



Panama City  
**COMMUNITY  
REDEVELOPMENT  
PLAN AMENDMENTS  
AND COMPREHENSIVE  
UPDATES**

2024–2025

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*Prepared for*  
City of Panama City, FL  
Community Redevelopment Agency

*Prepared by*  
GAI Consultants'  
Community Solutions Group

Panama City

# COMMUNITY REDEVELOPMENT PLAN AMENDMENTS AND COMPREHENSIVE UPDATES

2024–2025

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# INTRODUCTION & OVERVIEW

# 01

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## CHAPTER ONE:

# INTRODUCTION & OVERVIEW

## PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY HISTORY

### Overview

The City of Panama City (“City”), a vibrant coastal city in northwest Florida, is strategically positioned between the City of Tallahassee and the City of Pensacola, Florida. Nestled on the shores of St. Andrews Bay, it serves as the county seat of Bay County (“County”), Florida.

Encompassing 35 square miles on the Florida Panhandle, the City is well connected by several major highways, including U.S. Highway 98, North Highway 231, and the Lynn Haven Parkway. One notable feature of the City is that it is bisected by U.S. Highway 231, which runs through the heart of the City, providing a crucial northeast-southwest route for residents and visitors alike.

The City is known for its abundant supply of fresh water, attractive housing options, and a wide range of recreational activities, such as fishing and water sports. The City also offers vibrant arts and entertainment scenes, all within a charming small-town setting—creating an exceptionally attractive living environment that caters to diverse lifestyles.

Renowned for its rich history, vibrant arts, diverse culture, and environmental attractions, the City boasts several historic neighborhoods. The City recognized the significant areas of the downtown that were in need of redevelopment and dedicated investment. To address this need and preserve the City’s downtown beauty and community

well-being, the Downtown Improvement Board (“DIB”) was established in 1974 under City Resolution No. 1973-04-10 and Florida Statute Chapter 74-571.

In 1983, the City completed a Finding of Necessity (“FON”) study to delineate the boundaries of a Community Redevelopment Area (“CRA”), which resulted in the City forming the Community Redevelopment Agency (“Agency”) under Chapter 163, Part III, Florida Statutes (“Chapter 163” or “Redevelopment Act”). The goal of this effort was to improve neighborhoods through strategic improvements, address blight, enhance infrastructure, and foster economic growth, while promoting reinvestment and redevelopment within the CRA.

While the initial Community Redevelopment Plan was created and adopted in 1984 to guide the economic and developmental revitalization within the City’s downtown, the Agency has since established three additional CRAs: St. Andrews CRA in 1989, Downtown North CRA in 1993, and the Millville CRA in 2004.

The Agency undertakes redevelopment activities and strategies in accordance with the Community Redevelopment Plan developed for each



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CRA in accordance with the Redevelopment Act, funded by the growth in local property taxes within their respective boundaries. Altogether, the four CRAs encompass a total of 3.74 square miles across the City.

### **Mission of the Agency**

The Agency's mission includes revitalizing the City through targeted investment and thoughtful planning. Its focus is on eliminating blight to create cleaner, safer neighborhoods; upgrading infrastructure to support future growth; boosting economic development to attract businesses and jobs; and empowering communities to shape a vibrant, thriving future.

Generally, Agencies have three primary benefits in promoting redevelopment, such as the following:

1. A master planning approach and implementation strategy for each CRA;
2. Tax Increment Financing ("TIF"), which diverts future property tax revenues from participating taxing authorities, the County

and City, to the trust fund specifically established for redevelopment projects and programs;

3. Increased eligibility for federal and state grants that can be used for infrastructure improvements, business development, and priority acquisition.

By operating on a TIF funding model, the Agency is able to reinvest increased property tax revenue from revitalized areas directly back into those communities. This approach allows the Agency to fund essential projects that support local businesses, improve walkability and public spaces, and enhance infrastructure and community amenities without raising taxes elsewhere. As property values rise, so does the available funding- creating a self-sustaining cycle of growth and improvement.

In accordance with Chapter 163, the Agency's operational term will "sunset" in 2044 after 60 years of operation as a Dependent Special District.

### **Purpose of the Redevelopment Plan**

The purpose of these 2025 Community Redevelopment Area Plan Amendments and Comprehensive Updates ("2025 Plan") is to provide an update of the most recent Downtown CRA and Millville CRA Redevelopment Plan(s), as well as to provide a modification and update to include adopted expansions of the Downtown North and St. Andrews CRAs.

This 2025 Plan recaps basic contents, projects, and milestones to strengthen the foundation for renewed objectives, programs, and proposed funding allocations going forward.

Chapter 163 emphasizes the importance of maintaining the existing tax base through purposeful redevelopment actions. In this case, this 2025 Plan, described in some detail on the pages that follow, concludes with a series of recommended investments or activities and a proposed funding allocation for each CRA district, aligned with projected TIF revenues.



# PANAMA CITY REDEVELOPMENT AREAS

The City of Panama City Community Redevelopment Agency ("Agency") administers redevelopment programs and strategies within four distinct Community Redevelopment Areas ("CRA"), as defined in the following descriptions and illustrated in the map on the following page (see **Figure 1**).

## **Downtown CRA (1984)**

Originally known as "Harrison" and "Park Resort" in the 1800s, downtown became the focal point of the City due to its waterfront location, commercial shipping access, local jail, and post office. Following creation of the Agency in 1983, the Downtown CRA Redevelopment Plan was developed and adopted in 1984 to serve as the foundational guide for the future economic and physical redevelopment of the Downtown CRA. Spanning approximately 145 acres, the Downtown CRA is nestled between Massalina Bayou to the east and St. Andrews Bay to the southwest. Notable landmarks within the Downtown CRA include the Panama City Marina, City Hall, and the Martin Theater. Over time, the Downtown CRA has evolved into a business core and community arts hub for the City.

## **St. Andrews CRA (1989)**

The St. Andrews CRA was established in 1989 to revitalize the City's St. Andrew Bay Community. Expanded in 2025 after completion of a Finding of Necessity ("FON") study, it now includes areas east and west of the original boundary. Known for its strong waterfront connection, the St. Andrews CRA boasts numerous boats, docks, and traditional fishing village architecture along St. Andrews

Bay. The area offers extensive shoreline and park space, enjoyed by residents and visitors alike. Today, the St. Andrews CRA covers approximately 644 acres and features anchor developments, such as the St. Andrews Marina, which serves as a central landmark in this CRA.

Located east of Foster Avenue, the St. Andrews CRA stretches south to St. Andrews Bay and north along both sides of W. US Hwy. 98 until Molitor Avenue. The St. Andrews CRA, being a Designated Waterfront Florida Partnership Community, affords the Agency access to technical assistance, training, education, and limited financial support to implement community-designed vision plans. With the Agency's support, several St. Andrews CRA projects have transformed the area into a vibrant arts and dining destination.

## **Downtown North CRA (1993)**

The Downtown North CRA was established in 1993 to revitalize the northern part of the City's downtown. The Downtown North CRA did not initially include any areas beyond 12th Street North. Based on an FON study conducted in 2008, the City Commission unanimously approved expanding the original Downtown North CRA boundaries from 12th Street North to U.S. Hwy. 231 between McKenzie Avenue and Mercedes Avenue.

The Downtown North CRA was subsequently expanded three (3) more times: first in 2018 to incorporate the area generally

bound by W 12th Street, U.S. Hwy. 231, and McKenzie Avenue; then in 2021 to incorporate the Panama City Mall located on the north side of U.S. Hwy. 231; and finally again in 2021 to incorporate the area generally east of Mercedes Avenue, south of U.S. Hwy. 231, north of E. 13th Street, and west of the City's western boundary. Today, the Downtown North CRA spans approximately 1,248 acres and encompasses major anchor developments, such as the Ascension Sacred Heart Bay and the Martin Luther King Recreation Center.

## **Millville CRA (2004)**

Millville, an urban neighborhood just outside the City's downtown, is known for its historic sawmills and shipyard industries. It features walkable streets, traditional homes, and a lush tree canopy. The community enjoys extensive waterfront access along Watson Bayou. The Millville CRA was established in 2004, with the objective of revitalizing the City's Millville neighborhood. Spanning 681 acres, the Millville CRA is bound by 7th Street to the north, Everitt Avenue to the east, Cherry Street to the south, and Watson Bayou to the west. A small portion of the Millville CRA, located on the western side of the Watson Bayou, encompasses the neighborhood around Cove Point Drive. The Millville CRA encompasses the southeastern area of the City and is designated as a Waterfronts Florida Partnership Community. The Millville CRA contains major anchor developments such as the historic shipyard, Daffin Park, the Millville Cemetery, Whittington Park, the Millville Waterfront Park, and the Snug Harbor Boat Launch.



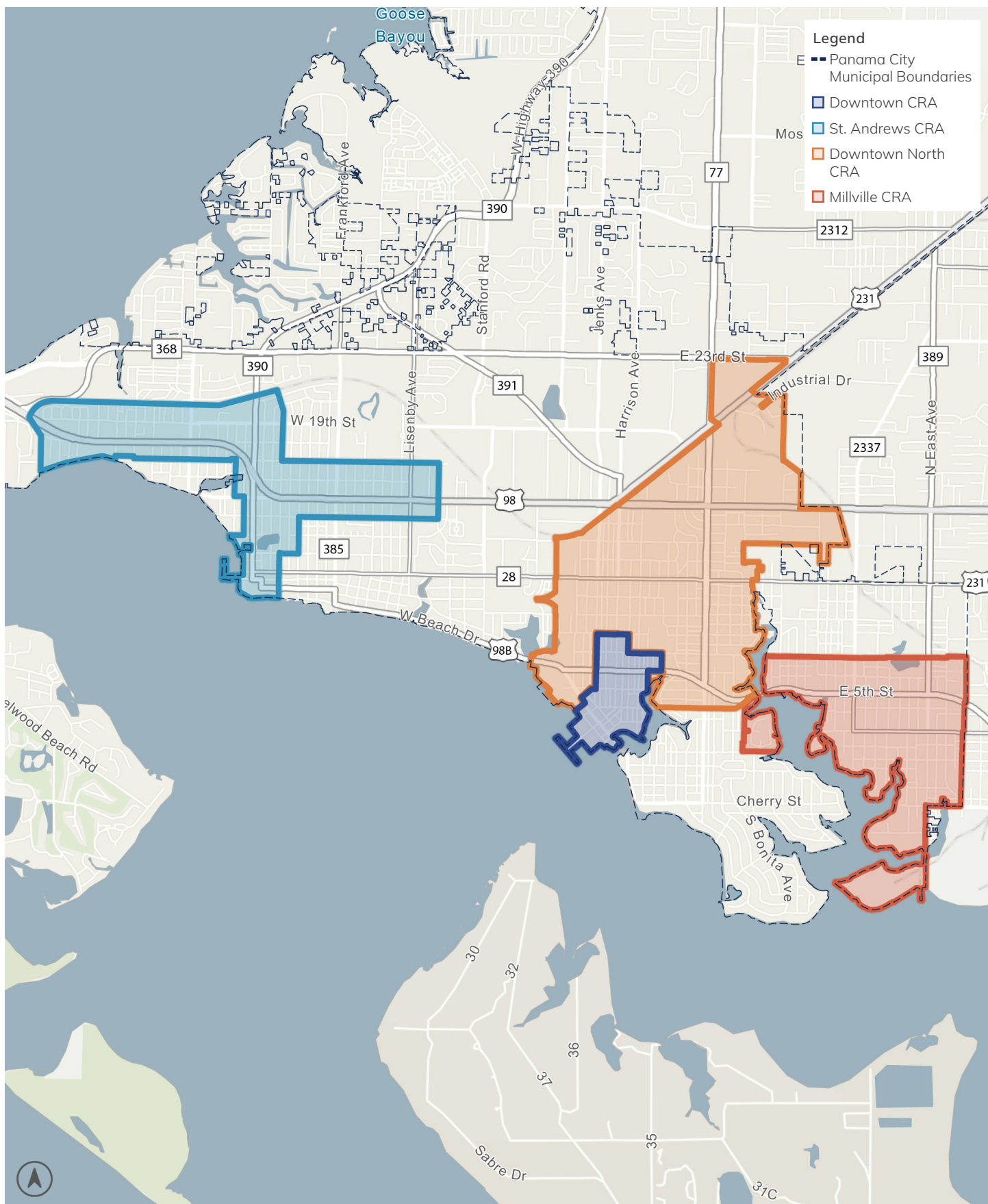


FIGURE 1. PANAMA CRA MAP

## PRIOR PLANS AND STUDIES

The City and Agency have developed and adopted detailed planning documentation and neighborhood and redevelopment district-specific implementation plans. These documents serve as the foundational basis for the redevelopment strategies to be developed for each district, ensuring their timely implementation. The prior plans reviewed as part of this 2025 Plan include the following:

### **Panama City Planning Documents and Studies**

#### *2018 Comprehensive Plan*

The City, pursuant to Chapter 163, Part II of the Florida Statutes, produced a long-term Comprehensive Plan in 2018 that contained goals, objectives, and policies that addressed pressing community needs. These needs included providing adequate public services, developing a safe transportation and infrastructure system, maintaining the environment and providing recreation opportunities, and ensuring intergovernmental facilitating to ensure project delivery. All new community plans must be consistent with the goals, objectives, and policies outlined in the 2018 Comprehensive Plan.

#### *Long-Term Recovery Plan*

In October 2018, Hurricane Michael disrupted six of the City's essential services: transportation; food, water, shelter; communication; energy; health and medical services; and safety. Two years later, the City released the *Recovery Action Plan*, a roadmap outlining actionable resources to address the immediate critical community needs within these six affected lifelines.

These lifelines were subsequently consolidated into four "lines of effort": restore and improve safety and security, rebuild and enhance hazard-resilient infrastructure and utilities, support a thriving economy, and create a community with a high quality of life.

Serving as an annex to the Recovery Action Plan, the *Long-Term Recovery Plan* is a roadmap addressing recovery and redevelopment needs, while identifying key partnerships, funding, and resource requirements. With a vision extending to 2050, the *Long-Term Recovery Plan* aims to strategically promote growth across each of the City's four lines of effort, while focusing on master planning, economic development and effective communication.

#### *Strategic Vision for Downtown and its Waterfront*

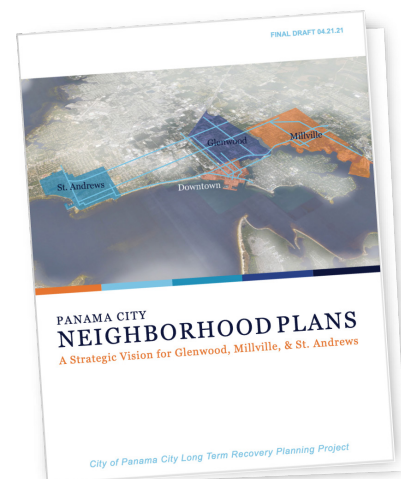
As part of the *Long-Term Recovery Plan* projects, the *Strategic Vision for Downtown and its Waterfront* plan provides direct goals and actions to guide future growth while preserving history and developing a strong sense of community.

The *Strategic Vision for Downtown and its Waterfront* plan was developed by the City through data collection, site visits, and community workshops and meetings. The community meetings revealed that residents desired a more vibrant downtown area, and improved access to the Waterfront. The plan concludes with 10 Cornerstone Ideas for Downtown, outlining priorities, funding sources, and responsibilities for partners and government entities.

#### *Panama City Neighborhood Plans*

The *Panama City Neighborhood Plans* ("Neighborhood Plans") are the final piece to the *Long-Term Recovery Plan* projects. The Neighborhood Plans build on the 10 Cornerstone Ideas for Downtown. These plans cover Millville, St. Andrews, and Glenwood. While highlighting that these neighborhoods include the CRAs of the Panama City Community Redevelopment Agency, the Neighborhood Plans extend further to offer broader ideas for the defined areas. To develop each Neighborhood Plan, the City held several community meetings to gather input and define the vision.

While retaining the 10 Cornerstone Ideas for Downtown, the City identified three consistent themes through community input in Millville, St. Andrews, and Glenwood, outlining the communities' visions and priorities for the future. These themes are: creating complete neighborhoods, creating great streets, and creating resilient open spaces and infrastructure.



The Neighborhood Plans conclude with a list of next steps to implement the communities' goals and visions, including investing in improvements, removing investment barriers, and leveraging existing assets.

## Redevelopment Area Specific Planning Documents and Studies

### *Downtown CRA Community Redevelopment Plan(s)*

The City's first Community Redevelopment Plan was adopted in 1984 ("1984 Plan"), which outlined the future economic and physical redevelopment of the Downtown CRA. After its adoption, the 1984 Plan led to several achievements and profitable investments into the Downtown CRA's tourism economy, cultural appearance, parking availability, and small business activity.

While there was success with the 1984 Plan, an analysis conducted in the late 2000s found that the aggregate assessed value of real properties had decreased between 2007 and 2011. This led to the updating of the 1984 Plan, culminating in the 2012 Downtown CRA Community Redevelopment Plan Update ("2012 Plan").

The 2012 Plan acknowledged that the redevelopment of the Downtown CRA is an ongoing effort, hindered by blighting influences that have affected growth for years. It aimed to translate the community's visions into a structured series of actionable strategies to help the Agency make informed decisions toward achieving a vibrant and economically sustainable Downtown CRA.

The 2012 Plan identified three specific goals for the Downtown CRA that were of the highest priority and essential to the plan:

1. Redeveloping the marina into a multi-use civic and commercial destination (Highest Priority).
2. Collaborating with other county/regional entities to coordinated economic development strategies (Essential).
3. Continuing investment in capital improvements such as streetscapes, area-wide storm water system and parking facilities (Essential).

The 2012 Plan also included TIF projections through 2034, designed to support the planning and development of the proposed projects and goals.

### *St. Andrews CRA Community Redevelopment Plan(s)*

The 1989 St. Andrews Community Redevelopment Plan ("1989 Plan") addressed the need to revitalize the area following a decline in business activities in the mid-1980s, largely due to several waterfront businesses and charter fishing companies relocating to the emerging Panama City Beach.

The 1989 Plan aimed to transform the area into a historic landmark that promotes tourism, business, and recreation. As part of this effort, the area was designated a Waterfront Florida Partnership Community, providing the St. Andrews CRA and local leadership with access to new resources and grants. The 1989 Plan successfully improved the streetscape, attractions, lighting, and parking.

However, despite achieving most of its goals within the set timeframe, challenges such as insufficient infrastructure investments, high business turnover, and ongoing public safety concerns persisted.

In 2017, the City began updating the 1989 Plan. The development of the 2018 St. Andrews Community Redevelopment Plan ("2018 Plan") involved a three-part community engagement process to understand the broader perceptions and concerns for the St. Andrews CRA.

This process included an online survey, in-person stakeholder interviews, and a community open house, which led to the creation of the *3-Point Action Plan* to guide reinvestment and redevelopment in the St. Andrews CRA:

1. Redeveloping the St. Andrews Marina into a vibrant public space and working waterfront, connecting it to the neighborhoods.
2. Strengthening the neighborhoods through improved bike and pedestrian facilities and connections to the historic waterfront.
3. Developing incentive programs designed to facilitate desired redevelopment projects.

In 2024, the Agency commissioned an FON study to examine areas on the east and west side of the St. Andrews CRA, resulting in expansion of the St. Andrews CRA to include the areas east and west of the original boundary.



### ***Downtown North CRA Community Redevelopment Plan(s)***

The original Downtown North Redevelopment Plan was adopted in 1993 (“1993 Plan”) to address the ongoing decline of the City’s African-American community within the Downtown North CRA boundaries. Many of the projects outlined in the 1993 Plan were successful, which led to significant investment and economic growth in the Downtown North CRA and adjacent neighborhoods.

However, a 2008 FON revealed that areas outside the Downtown North CRA also exhibited conditions of Slum and Blight. This led to the expansion of the Downtown North CRA borders followed by amendment and update of the Downtown North CRA Plan in 2009.

The 2009 Downtown North CRA Plan Amendment and Update (“2009 Plan”) was adopted following an extensive 8-month community visioning process. By integrating the FON with community perspectives, seven overarching themes were identified: Land Use, Housing, Recreation and Open Space, Neighborhood Character and Identity, Community Facilities and Amenities, Circulation and Connectivity, and Economic Development. The 2009 Plan, with a 20-year outlook, outlines how future land use designations, neighborhood rehabilitation, environmental preservation, and economic development can support the community’s growth.

In 2014, the *Panama City Cultural Heritage Tourism District Plan* was developed, outlining the blueprint for creating a Cultural Heritage Tourism District within

the Downtown North CRA. The plan comprises a Feasibility Study, Master Implementation Plan, and a District Community Model. Its primary intent is placemaking, combining urban planning, design, and economic development. It recognizes the link between arts, culture, and urban revitalization. Based on data and community input, the plan includes two land use scenarios and proposes several projects to achieve the cultural district concept, along with success indicators and implementation steps.

In 2018, an FON was conducted on an area adjacent to the Downtown North CRA, located south of U.S. Hwy. 231 and bordered by Entra Drive to the west, West 12th Street to the south, and McKenzie Avenue to the east. The study identified several characteristics of Slum and Blight within the defined area, which led to the expansion of the Downtown North CRA boundaries in 2019.

In 2021, an FON study was conducted on a 71.5-acre lot located northwest of U.S. Hwy. 231, primarily focused on the Panama City Mall site. The FON study identified several Slum and Blight conditions, which indicated the area qualified for inclusion in the Downtown North CRA; this led to the expansion of the Downtown North CRA boundaries in 2021.

Moreover, another FON study was conducted in 2021 to examine conditions in the area on the east side of the Downtown North CRA, generally east of Mercedes Avenue, south of U.S. Hwy 231, north of E 13th Street, and west of the City’s eastern boundary. The FON identified several Slum and Blight conditions, which

indicated the area qualified for inclusion in the Downtown North CRA; this led to further expansion of the Downtown North CRA boundaries in 2021.

### ***Millville CRA Community Redevelopment Plan(s)***

Following the completion of the 2002 Panama City Strategic Master Plan, an FON was conducted for the Millville neighborhood. The FON study determined that the neighborhood exhibited characteristics of blight, which led to the recommendation that the area be established as a CRA and develop a Redevelopment Plan to guide redevelopment programs and strategies in accordance with the Redevelopment Act.

As a result, the 2004 Millville Redevelopment Plan (“2004 Plan”) was initiated. Developing the 2004 Plan required a thorough understanding of the area’s existing conditions. Information was gathered from various sources, including previous studies, site visits, public workshops, and interviews with City staff, citizens, and property owners in the Millville CRA.

The 2004 Plan divided the Millville CRA into four distinct sub-areas. The four sub-areas include: the Residential Neighborhoods, the Business U.S. Hwy. 98 Corridor, the Traditional Town Center, and the Waterfront. They were determined on the basis of having similar land-use compositions, physical characteristics, and functions.

In the Residential Neighborhoods, the most significant issues identified were the absence of residential zoning, inadequate code enforcement, and incomplete streetscapes. The Business U.S.

Hwy. 98 Corridor was marked by poorly maintained businesses and neglected vacant properties. The Traditional Town Center faced challenges with poor connectivity to surrounding neighborhoods and deteriorating infrastructure. Lastly, the Waterfront area was adversely affected by unattractive streetscaping and the presence of gas tanks and a sewage plant.

Overall, the 2004 Plan outlined 11 concept plan elements and recommendations for the Millville CRA with several reinvestment objectives and action strategies, including infrastructure investment and beautification, continued planning, protection of the waterfront, and enhancement of residential areas.

In 2009, the City applied for the Waterfronts Florida Partnership Program for a designated area within Millville. Later that year, Millville was awarded the designation of a Waterfront Florida Partnership Community. The area received technical and financial support for two years and continued to receive support as a graduate community thereafter.

The City developed the *Forward Momentum: Millville Waterfront Vision Plan*, with the primary vision of creating community access to the Millville waterfront, including physical and visual access, as well as recreation and business opportunities. *Forward Momentum: Millville Waterfront Vision Plan* reviewed previous Millville plans and outlined the goals, objectives, and strategies for the new designation, focusing on public access, environmental protections, and hazard mitigation.

## PAST PRIORITIES AND GUIDING PRINCIPLES

The past priorities and guiding principles for the Agency and the four CRAs were shaped by input from the previous plans and studies.

Further, the City, along with its residents, business owners, and property owners, were significantly impacted by the devastation caused by Hurricane Michael in 2018. In 2019, the City initiated the planning phases of its long-term recovery and rebuilding program. This involved a multi-year planning and community input process- consisting of over 100 public planning meetings and workshops, including 18 special focus groups, 3 town hall meetings, and several online workshops.

This extensive public input and planning process solidified the four critical focus areas, which have remained a major focus based on project progress throughout the four CRAs. These focus areas include:

### Safety and Security

- Ensure safe and clean streets for residents.
- Provide access to high-quality healthcare facilities.
- Foster a culture of safety and security for everyone.

### Key and Vital Infrastructure

- Restore infrastructure to enhance access to the City's amenities and commercial centers.
- Implement strategies to restore, modernize, and make the City's energy, water, and wastewater systems more resilient.

### Economy

- Develop resources to support a diverse and vibrant economy.
- Reclaim the City's role as the primary economic engine of the Panhandle.

### Quality of Life

- Invest in an attractive and affordable housing market for the City's workforce.
- Provide accessible community services to all residents and visitors.
- Honor the City's unique sense of place.
- Establish the City as the premier destination for arts and culture in the Panhandle.



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# TIMELINE OF AGENCY ACCOMPLISHMENTS



## *Downtown CRA*

- Completed 4th & Grace Parking Lot.
- Completed McKenzie Park Gateway Fountain Renovation.

## *St. Andrews CRA*

- Administered the commercial grant program for signage, awnings, landscape.
- Continued the preservation projects of the Villa Gateway Park and historic fountain at the Oaks by the Bay Park.
- Initiated and completed the Bayview Streetscape Project.
- Completed Historic Villa Gateway.

## *Downtown North CRA*

- Implemented the Clearing Vacant Parcel program.
- Awarded a highway beautifications grant with FDOT for MLK.
- Provided grant to avoid utility shut off at A.D. Harris Learning Village.
- Revitalized old Coca-Cola factory.
- Completed Jenks Corridor Improvement Project.

## *Millville CRA*

- Established the Millville Waterfront Vision and identified potential projects.
- Initiated the Derelict Vessel Initiative.
- Facilitated Improvement Assistance Program.



## *Downtown CRA*

- Produced Panama City Lighthouse design.
- Facilitated Gulf Coast State College Intern Partnership.
- Implemented Economic Garden Pilot Project.

## *St. Andrews CRA*

- Completed Lion Plaza Project.
- Demolished trailer park.
- Initiated Bayview Avenue Boardwalk and Signage Enhancement Project.
- Revitalized a community garden.

## *Downtown North CRA*

- Directed the Cleanup and Abatement (CAP) program.
- Administered the sidewalk improvement program.
- Managed the Jenks Corridor improvements.
- Oversaw Ink Trax winning a Florida Redevelopment Association Award.
- Began planning the Cultural Heritage Tourism District.
- Welcomed A.D. Harris Learning Village with Florida Department of Health - Bay County.
- Initiated Glenwood MLK Recreation Center Splash Pad Project.

## *Millville CRA*

- Designated Waterfronts Florida Program community.
- Facilitated biannual community clean up days.



## *Downtown CRA*

- Covered licensing fees to local businesses through the Music Matters initiative.
- Placed benches on Harrison Avenue.

## *St. Andrews CRA*

- Performed public improvement projects parking facilities.
- Improved general public areas like the Bayview Avenue parking lot, lighting, CRA storage building, and museum signage.

## *Downtown North CRA*

- Acquired eatery and nightclub.
- Special Economic Development Grant- Bay Medical/Sacred Heart System.
- Provided Residential Improvement Assistance to those who cannot financially afford to participate in the current Residential Grant program.

## *Millville CRA*

- Replaced storm water pipe and dredging a section of the Watson Bayou Waterfront.
- Purchased and maintained planters outside of businesses on 3rd Street.
- Installed local veteran home ramp.





#### **Downtown CRA**

- Demolished site on 209 East 6th Street.
- Facilitated ramp installation grant.
- Completed Phase 1 of the Harrison Avenue Beautification Project.

#### **St. Andrews CRA**

- Improved Bayview Avenue parking and landscaping.
- Installed three lighting fixtures on 10th Street.
- Improved Oaks by the Bay landscaping and irrigation.

#### **Downtown North CRA**

- Demolished shotgun homes for future single-family homes and retail.
- Partnered with Boys and Girls Club of Bay County to provide swim lessons and aquatic safety.

#### **Millville CRA**

- Leveled out areas identified by Public Works and proposed kayak launch and the removal of kudzu.



#### **Downtown CRA**

- Facilitated grants for commercial places for exterior improvements.

#### **St. Andrews CRA**

- Established three-point action plan for CRA plan update.
- Panama City Publishing Co. Museum was approved for the National Register.
- Administered the Pedestrian Safety Campaign.
- Encouraged residents to reclaim their yard/gardens through the Yard of the Month program.
- Facilitated community cleanups.

#### **Downtown North CRA**

- Relocated the African-American Cultural Center (AACC) to the A.D. Harris Learning Village.
- Expanded CRA boundary.
- Initiated Owner-Occupied Rehabilitation Program and Housing Assistance Program
- Grants for commercial places for replacements.

#### **Millville CRA**

- Completed the Millville Waterfront Park: Kayak Launch.
- Facilitated grants for commercial places for exterior improvements.



#### **Downtown CRA**

- Downtown Post Office received funds for new landscaping.
- License Plate Recognition Program was initiated.
- Hosted Employ Bay Youth.
- Contributed to the restoration of the historic Sapp House.

#### **St. Andrews CRA**

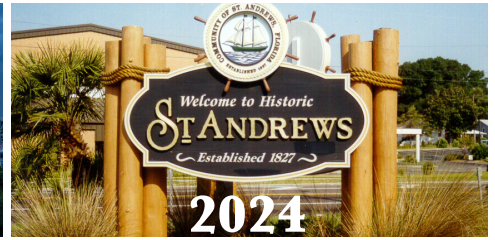
- Replaced the publishing company museum flooring and roof.
- Continued Waterfront Partnership program.
- Upgraded the Azalea Ct. Apartments with energy efficient windows and HVAC systems.

#### **Downtown North CRA**

- Entered into an MOU for \$100,000 with Public Works for the purpose of implementing the Cleanup and Abatement program.
- Partnered with World Changers to develop a youth volunteer opportunity.

#### **Millville CRA**

- Supported residential and commercial improvements through grants.



#### ***Downtown CRA***

- Began the distribution of “No Trespass Decals” to reduce crime and protect small businesses.
- Continued the Harrison Streetscape Project.

#### ***St. Andrews CRA***

- Added the Panama City Publishing Co Museum to the National Register of Historic Places.
- Received FDOT Beautification Grant for landscaping.

#### ***Downtown North CRA***

- Expanded the CRA Boundary.
- Opened the A.D. Harris Gym.

#### ***Millville CRA***

- Completed renovations to Kraft Field.

#### ***Downtown CRA***

- Continued the Harrison Streetscape Project.

#### ***St. Andrews CRA***

- Applied for USDA Farmers Market Grant and approved grant matching funds.
- Began parking lot improvements in collaboration with the city.
- Acquired a vacant lot that will be used by FDOT for a new storm water facility.

#### ***Downtown North CRA***

- Continued renovations to the A.D. Harris Gym.
- Continued work on the streetscaping projects funded by the FDOT Beautification Grant.

#### ***Millville CRA***

- Initiated plans to renovate Millville Waterfront Park.
- Collaborated with the City to initiate a project to revitalize Daffin Park.

#### ***Downtown CRA***

- Created walk thru for public access between parking and Harrison Avenue.
- Continued McKenzie Park renovations and installed accessible public restroom facilities to McKenzie Park.
- Created a crosswalk, connecting Gateway Park to McKenzie Park.

#### ***St. Andrews CRA***

- Continued the Beck Avenue landscaping and beautification.
- Completed the St. Andrews Gateway Signage Project.

#### ***Downtown North CRA***

- Launched a Glenwood community revitalization project at East 9th Court in collaboration with World Changers.
- Completed the MLK Jr. Blvd Median Beautification project which enhanced the medians with Florida-friendly plants, boosting visual appeal and environmental sustainability.
- Contracted Retail Strategies to attract commercial interest.

#### ***Millville CRA***

- Commenced construction on the Millville Waterfront Park.
- Began Daffin Park renovations
- Collaborated with FDOT for the Millville U.S. Hwy. 98 Beautification project.

# CURRENT AGENCY PROJECTS AND PROGRAMS



## Current Projects

In addition to the completed projects described on the prior pages, there are currently 10 ongoing projects across the Agency's 4 CRAs. At the time this 2025 Plan was produced, these projects include:

### Downtown CRA

- McKenzie Park Improvement Projects: The Downtown CRA is updating McKenzie Park with new benches, swings, and trash cans. Estimated completion is June 2025.
- Downtown Breezeway Project: The renovation of the building at 447 Harrison Avenue into a commercial space will address parking issues. The project is expected to finish in October 2026.
- Downtown Wayfinding Signage Project: Aiming to enhance the Downtown CRA's identity by creating new streetscape elements that align with the historic Martin Theatre. Estimated completion for 2025.

### St. Andrews CRA

- Beck Avenue FDOT Beautification: With partnership funding from the FDOT, the St. Andrews CRA is in the process of landscaping and beautifying Beck Avenue. The project is expected to be completed by December 2025.

- Bayview Boardwalk Project: Funded by a grant from The Rebuild Florida Hometown Revitalization Program, the Agency aims to restore and expand the wooden boardwalk over the bay to attract businesses. Funding is dedicated through 2026.

### Downtown North CRA

- 15th Street and MLK Boulevard Development Opportunity: The Downtown North CRA, in partnership with Retail Strategies, aims to attract new commercial interest, including a grocery store, to create a mixed-use commercial and residential area in the Glennwood community. Expected completion is October 2027.

### Millville CRA

- Millville Waterfront Park: This three-phase project includes plans for a fully developed park with an amphitheater for community events. Phase I is expected to be completed by September 2025.
- Daffin Park: The Daffin Park Renovation, a collaborative project, includes major clubhouse renovations, a new football field and basketball court, and upgrades to the youth baseball field. Estimated completion is February 2025.
- Millville U.S. Hwy. 98 FDOT Beautification Project: Focused on enhancing the

gateway entrance to the Millville CRA, this project adds Florida-friendly landscaping to both sides of the road. Estimated completion is June 2025.

- Millville Gateway Sign Project: The project's goal is to renovate the existing gateway sign, which has weathered over time. The project is anticipated to be completed by October 2025.

## Current Programs

The Agency's current development opportunities to encourage business investment include:

1. **Tax Increment Rebate Program**—Offers financial incentives through tax increment rebates for eligible developments like mixed-use projects, affordable housing, and environmental cleanups to encourage private sector redevelopment and public improvement.
2. **Request for Proposals/Invitations to BID**—The Agency invites community and partners to bid on projects based on cost and other factors, focusing on outcomes, performance, and deliverables. Additionally, the Agency conducts a formal solicitation process for contractors to bid on projects within the CRA.



# MAJOR THEMES

Throughout the formation of this 2025 Plan, as well as during the multi-year planning and community input process previously described, eight overarching major goals were identified. These goals are to be used as a planning framework for the Agency to help enhance the character and to embrace opportunities that exist within each CRA. These major goals include:



## Support Economic Growth, Job Creation, and Small Business Development

The goal to support economic growth, job creation, and small business development includes diversifying jobs, incentivizing public and private investments in businesses, and offering educational opportunities to increase job preparedness.

Actions to achieve this goal and its objectives include formulating economic development strategies while maintaining the appropriate administrative, financial, and programmatic measures. This goal encourages the Agency's four CRAs to continuously update plans and increase community-wide partnerships throughout the process. Since the Agency is divided into four areas with unique needs and communities, addressing issues that span across each CRA benefits from coordination, transparency, and a willingness to work together.

Additionally, it includes collaboration with private and public sector entities such

as investors and educational institutions. Finally, it focuses on investing in infrastructure to improve the physical features of businesses, increasing their attractiveness for mixed-use, commercial, and economic development and redevelopment. Ultimately, this goal aims to make each CRA a more competitive place to live and work.



## Expand Housing Opportunities

The goal to expand housing includes incentivizing the development of various housing types, including multi-family housing and infill housing. While supporting the development of new housing, the goal also includes the objective to increase the availability of workforce and affordable housing. Additionally, it aims to redevelop or improve existing housing, improving the community's image and furthering attractiveness to residents and investors. Finally, the goal includes strategies for residents to access homeownership opportunities, including financial literacy and life management skills, increasing community stabilization.



## Improve Infrastructure, Mobility, and Connectivity

The vision for improving infrastructure, mobility, and connectivity focuses on the community's infrastructure providing a safe and adequate multi-modal transportation system. Objectives include

upgrading current infrastructure such as modernizing roads, expanding pedestrian connections and bike lanes, and addressing parking issues. Additionally, the goals and objectives include improving regional connectivity through upgraded public transportation options. Improving infrastructure so that residents have access to a variety of transportation options increases activity throughout the community, supports businesses, and increases safety and security throughout the CRA areas.



## Enhance Public Safety

The goals to enhance public safety is a two-fold approach throughout the CRA areas. First, the goal aims to expand safety programmatic efforts throughout the CRA by collaborating with local law enforcement and community entities. These efforts aims to reduce community-wide crime and increase residential awareness and proactive efforts. Second, the goal aims to improve infrastructure throughout the CRA areas to promote safe, walkable environments.



## Activate and Improve the Waterfront

Following Hurricane Michael in 2018, securing the City, its coastline, and infrastructure remains a top priority. The goal to activate and improve the waterfront builds on existing plans and intends to guide

development by formulating how to find a balance between industrial, recreational, and natural restoration areas along the St. Andrew Bay, Massalina Bayou, Watson Bayou, and Lake Ware. This involves addressing current infrastructure problems and conditions, such as implementing a flood resilient shoreline, addressing stormwater runoffs, and restoring existing wetlands and floodplains.

However, concurrent with the goals to improve waterfronts throughout the CRA areas, the goal also aims to open the waterfront by adding and improving public access points. These include implementing boat and kayak launches, improving public trails, and incentivizing business development along the shorelines to support the creation of mixed-use public spaces with connections to the waterfront.



### **Enhance Open Spaces, Recreation, and Community Spaces**

To enhance open spaces, recreation, and community spaces, the goal is to enhance the aesthetics of the CRA areas to create a sense of place and identity. The objectives include improving streetscapes and developing cohesive wayfinding and signage that will create a community identity and clear boundaries for each CRA area. Additionally, the goal envisions improved infrastructure around open spaces, such as parks, plazas and civic spaces, to increase public activity

throughout the community. Finally, the goal aims to increase recreational opportunities through improved facilities and by connecting recreation spaces to schools, community centers, and accessible transportation options.



### **Promote Cultural Identity and History**

The goal to promote cultural identity and history derives from the CRA areas' rich history that has contributed to shaping the identity of the City. Objectives within this goal include pursuing the designation of properties on the National Historic Registration and working with community organizations to preserve and maintain historic sites. Combining investment in the history of the CRA areas, while also investing in public art and cohesive wayfinding throughout the community, will support a community and cultural identity and a sense of pride among the residents.



### **Advance Sustainability and Resilience**

Advancing sustainability and resiliency throughout the community became of key importance following Hurricane Michael in 2018. The City's vitality and quality of life are closely tied to the surrounding water and natural ecosystems, prompting improvements in infrastructure. Objectives within this goal include supporting resilient building practices

and the installation of tree canopies and solar lighting in open spaces to reduce heat and energy consumption. These improvements also further efforts toward making public facilities and service infrastructure safe, secure, and capable of withstanding future disasters while continuously serving the community.

*These major goals are further customized for each CRA and are detailed with specific objectives and action strategies in the following sections of this 2025 Plan. These guidelines help the Agency evaluate projects and programs for potential implementation, addressing the opportunities and challenges faced by the four CRAs.*

# REQUIRED CONTENTS OF THE REDEVELOPMENT PLAN

## Review of Current Conditions and Programs

The 2025 Panama City CRA Redevelopment District Plan Amendments and Comprehensive Updates (“2025 Plan”), implemented through a series of resolutions and ordinances, describe a variety of needs, programs, or projects to be funded primarily through incremental receipts of property tax revenue throughout the four discrete CRAs. Such receipts have generally been referred to as tax increment financing (“TIF”).

This 2025 Plan recaps the progress made since the Agency was created in 1983, updating certain infrastructure considerations and much of the socio-economic data to reaffirm the major priorities and focus of the initiatives. The analysis and input of stakeholder or interested parties, along with an extensive series of studies from the City, have helped to shape the policy context in which the Agency will implement redevelopment programs and strategies within the CRAs.

This 2025 Plan contemplates investments in infrastructure and other related activities, but also places an emphasis on roads and pedestrian connectivity, parks, public spaces, housing, public safety, and a variety of other investments.

To emphasize, a Community Redevelopment Plan is a framework for future action. It is not a detailed blueprint with a list of stipulations and provisions, although those will likely follow as the framework

is implemented. Since it is a framework, this 2025 Plan should not be confused as a master development plan with a discrete set of directives and specifications. In its entirety, this 2025 Plan, formally recorded and adopted, codifies a commitment to thoughtful principles and objectives. This comes together as a broadly outlined series of strategic initiatives or general commitments. Viewed as a means of establishing priorities within a certain context, the most effective community Redevelopment Plan is flexible, but coordinated, to achieve a defined mission.

The Redevelopment Act, allowing the creation of redevelopment areas and the agency responsible for the Redevelopment Plan, along with the local government’s adopted comprehensive plan, serve as external controls and assurances that the undertakings identified in Community Redevelopment Plans remain in conformance with their broader mission. In effect, only activities identified in a Community Redevelopment Plan can benefit from a Redevelopment Trust Fund’s TIF dollars.

## Required Contents of a Redevelopment Plan

In a very simply described and summarized process for adopting and amending a Community Redevelopment Plan, it is necessary that a local government and its Agency evaluate the physical, social and economic attributes of a specific area and make a determination

that it satisfies multiple criteria. This determination would allow the local government to adopt and implement a redevelopment strategy and utilize all the powers available to its Agency.

Toward assuring compliance with the larger mission and responsibilities of the Agency and an implementable Redevelopment Plan, the Redevelopment Act outlines both the contents of the legally sufficient Redevelopment Plan and the general framework for its adoption. The particulars of this 2025 Plan and the means by which it will be adopted, like their predecessors, adhere to the current legal requirements.

The Redevelopment Act, according to Chapter 163.360, Florida Statutes, prescribes that all adopted plans:

- a. *Conform to the comprehensive plan for the county or municipality as prepared by the local planning agency under the Community Planning Act.*
- b. *Be sufficiently complete to indicate such land acquisition, demolition and removal of structures, redevelopment, improvements, and rehabilitation as may be proposed to be carried out in the CRA; zoning and planning changes, if any; land uses; maximum densities; and building requirements.*
- c. *Provide for the development of affordable housing in the area or state the reasons for not addressing in the plan the*





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development of affordable housing in the area. The county, municipality, or Community Redevelopment Agency shall coordinate with each housing authority or other affordable housing entities functioning within the geographic boundaries of the redevelopment area, concerning the development of affordable housing in the area.

The Redevelopment Act, according to Chapter 163.362, Florida Statutes, prescribes that each community Redevelopment Plan shall:

- i. Contain a legal description of the boundaries of the CRA and the reasons for establishing such boundaries shown in the plan.
- ii. Show by diagram and in general terms:
  - a. The approximate amount of open space to be provided and the street layout.
  - b. Limitations on the type, size, height, number, and

proposed use of buildings.

