

FINDING OF NECESSITY
FOR THE EXPANSION OF THE WESTSIDE,
EASTSIDE, & URBAN CORE COMMUNITY
REDEVELOPMENT AREAS

City of Pensacola, Florida

January 13, 2026

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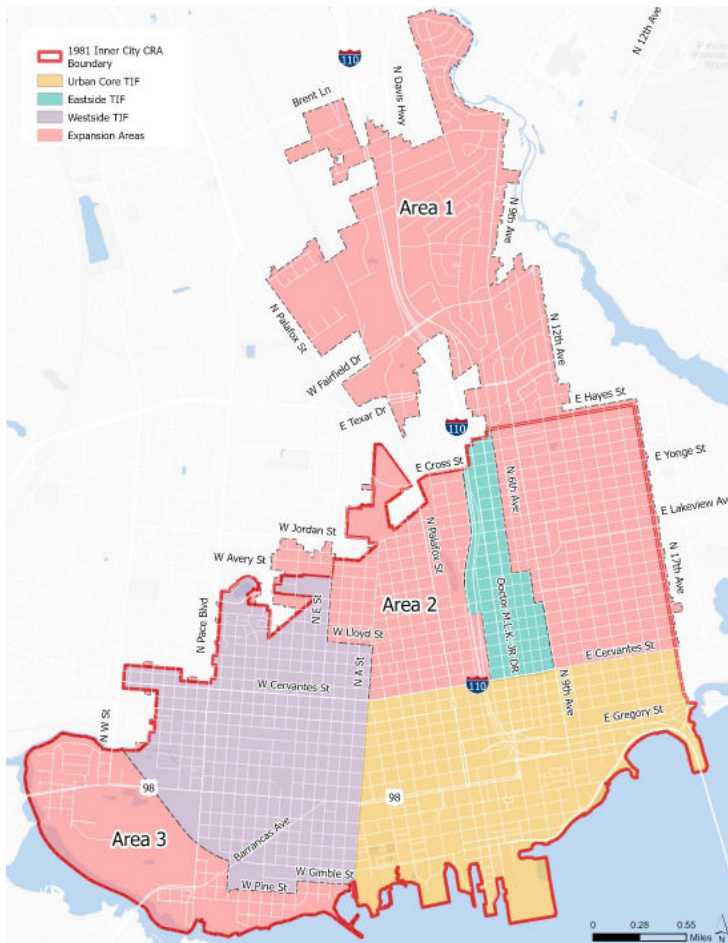
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1.0 Introduction

This Finding of Necessity (FON) Study evaluates the conditions of the proposed expansion of the three Community Redevelopment Areas (CRA) in Pensacola, Florida. The purpose of the evaluation is to determine if conditions within all three of the Study Areas satisfy the definitions of “slum and blight” per Section 163.340(7), Florida Statutes to establish the Study Areas as part of a CRA. The Study Areas and existing CRAs are depicted in **Figure 1**.

Figure 1. Study Areas & Existing CRAs



Source: City of Pensacola and Inspire Placemaking Collective (2025).

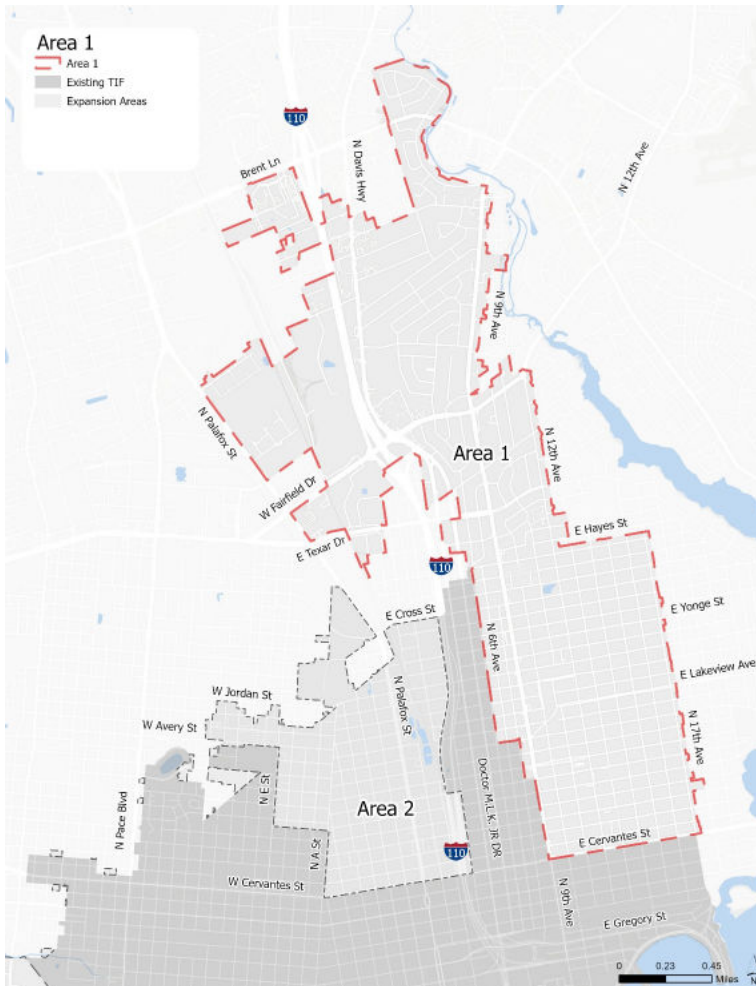
2.0 Expansion Study Area Boundaries

The general boundaries of the three Study Areas are generally as follows:

2.1 Area 1

Brent Lane and Royce Street to the north, Bayou Texar, N 9th Avenue, N 12th Avenue and N 17th Avenue to the east, N Palafox and N 6th Ave to the west, and E Cervantes Street to the south. The Study Area is approximately 2,118 acres.

Figure 2. Area 1



Source: City of Pensacola and Inspire Placemaking Collective (2025).

2.2 Area 2

W Jordan Street and E Cross Street to the north, N Haynes Street and to the east, N J Street, N E Street, N D Street, and N B Street to the west, and Cervantes Street to the south. The Study Area is approximately 619 acres.

Figure 3. Area 2



Source: City of Pensacola and Inspire Placemaking Collective (2025).

2.3 Area 3

Bayou Chico to the north and west, Pine Street, West Gamble Street and the railroad to the North, and Pensacola Bay to the south.

Figure 4. Study Area 3



Source: City of Pensacola and Inspire Placemaking Collective (2025).

3.0 Historical Context

The City of Pensacola is located in Escambia County, Florida. The City is 50 miles east of Mobile, Alabama and is directly connected to Tallahassee, Florida via Interstate 10. Known as the “City of Five Flags,” Pensacola has a layered history of Spanish, French, British, Confederate, and American governance, reflecting its strategic coastal position. Established by Spanish explorers in 1559, it is recognized as the first European settlement in the continental United States, though it was temporarily abandoned before being permanently resettled in the late 17th century. Pensacola’s deep-water port and naval presence shaped its growth through trade, military activity, and shipbuilding, while the city later became a hub for tourism and regional commerce. Today, Pensacola combines its historic core with expanding suburban and coastal communities, and it has an estimated population of roughly 55,000 residents within city limits, anchoring a larger metropolitan area of over 500,000 people.

