



CITY OF PENSACOLA



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



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I. Program Details:

A. LG(s)

Name of Local Government	City of Pensacola
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input was solicited through the local newspaper in an advertisement of the Local Housing Assistance Plan publishing information for citizens to access the Plan through the City of Pensacola website. In addition, a Notice of Funding Availability will be published in the local newspaper once allocations for the respective fiscal year are confirmed by State government.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan. The following priorities for



funding applies to all strategies unless otherwise stated in an individual strategy in Section II.

Not applicable

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, Legal Services and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility



requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The City of Pensacola finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
City of Pensacola	Administrative Duties	10%
Third Party Entity/Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

Project Delivery Costs: These costs include surveys, title work, appraisals, temporary relocation and storage (Substantial Rehab/Reconstruction activity only and Owner Occupied Rehabilitation activity in limited cases where it is necessary for repairs to be completed such as when the work scope may entail the property not having bathing or cooking facilities temporarily), recording fees, septic tank pump-out, septic tank permit fees, engineering fees, design plans, housing market studies (Rental Preservation/Development), environmental reviews, inspections made by non-City employees, and a service delivery fee for third party agencies administering an activity. Project delivery costs are applicable for the following activities: Demolition/Reconstruction, Owner Occupied Rehabilitation, Workforce Development, Rental



Preservation/Development, Disaster Mitigation, and Rental Assistance. Project delivery costs will be limited to no more than 5% of the project award. The Maximum activity award will include these project delivery costs.

A service delivery fee maximum of 5% may be paid to a subrecipient agency and may include application intake; initial, progress, and final inspections; preparation of work specifications and cost estimates; travel to job site; and general project oversight.

T. Essential Service Personnel Definition (ESP): For purposes of this Plan, the City of Pensacola has determined that “essential service personnel” shall include persons in need of affordable housing who meet the following requirements:

1. are permanently employed by a company or organization located within Escambia County, the City of Pensacola, or the Town of Century, all lying within Escambia County, Florida; in one of the following categories:

- a. Local or State Law Enforcement, Fire, Rescue, and Emergency Services, Public Safety and Emergency Management
- b. Teachers, Educators, and School District personnel in the public, private and university systems
- c. Health Care Professionals and support personnel
- d. Tourism Industry professionals and employees (including hospitality and food service)
- e. Judicial/Court System management and support personnel
- f. Skilled building trades personnel

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: All improvements will meet Energy Conservation requirements as required by Florida Building Code for new construction or existing buildings, as applicable. The County and City shall, when economically feasible, encourage and support green building products and processes, including energy efficient features in each strategy. According to the type and extent of the repair or reconstruction and the needs of the recipient, the following green and energy products will be utilized when viable on New Construction, Demolition/Reconstruction, and Owner Occupied Rehabilitation activities:

1. Bath fixtures will carry the WaterSense label or the following specifications:

- a. Toilets: 1.6 gallons/flush or less
- b. Faucets: 1.5 gallons/minute or less
- c. Showerheads: 2.0 gallons/minute or less

2. Appliances

- a. Energy Star qualified refrigerator
- b. Energy Star qualified water heater
- c. Energy Star qualified range hood
- d. Energy Star qualified dishwasher, where applicable

3. Lighting

- a. Installation of Energy Star light fixtures and ceiling fans, and/or
- b. Installation of LED bulbs in newly installed lighting fixtures

4. Heating, Cooling, and Ventilation

- a. HVAC with minimum SEER rating of 14.



b. Energy Star qualified bath exhaust fans

5. Building Products

a. Energy Star qualified windows

b. Energy Star qualified doors

c. No or Low-VOC paints (50 grams per liter or less for flat paint or 150 grams per liter or less for non-flat paint or paints carrying GreenGuard certification)

V. Describe efforts to meet the 20% Special Needs set-aside: The Special Needs set aside will be met through all strategies, with particular attention given to the Owner-Occupied Rehabilitation and Demolition/Reconstruction Housing strategies to provide the opportunity for owner occupants to remain independent in their homes and maintain homeownership. The City will perform outreach and partner with social service agencies serving the designated special needs populations to achieve the special needs set-aside.

Persons with special needs, as defined in F.S. 420.0004 (13) means, “an adult requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the supplemental Security Income (SSI) program; or from veterans disability benefits.”

W. Describe efforts to reduce homelessness:

The City of Pensacola administers HUD Veterans Affairs Supportive Housing (VASH) vouchers County-wide to provide homeless veterans with housing choice vouchers as well as Department of Veterans Affairs supportive services. Additionally, the City of Pensacola administers Emergency Housing Vouchers in coordination with local Continuum of Care lead, Opening Doors Northwest Florida, Inc. to provide vouchers to homeless families, victims of domestic violence, and families who are at risk of homelessness.

Under the Rental Development activity, the City may prioritize units specifically for homeless households. Additionally, the Rental Assistance activity may be used in coordination with agencies serving homeless households to stabilize households for up to 12 months.



Section II. LHAP Strategies:

A. PURCHASE ASSISTANCE	Code: 1, 2
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a. Summary: SHIP funds will be made available to support down payment, gap financing, and closing costs for the purchase of an existing or newly constructed home for first time homebuyers, including homes purchased from a community land trust. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer. Permanent first mortgage financing (exceeding the SHIP Purchase Assistance) will be provided through financial institutions, homebuyer programs and/or private developers/contractors without local guarantee, thereby leveraging a significant volume of private sector financing.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$20,000 Moderate
\$32,500 Low
\$45,000 Very Low
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Subordinate Mortgage and Note
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: 10% forgiven annually on anniversary date of the loan, provided that the homebuyer is not in default of program terms
 - 5. Repayment: None required as long as the loan is in good standing
 - 6. Default: The sale, refinancing, transfer of ownership, foreclosure by the primary lender, or when the property is no longer the principal residence during the mortgage term shall be considered a default whereupon the SHIP investment shall be repaid. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified, first served basis following annual advertisement of the availability of SHIP resources..

