

**COMMUNITY DEVELOPMENT BLOCK GRANT
FIVE YEAR CONSOLIDATED PLAN**

(October 1, 2020 to September 30, 2024)

AND

2020-2021 ANNUAL ACTION PLAN

(October 1, 2021 - September 30, 2022)

CITY OF PENSACOLA:
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Date: August 2021

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

1. Introduction

The Five Year Consolidated Plan presents long range local affordable housing and community development needs for low/moderate income families within the jurisdiction for the period October 1, 2020 to September 30, 2025 and contains a description of resources to be allocated for programmatic activities during Annual Plan year October 1, 2020 to September 30, 2021. As indicated throughout the plan, the limited resources of local non-profits and the private and public sector greatly impact the ability to address the unmet needs in the jurisdiction.

As a member of the Escambia Pensacola Consortium, the city works cooperatively with Escambia County to assist residents in attaining decent affordable housing, a suitable living environment, and expanded economic opportunities.

The Plan identifies key community partners that contribute their expertise and assistance to the local jurisdictions to address the needs identified herein.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The major plan activities address the following needs: affordable housing opportunities for both renter and homeowners; community development needs within designated areas and eligible neighborhoods; needs to provide assistance for underserved populations; and opportunities and programs to support self-sufficiency. As evidenced throughout the plan, the need for affordable housing for extremely low, very low, and low/moderate income residents is a pressing issue for the jurisdiction. Housing needs are discussed in-depth in Sections NA-05 and MA-05.

Community development needs to support reinvestment in the City's redevelopment areas and program eligible neighborhoods are discussed in Sections NA-50, MA-45, and SP-40. Concentrations of poverty are identified on the western jurisdictional boundary between the City and Escambia County. Coordinated efforts will be pursued to provide enhancements to these areas through both public facility and public service activities with the goal of assisting these residents with attaining self-sufficiency and suitable living environments.

The following priority objectives have been identified to address the jurisdictions need:

- Acquisition
- Housing
- Homeless
- Neighborhood Redevelopment
- Public Facilities and Improvements (Infrastructure)
- Public Services
- Economic Development

3. Evaluation of past performance

Goals were assessed based upon an in-depth review of the community's needs as presented in this plan. Specific activity selection was based upon an evaluation of the activity in meeting the needs of the community to address affordable housing and community development shortfalls. Support for the housing rehabilitation program was based upon a review and evaluation of the decades of experience the City has in managing and implementing this program with over 1,000 homeowners having successfully completed participation. As neighborhoods within the jurisdiction continue to transform, the resources to address public improvements and infrastructure continues to be an unmet need. Public service activities supported in the plan continue to provide much needed assistance to underserved populations within the city including elderly and/or disabled and low/moderate income residents and the homeless.

In preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), for submission the HUD, activities are reviewed to determine the viability and success in addressing the needs of low/moderate income residents within the jurisdiction. The plan is posted to the City's website and is available for review upon request. Within funding limitations, activities are revised to address the changing needs of the community.

4. Summary of citizen participation process and consultation process

Citizen participation was achieved through various methods. Multiple public hearings were held in relation to the development of the Consolidated Plan as well as the 2020/21 and 2021/22 Annual Action Plans. The City of Pensacola participated in conjunction with Escambia County in all meetings held within Escambia County. An online public survey was promoted by the City and County and a link to the survey was posted to the City's website for public response. The plan was advertised for 30 days in its final draft version for public review. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

A public meeting was held March 23, 2021, and two public hearings were held April 19, 2021 and June 14, 2021 where input from community organizations nonprofits and citizens was solicited for preparation of the Five Year Consolidated Plan and Annual Action Plans. A public hearing was held June 14, 2021, where the Five Year Consolidated Plan and Annual Action Plans were presented and public comment was solicited.

Local participation has been greatly expanded with the use of local government websites where access to all types of planning documents, budgets, compliance reports and program implementation summaries are readily available for public review.

5. Summary of public comments

Citizen comments were received during the public meetings and hearings and via the online survey. Comments ranged from the need for the continuance of housing rehabilitation and construction of new affordable housing to a broad range of public service activities to support at-risk populations to include the elderly, victims of domestic violence, homeless, neglected and abused children, and mentally ill and/or those with substance abuse diagnoses. Comments supported the need for public facilities and infrastructure activities to include the construction of neighborhood resource centers, homeless facilities, and park facilities. Drainage projects, street improvements, street lighting, and sidewalk improvements were identified as needed improvements to support safe walkable communities.

Due to the recent impact on the homeless population from the coronavirus, many homeless service agencies expressed a need for continued support to assist this underserved population.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were rejected.

7. Summary

Activities presented in the Five Year Consolidated and Annual Action Plans are generally available to assist low/moderate income families within the jurisdiction by supporting development or rehabilitation of affordable housing, providing suitable living environments, and creating opportunities to achieve self-sufficiency.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PENSACOLA	Housing Department

Table 1– Responsible Agencies

Narrative

The City of Pensacola Housing Department serves as the administrator for the City's Community Development Block Grant (CDBG) allocation.

Consolidated Plan Public Contact Information

City of Pensacola Housing Department

420 W. Chase Street

P.O. Box 12910

Pensacola, FL 32521-0031

850-858-0350

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Consultation of the plan began in March 2021 and was achieved through a variety of strategies, including public meetings, outreach to other City Departments, as well as one-on-one meetings. Efforts were made to contact appropriate parties for input. Local service providers, nonprofits, and citizens attended the public meetings. Citizen participation was achieved through various methods. Multiple public hearings were held in relation to the development of the Consolidated Plan as well as the 2020/21 and 2021/22 Annual Action Plans. An online public survey was promoted by the City and County and a link was posted to the City's website for public response. The City of Pensacola participated in conjunction with Escambia County in all meetings held within Escambia County. The plan was advertised for 30 days in its final draft version for public review. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

A public meeting was held March 23, 2021, and two public hearings were held April 19, 2021, and June 14, 2021, where input from community organizations nonprofits and citizens was solicited for preparation of the Five Year Consolidated Plan. A public hearing was held June 14, 2021, where the Five-Year Consolidated Plan and Annual Action Plans were presented and public comment was solicited. Citizen participation was achieved through various methods. The plan was advertised for 30 days in its final draft version for public review. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City endeavored to enhance coordination between public and assisted housing providers and private government service agencies. The Housing Office has developed long-standing relationships with other departments within the city and governmental agencies, nonprofit organizations, and community organizations, and community interest groups. The housing and infrastructure needs of the city outstrip the local government resources, which necessitates a cooperative process to leverage limited funds to maximize the benefits for the entire area. The city coordinates outreach efforts to housing providers and service agencies with the Consortium lead, Escambia County, to address needs within the jurisdiction.

A comprehensive list of agencies, organizations, and groups consulted during the preparation of the Five Year Consolidated Plan is presented in section PR-10 Consultation of the Consortium's Five Year Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Upon the Mayor's election in 2018, he began engaging the homeless support agencies in the community in a discussion to address the needs of this underserved population. In 2020, the city initiated a working group of Department and Division leaders within the city and engaged homeless service providers in the area to present in-depth information regarding the needs of the community. The CoC was a principal presenter. As an outcome from the working group, the city has engaged Dr. Robert Marbut to update recommendations made in a 2014 report which was provided to City Council and presented strategies to address homelessness in the community. As an outcome of the 2014 report, the city supports an outreach program sponsored by the Continuum which engages with homeless in the downtown area and attempts to connect them with housing and service providers.

The City Housing Director has served as a board member for Opening Doors of Northwest Florida, Inc, the lead agency for the Continuum of Care, for the past 10 years where policies, funding sources, and programs are discussed to address the needs of this underserved population.

As the need for assistance has grown through-out the pandemic, the Continuum of Care has initiated a Homeless Reduction Task Force of NWF with specific goals of reducing homelessness in a two-county area. The City Housing Director and County Neighborhood Enterprise Division Manager are cochairing the Housing Subcommittee on the task force. The Housing Subcommittee is responsible for creating a plan to increase shelter capacity and permanent affordable housing beds in the community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City nor County are a recipient of ESG funds. The City Housing Director has served as board member for Opening Doors of Northwest Florida, Inc, the lead agency for the Continuum of Care, for the past 10 years where the allocation of ESG funds received from the State are discussed and reviewed. The Board provides input on performance standards and evaluates outcomes of program expenditures and contributes to the development of policies and procedures for the administration of HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Area Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City Housing Department routinely consults with the Executive Director of the Area Housing Commission regarding housing needs in the community. The City Housing Director and Executive Director for the Area Housing Commission jointly serve as Board members for the lead CoC agency.
2	Agency/Group/Organization	AMR AT PENSACOLA, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
3	Agency/Group/Organization	FL-511 Opening Doors of NW FL
	Agency/Group/Organization Type	Services-homeless Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Opening Doors of NWF attended the March 2020 meeting. The Housing Director serves on this agency's Board and routinely discusses the unmet needs of the homeless in the area with the Executive Director.
4	Agency/Group/Organization	CIRCLE, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the agency attended the public meeting. Members of the organization routinely contact the City Housing Director regarding affordable housing development in the jurisdiction.
5	Agency/Group/Organization	COMM. EQUITY INVESTMENTS, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the organization routinely contact the City Housing Director regarding affordable housing development in the jurisdiction.
6	Agency/Group/Organization	COUNCIL ON AGING OF WEST FLORIDA, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from this agency attended the March public meeting. The city has a long-standing partnership with this agency which provides services to a underserved populations in the jurisdiction.
7	Agency/Group/Organization	Community Action Program Committee
	Agency/Group/Organization Type	Housing Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
8	Agency/Group/Organization	Pensacola Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents. A representative from this organization serves on the City County joint Affordable Housing Advisory Committee.
9	Agency/Group/Organization	Catholic Charities of Northwest Florida, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
10	Agency/Group/Organization	ESCAMBIA COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with the County to address the unmet needs of residents.
11	Agency/Group/Organization	Escambia County Housing Finance Authority
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet affordable housing needs of residents.
12	Agency/Group/Organization	United Way of Escambia County
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
13	Agency/Group/Organization	Lakeview Center
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents. The Housing Director serves on the Board of the CoC with the Executive Director of Lakeview Center where mental health needs for area residents are routinely reviewed and discussed.
14	Agency/Group/Organization	Lutheran Services Florida Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
15	Agency/Group/Organization	Waterfront Rescue Mission
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the unmet needs of residents.
16	Agency/Group/Organization	Escambia-Pensacola Human Relations Commission
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city participates in ongoing coordination with this agency to address the fair housing needs of area residents.
17	Agency/Group/Organization	Gulf Coast Veterans Healthcare System
	Agency/Group/Organization Type	Health Other Government – Federal
	What section of the Plan was addressed by Consultation?	Housing Homelessness Needs – Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City Housing Department administers the HUD-VASH program in cooperation with the Gulf Coast Veterans Healthcare System. The Housing Department Director and staff routinely coordinate with the VA to address the needs of homeless veterans in the community.
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Identify any Agency Types not consulted and provide rationale for not consulting

Outreach was made to all neighborhood groups in the City of Pensacola via email. The city coordinates outreach efforts to housing providers and service agencies with the Consortium lead, Escambia County, to address needs within the jurisdiction. Members of these organizations were invited to all public meetings and hearings.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Opening Doors of Northwest Florida, Inc.	The Consolidated Plan strives to match HUD and CoC strategic planning efforts as it relates to collaboration and implementation of strategies to address housing for area homeless.
Eastside Neighborhood Plan	City CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.
Westside Community Redevelopment Area Plan	City CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.
2010 Community Redevelopment Plan	City CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.
Urban Infill and Redevelopment Plan	CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Pensacola closely coordinated with Escambia County and the Escambia County Housing Finance Authority in preparation of the Consolidated Plan as an adjacent unit of local government and other public entity, respectively.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation was achieved through various methods. Multiple public hearings were held in relation to the development of the Consolidated Plan as well as the 2020/21 and 2021/22 Annual Action Plans. The City of Pensacola participated in conjunction with Escambia County in all meetings held within Escambia County. An online public survey was promoted by the City and County and a link to the survey was posted to the City's website for public response. The plan was advertised for 30 days in its final draft version for public review. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

To launch the planning process and gather public input, a public meeting was held March 23, 2021. Two public hearings were held April 19, 2021, and June 14, 2021, where input from community organizations nonprofits and citizens was solicited for preparation of the Five Year Consolidated Plan and Annual Action Plan. A public hearing was held June 14, 2021, where the Five Year Consolidated Plan and Annual Action Plan were presented, and public comment was solicited.

Local participation has been greatly expanded with the use of local government websites where access to all types of planning documents, budgets, compliance reports, and program implementation summaries are readily available for public review.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/ broad community	March 15, 2021, publication in Pensacola News Journal Escambia Consortium noticing public planning process and date of public meeting.	No comments were received.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/ broad community	The public meeting was held March 23, 2021, and was attended by representatives from CHDO agencies, elderly public service provider, media, homeless service providers, United Way, and citizens.	Comments included questions regarding funding streams, eligible activities, planning cycles, and several questions specific to homeless public service activities.	No comment was not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/ broad community	April 5, 2021, publication in Pensacola News Journal Escambia Consortium noticing public hearing for the Consolidated, 2020-21 and 2021/2022 Annual Action Plans planning process.	No comments were received.	N/A	N/A
4	Newspaper Ad	Non-targeted/ broad community	April 17, 2021, publication in Pensacola News Journal of HUD Consolidated Plan, 2020-21 and 2021-22 Annual Action Plans Public Hearing to be held April 19, 2021.	No comments were received.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Press Release	Non-targeted/ broad community	April 16, 2021, City of Pensacola Public Information Office issued a press release noticing media contacts regarding public hearing for the Consolidated Plan, 2020-21 and 2021-22 Annual Action Plans hearing.	No comments were received.	N/A	N/A
6	Public Hearing	Non-targeted/ broad community	The public hearing was held April 19, 2021, and attended by citizens.	Comments included questions regarding funding allocations.	No comments were rejected.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Non-targeted/ broad community	June 4, 2021, publication in Pensacola News Journal Escambia Consortium noticing public hearing for Consolidated Plan and 2020/21 Annual Action Plan review of proposed activities and budgets.	No comments were received.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing	Non-targeted/ broad community	June 14, 2021, public hearing was held to present proposed 2020-21 and 2021-2022 activities and budgets. The meeting was attended by service providers.	Comments included questions regarding number of houses on the rehabilitation list, could funds be used for crosswalks, and funding allocations. General discussion regarding evictions and foreclosures due to COVID, city and county policies regarding rehabilitation projects, and support for continuing to fund supportive services for homeless.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Survey	Non-targeted/broad community	A survey was posted to the County's website with a link provided on the City's website to solicit input from the community for the preparation of the Consolidated Plan, 2020-2021 and FY 2021-2022 Annual Action Plans.	Survey respondents supported public infrastructure and public service activities to address the needs of underserved populations and rehabilitation programs and new construction to address affordable housing needs.	No comments were rejected.	https://muescambia.com/our-services/neighborhood-human-services/surveys/escambia-pensacola-consortium-2021-consolidated-plan-survey/

Table 4– Citizen Participation Outreach

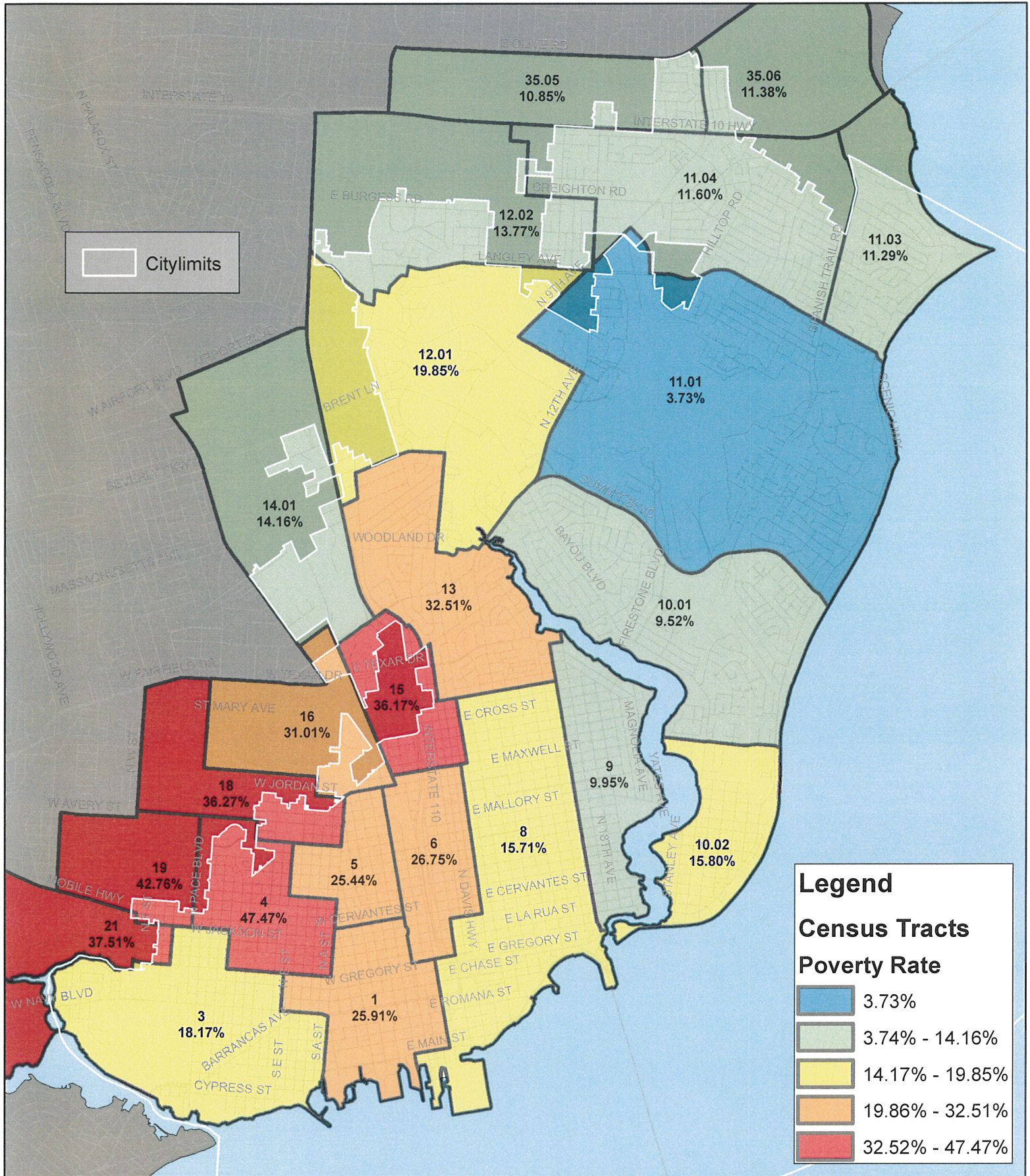
Needs Assessment

NA-05 Overview

Needs Assessment Overview

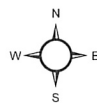
The needs assessment has been completed using various data sets, citizen participation, agency, and stakeholder input as well as City staff recommendations. The needs within the community far outpace the available resources. Revenue streams to address the needs identified in this plan will continue to rely heavily on federal and state grant sources, other City revenue sources and private capital. Data sources continue to uphold the broad community and development objectives of creating sustainable and affordable housing, revitalization of distressed neighborhoods, providing services to support underserved populations, supporting infrastructure improvements, and cultivating economic opportunities for low- and moderate-income persons. Affordable housing needs affect many subsets of the population that are particularly cost-burdened, to include elderly and homeless or at risk of homeless populations.

Poverty Rate - Pensacola-area Census Tracts



This map was prepared by the GIS section of the City of Pensacola and is provided for information purposes only and is not to be used for development of construction plans or any type of engineering services based on information depicted herein. It is maintained for the function of this office only. It is not intended for conveyance nor is it a survey. The data is not guaranteed accurate or suitable for any use other than that for which it was gathered.

Date: 4/22/2021



	White alone (not Hispanic)	Black or African American alone (not Hispanic)	American Indian and Alaska Native alone (not Hispanic)	Asian alone (not Hispanic)	Native Hawaiian and Other Pacific Islander alone (not Hispanic)	Some other race alone (not Hispanic)	Two or more races (not Hispanic)	Persons of Hispanic Origin
Census Tract								
1	58.79%	27.80%	0.32%	2.11%	0.00%	0.70%	4.66%	5.62%
3	62.44%	27.44%	0.00%	0.00%	0.00%	0.00%	5.13%	4.99%
4	15.45%	78.08%	1.47%	0.48%	0.00%	0.39%	1.65%	2.49%
5	66.62%	24.94%	0.00%	1.10%	0.00%	0.00%	2.19%	5.15%
6	15.21%	69.35%	0.00%	11.78%	0.00%	0.00%	0.00%	3.67%
8	58.81%	33.21%	0.30%	0.27%	0.00%	0.00%	2.47%	4.94%
9	86.17%	6.30%	0.00%	1.78%	0.00%	0.00%	1.43%	4.32
10.01	83.49%	3.63%	0.00%	4.02%	0.00%	0.00%	4.38%	4.49%
10.02	80.75%	8.63%	0.16%	3.43%	0.00%	0.00%	4.93%	2.09%
11.01	82.20%	5.35%	0.40%	4.09%	0.00%	0.00%	0.58%	7.39%
11.03	82.09%	9.27%	0.00%	2.88%	0.00%	0.00%	1.05%	4.71%
11.04	82.47%	9.44%	0.55%	0.62%	0.00%	0.23%	2.01%	4.68%
12.01	57.77%	22.15%	0.84%	1.98%	0.00%	0.29%	8.87%	8.10%
12.02	67.06%	27.25%	0.24%	1.26%	0.00%	0.00%	1.10%	3.09%
13	32.08%	65.05%	0.24%	0.00%	0.00%	0.00%	0.89%	1.74%
14.01	76.62%	4.16%	0.18%	8.74%	0.53%	0.00%	3.67%	6.09%
15	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	26.03%	61.30%	0.37%	0.25%	0.00%	0.15%	6.45%	5.44%
18	32.24%	62.37%	0.42%	0.00%	0.00%	0.42%	1.36%	3.19%
19	24.70%	56.83%	0.30%	10.68%	0.61%	0.35%	4.86%	1.67%
21	53.10%	29.11%	0.00%	3.58%	0.00%	0.00%	7.72%	6.49%
35.05	81.54%	7.07%	1.29%	0.95%	0.00%	0.00%	1.65%	7.50%
35.06	64.29%	28.44%	0.38%	2.90%	0.00%	0.00%	2.35%	1.63%



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NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Due to the age of the city, many of the neighborhoods were developed prior to the implementation of current standards for drainage. There is also need for community resource centers, recreational facilities, and streets and sidewalks that support walkable communities. In some instances, these deficiencies have resulted in severe surface runoff and erosion problems, and in extreme cases, flooding of streets and homes. Though low-income areas qualify for CDBG support, there are many areas within the City which are in need of improvements but do not meet the benefit standard.

Projects to support reinvestment in the distressed neighborhoods will be varied and may range from public facilities to public infrastructure activities to support revitalization in the qualifying areas. The activities may include, but not be limited to, construction of new or rehabilitation of neighborhood resource centers in low- and moderate-income neighborhoods; providing for neighborhood enhancements such as parks and playgrounds and sidewalks or streetlights; and facilities for persons with special needs.

How were these needs determined?

The City of Pensacola identified non-housing related needs for the period encompassing the next five years, from a variety of local sources including local government and community plans, the City's Comprehensive Plan, various capital improvement plans, input for the City's Public Works, Parks and Recreation, Community Redevelopment Agency, Planning Services departments, and infrastructure assessments. Locally designated redevelopment areas and CDBG program qualifying neighborhoods will be targeted for funding during the next five year plan implementation. Project implementation will be driven by the availability of CDBG and other funding.

Describe the jurisdiction's need for Public Improvements:

Last year the city was impacted by a strong category two hurricane, this event resulted in flooding to streets and homes as well as damage to residences and businesses. During the next five years program funds will be used to address infrastructure needs. This may be accomplished by infrastructure studies and engineering designs and construction and/or reconstruction of drainage systems within older neighborhoods to address this need.

Older neighborhoods which are CDBG eligible, have deficient public improvements. These neighborhoods lack consistent lighting for safety as well as sidewalks for its residents. Additional neighborhood enhancements within program qualified areas will include street and sidewalk construction to support complete streets, streetscape enhancements, and constructions of recreational

facilities. These improvements will be implemented in coordination with other City Departments and neighborhood organizations within the designated community redevelopment areas and program qualifying neighborhoods.

How were these needs determined?

The City of Pensacola identified non-housing related needs for the period encompassing the next five years, from a variety of local sources including local government and community plans, the City's Comprehensive Plan, discussions with Department and Division Directors within the City, various capital improvement plans and infrastructure assessments. Locally designated redevelopment areas and CDBG program qualifying neighborhoods will be targeted for funding during the next five year plan implementation. Project implementation will be driven by the availability of funding.

Describe the jurisdiction's need for Public Services:

The jurisdiction has experienced an increasing need for public service activities to address the needs of underserved populations and low moderate-income residents in the community in response to the pandemic. These services include, but are limited to, support for the homeless, elderly, low moderate income residents facing eviction or foreclosure, and food banks. As the jurisdiction begins to recover from the pandemic, support for service provider agencies in the area will play an important role in achieving normalcy.

As the need for assistance has grown throughout the pandemic, the Continuum of Care has initiated a Homeless Reduction Task Force of NWF with specific goals of reducing homelessness in a two-county area. The City Housing Director and County Neighborhood Enterprise Division Manager are cochairing the Housing Subcommittee on the task force. The Housing Subcommittee is responsible for creating a plan to increase shelter capacity and permanent affordable housing beds in the community. The city is working closely with Escambia County, the Consortium lead agency, Opening Doors of Northwest Florida, Inc., the Continuum of Care lead agency, and other non-profit providers in the community to identify resources and programs that can be implemented to address the needs of the homeless population in the community.

The city will continue to work in conjunction with Escambia County and other service providers to develop activities, programs, and projects that will address the needs of underserved populations and low moderate-income residents, to include, but not limited to, new construction and/or rehabilitation of existing emergency and transitional housing, the construction of an assessment center, and the development of programs to assist these families.

The city has long supported a local non-profit that provides nutritional meal services to elderly and/or disabled residents in the community. This plan supports the continuation of this service.

In support of area initiatives to foster self-sufficiency and financial literacy for low- and moderate-income residents in the community, the City offers homebuyer and foreclosure prevention classes. The City will continue to provide this service to low- and moderate-income families and partner with other area providers, such as Legal Services of North Florida, Inc., to expand the programs reach.

How were these needs determined?

The City of Pensacola identified public service needs for the period encompassing the next five years, from a variety of local source including local government and community plans, the City's Comprehensive Plan, discussions with Department and Division Directors within the City and other agency and organization service providers in the community. Project implementation is driven by the availability of CDBG funding.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Pensacola is one of the oldest settlements in the United States and includes several neighborhoods with historic designation. These older homes present challenges with regards to maintenance and long-term sustainability of the properties. Areas to the north and east of the core downtown business district experienced development during the 1960s and throughout the 1970s with much of the city being built out by the mid to late 1980s. Recently, as an outgrowth of the downtown core business district's renaissance, developers have begun reinvesting in the urban core with an emphasis on mixed use and multifamily developments. Demand for housing in the local private market typically mirrors the rest of the nation and tends to be cyclic based upon housing supply and demand and economic drivers. As the economy rebounds from the pandemic and housing values continue to rise, the need for the development of affordable housing is expected to remain as an essential component of the local housing strategy.

As indicated by U.S. Census Bureau 2015-2019 ACS estimates, there are 22,080 households within the city. Approximately 59% of City residents are homeowners and 41% are renters. Survey data indicates that 69% of the houses located within the city were constructed prior to 1979 with 12% being constructed prior to 1939. Almost 60% (59.4%) of very low-income residents within the City has at least one of four housing problems associated with their dwelling unit. These older homes also present the additional challenge of lead based paint hazards. Much of the older housing stock is in one of the City's designated redevelopment areas and has been identified as needing rehabilitation.

Within the City, single family detached housing comprises a majority (71%) of the housing stock, while complexes with over 10 units comprises 13.5% of units. The housing market has rebounded from the Great Recession and continues to support increased housing values. ACS projections indicate that 19% of the owner-occupied housing stock is valued at \$100,000 or less. With only 19% of single-family housing units valued at \$100,000 or less, many of the units are not affordable for very low- or moderate-income families without some form of subsidy or assistance.

The survey updates indicate that median gross rent for Pensacola is \$954 a month. During 2020, the city appointed an Affordable Housing Task Force to assess the need for affordable housing in the community. Based on data from the task force report, of the ten most common jobs in Pensacola, only

one (registered nurse) earns enough to afford a two-bedroom unit at fair market rent working full time. Almost half (47%) of the renter households are cost burdened, which means they are paying more than 30% of the household income to cover housing costs. The city administers the Section 8 Housing Choice Voucher program county-wide and as a member of the Consortium and through State allocations the City has administered Tenant Based Rental Assistance programs. Due to the age of the housing stock and the need to maintain a supply of affordable housing for both rental and home ownership purposes, this plan supports the need for homeownership assistance, homeowner rehabilitation and rental assistance programs.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The following data were reviewed to evaluate economic indicators in relationship to employment opportunities with the city and workforce readiness. As indicated in the following tables, The City's employment base is predominantly made up of education and health care services; arts, entertainment, accommodations (hotels); retail trade; professional, scientific, management services. The city has been expanding its economic base and attracting new businesses which will support a broader range of occupational opportunities for residents, while continuing to support the existing businesses to maintain the employment base.