3.1 Pensacola Community Redevelopment Timeline

In Pensacola, the creation of Community Redevelopment Agencies (CRAs) has been a key and evolving strategy for urban revitalization. The initial effort began in 1980, when the Pensacola City Council declared the expansive Inner City Area blighted based on an "Inner City Area Blight Report". This formal Finding of Necessity (FON) documented the existence of slum and blight, as required by Chapter 163 of the Florida Statutes. The FON cited factors such as poor housing stock and inadequate infrastructure as threats to public health and welfare, legally justifying the need for rehabilitation and redevelopment.

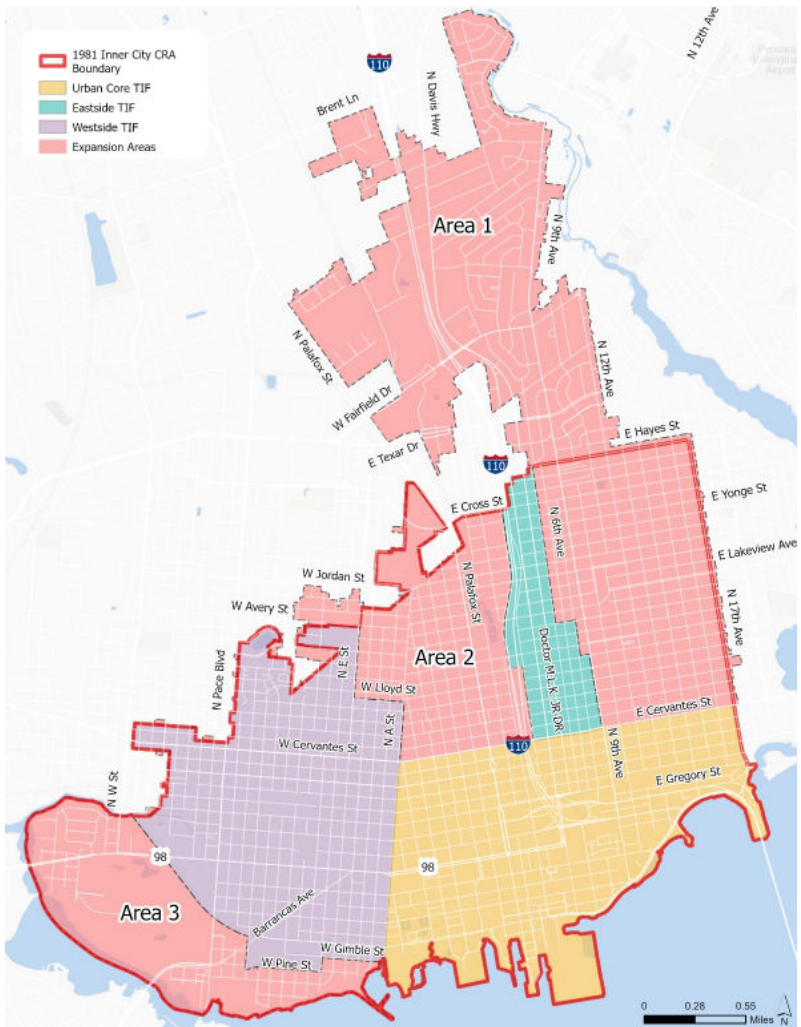
However, this initial designation of the entire Inner City Area did not immediately initiate redevelopment or Tax Increment Financing (TIF) across the entire expanse. As is common practice, a CRA cannot capture TIF revenue until a specific redevelopment plan is created and adopted. Following this standard procedure:

- **1984:** The City focused its initial efforts by adopting the first redevelopment plan solely for the **Urban Core Redevelopment District**. This decision allowed the City to concentrate resources and focus TIF revenue on a high-priority, manageable portion of the blighted area. While the larger Inner City Area was designated as blighted, the rest would not generate TIF until plans were established for those specific areas.
- **2000s:** In 2004, the **Eastside CRA District** was created, followed by the **Westside CRA District** in 2007. These represented the next phases of redevelopment.
- **Updated Findings of Necessity:** For both the Eastside and Westside districts, the City conducted new blight studies. Each of these Findings of Necessity served to:
 - **Reaffirm findings:** An updated study reaffirms that blighted conditions persist and justify ongoing intervention, protecting the City from legal challenges.
 - **Account for changes:** Over several decades, conditions can change, and new or different blighting factors may have emerged, requiring an updated assessment.

Now, as the City considers including additional areas from the original 1980 report, it is following the same established pattern of re-assessment to reaffirm blight findings. The majority of the expansion areas analyzed in this report were included in the 1980 Inner City Blight Report (36% of Area 1, 93% of Area 2, and 100% of Area 3), providing historical context for the current need for improvements.

This study serves to reaffirm initial findings of blight, as well as study the conditions in the areas that were not included in the 1980 Inner City Blight Report.

Figure 5. Existing CRAs, Inner City Area, and Expansion Areas



Source: City of Pensacola and Inspire Placemaking Collective (2025).

4.0 The Redevelopment Act

The Community Redevelopment Act of 1969 (Chapter 163, Part III, Florida Statutes) gave local governments the ability to eliminate and/or prevent blighted conditions that are detrimental to the sustainability of economically and socially vibrant communities through economic development projects. The following sections expand on the administrative processes for creating or expanding a Community Redevelopment Area (CRA), as well as the criteria used to determine whether an area qualifies to become a Redevelopment Area.

4.1 Community Redevelopment Area Creation or Expansion Procedures

4.1.1 Declaration and Process

The first step in assessing whether the Study Area meets the criteria for the expansion of the existing Community Redevelopment Areas is determining the presence of “slum and blight” conditions. The Finding of Necessity (FON) Report will analyze these conditions by documenting the physical and economic characteristics present within each Study Area, examining factors associated with blight or its causes, and determining whether each Study Area meets the criteria for designation as a Redevelopment Area. Inspire staff, working closely with Pensacola staff, inspected the Study Area through an on-site field assessment and conducted desktop and GIS assessments of available data relating to the Study Area.

4.1.2 Adoption of Finding of Necessity (FON) Report (“Slum & Blight” Study)

Under the Community Redevelopment Act, if an area is deemed blighted, a resolution must be adopted by the local governing body or municipal subdivision. The resolution must find that blighted conditions are present within the defined Study Area and that the repair, rehabilitation, and/or the redevelopment of said areas are in the interest of public health, safety, and welfare. If an area has such blighted conditions, the governing body is empowered to establish a CRA or expand an existing Community Redevelopment Area to include the blighted area(s). After the **(1) adoption of a Resolution** by the Pensacola City Council acknowledging the documented conditions of blight and expanding the Community Redevelopment Area, the City Council will **(2) adopt an Ordinance** formally acknowledging the expansion of the Community Redevelopment Area.