Homebuyer must meet the following qualifications:

- 1. qualify for a first mortgage through a participating first mortgage lender;
- 2. complete a HUD certified pre-purchase homebuyer education class within the 12 months prior to closing;
- 3. contribute toward the purchase of the home, a minimum of \$1,000 for Moderate Income buyers, \$750 for Low Income buyers, and \$500 for Very Low-Income buyers (this amount can include documented expenses paid outside of closing);



- 4. hold less than \$50,000 in liquid assets; and
- 5. meet the criteria for a first-time homebuyer

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

- 1. The first-time homebuyer requirement will be waived in cases where the applicant meets the definition of “essential service personnel” as provided in Section I (T) of this plan.
- 2. Certified Home Inspection is required. Cost of home inspection may be applied to borrower’s minimum contribution if paid by the buyer.
- 3. Maximum sales price of the home cannot exceed the FHFC published maximum sales price for Escambia County
- 4. Rehabilitation, if required, will be paid from non-SHIP funds.
- 5. Mobile/manufactured homes are not eligible.

B. DEMOLITION / RECONSTRUCTION	Code: 4
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a. Summary: Funds under this strategy are provided for the substantial rehabilitation or reconstruction of severely substandard owner-occupied single-family units (home requires more than 50% of the value of the home to repair). These units are unable to be addressed through other City repair programs and will be brought up to code through this strategy and will be referred through the housing inspection process or code enforcement.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very Low and Low

d. Maximum award: \$ 250,000 (including \$11,900 maximum permitted as a grant for PDC)

e. Terms:

- 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing if present (or other associated local government financing as available). Project delivery costs will be provided as a grant.
- 2. Interest Rate: 0%
- 3. Years in loan term: 20 years
- 4. Forgiveness: Loan forgiven at 6.67% on the anniversary date of the note beginning in year six through year 19, with the outstanding balance forgiven on the anniversary date of the note in year 20, provided that the homeowner is not in default of program terms.
- 5. Repayment: None required as long as the loan is in good standing.
- 6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by staff. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.



- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list with a priority for special needs applicants, then Very Low-Income applicants.

Applicants must be owner occupants with fee simple title, homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the City. Priority may be given to applicants with open local government code enforcement citations, or survivors of a disaster as declared by local, state or federal officials.

- g. Sponsor Selection Criteria: Not Applicable

- h. Additional Information:

1. The City of Pensacola and Escambia County formed a local HOME Consortium for purposes of receiving Federal funds that support the local mission of enhancing housing affordability. SHIP funds may be provided as a cash match or local leverage to receive funds under the HUD HOME Program or other federal or state funds requiring matching funds.
2. Applicant must have fee simple title, and no other liens or mortgages may be present on the property.
3. The size and specifications of the replacement house will be determined by City staff. Decisions will be guided by what is minimally required by the family size and composition.
4. Temporary relocation expenses may be provided in an amount not to exceed \$5000 in accordance with the City Optional Temporary Relocation program policy where no other resources or alternate housing options exist.

C. OWNER OCCUPIED REHABILITATION	Code: 3, 6
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- a. Summary: SHIP funds will be used to provide rehabilitation of owner occupied homes to address roofing, electrical, plumbing, mechanical, sanitary disposal, life/safety conditions, structural code deficiencies, code citations, accessibility needs, and other related repairs.

Emergency Repair Assistance will be considered for Very low income applicants in need of rehabilitation related to a dire situation in need of immediate mitigation. This includes but is not limited to: damaged roofing that is actively leaking; significant breaches in the structural envelope of the home causing exposure to the elements; sewage backup; electrical or plumbing issues that are an immediate health or safety hazard to the occupant; or a code citation. HVAC repair or replacement may also be considered for special needs or elderly households with documentation from a physician stating it is medically necessary.

Home Accessibility Assistance will provide assistance to retrofit owner-occupied single family homes for wheelchair ramps, bathroom modifications, or other repairs to allow functional accessibility for households with special needs as defined in F.S. 420.0004(13).

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028



- c. Income Categories to be served: Very Low and Low
- d. Maximum award:
 - 1. Housing Repair Assistance - Very Low and Low: \$55,000 (including \$5,000 max permitted temporary relocation as a grant)
 - 2. Emergency Repair Assistance – Very Low: \$25,000
 - 3. Home Accessibility Assistance – Very Low and Low: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Housing Repair and Emergency Repair Assistance will be provided as a deferred loan secured by a Lien Agreement. Home Accessibility Assistance will be provided as a grant.
 - 2. Interest Rate: 0%
 - 3. Years in loan term:
 - i. Housing Repair Assistance-10 years
 - ii. Emergency Repair Assistance-5 years
 - iii. Home Accessibility Assistance-Not applicable (grant)
 - 4. Forgiveness: Provided the owner is not in default of program terms, the following forgiveness periods will apply:
 - i. Housing Repair Assistance-10% annually on the anniversary date of the loan
 - ii. Emergency Repair-20% annually on the anniversary date of the loan
 - iii. Home Accessibility Assistance-Not applicable (grant)
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by staff. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. However, priority for special needs applicants and Very Low-Income applicants will be prioritized to meet SHIP set aside requirements. Additional priority may be given to applicants with active local government code enforcement citations. Home Accessibility assistance will only be made available to low-income households with special needs.

Applicants must be owner occupants with fee simple title, homestead exemption, mortgage current (if present), property taxes current, and with no outstanding liens or judgments owed to the City.
- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information:
 - 1. Emergency Repair Assistance: Where an emergency repair has been referred by the Code Enforcement Division, the repair will be limited to the specific code citation deficiencies in order to remove the violation on the dwelling only (no demolition or lot cleaning). Feasibility under emergency



- repair assistance will be based on the property being able to meet code after rehabilitation.
2. Recipients with homeowner’s insurance in place may be required to submit a claim to the insurance provider and use proceeds for rehabilitation if the needed repairs are related to an event reasonably believed to be insurable.
 3. Recipient may not have total liquid assets of \$50,000 or more.
 4. If determined necessary by the Rehabilitation Program Coordinator or Specialist in order to effect the necessary repairs, temporary relocation and moving expenses may be provided in an amount not to exceed \$5,000 in accordance with the City Optional Temporary Relocation program policy where no other resources or alternate housing options exist and will be provided as a grant. No temporary relocation costs will be provided for emergency repair or home accessibility assistance.
 5. Households receiving Home Accessibility or Emergency Repair Assistance may remain (or be placed) on the waiting list for full housing rehabilitation assistance. Additional SHIP Housing Repair Assistance or Emergency Repair Assistance may not be received until the applicable lien matures.
 6. Mobile homes are not eligible under the Owner-Occupied Rehabilitation program except for home accessibility assistance. The mobile home must have been built after June 1994 and registered as real property.

