

Executive Summary

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

1. Introduction

The 2023-24 Annual Action plan details resources and activities to be undertaken collaboratively within the Escambia Consortium, comprised of Escambia County, the City of Pensacola, Santa Rosa County, and the City of Milton, all located in the western panhandle of Florida. The resources and activities detailed in this plan include the Community Development Block Grant (CDBG) and HOME Investments Partnerships Program (HOME) funds. Escambia County, as an Urban County, and the City of Pensacola, as a Metropolitan City, are HUD entitlement communities, each receiving their own allocation of CDBG funding from HUD. Escambia County, the City of Pensacola, Santa Rosa County, and the City of Milton have elected to form the Escambia Consortium to jointly receive an allocation of HOME funds, with Escambia County serving as the lead jurisdiction.

Member jurisdictions comprising the Escambia Consortium will continue their long-standing cooperative effort targeting the provision of housing, public services, and public facility improvements for lower income neighborhoods, families and individuals based on goals and needs cited in the Five Year Consolidated Plan as approved by the member jurisdictions in 2021.

2. Summarize the objectives and outcomes identified in the Plan

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

Escambia County seeks to assist residents with obtaining decent affordable housing, a suitable living environment, and expanded economic opportunities. Based on housing market analysis, needs assessments, and public input gathered through the planning process, the Consortium selected the following areas as priority objectives for the Consortium:

1. Affordable Housing
2. Public Services
3. Homeless housing and services
4. Public Improvements and Infrastructure
5. Public Facilities
6. Neighborhood Redevelopment
7. Economic Development

3. Evaluation of past performance

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

Following each program year, the Consortium prepares a Consolidated Annual Performance and Evaluation Report (CAPER), for submission to HUD. These documents may be viewed online or by contacting Escambia County, the lead jurisdiction. Issues identified in the CAPER inform the preparation of the Consolidated Plan, with activities presented in the plan reviewed to determine the viability and success in addressing the needs of low/moderate income residents and target areas in the jurisdiction. Within funding limitations, activities are revised to address the changing needs of the community.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A series of three public meetings were held during the 2023 - 2024 Annual Action Plan development process. One public meeting was conducted by the City of Pensacola Housing Department staff, held at Pensacola City Hall on May 9, 2023. A second meeting was held in Escambia County facilitated by County staff on May 25, 2023. Santa Rosa County housing staff also held a public meeting on May 25, 2023. The purpose of the notice and hearing is to encourage citizens and interested parties to provide their verbal and/or written views on: 1) housing and community development needs, including priority non-housing community development needs; and/or 2) recommendations concerning potential activities or projects to aid in addressing their concerns. Once a draft Plan had been completed citizens were invited by published public notice to review the draft document and provide comments.

Public comments and discussion points were as follows:

- CHDO set-aside amounts are currently set at 15%. There was interest from area CHDO partners to see this amount increased.
- Possible increased funding for individuals facing eviction via Legal Services.
- Possible increased funding for homeless support services via housing navigators/case management. Increased focus on staying in contact, identifying opportunities, and addressing barriers to housing for individuals and families exiting street, shelter, and transitional housing.
- The need for Fair Housing education & compliance education for landlords.
- The need for rapid-rehousing and rental assistance resources in the community and what funds can be utilized for such things.

5. Summary of public comments

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

Citizen comments were invited by published public notice. The following comments were received during the public meetings facilitated by Escambia County staff (May 25, 2023 in Escambia County and May 25, 2023 in Santa Rosa County, with SRC staff). Public comments and discussion points were as follows:

- CHDO set-aside amounts are currently set at 15%. There was interest from area CHDO partners to see this amount increased.
- Possible increased funding for individuals facing eviction via Legal Services.
- Possible increased funding for homeless support services via housing navigators/case management. Increased focus on staying in contact, identifying opportunities, and addressing barriers to housing for individuals and families exiting street, shelter, and transitional housing.
- The need for Fair Housing education & compliance education for landlords.
- The need for rapid-rehousing and rental assistance resources in the community and what funds can be utilized for such things.

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

Citizen comments were invited by published public notice. The following comments were received during the public meetings facilitated by Escambia County staff (May 25, 2023 in Escambia County and May 25, 2023 in Santa Rosa County, with SRC staff). Public comments and discussion points were as follows: **ADD NEW COMMENTS FOR JUNE 28 MEETING IF APPLICABLE**

- CHDO set-aside amounts are currently set at 15%. There was interest from area CHDO partners to see this amount increased. **Consortium staff is looking in to increasing this funding for future funding years.**
- Possible increased funding for individuals facing eviction via Legal Services. **Consortium staff will evaluate the current amount given and demand received by the current Legal Support Service Provider.**
- Possible increased funding for homeless support services via housing navigators/case management. Increased focus on staying in contact, identifying opportunities, and addressing barriers to housing for individuals and families exiting street, shelter, and transitional housing. **Consortium staff notes that these increased needs are being addressed in partnership with other grants received by the Consortium—for example the HOME-ARP grant which has increased supportive services outlined specifically.**
- The need for Fair Housing education & compliance education for landlords. **Consortium staff will look in to area partners that may offer training of this type. This will be especially needed if/when other grants that do similar things are awarded to the area.**

- The need for rapid-rehousing and rental assistance resources in the community and what funds can be utilized for such things. Consortium staff notes that Escambia County just concluded their Emergency Rental Assistance Program (ERAP) whereas the City of Pensacola and Santa Rosa County still have remaining funds to assist in needs being met. Staff also notes that there are expanding resources expected with other grants and funding opportunities such as Live Local Act.