The ordinance will also establish the taxable-value base-year for the updated calculation of tax-increment financing (TIF) revenue and the duration of the expansion to the Community Redevelopment Area. The ordinance will also authorize the contribution of the TIF revenue collected from participating taxing authorities from the expanded area’s participating parcels for placement in the Pensacola Community Redevelopment Agency’s trust fund. The most recent real property certified tax roll, prior to the effective year of the ordinance, shall be used to establish the “base year.” These taxable values within the expanded Community Redevelopment Area will be used to calculate the future tax increment. For the Pensacola Community Redevelopment Area, the assumed timetable to adopt the Study Area as a Redevelopment Area implies that the tax increment calculation will utilize the 2025 certified rolls for the proposed Redevelopment Area.

4.1.3 Redevelopment Plan

The Pensacola City Council serves as the governing body of the Community Redevelopment Agency. The Finding of Necessity report will recommend expansion of the CRA and will be completed in coordination with the Community Redevelopment Plan update. The updated plan will document the expanded CRA boundaries and identify potential programs and projects to address documented conditions of “slum” and “blight.”

The Community Redevelopment Act requires that redevelopment plans be subjected to a compliance review conducted by the Local Planning Board and approved before they may be submitted to the CRA and City Council. They are looking for compliance with the City’s Comprehensive Plan. The Planning Board has sixty (60) days to review the redevelopment plan for its conformity with the City’s Comprehensive Development Plan, addressing the development of the City, and provide comments to the Community Redevelopment Agency. After receiving comments and recommendations from the Planning Board, the local governing body shall hold a public hearing on

the approval of the Community Redevelopment Plan, after appropriate public notice has been provided and appropriate advertisements placed within the accepted general circulation newspaper of the area.

Before the City of Pensacola can adopt any resolution or ordinance to establish a community redevelopment plan or redevelopment trust fund, the governing body must provide public notice of the proposed actions to each of the taxing authorities that have the power to levy ad-valorem taxes within the redevelopment area. Such notices serve as an alert to these taxing authorities to any possible changes in their budgets that may occur because of the redevelopment action. As a policy matter, it is assumed that the following entities with ties and relationships to the City of Pensacola will receive notice of any actions arising from either the findings of necessity (FON) analysis or subsequent programs or initiatives should they be authorized under the terms of the Redevelopment Act:

- Escambia County Board of County Commissioners
- Pensacola Downtown Improvement Board
- Escambia County Children’s Trust
- Northwest Florida Water Management District
- Escambia County Property Appraiser’s Office
- Escambia County Tax Collector
- Escambia County School District

4.2 Slum & Blight Criteria

The Community Redevelopment Act establishes two similar, but discrete, pathways to determine if a Study Area is considered to have “slum” or “blight” conditions, sufficient to warrant the full application of the redevelopment powers conveyed by such a designation.

- **Alternative One** involves the layering of two tests. The first test is broadly conditional, and the second test is criteria specific. Both tests must conclude that the described conditions exist affirmatively.
- **Alternative Two** involves a specific agreement among parties subject to a prospective trust fund agreement. Where such an agreement exists, the jurisdiction seeking to designate a redevelopment area will be allowed to pass a less rigorous test. As in the first alternative, this test relates to specific criteria, and it must conclude affirmatively.

4.2.1 Alternative One

The first test for Alternative One requires that a Study Area is identified as a “slum¹” or “blighted²” area contains a “substantial number of deteriorated or deteriorating structures, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endanger life or property.” Florida Statutes ((Section 163.340(7)) describes a “Slum area” as “an area having physical or economic conditions conducive to disease, infant mortality, juvenile delinquency, poverty, or crime because there is a predominance of buildings or improvements, whether residential or nonresidential, which are impaired by reason of dilapidation, deterioration, age, or obsolescence, and exhibiting one or more of the following factors:

- a. Inadequate provision for ventilation, light, air, sanitation, or open spaces;
- b. High density of population, compared to the population density of adjacent areas within the county or municipality; and overcrowding, as indicated by government-maintained statistics or other studies and the requirements of the Florida Building Code; or
- c. The existence of conditions that endanger life or property by fire or other causes.”

¹ Florida Statutes, Section 163.340 (7)

² Florida Statutes, Section 163.340 (8)

The second test for Alternative One must prove that the area must be one in which “two or more of the following [blight] factors are present” (Section 163.340(8), F.S.):

- d. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- e. Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions.
- f. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.
- g. Unsanitary or unsafe conditions.
- h. Deterioration of site or other improvements.
- i. Inadequate and outdated building density patterns.
- j. Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.
- k. Tax or special assessment delinquency exceeding the fair value of the land.
- l. Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- m. Incidence of crime in the area higher than in the remainder of the county or municipality.
- n. Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.
- o. A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality.
- p. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- q. Governmentally owned property with adverse environmental conditions caused by a public or private entity.
- r. A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

4.2.2 *Alternative Two*

The Redevelopment Act also allows that a slum or blighted area may be “any area in which at least one of the factors identified in paragraphs (a) through (o) of Section 163.340 (8), F.S. are present and all taxing authorities (as such term is defined in the Redevelopment Act) subject to Section 163.387 (2)(a), F.S. agree, either by interlocal agreement, agreements with the CRA or by resolution, that the area is blighted.”

5.0 Slum & Blight Conditions Observed

5.1 Conditions of Slum Observed

5.1.1 *Conditions that endanger life or property by fire or other causes*

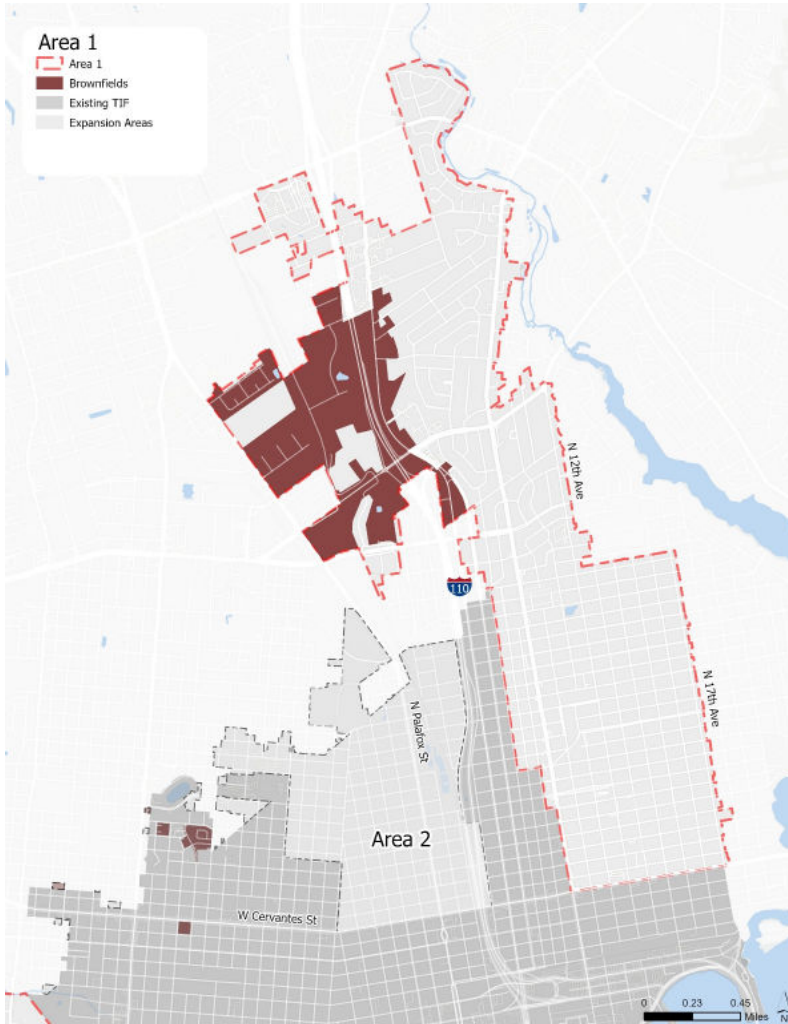
In portions of Study Areas 1, 2, and 3, there are conditions which endanger life by means of fire, flooding, and other causes. These conditions include the existence of brownfields, overgrown vegetation near powerlines, and high flood hazard areas.