D. WORKFORCE DEVELOPMENT	Code: 9, 10
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a. Summary: SHIP funds will be made available to non-profit, for-profit developers, or Community Land Trusts (CLT), to partially underwrite the costs of new construction or acquisition/rehabilitation of affordable workforce homes for families. These funds will enhance affordability and enable the developer to increase the number of affordable housing units produced for SHIP eligible homebuyers within the local area. Funds may be used for land acquisition, infrastructure and development costs, construction, and other associated fees for the construction or rehabilitation of housing units.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$100,000 per unit (Developer); \$50,000 (Buyer)
- e. Terms: Homebuyer
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Subordinate Mortgage and Note.
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: Loan forgiven at 5% per year starting on the anniversary date of the note following the 10th year, provided that the homeowner is not in default of program terms.
 5. Repayment: None required as long as the loan is in good standing

Repayment terms for CLT home purchases: SHIP assistance is assumable to an income eligible buyer. The terms of the Mortgage and Note shall allow subsequent purchasers to assume the loan with



approval by the CLT. Otherwise, no repayment required during the loan term, provided the loan remains in good standing.

6. Default: The sale, rental, refinancing, transfer of ownership, foreclosure of the primary lender, or when the property is no longer the principal residence during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

Terms: Sponsor/Developer

1. Repayment loan/deferred loan/grant: Deferred Payment construction loan placed on the property during construction, which will be released upon sale of the home to an eligible buyer.
 2. Interest Rate: 0%
 3. Years in loan term: Up to 24 months
 4. Forgiveness: If the loan is in good standing, upon sale of the property to an eligible homebuyer with affordability restrictions and/or covenants to ensure that the home remains affordable for a minimum of 30 years, the City will satisfy the mortgage and note. The maximum buyer award will be passed through to the eligible household in the form of a subordinate mortgage.
 5. Repayment: Proceeds in excess of the amounts provided for the benefit of the eligible household are due and payable to the City upon sale of the property to an eligible buyer or two years, whichever comes first.
 6. Default: If the home is not sold to an eligible buyer within two years, the loan is due and payable.
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis. Priority provided to Low Income households. Homebuyer must meet the following qualifications:
1. qualify for a first mortgage through a participating first mortgage lender;
 2. complete a HUD certified pre-purchase homebuyer education class within the 12 months prior to closing;
 3. contribute \$750 toward the purchase of the home (this amount can include documented expenses paid outside of closing); and
 4. hold less than \$50,000 in liquid assets.
 5. In addition to the HUD pre-purchase homebuyer education class, Community Land Trust (CLT) buyers must attend a home purchase education class that contains a CLT component and/or a session with the CLT that requires buyers to demonstrate and attest to a clear understanding of the terms of CLT ownership.
- g. Sponsor Selection Criteria: Selection of a developer and/or sponsor may be based upon responses to an advertised request for proposal. Sponsor/developer must demonstrate financial ability to construct or rehabilitate homes. Selection criteria shall consider:
1. site control;
 2. CLT, nonprofit or for profit locally based with expertise in affordable single family housing construction and marketing units to Very Low Income families;
 3. amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
 4. unit production goals in relation to SHIP funding request and ability to complete project within



- deadlines established by the City;
- 5. use of green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the production or preservation of housing units;
- 6. percentage of units targeted to Very Low-Income families; and
- 7. documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program or other community training shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.

Proposals meeting the RFP requirements will be evaluated by staff to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the City Council. The RFP may solicit participation for the full three-year LHAP period.

h. Additional Information:

1. Restrictive Covenant: Each property may have a restrictive covenant recorded with the deed at the initial purchase to ensure that if the property is resold it will remain affordable to a low-to-moderate income family. The restrictive covenant will remain in effect for the entirety of the affordability period and will indicate the maximum resale price, process for foreclosures, and legal actions if the agents, successors, and assignees are found in violation of the program requirements. The use of a restrictive covenant will depend on the use of partnership programs.
2. This activity will provide preferences for Essential Services Personnel.

F. RENTAL PRESERVATION / DEVELOPMENT	Code: 14, 21
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a. Summary: SHIP funds will be provided as gap financing to support the preservation or development of affordable rental housing or special needs housing (as defined in 420.0004 (13)) for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation of existing rental units.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low, and Low
- d. Maximum award: Up to \$150,000 per unit as determined by a subsidy layering review; \$500,000 maximum provided per development
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan or Grant depending on proposed project secured by Mortgage and Note or Deed Restriction. Grants will only be provided to developments receiving \$10,000 or less.
 2. Interest Rate: 0%
 3. Years in loan term: 15 year minimum on all projects; 20 year minimum on any new construction project co-funded with local HOME funds. A longer term may be considered if specifically required by HUD, FHFC, RD or other primary lender as a condition for project financing.
 4. Forgiveness: As defined in the applicable mortgage and note. For deferred payment loans, a portion



of the loan will be forgiven as follows provided the project is not in default of program requirements:

15 YEAR LOAN	20 YEAR LOAN
Years 0-4: No forgiveness	Years 0-4: No forgiveness
Years 5-9: 25%	Years 5-9: 25%
Years 10-14: 25%	Years 10-14: 25%
Year 15: 50%	Years 15-19: 25%
	Year 20: 25%

5. Repayment: Not required as long as the development is not in default of any program terms.
 6. Default: As defined in the applicable mortgage and note or deed restriction, recapture of the outstanding loan balance of SHIP funds invested is required upon default. A default is the sale, transfer or conveyance of the property prior to term expiration; conversion to a non-approved use; failure to maintain standards for compliance as required by funding sources, including income eligibility of tenants and rents limits. The sale of properties assisted with SHIP funds before expiration of the affordability period shall require approval of the City Council and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note.
- f. Recipient/Tenant Selection Criteria Tenants will be assisted on a first qualified, first served basis.
- g. Sponsor/Sub-recipient Selection Criteria: Funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process. Priority may be given to developments that serve Very Low Income households and/or targeted populations such as homeless persons, veterans, elderly households, or special needs households as defined in Section I(V) of this Plan.

Projects will be accepted through an RFP process and will be evaluated at the time of submission to maximize the potential for integration of resources (FHFC, HUD, RD, etc.). Project selection criteria at a minimum will include:

1. experience in development of affordable rental housing;
2. proof of financial capacity for development of units and sufficient cash flow to maintain operation of the units for affordable housing;
3. site control (or contract for sale);
4. ability to proceed;
5. management capacity of affordable rental housing and targeted population if part of the RFP;
6. leveraging ability;
7. commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair or preservation of housing units;
8. services/amenities to be offered at the units;
9. percentage of units targeted to families at or below 30% or 50% of Area Median Income; and
10. commitment to longer affordability period than program minimums
11. Any income or special needs prioritization will be identified in the request for proposals process.



