

COMMUNITY DEVELOPMENT BLOCK GRANT

2022 - 2023 ANNUAL ACTION PLAN

(October 1, 2022 - September 30, 2023)

DRAFT

CITY OF PENSACOLA
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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, 2022 to September 30, 2023. As indicated throughout the plan, the limited resources of local non-profits and the private and public sector greatly impact the ability to address the unmet needs in the jurisdiction.

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

The major plan activities address the following needs: affordable housing opportunities for income eligible homeowners; needs to provide assistance for underserved populations; and opportunities and programs to support self-sufficiency. As evidenced throughout the plan, the need for affordable housing for extremely low, very low, and low/moderate income residents is a pressing issue for the jurisdiction. Housing needs are discussed in depth in Sections AP-20, AP-35, and AP-38.

Community development needs to support reinvestment in the City's redevelopment areas are discussed in Sections AP-20, AP-35, and AP-50. Concentrations of poverty are identified on the western jurisdictional boundary between the City and Escambia County. Coordinated efforts will be pursued to provide enhancements to these areas through housing rehabilitation, and public service activities with the goal of assisting these residents with attaining self-sufficiency.

3. Evaluation of past performance

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

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

The activities presented in the plan will be reviewed annually to determine the viability and success in addressing the needs of low/moderate income residents within the jurisdiction. These activities will be revised to address the changing needs of the community, within funding 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-May, the proposed plan summary was advertised for a 30 day comment period. Through the process, citizen comments were incorporated where appropriate. No comments were rejected.

A public meeting was held on March 14, 2022 and a public hearing was held on June 21, 2022 where input from community organizations, nonprofits, and citizens was solicited for preparation of the City's Annual Action Plan. Additionally, City staff attended the public hearing held by Escambia County on April 14, 2022 relative to Consortium related funding.

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 meeting and public hearing. During the public meetings, service providers discussed the unmet needs in the community and the need for continued financial support. Proposed activities for the 2022-23 Annual Action Plan were presented at a public hearing. During the public hearing, general group discussion occurred regarding the proposed activities. Attendees expressed support for the proposed activities. A summary of public comments received during the public participation periods is available in Section PR-15.

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

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	PENSACOLA	Housing Department

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Pensacola Housing Department
420 W. Chase Street
P.O. Box 12910
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850-858-0350

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

1. Introduction

Formal outreach and consultation for the Annual Plan began in March 2022 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 2022-23 Annual Action Plan.

A public meeting was held March 14, 2022 and a public hearing was held June 21, 2022, where input from community organizations, nonprofits, and citizens was solicited for preparation of the 2022-23 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 2022-23 Annual Action Plan is presented in section PR-10, 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.

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 worked closely with the Continuum of Care and other homeless service providers through the fall of 2021 and early 2022 to address relocation of households encamped on public property into alternate housing.

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 the County are a direct recipient of ESG funds. The City Housing Director has served as a board member for Opening Doors Northwest Florida, Inc., the lead agency for the Continuum of Care, for the past 10 years where the allocation of ESG funds received from the State are discussed and reviewed. The Opening Doors Board provides input on performance standards and evaluates outcomes of program expenditures and contributes to the development of policies and procedures for the administration of HMIS.

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-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 regarding the Annual Plan process. The Housing Director has served on this agency's Board and routinely discusses the unmet needs of the homeless in the area with the Executive Director.
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 - 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?	Agency representative present at the March public meeting. The City Housing Director routinely consults with the Executive Director of the Area Housing Commission regarding housing needs in the community.
3	Agency/Group/Organization	COUNCIL ON AGING OF WEST FLORIDA, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	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?	A representative 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.

