

COMMUNITY DEVELOPMENT BLOCK GRANT

2021 - 2022 ANNUAL ACTION PLAN

(October 1, 2021 - September 30, 2022)

CITY OF PENSACOLA:
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Date: August 2021

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Annual Action Plan contains a description of resources to be allocated for programmatic activities to address affordable housing and community development needs for low/moderate income families within the jurisdiction for the period October 1, 2021 to September 30, 2022. 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 jurisdiction to address the needs identified herein.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The major plan activities address the following needs: affordable housing opportunities for income eligible homeowners; 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 AP 20, AP 35, and AP 38.

Community development needs to support reinvestment in the City's redevelopment areas are discussed in Sections AP 20, AP 35, and AP 50. 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 housing rehabilitation, and public service activities with the goal of assisting these residents with attaining self-sufficiency.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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. Public service activities supported in the plan continue to provide much needed assistance to underserved populations within the city including elderly and/or special needs and low/moderate income residents.

The activities presented in the plan will be reviewed annually to determine the viability and success in addressing the needs of low/moderate income residents within the jurisdiction. These activities will be revised to address the changing needs of the community, within funding limitation.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation was achieved through various methods. Multiple public meetings were held in relation to the development of the 2021 - 2022 Annual Action Plan. The City of Pensacola, as a member of the Escambia Pensacola Consortium, participated in conjunction with Escambia County in all meetings held within Escambia County. Upon receipt of the jurisdiction's allocation notice, the proposed plan summary was advertised for a 30 day comment period. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

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

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.

5. Summary of public comments

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This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

During the public meetings, service providers discussed the unmet needs in the community and the need for continued financial support. Proposed activities for the 2021-22 Annual Action Plan were presented at a public hearing. During the public hearing, general group discussion occurred regarding the proposed activities.

Attendees expressed support for the proposed activities.

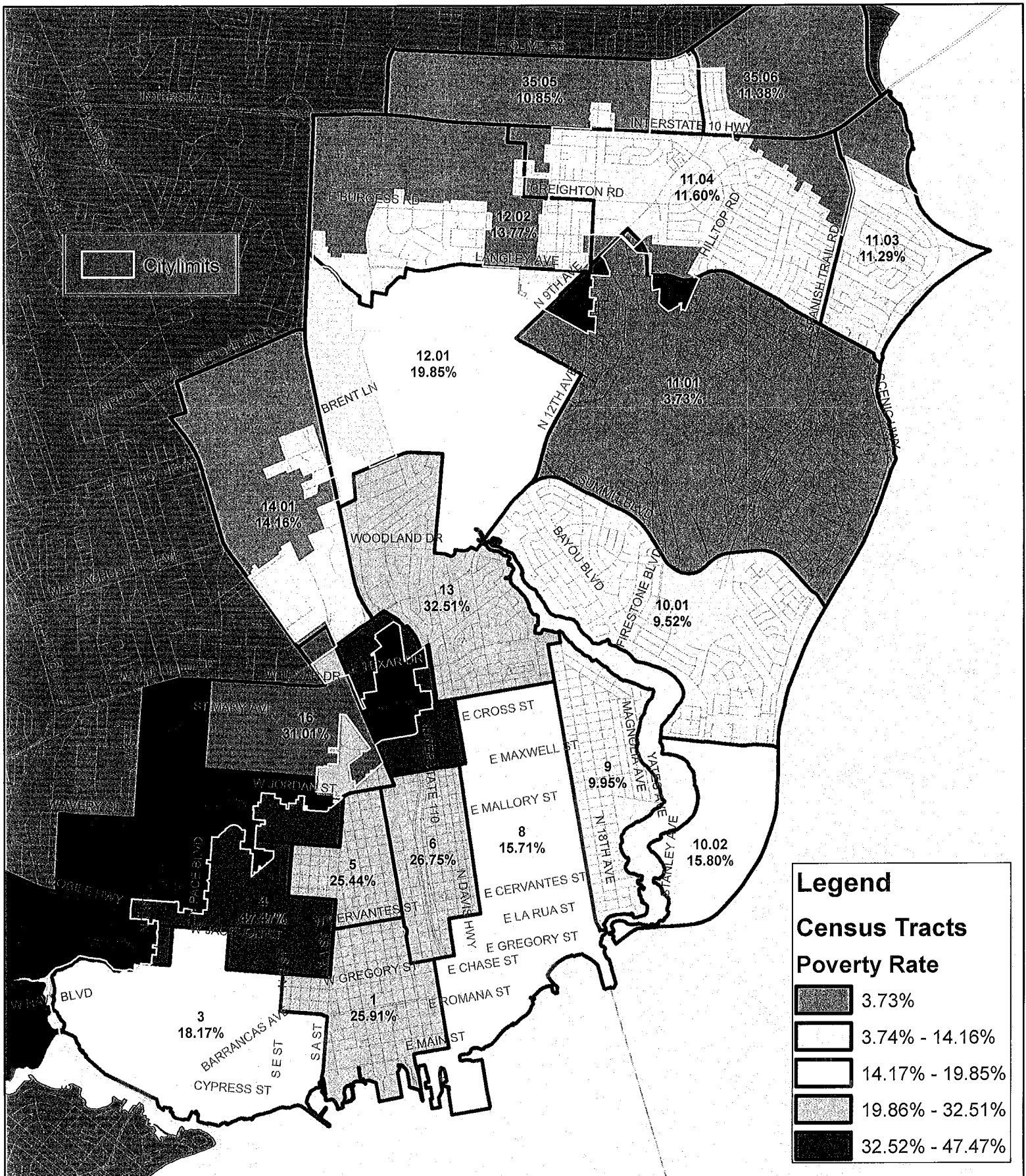
6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were rejected.

7. Summary

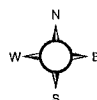
Activities presented in the Annual Action Plan are generally available to assist low/moderate income families within the jurisdiction by supporting development or rehabilitation of affordable housing, providing suitable living environments, and creating opportunities to achieve and or maintain self-sufficiency.

Poverty Rate - Pensacola-area Census Tracts



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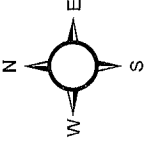
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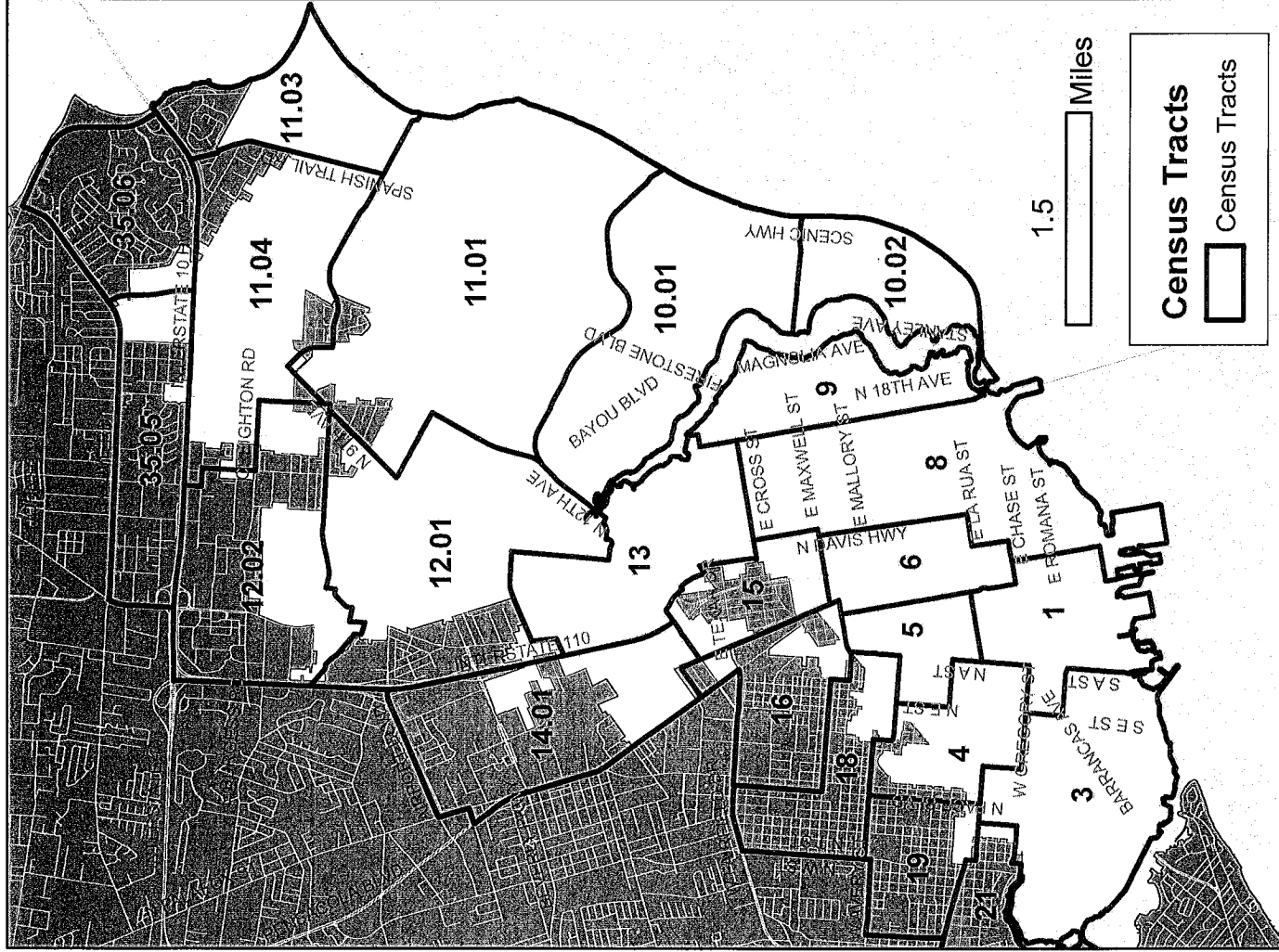
PENSACOLA

Race and Ethnicity Pensacola-area Census Tracts

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

AP-10 Consultation - 91.100, 91.200(b), 91.215(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 and 2020-21 and 2021-22 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. 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 Department 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 and 2020-21 and 2021-22 Annual Action Plan is presented in section PR-10, Table 2.

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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.

In 2021 as the need for assistance grew through-out the pandemic, the Continuum of Care 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 cochair the Housing Subcommittee on the Task Force. The Housing Subcommittee is committed to meeting for three years and 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City nor County are a recipient of ESG funds. 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 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.Agencies, groups, organizations and others who participated in the process and consultations

Table2–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 Director 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 2021 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

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	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 and the Homeless Task Force Housing Subcommittee.
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.

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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

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	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 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.

Table 3 – Agencies, groups, organizations who participated

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

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

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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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 4 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(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.	

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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

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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)
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

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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

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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)
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 of Escambia Consortium noticing public hearing scheduled for June 14, 2021, for Consolidated Plan 2020/21 Annual Action Plan review of proposed activities and budgets.	No comments were received.	N/A	N/A

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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	Newspaper Ad	Non-targeted/ broad community	June 5, 2021, publication in Pensacola News Journal of Escambia Consortium noticing public hearing scheduled for June 14, 2021, for Consolidated Plan 2021/22 Annual Action Plan review of proposed activities and budgets.	No comments were received.	N/A	N/A

Annual Action Plan
2021

9	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 , funding allocations . General discuss regarding evictions and foreclosures due to COVID, city and county policies regarding rehabilitation projects, and support for continuing to fund supportive services	No comments were rejected.	
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Annual Action Plan
2021

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)
				for the homeless		
10	On-line 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 5– Citizen Participation Outreach

Annual Action Plan
2021

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, 2021 - September 30, 2022. 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; and Public Service activities including nutritional meal programs; Homebuyer and Foreclosure Prevention education classes; Legal Services; 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 Housing Public Improvements Public Services	783,658	100,000		883,658	2,610,000	These funds will be used to support community development and housing objectives.

Table 6 - 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

Annual Action Plan
2021

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

Through an Interlocal Agreement in support of an urban infill program administered by the Escambia County Housing Finance Authority, the jurisdiction has conveyed city owned vacant residential parcels 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	2021	2024	Affordable Housing	Income eligible Citywide	Housing	CDBG: \$509,379	Homeowner Housing Rehabilitated: 10 Household Housing Units
2	Housing Rehabilitation Temporary Relocation	2021	2024	Affordable Housing	Income eligible Citywide	Housing	CDBG: \$7,500	Homeowner Housing Rehabilitated: 3 Household Housing Units
3	Homebuyer and Foreclosure Prevention Classes	2021	2024	Non-Housing Community Development	Income eligible Citywide	Community Development	CDBG: \$22,557	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
4	Nutritional Meal Programs	2021	2024	Non-Housing Special Needs	Income eligible Citywide	Community Development	CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 740 Persons Assisted
5	Public Service Legal Services	2021	2024	Non-Housing Community Development	Income eligible Citywide	Community Development	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
6	Grant Administration and Management	2021	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Income eligible Citywide		CDBG: 156,731	Other

Table 7 – Goals Summary

Annual Action Plan
2021

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	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.
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	Public Service: Legal Services
	Goal Description	Provide legal services to income eligible residents jurisdiction wide.
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.
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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, 2021, to September 30, 2022. 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; Temporary Relocation to support housing rehabilitation programs; Public Service activities including funding to support nutritional service programs and legal services; Homebuyer and Foreclosure Prevention Education Program; 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 because 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	Homebuyer and Foreclosure Prevention Education Classes
4	Nutritional Meal Programs
5	Public Service Legal Services
6	Grant Administration and Management

Table 8 – 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. 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, legal issues, 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.

Annual Action Plan
2021

AP-38 Project Summary
Project Summary Information

Annual Action Plan
2021

1	Project Name	Housing Rehabilitation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	
	Funding	CDBG: \$509,379
	Description	Funding provides for the residential rehabilitation program and related activities.
	Target Date	9/30/2028
	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.
	Project Name	Housing Rehabilitation Temporary Relocation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation Temporary Relocation
	Needs Addressed	
	Funding	CDBG: \$7,500

Annual Action Plan
2021

	Description	Provides temporary relocation for families whose dwellings are being rehabilitated through the jurisdiction rehabilitation programs.
	Target Date	9/30/2028
	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	Homebuyer and Foreclosure Prevention Education Classes
	Target Area	Income eligible Citywide
	Goals Supported	Homebuyer and Foreclosure Prevention Classes
	Needs Addressed	
	Funding	CDBG: \$22,557
	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	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities.	25 households assisted.
	Location Description	Income eligible Citywide

Annual Action Plan
2021

	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 to assist residents avoid foreclosure and retain homeownership.
4	Project Name	Nutritional Meal Programs
	Target Area	Income eligible Citywide
	Goals Supported	Nutritional Meal Programs
	Needs Addressed	
	Funding	CDBG: \$70,000
	Description	Direct services to provide meals to low- and moderate-income elderly and/or special needs residents.
	Target Date	9/30/2023
	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.
	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.
5	Project Name	Public Services: Legal Services
	Target Area	Income eligible Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	
	Funding	CDBG: \$25,000

Annual Action Plan
2021

	Description	Provide legal services to income eligible residents jurisdiction wide.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Benefit 5 low moderate-income households.
	Location Description	Jurisdiction wide.
	Planned Activities	Provide legal services to income eligible residents jurisdiction wide.
6	Project Name	Grant Administration and Management
	Target Area	Income eligible Citywide
	Goals Supported	Grant Administration and Management
	Needs Addressed	
	Funding	CDBG: \$156,731
	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	9/30/2023
	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.