The recent pandemic has had a significant impact on the tourism industry which includes accommodations. This industry is expected to rebound once the pandemic is contained.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,770	57	1	0	-1
Arts, Entertainment, Accommodations	24,989	1,932	12	10	-2
Construction	13,712	785	7	4	-3
Education and Health Care Services	48,357	1,592	24	8	-16
Finance, Insurance, and Real Estate	17,908	604	9	3	-6
Information	3,069	90	2	0	-2
Manufacturing	9,928	336	5	2	-3
Other Services	278	10,508	0	55	55
Professional, Scientific, Management Services	23,346	599	12	3	-9
Public Administration	13,279	231	7	1	-6
Retail Trade	30,362	1,657	15	9	-6
Transportation and Warehousing	10,920	305	5	2	-3
Wholesale Trade	4,229	239	2	1	-1
Total	202,147	18,935	--	--	--

Table 5 - Business Activity

Data Source
Comments:

Data source: 2019 ACS 5 Year estimates. Data only available at the MSA level. Sectors reporting the highest number of jobs at the jurisdictional level follow: Education and Health Care Services; Arts, Entertainment, Accommodations; Professional, Scientific, Management Services; Retail Trade.

Labor Force

Total Population in the Civilian Labor Force	25,167
--	--------

Civilian Employed Population 16 years and over	23,751
Unemployment Rate	5.60
Unemployment Rate for Ages 16-24	11.90
Unemployment Rate for Ages 25-65	4.40

Table 6 - Labor Force

Data Source Comments: Data source: 2019 ACS 5 Year estimates.

Occupations by Sector		Number of People
Management, business and financial	10,208	
Farming, fisheries and forestry occupations	76	
Service	4,809	
Sales and office	5,209	
Construction, extraction, maintenance and repair	1,242	
Production, transportation and material moving	2,463	

Table 7 – Occupations by Sector

Data Source Comments: Data source: 2019 ACS 5 Year estimates.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,947	84%
30-59 Minutes	2,850	12%
60 or More Minutes	950	4%
Total	23,747	100%

Table 8 - Travel Time

Data Source Comments: Data source: 2019 ACS 5 Year estimates.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,043	95	623
High school graduate (includes equivalency)	3,616	238	1,684

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	6,892	417	2,336
Bachelor's degree or higher	8,315	142	1,410

Table 9 - Educational Attainment by Employment Status

Data Source Comments: Data source: 2019 ACS 5 year estimates.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	430	0	0	0	0
High school graduate, GED, or alternative	1,407	7,515	4,968	12,130	8,219
Some college, no degree	1,973	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	682	2,926	2,048	4,982	3,207
Graduate or professional degree	0	0	0	0	0

Table 10 - Educational Attainment by Age

Data Source Comments: Data source: 2019 ACS 5 Year estimates.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,401
High school graduate (includes equivalency)	21,962
Some college or Associate's degree	31,510
Bachelor's degree	49,595
Graduate or professional degree	66,696

Table 11 – Median Earnings in the Past 12 Months

Data Source Comments: Data source: 2019 ACS 5 Year estimates.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and Health care; Arts, Entertainment, Accommodations; Professional, Scientific, Management Services; and Retail Trade

Describe the workforce and infrastructure needs of the business community:

Consolidated Plan

PENSACOLA

Targeted industries include health care, technology and aviation with many of these industries centered in the city. Housing alternatives for all income levels support these targeted industries. Additionally, infrastructure improvements addressing neighborhood enhancements, to include stormwater management and walkability are needed to support the business community.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Downtown revitalization and investment in the city have spurred new housing construction in the downtown area and is expanding into the adjacent Westside and Eastside neighborhoods. This development is expected to continue during this planning period. Investment of federal funds for neighborhood enhancements to support suitable living environments and affordable housing near downtown, supports the regional economic goals.

Local emphasis on healthcare occupations is reflective in the jobs/ job training available. While the pandemic has had an impact on the tourism industry, it is anticipated this industry will rebound when the virus is contained. Pensacola Airport is becoming a hub for airline maintenance, repair, and overhaul businesses, which will continue to have an impact on job growth for skilled labor and offer opportunities for other higher wage workforce industries. A skilled labor force will be instrumental in sustaining the growth in this emerging industry sector and in health care fields. A regional hospital located in the city is constructing a new campus which will be completed during this planning period and provide additional opportunity for growth and job creation in this strong industry sector.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

While new employment opportunities are beginning to be recognized in the City, almost half (42.66%) of the households in the jurisdiction continue to earn at 80% or less of area median income. Higher wages are required to support self-sufficiency and break the cycle of generational poverty especially among minority residents. Ongoing emphasis on higher wages will require even more educational opportunities and improvements.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Low-cost training programs that support targeted industries are available and support from the university system for advanced degrees to ensure a workforce that is ready to meet the anticipated growth industries is ongoing.

Opportunities to support programs and/or projects that target business and workforce development will be evaluated and considered for funding as resources allow.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

General Workforce housing is the emphasis and improved quality of life by providing suitable living environments to include neighborhood enhancements and facilities. Buy down costs of housing and the need to promote employer assisted housing is also identified to support economic development in the community.

Discussion

As evidenced by the above data, the leading occupations for residents within the city are comprised of education, health care, and service industries. While the health care industry presents the opportunity for higher wages, the other employment opportunities generally represent lower wage jobs which contributes to resident's struggles to reach self-sufficiency. Youth ages 16 to 24 experience an unemployment rate that is double (11.9%) the overall unemployment rate (5.6%) for the area which could be a result of entry level jobs, typically available to young people, being filled by older individuals due to the lack of employment opportunities in the area. Additionally, over a third of the 18 to 24 age group have not attained educational opportunities beyond high school or high school equivalency. As evidenced by the above table, annual earnings increase by almost \$10,000 with the completion of higher-level degrees.

Travel time does not appear to be a hindrance to employment with only 4% of the workforce experiencing an hour or longer commute to work. As expected, as educational attainment increases so does earning capacity with the greatest increase noted between individuals with high school degrees or equivalent and graduates with a bachelor's degrees. This increase in earning capacity is also seen between individuals with a bachelor's degree and a graduate or professional certification.

The anticipated continued expansion of the airport facilities and health care industry in the jurisdiction support opportunities for increased employment at better than average wages. These opportunities will continue to be supported by engagement with CareerSource EscaRosa, the area workforce development agency, and the local University system. Opportunities to assist workforce and business development will continue to be supported as resources allow.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Due to the age of the housing stock within the downtown area and in the adjoining neighborhoods, households with multiple housing problems are scattered throughout these areas. While there may not be a concentration of units in any one area of the city, units requiring some form of repair or rehabilitation can be identified in most neighborhoods throughout the city.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration of minority population is defined as a Census tract with greater than 50% minority population.

Apart from census tract 6, concentrations of minority families are found along the western boundary of the jurisdiction. Census tract 6 is located in the downtown urban area of the city. Many of these same census tracts have a poverty rate exceeding 30%.

What are the characteristics of the market in these areas/neighborhoods?

With the redevelopment of the downtown core, the urban core of the city is experiencing a renaissance and the population is rebounding. The influx of families moving into the urban core and adjacent neighborhoods is changing the demographics that have been in place for decades and supporting a more diverse population. Developers are looking to the urban core for potential development/redevelopment opportunities with an emphasis on mixed use and more density. As these projects break ground and come to fruition, it is anticipated they will continue to spur reinvestment in the adjoining neighborhoods.

Are there any community assets in these areas/neighborhoods?

The Urban Core, Eastside neighborhood, and Westside neighborhood were designated as redevelopment areas by the city in 1984, 2004 and 2007, respectively. There have been significant revitalization efforts accomplished within the Urban Core including the construction of a waterfront park and ball stadium, which is contributing to the resurgence of the downtown as an entertainment district and retail shopping destination.

An award-winning stormwater project that incorporates a playground and walking path was completed in 2019 in the Westside neighborhood. The Westside enjoys the presence of significant faith-based organizations unique to the neighborhood. Additionally, a long abandoned, blighted former school

facility encompassing an entire city block was demolished and has been redeveloped with 24 residential homes six of which were made available to income qualifying families.

Adjacent to the Eastside neighborhood, the city in conjunction with the County is currently planning a comprehensive stormwater management project which, when completed, will include a skateboard park, walking trail, and recreational amenities.

Are there other strategic opportunities in any of these areas?

Many of these neighborhoods have privately owned vacant or underutilized parcels which present an opportunity for new infill construction for both residential and/or commercial uses. The ability to accomplish redevelopment of these privately owned vacant parcels will hinge on the availability of funding, addressing clouded title issues, addressing environmental concerns, support from the neighborhood, and continued revitalization of the downtown business district.

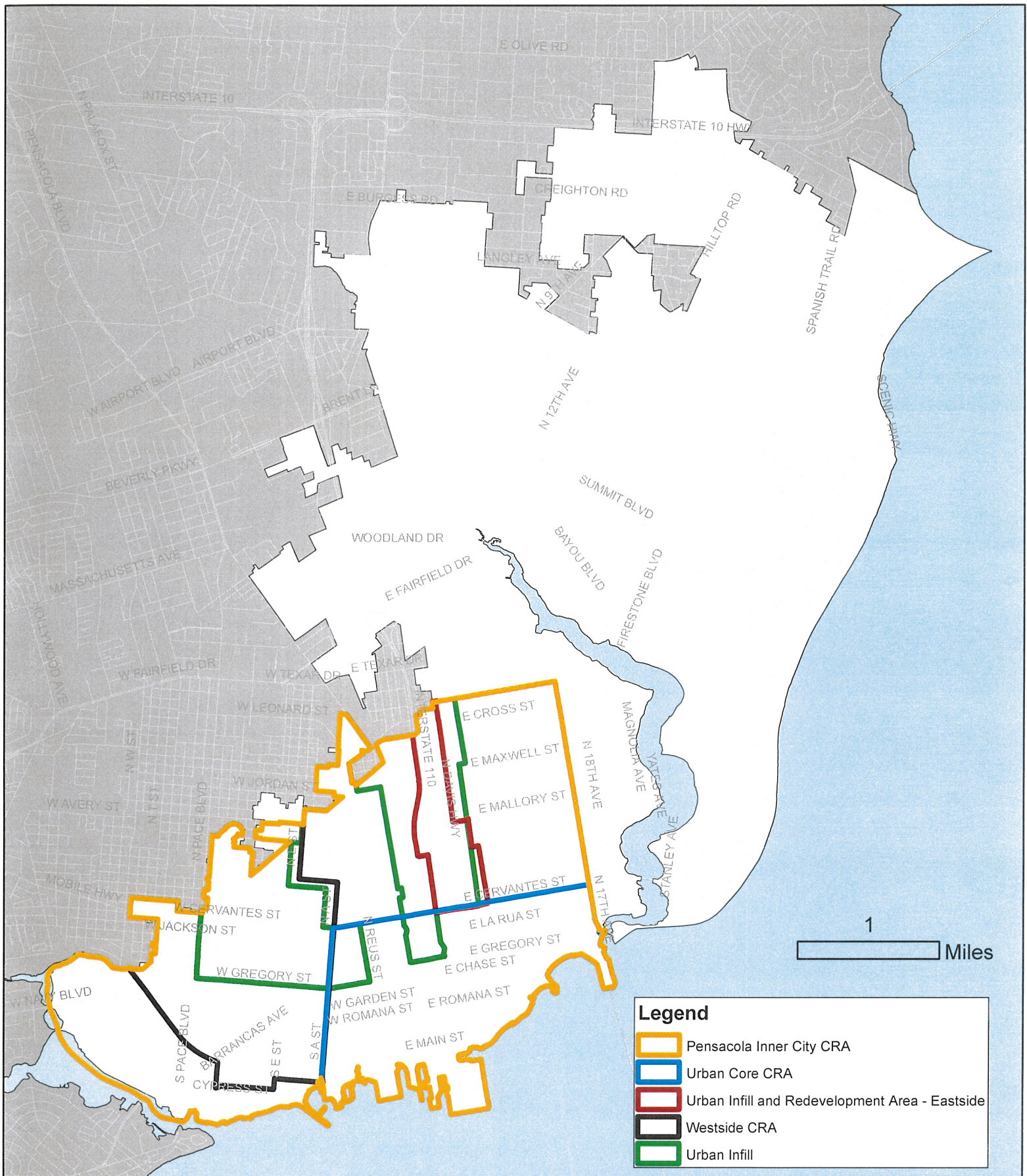
This map illustrates the designated Urban Infill and Redevelopment Areas within the City of New Orleans. The areas are color-coded as follows:

- Urban Infill and Redevelopment Area - Eastside:** Shaded in blue, located along the Mississippi River and the Lake of the St. Charles.
- Urban Core CRA:** Shaded in orange, located in the central-eastern part of the city.
- Westside CRA:** Shaded in green, located in the western part of the city.

The map also shows major roads and highways, including Interstate 10, Airport Blvd, and various local streets. A scale bar indicates 1 mile.

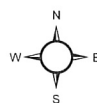


Designated Areas



This map was prepared by the GIS section of the City of Pensacola and is provided for information purposes only and is not to be used for development of construction plans or any type of engineering services based on information depicted herein. It is maintained for the function of this office only. It is not intended for conveyance nor is it a survey. The data is not guaranteed accurate or suitable for any use other than that for which it was gathered.

Date: 4/23/2021



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Data supports that 91% of the households within the city have computing devices and 83% have access to broadband internet. However, the access to internet greatly decreases for lower income residents with 45% of residents earning below \$20,000 annually not having access to internet as compared to only 17% of residents earning below \$75,000 annually without access to the internet.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The area has access to multiple broadband internet service providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The jurisdiction is a coastal City with the core downtown business district located on the water. The area has experienced several major flooding events over the last decade and is vulnerable to impacts from hurricanes. The city has a master stormwater plan that is being implemented to address stormwater management.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

A large public housing complex was relocated from the downtown area in the 1990s. Most of the development that has occurred along the waterfront is not occupied by low- and moderate- income residents. A review of census tracts meeting the low-moderate area wide benefit criteria indicates only one census tract located near the water that meets this program guideline.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan presents the City's vision for categorizing, prioritizing and facilitating the development of responses to identified housing and community development needs during the five year period from October 1, 2020, to September 30, 2025. The strategies have been developed in cooperation with other Consortium members, specifically Escambia County, with the intent of leveraging the limited available funds to meet the needs of the community. The plan is intended to support the common goals for all Consortium members including improving housing, revitalizing depressed neighborhoods, providing services for underserved populations, and fostering economic opportunities for lower income persons. Priorities targeting very low, low, and moderate income families include: rehabilitation of existing owner occupied housing; homebuyer assistance; expanding the availability of affordable rental units primarily for extremely and very low income families; supporting the development of housing for persons with special needs; supporting neighborhood revitalization; assisting low/moderate income families reach self-sufficiency; and provide assistance to agencies meeting the needs of the underserved populations in the community. As the community continues to recover from the pandemic, activities to support economic development will play a role in the area's recovery.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Community Redevelopment Plan 2010
	Area Type:	Local Plan
	Other Target Area Description:	Local Plan
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See attached map.
	Include specific housing and commercial characteristics of this target area.	The Redevelopment Plan emphasizes mixed income housing throughout the redevelopment area including the provision for affordable housing through rehabilitation. It also highlights the need for connectivity and all development should fit the community fabric. The strategies include: residential, retail, office and tourism arts and entertainment.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Leveraging many sources of funds will bring about the goals of the plan in conjunction with the Consolidated Plan.
	Identify the needs in this target area.	Identify short and long term redevelopment capital improvement projects and other recommended redevelopment strategies.
	What are the opportunities for improvement in this target area?	Reinforce and enhance recent successes and plans; strengthen connectivity; fill the gaps; access the waterfront; activate the waterfront; strengthen neighborhoods; increase downtown residential; identify new civic, cultural, and entertainment needs; ensure quality design and development.
	Are there barriers to improvement in this target area?	Commitment of resources to the urban core area.
	Area Name:	Eastside Redevelopment Plan

2	Area Type:	Local Redevelopment Plan
	Other Target Area Description:	Local Redevelopment Plan
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See attached map.
	Include specific housing and commercial characteristics of this target area.	Principally residential in character with scattered commercial clusters along main corridors. Approximately 50% of the total structures are deteriorated, related to age with more than half of the housing stock built in 1939 or earlier.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Strategies for dilapidated structures; maintenance and repair of existing commercial buildings, the need for pedestrian facilities and drainage deficiencies.
	Identify the needs in this target area.	Neighborhood development and revitalization.
	What are the opportunities for improvement in this target area?	Urban infill and neighborhood enhancements.
3	Area Name:	Income eligible Citywide
	Area Type:	local
	Other Target Area Description:	local
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide.

	Include specific housing and commercial characteristics of this target area.	Low income eligible homeowners are scattered throughout the City and are in need of rehabilitation help to prevent further deterioration of their property. Vacant property is located throughout the City. These parcels through acquisition can support affordable urban infill.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Length of the residential rehabilitation waiting list for income eligible applicants located throughout the City. The need for affordable housing.
	Identify the needs in this target area.	Access to resources not otherwise available for their neighborhood.
	What are the opportunities for improvement in this target area?	Overall improvement of the city.
	Are there barriers to improvement in this target area?	Implementation of projects with funding availability taking into account the overall needs of all neighborhoods in the city.
4	Area Name:	Urban Core Redevelopment Area
	Area Type:	Local Redevelopment Plan
	Other Target Area Description:	Local Redevelopment Plan
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See attached map.
	Include specific housing and commercial characteristics of this target area.	Some of the City's oldest neighborhoods.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Priority goals in the plan included encouragement of homeownership and renovation of existing structures.
	Identify the needs in this target area.	Generally distressed urban neighborhoods.

	What are the opportunities for improvement in this target area?	Strong communication and coordination among partners including neighborhood associations.
	Are there barriers to improvement in this target area?	Implementation of projects with funding availability taking into account the overall needs of all neighborhoods of the City.
5	Area Name:	Westside Redevelopment Plan
	Area Type:	Local Redevelopment Plan
	Other Target Area Description:	Local Redevelopment Plan
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See attached map.
	Include specific housing and commercial characteristics of this target area.	Substantial number of deteriorated structures, faulty lot layout, residential and commercial vacancy rates higher than in the City as a whole and governmentally owned land with adverse environmental conditions.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	It is a designated Community Redevelopment Area under state statutes requirements.
	Identify the needs in this target area.	High unemployment rate, high poverty rate, low per capita income, low housing income and lower housing values.
	What are the opportunities for improvement in this target area?	Identified capital projects and affordable housing development.
	Are there barriers to improvement in this target area?	Implementation of projects with funding availability taking into account the overall needs of all neighborhoods of the city.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

While a specific geographic area is not prioritized within this plan, the city has identified several neighborhoods in need of revitalization to include the Urban Core, Eastside neighborhood, and Westside

Consolidated Plan

PENSACOLA

OMB Control No: 2506-0117 (exp. 09/30/2021)

neighborhood. To support, enhance, and leverage ongoing revitalization efforts in those areas, the City's Five Year Plan allocates resources to these designated areas. Additionally, resources will be used to support eligible activities in income eligible areas of the City predominantly located on the western jurisdictional boundary between Escambia County and the City. It is anticipated that activities may be completed in cooperation with Escambia County since numerous County community redevelopment areas adjoin the City's boundary to the west.

It should be noted that needs in the identified areas far outpace the available and projected funding resources.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

Narrative (Optional)

An extensive discussion regarding needs within the city is presented in Needs Assessment Sections NA—05 Overview and NA-50 Non-Housing Community Development Needs. The needs identified are not intended to reflect the relative importance of each issue, but rather to identify an assortment of issues within the jurisdiction.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Community Development Block Grant (CDBG) resources will be utilized to accomplish long range local affordable housing and community development activities for the period October 1, 2020 - September 30, 2025. For the planning period, funding will be used to support community development and public service activities within the City to include the following: Housing Rehabilitation for owner occupied single family structures; Property acquisition; Housing Rehabilitation; Homebuyer assistance; Neighborhood Revitalization, Public Facilities and Infrastructure; and Public Service activities including nutritional meal programs; Homebuyer and Foreclosure Prevention education and counseling; Legal services; Economic Development activities; and grant administration and program management.

Long term funding allocations will continue to be coordinated with Escambia County, the Consortium lead, to assure the maximum benefit within the community as a result of the limited resources made available to support eligible activities from all public, private and non-profit resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	768,513	100,000	55,214	923,727	3,480,000	These funds will be used to support community development, housing objectives, and economic development opportunities for income eligible areas and residents located within the jurisdiction.

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

When eligible, CDBG funds will be used as leverage in conjunction with City general fund allocations, local option sales tax funds, and other grant resources to complete community development activities, address housing needs, and provide services to meet the needs of City residents.

State funds received as an allocation from Florida Housing Finance Corporation's State Housing Initiative Partnership program are used by the Consortium as match for the HOME Investment Partnership Program allocation.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

During the previous planning period, the City purchased and demolished an abandoned school property as a spot removal of slum and blight activity. In conjunction with a private developer, the property is being redeveloped for housing. In support of an affordability component in the development, the city offered six lots to income qualifying buyers at no cost. Additionally, in support of an urban infill program administered by the Escambia County Housing Finance Authority, the jurisdiction is conveying city owned vacant residential lots for redevelopment and ultimately sale to an income eligible buyer.

The city continues to explore opportunities for public private partnerships and partnerships with area affordable housing providers to address the needs for community development and affordable housing in the jurisdiction.

Discussion

The City, as a member of the Consortium, supports the Consortium's major plan priorities to include the following: rehabilitation of homeowner occupied substandard housing for families with incomes between 0-80% of the local median; promote new construction, homebuyer assistance, and acquisition/rehabilitation activities to support affordable homeownership for families with incomes primarily between 50-80% of median; expand below market rate and subsidized rental assistance for families with incomes between 0-50% of median through acquisition, rehabilitation and/or new construction of units; enhance the availability of rental assistance for very low income families; support development of housing for underserved populations in the community; support reinvestment in distressed neighborhoods; and undertake a variety of targeted public infrastructure, public service, and community development activities primarily for the benefit of lower income residents.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PENSACOLA	Government	Economic Development Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
COUNCIL ON AGING OF WEST FLORIDA, INC.	Non-profit organizations	Non-homeless special needs public services	Region
Waterfront Rescue Mission	Non-profit organizations	Homelessness	Region
Escambia Community Clinic	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Lakeview Center	Non-profit organizations	Homelessness Non-homeless special needs	Region
Lutheran Services Florida Inc.	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Catholic Charities NW FL	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Children's Home Society of Florida	Non-profit organizations	Homelessness	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Escambia County School District	Public institution	Homelessness	Region
United Way of Escambia County	Non-profit organizations	Homelessness Non-homeless special needs Planning public services	Region
Florida Department of Children and Families	Government	Homelessness Non-homeless special needs public services	State
Veteran's Administration	Government	Homelessness Rental	Nation
Escambia County Housing Finance Authority	Government	Homelessness Ownership Planning	Region
Area Housing Commission	PHA	Homelessness Public Housing Rental	Region
AMR AT PENSACOLA, INC	CHDO	Homelessness Ownership Rental	Region
COMM. EQUITY INVESTMENTS, INC	CHDO	Ownership Rental	Region
CIRCLE, INC	CHDO	Ownership Rental	Region
Community Action Program Committee	CHDO	Ownership Rental	Region
Pensacola Habitat for Humanity	Non-profit organizations	Ownership public services	Region
Escambia-Pensacola Human Relations Commission	Non-profit organizations	public services	Region
Legal Services of North Florida	Regional organization	Homelessness Non-homeless special needs public services	Region

Table 15 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The multitude of organizations previously listed reflect a strong community commitment to addressing the unmet needs of low/moderate income families and the underserved population in the area. Both the volunteer and paid staff provide a valuable resource for the community. The limited financial resources available do not come close to meeting the multitude of housing and community development needs identified in the plan. This situation will continue to worsen if funding levels continue to decline. Additionally, the recent pandemic has resulted in increased need throughout the community for assistance provided by the service organizations to the underserved populations in the community. The continually growing program requirements render participation by many small non-profits and small local governments cost prohibitive.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Continuum of Care lead agency, Opening Doors of Northwest Florida, Inc., continues to foster partnerships with service providers, the faith-based community, and local businesses in the community to address the unmet needs of homeless persons particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The Continuum routinely pursues grant opportunities at the federal and state level to meet the needs of this underserved population. As discussed earlier in the plan, in 2014 the City Council put together a Task Force to address Improving Human Services and is currently holding workshops to further explore the recommendations presented by the task force. The City Housing Department has participated in the HUD-VASH program since 2009 working closely with the local VA Medical Clinic to provide housing for homeless veterans in the community and currently administers 203 HUD-VASH vouchers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The community continues to engage in meaningful discussions which are leading to the development of outcome based goals promoting long term solutions. Many individuals and families find it hard to break the cycle of homelessness without some form of assistance. The local agencies tasked with providing social services continue to be underfunded and struggle to meet the growing demand for services and assistance. The pandemic has exacerbated these funding concerns.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue to coordinate efforts through the Consortium and the Continuum of Care to identify opportunities to leverage funding from both the public and private sectors to expand the capacity of available resources and service delivery models.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	Income eligible Citywide		CDBG: \$1,750,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Homebuyer Assistance	2020	2024	Affordable Housing	Income eligible Citywide		CDBG: \$625,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
3	Public Facilities and Improvements	2020	2024	Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide		CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22260 Persons Assisted
4	General Public Service	2020	2024	Non-Housing Community Development	Income eligible Citywide			
5	Homebuyer and Foreclosure Prevention Classes	2020	2024	Non-Housing Community Development	Income eligible Citywide		CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
6	Nutritional Meal Programs	2020	2024	Non-Homeless Special Needs	Income eligible Citywide		CDBG: \$320,000	Public service activities other than Low/Moderate Income Housing Benefit: 3700 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Subsistence Payment	2020	2024	Subsistence Payments	Income eligible Citywide			Homelessness Prevention: 22260 Persons Assisted
8	Housing Rehabilitation Temporary Relocation	2020	2024	Affordable Housing	Income eligible Citywide		CDBG: \$37,500	Homeowner Housing Rehabilitated: 15 Household Housing Unit
9	Acquisition of Real Property	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide			Other: 22260 Other
10	Grant Administration and Management	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide		CDBG: \$800,000	Other: 22260 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Code Enforcement	2020	2024	Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide			Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit
12	General Economic Development	2020	2024	Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide			Jobs created/retained: 10 Jobs Businesses assisted: 5 Businesses Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Development of sustainable urban communities by providing decent housing and a suitable living environment for families at 80% or less of area median income to include rehabilitation of owner-occupied structures providing structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities; provide for the evaluation and control of lead based paint hazards for houses constructed prior to 1978; provide for private sewer lateral upgrades; and provide for administrative costs of these programs and other related housing rehabilitation/repair activities.
2	Goal Name	Homebuyer Assistance
	Goal Description	Provide down payment/closing cost assistance through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
3	Goal Name	Public Facilities and Improvements
	Goal Description	Funds provided to support neighborhood improvement projects meeting program criteria or within income eligible neighborhoods. Projects may include, but not be limited to, activities that address the removal of slum and blight; street rehabilitation/reconstruction including the installation of handicap curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; community centers, and street lighting. Public Facilities include, but are limited to, acquisition, construction, and/or rehabilitation of community and neighborhood facilities, health facilities, as well as ADA accessibility to City owned properties.
4	Goal Name	General Public Service
	Goal Description	Eligible public service activities as determined by the mayor to meet a priority need.
5	Goal Name	Homebuyer and Foreclosure Prevention Classes
	Goal Description	Provide per-purchase and foreclosure prevention education classes to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.
6	Goal Name	Nutritional Meal Programs
	Goal Description	Direct services to provide meals to low- and moderate-income elderly and/or special needs residents.

7	Goal Name	Subsistence Payment
	Goal Description	One time or short-term emergency payments on behalf of households at or below 80% of area median income. Payments to include utility payments, rent payments, and mortgage payments.
8	Goal Name	Housing Rehabilitation Temporary Relocation
	Goal Description	Provide funds for temporary relocation for families whose dwellings are being rehabilitated through the jurisdiction's rehabilitation programs.
9	Goal Name	Acquisition of Real Property
	Goal Description	Funds used to support purchase of real property for the development or infill housing, to support development of facilities for a limited clientele, neighborhood enhancement project, or economic development project.
10	Goal Name	Grant Administration and Management
	Goal Description	Provide funding to ensure proper fiscal and programmatic management of the various activities undertaken with grant funds. Includes personnel services and operational expenses.
11	Goal Name	Code Enforcement
	Goal Description	Provide funds for code enforcement to be implemented within program guidelines. Funds will support code enforcement in conjunction with other activities to arrest the decline of property.
12	Goal Name	General Economic Development
	Goal Description	Eligible economic development projects to support workforce and business development to expand economic development opportunities for area residents.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City is not a direct recipient of HOME funds. As a member of the Consortium, the City receives HOME funds allocated through Escambia County to conduct substantial rehabilitation of owner-occupied residential properties. Escambia County is the Consortium lead and is the recipient of funds under the HOME Investments Partnerships Act. This information is presented in the Consortium plan.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City's Housing Rehabilitation program incorporates lead-based paint prevention information into the client application process. All applicants are provided specific information concerning the hazards of lead based paint, and the issue is discussed with the families. The program provides for testing and assessment of surfaces for lead based paint by qualified consultants. Lead based paint abatement plans are prepared for housing units where lead based paint is discovered and required construction protocols are specifically followed in the completion of rehabilitation work. Only licensed and certified lead based paint abatement contractors are allowed to complete this work. Additionally, lead-based paint hazards are disseminated to tenants during Section 8 Housing Choice Voucher eligibility briefing meetings.