4	Agency/Group/Organization	Catholic Charities of Northwest Florida, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - 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?	A representative from this agency attended the March public meeting. The City participates in ongoing coordination with this agency to address the unmet needs of residents.
5	Agency/Group/Organization	ESCAMBIA COUNTY
	Agency/Group/Organization Type	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 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?	The City attended the public hearing held by the County on April 14 regarding the County's Annual Planning process, which includes HOME Consortium funds. The City and County jointly participate in the State SHIP program and worked together to update their 3 year Local Housing Assistance Plan this year related to affordable housing strategies and needs.
6	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 organization participates on the Homeless Task Force Housing Subcommittee.
7	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 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?	A representative from this agency attended the March public meeting. The City participates in ongoing coordination with this agency to address the unmet needs of residents.
8	Agency/Group/Organization	Lutheran Services Florida Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from this agency attended the March public meeting. The City participates in ongoing coordination with this agency to address the unmet needs of residents.
9	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. The City participates in ongoing coordination with this agency to address the unmet needs of residents. Staff from Habitat serves on the joint City/County Affordable Housing Advisory Committee.
10	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.
11	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.
12	Agency/Group/Organization	Community Enterprise Investments, 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.
13	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 of residents. City staff participated in the "(Un)Affordable Housing Workshop" roundtable hosted by Agency on December 10, 2021.
14	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

	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 is useful in tracking citizen requests/needs.
15	Agency/Group/Organization	Lakeview Center
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Health Agency
	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?	The City participates in ongoing coordination with this agency to address the unmet needs of residents. Lakeview Staff serve on the area Homeless Task Force

16	Agency/Group/Organization	JUST Pensacola
	Agency/Group/Organization Type	Business Leaders 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 Director, Assistant Housing Director, and City Council members have participated in interviews/research sessions concerning affordable housing with this not for profit faith based advocacy group since early 2022. City staff and elected officials participated in Nehemiah action on May 2, 2022 where City leaders were asked to work toward addressing the deficit of affordable rental units and continue working collaboratively.
17	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 with members also appointed by Escambia County.

18	Agency/Group/Organization	Gulf Coast Veterans Healthcare System
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Health Agency Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City Housing Department administers the HUD-VASH program in cooperation with the Gulf Coast Veterans Healthcare System. The Housing Department Director and staff routinely coordinate with the VA to address the needs of homeless veterans in the community.

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. Several neighborhood representatives attended the March 14, 2022 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.
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

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 2022/23 Annual Action Plan. The plan was advertised for 32 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 14, 2022 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 June 21, 2022 where the 2022/23 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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	March 7, 2022 publication in Pensacola News Journal noticing public planning process and advising of first public hearing.	No comments received.	None.	
2	Email	Non-targeted/broad community	March 7, 2022 email dispersed to subscribers of City of Pensacola general press releases	No comments received	None	
3	Internet Outreach	Non-targeted/broad community	March 7, 2022 City of Pensacola Press Release regarding Annual Plan public planning process and advising of first public hearing	No comments received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Email	Minorities Non-targeted/broad community Neighborhood Leaders	March 8, 2022 Email to CNAPP advising of Annual Plan public planning process and advising of first public meeting	No comments received	None	
5	Email	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	March 9, 2022 Email to local housing and community development partners advising of Annual Plan public planning process and advising of first public meeting	No comments received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Internet Outreach	Non-targeted/broad community	March 9, 2022 web posting on City of Pensacola Housing website advising of Annual Plan public planning process and advising of first public meeting	No comments received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	March 14, 2022 Public Hearing with was attended by members of homeless agencies, affordable housing developers, public housing authority agency, local neighborhood representatives, and other non-profits that serve low income households	Minutes attached. Comments included questions regarding prior use of funds; status of repair program wait list; eligibility criteria and terms for repair programs; whether CDBG funds could be used for infrastructure projects; tax credit programs; and questions about the City's participation in the HOME consortium and use of funds.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	May 29, 2022 publication in Pensacola News Journal noticing public hearing scheduled for June 21, 2022 and providing summary of proposed CDBG activities and budgets	No comments received	N/A	
9	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	June 21, 2022 public hearing to present proposed 2022/23 activities and budgets.	Minutes attached.	All comments were 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, 2022 - September 30, 2023. 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

and non-profit resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	764,826	85,000	122,061	971,887	1,544,664	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, and other grant resources to complete community development activities, address housing needs, and provide services to meet the needs of City residents.