- c. The approximate number of dwelling units.
- d. Such property as is intended for use as public parks, recreation areas, streets, public utilities, and public improvements of any nature.
- iii. If the redevelopment area contains low or moderate income housing, contain a neighborhood impact element which describes in detail the impact of the redevelopment upon the residents of the redevelopment area and the surrounding areas in terms of relocation, traffic circulation, environmental quality, availability of community facilities and services, effect on school population, and other matters affecting the physical and social quality of the neighborhood.
- iv. Identify specifically any publicly funded capital projects to be undertaken within the CRA.

- v. Contain adequate safeguards that the work of redevelopment will be carried out pursuant to the plan.
- vi. Provide for the retention of controls and the establishment of any restrictions or covenants running with land sold or leased for private use for such periods of time and under such conditions as the governing body deems necessary to effectuate the purposes of this part.
- vii. Provide assurances that there will be replacement housing for the relocation of persons temporarily or permanently displaced from housing facilities within the CRA.
- viii. Provide an element of residential use in the redevelopment area if such use exists in the area prior to the adoption of the plan or if the plan is intended to remedy a shortage of housing affordable to residents of low or moderate income, including the elderly, or if the plan is not intended to remedy such shortage, the reasons therefore.
- ix. Contain a detailed statement of the projected costs of the redevelopment, including the amount to be expended on publicly funded capital projects in the CRA and any indebtedness of the CRA, the county, or the municipality proposed to be incurred for such redevelopment if such indebtedness is to be repaid with increment revenues.
- x. Provide a time certain for completing all redevelopment financed by increment

revenues. Such time certain shall occur no later than 30 years after the fiscal year in which the plan is approved, adopted, or amended pursuant to s. 163.361(1). However, for any agency created after July 1, 2002, the time certain for completing all redevelopment financed by increment revenues must occur within 40 years after the fiscal year in which the plan is approved or adopted.

***This 2025 Plan documents required compliance with Chapter 163.***

To fulfill its many responsibilities, the Agency has many powers. These enumerated powers acknowledge the status of the Agency as a functioning governmental entity but one that stands apart in its supportive mission of the redevelopment area. These enumerated powers tend to reaffirm the Agency's specific duties in the pursuit of development and redevelopment while separating its financial obligations from those of the associated general government.

These enumerated powers for the Agency as outlined in Chapter 163.370 include, but are not limited to:

- a. To make and execute contracts and other instruments necessary or convenient to the exercise of its powers under this part.*
- b. To disseminate slum clearance and community redevelopment information.*
- c. To undertake and carry out community redevelopment and related activities within the CRA.*

- d. To provide, or to arrange or contract for, the furnishing or repair by any person or agency, public or private, of services, privileges, works, streets, roads, public utilities, or other facilities for or in connection with a community redevelopment; to install, construct, and reconstruct streets, utilities, parks, playgrounds, and other public improvements; and to agree to any conditions that it deems reasonable and appropriate which are attached to federal financial assistance and imposed pursuant to federal law relating to the determination of prevailing salaries or wages or compliance with labor standards, in the undertaking or carrying out of a community redevelopment and related activities, and to include in any contract let in connection with such redevelopment and related activities or provisions to fulfill such of the conditions as it deems reasonable and appropriate.*

Although any associated general-purpose government and any of its property owners or citizens, as taxpayers, are intended to benefit from the activities of the Agency, they are insulated from its financial obligations.

Further, certain operating and capital expenses of an associated general government, are not to be absorbed through funds flowing into the Agency's Redevelopment Trust Fund. Despite that insularity, the Agency exports many financial and community benefits well beyond its legally defined boundaries.

## **Authorized Redevelopment Trust Fund Expenditures**

After approval of a Community Redevelopment Plan, there may be established for each Agency created under F.S. Chapter 163.356 a redevelopment trust fund. Funds allocated to and deposited into this fund shall be used by the Agency to finance or refinance any community redevelopment it undertakes pursuant to the approved Community Redevelopment Plan.

In October 2019, the Redevelopment Act of 1969, was amended to further clarify authorized expenditures of the redevelopment trust fund. One of the most significant components of the 2019 amendment is that funds cannot be spent on promotional and marketing activities.

Per F.S. Chapter 163.387(6), effective October 1, 2019, moneys in the redevelopment trust fund may be expended for undertakings of a CRA as described in the Community Redevelopment Plan only pursuant to an annual budget adopted by the board of commissioners of the CRA and only for the purposes specified.

The annual budget of a CRA may provide for payment of the following expenses:

- 1. Administrative and overhead expenses directly or indirectly necessary to implement a Community Redevelopment Plan adopted by the agency.*
- 2. Expenses of redevelopment planning, surveys, and financial analysis, including the reimbursement of the governing body or the CRA for such expenses incurred before*

*the Redevelopment Plan was approved and adopted.*

3. *The acquisition of real property in the redevelopment area.*
4. *The clearance and preparation of any redevelopment area for redevelopment and relocation of site occupants within or outside the CRA as provided in s. 163.370.*
5. *The repayment of principal and interest or any redemption premium for loans, advances, bonds, bond anticipation notes, and any other form of indebtedness.*
6. *All expenses incidental to or connected with the issuance, sale, redemption, retirement, or purchase of bonds, bond anticipation notes, or other form of indebtedness, including funding of any reserve, redemption, or other fund or account provided for in the ordinance or resolution authorizing such bonds, notes, or other form of indebtedness.*
7. *The development of affordable housing within the CRA.*
8. *The development of community policing innovations.*
9. *Expenses that are necessary to exercise the powers granted under s. 163.370, as delegated under s. 163.358.*

### **Consistency with the Comprehensive Plan**

This 2025 Plan was prepared in a manner consistent with the Goals, Objectives, and Policies of the Bay County Comprehensive Plan and City of Panama City Comprehensive Plan.

### **Community Redevelopment Plan Approval**

In accordance with Chapter 163.360, Florida Statutes, the Agency shall submit any Redevelopment Plan it recommends for approval together with its written recommendations, to the local planning agency and then to the City Commission of the City of Panama City.

The Agency Governing Board (City Commission) shall hold a public hearing on this 2025 Plan after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the County or City. The notice shall describe the time, date, place, and purpose of the hearing, identify generally the Redevelopment Area (CRA) covered by this 2025 Plan, and outline the general scope of the Redevelopment Plan under consideration.

Following such a hearing, the governing board may approve the Redevelopment Plan therefore if it finds that:

1. A feasible method exists for the location of families who will be displaced from the CRAs in decent, safe, and sanitary dwelling accommodations within their means and without undue hardship to such families;
2. The Redevelopment Plan conforms to the overall Goals, Policies and Objectives of the City's adopted Comprehensive Plan;
3. The Redevelopment Plan provides due consideration to the provision of adequate park and recreational

areas and facilities that may be desirable for neighborhood improvement, with special consideration for the health, safety, and welfare of children residing in the general vicinity of the site covered by the Redevelopment Plan; and,

4. The Redevelopment Plan will afford for the maximum opportunity, consistent with the sound needs of the county or municipality as a whole, for the rehabilitation or redevelopment of the CRA by private enterprise.

Upon approval by the City Commission of the City of Panama City, this 2025 Plan shall be considered in full force and effect for the respective Community Redevelopment Areas and the City may then cause the Agency to carry out the implementation of this 2025 Plan.

### **Duration of the Redevelopment Plan**

The provisions of this 2025 Plan shall remain in effect and serve as a guide for the Agency's future redevelopment activities in the Community Redevelopment Areas through 2044.

### **Amendment to the Redevelopment Plan**

This 2025 Plan may be modified, changed, or amended at any time by the City Commission of the City of Panama City upon the recommendation of the Agency, provided that if modified, changed, or amended after the lease or sale of property by the Agency, the modification may be consented to by the developer or redevelopers of such property or the developers or redevelopers' successors in interest affected



by the proposed modification. This means that if a developer acquired title, lease rights, or other form of development agreement from the Agency to a piece of property within a Community Redevelopment Area with the intention of developing it in conformance with the Redevelopment Plan, any amendment substantially affecting the developer's ability to proceed with that development may require the developer's consent.

When considering modification, changes, or amendments in the Redevelopment Plan, the Agency will take into consideration the recommendations of interested area property owners, residents, and business operators. Any proposed minor changes in the Redevelopment Plan will be communicated by the agency responsible to the affected property owner(s).

### **Safeguards and Retention of Control**

The Redevelopment Plan is the guiding document for future development, redevelopment, as well as ancillary programs, projects and activities in and for the Community Redevelopment Areas. To assure that redevelopment will take place in conformance with the projects, goals, and policies expressed in this plan, the Agency will utilize the regulatory devices, instruments, and systems used by the City to permit development and redevelopment within its jurisdiction.

These regulatory devices, etc., include, but are not limited to, the adopted Comprehensive Plan, the Land Development Code, the Zoning Code, adopted

design guidelines, performance standards, and City-authorized development review, permitting, and approval processes.

In accordance with Florida Statutes and Interlocal Agreements with Bay County Government, the City Commission of the City of Panama City retains the vested authority and responsibility for:

1. The power to grant final approval to Community Redevelopment Plans and modification.
2. The power to authorize issuance of revenue bonds as set forth in Section 163.385, F.S.
3. The power to approve the acquisition, demolition, removal, or disposal of property as provided in Section 163.370(3), F.S., and the power to assume the responsibility to bear loss as provided in Section 163.370(3), F.S.

The Agency Governing Board shall be fully subject to the Florida Sunshine Law and will convene, at publicly noticed meetings, on a regularly scheduled meeting basis in a public forum. The Agency shall file an Annual Report with the State Auditor General's Office and with the City. This report shall contain a programmatic overview of the activities of the Agency as allowed by the Redevelopment Plan.

In addition to an annual audit as part of the City's Annual Comprehensive Financial Report ("ACFR"), the Agency shall also be audited annually by a third-party auditor. The findings of the audit shall be presented at a meeting of the Agency and such findings shall be forwarded to the State Auditor General's Office by March

31 of each year for the preceding year, which shall run from October 1 through September 30.

The ACFR and third-party audit of the Agency shall be provided to the City and the City Clerk's Office for public review and availability. Legal notice in a newspaper of general circulation shall be provided to inform the public of the availability for review of the Annual Audit Report and the Annual Report. The Agency shall provide adequate safeguards to ensure that all leases, deeds, contracts, agreements, and declarations of restrictions relative to any real property conveyed shall contain restrictions and/or covenants to run with the land and its uses, or other provisions necessary to carry out the goals and objectives of the Redevelopment Plan.

### **Severability**

Should any provision, section, subsection, sentence, clause, or phrase of this 2025 Plan be declared by the courts to be invalid or unconstitutional, such declaration shall not affect validity of the remaining portion or portions of this 2025 Plan.

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# **DOWNTOWN COMMUNITY REDEVELOPMENT AREA**





# 02

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# DOWNTOWN COMMUNITY REDEVELOPMENT AREA

## Overview

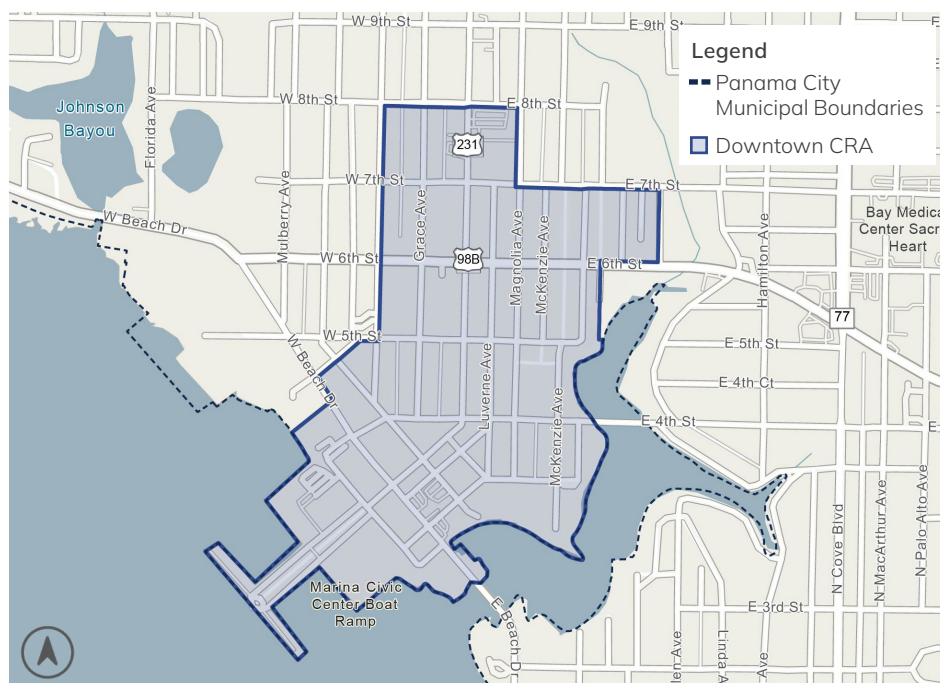
The Downtown CRA encompasses several key landmarks, including the Panama City Marina, which serves as a hub for boating and waterfront activities. The Panama City City Hall, Bay County Clerk of Courts, and the Martin Theater, are also situated within the Downtown CRA.

In addition, the Downtown CRA also contains the Downtown Improvement Board (“DIB”), which was established in 1973. In addition, major roadways within the Downtown CRA include U.S. Hwy. 98, with Harrison Avenue considered the main street, featuring several local businesses.

## History

In the 1800s, the area now known as the Downtown CRA was referred to as “Harrison” and “Park Resort.” When Panama City was established, the downtown area became the focal point due to its advantageous waterfront location, which facilitated commercial shipping, along with the presence of the local jail and post office. The heart of the downtown area was centered around McKenzie Park, giving rise to the name “Park Resort.”

In the early 1900s, businesses began to extend north from the coast and centralized into the downtown area, gradually forming the city. Between 1900 and 1910, schools and churches were established, the economy flourished, and more residents moved to the area. The following decade saw the establishment of banks, a public library, city lighting, phone service, and an ice plant. In 1913, Panama City became the seat of the newly formed Bay County.



**FIGURE 2. DOWNTOWN CRA MAP**



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The Panama City Community Redevelopment Agency (“Agency”) was established in 1983, followed by the adoption of the Downtown CRA Redevelopment Plan in 1984 to serve as the foundational guide for the future economic and physical redevelopment of the Downtown CRA. The plan aimed to enhance the urban design quality of the area, encourage retail and small business activity on primary streets, and broaden the range of community events to activate the downtown and strengthen its tourism appeal. This plan outlined the vision for the next 20 years.

In 2012, the plan was updated to address recent issues of Slum and Blight, prepare for new development, and recover from the 2008–2009 economic crisis, which had constrained investors and construction project startups. This updated plan has since guided projects in the Downtown CRA, helping it grow into a core business and community hub.

The 1984 and 2012 Downtown CRA Redevelopment Plan(s) have served as the primary guides for the Agency’s activities within the Downtown CRA to-date.

In response to Hurricane Michael in 2018, Panama City produced the *Neighborhood Plan*, featuring a strategic vision of three neighborhoods within the City, as well as the *Strategic Vision for Panama City’s Historic Downtown and its Waterfront Plan*. These plans addressed issues of urban sprawl and recovery. The *Strategic Vision Plan* highlighted the difficulty for downtown businesses to generate a critical mass of activity before the storm, a problem that became more pronounced afterward. It also addressed potential development opportunities regarding the Marina, along with infrastructure and connectivity within the Downtown CRA.

The major priorities, objectives, and goals outlined in both plans have served as crucial guidelines for the Downtown CRA’s goals and objectives in this 2025 Plan, as detailed in the following pages.

## Past Accomplishments

Since establishing the Downtown CRA in 1984, the Agency has been instrumental in driving economic growth, bolstering small businesses, and improving infrastructure.

Through transformative projects, innovative initiatives, enhanced safety measures, and community engagement, the Agency has been a key force in the revitalization and advancement of the Downtown CRA.

Notable accomplishments within the Downtown CRA related to the Agency’s past priorities and guiding principles include:

### Safety and Security

- Enhanced police presence through a collaborative effort with the Downtown CRA.

### Key and Vital Infrastructure

- Supported transformative projects, such as updating the Marina Master Plan and the Panama City Lighthouse.
- Maintained a commitment to improving streetscapes and park spaces, including renovating McKenzie Park, enhancing sidewalks, and creating inviting public areas.
- Focused on improving accessibility and mobility through initiatives like the Harrison Avenue Streetscape Project, which enhances transportation infrastructure, ensures safe pedestrian pathways, and promotes multi-modal connectivity.



- Undertook revitalization efforts through demolitions and subsequent land improvements.

### Economy

- Supported new and small businesses by providing training tools like the Economic Garden Pilot Project and funding assistance through initiatives like Music Matters, which covers licensing fees for local businesses to host performances by publishers and songwriters.
- Addressed employment challenges caused by COVID-19 by launching the Employ Bay Youth (“EBY”) initiative.
- Funded residential and commercial improvements through various grant and incentive programs, acting as catalysts for redevelopment efforts by residents, businesses, and private investors. These programs were particularly helpful in repairing hurricane damage.

### Tax Base Trends and Estimates

The Downtown CRA was established in 1984 with a base year taxable value of \$26,787,527. Over the 10-year period from 2015 to 2024, total taxable value for all properties within the Downtown CRA grew at a Compound Annual Growth Rate (“CAGR”) of 4.4%, experiencing a 54% increase in taxable value from \$58,883,012 in 2015 to \$90,827,582 in 2024.

Over the same 10-year period, annual Tax Increment Financing (“TIF”) revenue collections within the Downtown CRA has

grown at a CAGR of 9.2%. This represents a 140% increase, rising from \$259,384 in 2015 collections to \$622,744 in 2024. Since 2015, the total TIF revenues collected in the Downtown CRA have amounted to nearly \$2,970,973.

**Table 1** below illustrates the 10-year historic collections in total taxable value and total tax increment, as well as the total annual TIF revenues generated by the Downtown CRA, assuming a 95% contribution rate from both the City and County. The table also illustrates projected collections from 2025 through 2044, the Agency’s operational “sunset” date, over 5-year increments.

This 2025 Plan estimates that the Downtown CRA will generate approximately \$24,118,000 in TIF revenue to the Agency’s Redevelopment Trust Fund from 2025 through 2044, the Agency’s sunset date. This equates to approximately \$1,205,900 in average annual increment over the 20-year projection period.

The TIF revenue may be used for projects and programming that address the goals, objectives, and strategies of this 2025 Plan. For further details on the TIF projections for the Downtown CRA, please refer to *Section 6, Financial Analysis* of this document.

**TABLE 1. DOWNTOWN CRA TAX INCREMENT TRENDS AND ESTIMATES**

| Year   | Total Taxable Value <sup>(1)</sup> | Tax Increment less Base Year <sup>(2)</sup> | Total Annual TIF Revenues <sup>(3)</sup> |
|--|------------------------------------|---|--|
| 2015   | \$ 58,883,012                      | \$ 32,095,485                               | \$ 259,384                               |
| 2016   | 59,688,349                         | 32,900,822                                  | 269,550                                  |
| 2017   | 58,333,040                         | 31,545,513                                  | 252,039                                  |
| 2018   | 59,443,308                         | 32,655,781                                  | 260,910                                  |
| 2019   | 40,059,714                         | 13,272,187                                  | 110,781                                  |
| 2020   | 42,112,975                         | 15,325,448                                  | 145,346                                  |
| 2021   | 54,113,759                         | 27,326,232                                  | 244,960                                  |
| 2022   | 66,016,945                         | 39,229,418                                  | 347,937                                  |
| 2023   | 73,816,188                         | 47,028,661                                  | 457,321                                  |
| 2024   | 90,827,582                         | 64,040,055                                  | 622,744                                  |
| <b>10-Year Historic Collections<sup>(4)</sup></b>                |                                    |   | <b>\$ 2,970,973</b>                      |
| 2025–2029 Est.   |                                    |   | \$ 3,837,300                             |
| 2030–2034 Est.   |                                    |   | \$ 5,182,300                             |
| 2035–2039 Est.   |                                    |   | \$ 6,741,700                             |
| 2040–2044 Est.   |                                    |   | \$ 8,356,700                             |
| <b>20-Year Collections Through Agency’s Sunset<sup>(5)</sup></b> |                                    |   | <b>\$ 24,118,000</b>                     |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: (1) Reflects prior year Final taxable value in tax increment area according to FDOR. (2) Reflects the total taxable value within the increment area less the Downtown CRA’s 1984 base year value of \$26,787,527. (3) Assumes a 95% participation rate from both Panama City and Bay County. (4) Reflects historic 10-year total collections from 2015 to 2024. (5) Reflects projected 20-year collections from 2025 to 2044, the Agency’s sunset date—further detailed in Section 6, Financial Analysis.

# DOWNTOWN CRA MAP SERIES

## Existing Land Use

Existing Land Use designations are classifications of property that describe the current use of the property. The Florida Administrative Code ("FAC") requires Property Appraisers to classify each parcel of real property to indicate its use as determined for valuation purposes. This use is reflected in the Department of Revenue

("DOR") use codes applied to each real property on tax assessment rolls and depicts the existing use of the property.

The map below illustrates the Existing Land Use of parcels within the Downtown CRA, with the legend detailing the distribution of total land acres by Existing Land Use designation (see **Figure 3**).

Within the Downtown CRA's approximately 145 total land acres, the predominant Existing Land Use designation is Commercial, which comprises the largest share of total land area at 49.7%, followed by Governmental and Residential land uses with 29.9% and 9.4%, respectively, of this total share.

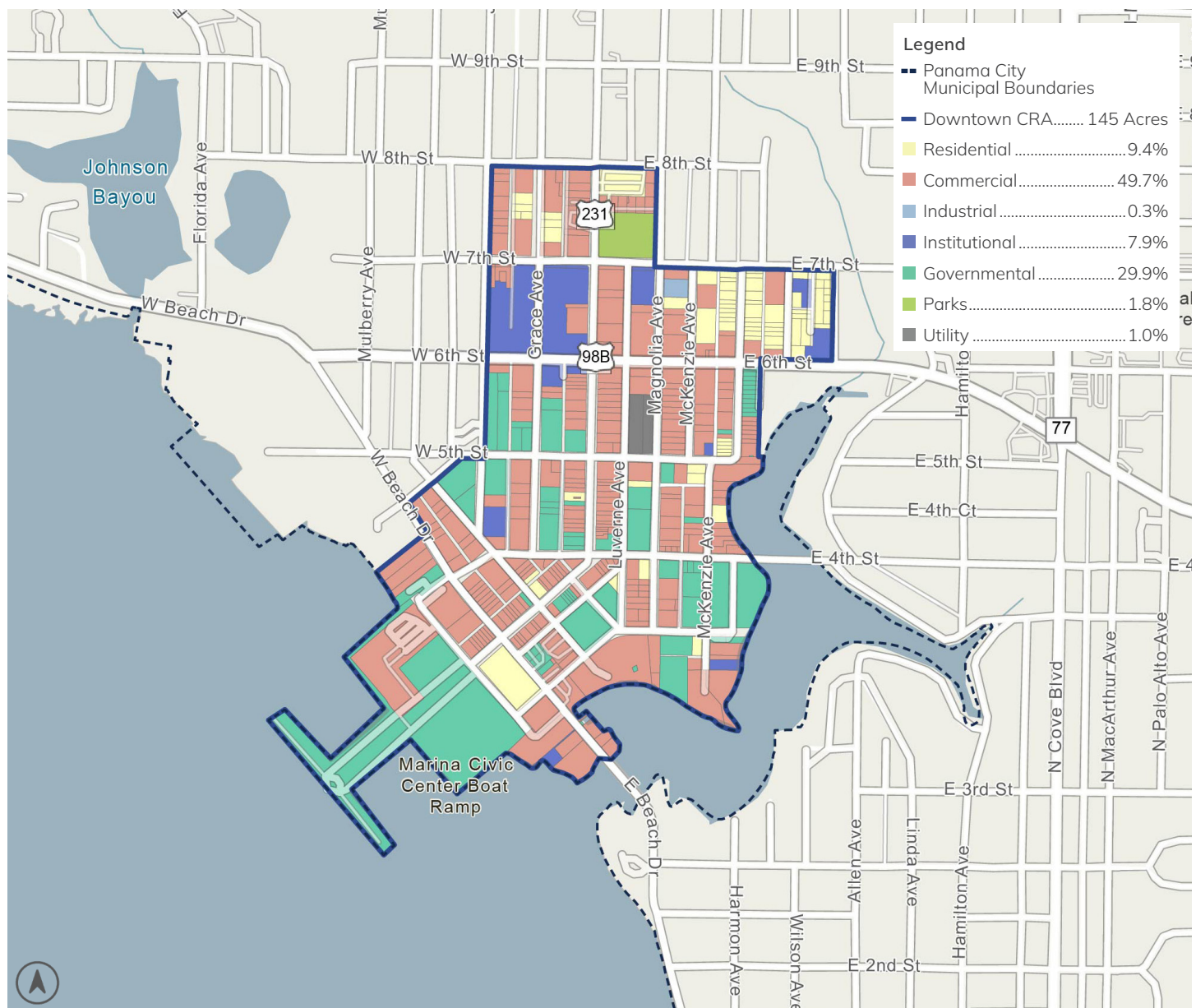


FIGURE 3. DOWNTOWN CRA EXISTING LAND USE MAP

## Future Land Use

Future Land Use designations are classifications of property that categorize permissible levels of intensity and/or density of development, in accordance with policies of the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the Future Land Use of parcels within the Downtown CRA, with the legend detailing the distribution of total land acres by Future Land Use designation (see **Figure 4**).

Within the Downtown CRA's approximately 145 total land acres, the predominant Future

Land Use designation is Mixed-Use, which comprises the largest share of total land area at 98.9%. The only remaining Future Land Use designation, representing McKenzie Park in downtown, was Recreation with 1.1% of this total share.

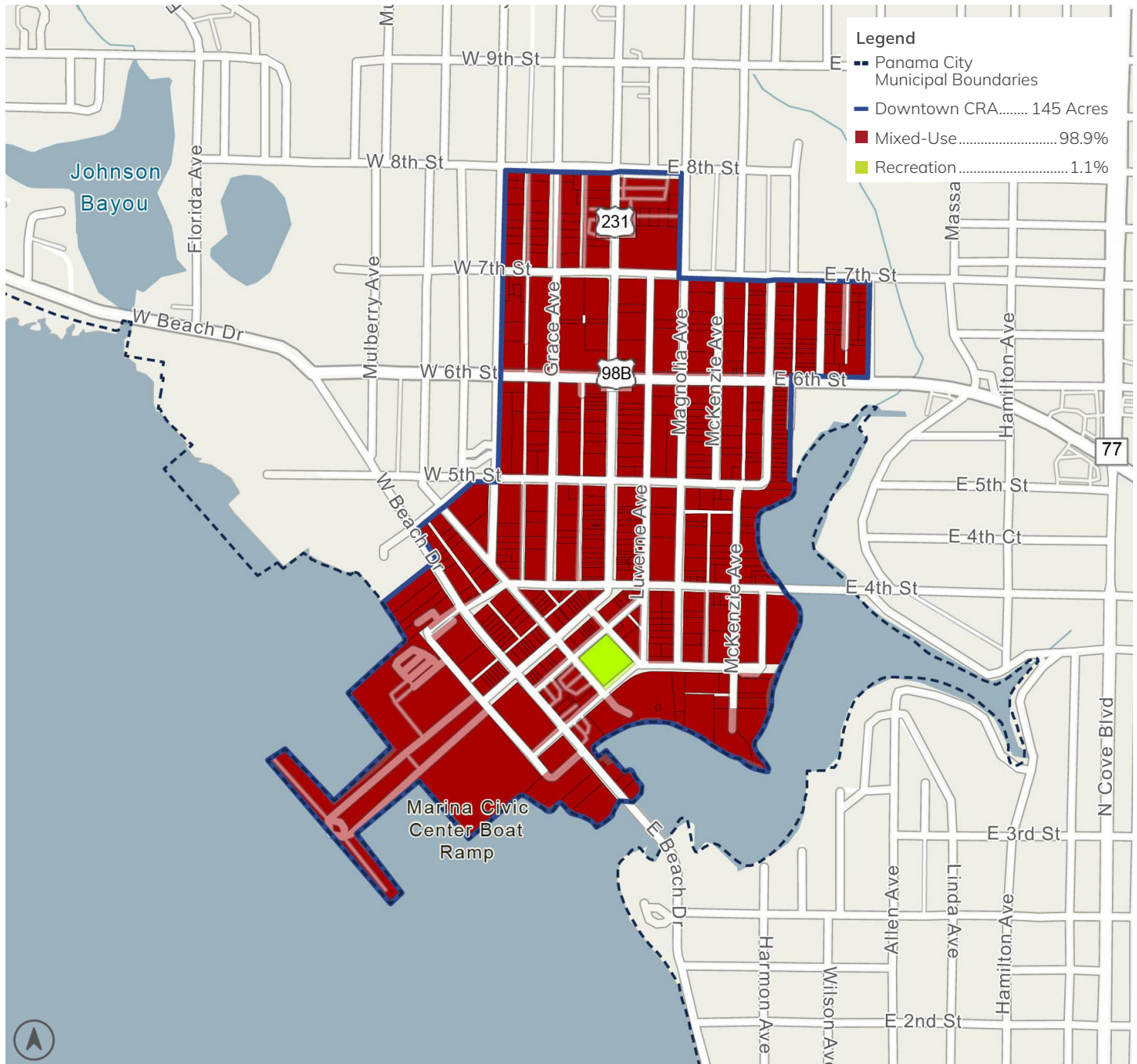


FIGURE 4. DOWNTOWN CRA FUTURE LAND USE MAP



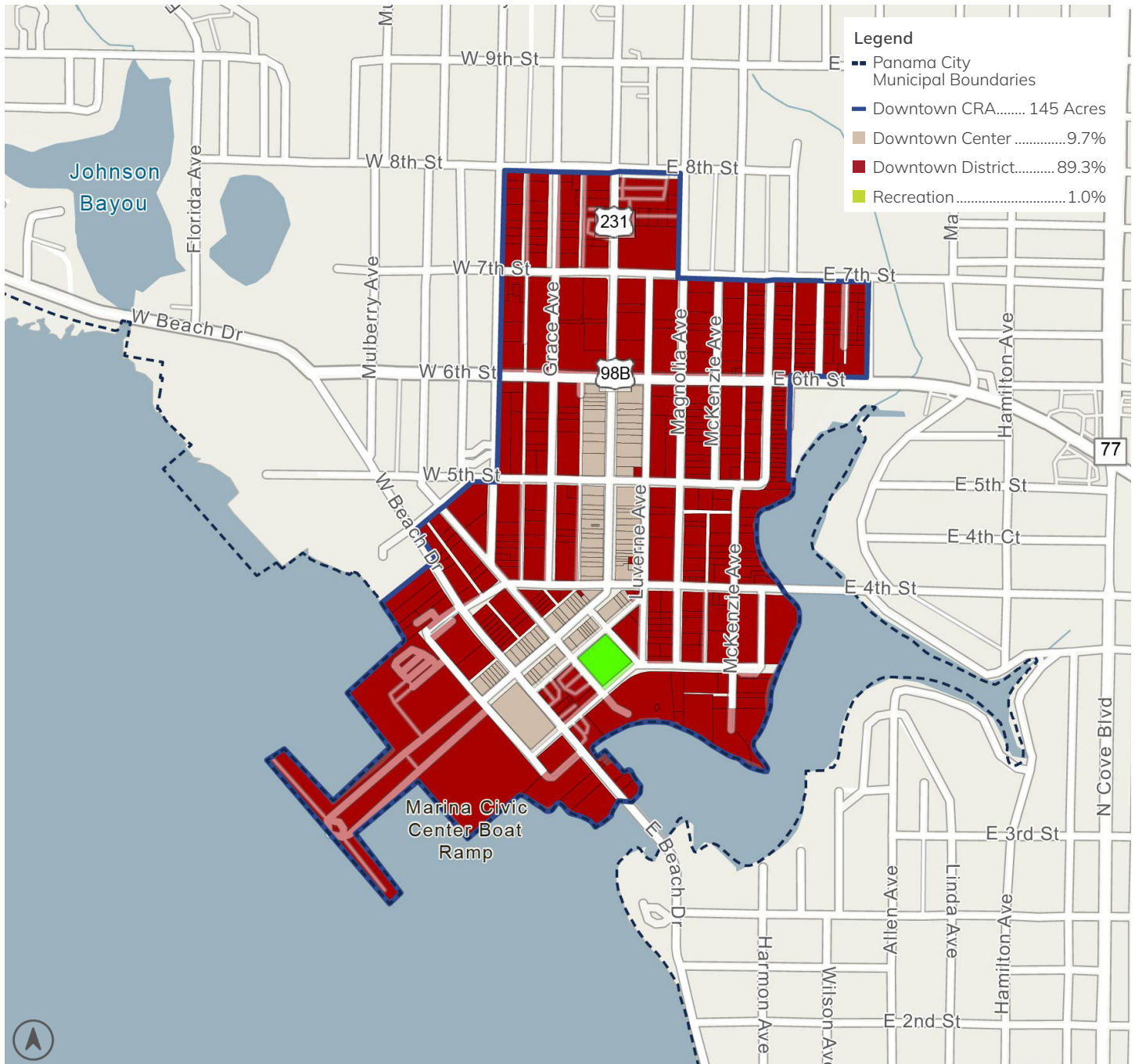
## Zoning

Zoning classifications describe the permitted uses and development standards applicable to a specific property, in accordance with policies of both the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the various Zoning classifications within the Downtown CRA, with the legend detailing the total land acres distribution by Zoning classification (see **Figure 5**).

Within the Downtown CRA's approximately 145 total land acres, the predominant Zoning

classification is Downtown District, which comprises the largest share of total land area at 89.3%, followed by Downtown Center and Recreation with 9.7% and 1.0%, respectively, of this total share.



**FIGURE 5. DOWNTOWN CRA ZONING MAP**

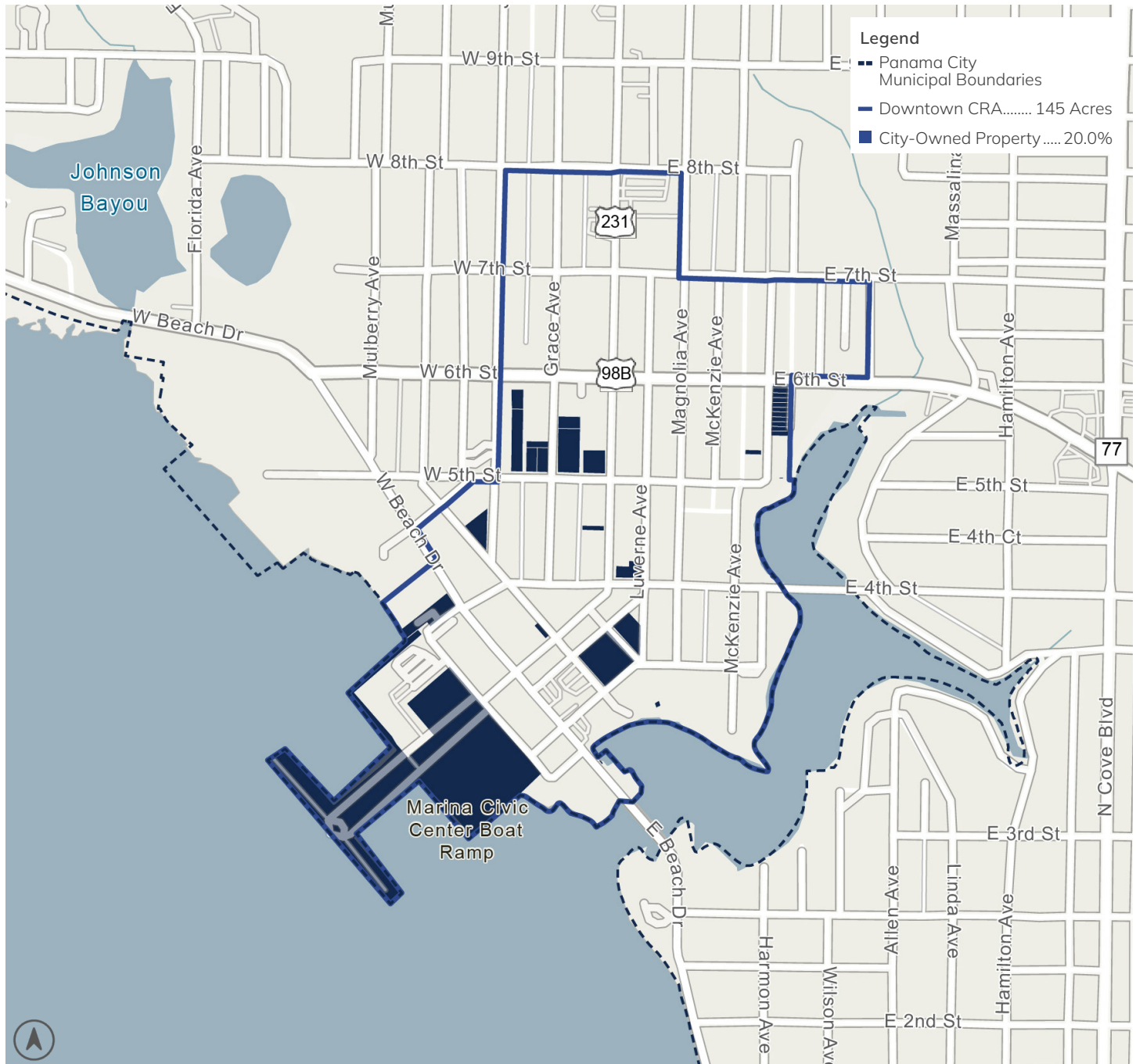
## City-Owned Parcels

City-Owned parcels are those located within the Downtown CRA that are owned by the City. These parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified within this 2025 Plan.

The map below illustrates the City-Owned parcels within the Downtown CRA, with the legend detailing the distribution of total land acres by DOR classification (see **Figure 6**).

There are approximately 36 City-Owned parcels within the Downtown CRA, representing

8.1% of the total parcels in the area. Additionally, these 36 City-Owned parcels cover a total of 29 acres, which is approximately 20.0% of the total acreage within the Downtown CRA.



**FIGURE 6. DOWNTOWN CRA CITY-OWNED PROPERTIES MAP**

## Vacant Parcels

Vacant parcels are those within the Downtown CRA that are undeveloped and/or do not have a built structure upon them. The three categories of vacant parcels within the Downtown CRA include: Vacant Residential, Vacant Commercial, and Vacant Governmental, representing

redevelopment opportunities in their respective land use categories. To note, the Vacant Governmental parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified in this 2025 Plan.

The map below illustrates the vacant parcels by DOR code within the Downtown CRA, with the legend detailing the distribution of total land acres by vacant parcel classification (see **Figure 7**). The majority of vacant land within the Downtown CRA is primarily made up of Vacant Commercial.

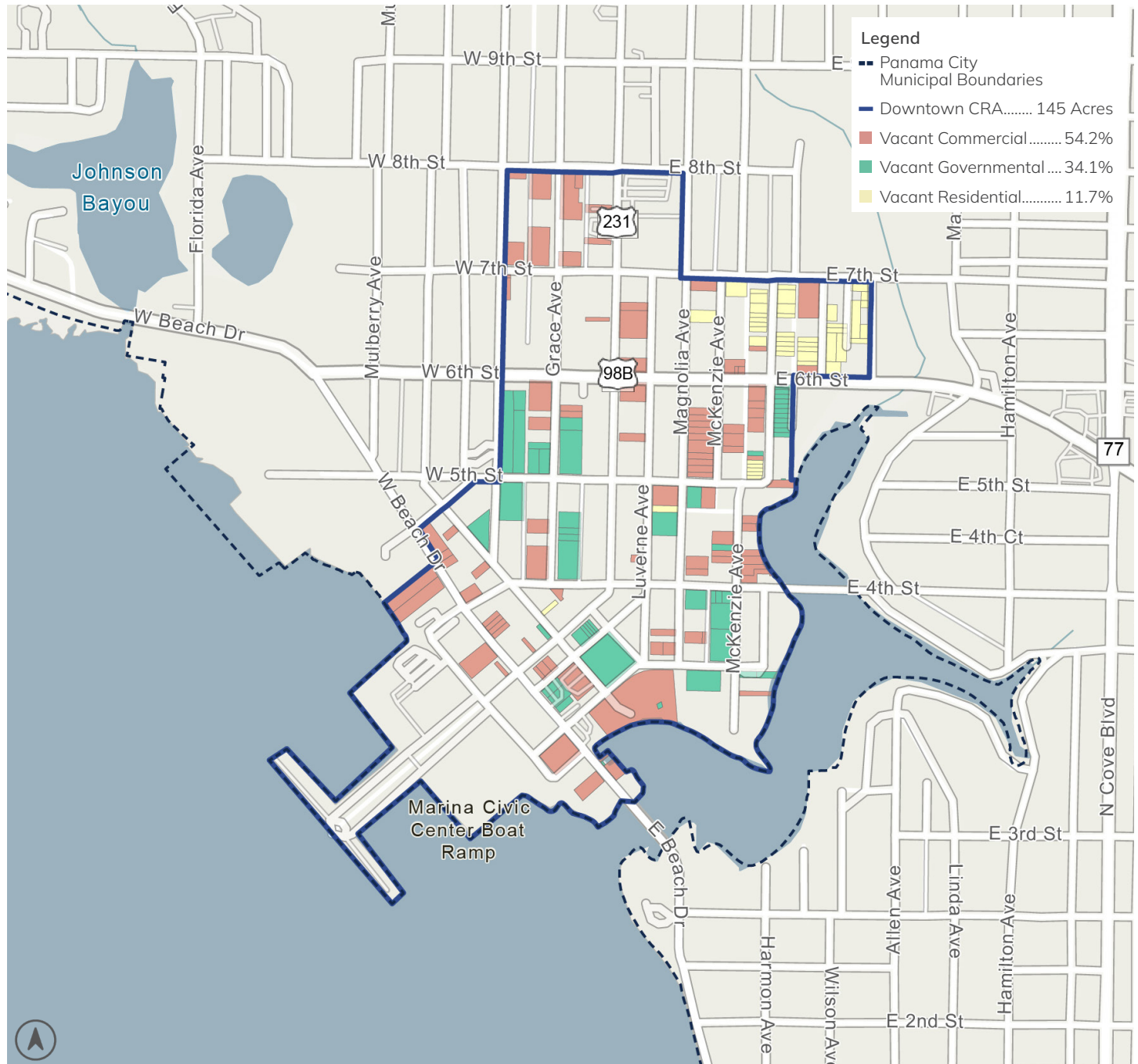


FIGURE 7. DOWNTOWN CRA VACANT PARCELS MAP



# MARKET ASSESSMENT AND DEMOGRAPHIC PROFILE

## Overview

There are many key market characteristics, along with demographic and socio-economic indicators to consider when assessing the overall market supporting demand within the Downtown CRA, these include:

- Market Performance
- Population
- Age Distribution
- Housing Characteristics
- Race and Ethnicity
- Academic Achievement
- Income Characteristics
- Employment and Business Activity

As of year-end 2024, the Downtown CRA is home to a population of 160 persons—composing 0.5% of the total population within the City. The population density in the Downtown CRA is 696 persons per square mile, with a median age of nearly 43 years old. Total population within the Downtown CRA has experienced a negative CAGR of 1.4% since 2010: from 195 persons in 2010 to 160 persons in 2024.

There are about 76 total housing units within the Downtown CRA—composing 0.4% of the total housing units within the City. Total housing units within the Downtown CRA also experienced a negative CAGR since 2010 at 2.1%: from 103 housing units in 2010 to 76 housing units in 2024. Of the 76 housing units within the Downtown CRA as of year-end 2024, nearly 56% are renter-occupied with the remaining 44% owner-occupied units. As of year-end 2024, the housing unit vacancy rate within the Downtown CRA is 17%.

In addition, roughly 63% of the total population within the Downtown CRA make up the *working-class* population, typically defined as persons between the ages of 20 and 64. Over 79% of the total population within the Downtown CRA have obtained their high school diploma or greater, with nearly 11% obtaining a bachelors’ degree or a more professional/graduate degree.