How are the actions listed above integrated into housing policies and procedures?

All units built prior to 1978 that are considered for rehabilitation projects are tested for the presence of lead based paint. It is anticipated that these practices will continue to eliminate this hazard

Controls and construction oversight are all provisions of the local lead based paint assessment and abatement protocol and followed during all rehabilitation projects. Documentation and certification of all lead based paint abatement contractors is required prior to commencement of a project. As part of the initial Housing Quality Standards inspection, the units are examined for conditions which could potentially expose tenants to lead –based paint surfaces. Any identified problems are addressed during the inspection process and must be corrected by the landlord prior to entering into a contract with the Housing Department.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Pensacola goals and objectives include creating economic opportunity, investing in neighborhoods, and protection of basic rights. Our growing city is competing seriously for jobs and investment. We are adding value to neighborhoods with targeted investments in infrastructure including sidewalks and stormwater projects. In the Westside and Eastside TIF districts the city is supporting, stabilizing and rebuilding some of our city's most underserved neighborhoods. Consolidated Plan partners also believe that eradication of poverty means providing residents with tools to help themselves improve their financial stability. Through these goals and objectives poverty level families will be served with new job opportunities and an enhanced quality of life to ultimately affect the overall numbers. Credit and housing counseling, financial literacy and homeowner education to prospective first time homebuyers programs that are currently in place will help provide those residents a "step up" out of poverty as well as build wealth and skills so that residents can remove themselves from the debt cycle that plagues many low income families.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

CDBG funding for eligible projects over the planning period will supplement these City efforts.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

As a member of the Consortium, the city works closely with Escambia County the lead agency, to ensure compliance with all program and fiscal monitoring activities and will work toward the continued cooperative accomplishment of common housing and community development objectives. As an Entitlement Community, the City of Pensacola receives a direct formula allocation of CDBG funds. The City's Housing Department is responsible for oversight and management of these funds. Monitoring procedures will involve two approaches depending upon the method of service delivery, activities directly administered by the City and activities administered through a subrecipient.

Activities directly administered by the city will be monitored through extensive data collection, regulatory review, and compliance measures to ensure that all statutory and regulatory requirements are being met with respect to the Consolidated Plan and Annual Plan documents. Compliance monitoring will include, but not be limited to, the following requirements: Davis-Bacon, Section 3, Fair Housing, Equal Opportunity, and Procurement requirements. Information will be cross checked against applicant information to verify the accuracy and completeness of the data. For activities involving construction or renovation, on-site monitoring will be accomplished by qualified personnel to assure that the physical improvements are accomplished in accordance with governing standards, code, and program guidelines. The monitoring process will be reviewed to ensure the Consolidated Plan goals and objectives are being attained, if necessary, problem areas will be revisited. If required, substantial plan amendments will be implemented in accordance with the approved procedures.

Currently the City has one subrecipient receiving funding, Council on Aging of West Florida, Inc. Subrecipient activities are monitored to ensure compliance with the existing contract documents and program guidelines. On a monthly basis the City conducts a review of reports, financial/programmatic requests, and makes staff contact. An annual on-site program audit is conducted to ensure compliance with programmatic, financial, and regulatory compliance. Any problem areas are identified, and every effort is made to promptly resolve the issue through training and/or non-punitive measures. The results of the monitoring, review, and assessments are compiled into the Consolidated Annual Performance Evaluation Report. Members of the Consortium share data compiled to produce the required reports.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Community Development Block Grant (CDBG) resources will be utilized to accomplish long range local affordable housing and community development activities for the period October 1, 2020 - September 30, 2025. For the planning period, funding will be used to support community development and public service activities within the City to include the following: Housing Rehabilitation for owner occupied single family structures; Property acquisition; Housing Rehabilitation; Homebuyer assistance; Neighborhood Revitalization, Public Facilities and Infrastructure; and Public Service activities including nutritional meal programs; Homebuyer and Foreclosure Prevention education and counseling; Legal services; Economic Development activities; and grant administration and program management.

Long term funding allocations will continue to be coordinated with Escambia County, the Consortium lead, to assure the maximum benefit within the community as a result of the limited resources made

available to support eligible activities from all public, private and non-profit resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	768,513	100,000	55,214	923,727	3,480,000	These funds will be used to support community development, housing objectives, and economic development opportunities for income eligible areas and residents located within the jurisdiction.

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

When eligible, CDBG funds will be used as leverage in conjunction with City general fund allocations, local option sales tax funds, and other grant resources to complete community development activities, address housing needs, and provide services to meet the needs of City residents.

State funds received as an allocation from Florida Housing Finance Corporation's State Housing Initiative Partnership program are used by the Consortium as match for the HOME Investment Partnership Program allocation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

During the previous planning period, the City purchased and demolished an abandoned school property as a spot removal of slum and blight activity. In conjunction with a private developer, the property is being redevelopment for housing. In support of an affordability component in the development, the city offered six lots to income qualifying buyers at no cost. Additionally, in support of an urban infill program administered by the Escambia County Housing Finance Authority, the jurisdiction is conveying city owned vacant residential lots for redevelopment and ultimately sale to an income eligible buyer.

The city continues to explore opportunities for public private partnerships and partnerships with area affordable housing providers to address the needs for community development and affordable housing in the jurisdiction.

Discussion

The City, as a member of the Consortium, supports the Consortium's major plan priorities to include the following: rehabilitation of homeowner occupied substandard housing for families with incomes between 0-80% of the local median; promote new construction, homebuyer assistance, and acquisition/rehabilitation activities to support affordable homeownership for families with incomes primarily between 50-80% of median; expand below market rate and subsidized rental assistance for families with incomes between 0-50% of median through acquisition, rehabilitation and/or new construction of units; enhance the availability of rental assistance for very low income families; support development of housing for underserved populations in the community; support reinvestment in distressed neighborhoods; and undertake a variety of targeted public infrastructure, public service, and community development activities primarily for the benefit of lower income residents.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	Income eligible Citywide		CDBG: \$439,425	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Housing Rehabilitation Temporary Relocation	2020	2024	Affordable Housing	Income eligible Citywide		CDBG: \$7,500	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Public Facilities and Improvements	2020	2024	Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide		CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22260 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Nutritional Meal Programs	2020	2024	Non-Homeless Special Needs	Income eligible Citywide		CDBG: \$77,824	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 740 Persons Assisted
5	Homebuyer and Foreclosure Prevention Classes	2020	2024	Non-Housing Community Development	Income eligible Citywide		CDBG: \$45,276	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
6	Grant Administration and Management	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Income eligible Citywide		CDBG: \$153,702	Other: 22260 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Development of sustainable urban communities by providing decent housing and a suitable living environment for families at 80% or less of area median income to include rehabilitation of owner-occupied structures providing structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities; provide for the evaluation and control of lead based paint hazards for houses constructed prior to 1978; provide for private sewer lateral upgrades; and provide for administrative costs of these programs and other related housing rehabilitation/repair activities.
2	Goal Name	Housing Rehabilitation Temporary Relocation
	Goal Description	Provide funds for temporary relocation for families whose dwellings are being rehabilitated through the jurisdiction's residential rehabilitation program.
3	Goal Name	Public Facilities and Improvements
	Goal Description	Funds provided to support neighborhood improvement projects meeting program criteria or within income eligible neighborhoods. Projects may include, but not be limited to, activities that address the removal of slum and blight; street rehabilitation/reconstruction including the installation of handicap curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; and street lighting. Public Facilities include, but are limited to, acquisition, construction, and/or rehabilitation of community and neighborhood facilities, health facilities, as well as ADA accessibility to City owned properties.
4	Goal Name	Nutritional Meal Programs
	Goal Description	Direct service to provide meals to low- and moderate-income elderly and/or special needs residents.
5	Goal Name	Homebuyer and Foreclosure Prevention Classes
	Goal Description	Provide pre-purchase and foreclosure prevention education classes to prepare residents for homeownership and provide guidance to avoid foreclosure and retain homeownership of their homes.
6	Goal Name	Grant Administration and Management
	Goal Description	Provide grant oversight to ensure compliance with the program guidelines. Activities encompass developing and submitting plans and program budgets, project management and compliance tracking, financial management of grant funds, compiling data to comply with annual reporting and grant monitoring requirements.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Community Development Block Grant (CDBG) resources will be utilized to accomplish long range local affordable housing and community development activities for the period October 1, 2020, to September 30, 2021. The funding will be used to support community development and public service activities within the City to include the following: Housing Rehabilitation for owner occupied single family structures; Public Service activities including funding to support nutritional service programs; Homebuyer and Foreclosure Prevention Education Program; Public Facilities and Improvements to support revitalization of distressed neighborhoods; Temporary Relocation to support housing rehabilitation programs; and grant administration and program management.

Long term funding allocations will continue to be coordinated with Escambia County, the Consortium lead, to assure the maximum benefit within the community as a result of the limited resources made available to support eligible activities from all public, private, and non-profit resources.

#	Project Name
1	Housing Rehabilitation
2	Housing Rehabilitation Temporary Relocation
3	Nutritional Meal Programs
4	Public Facilities and Improvements
5	Homebuyer and Foreclosure Prevention Education Classes
6	Grant Administration and Management

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The majority of assistance available under this plan will be targeted toward low-income households across the jurisdiction. The need for housing rehabilitation is identified as a strategy in the redevelopment plans. While there has been a resurgence of housing construction in the urban core of the city, there continues to be a need for housing rehabilitation. Due to the age of the existing housing stock within the downtown area and in the adjoining neighborhoods, households with multiple housing problems are scattered throughout these areas. While there may not be a concentration of units in any one area of the city, units requiring some form of repair or rehabilitation can be identified in most neighborhoods throughout the city. Coupled with activities to support public facilities and infrastructure improvements in eligible areas, housing rehabilitation supports the goal of community redevelopment jurisdiction wide. Public Services, are planned to assist income eligible residents with homeownership and foreclosure prevention education and nutritional meal services for elderly and special needs residents throughout the jurisdiction. The pandemic has increased the need for these services for at risk

populations.

In light of the pandemic and continued needs of underserved populations in the jurisdiction, the need out paces the available funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	
	Funding	CDBG: \$439,425
	Description	Funding provides for the residential rehabilitation program and related activities.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Estimate to assist approximately 10 households with incomes at or below 80% of area median income located throughout the jurisdiction.
	Location Description	Jurisdiction wide.
2	Planned Activities	Funds to rehabilitate owner-occupied houses; to provide for structural modification the removal of architectural barriers to accommodate the needs of persons with disabilities; to provide for the federally mandated evaluation and control of lead-based paint hazards for projects with a house constructed prior to 1978; and to provide for administrative costs of these programs and other housing related rehabilitation/repair activities. Further \$47,390 from grant year 2016 will be allocated to this activity.
	Project Name	Housing Rehabilitation Temporary Relocation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation Temporary Relocation
	Needs Addressed	
	Funding	CDBG: \$7,500
	Description	Provides temporary relocation for families whose dwellings are being rehabilitated through the jurisdiction rehabilitation programs.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Estimate to assist approximately 3 households with income at or below 80% of area median located throughout the jurisdiction.
	Location Description	Jurisdiction wide.
	Planned Activities	Funds support temporary relocation for families whose dwelling units are being rehabilitated through the City's Housing Rehabilitation Program and HOME Reconstruction Program.
3	Project Name	Nutritional Meal Programs
	Target Area	Income eligible Citywide
	Goals Supported	Nutritional Meal Programs
	Needs Addressed	
	Funding	CDBG: \$77,824
	Description	Direct services to provide meals to low- and moderate-income elderly and/or special needs residents.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Activity will benefit 740 elderly or disabled residents in the community.
	Location Description	Jurisdiction wide.
4	Planned Activities	Funds will provide nutritional services to approximately 740 elderly or disabled residents in the jurisdiction through the Meals on Wheels and Senior Dining Site programs. Further \$7,824 from grant year 2015 will be allocated to this activity.
	Project Name	Public Facilities and Improvements
	Target Area	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	

	Funding	CDBG: \$100,000
	Description	Funds provided to support neighborhood improvement projects meeting program criteria or within eligible neighborhoods. Projects may include, but not be limited to, activities that address the removal of slum and light; street rehabilitation/reconstruction including the installation of handicap curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; and street lighting. Public facilities include, but are limited to, acquisition, construction, and/or rehabilitation of community and neighborhood facilities, health facilities, as well as ADA accessibility to city owned properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Benefit 5,160 low moderate-income households. Approximately, 43% of the residents in the jurisdiction earn income at 80% or less of AMI.
	Location Description	Jurisdiction wide.
	Planned Activities	Funds will support neighborhood improvement projects within eligible neighborhoods jurisdiction wide.
5	Project Name	Homebuyer and Foreclosure Prevention Education Classes
	Target Area	Income eligible Citywide
	Goals Supported	Homebuyer and Foreclosure Prevention Classes
	Needs Addressed	
	Funding	CDBG: \$45,276
	Description	Provide pre-purchase and foreclosure prevention education classes to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	60 households assisted.
	Location Description	Eligible residents' jurisdiction wide.

	Planned Activities	Pre-purchase homeownership education, guidance, and support classes. Assist City residents with a goal of owning their own home and provide foreclosure prevention education and assistance in an effort to assist residents avoid foreclosure and retain homeownership.
6	Project Name	Grant Administration and Management
	Target Area	Income eligible Citywide
	Goals Supported	Grant Administration and Management
	Needs Addressed	
	Funding	CDBG: \$153,702
	Description	Provide funding to ensure proper fiscal and programmatic management of the various activities undertaken with grant funds. Includes personnel services and operational expenses.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Provides funding for staff support needed for grant administration. Approximately 22,260 residents meet the criteria of low moderate income.
	Location Description	Income eligible jurisdiction wide.
	Planned Activities	Funds to administer the program to include personnel services and operating expenses.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Concentrations of minority families and areas of poverty are found along the western boundary of the jurisdiction. Many of these census tracts have poverty rates exceeding 20%.

Geographic Distribution

Target Area	Percentage of Funds
Westside Redevelopment Plan	
Eastside Redevelopment Plan	
Urban Core Redevelopment Area	
Community Redevelopment Plan 2010	
Income eligible Citywide	70

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority of the assistance under this plan will be targeted toward low-income households across the jurisdiction. The need for housing rehabilitation is identified as a strategy in the redevelopment plans. While there has been a resurgence of housing construction in the urban core of the city, there continues to be a need for housing rehabilitation. Due to the age of the existing housing stock within the downtown area and in the adjoining neighborhoods, households with multiple housing problems are scattered throughout these areas. The rehabilitation of the existing housing stock also supports maintaining affordable housing in these areas as they experience revitalization. While there may not be a concentration of units in any one area of the city, units requiring some form of repair or rehabilitation can be identified in most neighborhoods throughout the City. Coupled with activities to support public facilities and infrastructure improvements in eligible areas, housing rehabilitation supports the goal of community redevelopment jurisdiction wide. Public Services are planned to assist income eligible residents with homeownership and foreclosure prevention education and nutritional services for elderly and special needs residents.

Discussion

While a specific geographic area is not prioritized within this plan, the city has identified several neighborhoods in need of revitalization to include the Urban Core, Eastside, and Westside neighborhoods. To support, enhance, and leverage ongoing revitalization efforts in those areas, the City's Annual Action Plan allocates resources to these designated areas. Additionally, resources will be used to support eligible activities in income eligible areas of the City predominantly located on the western boundary between Escambia County and the City. It is anticipated that activities may be completed in cooperation with Escambia County since numerous County community redevelopment

areas adjoin the City's boundary to the west.

It should be noted that needs in the identified areas far outpace the available and projected funding resources. The pandemic has additional stress to systems that were already struggling to meet the needs of the community.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The city proposes to undertake activities identified in this plan to address the needs of low- and moderate-income residents within the jurisdiction. This will be accomplished through continued cooperation with the Consortium lead agency, Escambia County, to leverage the limited resources necessary to provide affordable housing, support suitable living environments, and provide economic opportunities throughout the jurisdiction.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of sufficient private and public funding. The city will continue to partner with other jurisdictions and agencies to address the jurisdiction's needs and leverage resources. To support reinvestment in the City and its many varied neighborhoods including the urban core and adjoining neighborhoods and other income qualifying areas, revitalization of distressed neighborhoods will be a priority through a host of projects that have been proposed with the associated redevelopment plans for these neighborhoods and will be supported through this plan where eligible. The city will continue to partner with service agencies to address the unmet needs of underserved populations in the jurisdiction.

Actions planned to foster and maintain affordable housing

The level of housing need and associated housing problems is inverse to family income. Housing rehabilitation will continue to be of primary importance to sustain homeownership, preserve existing affordable housing inventory, and assure families are living in suitable conditions. The intent of leveraging the limited available funds is to meet the needs of the community. The City will continue to coordinate the preservation and development of affordable housing with Escambia County, the Consortium lead, and other area partners such as the Escambia County Housing Finance Authority.

Actions planned to reduce lead-based paint hazards

The continued support of housing rehabilitation projects where lead-based paint hazards are addressed will continue to reduce the presence of this hazard to area residents. Section 8 Housing Choice Voucher holders are encouraged to look for units in good repair which also diminishes the potential for exposure to lead based paint hazards. Section 8 program participants are counseled on the hazards of lead-based paint and are encouraged to report observed deterioration in paint surfaces, so the matter can be properly addressed. Much of the older housing stock in the City was impacted after the 2004 and 2005 storm season, which while in the case of losing units negatively impacted the availability of affordable housing, it also eliminated and/or addressed conditions in the older housing stock which would have

presented lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The plan supports program which provide resident with tools to help themselves improve financial stability and should assist in reducing poverty level families. With the revitalization of the downtown, they are being served with new job opportunities and an enhanced quality of life. Credit and financial literacy classes and homeowner education for prospective homebuyers are programs that are currently in place. These programs offer residents an opportunity to build wealth and skills to remove themselves from the debt cycle that plagues many low-income families.

Actions planned to develop institutional structure

The organizations identified in the plan reflect a strong community commitment to addressing the unmet needs of low- and moderate-income residents and the underserved populations in the area. Both the volunteer and paid staff provide a valuable resource for the community. The limited financial resources available do not come close to meeting the multitude of housing and community development needs identified in the plan. The City will continue to coordinate efforts through area partners, the Consortium, and CoC to identify opportunities to leverage funding from both the public and private sectors to expand the capacity of available resources and service delivery models.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to engage in community discussions which are leading to the development of outcome based goals promoting long term solutions. The local agencies tasked with providing social services continue to be underfunded and struggle to meet the growing demand for services and assistance. This situation experienced by the social service agencies has been exacerbated by the pandemic. The City will continue to coordinate efforts through the Consortium and the CoC to identify opportunities to leverage funding from both the public and private sectors to expand the capacity of available resources and service delivery models. The City, as a member of the Consortium, supports the continued delivery of training and technical assistance for local not for profits and other interested

agencies to assist with developing capacity in these agencies.

Discussion

The intent is to leverage the limited available funds to meet the needs of the community. The city plans to continue the work of the past through the new planning period. Reliable federal funding levels will support continued revitalization of the City's urban core and many varied neighborhoods. As the City recovers from the pandemic, it is anticipated that projects targeting public service agencies and economic development opportunities will be incorporated into future plans. Continued coordination and any newly identified opportunities to address needs will be incorporated within future annual plans, when eligible and affordable.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The city generates approximately \$100,000 in program income annually from the Housing Rehabilitation activity.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	100,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

Historically, the city generates approximately \$100,000 in program income from the Housing Rehabilitation activity. These funds are receipted into IDIS and reallocated to support additional housing rehabilitation projects under this activity. Currently the jurisdiction does not make use of Section 108 loan funding, urban renewal settlement funding, and/or income from float funded activities. The jurisdiction plans to continue using program income to enhance current funding levels under the Housing Rehabilitation activity to address unmet needs of low- and moderate-income families for affordable housing by sustaining and upgrading the available housing stock within the community.

Appendix - Alternate/Local Data Sources

1	Data Source Name Community Redevelopment Plan 2010 List the name of the organization or individual who originated the data set. City of Pensacola retained Looney Ricks Kiss to prepare the 2010 plan. Provide a brief summary of the data set. Redevelopment plan for the urban core of the jurisdiction. What was the purpose for developing this data set? Plan was prepared to outline the strategy framework; themes and principles; provide a market and physical assessment of the area in 2009; and illustrate the vision and recommendations for redevelopment. How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data was collected for the Urban Core redevelopment area. A map depicting the area is presented in Section SP. What time period (provide the year, and optionally month, or month and day) is covered by this data set? Data was collected during 2009 for the designated area. What is the status of the data set (complete, in progress, or planned)? In progress.
2	Data Source Name Eastside Neighborhood Plan List the name of the organization or individual who originated the data set. City of Pensacola Community Development Department. Provide a brief summary of the data set. Eastside neighborhood area. A map of the area is presented later in this document. What was the purpose for developing this data set? Develop an action plan to address neighborhood issues by identifying neighborhood strengths and assets; identify neighborhood needs and concerns; establishing goals for improving the neighborhood; and provide actions steps. How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Plan was developed for the Eastside neighborhood. A map depicting the area is provided in Section SP.

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The plan was prepared in 2004.
	What is the status of the data set (complete, in progress, or planned)? In progress.
3	Data Source Name Urban Infill and Redevelopment Plan
	List the name of the organization or individual who originated the data set. City of Pensacola Neighborhood Enhancement Team.
	Provide a brief summary of the data set. Urban core of the jurisdiction.
	What was the purpose for developing this data set? Plan was developed to encourage homeownership, renovate existing structures, reduce crime and drug related activities, and address code enforcement issues such as lot maintenance and beautification.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Plan prepared for the jurisdictions' urban core.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Plan was prepared in 2000.
	What is the status of the data set (complete, in progress, or planned)? In progress.
4	Data Source Name Westside Neighborhood Plan
	List the name of the organization or individual who originated the data set. The RMPK Group for the CRA.
	Provide a brief summary of the data set. Plan was developed for the Westside neighborhood. A map depicting the area is presented in Section SP.
	What was the purpose for developing this data set? The Plan was prepared to identify capital projects and programs to promote revitalization of the area.

	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Plan was prepared for the Westside neighborhood. A map depicting the area is presented in Section SP.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Plan was adopted in 2007.
	What is the status of the data set (complete, in progress, or planned)? In progress

**City of Pensacola and Escambia Consortium
Community Development Block Grant
2020-2024 Five Year Consolidated Plan and
2020-21 Annual Action Plan**

Citizen Participation

Meeting Advertisements
Meeting Minutes

Minutes of Public Meeting
City of Pensacola and Escambia County
Escambia Pensacola Five Year Consolidated Plan and FY2020 FY2021 Annual Plans
Minutes of Public Meeting
March 23, 2021

A public meeting was held March 23, 2021 at 4:30 p.m., at Hagler Mason Conference Room 2nd Floor City Hall, 420 W. Chase Street, Pensacola, Florida.

Staff members present: Marcie Whitaker, City of Pensacola Housing Division (PHD); Ursula Jackson, (PHD); Meredith Reeves, Division Manager, Neighborhood Enterprise Division, Neighborhood and Human Services Department, Wes Hall, Assistant County Administrator, Escambia County

Citizens present: Robert Strickland, Circle Inc.; Donna Pruett, Family Promise of Escambia County; Gaby Wilson, HER; Victoria Smith, Penwheels; Paul Vikine, Penwheels; Laura Gilmore, Untied Way; Lyndsey Benton, City of Milton; John Clarke, Council on Aging of NWFL; Anita Hemphill, Melissa Johnson, Fearless Community Inc.; Jennifer Cline, Fearless Community Inc.; John Johnson, Opening Doors NWFL; Shonda Johnson, Opening Doors NWFL; Terri Merrick, Pensacola Dream Center.

1. **WELCOME AND INTRODUCTION:** Marcie Whitaker introduced herself and Meredith Reeves. Marcie Whitaker explained the purpose of the public meeting was to provide information and receive public input regarding the needs of the community for development of the Escambia Consortium Five Year Consolidated Plan, FY2020 and FY2021 Annual Action Plans. Ms. Whitaker explained that in response to COVID-19 the U.S. Department of Housing and Urban Development developed waivers that provided an opportunity for The City of Pensacola and Escambia County to postpone the Consolidated Plan and Annual Action Plans. Ms. Whitaker stated the FY 2020 Annual Action Plan would be conducted this year along with the FY 2021 Annual Action Plan and the Five Year Consolidated Plan.
2. **OVERVIEW OF CONSOLIDATED PLAN:** Marcie Whitaker provided an overview of the Five-Year Plan and explained it summarizes long range goals for local affordable housing and community development needs within the City of Pensacola and Escambia County.
3. **OVERVIEW OF ANNUAL PLAN:** Marcie Whitaker provided an overview of the annual action plan and explained the annual action is a component of the Five Year Consolidated Plan. Ms. Whitaker explained that due to COVID-19 the FY20 and FY21 Annual Plans would be completed and submitted consecutively. Ms. Whitaker explained the primary objective of the CDBG program, CDBG program requirements for an activity to qualify, Grant requirements, and sample CDBG projects.
4. **DISCUSSION OF HANDOUTS:** Meredith Reeves provided an overview of the HOME program and explained the eligible activities. Ms. Reeves provided an overview of the allocation of funds for the Escambia Consortium which consist of Escambia County, The City of Pensacola, Santa Rosa County and City of Milton. Meredith Reeves informed attendees of a reduction in funding for the Consortium and referred them to a handout listing grant funding amounts. In addition, Ms. Reeves explained that Escambia County will no longer receive funding for the Emergency Solution Grant (ESG) and that the funds would be issued through State programs.
5. **REVIEW OF PUBLIC PARTICIPATION SHEDULE AND PLAN(S) PROCESS:** Marcie Whitaker and Meredith Reeves reviewed the Public Participation and Annual Plan Schedule for the remainder of the plan process (handout provided).
6. **PUBLIC COMMENTS AND QUESTIONS:** Gaby Wilson asked for clarification on Emergency Solution Grant (ESG) funding. Meredith Reeves explained that Escambia County was no longer receiving funding

for the Emergency Solution Grant (ESG). Ms. Whitaker reiterated that the ESG funds would be issued through the state and not the local jurisdiction. Ms. Reeves and Ms. Whitaker explained that CDBG and HOME funds could be used for homeless needs if it meets the required criteria. John Johnson asked if brick or mortar homelessness facilities was the only eligible activity or could motel vouchers qualify. Ms. Whitaker explained the activity would have to meet the national objective and assist a city resident to qualify for CDBG funds through the City of Pensacola. Ms. Reeves explained that assistance to a brick in mortar homelessness facilities could be a potential proposed project. John Clark asked if Escambia County and The City of Pensacola has a separate application process for CDBG. Ms. Whitaker explained that separate applications are required because Escambia County and City of Pensacola are both considered as entitlement communities. Ms. Reeves stated Escambia County application process is more extensive due to the Home Consortium. John Johnson asked if any CDBG funds were at risk of being recaptured. Meredith Reeves explained the funds have been obligated and are projected to be expensed. In addition, Ms. Reeves explained the fiscal year is October 1st – September 30th. Melissa Johnson asked for clarification on the allocation of funds within the consortium. Ms. Reeves provided an overview of the allocation of funds and explained Escambia County has more of an administrative burden and therefore receives a higher percent of funding. John Johnson asked if the Five Year plan could be amended and if so, what is the process. Ms. Reeves provided an overview of Five Year plan amendment process. Gabby Wilson asked if the Housing Rehabilitation program helped with homeless prevention. Ms. Whitaker provided an overview of the Housing Rehabilitation Program and how many families have been assisted. In addition, Ms. Whitaker provided instructions on how to view a copy of the Consolidated Annual Performance and Evaluation Report (CAPER) that provided the data. Ms. Reeves stated that the county and the city historically have not concentrated CDBG and HOME funds on homeless incentives because of prior ESG funds that were available. Ms. Reeves advised the attendees that other funding opportunities for COVID-19 will become available that are targeted towards homeless prevention. John Johnson suggested to the attendees interested in funding for homeless prevention to contact United Way to get connected with other agencies. John Johnson asked if CDBG funds could be used to subsidized rent for homeless individuals receiving limited fixed income. Ms. Reeves explained that HOME funds would be more suitable for subsidized rental assistance. Ms. Whitaker explained that the TBRA program that Ms. Reeves was referring to would not offer long term solution because of the time limitation for the assistance. Laura Gilmore asked if funds could be used along with other funding sources to build affordable housing. Ms. Whitaker stated the HOME funds could be used to build affordable housing with other funding sources. Ms. Reeves provided an overview of the Tax Credit Multifamily housing process which uses multiple funding sources to develop affordable housing within the community. John Johnson asked about the HOME funds. Ms. Reeves reviewed the HOME funds (handout provided).

With no further questions or comments, the meeting adjourned at 5:45 p.m.

