

COMMUNITY DEVELOPMENT BLOCK GRANT
2023 - 2024 ANNUAL ACTION PLAN
(October 1, 2023 - September 30, 2024)

CITY OF PENSACOLA
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Date: August 2023

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, 2023 to September 30, 2024. 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 HOME 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 limitations.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation was achieved through various methods. 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. Public participation was requested through multiple public advertisements and press releases as well direct contact of housing agencies and neighborhood groups for participation in the public meetings. Upon receipt of the jurisdiction's allocation notice in mid-March, the proposed plan summary was prepared and advertised for a 30 day comment period. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

An initial public hearing was held on March 1, 2023 and a public hearing was held on May 9, 2023 where input from community organizations, nonprofits, and citizens was solicited for preparation of the City's Annual Action Plan.

5. Summary of public comments

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

Public comments were accepted during the public hearings and comment periods. During the public meetings, service providers discussed the unmet needs in the community and the need for continued financial support. Proposed activities for the 2023-24 Annual Action Plan were presented at a public hearing held in May. During the public hearing, general group discussion occurred regarding the proposed activities. Attendees expressed support for the proposed activities. A summary of public comments received during the public participation periods is available in Section AP-12: Participation.

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

Comments received through the public participation process were considered in the preparation of the Plan. No comments were rejected.

7. Summary

Outreach efforts and citizen input details are provided in the "Citizen Participation Comments" attachment.

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
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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Formal outreach and consultation for the Annual Plan began in March 2023 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. Several public meetings were held in relation to the development of the 2023-24 Annual Action Plan.

A public hearing was held March 1, 2023 and a public hearing was held May 9, 2023, where input from community organizations, nonprofits, and citizens was solicited for preparation of the 2023-24 Annual Action Plan. Citizen participation was achieved through various methods. The plan was advertised for 30 days in its final draft version for public review and comment. 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(l)).

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 the other local public housing agency, Area Housing Commission, as well as other departments within the city and governmental agencies, nonprofit organizations, and community organizations, and community interest groups. Continuum of Care (COC) membership includes public and assisted housing providers, mental health providers, private and public health providers, and other service agencies. 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 2023-24 Annual Action Plan is presented in section AP-10: Consultation, Table 2.

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.

Opening Doors Northwest Florida, Inc. (Opening Doors), the Continuum of Care lead, was consulted throughout the planning process. The City Housing office has a current partnership and contract with Opening Doors to receive referrals for its Emergency Housing Voucher allocation as received through

the American Rescue Plan Act targeted to households that are homeless, at risk of homelessness, fleeing or attempting to flee violence, or have high risk of housing instability. Program check-in has occurred weekly in administration of this program since execution of contract in late 2021 and most clients have now reached their one year anniversary date and are renewing leases under the program. The Housing Department requested and received a letter of support from the COC in October 2022 to submit a request to HUD for Stability Vouchers for homeless.

In 2021 as the need for assistance grew through-out the pandemic, the Continuum of Care initiated the Homeless Reduction Task Force of Northwest Florida with specific goals of reducing homelessness in a two-county area. The City Housing Director and Assistant Housing Director co-chair the Housing Subcommittee on the Task Force, which meets on a monthly basis and is actively exploring gaps in homeless housing and housing programs. The City also committed \$3 million of its Coronavirus State and Local Fiscal Recovery Funds (SLFRF) specifically for homeless agency support. City staff participated in the Point-In-Time count planning this year, with two City Housing staff members volunteering during the count. CDBG-CV funding was allocated and awarded by Council to support a homeless project. The City and County hosted a joint special workshop on May 9, 2023 where Dr. Joe Savage from the U.S. Interagency Council on Homelessness presented "All In: The Federal Strategic Plan to End Homelessness."

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

Neither the City nor Escambia County are a direct recipient of ESG funds. ESG funding in the community is received by Opening Doors through application with the State of Florida. The Opening Doors Board provides input on performance standards and evaluates outcomes of ESG program expenditures and contributes to the development of policies and procedures for the administration of HMIS.

The City has required homeless agencies that receive SLFRF funding to participate in HMIS in order to assist in tracking and evaluation of these projects.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	FL-511 Opening Doors of NW FL
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Direct outreach was made to the Executive Director and Opening Doors staff regarding the Annual Plan process. Housing staff routinely discuss the unmet needs of the homeless in the area with the Executive Director and staff. Homeless needs are not solely focused within the City limits, so regional coordination is needed with Escambia and Santa Rosa Counties.
2	Agency/Group/Organization	Area Housing Commission
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	AHC and City Housing staff met 2/1/23 to discuss various housing needs, including the need for additional rental units for low and very low income households. The City Housing Director routinely consults with the AHC Executive Director regarding housing needs in the community. AHC Assistant Executive Director served as Attainable Housing co-chair of the Mayor's Transition Team, which provided recommendations to the new Mayor concerning attainable housing.
3	Agency/Group/Organization	COUNCIL ON AGING OF WEST FLORIDA, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from this agency attended the March public meeting. The City has a long standing partnership with this not for profit which provides food, case management, and other services to underserved populations in the jurisdiction. Agency also provided feedback regarding housing needs for seniors at risk of homelessness due to rising rent costs; COA recently purchased 2 tiny homes under an AARP grant to highlight the needs of this population.
4	Agency/Group/Organization	Legal Services of North Florida
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from this agency attended the March public meeting. The City participates in ongoing coordination with this agency to address the unmet needs of residents and currently is funding public service activities under CDBG and CDBG-CV.
5	Agency/Group/Organization	Pensacola Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from this agency attended the March public meeting. City and agency staff discussed the need for increased homebuyer support, particularly to support homebuyers within the City limits due to higher property costs. Habitat's executive director served as the Attainable Housing co-chair on the Mayor's Transition Team Committee, which provided the new Mayor with recommendations related to attainable housing.
6	Agency/Group/Organization	Community Enterprise Investments, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff meet with agency in March 2023 concerning housing and homebuyer education needs. The agency emphasized the challenge with finding suitable affordable properties within the City limits to utilize for new homebuyer and rental projects. The City participates in ongoing coordination with this housing provider to address the unmet needs of residents.
7	Agency/Group/Organization	AMR AT PENSACOLA, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City participates in ongoing coordination with this housing provider to address the unmet needs of residents. Agency provided public comment on the Annual Plan and attended May public hearing
8	Agency/Group/Organization	CIRCLE, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City participates in ongoing coordination with this housing provider to address the unmet needs of residents. Agency representatives have stressed the need for rental development support, particularly in relation to tax credit applications.
9	Agency/Group/Organization	Community Action Program Committee
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City participates in ongoing coordination with this provider to address the unmet needs to residents. An agency representative attended the March and May public hearings.
10	Agency/Group/Organization	United Way of West Florida
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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. United Way staff participate in the Homeless Task Force. Monthly data provided from United Way from 211 calls in useful in tracking citizen requests/needs.
11	Agency/Group/Organization	JUST Pensacola
	Agency/Group/Organization Type	Business and Civic Leaders Faith Based Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing and Assistant Housing Director have participated in various interview/research sessions related to affordable rental housing development advocacy since 2022. Agency representatives attended the March public hearing.
12	Agency/Group/Organization	Escambia Human Relations Commission
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 and equal employment opportunity needs of area residents. City Council appoints members to serve on this commission and provides funding support from general tax dollars.
13	Agency/Group/Organization	Center for Independent Living of Northwest Florida
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City participates in ongoing coordination with this provider to address unmet needs of residents. The agency's executive director served as the "Livability" co-chair for the Mayor's Transition Team, which provided the new Mayor with recommendations on making the City more livable for all residents-one of the recommendations from the report included barrier free accessibility to parks and facilities. An agency representative attended the March public meeting.

14	Agency/Group/Organization	Baptist Health Care
	Agency/Group/Organization Type	Services-Health Health Agency Business and Civic Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As Baptist Health Care has moved forward with the relocation of its main campus from Moreno Street near downtown to a site off I-110, Hospital staff have met regularly with City staff regarding the future use of the old campus and its impact on the surrounding neighborhood. City continues discussions with Baptist to facilitate creation of affordable housing units on a portion of this property.
15	Agency/Group/Organization	Community Health Northwest Florida
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City participates in ongoing coordination with this provider to address unmet needs of residents. Agency staff attended the March public meeting.
16	Agency/Group/Organization	Family Promise of Escambia County
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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, particularly homeless families. An agency representative attended the March public meeting.
17	Agency/Group/Organization	Re-Entry Alliance Pensacola Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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, particularly homeless households. An agency representative attended the March public hearing.
18	Agency/Group/Organization	ESCAMBIA COUNTY
	Agency/Group/Organization Type	Agency - Emergency Management Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was held with the County as a HOME Consortium member and an adjacent unit of local government. The County also serves as the lead Emergency Management agency, and multiple City staff participated in ongoing training through the year and staff the EOC. The City and County jointly participate in the State SHIP program, which provides housing funding for the community. The County reached out to City staff in consultation specific to homelessness and HOME-ARP funding in September 2022 and February 2023. County staff attended the March 1, 2023 public meeting held by the City.
19	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 Non-Homeless Special Needs Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. 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, particularly in relation to multi-family development and financing as well as homeownership strategies. Staff from this agency and City staff have met regularly to discuss these strategies and jointly implement an ongoing process to provide local support for SAIL/4% HTC applications to FHFC. Staff from this organization participates on the Homeless Task Force Housing Subcommittee.
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Identify any Agency Types not consulted and provide rationale for not consulting

Outreach was made to all neighborhood groups in the City of Pensacola via email, which includes neighborhoods in CDBG eligible low/mod areas. The Housing Director and Assistant Housing Director attended a March CNAPP meeting, which includes City neighborhood leads to provide an overview of CDBG funds and invite public input. Several neighborhood representatives attended the March 1, 2023 meeting, but some neighborhood groups did not provide a formal response. The City made outreach efforts to housing providers and service agencies to receive feedback regarding needs within the jurisdiction. Members of these organizations were invited to all public meetings and hearings.

Public meetings/hearings were advertised in the Pensacola News Journal, but additional outreach was made through the use of direct emails to service providers, publication on the City's website and meeting calendars, as well as City press releases and social media in efforts to provide the broadest opportunities for consultation.

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 Northwest Florida, Inc.	The 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 Community Redevelopment Agency (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?
Westside Community Redevelopment Plan	City CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.
Urban Core Community Redevelopment Plan	City CRA Board and staff	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Public Services, Public Improvements and Infrastructure, and Public Facilities.
Urban Infill and Redevelopment 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.
SHIP Local Housing Assistance Plan	Escambia County	Provision of safe, decent, and affordable homeownership and rental housing opportunities

Table 3 - Other local / regional / federal planning efforts

Narrative

With the election of a new mayor in 2022, the Mayor appointed various community leaders to his Mayoral Transition Team, which included a focus on Attainable Housing. The outcome was a Mayoral Transition Team Committee report, which was released in January 2023 to provide recommendations to the Mayor concerning city goals and priorities. The Attainable Housing focus group held public workshops on October 25, 2022 and November 2, 2022, which was attended by Housing staff. Housing staff also participated in one on one focus meetings with the Attainable Housing transition team co-chairs to answer questions regarding City housing resources and needs. While this committee was not considered a part of the formal CDBG Annual Plan process, the workshops and suggested recommendations informed this plan's preparation and largely mirrored public input received throughout preparation of the CDBG Annual Plan.