Annual Action Plan
2021

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

Geographic Distribution

Target Area	Percentage of Funds
Westside Redevelopment Plan	
Eastside Redevelopment Plan	
Urban Core Redevelopment Area	
Community Redevelopment Plan 2010	
Income eligible jurisdiction wide	100

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

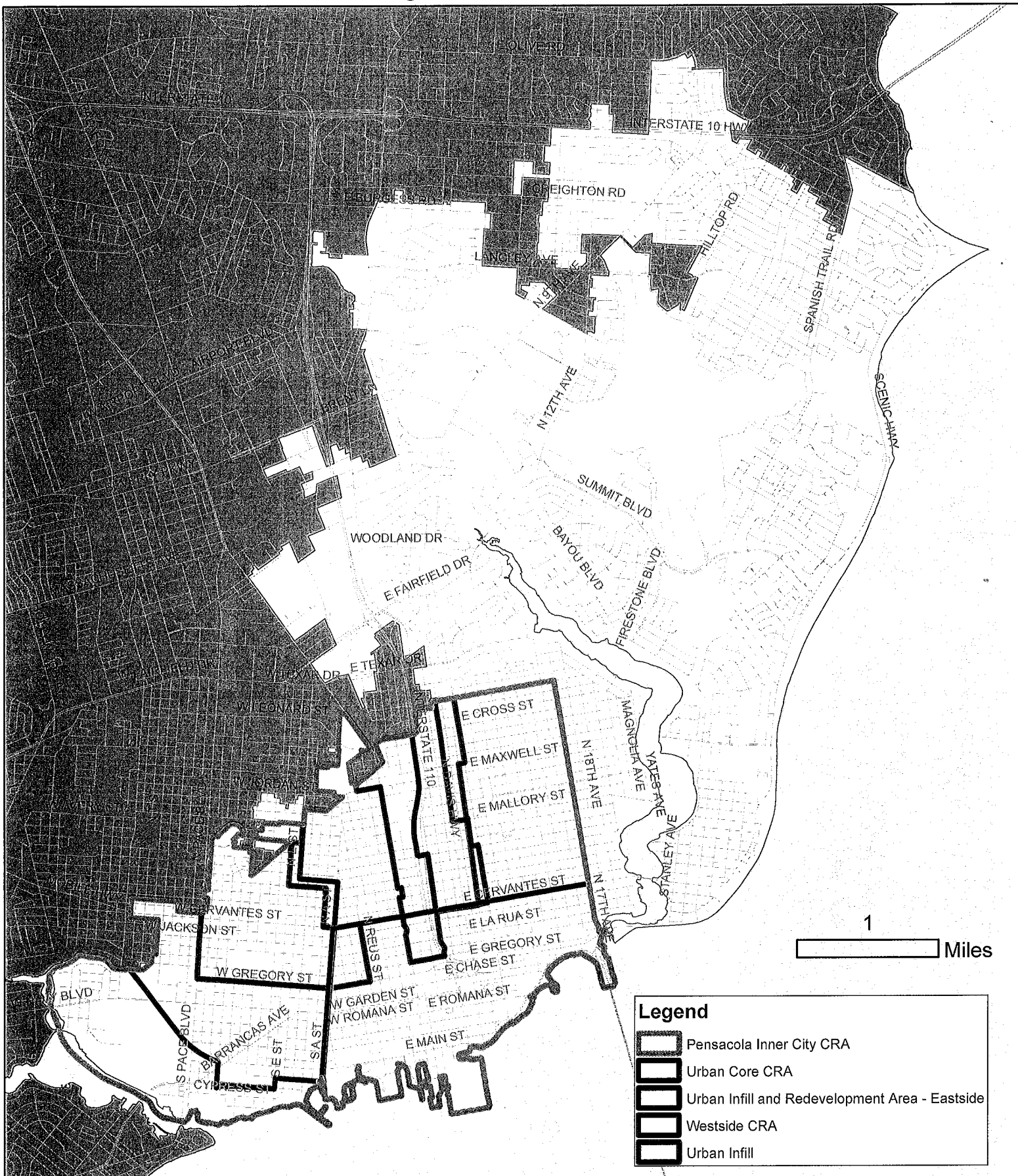
The majority of assistance available under this plan will be targeted toward low-income households across the jurisdiction. The need for housing rehabilitation is identified as a strategy in the redevelopment plans. While there has been a resurgence of housing construction in the urban core of the City, 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. Housing rehabilitation supports the goal of community redevelopment jurisdiction wide. Public Services are planned to assist income eligible residents with home ownership and foreclosure prevention education, legal services, and nutritional services for elderly and special needs residents provided by Council on Aging of West Florida, Inc. throughout the jurisdiction.

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 public service activities for income eligible residents of the City.

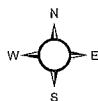
As a member of the Escambia / Pensacola Consortium and to leverage funding community wide, it is anticipated that activities may be completed in cooperation with Escambia County. It should be noted that needs in the identified areas far outpace the available and projected funding resources.

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.

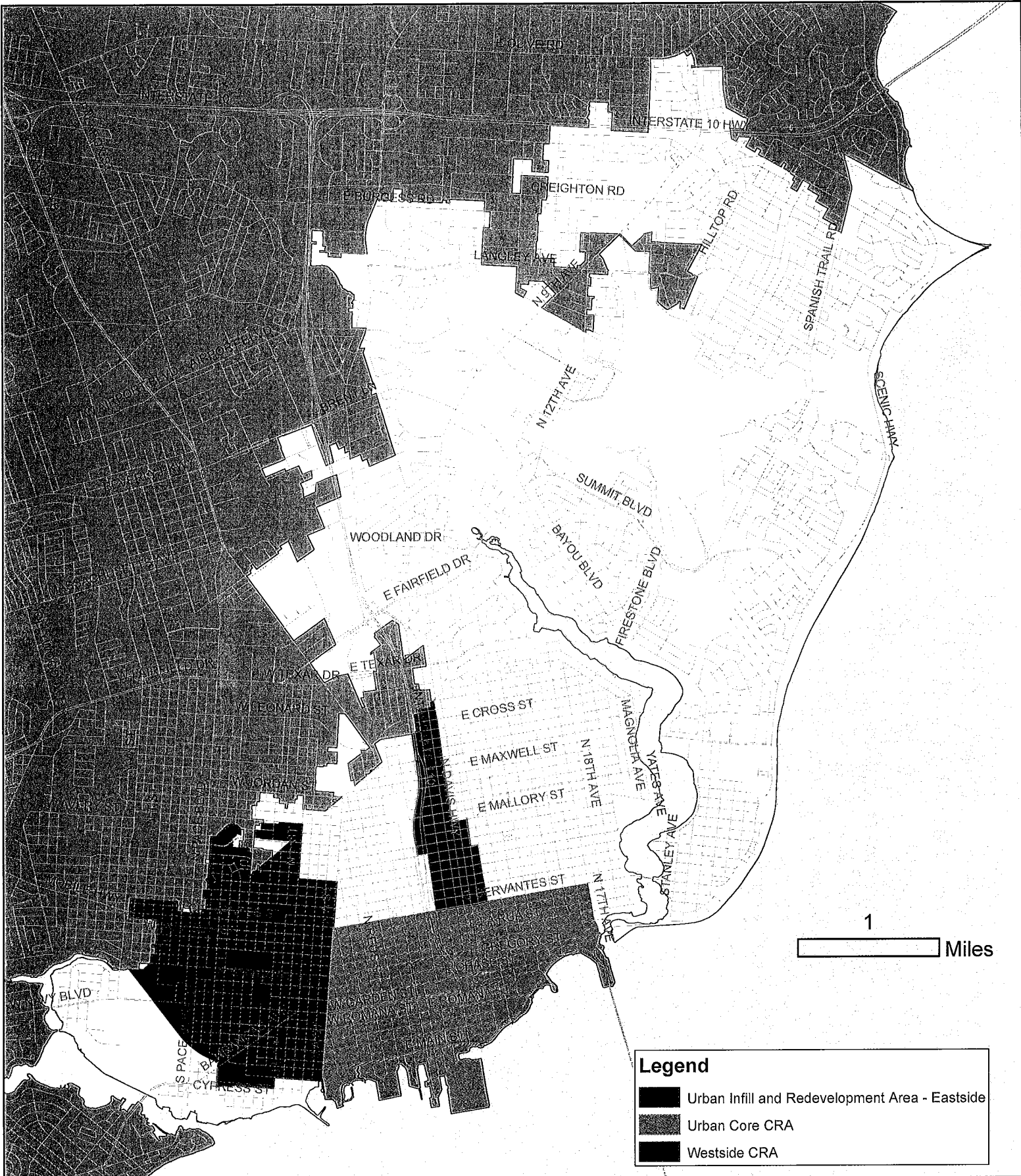
Date: 4/23/2021



PENSACOLA

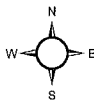
FLORIDA'S FIRST & FUTURE

Community Redevelopment Areas



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Date: 4/30/2021



PENSACOLA
FLORIDA'S FIRST & FUTURE

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

During 2020, the city convened an Affordable Housing Task Force consisting of 13 subject matter experts. In September 2020, City Council adopted the Affordable Housing Task Force Report which presented six recommendations and action steps to be implemented to address the need for affordable housing in the community. The task force identified the following three pillars, equity, accessibility, and affordability, as the foundation for the task force's goals. The city is in the process of implementing the recommendations and action steps .

In support of state funding the City and County jointly appoint members to a housing advisory committee, the Affordable Housing Advisory Committee. The committee reviews public policy for barriers to affordable housing on a triannual basis. During 2021, the committee will be reviewing the public policy and present a report to both jurisdictions of recommended revisions. The report was last presented to both jurisdictions in April 2019. The report supported several strategies that are currently being implemented to support affordable housing development in the jurisdiction.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

There are no planned actions currently to remove any public barriers.

Discussion

City Council adopted the Affordable Housing Incentive Plan Review Report April 11, 2019. No new policy changes were recommended by the committee. The committee will be reviewing public policies during 2021.

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/moderate income residents within the jurisdiction. This will be accomplished through continued cooperation with the Consortium lead agency 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 within the associated redevelopment plans for these neighborhoods and will be supported through this plan where eligible.

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 City will implement a homebuyer program to support homeownership opportunities for low- and moderate-income families in the community. 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 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.

Actions planned to reduce the number of poverty-level families

The plan supports programs which provide residents with tools to help themselves improve their financial stability and should assist in reducing poverty level families. They will be 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. The educational classes coupled with Homebuyer subsidies will offer families an opportunity to begin building financial security and offer 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.

Actions planned to develop institutional structure

The organizations identified in the plan 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. The City will continue to coordinate efforts through area partners, 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.

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. 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. 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
- Total Program Income - 0

Other CDBG Requirements

1. The amount of urgent need activities 0

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, funds returned to the line of credit, 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/moderate income families for affordable housing by sustaining and upgrading the existing housing stock within the community.

**City of Pensacola
Community Development Block Grant
2021-22 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 SCHEDULE 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

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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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:

03/15/21

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 15th of March 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: \$274.98

Ad No: 0004640847

Customer No: PNJ-20423050

This is not an invoice

NANCY HEYRMAN
Notary Public
State of Wisconsin

PUBLIC NOTICE

The Escambia Convention, comprised of City of Pensacola, Escambia County, Santa Rosa County, and the City of Bay, 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 Housing and Community Development Plans for the periods October 1, 2021 - September 30, 2021 and October 1, 2022 - September 30, 2022, respectively. This process serves as a collaborative tool 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 (5) year plans. The FY 2020/2021 and FY 2021/2022 Annual Plans, when complete, will describe the Convention's action plan 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.

This meeting is being sponsored by the Convention to afford citizens the opportunity to provide input and recommendations regarding address housing, housing related needs/priorities, appropriate housing needs, and non-housing community development needs within the Convention. Comments regarding the Escambia Convention Five Year Housing Plan and Analysis of Impacts are also welcome. The public meeting concerning the development of the one (1) year Comprehensive Plan and Annual Action Plan will be held at 6:30 PM on Tuesday, March 23, 2021, Pensacola City Hall, Bayfront Conference Room on the 4th floor, at 222 W. Main Street, Pensacola, Florida.

Members of the public may attend the meeting in person; however, there will be no 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 at the following link: <https://www.youtube.com/watch?v=...>

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 30, 2021 and may be submitted to: Escambia Convention, 222 Main Street, Suite 200, Pensacola, Florida 32501 or City of Pensacola Housing Department, P.O. Box 1234, Pensacola, FL 32501, or via email to info@escambiaconvention.com. For further information, contact Wendell Reeves at 850-462-0400 (Escambia County) or Wendell White at 850-462-0401 (City of Pensacola).

In accordance with the American with Disabilities Act, any person needing accommodations to attend or participate, present to the Americans with Disabilities Act, should contact 850-462-0400 at least 72 hours in advance of the event. Consider in attendance to provide the requested services.

Steven C. Nicholson, Jr.
Mayor
City of Pensacola

Robert Barker
Chairman
Escambia County
Board of County Commissioners

Legal No: 00367 15 March 15, 2021

RECEIVED
May 23 2021
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 Reers	221 Palatka Place, Suite 200	marees@myescambia.com	Escambia Co.	
ROBERT STRICKLAND	4216 Churchill Way	Rstickland@aol.com	CIRCLE Five	850-572-5727
Ursula Jackson	420 W. Chase St	ujackson@cityofescambia.com	PHD	850-858-0353
DONNA PRIBETT	10100 HILVIEW DR #3004	donna.jacob@comcast.net	Family Promise of Escambia Co.	850-510-1157
Gaby Wilson		gaby@honorbar.org	HR	850-450-4113
Vickie Smith	8287 Saltwater Dr	smithv@honorbar.org	Peninsula	850-503-6072
Paul V. Kene	5245 Church St	paul@vishay.com	Peninsula	850-497-3538
Laura G. Wilson	1301 W. Government St.	laura.gilman@kentucky.gov	United Way	850-444-7110
Jill Hall	221 Palatka Place	mhalle@myescambia.com	Escambia County	850-572-0115
Lyndsey Benton	925 E. La Riva St Pensacola	lbenton@miltonfl.org	City of Milton	850-983-9440
JENN CLARK	Box 17066 32532	jc@escambia.org	Escambia County	850-266-2551
Emme Kennedy	2 N. Belcher	emken@escambia.org	PHD	850-480-6979
Anita G. Humphill	3701 N. 12th Ave 32503	ahumphill@comcast.net	City of Pensacola	850-483-4572
Nelissa Johnson	7101 Pinewood Dr 32520		Peninsula Community Linc	850-516-7175

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.

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
April 19, 2021

[illegible]

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:

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 Comprehensive 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 Block Grant for the period October 1, 2020 - September 30, 2021 and October 1, 2021 - September 30, 2022, respectively. The Consortium's 2020/2021 Comprehensive Plan will identify the community's housing and community development priorities, and fiscal 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 HUD Housing and Community Development Block Grant programs designed to address housing and community development needs.

A public hearing is being sponsored by the Consortium to obtain citizen comments regarding current housing, housing related needs/priorities, supportive housing needs, and addressing community development needs within the Consortium. Comments regarding the Escambia Consortium five-year Housing Plan and Analysis of Impediments are also welcome. The public hearing will be held at Room 106 at the Escambia County Council Office Complex, located at 4554 W. Park Drive, Pensacola, Florida 32505-1400 on Wednesday, April 14, 2021.

Members of the public may attend the meeting in person; however, there will be limited seating capacity. The meeting will be open to all residents of the County website. In addition to citizen input provided during the public hearing, written comments or input regarding *both housing or community development needs or priorities* will be accepted through April 22, 2021 and may be submitted to: Escambia Consortium, 271 Palafox Place, Suite 200, Pensacola, Florida 32502 or City of Pensacola Housing Department, P.O. Box 18500, Pensacola, FL 32528-0500, or via email to: escambiahousing@escambiaco.org or escambiahousing@cityofpensacola.com. For further information, contact *News-Journal* at 934-235-4550 (Pensacola County) or *News-Journal* at 934-455-8522 (City of Pensacola).

The public hearing is being conducted in a hybrid format as follows: Residents with the Address on the Escambia County website may register for a virtual meeting to participate in the hearing via a link at the County website 303-4247 at least three days in advance of the event in order to allow time to provide the requested services. Any non-virtual qualifying person wishing to attend the public hearing should contact *News-Journal* at 934-235-4550 at least three days prior to the hearing and an interpreter will be provided.

April 14, 2021

April 14, 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)

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.