Handouts:

PowerPoint Presentation

Community Development Block Program Overview

HOME Investment Partnerships Act Program Overview

Home Investment Partnerships Proposed Allocations for Member Jurisdictions

Escambia County Community Development Block Program Annual Funding Levels

Escambia County HOME Investment Partnerships Act Program Annual Funding Levels

City of Pensacola Community Development Block Grant and HOME Investment Partnerships Act Funding Levels

City of Pensacola Consolidated Plan Goals Summary

Public Participation Schedule Escambia Consortium FY 2020-2021 and FY 2021-2022 Annual Plan

DEPT OF HOUSING/LEGAL ADS
420 W CHASE ST

PENSACOLA, FL 32502

Published Daily-Pensacola, Escambia County, FL

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County of Escambia:

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PUBLIC NOTICE The Escamb

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Affiant further says that the said Pensacola News Journal is a newspaper in said Escambia County, Florida and that the said newspaper has heretofore been continuously published in said Escambia County, Florida, and has been entered as second class matter at the Post Office in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and Subscribed before me this 15th of March 2021, by legal clerk who is personally known to me

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PUBLIC NOTICE

The Escambia Convention, comprised of City of Pensacola, Escambia County, Santa Rosa County, and the City of Milton, Florida announces initiation of the public participation process that will facilitate the preparation of the Five Year Comprehensive Plan covering the period October 1, 2020 - September 30, 2025 as well as the FY 2020/2021 and FY 2021/2022 Annual Hearing and Community Development Plans for the periods October 1, 2020 - September 30, 2021 and October 1, 2021 - September 30, 2022, respectively. This process serves as a vehicle for the community by identifying or updating existing conditions in the Convention's member jurisdictions with regard to housing and community development needs, goals, and objectives. The Convention's 2020-2025 Comprehensive Plan will identify the community's housing and community development priorities, and target strategies to address priorities established in the next five year plans. The FY 2020/2021 and FY 2021/2022 Annual Plans, when completed, will describe the Convention's action plans for the utilization of resources provided through the FY 2020 and FY 2021 Community Development Block Grant, FY 2020 and FY 2021 HOME Investment Partnerships Act, and other HUD programs designed to address housing and community development needs.

The meeting is being sponsored by the Convention to afford citizens the opportunity to provide input and recommendations regarding assisted housing, housing related needs/priorities, supportive housing needs, and non-housing community development needs within the Convention. Comments regarding the Escambia Convention Five Year Plan and Analysis of Impacts are also welcome. The public meeting concerning the development of the new five year Comprehensive Plan and Annual Action Plan will be held at 6:30 PM on Tuesday, March 23, 2021, Pensacola City Hall, Mayor Victor F. Gonzalez Room on the 4th floor, at 322 W. Main Street, Pensacola, Florida.

Members of the public may attend the meeting in person; however, there will be limited seating capacity. Consistent with CDC guidelines, attendees will be required to sit at least 6 feet apart and to wear face coverings that cover their nose and mouth. Due to capacity limitations related to COVID-19, the meeting is being recorded and/or be viewed online following this [link](https://www.youtube.com/watch?v=...).

In addition to input provided during the public hearing within comments or input regarding local housing needs or priorities will be accepted through April 23, 2021 and may be submitted to: Escambia Convention, 201 Pelican Place, Suite 201, Pensacola, Florida 32501 or City of Pensacola Housing Department, P.O. Box 12900, Pensacola, FL 32511-0101, or via email to 2020escambianet@escambianet.com. For further information, contact Wendi Rocco at 850-435-4111, 4111 Escambia County or Marie White at 850-435-4331 City of Pensacola.

In accordance with the Americans with Disabilities Act, any person needing accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should contact 850-435-4331 at least 72 hours in advance of the event in order to allow time to provide the requested services.

Robert C. Robinson, IV
Mayor
City of Pensacola

Robert Rocco
Chairman, Escambia County
Board of County Commissioners

April 15, 2021

18

March 15, 2021

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Housing Dept.

PUBLIC NOTICE

The Escambia Consortium, comprised of City of Pensacola, Escambia County, Santa Rosa County, and the City Milton, Florida announces initiation of the public participation process that will facilitate the preparation of the Five Year Consolidated Plan covering the period October 1, 2020 – September 30, 2025 as well as the FY 2020/2021 and FY 2021/2022 Annual Housing and Community Development Plans for the periods October 1, 2020 – September 30, 2021 and October 1, 2021 – September 30, 2022, respectively. This process serves as a collaborative tool for the community by identifying or updating existing conditions in the Consortium's member jurisdictions with respect to housing and community development needs, goals, and objectives. The Consortium's 2020-2024 Consolidated Plan will identify the community's housing and community development priorities, and target strategies to address priorities established in the next five fiscal years. The FY 2020/2021 and FY 2021/2022 Annual Plans, when complete, will denote the Consortium's action plans for the utilization of resources provided through the FY 2020 and FY 2021 Community Development Block Grant, FY 2020 and FY 2021 HOME Investment Partnerships Act, and other HUD programs designed to address housing and community development needs.

The meeting is being sponsored by the Consortium to afford citizens the opportunity to provide input and recommendations regarding assisted housing, housing related needs/priorities, supportive housing needs, and non-housing community development needs within the Consortium. Comments regarding the Escambia Consortium Fair Housing Plan and Analysis of Impediments are also welcome. **The public meeting concerning the development of the new Five Year Consolidated Plan and Annual Action Plans will be held at 4:30 P.M. on Tuesday, March 23, 2021, Pensacola City Hall, Hagler Mason Conference Room on the 2nd Floor, at 222 W. Main Street, Pensacola, Florida.**

Members of the public may attend the meeting in person; however, there will be limited seating capacity. Consistent with CDC guidelines, attendees will be required to sit at least 6 feet apart and to wear face coverings that cover their nose and mouth. Due to capacity limitations related to COVID - 19, the meeting is being recorded and can be viewed at the following link: <https://bit.ly/3bDH1HP> In addition to direct input provided during the public hearing, written comments or input regarding local housing needs or priorities will be accepted through April 22, 2021 and may be submitted to: Escambia Consortium, 221 Palafox Place, Suite 200, Pensacola, Florida 32502 or City of Pensacola Housing Department, P.O. Box 12910, Pensacola, FL 32521-0031, or via e-mail to NED@myescambia.com or mwhitaker@cityofpensacola.com. For further information, contact Meredith Reeves at 850-595-4968 (Escambia County) or Marcie Whitaker at 850-858-0323 (City of Pensacola).

In accordance with the American with Disabilities Act, any person needing accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should contact 850-858-0350 at least 72 hours in advance of the event in order to allow time to provide the requested services.

Grover C. Robinson, IV
Mayor
City of Pensacola

Robert Bender
Chairman, Escambia County
Board of County Commissioners

(Published in the Pensacola News Journal March 15, 2021)

PUBLIC MEETING

Escambia - Pensacola Five Year Consolidated Plan and FY 2020 and 2021 Annual Action Plans
Hagler Mason Conference Room 2nd Floor City Hall
222 W. Main Street
March 23, 2021

NAME	MAILING ADDRESS	E-MAIL ADDRESS	AGENCY REPRESENTING	PHONE NUMBER
Meredith Reeves	221 Palafox Place, Suite 200	marees@myescambia.com	Escambia Co.	
Robert Strickland	41216 Chantilly Way	Rstrickland@aol.com	CIRCLE INC.	850-572-5720
Wesley Jackson	420 W. Chase St	wjackson@cityofescambia.com	PHD	850-858-0333
DONNA PENNET	10100 HILLVIEW DR #3004	donna.jacob@icloud.com	Family Financial Escambia Co.	850-518-1157
Gaby Wilson		gabylwilson@verizon.net	HLR	950-450-4110
Vickie Smith	8787 Salt Creek Dr	smithsupper@att.net	Peninsula	850-503-6097
Paul Vickers	9245 Chisholm	patrick@ymail.com	Pin Valley	850-497-3538
Laura Colvin	1301 W. Government St.	laura.gilvin@universityofescambia.com	United Way	850-444-7110
John Hall	221 Palafox Place	mhalle@myescambia.com	Escambia County	850-572-0115
Lyndsey Barton	913 E. La Rosa St Pensacola	lbarton@miltonfl.org	City of Milton	850-983-5440
JENN CLARK	Box 17066 325122	twalke@ccafpla.org	CAVALLON	850-266-2581
Emme Kennedy	2 N. Baldwin	emkenedy@icloud.com	PAF	850-480-6979
Wita G. Humphill	3901 N. 12th Ave 32503	whumphill@gmail.com	City of Pensacola	850-483-4572
Nelissa Johnson	5107 Pinedale 32520		Sealless Community Inc	850-516-7175

Escambia - Pensacola Five Year Consolidated Plan and FY 2020 and 2021 Annual Action Plans
Hagler Mason Conference Room 2nd Floor City Hall
222 W. Main Street
March 23, 2021

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Minutes of Public Hearing
City of Pensacola and Escambia County
Escambia Pensacola Five Year Consolidated Plan and FY2020 FY2021 Annual Plans
Minutes of Public Hearing
April 19, 2021

A public meeting was held April 19, 2021 at 4:00 p.m., at Escambia County Central Office Complex Room 104, 3363 West Park Place, Pensacola, Florida.

Staff members present: Marcie Whitaker, City of Pensacola Housing Division (PHD); Ursula Jackson, PHD; Meredith Reeves, Division Manager, Neighborhood Enterprise Division

Citizens present: Shari Sebastiao, City of Milton Council Member

1. **WELCOME AND INTRODUCTION:** Meredith Reeves and Marcie Whitaker introduced themselves. Ms. Reeves explained the purpose of the public hearing was to provide information and receive public input regarding the needs of the community for development of the Escambia Consortium Five Year Consolidated Plan, FY2020 and FY2021 Annual Action Plans
2. **OVERVIEW OF CONSOLIDATED PLAN AND ANNUAL PLANS:** Meredith Reeves provided an overview of the Five-Year Plan and Annual Action Plan.
3. **OVERVIEW OF GRANTS AND ELIGIBLE ACTIVITIES:** Marcie Whitaker and Meredith Reeves provided an overview of CDBG grant allocations for FY 2020 AND FY 2021. Ms. Reeves explained that due to COVID-19 the FY20 and FY21 Annual Plans would be completed and submitted consecutively. Ms. Reeves explained the primary objective of the CDBG program, CDBG program requirements for an activity to qualify, Grant requirements, and sample CDBG projects. Meredith Reeves provided an overview of the HOME program and explained the eligible activities. Ms. Reeves provided an overview of the allocation of funds for the Escambia Consortium which consist of Escambia County, The City of Pensacola, Santa Rosa County and City of Milton.
4. **REVIEW OF PUBLIC PARTICIPATION SCHEDULE AND PLAN(S) PROCESS:** Meredith Reeves provided the Annual Plan Schedule for the remainder of the plan process, reviewed the public input schedule and provided attendees with a link to complete an online survey for additional feedback.
5. **PUBLIC COMMENTS AND QUESTIONS:** No public comments

With no further questions or comments, the meeting adjourned at 4:30 p.m.

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221 PALAFOX PL

PENSACOLA, FL 32502

Published Daily-Pensacola, Escambia County, FL

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State of Florida
County of Escambia:

Before the undersigned authority personally appeared said legal clerk, who on oath says that he or she is a Legal Advertising Representative of the **Pensacola News Journal**, a daily newspaper published in Escambia County, Florida that the attached copy of advertisement, being a Legal Ad in the matter of

PUBLIC NOTICE The Escamb

as published in said newspaper in the issue(s) of:

04/05/21

Affiant further says that the said **Pensacola News Journal** is a newspaper in said Escambia County, Florida and that the said newspaper has heretofore been continuously published in said Escambia County, Florida, and has been entered as second class matter at the Post Office in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement, and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and Subscribed before me this 5th of April 2021, by legal clerk who is personally known to me

Affiant

Notary Public State of Wisconsin, County of Brown

My commission expires

of Affidavits 1

Publication Cost: \$219.30

Ad No: 0004672922

Customer No: PNJ-26745500

This is not an invoice

PUBLIC NOTICE

The Escambia Consortium, comprised of Escambia County, City of Pensacola, Santa Rosa County, and the City of Milton, Florida announces initiation of the public participation process that will facilitate the preparation of the five-year Consolidated Plan covering the period October 1, 2020 - September 30, 2025 as well as the FY 2020/2021 and FY 2021/2022 Annual Housing and Community Development Plans for the periods October 1, 2020 - September 30, 2021 and October 1, 2021 - September 30, 2022, respectively. The Consortium's 2020/2021 Consolidated Plan will identify the community's housing and community development priorities, and target strategies to address priorities established in the next five fiscal years. The FY 2020/2021 and FY 2021/2022 Annual Plans, when complete, will delineate the Consortium's action plans for the utilization of resources provided through the FY 2020 and FY 2021 Community Development Block Grant, FY 2020 and FY 2021 HOME Investment Partnerships Act, and other HUD programs designed to address housing and community development needs.

A public hearing is being sponsored by the Consortium to obtain citizen comments regarding existing housing, housing related needs/priorities, supportive housing needs, and new housing community development needs within the Consortium. Comments regarding the Escambia Consortium Fair Housing Plan and Analysis of Impediments are also welcome. The public hearing will be held in Room 104 at the Escambia County Central Office Complex, located at 3550 W. Park Street, Pensacola, Florida 32505 at 4:00 P.M. on Tuesday, April 13, 2021.

Members of the public may attend the meeting in person; however, there will be limited seating capacity. The meeting will be broadcasted on the Escambia County website. In addition to direct input provided during the public hearing, written comments or input regarding local housing or community development needs or priorities will be accepted through April 22, 2021 and may be submitted to: Escambia Consortium, 221 Palafox Place, Suite 200, Pensacola, Florida 32502 or City of Pensacola Housing Department, P.O. Box 12500, Pensacola, FL 32502-0002, or via email to: escambiacommunitydevelopment@pensacolafla.gov. For further information, contact Marshall Reeves at 904-555-4930 (Escambia County) or Wade Williams at 904-664-9822 (City of Pensacola).

The public hearing is being conducted in a handicapped accessible location. Pursuant to the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing should advise the County at 904-555-4937 at least three days in advance of the event in order to allow time to provide the requested services. Any nondiscriminatory person wishing to attend the public hearing should contact Marshall Reeves at 904-555-4937 at least three days prior to the hearing and an interpreter will be provided.

Legal No. 457592

April 5, 2021

NANCY HEYRMAN
Notary Public
State of Wisconsin

PUBLIC NOTICE

The Escambia Consortium, comprised of City of Pensacola, Escambia County, Santa Rosa County, and the City Milton, Florida announces initiation of the public participation process that will facilitate the preparation of the Five Year Consolidated Plan covering the period October 1, 2020 – September 30, 2025 as well as the FY 2020/2021 and FY 2021/2022 Annual Housing and Community Development Plans for the periods October 1, 2020 – September 30, 2021 and October 1, 2021 – September 30, 2022, respectively. The Consortium's 2020-2024 Consolidated Plan will identify the community's housing and community development priorities, and target strategies to address priorities established in the next five fiscal years. The FY 2020/2021 and FY 2021/2022 Annual Plans, when complete, will denote the Consortium's action plans for the utilization of resources provided through the FY 2020 and FY 2021 Community Development Block Grant, FY 2020 and FY 2021 HOME Investment Partnerships Act, and other HUD programs designed to address housing and community development needs.

A public hearing is being sponsored by the Consortium to obtain citizen comments regarding assisted housing, housing related needs/priorities, supportive housing needs, and non-housing community development needs within the Consortium. Comments regarding the Escambia Consortium Fair Housing Plan and Analysis of Impediments are also welcome. **The public hearing will be held in Room 104 at the Escambia County Central Office Complex, located at 3363 W. Park Place, Pensacola, Florida 32505 at 4:00 P.M. on Monday, April 19, 2021.**

Members of the public may attend the meeting in person; however, there will be limited seating capacity. The meeting will be recorded and viewed on the County website. In addition to direct input provided during the public hearing, written comments or input regarding local housing or community development needs or priorities will be accepted through April 22, 2021 and may be submitted to: Escambia Consortium, 221 Palafox Place, Suite 200, Pensacola, Florida 32502 or City of Pensacola Housing Department, P.O. Box 12910, Pensacola, FL 32521-0031, or via e-mail to NED@myescambia.com or mwhitaker@cityofpensacola.com. For further information, contact Meredith Reeves at 850-595-4968 (Escambia County) or Marcie Whitaker at 850-858-0323 (City of Pensacola).

The public hearing is being conducted in a handicapped accessible location. Pursuant with the Americans with Disabilities Act, any person requiring special accommodations to participate in the hearing is asked to advise the County at 850-595-4947 at least three days in advance of the event in order to allow time to provide the requested services. Any non-English speaking person wishing to attend the public hearing should contact Meredith Reeves at 850-595-0022 at least three days prior to the hearing and an interpreter will be provided.

(Published in the Pensacola News Journal April 5, 2021)

Escambia - Pensacola Five Year Consolidated Plan and FY 2020 and 2021 Annual Action Plans
Escambia County Cental Office Complex, Room 104
3363 West Park Place, Pensacola FL 32505
April 19, 2021

[illegible]

Minutes of Public Hearing
City of Pensacola and Escambia County
Escambia Pensacola Five Year Consolidated Plan and FY2020 FY2021 Annual Plans
Minutes of Public Hearing
June 14, 2021

A public meeting was held June 14, 2021, at 1:00 p.m., at Escambia County Central Office Complex Room 104, 3363 West Park Place, Pensacola, Florida.

Staff members present: Marcie Whitaker, City of Pensacola Housing Division (PHD); Christine Crespo, PHD; Meredith Reeves, Division Manager, Neighborhood Enterprise Division

Citizens present: John Johnson, Opening Doors; John Clark, Council on Aging; James Gulley

1. **WELCOME AND INTRODUCTION:** Meredith Reeves and Marcie Whitaker introduced themselves. Ms. Reeves explained the purpose of the public hearing was to provide information and receive public input regarding the needs of the community for development of the Escambia Consortium Five Year Consolidated Plan, FY2020 and FY2021 Annual Action Plans
2. **OVERVIEW OF CONSOLIDATED PLAN AND ANNUAL PLANS:** Meredith Reeves provided an overview of the Five-Year Plan and Annual Action Plan.
3. **OVERVIEW OF GRANTS AND PROPOSED ACTIVITIES:** Ms. Reeves provided an overview of the allocation of funds for the Escambia Consortium which consist of Escambia County, The City of Pensacola, Santa Rosa County and City of Milton. Marcie Whitaker and Meredith Reeves provided the proposed activities for CDBG grant allocations for FY 2020 and FY 2021. Ms. Reeves explained that due to COVID-19 the FY20 and FY21 Annual Plans would be completed and submitted at the same time. Ms. Whitaker discussed the increased funding amount for housing rehabilitation compared to prior years was due to the lack of 2020 SHIP funds that assist in leveraging rehab projects. The current City waitlist is about two years long, and this funding would help address the list and maintain affordable units within the City limits. Ms. Reeves echoed Ms. Whitaker's statement regarding housing rehabilitation and emphasized the increase of cost in construction was another critical factor for the allocated amounts. Ms. Reeves provided the proposed activities for the HOME program within the County and City limits.
4. **REVIEW OF PUBLIC PARTICIPATION SCHEDULE AND PLAN(S) PROCESS:** Ms. Reeves provided the Annual Plan Schedule for the remainder of the plan process. Ms. Whitaker stated that she hoped to take the plan for approval to City Council Members at the July meeting.
5. **PUBLIC COMMENTS AND QUESTIONS:**
James Gulley stated that foreclosures and evictions were high due to COVID-19 and that citizens needed legal service assistance.
Ms. Reeves responded that contracts were already in place with Legal Services of Northwest Florida addressing those concerns.

John Johnson asked how many people were on the City Housing Rehab list.
Ms. Whitaker responded approximately 180.

James Gulley stated he had a couple of concerns 1st housing rehab misinformation, 2nd recruiting CRA, and 3rd what would happen to the family's home once they are deceased.
Ms. Whitaker responded that recently they had pulled from the waitlist people who could qualify for the CRA rehab program, and the participants would be maintained on Housing's list in case not all repairs were completed.

Ms. Reeves also responded, stating that the County currently has a procedure that would allow family heirs who qualified to apply for the continuation of the rehab program. *Ms. Whitaker* and *Ms. Reeves* stated that as of today, neither the City nor County has foreclosed on a rehab home and that they hoped to maintain that.

James Gulley asked if CBG funds could be used for crosswalks at Corrine Jones Park?

Ms. Whitaker responded that they might be able to provide a crosswalk if the project is in an eligible area.

Ms. Reeves indicated she did not think it was an eligible area. Mr. Gulley then asked about crosswalks at Kiwani's Park. *Ms. Whitaker* indicated she thought that was an eligible area.

John Jonson commented that he was in favor of continuing to fund supportive services for the homeless but was concerned that the amount of \$10k would be less the following year because it was a critical service needed in the community.

Ms. Reeves responded that HUD limits the monetary amount of supportive services that can be allocated but that funding for both years would be available at the same time. The goal is to leverage funding as best we can.

John Johnson was in favor of her response.

John Johnson asked when application for the supportive services would start?

Ms. Reeves and *Ms. Whitaker* responded not until HUD approves the plans and that could be around September or October.

Ms. Reeves stated that the County also received a one-time special allocation to address homelessness.

With no further questions or comments, the meeting adjourned at 1:45 p.m.

ESC CO COMMISSIONERS/LEGALS
221 PALAFOX PL

PENSACOLA, FL 32502

Published Daily-Pensacola, Escambia County, FL

PROOF OF PUBLICATION

State of Florida
County of Escambia:

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PUBLIC NOTICE ESCAMBIA CO

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06/04/21

Affiant further says that the said Pensacola News Journal is a newspaper in said Escambia County, Florida and that the said newspaper has heretofore been continuously published in said Escambia County, Florida, and has been entered as second class matter at the Post Office in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and Subscribed before me this 4th of June 2021, by legal clerk who is personally known to me

Affiant

Notary Public State of Wisconsin, County of Brown

My commission expires

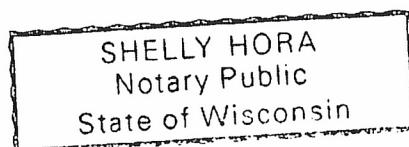
of Affidavits 1

Publication Cost: \$1,866.50

Ad No: 0004765118

Customer No: PNJ-26745500

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PUBLIC NOTICE ESCAMBIA CONSORTIUM CONSOLIDATED PLAN SUMMARY

The Escambia Consortium, comprised of Escambia County, the City of Pensacola, Santa Rosa County, and Milton, Florida, have drafted the 2020-2021 Annual Housing and Community Development Plan for the period October 1, 2020 - September 30, 2021. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the Consortium's 2020-2021 Annual Action Plan for the utilization of Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME), Public Housing Grant Programs, and other HUD programs designed to address housing and community development needs. The major priorities include rehabilitation of rental and homeowner occupied substandard housing units for families with incomes between 0 - 50% of the area median income, new construction, homebuyer assistance, and acquisition/rehabilitation activities in support of the provision of affordable housing for families with incomes primarily between 50 - 80% of median, expansion of below market rate and subsidized rental assistance for families with incomes between 0 - 50% of median through acquisition, rehabilitation and/or construction, support of activities leading to the development of housing for persons with special needs, supportive services addressing the special needs of the elderly, handicapped, and homeless or near homeless, redevelopment activities within designated areas of blight and blighted and targeted community development public facility and improvement priorities. Activities are generally available to assist eligible lower income persons in varying capacities and financial levels throughout the respective jurisdictions to the extent that such availability is not limited by federal or state regulations and/or financial resources. The draft 2020 Annual Action Plan is available for public review at the following Pensacola and Milton locations between the hours of 9:00 A.M. - 4:00 P.M., Monday through Friday:

City of Pensacola
City Hall Lobby
221 West Main Street
Pensacola, Florida

Housing Programs Office
Santa Rosa County Public Services Complex
6651 Old Baydow Highway
Milton, Florida

Escambia County
Neighborhood Enterprise Division
Suite 200
221 Palafox Place
Pensacola, Florida

ESCAMBIA CONSORTIUM, FLORIDA
ANNUAL ACTION PLAN SUMMARY
(October 1, 2020 - September 30, 2021)

This section of the Plan incorporates the Consortium's application to the U.S. Department of Housing and Urban Development (HUD) for Program Year 2020 Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funding which is detailed as follows:

ESCAMBIA COUNTY 2020-2021 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROPOSED BUDGET AND ACTIVITIES

HOUSING REHABILITATION:

Housing Rehabilitation Program (General) \$427,260*
Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Zero Interest Loans, or a combination thereof, for the rehabilitation of 7-8 substandard homeowner occupied units, including lead based paint assessment and abatement, and other related program operating cost, including program administration and temporary relocation as required. Funds may also be used to provide for sanitary sewer connection assistance, energy improvements, removal of architectural barriers for owners with disabilities, weatherization and storm protection/ligation improvements, and other applicable improvements. (Unincorporated Escambia County)

*All program income from housing rehabilitation loans will be used to rehabilitate substandard homeowner occupied units for low and moderate income families located within unincorporated Escambia County (estimated program income is \$15,000). (Unincorporated Escambia County)

PUBLIC SERVICES:

Council on Aging of West Florida, Inc. \$45,000
Funds support the Council on Aging's Rural Elderly Outreach Program which provides supportive services, including transportation, for approximately 650 rural elderly citizens in Calhoun, Century, DeWitt, and Oklawaha in Escambia County, Florida. (132 West Lane, Centerville)

Title Clearance

Funds will support legal services to clear title for 20-25 low or moderate income clients in order to remove barriers to their ability to improve or maintain their properties, by becoming eligible for traditional financing or County/City rehabilitation programs. Cases may include probate, quiet title, bankruptcy and tax disputes and will allow clients to gain and maintain ownership of their homes. Support provided through Legal Services of North Florida. \$35,000

Fair Housing

Support ongoing Community Development Block Grant Fair Housing initiatives in the community. \$15,000

Homeless Services

Support for operational costs for homeless shelter or other eligible homeless public service support, including HVAC indoor coordinated entry costs to support shelter operations. \$60,000

DEMOLITION/CLEARANCE:

Demolition/Clearance of Unsafe Structures or Properties \$20,000
Funds will be used to provide direct assistance for demolition/clearance for income eligible property owners to eliminate dilapidated, structurally unsound buildings and/or abandoned properties in the unincorporated County. Remaining funds may be used in designated areas of blight and blight, specifically the Alwood, Barrancas, Crossroads, Englewood, Enley, Oakfield, Palafox & Warrington Community Redevelopment Areas and Century.

PUBLIC FACILITIES AND IMPROVEMENTS:

Neighborhood Improvement Project Enhancements \$564,032
Funds to provide enhancements in conjunction with other community redevelopment and housing projects located within eligible CDBG low and moderate income Community Redevelopment Areas (CRA) to include street rehabilitation/reconstruction, new or upgraded street lighting, sidewalk construction/reconstruction, sanitary sewer and/or waterline drainage improvements, and related infrastructure improvements, including those in support of housing development. Priority will be given to projects identified in the Redevelopment Plans for the County designated Community Redevelopment Areas Alwood, Barrancas, Crossroads, Centerville, Englewood, Enley, Oakfield, Palafox & Warrington. Funds, if any, remaining after completion of CRA priorities may be expended in other CDBG eligible areas.

ADMINISTRATION/PLANNING:

General Grant Administration/Management \$178,033
Provides for oversight, management, coordination and monitoring of financial and programmatic administration of the CDBG Program, covering expenses, and indirect costs.

Escambia County Community Redevelopment Agency

Provides support for planning and administrative staffing and operation of the Community Redevelopment Agency, which targets designated areas of blight and blight within the County. \$17,500

TOTAL 2020 ESCAMBIA COUNTY CDBG PROPOSED BUDGET

\$1,483,592

CITY OF PENSACOLA 2020-2021 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROPOSED BUDGET AND ACTIVITIES

Housing Rehabilitation Loan Grant Programs

\$192,034*

Funds to rehabilitate owner occupied houses, to provide for structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities; to provide for the Federal mandated evaluation and control of lead based paint hazards for projects with a house constructed prior to 1978; and to provide for administrative costs of this program and other related housing rehabilitation/repair activities. Funding will provide for the rehabilitation/repair of approximately 10 owner occupied housing units. The program is available to low and moderate income persons occupying their homestead residence within the corporate limits of the City of Pensacola. Further, \$47,391 from FY 2016 grant funds will be allocated to the activity.

*All program income from housing rehabilitation loans will be used to rehabilitate and/or repair homeowner occupied units for low and moderate income families located within the corporate limits of the City of Pensacola (estimated program income is \$100,000).

Temporary Relocation \$1,500

Funds will provide temporary relocation for families whose dwelling units are being rehabilitated through the City's Housing Rehabilitation Programs, which includes the HOME Reconstruction Program. This is a requirement under the Uniform Relocation Act.

PUBLIC FACILITIES and IMPROVEMENTS:
Neighborhood Improvement Projects \$100,000

Funds to support neighborhood improvement projects within CDBG eligible neighborhoods. Projects may include activities that address the removal of slums and blighted conditions associated with vacant or abandoned properties, street rehabilitation/reconstruction including the installation of handicap curb cuts and related improvements to sidewalks, construction of sanitary sewer and/or stormwater drainage improvements, park improvements, community centers, and street lighting.

PUBLIC SERVICES:
Nutritional Meal Programs \$70,000

Funds will provide support for two nutritional meal programs, Meals on Wheels and Senior Dining Sites, which are made available to low and moderate income elderly and special needs residents residing within the corporate limits of the City of Pensacola. These funds provide direct services. CDBG funds received from the City are utilized by the service provider, Council on Aging of West Florida, Inc., as a 1:10 leverage for other critical federal and state funding. Further, \$7,824 from grant year FY 2015 will be allocated to the activity.