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. Several public hearings were held in relation to the development of the 2023/24 Annual Action Plan. The plan was advertised for 40 days in its final draft version for public review. Through the process, citizens comments were incorporated where received and appropriate. No comments were rejected.

To launch the public participation process and gather public input, a public hearing was held March 1, 2023 where input from various community organizations, non-profits, and citizens were solicited for preparation of the Annual Action Plan. A public hearing was held on May 9, 2023 where the 2023/24 Annual Action Plan was presented and public comment was also solicited at that time.

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

Citizen Participation Outreach

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	February 8, 2023 publication in Pensacola News Journal noticing public planning process and advising of first public hearing.	No comments received.	None	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>February 8, 2023</p> <p>email outreach to housing and community development partners regarding Annual Plan public planning process and advising of first public meeting</p>	No comments received	None	
3	Internet Outreach	<p>Non-targeted/broad community</p>	<p>February 23, 2023</p> <p>City press release regarding Annual Plan public planning process and advising of first public hearing</p>	No comments received	None	
4	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>February 23, 2023</p> <p>general email reminder to community partners regarding March 1 public hearing</p>	None received	None	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>March 1, 2023 public hearing was attended by members of homeless agencies, not for profit housing and public service providers, local neighborhood representatives, and other agencies serving low income households. Public comments and questions during the meeting included HOME funding, Section 108 funding, use of CDBG funds for slum/blight activities, the need for ramps and other accessible housing features, and legal services.</p>	Minutes attached.	All comments accepted	
6	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>May 1, 2023 publication in Pensacola News Journal regarding summary of proposed CDBG activities and budget and noticing May 9 public hearing</p>	No comments received	None	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
7	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>May 1, 2023 publication on City Housing website of draft CDBG Annual Action plan, advising of public comment period, and noticing May 9 public hearing</p>	No comments received	None	
8	Internet Outreach	<p>Non-targeted/broad community</p>	<p>May 4, 2023 City press release regarding availability of draft CDBG Annual Action plan, noticing May 9 public hearing, and advising of public comment period</p>	No comments received	None	
9	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>May 4, 2023 Email to local housing and community development providers advising of draft Annual Action Plan availability and advising of May 9 public meeting and public comment period</p>	No comments received	None	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
10	Public Hearing	Non-targeted/broad community	May 9, 2023 public hearing to present proposed 23/24 activities and budgets. Public comments and questions included the need for sewer line repair assistance, fair housing, title assistance, how not for profits may access funding, the process for amending annual plans, preferences for local residents under homebuyer assistance programs, gap funding assistance for affordable builders, and foreclosure prevention assistance.	Minutes attached	All comments accepted.	

Table 4 – Citizen Participation Outreach

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, 2023 - September 30, 2024. For the planning period, funding will be used to support housing, community development, and public service activities within the City to include the following: Housing Rehabilitation for owner-occupied single-family structures; Homebuyer Assistance; Public Service activities including nutritional meal programs and Homebuyer and Foreclosure Prevention education classes; and grant administration and program management. CDBG program income as noted below is estimated at this time.

Long term funding allocations under HOME and SHIP 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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	766,208	78,000	91,462	935,670	767,956	Funds will be used to support community development and housing objectives.

Table 5 - 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

While no match is required under the CDBG program, when appropriate, CDBG funds will be used as leverage in conjunction with City general fund allocations, local option sales tax funds, private financing,

and other grant resources to complete community development activities, address housing needs, and provide services to meet the needs of City residents. Local SLFRF (ARPA) funds may be utilized in conjunction with housing repairs and homebuyer activities within the City limits.

State funds received as an allocation from Florida Housing Finance Corporation's State Housing Initiatives Partnership (SHIP) program are used by the Consortium as match for the HOME Investment Partnership Program allocation as administered by Escambia County.

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 Housing Department and the City Community Redevelopment Agency are currently partnering together on City owned properties for development of affordable housing units under the Attainable Housing Program. Outreach has been made to Escambia County regarding donation of vacant County owned properties within the City limits for affordable housing development. The City will also review surplus property within its jurisdiction suitable for affordable housing, including CRA owned properties, in accordance with updated state requirements as outlined in the Live Local Act.

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

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	Income eligible Citywide	Affordable Housing	CDBG: \$250,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Housing Rehabilitation Temporary Relocation	2020	2024	Affordable Housing	Income eligible Citywide	Affordable Housing	CDBG: \$25,498	Homeowner Housing Rehabilitated: 1 Household Housing Unit
3	Homebuyer Assistance	2020	2024	Affordable Housing	Income eligible Citywide	Affordable Housing	CDBG: \$200,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
4	Public Facilities and Improvements	2020	2024	Non-Housing Community Development	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide	Public Facilities and Improvements Economic Development	CDBG: \$192,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Nutritional Meal Programs	2020	2024	Non-Homeless Special Needs	Income eligible Citywide	Public Service	CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Homebuyer and Foreclosure Prevention Classes	2020	2024	Non-Housing Community Development	Income eligible Citywide	Affordable Housing Public Service	CDBG: \$44,931	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
7	Grant Administration and Management	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Income eligible Citywide	Affordable Housing Public Service Public Facilities and Improvements Economic Development	CDBG: \$153,241	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	<p>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.</p> <p>Funding includes \$78,000 in estimated program income.</p>
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 Assistance
	Goal Description	Funds will provide for down payment/closing cost/principal mortgage reduction assistance through deferred payment loans, low interest loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home. Loans may be offered in conjunction with not for profit developers such as CEII and Pensacola Habitat for Humanity.
4	Goal Name	Public Facilities and Improvements
	Goal Description	<p>Funds to support accessibility planning, design, and improvements to City owned public buildings and facilities to remove architectural barriers. Funds, if any, remaining after completion of accessibility project may be expended on neighborhood improvement projects to provide new or updated public facilities or infrastructure within CDBG eligible neighborhoods or in direct support of affordable housing development. Projects may include activities that address the removal of slum and blighted conditions associated with vacant or abandoned properties; street rehabilitation/reconstruction including the installation of accessible curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; community centers; and street lighting.</p> <p>Funds include 2018 prior year resources of \$91,462</p>

5	Goal Name	Nutritional Meal Programs
	Goal Description	Direct services to provide nutritional meal programs to low- and moderate-income elderly and/or special needs residents through the Council on Aging of West Florida's Meals on Wheels and Senior Dining sites within the corporate limits of the City of Pensacola.
6	Goal Name	Homebuyer and Foreclosure Prevention Classes
	Goal Description	Provide pre-purchase and foreclosure prevention education classes for lower income residents to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.
7	Goal Name	Grant Administration and Management
	Goal Description	Provide grant oversight to ensure compliance with the program guidelines, including personnel services and operating expenses. Activities encompass developing and submitting plans and program budgets, project management and compliance tracking, financial management of grant funds, compiling data to comply with annual reporting and grant monitoring requirements.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Community Development Block Grant (CDBG) resources will be utilized to accomplish long range local affordable housing and community development activities for the period October 1, 2023, to September 30, 2024. 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; Homebuyer and Foreclosure Prevention Education Program; Homebuyer Assistance; 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 Assistance Program
4	Neighborhood Improvement Projects
5	Nutritional Meal Program
6	Homebuyer & Foreclosure Prevention Education Program
7	Grant Administration & Management

Table 7 – 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 various City community 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 as evidenced by ongoing requests for repair assistance. 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. Construction costs have continued to escalate since the pandemic and have made routine improvements out of reach for low and moderate income households. Public Services are planned to assist income eligible residents with homeownership and foreclosure prevention education, and nutritional meal services for elderly and special needs residents throughout the jurisdiction. The

pandemic has increased the need for these services for at risk populations. In light of the pandemic and continued needs of underserved populations in the jurisdiction, the need out paces the available funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$250,000
	Description	Funding for the CDBG owner occupied residential rehabilitation program and related activities.
	Target Date	9/30/2030
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 owner occupied 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 modifications or 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. Assistance provided through deferred payment grants/deferred payment loans/low interest loans, or a combination thereof.
	Project Name	Housing Rehabilitation Temporary Relocation
	Target Area	Income eligible Citywide
	Goals Supported	Housing Rehabilitation Housing Rehabilitation Temporary Relocation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,498
	Description	Provides temporary relocation assistance for households whose dwellings are being rehabilitated through the jurisdiction's rehabilitation programs.
	Target Date	9/30/2030

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3-4 owner occupied households with income at or below 80% of area median income located throughout the jurisdiction. Outcomes will be reported with the completed Housing Rehabilitation activity.
	Location Description	Jurisdiction wide.
	Planned Activities	Funds support temporary relocation for families whose dwelling units are being rehabilitated through the City's CDBG Housing Rehabilitation Program and HOME Reconstruction Program.
3	Project Name	Homebuyer Assistance Program
	Target Area	Income eligible Citywide
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$200,000
	Description	Funds will provide for down payment/closing cost/principal mortgage reduction assistance through deferred payment loans, low interest loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
	Target Date	9/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4-5 homebuyer households at or below 80% area median income
	Location Description	Jurisdiction wide
	Planned Activities	Funds will provide for down payment/closing cost/principal mortgage reduction (gap financing) assistance through deferred payment loans, low interest loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home within the City of Pensacola limits. In accordance with CDBG regulations, CDBG may only provide up to 50% of the lender required down payment. Loans may be offered in conjunction with not for profit developers such as CEII and Pensacola Habitat for Humanity.
	Project Name	Neighborhood Improvement Projects

4	Target Area	Westside Redevelopment Plan Eastside Redevelopment Plan Urban Core Redevelopment Area Community Redevelopment Plan 2010 Income eligible Citywide
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$192,000
	Description	Funds to support accessibility planning, design, and improvements to City owned public facilities to remove architectural barriers. May also support neighborhood improvement projects within CDBG eligible neighborhoods or in direct support of affordable housing development
	Target Date	9/30/2030
	Estimate the number and type of families that will benefit from the proposed activities	100 low/mod persons
	Location Description	City owned public facilities, including parks. Neighborhoods within CDBG eligible low/mod census tracts. Projects located in CRAs or projects in direct support of affordable housing may be given priority.
5	Planned Activities	Funds to support accessibility planning, design, and improvements to City owned public buildings and facilities to remove architectural barriers. Funds, if any, remaining after completion of accessibility project may be expended on neighborhood improvement projects to provide new or updated public facilities or infrastructure within CDBG eligible neighborhoods or in direct support of affordable housing development. Projects may include activities that address the removal of slum and blighted conditions associated with vacant or abandoned properties; street rehabilitation/reconstruction including the installation of accessible curb cuts and related improvements; sidewalk construction; sanitary sewer and/or stormwater drainage improvements; park improvements; community centers; and street lighting.
	Project Name	Nutritional Meal Program
	Target Area	Income eligible Citywide
	Goals Supported	Nutritional Meal Programs

	Needs Addressed	Public Service
	Funding	CDBG: \$70,000
	Description	Direct services to provide meals to low- and moderate-income elderly and/or special needs residents.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	100 elderly or disabled low/moderate income residents in the community.
	Location Description	Jurisdiction wide
	Planned Activities	Funds will provide nutritional services to elderly and/or disabled residents in the jurisdiction through the Meals on Wheels and Senior Dining Site programs offered by the Council on Aging.
6	Project Name	Homebuyer & Foreclosure Prevention Education Program
	Target Area	Income eligible Citywide
	Goals Supported	Homebuyer and Foreclosure Prevention Classes
	Needs Addressed	Affordable Housing Public Service
	Funding	CDBG: \$44,931
	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	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	25 low/moderate income households assisted
	Location Description	Jurisdiction wide
	Planned Activities	Pre-purchase homeownership education, guidance, and support classes. Assist City residents with a goal of owning their own home and provide foreclosure prevention education and assistance to assist residents avoid foreclosure and retain homeownership.