As applicable, proposals from nonprofit sponsors or for-profit sponsors will be evaluated by City staff, or a committee comprised of County and City representatives when funding is blended, to determine the agency or organization that will implement the strategy.

- h. Additional Information:
1. Funds may be used to support costs directly associated with project development, including architectural and engineering costs, appraisals, permitting fees as well as land acquisitions and construction expenses.
 2. Eligible sponsors offering rental housing for sale before 15 years or before the loan expiration must give a first right of refusal to eligible not for profit agencies for purchase at the current market value for continued occupancy by eligible persons.

F. DISASTER MITIGATION ASSISTANCE	Code: 5, 16
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a. Summary: SHIP funds may be used in the City of Pensacola to provide assistance to families in the aftermath of a disaster as declared by President or Governor issued Executive Order(s). Generally, such needs shall include such items as:

- purchase of emergency supplies for eligible homeowners to weatherproof damaged homes;
- interim repairs to avoid further damage to the homes of eligible families;
- tree and debris removal required to make individual housing units habitable by the eligible family;
- payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;
- security deposit for eligible recipients that have been displaced from their homes due to disaster;
- rental assistance for eligible recipients that have been displaced from their homes due to disaster;
- other existing strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster; and
- other activities as proposed by the City and approved by Florida Housing Finance Corporation.

This strategy will utilize funds not yet encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$20,000 (insurance deductible not to exceed \$3,000 and included within the maximum award calculation)
- e. Terms :
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: Not Applicable
 3. Years in loan term: Not Applicable
 4. Forgiveness: Not Applicable
 5. Repayment: Not Applicable



6. Default: Not Applicable

- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified, first served basis following the declaration of the disaster. Priority may be given to households with special needs, Low and Very Low Income households, and households that qualify as elderly as defined in 420.503, F.S.

Owner occupant applicants must have homestead exemption, property taxes current, mortgage and property insurance (if present) current, and with no outstanding liens or judgments owed to the City. Rental applicants may not have outstanding liens or judgments owed to the City.

- g. Sponsor Selection Criteria: Given the emergency nature of this activity, a sponsor may be used for implementation of this strategy where assistance may not be carried out by City staff. Funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process.
- h. Additional Information:
 1. This strategy may be leveraged with other federal, state, or local funding as well as volunteer labor.
 2. In the event of a disaster as declared by President or Governor issued Executive Order(s), up to 25% of the available SHIP Program funds may be immediately utilized to meet emergency housing repair and recovery needs of SHIP eligible families. In the event of such an occurrence, staff shall notify the Florida Housing Finance Corporation (FHFC) of such action by written letter, facsimile, or e-mail within 15 days of the date of the disaster declaration.
 3. No duplication of benefits may be provided. Applicants must provide proof of assistance received from insurance, FEMA, or other resources. Insurance proceeds must be used before SHIP funds, except for payment of insurance deductible.
 4. Assistance to owner occupants provided only on primary residences.
 5. Rental assistance may be provided for up to twelve months after the disaster declaration made by Executive Order. SHIP funds may not be used to pay for rental arrears.
 6. SHIP funds under this activity will generally be paid directly to contractors, landlords or their agents, insurance companies, etc. However, emergency funds may be provided directly to the applicant for some emergency disaster related expenses, such as the reimbursement of tarps, emergency tree and debris removal, and other temporary measures to avoid further damage to the property.
 7. At its discretion, the City may coordinate with Escambia County in management of Disaster Mitigation Assistance and as a result may align its program rules with the County for equitable administration.

G. RENTAL ASSISTANCE	Code: 13, 23, 26
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a. Summary: Funds will be awarded to renters that are in need of assistance with obtaining or maintaining a lease on a rental unit. This may include utility deposits, security deposits, rental assistance, and eviction prevention up to three months' rent. For households that are Very Low Income and have one adult with special needs according to 420.0004 (13) or that are homeless as defined in 420.621 at time of application, rent equal to no more than twelve months' rent assistance is eligible.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028



- c. Income Categories to be served: Very Low and Low
- d. Maximum award:
 - 1. Eviction Prevention: \$5,000
 - 2. Security/Utility Deposits: \$2,500
 - 3. Rental Assistance: \$14,500
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: Not Applicable
 - 3. Years in loan term: Not Applicable
 - 4. Forgiveness: Not Applicable
 - 5. Repayment: Not Applicable
 - 6. Default: Not Applicable
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Very Low Income applicants, Special Needs Households, and Homeless Households.

Rental Assistance is only available to Very Low Income special needs or homeless households as defined in this plan. Up to twelve (12) month's rent may be provided.

- g. Sponsor Selection Criteria: A sponsor may be used for implementation of this strategy where assistance may not be carried out by City staff. Funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process. Criteria for sponsor organization selection will include:
 - 1. Past experience working with target population;
 - 2. Past experience administering rental assistance programs; and,
 - 3. Participation in Continuum of Care Coordinated Entry system (for homeless)
- h. Additional Information:
 - 1. Funds will be paid directly to landlord or utility company.
 - 2. Eviction Prevention will be provided as a one-time payment covering up to three month's past due rent and late fees to help households remain stably housed.
 - 3. Security/Utility Deposits may be used in conjunction with Rental Assistance, with security/utility assistance to be included in the maximum award calculation for Rental Assistance.
 - 4. Recipients of Rental Assistance must provide a minimum twelve (12) month lease.



III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Expedited processing of permits includes development orders and development permits including building permits, zoning permits, subdivision approval, rezoning, certification, special exception or variance approvals. The City's process is an online centralized process. The present system provides an expedited centralized "one-stop" process for affordable housing projects located within the City. The application provides an applicant the opportunity to note if the project is being supported with affordable housing funding. The City will provide for priority processing of affordable housing applications in the event a backlog is experienced.

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

The Affordable Housing Advisory Committee is directed to review local government policies and procedures that may impact affordable housing costs negatively and provide reports annually. The City is currently undergoing a Land Development Code review and revision process that includes review of affordable housing policies.

- C. Other Incentive Strategies Adopted:

1. THE MODIFICATION OF IMPACT FEE REQUIREMENTS, INCLUDING REDUCTION OF WAIVER OF FEES AND ALTERNATIVE METHODS OF FEE PAYMENT FOR AFFORDABLE HOUSING.