Homebuyer and Foreclosure Prevention Education Program \$45,276

Provide pre purchase homeownership and foreclosure prevention education classes for lower income (80% or below of area median income) residents to prepare residents for homeownership and provide guidance to avoid foreclosure and regain ownership of their homes.

PROGRAM PLANNING AND ADMINISTRATION:
General Grant Administration/Management \$153,752

Funds to administer the City's CDBG Program which includes personnel services and operating expenses.

TOTAL 2020 CITY OF PENSACOLA CDBG PROPOSED BUDGET \$ 768,513

FY 2020-2021 CDBG Allocation \$ 768,513
FY 2015 CDBG Funds \$ 7,824
FY 2016 CDBG Funds \$ 47,390

TOTAL FY 2020 CITY OF PENSACOLA CDBG FUNDS AVAILABLE \$ 823,727

ESCAMBIA CONSORTIUM 2020-2021 HOME INVESTMENT PARTNERSHIPS ACT (HOME) PROPOSED BUDGET AND ACTIVITIES FOR MEMBER JURISDICTIONS

ESCAMBIA COUNTY:
SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$344,334

Provide assistance for low/moderate income families through Deferred Payment (Low/Low Interest Loans, or a combination thereof) for the substantial rehabilitation or reconstruction of approximately 3 severely substandard homeowner occupied housing units. Funding may also be used to provide temporary relocation assistance while the unit is being rehabilitated. (Incorporated Escambia County)

HOMEBUYER ASSISTANCE \$150,000
Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment or Low Interest Loans to enable low/moderate income homebuyers to purchase an affordable home. It is estimated that this funding will assist 11 families. (Escambia County)

CITY OF PENSACOLA:
SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$154,435
Provide assistance for low/moderate income families through Deferred Payment (Low/Low Interest Loans, or a combination thereof) for the substantial rehabilitation or reconstruction of approximately 1-2 severely substandard homeowner occupied housing units. (City of Pensacola)

SANTA ROSA COUNTY:
SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$100,000
Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment (Low/Low Interest Loans, or a combination thereof) for the substantial rehabilitation or reconstruction of approximately 1 severely substandard homeowner occupied housing units. Funding may also be used to provide temporary relocation assistance while the unit is being rehabilitated. (Santa Rosa County)

HOMEBUYER ASSISTANCE \$140,690
Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment or Low Interest Loans to enable low/moderate income homebuyers to purchase an affordable home. It is estimated that this funding will assist 13 families. (Santa Rosa County)

JOINT HOME ACTIVITIES (CONSORTIUM FUND):
HOUSING DEVELOPMENT (HOME SET ASIDE) \$176,376
Provide low interest and/or deferred loan assistance to designated Community Housing Development Organizations (CHDO's) for development of affordable single family units for homeownership or affordable rental units either through new construction or acquisition and rehab of substandard units.

ADMINISTRATION/MANAGEMENT (HOME) \$117,543
Provides for oversight, management, monitoring and coordination of financial and general administration of the HOME Program in all participating jurisdictions.

2020 HOME Funds Available to the Consortium \$ 1,175,838
(HUD Required 35% local match provided through SHIP funds and carry forward match balance)

TOTAL 2020 HOME PROPOSED BUDGET \$ 1,975,838

A PUBLIC HEARING is being sponsored by the Consortium to afford citizens the opportunity to review, comment and/or provide input regarding the content of this Notice and/or the draft 2020 Annual Plan. The hearing will be held in Room 134 at the Escambia County Central Office Complex, located at 3322 W. Park Place, Pensacola, Florida 32505 at 1:00 P.M. (EST) on JUNE 14, 2021. All interested citizens are urged to attend and participate.

In accordance with the Americans with Disabilities Act, any person needing accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should contact 850-438-0759 (City) or 850-351-4947 (County) at least 72 hours in advance of the event in order to allow time to provide the requested services.

Written comments or input regarding local housing needs or priorities will be accepted through July 5, 2021, and may be submitted to: Escambia Consortium, 221 Paine Plaza, Suite 200, Pensacola, Florida 32502 or via NEED@myescambia.com. For further information, contact: Meredith Rivers at 850-585-1553 (Escambia County), Marla Whitaker at 850-458-0323 (City of Pensacola), or Erin Mullock at 850-981-7076 (Santa Rosa County).

Robert Fender, Chair
Escambia County
Board of County Commissioners
Lred No. 4785118
June 4, 2021

Grover C. Robinson, IV
Mayor
City of Pensacola

Dave Flech, Chair
Santa Rosa County
Board of County Commissioners

PUBLIC NOTICE
ESCAMBIA CONSORTIUM CONSOLIDATED PLAN SUMMARY

The Escambia Consortium, comprised of Escambia County, the City of Pensacola, Santa Rosa County, and Milton, Florida, have drafted the 2020/2021 Annual Housing and Community Development Plan for the period October 1, 2020 - September 30, 2021. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the Consortium's 2020/2021 Annual Action Plan for the utilization of Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME), Public Housing Grant Programs, and other HUD programs designed to address housing and community development needs. The major priorities include: rehabilitation of rental and homeowner occupied substandard housing units for families with incomes between 0-80% of the area median income; new construction, homebuyer assistance, and acquisition/rehabilitation activities in support of the provision of affordable housing for families with incomes primarily between 50-80% of median; expansion of below market rate and subsidized rental assistance for families with incomes between 0-50% of median through acquisition, rehabilitation and/or construction; support of activities leading to the development of housing for persons with special needs; supportive services addressing the special needs of the elderly, handicapped, and homeless or near homeless; redevelopment activities within designated areas of slum and blight; and targeted community development public facility and improvement priorities. Activities are generally available to assist eligible lower income persons in varying capacities and financial levels throughout the respective jurisdictions to the extent that such availability is not limited by Federal or State Regulations and/or financial resources. The draft 2020 Annual Action Plan is available for public review at the following Pensacola and Milton locations between the hours of 8:00 A.M. - 4:00 P.M., Monday through Friday.

City of Pensacola
City Hall lobby
222 West Main Street
Pensacola, Florida

Escambia County
Neighborhood Enterprise Division
Suite 200
221 Palafox Place
Pensacola, Florida

Housing Programs Office
Santa Rosa County Public Services Complex
6051 Old Bagdad Highway
Milton, Florida

ESCAMBIA CONSORTIUM, FLORIDA
ANNUAL ACTION PLAN SUMMARY
(October 1, 2020 - September 30, 2021)

This section of the Plan incorporates the Consortium's application to the U.S. Department of Housing and Urban Development (HUD) for Program Year 2020 Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funding which is detailed as follows.

ESCAMBIA COUNTY
2020-2021 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES

HOUSING REHABILITATION:

Housing Rehabilitation Program (General)

\$427,260*

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the rehabilitation of 7-8 substandard homeowner occupied units, including lead based paint assessment and abatement, and other related program operating cost, including program administration and temporary relocation as required. Funds may also be used to provide for sanitary sewer connection assistance, energy improvements, removal of architectural barriers for owners with disabilities, weatherization and storm protection/mitigation improvements, and other applicable improvements. (Unincorporated Escambia County)

*All program income from housing rehabilitation loans will be used to rehabilitate substandard homeowner occupied units for low and moderate income families located within unincorporated Escambia County (estimated program income is \$5,000). (Unincorporated Escambia County)

ADMINISTRATION/PLANNING:

General Grant Administration/Management

\$279,030

Provides for oversight, management, coordination and monitoring of financial and programmatic administration of the CDBG Program, operating expenses, and indirect costs.

Escambia County Community Redevelopment Agency

\$17,500

Provides support for planning and administrative staffing and operation of the Community Redevelopment Agency which targets designated areas of slum and blight within the County

PUBLIC SERVICES:

Council on Aging of West Florida, Inc.

\$45,000

Funds support the Council on Aging's Rural Elderly Outreach Program which provides supportive services, including transportation, for approximately 450 rural elderly citizens in Cantonment, Century, Davisville and McDavid in Escambia County, Florida. (132 Mintz Lane, Cantonment)

Title Clearance

\$55,000

Funds will support legal services to clear title for 20-25 low or moderate income clients in order to remove barriers to their ability to improve or maintain their properties, by becoming eligible for traditional financing or County/City rehabilitation programs. Cases may include probate, quiet title, bankruptcy and tax disputes and will allow clients to gain and maintain ownership of their homes. Support provided through Legal Services of North Florida.

Fair Housing

\$15,000

Support ongoing Community Development Block Grant Fair Housing initiatives in the community.

Homeless Services

\$60,000

Support for operational costs for homeless shelter or other eligible homeless public service support, including HMIS and/or coordinated entry costs to support shelter operations.

DEMOLITION/CLEARANCE:

Demolition/Clearance of Unsafe Structures or Properties

\$20,000

Funds will be used to provide direct assistance for demolition/clearance for income eligible property owners to eliminate dilapidated, structurally unsound buildings and/or abandoned lots/properties in the unincorporated County. Remaining funds may be used in designated areas of slum and blight, specifically the Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington Community Redevelopment Areas and Century.

PUBLIC FACILITIES AND IMPROVEMENTS:

Neighborhood Improvement Project Enhancements

\$564,802

Funds to provide enhancements in conjunction with other community redevelopment and housing projects located within eligible CDBG low and moderate income Community Redevelopment Areas (CRA) to include street rehabilitation/reconstruction; new or upgraded street lighting; sidewalk construction/ reconstruction; sanitary sewer and/or stormwater drainage improvements; and related infrastructure improvements, including those in support of housing development. Priority will be given to projects identified in the Redevelopment Plans for the County designated Community Redevelopment Areas: Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington. Funds, if any, remaining after completion of CRA priorities may be expended in other CDBG eligible areas.

TOTAL 2020 ESCAMBIA COUNTY CDBG PROPOSED BUDGET

\$1,483,592

=====

HOUSING REHABILITATION:**Housing Rehabilitation Loan/Grant Programs****\$392,035***

Funds to rehabilitate owner-occupied houses; to provide for structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities; to provide for the federally mandated evaluation and control of lead based paint hazards for projects with a house constructed prior to 1978; and to provide for administrative costs of this program and other related housing rehabilitation/repair activities. Funding will provide for the rehabilitation/repair of approximately 10 owner occupied housing units. The program is available to low and moderate income persons occupying their homestead residence within the corporate limits of the City of Pensacola. Further, \$47,390 from FY 2016 grant funds will be allocated to the activity.

*All program income from housing rehabilitation loans will be used to rehabilitate and/or repair homeowner occupied units for low and moderate income families located within the corporate limits of the City of Pensacola (estimated program income is \$100,000).

Temporary Relocation**\$7,500**

Funds will provide temporary relocation for families whose dwelling units are being rehabilitated through the City's Housing Rehabilitation Programs, which includes the HOME Reconstruction Program. This is a requirement under the Uniform Relocation Act.

PUBLIC FACILITIES and IMPROVEMENTS:**Neighborhood Improvement Projects****\$100,000**

Funds to support neighborhood improvement projects within CDBG eligible neighborhoods. Projects may include activities that address the removal of slum and blighted conditions associated with vacant or abandoned properties; street rehabilitation/reconstruction including the installation of handicap curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; community centers, and street lighting.

PUBLIC SERVICES:**Nutritional Meal Programs****\$70,000**

Funds will provide support for two nutritional meal programs, Meals on Wheels and Senior Dining Sites, which are made available to low and moderate income elderly and special needs residents residing within the corporate limits of the City of Pensacola. These funds provide direct services. CDBG funds received from the City are utilized by the service provider, Council on Aging of West Florida, Inc., as 1:10 leverage for other critical federal and state funding. Further, \$7,824 from grant year FY 2015 will be allocated to the activity.

Homebuyer and Foreclosure Prevention Education Program**\$45,276**

Provide pre-purchase homeownership and foreclosure prevention education classes for lower income (80% or below of area median income) residents to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.

PROGRAM PLANNING AND ADMINISTRATION:**General Grant Administration/Management****\$153,702**

Funds to administer the City's CDBG Program which includes personnel services and operating expenses.

TOTAL 2020 CITY OF PENSACOLA CDBG PROPOSED BUDGET**\$ 768,513****FY 2020-2021 CDBG Allocation****\$ 768,513****FY 2015 CDBG Funds****\$ 7,824**

FY 2016 CDBG Funds

\$ 47,390

TOTAL FY 2020 CITY OF PENSACOLA CDBG FUNDS AVAILABLE

\$ 823,727

**ESCAMBIA CONSORTIUM
2020-2021 HOME INVESTMENT PARTNERSHIPS ACT (HOME)
PROPOSED BUDGET AND ACTIVITIES
FOR MEMBER JURISDICTIONS**

ESCAMBIA COUNTY:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION

\$344,734

Provide assistance for low/moderate income families through Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 3 severely substandard homeowner occupied housing units. Funding may also be used to provide temporary relocation assistance while the unit is being rehabilitated. (unincorporated Escambia County)

HOMEBUYER ASSISTANCE

\$150,000

Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment or Low Interest Loans to enable low/moderate income homebuyers to purchase an affordable home. It is estimated that this funding will assist 12 families. (Escambia County)

CITY OF PENSACOLA:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION

\$138,455

Provide assistance for low/moderate income families through Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 1-2 severely substandard homeowner occupied housing units. (City of Pensacola)

SANTA ROSA COUNTY:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION

\$100,000

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 1 severely substandard homeowner occupied housing units. Funding may also be used to provide temporary relocation assistance while the unit is being rehabilitated. (Santa Rosa County)

HOMEBUYER ASSISTANCE

\$148,690

Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment or Low Interest Loans to enable low/moderate income homebuyers to purchase an affordable home. It is estimated that this funding will assist 13 families. (Santa Rosa County)

JOINT HOME ACTIVITIES (CONSORTIUM-WIDE):

HOUSING DEVELOPMENT (CHDO SET-ASIDE)

\$176,376

Provide low interest and/or deferred loan assistance to designated Community Housing Development Organizations (CHDO's) for development of affordable single family units for homeownership or affordable rental units either through new construction or acquisition and rehab of substandard units.

ADMINISTRATION/MANAGEMENT (JOINT)

\$117,583

Provides for oversight, management, monitoring and coordination of financial and general administration of the HOME Program in all participating jurisdictions.

2020 HOME Funds Available to the Consortium

\$ 1,175,838

(HUD Required 25% Local match provided through SHIP funds and carry forward match balance)

TOTAL 2020 HOME PROPOSED BUDGET

\$1,175,838

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A PUBLIC HEARING is being sponsored by the Consortium to afford citizens the opportunity to review, comment and/or provide input regarding the content of this Notice and/or the draft 2020 Annual Plan. The hearing will be held in Room 104 at the Escambia County Central Office Complex, located at 3363 W. Park Place, Pensacola, Florida 32505 at 1:00 P.M. (CST) on JUNE 14, 2021. All interested citizens are urged to attend and participate.

In accordance with the Americans with Disabilities Act, any person needing accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should contact 850-858-0350 (City) or 850-595-4947 (County) at least 72 hours in advance of the event in order to allow time to provide the requested services.

Written comments or input regarding local housing needs or priorities will be accepted through **July 5, 2021**, and may be submitted to: Escambia Consortium, 221 Palafox Place, Suite 200, Pensacola, Florida 32502 or via NED@myescambia.com. For further information, contact Meredith Reeves at 850-595-4968 (Escambia County), Marcie Whitaker at 850-858-0323 (City of Pensacola), or Erin Malbeck at 850-981-7076 (Santa Rosa County).

Robert Bender, Chair
Escambia County
Board of County Commissioners

Grover C. Robinson, IV
Mayor
City of Pensacola

Dave Piech, Chair
Santa Rosa County
Board of County Commissioners

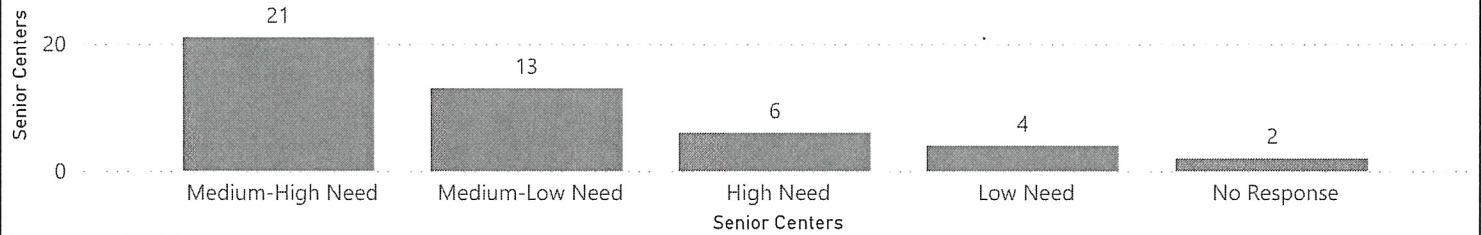
(Published in the Pensacola News Journal June 4, 2021)

Escambia - Pensacola Five Year Consolidated Plan and FY 2020 and 2021 Annual Action Plans
Escambia County Central Office Complex, Room 104
3363 West Park Place, Pensacola FL 32505
June 14, 2021

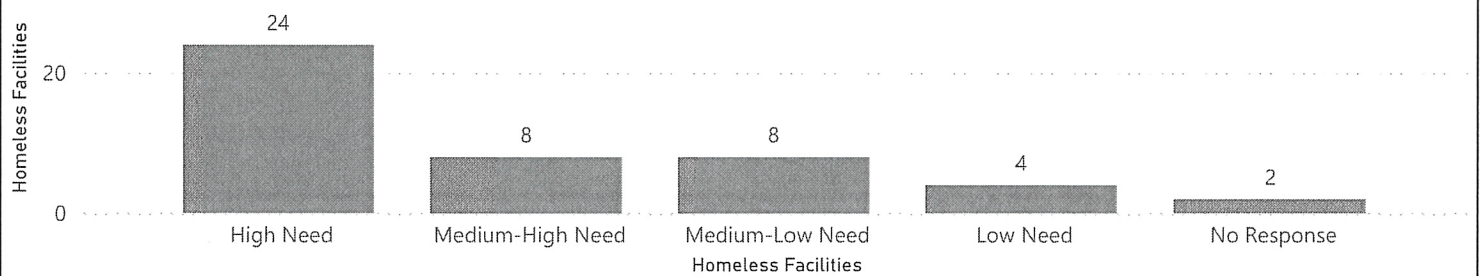
[illegible]

Please rate the need level for each of the following PUBLIC FACILITY items by choosing the one that best applies:

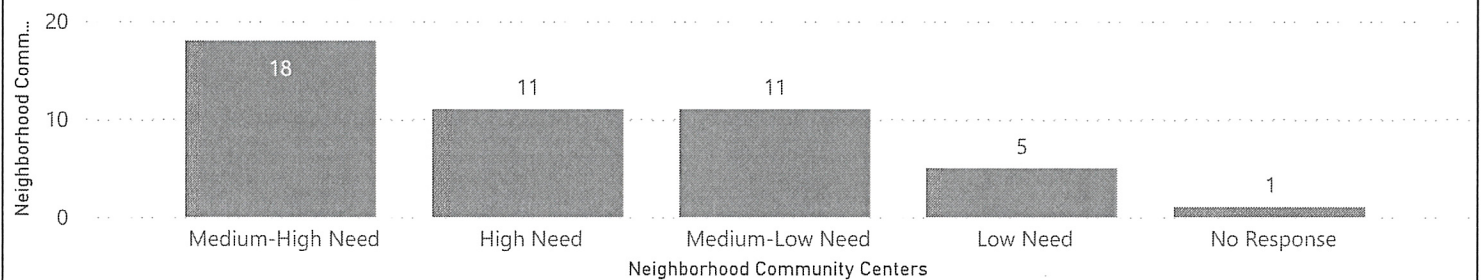
Senior Centers



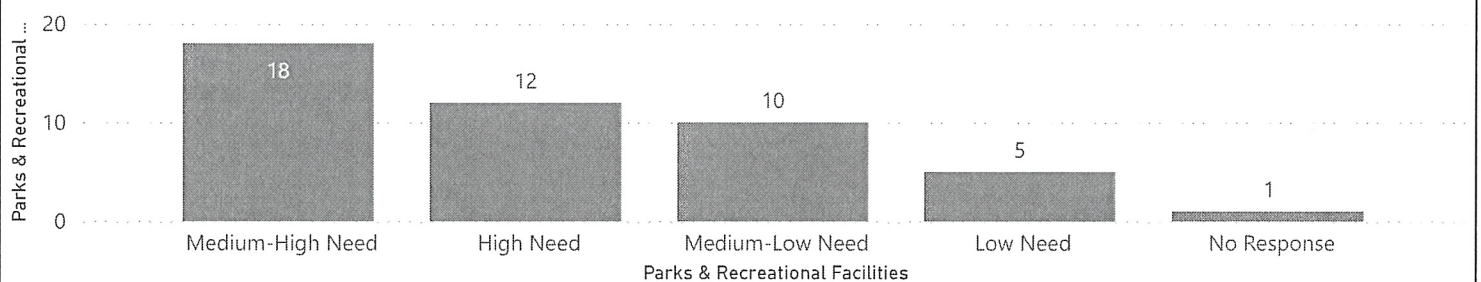
Homeless Facilities



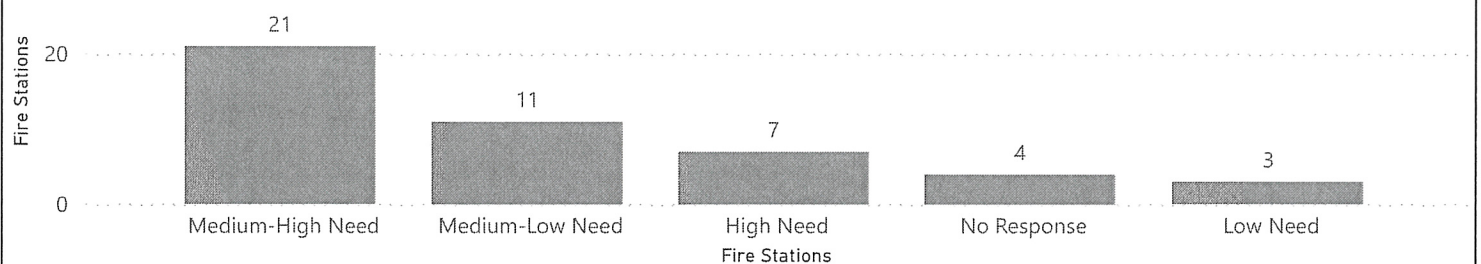
Neighborhood Community Centers



Parks & Recreational Facilities

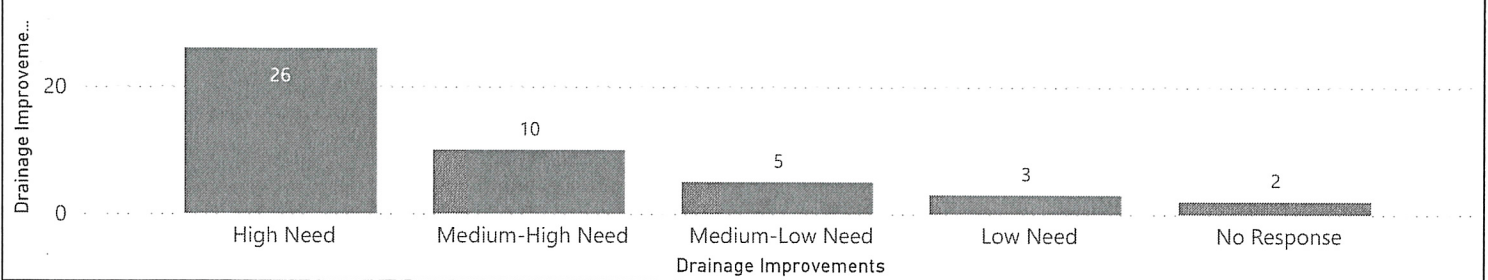


Fire Stations

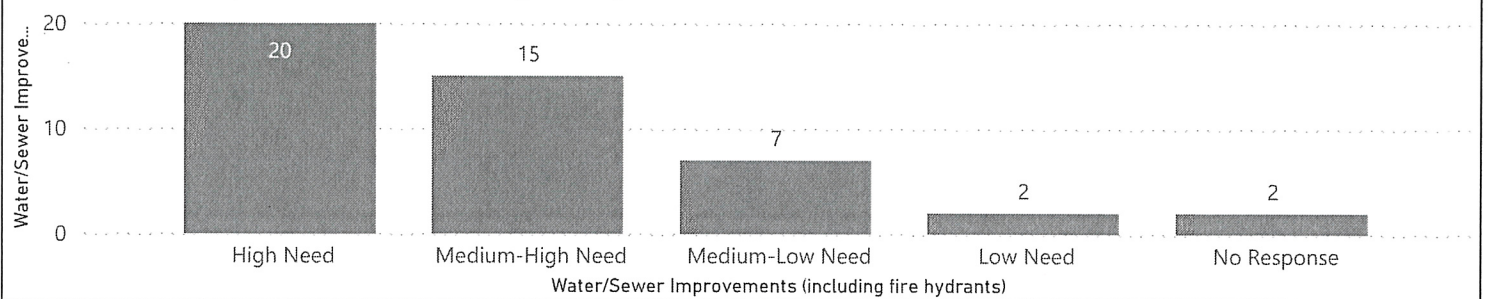


Please rate the need level for each of the following PUBLIC INFRASTRUCTURE items by choosing the one that best applies:

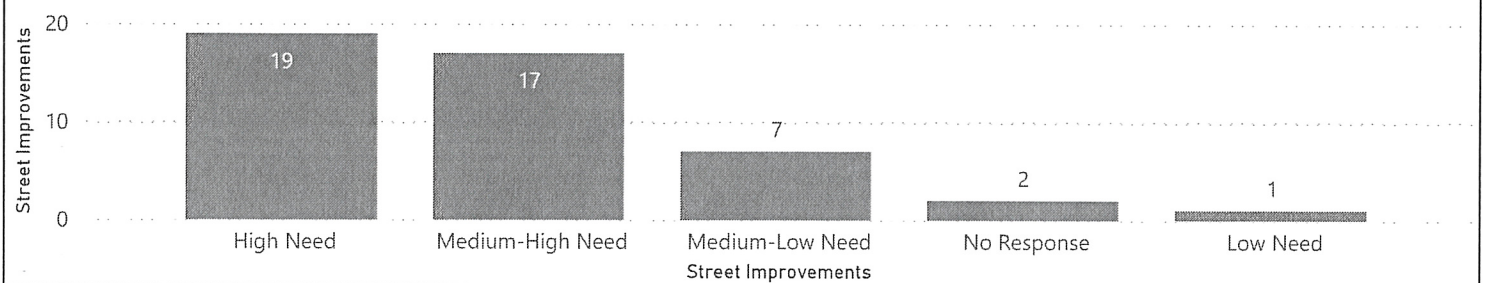
Drainage Improvements



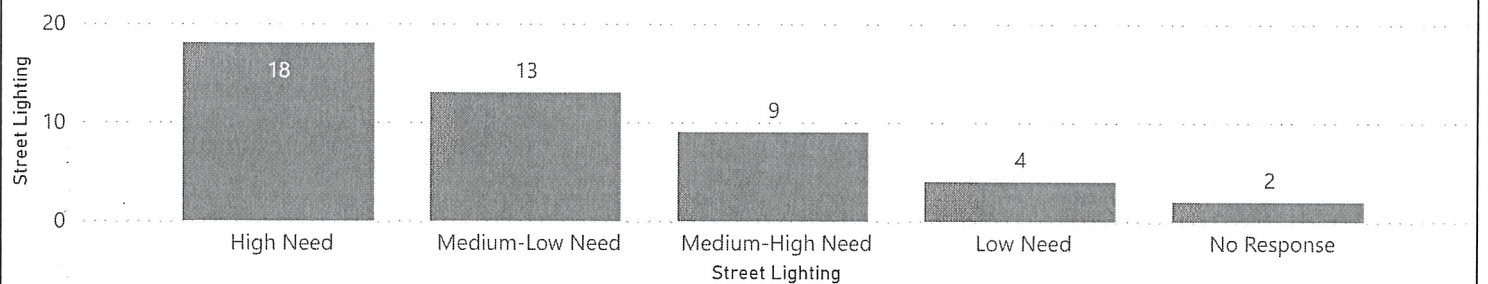
Water/Sewer Improvements (including fire hydrants)