7	Project Name	Grant Administration & Management
	Target Area	Income eligible Citywide
	Goals Supported	Grant Administration and Management
	Needs Addressed	Affordable Housing Public Service Public Facilities and Improvements Economic Development
	Funding	CDBG: \$153,241
	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	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Funding provided for staff support for CDBG grant administration.
	Location Description	Jurisdiction wide
	Planned Activities	Funds to administer the CDBG program to include personnel services and operating expenses.

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

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

Assistance under this Annual Plan will be directed toward income eligible households jurisdiction wide regardless of geography.

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

Geographic Distribution

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

Table 8 - 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 various community redevelopment plans. Most of the community redevelopment areas have been determined to be affected by slum/blight. 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 and nutritional services for elderly and special needs residents provided by Council on Aging of West Florida, Inc. throughout the jurisdiction. Homebuyer assistance will be available City-wide, where home purchase costs average higher than unincorporated Escambia County.

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 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.

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.

As joint recipients of State of Florida State Housing Initiatives Partnership (SHIP) Program funding, the City and County jointly appoint members to a housing advisory committee, the Affordable Housing Advisory Committee (AHAC). One task of the committee is to review public policies, procedures, ordinances, regulations, plans, and other activities for barriers to affordable housing on an annual basis. The City has implemented several strategies over the years, such as expedited permitting for affordable housing, ongoing review of the impact of public policy on affordable housing, allowance of accessory dwelling units in residential districts, and inventory of public lands available for affordable housing.

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

During 2022, the AHAC reviewed each jurisdiction's public policy and presented a report to both jurisdictions of recommended revisions. The report was last presented to both jurisdictions in December 2022. Recommendations from the 2022 AHAC Review to the City suggested that the City add the expedited permitting application to the City Inspections webpage to increase visibility. This information was added to multiple areas of the City website in March 2023, including Inspections, Housing, Development Services, Planning & Zoning, and the One Stop Development pages. A CRA TIF rebate incentive was made available in 2022 for projects that set aside a minimum of 10% of its units for affordable housing; rebate amounts are based on the amount of units set aside for affordable housing.

The State of Florida passed SB 102, or the "Live Local Act," in March 2023, which contains various provisions related to affordable housing. Public policy impacts included in the bill include state mandated affordable housing tax exemptions such as a "multi-family property exemption" for developments with 70 or more units with agreements with Florida Housing Finance Corporation (FHFC) and the "Affordable Housing Property Exemption" for non-profit owned properties serving households up to 120% area median income (AMI). The new bill permits an optional local property exemption for properties with 50 or more units serving households at or below 60% AMI; at this time, the City is reviewing whether to offer these additional property tax exemptions. The new law also requires local governments to allow multi-family and mixed-use residential in areas zoned for commercial or mixed

use without obtaining zoning or land use changes or other plan exceptions if at least 40% of the units are affordable to income eligible households for 30 years. The law also updates the State's surplus land statutes and requires local governments to prepare a new list by October 1, 2023, to include special districts within the local government.

As part of its annual review, the Affordable Housing Advisory Committee will review public policy barriers and make recommendations to the City Council by December 2023. The City intends to update its surplus land inventory by the October deadline.

Discussion

City Council adopted the most recent Affordable Housing Incentive Plan Review Report December 2022. The AHAC will be reviewing public policies during 2023.

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.

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 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 local jurisdictions, its own internal departments, and various local agencies to address the jurisdiction's needs and leverage resources. The City is continuing to research additional funding to provide for underserved needs.

The City is utilizing one-third of its allocation of American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Funds (SLFRF) for housing programs and services, with \$3 million allocated to homeless projects and \$2 million allocated to general housing programs. The funding is intended to support housing stability for homeless and income eligible populations. One challenge with this federal funding has been the lack of capacity of agencies to provide increased services and/or meet required compliance reporting. City staff have provided technical assistance to agencies as well as partner with more experienced agencies to provide mentoring and training to smaller, less experienced organizations.

Meal programs (Meals on Wheels and Senior Dining sites) as provided by the Council on Aging of West Florida with CDBG funds will continue to provide nutritional food for elderly and disabled residents who may otherwise lack resources to obtain food, including transportation barriers to obtain those meals.

Actions planned to foster and maintain affordable housing

As described in the Consolidated Plan, the level of housing need and associated housing problems is inverse to family income. Rising housing costs in the area are making affordable housing difficult to obtain both for renters and homebuyers. For renters, the shortage of available affordable units is a clear obstacle.

HOMEBUYERS: The City has implemented a homebuyer program utilizing ARPA in addition to existing

grant resources to support homeownership opportunities for low- and moderate-income families in the community which will address the larger financing gap needed by affordable buyers. The intent of leveraging the limited available funds is to meet the needs of the community, especially given the rapidly increasing construction and home purchase costs. The Housing Department has been working with the City CRA to create an Attainable Infill Housing Program, which is anticipated to assist income eligible homebuyers using City owned parcels over the next year. Homebuyer assistance will also be offered under CDBG in order to provide sorely needed gap financing for buyers to be able to afford a modest home within the City limits.

OWNER OCCUPANTS: 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. ARPA funding will be utilized in addition to regular HUD funding to address the City's rehabilitation waiting list. CDBG-CV funding will continue to be provided by the City to assist COVID impacted homeowners with mortgage and utility assistance arrears to keep families in their homes. The City has applied for CDBG-DR funding recently made available from the State of Florida to assist owner occupants with unaddressed repairs from Hurricane Sally which struck the area in September 2020.

RENTALS: As a Public Housing Authority administering the Housing Choice Voucher (HCV) program, the City Housing office modified its HCV Administrative Plan in February 2022 to permit leases in special housing types such as shared housing, single room occupancy units, group homes, and congregate housing to provide for additional housing options for voucher holders given the short supply of available rental units in the area. We will continue to monitor the leasing activity of these special housing types. Additional updates to the administrative plan are underway to include updates to the special vouchers sections to include opportunities related to foster youth initiatives as well as exploration of the use of project-based vouchers. The City plans to expand use of CDBG-CV funds to provide rent and utility assistance for COVID impacted renters. The City also anticipates completion of an acquisition/rehab homeless rental project utilizing CDBG-CV funds by the end of the calendar year.

The City will continue to support the preservation and development of affordable housing, particularly rental units, with Escambia County, the Consortium lead, and other area partners such as the Escambia County Housing Finance Authority. A 2022 Rental Market Study as prepared by the Shimberg Center for Florida Housing Finance Corporation demonstrates that the Pensacola-Ferry Pass-Brent MSA (which includes all of Escambia and Santa Rosa counties) has a deficit of 7851 affordable rental units for households at or below 50% AMI or 771 units for renter households at or below 80% AMI. The City plans to offer local government support for tax credits once again under the State's Annual Housing Tax Credit funding cycle, with support for a 4%/SAIL application at a minimum.

Actions planned to reduce lead-based paint hazards

All HUD funded housing rehabilitation and acquisition projects where the home was constructed before 1978 follow HUD's Lead Safe Housing Rule guidance. Lead-based paint (LBP) hazards, if present, are

addressed through the rehabilitation process through repair or interim controls or abatement depending on the amount of funding assistance targeted for the unit. The EPA Fact Sheet and EPA publication, “Protect Your Family from Lead in Your Home,” are provided to occupants to educate about LBP hazards.

Section 8 Housing Choice Voucher holders are also provided the Protect Your Family from Lead pamphlet and encouraged to look for units in good repair which diminishes the potential for exposure to lead based paint hazards. Additional protections are in place when units are occupied or will be occupied by children under 6 years of age.

Actions planned to reduce the number of poverty-level families

The plan supports public service programs which provide residents with tools to help themselves improve their financial stability and should assist in reducing poverty level families. 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. Workshops are planned to provide targeted community outreach and education to buyers that traditionally may not have access to homebuying opportunities in relation to its Attainable Infill Housing program.

Legal Services Support under CDBG-CV and regular CDBG will provide landlord-tenant counseling, foreclosure representation, and other legal aid that will remove barriers so families may obtain/maintain ownership of their properties, prevent evictions and potential homelessness, and access their property as an asset to obtain home improvements loans.

The City received 35 vouchers under the Emergency Housing Voucher (EHV) Program, which is being administered with Opening Doors Northwest Florida. Opening Doors provides case management for the applicant and the program provides assistance with acquiring essential household items, supportive services, and deposits as needed. Both agencies will continue to provide support for homeless applicants under the program; many households have remained successfully housed for a year and are renewing leases under the program. The City ARPA SLFRF for homelessness is providing supportive services as well as providing housing support.

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. City staff will continue to serve on the Homeless Reduction Task Force to help advance agency coordination and cooperation for homeless services. The City will continue to coordinate efforts through area partners, the Consortium, and the Continuum of Care (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. Activities in this plan are successful due to collaboration with public and private housing and social service agencies. 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 PHA and Opening Doors have committed to participation in a HUD sponsored Advancing Equity Community of Practice to review data/processes in place that establish housing inequality and produce an action plan at the end of the period to improve those systems for the betterment of clients.

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. City staff are actively engaged in the Homeless Reduction Task Force of Northwest Florida, which has representation from various public and private housing and social service agencies and seeks to improve coordination among these various entities specific to homeless service providers.

Discussion

The intent is to leverage the limited available funds to meet the needs of the community. Planned activities are based on the funding available to meet priorities as identified in the Consolidated Plan. Needs assessments are ongoing based on new funding opportunities and changing community priorities. The city plans to continue working through the established Consolidated Plan priorities 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

This section provides specific requirements of the HUD CDBG funding provided under this plan.

The City of Pensacola participates with Escambia County in a Consortium under the HOME program. Allocation of HOME funds to Consortium members is based on the HOME consortia report as provided by HUD and is evidenced by an annual Interlocal Agreement. HOME Program specific requirements are outlined in Escambia County's Annual Action Plan.

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	78,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	78,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%
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Discussion

The City estimates \$78,000 to be received this program year in program income from the CDBG Housing Rehabilitation activity. These funds are receipted into IDIS and allocated to support additional housing rehabilitation or other CDBG eligible projects. 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
2023-24 Annual Action Plan**

Citizen Participation Comments

Meeting Advertisements
Meeting Minutes
Citizen Comments

Housing Division
Attn: Housing Division
PO BOX 12910
PENSACOLA, FL 32521

Published Daily-Pensacola, Escambia County, FL

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State of Florida
County of Escambia:

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

PUBLIC NOTICE The City of

as published in said newspaper in the issue(s) dated or by publication on the newspaper's website, if authorized, on :

02/08/23

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 coporation 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 8th of February 2023, by legal clerk who is personally known to me

Affiant

Notary Public State of Wisconsin, County of Brown

My commission expires
of Affidavits 2

Publication Cost: \$229.00
Ad No: 0005586246
Customer No: PNJ-20423050

This is not an invoice

PUBLIC NOTICE

The City of Pensacola, Florida, announces initiation of the public participation process that will facilitate the preparation of the 2023/24 Annual Action Plan for Housing and Community Development for the period October 1, 2023-September 30, 2024. This process serves as a collaborative tool for the community by identifying or updating existing conditions with respect to housing and community development needs, goals and objectives.