7. Summary

The need for decent, affordable housing for extremely low, very low, and low/moderate income families remains a pressing need throughout the Consortium. The Consortium will continue to pursue opportunities to expand affordable housing for extremely low and very low income residents by sustaining the housing rehabilitation programs and working to create subsidized or below market rate rental opportunities. For low income families, affordable housing continues to be an unmet need. The plan supports the creation of below market rate rental opportunities, first time homebuyer and or housing rehabilitation assistance, and development of special needs housing to meet the needs of underserved populations in the community. The needs of moderate income families will be met by supporting first time homebuyer and housing upgrade assistance, the development of affordable below market rate rental opportunities, and housing tailored to meet the needs of underserved populations to include homeless and special needs families.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	ESCAMBIA COUNTY	Neighborhood Enterprise Division
HOME Administrator	ESCAMBIA COUNTY	Neighborhood Enterprise Division

Table 1 – Responsible Agencies

Narrative

Escambia County and the City of Pensacola serve as the units of local government for their respective Community Development Block Grant (CDBG) entitlement allocations. Escambia County serves as the lead jurisdiction regarding the HOME Consortium, which includes Escambia County, the City of Pensacola, Santa Rosa County, and the City of Milton.

Consolidated Plan Public Contact Information

Escambia County (Lead Jurisdiction)
Neighborhood & Human Services Department
Neighborhood Enterprise Division
221 Palafox Place, Suite 305
Pensacola, FL 32502
Phone: 850.595.0022
Fax: 850.595.0342
Email: ned@myescambia.com

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

1. Introduction

Consultation of the plan began in early 2023 and was achieved through a variety of strategies, including public meetings, direct contact with community stakeholders, and by public notice of request for comment. All efforts were made to contact appropriate parties for input.

Outreach was made to neighborhood groups in the Escambia County Community Redevelopment Areas via email, as these areas include CDBG target areas.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Consortium endeavors to enhance collaboration between public and assisted housing providers and private and governmental health, mental health, and service agencies. Escambia County, the City of Pensacola, and Santa Rosa County have developed long-standing relationships with other governmental units, paid and volunteer based non-profit organizations, quasi-public entities, private interests, public and private employment and training agencies, the educational sector, and community interest groups. Housing needs in the Consortium outstrip the capacity of local government resources, which necessitates a collaborative process to leverage limited funds to maximize the benefits for the entire community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Opening Doors Northwest Florida, Inc. (Opening Doors), the local Continuum of Care (COC) lead agency, was consulted during the planning process, with conversations between the Consortium jurisdictional staff and the agency's Executive Director in through the winter and spring of 2023 to discuss current projects, challenges, and funding priorities for the COC. The City of Pensacola City Council, the Mayor, and Escambia County elected officials participated in a joint meeting in May 2023 to discuss the needs of homeless persons and to begin a more concerted, coordinated and collaborative community effort, tailored around the federal *All In* strategic plan to address the continuing challenge of homelessness and to ensure equity in services provided.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Escambia County is no longer a direct recipient of Emergency Solutions Grant (ESG) funding. Opening Doors applies for ESG funding directly from the State of Florida. Escambia County is committed to requiring agencies receiving CDBG or HOME-ARP homeless funding assistance to participate in the Coordinated Entry Program as well as the HMIS data collection program, both currently operated by Opening Doors.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CITY of PENSACOLA
	Agency/Group/Organization Type	Housing PHA (Section 8) Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with City of Pensacola as a member of Escambia Consortium in all aspects of Citizen Participation and Annual Planning process, including program implementation. Also consulted with the City of Pensacola Housing Department in their role as a PHA regarding housing needs.
2	Agency/Group/Organization	SANTA ROSA COUNTY
	Agency/Group/Organization Type	Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with Santa Rosa County as a member of Escambia Consortium in aspects of Citizen Participation Plan and Annual Planning process, including program implementation.

3	Agency/Group/Organization	Opening Doors of NW FL
	Agency/Group/Organization Type	lead agency for area Continuum of Care Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County program staff had regular interactions with Opening Doors Northwest Florida staff and leadership over several months. The Counties and cities of the Consortium make up the service area of the Continuum of Care. Many opportunities for consultation and collaboration centered around the HOME-ARP Allocation Plan as well as the community's efforts to align homeless service efforts with the <i>All In</i> federal strategic plan and in the development of the 2023 Annual Action Plan.
4	Agency/Group/Organization	Area Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultation with the Area Housing Commission occurred in June 2023 relative to public housing needs.