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]

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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Sworn to and Subscribed before me this 7th 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: \$1,820.10

Ad No: 0004765566

Customer No: PNJ-26745500

This is not an invoice

NANCY HEYRMAN
Notary Public
State of Wisconsin

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 2021/2022 Annual Housing and Community Development Plan for the period October 1, 2021 - September 30, 2022. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the Consortium's 2021/2022 Annual Action Plan for the utilization of Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME), Public Housing Grant Program, 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 - 62% 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, hand capped, and homeless or near homeless; redevelopment activities within designated areas of 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 Federal resources. The draft 2021 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
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 Bogalusa Highway
Milton, Florida

ESCAMBIA CONSORTIUM, FLORIDA
ANNUAL ACTION PLAN SUMMARY
(October 1, 2021 - September 30, 2022)

This section of the Plan incorporates the Consortium's application to the U.S. Department of Housing and Urban Development (HUD) for Program Year 2021 Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funding which is detailed as follows:

ESCAMBIA COUNTY 2021-2022 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROPOSED BUDGET AND ACTIVITIES

HOUSING REHABILITATION

Housing Rehabilitation Program (General)

\$400,000*

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/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 persons with disabilities, weatherization and storm protection/retention 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)

PUBLIC SERVICES:

Council on Aging of West Florida, Inc.

\$50,000

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 McIntee Lane, Cantonment)

Title Clearance

\$65,000

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

\$35,000

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

Homeless Services

\$30,000

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

DEMOLITION/CLEARANCE

Demolition/Clearance of Unsafe Structures or Properties

\$50,000

Funds will be used to provide direct assistance for direct 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, Brownsville, Cantonment, Englewood, Esley, Outfield, Peaches and Warrington Community Redevelopment Areas and Century.

PUBLIC FACILITIES AND IMPROVEMENTS:

County Facility Handicapped Accessibility Improvement Project

\$25,000

Completion of Americans with Disabilities Act (ADA) required handicapped accessibility planning, permitting, design and improvements to Escambia County public buildings and facilities. Funding to support improvements to Century Volunteer Fire Department, Sheriff's Evidence Storage, Government Complex Office, Wildlife Sanctuary, Behrman Athletic Park, Cantonment Athletic Park, Brent Avenue Park or other necessary County public facilities is funding permits. Funds, if any, remaining after completion of projects may be expended on Neighborhood Improvement Project Enhancements (Countywide).

Neighborhood Improvement Project Enhancements

\$11,250

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 stormwater drainage improvements, and related infrastructure improvements, including those of housing development. Priority will be given to projects identified in the Redevelopment Plans for the County designated Community Redevelopment Areas: Alwood, Barrancas, Brownsville, Cantonment, Englewood, Esley, Outfield, Peaches and Warrington. Funds, if any, remaining after completion of CRA priorities may be expended in other CDBG eligible areas.

ADMINISTRATIVE PLANNING:

General Grant Administration/Management

\$20,000

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

Escambia County Community Redevelopment Agency

\$17,000

Provides support for planning and administration staffing and operation of the Community Redevelopment Agency, which ensure development and plan and

TOTAL 2021 ESCAMBIA COUNTY CDBG PROPOSED BUDGET

\$1,530,293

**CITY OF PENSACOLA
2021-2022 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES**

HOUSING REHABILITATION:

Housing Rehabilitation Loan/Grant Programs

\$50,073*

Funds to repair and/or 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 10 owner-occupied housing units. The program is available to low and moderate income persons occupying their homesteaded residence within the corporate limits of the City of Pensacola.

*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 \$180,000).

Temporary Relocation

\$7,500

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

PUBLIC SERVICES:

Nutritional Meal Programs

\$70,000

Funds will provide support for two nutritional 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 CDA as 1:10 leverage for other critical federal and state funding.

Homebuyer and Foreclosure Prevention Education Program

\$22,507

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.

Legal Services

\$25,000

Provide legal services and counseling to income eligible residents.

PROGRAM PLANNING AND ADMINISTRATION:

General Grant Administration/Management

\$135,731

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

TOTAL 2021 CITY OF PENSACOLA CDBG PROPOSED BUDGET

\$783,458

**ESCAMBIA CONSORTIUM
2021-2022 HOME INVESTMENT PARTNERSHIPS ACT (HOMEI)
PROPOSED BUDGET AND ACTIVITIES
FOR MEMBER JURISDICTIONS**

ESCAMBIA COUNTY:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION

\$379,279

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

\$100,000

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 8 families. (Escambia County)

CITY OF PENSACOLA:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION

\$445,499

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

\$33,077

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)

\$174,158

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 (COSTS)

\$114,112

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

2021 HOME Funds Available to the Consortium

\$1,141,120

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

TOTAL 2021 HOME PROPOSED BUDGET

\$1,141,120

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 2021 Annual Plan. The hearing will be held in Room 104 at the Escambia County Central Office Complex, located at 3163 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 850-850-0350 (City) or 850-555-4947 (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 HUD@escambia.com. For further information, contact Meredith Reeves at 850-555-4948 (Escambia County), Marlene Whitaker at 850-850-0323 (City of Pensacola), or Erin Walbeck at 850-551-7076 (Santa Rosa County).

Robert Bender, Chair

Escambia County

Board of County Commissioners

Legal No. 4183568 June 7, 2021

Graver C. Robinson, IV

Mayor

City of Pensacola

Dave Perch, 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 2021/2022 Annual Housing and Community Development Plan for the period October 1, 2021 - September 30, 2022. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the Consortium's 2021/2022 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 2021 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, 2021 - September 30, 2022)

This section of the Plan incorporates the Consortium's application to the U.S. Department of Housing and Urban Development (HUD) for Program Year 2021 Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funding which is detailed as follows.

ESCAMBIA COUNTY
2021-2022 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES

HOUSING REHABILITATION:

Housing Rehabilitation Program (General)

\$430,003*

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)

PUBLIC SERVICES:

Council on Aging of West Florida, Inc. **\$50,000**

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 **\$65,000**

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 **\$35,000**

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

Homeless Services **\$50,000**

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 **\$50,000**

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:

County Facility Handicapped Accessibility Improvement Project **\$25,000**

Completion of Americans with Disabilities Act (ADA) required handicapped accessibility planning, permitting, design and improvements to Escambia County public buildings and facilities. Funding to support improvements to Century Volunteer Fire Department, Sheriff's Evidence Storage, Government Complex Office, Wildlife Sanctuary, Bellview Athletic Park, Cantonment Athletic Park, Brent Athletic Park or other necessary County parks/facilities as funding permits. Funds, if any, remaining after completion of priorities may be expended on Neighborhood Improvement Project Enhancements (Countywide)

Neighborhood Improvement Project Enhancements **\$511,290**

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.

ADMINISTRATION/PLANNING:

General Grant Administration/Management **\$287,000**

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 **\$17,000**

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

TOTAL 2021 ESCAMBIA COUNTY CDBG PROPOSED BUDGET

\$1,520,293
=====

**CITY OF PENSACOLA
2021-2022 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES**

HOUSING REHABILITATION:

Housing Rehabilitation Loan/Grant Programs

\$501,870*

Funds to repair and/or 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 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.

*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 via the City's Housing Rehabilitation Programs, which includes the HOME Reconstruction Program. This is a requirement under the Uniform Relocation Act.

PUBLIC SERVICES:

Nutritional Meal Programs

\$70,000

Funds will provide support for two nutritional 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 COA as 1:10 leverage for other critical federal and state funding.

Homebuyer and Foreclosure Prevention Education Program

\$22,557

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.

Legal Services

\$25,000

Provide legal services and counseling to income eligible residents.

PROGRAM PLANNING AND ADMINISTRATION:

General Grant Administration/Management

\$156,731

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

TOTAL 2021 CITY OF PENSACOLA CDBG PROPOSED BUDGET

\$ 783,658

**ESCAMBIA CONSORTIUM
2021-2022 HOME INVESTMENT PARTNERSHIPS ACT (HOME)
PROPOSED BUDGET AND ACTIVITIES
FOR MEMBER JURISDICTIONS**

ESCAMBIA COUNTY:**SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION****\$379,270**

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**\$100,000**

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 8 families. (Escambia County)

CITY OF PENSACOLA:**SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION****\$145,493**

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**\$131,077**

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)****\$171,168**

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)**\$114,112**

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

2021 HOME Funds Available to the Consortium

\$ 1,141,120

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

TOTAL 2021 HOME PROPOSED BUDGET**\$1,141,120****=====**

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 2021 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

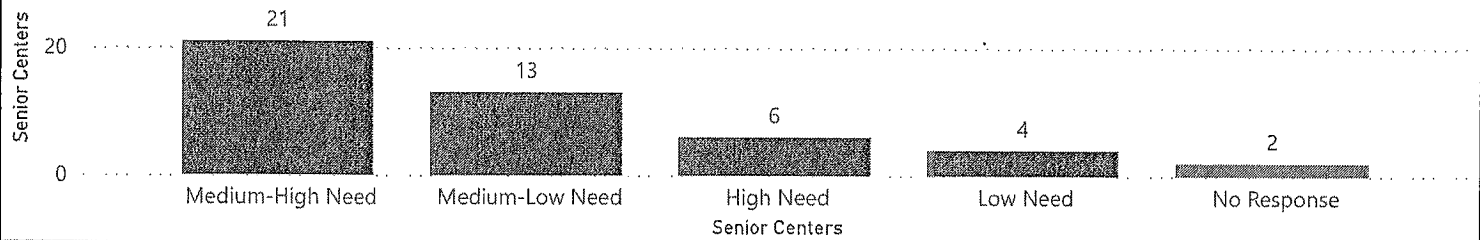
Grover C. Robinson, IV
Mayor
City of Pensacola

Dave Piech, Chair
Santa Rosa County
Board of County Commissioners

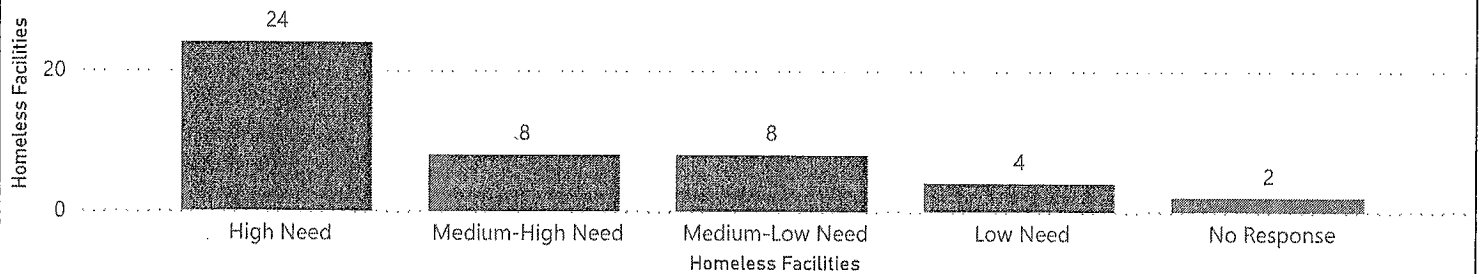
(Published in the Pensacola News Journal June 7, 2021)