The City's 2023/24 Annual Action Plan for Housing and Community Development will identify the community's housing and community development priorities and target strategies to address priorities established in the 2020-24 Consolidated Plan which will be implemented during the next Federal Fiscal Year. The 2023/24 Annual Plan, when complete, will denote the city's action plan for the utilization of resources provided through the Fiscal Year 2023 Community Development Block Grant, or other HUD programs designed to address housing and community development needs.

A PUBLIC HEARING is being sponsored by the City of Pensacola to afford citizens the opportunity to provide input and recommendations regarding assisted housing, housing and community development related needs/priorities, supportive housing needs, and non-housing community development needs within the city. The public hearing concerning the development of the Annual Plan will be held at 4:30 P.M. on Wednesday, March 1, 2023, Pensacola City Hall, Hagler Mason Conference Room on the 2nd floor, at 222 W. Main Street, Pensacola, Florida. The meeting will be live streamed and can be viewed at the following link: cityofpensacola.com/video

In addition to direct input provided during the public hearing, written comments or input regarding local housing and community development needs or priorities will be accepted through March 8, 2023, and may be submitted to: City of Pensacola Housing Department, P.O. Box 12910, Pensacola, FL 32521-0031, or via email to mwhitaker@cityofpensacola.com. For further information, contact Marcie Whitaker at 850-858-0323.

In accordance with the Americans with Disabilities Act, any person needing accommodations to attend or participate in the hearing should contact 850-858-0350 at least 72 hours in advance of the event in order to allow time to provide the requested services.
Legal No. 5586246 Feb 8, 2023

VICKY FELTY
Notary Public
State of Wisconsin

Meredith Reeves

From: Meredith Reeves
Sent: Wednesday, February 8, 2023 5:28 PM
To: Meredith Reeves
Cc: Marcie Whitaker
Subject: City of Pensacola CDBG Annual Plan Initial Public Hearing: March 1
Attachments: Ad CDBG Annual Plan Initial 2023.pdf

Good afternoon, Housing and Community Development Partners:

Our office wanted to advise that we are starting the annual planning process for the Community Development Block Grant (CDBG) funding to be received by the City from HUD. We will hold a meeting Wednesday, March 1 at 4:30 pm at City Hall in the Hagler Mason Conference Room to discuss the funding, types of eligible projects, and to solicit community feedback on housing and community development needs. The meeting will be live streamed.

You may also submit written comments to Marcie Whitaker at mwhitaker@cityofpensacola.com through March 8. We would appreciate your participation and sharing this information with your partners as you see fit. We'll send another reminder closer to the meeting date.

Please don't hesitate to contact Marcie or myself if you have any questions.

Thank you!
Meredith

Meredith Reeves

Assistant Housing Director, Housing Department

Visit us at <https://www.cityofpensacola.com>

420 W. Chase St.

Pensacola, FL 32502

Office: 850.858.0311

Fax: 850.595.0113

mreeves@cityofpensacola.com

PENSACOLA

Meredith Reeves

From: City of Pensacola Public Information <listserv@civicplus.com>
Sent: Thursday, February 23, 2023 8:42 AM
To: Meredith Reeves
Subject: [EXTERNAL] Public Hearing on City of Pensacola HUD Annual Plan March 1

Follow Up Flag: Follow up
Flag Status: Flagged

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT



WWW.CITYOFPENSACOLA.COM

PUBLIC INFORMATION OFFICE

Press Release

PUBLIC INFORMATION:

Feb. 23, 2023

MEDIA CONTACT:

Kaycee Lagarde
850-435-1623
klagarde@cityofpensacola.com

Public Hearing on City of Pensacola HUD Annual Plan March 1

The City of Pensacola will host a public hearing on Wednesday, March 1 at 4:30 p.m. concerning the development of its 2023-24 annual action plan for the Community Development Block Grant program. The public hearing will take place in the Hagler- Mason Conference Room, located on the second floor of City Hall, 222 W. Main Street.

The public hearing will be recorded and live streamed at cityofpensacola.com/video.

The meeting is being sponsored by the city to afford citizens the opportunity to provide input and recommendations regarding housing and community development needs, goals, and objectives to support priorities identified in the 2020-24 Consolidated Plan. Public input will assist with planning in the utilization of the city's Community Development Block Grant program funds. The city's 2020-24 Consolidated Plan may be found [here](#).

In addition to direct input provided during the public hearing, individual written comments or input regarding local housing and community development needs or priorities will be accepted through March 8, 2023 and may be submitted via mail to the City of Pensacola


Housing Department, P.O. Box 12910, Pensacola, Florida, 32521-0031 or via email to mwhitaker@cityofpensacola.com.


For more information, contact City of Pensacola Housing Director Marcie Whitaker at 850-858-0323.

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 at least 72 hours in advance of the event in order to allow time to provide the requested services.

For more information or general questions, email pio@cityofpensacola.com. To stay informed about what's happening with City of Pensacola government, sign up for email or text notifications through [Notify Me](#) or follow @CityofPensacola on social media.

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Meredith Reeves

From: Meredith Reeves
Sent: Thursday, February 23, 2023 10:54 AM
To: Marcie Whitaker
Cc: Richard Russo; Chris Johnston
Subject: Public Hearing on City of Pensacola HUD Annual Plan March 1

Good afternoon, Housing and Community Development Partners:

Our office wanted to remind you about the public meeting Wednesday, March 1 at 4:30 pm at City Hall in the Hagler Mason Conference Room to discuss the formation of the City's Community Development Block Grant (CDBG) Annual Plan for next fiscal year. The meeting will discuss funding, types of eligible projects, and solicit community feedback on housing and community development needs. The meeting will be live streamed.

You may also submit written comments to Marcie Whitaker at mwhitaker@cityofpensacola.com through Wednesday, March 8. We would appreciate your participation and sharing this information with your partners as you see fit. Please don't hesitate to contact Marcie or myself if you have any questions.

Thanks,
Meredith

From: City of Pensacola Public Information <listserv@civicplus.com>
Sent: Thursday, February 23, 2023 8:42 AM
To: Meredith Reeves <MReeves@cityofpensacola.com>
Subject: [EXTERNAL] Public Hearing on City of Pensacola HUD Annual Plan March 1

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT



WWW.CITYOFPENSACOLA.COM

PUBLIC INFORMATION OFFICE

Press Release

PUBLIC INFORMATION:

Feb. 23, 2023

MEDIA CONTACT:

Kaycee Lagarde

850-435-1623

klagarde@cityofpensacola.com

Public Hearing on City of Pensacola HUD Annual Plan March 1

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The meeting is being sponsored by the city to afford citizens the opportunity to provide input and recommendations regarding housing and community development needs, goals, and objectives to support priorities identified in the 2020-24 Consolidated Plan. Public input will assist with planning in the utilization of the city's Community Development Block Grant program funds. The city's 2020-24 Consolidated Plan may be found [here](#).


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PUBLIC HEARING

**March 1 – 4:30 PM
City of Pensacola
Hagler Mason Conference Room 2nd Floor City Hall
222 W. Main Street
Pensacola, FL**

Annual Action Plans

(For Plan Period October 1, 2023 - September 30, 2024)

AGENDA

- I. Welcome and Introduction
- II. Overview of Annual Action Plan Process
- III. Discussion of handouts
- IV. Review of Public Participation Schedule and Plan(s) Process
- V. Public Comments and Questions

**CITY OF PENSACOLA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROGRAM OVERVIEW**

Escambia County and The City of Pensacola are eligible to receive funding under Title I of the Housing & Community Development Act of 1974, as amended.

Compliance with Primary Objectives

The Act establishes as its primary objective the development of viable urban communities, including decent housing and a suitable living environment, and expanding economic opportunity, principally for persons of low and moderate income. For grant recipients under the Entitlement Program, this overall objective is achieved through a program where the projected use of funds has been developed so as to give maximum feasible priority to activities which will carry out one of the broad national objectives of benefit to low and moderate income families or aid in the prevention or elimination of slums or blight; the projected use of funds may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

A majority of the funds must be spent on activities directly benefiting low and moderate income residents (70% or greater). Last year the City spent 100% on activities that benefit low and moderate income persons.

Benefit to Low/Moderate Income Persons

For an activity to benefit low/moderate income residents, it must be a direct benefit or area benefit. An example of a direct benefit would be to rehabilitate a low income homeowner's dwelling unit whose household income is below 80% of the mean income for the City of Pensacola.

An example of an area benefit would be to pave a street in a low income neighborhood.

The first case directly benefits a low/moderate income person and the latter case benefits an area of low/moderate income residents.

The City uses Census statistics provided by the U.S. Department of Housing and Urban Development (HUD) in establishing eligibility income guidelines and uses block group data indicating the areas where greater than 51% of the population is low and moderate income. (However, mere location of an activity in a low or moderate income area, while generally a primary consideration, does not conclusively demonstrate that the activity benefits low/moderate income persons.) The City, by examining the net benefit to low/moderate income residents, ensures that activities designed to meet this standard do so.

Prevention or Elimination of Slums or Blight

For an activity to qualify in the prevention or elimination of slums or blight, it must meet a definition of a slum, blighted, deteriorated, or deteriorating area under State or local law and where there is a substantial number of deteriorating or dilapidated buildings, including other needed physical improvements throughout the area. The activity must address one of the conditions which qualified the area as a slum or blighted area.

The State designated areas within the City: The Urban Core, East Side TIF District, and Westside Garden District Redevelopment Area.

Meet an Urgent Need

For an activity designed to meet community development needs having a particular urgency, it must alleviate existing condition which pose a serious and immediate threat to the health or welfare of the community, which are of recent origin, that the City is unable to finance on its own and other sources are not available.

HOME INVESTMENT PARTNERSHIPS ACT (HOME)

Program Overview

Summary:

HOME provides formula grants to States and localities, that communities use often in partnership with local nonprofit groups, to fund a wide range of activities. These activities include those that build, buy, and/or rehabilitate affordable housing for rental or homeownership, or provide direct rental assistance to low-income people.

Purpose:

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Recent years have seen funding to this program cut in half. The program was designed to reinforce several important values and principles of community development:

- * HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- * HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.
- * HOME's technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners.
- * HOME's requirement that participating jurisdictions (PJs) match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

Type of Assistance:

HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes Home Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

Eligible Grantees:

States are automatically eligible for HOME funds and receive either their formula allocation or \$3 million, whichever is greater. Local jurisdictions eligible for at least \$500,000 under the formula (\$335,000 in years when Congress appropriates less than \$1.5 billion for HOME) also can receive an allocation. Communities that do not qualify for an individual allocation under the formula can join with one or more neighboring localities in a legally binding consortium whose members' combined allocation would meet the threshold for direct funding. Other localities may participate in HOME by applying for program funds made available by their State. Congress sets aside a pool of funding, equivalent to the greater of \$750,000 or 0.2 percent of appropriated funds, which HUD distributes among insular areas.

Eligible Beneficiaries:

The eligibility of households for HOME assistance varies with the nature of the funded activity. For rental housing and rental assistance, at least ninety percent (90%) of benefiting families must have incomes that are no more than sixty percent (60%) of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median. The incomes of households receiving HUD assistance must not exceed eighty percent (80%) of the area median. HOME income limits are published each year by HUD.