5.1.1.1 Brownfields

Brownfields are defined by the Florida Department of Environmental Protection (FDEP) as abandoned, idled, or underused industrial and commercial facilities where expansion or redevelopment is complicated by real or perceived environmental contamination. These conditions create barriers to redevelopment, discourage private investment, and contribute to economic stagnation and visual blight. The presence of brownfields depresses surrounding property values and undermines community vitality, while the high costs of environmental remediation further deter redevelopment efforts. These sites often create health and safety risks, reduce surrounding property values, and make neighborhoods look neglected.

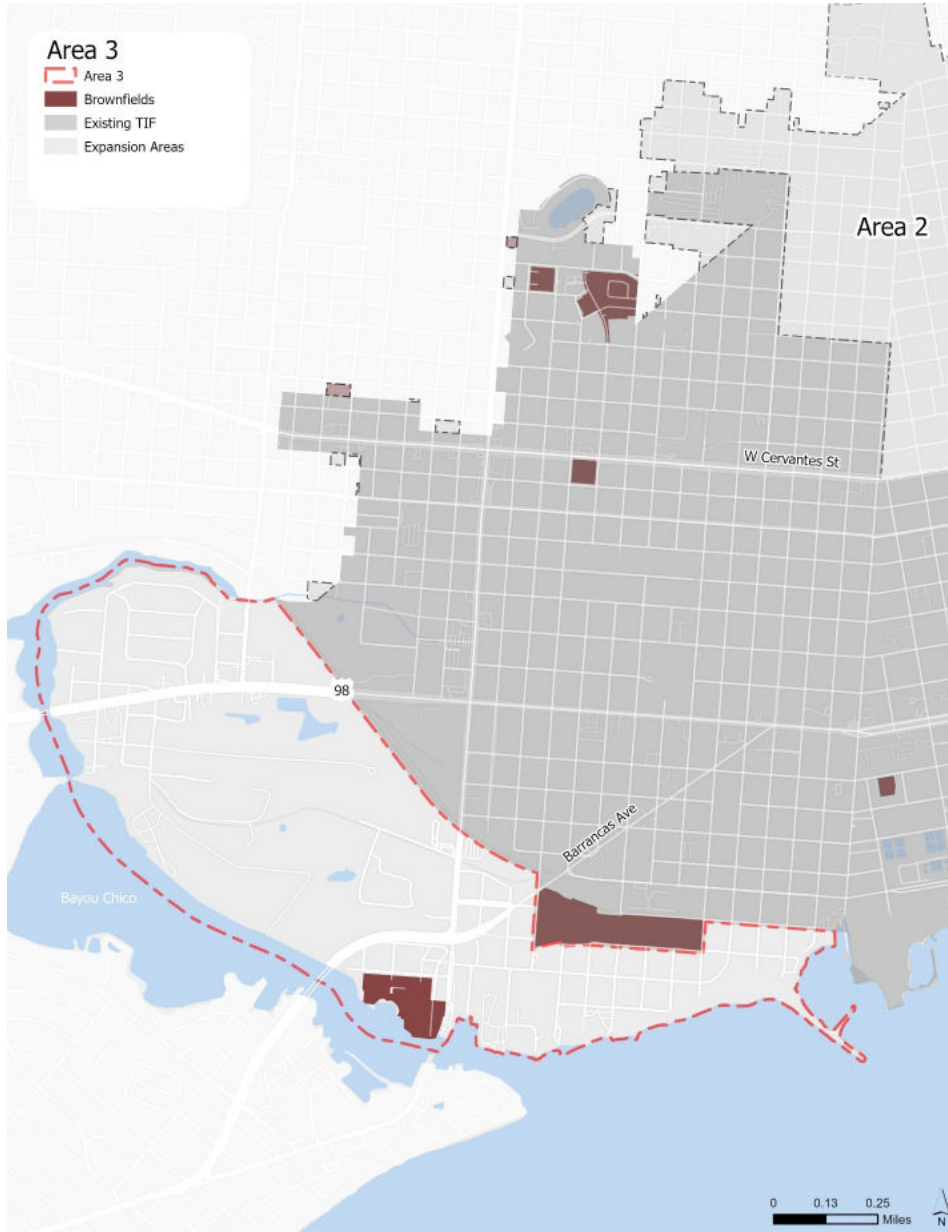
In Area 1 and Area 3, the existence of brownfield properties reflects underlying issues of environmental hazards and potential infrastructure decline. These conditions exacerbate slum and blight characteristics. Addressing brownfields within these study areas is therefore necessary to mitigate health and safety risks.

Figure 6. Area 1 Brownfields



Source: Florida Department of Environmental Protection Geospatial Open Data (2025).

Figure 7. Area 3 Brownfields



Source: Florida Department of Environmental Protection Geospatial Open Data (2025).

5.1.1.2 Overgrown Vegetation

Overgrown, dead, or unmanaged vegetation creates unsafe conditions by providing fuel for fire. When combined with sources, such as downed powerlines or lightning, these conditions can quickly lead to uncontrollable, quick burning fires that spread to surrounding homes and properties. Overgrown vegetation is also a visible sign of neglect that contributes to the deterioration of sites and reduces the overall appearance and safety of a neighborhood.

Vacant homes are especially at risk, as they are more likely to have unmanaged yards and no regular maintenance. This neglect increases fire danger and contributes to the impression of blight. Across all three Study Areas, vacancy rates (see Sec. 5.2.3) are higher than in the City as a whole, which magnifies these risks. The combination of high vacancy rates and overgrown vegetation demonstrates unsafe and deteriorating conditions.

Overgrown vegetation was observed in Areas 1 and 2, and photos are provided below.

Figures 8 & 9. Area 1 Overgrowth



Left: Vegetation overtakes a single-family home.