6	Agency/Group/Organization	CITY OF MILTON
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and in person consultation with Santa Rosa County Housing related to the City of Milton funding relationship occurred in May 2023 relative to affordable housing needs.
7	Agency/Group/Organization	COUNCIL ON AGING OF WEST FLORIDA, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County has a partnership with this non-profit agency that provides food, case management and other services to underserved populations. Staff of the agency are in communication with County program staff on a monthly basis.
8	Agency/Group/Organization	Escambia County Housing Finance Authority
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County Housing Finance Authority staff participate with Escambia County staff in reviewing development plans for local LIHTC project proposals.
9	Agency/Group/Organization	Legal Services of North Florida
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County has a partnership with this agency to address unmet needs of residents. Staff of the agency are in communication with County program staff on a monthly basis.

10	Agency/Group/Organization	Lutheran Services Florida Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Services representative participates in the Homeless Task Force Housing Subcommittee. They continue to advocate for support for homeless youth and teens transitioning out of foster care, which is the agency's particular niche.
11	Agency/Group/Organization	Pensacola Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County coordinates with this non-profit agency/developer to address unmet housing needs.

12	Agency/Group/Organization	Community Enterprise Investments, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County participates in ongoing coordination with this provider to address unmet resident needs. .
13	Agency/Group/Organization	Community Action Program Committee
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County collaborates with this non-profit provider to address unmet needs of residents. Special concern stated in consultation included capacity building support for local Community Housing Development Organizations (CHDOs). The local CAP operates a CHDO and wishes to enhance its activities.

14	Agency/Group/Organization	Lakeview Center
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County participates in the Homeless Task Force with Lakeview Center. Further, the Director of Lakeview Center is the Board Chairman of the lead agency of the community's Continuum of Care and has been involved in the several continuing conversations regarding improving collaboration of all entities which participate in the CoC as we seek to align the approach to homeless services to the strategic model set forth in <i>All In</i> .
15	Agency/Group/Organization	JUST Pensacola
	Agency/Group/Organization Type	Business Leaders Civic Leaders Faith Based Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Neighborhood and Human Services staff have presented at invited meetings of JUST Pensacola regarding unmet housing needs of area residents. Likewise, members of the faith-based group have regularly attended community input sessions and meetings of the local Affordable Housing Advisory Committee.

16	Agency/Group/Organization	Escambia Human Relations Commission
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County Neighborhood and Human Services staff members serve as appointed members of this commission. Escambia County participates with this agency to address fair housing and equal employment opportunity needs of area residents.
17	Agency/Group/Organization	Center for Independent Living of Northwest Florida
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County participates in ongoing coordination with this provider to address unmet resident needs. The agency is expanding its capacity to serve the low income housing community by including a HUD certified housing counselor to their staff.
18	Agency/Group/Organization	Baptist Health Care
	Agency/Group/Organization Type	Services-Health Health Agency Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Escambia County staff have participated in the ongoing discussion regarding housing potential redevelopment plans of old campus of Baptist Hospital. There is currently a developer seeking LIHTC support for redeveloping a portion of the hospital campus for affordable housing.
19	Agency/Group/Organization	Re-Entry Alliance Pensacola Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Re-Entry Alliance Pensacola is a member of the area Homeless Task Force and Escambia County NHS staff participate with this non profit on the HTF Housing subcommittee.
20	Agency/Group/Organization	Northwest Florida Community Housing Development Corp.
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County has awarded a contract to Northwest Florida Community Housing Development to build four new units of affordable housing on previously County owned property utilizing HOME CHDO set-aside dollars.

Identify any Agency Types not consulted and provide rationale for not consulting

Outreach was made to neighborhood groups and Escambia County Community Redevelopment Area via email and through their attendance at public meetings. The CRAs include target areas for CDBG community redevelopment funding.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Opening Doors of Northwest Florida	With the release of the federal strategic plan for reducing homelessness, <i>All In</i> , the jurisdictional entities of the Consortium and the Continuum of Care lead agency are working to align each entities’ plan for addressing homelessness with the federal strategy for a much more collaborative, integrated, and equitable community approach to the challenge of homelessness.
Atwood Redevelopment Plan	Escambia County Community Redevelopment Agency (CRA)	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Barrancas Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Brownsville Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Cantonment Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Englewood Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Ensley Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Oakfield Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Palafox Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.
Warrington Redevelopment Plan	Escambia County CRA	Priority issues identified and addressed in this local plan as well as the Strategic Plan, including Housing, Capital Improvements, Brownfields and other Redevelopment initiatives, and Public Facilities & services.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation was achieved through various methods. Multiple public hearings were held in relation to the development of the 2023 Annual Action Plan. The plan was advertised for 30 days in its final draft version for public review. Through the process, citizen comments were invited in written and public meeting format. No comments were received at either public meeting in Escambia County and Santa Rosa County, both held on May 25, 2023.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	May 15, 2023 Public Notice in Pensacola News Journal Requesting Citizen and Agency Input written and in person on Housing & Community Development Needs for 2023 HUD Annual Action Plan Draft and public hearing to be held on May 25, 2023 at 5:30 p.m. in Escambia County and Santa Rosa County Public Hearing on May 25, 2023 at 9:00 a.m..	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Targeted to Interested Community Partners	May 16, 2023 Email communications sent to interested area partners informing them of the upcoming May 25, 2023 Public Hearing	Escambia County staff received two comments. The first was an inquiry requesting permission to forward the communication notice to the area's Homelessness Task Force—to which staff responded encouragingly. The second was from a representative from an area group—90Works. This comment advocated for a case management-focused approach to housing and ending homelessness.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	May 25, 2023 advertised Public Meeting held to receive input for 2023 HUD Annual Action Plan Draft. Meeting held at 3200 W Desoto St. Pensacola, FL 32505	ADD	None	
4	Public Meeting	Non-targeted/broad community	May 25, 2023 advertised Public Meeting held to receive input for 2023 HUD Annual Action Plan Draft. Meeting held at 6051 Old Bagdad Hwy, Milton, Florida 32583	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Internet Outreach	Targeted to Interested Community Partners	Email communications sent to interested area partners requesting perspective and input on the community's strengths and challenges as related to affordable housing and community redevelopment as supported by CDBG and HOME – Sent June 13, 2023	ADD	None	
6	Newspaper Ad	Non-targeted/broad community	June 19, 2023 Draft 2023 Annual Action Plan availability of plan and proposed 2023 projects made available for 30 days for public input by public notice in Pensacola News Journal	ADD		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	June 28, 2023 Public Hearing concerning the final draft of the 2023 Annual Action Plan			