Population within the Downtown CRA is predominately White at 47%, closely followed by Black/African-American with 39%; with approximately 8.1% of the population identify as Hispanic ethnicity, as of year-end 2024.

The Downtown CRA is also home to 2,625 total employees and 263 business as of year-end 2024. Total employment within the Downtown CRA composes 7.5% of the total employment within the City. Total employment within the Downtown CRA has experienced a positive CAGR of 2.6% since 2010: from 1,498 total employees in 2010 to 2,625 total employees in 2024.

As of year-end 2024, the dominate industry sectors within the Downtown CRA’s employment market include

public administration, health care and social assistance, and professional and technical services—combined, these industries compose about 48% of the total Downtown CRA employees. In addition, the unemployment rate within the Downtown CRA at 8.2% is greater than that of the City at 5.1%, as of year-end 2024.

As of year-end 2024, the Downtown CRA is made up of approximately 1.5 million square feet (“SF”) of combined commercial uses (i.e., office, retail, and industrial/flex)—composing 9.4% of the City’s combined commercial space. In addition, the Downtown CRA contains approximately 230 for-rent multi-family residential units and 144 hotel rooms, composing 4.0% and 8.3% of the City’s for-rent residential market and hotel market, respectively. The table below illustrates the year-end 2024 market characteristics for the Downtown CRA’s commercial, for-rent residential, and hotel market(s); see **Table 2**.

*The graphs and figures on the following page illustrate the year-end 2024 demographic and socio-economic characteristics of the Downtown CRA.*

TABLE 2. DOWNTOWN CRA MARKET CHARACTERISTICS

|                      | Total Inventory | % Capture of City | Occupancy % | Avg. Rental Rate <sup>(1)</sup> |
|----------------------|-----------------|-------------------|-------------|---------------------------------|
| Retail (SF)          | 605,388         | 8.8%              | 99.3%       | \$7.00                          |
| Office (SF)          | 873,651         | 19.7%             | 99.1%       | \$69.37                         |
| Industrial/Flex (SF) | 20,125          | 0.4%              | 100.0%      | \$ -                            |
| For-Rent (Units)     | 230             | 3.6%              | 99.7%       | \$ -                            |
| Hotel (Rooms)        | 144             | 8.0%              | 72.4%       | \$190.36                        |

Source: CoStar Group, Year-End 2024. Note: (1) Average Rental Rate represented as per square foot for all commercial uses; represented as per unit for rental units; and represented as average daily rate for hotel rooms.

## Downtown CRA Demographic and Socio-Economic Characteristics

### 160 **POPULATION** in the Downtown CRA

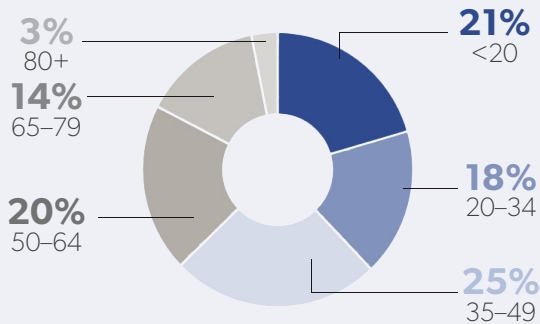
Total population comprises 0.5% of the total population within Panama City.

**0.23**  
Land Area  
(Sq. Mi.)

**696**  
Population  
Density

**42.8**  
Median  
Age

### AGE DISTRIBUTION



### HOUSING CHARACTERISTICS

**2.5**  
Average  
Household  
Size

**13**  
Vacant  
Housing  
Units



The total housing units within the Downtown CRA make up approximately 0.4% of the total housing units within Panama City.

**44%**  
Owner-Occupied

**56%**  
Renter-Occupied

### EDUCATION



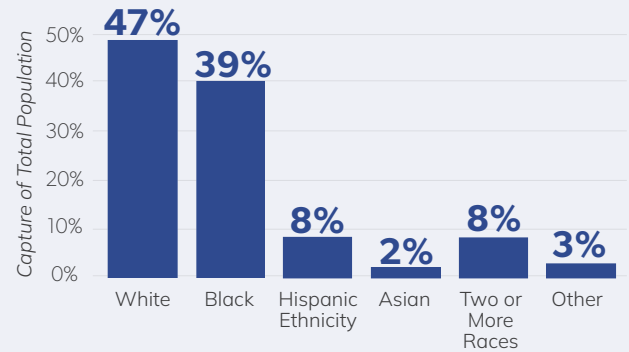
**21%** No High School Diploma

**65%** High School Diploma/GED

**3%** Associates Degree

**11%** Bachelor's Degree+

### RACE & ETHNICITY



### 2,625 **EMPLOYEES** in the Downtown CRA

Represents an employee to population ratio of 16.4 persons per job, and comprises 7.5% of the total employees within Panama City.

**UNEMPLOYMENT RATE 8.2%**

**1,300**  
Employed  
in the Area  
and Live  
Outside

**63**  
Live in the  
Area,  
Employed  
Outside

**INFLOW/  
OUTFLOW<sup>(1)</sup>**

**0**

Employed and Living in the Area

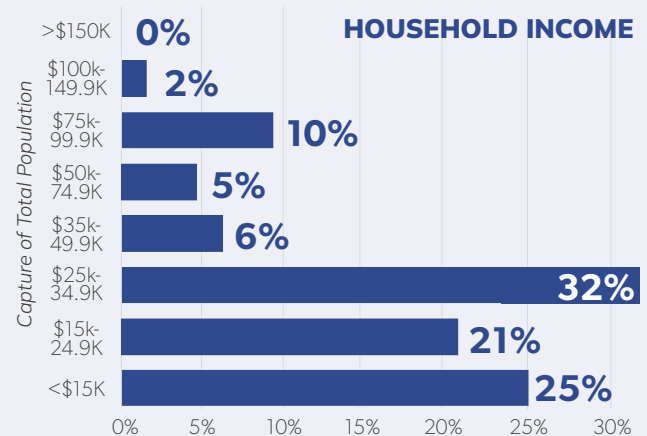
### INCOME CHARACTERISTICS

**\$116,346** Average Home Value

**\$17,036** Per Capita Income

**\$22,813** Median Disposable Income

**\$25,732** Median Household Income



Sources: U.S. Census Bureau; ESRI Business Analyst Year-End 2024 Estimates; CoStar Group; GAI Consultants.  
Note: (1) Most recent employment inflow/outflow data is available from the U.S. Census Bureau for year-end 2022.

# GOALS, OBJECTIVES, AND ACTION STRATEGIES

As a part of this 2025 Plan, major goals, objectives, and action strategies were identified specifically for the Downtown CRA. The action strategies for achieving each objective are outlined beneath their respective objectives below.

The Agency's major goals in this 2025 Plan include creating:

1. Support Economic Growth, Job Creation, and Small Business Development
2. Expand Housing Opportunities
3. Improve Infrastructure, Mobility and Connectivity
4. Enhance Public Safety
5. Activate and Improve the Waterfront
6. Enhance Open Spaces, Recreation and Community Facilities
7. Promote Cultural Identity and History
8. Advance Sustainability and Resilience

These major goals, objectives, and action strategies guide the Agency in evaluating projects and programs for potential implementation to address the opportunities and challenges facing the Downtown CRA.



## Support Economic Growth, Job Creation, and Small Business Development

To support economic growth, job creation and small business development, the objectives and strategies listed are intended to support the Downtown CRA's current businesses, residents, and employees by investing and enhancing residential and commercial spaces.

### Objective 1: *Develop desired plans that will support future projects.*

- Update the Downtown CRA Redevelopment Plan to address many of the issues present in the community.
- Create a Parking Support Plan for both public and private facilities to provide a strategy for increased parking demands and creating better access to public parking garages, surface lots, and on-street parking. Parking adaptations should include:
  - Develop and adopt standards to accommodate reduced parking requirements within the Downtown CRA and provide flexible spaces for compact cars and other modes of transportation.
  - Assemble properties in the Downtown CRA to solicit developer interest in developing mixed-use parking structures.
- Encourage all new large developments to provide structured and shared parking as opposed to surface lots where feasible.
- Encourage shared parking and access between adjacent properties in commercial and mixed-use areas.
- Provide combined residential and commercial parking requirements in new mixed-use developments.
- Identify areas for event related spill-over and recreational vehicular parking.
- Prepare a parking location map and install clear signage to designated parking areas.

### Objective 2: *Collaborate on Economic Development and Tourism.*

- Collaborate with community partners and identify corporate and institutional partners to attract and recruit higher wage jobs in tandem with EDA policies regarding aerospace and technology-based industries. Existing opportunities include:
  - Bay County Economic Alliance: Functions as a public/private partnership with the goals of creating quality jobs and increasing the wealth of the community.
  - Panama City Beach Chamber: Works to promote the area as a place to do business through marketing and promotions and helps develop a plan and marketing strategy for the Downtown CRA.



- Bay County Chamber of Commerce: Assists existing businesses with the resolution of any problems and provides new businesses with information about the Downtown CRA.
- Bay County Tourist Development Council: Assists economic development through the promotion of a positive image, increasing tourism and coordinating marketing efforts of the total tourism community.
- Universities, Colleges and Technical Schools: Links job-generating opportunities, programs, and strategies to the marine, aerospace, high tech and coastal resource industries, through collaboration with the public school system, Gulf Coast State College, Troy University, Florida State University, University of West Florida, and the Tom P. Haney Technical Center should be explored.
- Other City CRAs: Efforts should be supported in collaborating with the City's other CRA's to find common initiatives in which leveraging resources will benefit the City as a whole. This could be in the areas of the marina's development, job generating/training programs, a wellness trail connecting neighborhoods, and possible education and social service programs.
- Acquire or receive strategic properties, including vacant buildings, and support necessary site preparation,

to facilitate redevelopment, entrepreneurship and job creation.

- Develop projects when necessary to catalyze investment, fill gaps, or address community needs.

**Objective 3: *Attract and encourage mixed-use, commercial, economic development and redevelopment.***

- Support business through innovation and programming, including an Economic Garden to grow locally-owned businesses through education, technology investments and transfers.
- Recognize arts and culture as economic drivers, as a creative workforce is drawn to environments that support a variety of events, programs and facilities enhancing the quality of life.
- Link jobs to marina development, including boat and engine repairs, electronics, refurbishment skills, and other marina-related work.
- Partner with educational institutions and training providers to support workforce development.
- Promote, support and grow small business development.

- Support technical assistance, workforce development and mentorship programs.

**Objective 4: *Attract Developers through New or Enhanced Policies.***

- Preparing RFP's for targeted redevelopment properties.
- Consideration of potential grants for or related to impact fees and other potential financial barriers to new development and redevelopment.
- Provide targeted incentives such as TIF, grants, and fee waivers to stimulate improvements or private investment.

**Objective 5: *Revise City Codes and Development Approvals Processes.***

- Assist with the update of Downtown development codes and land use policies.
- Design guidelines and sign guidelines to establish specific building, façade, and sign recommendations that will address materials, colors, awnings, landscaping, pedestrian amenities, parking arrangements, and architectural details.



DOWNTOWN PANAMA SMALL BUSINESS | SOURCE HOMES.COM



## Expand Housing Opportunities

To expand housing opportunities, the objectives and strategies listed are intended to support mixed-use housing opportunities and encourage adaptive reuse of land to support the Downtown CRA's residents.

### Objective 1: *Support development of affordable and workforce housing.*

- Incentivize residential infill, rehabilitation and affordable mixed-use housing.
- Collaborate with volunteer services to assist with residential repairs and improvements.
- Promote mixed-income

housing on strategic redevelopment sites, including housing above retail.

### Objective 2: *Redevelop vacant properties to encourage adaptive reuse, infill development, and to improve the investment image of the community.*

- Provide relocation assistance to residents and businesses displaced by redevelopment

projects, ensuring equitable transitions and minimizing hardship during community transformation, particularly for seniors.

- Accept land donations or acquire parcels to support residential goals.
- Purchase available lots for new workforce homeownership units.



## Improve Infrastructure, Mobility, and Connectivity

To improve infrastructure, mobility, and connectivity, the objectives and strategies listed are intended to support the Downtown CRA's neighborhoods by providing necessary infrastructure and transportation improvements.

### Objective 1: *Encourage physical improvements to commercial and residential properties.*

- Provide increased Commercial and Residential Redevelopment Grants or Loans.
- Use grants to attract new retail, particularly a grocery store; restaurants; offices/jobs; arts and culture destinations; university/higher learning sites.
- Provide additional support for more intense residential developments, offering a variety of housing options, both for-sale and rental products.
- Implement complete streets with lighting, sidewalks, and bike lanes and/or pedestrian paths.

private educational providers.

- Strengthen the K-12 offerings of the public schools, charter schools and community schools.
- Establish an arts campus in the Downtown CRA.

### Objective 3: *Provide and/or Encourage Public Realm Improvements.*

- Continue to partner with others to develop community mixed-use spaces and public open spaces.
- Enhance experience by creating lively and distinctive places, where the many functions of community life take place and where people feel a sense of ownership and connectedness.
- Support the pedestrian and vehicular connection of destinations with one another to avoid having them function in isolation.

### Objective 4: *Provide Access and Mobility Support.*

- Integrate smart infrastructure and emerging technologies—such as broadband/fiber networks, EV charging stations, and real-time transit systems—into projects funded by the CRA to improve long-term functionality and competitiveness.
- Support upgrading and modernizing roads, stormwater systems, and utility infrastructure.
- Connect Harrison Avenue to the parking lots on Grace Avenue and Luverne Avenue.
- Undertake accessibility/ADA improvements where needed.
- Implement a tree-lined waterfront promenade that links open spaces and recreational opportunities.
- Invest in road realignments, initiation of a trolley or shuttle service for full-time or part-time services, and/or remote parking facilities.

### Objective 2: *Support Neighborhood Stabilization.*

- Encourage the collaborative support of both public and

- Improve regional connectivity through upgraded public transit, complete streets, and expanded pedestrian and bicycle networks.
- Prioritize pedestrian connections to McKenzie Park, Martin Theater, City Hall, and the Marina.
- Address parking issues and invest in new parking facilities.



## Enhance Public Safety

To enhance public safety, the objectives and strategies listed are intended to support the Downtown CRA's community and partners to ensure safe streets and provide safety initiatives.

### Objective 1: *Enhance policing and community strategies to mitigate crime.*

- Support innovative policing and explore other avenues to leverage resources to address these influences.
- Encourage innovative collaboration with the City's Police Department to increase foot patrols, bicycle/segway patrols, and vehicle patrols to help reduce the negative influence of the problems.
- Collaborate to create and sustain a Business Watch Program.
- Support Crime Prevention Through Environmental Design (CPTED) principles into improvements and projects funded by the CRA.
- Create a consortium of social service providers to address common issues and support social service needs while being sensitive to the impacts on local businesses and neighborhoods.
- Partner with local law enforcement and community organizations to support proactive public safety initiatives and community policing efforts.

### Objective 2: *Secure and repair infrastructure to support safety initiatives.*

- Secure and clean up buildings in disrepair, enforce codes.
- Harden power lines and add pedestrian lighting to neighborhoods and streets.
- Improve lighting, visibility, and pedestrian infrastructure to enhance safety in public spaces.
- Support programs and facilities that reduce loitering, illegal dumping, and vandalism through strategic activation of underutilized spaces.
- Encourage the redevelopment of blighted or abandoned properties that contribute to unsafe conditions.

- Install or improve security infrastructure (e.g., cameras, emergency call stations) in key public areas when appropriate.
- Promote safe, walkable, and accessible environments through streetscape improvements and traffic-calming measures.

### Objective 3: *Implement maintenance of ROWs and Vacant Properties.*

- Implement rights-of-way and vacant properties maintenance program(s) surpassing City minimum maintenance standards in accordance with maintenance agreement between City and Agency.



DOWNTOWN PANAMA CITY MCKENZIE PARK | SOURCE PANAMA CITY NEWS HERALD





## Activate and Improve the Waterfront

To activate and improve the waterfront in the Downtown CRA, the objective and strategies listed are intended to encourage updating plans that support local businesses and create a thriving public space around the Panama City Marina.

### Objective 1: *Support and initiate improvements to the waterfront.*

- Support public waterfront access and water-dependent businesses.
- Implement flood-resilient shoreline design.
- Secure strategic waterfront parcels to enhance public access and amenities.
- Support redevelopment of the Marina Civic Center site and promenade as a public gathering space with potential commercial and recreational uses.



DOWNTOWN PANAMA CITY MARINA | SOURCE COSTAR GROUP



## Enhance Open Spaces, Recreation, and Community Facilities

To enhance open spaces, recreation, and community facilities, the objectives and strategies listed are intended to support the continuation of streetscape projects, while focusing on developing a comprehensive signage program and functional community spaces.

### Objective 1: *Continue to Improve and Maintain Streetscapes.*

- Enhance the aesthetics to increase the area's walkability and appeal for pedestrians, creating a "sense of place."
- Continue enhancements along the business heavy corridors to support business retention and recruitment.

### Objective 2: *Create an Enhanced Wayfinding Signage System.*

- Locate wayfinding signage, directional signage to parking lots, and signage near intersection entry points and be designed in a consistent and easily identifiable manner.
- Install a comprehensive

directional signage system for the Downtown CRA.

- Develop a unified signage system that emphasizes a coherent theme for the entire Downtown CRA.

### Objective 3: *Re-imagine Community Facilities and Recreation.*

- Locate sites for desired recreational facilities such as splash pad, skateboard park, and dog parks.
- Connect the intended Downtown Stormwater/Resiliency Plan with open spaces to create "water smart parks or mini parks" and green streets suitable for recreation.

- Expand and improve parks, plazas, and civic spaces.
- Improve, develop and maintain recreation buildings, facilities and spaces.
- Acquire or re-purpose land for public recreation.
- Maintain and enhance CRA improvements and vacant properties to support safe, attractive, and functional public spaces.
- Integrate play spaces, seating, and walking paths into park designs.
- Enhance aesthetics through use of decorative lighting in parks and along roadways, seasonally or year-round.



## Promote Cultural Identity and History

To promote cultural identity and history, the objectives and strategies listed are intended to support historic preservation efforts through community education programs and implementing streetscape designs that will promote a community identity.

### Objective 1: *Support Historic Preservation.*

- Explore tools to increase protections on historic structures and incentivize preservation/reuse of buildings, like the Marie Hotel.
- Link the various sites and points of interest in the different CRA's to create an attractive "historical trail" to be enjoyed by residents and visitors alike.
- Provide education about these tools to the Historical Society, property owners and others.
- Connect historic elements through physical preservation, new design, arts and cultural programs.
- Install public art, wayfinding, and historic interpretation.
- Recognize and preserve the unique heritage of the district through plaques, murals, and interpretive displays.
- Develop cohesive design standards that reflect neighborhood identity and reinforce sense of place.
- Support community-based historic preservation efforts.



## Advance Sustainability and Resilience

To advance sustainability and resilience, the objectives and strategies listed are intended to develop and implement plans that create energy efficient infrastructure throughout the Downtown CRA with a focus on the Marina.

### Objective 1: *Implement Master Stormwater Plan and System.*

- Develop a new master plan to build or modify the stormwater system for the Downtown CRA to allow for redevelopment.
- Include the necessary elements to construct a system for the entire Downtown CRA drainage basin in the master plan.
- Allow property owners to build out their lots without using on-site storm water facilities, removing regulatory barriers to development.
- Create a potential revenue source for managing the stormwater system beyond the life of the Downtown CRA.
- Consider the development of the master stormwater pond

as a recreational attraction and amenity for citizens.

- Build stormwater capacity with green infrastructure.

### Objective 2: *Update Marina Master Plan and Redevelop Existing Marina.*

- Provide public access to coastal resources.
- Utilize the marina's size and location for a variety of public and private development opportunities.
- Combine a mix of civic and commercial to encourage use as a regional destination.

### Objective 3: *Promote CRA-wide resiliency infrastructure upgrades.*

- Promote tree planting, incorporate native

landscaping and renewable energy upgrades.

- Support energy-efficient and resilient building practices.
- Support resilience planning for flood-prone areas.
- Install solar lighting in parks, trails, and public spaces to reduce energy use and enhance safety.
- Implement urban heat mitigation strategies such as expanded tree canopy, shaded streetscapes, and reflective surfaces to improve livability and address climate-related impacts.

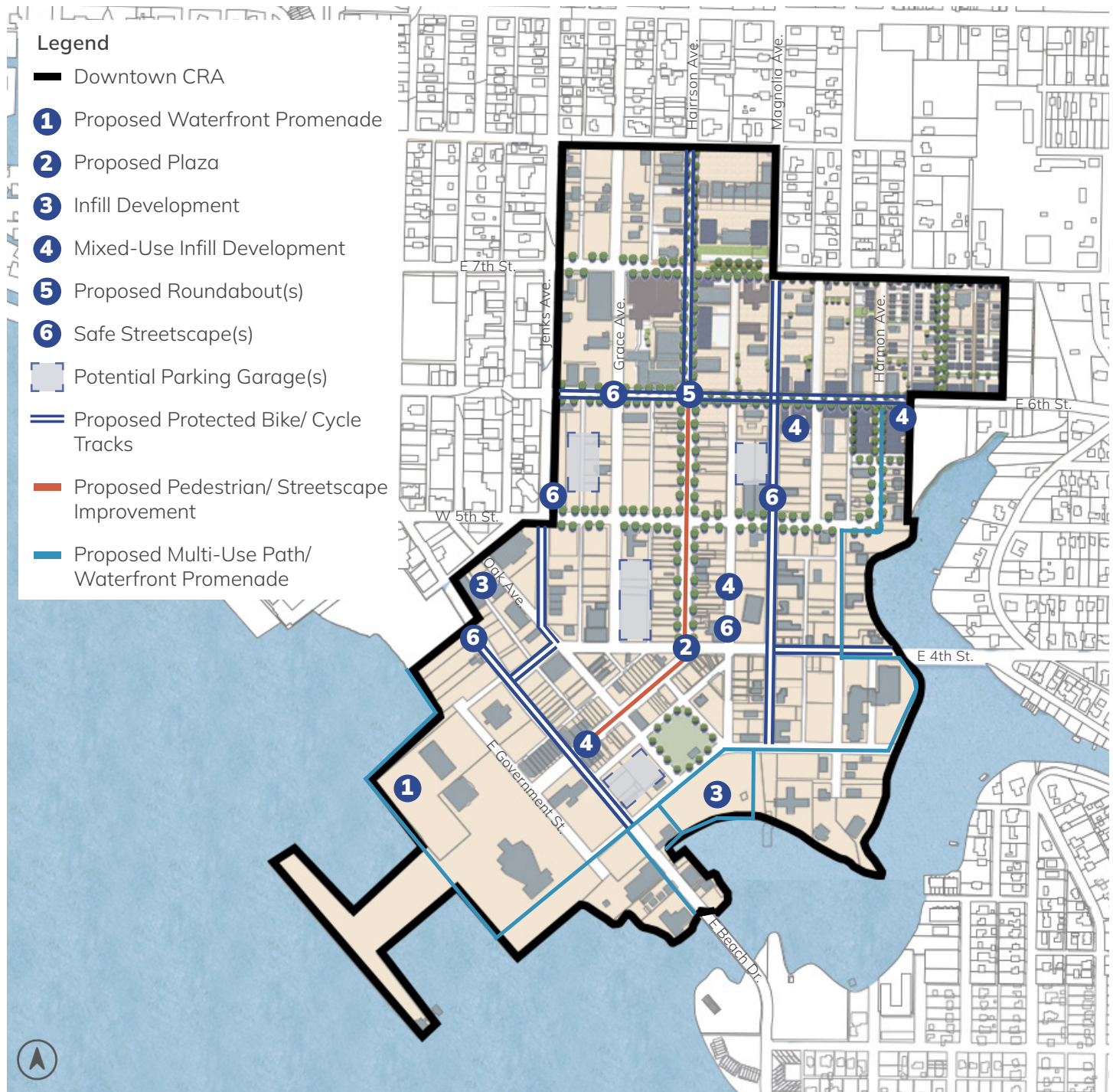


# CONCEPTUAL MASTER PLAN

The Conceptual Master Plan for the Downtown CRA illustrates the general locations of the previously installed capital improvements and proposed capital improvements and programming identified in

the Capital Projects and Programming Worksheet, further detailed in *Section 6, Financial Analysis* of this document (see **Figure 8**). Specific proposed capital improvements illustrated below include a


waterfront promenade, Eco-Park for stormwater filtration, diverse housing infill, mixed-use development to attract residents, and safer streetscapes and intersections to enhance walkability and bike paths.



**FIGURE 8. DOWNTOWN CRA CONCEPTUAL MASTER PLAN**



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An aerial photograph of a coastal area, likely St. Andrews, South Carolina. The image shows a mix of residential, commercial, and industrial zones. In the foreground, there's a large parking lot filled with cars, a commercial building, and a marina with several boats docked. A road runs through the middle of the area. In the background, there's a large body of water, possibly a bay or harbor, with some distant buildings and a small island visible on the horizon. The sky is blue with some light clouds. The text "ST. ANDREWS COMMUNITY REDEVELOPMENT AREA" is overlaid in large, white, serif capital letters.

# ST. ANDREWS COMMUNITY REDEVELOPMENT AREA



# 03

## CHAPTER THREE CONTENTS

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## CHAPTER THREE:

# ST. ANDREWS COMMUNITY REDEVELOPMENT AREA

## ST. ANDREWS CRA SUMMARY

### Overview

The St. Andrews Community Redevelopment Area ("St. Andrews CRA") was established in 1989 with the objective to revitalize the City's St. Andrew Bay Community. In 2024, an FON study was conducted and adopted, expanding the St. Andrews CRA to include areas east and west of the original boundary. Known for its strong waterfront connection, the St. Andrews CRA boasts numerous boats, docks, and traditional fishing village architecture along St. Andrews Bay. The area offers extensive shoreline and park space, enjoyed by residents and visitors alike. Today, the St. Andrews CRA is approximately 644 acres, as illustrated in the following map (see **Figure 9**).

The St. Andrews CRA includes the St. Andrews Marina, a major anchor development, and is designated as a Waterfronts Florida Partnership Community. Major roadways within the St. Andrews CRA include U.S. Hwy. 98 and Beck Avenue, considered the main street, featuring several local businesses.

### History

St. Andrews' history dates back to the 1780s with European settlers arriving during the Spanish period.

By 1862, it became a key salt-making area in Florida, leading to industrial growth. In the early 1900s, St. Andrews became vital to Panama City's growth due to its waterfront and investors like the Gulf Coast Development Company. However, in the 1980s, the community declined as charter fishing and waterfront businesses moved to Panama City Beach. Recognizing the need for revitalization, the Panama City Community Redevelopment Agency ("Agency") designated St. Andrews as a Community Redevelopment Area in 1989.

The St. Andrews CRA originally encompassed about 188 acres, sitting along a 3/4-mile segment of Beck Avenue, running north from St. Andrews Bay. A significant event in St. Andrews' history was its designation as a Waterfront Florida Partnership Community, which provided financial resources and technical grants. These grants help the St. Andrews CRA implement community-designed visions for the waterfront area. In 2012, the Partnership reorganized as a non-profit organization with goals to preserve historical, cultural, and environmental

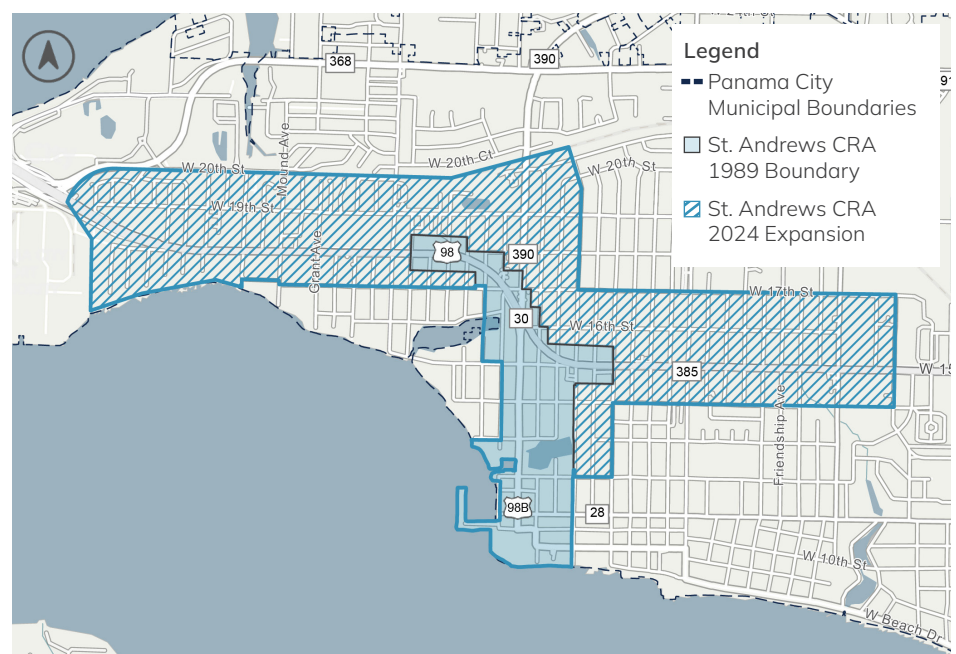


FIGURE 9. ST. ANDREWS CRA MAP

resources, advocate for public/private partnerships, and foster community engagement.

The St. Andrews CRA's initial Community Redevelopment Plan was adopted in 1989 and featured multiple capital projects, which had primarily been completed by 2017. However, problems of Slum and Blight continued, requiring the 2018 St. Andrews Community Redevelopment Plan Update. The 1989 and 2018 St. Andrews CRA Redevelopment Plan(s) have served as the primary guides for the Agency's activities within the St. Andrews CRA to-date.

In 2024, an initiative was undertaken by the Agency to evaluate selected areas for consideration of inclusion within the St. Andrews CRA and an update of the St. Andrews CRA Redevelopment Plan. The Agency recognized the need to stimulate private sector reinvestment in targeted areas and to address and implement long-term redevelopment, rebuilding and recovery initiatives.

An FON study was conducted in late 2024 ("2024 FON"), attached hereto within the Appendix, which documented existing conditions within two targeted expansion areas, West Expansion Area and East Expansion Area, to determine if the targeted expansion areas qualified for potential inclusion within the existing St Andrews CRA in accordance with F.S. Chapter 163.340 (7), (8).

The 2024 FON found that the West Expansion Area demonstrated one condition of "Slum" (F.S. Chapter 163.340, (7) (c)) and five conditions of "Blight" (F.S. Chapter 163.340, (8) (a), (b), (d), (e), and (k)). Based on the observation of the presence of

Slum and Blight conditions as defined by F.S. Chapter 163.340, (7), (8), there were sufficient findings to justifiably consider inclusion of the West Expansion Area within the St. Andrews CRA. Further, the 2024 FON found that the East Expansion Area demonstrated one condition of "Slum" (F.S. Chapter 163.340, (7) (c)) and five conditions of "Blight" (F.S. Chapter 163.340, (8) (a), (b), (d), (e), and (k)). Based on the observation of the presence of Slum and Blight conditions as defined by F.S. Chapter 163.340, (7), (8), there were sufficient findings to justifiably consider inclusion of the East Expansion Area within the St. Andrews CRA.

The 2024 FON was presented to, and accepted by, the Agency on April 8, 2025, after which the City Commission of the City of Panama City, in accordance with F.S. Chapter 163.355, Florida Statutes, and by adoption of Resolution 20250408.1 found that the conditions within two targeted expansion areas examined in the 2024 FON meet certain criteria described in F.S. Chapter 163.340(7), (8), and that there is a need for the expansion of the St. Andrews CRA to address the conditions of Slum and Blight identified within the two targeted expansion areas.

This 2025 Plan memorializes the aforementioned St. Andrews CRA boundary changes that have been adopted; IT serves as a modification and update of the St. Andrews CRA Redevelopment Plan and specifies the redevelopment strategies, desired improvement projects, and proposed implementation steps.

In response to Hurricane Michael in 2018, Panama City produced the *Neighborhood Plan*, featuring

a strategic vision of three neighborhoods within the City including St. Andrews, as well as the *Strategic Vision for Panama City's Historic Downtown and its Waterfront Plan*. These plans addressed issues of urban sprawl and recovery. The *Neighborhood Plan* highlighted the need for revitalization and reinvestment in the Glenwood, Millville, and St. Andrews areas. The plan aimed to address decline, enhance infrastructure, and support economic growth, making these areas more vibrant and resilient. The major priorities, objectives, and goals outlined in both plans have served as crucial guidelines for the St. Andrews CRA's goals and objectives in this 2025 Plan, as detailed in the following pages.

## Past Accomplishments

Since establishing the St. Andrews CRA in 1989, the Agency has worked to restore, emphasize, and contribute to St. Andrew's unique historic character. The St. Andrews CRA has also worked toward encouraging tourism, economic development, small business formation and retention, neighborhood retail, and water-dependent recreational activities within Panama City.

Notable accomplishments within the St. Andrews CRA related to the Agency's past priorities and guiding principles include:

### Key and Vital Infrastructure

- Provided support through its commercial grant program that funded signage, awnings, landscaping upgrades and more.
- Started a Yard of the Month program to encourage residents to reclaim their yard/gardens.

- Completed Bayview Avenue Streetscape projects including under-grounding of utilities, sidewalk development, lighting, stormwater, landscaping, and traffic flow.

### Economy

- Established a Waterfront Partnership which opened up new financial resources and technical grants to the St. Andrews CRA.

### Quality of Life

- Prioritized the preservation of historical icons, including: The Lion Fountain, a planter in Oaks by the Bay Park and the centerpiece of Lion Plaza; the Old Villa Hotel, maintained as the cornerstone of Villa Gateway Park, a pocket park for public waterfront access; and the Panama City Publishing Co. Museum, approved for the National Register which showcases historic documents and art.

### Tax Base Trends and Estimates

The St. Andrews CRA was established in 1989 with a base year taxable value of \$15,932,884. Over the 10-year period from 2015 to 2024, total taxable value for all properties within the St. Andrews CRA grew at a Compound Annual Growth Rate (“CAGR”) of 4.0%, experiencing a 48% increase in taxable value from \$67,941,087 in 2015 to \$100,321,646 in 2024.

Over the same 10-year period, annual Tax Increment Financing (“TIF”) revenue collections within the St. Andrews CRA has grown at a CAGR of 6.9%. This represents an 95% increase, rising from \$420,300 in 2015 collections to \$820,600 in 2024. Since 2015, the total TIF revenues

collected in the St. Andrews CRA have amounted to \$5,025,900. In 2025, an FON was adopted which expanded the St. Andrews CRA to include areas east and west of the original boundary.

**Table 3** below illustrates the 10-year historic collections in total taxable value and total tax increment, as well as the total annual TIF revenues generated by the St. Andrews CRA, assuming a 95% contribution rate from both the City and County for the original St. Andrews CRA, and a reduced 74% contribution from the County for the expansion areas. The table also illustrates projected collections from 2025 through 2044, the Agency’s

operational sunset date, over 5-year increments. This 2025 Plan estimates that the St. Andrews CRA will generate approximately \$42,597,800 in TIF revenue to the Agency’s Redevelopment Trust Fund from 2025 through 2044. This equates to about \$2,129,890 in average annual increment over the 20-year projection period.

This TIF revenue may be used for projects and programming that address the goals, objectives, and strategies of this 2025 Plan. For further details on the TIF projections for the St. Andrews CRA, please refer to *Section 6, Financial Analysis* of this document.

**TABLE 3. ST. ANDREWS CRA TAX INCREMENT TRENDS AND ESTIMATES**

| Year   | Total Taxable Value <sup>(1)</sup> | Tax Increment less Base Year <sup>(2)</sup> | Total Annual TIF Revenues <sup>(3)</sup> |
|--|------------------------------------|---|--|
| 2015   | \$ 67,941,087                      | \$ 52,008,203                               | \$ 420,300                               |
| 2016   | 68,954,542                         | 53,021,658                                  | 434,400                                  |
| 2017   | 70,688,214                         | 54,755,330                                  | 437,500                                  |
| 2018   | 72,517,114                         | 56,584,230                                  | 452,100                                  |
| 2019   | 56,767,189                         | 40,834,305                                  | 340,800                                  |
| 2020   | 56,816,936                         | 40,884,052                                  | 387,700                                  |
| 2021   | 61,433,640                         | 45,500,756                                  | 407,900                                  |
| 2022   | 81,971,967                         | 66,039,083                                  | 585,700                                  |
| 2023   | 91,918,370                         | 75,985,486                                  | 738,900                                  |
| 2024   | 267,700,284                        | 84,388,762                                  | 820,600                                  |
| <b>10-Year Historic Collections<sup>(4)</sup></b>                |                                    |   | <b>\$ 5,025,900</b>                      |
| 2025–2029 Est.   |                                    |   | <b>\$ 5,721,200</b>                      |
| 2030–2034 Est.   |                                    |   | <b>\$ 8,729,300</b>                      |
| 2035–2039 Est.   |                                    |   | <b>\$ 12,216,800</b>                     |
| 2040–2044 Est.   |                                    |   | <b>\$ 15,930,500</b>                     |
| <b>20-Year Collections Through Agency's Sunset<sup>(5)</sup></b> |                                    |   | <b>\$ 42,597,800</b>                     |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: (1) Reflects prior year Final taxable value in tax increment area according to FDOR. (2) Reflects the total taxable value within the increment area less the St. Andrews CRA’s base year value(s) of: \$15,932,884 (1989 Original) and \$167,378,938 (2024 Expansion Area). (3) Assumes a 95% participation rate from both Panama City and Bay County for the original St. Andrews CRA parcels, and assumes a reduced 74% contribution from the County for the expansion area. (4) Reflects historic 10-year total collections from 2015 to 2024. (5) Reflects projected 20-year collections from 2025 to 2044, the Agency’s sunset date—further detailed in Section 6, Financial Analysis.



# ST. ANDREWS CRA MAP SERIES

## Existing Land Use

Existing Land Use designations are classifications of property that describe the current use of the property. The Florida Administrative Code (“FAC”) requires Property Appraisers to classify each parcel of real property to indicate its use as determined for valuation purposes. This use is reflected in the Department of Revenue

(“DOR”) use codes applied to each real property on tax assessment rolls and depicts the existing use of the property.

The map below illustrates the Existing Land Use of parcels within the St. Andrews CRA, with the legend detailing the distribution of total land acres by Existing Land Use designation (see **Figure 10**).

Within the St. Andrews CRA’s approximately 644 total land acres, the predominant Existing Land Use designation is Residential, which comprises the largest share of total land area at 52.5%, followed by Commercial with 27.3% and Governmental with 9.7%, respectively, of this total share.

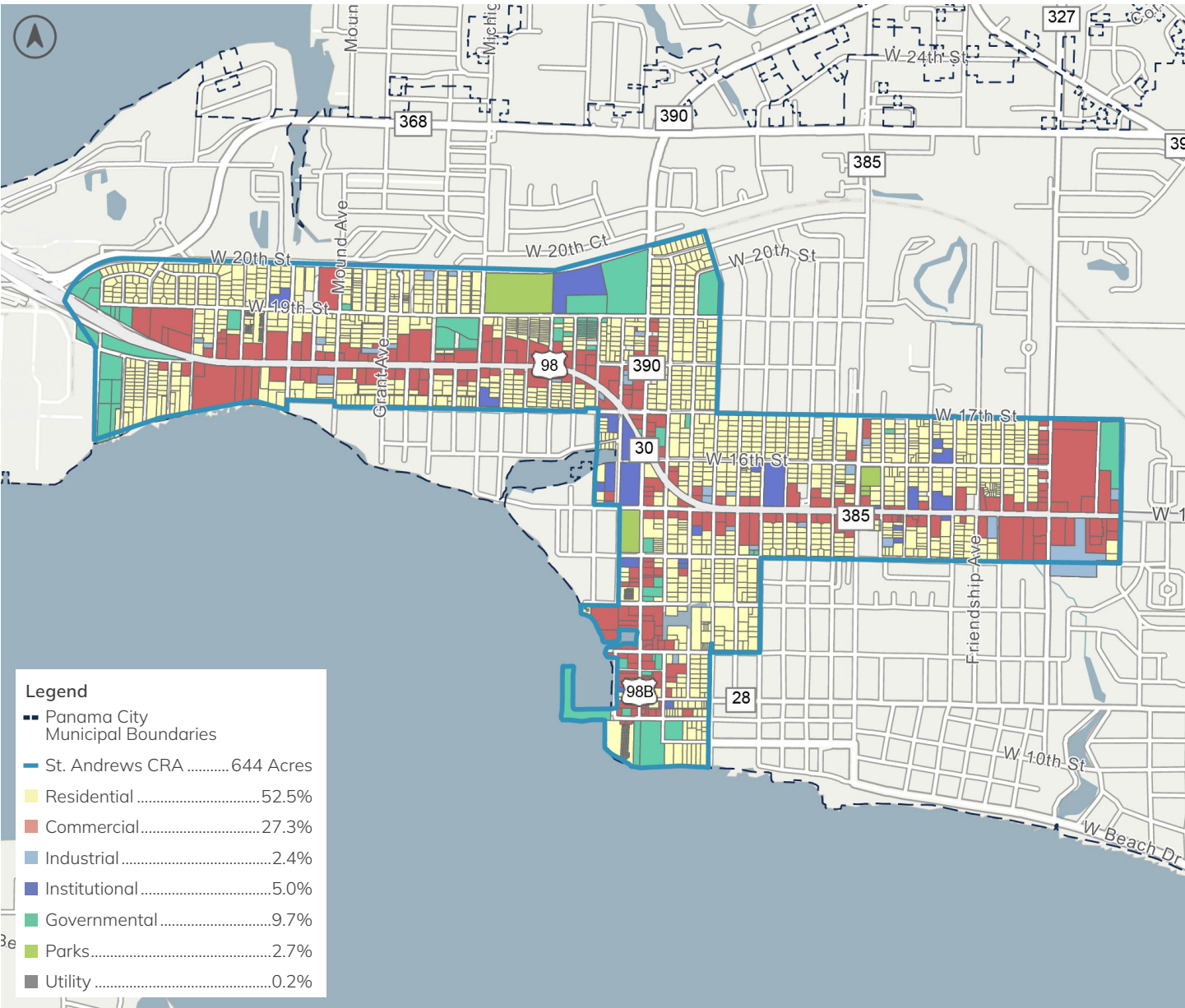


FIGURE 10. ST. ANDREWS CRA EXISTING LAND USE MAP

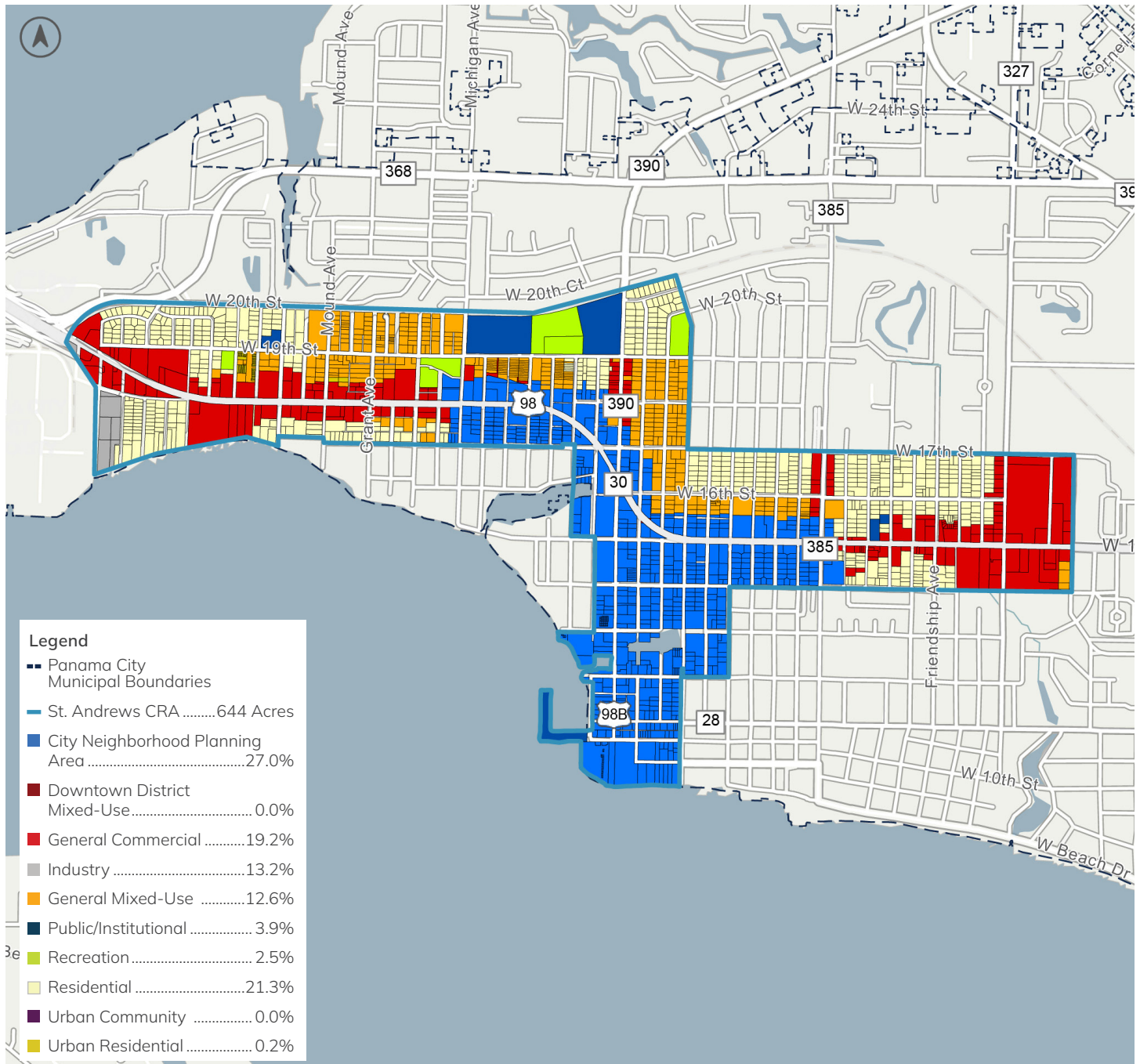
## Future Land Use

Future Land Use designations are classifications of property that categorize permissible levels of intensity and/or density of development, in accordance with policies of the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the Future Land Use of parcels within the St. Andrews CRA, with the legend detailing the distribution of total land acres by Future Land Use designation (see **Figure 11**).