Eligible Activities:

Participating jurisdictions may choose among a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. PJs may use HOME funds to provide tenant-based rental assistance contracts of up to 2 years if such activity is consistent with their Consolidated Plan and justified under local market conditions. This assistance may be renewed. Up to ten percent (10%) of the PJ's annual allocation may be used for program planning and administration.

HOME-assisted rental housing must comply with certain rent limitations. HOME rent limits are published each year by HUD. The program also establishes maximum per unit subsidy limits and maximum purchase-price limits.

Some special conditions apply to the use of HOME funds. PJs must match every dollar of HOME funds used (except for administrative costs) with 25 cents from nonfederal sources, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. The match requirement may be reduced if the PJ is distressed or has suffered a Presidential declared disaster. In addition, PJs must reserve at least fifteen percent (15%) of their allocations to fund housing to be owned, developed, or sponsored by experienced, community-driven nonprofit groups designated as Community Housing Development Organizations (CHDOs). PJs must ensure that HOME-funded housing units remain affordable in the long term (20 years for new construction of rental housing; 5-15 years for construction of homeownership housing and housing rehabilitation, depending on the amount of HOME subsidy). PJs have two years to commit funds (including reserving funds for CHDOs) and five years to spend funds.

Application:

Program funds are allocated to units of general local government on the basis of a formula that considers the relative inadequacy of each jurisdiction's housing supply, its incidence of poverty, its fiscal distress, and other factors. Shortly after HOME funds become available each year, HUD informs eligible jurisdictions of the amounts earmarked for them. Participating jurisdictions must have a current and approved Consolidated Plan, which will include an action plan that describes how the jurisdiction will use its HOME funds. A newly eligible jurisdiction also must formally notify HUD of its intent to participate in the program.

CITY OF PENSACOLA
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
ANNUAL FUNDING LEVELS
DATE: 2/2023

HUD PROGRAM YEAR	TOTAL ALLOCATION	PARTICIPATING JURISDICTION
1992	\$947,000	City of Pensacola
1993	\$1,027,000	City of Pensacola
1994	\$1,125,000	City of Pensacola
1995	\$1,127,000	City of Pensacola
1996	\$1,080,000	City of Pensacola
1997	\$1,085,000	City of Pensacola
1998	\$1,078,000	City of Pensacola
1999	\$1,084,000	City of Pensacola
2000	\$1,112,000	City of Pensacola
2001	\$1,179,000	City of Pensacola
2002	\$1,221,000	City of Pensacola
2003	\$1,122,000	City of Pensacola
2004	\$1,133,000	City of Pensacola
2005	\$1,077,534	City of Pensacola
2006	\$973,745	City of Pensacola
2007	\$984,064	City of Pensacola
2008	\$959,179	City of Pensacola
2009	\$961,221	City of Pensacola
2010	\$1,051,861	City of Pensacola
2011	\$883,109	City of Pensacola
2012	\$688,838	City of Pensacola
2013	\$728,047	City of Pensacola
2014	\$704,589	City of Pensacola
2015	\$688,838	City of Pensacola
2016	\$676,602	City of Pensacola
2017	\$667,881	City of Pensacola
2018	\$711,416	City of Pensacola
2019	\$750,799	City of Pensacola
2020	\$768,513	City of Pensacola
2021	\$772,277	City of Pensacola
2022	\$764,826	City of Pensacola
2023	\$766,208	City of Pensacola

**CITY OF PENSACOLA
HOME INVESTMENT PARTNERSHIP ACT
ANNUAL FUNDING LEVELS
DATE: 3/2022**

HUD PROGRAM YEAR	TOTAL ALLOCATION	PARTICIPATING JURISDICTION
2009	\$367,918	City of Pensacola
2010	\$358,445	City of Pensacola
2011	\$316,852	City of Pensacola
2012	\$229,611	City of Pensacola
2013	\$216,113	City of Pensacola
2014	\$219,354	City of Pensacola
2015	\$133,697	City of Pensacola
2016	\$139,436	City of Pensacola
2017	\$126,627	City of Pensacola
2018	\$166,719	City of Pensacola
2019	\$152,140	City of Pensacola
2020	\$138,455	City of Pensacola
2021	\$145,493	City of Pensacola
2022	\$169,428	City of Pensacola

SIGN-IN SHEET

Project: Public Hearing: City of Pensacola HUD Annual Plan

Meeting Date: March 1, 2023

Name (please print)	Organization Representing
MEREDITH REEVES	COP HOUSING
CHRISTINE CRESPO	COP HOUSING
MARCIE WHITAKER	COP HOUSING
DONNA RQUET	FAMILY PROMISE
Vinnie Whibbs	REAP
Leslie Yandle	Just
Gerry Yandle	Just
Tim Evans	ESC Cnty NED
Carolyn Grawi	CIL of Northwest Florida
Blaise Moebl	Pensacola Habitat
Andrea Roberts	Legal Services of N. FL.
John Ellis	Voyage Real Estate
Walter Arington	Community Health
Doug Brown	Community Action
Betsy McDonald	Pensacola Habitat
Kim Wilson	Pensacola Habitat
Tosh Newby	Council on Aging

**Minutes of Public Hearing
City of Pensacola
Escambia Consortium FY2023-2024 Annual Plan
Minutes of Public Hearing**

A public hearing was held March 1, 2023, at 4:30 pm, at the City of Pensacola, Hagler Mason Room, 222 W Main Street, Pensacola, FL 32502

Staff members present: Marcie Whitaker, Housing Director, PHD; Meredith Reeves, Assistant Housing Director, PHD; and Christine Crespo, Affordable Housing Program Manager, PHD.

Citizens present: Donna Pruett, Family Promise; Vinnie Whibbs, REAP; Leslie Yandle, JUST Pensacola; Gerry Yandle, JUST Pensacola; Carolyn Grawi, Center for Independent Living Northwest Florida; Blaise Moehl, Pensacola Habitat for Humanity; Andrea Roberts, Legal Services of North Florida; John Ellis, Voyage Real Estate; Walter Arrington, Community Health; Doug Brown, Community Action Program; Betsy McDonald, Pensacola Habitat for Humanity; Kim Wilson, Pensacola Habitat for Humanity; Tim Evans, Escambia County Neighborhood Enterprise Division; and Josh Newby, Council on Aging.

1. WELCOME AND INTRODUCTION: Marcie Whitaker introduces herself, Meredith Reeves, and Christine Crespo. Marcie Whitaker explained the purpose of the public hearing and described the CDBG program and the criteria to receive funding.

2. OVERVIEW OF ANNUAL PLAN PROCESS: Marcie Whitaker and Meredith Reeves explained the CDBG Annual Action Plan contains detailed projections concerning programmatic activities for the next fiscal year. Marcie Whitaker stated that funding allocation for this fiscal year is \$766,208.

3. CDBG PROGRAM OVERVIEW AND PUBLIC PARTICIPATION: Marcie Whitaker goes over the handouts related to the CDBG program and eligible activities. She also described the CDBG's National Objectives:

- *Low-Mod income families*
- *Prevention of slum and blight*
- *Meeting an urgent need*

Marcie Whitaker provides examples of activities that can be implemented with CDBG funds:

- Community development
- Housing related activities
- Public Services (cannot spend more than 15% of all funds), such as elderly or legal services. The City has historically supported Council on Aging Meals on Wheels throughout the years.

The CDBG funds also require that administrative funds be capped at 20%. In addition, any of the activities require a HUD NEPA environmental review before any funds can be spent. Some activities will also require Davis Bacon and Section 3 regulations.

The City also receives HUD HOME funds through Escambia County, the Consortium lead and fiscal agent. The County presents activities on how the funds will be used in their HUD planning documents. We receive a small allocation, and for years we have used it for substantial rehab. This past year we put together a new activity to support homebuyers.

Meredith Reeves commented that the HOME program has many regulations and must be used for housing. Unlike CDBG, which can be used for housing or community development, HOME has a much narrower scope of types of activities. HUD allocates funding to the HOME Consortium based on a percentage formula; that amount is divided between Escambia County, Santa Rosa County, Milton, and the City of Pensacola. Our overall percentage has decreased; it was about 17% last year. Marcie Whitaker added that the allocation has significantly decreased because of the decrease at the Federal level.

Vinnie Whibbs asked what was the amount of the HOME dollars received last year?

Marcie Whitaker responded \$169,428, and to give you a benchmark, in 2010, we received \$358K.

4. PUBLIC COMMENTS AND QUESTIONS:

Gerry Yandle asked if the new funding from the Governor was included in this?

Marcie Whitaker responded that the new money the Governor is releasing is responding specifically for Hurricane Sally. We are currently working right now on the application; they have a section earmarked for housing, infrastructure, hometown revitalization, and rental housing. Meredith Reeves added that there would be another public hearing related to those funds for Hurricane Sally.

John Ellis asked, under elimination and prevention of slum and blight, why is the Inner Urban Core City not mentioned here?

Marcie Whitaker responded it is probably not mentioned here because it doesn't have a formal plan, and they haven't assessed housing conditions or a TIF associated with it. Marcie stated that the question would be better directed to Victoria at CRA.

John Ellis recommended conducting an assessment of the Inner Urban City using the CDBG funds. He also asked if this would be an eligible activity under CDBG.

Marcie Whitaker responded – that CDBG dollars can be used for planning purposes. Meredith Reeves added that HUD requires you to meet national objectives and spend at least 70% of the funds directly assisting low-mod households or areas. Even though we can do activities in those areas, we will always try to first qualify it as a low-mod activity vs. the slum and blight because we must hit that 70% set aside required by HUD.

John Ellis asked if there was a map we can reference too?

Marcie Whitaker responded yes, go to CityView for display, but stated she was hesitant to use that one because it relates to the 2010 census data, and the new census data is going to be released soon.

John Ellis asked if there was a timeline that they are looking to release it [new census data]?

Marcie Whitaker responded next year is what we are hearing. It usually takes 2-3 years for them to develop their documents after the census data is released.

Christine explained where to find CityView on the City of Pensacola's website.

[Initiatives | City of Pensacola, Florida Official Website](#)

Carolyn Grawi's first public comment to HUD is that there is not enough money. She states that the Center for Independent Living is receiving numerous calls from families with disabilities about their housing struggles. While families with disability received a bit of an increase in their checks because of the cost of living, people's rents and leases are going up, and landlords are putting people out, which means people don't have housing. Our community is facing an unprecedented number of people still losing their housing. In the most recent call she received, the person stated that the unit amount is greater than the family's total income. Grawi also stated that the nonprofit world doesn't necessarily have the funds to support families. We need more landlords to support the voucher programs that do exist. As we look at HUD dollars, we still cannot get the resources to the people who need them. The City and the transition team under D.C. Reeves are looking at the City's 500 homes goal, and she doesn't know where those 500 homes are coming from, where the dollars are coming from, or the people who can afford those homes. Having accessible, affordable, attainable homes is a high priority, and the CDBG dollars help keep families in their homes. Grawi also stated that Federal dollars were previously used for ramps and would like to know how the City could partner to contribute to more ramps being created. Lastly, Grawi shared a story regarding the difficulty of accessibility issues that families face in our community.