The City of Pensacola does not have impact fee requirements.

The City's Lien Release Policy for Affordable Housing Infill Projects (1/10/11) provides for waiver of liens for affordable infill projects.

2. THE ALLOWANCE OF FLEXIBILITY IN DENSITIES FOR AFFORDABLE HOUSING

The City's Comprehensive Plan and Land Development code allows for density flexibility generally through the Special Planned Development process.

A complete copy of the City of Pensacola's current Affordable Housing Incentive Strategies Reports are on record with Florida Housing Finance Corporation and the Florida Housing Coalition, and is available on the following City website: <https://www.cityofpensacola.com/198/Plans-Reports>



IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

City of Pensacola

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 385,966.00
Salaries and Benefits	\$ 36,500.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 771.00
Advertising	\$ 625.00
Recording Fees	\$ 200.00
Total	\$ 38,596.00
Admin %	10.00%
	OK

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 423,469.00
Salaries and Benefits	\$ 40,000.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 946.00
Advertising	\$ 700.00
Recording Fees	\$ 200.00
Total	\$ 42,346.00
Admin %	10.00%
	OK

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 423,469.00
Salaries and Benefits	\$ 40,000.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 946.00
Advertising	\$ 700.00
Recording Fees	\$ 200.00
Total	\$ 42,346.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

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Exhibit B
Timeline for SHIP Expenditures

_____ CITY OF PENSACOLA _____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____".
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.



EXHIBIT C
HOUSING DELIVERY GOALS CHART (HDGC)
FOR FY 2025-26, 2026-27, 2027-28



**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

CITY OF PENSACOLA

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

[Signature]
Witness

[Signature]
Chief Elected Official or designee

Ginger J. Braunes
Witness

by D.C. Reeves, Mayor
Type Name and Title

5/14/25
Date

OR

[Signature]
Attest: ROBYN M. TILLY, ASST. CITY CLERK





EXHIBIT E
RESOLUTION

**RESOLUTION
NO 2025-23**

**A RESOLUTION
TO BE ENTITLED:**

A RESOLUTION OF THE CITY OF PENSACOLA, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three- year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act, and the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075 F.S.*, it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the Local Housing Assistance Plan. The cost of administering the program may not exceed ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund except that eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

WHEREAS, City of Pensacola Housing Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Pensacola to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds;

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PENSACOLA, FLORIDA:

SECTION 1: The City Council of the City of Pensacola, Florida hereby approves the Pensacola Local Housing Assistance Plan as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2025/2026, 2026/2027, and 2027/2028.

SECTION 2: The Mayor of the City of Pensacola, or his designee, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

SECTION 3: This resolution shall become effective on the fifth business day after adoption, unless otherwise provided pursuant to Section 4.03(d) of the City Charter of the City of Pensacola.

Adopted: April 24, 2025

Approved: *Jared Moon*
President of City Council

Attest:

Lucka L. Burnett
City Clerk

I, DO HEREBY CERTIFY THAT THE ABOVE AND FOREGOING IS A TRUE AND CORRECT COPY OF THE ORIGINAL THEREOF ON FILE IN MY OFFICE. WITNESS MY HAND AND THE CORPORATE SEAL OF THE CITY OF PENSACOLA, FLORIDA THIS THE 15th DAY OF May, 2025
Lucka L. Burnett
CITY CLERK
CITY OF PENSACOLA, FLORIDA

EXHIBIT F
ORDINANCE 4-25

(updated May 8, 2025)

PROPOSED
ORDINANCE NO. 2-25

ORDINANCE NO. 4-25

AN ORDINANCE
TO BE ENTITLED:

AN ORDINANCE REPEALING AND REPLACING, IN ITS ENTIRETY, ORDINANCE NO. 1-93 OF THE CITY OF PENSACOLA, FLORIDA, THE "PENSACOLA AFFORDABLE HOUSING ORDINANCE" RELATING TO THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM; PROVIDING FOR SEVERABILITY; REPEALING CLAUSE; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the City Council of the City of Pensacola, Florida and the citizenry of said jurisdiction recognize the necessity for provision of the opportunity for all persons to have access to safe, decent, and affordable housing; and

WHEREAS, in 1992, the Legislature of the State of Florida approved the Sadowski Affordable Housing Act creating the State Housing Initiatives Partnership (SHIP) for the specific purpose of supporting and expanding the availability of affordable housing resources within the State; and

WHEREAS, in 1993 the City Council adopted Ordinance 1-93, which, among other things, provides for local administration and implementation of the SHIP program; and

WHEREAS, the City Council finds it necessary and in the public interest to repeal and replace Ordinance 1-93 to better implement the SHIP program.

NOW THEREFORE, BE IT ORDAINED BY THE CITY OF PENSACOLA, FLORIDA:

SECTION 1. REPEALER

Ordinance 1-93 of the City of Pensacola, Florida is hereby repealed and replaced in its entirety, to read as follows:

SECTION 2. PURPOSE

In accordance with and pursuant to the authority of the general laws of the State of Florida, and Chapters 125 and 420 of the Florida Statutes, this Ordinance specifies the requirements for the planning, implementation and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 420, Florida Statutes, and Rule 67-37, Florida Administrative Code.

SECTION 3. DEFINITIONS OF TERMS

For purposes of their use in this Ordinance, specific terms shall be defined as follows:

(1) "Adjusted for Family Size" - means adjusted in a manner which results in an income eligibility level that is lower for households having fewer than four people, or higher for households having more than four people, than the base income eligibility determination as provided under the definitions for a "low-income person," "moderate-income person," or a "very-low-income person," based upon a formula established by the U. S. Department of Housing and Urban Development ("HUD").

(2) "Adjusted Gross Income" - means all wages, assets, regular cash or non-cash contributions or gifts from persons outside the household, and such other resources and benefits as may be determined to be income by HUD adjusted for family size, minus the deductions allowable under Section 62 of the Internal Revenue Code.

(3) "Affordable" - means that monthly rents or monthly mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated under the definitions for a "low-income person," "moderate-income person," or a "very-low-income person." However, it is not the intent to limit an individual household's ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark. The term also includes housing provided by a not-for-profit corporation that derives at least 75 percent of its annual revenues from contracts or services provided to a state or federal agency for low-income persons and low-income households; that provides supportive housing for persons who suffer from mental health issues, substance abuse, or domestic violence; and that provides on-premises social and community support services relating to job training, life skills training, alcohol and substance abuse disorders, child care, and client case management.