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

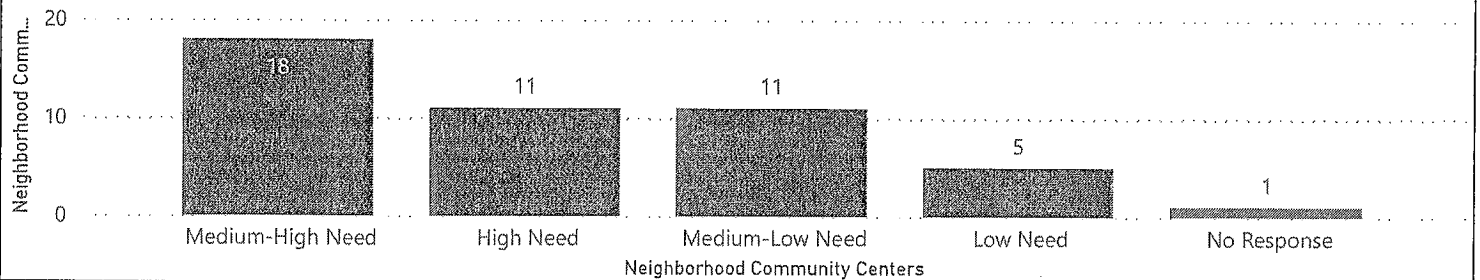
Senior Centers



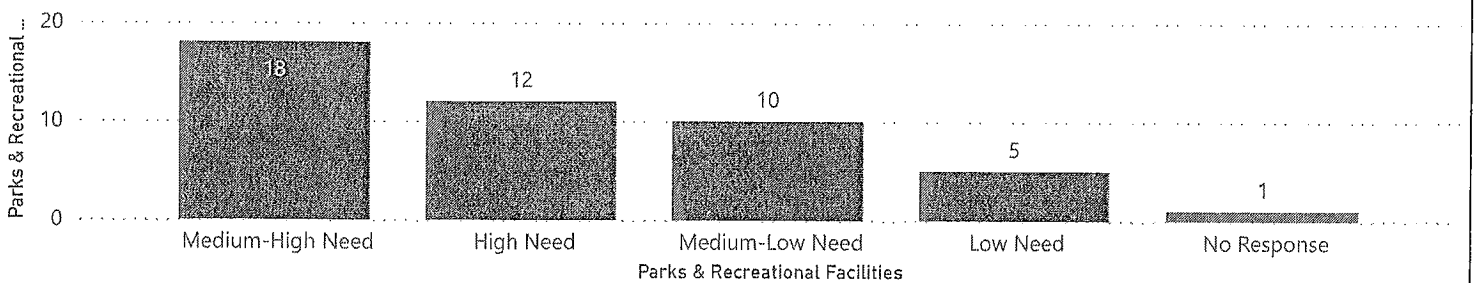
Homeless Facilities



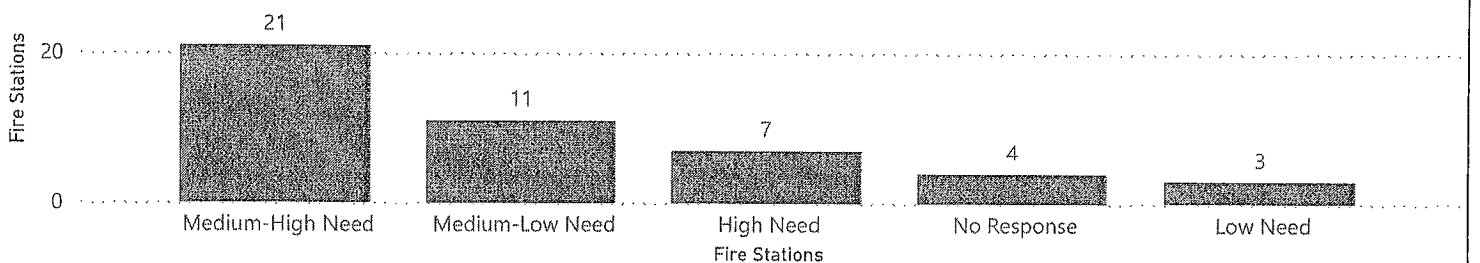
Neighborhood Community Centers



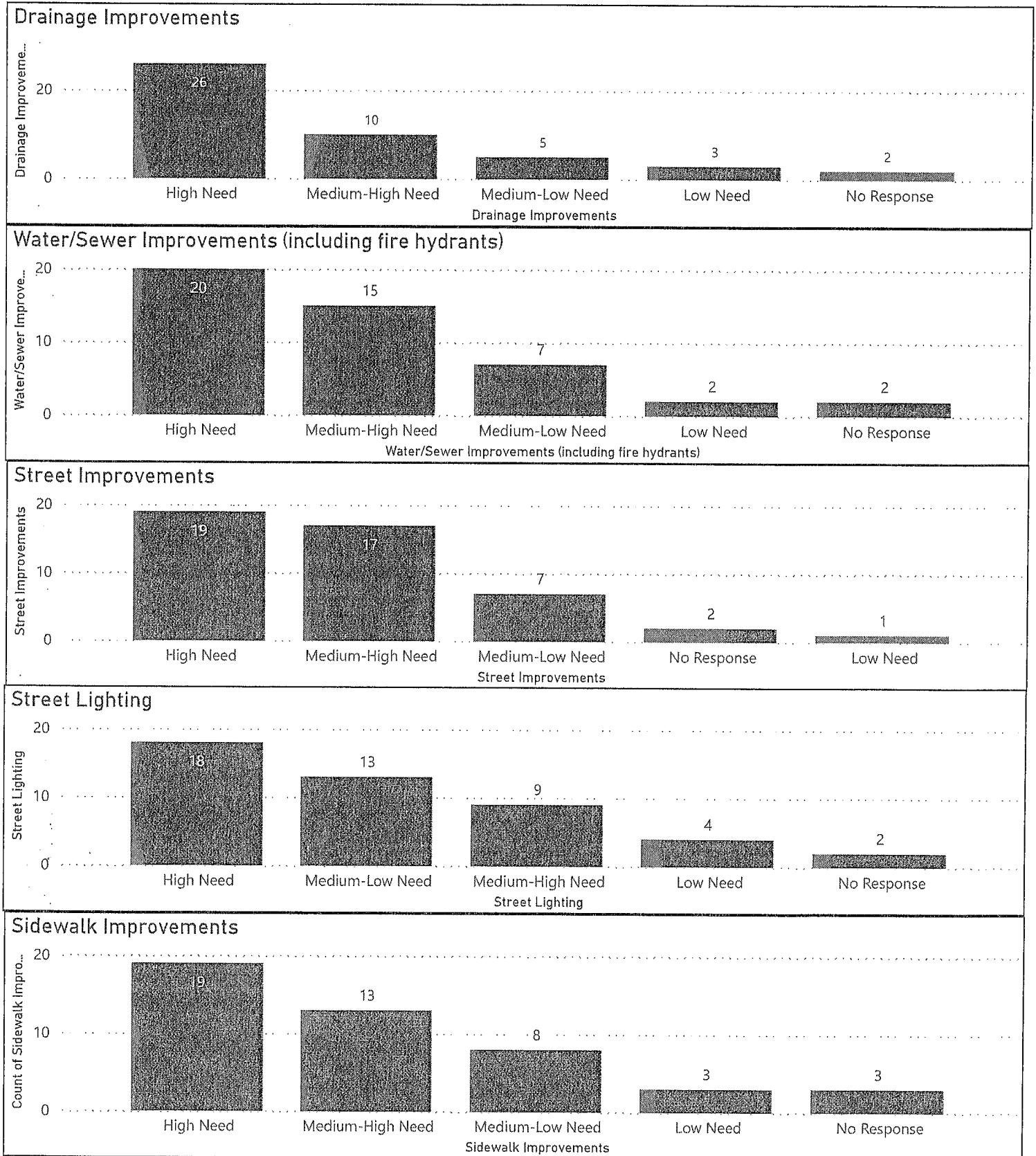
Parks & Recreational Facilities



Fire Stations

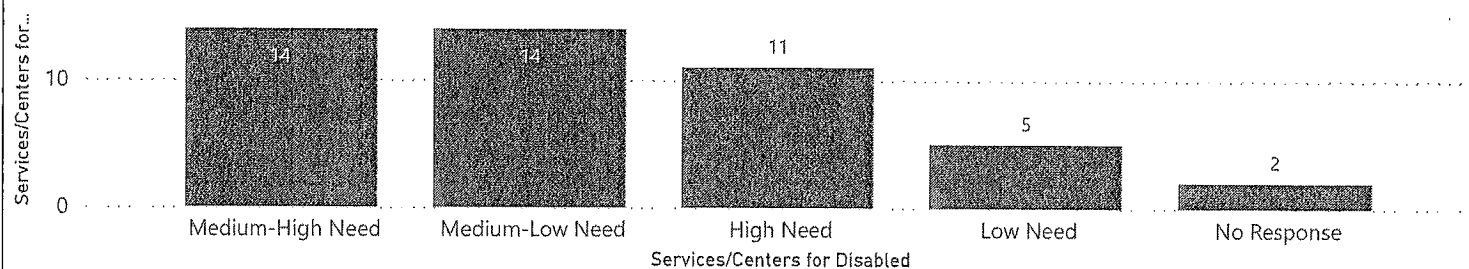


Please rate the need level for each of the following PUBLIC INFRASTRUCTURE items by choosing the one that best applies:

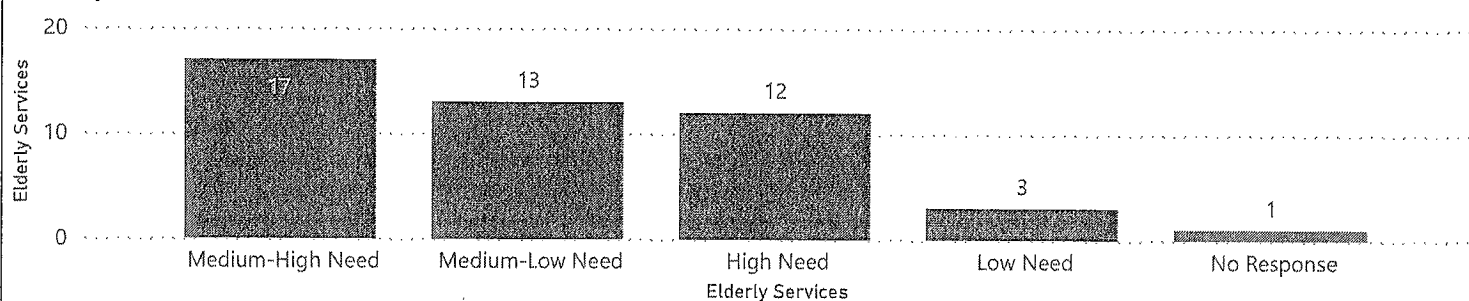


Please rate the need level for each of the following SPECIAL NEEDS SERVICES items by choosing the one that best applies:

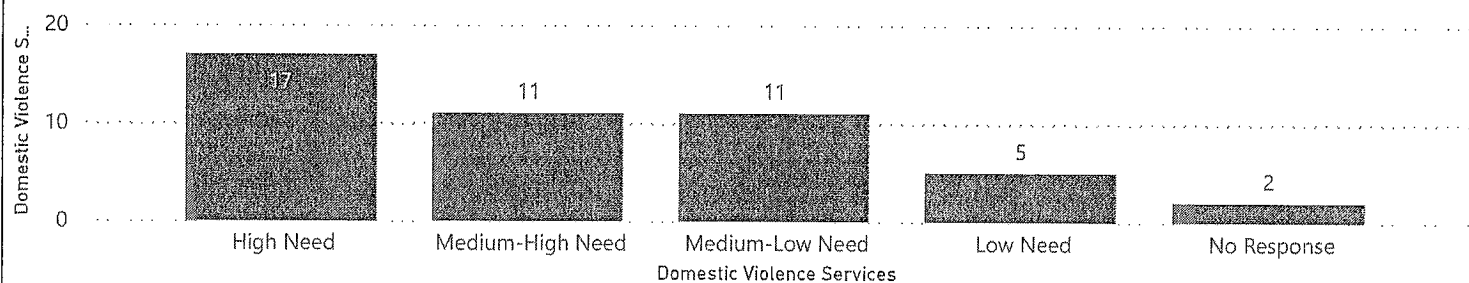
Services/Centers for Disabled



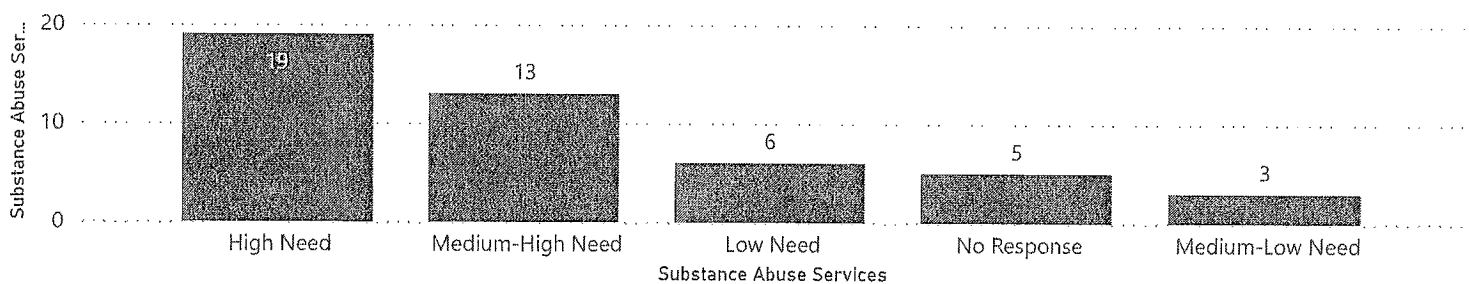
Elderly Services



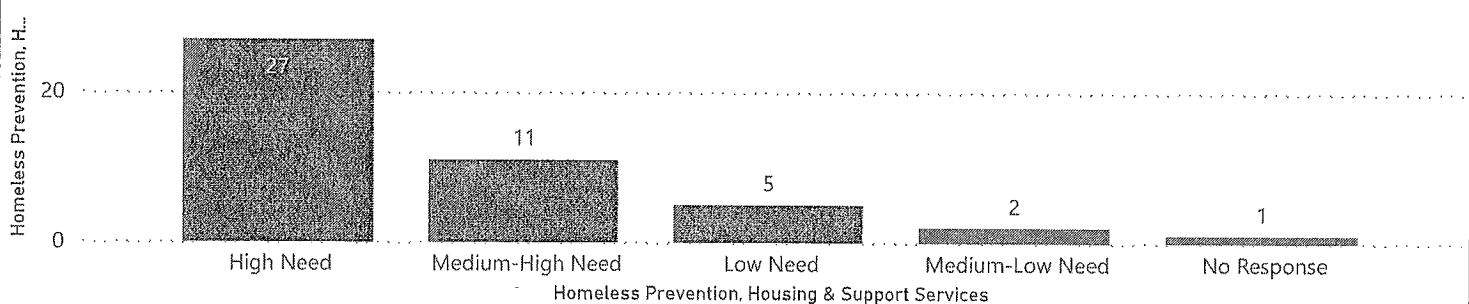
Domestic Violence Services



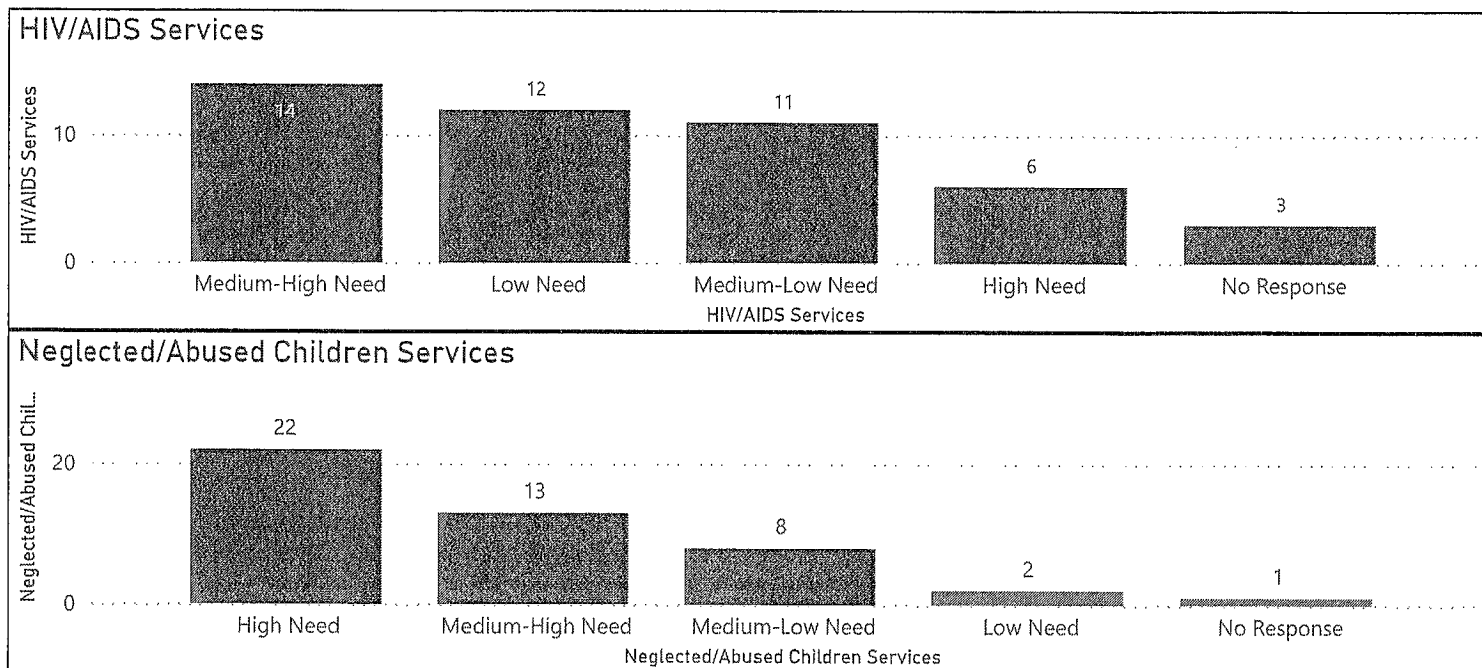
Substance Abuse Services



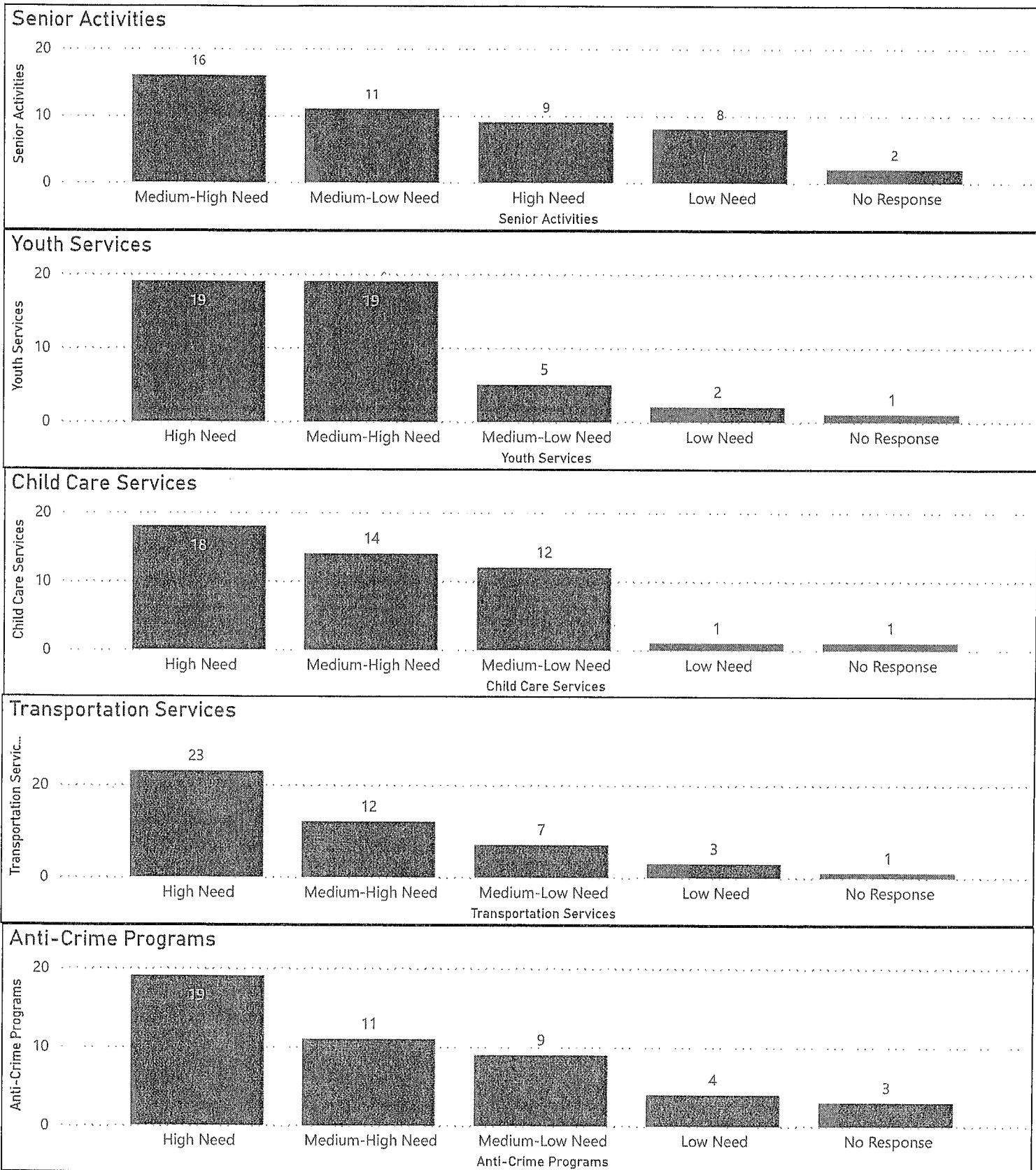
Homeless Prevention, Housing & Support Services