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

With the declining funds at Federal, state and local levels, local governments must look at opportunities to leverage funding for maximum program impact as well as recaptured funds or program income when received. Over the course of the Plan, the Consortium anticipates over \$13 million in funding from federal resources. No prior year resources are anticipated to be reallocated. The County does not expect to receive any program income from CDBG; \$90,000 is estimated to be received in program income from HOME from the City of Pensacola.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	1,620,526	0	3,049,070	4,669,596	0	CDBG funds will be utilized in accordance with this plan to address housing and community development needs in Escambia County, Florida

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,433,421	90,000	5,632,640	7,156,061	0	HOME funds will be utilized in accordance with this plan to address housing needs in the Escambia Consortium, including Escambia County, the City of Pensacola, and Santa Rosa County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	0	State Housing Initiatives Partnership Program funding typically used as HOME match

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leverage is obtained through private funds or funds provided by partner agencies at the local level. Match requirements for the HOME program are met through the State Housing Initiatives Partnership (SHIP) Program, based on funding availability. If SHIP funding is not provided, the Consortium will have to explore other means of providing the required 25% match. SHIP funding requires 65% to be spent on homeowner activities and 75% on construction activities.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Each jurisdiction has the opportunity to convey publicly owned property to not for profits for the development of affordable housing. The majority of properties available is typically only suitable for single family development and may have various encumbrances against the property. Consortium staff will continue to review the suitability of parcels for housing or other community development needs.

Discussion

Escambia County and the City of Pensacola both anticipate additional continuing funding related to the CARES Act and the American Rescue Plan to be utilized to further support housing goals in this plan.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation (Owner Occupied)
	Goal Description	Escambia County CDBG Housing Rehabilitation Program and Escambia Consortium (Escambia County, City of Pensacola, and Santa Rosa County) HOME Substantial Rehabilitation/Reconstruction Programs. Escambia/Pensacola SHIP funds provided as HOME Match. May include LBP Assessments, Abatement, and Temporary Relocation.
2	Goal Name	Homebuyer Assistance
	Goal Description	Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
3	Goal Name	CHDO Housing Development
	Goal Description	Provide low interest and/or deferred loan assistance to designated Community Housing Development Organizations (CHDO's) for development of affordable single-family units for homeownership or affordable rental units either through new construction or acquisition and rehab of substandard units.

4	Goal Name	Rural Elderly Assistance Program
	Goal Description	Funds support the Council on Aging's Rural Elderly Outreach Program which provides supportive services, including meals and transportation, for rural elderly citizens in Cantonment, Century, Davisville, and McDavid in Escambia County, Florida.
5	Goal Name	Title Clearance
	Goal Description	Funds will support legal services to clear title for low or moderate income clients in order to remove barriers to their ability to improve or maintain their properties, by becoming eligible for traditional financing or County/City rehabilitation programs. Cases may include heir property issues, probate, quiet title, bankruptcy and tax disputes and will allow clients to gain and maintain ownership of their homes.
6	Goal Name	Fair Housing Services
	Goal Description	Provision of fair housing education, intervention and mediation services for residents of Escambia County, Florida.
7	Goal Name	Homeless Support Services
	Goal Description	Support for operational costs for homeless shelter or other eligible homeless public service activity support. Participation in community-wide collaborative effort to align homeless services with the federal <i>All In</i> strategic plan document.
8	Goal Name	Public Improvements & Infrastructure
	Goal Description	Public improvements include, but are not limited to, streets, sidewalks, water and sewer lines, fire hydrants, street lighting, and stormwater management. Projects will be prioritized in CRAs.
9	Goal Name	Public Facilities
	Goal Description	Public Facilities include, but are not limited to, acquisition, construction, and/or rehabilitation of community and neighborhood facilities, parks and recreational facilities, health facilities, as well as ADA accessibility improvements to County owned properties.
10	Goal Name	Demolition/Clearance
	Goal Description	Funds will be used to assist with the elimination of dilapidated, structurally unsound buildings and/or abandoned lots/properties for income eligible owners or in targeted areas of slum/blight

11	Goal Name	Administration/Planning
	Goal Description	Oversight, coordination, and management of financial and general administration of programs as well as program indirect costs. CDBG administrative costs include Escambia County only. HOME administrative costs include all participating jurisdictions (Escambia, Santa Rosa, and City of Pensacola).