(4) "Annual Gross Income" - means annual income as defined under the Section 8 housing assistance payments programs in 24 C.F.R. part 5; annual income as reported under the census long form for the recent available decennial census; or adjusted gross income as defined for purposes of reporting under Internal Revenue Service Form 1040 for individual federal annual income tax purposes or as defined by standard practices used in the lending industry as detailed in the local housing assistance plan and approved by the corporation. Counties and eligible municipalities shall calculate income by annualizing verified sources of income for the household as the amount of income to be received in a household during the 12 months following the effective date of the determination.

(5) "Award" - means a loan, grant, or subsidy funded wholly or partially by the local housing distribution of SHIP funds.

(6) "Community-Based Organization" - means a nonprofit organization that has among its purposes the provision of affordable housing to persons who have special needs or have very low income, low income, or moderate income within a designated area, which may include a municipality, a county, or more than one municipality or county, and maintains, through a minimum of one-third representation on the organization's governing board, accountability to housing program beneficiaries and residents of the designated area.

(7) "Eligible Housing" - means any real and personal property located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553, or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles, for home ownership or rental for eligible persons as designated by each county or eligible municipality participating in the State Housing Initiatives Partnership Program.

(8) "Eligible Municipality" - means a municipality that is eligible for federal community development block grant entitlement moneys as an entitlement community identified in 24 C.F.R. s. 570, subpart D, Entitlement Grants, or a nonentitlement municipality that is receiving local housing distribution funds under an interlocal agreement that provides for possession and administrative control of funds to be transferred to the nonentitlement municipality. An eligible municipality that defers its participation in community development block grants does not affect its eligibility for participation in the State Housing Initiatives Partnership Program.

(9) "Eligible Person" or "Eligible Household" - means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

(10) "Eligible Sponsor" - means a person or a private or public for-profit or not-for-profit entity that applies for an award under the local housing assistance plan for the purpose of providing eligible housing for eligible persons.

(11) "Grant" - means an award from the local housing assistance trust fund to an eligible sponsor or eligible person to partially assist in the construction, rehabilitation, or financing of eligible housing or to provide the cost of tenant or ownership qualifications without requirement for repayment as long as the condition of award is maintained.

(12) "Homeownership" - means a distribution of a portion of a local housing distribution to an eligible person or eligible sponsor for construction, rehabilitation, purchase, or lease, purchase financing of owner-occupied eligible housing.

(13) "Loan" - means an award from the local housing assistance trust fund to an eligible sponsor or eligible person to partially finance the acquisition, construction, or rehabilitation of eligible housing with requirement for repayment or provision for forgiveness of repayment if the condition of the award is maintained.

(14) "Local Housing Assistance Plan" - means a concise description of the local housing assistance strategies and local housing incentive strategies adopted by local government resolution with an explanation of the way in which the program meets the requirements of ss. 420.907-420.9079, and Rule 67-37, Florida Administrative Code.

(15) "Local Housing Partnership" - means the implementation of the local housing assistance plan in a manner that involves the applicable county or eligible municipality, lending institutions, housing builders and developers, real estate professionals, advocates for low-income persons, community-based housing and service organizations, and providers of professional services relating to affordable housing. The term includes initiatives to provide support services for housing program beneficiaries such as training to prepare persons for the responsibility of homeownership, counseling of tenants, and the establishing of support services such as day care, health care, and transportation.

(16) "Low-income Person" or "Low-income Household" - means one or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever amount is greatest. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the area's median income adjusted for family size. While occupying the rental unit, a low-income household's annual income may increase to an amount not to exceed 140 percent of 80 percent of the area's median income adjusted for family size.

(17) "Moderate-Income Person" or "Moderate-income Household" - means one or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the moderate-income household's annual income at the time of initial occupancy may not exceed 120 percent of the area's median income adjusted for family size. While occupying the rental unit, a moderate-income household's annual income may increase to an amount not to exceed 140 percent of 120 percent of the area's median income adjusted for family size.

(18) "Personal Property" - means major appliances, including a freestanding refrigerator or stove, to be identified on the encumbering documents.

(19) "Person With Special Needs" - means an adult person requiring independent

living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

(20) "Very Low-Income Persons" or "Very-Low-Income Household" - means one or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area, the county, or the nonmetropolitan median for the state, whichever is greatest. With respect to rental units, the very-low-income household's annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size. While occupying the rental unit, a very-low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.

SECTION 4. LOCAL HOUSING ASSISTANCE TRUST FUND

There shall be created within the official fiscal and accounting records of the City of Pensacola, a specially designated and dedicated LOCAL HOUSING ASSISTANCE TRUST FUND, hereinafter referred to as "LOCAL FUND." The LOCAL FUND shall be created by the City within thirty (30) days of the effective date of this Ordinance, and shall be administered by the City Finance Department. Said LOCAL FUND shall be solely reserved for the deposit and expenditure of funds in support of the Local Housing Assistance Program, hereinafter referred to as "PROGRAM," as required by Chapter 420, Florida Statutes, and Rule 67-37, Florida Administrative Code. Said LOCAL FUND shall be audited annually and the financial condition thereof shall be separately stated in the audited financial statements of the City. Copies of said audit shall be provided to the Florida Housing Finance Corporation, and/or other agencies designated by law. Amounts on deposit in the LOCAL FUND shall be properly invested by the City Finance Department with a qualified depository as defined in Chapter 280, Florida Statutes. All investment earnings shall be retained in the LOCAL FUND and used for the purposes thereof.

SECTION 5. ESTABLISHMENT OF THE LOCAL HOUSING ASSISTANCE PROGRAM

A. There is hereby created the PENSACOLA HOUSING ASSISTANCE PROGRAM, hereinafter referred to as "PROGRAM", which provides for utilization of SHIP funds in conformity with provisions of Chapter 420, Florida Statutes, and Rule 67-37, Florida Administrative Code.

B. To facilitate the PROGRAM, the City shall adopt by Resolution a local housing assistance plan as defined herein and in Section 420.9071(15), Florida

Statutes, to be implemented through a local housing partnership as defined herein and in Section 420.9071(19), Florida Statutes.

