignment of Leases, Rents and Profits (as applicable). The participant shall be liable for all closing costs, fees, or taxes associated with the recording or filing of the Mortgage Documents, which shall be payable from the required program deposit.

During the term of the Mortgage and Security Agreement, the participant shall not cause or allow the CRA funded improvements to be modified, altered, removed or demolished and shall not cause or allow the property to be sold, conveyed, transferred, demolished, or converted to one hundred percent (100%) residential use. If at any time during the agreement term, the participant fails to comply with these terms then the remaining prorated share of the loan shall become due and payable to the CRA within thirty (30) calendar days.

#### Code Violations

During the term of the mortgage lien period, the property shall not incur any code violations.

#### Insurance Requirements

During the term of the mortgage lien period, the participant shall maintain insurance in accordance with the Mortgage and Security Agreement. The participant shall name the CRA as certificate holder on all insurance policies required under the agreement, and shall renew the required policies on an annual basis until the mortgage lien is satisfied or released.

<b>Required Supporting Documentation</b>
Submit Insurance Renewals to CRA During Mortgage Lien Period

### **MORTGAGE SATISFACTION**

Upon a finding of satisfactory program compliance, the Mortgage and Security Agreement will be released. CRA staff will file a Satisfaction of Mortgage in the official records of the Escambia County Clerk of Court, and the loan will be forgiven.

## **EXHIBIT A: COMMERCIAL FACADE IMPROVEMENT PROGRAM TARGET AREAS**

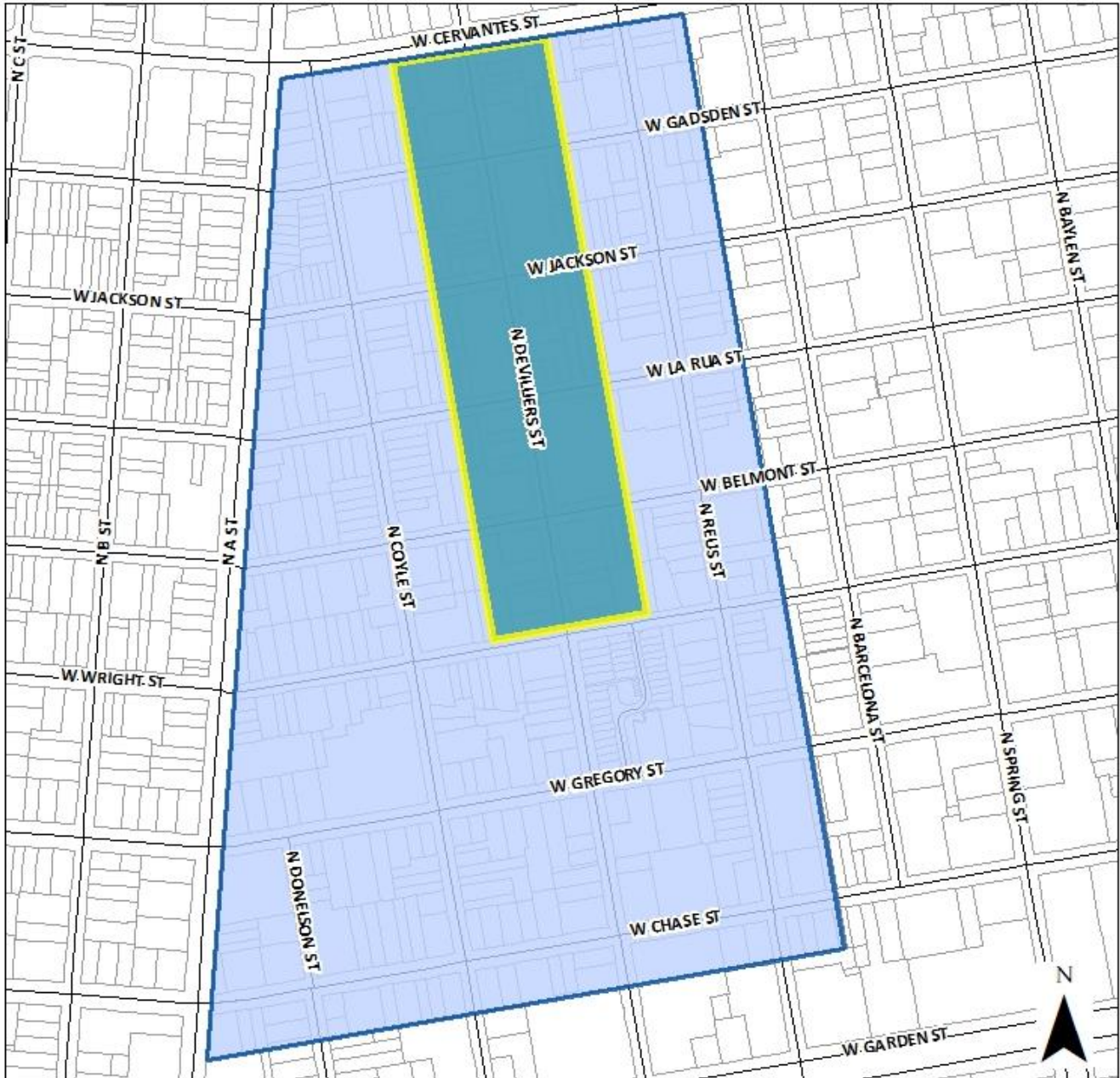
See pages 10 - 11.







# Commercial Façade Improvement Target Area: Belmont DeVilliers Commercial Core and Expansion Area



Last Updated: November 2018

### Legend

#### Commercial Façade Sub-Boundary

- Belmont DeVilliers Commercial Core
- Belmont DeVilliers Expansion

#### Allowable Property Types

- Commercial, Historical and Culturally Significant
- Historical and Culturally Significant Only



HUD release: 4/18/2022  
 Effective: 4/18/2022

**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  Median: 46,600	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
	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  Median: 50,400	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
	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)  Median: 86,500	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
	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)  Median: 79,500	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
	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)  Median: 74,600	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
	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  Median: 61,800	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
	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

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.