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following list includes all projects planned for the Escambia Consortium for the Fiscal Year 2023-24.

Table 4 – Project Information

#	Project Name
1	2023 CDBG Housing Rehabilitation
2	2023 Temporary Relocation
3	2023 Rural Elderly Assistance Program
4	2023 Title Clearance Program
5	2023 Fair Housing Services
6	2023 Homeless Support Services
7	2023 Demolition/Clearance Assistance Program
8	2023 Neighborhood Improvement Project Enhancements
9	2023 CDBG Administration/Planning
10	2023 Community Redevelopment Area Support
11	2023 Escambia HOME Substantial Housing Rehab/Reconstruction
12	2023 Pensacola HOME Homebuyer Assistance
13	2023 Santa Rosa HOME Substantial Housing Rehab/Reconstruction
14	2023 Escambia HOME Homebuyer Assistance
15	2023 Santa Rosa HOME Homebuyer Assistance
16	2023 CHDO Housing Development
17	2023 HOME Program Administration

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The need for decent, affordable housing for extremely low, very low, and low/moderate income families remains a pressing need within the jurisdiction. The Consortium will continue to pursue opportunities to expand affordable housing for extremely low and very low income residents by sustaining the housing rehabilitation programs and working to create subsidized or below market rate rental opportunities. For low income families, affordable housing continues to be an unmet need. The plan supports the creation of below market rate rental opportunities, first time homebuyer and or housing rehabilitation assistance, and development of special needs housing to meet the needs of underserved populations in the community. The needs of moderate income families will be met by supporting first time homebuyer and housing upgrade assistance, the development of affordable below market rate rental opportunities, and housing tailored to meet the needs of underserved populations to include homeless and special

needs families.

AP-38 Project Summary
Project Summary Information

1	Project Name	2023 CDBG Housing Rehabilitation
	Target Area	Unincorporated Escambia County
	Goals Supported	Housing Rehabilitation (Owner Occupied)
	Needs Addressed	Affordable Housing Neighborhood Redevelopment
	Funding	:
	Description	Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the rehabilitation of 10-11 substandard homeowner occupied units, including lead-based paint assessment and abatement, temporary relocation, environmental reviews, and other related program operating cost, including program administration. Funds may also be used to provide for sanitary sewer connection assistance, energy improvements, ADA accessibility, weatherization and storm protection/mitigation improvements, and other applicable improvements.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	10-11 low/moderate income households
	Location Description	Unincorporated Escambia County. Site specific
	Planned Activities	
2	Project Name	2023 Temporary Relocation
	Target Area	Unincorporated Escambia County
	Goals Supported	Housing Rehabilitation (Owner Occupied)
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds to provide temporary relocation for households whose dwelling units are being rehabilitated under the County's Housing Rehabilitation Program.
	Target Date	9/30/2028

	Estimate the number and type of families that will benefit from the proposed activities	Low/moderate income households assisted under the County's housing rehabilitation programs.
	Location Description	Unincorporated Escambia County. Site specific
	Planned Activities	Temporary relocation for households whose dwelling units are being rehabilitated under the County's Housing Rehabilitation Program.
3	Project Name	2023 Rural Elderly Assistance Program
	Target Area	Escambia County
	Goals Supported	Rural Elderly Assistance Program
	Needs Addressed	Public Services
	Funding	:
	Description	Funds support the Council on Aging's Rural Elderly Outreach Program which provides supportive services, including transportation, for rural elderly citizens in Cantonment, Century, Davisville and McDavid in Escambia County, Florida.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	175 low income elderly persons
	Location Description	Escambia County
	Planned Activities	
4	Project Name	2023 Title Clearance Program
	Target Area	Escambia County
	Goals Supported	Title Clearance
	Needs Addressed	Public Services
	Funding	:

	Description	Funds will support legal services to clear title for low or moderate income clients in order to remove barriers to their ability to improve or maintain their properties, by becoming eligible for traditional financing or County/City rehabilitation programs. Cases may include probate, quiet title, bankruptcy and tax disputes and will allow clients to gain and maintain ownership of their homes.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	50 low income persons
	Location Description	
	Planned Activities	
5	Project Name	2023 Fair Housing Services
	Target Area	Escambia County
	Goals Supported	Fair Housing Services
	Needs Addressed	Public Services
	Funding	:
	Description	Support for a staff Fair Housing specialist with the Escambia Pensacola Human Relations Commission.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	90 low income persons
	Location Description	
Planned Activities		
6	Project Name	2023 Homeless Support Services
	Target Area	Escambia County
	Goals Supported	Homeless Support Services
	Needs Addressed	Public Services Homeless