Right: Vines creep up a utility pole.

Figures 10, 11, 12, & 13. Area 2 Overgrowth and Vacancy



Vegetation surrounds a vacant structure on Palafox Street.



Left: Vegetation overtakes a single-family home.
Right: A vacant home sits amidst robust vegetation.



Vacant and fire damaged structure on Palafox Street.

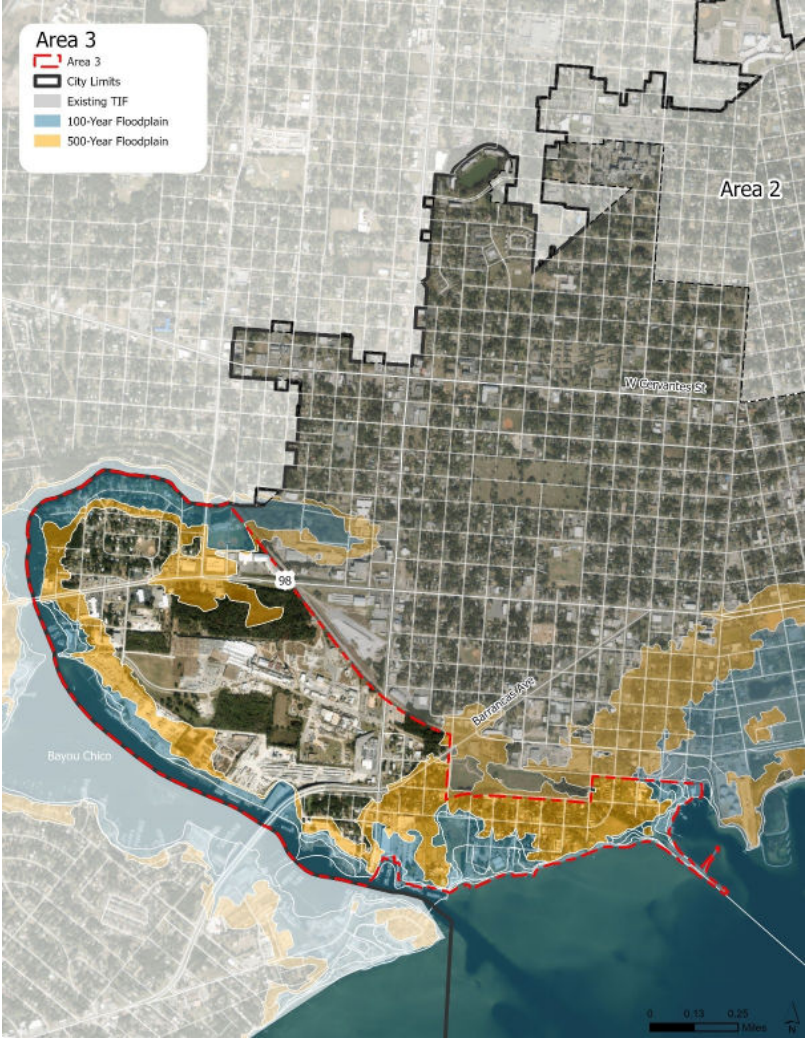
5.1.1.3 High Flood Risk Areas

High flood risk areas, including the 100-year and 500-year floodplains identified by the Federal Emergency Management Agency (FEMA), indicate locations where flooding is likely to occur during severe weather events. Properties located in these flood plains face greater risk of water damage, higher insurance costs, and reduced long-term value.

Flooding not only damages property, but also creates unsafe and unsanitary conditions, blocks safe access during severe weather, and places extra demands on emergency services. With sea-level rise and more frequent and stronger heavy rain events projected in the future, these problems are likely to intensify. These conditions demonstrate a clear state of blight and support the necessity of efforts to protect the community and its residents. Aging stormwater systems increase the likelihood of repeated flooding, which can damage structures, harm infrastructure, and create unsafe living conditions. Without targeted investment in drainage and resiliency improvements, the costs to maintain or replace failing infrastructure will become unsustainable.

A significant portion of Area 3, particularly the residential neighborhoods, lies within the 100-year and 500-year floodplains, as designated by the Federal Emergency Management Agency (FEMA). These conditions present recurring hazards that place public health, safety, and welfare at risk.

Figure 14. Area 3 High Flood Risk Areas



Source: Florida Department of Environmental Protection Geospatial Open Data (2025).

5.1.2 Inadequate provision for ventilation, light, air, sanitation, or open spaces

The inadequate provision of essential components of a healthy living environment, such as light, air, sanitation, and accessible open space, is a recognized indicator of blight. When these elements are lacking, residents face reduced quality of life, unsafe conditions, and limited opportunities for recreation and social interaction. Accessible open space, including parks and recreational areas, is a fundamental part of public health and community well-being, providing areas for exercise, relaxation, and safe gathering. A low level of service for parks demonstrates that an area fails to provide adequate open space for its residents. This deficiency contributes to unsafe, unsanitary, and deteriorating conditions, fulfilling a statutory blight criterion and supporting the need for targeted redevelopment interventions.

An analysis of park and recreation facilities shows that Areas 1 and 2 fall short of providing adequate park space for their residents. Area 1 provides only 3.77 acres of parkland per 1,000 residents, while Area 2 provides just 1.95 acres. By comparison, the Citywide level of service is 6.74 acres per 1,000 residents. This disparity demonstrates that residents of Areas 1 and 2 lack adequate access to safe and usable open space compared to the rest of the city. While some park facilities exist within these areas, their distribution is inequitable and leaves large portions underserved. The shortage of nearby, accessible open space reduces residents' quality of life, contributes to disinvestment, and signals conditions of blight. This measurable deficit in park service levels provides a statutory basis for finding necessity and justifies redevelopment action to improve access to open space. Maps depicting the location of park space are included in the Appendix (Figures A-1 and A-2) of this report.

Table 1. Acreage of Parks, Forest and Recreation Per Capita in Area 1 and Area 2

	Total Park, Forest & Recreation Acreage	Total Population	Park Acreage/1000 Persons
Area 1	32.17	8,534	3.77
Area 2	5.11	2,625	1.95
Citywide	371.79	55,152	6.74

5.2 Conditions of Blight Observed

5.2.1 Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities

Defective or inadequate transportation infrastructure is determined by the size, condition, and arrangement of streets, parking facilities, and supporting infrastructure, including pedestrian and public transit amenities, such as sidewalks, bike lanes, bus stops, and shade trees. Narrow, poorly aligned, or deteriorated streets that lack sidewalks, bike lanes or other dedicated spaces for non-car users create unsafe conditions for vehicles, pedestrians, and cyclists. Defective or inadequate transportation infrastructure also acts as a barrier for the flow of traffic and goods/services, making it harder to move around throughout the Areas. This causes congestion, air pollution health risks, emergency response services delays, and lowers property values and the economic potential of an area, all of which exhibit conditions of blight.