Marcie Whitaker responded that one of the grants coming from the state CDBG-DR is targeted for repairs from Hurricane Sally. Marcie suggested that when you work with your clients, have them call us so we can put them on the waiting list to be in the queue. We modified the SHIP plan to help with accessibility; in the future, refer them to our office to see if we can assist them.

Josh Newby asked for clarification regarding if the CDBG-DR can be allocated to grant bills.

Marcie Whitaker responded that there are two plans. The SHIP plan has been allowed to address ramps, and the CDBG-DR plan does require a tie-back to Sally. Meredith Reeves added that if a family was to need a ramp and did not have one prior but were affected by Sally (for example, roof damage), the family would qualify for accessibility accommodations.

Carolyn Grawi asked if the City will post the guidelines for the funds and how families can be eligible.

Marcie Whitaker, responded yes, we will post.

Marcie Whitaker also communicated that free legal counseling is available for people with housing issues. In addition, Legal Services offer "Lawyers at the Library," a walk-up clinic where people can receive legal counseling.

Marcie Whitaker reviewed the citizen participation handout and noted that initial public comments will be accepted through March 8, 2023. Once the comment period ends, we will draft a plan and have another public hearing to review those activities and allocated funding. That public hearing will be held in April, and we will announce the exact date later.

Meredith Reeves asked if there were any additional questions or comments.

Leslie Yandle commented that she did CDBG research and found Section 108 funding. She wanted to know if Section 108 had been used in Pensacola and if any of those funds came from the \$700k.

Marcie Whitaker responded that the way Section 108 works is by pledging future CDBG allocations, HUD gives you an upfront loan, and you repay it with your future allocations. Unfortunately, we have been hesitant to pledge our funds because funds have been dwindling.

Leslie Yandle asked if Section 108 were separate dollars.

Marcie Whitaker responded that these are not separate dollars; they come from the same funds.

John Ellis asked how much collaboration has occurred with Escambia County in the past, and how much do we anticipate being in the process this year?

Marcie Whitaker responded that as a Consortium, the County is the lead, and we put our plans together and go into a portal together. HUD views us as one big entity. We collaborate and work together to see what will benefit the community as a whole.

John Ellis stated looking at the amount of funding here, we can accomplish some good things but not a tremendous amount of things. So, by working together, greater things can be accomplished. I came to advocate incentivizing private developers, but there isn't enough funding to incentivize private developers. I need to research how CDBG funds have been used historically.

Marcie Whitaker responded one of the bigger collaborations we did with the County was the redevelopment of the Blount school property, and the County contributed significantly to the demolition and cleanup. In the past, the County has been generous regarding infrastructure improvements. Meredith Reeves added that historically there has been a significant collaboration, particularly with the HOME CHDO portion, specifically for developing rental units within the City limits. Those HOME funds are separate from the small allocation listed here.

John Ellis stated that based on 2022, the minimum CHDO allocation would be \$25K.

Meredith Reeves responded that the CHDO funding is separate from the City's HOME allocation; that the overall HOME allocation to the Consortium is over one million dollars.

Carolyn Grawi commented that the CDBG is used to rehab homes which helps keep homeowners in their homes.

Meredith Reeves contributed that the majority of the CDBG funds historically have gone to fund homeowner occupied rehabilitation, followed closely by infrastructure and then public services.

Christine Crespo stated that we are still taking CDBG-CV applications to assist families with their mortgage and utilities affected by COVID.

Meeting adjourned at 5:15 pm.

DEPT OF HOUSING/LEGAL ADS
420 W CHASE ST

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 CITY OF PEN

as published in said newspaper in the issue(s) dated or by publication on the newspaper's website, if authorized, on :

05/01/23

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 coporation 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 1th of May 2023, by legal clerk who is personally known to me

Nicole Jacobs
Affiant

Nancy Heyrman
Notary Public State of Wisconsin, County of Brown

5.15.27

My commission expires
of Affidavits 1

Publication Cost: \$509.70
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NANCY HEYRMAN
Notary Public
State of Wisconsin

PUBLIC NOTICE CITY OF PENSACOLA

HUD ANNUAL ACTION PLAN SUMMARY

The City of Pensacola has drafted the 2023/2024 Annual Action Plan for Housing and Community Development for the period October 1, 2023 - September 30, 2024. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the City's 2023/2024 Annual Action Plan for the utilization of Community Development Block Grant (CDBG) funding to address housing and community development needs. The major priorities include: rehabilitation of homeowner occupied substandard housing units for families with incomes between 0-80% of the area median income; homebuyer assistance; public service activities addressing needs of elderly and/or low income households; and targeted community development public improvement priorities. Activities are generally available to assist eligible lower income persons in varying capacities and financial levels to the extent that such availability is not limited by Federal or State Regulations and/or financial resources. The draft 2023/2024 Annual Action Plan is available for public review at the City of Pensacola Housing Office, 420 W. Chase Street, Pensacola, Florida between 8 a.m. and 4 p.m. Monday through Thursday or may be viewed online at <https://www.cityofpensacola.com/190/Community-Development-Block-Grant-CDBG-P>.

This section of the Plan incorporates the city's application to the U.S. Department of Housing and Urban Development (HUD) for Program Year 2023 Community Development Block Grant (CDBG) funding which is detailed as follows.

CITY OF PENSACOLA

2023-2024 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROPOSED BUDGET AND ACTIVITIES

HOUSING:

Housing Rehabilitation Loan/Grant Programs \$250,000*
Funds to rehabilitate owner-occupied houses to provide for structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities; to provide for the federally mandated evaluation and control of lead-based paint hazards for projects with a house constructed prior to 1978; and to provide for administrative costs of this program and other related housing rehabilitation/repair activities. Funding will provide for the rehabilitation/repair of approximately 4 owner occupied housing units. The program is available to low- and moderate-income persons occupying their home-stead residence within the corporate limits of the City of Pensacola.

*All program income from housing rehabilitation loans will be used to repair homeowner occupied units for low- and moderate-income families located within the corporate limits of the City of Pensacola (estimated program income is \$78,000 and is included in the totals above).

Temporary Relocation

\$25,498
Funds will provide temporary relocation for families whose dwelling units are being rehabilitated via the City's Housing Rehabilitation Programs, including the HOME Reconstruction Program. This is a requirement under the Uniform Relocation Act.

Homebuyer Assistance Program

\$200,000
Funds will provide for down payment/closing cost/principal mortgage reduction assistance through deferred payment loans, low interest loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home. Loans may be offered in conjunction with not for profit developers such as CCL and Pensacola Habitat for Humanity.

PUBLIC FACILITIES AND IMPROVEMENTS:

Neighborhood/Facility Improvement Projects \$162,000
Funds to support accessibility planning, design, and improvements to City owned public buildings and facilities to remove architectural barriers. Funds, if any, remaining after completion of accessibility project may be expended on neighborhood improvement projects to provide new or updated public facilities or infrastructure within CDBG eligible neighborhoods or in direct support of affordable housing development.

PUBLIC SERVICES:

Nutritional Meal Programs \$70,000
Funds will provide support for two nutritional meal programs, Meals on Wheels and Senior Dining Sites, in partnership with the Council on Aging of West Florida, 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.

Homebuyer and Foreclosure Prevention Education Program

\$44,931
Provide pre-purchase homeownership and foreclosure prevention education classes for lower income (80% or below of area median income) residents to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.

PROGRAM PLANNING AND ADMINISTRATION:

Grant Administration & Management \$153,241
Funds to administer the City's CDBG Program which includes personnel services and operating expenses.

2023 CDBG Grant Allocation \$ 766,208

Prior Year Resources (2016) \$ 91,462

Estimated Program Income \$ 78,000

TOTAL 2023 CDBG PROPOSED BUDGET \$ 935,670

A PUBLIC HEARING is being sponsored to afford citizens the opportunity to review, comment and/or provide input regarding the content of this Notice and/or the draft 2023 Annual Plan. The hearing will be held at 4:30 P.M. (EST) on May 9, 2023, at Pensacola City Hall, Vice Whittaker Conference Room on the 1st floor, at 222 W. Main Street, Pensacola, Florida. All interested citizens are urged to attend and participate.

Written comments or input regarding the Plan, local housing needs or priorities will be accepted through June 9, 2023, and may be submitted to: City of Pensacola Housing Department, P.O. Box 12910, Pensacola, FL 32521-0031, or via email to mwhittaker@cityofpensacola.com. For further information, contact Marcee Whittaker at 850-658-0323.

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 the City of Pensacola at 850-658-0323.

Meredith Reeves

From: City of Pensacola Public Information <listserv@civicplus.com>
Sent: Thursday, May 4, 2023 4:18 PM
To: Meredith Reeves
Subject: [EXTERNAL] City of Pensacola to Host Public Hearing on CDBG Annual Plan May 9

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT



WWW.CITYOFPENSACOLA.COM

PUBLIC INFORMATION OFFICE

Press Release

PUBLIC INFORMATION:

May 4, 2023

MEDIA CONTACT:

Kaycee Lagarde

850-435-1623

klagarde@cityofpensacola.com

City of Pensacola to Host Public Hearing on CDBG Annual Plan May 9

The City of Pensacola will host a public hearing on Tuesday, May 9 at 4:30 p.m. concerning the proposed HUD Community Development Block Grant Annual Action Plan for Housing and Community Development for the period Oct. 1, 2023 – Sept. 30, 2024. The hearing will take place in the Whibbs Conference Room, located on the first floor of City Hall, 222 W. Main St.


The meeting will provide an opportunity for the public to provide comment on the proposed 2023-2024 Community Development Block Grant budget and activities prior to submission of the Annual Action Plan to City Council and to the U.S. Department of Housing and Urban Development for final approval.


The Annual Action Plan is the planning document which describes the amount of CDBG funds expected to be available and the proposed use of those funds. The City anticipates receiving \$766,208 in CDBG funds for fiscal year 2023-2024. A copy of the draft Annual Plan is available for review online at cityofpensacola.com/CDBG and at the


City of Pensacola Housing Department at 420 W. Chase St. between 8 a.m. and 4 p.m. Monday through Thursday.

Written comments or input regarding the plan, local housing needs or priorities will be accepted through **June 9, 2023** and should be submitted to City of Pensacola Housing Department, P.O. Box 12910, Pensacola, FL 32521-0031, or via email to mwhitaker@cityofpensacola.com.

For more information or general questions, email pio@cityofpensacola.com. To stay informed about what's happening with City of Pensacola government, sign up for email or text notifications through [Notify Me](#) or follow @CityofPensacola on social media.

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Meredith Reeves

From: Meredith Reeves
Sent: Thursday, May 4, 2023 4:38 PM
To: Meredith Reeves
Cc: Marcie Whitaker
Subject: FW: [EXTERNAL] City of Pensacola to Host Public Hearing on CDBG Annual Plan May 9

Good afternoon, Housing and Community Development partners,
Please see below for link to the City's draft 2023-24 CDBG Annual Plan and public meeting on May 9 to cover the plan proposed and solicit feedback. Public comments may be addressed to Marcie Whitaker through June 9.