	Funding	:
	Description	Support for operational cost for homeless shelter or other eligible homeless public service activity support.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	25 very low income persons
	Location Description	
	Planned Activities	
7	Project Name	2023 Demolition/Clearance Assistance Program
	Target Area	COMMUNITY REDEVELOPMENT AREA Escambia County
	Goals Supported	Demolition/Clearance
	Needs Addressed	Affordable Housing Neighborhood Redevelopment
	Funding	:
	Description	Funds will be used to provide direct assistance for demolition/clearance for income eligible property owners to eliminate dilapidated, structurally unsound buildings and/or abandoned lots/properties in the unincorporated County. Remaining funds may be used in designated areas of slum and blight, specifically the Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington Community Redevelopment Areas and Century.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 3-5 low income owners
	Location Description	
	Planned Activities	
	Project Name	2023 Neighborhood Improvement Project Enhancements

8	Target Area	COMMUNITY REDEVELOPMENT AREA Escambia County
	Goals Supported	Public Improvements & Infrastructure
	Needs Addressed	Public Improvements and Infrastructure Neighborhood Redevelopment
	Funding	:
	Description	Funds to provide enhancements in conjunction with other community redevelopment and housing projects located within eligible CDBG low and moderate income Community Redevelopment Areas (CRA) to include street rehabilitation/reconstruction; new or upgraded street lighting; sidewalk construction/ reconstruction; sanitary sewer and/or stormwater drainage improvements; and related infrastructure improvements, including those in support of housing development. Priority will be given to projects identified in the Redevelopment Plans for the County designated Community Redevelopment Areas: Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington. Funds, if any, remaining after completion of CRA priorities may be expended in other CDBG eligible areas
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	250 low/moderate income households
	Location Description	
	Planned Activities	
	10	Project Name
Target Area		Escambia County
Goals Supported		Administration/Planning
Needs Addressed		Affordable Housing Public Services Homeless Public Improvements and Infrastructure Public Facilities Neighborhood Redevelopment Economic Development

	Funding	:
	Description	Provides for oversight, management, coordination and monitoring of financial and programmatic administration of the CDBG Program and indirect costs.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A - Outcomes will be included in specific program activities.
	Location Description	
	Planned Activities	Administration and planning.
11	Project Name	2023 Community Redevelopment Area Support
	Target Area	COMMUNITY REDEVELOPMENT AREA
	Goals Supported	Administration/Planning
	Needs Addressed	Public Improvements and Infrastructure Neighborhood Redevelopment
	Funding	:
	Description	Provides support for planning and administrative staffing and operation of the Community Redevelopment Agency which targets designated areas of slum and blight within the County.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	Administration and planning.
12	Project Name	2023 Escambia HOME Substantial Housing Rehab/Reconstruction
	Target Area	Unincorporated Escambia County
	Goals Supported	Housing Rehabilitation (Owner Occupied)
	Needs Addressed	Affordable Housing

	Funding	:
	Description	Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 3 severely substandard homeowner occupied housing units.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	3 low/moderate income households
	Location Description	Unincorporated Escambia County. Site specific.
	Planned Activities	
13	Project Name	2023 Pensacola HOME Homebuyer Assistance
	Target Area	Escambia & Santa Rosa Counties (HOME Consortium)
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	10 low/moderate income households, depending on level of subsidy needed
	Location Description	City of Pensacola.
	Planned Activities	
14	Project Name	2023 Santa Rosa HOME Substantial Housing Rehab/Reconstruction
	Target Area	Escambia & Santa Rosa Counties (HOME Consortium)
	Goals Supported	Housing Rehabilitation (Owner Occupied)

	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 1-3 severely substandard homeowner occupied housing units in Santa Rosa County.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	1-3 low/moderate income household
	Location Description	Santa Rosa County. Site specific.
	Planned Activities	
15	Project Name	2023 Escambia HOME Homebuyer Assistance
	Target Area	Escambia County
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	10-12 low/moderate income households, depending on needed subsidy.
	Location Description	Escambia County
	Planned Activities	
16	Project Name	2023 Santa Rosa HOME Homebuyer Assistance
	Target Area	Escambia & Santa Rosa Counties (HOME Consortium)

	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	5-12 low/moderate income households
	Location Description	Santa Rosa County
	Planned Activities	
17	Project Name	2023 CHDO Housing Development
	Target Area	Escambia & Santa Rosa Counties (HOME Consortium)
	Goals Supported	CHDO Housing Development
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provide low interest and/or deferred loan assistance to designated Community Housing Development Organizations (CHDO's) for development of affordable single family units (2-3 units) for homeownership or affordable rental units (2 units) either through new construction or acquisition and rehab of substandard units.
	Target Date	9/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	2-3 low/moderate income households
	Location Description	
	Planned Activities	
	Project Name	2023 HOME Program Administration

18	Target Area	Escambia & Santa Rosa Counties (HOME Consortium)
	Goals Supported	Administration/Planning
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Provides for oversight, management, monitoring and coordination of financial and general administration of the HOME Program in all participating jurisdictions.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Outcomes included in specific program activities
	Location Description	Consortium wide
	Planned Activities	Administration and planning.

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

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

The majority of assistance available under this plan will be targeted toward low income households across the Consortium regardless of geography. However, targeted use of CDBG funding will occur in the Escambia County community redevelopment areas (Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox, and Warrington) for revitalization, infrastructure, and community development needs. Boundaries and area demographics of the Community Redevelopment areas are available in each respective area's Redevelopment Plan and are available online and by request. Maps are included in Section SP-10 Geographic Priorities of the Consolidated Plan. Some HOME and/or CHDO funding may give priority or preference for projects undertaken in these targeted areas as well.

