



Escambia County CRA Affordable Housing Funding Plan

Purpose

To utilize Community Redevelopment Area (CRA) Tax Increment Financing (TIF) funds to assist homebuyers in purchasing existing homes or constructing new homes within designated Escambia County CRA Districts through purchase assistance, such as, mortgage principal reduction, gap financing, down payment assistance, closing cost assistance or eligible closing-related expenses as approved by the County. The program encourages infill housing by leveraging public and private investment in coordination with the Neighborhood Enterprise Division's (NED) Homebuyer Program.

Background and Intent

CRA TIF funds will be administered through the NED's Homebuyer Program to support affordable homeownership, neighborhood stabilization, and infill development within designated CRA Districts. This plan advances the goals and objectives of adopted CRA redevelopment plans by encouraging owner-occupied housing and reinvestment in targeted areas.

These funds shall supplement the NED Homebuyer Program and comply with its requirements to ensure consistent administration and long-term compliance, where applicable. Funding may be layered with NED-administered housing resources, including SHIP, HOME, or other eligible sources, to maximize affordability and leverage public investment.

Administration and Applicability

- The provisions of this plan apply only when CRA TIF funds are utilized for purchase assistance and shall supplement, and not replace, applicable NED policies and procedures.
 - This plan shall be administered through NED's Homebuyer Program.
 - Applicant eligibility, mortgage/lien terms, approvals, closings, cancellations, and compliance monitoring shall follow NED's established policies and procedures.
 - CRA and NED staff shall be responsible for program implementation.
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Income Eligibility

Funding shall be available to households in the following income categories, expressed as a percentage of Area Median Income (AMI):

- **Low Income:** at or below 80% AMI
 - Existing Home: \$25,000
 - New Construction: \$40,000
 - **Moderate Income:** above 80% to 120% AMI
 - Existing Home: \$18,750
 - New Construction: \$30,000
 - **Moderate-Middle Income:** above 120% AMI and up to 140% AMI
 - Existing Home: \$12,500
 - New Construction: \$20,000
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Eligible Properties

- **Existing Homes:** Single-family detached dwellings or single-family attached dwellings
 - **New Construction:** Single-family detached dwellings
 - CRA TIF funds may not be used for mobile or manufactured homes.
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Policies and Requirements

- CRA TIF assistance shall be limited to properties located within designated Escambia County CRA Districts.
- Funding is subject to availability within each CRA District.
- Additional CRA TIF funds may be approved for eligible project delivery costs as determined by the County. These funds are separate from and shall not reduce the homebuyer's purchase assistance.
- In the event NED funds are unavailable or cannot be utilized, CRA TIF funds may serve as the sole funding source, subject to the maximum amounts authorized under this plan.
- The County reserves the right to limit the number of applicants served under this plan for moderate and moderate-middle income households, as well as the types of assistance.
- One-time CRA funding opportunity per applicant and per property.
- During the affordability period, the assisted property must be occupied as the applicant's primary, homestead residence and shall be limited to owner-occupied single-family housing.



- The first mortgage shall encumber both the land and the dwelling; separate financing of land and improvements is not permitted. For new construction, the construction-to-permanent loan shall convert to the first mortgage upon completion.
- Funding approval is valid for a period determined by the County. Applicants must close on the home within this period, or the approval may be subject to rescission.
- Housing Affordability shall be determined in accordance with applicable Florida Statutes and NED's Homebuyer Program requirements.
- New Construction Purchase Assistance:
 - Applicants must secure construction-to-permanent or equivalent financing from a participating lender and be approved by the County prior to obtaining a new construction permit and commencement of construction. The lender must underwrite the loan independent of County purchase assistance during construction.
 - Purchase assistance shall be disbursed at or after final closing, upon conversion of the construction loan to a permanent mortgage, issuance of the Certificate of Occupancy, and verification of compliance with all program requirements, including design standards, as determined by the County.
 - If the applicant fails to meet the lender's requirements at any point during construction, purchase assistance shall be rescinded, and the applicant shall be fully responsible for all construction-related costs.
 - Pre-development costs, including building plans, shall be the responsibility of the applicant unless financed through the construction-to-permanent mortgage, subject to lender approval.
 - The applicant is solely responsible for addressing any and all issues associated with services provided by the lender and contractor(s), such as, but not limited to, timeliness, inspections, workmanship, defective work, delays, damages and warranties. The applicant shall be solely responsible for any additional costs beyond the approved funding amount.
 - Purchase assistance shall be used for the principal dwelling. For purposes of this policy, structures connected by a continuous common wall or shared roofline shall be considered part of the principal dwelling. Funds shall not be used for accessory structures, including accessory dwelling units, detached garages, pools, sheds or similar improvements, with the exception of fencing.
 - All new construction shall comply with applicable building codes, permitting requirements, and local regulations. Construction shall be performed by a properly licensed contractor authorized to construct residential structures. Contractor(s) shall be in good standing with the State of Florida and Escambia County and shall maintain all required licenses and insurance throughout the duration of the project.
 - Homes must be constructed within the time frame specified in the Notice to Proceed, as agreed upon with the applicant. Failure to comply may result in rescission of purchase assistance.