The street network within Areas 1, 2, and 3 is characterized by a defective and inadequate layout. In Areas 1 and 3, the grid layout is inconsistent, non-contiguous, and fails to properly connect to major thoroughfares. In Area 2,

there are a particularly high number of city street blocks with poor rated pavement condition index (PCI) scores, signifying the inadequacy of the street conditions (City of Pensacola Paving Condition Study, 2023).

Visual inspections and satellite imagery confirm the inadequacy of existing roadways, including missing sidewalks and crosswalks, creating hazardous conditions for pedestrians and bicyclists. Within the Study Area, there is insufficient pedestrian and biking infrastructure to protect residents and visitors from vehicles. Very little dedicated biking infrastructure exists, forcing cyclists to share narrow road shoulders with fast-moving traffic. Many streets lack marked or signalized pedestrian crossings, and sidewalks. Where pedestrian and biking infrastructure does exist, it is often inadequate to safely accommodate pedestrians and bikers due to the speed of vehicles moving through the commercial corridor.

In addition to these observations, the observation of poor sidewalk conditions in Area 3 is reinforced by a low Sidewalk Audit Score compared to the citywide average, which is shown in Table 2. This score identifies sidewalk segments that are a high priority for repairs or improvements to enhance safety and neighborhood quality of life, indicating that Area 3 has an especially urgent need for sidewalk improvements.

Table 2. Sidewalk Conditions – Study Area 3 vs City of Pensacola

	Average Sidewalk Audit Score
Area 3	24.68
Citywide	27.87

Collectively, these deficiencies contribute to unsafe, defective and inadequate street layouts, supporting the statutory blight criterion and the necessity for targeted redevelopment to restore safe and functional transportation infrastructure. These conditions are evidenced by photos included below, in addition to aerial maps provided in the Appendix (Figures A-3, A-4 and A-5).

Figures 15-19. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities within all three Areas



Left: Roadway without on sidewalks (Area 2).
Right: Sidewalk that abruptly ends mid-block (Area 2).

Source: Source: Google Earth



Lack of pedestrian crossings or sidewalks on W Navy Blvd (Highway 98).

Source: Google Earth



Lack of sidewalks to provide safe pedestrian access to Allen Park.

Source: Google Earth

5.2.2 Tax or special assessment delinquency exceeding the fair value of the land

Tax delinquency occurs when property owners fail to pay required property taxes on time, reflecting both individual financial strain and broader economic conditions within a community. An elevated rate of tax delinquency reflects underlying economic conditions of blight, potentially including limited household incomes and disincentives for capital investment. The persistent failure to meet tax obligations places an increased burden on the City's tax base, requiring more frequent and complex collection actions than in other areas of the municipality. High tax delinquency creates a cycle of neglect and disinvestment, signaling to potential developers and investors that the area carries elevated financial risk, which suppresses economic activity and perpetuates blighted conditions.

In assessing economic distress and blight, a key metric is the comparative rate of tax delinquency, specifically, comparing the rate within a Study Area to the Citywide average. A higher rate of delinquency in a Study Area indicates a concentration of financial instability that can hinder property maintenance, reduce investment, and contribute to declining neighborhood conditions.

Government-maintained statistics from the Escambia County Tax Collector Office show that Areas 1 and 2 have a higher rate of tax delinquency compared to the municipality as a whole. When measured using multiple metrics, including delinquency per acre, per structure, and per capita, both Areas consistently exceed the Citywide averages. This indicates a concentration of economic distress within the proposed CRA expansion areas, which can hinder property maintenance, discourage private investment, and contribute to deteriorating conditions.

Table 3. Delinquent Property Tax Accounts

	Delinquent Properties (DLQ)	Acres	DLQ/Acres	Structures	DLQ/Structure	Population	DLQ/Capita
Area 1	376	2,118	0.18	4,396	0.09	8,534	0.04
Area 2	150	619	0.24	1,386	0.11	2,625	0.06
Citywide	1,909	14,575	0.13	28,354	0.07	55,152	0.03

Source: Escambia County Tax Collector

While individual parcels may or may not have delinquencies exceeding their fair value, the rate of delinquency across the areas indicates that such conditions are more prevalent than elsewhere in the City. These patterns of economic distress are consistent with the conditions recognized under Florida Statutes § 163.340(8), providing a clear statutory basis for the Finding of Necessity. Maps depicting the presence of delinquent property tax accounts within Areas 1 and 2 are provided in the Appendix (Figures A-6 and A-7).

5.2.3 Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality

Vacancy patterns can reveal a cycle of decline: empty commercial spaces reduce economic activity and job opportunities, while vacant housing undermines neighborhood vitality and contributes to physical deterioration. Elevated vacancies are a symptom of market distress and economic stagnation. Higher housing and commercial vacancy rates point to neighborhood instability, diminished demand for investment, and reduced community vitality. These conditions can discourage private investment, reduce property values, and weaken the area's tax base, placing a greater burden on the community. The prevalence of vacant office, industrial, and residential properties creates both physical and economic conditions that contribute to a spiral of neglect, deterring new businesses and residents from entering the area.

According to data from CoStar (2025) and the U.S. Census Bureau ACS 5-Year Estimates (2019–2023), provided in Table 4, vacancy rates in the expansion areas are substantially higher than the Citywide averages. For office, industrial, and multifamily properties, vacancy rates are estimated to be around 50% in Area 1, 55% in Area 2, and 42% in Area 3, compared to a Citywide average of 40%. This analysis was primarily conducted through CoStar, where a total of 83 properties were analyzed. Housing vacancy rates, provided by the latest 5-year census data, are likewise elevated, with 13% in Area 1, 17% in Area 2, and 21% in Area 3, compared to 11% Citywide. This comparative analysis reinforces that the proposed expansion areas experience significantly higher levels of residential and commercial vacancies than the City, confirming the persistence and severity of conditions of blight.

The elevated vacancy rates across the proposed expansion areas, when compared to the rest of the municipality, provide clear evidence that the area meets the statutory definition of blight under Florida Statutes.

Table 4. Vacancy Rates

	Vacancy Rate of Office, Industrial & Multifamily Structures ¹	Housing Vacancy Rate ²
Area 1	50%	13%
Area 2	55%	17%
Area 3	42%	21%
Citywide	40%	11%

¹ Based on an analysis of all available data (83 properties) from CoStar (2025).

² U.S. Census Bureau, ACS 5-Year Estimates (2019–2023).

5.2.4 Incidence of crime in the area higher than in the remainder of the county or municipality.

High crime rates and frequent police activity are significant deterrents to private investment, economic development, and residential stability. This environment of instability lowers property values, discourages business growth, and reduces the overall quality of life for residents. The constant demand for police intervention also creates a prevailing perception of danger, further suppressing reinvestment and compounding social and economic liabilities within the community. In addition, a high volume of service calls strains police resources and public budgets, limiting the efficient use of funds and increasing costs for taxpayers.

To evaluate the incidence of crime, an analysis was conducted using data for police service calls from the Pensacola Police Department for the period of 2023 through 2025. This dataset provides a comprehensive measure of police activity, capturing both reported criminal offenses and other incidents that required law enforcement intervention and reflects the underlying safety issues present within the study area.