Geographic Distribution

Target Area	Percentage of Funds
COMMUNITY REDEVELOPMENT AREA	UP TO 20
Unincorporated Escambia County	
Escambia County	
Escambia & Santa Rosa Counties (HOME Consortium)	

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See SP-10 Geographic Priorities in the Consolidated Plan. The Escambia County Community Redevelopment Areas meet definitions of CDBG eligible low/moderate income areas as well as areas determined to be affected by slum and blight. These plans identify housing and capital improvement needs in the areas

Discussion

Actual percentage of funds devoted to Community Redevelopment areas may vary annually depending on allocations from HUD as well as program needs and performance outcomes.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	29
Special-Needs	0
Total	31

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	11
Acquisition of Existing Units	16
Total	29

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

CHDO Housing Development may be acquisition/rehab of existing units or new construction. The Consortium is currently under contract with a local CHDO to produce four new single-family residential units. These projects are anticipated to conclude near December 30, 2023. Additionally, there are two HOME replacement houses in contract underwriting as of July, 2023. We anticipate these projects to conclude near February 2024.

These goals only reflect housing produced through provision of funding by HUD. The Consortium municipalities anticipate direct receipt of state SHIP funding and provision of additional units through that program. Additional funds may be provided through CDBG-DR funds or American Rescue Plan funds.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

None planned at this time.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Local Public Housing agencies encourage their residents to be involved in the management and operations of housing. Housing and credit counseling is available in the community and referrals are made to clients to homeowner programs offered by Habitat for Humanity and CEII. Furthermore, both Escambia County and the City of Pensacola (consortium participating jurisdictions) have initiated programs supporting the development of infill affordable and attainable housing utilizing a mixture of State and federal funds. An increase in the community's production of affordable units will provide greater opportunity for public housing residents to participate in homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

None of the local housing agencies within the Consortium are designated as troubled by HUD.

Discussion

Both Area Housing Commission and Milton Housing Authority have expressed a need for capital improvement support. The community's Area Housing Commission has been unsuccessfully pursuing LIHTC opportunities for three consecutive years. County housing development staff have provided technical assistance to improve the application submitted for a better chance at success.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The County no longer receives Emergency Solutions Grant funding, so targeted homeless funding support is currently not available. Escambia County is allocating a portion of its CDBG funding for homeless public service activities.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Though no direct funding from the Consortium will be used for homeless outreach, Consortium members participate in the Continuum of Care's Annual Point in Time count which assesses the numbers of homeless and the Continuum of Care includes regular outreach as part of its program delivery. The CoC spent considerable energy this past year to review and enhance the CoC's Coordinated Entry Program with a focus on providing services as equitably as possible, while also focusing addressing the needs of the most vulnerable.

Addressing the emergency shelter and transitional housing needs of homeless persons

No annual funds are currently being targeted for emergency or transitional shelters, although CDBG funding support has been set aside for homeless public services, which may be used for shelter support. With the recent acceptance of the Consortium's HOME-ARP Allocation Plan it is anticipated that there will be progress in adding units (non-congregate shelter and/or affordable rental) to the community meager available stock to address the needs of homeless persons.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Opening Doors has rent and utility funding through the State of Florida and ESG-CV funding. The HUD approved HOME-ARP Allocation Plan also has funds designated for developing non-congregate shelter as well as development of rental housing. Together this will provide greater for homeless individuals and

households to affordable housing units.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Consortium supported housing rehabilitation, foreclosure prevention and legal services can aid households from homelessness by keeping households in their own homes. Consortium members reconfigure the CoC's Coordinated Entry Program to help connect and refer homeless households with their needs.

Discussion

Since the start of the COVID-19 pandemic the local homelessness issue has significantly increased to become a widely recognized community crisis. While some federal dollars were available to address the most critical needs (ARPA, CARES, CSBG-CV) the leaders of the CoC and the local units of government which make up the Consortium have come together to focus on a stronger collaboration among all entities to enhance coordination and increase efficiency in the utilization of limited resources.

In following the guidance of the federal strategic plan, **All In**, the CoC and participating entities will align their priorities and activities with the established plan to reduce homelessness by 25% by January of 2025.

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

Introduction

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

There are no planned actions at this time to remove any public policy barriers. The Affordable Housing Advisory Committee for each local jurisdiction reviews public policy barriers and makes recommendations to the governing body. This review takes place annually.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Escambia Consortium plans to undertake projects and associated activities as noted in the Plan, which will correct substandard housing conditions, deliver needed public services, provide public facilities and infrastructure, and support neighborhood revitalization and economic development.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of sufficient private and public funding. The Consortium will continue to assess the efficacy of program deliverables as well as partner with other jurisdictions and agencies to address the jurisdiction's needs and leverage resources. The Consortium will also include prioritization of neighborhood revitalization in CRAs and other CDBG eligible areas.