Within the St. Andrews CRA's approximately 644 total land acres, the predominant Future

Land Use designation is the City Neighborhood Planning Area, which comprises the largest share of total land area at 27.0%, followed by Residential and General Commercial with 21.3% and 19.2%, respectively, of this total share.



**FIGURE 11. ST. ANDREWS CRA FUTURE LAND USE MAP**



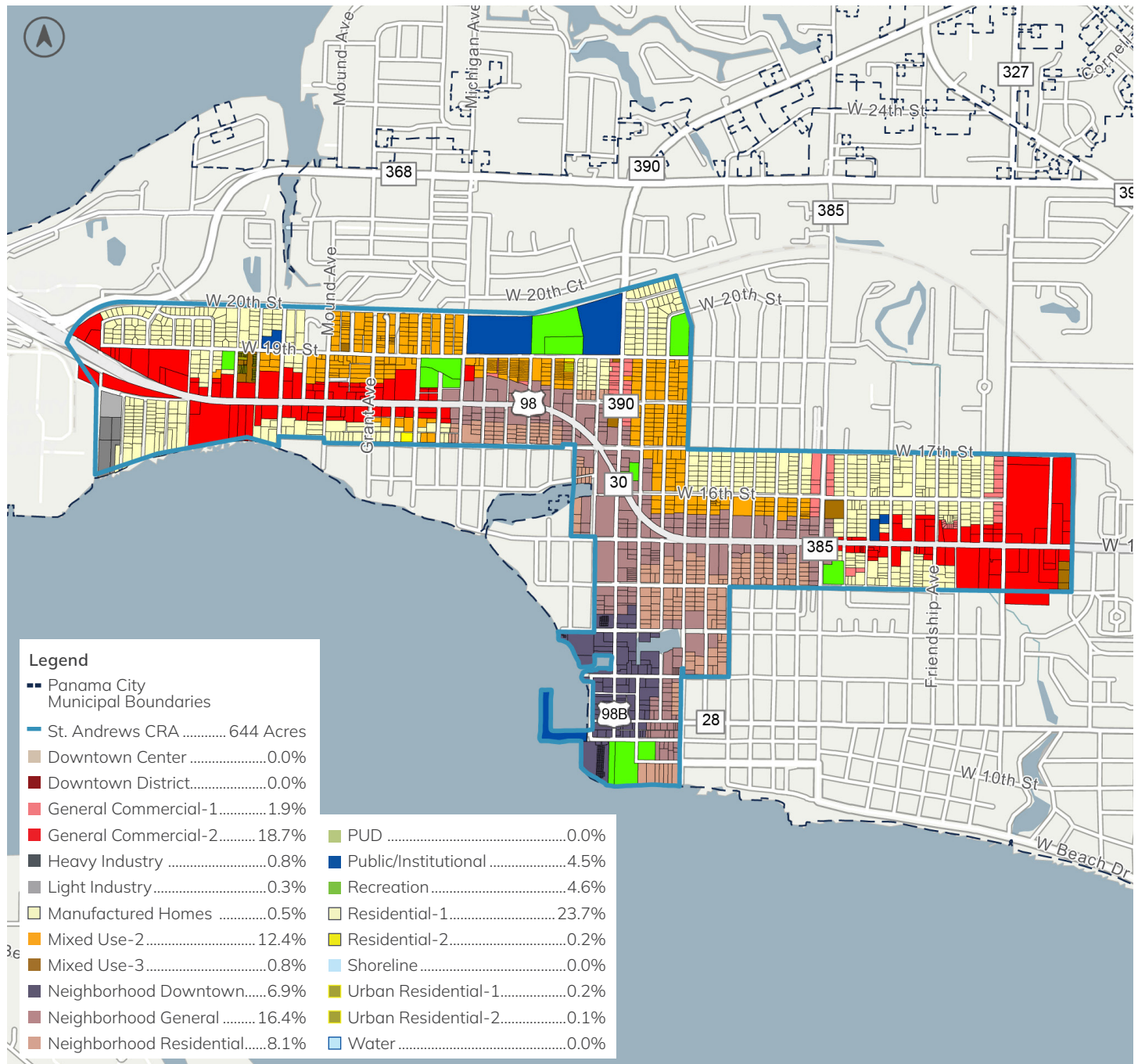
## Zoning

Zoning classifications describe the permitted uses and development standards applicable to a specific property, in accordance with policies of both the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the different Zoning classifications of parcels within the St. Andrews CRA, with the legend detailing the distribution of total land acres by Zoning classification (see **Figure 12**).

Within the St. Andrews CRA's approximately 644 total land

acres, the predominant Zoning classification is Residential-1, which comprises the largest share of total land area at 23.7%, followed by General Commercial-2 and Neighborhood General with 18.7% and 16.4%, respectively, of this total share.



**FIGURE 12. ST. ANDREWS CRA ZONING MAP**



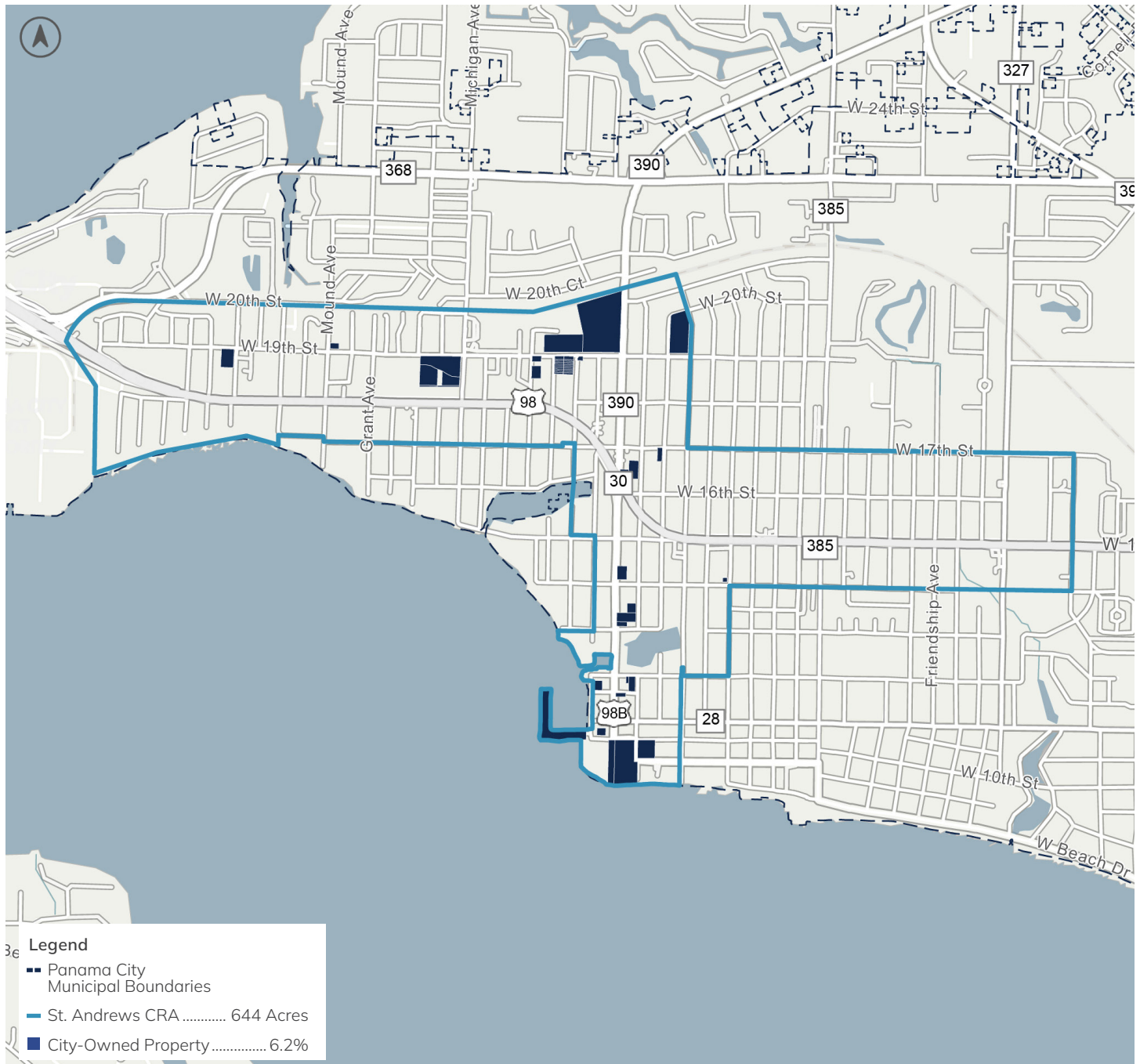
## City-Owned Parcels

City-Owned parcels are those located within the St. Andrews CRA that are owned by the City. These parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified within this 2025 Plan.

The map below illustrates the City-Owned parcels within the St. Andrews CRA, with the legend detailing the distribution of total land acres by DOR classification (see **Figure 13**).

There are approximately 49 City-Owned parcels within the St. Andrews CRA, representing

2.5% of the total parcels in the area. Additionally, these 49 City-Owned parcels cover a total of 39.9 acres, which is approximately 6.2% of the total acreage within the St. Andrews CRA.



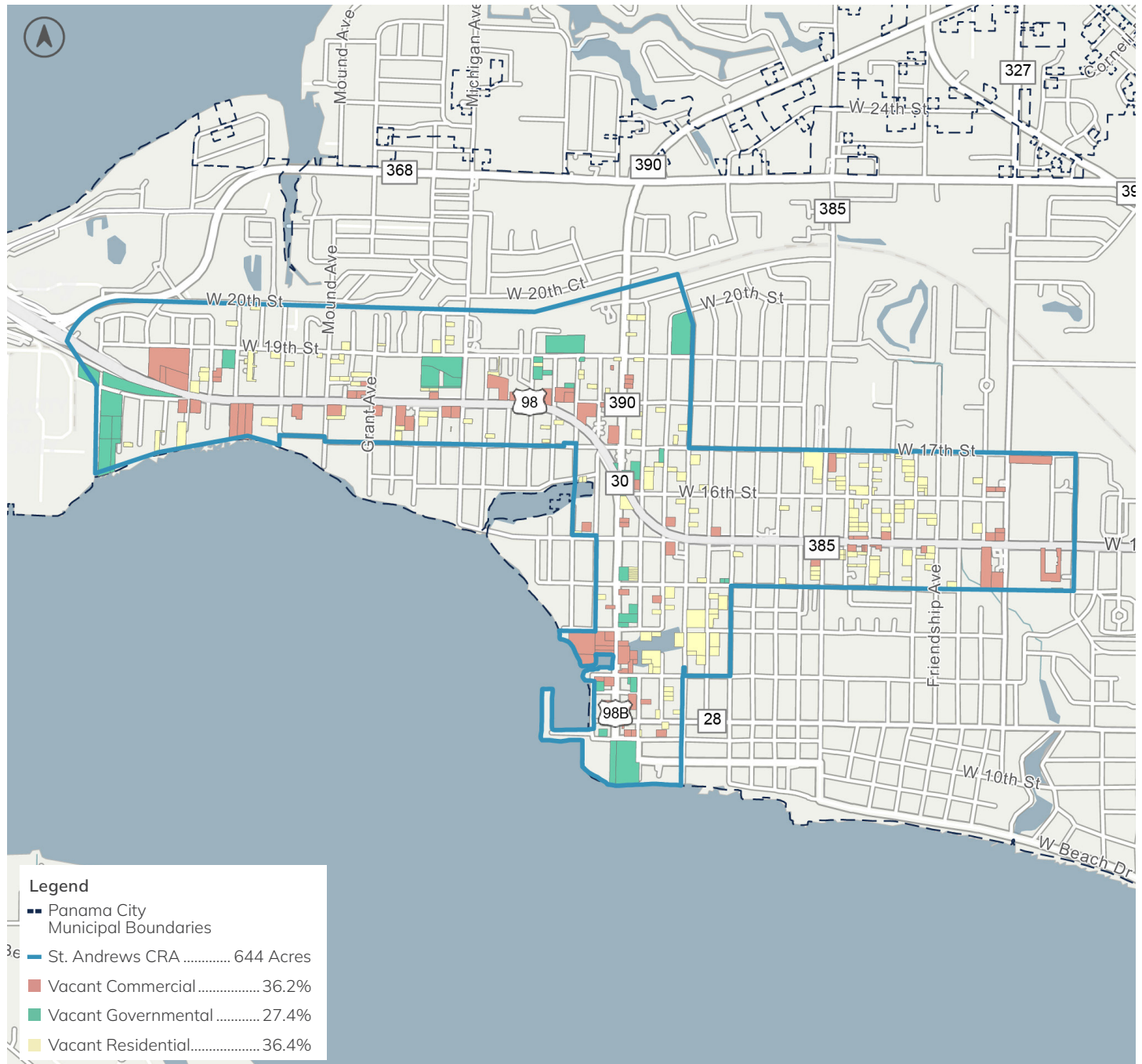
**FIGURE 13. ST. ANDREWS CRA CITY-OWNED PROPERTIES MAP**

## Vacant Parcels

Vacant parcels are those within the St. Andrews CRA that are undeveloped and/or do not have a built structure upon them. The three categories of vacant parcels within the St. Andrews CRA include: Vacant Residential, Vacant Commercial, and Vacant Governmental, representing

redevelopment opportunities in their respective land use categories. To note, the Vacant Governmental parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified in this 2025 Plan.

The map below illustrates the vacant parcels by DOR code within the St. Andrews CRA, with the legend detailing the distribution of total land acres by vacant parcel classification (see **Figure 14**). The majority of vacant land within the St. Andrews CRA is primarily Vacant Residential.



**FIGURE 14. ST. ANDREWS CRA VACANT PARCELS MAP**

# MARKET ASSESSMENT AND DEMOGRAPHIC PROFILE

## Overview

There are many key market characteristics, along with demographic and socio-economic indicators to consider when assessing the overall market supporting demand within the St. Andrews CRA; these include:

- Market Performance
- Population
- Age Distribution
- Housing Characteristics
- Race and Ethnicity
- Academic Achievement
- Income Characteristics
- Employment and Business Activity

As of year-end 2024, the St. Andrews CRA is home to a population of 3,530 persons—composing 10% of the total population within the City. The St. Andrews CRA has a population density of 2,556 persons per square mile, with a median age of 42 years old. Total population within the St. Andrews CRA has as experienced a negative CAGR of 0.1% since 2010: from a total population of 3,590 persons in 2010 to 3,530 persons in 2024.

There are about 1,750 total housing units within the St. Andrews CRA—composing 10% of the total housing units within the City. Total housing units within the St. Andrews CRA experienced a negative CAGR since 2010 at 0.5%: from nearly 1,870 housing units in 2010 to 1,750 housing units in 2024. Of the 1,750 housing units within the St. Andrews CRA as of year-end 2024, approximately 52% are owner-occupied with the remaining 48% renter-occupied units. As of year-end 2024, the housing unit vacancy rate within the St. Andrews CRA is 17%.

In addition, roughly 60% of the total population within the St. Andrews CRA make up the *working-class* population, typically defined as persons between the ages of 20 and 64. Almost 92% of the total population within the St. Andrews CRA have obtained their high school diploma or greater, with nearly 25% obtaining a bachelors' degree or a more professional/graduate degree.

Population within the St. Andrews CRA is predominately White at 61%, followed by Black/African-American with 15%; approximately 18% of the population identify as Hispanic ethnicity, as of year-end 2024.

The St. Andrews CRA is also home to 3,090 total employees and 347 business as of year-end 2024. Total employment within the St. Andrews CRA composes 8.8% of the total employment within the City. Total employment within the St. Andrews CRA has experienced a positive CAGR of 5.8% since 2010: from 1,320 total employees in 2010 to 3,090 total employees in 2024.

As of year-end 2024, the major industry sectors, dominating the employment market within the St. Andrews CRA include

accommodation and food services, retail trade, and educational services—combined, these industries compose 47% of the total St. Andrews CRA employees. In addition, the unemployment rate within the St. Andrews CRA at 4.6% is less than that of the City at 5.1%, as of year-end 2024.

As of year-end 2024, the St. Andrews CRA is made up of approximately 1.26 million square feet (“SF”) of combined commercial uses (i.e., office, retail, and industrial/flex)—composing 7.9% of the City’s combined commercial space. In addition, the St. Andrews CRA contains approximately 245 for-rent multi-family residential units, composing 3.9% of the City’s for-rent residential market. The St. Andrews CRA contains 460 hotel rooms as of year-end 2024. The table below illustrates the year-end 2024 market characteristics for the St. Andrews CRA’s commercial, for-rent residential, and hotel market(s); see **Table 4**.

*The graphs and figures on the following page illustrate the year-end 2024 demographic and socio-economic characteristics of the St. Andrews CRA.*

TABLE 4. ST. ANDREWS CRA MARKET CHARACTERISTICS

|                      | Total Inventory | % Capture of City | Occupancy % | Avg. Rental Rate <sup>(1)</sup> |
|----------------------|-----------------|-------------------|-------------|---------------------------------|
| Retail (SF)          | 930,721         | 13.6%             | 99.8%       | \$15.00                         |
| Office (SF)          | 267,177         | 6.0%              | 99.1%       | \$18.46                         |
| Industrial/Flex (SF) | 58,958          | 1.3%              | 100.0%      | \$-                             |
| For-Rent (Units)     | 245             | 3.9%              | 93.5%       | \$790.0                         |
| Hotel (Rooms)        | 460             | 25.5%             | 55.8%       | \$98.45                         |

Source: CoStar Group, Year-End 2024. Note: (1) Average Rental Rate represented as per square foot for all commercial uses; represented as per unit for rental units; and represented as average daily rate for hotel rooms.



## St. Andrews CRA Demographic and Socio-Economic Characteristics

### 3,530 **POPULATION** in the St. Andrews CRA

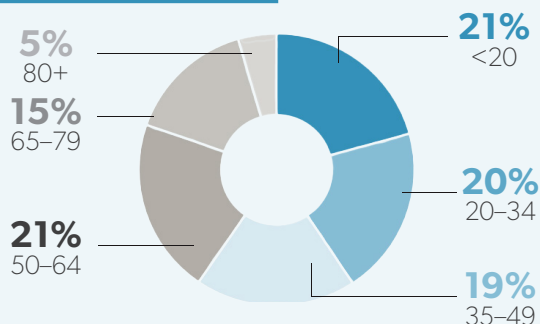
Total population comprises 10% of the total population within Panama City.

**1.38**  
Land Area  
(Sq. Mi.)

**2,556**  
Population  
Density

**42**  
Median  
Age

### AGE DISTRIBUTION



### HOUSING CHARACTERISTICS

**2.4**  
Average  
Household  
Size

**301**  
Vacant  
Housing  
Units



The total housing units within the St. Andrews CRA make up approximately 10% of the total housing units within Panama City.

**52%**  
Owner-Occupied

**48%**  
Renter-Occupied

### EDUCATION



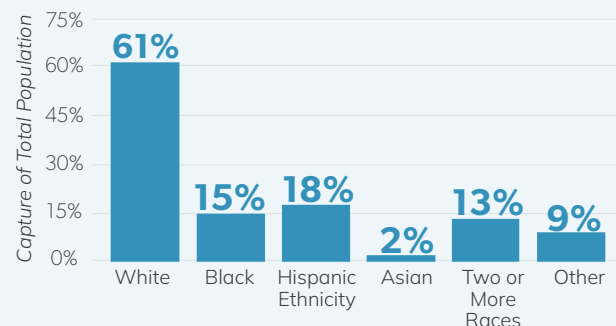
**8%** No High School Diploma

**53%** High School Diploma/GED

**14%** Associates Degree

**25%** Bachelor's Degree+

### RACE & ETHNICITY



### 3,090 **EMPLOYEES** in the St. Andrews CRA

Represents an employee to population ratio of 0.9 persons per job, and comprises 8.8% of the total employees within Panama City.

### UNEMPLOYMENT RATE

**4.6%**

**1,633**  
Employed in the Area and Live Outside

**1,401**  
Live in the Area, Employed Outside

### INFLOW/OUTFLOW<sup>(1)</sup>

**51**

Employed and Living in the Area

### INCOME CHARACTERISTICS

**\$319,640** Average Home Value

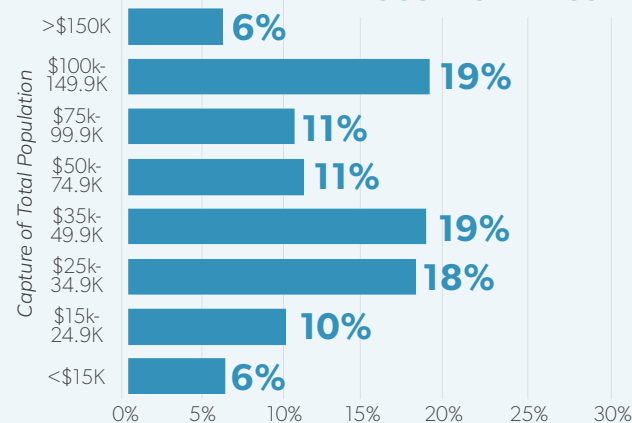
**\$29,457** Per Capita Income

**\$42,159** Median Disposable Income

**\$46,634** Median Household Income



### HOUSEHOLD INCOME



Sources: U.S. Census Bureau; ESRI Business Analyst Year-End 2024 Estimates; CoStar Group; GAI Consultants.  
Note: (1) Most recent employment inflow/outflow data is available from the U.S. Census Bureau for year-end 2022.

# GOALS, OBJECTIVES, AND ACTION STRATEGIES

As a part of this 2025 Plan, major goals, objectives, and action strategies were identified specifically for the St. Andrews CRA. The action strategies for achieving each objective are outlined beneath their respective objectives below.

The Agency's major goals in this 2025 Plan include creating:

1. Support Economic Growth, Job Creation, and Small Business Development
2. Expand Housing Opportunities
3. Improve Infrastructure, Mobility and Connectivity
4. Enhance Public Safety
5. Activate and Improve the Waterfront
6. Enhance Open Spaces, Recreation and Community Facilities
7. Promote Cultural Identity and History
8. Advance Sustainability and Resilience

These major goals, objectives, and action strategies guide the Agency in evaluating projects and programs for potential implementation to address the opportunities and challenges facing the St. Andrews CRA.



## Support Economic Growth, Job Creation, and Small Business Development

The support economic growth, job creation, and small business development, the objectives and strategies listed are intended to support the St. Andrews CRA's current businesses, residents, and employees by investing and enhancing residential and commercial spaces.

### Objective 1: *Prioritize infrastructure improvements and amenity installation that will facilitate new development.*

- Evaluate reinvestment of TIF revenues generated from specific projects to facilitate the accelerated installation of improvements or amenities that will mitigate projects' potential impacts and/or enable the realization of redevelopment objectives.
- Attract and encourage mixed-use, commercial, and economic development and redevelopment by supporting tourism, seafood, and creative economy sectors.
- Acquire or receive strategic properties, including vacant buildings, and support necessary site preparation, to facilitate redevelopment, entrepreneurship, and job creation by securing key commercial parcels to support economic activity.

- Develop projects when necessary to catalyze investment, fill gaps, or address community needs.

### Objective 2: *Evaluate alternate funding sources to supplement the Redevelopment Trust Fund for infrastructure projects.*

- Evaluate opportunities to partner with the City to provide cost sharing and/or funding support for infrastructure improvements, capital projects, and programs that implement shared redevelopment and economic development objectives.
- Identify alternate funding sources for projects and programming to supplement the Redevelopment Trust Fund (i.e., grant funding, non-profit organizations, and private sector partnerships).
- Provide targeted incentives such as TIF, grants, and fee waivers to stimulate

improvements or private investment.

### Objective 3: *Develop Incentive Programs designed to facilitate desired redevelopment projects.*

- Coordinate proposed private sector development with public sector improvements to identify shared development objectives.
- Utilize TIF incentives for private sector improvements that implement redevelopment strategies.
- Identify potential sites for mixed-use development and collaborate with property owners on outreach efforts.
- Streamline and fund commercial and residential grant programs for applicants.
- Identify potential public-private partnerships ("P3") for targeted development and parking facilities' development.

**Objective 4: *Modify zoning to match the overall neighborhood vision.***

- Replace general commercial zoning on neighborhood corridors.
- Collaborate with City to revise building setbacks; add parking setbacks and adjust parking ratios; and add walkability support standards.

- Encourage “missing middle” housing types.

**Objective 5: *Formulate economic development strategies that provide St. Andrew CRA residents access employment opportunities.***

- Partner with educational institutions and training providers to support workforce development.

- Support technical assistance, workforce development and mentorship programs.
- Promote, support and grow small business development.



**Expand Housing Opportunities**

To expand housing opportunities, the objectives and strategies listed are intended to support mixed-use housing opportunities and encourage adaptive reuse of land to support the St. Andrews CRA's residents.

**Objective 1: *Incentivize infill housing on vacant lots to make the area more complete.***

- Develop buildings that follow the pattern established by existing precedents, with shopfronts and street-oriented buildings defining a pleasant pedestrian environment in the St. Andrews CRA.
- Encourage residential ownership, improvement, and investment.
- Collaborate with City to update zoning codes that specify the placement and massing of buildings, and include building design standards to ensure quality, durability, and agreeable proportions.
- Encourage townhome and multifamily infill housing.
- Provide incentives for affordable mixed-use housing.

**Objective 2: *Redevelop vacant and boarded properties to encourage adaptive reuse, infill development, and to improve the investment image of the community.***

- Accept land donations or acquire parcels to support residential goals.

- Provide relocation assistance to residents and businesses displaced by redevelopment projects, ensuring equitable transitions and minimizing hardship during community transformation.
- Preserve historic residential fabric.



ST. ANDREWS HOUSING CHARACTER | SOURCE HOMES.COM





## Improve Infrastructure, Mobility, and Connectivity

To improve infrastructure, mobility, and connectivity, the objectives and strategies listed are intended to support the St. Andrews CRA's neighborhoods by providing necessary infrastructure and transportation improvements.

### Objective 1: *Address parking issues and invest in new parking facilities to support local business and boating activities.*

- Periodically evaluate all existing public parking areas within the St. Andrews CRA to identify and prioritize potential improvements. Potential improvements may include: resurfacing/grading; stormwater improvements; lighting improvements; signage improvements; accessibility (ADA) improvements; parking space configuration/ delineation.
- Collaborate with the City to provide run shuttles from remote parking lots near U.S.

Hwy. 98 to make best use of existing parking resources.

- Develop new parking locations that preserve the historic setting.
- Consider surface lots and parking structures on City-owned parcels.
- Create a parking garage which could provide needed parking for existing businesses.

### Objective 2: *Provide and/or Encourage Public Realm Improvements.*

- Support upgrading and modernizing roads, stormwater systems, and utility infrastructure.

- Integrate smart infrastructure and emerging technologies—such as broadband/fiber networks, EV charging stations, and real-time transit systems—into projects funded by the CRA to improve long-term functionality and competitiveness.
- Implement complete streets with lighting, sidewalks, and bike lanes.
- Improve regional connectivity through upgraded public transit, complete streets, and expanded pedestrian and bicycle networks.



## Enhance Public Safety

To enhance public safety, the objectives and strategies listed are intended to support the St. Andrews CRA's community and partners to ensure safe streets and provide safety initiatives.

### Objective 1: *Enhance Public Safety throughout the St. Andrews CRA.*

- Support Crime Prevention Through Environmental Design (CPTED) principles into improvements and projects funded by the CRA.
- Partner with local law enforcement and community organizations to support proactive public safety initiatives and community policing efforts.
- Support programs and facilities that reduce loitering, illegal dumping, and vandalism through strategic activation of underutilized spaces.

- Increase safety on and along roads for pedestrians, cyclists, and motorists by reducing tractor trailer traffic.

### Objective 2: *Secure and repair infrastructure to support safety initiatives.*

- Identify and demolish decrepit and unsound structures which contribute to blight and pose safety and health risks.
- Improve lighting, visibility, and pedestrian infrastructure to enhance safety in public spaces.
- Implement rights-of-way and vacant properties maintenance program(s) surpassing City

- minimum maintenance standards in accordance with maintenance agreement between City and Agency.
- Encourage the redevelopment of blighted or abandoned properties that contribute to unsafe conditions.
- Install or improve security infrastructure (e.g., cameras, emergency call stations) in key public areas when appropriate.
- Promote safe, walkable, and accessible environments through streetscape improvements and traffic-calming measures.



## Activate and Improve the Waterfront

To activate and improve the waterfront in the St. Andrews CRA, the objectives and strategies listed are intended to encourage updating plans that support local businesses and create a thriving public space around St. Andrews Marino.

### Objective 1: *Increase water access and recreational opportunities through infrastructure improvements and investments.*

- Develop an iconic space by adding needed facilities and infrastructure.
- Make kayaks accessible to the community to increase water activities.
- Develop waterfront paths for kayaks.
- Preserve working waterfront and seafood docks.
- Develop public waterfront amenities and connections.
- Integrate flood and storm surge protection measures.
- Acquire key parcels to ensure continued waterfront access and use.



## Enhance Open Spaces, Recreation, and Community Facilities

To enhance open spaces, recreation, and community facilities, the objectives and strategies listed are intended to support the continuation of streetscape projects, while focusing on developing a comprehensive signage program and functional community spaces.

### Objective 1: *Strengthen the St. Andrews CRA through improved bike and pedestrian facilities and connections to the historic waterfront.*

- Connect the waterfront area with a combination of safe bicycle routes and pedestrian networks.
- Prepare a trail plan connecting to planned and existing regional trail network(s).

### Objective 2: *Evaluate and prioritize streetscaping opportunities.*

- Identify, evaluate, and prioritize locations for streetscape updates, new sidewalk connections, and improvements to existing pedestrian ways and paths. Initial roadways for consideration include: Beck Avenue; Bayview Avenue; 11th Court; 12th Street; 14th Street; 15th Street, and U.S. Hwy. 98.
- Include at least one streetscape, sidewalk, or neighborhood connection improvement project in each

years' CRA Annual Work Plan, contingent on the availability of funding sources.

- Coordinate with Bay County Transportation Organization and FDOT's 10-Year Capital Improvement and Roadway Resurfacing Program on the U.S. Hwy. 98 streetscape design and installation.

### Objective 3: *Improve existing open spaces and include new open spaces and green infrastructure.*

- Improve Oaks by the Bay, Villa Gateway Park and other public waterfront spaces by improving the canopy cover, lighting, and other amenities in Oaks By the Bay Park. Restore waterfront areas.
- Enhance aesthetics through use of decorative lighting in parks and along roadways, seasonally or year-round.
- Enhance small parks with trails, shade structures, and recreation features.
- Improve, develop and maintain recreation buildings, facilities and spaces.

- Maintain and enhance CRA improvements and vacant properties to support safe, attractive, and functional public spaces.
- Acquire or re-purpose land for public recreation.
- Address flood prone areas and increase resiliency through the Green Blue-Framework, including the following initiatives:
  - Develop a comprehensive coastal resiliency plan.
  - Extend bicycle connections to adjacent neighborhoods to strengthen network.
  - Restore wetlands and trails in Sweet Bay Preserve.

### Objective 4: *Redevelop the St. Andrews Marina into a vibrant public space and working waterfront.*

- Redesign the St. Andrews Boardwalk to be a “flexible space” that can accommodate Community Events, the Farmers Market, etc.
- Design a non-motorized launch from transient slips at the St. Andrews Marina.



## Promote Cultural Identity and History

To promote cultural identity and history, the objectives and strategies listed are intended to support historic preservation efforts through community education programs and implementing streetscape designs that will promote a community identity.

### Objective 1: *Invest in arts, culture, and sense of community.*

- Install public art, wayfinding, and historic interpretation.
- Develop cohesive design standards that reflect neighborhood identity and reinforce sense of place.
- Highlight maritime and neighborhood history with signage.
- Improve entry to the St. Andrews CRA on Beck Avenue as a gateway area with neighborhood signage, public art, and improved streets and public spaces.
- Recognize and preserve the unique heritage of the district through plaques, murals, and interpretive displays.
- Support community-based historic preservation efforts.



HISTORIC ST. ANDREWS GATEWAY SIGN | SOURCE HOMES.COM



## Advance Sustainability and Resilience

To advance sustainability and resilience, the objectives and strategies listed are intended to develop and implement plans that create energy efficient infrastructure throughout the St. Andrews CRA with a focus on the Marina.

### Objective 1: *Promote CRA-wide resiliency infrastructure upgrades.*

- Build stormwater capacity with green infrastructure.
- Promote tree planting, incorporate native landscaping and renewable energy upgrades.
- Support energy-efficient and resilient building practices.
- Support resilience planning for flood-prone areas.
- Install solar lighting in parks, trails, and public spaces to reduce energy use and enhance safety.
- Implement urban heat mitigation strategies such as expanded tree canopy, shaded streetscapes, and reflective surfaces to improve livability and address climate-related impacts.





ST. ANDREWS SIGNAGE AND MURAL | SOURCE HOMES.COM



ST. ANDREWS MARINA | SOURCE HOMES.COM



# CONCEPTUAL MASTER PLAN

The Conceptual Master Plan for the St. Andrews CRA illustrates the general locations of the previously installed capital improvements and proposed capital improvements and programming identified in the Capital Projects and Programming Worksheet, further detailed in Section 6, *Financial Analysis* of this document (see Figure 15).

Specific proposed capital improvements illustrated below include proposed redevelopment focus areas, intersection and parking enhancements to improve pedestrian safety, as well as multi-use trails, protected bikeways, and bike facilities to enhance walkability and bike paths.

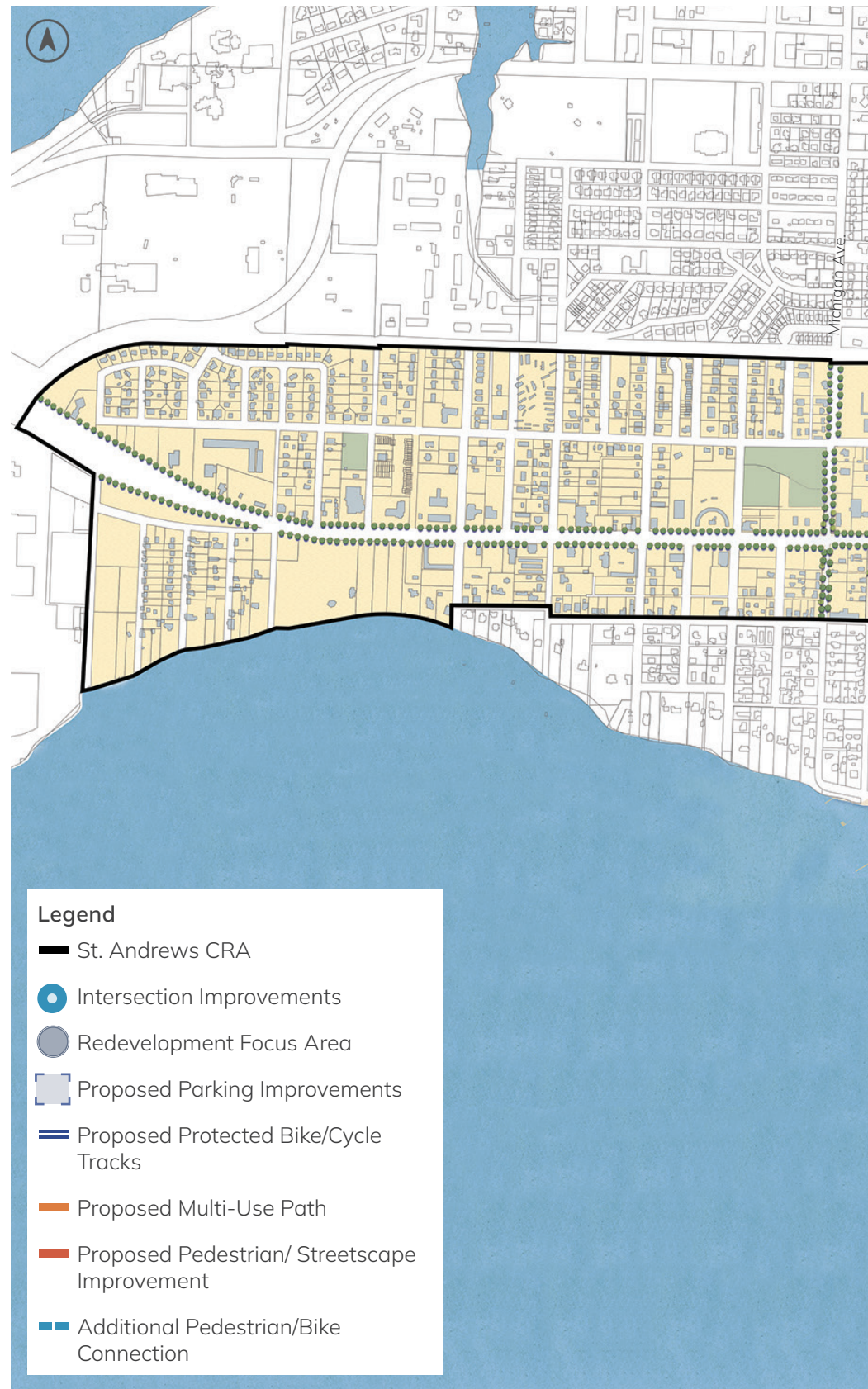
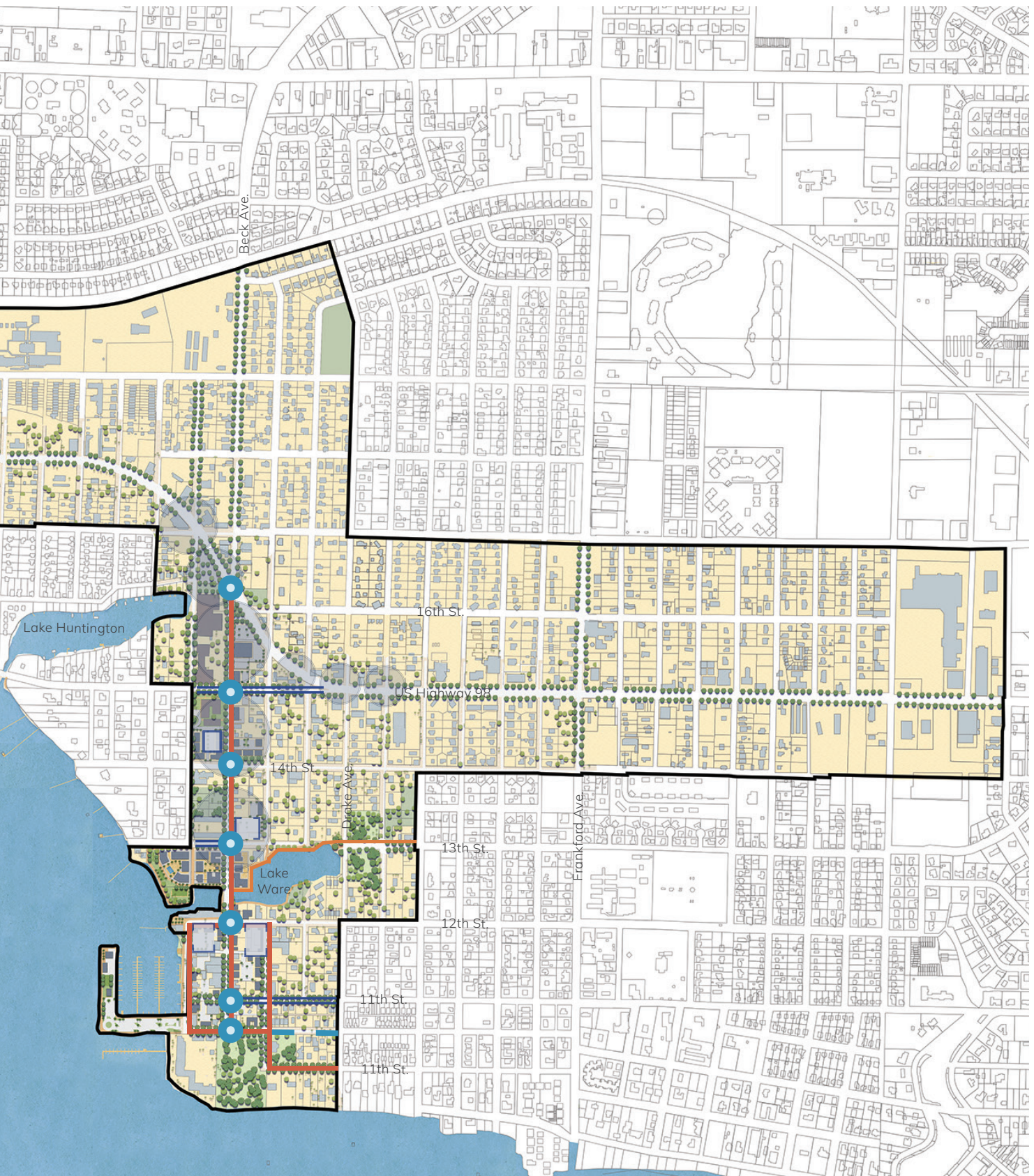


FIGURE 15. ST. ANDREWS CRA CONCEPTUAL MASTER PLAN









# **DOWNTOWN NORTH COMMUNITY REDEVELOPMENT AREA**

# 04

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## CHAPTER FOUR:

# DOWNTOWN NORTH COMMUNITY REDEVELOPMENT AREA

## DOWNTOWN NORTH CRA SUMMARY

### Overview

The Downtown North Community Redevelopment Area ("Downtown North CRA") was established in 1993 with the objective to revitalize the northern part of the City's downtown. The original Downtown North CRA did not include areas beyond 12th Street North. Based on an FON study conducted in 2008, the City Commission unanimously approved expanding the original Downtown North CRA boundaries from 12th Street North to U.S. Hwy. 231 between McKenzie Avenue and Mercedes Avenue.