Based on this data, Area 3 has a disproportionately high rate of service calls when compared to the City as a whole. On a per capita basis, Area 3 averaged 5.59 per resident, which is more than one and a half times greater than the Citywide average of 2.42. This disproportionately high level of police demand implies a higher crime rate and contributes to a perception of danger within the Area, which can have negative social and economic impacts. The difference between the rate of service calls in the City and Area 3 demonstrates consistency with Florida Statutes 163.340(8)(j), which identifies a 'higher incidence of crime' as a factor of blight.

Table 5. 911 Calls

	911 Calls (CALLS)	Acres	CALLS/ Acres	Structures	CALLS/ Structure	Population	CALLS/ Capita
Area 3	4,737	597.87	7.92	660	7.18	848	5.59
Citywide	188,882	14,575.00	12.96	28,354	6.66	55,152	3.42

Source: Pensacola Police Department

5.2.5 Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality

Elevated service demand for fire and emergency services places continuous strain on public resources, reduces the efficiency of emergency response, and signals underlying unsafe or unhealthy living conditions. Frequent calls for fire and EMS response also heighten insurance risks, deter private investment, and negatively affect neighborhood stability.

Data maintained by Escambia County Emergency Medical Services shows that the number of calls for service within Area 2 exceeds the Citywide rate when measured on a per capita, per structure and per acre basis. This disparity indicates that residents and properties in the study areas experience higher-than-average fire hazards and medical emergencies compared to the remainder of the municipality. The increased demand for emergency services consumes a disproportionate share of public resources and reflects conditions of distress that impair quality of life, safety, and long-term economic vitality. These findings are consistent with Florida Statutes 163.340(8)(j), which recognize higher incidence of fire and EMS calls as evidence of blight.

Table 3. Fire & EMS Calls

	Incidents (INC)	Acres	INC/Acres	Structures	INC/Structure	Population	INC/Capita
Area 2	1,008	619	1.63	1,386	0.73	2,625	0.38
CRA	4,869	2,674	1.82	8,566	0.57	11,286	0.43
City Wide	14,029	14,575	0.96	28,354	0.49	55,152	0.25

Source: Escambia County Emergency Medical Services (2025)

6.0 Summary of Conditions (per Florida Statutes)

As stated above, the Study Area(s) is experiencing several conditions of slum and blight. There are dangers and hazards to the community, as well as conditions that prevent economic prosperity and accessibility. A field visit, public records research, and analysis of GIS data of the Study Area(s) revealed the following conditions of slum and blight:

Slum Conditions:

- (1) Inadequate provision for ventilation, light, air, sanitation, or open spaces
- (2) The existence of conditions that endanger life or property by fire or other causes

Blight Conditions:

- (1) The predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (2) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (3) Tax or special assessment delinquency exceeding the fair value of the land.
- (4) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- (5) Incidence of crime in the area higher than in the remainder of the county or municipality.
- (6) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.

These observed conditions have affected private sector investment and depressed redevelopment efforts and taxable income in the Study Area(s). There is private investment in the Study Area(s), but it is likely that conditions are suppressing additional investment from the private sector. The observed conditions of blight have harmed economic development activity and redevelopment activity within the Study Area(s). The presence of these conditions within the Study Area(s) qualifies their addition to the existing Pensacola Community Redevelopment Areas.

7.0 Conclusion of Alternative Tests

The findings of the evaluation of the Study Area satisfy the two tests of Alternative One to determine if an area is qualified to be a Community Redevelopment Area.

Alternative One - First Test

To satisfy the first test of Alternative One, the evaluation identified the presence of “slum” conditions within the Study Area including:

- (1) Inadequate provision for ventilation, light, air, sanitation, or open spaces
- (2) The existence of conditions that endanger life or property by fire or other causes

Alternative One - Second Test

The evaluation also identified the presence of seven conditions of “blight” as defined by Florida Statutes. These include:

- (1) The predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (2) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (3) Unsanitary or unsafe conditions.
- (4) Tax or special assessment delinquency exceeding the fair value of the land.
- (5) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- (6) Incidence of crime in the area higher than in the remainder of the county or municipality.
- (7) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.

Matrix of Slum & Blight Conditions

Florida Statute Reference and Definition	Observation of Conditions		
	Area 1	Area 2	Area 3
"Slum Area"			
<i>Inadequate provision for ventilation, light, air, sanitation, or open spaces</i>	X	X	
<i>High density of population, compared to the population density of adjacent areas within the county or municipality; and overcrowding, as indicated by government-maintained statistics or other studies and the requirements of the Florida Building Code</i>			
<i>The existence of conditions that endanger life or property by fire or other causes</i>	X	X	X
"Blight Area"			
<i>Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities</i>	X	X	X
<i>Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions</i>			
<i>Faulty lot layout in relation to size, adequacy, accessibility, or usefulness</i>			
<i>Unsanitary or unsafe conditions</i>			
<i>Deterioration of site or other improvements</i>			
<i>Inadequate and outdated building density patterns</i>			
<i>Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality</i>			
<i>Tax or special assessment delinquency exceeding the fair value of the land</i>	X	X	
<i>Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality</i>	X	X	X
<i>Incidence of crime in the area higher than in the remainder of the county or municipality</i>			X
<i>Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality</i>		X	
<i>A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality</i>			
<i>Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area</i>			
<i>Governmentally owned property with adverse environmental conditions caused by a public or private entity</i>			
<i>A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.</i>			

8.0 Legal Description

[LEGAL DESCRIPTION]

Commented [Inspire1]: To be defined by City once boundary is finalized.