Actions planned to foster and maintain affordable housing

Escambia Consortium plans to undertake the projects and associated activities as noted in the Consolidated Plan to address affordable housing. The level of housing need and associated housing problems is inverse to family income. Affordable housing goals will continue to be of primary importance to sustain homeownership, preserve existing inventory, and ensure families are living in suitable conditions. Housing Rehabilitation, Homebuyer Assistance, and CHDO Housing Development will be provided and prioritized as outlined in the Plan.

Actions planned to reduce lead-based paint hazards

Lead based paint testing and remediation will continue to be undertaken in CDBG and HOME rehabilitations and acquisitions for homes built prior to 1978.

Actions planned to reduce the number of poverty-level families

Anti-poverty programs are implemented throughout the Consortium and will be addressed under housing, homeless, and neighborhood redevelopment strategies. ~~Public service activities, such as homeowner education will be implemented, including Escambia County Homebuyer Education Workshop on April 2, 2022.~~

Actions planned to develop institutional structure

The Consortium has a strong Continuum of Care, with good representation by a variety of homeless service providers and agencies. These varying organizations reflect a strong community commitment to meeting the unmet needs of low/moderate income families and the underserved population in the area. The limited financial resources available do not meet the multitude of housing and community

development needs identified in this plan, particularly related to support services. The Consortium will continue to work with Opening Doors Northwest Florida to identify ways to leverage private and public sector funding to expand the capacity of available resources and service delivery models.

Actions planned to enhance coordination between public and private housing and social service agencies

As stated earlier, the Consortium will continue to engage in community discussions to develop outcomes based goals to promote long term solutions. Local agencies tasked with providing social services continue to be underfunded and struggle to meet the growing demand for assistance. Consortium staff will arrange training and technical assistance to local not for profits and other interested agencies to assist with program implementation and coordination. The Consortium will continue to work with for profit and not for profit housing developers, social service agencies, and Opening Doors to identify ways to leverage private and public sector funding to expand the capacity of available resources and service delivery models.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

This section describes specific requirements of HUD CDBG and HOME funding provided under this Consolidated Plan. Allocation of HOME funds to Consortium members is based on the Consortia Share report as provided by HUD annually and is evidenced by an Interlocal Agreement.

Escambia County does not have any activities under CDBG that provide program income. For the HOME Consortium, the City of Pensacola generates an average of \$90,000 HOME program income annually from loan payments which are reutilized by the program. Recaptured funds from HOME homebuyer activities are not anticipated, but will be receipted into IDIS if received. Sales proceeds of HOME funds from Owner-Occupied Substantial Rehabilitation/Reconstruction or CHDO Rental activities are not anticipated, but will be receipted into IDIS as program income if received.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No form of investment other than those denoted in § 92.205(b) are proposed.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Homebuyer assistance is provided as a direct subsidy to homebuyers and will be provided in the form of a Deferred Payment Loan at 0% interest secured by mortgage and note. The affordability period (and mortgage term) shall be forgiven at the end of the affordability period assuming compliance with all HOME requirements. HOME funds may be used to assist homebuyers with down payment and closing costs and/or principal mortgage reduction assistance. The sale, rental or transfer of ownership during the mortgage term shall be a default whereupon the HOME investment shall be recaptured/repaid (repayment in full of the direct subsidy provided, subject to available net proceeds, shall be required for defaults within the affordability period). The amount of the HOME recapture shall be limited to the net proceeds available from the sale of the assisted home.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

To ensure that HOME investments yield affordable housing over the long term, HOME imposes rent and occupancy requirements over the length of an affordability period. For homebuyer and rental projects, the length of the affordability period depends on the amount of the HOME investment in the property and the nature of the activity funded. Affordability periods are defined as follows based on the HOME Investment per Unit:

- New construction of Rental Housing: 20 years
- Refinancing of Rental Housing: 15 years
- Less than \$15,000: 5 years
- \$15,000-\$50,000: 10 years
- More than \$50,000: 15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable to the Consortium.

All homebuyer or owner-occupied substantial rehab/reconstruction units will comply with HUD provided HOME affordable homeownership limits. All applicants for HOME assistance must be at or below 80% area median income.

The HOME Substantial Rehabilitation/Reconstruction Activity is intended for current homeowners living in substandard housing units that are beyond the scope of the local jurisdiction's CDBG or SHIP rehabilitation programs, as applicable. Applicant Eligibility requirements include:

- Applicants must be at or below 80% area median income
- Applicants must be the owner occupant of the property with homestead exemption at the time of application
- Property taxes must be current on the property with no other encumbrances against the property
- Property must be a single family property located within the respective jurisdiction
- Applicants will be referred from the local jurisdiction's CDBG/SHIP rehabilitation wait list on a first qualified, first served basis
- Assistance will be provided in the form of no-interest mortgage, depending on income of the owner; if the home is sold, transferred, or no longer occupied as the primary residence, repayment must be made to the HOME Consortium according to loan and retention documents.

The HOME Homebuyer Program Activity provides funding for homebuyers as noted in #2 above. Applicant eligibility requirements include:

- Applicants must be at or below 80% Area Median Income
- Property must be a single-family residence located within the respective jurisdiction within the Consortium
- Applicants must meet lender credit worthiness in order to obtain a first mortgage loan
- Applicants are processed on a first qualified, first served basis

Attachments