C. The City shall use the funds received from the State pursuant to the SHIP Act to implement the PROGRAM. The SHIP funds shall be generally distributed among the following locally designed strategies:

(1) SHIP funds may be utilized to provide local cash matching for Federal housing programs, including: HOME Investment Partnerships Program, Housing Opportunities for People Everywhere (HOPE), McKinney Act Homeless Assistance programs, and other related Federal and/or State of Florida programs requiring local financial participation. SHIP funds expended for this purpose shall be allocated only for activities which are dually eligible under Chapter 420, Florida Statutes and the governing Federal Regulations or Florida Statutes. When SHIP funds are used for these programs, the specific activities shall be to provide local twenty-five (25) percent cash matching for the HOME Investment Partnerships Program for the Escambia/Pensacola HOME Consortium as created pursuant to the National Affordable Housing Act. Funds shall be primarily expended in concurrence with HOME activities, including substantial rehabilitation and reconstruction of severely substandard homeowner occupied housing for eligible families, and support for acquisition and/or rehabilitation of rental properties by local Community Housing Development Organizations (CHDO) to preserve and expand affordable rental housing opportunities for eligible families.

(2) SHIP funds may be used for homeownership activities to provide down-payment assistance, construction subsidies, mortgage reduction payments, mortgage interest rate subsidies, and/or direct mortgage loans to very low, low and/or moderate-income families to allow said families to purchase newly constructed or existing affordable housing or maintain affordable housing in accordance with provisions of Chapter 420, Florida Statutes. Specific activities shall be:

- a. Rehabilitation/Reconstruction: Funds shall be used to provide flexible low interest loan and deferred loan/ grant assistance to eligible homeowners living in severely substandard housing as necessary to rehabilitate the housing unit in conformance with local building codes and/or to construct a replacement unit if rehabilitation is not economically viable.
- b. Impact fee assistance: Funds may be made available for the payment of impact fees for eligible housing for eligible persons, but shall be expressly limited to such payment only in circumstances where such fees cannot be legally waived.
- c. New construction: Eligible sponsors shall be awarded funds to construct eligible housing for eligible low and moderate income first time homebuyers. This strategy will involve the participation of local lenders providing mortgage financing and local for profit and non-profit developers/builders providing housing development and construction services.
- d. Homebuyer Assistance: Funds shall be utilized to assist

eligible persons in attaining homeownership through mortgage subsidy/write-down, interest rate reductions, and/or low or no interest loans for down payments, principal mortgage reduction, and closing costs associated with the purchase of newly constructed or existing affordable housing. This strategy shall require the continuing participation of local financial institutions for private mortgage financing for eligible families. The capability of this program to aid in meeting Community Reinvestment Act requirements for such lenders will be a primary focus.

- e. Acquisition/Rehabilitation: Funds shall be used to acquire existing properties and to the extent necessary rehabilitate such properties for resale at discounted prices to eligible families.
- f. Housing Rehabilitation/Emergency Repair: Funds may be used to provide low interest or deferred payment loans or grants to eligible homeowners to provide moderate repairs to address life safety conditions and other necessary repairs. Emergency housing repairs may be provided through existing weatherization program service providers pursuant to Sections 409.509-409.5093, Florida Statutes.

(3) SHIP funds may be used for rental activities, to provide construction subsidies, mortgage loans or grants for rental development or preservation, or rental assistance to benefit very low and low-income households in accordance with provisions of Chapter 420, Florida Statutes. Specific activities may supplement existing Florida Housing Finance Corporation projects or activities undertaken within the City specifically for the purpose of providing additional funding for the Florida Housing Finance Corporation's State Apartment Incentive Loan (SAIL) projects, Low Income Housing Tax Credits (LIHTC) projects, or other opportunities within the City.

(4) SHIP funds may be used for disaster recovery for federally or State declared disasters. The City may provide short or long term housing recovery support for homeowners and renters as outlined in its current local housing assistance plan.

D. The City hereby specifically determines that the cost of administering the PROGRAM shall not exceed ten (10) percent of the funding received from the State pursuant to the SHIP Act. The City determines that ten (10) percent of the available funds will be required to support administrative costs based upon: paperwork and reporting requirements for application and receipt of funds, program monitoring requirements staff support for advisory committee activities, fiscal management and control, level of ongoing staff liaison with various organizations and agencies, administrative effort necessary to legally integrate varied rules and regulations of SHIP and other housing programs, and general project management and data collection.

E. The PROGRAM shall include all other lawful objectives not previously listed herein if said objectives have been adopted by the City Council by Resolution into the Local Housing Assistance Plan ("Plan") in the manner provided for by Sections 420.907-420.9079, Florida Statutes and Rule 67-37, Florida Administrative Code.

SECTION 6. INTENT AND PURPOSE OF THE LOCAL HOUSING ASSISTANCE PROGRAM

The intent and purpose of the PROGRAM is:

- (1) To increase the availability of affordable housing units by compiling cost-saving measures into a Local Housing Assistance Program and using private and public funds to reduce the cost of housing;
- (2) To promote more compact urban development and assist in achieving the growth management goals contained in the city's adopted local comprehensive plan, by allowing more efficient use of land so as to provide housing units that are affordable to persons with special needs, very low-income, low-income, or moderate-income;
- (3) To promote innovative design of eligible housing that provides cost savings; flexible design options for housing and development such as the pursuit of innovative architectural styles, building forms, and development requirements; and positive design alternations, without compromising the quality of the eligible housing;
- (4) To promote mixed-income housing in urban, suburban, and rural areas so as to provide increased housing and economic opportunities for persons with special needs and who are very low-income, low-income, or moderate-income; and
- (5) To develop the organizational and technical capacity of community-based organizations so as to optimize the role of such organizations in the production of affordable housing.

SECTION 7. SHIP PROGRAM ADMINISTRATION AND IMPLEMENTATION

A. The Housing Department shall be responsible for the general oversight, planning, implementation, and administration of the PROGRAM.

B. The administrative staff designated by the City shall have the responsibilities listed as follows:

- (1) To monitor the success of the PROGRAM and provide advice and suggestions regarding the potential for improvement of the PROGRAM

from year to year.

(2) To coordinate with the Florida Housing Finance Corporation in facilitating the funding of the PROGRAM, in submitting annual reports, and other activities as may be required for continued receipt of PROGRAM funds.

(3) To coordinate local programs such as community loan funds, inclusionary housing programs, and linkage programs, with state programs such as, the Housing Predevelopment Trust Fund (HPTF), Homeownership Assistance Program (HAP), Single Family Mortgage Revenue Bond (MRB) Program, and State Apartment Incentive Loan (SAIL) Program; and with federal programs such as, the Community Development Block Grant (CDBG) Program, Home Investment Partnership Program (HOME), Low Income Housing Tax Credit (LIHTC) Program, and Section 8 Rental Assistance so as to maximize the production of eligible housing through the PROGRAM.