Design Standards for New Construction Homes

Administrative Review

The intent of these design standards is to ensure that new construction enhances the character, visual quality, and overall appearance of the CRAs. Design standards will be reviewed through an administrative design review process as part of NED's Homebuyer Program approval.

Applicants must submit preliminary building plans for staff review during the application process, and all design requirements must be clearly specified, labeled, and identifiable on all submitted plans, including permitted construction documents. Design standards must be fully implemented by the time the Certificate of Occupancy is issued and verified by County staff. Failure to comply will result in rescission of purchase assistance from the County.

Architectural and Design Requirements

Roof Pitch

- The primary roof shall have a minimum pitch of 6:12.
- Mono-pitch roofs and/or secondary roof elements, such as dormers or other minor projections, may have a minimum pitch of 4:12, except as noted below:
 - Flat or low-slope roof elements are permitted only on porches, covered entry features, and/or balconies.
- Garage roofs shall be considered secondary roof elements unless integrated into the primary mass of the home, in which case they must meet the primary roof requirements.
- Roof overhangs shall have a minimum depth of twelve (12) inches.

Façade Articulation

- **Wall Offsets** - The primary street-facing façade shall include at least one wall offset with a minimum depth of four (4) feet. Roof variations, porches, and covered entries shall not be used to satisfy this requirement; however, portions of the wall that are either extending beyond or recessed behind the plane of the porch or covered entry may be used to satisfy the minimum offset, provided the offset depth is at least four (4) feet. For multi-story homes, wall offsets are required on at least one story of the primary street-facing façade.

OR

- **Window Glazing** – Glazing on the primary street-facing façade shall occupy at least 30% of the total wall area. Dormer and/or gable-end windows visible from the primary street-facing façade may be included in this calculation. Glazing in doors, including transoms and sidelights, shall not be included. Windows may be grouped, recessed, or framed to enhance depth and visual interest. For multi-story homes, glazing calculations shall be based on the total wall area of the primary street-facing façade across all stories.



Front Porch / Entry

Homes shall include a covered front porch or covered entry feature with a minimum depth of five (5) feet.

Exterior Materials

Exterior materials on all façades, including gables, facing public rights-of-way and/or County-designated private street frontage shall be limited to the following:

- Fiber cement siding or panels
- Wood, including engineered wood, lap or panel siding
- Stucco
- Brick or brick veneer
- Stone or stone veneer
- Vertical vinyl siding (board-and-batten style)
- Vinyl lap, shake, or shingle siding with a minimum seven (7) inch exposure

The following materials may be permitted as accent materials and may be used in combination; however, the total combined area of all accent materials shall not exceed thirty (30) percent of any individual façade facing the public right-of-way or County-designated private street frontage:

- Metal siding
- Composite cladding systems
- Exterior insulation and finish systems (EIFS)

Side or rear yards that share a common property line with a railroad, utility, or drainage facility are exempt from exterior material requirements, as applicable.

Foundation Treatment

Exposed foundation walls on all façades facing public rights-of-way and/or County-designated private street frontage shall be finished using stucco, brick or brick veneer, stone or stone veneer, or decorative stone. Side or rear yards that share a common property line with a railroad, utility, or drainage facility are exempt from foundation treatment requirements, as applicable.

Privacy Fence Installation

Where fencing is installed, chain link fencing is prohibited. Side and rear fencing shall be uniformly constructed, consistent in design and appearance, and provide a continuous, opaque barrier.



Definitions

County-Designated Private Street Frontage – a privately owned or maintained street, drive, or roadway that has been formally recognized or approved by the County for purposes of access or frontage requirements, and that serves as frontage for one or more parcels.

Existing Home – a home that is under construction, already built, or has received a certificate of occupancy at the time of application, including newly constructed homes that have never been occupied.

Front Yard – the portion of a lot extending across the full width of the lot that fronts a public right-of-way or County-designated private street frontage and extends from the front of the property to the principal structure. For corner lots or properties with multiple street frontages, the front shall be determined by the property's official address of record, as determined by the County.

New Construction Home – a home to be constructed on vacant land where construction has not yet begun and no building permit has been issued for a single-family dwelling at the time of application.

Primary Residence - the dwelling unit in which the applicant resides as their principal and permanent home. The property must be the address used for homestead exemption.

Primary Roof - the largest, dominant roof covering the main volume of the home.

Primary Street-Facing Façade – all portions of a building oriented toward the front yard and facing a public right-of-way or county-designated private street frontage, including projecting front walls and angled projections.

Public Right-of-Way - an area of land occupied or intended to be occupied by a street, walkway, railroad, utility, drainage facility, or similar use.

Purchase Assistance – financial assistance provided by the County to a homebuyer in connection with the purchase of a home, including CRA TIF funds and, when utilized, NED homebuyer subsidies.

Single-Family Attached Home – a dwelling that is attached to one or more other single-family dwellings by common vertical walls without openings, with property lines separating each unit, and with each unit extending from foundation to roof, having its own direct access to the outside, and having yards on at least two sides.

Single-Family Detached Dwelling – a dwelling that is not attached to any other dwelling by any means and is surrounded by open space or yards.