Thank you,
Meredith

From: City of Pensacola Public Information <listserv@civicplus.com>
Sent: Thursday, May 4, 2023 4:18 PM
To: Meredith Reeves <MReeves@cityofpensacola.com>
Subject: [EXTERNAL] City of Pensacola to Host Public Hearing on CDBG Annual Plan May 9

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT



WWW.CITYOFPENSACOLA.COM

PUBLIC INFORMATION OFFICE

Press Release

PUBLIC INFORMATION:

May 4, 2023

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PUBLIC HEARING

**May 9 – 4:30 PM
City of Pensacola
Vince Whibbs Conference Room 2nd Floor City Hall
222 W. Main Street
Pensacola, FL**

Annual Action Plans

(For Plan Period October 1, 2023 - September 30, 2024)

AGENDA

- I. Welcome and Introduction
- II. Overview of Annual Action Plan
- III. Discussion of Proposed Projects & Funding
- IV. Review of Public Participation Schedule and Plan(s) Process
- V. Public Comments and Questions

CITY OF PENSACOLA
2023-2024 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES

HOUSING:

Housing Rehabilitation Loan/Grant Programs

\$250,000*

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\$25,498

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

Homebuyer Assistance Program

\$200,000

Funds will provide for down payment/closing cost/principal mortgage reduction assistance through deferred payment loans, low interest loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home. Loans may be offered in conjunction with not for profit developers such as CEII and Pensacola Habitat for Humanity.

PUBLIC FACILITIES AND IMPROVEMENTS:

Neighborhood/Facility Improvement Projects

\$192,000

Funds to support accessibility planning, design, and improvements to City owned public buildings and facilities to remove architectural barriers. Funds, if any, remaining after completion of accessibility project may be expended on neighborhood improvement projects to provide new or updated public facilities or infrastructure within CDBG eligible neighborhoods or in direct support of affordable housing development.

PUBLIC SERVICES:

Nutritional Meal Programs

\$70,000

Funds will provide support for two nutritional meal programs, Meals on Wheels and Senior Dining Sites, in partnership with the Council on Aging of West Florida, 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.

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PROGRAM PLANNING AND ADMINISTRATION:

Grant Administration & Management

\$153,241

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

2023 CDBG Grant Allocation
Prior Year Resources (2018)
Estimated Program Income

\$ 766,208
\$ 91,462
\$ 78,000

TOTAL 2023 CDBG PROPOSED BUDGET

\$ 935,670

SIGN-IN SHEET

Project: Public Hearing: City of Pensacola HUD Annual Plan

Meeting Date: May 9, 2023

[illegible]

**Minutes of Public Hearing
City of Pensacola
Escambia Consortium FY2023-2024 Annual Plan
Minutes of Public Hearing**

A public hearing was held May 09, 2023, at 4:30 p.m., at the City of Pensacola, Whibbs Conference Room, 222 W Main Street, Pensacola, FL 32502

Staff members present: Marcie Whitaker, Housing Director, PHD; Meredith Reeves, Assistant Housing Director, PHD; and Christine Crespo, Affordable Housing Program Manager, PHD.

Citizens present: James Gulley, West CRA; Doug Brown, CAPC; Yvonne Baboi, AMR at Pensacola, Inc.; Patrice Whitten, Florida Housing Enterprises, Inc.; Thomas Leemon, Reel Estate/PAR; and Jim Reeves, AMR at Pensacola, Inc.

1. Welcome and Introduction: Marcie Whitaker introduces herself and staff. Attendees introduce themselves. Marcie Whitaker explained the purpose of the public hearing and described the CDBG program and the criteria to receive funding.

2. OVERVIEW OF ANNUAL PLAN: Marcie Whitaker and Meredith Reeves explained the Annual Action Plan contains detailed projections concerning programmatic activities for the next fiscal year. Marcie Whitaker stated that funding for this fiscal year was \$766,208. The proposed Annual Plan is going to the City Council on July 20th, 2023, for approval and will be submitted to HUD by the August deadline.

3. DISCUSS PROPOSED PROJECTS AND FUNDING: Marcie Whitaker presented an overview of the proposed activities and funding levels for FY 2023-2024.

The Housing Rehab project allocated \$250,000 to include lead based testing.

Temporary Relocation for families who will have their homes rehabbed funding set aside is \$25,498.

The homebuyer assistance program earmarked funds for \$200,000, serving low and moderate households to work in conjunction with not for profit developers.

Neighborhood Improvement Projects is \$192,000 for capital improvement projects: stormwater, parks, drainage, etc.

Public Service Activities for nutritional meal programs will be funded at \$70,000 and will assist residents directly.

Homebuyer and Foreclosure Prevention program assists families with a broad overview of before and after care when purchasing a home.

Grant Administration & Management is funded at \$44,931, and the grant only allows for 20% Admin costs.

4. REVIEW OF PUBLIC PARTICIPATION SCHEDULE AND PLAN(S) PROCESS:

Marcie Whitaker reviewed the Public Participation and Annual Plan Schedule for the remainder of the planning process, noting that comments would be accepted until June 9th, 2023.

5. PUBLIC COMMENTS AND QUESTIONS:

James Gulley asked about sewer line assistance. Marcie Whitaker responded that we made outreach to all the families who had received an ECUA letter regarding the sewer lateral repairs. The program is funded through ARPA and is currently open to taking applications.

Doug Brown asked if Fair Housing is currently funded through federal dollars.

Meredith Reeves responded that the Human Relations Commission is currently being funded through general funds.

Brown also stated that more homeowners struggle with funding sources to assist with issues like clouded titles. Reeves explained that Legal Services of North Florida (LSNF) has funding for title or heir issues, landlord disputes, bankruptcy, etc., and that it is funded through the County using CDBG funds. The City has also provided CDBG-CV funding to LSNF, but it must be tied back to the corona virus.

Yvonne Baboi asked what the steps were for nonprofits to get funding. Marcie Whitaker responded that a Request for Proposal (RFP) would be put out, and a selection committee would determine what agencies would be eligible for CDBG funding.

James Gulley stated that we are currently in a budget crisis, and there could be a lot of consequences.

Jim Reeves asked if funding sources could be moved around. Meredith Reeves stated that if their request was to fund one activity with more funds, they could make suggestions and be taken into account. Jim Reeves also asked if funds could be disbursed upfront and then refunded. Meredith Reeves indicated that was not an option per the grant's requirements. Marcie Whitaker also stated that they only select projects once funds are disbursed because HUD previously has made changes at the last minute, and the allotted fund amounts received were less than those granted initially.

Doug Brown asked if there was a preference for Pensacola natives to receive down payment assistance since they are the ones currently contributing to the economy. Marcie Whitaker stated that there is currently no preference, and it has been looked at but has yet to be determined. Christine Crespo also noted that the City currently has enough funding in the homebuyer programs to assist families in the City limits.

Doug Brown commented that there should be a gap benefit for builders to be able to construct affordable housing. Marcie Whitaker responded that CDBG does not allow for new construction, but for other activities to assist in the construction, for example, infrastructure or title cleanup.

Jim Reeves asked what funding you currently have available for new construction. Marcie Whitaker responded that the only current funding source is ARPA, and the mayor may be looking to reallocate the funds. The other source of fund available is HOME, but the County manages that.

Meredith Reeves commented that the City currently put in various grant applications for CDBG-DR Sally, which included three projects for the hometown revitalization category: the Baptist Hospital area, Cervantes/Pace corridor, and the Palafox corridor. The activities involve acquiring property, demolishing, or rehabilitating commercial properties. The City also applied for the infrastructure category that included the Hollice T. Williams stormwater and the Fricker Center. In addition, the housing department will apply for the rehabilitation grant proportion to assist homeowners affected by Hurricane Sally.

Doug Brown stated they run the DOE weatherization program, and maybe there might be a way to leverage funding since many of the homes they approach are in poor conditions, which require them to walk away. Marcie Whitaker stated that our office would recommend clients to his program once they complete our rehab program.

A member of the audience asked what the difference was between the homebuyer foreclosure program that we offer versus other ones. Marcie Whitaker stated that our program is an overview and not a HUD certified class like Habitat or CEII provides; the class is offered quarterly and is available to all owner occupants, not just homebuyer participants.

The meeting adjourned at 5:35 pm.



AMR at Pensacola, Inc.
730 Bayfront Pkwy
Suite 4B
Pensacola, FL 32502

January 31, 2023

Dear Ms. Meredith Reeves,

Please allow this intention letter to be part of consideration from AMR at Pensacola, Inc. for the Community Development Block Grant under the Public Facilities and Improvements for Infrastructure Activities. AMR is a 501 (c)(3), non-profit organization and state certified Community Housing Development Organization (CHDO). As one of Escambia County's largest non-profit attainable housing organizations, AMR has been involved in the development, preservation, and management of attainable housing throughout the County since 1989. AMR's story began in the mid 1980's, when the founder, a local real estate attorney and developer, witnessed a growing number of families in need of attainable housing and facing evictions from their homes. He witnessed children living in unsafe conditions and observed that many families had minimal help accessing attainable housing. It was then that he vowed, "We can do better." Since then, AMR has engaged in a close working relationship with Escambia County and The City of Pensacola Housing Department to provide attainable housing and home ownership opportunities for citizens of Pensacola and Escambia County in the state of Florida.

AMR's mission states: "AMR at Pensacola, INC. (AMR) assists in the creation and maintenance of a sound industrial base for Escambia County, revitalization of economic health to established commercial areas, and the preservation and rehabilitation of existing residential neighborhoods. Therefore, AMR provides, conserves, and expands the supply of adequate housing for the low to moderate income residents of Escambia County. In addition, AMR supports economic and commercial development activities which provide job opportunities for low to moderate income persons. Subsequently, AMR supports essential public services for low- and moderate-income families. Also, AMR aids in the prevention and elimination of poor housing conditions. In conclusion, AMR undertakes community development needs that have a particular urgency because existing conditions pose a serious and immediate threat to the health and welfare of the community."

Since 2010, AMR at Pensacola, Inc. has served more than 3,700 Escambia County families. Currently, AMR operates 136 attainable housing units on dispersed sites throughout

CONTACT

PHONE:

850.438.4400

WEBSITE:

<https://amrpensacola.com>

EMAIL:

jjr@jjrfirm.com

Escambia County. The Phoenix Project was created to assist with sustainable housing solution for individuals who are financially, socially, or institutionally disadvantaged through diversification of attainable housing options throughout Escambia County on scattered-site properties. The idea is to develop more than a neighborhood by creating a community that includes strategic designs with a shared community center and on-site healthcare, social, and workforce development services. The concept is to provide the residents with access to a community that will set them up for success for self-sufficiency.

Also, AMR will be partnering with Families First Network of Lakeview Center to provide much needed housing for young people of all ethnic and cultural backgrounds aging out of foster care from 18-22 years of age. In addition, Kevin Hagen, President of H+H Building Group, who also serves as the President of AMR Pensacola Board of Directors will be a key component in the project. Kevin will continue providing his services and expertise to furthering the legacy of AMR with this innovative approach to housing. A quality example of excellent staff and tradesman can be seen at the present in-progress community of the “Fresh Start Village” on 2051 W. Blount Street in Pensacola.

Thank you for the opportunity to present this program to you for funding consideration in the Community Development Block Grant under the Public Facilities and Improvements for Infrastructure Activities.

Regards,

Yvonne M. Baboi

Director of Grants

yvonne@jjrfirm.com

Meredith Reeves

From: Rick Dye <dyefive1@bellsouth.net>
Sent: Thursday, February 23, 2023 5:17 PM
To: Marcie Whitaker
Cc: Meredith Reeves; Connie Bookman; John Johnson; Elizabeth Kissel
Subject: [EXTERNAL] Input for CDBG Plan

Follow Up Flag: FollowUp
Flag Status: Flagged

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I recommend the inclusion of language that will allow CDBG funds to be part of the financing mix of any new construction housing projects (land acquisition, infrastructure and any other authorized uses) which would result in the creation of new rental spaces/units/homes for households at or below 40% AMI that would rent for a maximum of 30% of the total monthly household income for a minimum of 10 years.