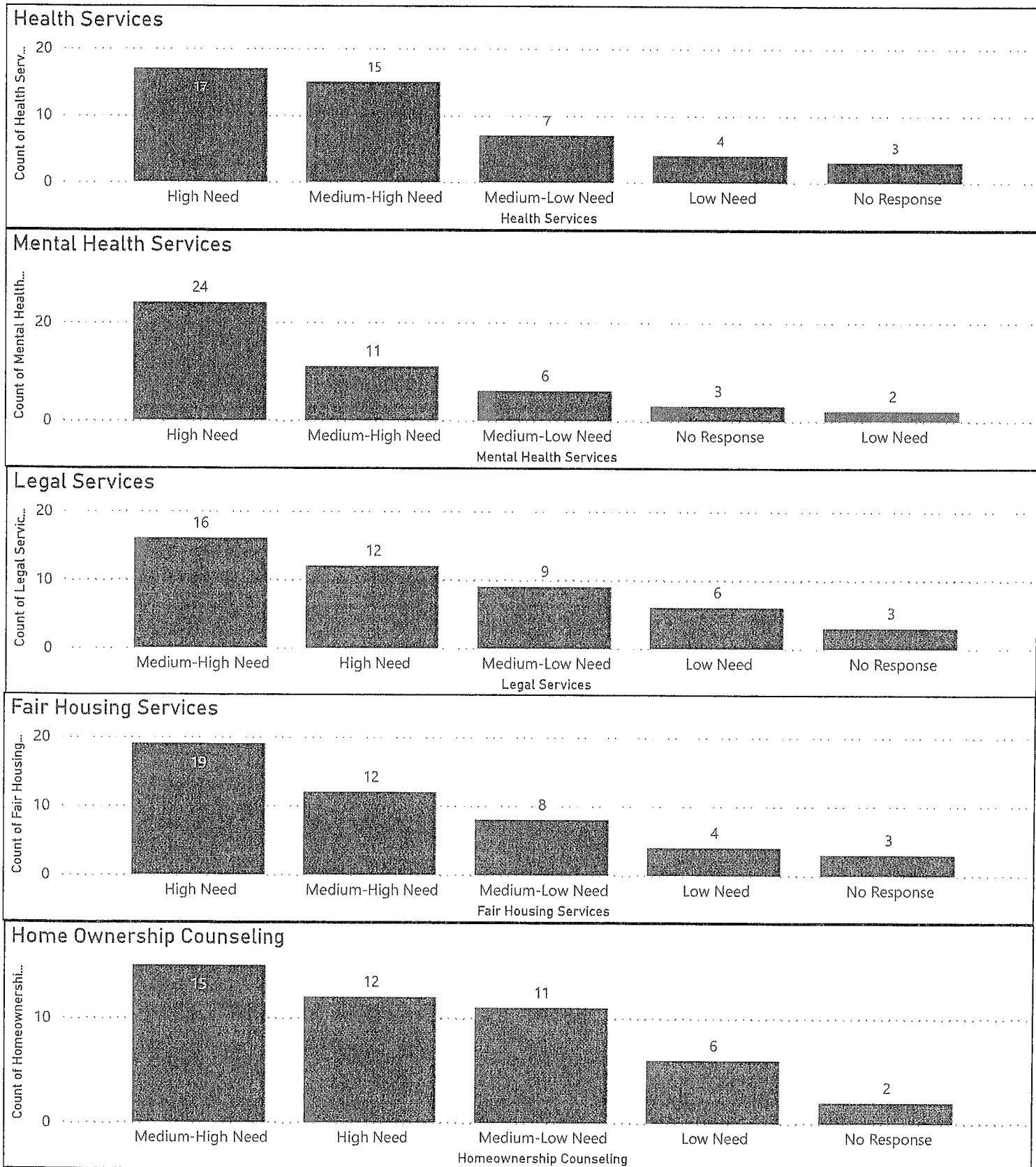
(continued) Please rate the need level for each of the following SPECIAL NEEDS SERVICES items by choosing the one that best applies:



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

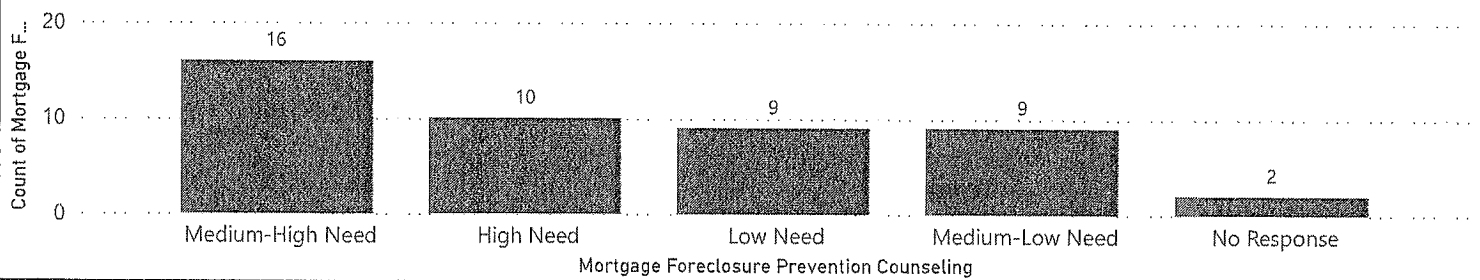


(continued) Please rate the need level for each of the following
COMMUNITY SERVICES items by choosing the one that best applies:

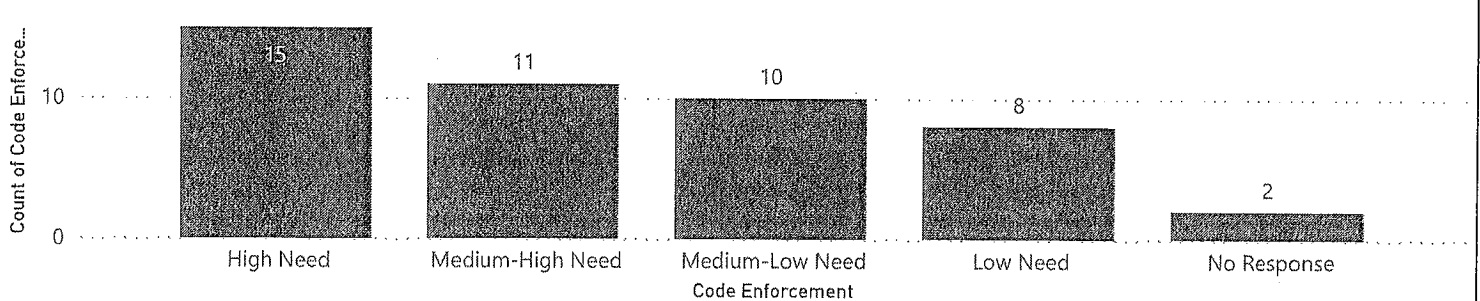


(continued) Please rate the need level for each of the following
COMMUNITY SERVICES items by choosing the one that best applies:

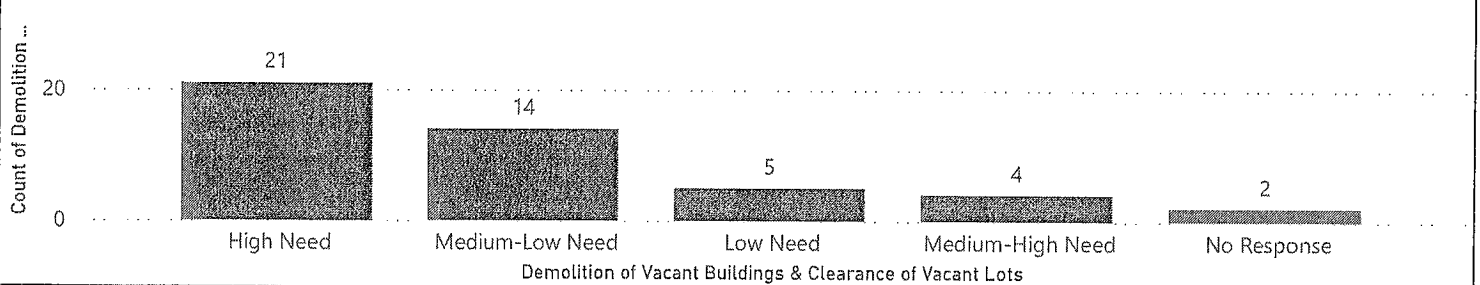
Mortgage Foreclosure Prevention Counseling



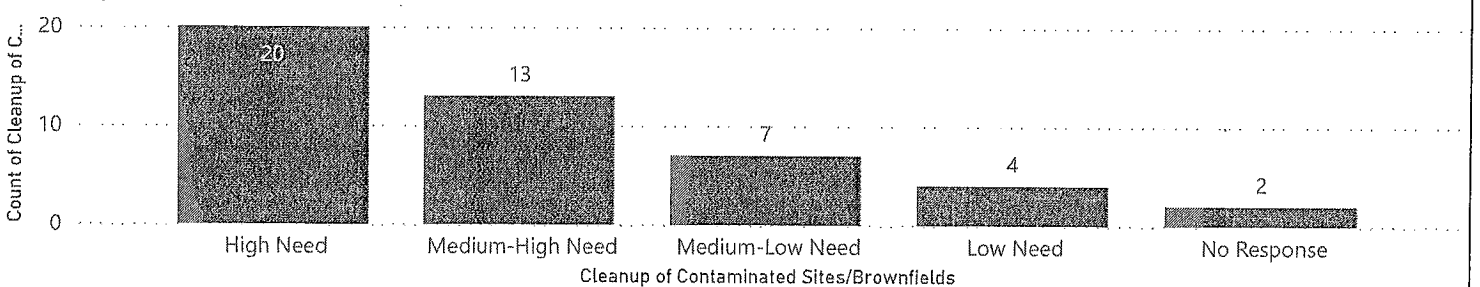
Code Enforcement



Demolition of Vacant Buildings & Clearance of Vacant Lots

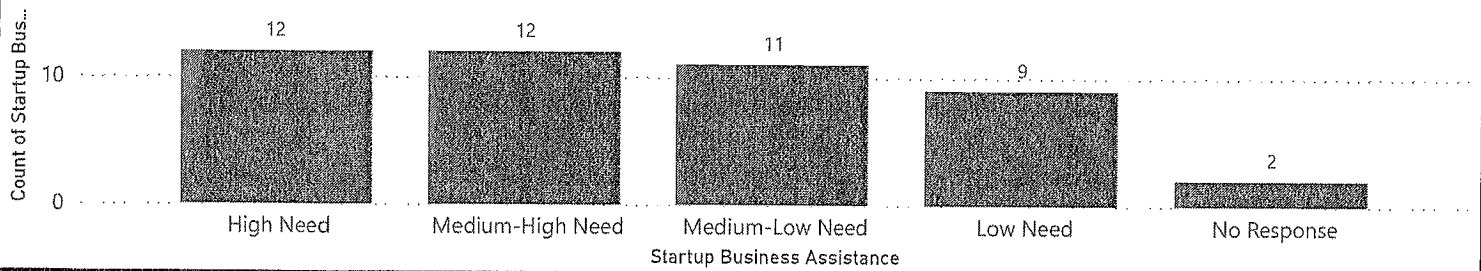


Cleanup of Contaminated Sites/Brownfields

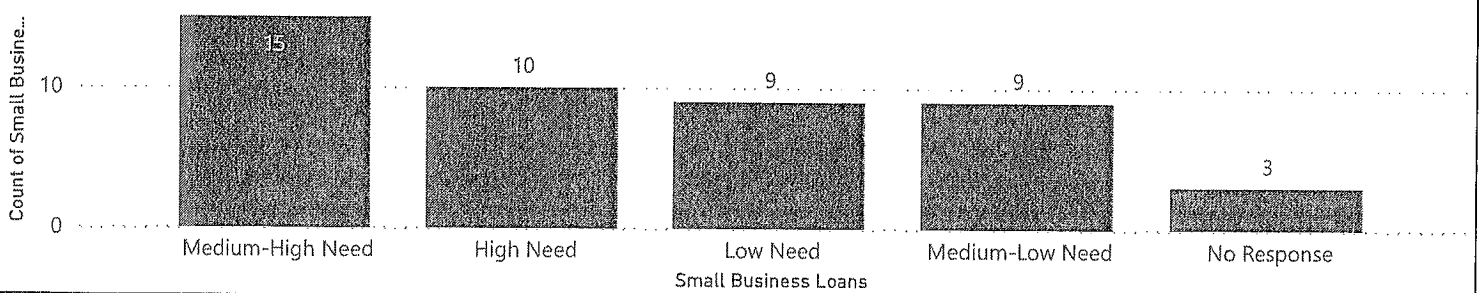


Please rate the need level for each of the following **ECONOMIC DEVELOPMENT** items by choosing the one that best applies:

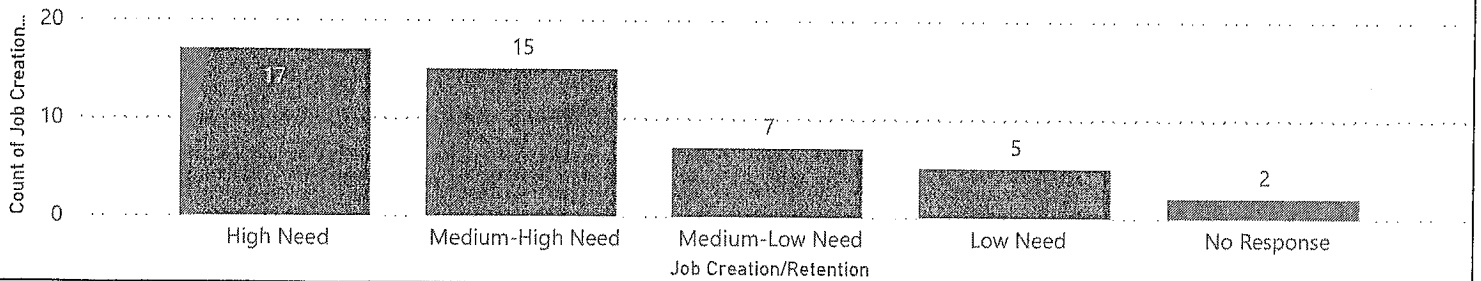
Startup Business Assistance



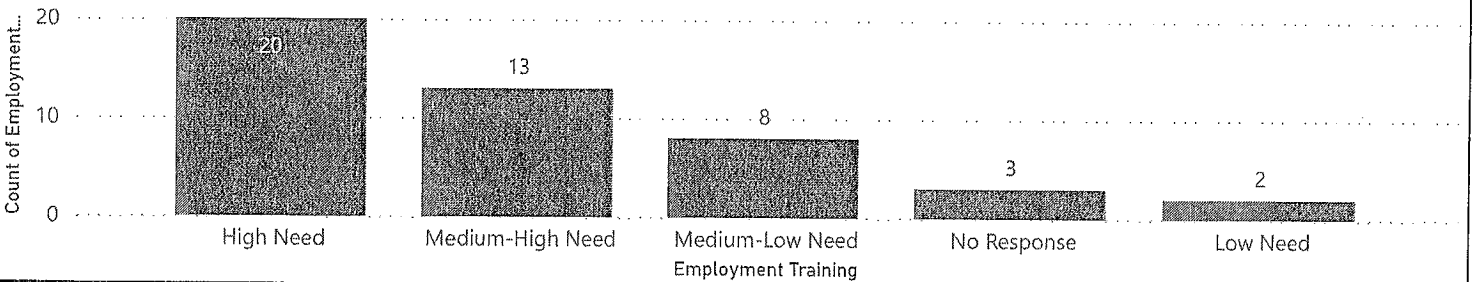
Small Business Loans



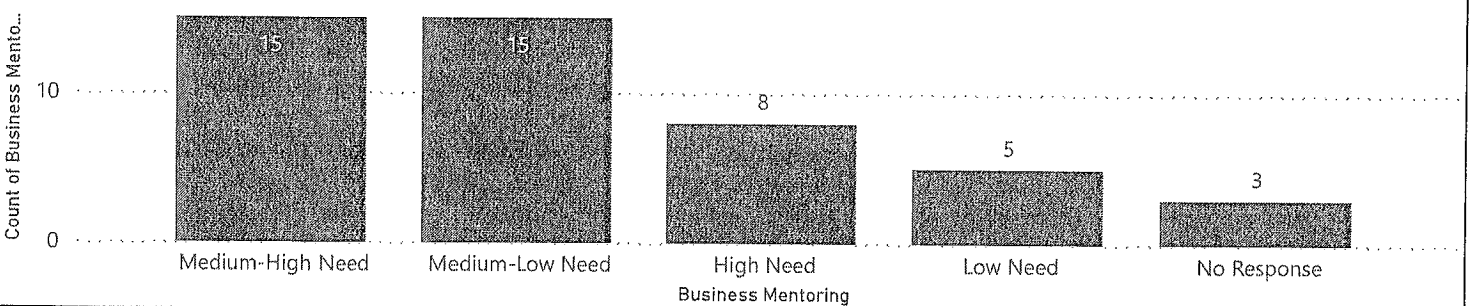
Job Creation/Retention



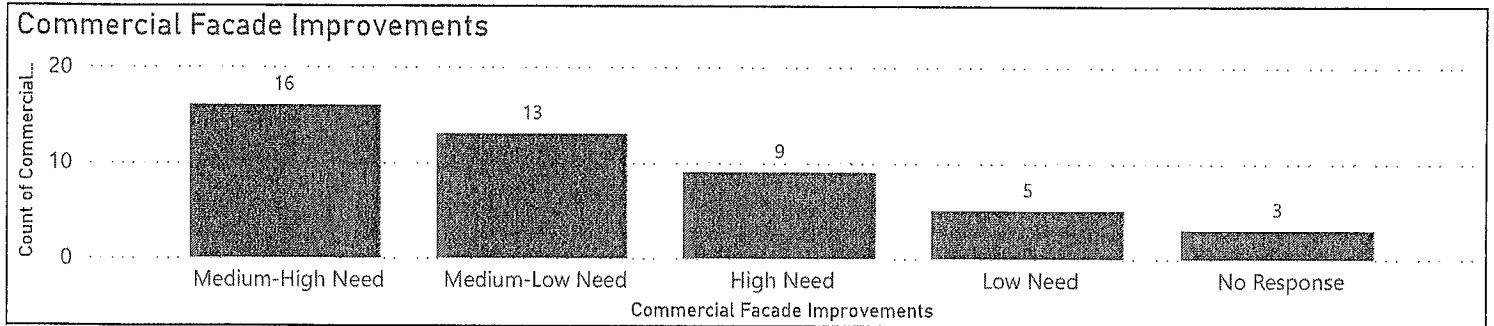
Employment Training



Business Mentoring

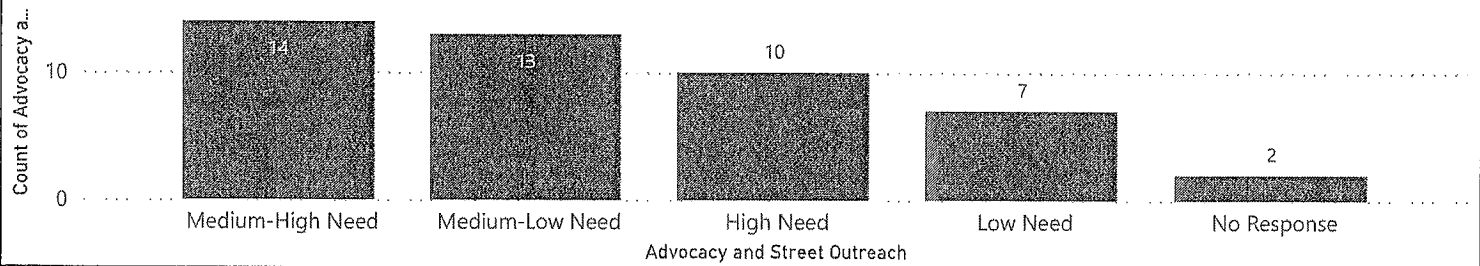


(continued) Please rate the need level for each of the following
ECONOMIC DEVELOPMENT items by choosing the one that best applies:

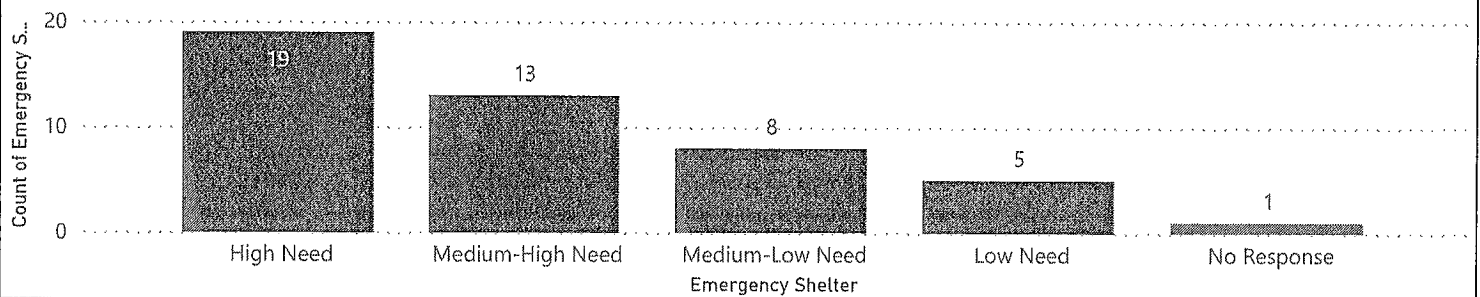


Please rate the need level for each of the following **HOMELESS SERVICES & FACILITIES** items by choosing the one that best applies:

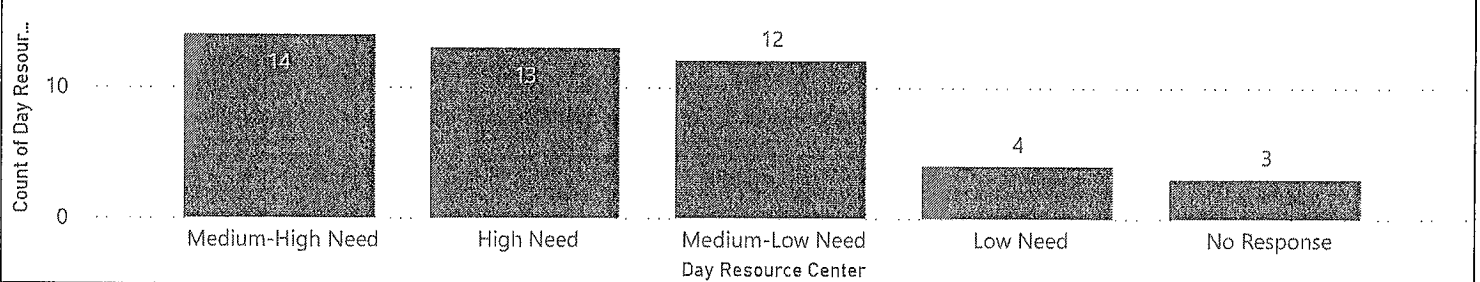
Advocacy and Street Outreach



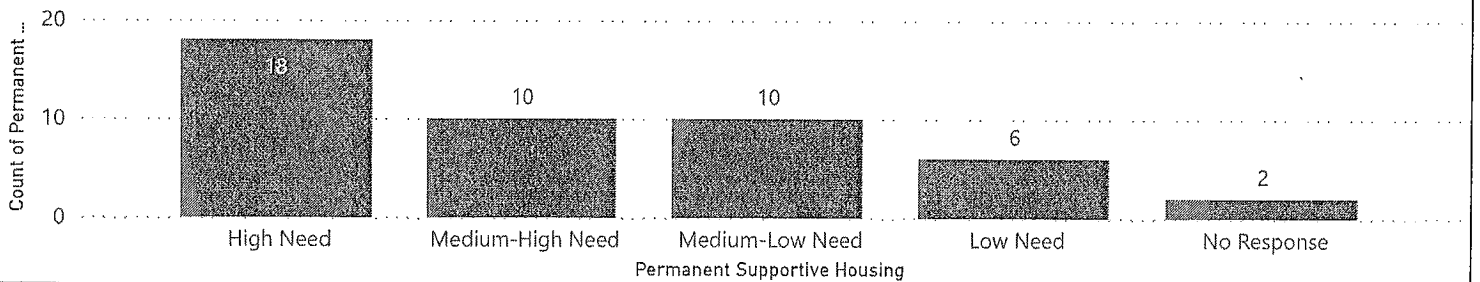
Emergency Shelter



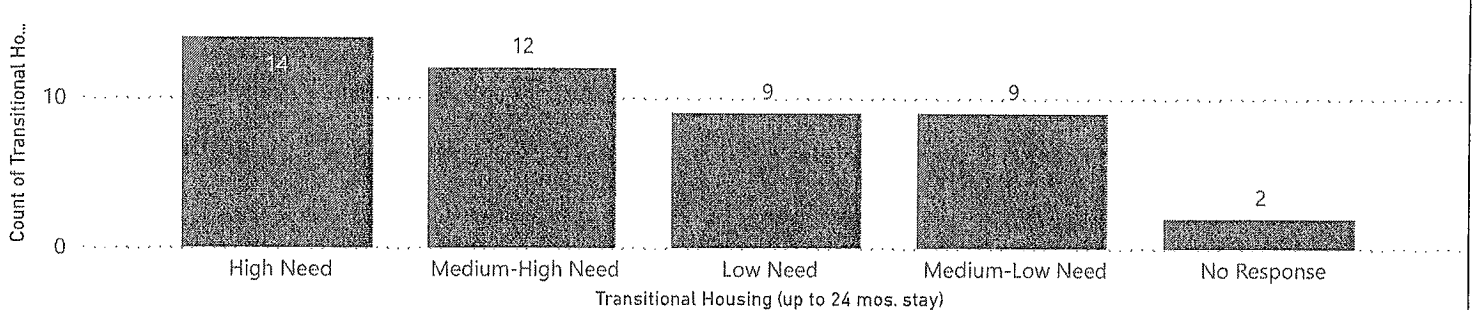
Day Resource Center



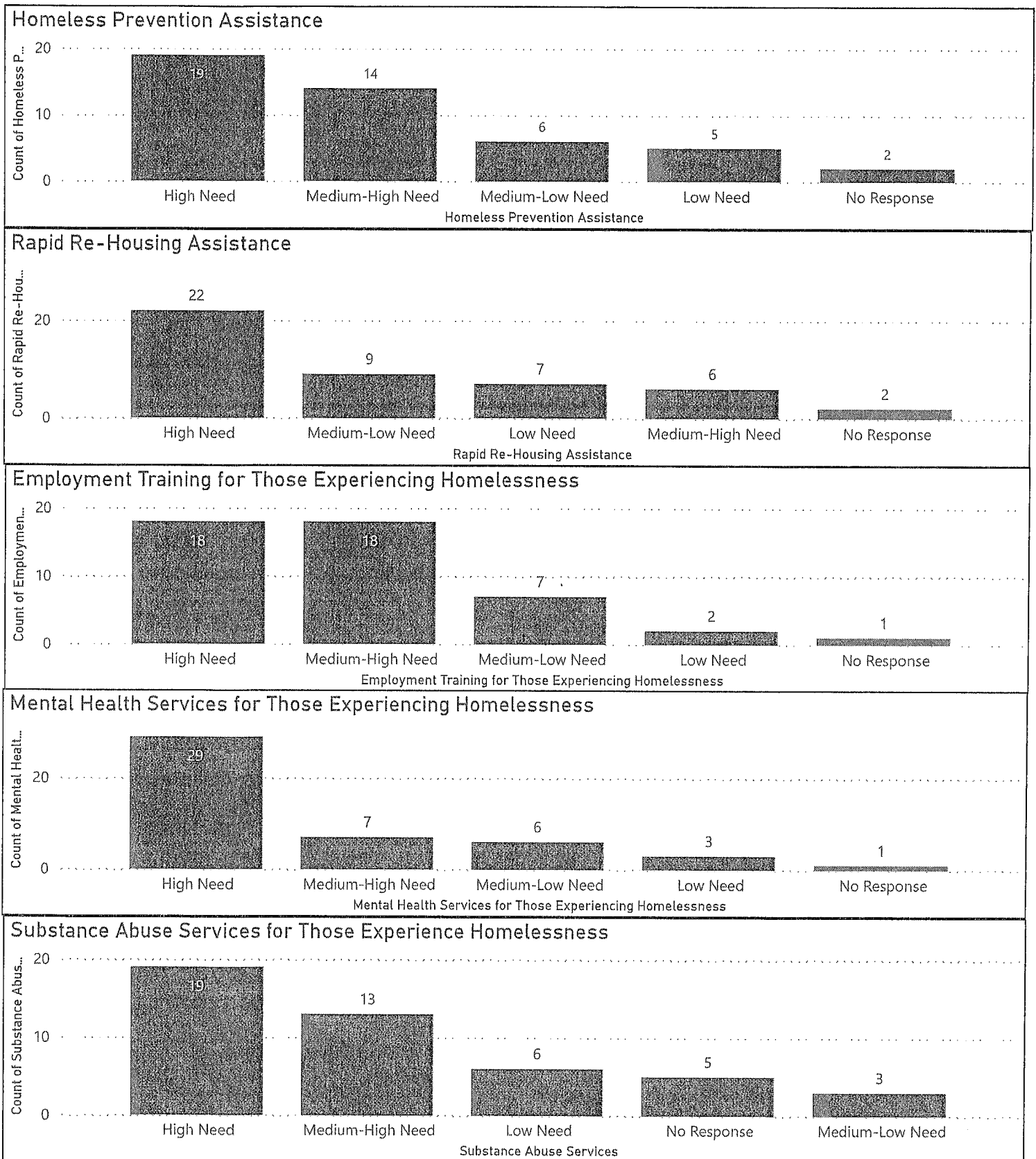
Permanent Supportive Housing



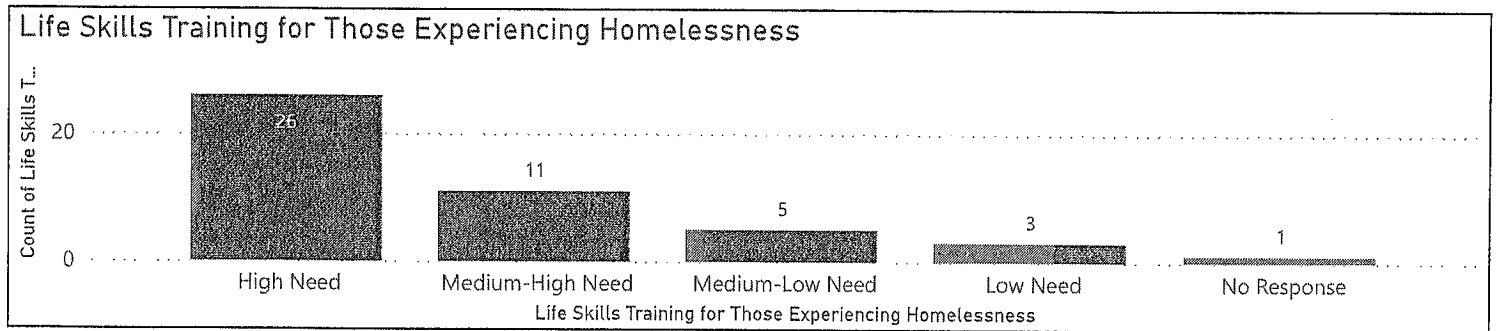
Transitional Housing (up to 24 mos. stay)