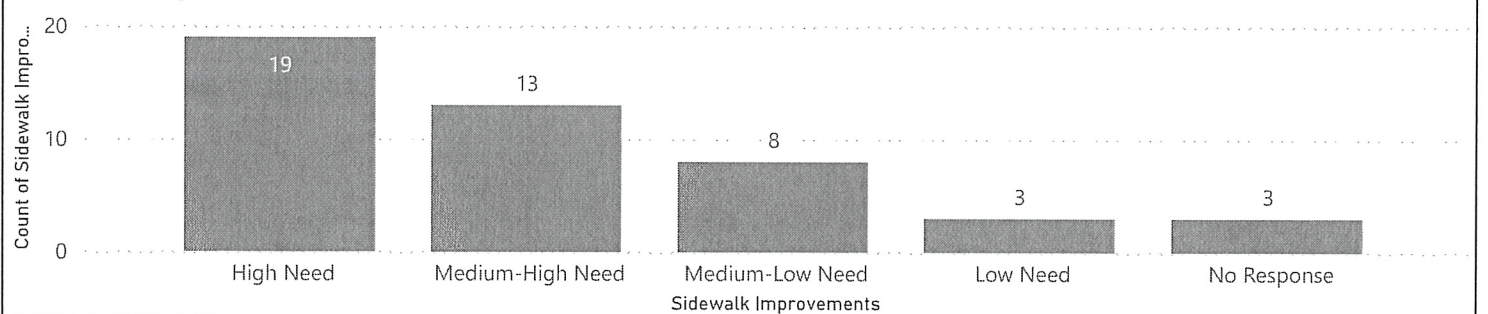
Street Improvements



Street Lighting

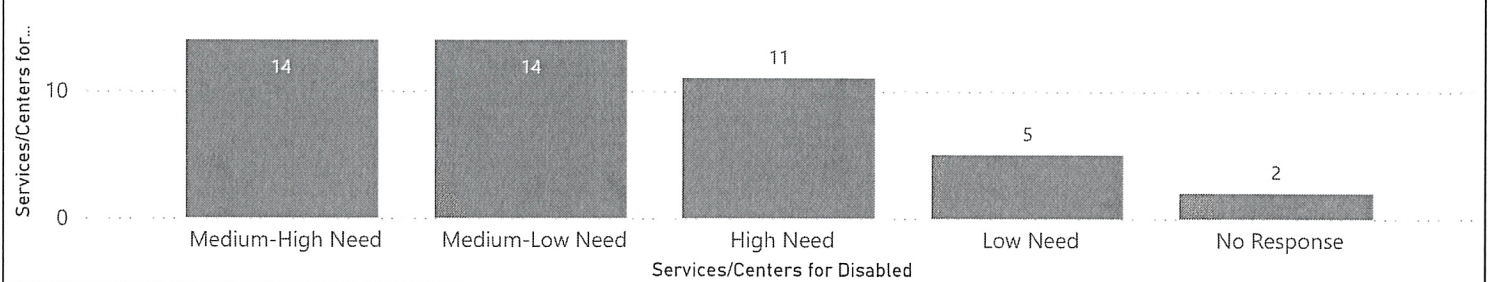


Sidewalk Improvements

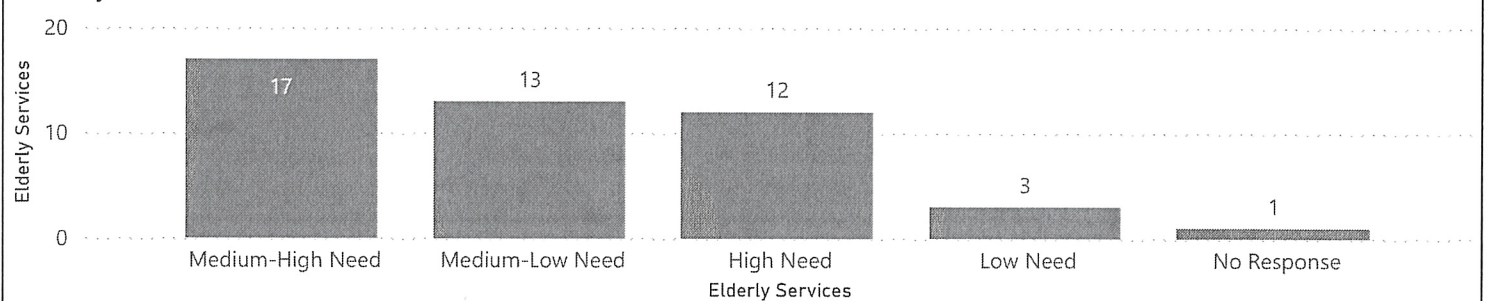


Please rate the need level for each of the following **SPECIAL NEEDS SERVICES** items by choosing the one that best applies:

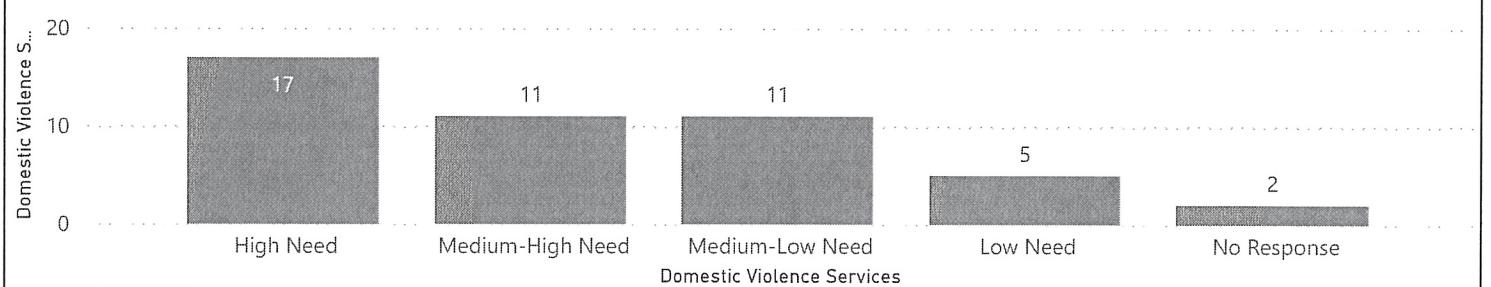
Services/Centers for Disabled



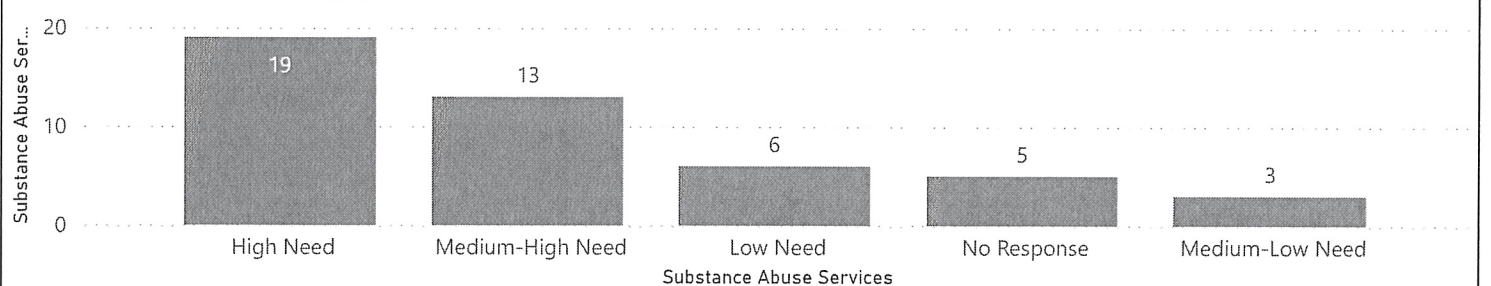
Elderly Services



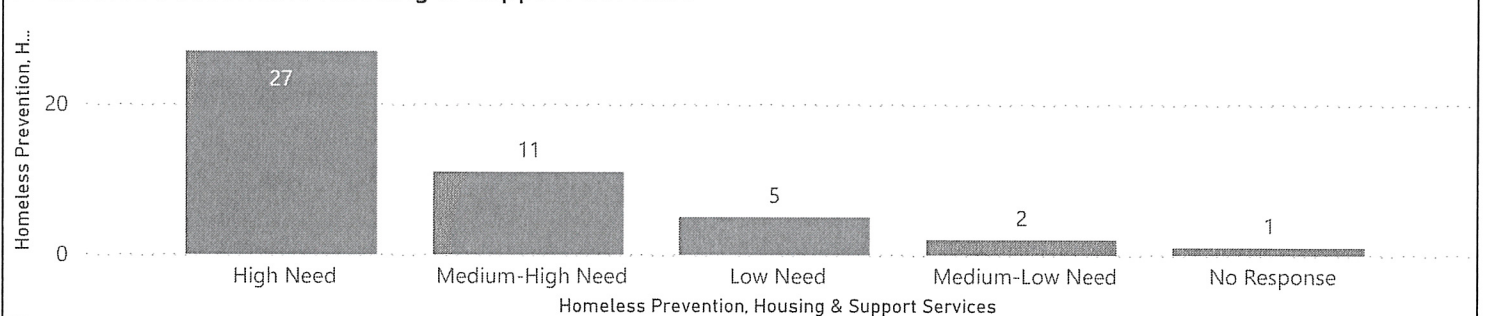
Domestic Violence Services



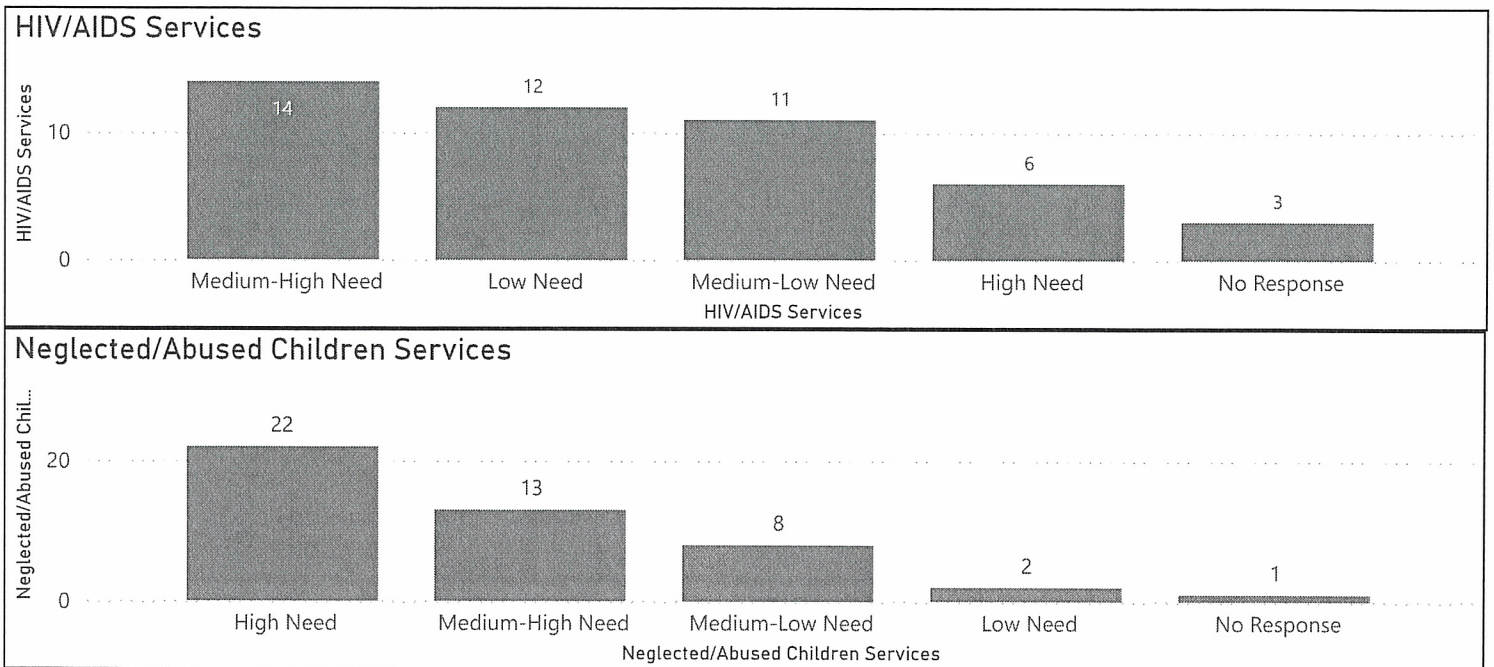
Substance Abuse Services



Homeless Prevention, Housing & Support Services

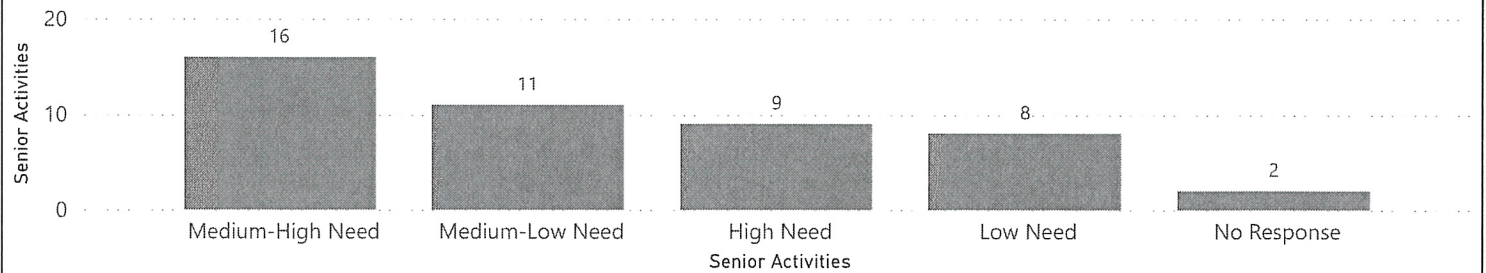


(continued) Please rate the need level for each of the following SPECIAL NEEDS SERVICES items by choosing the one that best applies:

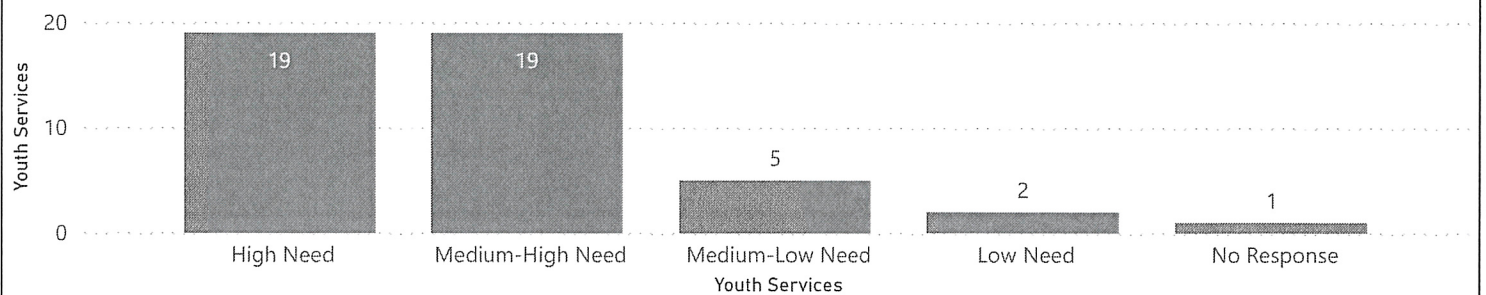


Please rate the need level for each of the following **COMMUNITY SERVICES** items by choosing the one that best applies:

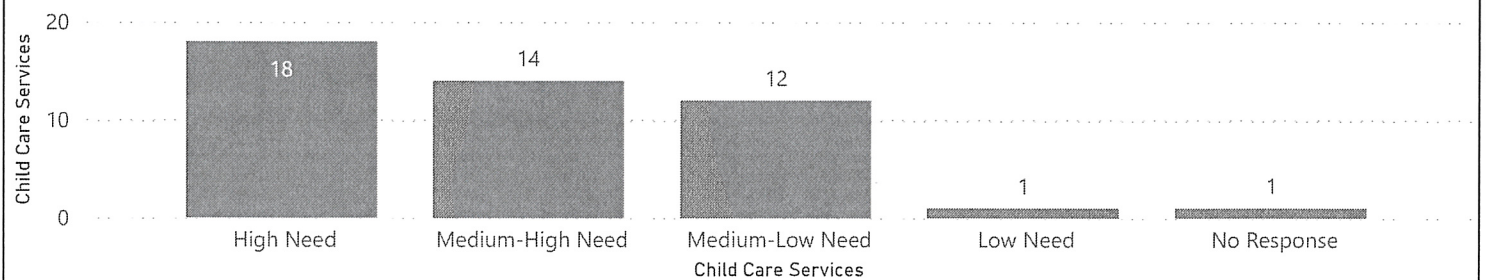
Senior Activities



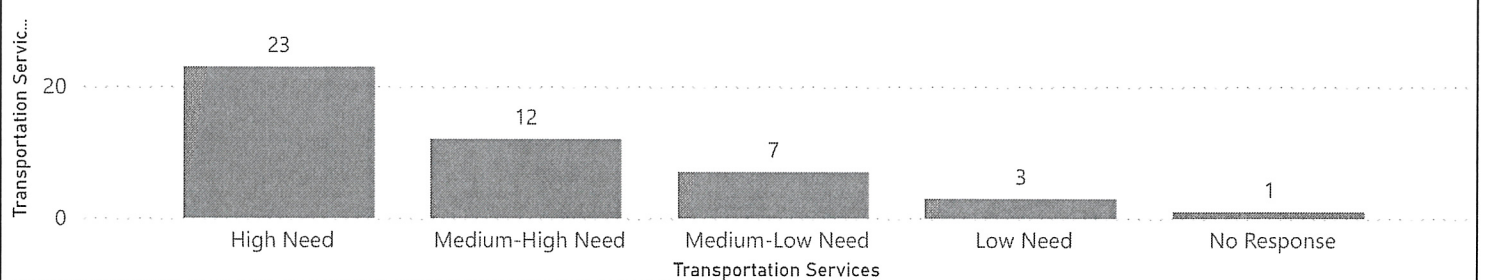
Youth Services



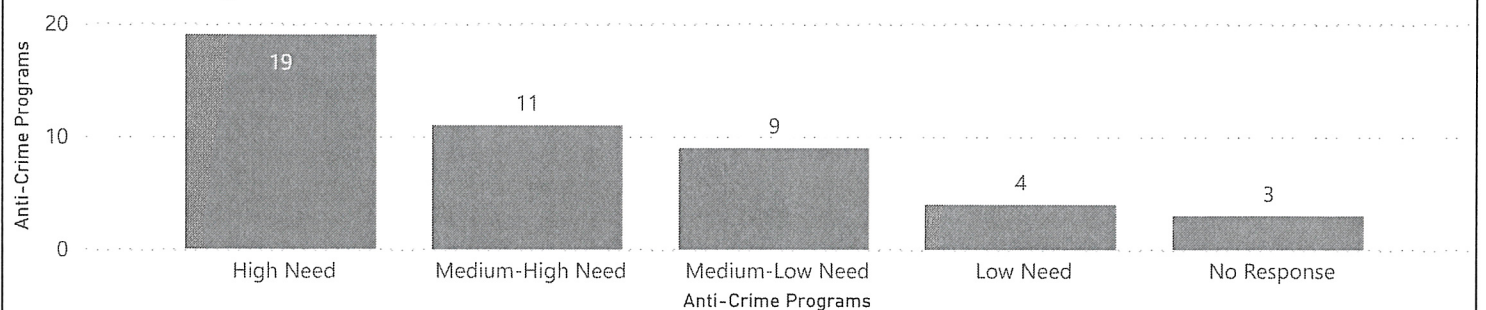
Child Care Services



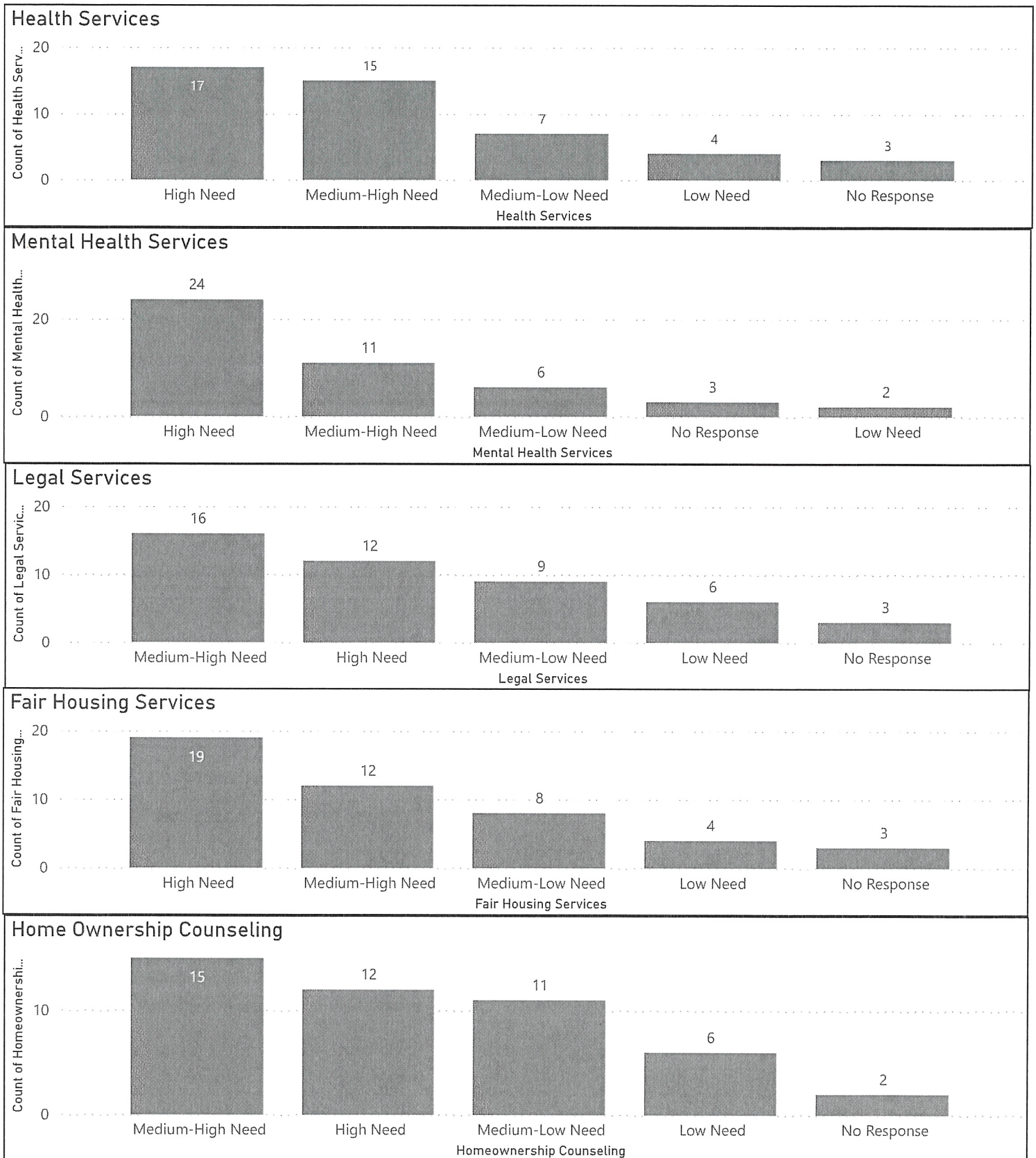
Transportation Services



Anti-Crime Programs

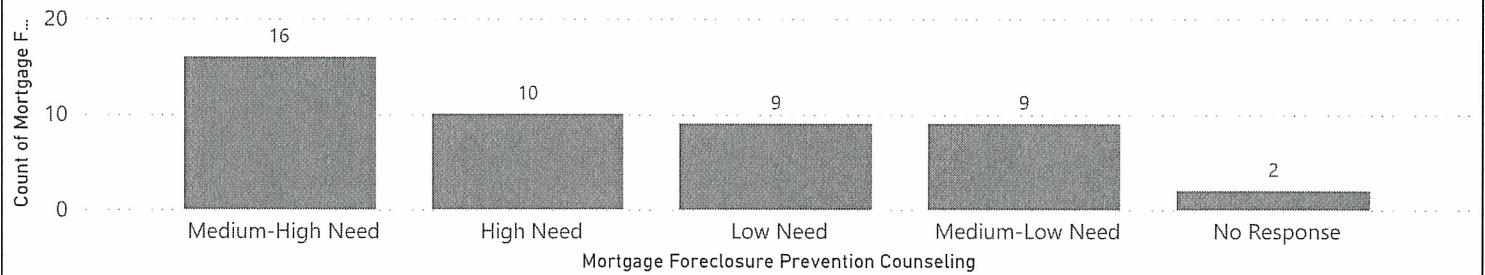


(continued) Please rate the need level for each of the following
COMMUNITY SERVICES items by choosing the one that best applies:

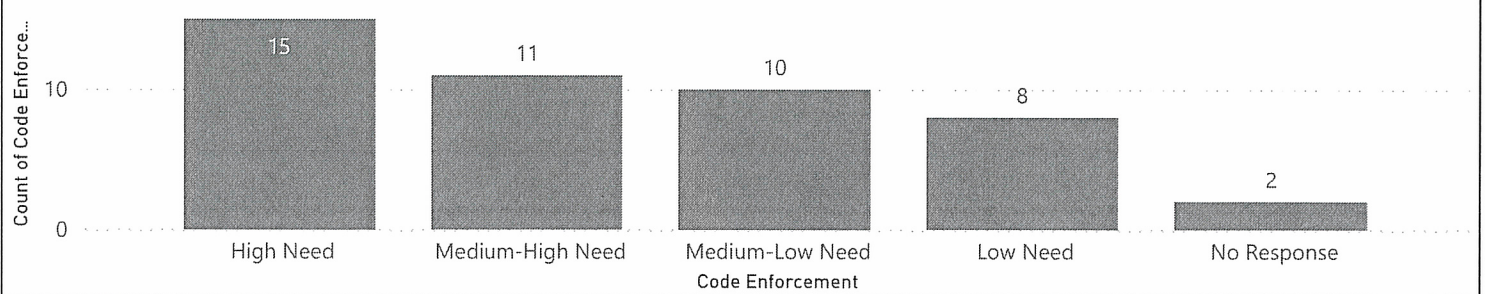


(continued) Please rate the need level for each of the following
COMMUNITY SERVICES items by choosing the one that best applies:

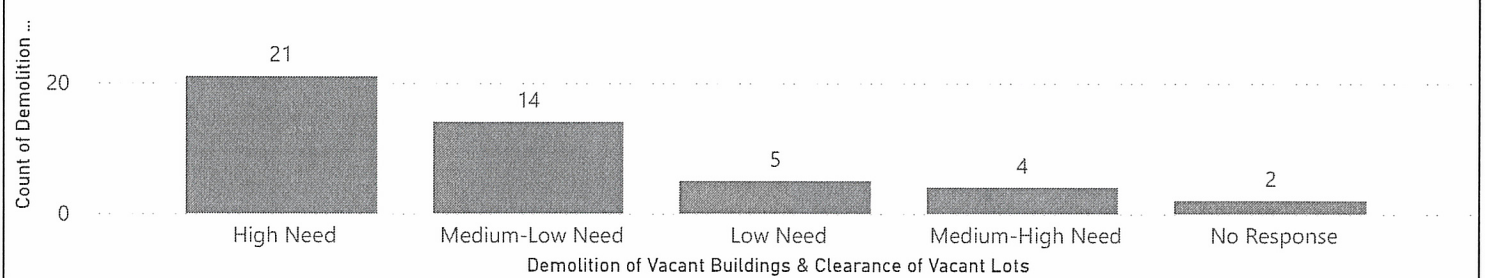
Mortgage Foreclosure Prevention Counseling



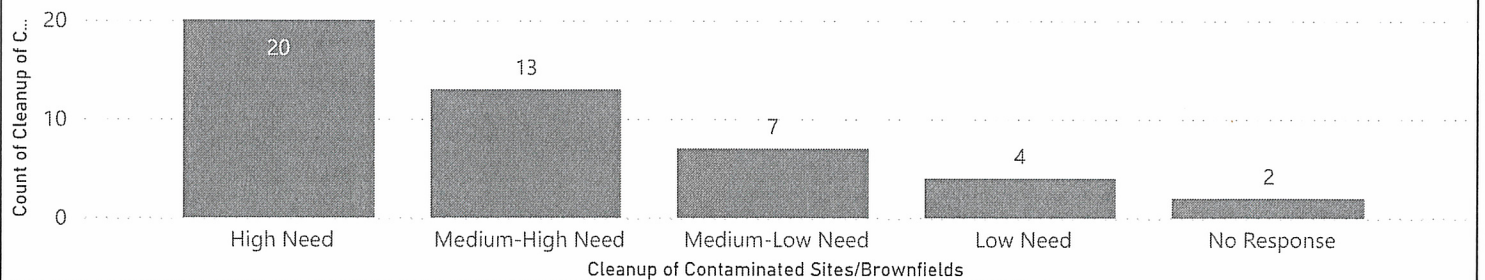
Code Enforcement



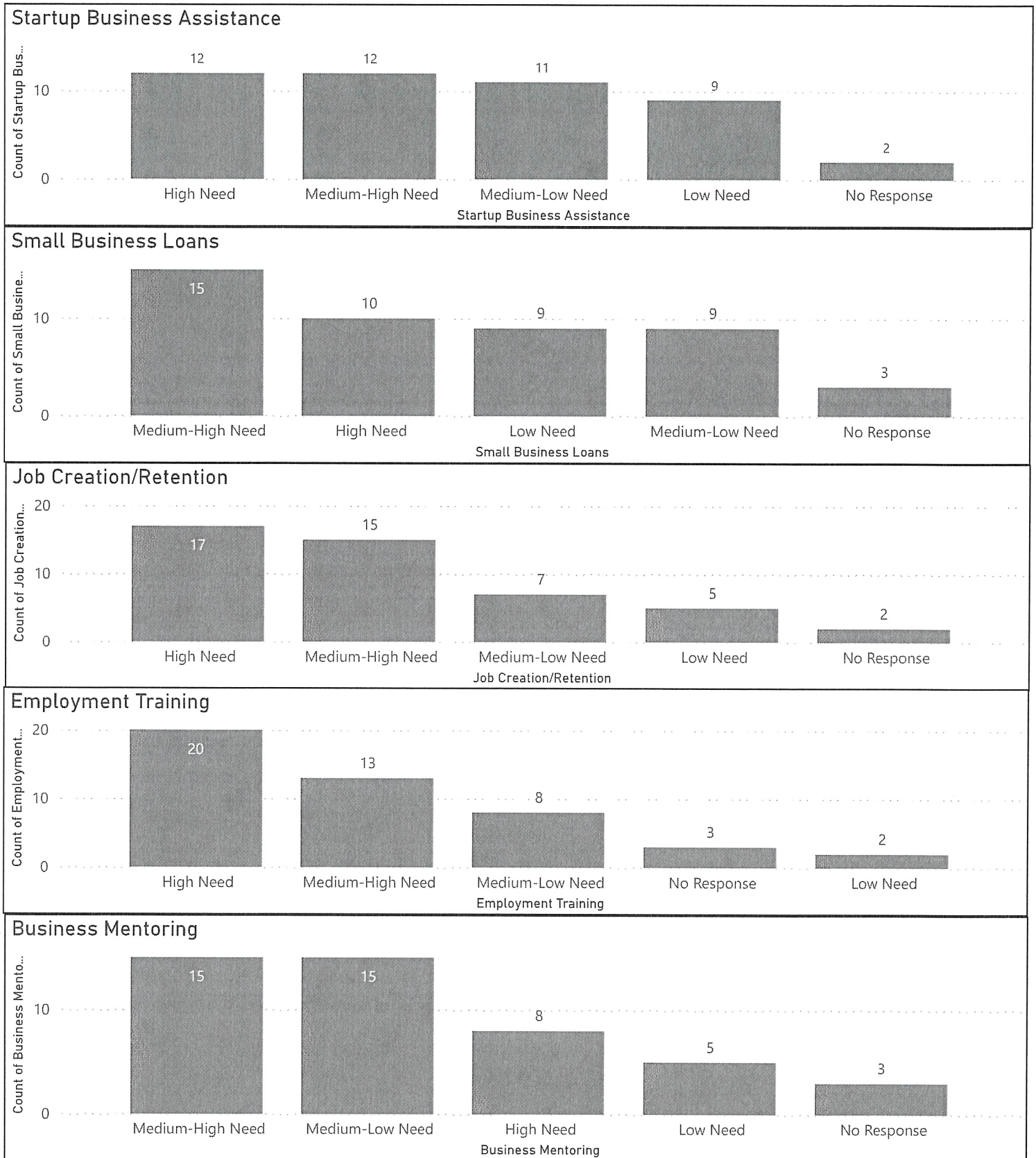
Demolition of Vacant Buildings & Clearance of Vacant Lots