Rick Dye, Chief Volunteer
FaithWorks InterFaith Ministries Network, Inc.
Pensacola, FL/Louisville, KY
850-832-3014

Meredith Reeves

From: Meredith Reeves
Sent: Wednesday, March 1, 2023 1:44 PM
To: yvonne@jjrfirm.com
Cc: Marcie Whitaker
Subject: FW: [EXTERNAL] Intention Letter from AMR for CDBG
Attachments: AMR at Pensacola Cover Letter to M. Reeves.doc

Yvonne,

Thank you for the interest letter from AMR at Pensacola, Inc. I believe you were copied on our public notice about the CDBG Annual Plan, and we will have our first overview meeting today at 4:30 pm in the Hagler Mason Conference Room or via livestream, where we will go over general eligibility requirements for CDBG and program overview.

I was not sure if AMR wanted to edit its public comments to clarify the need for public facility or infrastructure funding. It was not clear whether CDBG funds were being requested as a public facility project relative to the community center at the Phoenix Project, where the center must be available to the general public, or if there are infrastructure needs related to the affordable housing developments that AMR is undertaking. Please be sure that any revisions or public comments are directed to the Housing Director, Ms. Whitaker, who is copied on this email.

Thank you,
Meredith

From: yvonne@jjrfirm.com <yvonne@jjrfirm.com>
Sent: Monday, January 30, 2023 12:01 PM
To: Meredith Reeves <MReeves@cityofpensacola.com>
Cc: jennifer.r.handler@gmail.com; pm@northtowneprop.com
Subject: [EXTERNAL] Intention Letter from AMR for CDBG

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT

Morning Meredith,

Hope all is well with you on this sunny Monday.
I'm attaching an intention letter for AMR per a conversation with Mr. Reeves that took place a few weeks ago.

I have been researching the CDBG to prepare our paperwork necessary to file for this grant.

Thanks,
Yvonne M. Baboi
Director of Grants
AMR of Pensacola, Inc.

Meredith Reeves

From: Jasmine Flaws <flawsjasmine0@gmail.com>
Sent: Thursday, March 2, 2023 1:36 PM
To: Marcie Whitaker
Subject: [EXTERNAL] CDBG Allocation

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT

Hi, Ms. Whitaker, my name is Dionne Robinson I was a housing recipient in 2017, that was my last time having a voucher because I could not find handicapped affordable housing, my voucher was not renewed. Since then I have been jailed, raped, and lost custody of my child. I really would like to see the CDBG Allocation assist me in getting me another voucher and assist in information for people with physical disabilities on getting some apartments for Women trying to go back to College. Last year I started at PSC and had to withdraw because tent city was closed down and I was living there.

Thank-You
Ms. Dionne Robinson
3/2/23

PROJECT PROPOSAL FORM

City of Pensacola

Community Development Block Grant

COMPANY	DATE	AMOUNT
AMR at Pensacola, Inc.	March 3, 2023	\$264,000.00

REQUESTED FUNDING

This proposal form request is in lieu of the Letter of Intent sent on March 1, 2023 for CDBG funding. Any amount of grant money awarded will assist with construction and the mechanical infrastructure under Pace Blvd. to comply with the continuation of construction for public water and sewer services of the (7) Micro-Homes and Community Center of "Fresh Start Village." The site will be the residence for young adults aging out of foster care. Progress of this site is located on the corner of 2051 W. Blount Street and Pace Blvd in Pensacola.





**06 March, 2023 - In Person at Gull Point Community Center,
6pm**

- **Greetings, Introductions**
- **Adoption of the Agenda**
- **Approval of the Minutes**
- **Presentation:** Marcie Whitaker, Housing Director for the City of Pensacola, followed by questions and discussion.
- **Treasurer's Report**
- **CiviCon Update**
- **Old Business/Action Item:** Bylaws Review Discussion and Vote
- **Good News, Upcoming Events, & Open Forum**
- **Next Meeting Date: 03 April, 2023**
- **Adjournment**

Meredith Reeves

From: Westside Garden <westsidegardendistrict@gmail.com>
Sent: Tuesday, March 7, 2023 2:32 PM
To: Marcie Whitaker
Subject: [EXTERNAL] Community Development Block Grant

Follow Up Flag: Follow up
Flag Status: Flagged

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT

Hi Mrs. Whitaker,

I have a few quick proposals for the Westside Garden District Neighborhood Association.

1. Stencil house numbers on the street curb to help emergency services identify houses easier
2. There are many people in the neighborhood that have one or more family homes in the neighborhood. Most of them are vacant. I thought there might be a way to incentivise the home owner to fix up for affordable housing rentals. Maybe the owners just don't know where to start or don't have the money to fix up.
3. My neighborhood is a food desert and I am trying to find ways to fix it.

The United States Department of Agriculture (USDA) defines a food desert as an area that has either a poverty rate greater than or equal to 20% or a median family income not exceeding 80% of the median family income in urban areas, or 80% of the statewide median family income in nonurban areas.

In order to qualify as a food desert in urban areas, at least 500 people or 33% of the population must live more than 1 mile from the nearest large grocery store.

There are a lot of low income, African American seniors that live in the area. The closest options for groceries in the neighborhood within a mile (without needing transportation) is:

- a corner market called Save a Penny (Cervantes and F Street),
- Dollar General
- Family Dollar

and **NONE** of these places offers fruits and vegetables.

I am writing to ask if there are any programs to incentivize all or one of these stores to start selling fresh fruits and vegetables?

OR would the city consider following the lead of Baldwin County to open a government run grocery as depicted in this news report: <https://video.foxbusiness.com/v/6114982626001#sp=show-clips>

I found an example of a Mobile Food truck idea in California that we could replicate... Maybe we could offer places like Barnes or The Farm incentives do do something like this once or twice a month? <https://www.freshapproach.org/mobilemarket/#schedule>

4. There are MANY sidewalks in the area that are either missing sections or don't have sidewalks at all. I have seen people on crutches and in wheelchairs traveling down the middle of the road because there are no sidewalks. We would like to fix this issue in our neighborhood.

Please let me know if you need more details or information. This was just a quick and dirty to meet the deadline.

V/r,
Michelle

--

Michelle Press, President
Westside Garden District Neighborhood Association
813-298-7111

City of Pensacola
Housing Department
P. O. Box 12910
Pensacola, FL 32521-0031
mwhitaker@cityofpensacola.com

Public Comment Re: CDBG Allocations for Fiscal Year 2023-2024

From: JUST (Justice United Seeking Transformation) Pensacola
A 501 (C) (3) Organization
Kaeli Williams, Executive Director
6 Wright Street
Pensacola, FL 32501
850 208-4136
Kaeli@justpensacola.org

Date of submission: Wednesday, March 8th, 2023

JUST Pensacola is an interfaith organization, comprised of 17 faith congregations, that actively seeks to uncover injustice and mobilize the community through the power of organized people to create and win just, fair, and effective solutions.

Just Pensacola recommends that the City of Pensacola give priority consideration to CDBG funding requests that support the development of Affordable Rental Housing in Pensacola. This recommendation recognizes that funding requests for Affordable Rental Housing are designed to provide specific benefits to low and moderate-income families, aid in the prevention or elimination of slums and blighted conditions, and meet an urgent need. We also recognize allocations must comply with regulatory requirements and restrictions.

Pensacola is in the midst of an affordable housing crisis.

- The City is short at least 1,000 available and affordable rental units for households earning 80% or less than the Area Median Income of \$79,500.
- Of renters households in the City earning at or below 80% AMI, 77% are cost-burdened.
- In 2018, out of the 10 most common jobs in the Pensacola area, only one – a registered nurse- earned enough to afford a two-bedroom apartment at market rate. The situation has worsened.
- In 2021, the two-bedroom housing wage was \$18.98. That year *none* of the ten most common occupations in the two-county area could afford a two-bedroom unit. And seven of the ten- waiters, fast food workers, cashiers, janitors, salespersons, nursing assistants, and restaurant cooks- were among those earning less than the one-bedroom housing wage of \$16.15.
- Today, in Escambia and Santa Rosa Counties, the hourly housing wage for a two-bedroom unit is \$19.46: higher than the median wage in our area.

Over the last year, JUST Pensacola has heard many alarming stories regarding the personal impact of being cost-burdened due to the lack of availability of affordable rental housing. These stories include: people who have can't find an affordable rental and now are living in a tent or a car -sometimes with children, children having to frequently switch schools as parents chase affordable housing, city employees seeking other employment in search of a wage that will allow them to find affordable housing. While there are no quantifiable metrics to reflect the depth and breadth, there can be no denying that the lack of affordable rental housing supply is having a significant negative impact on the residents and employers of Pensacola.

Addressing the need for a greater supply of Affordable Rental Housing will require intentional and dedicated efforts from non-profits, businesses, the City, and our elected leaders.

Meredith Reeves

From: Kristin Brown <krande66@gmail.com>
Sent: Friday, May 5, 2023 11:45 AM
To: Marcie Whitaker
Subject: [EXTERNAL] CDBG Public Comment

THIS EMAIL IS FROM AN EXTERNAL EMAIL ACCOUNT

Hi Ms. Whitaker:

I reached out to you earlier this year about my neighbor, Mrs. [REDACTED] at [REDACTED]. You directed me to Mr. Seamus Hunt who I had spoken with before and again, more recently. Mrs. [REDACTED] suffered roof damage from Hurricane Sally which resulted in damage to her drywall and flooring. She was able to secure a roof replacement but I have been working with her for over a year on the inside repairs. First with Pensacola Habitat for Humanity (PHH) and now with the Pensacola Home Reconstruction Program (PHRP)

Mrs. [REDACTED] has lived in her home for over 50 years. She is a widow and her children live out of the area. After months of back and forth with PHH, they are unable to help due to the cost of the repairs - PHH indicated they have a cap of \$10,000.00. In speaking with Mr. Hunt, Mrs. [REDACTED] had an inspection in April of 2021 and is on the list but as of April of this year, she still has approximately 20 people ahead of her.

The additional money is desperately needed if for no other reason than to hire staff to process these projects. I worry that her house, especially with the flooring issues, will become unsafe for a woman in her 80s. I was able to secure a Mold Inspection and have the report so that we are not delayed, as we were with PHH, over mold concerns.

I met Mrs. [REDACTED] when I secured a \$4,000.00 grant for our Neighborhood through CommunityWorks and PHH as President of the Westside Garden District Neighborhood Association. We used those funds for a project called Neighbors Helping Neighbors and focused on helping our elderly and disabled "age in place". We worked with three (3) neighbors in our neighborhood doing external work - yard work, porch repair, railings and lighting. I have become very close to Mrs. [REDACTED] and work weekly trying to find resources/updates to assist in her home repairs.

Thank you for your time and consideration - and if there is anything I can do to help secure this funding, please let me know. I was unable to attend the meeting in person due to business travel but if there are additional meetings, I will do my best to attend. Have a good weekend - Kristin Brown

Kristin L. Brown

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Pensacola, FL 32502
Cell: 770) 826-4351
krande66@gmail.com