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

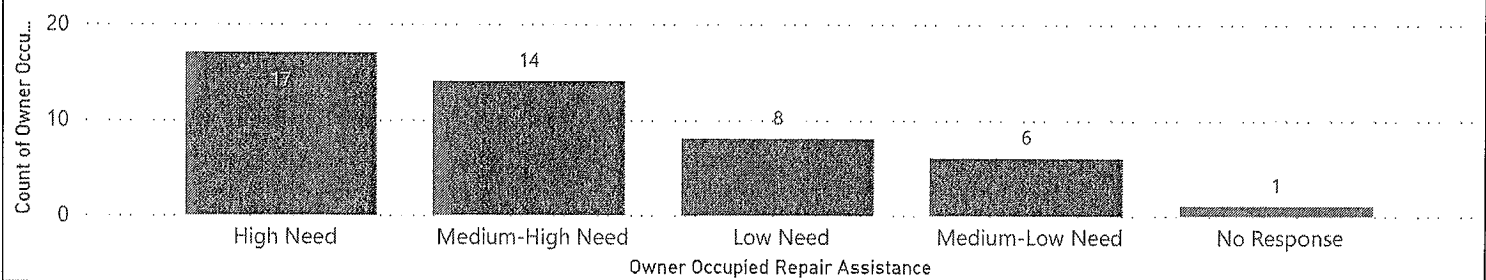


(continued) Please rate the need level for each of the following
HOMELESS SERVICES & FACILITIES items by choosing the one that best applies:

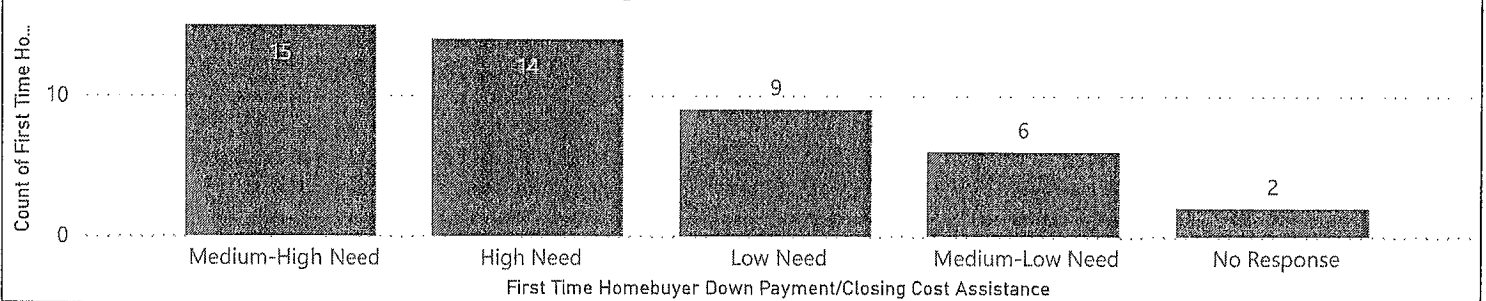


Please rate the need level for each of the following HOUSING items by choosing the one that best applies:

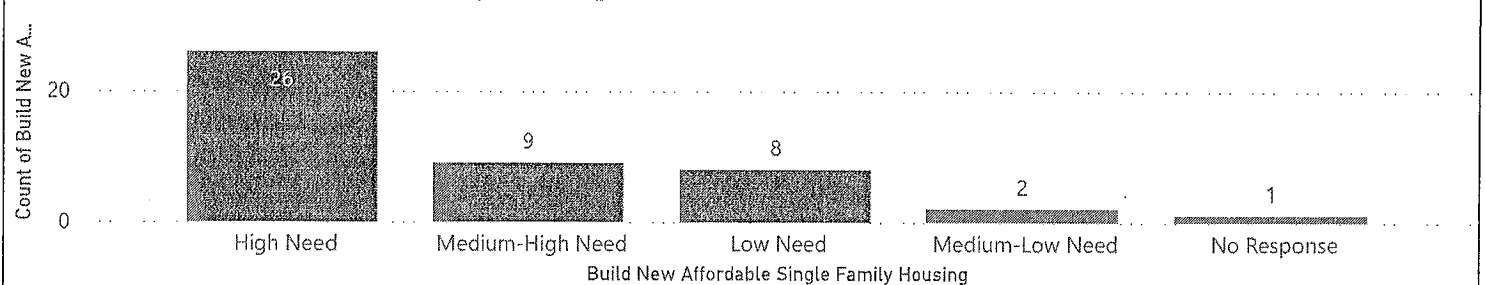
Owner Occupied Repair Assistance



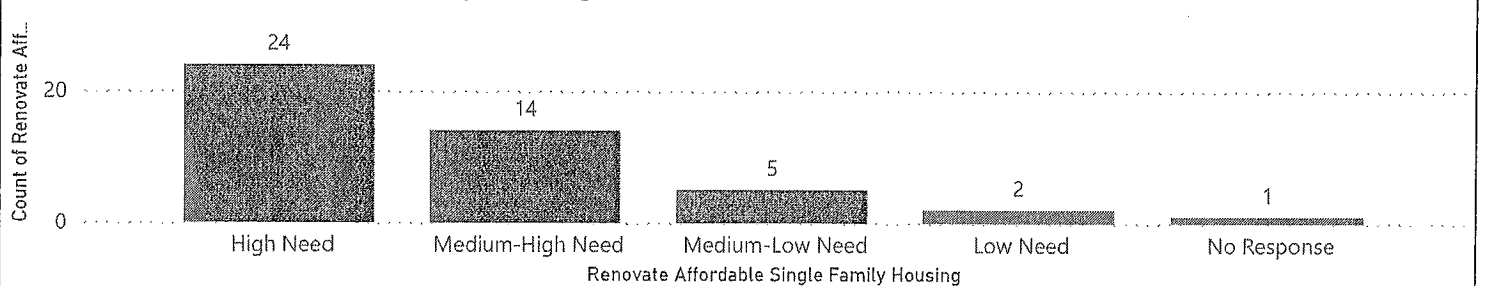
First Time Homebuyer Down Payment/Closing Cost Assistance



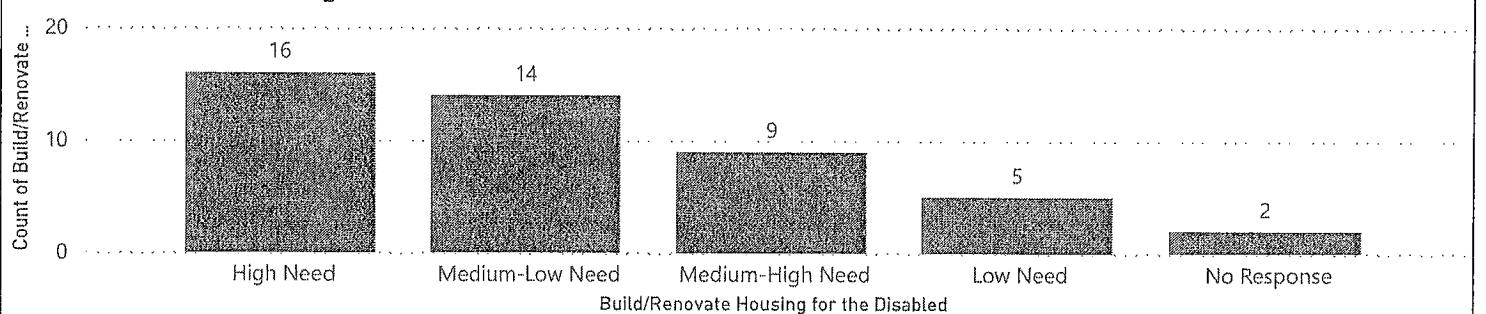
Build New Affordable Single Family Housing



Renovate Affordable Single Family Housing

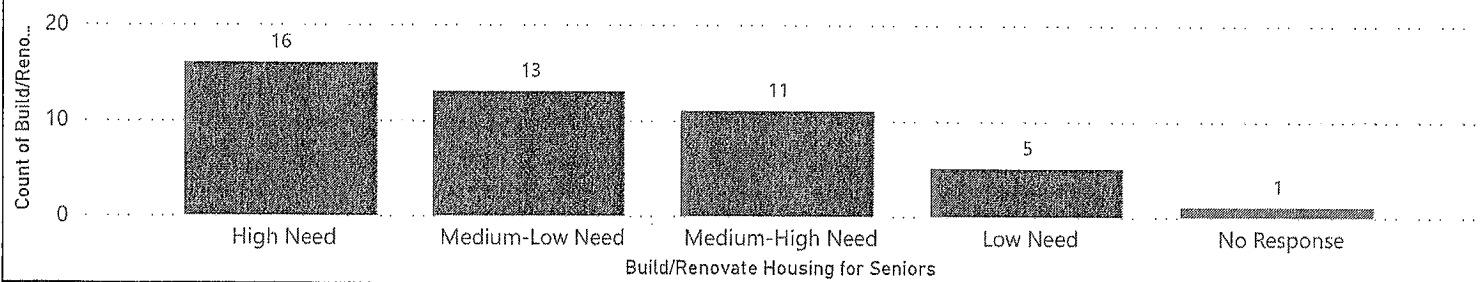


Build/Renovate Housing for the Disabled

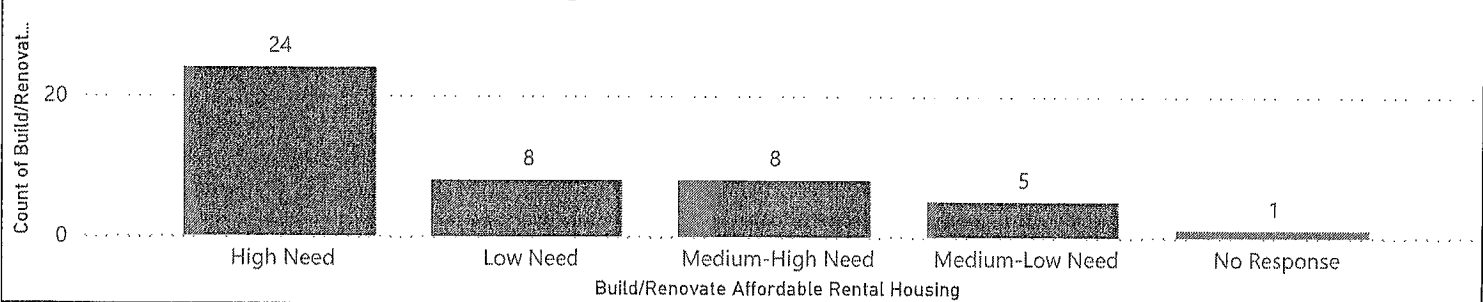


(continued) Please rate the need level for each of the following HOUSING items by choosing the one that best applies:

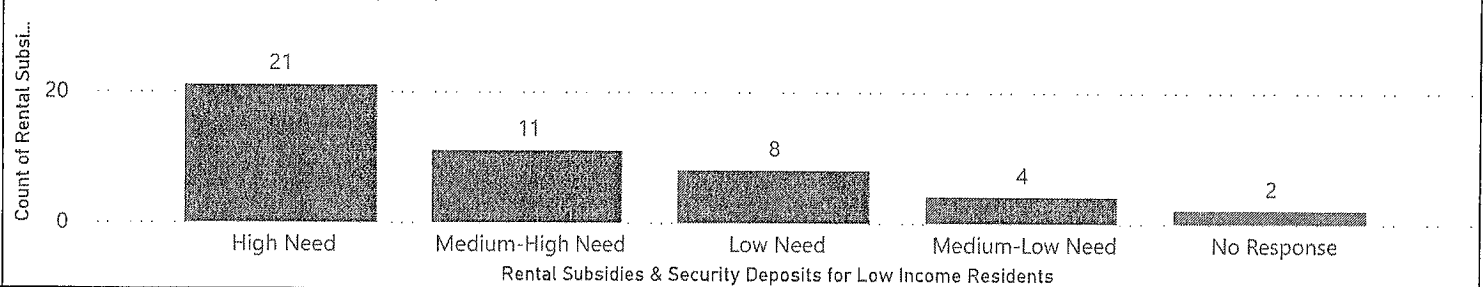
Build/Renovate Housing for Seniors



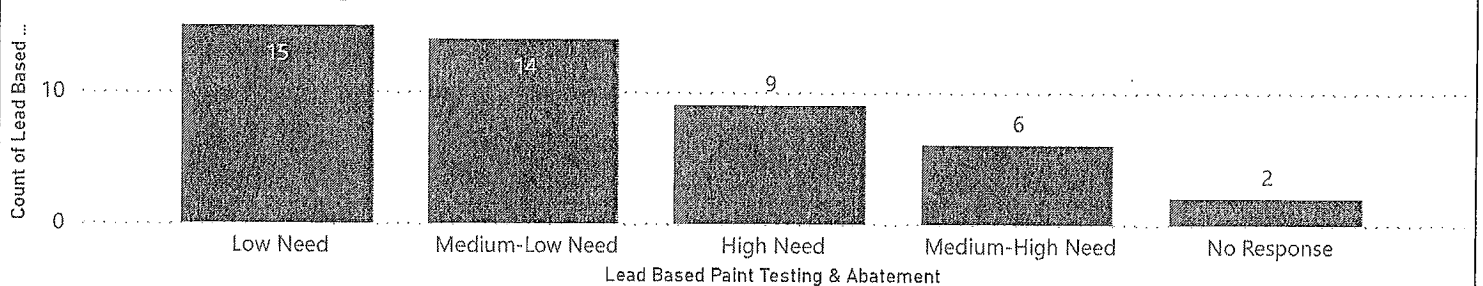
Build/Renovate Affordable Rental Housing



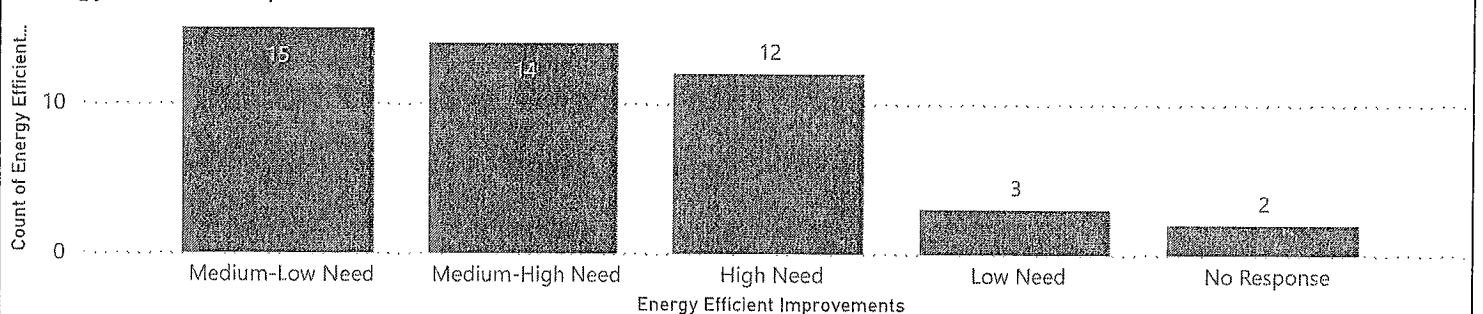
Rental Subsidies & Security Deposits for Low Income Residents



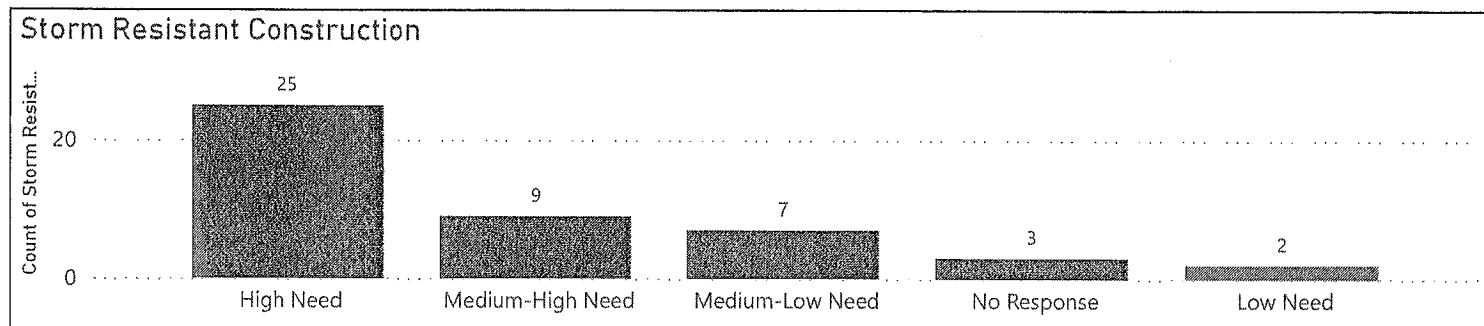
Lead Based Paint Testing & Abatement



Energy Efficient Improvements



(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!