(4) To set up PROGRAM advertisements as required; to provide workshops for potential buyers, lenders, nonprofit and for profit developers to advise of program requirements and potential funding opportunities; to document household income eligibility and eligible housing under the PROGRAM; to prepare PROGRAM documents as necessary to implement the PROGRAM; to provide oversight and monitoring of contractors, developers, sponsors or subrecipients receiving PROGRAM funds; and other duties as necessary to implement the PROGRAM.

C. The total amount paid for any administrative expenses in connection with the PROGRAM will not exceed ten (10) percent of the proceeds of the local SHIP funding distribution.

D. The City shall not treat as administrative expenses any costs previously borne by another funding source which could or may continue to be available from or paid by the said funding source at the time the Plan is submitted.

(1) The City and all eligible sponsors shall not discriminate in the loan application process involving eligible persons and eligible housing on the basis of race, creed, religion, color, age, sex, sexual preference, marital status, familial status, national origin, or handicap.

(2) The City shall comply with rules and regulations of the Florida Housing Finance Corporation in required reporting of City compliance with its PROGRAM.

(3) Prior to award, the City will document all persons or sponsors for eligibility in accordance with Sections 420.907-420.9079, Florida Statutes, the local housing assistance plan, and this Ordinance. All eligible persons or eligible sponsors shall execute an agreement and/or encumbrance agreeing to comply with the above-described laws in accordance with terms outlined in the local housing assistance

plan. Failure to comply with the PROGRAM terms in the mortgage, lien, or agreement shall result in a default of the encumbrance with all remedies and rights for enforcement inuring to the benefit of the City.

(4) Eligible sponsors receiving assistance from both SHIP Program and the Low Income Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability, and other LIHTC requirements. Similarly, any eligible sponsor or person receiving assistance from SHIP and other Federal programs shall be required to comply with any requirements specified by the Federal program in addition to SHIP requirements.

SECTION 8. AFFORDABLE HOUSING ADVISORY COMMITTEE

A. The PENSACOLA AFFORDABLE HOUSING ADVISORY COMMITTEE, hereinafter referred to as "COMMITTEE", shall consist of nine (9) members appointed by the City Council of the City of Pensacola. A simple majority of the membership of said Committee shall be required to conduct official business, and all Committee meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation.

B. Said COMMITTEE shall consist of one (1) elected member of City Council, six (6) representatives from any six of the categories below, and two (2) additional representatives appointed at the discretion of City Council, regardless of whether such representatives meet the criteria of the categories below:

- (1) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- (2) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (3) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
- (4) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (5) A citizen who is actively engaged as a for-profit provider of affordable housing.
- (6) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (7) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (8) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.

(9) A citizen who resides within the jurisdiction of the local governing body making the appointments.

(10) A citizen who represents employers within the jurisdiction.

(11) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

C. The COMMITTEE shall serve in an advisory capacity and shall minimally perform the review functions stipulated in Section 420.9076, Florida Statutes, including the development of recommendations to the City Council regarding actions to address impediments, create incentives or support expansion of affordable housing opportunities within the City of Pensacola. Said recommendations shall be in the form of a Local Affordable Housing Incentive Plan which shall be presented to the City Council by representatives of the COMMITTEE. Within 90 days after the date of receipt of the evaluation and local housing incentive strategies recommendations from the advisory committee, the governing body of the appointing local government shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction.

D. Members shall initially serve for three-year terms and may be reappointed for subsequent terms.

E. Meetings shall be held no less frequently than quarterly.

F. The COMMITTEE shall comply with the Government in the Sunshine Law, the public records law, and the special provisions regarding notice of Affordable Housing Incentive Plan considerations found in Chapter 420 et seq., Florida Statutes. Minutes of the meeting shall be kept by the City.

G. The COMMITTEE shall annually elect a Chairperson, Vice-Chairperson, and such other offices as it deems necessary. The Chairperson is charged with the duty of conducting meetings in a manner consistent with law.

H. Staff, administrative and facility support for the COMMITTEE shall be provided by the City.

I. The COMMITTEE shall review the established policies and procedures, ordinances, land development regulations, and adopted local comprehensive plan of the City, and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value, as consistent with applicable law.

J. Recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions. At a minimum, the COMMITTEE shall make recommendations on affordable housing incentives in the following areas:

- (1) The support of development near transportation hubs and major employment centers and mixed-use developments.
- (2) The expedited processing of permits for affordable housing projects.

- (3) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment.
- (4) The allowance of increased density levels.
- (5) The reservation of infrastructure capacity for housing for very low-income persons, low income, and moderate-income persons.
- (6) Affordable accessory residential units.
- (7) The reduction of parking and setback requirements.
- (8) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (9) The modifications of sidewalk and street requirements.
- (10) The establishment of a process by which the City considers, before adoption, procedures, policies, ordinances, regulations, or plan provisions that have a significant impact on the cost of housing.
- (11) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

K. The COMMITTEE recommendations shall also include any other affordable housing incentives as identified by the COMMITTEE.

L. To the maximum extent feasible, the approved affordable housing incentive recommendations submitted to the City Council must quantify the affordable housing cost reduction anticipated from implementing the specific recommendation.

SECTION 9. LOCAL HOUSING INCENTIVE STRATEGIES

The City reaffirms that permits for affordable housing projects are expedited to a greater degree than other projects and that the COMMITTEE provides an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

SECTION 10. CONFLICTS

All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

SECTION 11. SEVERABILITY

If any word, phrase, clause, paragraph, section or provision of this ordinance or the application thereof to any person or circumstance is held invalid or unconstitutional, such finding shall not affect the other provision or applications of the ordinance which can be given effect without the invalid or unconstitutional provisions or application, and to this end the provisions of this ordinance are declared severable.

SECTION 12. EFFECTIVE DATE

This Ordinance shall take effect thirty (30) days after its passage by the City Council.

Adopted: May 8, 2025

Approved: *David Moxey*
President of City Council

Attest:

Trisha L. Burnett
City Clerk

I DO HEREBY CERTIFY THAT THE ABOVE AND FOREGOING IS A TRUE AND CORRECT COPY OF THE ORIGINAL THEREOF ON FILE IN MY OFFICE. WITNESS MY HAND AND THE CORPORATE SEAL OF THE CITY OF PENSACOLA, FLORIDA THIS THE 15th DAY OF May, 2025
Trisha L. Burnett
CITY CLERK
CITY OF PENSACOLA, FLORIDA