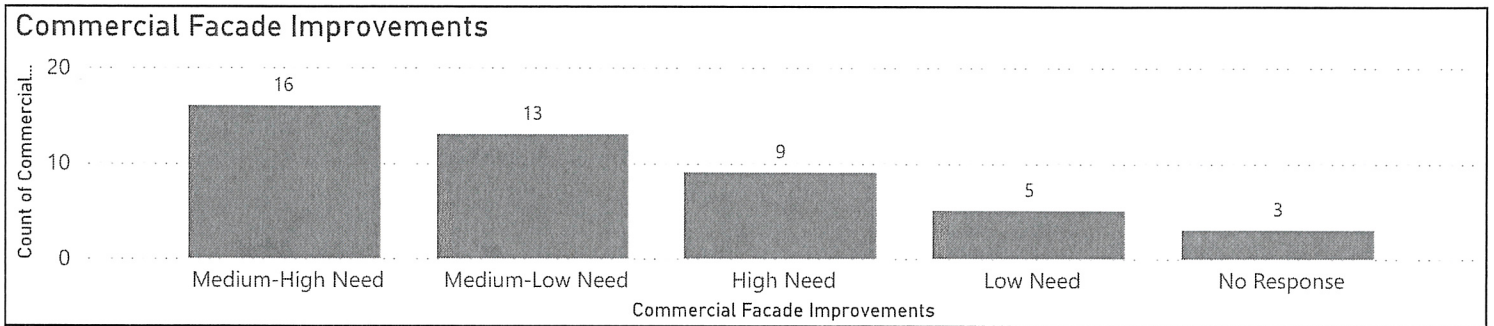
Cleanup of Contaminated Sites/Brownfields



Please rate the need level for each of the following **ECONOMIC DEVELOPMENT** items by choosing the one that best applies:

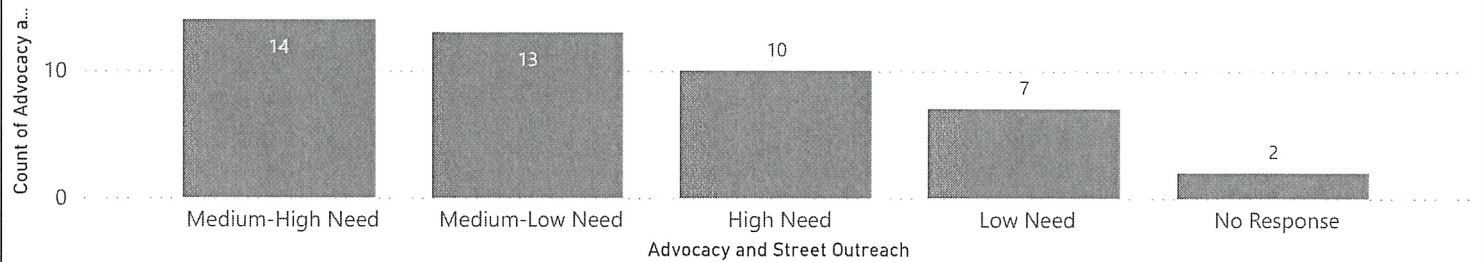


(continued) Please rate the need level for each of the following
ECONOMIC DEVELOPMENT items by choosing the one that best applies:

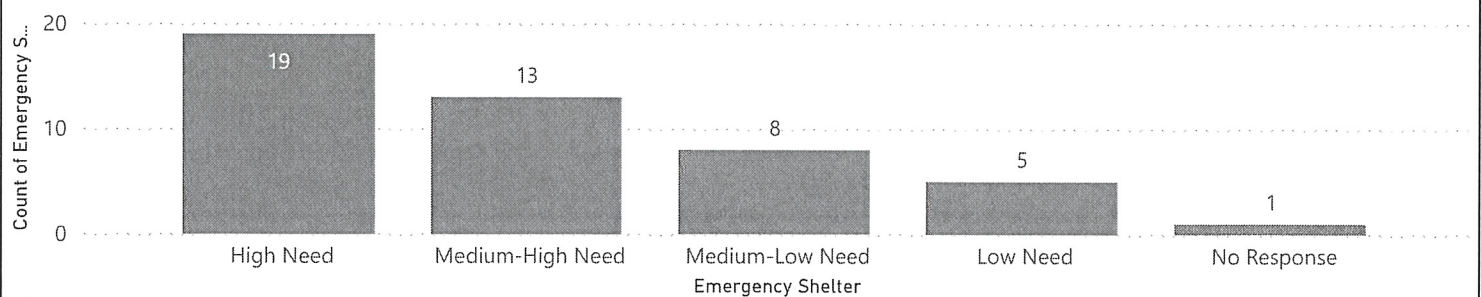


Please rate the need level for each of the following **HOMELESS SERVICES & FACILITIES** items by choosing the one that best applies:

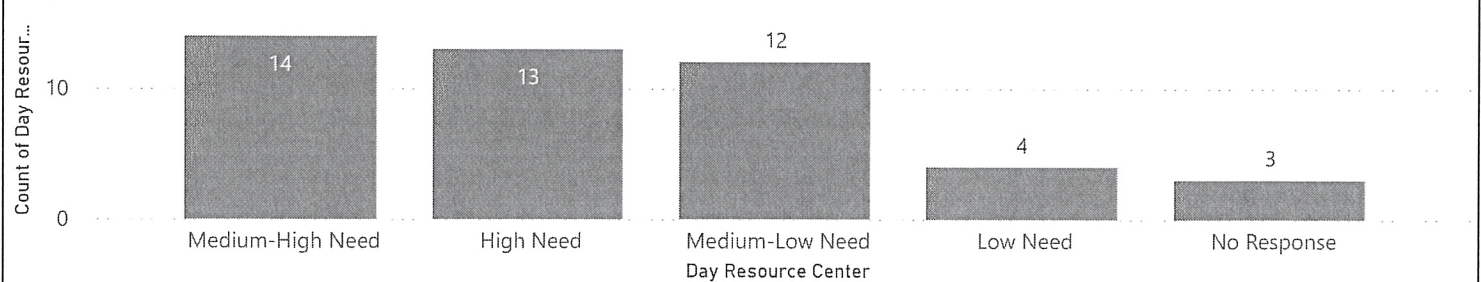
Advocacy and Street Outreach



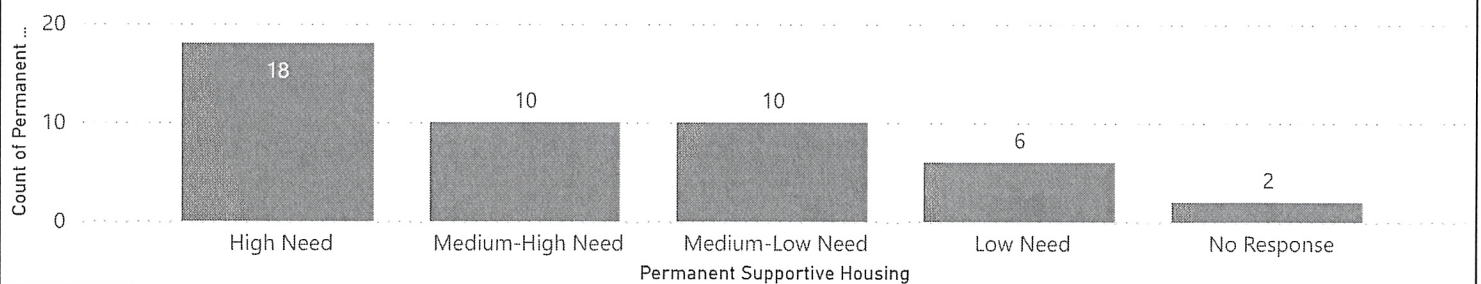
Emergency Shelter



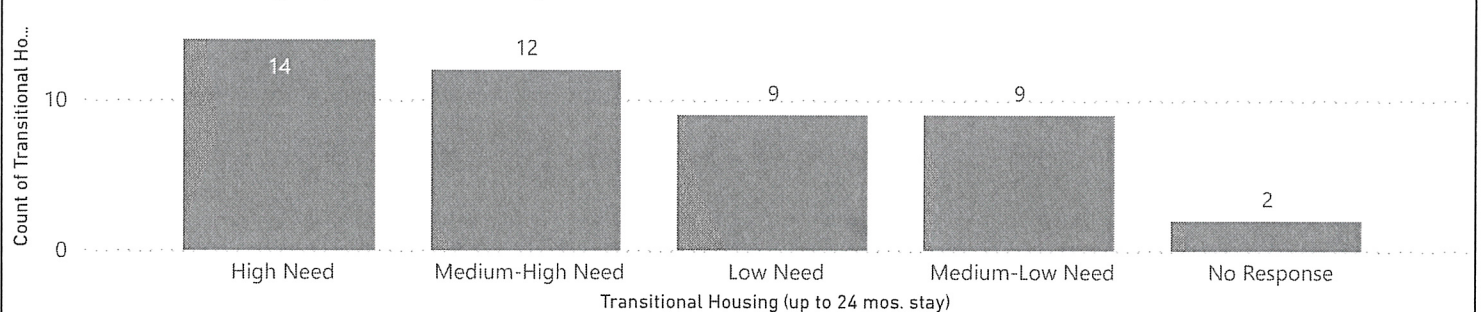
Day Resource Center



Permanent Supportive Housing

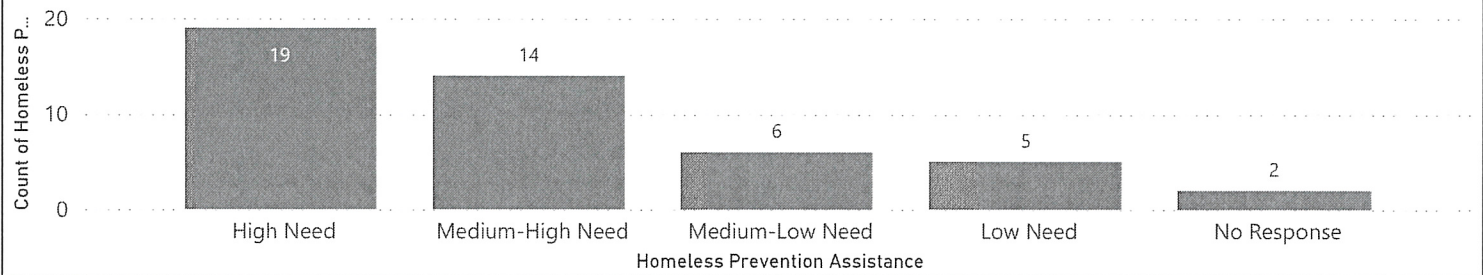


Transitional Housing (up to 24 mos. stay)

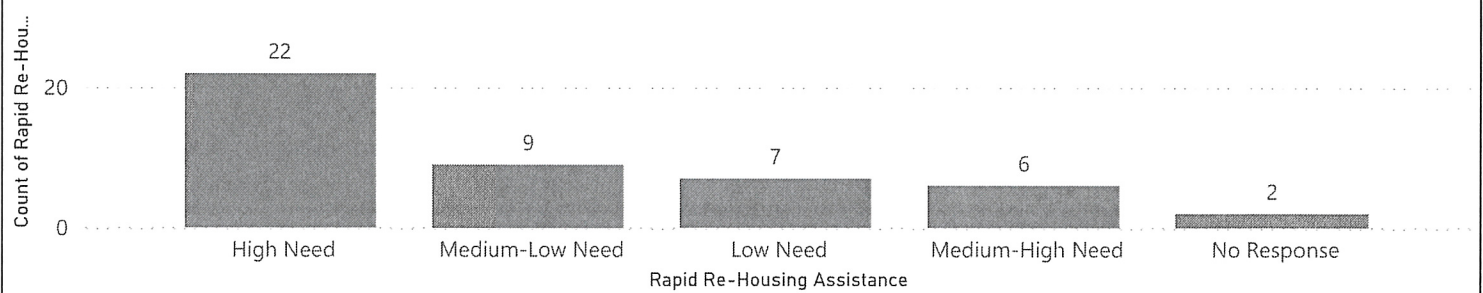


(continued) Please rate the need level for each of the following
HOMELESS SERVICES & FACILITIES items by choosing the one that best applies:

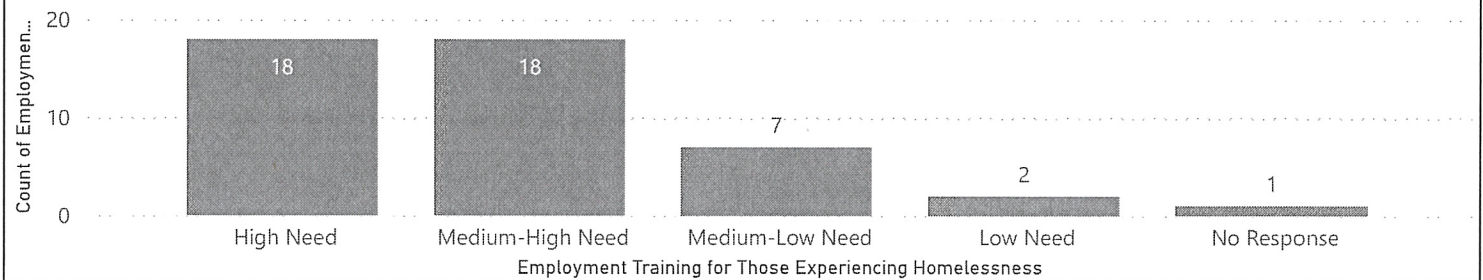
Homeless Prevention Assistance



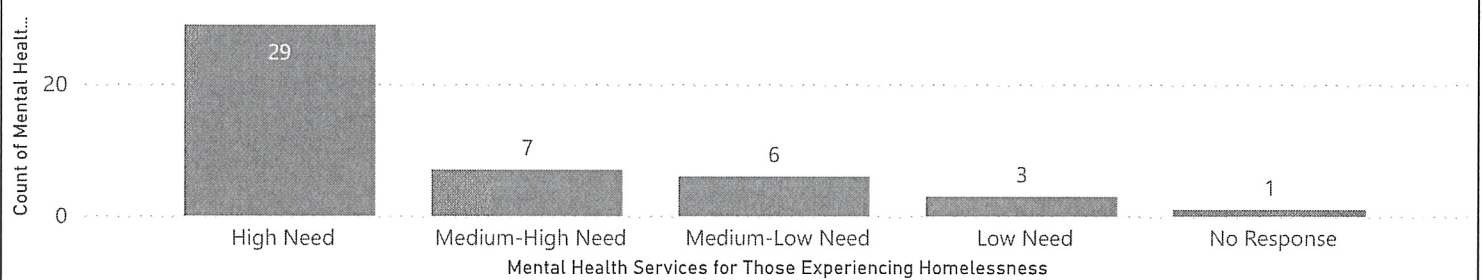
Rapid Re-Housing Assistance



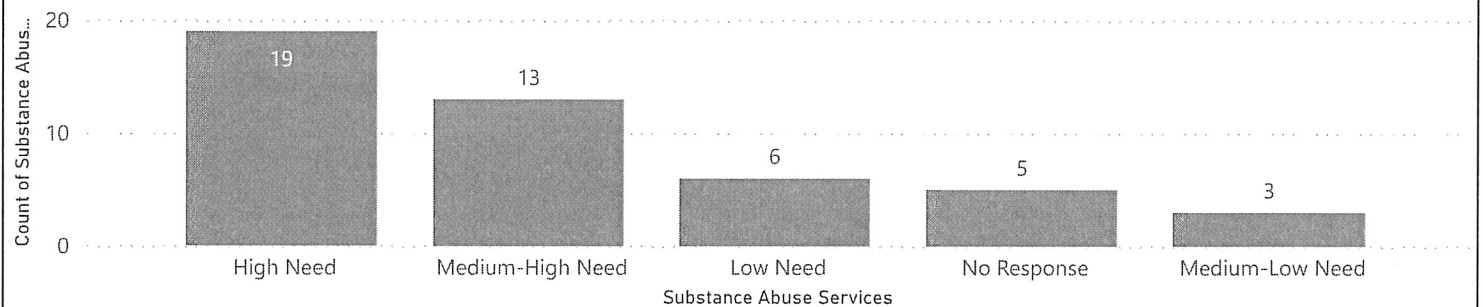
Employment Training for Those Experiencing Homelessness



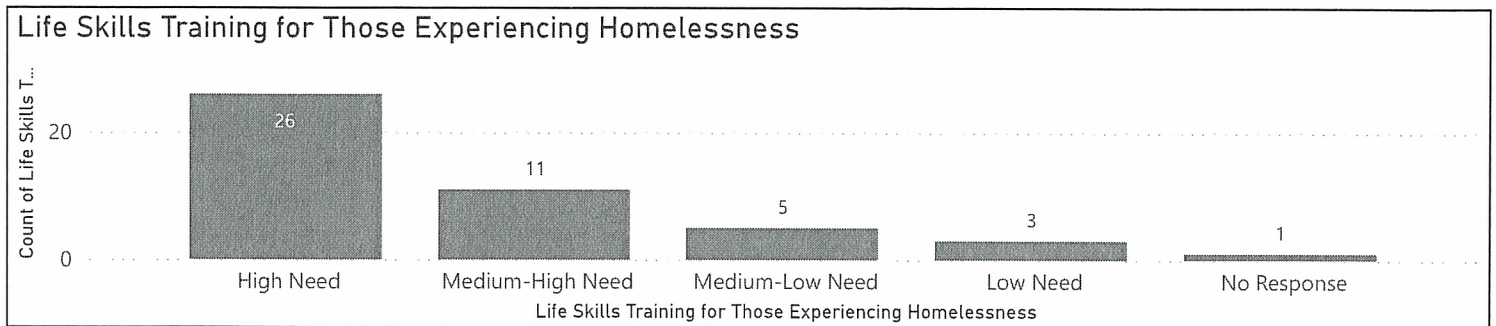
Mental Health Services for Those Experiencing Homelessness



Substance Abuse Services for Those Experience Homelessness

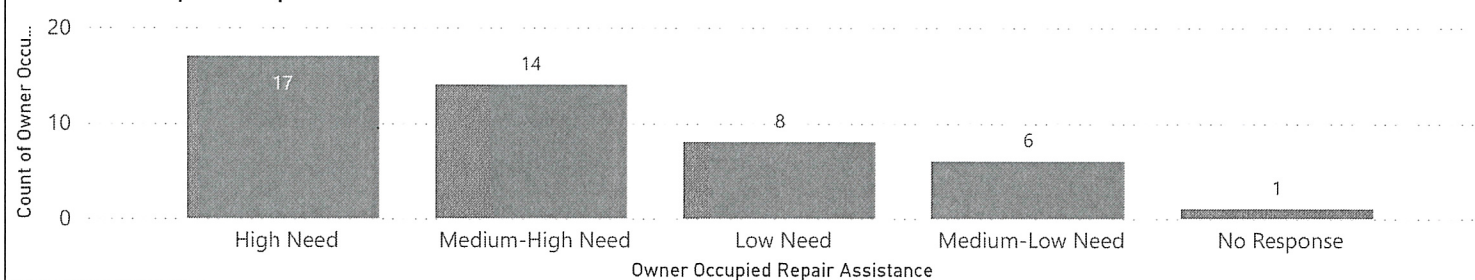


(continued) Please rate the need level for each of the following
HOMELESS SERVICES & FACILITIES items by choosing the one that best applies:



Please rate the need level for each of the following HOUSING items by choosing the one that best applies:

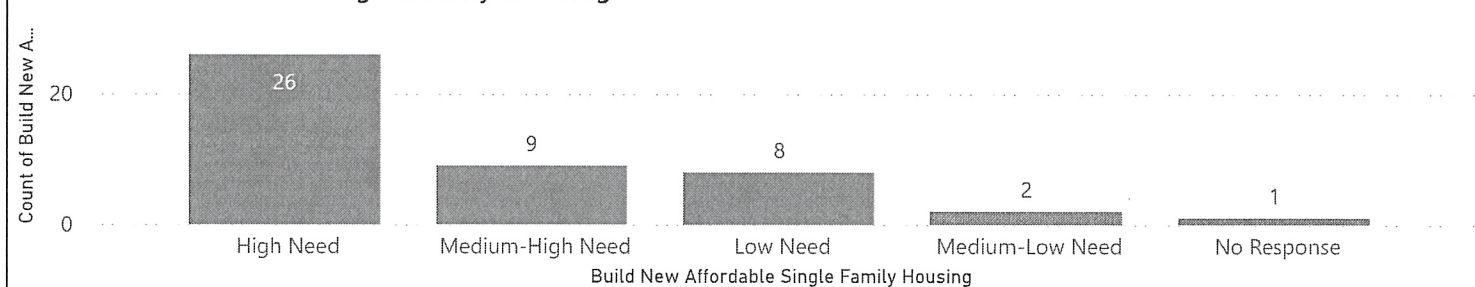
Owner Occupied Repair Assistance



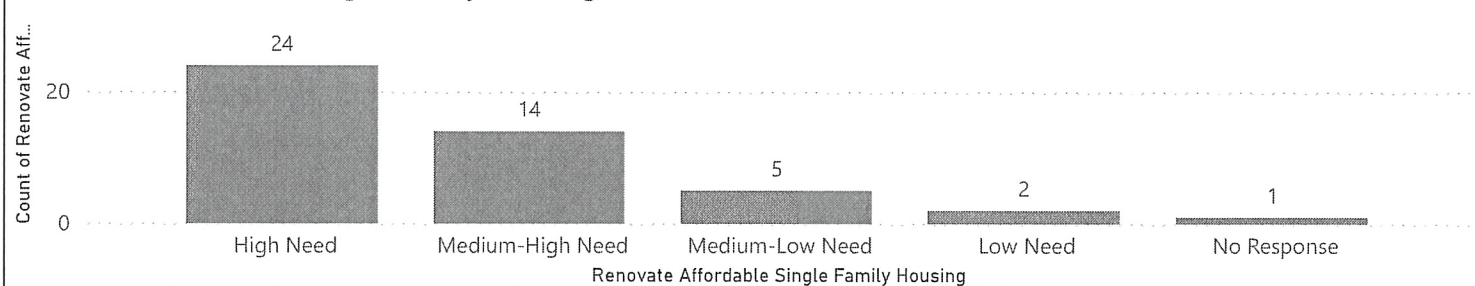
First Time Homebuyer Down Payment/Closing Cost Assistance



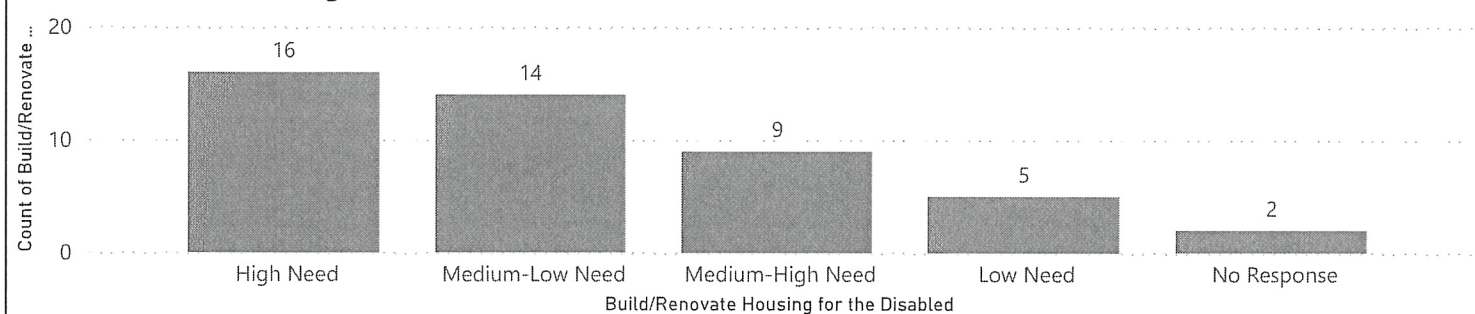
Build New Affordable Single Family Housing



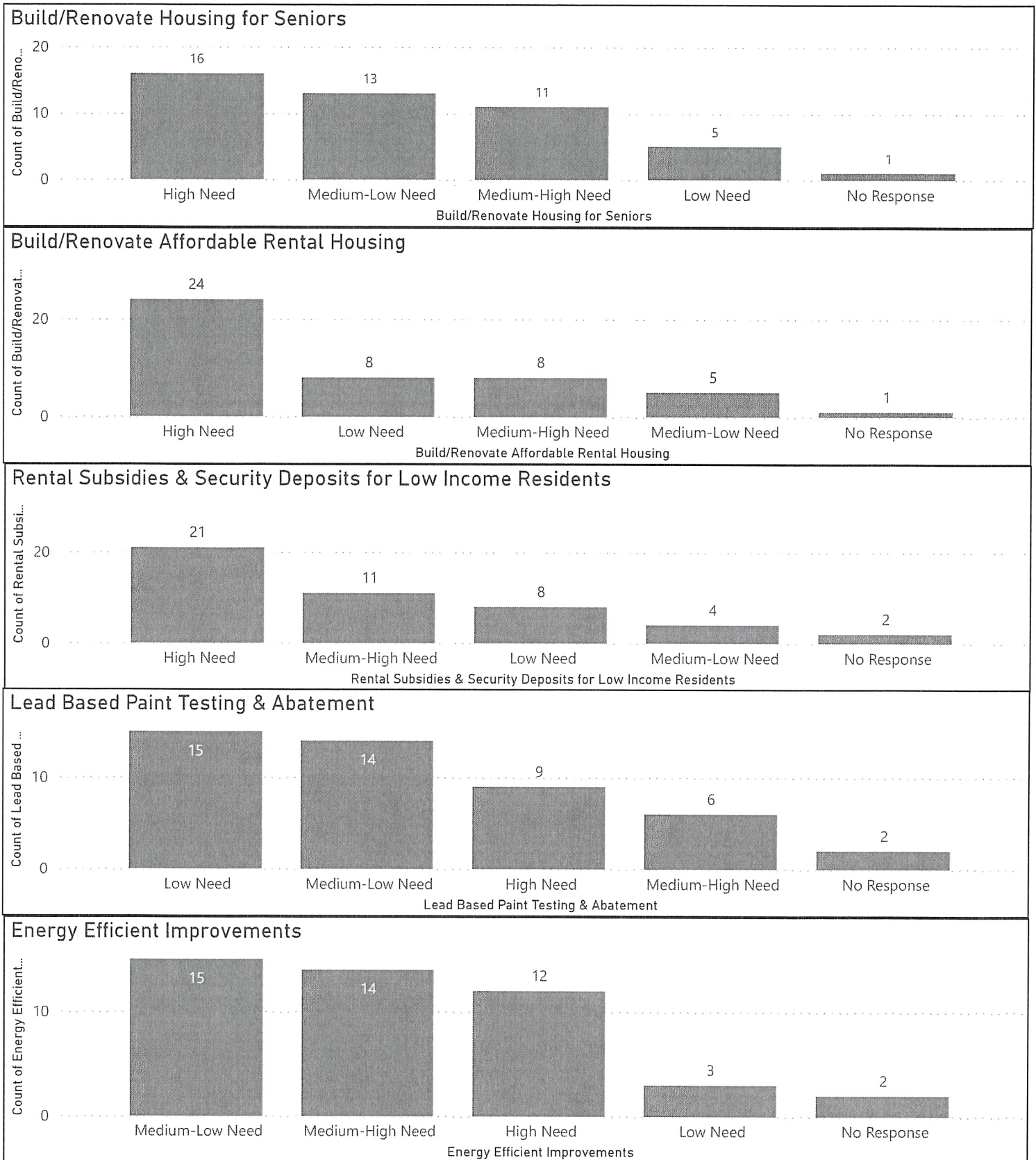
Renovate Affordable Single Family Housing



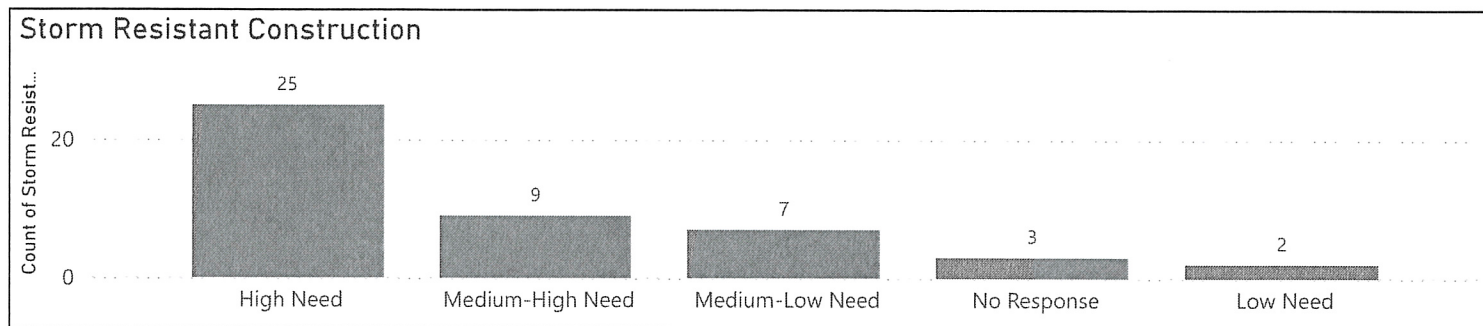
Build/Renovate Housing for the Disabled



(continued) Please rate the need level for each of the following HOUSING items by choosing the one that best applies:



(continued) Please rate the need level for each of the following HOUSING items by choosing the one that best applies:



Please write in any additional needs that you feel are important and are not listed above or anything that you would like us to know about your neighborhood:

We need more job opportunities, heavily promoted job training, higher wages that will encourage homeownership, encourage renters to become homeowners, discourage all forms of housing where people do not work. We need a working and productive area!