The Downtown North CRA was subsequently expanded three more times: first in 2018 to incorporate the area generally bound by W 12th Street, U.S. Hwy. 231, and McKenzie Avenue; then in 2021 to incorporate the Panama City Mall located on the north side of U.S. Hwy. 231; and finally again in 2021 to incorporate the area generally east of Mercedes Avenue, south of U.S. Hwy. 231, north of E. 13th Street, and west of the City's eastern boundary. Today, the Downtown North CRA spans approximately 1,248 acres, as illustrated in the following map (see Figure 16).

The Downtown North CRA includes major anchor developments such as the Ascension Sacred Heart Bay and the Panama City Mall. Additionally, the Downtown North CRA encompasses major thoroughfares, such as U.S. Hwy. 98, State Road ("SR") 389, and U.S. Hwy. 231.

### History

The history of the Downtown North CRA stretches back to the 1930s, when businesses in Panama City grew significantly outside of the Millville and St. Andrews area and into the area north of the City's downtown. The area north of the City's downtown and its primary neighborhood

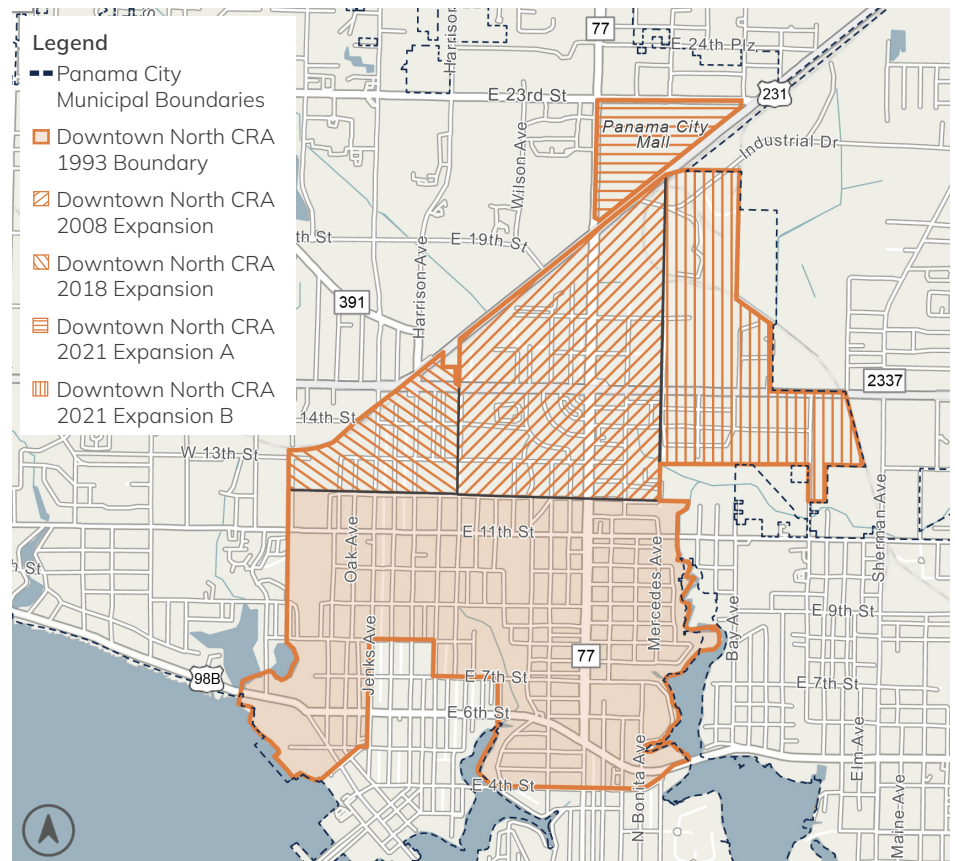


FIGURE 16. DOWNTOWN NORTH CRA MAP





DOWNTOWN NORTH PANAMA CITY | SOURCE HOMES.COM

was a predominately Black and African-American community. During the 1950s and 1960s, the area was defined by civil rights and civic initiatives, with multiple local organizations pushing to improve the area for its residents. The improvements included providing better opportunities for local businesses, community garbage collection, implementing streetlights, providing City water and sewage disposal, paving and repairing roads, and providing better neighborhood security. Thus began the start of community redevelopment in the area and the advancement of welfare for the community's residents.

Approximately 10 years after the creation of the Agency in 1983, an FON in 1993 was conducted for the area north of the City's downtown and resulted in the establishment of the Downtown North CRA. The first Downtown North Redevelopment Plan was created and adopted in 1993 ("1993 Plan"). The original goal of the Downtown North CRA was to address the continual decline of the City's African-American community. Since the 1993 Plan, significant progress has been

made on many projects through efforts such as the Greater Glenwood Revitalization and Visioning Initiative in 2003.

The Downtown North CRA was the third CRA to be added to the Agency. Since being established in 1993, the Downtown North CRA has been expanded four times- in 2008, 2018, and twice in 2021. The Downtown North CRA is currently the largest of the Agency's CRAs. However, the Downtown North CRA Redevelopment Plan was not modified and updated following the 2018 expansion nor were the two 2021 expansions due to the extensive damage and overwhelming impacts of Hurricane Michael to the CRAs, the City, and the panhandle of Florida more broadly. The observations of the FON studies conducted for each of the three expansions of the Downtown North CRA, which occurred in 2018 and 2021, as well as the adoption process for each expansion are detailed below.

**Expansion 1 (2018 FON):** The expansion area generally bound by W 12th Street, U.S. Hwy. 231, and McKenzie Avenue.

The 2018 FON, attached hereto within the Appendix, found that the expansion area demonstrated one condition of "Slum" (F.S. Chapter 163.340, (7) (a)) and five conditions of "Blight" (F.S. Chapter 163.340, (8) (b), (c), (e), (k), and (m)). Based on the observation of the presence of Slum and Blight conditions as defined by F.S. Chapter 163.340, (7), (8), there were sufficient findings to justifiably consider inclusion of the expansion area within the Downtown North CRA.

The 2018 FON was presented to, and accepted by, the Agency on September 13, 2018, after which the City Commission of the City of Panama City, in accordance with F.S. Chapter 163.355, and by adoption of Resolution 20180925.3 found that the conditions within the targeted expansion area examined in the 2018 FON meet certain criteria described in F.S. Chapter 163.340(7), (8), and that there is need for the expansion of the Downtown North CRA to address the conditions of Slum and Blight identified within the targeted expansion area.

**Expansion 2 (2021 FON):** The expansion area includes the Panama City Mall, located on the north side of U.S. Hwy. 231.

The 2021 FON, attached hereto within the Appendix, found that the expansion area demonstrated one (1) condition of “Slum” (F.S. Chapter 163.340, (7) (c)) and five (5) conditions of “Blight” (F.S. Chapter 163.340, (8) (a), (b), (d), (e), and (m)). Based on the observation of the presence of Slum and Blight conditions as defined by F.S. Chapter 163.340, (7), (8), there were sufficient findings to justifiably consider inclusion of the expansion area within the Downtown North CRA. The 2021 FON was presented to, and accepted by, the Agency on February 8, 2022, after which the City Commission of the City of Panama City, in accordance with F.S. Chapter 163.355 and by adoption of Resolution 20220208.5 found that the conditions within the targeted expansion area examined in the 2021 FON meet certain criteria described in F.S. Chapter 163.340(7), (8) and that there is need for the expansion of the Downtown North CRA to address the conditions of Slum and Blight identified within the targeted expansion area.

**Expansion 3 (2021 FON):** The expansion area generally east of Mercedes Avenue, south of U.S. Hwy. 231, north of E 13th Street, and west of the City’s eastern boundary.

The 2021 FON, attached hereto within the Appendix, found that the expansion area demonstrated two conditions of “Slum” (163.340, (7) (a), and (c)) and seven (7) conditions of “Blight” (163.340, (8) (a), (b), (c),

(d), (e), (f), and (m)). Based on the observation of the presence of Slum and Blight conditions as defined by F.S. Chapter 163.340, (7), (8), there were sufficient findings to justifiably consider inclusion of the expansion area within the Downtown North CRA. The 2021 FON was presented to, and accepted by, the Agency on February 8, 2022, after which the City Commission of the City of Panama City, in accordance with F.S. Chapter 163.355, and by adoption of Resolution 20220208.5 found that the conditions within the targeted expansion area examined in the 2021 FON meet certain criteria described in F.S. Chapter 163.340(7), (8), and that there is need for the expansion of the Downtown North CRA to address the conditions of Slum and Blight identified within the targeted expansion area.

This 2025 Plan serves as a modification and update of the Downtown North CRA Redevelopment Plan; it further memorializes the aforementioned Downtown North CRA boundary changes that were made in 2018 and 2021 and specifies the redevelopment strategies, desired improvement projects, and proposed implementation steps.

### **Past Accomplishments**

Since establishing the Downtown North CRA in 1993, the Agency has been a dynamic force in shaping the cultural, economic, and social landscape of the Downtown North CRA. Boasting significant achievements across various fronts, the Agency has played a pivotal role in fostering cultural and heritage building, revitalizing blighted areas, establishing local partnerships,

enhancing safety measures, and engaging the community.

Notable accomplishments within the Downtown North CRA related to the Agency’s past priorities and guiding principles include:

#### **Safety and Security**

- Enhanced police presence through a joint initiative with the Downtown CRA and the City’s Police Department.
- Improved connectivity and transportation safety with a sidewalk improvement program, highway beautification measures, and debris clearing, particularly on MLK Jr. Blvd and via the Jenks Corridor Improvement Project.

#### **Key and Vital Infrastructure**

- Implemented measures to revitalize blighted areas such as establishing the Clearing Vacant Parcel Program and Cleanup and Abatement (“CAP”) Program.
- Prioritized revitalization through land acquisitions and demolitions.

#### **Economy**

- Funded residential and commercial improvements through a variety of grant and incentive programs.

#### **Quality of Life**

- Established a cultural and historical center to celebrate the community’s heritage and provide a space for cultural events, exhibits, and educational programs.
- Revitalized iconic community destinations to establish its unique identity while planning for culturally and historically significant places, including the Cultural Heritage Tourism District, the A. D. Harris Learning Village, and the old

Coca-Cola factory renovation for new use.

- Created numerous partnerships: Partnered with the City of Panama City Community Development Department to provide Residential Improvement Assistance to individuals who cannot financially afford to participate in the current Residential Grant program; Partnered with the Gulf Coast Workforce Board to carry out its CAP Program; Partnered with the Boys and Girls Club of Bay County to provide swim lessons and aquatic safety.

## Tax Base Trends and Estimates

The Downtown North CRA was established in 1993 with a base year taxable value of \$44,483,072. The Downtown North CRA was subsequently expanded in 2008 with a base year taxable value of \$26,152,791, then again in 2019 with a base year taxable value of \$12,534,490, and twice in 2021 with a combined base year taxable value of \$47,525,578.

Over the 10-year period from 2015 to 2024, total taxable value for all properties within the entirety of the Downtown North CRA grew at a Compound Annual Growth Rate (“CAGR”) of 1.6%, experiencing a 17% increase in taxable value from \$223,045,772 in 2015 to \$261,371,711 in 2024.

Over the same 10-year period, annual Tax Increment Financing (“TIF”) revenue collections within the Downtown North CRA has grown at a CAGR of 0.3%. This represents a 2.9% increase, rising from \$1,231,700 in 2015 collections to \$1,267,300 in 2024.

Since 2015, the total TIF revenues collected in the entirety of the Downtown North CRA have amounted to \$9,408,700.

**Table 5** below illustrates the 10-year historic collections in total taxable value and total tax increment, as well as the total annual TIF revenues generated by the Downtown North CRA, assuming a 95% contribution rate from both the City and County for the Downtown North CRA, and a reduced 85% contribution from the County for *only* the 2021 Expansion Area(s). The table also illustrates projected collections from 2025 through 2044, the Agency’s operational sunset date, over 5-year increments.

This 2025 Plan estimates that the entirety of the Downtown North CRA will generate approximately \$58,047,000 in TIF revenue to the Agency’s Redevelopment Trust Fund from 2025 through 2044. This equates to about \$2,902,350 in average annual increment over the 20-year projection period.

This TIF revenue may be used for projects and programming that address the goals, objectives, and strategies of this 2025 Plan. For further details on the TIF projections for the Downtown North CRA, please refer to *Section 6, Financial Analysis* of this document.

**TABLE 5. DOWNTOWN NORTH CRA MARKET CHARACTERISTICS**

| Year   | Total Taxable Value <sup>(1)</sup> | Tax Increment less Base Year <sup>(2)</sup> | Total Annual TIF Revenues <sup>(3)</sup> |
|--|------------------------------------|---|--|
| 2015   | \$ 223,045,772                     | \$ 152,409,900                              | \$ 1,231,700                             |
| 2016   | 218,859,679                        | 148,223,800                                 | 1,214,300                                |
| 2017   | 208,490,230                        | 137,854,400                                 | 1,101,500                                |
| 2018   | 211,496,129                        | 140,860,300                                 | 1,125,400                                |
| 2019   | 163,190,146                        | 80,019,800                                  | 667,900                                  |
| 2020   | 128,698,372                        | 45,528,000                                  | 431,700                                  |
| 2021   | 194,515,565                        | 63,816,900                                  | 572,100                                  |
| 2022   | 213,243,838                        | 82,547,900                                  | 730,500                                  |
| 2023   | 240,573,553                        | 109,877,600                                 | 1,066,300                                |
| 2024   | 261,371,711                        | 130,675,800                                 | 1,267,300                                |
| <b>10-Year Historic Collections<sup>(4)</sup></b>                |                                    |   | <b>\$ 9,408,700</b>                      |
| 2025–2029 Est.   |                                    |   | \$ 8,364,500                             |
| 2030–2034 Est.   |                                    |   | \$ 12,134,800                            |
| 2035–2039 Est.   |                                    |   | \$ 16,505,600                            |
| 2040–2044 Est.   |                                    |   | \$ 21,042,100                            |
| <b>20-Year Collections Through Agency’s Sunset<sup>(5)</sup></b> |                                    |   | <b>\$ 58,047,000</b>                     |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: (1) Reflects prior year Final taxable value in tax increment area according to FDOR. (2) Reflects the total taxable value within the increment area less the Downtown North CRA’s base year value(s) of: \$44,483,072 (1993 Original); \$26,152,791 (2008 Expansion Area); \$12,534,490 (2019 Expansion Area); \$47,525,578 (2021 Expansion Area(s)). (3) Assumes a 95% participation rate from both Panama City and Bay County. (4) Reflects historic 10-year total collections from 2015 to 2024. (5) Reflects projected 20-year collections from 2025 to 2044, the Agency’s sunset date—further detailed in Section 6, Financial Analysis.



# DOWNTOWN NORTH CRA MAP SERIES

## Existing Land Use

Existing Land Use designations are classifications of property that describe the current use of the property. The Florida Administrative Code (“FAC”) requires Property Appraisers to classify each parcel of real property to indicate its use as determined for valuation purposes. This use is reflected in the Department of Revenue

(“DOR”) use codes applied to each real property on tax assessment rolls and depicts the existing use of the property.

The map below illustrates the Existing Land Use of parcels within the Downtown North CRA, with the legend detailing the distribution of total land acres by Existing Land Use designation (see **Figure 17**).

Within the Downtown North CRA’s approximately 1,248 total land acres, the predominant Existing Land Use designation is Residential, which comprises the largest share of total land area at 33.4%, followed by Commercial and Governmental with 27.5% and 14.1%, respectively, of this total share.

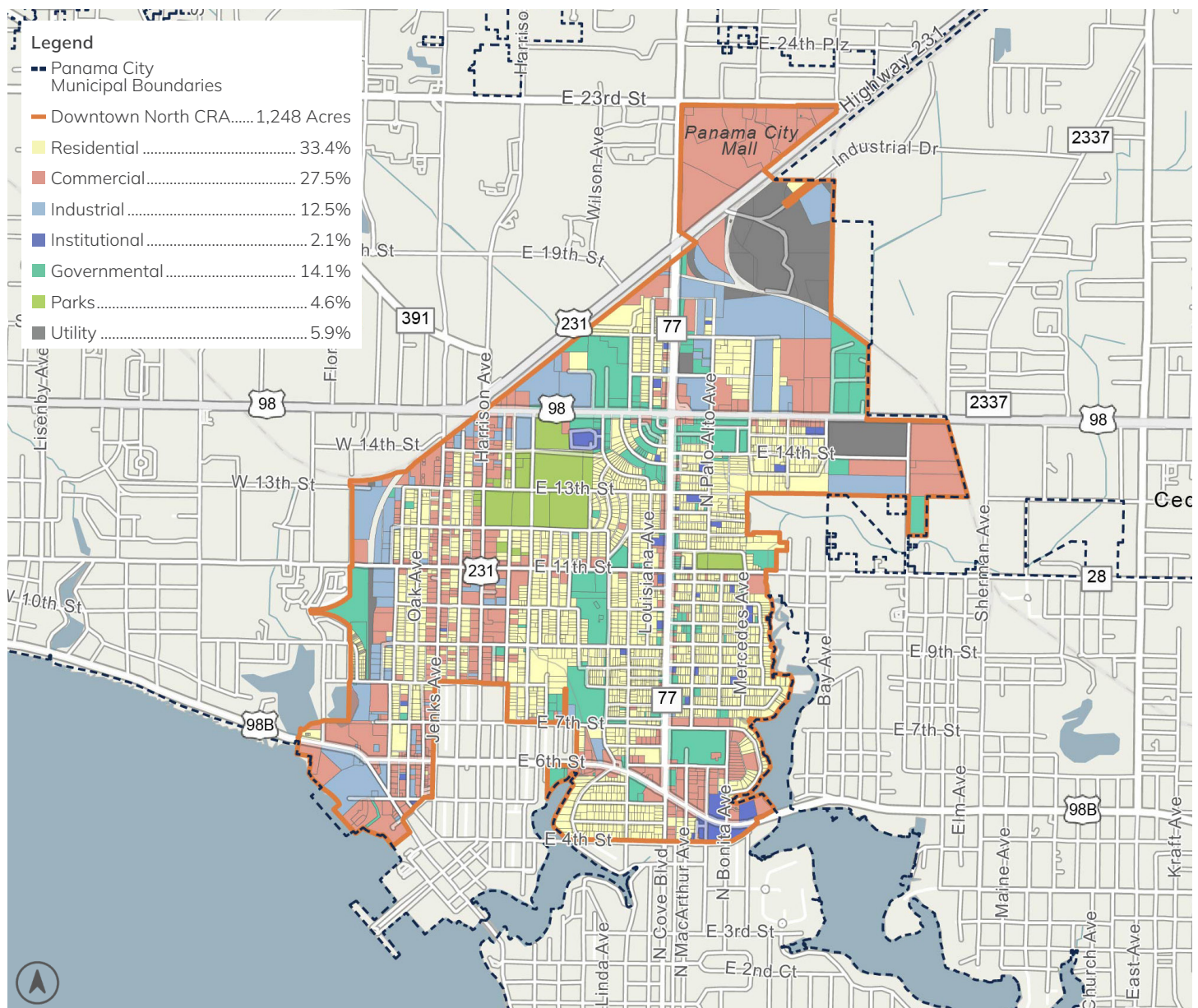


FIGURE 17. DOWNTOWN NORTH CRA EXISTING LAND USE MAP

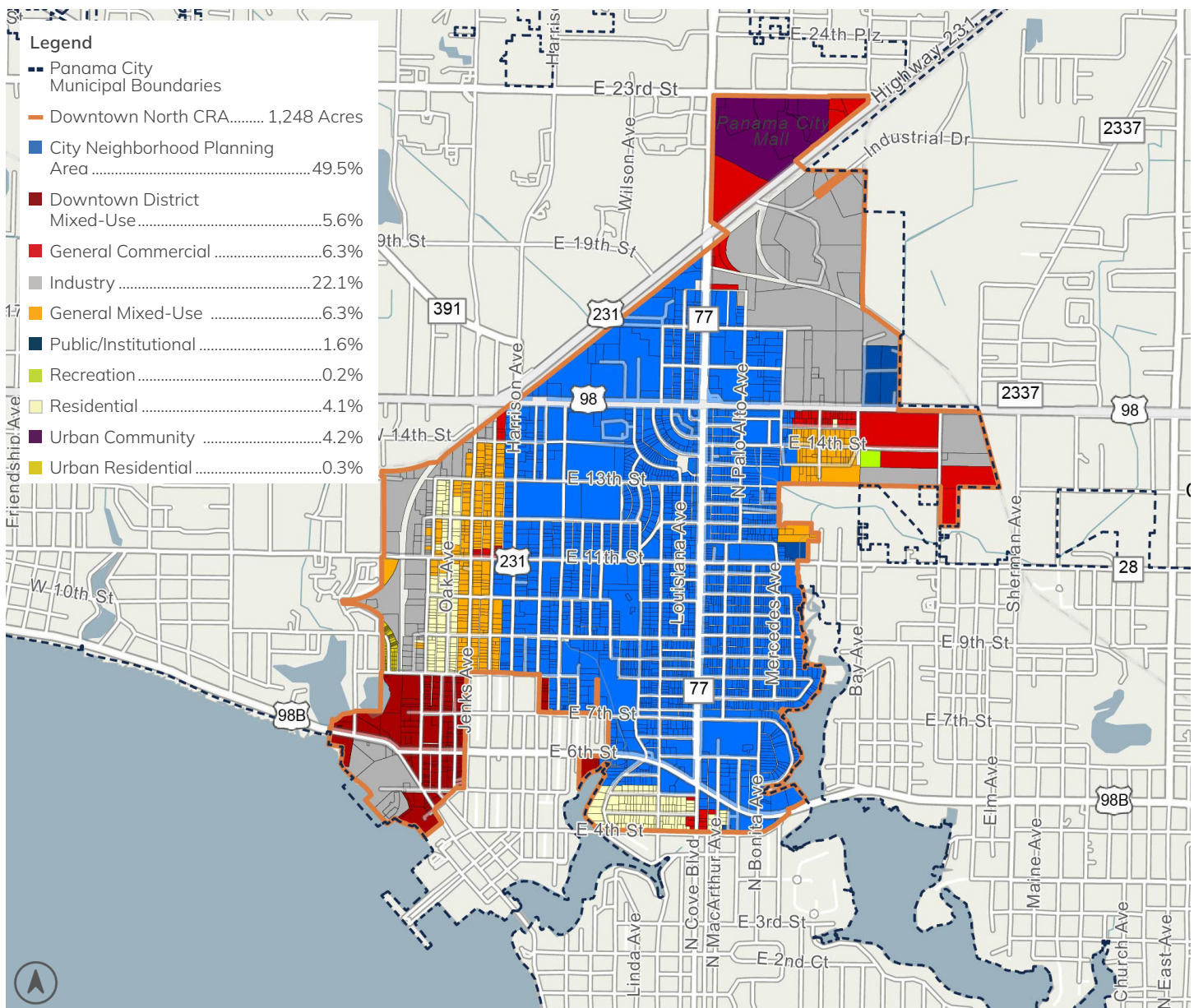
## Future Land Use

Future Land Use designations are classifications of property that categorize permissible levels of intensity and/or density of development, in accordance with policies of the City's Comprehensive Plan and the requirements of the City's Land Development Regulations. The map below illustrates the Future Land Use of parcels within the

Downtown North CRA, with the legend detailing the distribution of total land acres by Future Land Use designation (see **Figure 18**).

Within the Downtown North CRA's approximately 1,248 total land acres, the predominant Future Land Use designation is City Neighborhood Planning Area, which comprises the largest share of total land area at

49.5%, followed by Industry and General Commercial and Mixed-Use with 22.1%, 6.3%, and 6.3%, respectively, of this total share.



**FIGURE 18. DOWNTOWN NORTH CRA FUTURE LAND USE MAP**



## Zoning

Zoning classifications describe the permitted uses and development standards applicable to a specific property, in accordance with policies of both the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the different Zoning classifications of parcels within the Downtown North CRA, with the legend detailing the distribution of total land acres by Zoning classification (see **Figure 19**).

Within the Downtown North CRA's approximately 1,248 total

land acres, the predominant Zoning classification is Neighborhood General, which comprises the largest share of total land area at 21.7%, followed by Neighborhood Residential with 18.7% and Heavy Industry with 12.7%, respectively, of this total share.

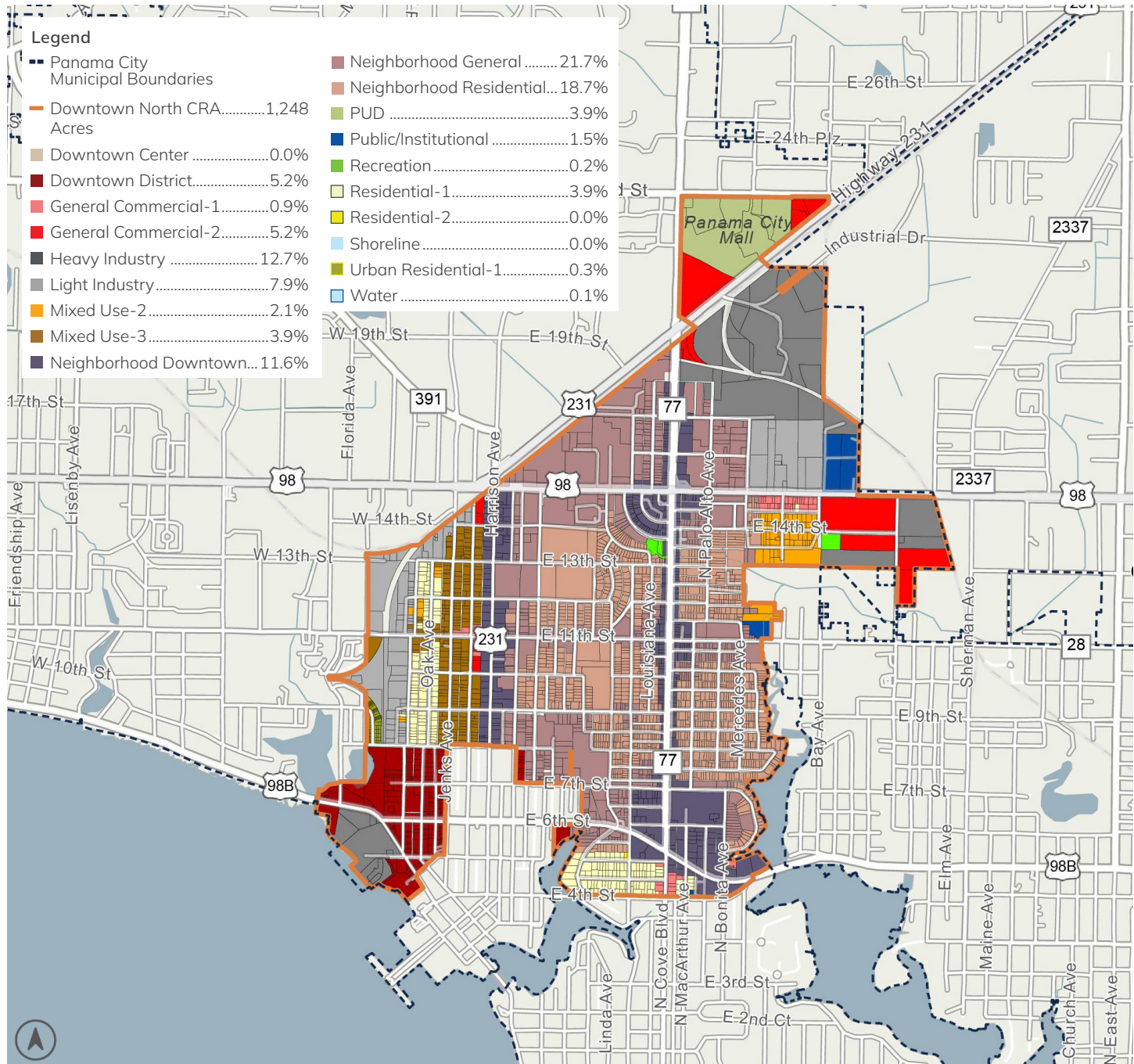


FIGURE 19. DOWNTOWN NORTH CRA ZONING MAP



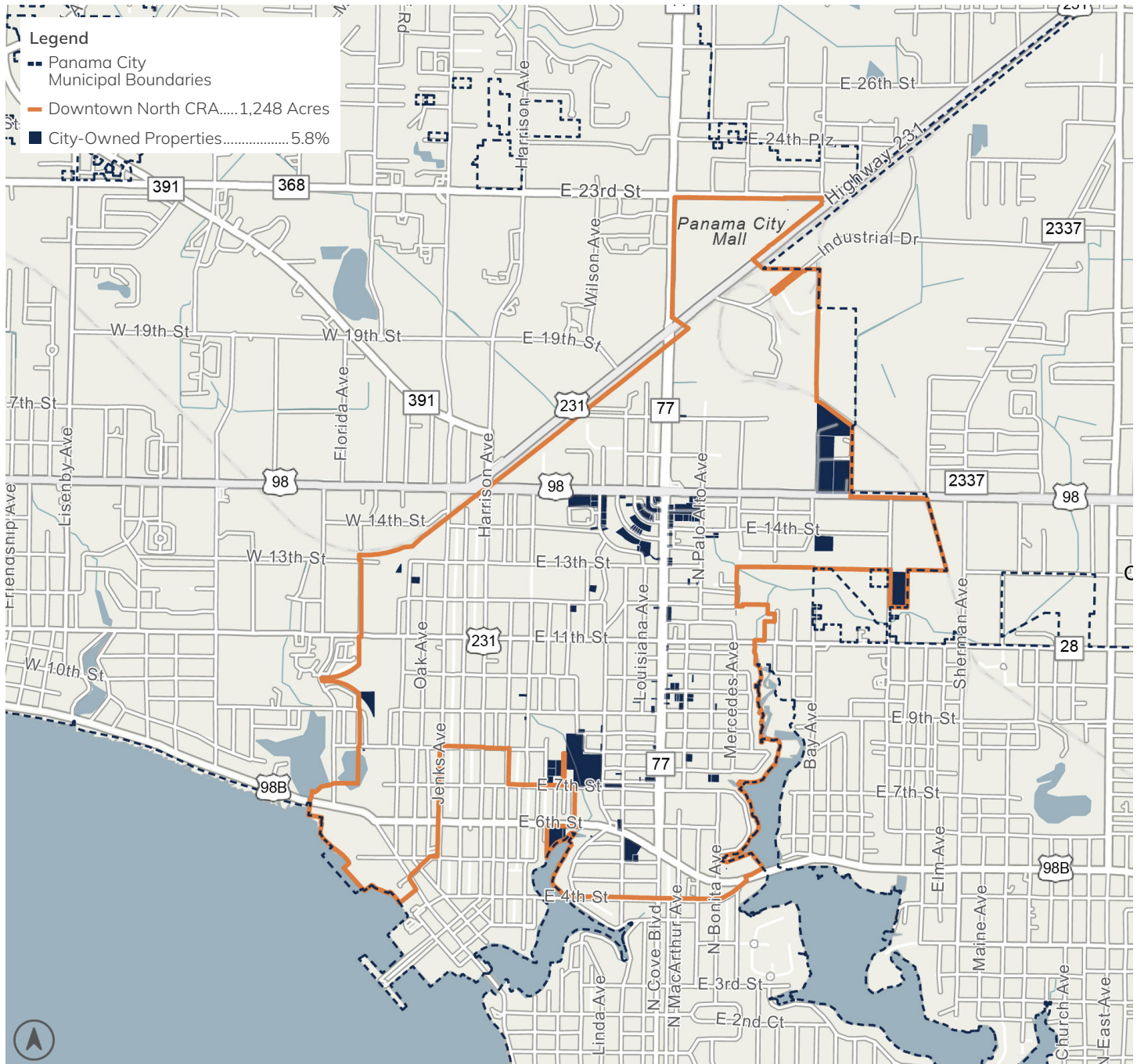
## City-Owned Parcels

City-Owned parcels are those located within the Downtown North CRA that are owned by Panama City. These parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified within this 2025 Plan.

The map below illustrates the City-Owned parcels within the Downtown North CRA, with the legend detailing the distribution of total land acres by DOR classification (see **Figure 20**).

There are approximately 124 City-Owned parcels within the Downtown North CRA,

representing 4.5% of the total parcels in the area. Additionally, these 124 City-Owned parcels cover a total of 72.5 acres, which is approximately 5.8% of the total acreage within the Downtown North CRA.



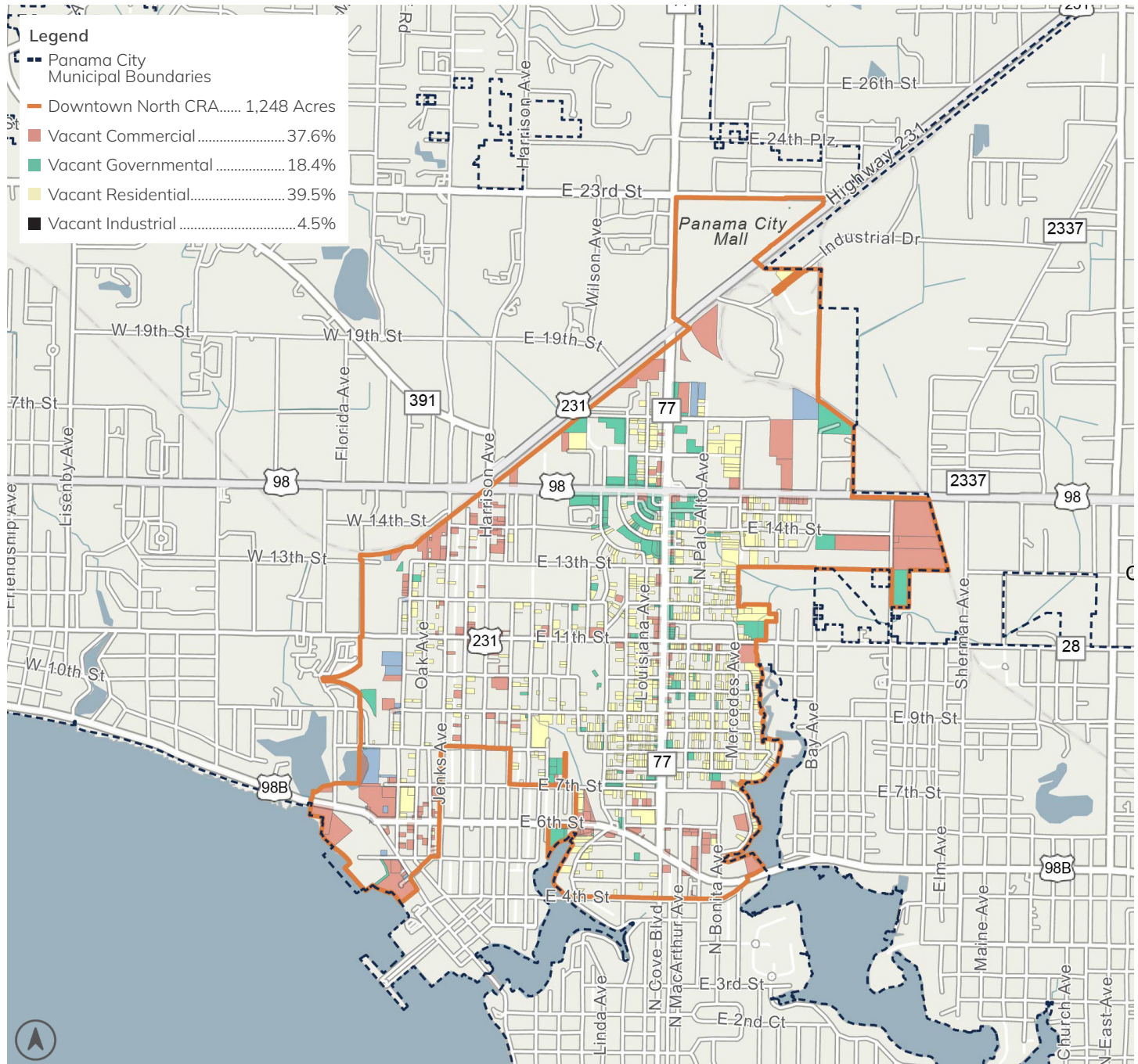
**FIGURE 20. DOWNTOWN NORTH CRA CITY-OWNED PROPERTIES MAP**

## Vacant Parcels

Vacant parcels are those within the Downtown North CRA that are undeveloped and/or do not have a built structure upon them. The four categories of vacant parcels within Panama City include: Vacant Residential, Vacant Commercial, Vacant Industrial, and Vacant

Governmental, representing redevelopment opportunities in their respective land use categories. To note, the Vacant Governmental parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified in this 2025 Plan.

The map below illustrates the vacant parcels by DOR code within the Downtown North CRA, with the legend detailing the distribution of total land acres by vacant parcel classification (see **Figure 21**). The majority of vacant land within the Downtown North CRA is primarily Vacant Residential.



**FIGURE 21. DOWNTOWN NORTH CRA VACANT PARCELS MAP**

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# MARKET ASSESSMENT AND DEMOGRAPHIC PROFILE

## Overview

There are many key market characteristics, along with demographic and socio-economic indicators to consider when assessing the overall market supporting demand within the Downtown North CRA, these include:

- Market Performance
- Population
- Age Distribution
- Housing Characteristics
- Race and Ethnicity
- Academic Achievement
- Income Characteristics
- Employment and Business Activity

As of year-end 2024, the Downtown North CRA is home to a population of 2,490 persons—composing 7.3% of the total population within the City. The Downtown North CRA has a population density of 1,275 persons per square mile, with a median age of nearly 41 years old. Total population within the Downtown North CRA has experienced a negative CAGR of 1.2% since 2010: from a total population of 2,950 persons in 2010 to 2,490 persons in 2024.

There are about 1,270 total housing units within the Downtown North CRA—composing 7.5% of the total housing units within the City. Total housing units within the Downtown North CRA experienced a negative CAGR since 2010 at 2.0%; from 1,700 units in 2010 to 1,270 units in 2024. Of the 1,270 housing units within the Downtown North CRA, nearly 57% are renter-occupied with 43% owner-occupied units. As of year-end 2024, the housing unit vacancy rate within the Downtown North CRA is 25%.

In addition, roughly 58% of the total population within the Downtown North CRA make up the *working-class* population, typically defined as persons between the ages of 20 and 64. Nearly 84% of the total population within the Downtown North CRA have obtained their high school diploma or greater, with almost 14% obtaining a bachelors' degree or a more professional/graduate degree.

Population within the Downtown North CRA is predominately White at 44%, closely followed by Black/African-American with 40%; approximately 11% of the population identify as Hispanic ethnicity, as of year-end 2024.

The Downtown North CRA is also home to 7,020 total employees and 529 business as of year-end 2024. Total employment within the Downtown North CRA composes 20% of the total employment within the City, and has experienced a negative CAGR of 1.3% since 2010: from 8,580 total employees in 2010 to 7,020 total employees in 2024.

As of year-end 2024, the major industry sectors, dominating the employment market within the Downtown North CRA include health care and social

assistance, public administration, and retail trade—combined, these industries compose approximately 59% of the total Downtown North CRA employees. In addition, the year-end 2024 unemployment rate within the Downtown North CRA at 6.1% is greater than the 5.1% in the City.

As of year-end 2024, the Downtown North CRA is made up of approximately 2.5 million square feet ("SF") of combined commercial uses (i.e., office, retail, and industrial/flex)—composing 15% of the City's combined commercial space. In addition, the Downtown North CRA contains approximately 324 for-rent multi-family residential units and 323 hotel rooms, composing 5.1% and 18% of the City's for-rent residential market and hotel market, respectively. The table below illustrates the year-end 2024 market characteristics for the Downtown North CRA's commercial, for-rent residential, and hotel market(s): see **Table 6**.

*The graphs and figures on the following page illustrate the year-end 2024 demographic and socio-economic characteristics of the Downtown North CRA.*

TABLE 6. DOWNTOWN NORTH CRA MARKET CHARACTERISTICS

|                      | Total Inventory | % Capture of City | Occupancy % | Avg. Rental Rate <sup>(1)</sup> |
|----------------------|-----------------|-------------------|-------------|---------------------------------|
| Retail (SF)          | 1,223,449       | 17.8%             | 100.0%      | \$17.60                         |
| Office (SF)          | 180,154         | 4.1%              | 99.3%       | \$25.56                         |
| Industrial/Flex (SF) | 1,055,371       | 22.8%             | 94.2%       | \$9.69                          |
| For-Rent (Units)     | 324             | 5.1%              | 95.9%       | \$1,275                         |
| Hotel (Rooms)        | 323             | 17.9%             | 65.3%       | \$146.25                        |

Source: CoStar Group, Year-End 2024. Note: (1) Average Rental Rate represented as per square foot for all commercial uses; represented as per unit for rental units; and represented as average daily rate for hotel rooms.

## Downtown North CRA Demographic and Socio-Economic Characteristics

### 2,490 **POPULATION** in the Downtown North CRA

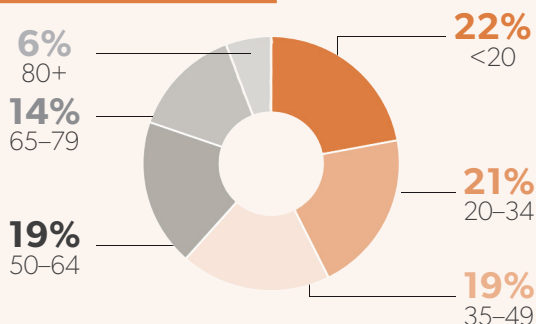
Total population comprises 7.3% of the total population within Panama City.

**2.0**  
Land Area  
(Sq. Mi.)

**1,275**  
Population  
Density

**40.5**  
Median  
Age

### AGE DISTRIBUTION



### HOUSING CHARACTERISTICS

**2.5**  
Average  
Household  
Size

**320**  
Vacant  
Housing  
Units



The total housing units within the Downtown North CRA make up approximately 7.5% of the total housing units within Panama City.

**43%**  
Owner-Occupied

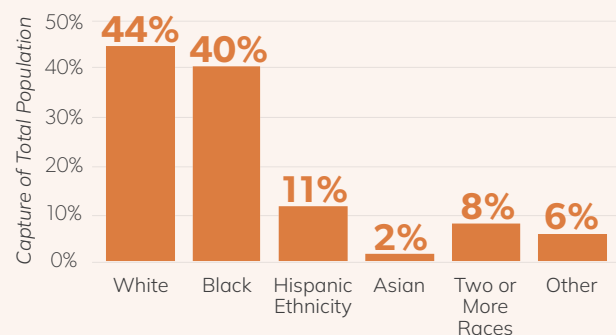
**57%**  
Renter-Occupied

### EDUCATION



**16%** No High School Diploma  
**61%** High School Diploma/GED  
**9%** Associates Degree  
**14%** Bachelor's Degree+

### RACE & ETHNICITY



### 7,020 **EMPLOYEES** in the Downtown North CRA

Represents an employee to population ratio of 2.8 persons per job, and comprises 20% of the total employees within Panama City.