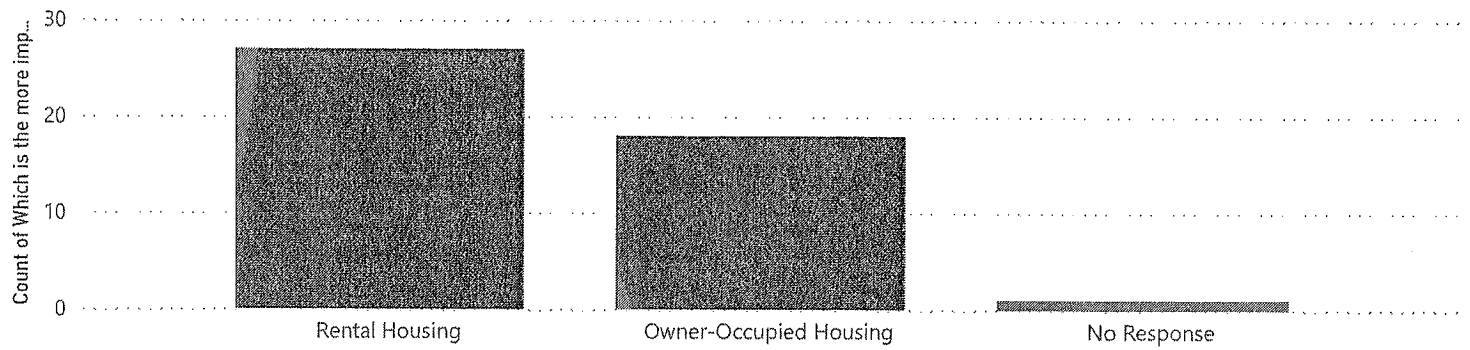
Lots of issues could be dealt with if code enforcement would "enforce" codes and IF it did not take so long to see positive action.

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.

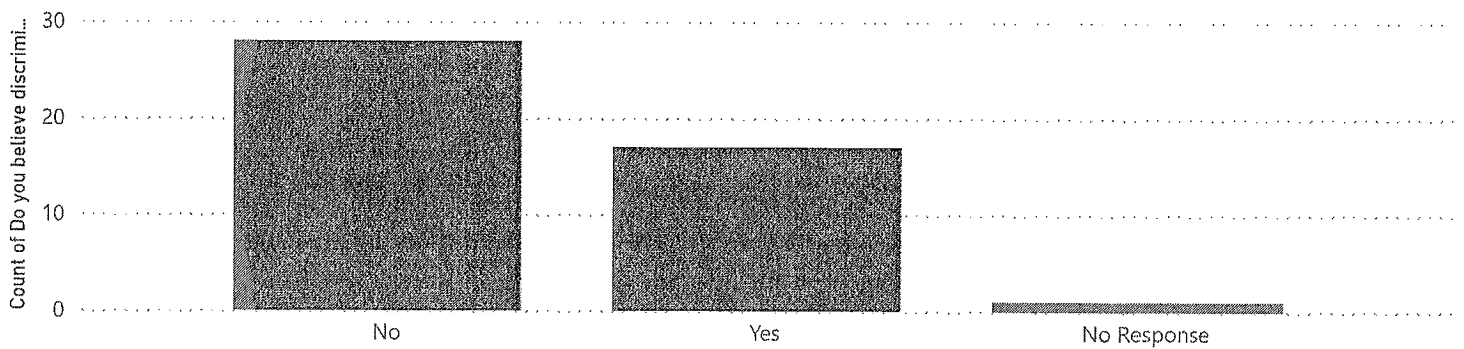
Homelessness is serious and endemic in Pensacola. The city and county need to address this issue forthwith.

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

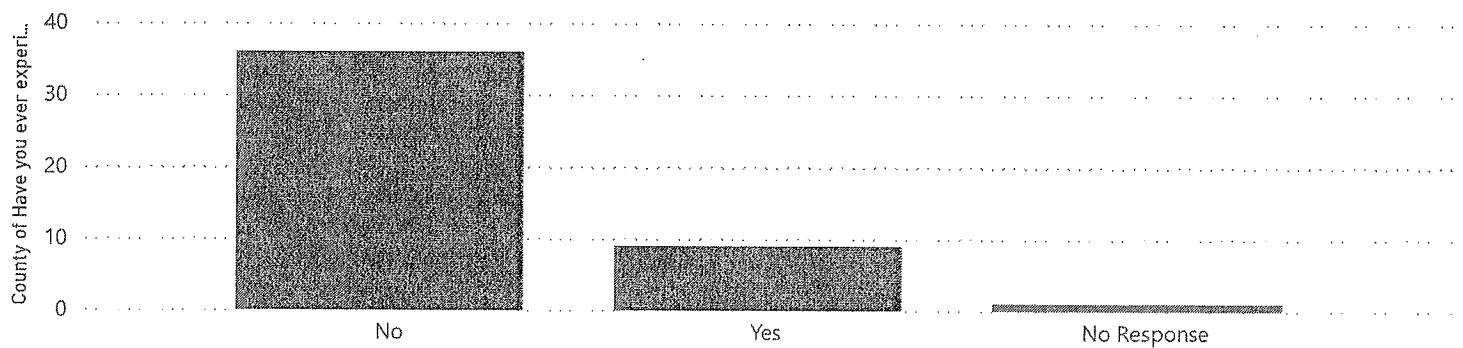
Which is the more important need in Escambia County/City of Pensacola?



Do you believe discrimination is an issue in your neighborhood?



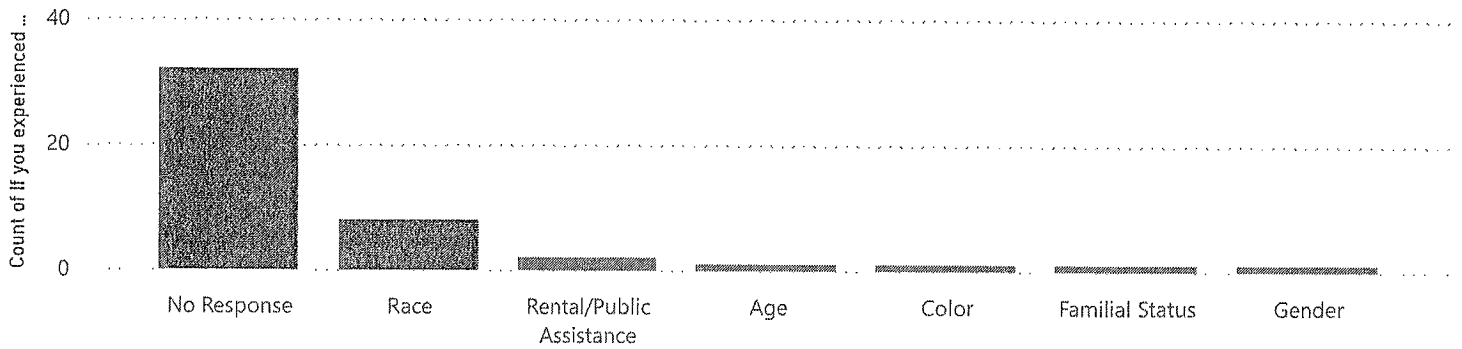
Have you ever experienced discrimination in housing?



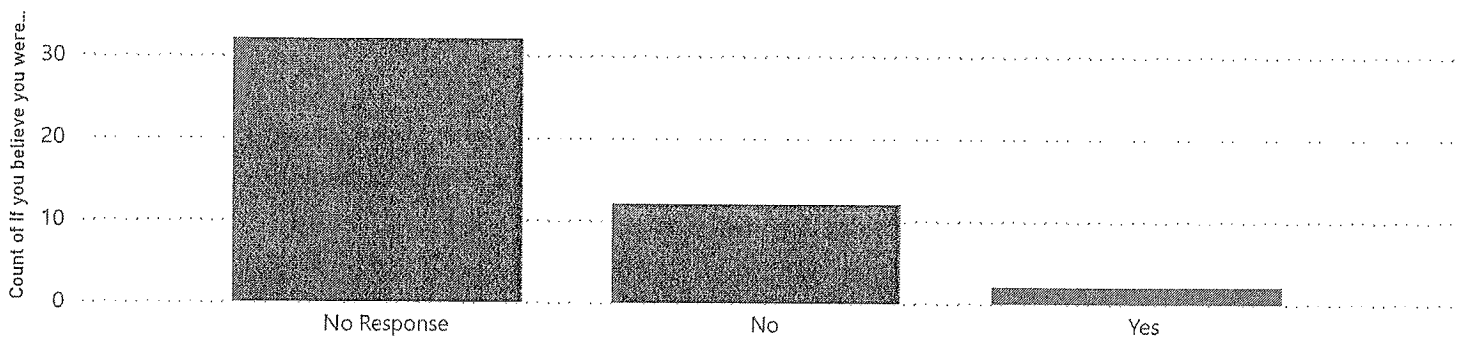
If you experienced discrimination in housing, who do you believe discriminated against you?



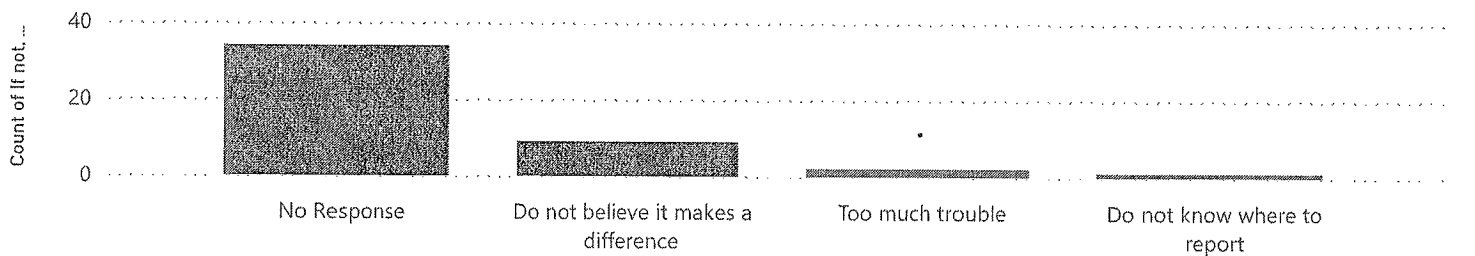
If you experienced discrimination in housing, on what basis do you believe you were discriminated against?



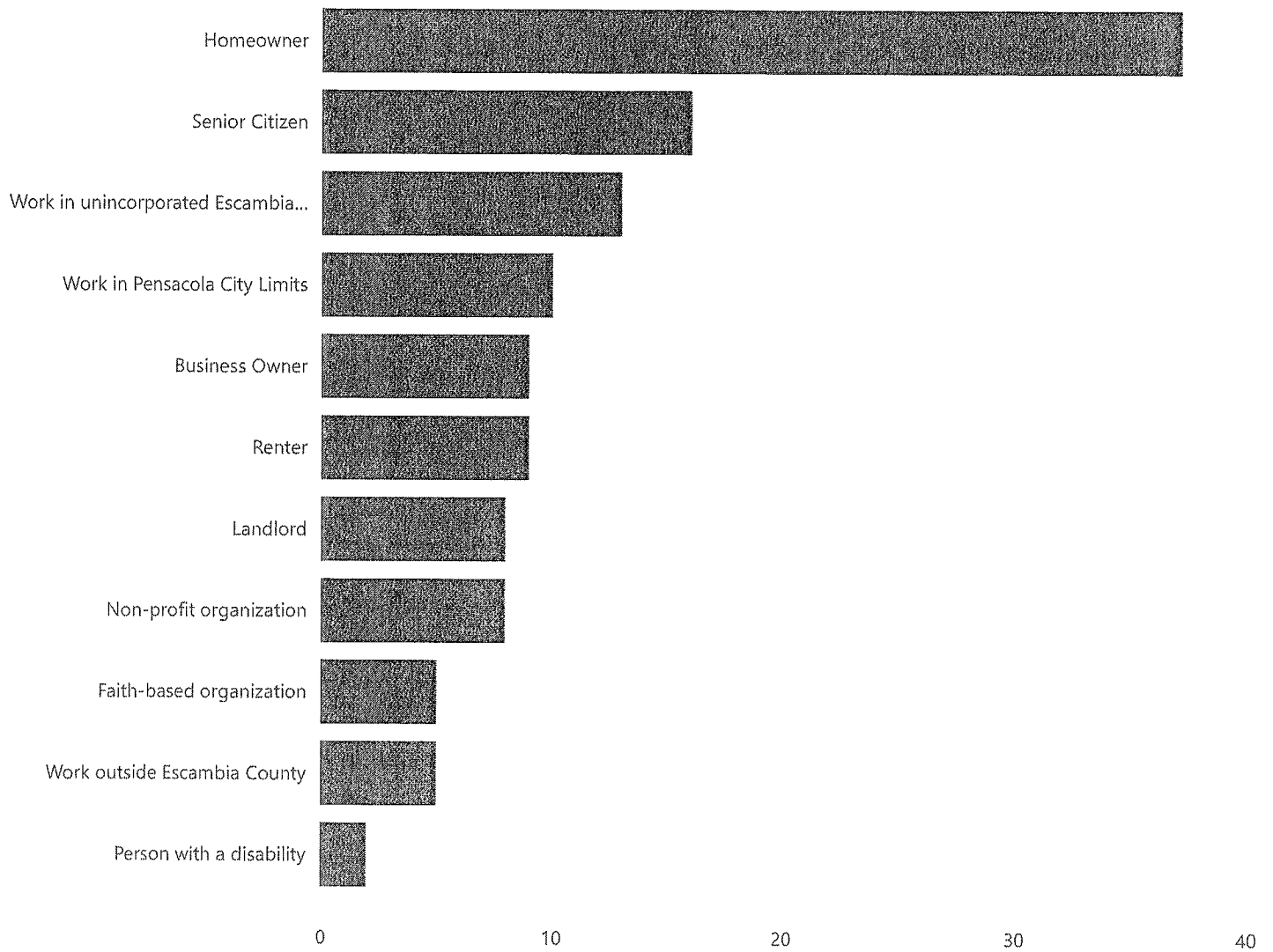
If you believe you were discriminated against, did you report the incident?



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
2021-2022 Annual Action Plan**

Reference Material

U.S. Census Data

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

**City of Pensacola
Community Development Block Grant
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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	2,303.6
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 int 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

Table 10		> 25 yrs				Table S1501
add column						
less than 9th		742				
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Table 9		Civilian	unemployed	not in work force		Table B23006
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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						
Table 5						
pensacola ferry pass MSA						
		jobs	%	workers	%	jobs less workers %
AG		57	0.65%	1770	0.83%	-1713 0.84%
Arts		1932	22.19%	24989	11.77%	-23057 11.32%
Cons		785	9.02%	13712	6.46%	-12927 6.35%
Ed/health		1592	18.29%	48357	22.77%	-46765 22.96%
Fin/RE		604	6.94%	17908	8.43%	-17304 8.50%
info		90	1.03%	3069	1.45%	-2979 1.46%
manf		336	3.86%	9928	4.67%	-9592 4.71%

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 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problem	Total
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.