State funds received as an allocation from Florida Housing Finance Corporation’s State Housing 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 publically 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 use of County owned properties within the City limits for affordable housing development.

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: \$446,698	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Housing Rehabilitation Temporary Relocation	2020	2024	Affordable Housing	Income eligible Citywide	Affordable Housing	CDBG: \$7,500	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Homebuyer Assistance	2020	2024	Affordable Housing	Income eligible Citywide	Affordable Housing	CDBG: \$150,000	Direct Financial Assistance to Homebuyers: 7 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
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: 740 Persons Assisted
6	Homebuyer and Foreclosure Prevention Classes	2020	2024	Non-Housing Community Development	Income eligible Citywide	Affordable Housing	CDBG: \$44,724	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$152,965	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 \$239,637 (2022 allocation); \$85,000 (estimated program income); and \$122,061 (2017 Rehab Activity Allocation balance).</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.
4	Goal Name	Public Facilities and Improvements
	Goal Description	Funds to support neighborhood improvement projects 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.
5	Goal Name	Nutritional Meal Programs
	Goal Description	Direct service to provide meals to low- and moderate-income elderly and/or special needs residents.
6	Goal Name	Homebuyer and Foreclosure Prevention Classes
	Goal Description	Provide pre-purchase and foreclosure prevention education classes to prepare residents for homeownership and provide guidance to avoid foreclosure and retain ownership of their homes.
7	Goal Name	Grant Administration and Management
	Goal Description	Provide grant oversight to ensure compliance with the program guidelines. Activities encompass developing and submitting plans and program budgets, project management and compliance tracking, financial management of grant funds, compiling data to comply with annual reporting and grant monitoring requirements.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Community Development Block Grant (CDBG) resources will be utilized to accomplish long range local affordable housing and community development activities for the period October 1, 2022, to September 30, 2023. The funding will be used to support community development and public service activities within the City to include the following: Housing Rehabilitation for owner-occupied single-family structures; Temporary Relocation to support housing rehabilitation programs; Public Service activities including funding to support nutritional service programs and legal services; Homebuyer and Foreclosure Prevention Education Program; and grant administration and program management.

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

#	Project Name
1	Housing Rehabilitation
2	Housing Rehabilitation Temporary Relocation
3	Homebuyer Assistance Program
4	Neighborhood Improvement Projects
5	Nutritional Meal Programs
6	Homebuyer and Foreclosure Prevention Education Classes
7	Grant Administration and 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 the 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, legal issues, and nutritional meal services for elderly and special needs residents throughout the jurisdiction. The pandemic has increased the need for these services for at risk populations. In light of the pandemic and continued needs of underserved populations in the jurisdiction, the need out paces

the available funding.

AP-38 Project Summary

Project Summary Information

	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
	Housing Rehabilitation	Housing Rehabilitation	Income eligible Citywide - Other	Affordable Housing	CDBG : \$446,698
	Description	Funding for the CDBG owner occupied residential rehabilitation program and related activities.			
	Target Date for Completion	09/30/2029			
1	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Approximately 8 households with incomes at or below 80% of area median income located throughout the jurisdiction.			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	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.			
	Housing Rehabilitation Temporary Relocation	Housing Rehabilitation Temporary Relocation	Income eligible Citywide - Other	Affordable Housing	CDBG : \$7,500
2	Description	Provides temporary relocation for families whose dwellings are being rehabilitated through the jurisdiction's rehabilitation programs.			
	Target Date for Completion	09/30/2029			

Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Approximately 3 households with income at or below 80% of area median income located throughout the jurisdiction.			
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide.			
Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Funds support temporary relocation for families whose dwelling units are being rehabilitated through the City's CDBG Housing Rehabilitation Program and HOME Reconstruction Program.			
Homebuyer Assistance Program	Homebuyer Assistance	Income eligible Citywide - Other	Affordable Housing	CDBG : \$150,000
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 for Completion	09/30/2029			
3 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Approximately 7 homebuyers at or below 80% area median income			
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide.			
Planned Activities (additional information for this	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			

	discussion may be available on the AP-36 Project Detail screen)	Pensacola limits. In accordance with CDBG regulations, CDBG may only provide up to 50% of the down payment.		
	Neighborhood Improvement Projects	Public Facilities and Improvements	Community Redevelopment Plan 2010 - Other Eastside Redevelopment Plan - Other Income eligible Citywide - Other Urban Core Redevelopment Area - Other Westside Redevelopment Plan - Other	Public Facilities and Improvements CDBG : \$100,000
	Description	Funds to support neighborhood improvement projects within CDBG eligible neighborhoods or in direct support of affordable housing development.		
	Target Date for Completion	09/30/2029		
4	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	500 low/mod persons		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Neighborhoods within CDBG eligible low/mod census tracts. Projects located in CRAs or projects in direct support of affordable housing may be given priority.		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	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.		
5	Nutritional Meal Program	Nutritional Meal Programs	Income eligible Citywide - Other	Public Service CDBG : \$70,000

Description	Direct services to provide meals to low- and moderate-income elderly and/or special needs residents.			
Target Date for Completion	09/30/2024			
Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Activity will benefit 740 elderly or disabled low/moderate income residents in the community.			
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide			
Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Funds will provide nutritional services to elderly and/or disabled residents in the jurisdiction through the Meals on Wheels and Senior Dining Site programs.			
Homebuyer & Foreclosure Prevention Education Classes	Homebuyer and Foreclosure Prevention Classes	Income eligible Citywide - Other	Affordable Housing Public Service	CDBG : \$44,724
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 for Completion	09/30/2024			
6 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	25 low/moderate income persons assisted			
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide			

Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	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.			
Grant Administration & Management	Grant Administration and Management	Income eligible Citywide - Other	Affordable Housing Public Service Public Facilities and Improvements Economic Development	CDBG : \$152,965
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 for Completion	09/30/2024			
7 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	N/A. Funding provided for staff support for CDBG grant administration. Approximately 22,260 residents in the City limits meet the criteria of low/mod income.			
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Jurisdiction wide.			
Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Funds to administer the program to include personnel services and operating expenses.			

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

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Westside Redevelopment Plan	
Eastside Redevelopment Plan	
Urban Core Redevelopment Area	
Community Redevelopment Plan 2010	
Income eligible Citywide	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 the 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 2021, the committee 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 2021. Recommendations from the 2021 AHAC Review suggested that the City consider tiered permitting costs based on project affordability; that the County provide surplus properties it owns within the City limits to the City for affordable housing development; that the City explore implementation of linkage fees/developer impact fees; updating of city lien release policy; and exploration of affordable housing waivers relative to construction within the Community Redevelopment Area Urban Design Overlay District. In early 2022, the CRA made some revisions to its Urban Design Overlay District Standards such as reducing glazing requirements which translates to reduced construction costs as well as an abbreviated modification/appeal review process. 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. There are no planned actions currently to address any additional public policy barriers.

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 2022.

Discussion

City Council adopted the most recent Affordable Housing Incentive Plan Review Report December 2021. The AHAC will be reviewing public policies during 2022.

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. In December 2021, with Pensacola rentals showing a 96.7% occupancy rate, RentCafe ranked the Pensacola rental market as extremely competitive, ranking at number 11 nationwide. For homebuyers, the median home price in the area has risen over \$100,000 since 2019. Buyers on a fixed income require larger subsidies in order to fill the gap between the sales price of the home and an

affordable mortgage payment.

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.

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.

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.

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 encouraged to look for units in good repair

which diminishes the potential for exposure to lead based paint hazards.

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 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 as lease up continues. 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 year old 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 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	85,000
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:	85,000

Other CDBG Requirements

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

Discussion

The City generates approximately \$85,000 annually 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.