**UNEMPLOYMENT RATE** **6.1%**

**6,149**  
Employed  
in the Area  
and Live  
Outside

**889**  
Live in the  
Area,  
Employed  
Outside

**INFLOW/  
OUTFLOW<sup>(1)</sup>**

**101**

Employed and Living in the Area

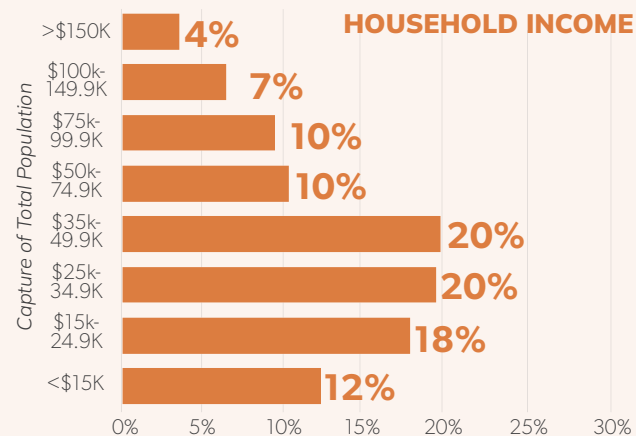
### INCOME CHARACTERISTICS

**\$253,832** Average Home Value

**\$23,179** Per Capita Income

**\$30,901** Median Disposable Income

**\$35,000** Median Household Income



Sources: U.S. Census Bureau; ESRI Business Analyst Year-End 2024 Estimates; CoStar Group; GAI Consultants.  
Note: (1) Most recent employment inflow/outflow data is available from the U.S. Census Bureau for year-end 2022.

# GOALS, OBJECTIVES, AND ACTION STRATEGIES

As a part of this 2025 Plan , major goals, objectives, and action strategies were identified specifically for the Downtown North CRA. The action strategies for achieving each objective are outlined beneath their respective objectives below.

The Agency's major goals in this 2025 Plan include creating:

1. Support Economic Growth, Job Creation, and Small Business

2. Expand Housing Opportunities
3. Improve Infrastructure, Mobility and Connectivity
4. Enhance Public Safety
5. Activate and Improve the Waterfront
6. Enhance Open Spaces, Recreation and Community Facilities

7. Promote Cultural Identity and History
8. Advance Sustainability and Resilience

These major goals, objectives, and action strategies guide the Agency in evaluating projects and programs for potential implementation to address the opportunities and challenges facing the Downtown North CRA.



## Support Economic Growth, Job Creation, and Small Business Development

To support economic growth, job creation and small business development, the objectives and strategies listed are intended to support the Downtown North CRA's current businesses, residents, and employees by investing and enhancing residential and commercial spaces.

### Objective 1: *Formulate economic development strategies that provide Downtown North CRA residents with access to employment opportunities.*

- Develop programmatic and strategic partnerships between institutional entities to encourage additional training and service for the Downtown North CRA's youth.
- Promote green industries and training programs for green-collar jobs and seek grants for green-collar job training.
- Partner with non-profit organization and agencies to offer workshops, seminars, and training programs that will help increase the skills of the working population.
- Communicate with current industry and business operators within the Downtown North CRA to identify specific needs and barriers to growth that can be resolved by the local educational and training institutions, government

agencies, and other private sector businesses.

- Work with the Parks, Culture, and Recreation Department to institute programs to educate residents about basic life management skills, such as financial management and homeownership awareness.
- Work with the City, County, and the Chamber of Commerce to establish a business assistance program to attract and retain businesses, expand training and mentorship opportunities, and increase job accessibility.
- Partner with educational institutions and training providers to support workforce development.
- Support technical assistance, workforce development and mentorship programs.

### Objective 2: *Attract and encourage mixed-use, commercial, economic development and redevelopment.*

- Attract grocery, healthcare, and mixed-use projects.

- Provide targeted incentives such as TIF, grants, and fee waivers to stimulate improvements or private investment.
- Acquire or receive strategic properties, including vacant buildings, and support necessary site preparation, to facilitate redevelopment, entrepreneurship and job creation.
- Develop projects when necessary to catalyze investment, fill gaps, or address community needs.
- Consider the Southwest Corner of MLK Jr. Boulevard and 15th Street as the intersection for a mixed-use center to provide community desired amenities.
- Seek opportunities to develop incentives and form partnerships between developers and residents that encourage local participation.
- Promote, support and grow small business development.



**Objective 3: *Establish a set of priorities within the appropriate administrative framework required for successful program implementation.***

- Work closely with neighborhood leaders, the City, the County, and other pertinent institutions and organizations

to develop annual work plans to update and review the community's concerns and progress.

- Coordinate any information about plans, projects, and programs that will have an impact or be undertaken in the Downtown North CRA.

- Work with the City to utilize Geographic Information System ("GIS"), providing a more user-friendly format for integrating outside data and upgrading internal networking and services.



**Expand Housing Opportunities**

To expand housing opportunities throughout the Downtown North CRA, the objective is to improve neighborhoods by increasing housing opportunities and supporting investments and home-owner education opportunities.

**Objective 1: *Redevelop vacant and boarded properties to encourage adaptive reuse, infill development, and to improve the investment image of the community.***

- Introduce multi-family housing and mixed uses at strategic locations to increase diversity in housing stock.
- Propose Infill Housing Redevelopment Program that encourages the construction of new affordable single-family homes. The program, as contemplated, might offer:
  - Grants for or toward impact fees and other financial barriers inhibiting new development and redevelopment. .
  - Up to \$50k in purchase assistance for buyers of homes built through this program.
- Encourage infill and rehabilitation of housing.
- Contact absentee landlords and owners of vacant properties to determine their interest in redevelopment.
- Engage with non-profit and faith-based housing

development organizations to explore potential opportunities for housing development and partnership.

- Support and facilitate efforts in developing affordable housing in the Downtown North CRA through partnerships.
- Provide relocation assistance to residents and businesses displaced by redevelopment projects, ensuring equitable transitions and minimizing hardship during community transformation.

**Objective 2: *Promote programs that support investment in residential development, enhance property values, and cultivate positive perceptions of housing.***

- Collaborate with local developers, the Chamber of Commerce, and the City to create a strategy for attracting investment into the Downtown North CRA.
- Involve the neighborhood associations, business groups, non-profit developers, local Realtors, and City staff in the decision-making

process related to housing provisions in the Downtown North CRA.

- Promote the formation of a Landlord/Tenant Association to encourage and support the landlords in providing the best quality service to their renters.
- Participate in events to disseminate information about Agency programs available in the Downtown North CRA.
- Accept land donations or acquire parcels to support residential goals.
- Collaborate with volunteer services to assist with residential repairs and improvements.

**Objective 3: *Increase homeownership opportunities and education.***

- Partner with non-profit organizations to initiate education and counseling programs that assist existing and prospective homeowners with life skills.
- Collaborate with the City to streamline the development review process for housing

redevelopment and development.

- Partner with local banks to create incentives such as increased points added

to credit scores and lower mortgage payments for potential buyers who complete a homebuyer's education program.

- Partner with local schools to provide financial literacy and life management training programs for the community.



## Improve Infrastructure, Mobility, and Connectivity

To improve infrastructure, mobility, and connectivity, the objectives and strategies listed are intended to support the Downtown North CRA's neighborhoods by providing necessary infrastructure and transportation improvements.

### Objective 1: *Enhance mobility by providing increased access to a safe and adequate multi-modal transportation system.*

- Support upgrading and modernizing roads, stormwater systems, and utility infrastructure by integrating smart infrastructure and emerging technologies—such as broadband/fiber networks, EV charging stations, and real-time transit systems—into projects funded by the CRA to improve long-term functionality and competitiveness.
- Coordinate regional transit and bike access.
- Implement complete streets with lighting, sidewalks, and bike lanes.
- Improve regional connectivity through upgraded public transit, complete streets, and expanded pedestrian and bicycle networks.
- Work with residents to identify inadequately designed bus transit routes and evaluate the location of bus stops in relation to pedestrian needs.
- Collaborate with the County to ensure that new neighborhood activity centers are well served by transit as

the community grows and develops.

- Improve user comfort and visibility of bus stops by installing lighted bus shelters, benches, trash receptacles, signage, etc.
- Collaborate with the City to investigate the feasibility of providing dedicated shuttle service to connect various activity centers in the Downtown North CRA to surrounding neighborhoods and the entire City

### Objective 2: *Increase pedestrian mobility in the Downtown North CRA to connect adjoining areas and to create a safe and convenient system of pedestrian and biking routes.*

- Develop or expand trail systems for pedestrians and bicycles that connect neighborhoods to parks, schools, commercial areas, and community destinations.
- Improve pedestrian circulation and safety along the major corridors, employing a combination of streetscape elements, such as directional signage, landscaped medians, traffic calming, and sidewalks.
- Design the proposed Martin Luther King Jr. Boulevard Linear Park and Multi-

Use Trail Greenway using Crime Prevention Through Environmental Design (“CPTED”) principles and accommodate a diverse range of activities that encourage pedestrian walkability, such as civic plazas, visual landmarks, and passive recreational uses.

- Encourage land clustering, where appropriate, to create a compact neighborhood form that supports pedestrian friendly environments.
- Identify key destinations within the Downtown North CRA and enhance their visibility to pedestrians through architectural design, strategic building placement, landscaping, and directional signage.
- Support the improvements identified by the Bay County TPO Bicycle and Pedestrian Master Plan that fall within Downtown North CRA.

### Objective 3: *Support and develop policy and code enforcement to incentive City beautification and revitalization.*

- Work with the Code Enforcement Department to identify vacant sites that have a detrimental impact on the investment image and the tax

base of the community, and work with the City to clean up these properties.

- Address concerns regarding absentee landlords who do not provide adequate service to the residents of their property.
- Work with the Community Development Department and Code Enforcement Division to identify occupied properties with code violations and contact property owners to facilitate repairs.

- Develop policies and enforce regulations that hold absentee landowners accountable for the maintenance and upkeep of their properties.
- Work with community and faith-based organizations to generate community support in pursuing beautification efforts in the neighborhood.
- Work with City staff to formalize policies and procedures for integrating public art into public realm projects.

- Develop a unified funding strategy for the arts, including grants, sponsorships, adopt-a-street programs, and tax appropriations.
- Collaborate with the City to establish a Public Arts Commission to lead, implement, and manage the public arts program.



## Enhance Public Safety

To enhance public safety, the objectives and strategies listed are intended to support the Downtown North CRA's community and partners to ensure safe streets and provide safety initiatives.

### Objective 1: *Expand public safety programmatic efforts in the Downtown North CRA to provide a safe and secure environment for the residents.*

- Work with the City, educational institutions, faith-based organizations, and other nonprofit organizations to organize neighborhood outreach drives to inform and educate residents about: (1) Emergency preparedness; (2) Reporting illegal activities; and (3) Housekeeping issues to prevent code violations and fire accidents in the neighborhood.
- Collaborate with the City's Police Department, Fire Department, and residents to address crime and fire emergency issues, and strengthen the police-community partnership to create safer streets that are more attractive to businesses and residents.
- Initiate community-based activities involving the

youth and public safety staff to generate support and participation in local anti-crime programs, and to improve public relations with the City's Police Department.

- Encourage neighborhoods throughout the Downtown North CRA to institute Neighborhood Watch programs.
- Support Crime Prevention Through Environmental Design (CPTED) principles into improvements and projects funded by the CRA.
- Partner with local law enforcement and community organizations to support proactive public safety initiatives and community policing efforts.

### Objective 2: *Secure and repair infrastructure to support safety initiatives.*

- Improve lighting, visibility, and pedestrian infrastructure to enhance public space safety.

- Support programs and facilities that reduce loitering, illegal dumping, and vandalism through strategic activation of underutilized spaces.
- Encourage the redevelopment of blighted or abandoned properties that contribute to unsafe conditions.
- Install or improve security infrastructure (e.g., cameras, emergency call stations) in key public areas when appropriate.
- Promote safe, walkable, and accessible environments through streetscape improvements and traffic-calming measures.
- Implement rights-of-way and vacant properties maintenance program(s) surpassing City minimum maintenance standards in accordance with maintenance agreement between City and Agency.





## Activate the Waterfront

To activate and improve the waterfront in the Downtown CRA, the objective and strategies listed are intended to encourage updating plans that support local businesses and create a thriving public space along the Watson Bayou..

### Objective 1: *Support and initiate improvements to the waterfront, with a focus on Watson Bayou.*

- Develop or assist with public trails to Watson Bayou.
- Create shoreline parks and launch points.
- Integrate nature-based solutions for erosion and flooding.
- Secure land to enable public access to the waterfront.
- Support dredging of Watson Bayou to provide boat access.



## Enhance Open Spaces, Recreation, and Community Facilities

To enhance open spaces, recreation, and community facilities, the objectives and strategies listed are intended to support the continuation of streetscape projects, while focusing on developing a comprehensive signage program and functional community spaces.

### Objective 1: *Improve streetscape along commercial and residential areas within the Downtown North CRA.*

- Prioritize streetscape projects of the following corridors in conjunction with other planned improvements:
  - Primary Commercial Corridors: U.S. Hwy. 231, Harrison Avenue.
  - Community Commercial Corridors: 15th Street, U.S. Hwy. 98.
  - Downtown Transition Corridors: Jenks Avenue, 7th Street.
  - Neighborhood Connectors: Martin Luther King Jr. Boulevard, 11th Street.
- Design a unified theme for streetscape improvements along major thoroughfares.
- Provide adequate street lighting in the Downtown North CRA, incorporating lighting design standards for all public improvements.
- Emphasize links to area parks, trails, schools, commercial centers, and community facilities.
- Accentuate significant intersections with urban design elements where neighborhood connector streets meet primary corridors.
- Encourage shared parking between adjacent uses along the commercial corridors to reduce excessive curb-cuts and create a safer environment for both pedestrians and automobiles.
- Work with the Florida Department of Transportation (“FDOT”), review the FDOT “Livable Communities” policies, and pursue its application on the Martin Luther King Jr. Boulevard.
- seasonally or year-round.
- Conduct neighborhood workshops to assess the need for expansion of the Martin Luther King Jr. Recreation Center and evaluate the feasibility of locating a community park and/or sports complex at this location.
- Pursue the design and construction of a linear park and multi-use trail system along Martin Luther King Jr. Boulevard that will serve as a pedestrian connector linking the Downtown North CRA’s activity centers.
- Pursue the restoration of Watson Bayou and examine the feasibility of introducing water-based activities.
- Partner with the local schools and churches to form joint-use agreements that serve the Downtown North CRA’s recreational needs, e.g., utilizing their facilities for additional recreation and cultural facilities.
- Participate in special events, such as the Glenwood community barbecue, nature

### Objective 2: *Develop an interconnected parks and recreation system that enhances the Downtown North CRA’s aesthetic and provides increased public access to a range of recreational activities.*

- Enhance aesthetics through use of decorative lighting in parks and along roadways,

study tours, outdoor concerts, inter-neighborhood sports event, etc., at the Downtown North CRA's recreational facilities and parks to disseminate information about Agency programs available in the Downtown North CRA.

- Upgrade Henry Davis Park and enhance visual and physical access from Martin Luther King Jr. Boulevard.
- Upgrade stormwater retention ponds.
- Preserve existing tree canopies.
- Improve park safety, lighting, and accessibility.
- Review residential property inventory to identify opportunities for development of neighborhood parks and initiate acquisition of privately-owned vacant lots, as well as dilapidated or uninhabitable structures.

**Objective 3: *Form strategic partnerships to strategically locate and utilize community facilities to provide a high level of service.***

- Initiate discussions with the City, neighborhood associations, faith-based organizations, and community agencies to create a one-stop resource center that provides residents and businesses with updated information on local and regional services and programs.
- Improve, develop and maintain recreation buildings, facilities and spaces.
- Acquire or re-purpose land for public recreation.

- Maintain and enhance CRA improvements and vacant properties to support safe, attractive, and functional public spaces.
- Initiate discussions with the City, neighborhood associations, faith-based organizations, and community agencies to create a one-stop resource center that provides residents and businesses with updated information on local and regional services and programs.

- Develop a newsletter to disseminate information about the Downtown North CRA's accomplishments, status of proposed projects, and resources available to residents and businesses.
- Work with the City and the County to ensure consistency between planning efforts and help align various budgets, goals, and priorities of the City and County to support the Downtown North CRA.
- Support the City to install new water transmission lines in the Downtown North CRA.



DOWNTOWN NORTH PANAMA CITY | SOURCE HOMES.COM





## Promote Cultural Identity and History

To promote cultural identity and history, the objectives and strategies listed are intended to support historic preservation efforts through community education programs and implementing streetscape designs that will promote a community identity.

### Objective 1: *Establish neighborhood identity and improve neighborhood interconnectivity.*

- Establish an area-wide gateway and directional signage system to neighborhoods and major centers of activity, including major gateways such as:
  - Primary Gateways: (1) U.S. Hwy. 231- and Mercedes Avenue; (2) U.S. Hwy. 98 and Mercedes Avenue; (3) McKenzie Avenue and 15th Street East.
  - Secondary Gateways: (1) Martin Luther King Jr. Boulevard and 15th Street East; (2) Martin Luther King Jr. Boulevard and 11th Street East; (3) Martin Luther King Jr. Boulevard and 7th Street East; (4) Jenks Avenue and 7th Street West.
  - Neighborhood Gateways: (1) Martin Luther King Jr. Boulevard and 13th Street East; (2) Martin Luther King Jr. Boulevard and 9th Street East; (3) Wilson Avenue and 9th Street East; (4) Harrison Avenue and 9th Street East.
- Initiate streetscape improvements to create a cohesive urban form throughout the Downtown North CRA.
- Install public art, wayfinding, and historic interpretation.
- Upgrade the infrastructure and amenities of the Downtown North CRA,

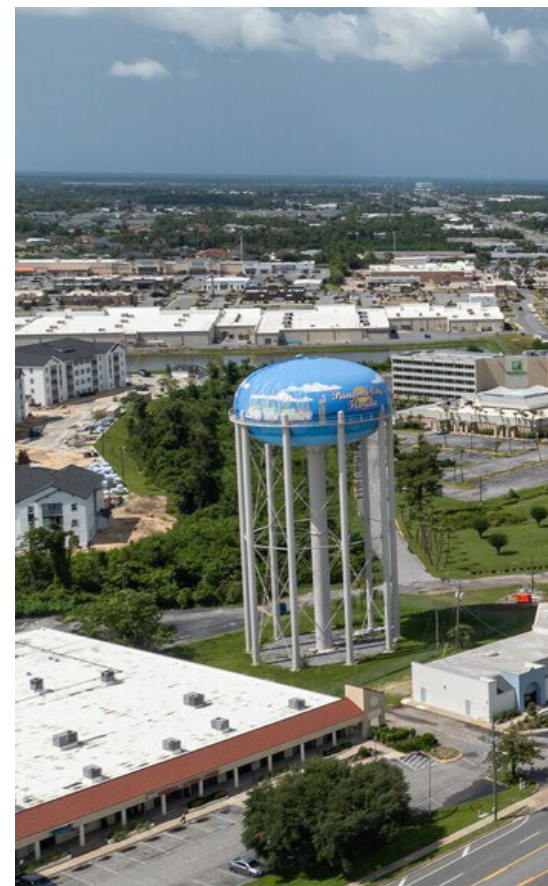
including enhancements to Henry Davis Park and the installation of new streetlights, to ensure public improvements are in place to support new development and anticipated population growth.

- Recognize and preserve the unique heritage of the district through plaques, murals, and interpretive displays.
- Develop cohesive design standards that reflect neighborhood identity and reinforce sense of place.
- Support community-based historic preservation efforts.
- Support revitalization of the Glenwood African-American Cultural Center through installations, exhibits, and curated spaces within existing facilities or with other cultural institutions.

### Objective 2: *Collaborate with community entities to promote historical preservation and community involvement to create a sense of place and identity.*

- Work with the City and community organizations to initiate programs that promote African-American culture and heritage.
- Partner with not-for-profit organizations to establish youth programs to help with housing renovations and construction to instill a sense of pride in their neighborhood.
- Identify, restore, and preserve historic buildings as tourist attractions and for historical and/or cultural uses.

- Collaborate with the Bay County Historical Society to create a historic site directory.
- Participate in events that resurrect the Downtown North CRA's activities of the past, such as the Emancipation Day parade, Thanksgiving Football Bowl, May Day, etc., to disseminate information about Agency programs available in the Downtown North CRA.
- Encourage residents to become active participants and members of existing cultural affairs organizations and events.







## Advance Sustainability and Resilience

To advance sustainability and resilience, the objectives and strategies listed are intended to develop and implement plans that create energy efficient infrastructure throughout the Downtown North CRA.

### Objective 1: *Promote CRA-wide resiliency infrastructure upgrades, with a focus on the Massalina Bayou Stormwater Park*

- Build stormwater capacity with green infrastructure.
- Consider a new stormwater park that extends the Bayou, restores natural drainage, provides needed stormwater absorption, and creates frontage for new development.
- Promote tree planting, incorporate native landscaping and renewable energy upgrades.
- Support resilience planning for flood-prone areas.
- Support energy-efficient and resilient building practices.
- Install solar lighting in parks, trails, and public spaces to reduce energy use and enhance safety.
- Implement urban heat mitigation strategies such as expanded tree canopy, shaded streetscapes, and reflective surfaces to improve livability and address climate-related impacts.
- Connect stormwater park(s) with the surrounding neighborhoods and development with a trail/ and multi-use path to make this amenity accessible to many residents.
- Work with the City's Engineering Division and Utilities Division to upgrade the water and sewer system to better serve the Downtown North CRA.



DOWNTOWN NORTH PANAMA CITY | SOURCE HOMES.COM





ASCENSION SACRED HEART, FORMERLY BAY MEDICAL CENTER | SOURCE ASCENSION

## CONCEPTUAL MASTER PLAN

The Conceptual Master Plan for the Downtown North CRA illustrates the general locations of the previously installed capital improvements and proposed capital improvements and programming identified in the Capital Projects and Programming Worksheet, further detailed in *Section 6, Financial Analysis* of this document (see **Figure 22**).

Specific proposed capital improvements illustrated below include redevelopment focus areas, a primary gateway in the Cultural District, multi-modal transit and pedestrian trails, the Cultural District Park, and safer streetscapes and intersections to enhance walkability and bike paths.



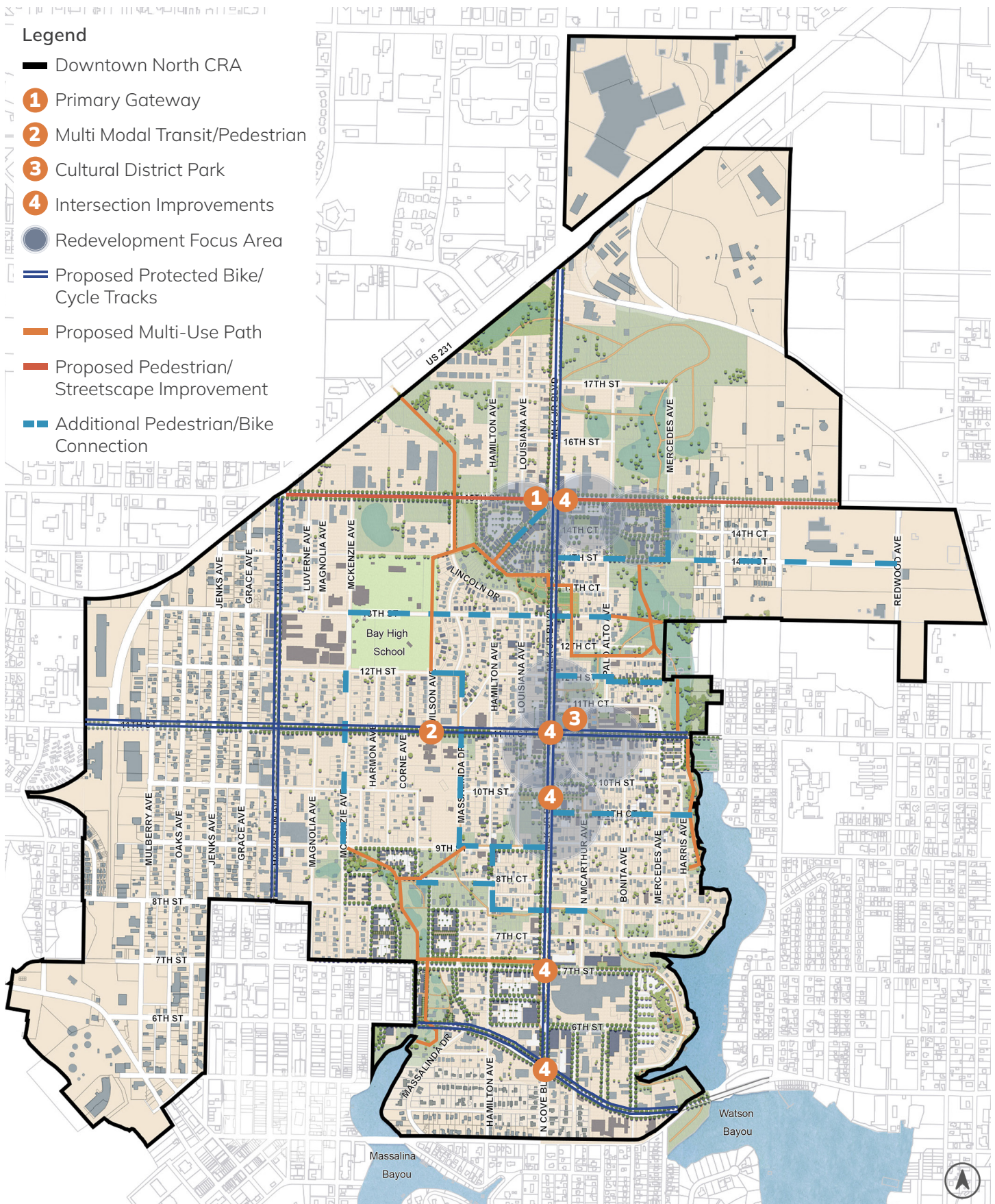


FIGURE 22. DOWNTOWN NORTH CRA CONCEPTUAL MASTER PLAN



An aerial photograph of a waterfront community, likely Millville, showing a boat docked at a wooden pier with a roof. The water is calm, reflecting the sky and the surrounding greenery. In the background, there are houses and a dense line of trees. The sky is overcast with soft clouds. The entire image has a warm, brownish-orange tint.


# **MILLVILLE COMMUNITY REDEVELOPMENT AREA**



# 05

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## CHAPTER FIVE:

# MILLVILLE COMMUNITY REDEVELOPMENT AREA

## MILLVILLE CRA HISTORY

### Overview

The Millville Community Redevelopment Area ("Millville CRA") was established in 2004, with the objective to revitalize the Millville neighborhood within the City. This urban area is renowned for its historic sawmills, shipyard industries, walkable streets, and traditional homes, along with extensive waterfront access along Watson Bayou. The Millville CRA is bound by 7th Street to the north, Everitt Avenue to the east, Cherry Street to the south, and Watson Bayou to the west, with a small portion of the Millville CRA located on the west side of the Watson Bayou encompassing the Cove Point Drive neighborhood. The Millville CRA is approximately 681 acres, as illustrated in the following map (see **Figure 23**).

The Millville CRA encompasses the southeastern area of the City. The Millville CRA contains major anchor developments, such as the historic shipyard, Daffin Park, the Millville Waterfront Park, the Millville Cemetery, Whittington Park, the Millville Pier, and the Snug Harbor. In addition, major roadways within the Millville CRA include U.S. Hwy. 98 and State Road 389.

### History

The awakening of the Millville area began in the early 1900s when Henry Bovis, a French Canadian with lumber interests surveyed the area and developed a mill on the Watson Bayou. Those looking for work during that time flocked to the area and resulted in the area's rapid growth. By 1910, the port in Millville became one of the busiest in the Florida region, and the area officially became incorporated in 1913.

Most notably, in 1918, the Panama City Chamber of Commerce lobbied for a shipyard in Millville, and the U.S. Shipping Board Emergency Corporation signed a contract to construct eight barges at the Millville site. Four hundred people were employed at the shipyard. In 1926, St. Andrews, Millville, and Panama City were consolidated, merging the Downtown Marina, St. Andrew's waterfront industries, and Millville's shipyard into a successful economy.

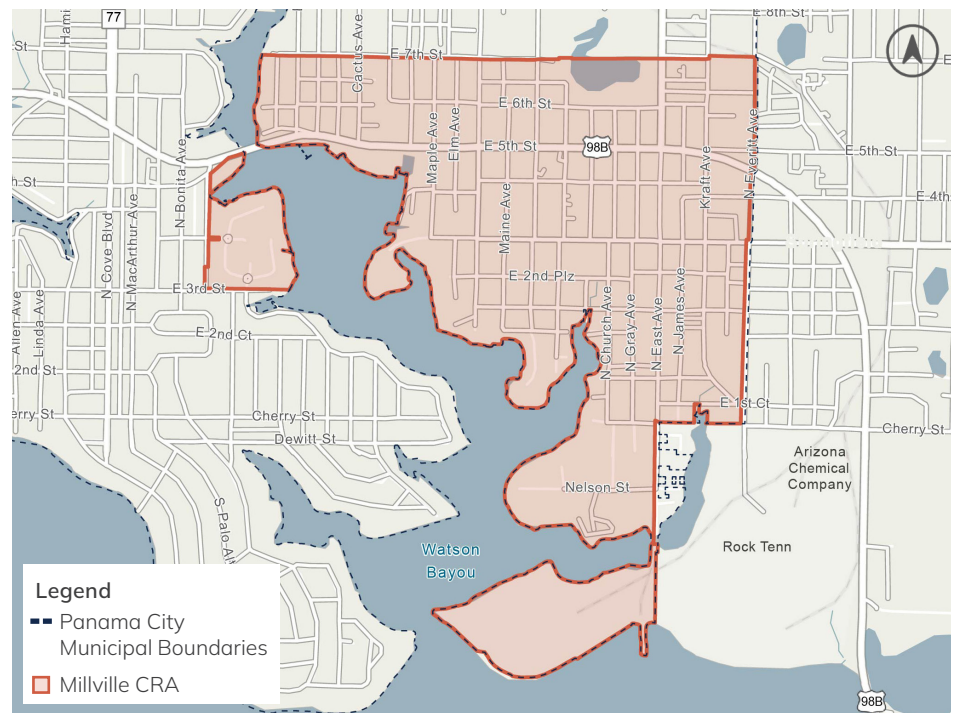


FIGURE 23. MILLVILLE CRA MAP





MILLVILLE NEIGHBORHOOD IN PANAMA CITY | SOURCE HOMES.COM

Despite its early history, Millville was the newest Redevelopment Area to be added by the Agency. In 2004, an FON study was initiated for the Millville neighborhood finding that the area was characterized by severe Slum and Blight across its neighborhoods, businesses, infrastructure, and waterways, resulting in the establishment of the Millville CRA. Subsequently, the Agency initiated the creation and adoption of the Millville CRA Redevelopment Plan in 2004 ("2004 Plan").

In 2009, to support its ongoing efforts to revitalize the Millville neighborhood, the City applied for acceptance to the Waterfronts Florida Partnership Program for an area located in the historic Millville community. Millville was accepted as a Waterfronts Florida Partnership Community in August 2009. The Millville CRA received technical and financial assistance during a 2-year designation cycle and continued support as a graduate community from the Waterfronts Florida Partnership Program.

The City designated a program manager and appointed the Millville Community Alliance as the Waterfronts Florida Partnership Committee to oversee waterfront revitalization efforts.

The 2004 Plan has served as the primary guide for the Agency's activities within the Millville CRA to-date.

In response to Hurricane Michael in 2018, the City produced the *Neighborhood Plan*, featuring a strategic vision of three neighborhoods within the City including Millville, as well as the *Strategic Vision for Panama City's Historic Downtown and its Waterfront Plan*. These plans addressed issues of urban sprawl and recovery. The *Neighborhood Plan* highlighted the need for revitalization and reinvestment in the Glenwood, Millville, and St. Andrews areas. The plan aimed to address decline, enhance infrastructure, and support economic growth, making these areas more vibrant and resilient. The major priorities, objectives,

and goals outlined in both plans have served as crucial guidelines for the Millville CRA's goals and objectives in this 2025 Plan, as detailed in the following pages.

### Past Accomplishments

Since establishing the Millville CRA in 2004, the Agency has worked to establish and restore key areas in the community, such as the Watson Bayou Waterfront Park and Daffin Park, while also preserving the district's historic attributes. The Agency has worked to obtain grants and investments to ensure a prosperous economic, residential, and recreational future.

Notable accomplishments within the Millville CRA related to the Agency's past priorities and guiding principles include:

### Safety and Security

- Initiated efforts to clear waterways in Watson Bayou of derelict vessels, which eliminated blight, removed navigation hazards, pollution sources, and potential crime and vagrant activity through the *Derelict Vessel Initiative*.

Key and Vital Infrastructure

- Facilitated grants for commercial and residential places for replacements.

Economy

- Established a Waterfront Partnership which opened up new financial resources and technical grants within the Millville CRA.

Quality of Life

- Participated in multiple community engagement events, including community clean ups, Movie in the Park, and Christmas Parade to disseminate information about programs available with the Millville CRA.
- Added a community fishing pier to the design of Millville Waterfront Park to enhance the availability of community spaces.

Tax Base Trends and Estimates

The Millville CRA was established in 2004 with a base year taxable value of \$42,398,300. Over the 10-year period from 2015 to 2024, total taxable value for all properties within the Millville CRA grew at a Compound Annual Growth Rate (“CAGR”) of 5.6%, experiencing a 72% increase in taxable value from \$76,009,870 in 2015 to \$130,657,110 in 2024.

Over the same 10-year period, annual Tax Increment Financing (“TIF”) revenue collections within the Millville CRA has grown at a CAGR of 12.2%. This represents a 216% increase, rising from \$271,637 in 2015 collections to \$858,255 in 2024. Since 2015, the total TIF revenues collected in the Millville CRA have amounted to about \$4,113,700.

Table 7 below illustrates the 10-year historic collections in total taxable value and total tax increment, as well as the total annual TIF revenues generated by the Millville CRA, assuming a 95% contribution rate from both the City and County. The table also illustrates projected collections from 2025 through 2044, the Agency’s current operational sunset date, over 5-year increments.

This 2025 Plan estimates that the Millville CRA will generate approximately \$35,126,800 in TIF revenue to the Agency’s Redevelopment Trust Fund from 2025 through 2044, the Agency’s

sunset date. This equates to approximately \$1,756,340 in average annual increment over the 20-year projection period.

The TIF revenue may be used for projects and programming that address the goals, objectives, and strategies of this 2025 Plan. For further details on the TIF projections for the Millville CRA, please refer to Section 6, Financial Analysis of this document.

TABLE 7. MILLVILLE CRA TAX INCREMENT TRENDS AND ESTIMATES

| Year   | Total Taxable Value <sup>(1)</sup> | Tax Increment less Base Year <sup>(2)</sup> | Total Annual TIF Revenues <sup>(3)</sup> |
|--|------------------------------------|---|--|
| 2015   | \$ 76,009,870                      | \$ 33,611,570                               | \$ 271,700                               |
| 2016   | 74,448,056                         | 32,049,756                                  | 262,600                                  |
| 2017   | 80,709,984                         | 38,311,684                                  | 306,100                                  |
| 2018   | 80,332,880                         | 37,934,580                                  | 303,100                                  |
| 2019   | 66,911,896                         | 24,513,596                                  | 204,600                                  |
| 2020   | 72,586,359                         | 30,188,059                                  | 286,300                                  |
| 2021   | 84,115,990                         | 41,717,690                                  | 374,000                                  |
| 2022   | 100,998,733                        | 58,600,433                                  | 519,800                                  |
| 2023   | 117,199,248                        | 74,800,948                                  | 727,400                                  |
| 2024   | 130,657,110                        | 88,258,810                                  | 858,300                                  |
| 10-Year Historic Collections <sup>(4)</sup>                |                                    |   | \$ 4,113,900                             |
| 2025–2029 Est.   |                                    |   | \$ 5,405,300                             |
| 2030–2034 Est.   |                                    |   | \$ 7,477,000                             |
| 2035–2039 Est.   |                                    |   | \$ 9,878,200                             |
| 2040–2044 Est.   |                                    |   | \$ 12,366,300                            |
| 20-Year Collections Through Agency’s Sunset <sup>(5)</sup> |                                    |   | \$ 35,126,800                            |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: (1) Reflects prior year Final taxable value in tax increment area according to FDOR. (2) Reflects the total taxable value within the increment area less the Millville CRA’s 2003 base year value of \$42,398,300. (3) Assumes a 95% participation rate from both Panama City and Bay County. (4) Reflects historic 10-year total collections from 2015 to 2024. (5) Reflects projected 20-year collections from 2025 to 2044, the Agency’s sunset date—further detailed in Section 6, Financial Analysis.



# MILLVILLE CRA MAP SERIES

## Existing Land Use

Existing Land Use designations are classifications of property that describe the current use of the property. The Florida Administrative Code (“FAC”) requires Property Appraisers to classify each parcel of real property to indicate its use as determined for valuation purposes. This use is reflected in the Department of Revenue

(“DOR”) use codes applied to each real property on tax assessment rolls and depicts the existing use of the property.

The map below illustrates the Existing Land Use of parcels within the Millville CRA, with the legend detailing the distribution of total land acres by Existing Land Use designation (see **Figure 24**).

Within the Millville CRA’s approximately 681 total land acres, the predominant Existing Land Use designation is Residential, which comprises the largest share of total land area at 53.7%, followed by Governmental and Commercial with 18.4% and 13.4%, respectively, of this total share.

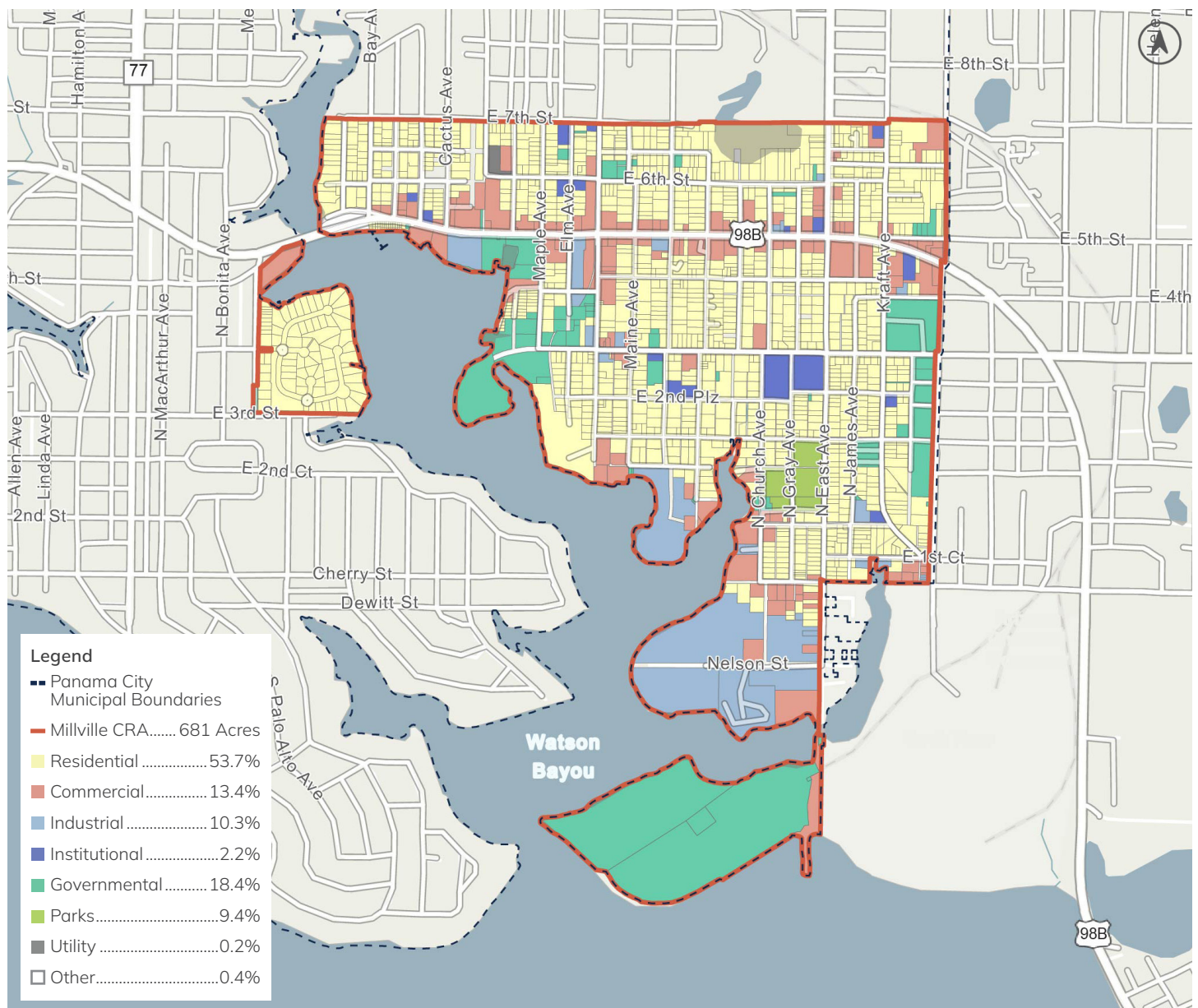


FIGURE 24. MILLVILLE CRA EXISTING LAND USE MAP



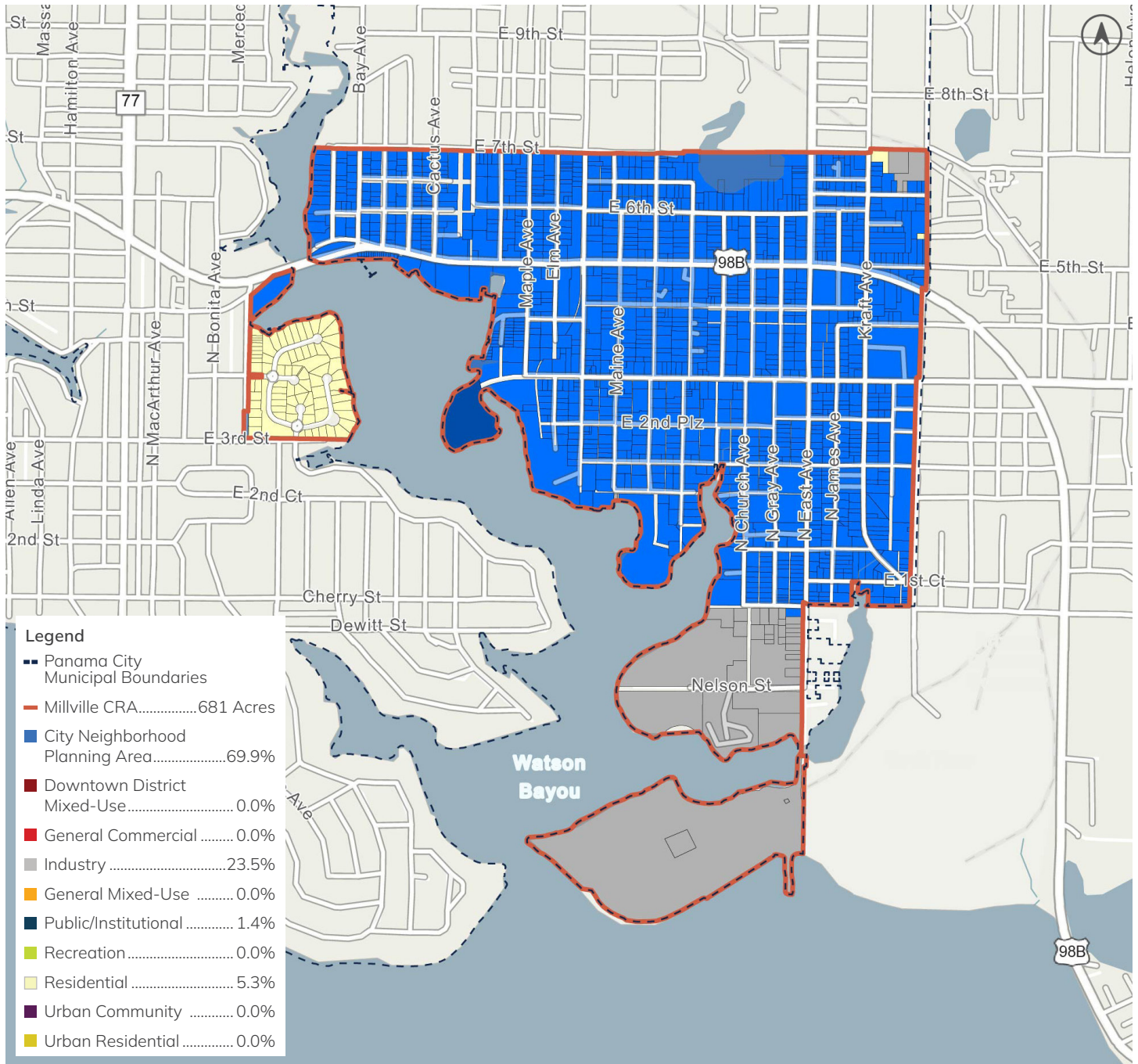
## Future Land Use

Future Land Use designations are classifications of property that categorize permissible levels of intensity and/or density of development, in accordance with policies of the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the Future Land Use of parcels within the Millville CRA, with the legend detailing the distribution of total land acres by Future Land Use designation (see **Figure 25**).