Waterfront Rescue Mission is the largest provider of emergency services for the homeless in this area and yet does not have the support of the county or city. The mission and its properties on the Herman St. Campus have flooded three times and the county has not done anything to address the drainage issues in that area. Until this infrastructure is fixed, Waterfront cannot serve as a viable hurricane shelter for the homeless, which was part of its original design.

The design of this survey and its broad array of questions makes me wonder about the validity of its outcomes?

Some kind of code for trash and junk in yards, also some kind of assistance for single parents who work and make a moderate income for assistance in purchasing a home. I also think the community of Brownsville would benefit from a youth recreational center/computer lab for those who don't have access to one at home

Section 8/ HUD program needs to start back up

Put a light at Halsey and barrancas

None

No Response

No businesses or new housing will be attracted with waste services. THERE IS NO SEWER AVAILABLE ON THE WEST SIDE IF SOUTH NAVY BLVD. None could possibly be in favor of adding septic tanks on waterfront properties. This is an opportunity to get sewer to that areal Sewer was to be a priority on the redevelopment of Warrington and the plan is a 30 year plan, 4 years remaining. Sewer was a priority at inception and STILL HAS NOT BEEN ACCOMPLISHED!

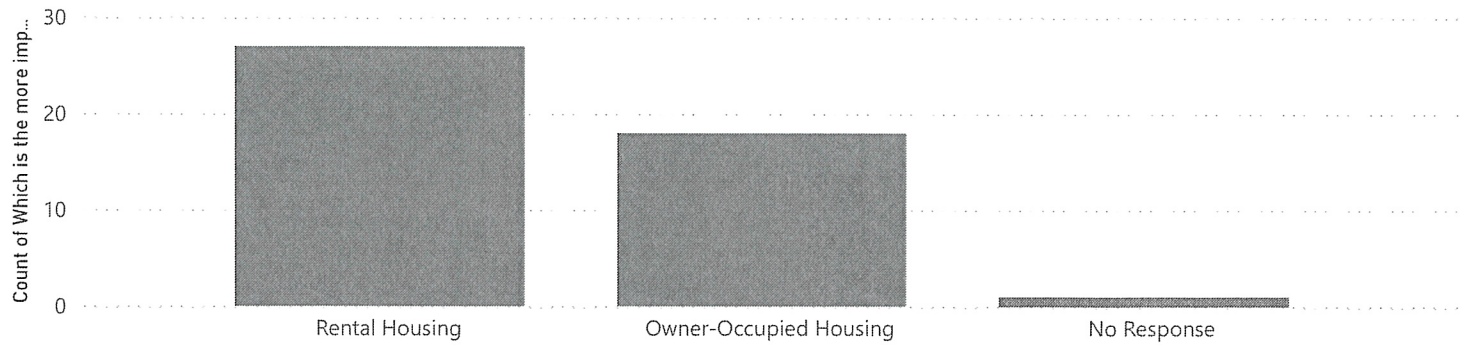
Lots of issues could be dealt with if code enforcement would "enforce" codes and IF it did not take so long to see positive action.

I would love to see more sidewalks around the main streets leading to the business areas to help make it easier to access on foot or bike. The look of the businesses should have a standard look to them so we don't have business centers that are just an ugly metal structure. I would like to see the park areas have more trees or shaded area around them also.

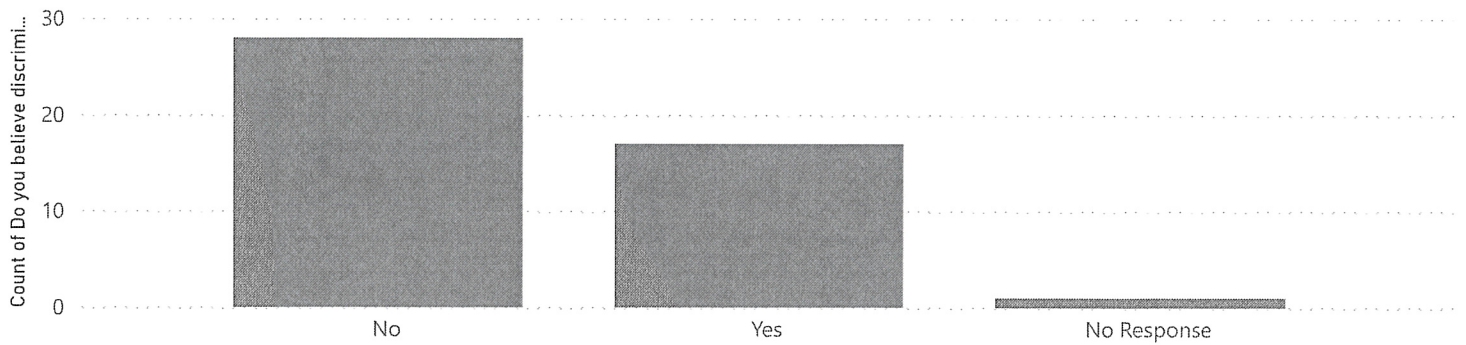
Homelessness is serious and endemic in Pensacola. The city and county need to address this issue forthwith.

Additional help for lower income adults without children too be considered for housing

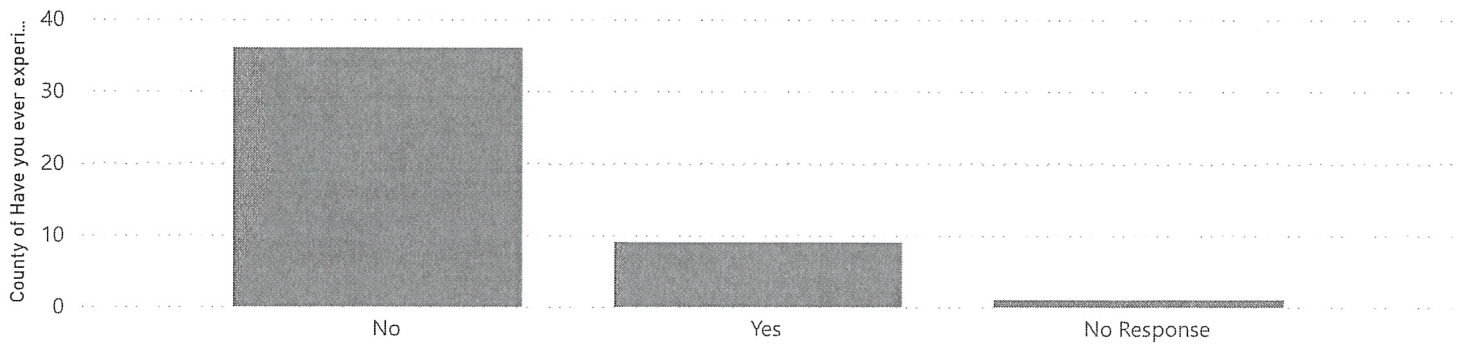
Which is the more important need in Escambia County/City of Pensacola?



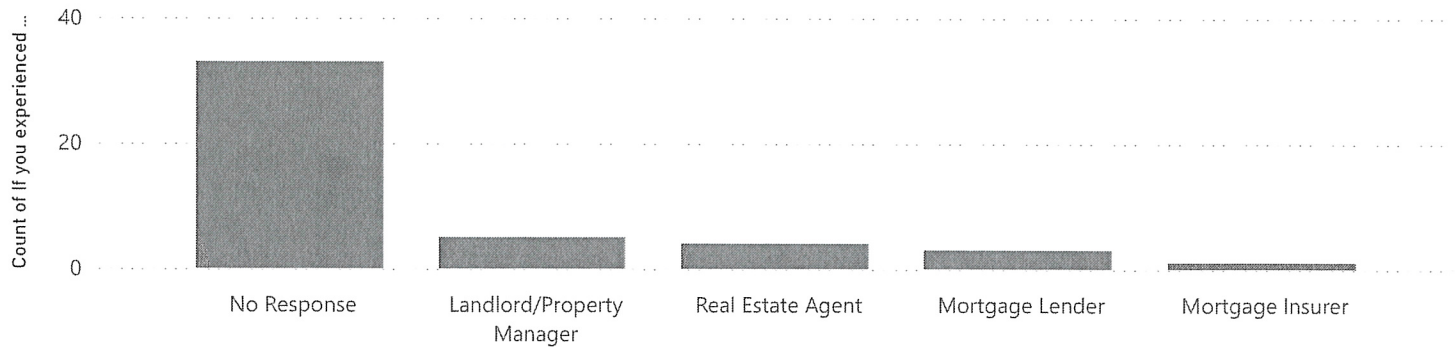
Do you believe discrimination is an issue in your neighborhood?



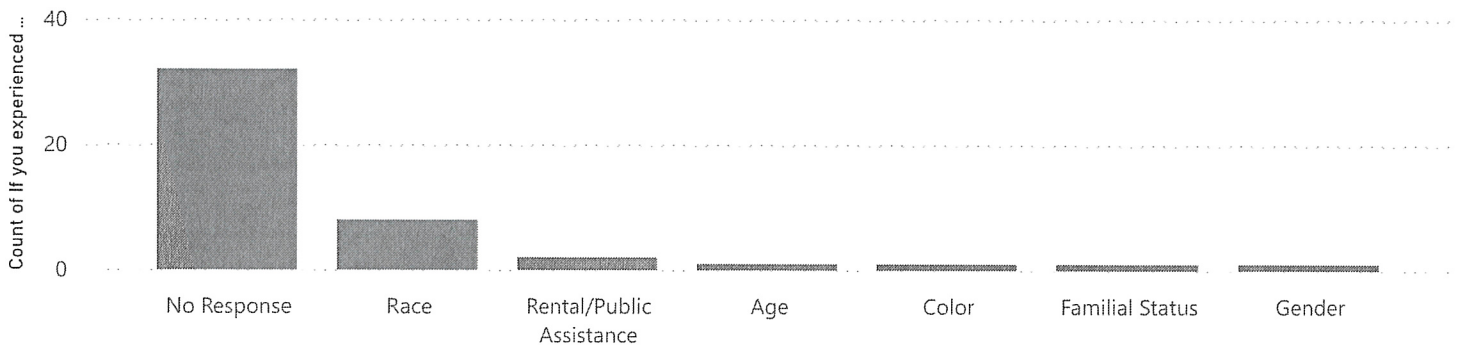
Have you ever experienced discrimination in housing?



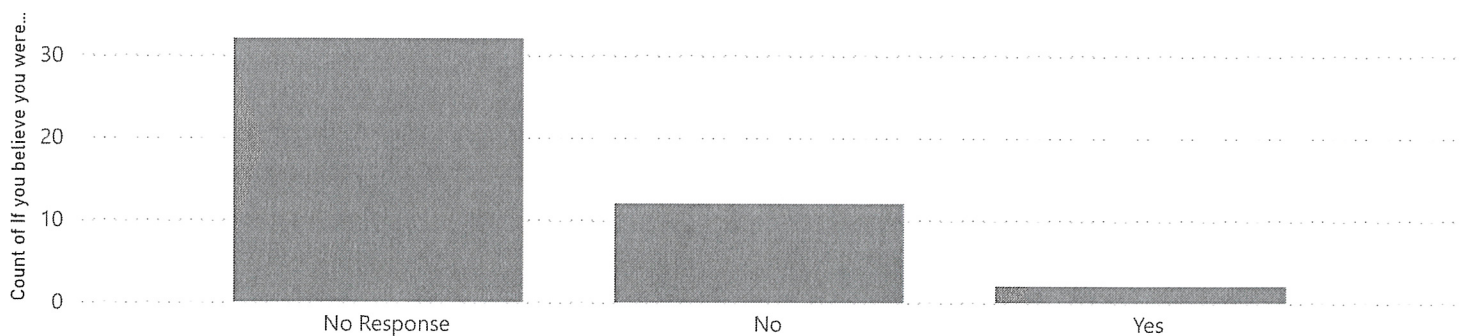
If you experienced discrimination in housing, who do you believe discriminated against you?



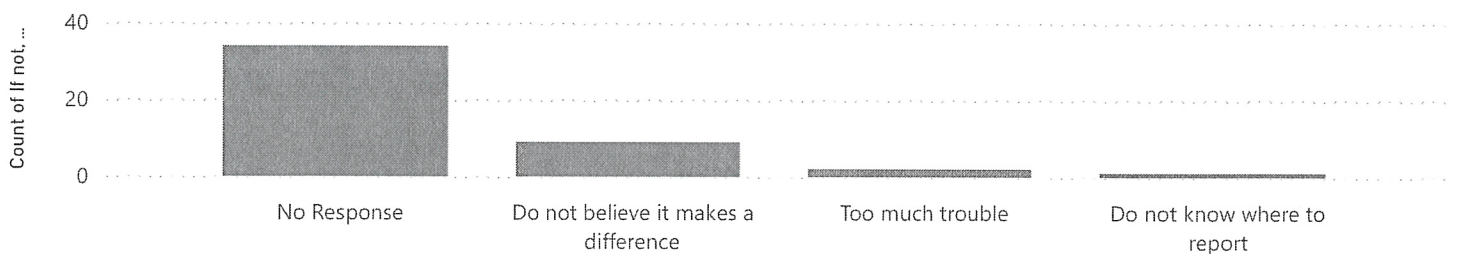
If you experienced discrimination in housing, on what basis do you believe you were discriminated against?



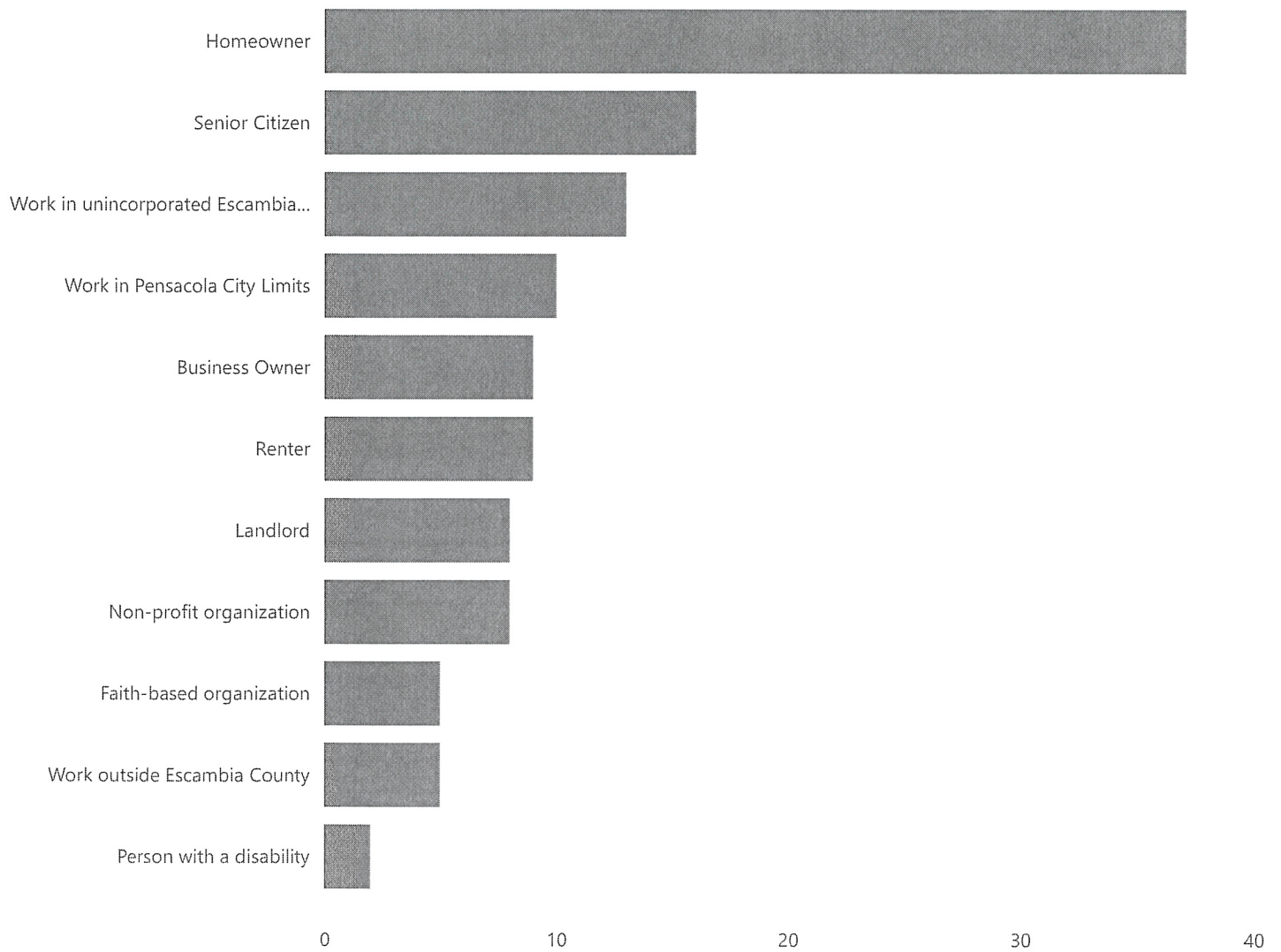
If you believe you were discriminated against, did you report the incident?



If not, WHY?



Please tell us about yourself by checking as many that apply:



Optional: Please list your organization and/or name

Loaves & Fishes

Re-entry Alliance Pensacola, Inc.

SaraBeth Bender

Tracey Wilson

Waterfront Rescue Mission, Jason Grizzard

WRC

**City of Pensacola
Community Development Block Grant
2020-2024 Five Year Consolidated Plan and
2020-2021 Annual Action Plan**

Reference Material

U.S. Census Data

U.S. Department of Housing and Urban Development - Comprehensive
Housing Affordability Strategy (CHAS) data

QuickFacts

Pensacola city, Florida

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

Table

All Topics	Pensacola city, Florida
Population estimates, July 1, 2019, (V2019)	52,975
PEOPLE	
Population	
Population estimates, July 1, 2019, (V2019)	52,975
Population estimates base, April 1, 2010, (V2019)	52,008
Population, percent change - April 1, 2010 (estimates base) to July 1, 2019, (V2019)	1.9%
Population, Census, April 1, 2010	51,923
Age and Sex	
Persons under 5 years, percent	▲ 6.5%
Persons under 18 years, percent	▲ 24.2%
Persons 65 years and over, percent	▲ 17.3%
Female persons, percent	▲ 52.6%
Race and Hispanic Origin	
White alone, percent	▲ 63.6%
Black or African American alone, percent (a)	▲ 28.6%
American Indian and Alaska Native alone, percent (a)	▲ 0.2%
Asian alone, percent (a)	▲ 1.5%
Native Hawaiian and Other Pacific Islander alone, percent (a)	▲ 0.1%
Two or More Races, percent	▲ 5.2%
Hispanic or Latino, percent (b)	▲ 5.2%
White alone, not Hispanic or Latino, percent	▲ 60.0%
Population Characteristics	
Veterans, 2015-2019	4,663
Foreign born persons, percent, 2015-2019	3.4%
Housing	
Housing units, July 1, 2019, (V2019)	X
Owner-occupied housing unit rate, 2015-2019	59.6%
Median value of owner-occupied housing units, 2015-2019	\$182,800
Median selected monthly owner costs -with a mortgage, 2015-2019	\$1,367
Median selected monthly owner costs -without a mortgage, 2015-2019	\$490
Median gross rent, 2015-2019	\$954
Building permits, 2019	X
Families & Living Arrangements	
Households, 2015-2019	22,080
Persons per household, 2015-2019	2.36
Living in same house 1 year ago, percent of persons age 1 year+, 2015-2019	80.9%
Language other than English spoken at home, percent of persons age 5 years+, 2015-2019	4.1%
Computer and Internet Use	
Households with a computer, percent, 2015-2019	90.7%
Households with a broadband Internet subscription, percent, 2015-2019	82.6%
Education	
High school graduate or higher, percent of persons age 25 years+, 2015-2019	92.7%
Bachelor's degree or higher, percent of persons age 25 years+, 2015-2019	37.2%
Health	
With a disability, under age 65 years, percent, 2015-2019	11.7%
Persons without health insurance, under age 65 years, percent	▲ 12.4%
Economy	
In civilian labor force, total, percent of population age 16 years+, 2015-2019	61.3%
In civilian labor force, female, percent of population age 16 years+, 2015-2019	57.3%
Total accommodation and food services sales, 2012 (\$1,000) (c)	250,652
Total health care and social assistance receipts/revenue, 2012 (\$1,000) (c)	1,768,370
Total manufacturers shipments, 2012 (\$1,000) (c)	360,999

Total merchant wholesaler sales, 2012 (\$1,000) (c)	246,182
Total retail sales, 2012 (\$1,000) (c)	1,366,861
Total retail sales per capita, 2012 (c)	\$26,115

Transportation

Mean travel time to work (minutes), workers age 16 years+, 2015-2019	19.5
--	------

Income & Poverty

Median household income (in 2019 dollars), 2015-2019	\$50,493
Per capita income in past 12 months (in 2019 dollars), 2015-2019	\$33,043
Persons in poverty, percent	▲ 17.4%

BUSINESSES

Businesses

Total employer establishments, 2018	X
Total employment, 2018	X
Total annual payroll, 2018 (\$1,000)	X
Total employment, percent change, 2017-2018	X
Total nonemployer establishments, 2018	X
All firms, 2012	6,411
Men-owned firms, 2012	3,311
Women-owned firms, 2012	2,175
Minority-owned firms, 2012	1,401
Nonminority-owned firms, 2012	4,465
Veteran-owned firms, 2012	640
Nonveteran-owned firms, 2012	5,019

GEOGRAPHY

Geography

Population per square mile, 2010	2,303.5
Land area in square miles, 2010	22.54
FIPS Code	1255925

About datasets used in this table

Value Notes

 Estimates are not comparable to other geographic levels due to methodology differences that may exist between different data sources.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. Click the Quick Info  icon to the row in TABLE view to learn about sampling error.

The vintage year (e.g., V2019) refers to the final year of the series (2010 thru 2019). *Different vintage years of estimates are not comparable.*

Fact Notes

- (a) Includes persons reporting only one race
- (c) Economic Census - Puerto Rico data are not comparable to U.S. Economic Census data
- (b) Hispanics may be of any race, so also are included in applicable race categories

Value Flags

- Either no or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest or upper inf open ended distribution.
- F Fewer than 25 firms
- D Suppressed to avoid disclosure of confidential information
- N Data for this geographic area cannot be displayed because the number of sample cases is too small.
- FN Footnote on this item in place of data
- X Not applicable
- S Suppressed; does not meet publication standards
- NA Not available
- Z Value greater than zero but less than half unit of measure shown

QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and F Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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Table S1501

Table 10	> 25 yrs
add column	
less than 9th	742
9-12 no degree	1,831
some college	7,643
asso degree	4,337
grad or professional	5,629

the other columns add up for the listed category

Table S2301

Table 6	
unemployment rate ages 16-24	11.90%
unemployment rate ages 25-65	4.37%

Table B23006

Table 9	Civilian	unemployed	not in work force
ages 25-64			
less than HS	1,043	95	623
HS grad	3,616	238	1,684
some college and asso	6,892	417	2,336
Bach and higher	8,315	142	1,410

Source: 2019 ACS 5 yr estimates

[illegible]

other	278	3.19%	10508	4.95%	-10230	5.02%
pro/mgt	599	6.88%	23346	10.99%	-22747	11.17%
PA	231	2.65%	13279	6.25%	-13048	6.41%
retail	1657	19.04%	30362	14.30%	-28705	14.09%
trans	305	3.50%	10920	5.14%	-10615	5.21%
trade	239	2.75%	4229	1.99%	-3990	1.96%
total	8705	100.00%	212377	100.00%	-203672	100.00%
2019 Longitudinal employer household dynamics (jobs)						
Source: 2019 ACS 5 yr estimates						
jobs are only by MSA						
2019 4 qtr JAJ explorer						

[illegible]

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: City

Created on: March 27, 2021

Data for: Pensacola city, Florida

Year Selected: 2013-2017 ACS

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	975	2,105	3,080	
Household Income >30% to less-than or= 50% HAMFI	1,140	1,670	2,810	
Household Income >50% to less-than or= 80% HAMFI	1,775	2,040	3,815	
Household Income >80% to less-than or=100% HAMFI	1,340	950	2,290	
Household Income >100% HAMFI	7,655	2,260	9,915	
Total	12,880	9,030	21,910	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	2,840	4,505	7,345	
Household has none of 4 Housing Problems	9,955	4,220	14,175	
Cost burden not available, no other problems	85	305	390	
Total	12,880	9,030	21,910	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	1,220	2,295	3,515	
Household has none of 4 Severe Housing Problems	11,575	6,430	18,005	
Cost burden not available, no other problems	85	305	390	
Total	12,880	9,030	21,910	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	10,055	4,320	14,375	
Cost Burden >30% to less-than or= 50%	1,630	2,305	3,935	
Cost Burden >50%	1,110	2,100	3,210	
Cost Burden not available	85	305	390	
Total	12,880	9,030	21,910	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	2,310	380	390	3,080

Household Income >30% to less-than or= 50% HAMFI	2,055	755		2,810
Household Income >50% to less-than or= 80% HAMFI	1,735	2,080		3,815
Household Income >80% to less-than or= 100% HAMFI	525	1,770		2,290
Household Income >100% HAMFI	725	9,195		
Total	7,345	14,175	390	21,910
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	1,540	260	305	2,105
Household Income >30% to less-than or= 50% HAMFI	1,410	260		1,670
Household Income >50% to less-than or= 80% HAMFI	1,205	835		2,040
Household Income >80% to less-than or= 100% HAMFI	180	775		950
Household Income >100% HAMFI	170	2,095	0.0	2,260
Total	4,505	4,220	305	9,030
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	770	120	85	975
Household Income >30% to less-than or= 50% HAMFI	645	495		1,140
Household Income >50% to less-than or= 80% HAMFI	530	1,245		1,775
Household Income >80% to less-than or= 100% HAMFI	345	995		1,340
Household Income >100% HAMFI	555	7,100		7,655
Total	2,840	9,955	85	12,880
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,290	1,950	3,080	
Household Income >30% to less-than or= 50% HAMFI	2,020	935	2,810	
Household Income >50% to less-than or= 80% HAMFI	1,685	170	3,815	

Household Income >80% to less-than or= 100% HAMFI	485	60	2,290	
Household Income >100% HAMFI	665	90	9,915	
Total	7,145	3,210	21,910	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	1,525	1,360	2,105	
Household Income >30% to less-than or= 50% HAMFI	1,375	635	1,670	
Household Income >50% to less-than or= 80% HAMFI	1,170	70	2,040	
Household Income >80% to less-than or= 100% HAMFI	180		950	
Household Income >100% HAMFI	155	35	2,260	
Total	4,405	2,100	9,030	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	770	590	975	
Household Income >30% to less-than or= 50% HAMFI	645	300	1,140	
Household Income >50% to less-than or= 80% HAMFI	515	105	1,775	
Household Income >80% to less-than or= 100% HAMFI	305	60	1,340	
Household Income >100% HAMFI	505	55	7,655	
Total	2,740	1,110	12,880	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.