9.0 Appendix

Figure A-1. Park and Recreational Space in Area 1

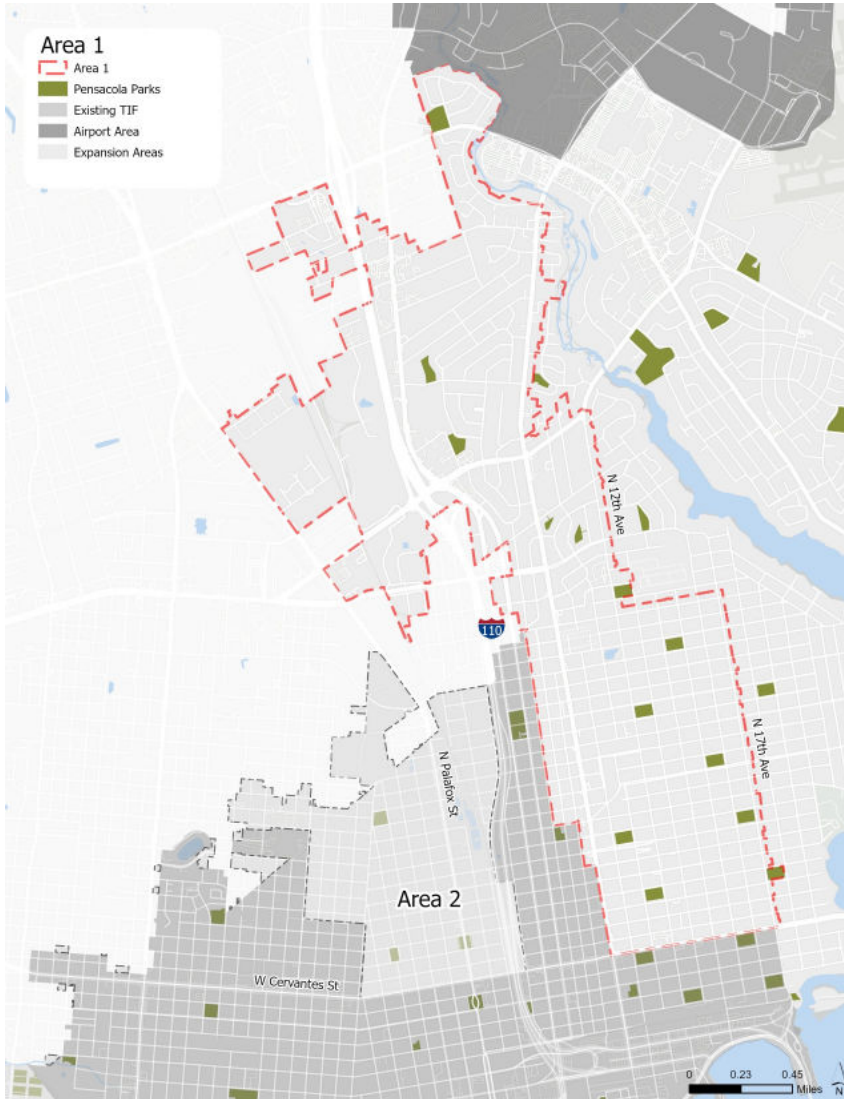


Figure A-2. Park and Recreational Space in Area 2

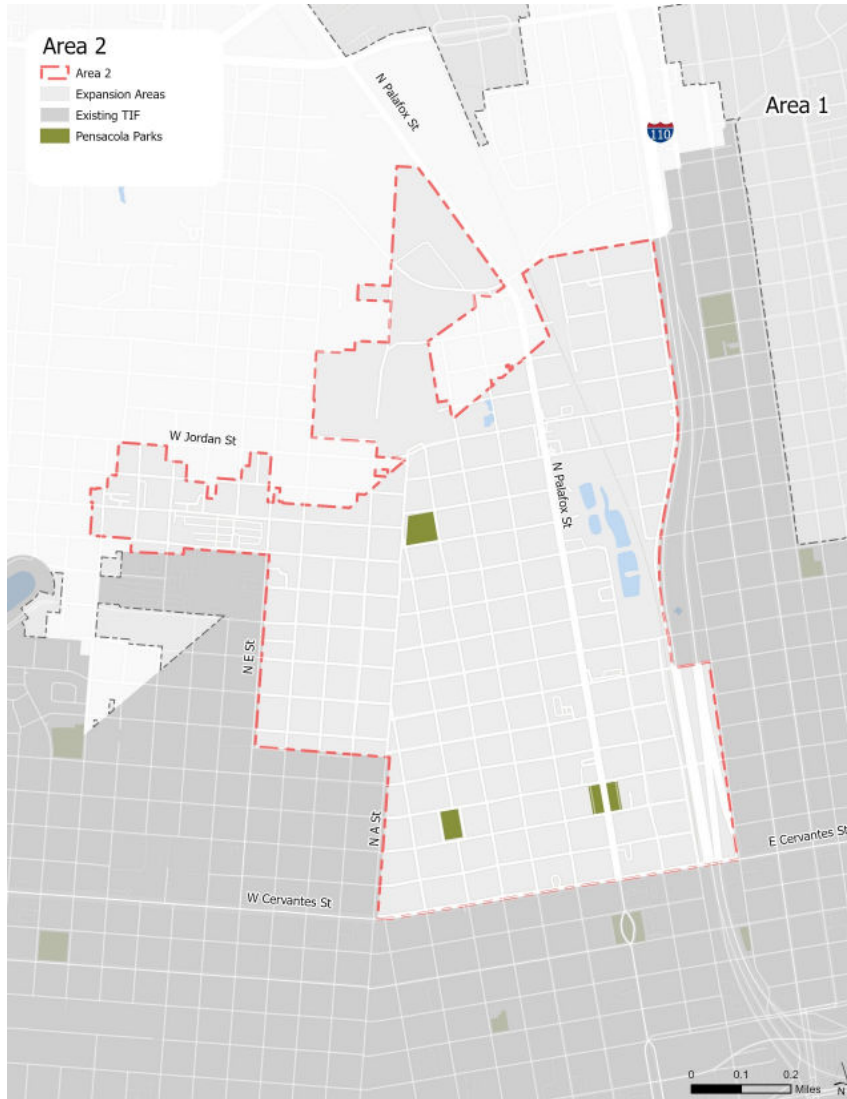


Figure A-4. Area 2 Aerial



Figure A-5. Area 3 Aerial



Figure A-6. Area 1 Delinquent Property Tax Accounts

Area 1
• Delinquent Property
□ Parcels

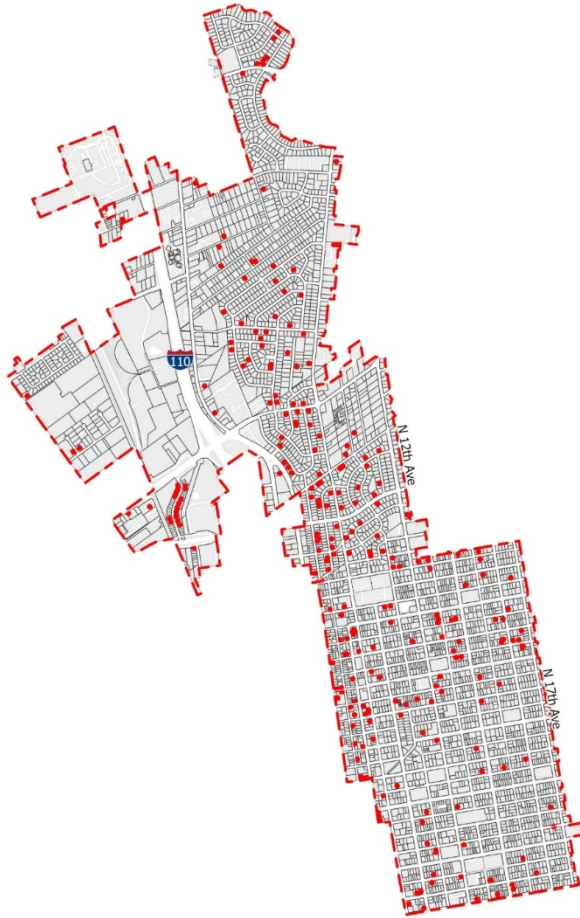


Figure A-7. Area 2 Delinquent Property Tax Accounts

Area 2

- Delinquent Property
- Parcels