Within the Millville CRA's approximately 681 total land acres, the predominant Future

Land Use designation is the City Neighborhood Planning Area, which comprises the largest share of total land area at 69.9%, followed by Industry and Residential with 23.5% and 5.3%, respectively, of this total share.



**FIGURE 25. MILLVILLE CRA FUTURE LAND USE MAP**

## Zoning

Zoning classifications describe the permitted uses and development standards applicable to a specific property, in accordance with policies of both the City's Comprehensive Plan and the requirements of the City's Land Development Regulations.

The map below illustrates the different Zoning classifications of parcels within the Millville CRA, with the legend detailing the distribution of total land acres by Zoning classification (see **Figure 26**).

Within the Millville CRA's approximately 681 total land

acres, the predominant Zoning classification is Neighborhood Residential, which comprises the largest share of total land area at 34.3%, followed by Neighborhood General and Heavy Industry with 30.6% and 20.3%, respectively, of this total share.

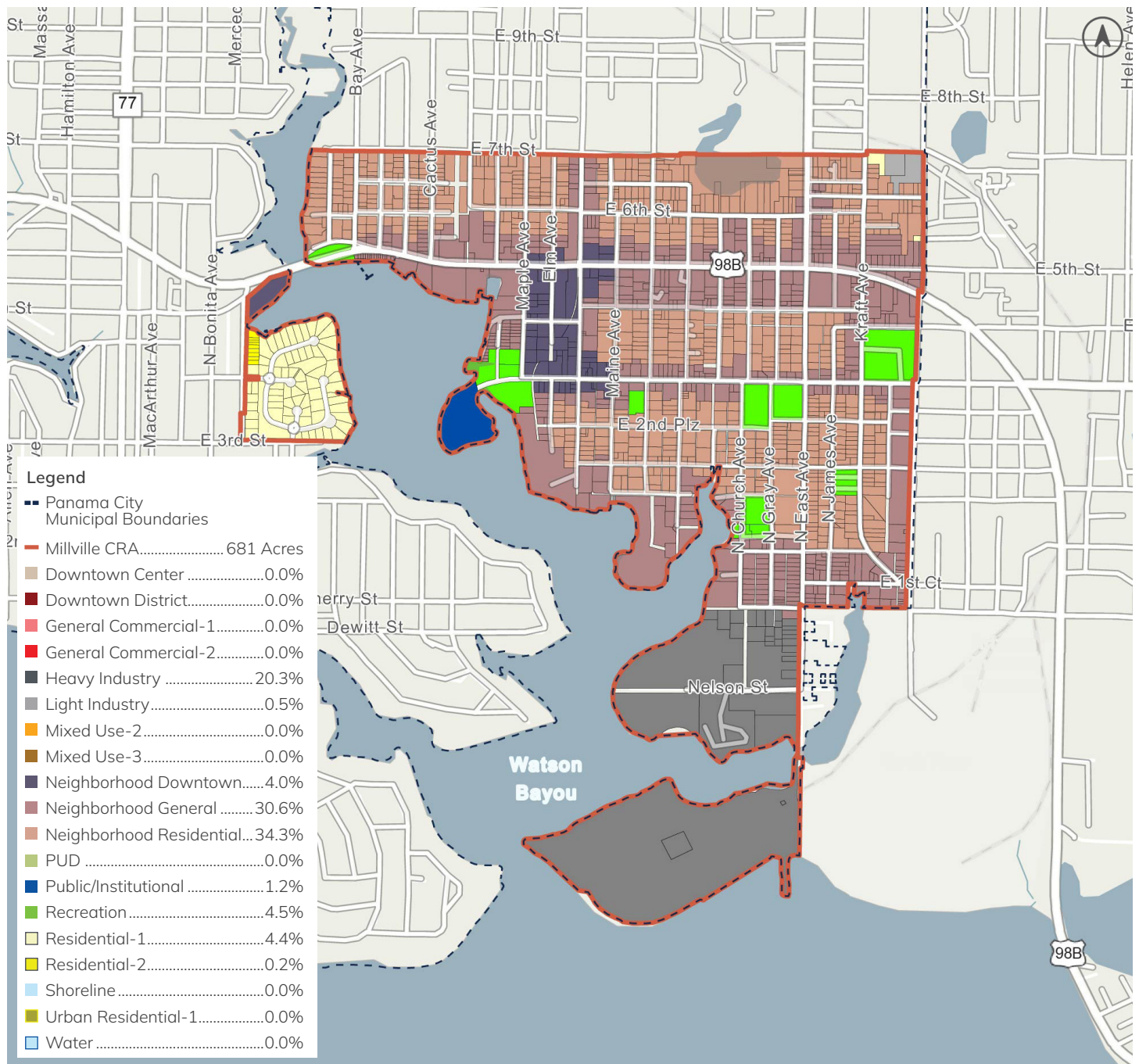


FIGURE 26. MILLVILLE CRA ZONING MAP



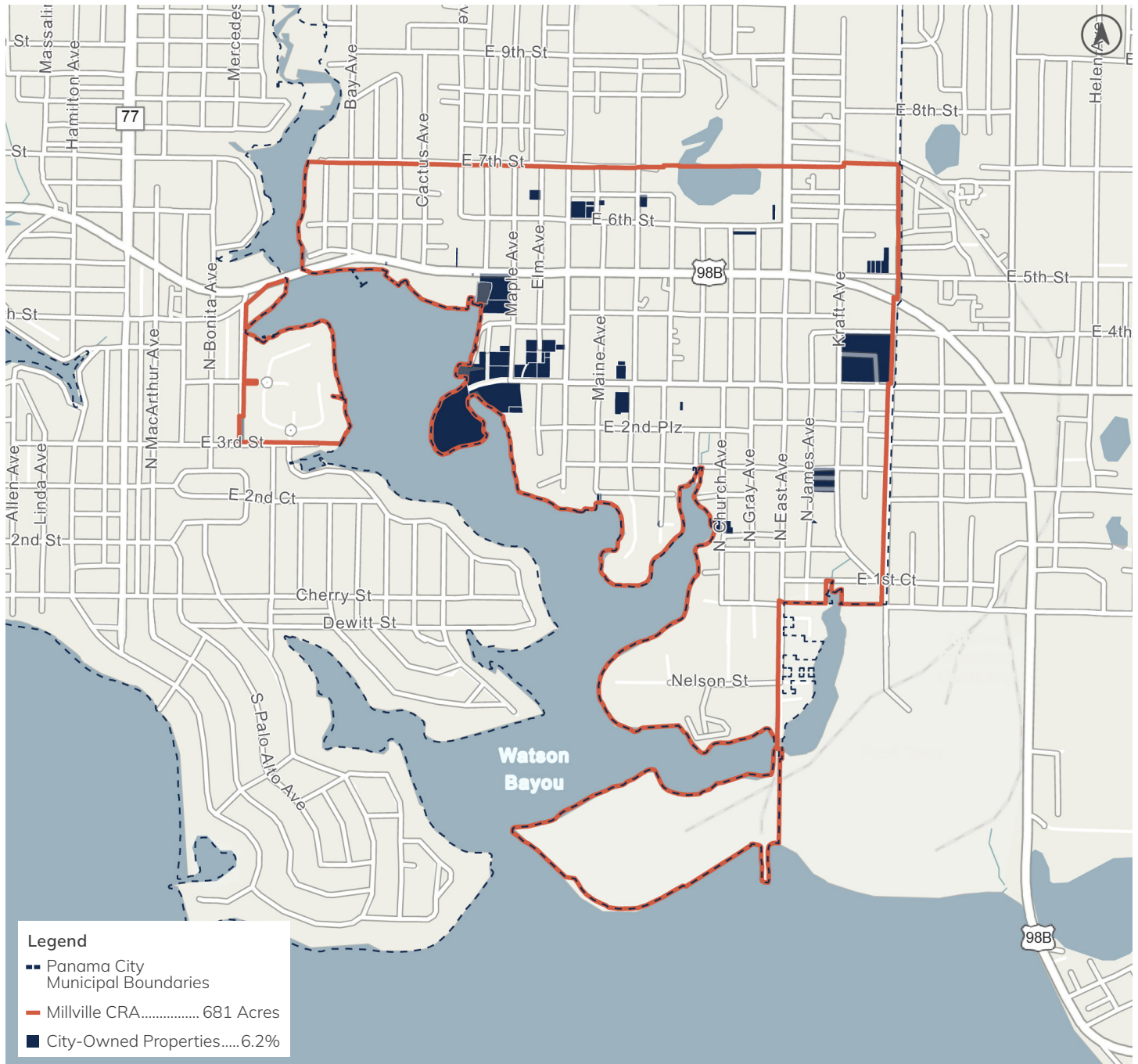
## City-Owned Parcels

City-Owned parcels are those located within the Millville CRA that are owned by Panama City. These parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified within this 2025 Plan.

The map below illustrates the City-Owned parcels within the Millville CRA, with the legend detailing the distribution of total land acres by DOR classification (see Figure 27).

There are approximately 53 City-Owned parcels within the Millville CRA, representing

3.6% of the total parcels in the area. Additionally, these 53 City-Owned parcels cover a total of 41.9 acres, which is approximately 6.2% of the total acreage within the Millville CRA.



**FIGURE 27. MILLVILLE CRA CITY-OWNED PROPERTIES MAP**

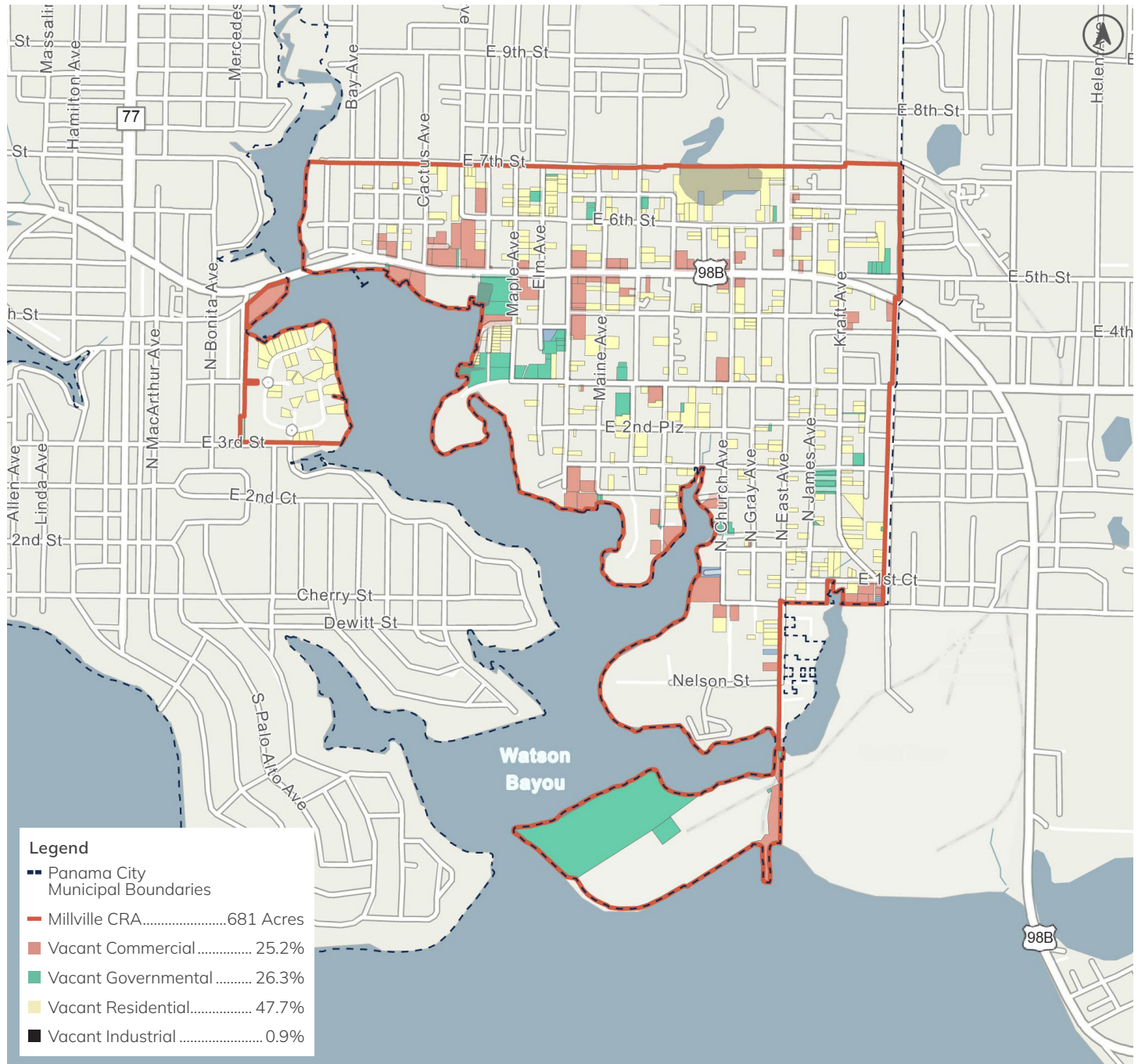


## Vacant Parcels

Vacant parcels are those within the Millville CRA that are undeveloped and/or do not have a built structure upon them. The four categories of vacant parcels within Panama City include: Vacant Residential, Vacant Commercial, Vacant Industrial, and Vacant Governmental,

representing redevelopment opportunities in their respective land use categories. To note, the Vacant Governmental parcels may be utilized by the City and Agency to facilitate the implementation of redevelopment goals and strategies identified in this 2025 Plan.

The map below illustrates the vacant parcels by DOR code within the Millville CRA, with the legend detailing the distribution of total land acres by vacant parcel classification (see **Figure 28**). The majority of vacant land within the Millville CRA is primarily Vacant Residential.



**FIGURE 28. MILLVILLE CRA VACANT PARCELS MAP**

# MARKET ASSESSMENT AND DEMOGRAPHIC PROFILE

## Overview

There are many key market characteristics, along with demographic and socio-economic indicators to consider when assessing the overall market supporting demand within the Millville CRA, these include:

- Market Performance
- Population
- Age Distribution
- Housing Characteristics
- Race and Ethnicity
- Academic Achievement
- Income Characteristics
- Employment and Business Activity

As of year-end 2024, the Millville CRA is home to a population of 2,280 persons—composing 6.7% of the total population within the City. The Millville CRA has a population density of 1,794 persons per square mile, with a median age of nearly 39 years old. Total population within the Millville CRA has experienced a negative CAGR of 0.6% since 2010: from a total population of 2,490 persons in 2010 to 2,280 persons in 2024.

There are approximately 1,080 total housing units within the Millville CRA—composing 6.5% of the total housing units within the City. Total housing units within the Millville CRA also experienced a negative CAGR since 2010 at 0.9%: from 1,230 housing units in 2010 to 1,080 housing units in 2024. Of the 1,080 housing units within the Millville CRA as of year-end 2024, approximately 54% are owner-occupied with the remaining 46% renter-occupied units. As of year-end 2024, the housing unit vacancy rate within the Millville CRA is 18%.

In addition, approximately 58% of the total population within the Millville CRA make up the *working-class* population, typically defined as persons between the ages of 20 and 64. Over 85% of the total population within the Millville CRA have obtained their high school diploma or greater, with nearly 13% obtaining a bachelors' degree or a more professional/graduate degree.

Population within the Millville CRA is predominately White at 48%, closely followed by Black/African-American with 37%; approximately 9.1% of the population identify as Hispanic ethnicity, as of year-end 2024.

The Millville CRA is also home to approximately 670 total employees and 96 businesses as of year-end 2024. Total employment within the Millville CRA composes 1.9% of the total employment within the City. Total employment within the Millville CRA has experienced a positive CAGR of 4.8% since 2010: from 330 total employees in 2010 to 670 total employees in 2024.

As of year-end 2024, the major industry sectors, dominating the employment market within the Millville CRA include educational

services, construction, and other services—combined, these industries compose approximately 49% of the total Millville CRA employees. In addition, the unemployment rate within the Millville CRA at 6.6% is greater than that of the City at 5.1%, as of year-end 2024.

As of year-end 2024, the Millville CRA is made up of approximately 627,090 square feet ("SF") of combined commercial uses (i.e., office, retail, and industrial/flex)—composing 3.9% of the City's combined commercial space. In addition, the Millville CRA contains approximately 140 for-rent multi-family residential units, composing 2.2% of the City's for-rent residential market. The Millville CRA contains zero hotel rooms as of year-end 2024. The table below illustrates the year-end 2024 market characteristics for the Millville CRA's commercial, for-rent residential, and hotel market(s); see **Table 8**.

*The graphs and figures on the following page illustrate the year-end 2024 demographic and socio-economic characteristics of the Millville CRA.*

TABLE 8. MILLVILLE CRA MARKET CHARACTERISTICS

|                      | Total Inventory | % Capture of City | Occupancy % | Avg. Rental Rate <sup>(1)</sup> |
|----------------------|-----------------|-------------------|-------------|---------------------------------|
| Retail (SF)          | 206,559         | 3.0%              | 100.0%      | \$15.75                         |
| Office (SF)          | 40,876          | 0.9%              | 100.0%      | \$23.03                         |
| Industrial/Flex (SF) | 379,656         | 8.2%              | 100.0%      | \$8.67                          |
| For-Rent (Units)     | 140             | 2.2%              | 99.0%       | \$ -                            |

Source: CoStar Group, Year-End 2024. Note: The Millville CRA contains zero hotel rooms as of year-end 2024. (1) Average Rental Rate represented as per square foot for all commercial uses; and represented as per unit for rental units.

## Millville CRA Demographic and Socio-Economic Characteristics

### 2,280 **POPULATION** in the Millville CRA

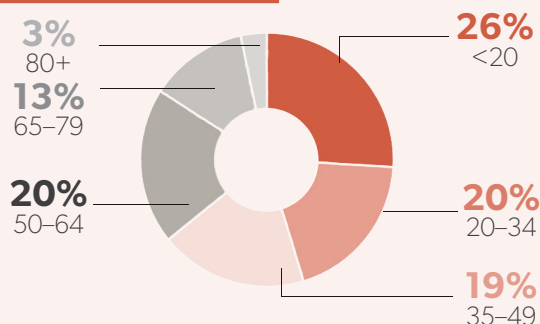
Total population comprises 6.7% of the total population within Panama City.

**1.1**  
Land Area  
(Sq. Mi.)

**1,794**  
Population  
Density

**39.1**  
Median  
Age

### AGE DISTRIBUTION



### HOUSING CHARACTERISTICS

**2.6**  
Average  
Household  
Size

**193**  
Vacant  
Housing  
Units



The total housing units within the Millville CRA make up approximately 6.4% of the total housing units within Panama City.

**54%**  
Owner-Occupied

**46%**  
Renter-Occupied

### EDUCATION



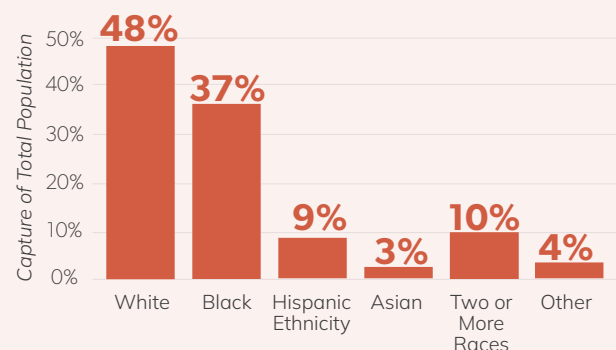
**16%** No High School Diploma

**60%** High School Diploma/GED

**13%** Associates Degree

**13%** Bachelor's Degree+

### RACE & ETHNICITY



### 670 **EMPLOYEES** in the Millville CRA

Represents an employee to population ratio of 0.3 persons per job, and comprises 1.9% of the total employees within Panama City.

**UNEMPLOYMENT RATE 6.6%**

**1,254**  
Employed  
in the Area  
and Live  
Outside

**929**  
Live in the  
Area,  
Employed  
Outside

**INFLOW/  
OUTFLOW<sup>(1)</sup>**

**30**

Employed and Living in the Area

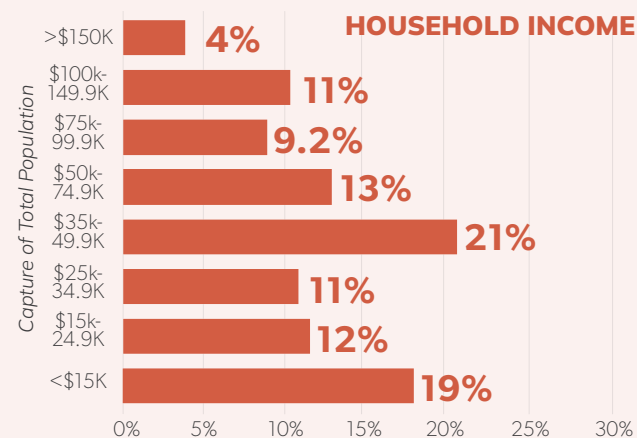
### INCOME CHARACTERISTICS

**\$262,214** Average Home Value

**\$22,174** Per Capita Income

**\$35,589** Median Disposable Income

**\$39,812** Median Household Income



Sources: U.S. Census Bureau; ESRI Business Analyst Year-End 2024 Estimates; CoStar Group; GAI Consultants.  
Note: (1) Most recent employment inflow/outflow data is available from the U.S. Census Bureau for year-end 2022.



# GOALS, OBJECTIVES, AND ACTION STRATEGIES

As a part of the 2025 Plan, major goals, objectives, and action strategies were identified specifically for the Millville CRA. The action strategies for achieving each objective are outlined beneath their respective objectives below.

The Agency's major goals in this 2025 Plan include creating:

1. Support Economic Growth, Job Creation, and Small

Business Development

2. Expand Housing Opportunities
3. Improve Infrastructure, Mobility and Connectivity
4. Enhance Public Safety
5. Activate and Improve the Waterfront
6. Enhance Open Spaces, Recreation and Community Facilities

7. Promote Cultural Identity and History
8. Advance Sustainability and Resilience

These major goals, objectives, and action strategies guide the Agency in evaluating projects and programs for potential implementation to address the opportunities and challenges facing the Millville CRA.



## Support Economic Growth, Job Creation, and Small Business Development

To support economic growth, job creation and small business development, the objectives and strategies listed are intended to support the Millville CRA's current businesses, residents, and employees by investing and enhancing residential and commercial spaces.

**Objective 1: *Formulate economic development strategies that provide Millville CRA residents with access to employment opportunities.***

- Partner with educational institutions and training providers to support workforce development.
- Acquire or receive strategic properties, including vacant buildings, to support redevelopment, entrepreneurship and job creation.
- Develop projects when necessary to catalyze investment, fill gaps, or address community needs.
- Support technical assistance, workforce development and mentorship programs.
- Promote, support and grow small business development.

**Objective 2: *Devise planning strategies and develop an effective regulatory framework to ensure well-managed growth throughout the neighborhood***

***while accomplishing redevelopment program directives.***

- Evaluate the City's Comprehensive Plan to determine and correct inconsistencies in policies related to the Millville CRA, while embracing the following planning principles:
- Establish a land use pattern that reflects the City as a total community of diversified interests and activities, while promoting compatibility and harmonious land-use relationships.
- Encourage mixed-use development at an appropriate scale.
- Introduce multi-family development, strengthening the local market for retail and services.
- Work with the community, City Staff, and City Commission to revise the Land Development Code and the City's regulatory policies to encourage zoning

and land-use categories that will assist in diversifying its tax base and provide housing opportunities for all income levels, and include a high degree of design and development standards for new construction and rehabilitation.

- Create programs for land development and property rehabilitation, using financial or other economic incentives to facilitate new investment in the Millville CRA, thereby increasing the tax base.
- Formulate policies and procedures for developer solicitation and development agreements.

**Objective 3: *Focus efforts on a portion of the neighborhood to achieve the greatest overall aesthetic change and set standards that trigger reinvestment in the surrounding Millville CRA residential areas.***

- Contact property owners to determine their level of

interest on participating in the project.

- Prepare guidelines, procedures, and specifications framework to be undertaken for the project.
- Utilize City workforce to provide services.
- Consider implementation of Amnesty Program that can be used Agency in collaboration with the City to reimburse citizens for cleanup of commercial, industrial and residential private property.

**Objective 4: *Establish the Historic Neighborhood Commercial District as a place for local community businesses.***

- Ensure that new development in the Historic Neighborhood Commercial District consists of appropriate land uses that will stabilize and enhance the area while representing area residents' and property owners' desires and interests.
- Stimulate local businesses by attracting an appropriate mix of uses in the Millville CRA and commercial district.
- Attract and encourage mixed-use, commercial, and economic development and redevelopment by attracting light industrial, marine, and eco-tourism uses.
- Revitalize Millville's historic commercial corridors.
- Devise strategies including land assembly and other means of participating in land development to partner with the private sector in initiating development activity at appropriate locations in the Town Center area.
- Work closely with area Businesses, merchants'

associations, and the Bay County Chamber of Commerce to address the needs of existing Businesses through the redevelopment process.

- Collaborate with City to revise development codes to enable a desired mix of uses with appropriate design standards to establish a cohesive historic development pattern.
- Systematically conduct neighborhood-planning studies to determine issues and concerns of area residents.

**Objective 5: *Establish the administrative, financial, and programmatic mechanisms necessary to achieve the goals and objectives of current and future plans.***

- Work with the City Manager and Finance Director to strategically devise annual operating and capital improvements budgets to maximize the use of anticipated TIF revenues.
- Ensure future annual budgets address the need to provide funding for ongoing staff support, requisite planning studies, operations, and maintenance for Agency activities.
- Increase the tax base to generate additional revenue for capital improvements through successful implementation of projects and programs.
- Work with the Bay County Property Appraiser to ensure updated property valuations are consistent with valuation assessments in neighboring communities.
- Provide targeted incentives

such as TIF, grants, and fee waivers to stimulate improvements or private investment.

- Continue to oversee the planning process and develop the appropriate strategies and policies.
- Institute creative measures, such as subdivision regulations to secure land for parks, trails, and open spaces.
- Seek short-term interim project financing with anticipation of long-term bond financing based on revenue projections.
- Provide public information concerning all aspects of the Millville CRA such as newsletters, as well as neighborhood and civic organization meetings to generate public support.
- Plan for neighborhood parks and strategically utilize TIF revenues and grant sources.
- Work with the City to prepare a Waterfront, Parks, Trails, Recreation and Open Space Master Plan to identify existing recreational assets and needs while devising an implementation program that includes:
  - Operations and management analysis;
  - Maintenance requirements;
  - Capital improvements programming; and
  - Budget recommendations.
- Identify potential revenues including TIF revenues, grants, impact fees and other assessments to provide adequate funding for proposed improvements and maintenance of public facilities.



## Expand Housing Options

To expand housing opportunities, the objectives and strategies listed are intended to support mixed-use housing opportunities and encourage adaptive reuse of land to support the Millville CRA's residents.

### Objective 1: *Increase homeownership opportunities and education.*

- Support infill single-family and duplex housing.
- Incentivize mixed-income development in priority areas.
- Provide relocation assistance to residents and businesses

displaced by redevelopment projects, ensuring equitable transitions and minimizing hardship during community transformation.

### Objective 2: *Redevelop vacant and boarded properties to encourage adaptive reuse, infill development, and to improve*

### *the investment image of the community.*

- Accept or purchase land to advance housing goals.
- Address vacant lots with targeted residential reuse.



## Improve Infrastructure, Mobility, and Connectivity

To improve infrastructure, mobility, and connectivity, the objectives and strategies listed are intended to support the Millville CRA's neighborhoods by providing necessary infrastructure and transportation improvements.

### Objective 1: *Create a safe and efficient traffic circulation system that ensures all modes of transportation have adequate access to activity centers.*

- Improve regional connectivity through upgraded public transit, complete streets, and expanded pedestrian and bicycle networks.
- Minimize the impacts of increased traffic and activity levels on residential areas.
- Create a safe, secure, and efficient pedestrian system linking all major activity centers, parking facilities, and other interchange points.
- Construct sidewalks, bikeways, and trails, designed to be separated from auto circulation to improve safety within the Millville CRA.
- Enhance the architectural character of the Millville CRA by softening the appearance of commercial areas and providing visual continuity

through tree planting and other landscaping elements along the visible transportation routes.

### Objective 2: *Focus on short-term improvements.*

- Paint a narrower curb radius of 15 feet at appropriate intersections to slow traffic.
- Add crosswalks to connect the Millville CRA to the waterfront park.

### Objective 3: *Plan and continuously work to implement long-term improvements.*

- Support upgrading and modernizing roads, stormwater systems, and utility infrastructure.
  - Integrate smart infrastructure and emerging technologies—such as broadband/fiber networks, EV charging stations, and real-time transit systems—into projects funded by the

CRA to improve long-term functionality and competitiveness.

- Implement complete streets with lighting, sidewalks, and bike lanes.
- Rebuild sidewalks where needed and create a permanent smaller curb radius in appropriate locations.
- Raise intersection to be flush with the sidewalk to improve safety and walkability, reduce traffic speed, and enhance the street appearance of the Millville CRA
- Consider continuous streetscape improvements for: U.S. Hwy. 98; Sherman Ave; East Ave; 3rd Street; and Everitt Avenue.

### Objective 4: *Reflect 3rd Street as a main street with comfortable walking conditions, shaded trees, and an improved appearance.*

- Connect waterfront, the Millville CRA, Daffin Park, and



residences with streetscape enhancements.

- Replace some on-street parking areas with planting, and widen sidewalks, separating them from vehicles with street trees once overhead power lines are relocated.
- Implement sharrows on roadways to allow bicyclists to share the road.

**Objective 5: *Design East Avenue to accommodate multiple modes of mobility as the primary north-south route connecting the Millville CRA with regional connections.***

- Redesign to balance industrial access needs with homes and schools.
- Implement the following recommendations along East Avenue:

- A three-lane cross-section with drive lane widths adjusted to 11 feet for both north and south bound lanes.
- A traffic calming “safety strip” for the center with optional on-street parking is depicted adjacent to Margaret K. Lewis School.
- Parking lanes alternate with new planting areas.
- Evaluate an alternative north and south bound route for a 2-way bikeway facility as part of the East Avenue study.

**Objective 6: *Revitalize Business U.S. Highway 98 and 5th Street.***

- Improve safety at crossings; connect to the Millville CRA; improve overall aesthetic of development and redevelopment along main corridors.

- Implement suggested street redesign concepts, including:
  - Include a 70-foot right-of-way and 54-foot curb-to-curb width to accommodate bike lanes, on-street parking, door swing buffer, and tree plantings;
  - Reduce drive lanes to two lanes and adjust to 10-feet wide;
  - On-street parking, plantings, and turn lanes alternate in the same 8-foot lane on either side of the street; and
  - Include sidewalks to improve pedestrian connection.



## **Enhance Public Safety**

To enhance public safety, the objectives and strategies listed are intended to support the Millville CRA's community and partners to ensure safe streets and provide safety initiatives.

**Objective 1: *Expand public safety programmatic efforts in the Downtown North CRA to provide a safe and secure environment for the residents.***

- Support Crime Prevention Through Environmental Design (CPTED) principles into improvements and projects funded by the CRA.
- Partner with local law enforcement and community organizations to support proactive public safety initiatives and community policing efforts.
- Support programs and

facilities that reduce loitering, illegal dumping, and vandalism through strategic activation of underutilized spaces.

**Objective 2: *Secure and repair infrastructure to support safety initiatives.***

- Improve lighting, visibility, and pedestrian infrastructure to enhance safety in public spaces.
- Encourage the redevelopment of blighted or abandoned properties that contribute to unsafe conditions.

- Install or improve security infrastructure (e.g., cameras, emergency call stations) in key public areas when appropriate.
- Promote safe, walkable, and accessible environments through streetscape improvements and traffic-calming measures.
- Implement rights-of-way and vacant properties maintenance program(s) surpassing City minimum maintenance standards in accordance with maintenance agreement between City and Agency.



## Activate and Improve the Waterfront

To activate and improve the waterfront in the Millville CRA, the objective and strategies listed are intended to encourage updating plans that support local businesses and create a thriving public space around the Watson Bayou and Snug Harbor.

### Objective 1: *Develop a balance between industrial, recreational, and natural restoration areas along the shoreline of the Millville CRA's Waterfront.*

- Expand Millville Waterfront Park with community amenities.
  - Provide access to Watson Bayou for recreation and tourism.
  - Acquire parcels necessary for access and improvements.
  - Create and enhance public access to the waterfront through shoreline parks, launch points, trails, and nature-based infrastructure improvements.
    - Improve southern area with a focus on the waterfront trail, naturalized edge, restored shoreline, and water viewing areas.
    - Create a multi-use path along waterfront to connect Waterfront Park
- to Snug Harbor, East 5th Street, Sherman Avenue, and Daffin Park.
- Integrate nature-based solutions for erosion and flooding.
  - Restore natural bayou wetlands to improve stormwater management.
  - Incorporate peninsula into the Waterfront Park, restore the shoreline, and add a trail and water viewing areas, when wastewater treatment plant is relocated.
  - Discourage further industrial uses from accruing between residential areas and the waters edge.
  - Improve the recreational assets along the waterfront and allow for development of other desirable water related uses.
  - Encourage desirable waterfront development in the vicinity of the historic
- neighborhood commercial district to give users dual access to the waterfront and the historic commercial center.
- Encourage innovation in land planning and site development techniques.
  - Work with the City to establish performance standards to be used within the Millville CRA that will provide incentives and/or bonuses for developer proposals that provide for creative design and amenities.
  - Allow for green-space along the waters edge to tie the existing natural environments of the neighborhood into an ecosystem associated with the bayou.
  - Buffer views of industrial activity and the sewage treatment plant from the opposite shoreline.
  - Consider restoration of the natural environment.



## Enhance Open Spaces, Recreation, and Community Facilities

To enhance open spaces, recreation, and community facilities, the objectives and strategies listed are intended to support the continuation of streetscape projects, while focusing on developing a comprehensive signage program and functional community spaces.

### Objective 1: *Provide recreational opportunities for the citizens of the Millville CRA's neighborhoods, which are readily accessible and improve the quality of life for residents.*

- Improve, develop and maintain recreation buildings, facilities and spaces.
  - Provide safe connections to the Millville CRA's primary
- activity centers including the waterfront, local schools and neighborhoods through sidewalks and bikeways.
- Establish parks, recreation, and beautification efforts to improve the character of the Millville CRA that will reflect a pleasant appealing atmosphere for working, shopping, and living.
  - Develop neighborhood parks in historic residential areas as amenities to stimulate private investment.
  - Maintain the integrity of the natural environment when developing property, especially when significant tree canopies or natural habitats can be integrated into the site design.

- Enhance park and public spaces, including:
  - Daffin Park: Improve facilities to meet service levels and incorporate Boys and Girls Club.
  - Bob George: Add desired active recreation amenities, additional parking, and kayak storage.
  - C.M. “Kidd” Harris Park: Update amenities nearing the end of their life cycle and improve connection to 3rd Street.
  - Whittington Park: Work with FDOT to make the park more welcoming as a gateway into the Millville CRA.
- Create a small pocket park on Redwood Avenue near East 8th Street to include gathering space and play areas.
- Preserve historic structures and 3rd Street Cemetery.
- Develop neighborhood green spaces and trail connectivity.
- Acquire or repurpose land for public recreation.
- Maintain and enhance CRA improvements and vacant properties to support safe, attractive, and functional public spaces.

**Objective 2: *Develop better partnerships and connections with school facilities to increase youth recreational opportunities and ensure grounds have adequate infrastructure.***

- Create a partnership with Margaret K. Lewis School to open outdoor recreation facilities to the public during non-school hours.

**Objective 3: *Develop the 6th Street Floodable Park.***

- Combine vacant and naturalized parcels near Elm Avenue and East 6th Street to create a floodable nature park that restores the historic bayou drainage, filters runoff, and creates clearings for gathering, community gardens, play space, and walking trails.

**Objective 4: *Provide necessary public facilities and services at acceptable levels to accommodate existing needs, as well as new demands, as proposed development occurs within the Millville CRA and City.***

- Secure grant funding, when possible, to leverage tax increment revenues for achieving goals related to adequate infrastructure provision.

- Collaborate with relevant government and private utilities to ensure adequate services, including electricity, telecommunications, cable television, water, storm water, sanitary sewer, gas, and solid waste.
- Assess existing infrastructure conditions to identify specific needs for upgrading older systems in conjunction with proposed improvements within the City.
- Support community policing efforts undertaken by the City's Police Department.
- Incorporate accredited safe neighborhood design techniques for all public places and proposed public/private redevelopment projects.
- Enhance code enforcement efforts and evaluate policies to ensure effective enforcement practices to improve conditions and stabilize neighborhoods.

**Objective 5: *Enhance Aesthetics.***

- Enhance aesthetics through use of decorative lighting in parks and along roadways, seasonally or year-round.



MILLVILLE NEIGHBORHOOD AERIAL | SOURCE HOMES.COM





## Promote Cultural Identity and History

To promote cultural identity and history, the objectives and strategies listed are intended to support historic preservation efforts through community education programs and implementing streetscape designs that will promote a community identity.

### Objective 1: *Preserve and maintain historic and architecturally significant structures and sites.*

- Protect the Millville CRA's heritage by preserving its landmarks and significant structures, especially the historic 3rd Street Cemetery.
- Identify and restore historic housing that may be in a state of deterioration but otherwise is structurally sound.
- Work with the Historic Preservation Advisory Board to further the organization's goals as they pertain to historic structures in the neighborhood.
- Pursue designation of properties on the National Historic Register.
- Ensure that future development in the Millville

CRA is consistent with the existing architectural character of the neighborhood.

- Collaborate with City to create an overlay-zoning district that will establish architectural design guidelines for new construction and building renovations.
- Establish a facade improvement program providing design assistance and financial incentives to encourage building renovation that will provide continuity of historical design and strengthen existing architectural features.
- Collaborate with City to prepare a historic preservation ordinance that promotes voluntary participation in preservation efforts and provides

economic incentives for the restoration of historic properties.

- Make property owners and investors aware of the tax inducements available as an incentive for restoring historic buildings for practical use.
- Interpret shipbuilding, mill, and maritime history.
- Install public art, wayfinding, and historic interpretation.
- Recognize and preserve the unique heritage of the district through plaques, murals, and interpretive displays.
- Develop cohesive design standards that reflect neighborhood identity and reinforce sense of place.
- Support community-based historic preservation efforts.



## Advance Sustainability and Resilience

To advance sustainability and resilience, the objectives and strategies listed are intended to develop and implement plans that create energy efficient infrastructure throughout the Millville CRA with a focus on Snug Harbor.

### Objective 1: *Promote CRA-wide resiliency infrastructure upgrades.*

- Build stormwater capacity with green infrastructure.
- Promote tree planting, incorporate native landscaping and renewable energy upgrades.

- Support energy-efficient and resilient building practices.
- Support resilience planning for flood-prone areas.
- Install solar lighting in parks, trails, and public spaces to reduce energy use and enhance safety.

- Implement urban heat mitigation strategies such as expanded tree canopy, shaded streetscapes, and reflective surfaces to improve livability and address climate-related impacts.



MILLVILLE NEIGHBORHOOD | SOURCE HOMES.COM



MILLVILLE NEIGHBORHOOD GATEWAY SIGN | SOURCE HOMES.COM





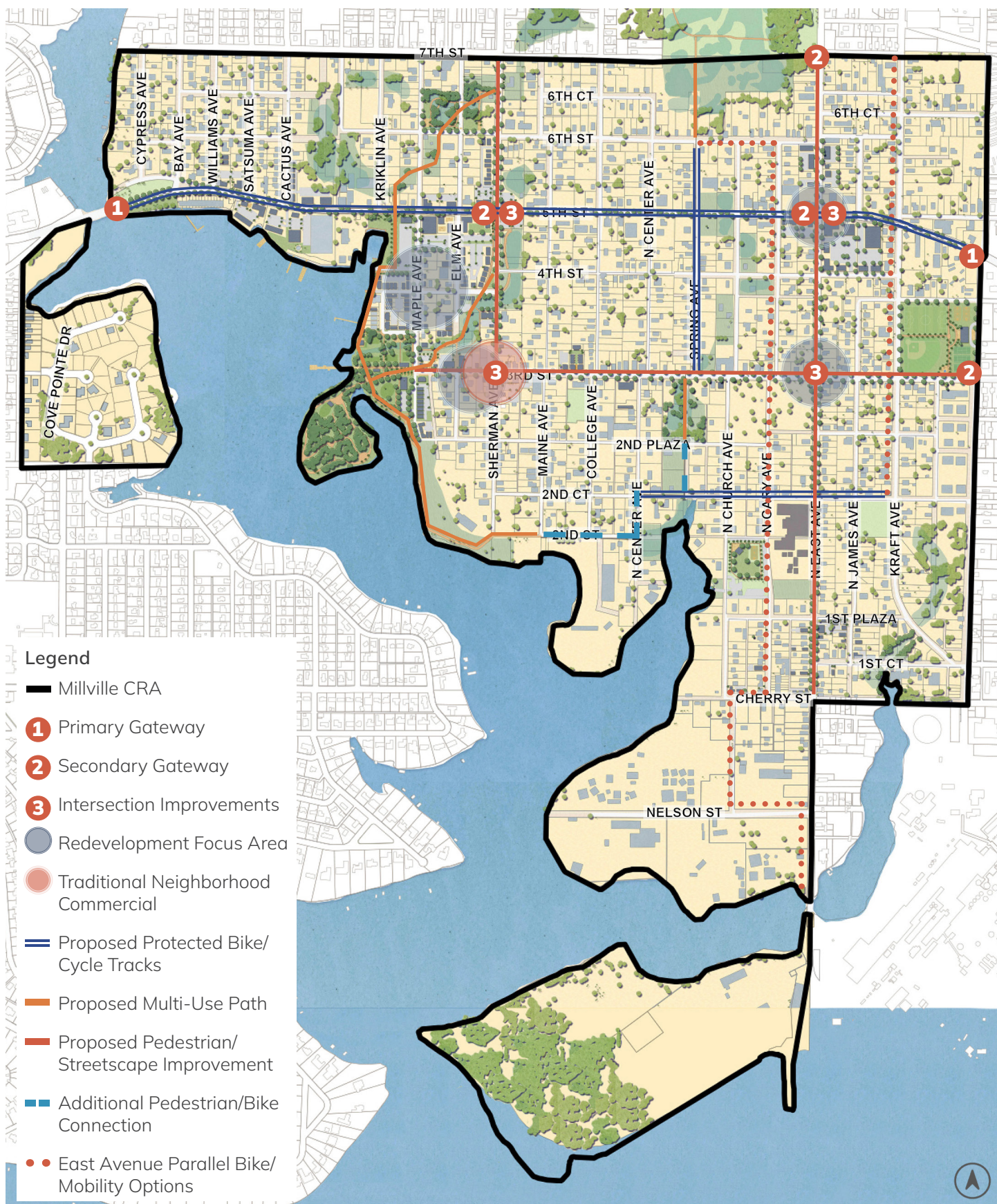
MILLVILLE NEIGHBORHOOD AERIAL | SOURCE COSTAR GROUP

## CONCEPTUAL MASTER PLAN

The Conceptual Master Plan for the Millville CRA illustrates the general locations of the previously installed capital improvements and proposed capital improvements and programming identified in the Capital Projects and Programming Worksheet, further detailed in *Section 6, Financial Analysis* of this document (see **Figure 29**).

Specific proposed capital improvements illustrated below include redevelopment focus areas, primary and secondary gateways, and safer streetscapes and intersections enhancements to improve pedestrian safety, as well as multi-use trails and protected bikeways to enhance walkability and bike paths.





**FIGURE 29. MILLVILLE CRA CONCEPTUAL MASTER PLAN**



An aerial photograph of a coastal city. In the foreground, a body of water (likely a harbor or bay) is visible, with a small white boat docked at a pier. A large, modern building with a dark roof and multiple stories is situated on the left side of the waterfront. To the right of this building is a large, open green field. Further back, a dense urban area with various buildings, parking lots, and streets is visible. The text "FINANCIAL ANALYSIS" is overlaid in large, white, serif capital letters across the center of the image.

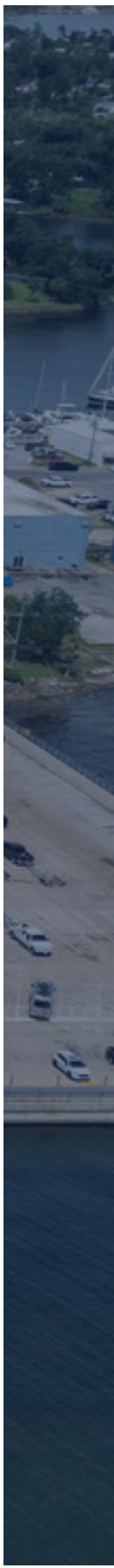
# FINANCIAL ANALYSIS



# 06

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## CHAPTER SIX:

# FINANCIAL ANALYSIS

## TAX INCREMENT FINANCING

### Overview

The Community Redevelopment Act authorizes a county or municipality to create a Community Redevelopment Agency (“Agency”) as a means of redeveloping areas experiencing Slum and Blight conditions. Agencies administer programs and activities which implement goals as defined within an adopted Community Redevelopment Plan. These programs and activities are primarily funded by Tax Increment Financing (“TIF”) revenue, which is used to leverage public funds to promote redevelopment activities within Community Redevelopment Areas (“CRAs”).

TIF revenues are generated from increases in property values above their value at the time the Agency was created. TIF revenues accrue into a Redevelopment Trust Fund which is created for that express purpose. The ordinance creating the Redevelopment Trust Fund specifies the base valuation of all property located within the boundaries of the CRA. Thereafter, 95% of taxes assessed by qualified taxing authorities on increases in the value of all property contained in the CRA accrue into the Redevelopment Trust Fund.

*The 30-year operational term of the Panama City Community Redevelopment Agency began in 1984 and was extended an additional 30-year term in 2014, therefore the Agency is due to “sunset” in 2044.*

### Major Assumptions

This analysis reflects a projected level of property values and the manner in which these property values are taxed, evaluated, and collected throughout the Agency’s existence. A reasonable and diligent effort has been made to confirm all assumptions.

In the course of estimating TIF revenues, data provided by the Florida Department of Revenue (“FDOR”), Bay County Property Appraiser, and City of Panama City was considered. The projections reflect levels of tax increment that could be achieved based on expected development and redevelopment which may occur within the Agency’s four CRA districts throughout the projection period, 2025 to 2044 (“projection period”).

The following major assumptions were utilized within the projections:

- The TIF revenue projections reflect a period through the Agency’s current 2044 sunset date, from 2025 through 2044.
  - Average annual increase (appreciation) of existing and new taxable value includes value from residential and commercial development and redevelopment within the redevelopment area(s), as well as an annual inflation rate of 2% to remain conservative.
  - Assumes full build-out of new development within 15
- years and redevelopment construction within 20 years. New development includes converting tax-exempt properties to taxable and development on existing undeveloped properties.
  - Ad valorem tax millage rates utilized were 5.4362 for Bay County and 4.7999 for the City of Panama City. The millage rates for the County and City are reflective of the final 2025 millage rates.
  - The model assumes the City and County each contribute 95% of the incremental property taxes levy increase each year for the Downtown CRA and Millville CRA. However, the 95% contribution from the City and County applies only to the original boundaries of the St. Andrews CRA and Downtown North CRA.
    - Per Interlocal Agreement (Resolution 20250408.1), Bay County agrees to pay a reduced percentage of seventy-four percent (74%) to the ad valorem increment levied by the County for the St. Andrews CRA Expansion Area.
    - Per Interlocal Agreement (Resolution #20220208.5), Bay County agrees to pay a reduced percentage of 85% to the ad valorem increment levied by the County for both the 2021 Downtown



DOWNTOWN NORTH PANAMA CITY | SOURCE HOMES.COM

#### North CRA Expansion Area(s).

- The following base years were applied within the projection model(s):
  - The Downtown CRA was established in 1984, with a base year value of \$26,787,527.
  - The St. Andrews CRA was established in 1989, with a base year value of \$15,932,884. Per Resolution 20250408.1, the St. Andrews CRA was expanded in 2025 with a 2024 base year value of \$167,378,638.
  - The Downtown North CRA was established in 1993, with a base year value of \$44,483,072. Per Resolution #032508.2, the Downtown North CRA was expanded in 2008 with a base year value of \$26,152,791. Per Resolution #20180925.3, the Downtown North CRA was expanded in 2018 with a base year value of \$12,534,490. Per Resolution 20220208.5, the Downtown North CRA was expanded in 2021 with a base year value of \$47,525,578.

- The Millville CRA was established in 2004, with a base year value of \$42,398,300.
- Based on prior rates of growth and change in market driven opportunities throughout the Agency's four CRA districts, the projection model takes a conservative approach in estimating tax increment through 2044. The projections assume a continuation of historical inflationary growth plus development of vacant land and redevelopment of existing improved properties. Any general disruption of economic activity is considered short-lived and has a minimal impact on the region or the commercial and residential development sector in general.

### Review of Millage Rates

The millage rates within both the County and City have remained consistent over the last couple of years, as illustrated in **Table 9**.

In an effort to remain conservative, the tax increment projections apply the 2025 final property millage rates for both the County and the City as a constant 5.4362 and 4.7999 per \$1,000 of taxable real property value, respectively, throughout the projection period. Although it is likely the millage

rates may vary marginally during the projection period, the projections remain the most likely and reasonable estimate of TIF revenues anticipated to be generated by the Agency through the sunset date, 2044.

**TABLE 9. MILLAGE RATES**

|      | Bay County | Panama City |
|------|------------|-------------|
| 2015 | 4.6500     | 3.8570      |
| 2016 | 4.6500     | 3.9740      |
| 2017 | 4.4362     | 3.9740      |
| 2018 | 4.4362     | 3.9740      |
| 2019 | 4.4362     | 4.3500      |
| 2020 | 4.4362     | 5.5469      |
| 2021 | 4.4362     | 4.9999      |
| 2022 | 4.4362     | 4.8999      |
| 2023 | 5.4362     | 4.7999      |
| 2024 | 5.4362     | 4.7999      |
| 2025 | 5.4362     | 4.7999      |

Source(s): FDOR; Bay County Property Appraiser; City of Panama City.

To note, the Panama City Agency Redevelopment Trust Fund was established in 1984, prior to the Florida Statutes provision stating that a taxing authority may not contribute an amount that exceeds that provided by the governing body that created the Redevelopment Trust Fund (Chapter 163.387, section b1, F.S.). Therefore, the County may contribute a greater amount to the Redevelopment Trust Fund than the City for any given year.

Components of Change

In addition, the projections take into consideration the likely *components of change* in total taxable value from the current taxable value given the composition of properties within the Agency’s four CRA districts.

Projected future taxable value is anticipated to be a function of (1) growth in market values of

existing improved properties over time (e.g., inflationary growth); (2) redevelopment of some portion of existing improved properties; (3) development of available vacant land area; and (4) additional growth in market value on newly developed or redeveloped properties over time. The *components of change* for each of the Agency’s four CRA districts are reflected in **Table 10** below.

The potential development and redevelopment opportunities for both commercial and residential markets within the Agency’s four CRA districts are based on existing land use data, as well as an Investment and Redevelopment Opportunity Index (“IROI”) model, described below.

TABLE 10. COMPONENTS OF CHANGE

|   | Downtown CRA   | St. Andrews CRA | Downtown North CRA | Millville CRA  |
|---|----------------|-----------------|--------------------|----------------|
| Fiscal Year 2024 Taxable Value          | \$ 90,827,582  | \$ 267,700,284  | \$ 261,371,711     | \$ 130,657,110 |
| Components of Change                    |                |                 |                    |                |
| Base Inflation Growth                   | 73,219,100     | 215,796,100     | 210,693,000        | 105,326,600    |
| Residential Development & Redevelopment | 3,962,498      | 21,397,309      | 34,130,258         | 36,311,401     |
| Commercial Development & Redevelopment  | 29,471,564     | 35,665,148      | 59,213,227         | 20,591,743     |
| New Development Inflation Growth        | 12,424,600     | 25,236,759      | 38,252,183         | 24,585,546     |
| Other                                   | 2,200,856      | –               | 2,580,321          | –              |
| Subtotal Change                         | \$ 121,278,618 | \$ 298,095,316  | \$ 344,868,989     | \$ 186,815,290 |
| Fiscal Year 2044 Taxable Value          | \$ 212,106,200 | \$ 565,795,600  | \$ 606,240,700     | \$ 317,472,400 |

Source(s): FDOR; Bay County Property Appraiser; City of Panama City; Panama Community Redevelopment Agency; GAI Consultants. Note: Totals may not add due to rounding.

Investment and Redevelopment Opportunity Index

The Investment and Redevelopment Opportunity Index (“IROI”) included in this analysis has been developed using weighted values that can identify potential investment and redevelopment properties located within a specific area. For the purpose of this analysis, investment and redevelopment opportunities were examined for each of the Agency’s four CRA districts.

The IROI model defines investment opportunities as current for-sale commercial properties or available vacant land, whereas redevelopment opportunities are defined as select properties—including commercial, residential, and industrial/flex—based on Department of Revenue (“DOR”)

property use codes, with an opportunity index score greater than 80. These redevelopment opportunities generally represent developed properties that may be in active use and are, in most cases, not currently on the market for sale. While many legal, physical, and economic factors ultimately play a role in the viability of redeveloping properties, the general factors used in the IROI model include the following:

- Property Utilization in terms of Floor Area Ratio (“FAR”).
- Age of the Improvements.
- Relationship between Land and Improvement Value.
- Total Market Value, including Land and Improvements per square foot of property.
- Size of the Parcels.

Each of these factors for these properties are weighted to provide a measure between 0 and 100. Values closer to 100 reflect factors in favor of redevelopment, and values closer to 0 reflect less favorable indicators for redevelopment. For this analysis, properties scoring 80 or above are considered *significant* redevelopment targets. The potential taxable value of these *significant* redevelopment targets is then estimated and applied to the TIF revenue projection model(s) utilizing the taxable value per square foot of existing properties recently built within the City delineated by property use. It is important to note, the IROI model does *not* consider any other legal, physical, or economic factors that may influence development opportunity.



# DOWNTOWN CRA TAX INCREMENT PROJECTIONS

The Downtown CRA was established in 1984 with a base year value of \$26,787,527. By applying the millage rates for both the County and City, consistent with the final 2025 millage rates, and assuming a 95% participation rate from both entities, the total taxable value and TIF revenues for the Downtown CRA can be projected through the 20-year period from 2025 to 2044, the Agency's current sunset date.

In 2025, the initial year of projections, the Downtown CRA is estimated to have a taxable value of \$95,594,500 generating

\$669,100 in TIF revenues. Over the next 10 years, 2025 to 2034, the Downtown CRA has the potential to generate, in total, as much as \$9,019,600 in additional receipts.

Throughout the full projection period, 2025 to 2044, the projection model predicts that the taxable value for current improved land, existing vacant land, and new development within the Downtown CRA will experience a CAGR of 4.1%, consistent with historical growth rates observed by the Downtown CRA over the past 10-year period at a CAGR of 4.4%.

In addition, the Downtown CRA is estimated to generate approximately \$24,118,000 in tax increment through the Agency's sunset date, 2044—equating to approximately \$1,205,900 in average annual increment over the 20-year projection period.

**Table 11** details the projected total taxable value and TIF revenue, along with the contributions from the County and City to the TIF revenue, for the Downtown CRA over the projection period from 2025 to 2044.

**TABLE 11. DOWNTOWN CRA TAX INCREMENT TRENDS AND ESTIMATES**

| FY   | Total Taxable Value | Total Tax Revenue <sup>(1)</sup> | City Contribution <sup>(2,3)</sup> | County Contribution <sup>(2,3)</sup> | Total Annual Tax Increment |
|--|---------------------|----------------------------------|------------------------------------|--------------------------------------|----------------------------|
| 2025   | \$ 95,594,500       | \$ 68,807,000                    | \$ 313,800                         | \$ 355,300                           | \$ 669,100                 |
| 2026   | 100,501,800         | 73,714,300                       | 336,100                            | 380,700                              | 716,800                    |
| 2027   | 105,556,400         | 78,768,900                       | 359,200                            | 406,800                              | 766,000                    |
| 2028   | 110,762,800         | 83,975,300                       | 382,900                            | 433,700                              | 816,600                    |
| 2029   | 116,125,200         | 89,337,700                       | 407,400                            | 461,400                              | 868,800                    |
| 2030   | 121,648,500         | 94,861,000                       | 432,600                            | 489,900                              | 922,500                    |
| 2031   | 127,337,600         | 100,550,100                      | 458,500                            | 519,300                              | 977,800                    |
| 2032   | 133,197,300         | 106,409,800                      | 485,200                            | 549,500                              | 1,034,700                  |
| 2033   | 139,232,800         | 112,445,300                      | 512,700                            | 580,700                              | 1,093,400                  |
| 2034   | 145,449,400         | 118,661,900                      | 541,100                            | 612,800                              | 1,153,900                  |
| 2035   | 151,852,400         | 125,064,900                      | 570,300                            | 645,900                              | 1,216,200                  |
| 2036   | 158,447,600         | 131,660,100                      | 600,400                            | 679,900                              | 1,280,300                  |
| 2037   | 165,241,600         | 138,454,100                      | 631,300                            | 715,000                              | 1,346,300                  |
| 2038   | 172,238,900         | 145,451,400                      | 663,200                            | 751,200                              | 1,414,400                  |
| 2039   | 179,446,200         | 152,658,700                      | 696,100                            | 788,400                              | 1,484,500                  |
| 2040   | 185,598,100         | 158,810,600                      | 724,200                            | 820,200                              | 1,544,400                  |
| 2041   | 191,934,700         | 165,147,200                      | 753,100                            | 852,900                              | 1,606,000                  |
| 2042   | 198,460,900         | 171,673,400                      | 782,800                            | 886,600                              | 1,669,400                  |
| 2043   | 205,182,900         | 178,395,400                      | 813,500                            | 921,300                              | 1,734,800                  |
| 2044   | 212,106,200         | 185,318,700                      | 845,000                            | 957,100                              | 1,802,100                  |
| CAGR <sup>(4)</sup>  | 4.1%                | 5.1%                             | 5.1%                               | 5.1%                                 | 5.1%                       |
| <b>20-Year Collections Through Agency's Sunset<sup>(4)</sup></b> |                     | <b>\$ 11,309,400</b>             | <b>\$ 12,808,600</b>               | <b>\$ 24,118,000</b>                 |                            |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: Totals may not add due to rounding. (1) Reflects the total taxable value within the increment area less the Downtown CRA's 1984 base year value of \$26,787,527. (2) Applies a millage rate of 4.7999 for Panama City and 5.4362 for Bay County. (3) Assumes a 95% participation rate from both Panama City and Bay County. (4) Reflects projected 20-year collections and CAGRs from 2025 to 2044, the Agency's sunset date.

# ST. ANDREWS CRA TAX INCREMENT PROJECTIONS

The St. Andrews CRA was established in 1989 with a base year value of \$15,932,884. In 2024, an FON was adopted which expanded the St. Andrews CRA to include areas east and west of the original boundary. These expansion areas have a 2024 base year value of \$167,378,638.

By applying the final 2025 millage rates for both the County and City, and assuming a 95% participation rate from both entities, the total taxable value and TIF revenues for the original St. Andrews CRA, along with a reduced 74% contribution from the County for the expansion areas, can be projected through

the 20-year period from 2025 to 2044, the Agency's current sunset date. In 2025, the initial year of projections, the St. Andrews CRA is estimated to have a taxable value of \$279,262,100, generating \$924,300 in TIF revenues. Over the next 10 years, 2025 to 2034, the St. Andrews CRA has the potential to generate, in total, as much as \$14,450,500 in additional receipts.

Throughout the full projection period, 2025 to 2044, the projection model predicts that the taxable value for current improved land, existing vacant land, and new development within the St. Andrews CRA will experience a

CAGR of 3.6%, consistent with historical growth rates observed by the St. Andrews CRA over the past 10-year period at a CAGR of 4.0%.

In addition, the St. Andrews CRA is estimated to generate approximately \$42,597,800 in tax increment through 2044—equating to about \$2,129,890 in average annual increment over the 20-year projection period.

**Table 12** details the projected total taxable value and TIF revenue, along with the contributions from the County and City to the TIF revenue, for the St. Andrews CRA over the projection period.

**TABLE 12. ST. ANDREWS CRA TAX INCREMENT TRENDS AND ESTIMATES**

| FY   | Total Taxable Value | Total Tax Revenue <sup>(1)</sup> | City Contribution <sup>(2,3)</sup> | County Contribution <sup>(2,3)</sup> | Total Annual Tax Increment |
|--|---------------------|----------------------------------|------------------------------------|--------------------------------------|----------------------------|
| 2025   | \$ 279,262,100      | \$ 95,950,600                    | \$ 437,500                         | \$ 486,800                           | \$ 924,300                 |
| 2026   | 291,170,800         | 107,859,300                      | 491,900                            | 539,100                              | 1,031,000                  |
| 2027   | 303,437,000         | 120,125,500                      | 547,800                            | 593,200                              | 1,141,000                  |
| 2028   | 316,071,200         | 132,759,700                      | 605,400                            | 648,700                              | 1,254,100                  |
| 2029   | 329,084,200         | 145,772,700                      | 664,700                            | 706,100                              | 1,370,800                  |
| 2030   | 342,487,700         | 159,176,200                      | 725,800                            | 765,100                              | 1,490,900                  |
| 2031   | 356,293,300         | 172,981,800                      | 788,800                            | 825,800                              | 1,614,600                  |
| 2032   | 370,513,000         | 187,201,500                      | 853,600                            | 888,400                              | 1,742,000                  |
| 2033   | 385,159,700         | 201,848,200                      | 920,400                            | 952,900                              | 1,873,300                  |
| 2034   | 400,245,400         | 216,933,900                      | 989,200                            | 1,019,300                            | 2,008,500                  |
| 2035   | 415,783,900         | 232,472,400                      | 1,060,000                          | 1,087,700                            | 2,147,700                  |
| 2036   | 431,788,600         | 248,477,100                      | 1,133,000                          | 1,158,200                            | 2,291,200                  |
| 2037   | 448,272,300         | 264,960,800                      | 1,208,200                          | 1,230,800                            | 2,439,000                  |
| 2038   | 465,251,100         | 281,939,600                      | 1,285,600                          | 1,305,500                            | 2,591,100                  |
| 2039   | 482,739,900         | 299,428,400                      | 1,365,400                          | 1,382,400                            | 2,747,800                  |
| 2040   | 498,383,800         | 315,072,300                      | 1,436,700                          | 1,451,400                            | 2,888,100                  |
| 2041   | 514,497,000         | 331,185,500                      | 1,510,100                          | 1,522,600                            | 3,032,700                  |
| 2042   | 531,093,400         | 347,781,900                      | 1,585,800                          | 1,595,800                            | 3,181,600                  |
| 2043   | 548,188,200         | 364,876,700                      | 1,663,800                          | 1,671,300                            | 3,335,100                  |
| 2044   | 565,795,600         | 382,484,100                      | 1,744,100                          | 1,748,900                            | 3,493,000                  |
| CAGR <sup>(4)</sup>  | 3.6%                | 7.2%                             | 7.2%                               | 6.6%                                 | 6.9%                       |
| <b>20-Year Collections Through Agency's Sunset<sup>(4)</sup></b> |                     | <b>\$ 21,017,800</b>             | <b>\$ 21,580,000</b>               | <b>\$ 42,597,800</b>                 |                            |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: Totals may not add due to rounding. (1) Reflects the total taxable value within the increment area less the St. Andrews CRA's 1989 base year value of \$15,932,884. (2) Applies a millage rate of 4.7999 for Panama City and 5.4362 for Bay County. (3) Assumes a 95% participation rate from both Panama City and Bay County for the original St. Andrews CRA parcels, and assumes a reduced 74% contribution from the County for the expansion areas. (4) Reflects projected 20-year collections and CAGRs from 2025 to 2044, the Agency's sunset date applying a 2024 base year value of \$167,378,938 for the expansion areas.

# DOWNTOWN NORTH CRA TAX INCREMENT PROJECTIONS

The Downtown North CRA was established in 1993 with a base year value of \$44,483,072. Since establishment, the Downtown North CRA has been expanded four times: in 2008, 2018, and twice in 2021.

By applying the final 2025 millage rates for both the County and City, and assuming a 95% participation rate from both entities, the total taxable value and TIF revenues for the Downtown North CRA, along with a reduced 85% contribution from the County for both the 2021 Expansion Area(s), can be projected through the 20-year period from 2025 to 2044, the Agency's current

sunset date. In 2025, the initial year of projections, the Downtown North CRA is estimated to have a taxable value of \$274,906,900, generating \$1,397,400 in TIF revenues. Over the next 10 years, 2025 to 2034, the Downtown North CRA has the potential to generate, in total, as much as \$20,499,300 in additional receipts.

Throughout the full projection period, 2025 to 2044, the projection model predicts that the taxable value for current improved land, existing vacant land, and new development within the Downtown North CRA will experience a CAGR of 4.0%, slightly more aggressive

compared with historical growth rates observed by the Downtown North CRA over the past 10-year period at a CAGR of 1.6%.

In addition, the Downtown North CRA is estimated to generate approximately \$58,047,000 in tax increment through 2044—equating to about \$2,902,350 in average annual increment over the 20-year projection period.

**Table 13** details the projected total taxable value and TIF revenue, along with the contributions from the County and City to the TIF revenue, for the Downtown North CRA over the projection period.

**TABLE 13. DOWNTOWN NORTH CRA TAX INCREMENT TRENDS AND ESTIMATES**

| FY   | Total Taxable Value | Total Tax Revenue <sup>(1)</sup> | City Contribution <sup>(2,3)</sup> | County Contribution <sup>(2,3)</sup> | Total Annual Tax Increment |
|--|---------------------|----------------------------------|------------------------------------|--------------------------------------|----------------------------|
| 2025   | \$ 274,906,900      | \$ 144,211,000                   | \$ 657,700                         | \$ 739,700                           | \$ 1,397,400               |
| 2026   | 288,849,600         | 158,153,700                      | 721,200                            | 809,900                              | 1,531,100                  |
| 2027   | 303,210,800         | 172,514,900                      | 786,600                            | 882,100                              | 1,668,700                  |
| 2028   | 318,003,000         | 187,307,100                      | 854,000                            | 956,500                              | 1,810,500                  |
| 2029   | 333,239,100         | 202,543,200                      | 923,500                            | 1,033,300                            | 1,956,800                  |
| 2030   | 348,931,900         | 218,236,000                      | 995,100                            | 1,112,300                            | 2,107,400                  |
| 2031   | 365,095,400         | 234,399,500                      | 1,068,800                          | 1,193,700                            | 2,262,500                  |
| 2032   | 381,743,800         | 251,047,900                      | 1,144,700                          | 1,277,500                            | 2,422,200                  |
| 2033   | 398,891,700         | 268,195,800                      | 1,222,900                          | 1,363,700                            | 2,586,600                  |
| 2034   | 416,554,200         | 285,858,300                      | 1,303,500                          | 1,452,600                            | 2,756,100                  |
| 2035   | 434,746,500         | 304,050,600                      | 1,386,500                          | 1,544,100                            | 2,930,600                  |
| 2036   | 453,484,600         | 322,788,700                      | 1,471,900                          | 1,638,600                            | 3,110,500                  |
| 2037   | 472,785,800         | 342,089,900                      | 1,559,900                          | 1,735,700                            | 3,295,600                  |
| 2038   | 492,663,700         | 361,967,800                      | 1,650,500                          | 1,835,700                            | 3,486,200                  |
| 2039   | 513,139,500         | 382,443,600                      | 1,743,900                          | 1,938,800                            | 3,682,700                  |
| 2040   | 530,675,400         | 399,979,500                      | 1,823,800                          | 2,027,200                            | 3,851,000                  |
| 2041   | 548,737,300         | 418,041,400                      | 1,906,200                          | 2,118,300                            | 4,024,500                  |
| 2042   | 567,341,400         | 436,645,500                      | 1,991,100                          | 2,212,000                            | 4,203,100                  |
| 2043   | 586,503,200         | 455,807,300                      | 2,078,500                          | 2,308,600                            | 4,387,100                  |
| 2044   | 606,240,700         | 475,544,800                      | 2,168,400                          | 2,408,000                            | 4,576,400                  |
| CAGR <sup>(4)</sup>  | 4.0%                | 6.1%                             | 6.1%                               | 6.1%                                 | 6.1%                       |
| <b>20-Year Collections Through Agency's Sunset<sup>(4)</sup></b> |                     | <b>\$ 27,458,700</b>             | <b>\$ 30,588,300</b>               | <b>\$ 58,047,000</b>                 |                            |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: Totals may not add due to rounding. (1) Reflects the total taxable value within the increment area less the Downtown North CRA's base year value(s) of: \$44,483,072 (1993 Original); \$26,152,791 (2008 Expansion Area); \$12,534,490 (2019 Expansion Area); \$47,525,578 (2021 Expansion Area(s)). (2) Applies a millage rate of 4.7999 for Panama City and 5.4362 for Bay County. (3) Assumes a 95% participation rate from both Panama City and Bay County for the Downtown North CRA parcels, and assumes a reduced 85% contribution from the County for both the 2021 Expansion Area(s). (4) Reflects projected 20-year collections and CAGRs from 2025 to 2044, the Agency's sunset date.



# MILLVILLE CRA TAX INCREMENT PROJECTIONS

The Millville CRA was established in 2004 with a base year value of \$42,398,300. By applying the millage rates for both the County and City, consistent with the final 2025 millage rates, and assuming a 95% participation rate from both entities, the total taxable value and TIF revenues for the Millville CRA can be projected through the 20-year period from 2025 to 2044, the Agency's current sunset date.

In 2025, the initial year of projections, the Millville CRA is estimated to have a taxable value of \$137,997,100, generating \$929,600 in TIF revenues.

Over the next 10 years, 2025 to 2034, the Millville CRA has the potential to generate, in total, as much as \$12,882,300 in additional receipts.

Throughout the full projection period, 2025 to 2044, the projection model predicts that the taxable value for current improved land, existing vacant land, and new development within the Millville CRA will experience a CAGR of 4.3%, which may be considered conservative compared to historical growth rates observed by the Millville CRA over the past 10-year period at a CAGR of 5.6%.

In addition, the Millville CRA is estimated to generate approximately \$35,126,800 in tax increment through the Agency's sunset date, 2044—equating to approximately \$1,756,340 in average annual increment over the 20-year projection period.

**Table 14** details the projected total taxable value and TIF revenue, along with the contributions from the County and City to the TIF revenue, for the Millville CRA over the projection period from 2025 to 2044.

**TABLE 14. MILLVILLE CRA TAX INCREMENT TRENDS AND ESTIMATES**

| FY   | Total Taxable Value | Total Tax Revenue <sup>(1)</sup> | City Contribution <sup>(2,3)</sup> | County Contribution <sup>(2,3)</sup> | Total Annual Tax Increment |
|--|---------------------|----------------------------------|------------------------------------|--------------------------------------|----------------------------|
| 2025   | \$ 137,997,100      | \$ 95,598,800                    | \$ 435,900                         | \$ 493,700                           | \$ 929,600                 |
| 2026   | 145,554,300         | 103,156,000                      | 470,400                            | 532,700                              | 1,003,100                  |
| 2027   | 153,338,200         | 110,939,900                      | 505,900                            | 572,900                              | 1,078,800                  |
| 2028   | 161,355,700         | 118,957,400                      | 542,400                            | 614,300                              | 1,156,700                  |
| 2029   | 169,613,700         | 127,215,400                      | 580,100                            | 657,000                              | 1,237,100                  |
| 2030   | 178,119,400         | 135,721,100                      | 618,900                            | 700,900                              | 1,319,800                  |
| 2031   | 186,880,200         | 144,481,900                      | 658,800                            | 746,200                              | 1,405,000                  |
| 2032   | 195,903,900         | 153,505,600                      | 700,000                            | 792,800                              | 1,492,800                  |
| 2033   | 205,198,400         | 162,800,100                      | 742,400                            | 840,800                              | 1,583,200                  |
| 2034   | 214,771,700         | 172,373,400                      | 786,000                            | 890,200                              | 1,676,200                  |
| 2035   | 224,632,100         | 182,233,800                      | 831,000                            | 941,100                              | 1,772,100                  |
| 2036   | 234,788,400         | 192,390,100                      | 877,300                            | 993,600                              | 1,870,900                  |
| 2037   | 245,249,100         | 202,850,800                      | 925,000                            | 1,047,600                            | 1,972,600                  |
| 2038   | 256,024,400         | 213,626,100                      | 974,100                            | 1,103,200                            | 2,077,300                  |
| 2039   | 267,122,200         | 224,723,900                      | 1,024,700                          | 1,160,600                            | 2,185,300                  |
| 2040   | 276,606,000         | 234,207,700                      | 1,068,000                          | 1,209,500                            | 2,277,500                  |
| 2041   | 286,374,200         | 243,975,900                      | 1,112,500                          | 1,260,000                            | 2,372,500                  |
| 2042   | 296,435,700         | 254,037,400                      | 1,158,400                          | 1,311,900                            | 2,470,300                  |
| 2043   | 306,798,100         | 264,399,800                      | 1,205,600                          | 1,365,500                            | 2,571,100                  |
| 2044   | 317,472,400         | 275,074,100                      | 1,254,300                          | 1,420,600                            | 2,674,900                  |
| CAGR <sup>(4)</sup>  | 4.3%                | 5.4%                             | 5.4%                               | 5.4%                                 | 5.4%                       |
| <b>20-Year Collections Through Agency's Sunset<sup>(4)</sup></b> |                     |                                  | <b>\$ 16,471,700</b>               | <b>\$ 18,655,100</b>                 | <b>\$ 35,126,800</b>       |

Source: Bay County Property Appraiser; Florida Department of Revenue (FDOR); GAI Consultants. Notes: Totals may not add due to rounding. (1) Reflects the total taxable value within the increment area less the Millville CRA's 2003 base year value of \$42,398,300. (2) Applies a millage rate of 4.7999 for Panama City and 5.4362 for Bay County. (3) Assumes a 95% participation rate from both Panama City and Bay County. (4) Reflects projected 20-year collections and CAGRs from 2025 to 2044, the Agency's sunset date.

# CAPITAL IMPROVEMENTS PROGRAM

The intent of the proposed Capital Improvement Program ("CIP") is to recognize the relative importance of the already identified or contemplated activities or programs. The CIP is a tool to focus decision making and actual implementation as resources become available. ***The activities and proposed funding allocation of the CIP recognizes potential general time frames for implementation, policies, and policy criteria or program content in accordance with F.S. Section 163.362.***

While it is the purpose this 2025 Plan to direct resources to those listed, it is also the intention that funds be allocated with some flexibility, in part, because funds from other sources could be leveraged and directed to many of the same focus areas. As a part of that flexibility, it is expressly the intent of this 2025 Plan that the allocation of resources between and among activities should be fungible such that any adjustment in sums does not require amendment/ modification to this 2025 Plan.

By maintaining the overarching objectives and related principles of this 2025 Plan, consistency in project and program spending is assured. The funds for implementation could come from a variety of resources, just as they have in the past. The following table details the CIP for the Agency's four 4 CRA districts over the next 5-year period, fiscal year 2024 through fiscal year 2030 (see **Table 15**).

**TABLE 15. CAPITAL IMPROVEMENTS PROGRAM, FISCAL YEAR 2024-2030**

|  | FY 24/25         | FY 25/26         | FY 26/27         | FY 27/28         | FY 28/29           | FY 29/30         |
|--|------------------|------------------|------------------|------------------|--------------------|------------------|
| <b>Downtown CRA</b>                          |                  |                  |                  |                  |                    |                  |
| Breezeway                                    | \$250,000        | \$250,000        |                  |                  |                    |                  |
| Dance Steps                                  | \$10,000         |                  |                  |                  |                    |                  |
| Luverne Dumpsters                            | \$20,000         |                  |                  |                  |                    |                  |
| Flood Mitigation & Infrastructure Resiliency |                  |                  | \$150,000        | \$150,000        | \$150,000          | \$150,000        |
| Statue                                       | \$40,000         |                  |                  |                  |                    |                  |
| Land Acquisition                             |                  |                  | \$200,000        | \$200,000        | \$200,000          | \$200,000        |
| Wayfinding Signage                           | \$125,000        |                  | \$50,000         | \$50,000         | \$50,000           | \$50,000         |
| McKenzie Park Improvements                   | \$65,000         |                  |                  |                  |                    |                  |
| Improve Sidewalks and Bikeways               |                  |                  | \$200,000        | \$200,000        |                    |                  |
| McKenzie Park Restrooms                      | \$160,000        |                  |                  |                  |                    |                  |
| <b>Downtown CRA Total</b>                    | <b>\$670,000</b> | <b>\$250,000</b> | <b>\$600,000</b> | <b>\$600,000</b> | <b>\$400,000</b>   | <b>\$400,000</b> |
| <b>St. Andrews CRA</b>                       |                  |                  |                  |                  |                    |                  |
| Beck Ave. ROW Beautification                 | \$20,300         |                  |                  |                  |                    |                  |
| Flood Mitigation & Infrastructure Resiliency |                  | \$150,000        | \$150,000        | \$150,000        | \$150,000          | \$150,000        |
| Land Acquisition                             |                  |                  | \$200,000        | \$200,000        | \$200,000          | \$200,000        |
| Infill Housing Development                   |                  |                  |                  |                  | \$500,000          |                  |
| Improve Sidewalks and Bikeways               |                  |                  | \$100,000        | \$200,000        |                    | \$200,000        |
| Shoreline Restoration                        |                  |                  |                  | \$150,000        | \$150,000          | \$150,000        |
| Park and Open Space Improvements             |                  | \$250,000        |                  |                  |                    |                  |
| Truesdell Clubhouse Improvements             |                  | \$250,000        |                  |                  |                    |                  |
| Bayview Boardwalk                            | \$400,000        |                  | \$500,000        |                  |                    |                  |
| ROW Beautification / Streetscapes            |                  | \$100,000        |                  | \$200,000        |                    | \$200,000        |
| Parking Lot Improvements                     | \$167,000        |                  |                  | \$50,000         |                    | \$50,000         |
| <b>St. Andrews CRA Total</b>                 | <b>\$587,300</b> | <b>\$750,000</b> | <b>\$950,000</b> | <b>\$950,000</b> | <b>\$1,000,000</b> | <b>\$950,000</b> |

Source: Panama City Community Redevelopment Agency; GAI Consultants.

CONTINUE OF TABLE 15. CAPITAL IMPROVEMENTS PROGRAM, FISCAL YEAR 2024-2030

|  | FY 24/25           | FY 25/26           | FY 26/27           | FY 27/28           | FY 28/29           | FY 29/30           |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>Downtown North CRA</b>                    |                    |                    |                    |                    |                    |                    |
| MLK Blvd Beautification                      | \$10,000           |                    |                    |                    |                    |                    |
| MLK Blvd Improvements                        |                    | \$250,000          |                    | \$250,000          |                    | \$250,000          |
| Improve Sidewalks and Bikeways               |                    |                    | \$200,000          |                    | \$200,000          |                    |
| Park & Open Space Improvements               | \$125,000          |                    |                    |                    |                    | \$250,000          |
| Infill Housing Development                   |                    |                    | \$500,000          |                    | \$500,000          |                    |
| Flood Mitigation & Infrastructure Resiliency |                    | \$150,000          | \$150,000          | \$150,000          | \$250,000          | \$250,000          |
| Land Acquisitions                            | \$425,000          | \$200,000          |                    | \$200,000          |                    | \$200,000          |
| 6th Street Improvements                      |                    |                    |                    | \$300,000          |                    |                    |
| A.D. Harris Learning Village Improvements    | \$125,000          | \$100,000          | \$75,000           | \$50,000           | \$25,000           |                    |
| <b>Downtown North CRA Total</b>              | <b>\$685,000</b>   | <b>\$700,000</b>   | <b>\$925,000</b>   | <b>\$950,000</b>   | <b>\$975,000</b>   | <b>\$950,000</b>   |
| <b>Millville CRA</b>                         |                    |                    |                    |                    |                    |                    |
| Land Acquisition                             |                    |                    | \$200,000          | \$100,000          | \$200,000          | \$100,000          |
| Park & Open Space Improvements               |                    | \$50,000           |                    | \$50,000           | \$50,000           | \$50,000           |
| ROW Beautification / Streetscapes            | \$65,000           | \$100,000          |                    | \$100,000          |                    | \$100,000          |
| Sidewalks, Bikeways, and Trails              |                    |                    | \$100,000          |                    | \$100,000          |                    |
| Roadway Improvements                         | \$100,000          | \$150,000          |                    | \$150,000          |                    | \$150,000          |
| Flood Mitigation & Infrastructure Resiliency |                    | \$150,000          | \$150,000          | \$150,000          | \$150,000          | \$150,000          |
| Bob George Park water access improvements    |                    |                    | \$250,000          |                    |                    |                    |
| Bayou finger restoration projects            |                    |                    |                    | \$100,000          | \$100,000          | \$400,000          |
| Gateway Signage                              | \$10,000           |                    |                    |                    |                    |                    |
| Daffin Park Renovation                       | \$25,000           | \$65,000           |                    |                    |                    |                    |
| Waterfront Park                              | \$500,000          | \$500,000          | \$100,000          | \$100,000          | \$100,000          | \$100,000          |
| <b>Millville CRA Total</b>                   | <b>\$700,000</b>   | <b>\$1,015,000</b> | <b>\$800,000</b>   | <b>\$750,000</b>   | <b>\$700,000</b>   | <b>\$1,050,000</b> |
| <b>GRAND TOTAL</b>                           | <b>\$2,642,300</b> | <b>\$2,715,000</b> | <b>\$3,275,000</b> | <b>\$3,250,000</b> | <b>\$3,075,000</b> | <b>\$3,350,000</b> |

Source: Panama City Community Redevelopment Agency; GAI Consultants.



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# ALTERNATIVE FUNDING OPTIONS AND INCENTIVE PROGRAMS

## Potential Receipts and Capital Contributions

Identified below are several ways other communities have opted to improve or enhance both operational receipts and capital resources. These alternative funding options can be instrumental in the Agency obtaining additional resources to fund redevelopment projects and programs. Some of these options are addressed below.

### General Fund

This is the most common source of budgetary commitments within a community and appears to be the primary means of funding or supporting various redevelopment activities in the City and the CRA. The issue, of course, is that every citizen claims to want more parks, and there is typically a level of service ("LOS") standard for parks in each community's comprehensive plan. Those standards become increasingly prohibitive to absorb through the General Fund.

### Advantages

- Commonly used for both capital and operations.
- Subject to annual and continuing reviews.
- Any receipts or dollars generated combine well with other resources.
- Probably the most reliable financial mechanism.
- Dollars can be allocated to almost any purpose.
- Already a functioning system in place to address needs.

### Disadvantages

- May be difficult to justify additional spending for

facilities in certain locations.

- Whatever the City budget might be, it is limited by law to a certain millage ceiling.

### Special Assessments

Special assessments are fees levied to achieve a specific level of benefit or service. They take many forms under various provisions of Florida law.

Depending upon their purpose or means of implementation, such assessments may be imposed simply by the City as the controlling legislative body, or could be authorized by referendum in some cases. Special assessments are a financial resource with flexible application to absorb or offset both capital and operational costs. They can be applied to the capital or operational costs of parks as well as roads, lighting, and other facilities or infrastructure broadly defined.

Assessments must be shown to provide a demonstrable benefit to property and the charge cannot exceed the benefit which reflects considerations more than simply an increase in property value. They can extend citywide or to certain accessible or identifiable areas. Because the idea of a benefit is quite broad, there are then multiple ways of allocating the assessment itself. The manner ultimately applied should satisfy certain tests of reasonableness and logic, but Florida law allows extensive latitude.

### Advantages

- Commonly used for both capital and operations.
- Subject to annual and continuing reviews.

- Any receipts or dollars generated combine well with other resources.
- Probably the most reliable financial mechanism.
- Dollars can be allocated to almost any purpose.
- Already a functioning system in place to address needs.

### Disadvantages

- An additional charge for services perceived as more properly absorbed by tax (General Fund) dollars.
- While there are ways to reduce assessments to specific properties, such as schools or churches, all benefited properties generally must contribute.
- May be difficult to justify added charges or fees in disadvantaged neighborhoods.
- If subjected to referendum, may not be adopted.

### Simple User Fees

While such fees are typically associated with a controlled gate and for selected facilities, it is not uncommon for them to apply to trails and conservation areas at an obvious access point, often through an honor system. Where there is not an attendant, appropriate in many situations, rates would be posted and there would be a secure box for collections. These proceeds are generated for a specific park or area deemed to benefit from their imposition and their collection.

### Advantages

- Tied to specific facilities.
- May combine existing workers if maintenance is an issue at a

targeted location.

- Ease of administration.
- Any receipts or dollars generated combine well with other resources.
- Dollars can be allocated to site, area, or facility specific activities.

#### Disadvantages

- Best for modest collections.
- Unlikely to offset major costs.

### Other Complementary Programs, Dollars, or Funds

While assessments, benefit charges, and increment dollars could be extraordinarily effective, there are other funds and financing techniques which should be considered as well. These additional approaches leverage the value of other dollars and have application to specific activities.

#### Grant Programs

Grants are typically performance and/or criteria-based awards directed to a variety of initiatives and originating from many different local, state, and national resources. They are typically competitive although “need” may be a sufficient premise for an award. As well as coming from governmental sources, grants are sometimes provided by major area banks and institutions, foundations, and many smaller non-profits. Federal and state grant opportunities are highly limited. As such, their value and availability today are highly speculative. Because these dollars are highly speculative, they are not a sturdy foundation for an implementation plan, especially if there are near term objectives which must be satisfied. Grants are better viewed as

enhancements to financial options which are imminent and controlled by the parties or groups looking to realize immediate change through a plan.

#### Advantages

- They are often dollars extended without recurring obligations to the recipient.
- They can often be paired with, or inserted into, any financial scheme.
- They can be available for both capital and operational activities.
- May create a long-term partnership with granting entities or institutions.
- May be flexible in some cases as circumstances evolve.

#### Disadvantages

- Not likely to be an immediate financial resource.
- Usually highly competitive and can be costly.
- Major reporting and accountability requirements.

#### Improved Leveraging and Coordination of Existing Efforts

In many controlled situations there are likely to be projects, programs, or work which could be coordinated and leveraged to support or implement the development and/or redevelopment activities or management responsibilities associated with potential catalyst sites within the City and CRAs.



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All the development and/or redevelopment within the Panama City CRA controlled by the Agency, and nearby areas will require coordination, planning, and other efforts that might be funded or supported together such that the cooperative arrangements benefit the City and the Agency in some measurable or reasonable way. Over many projects or programs, careful planning, coordination, and scheduling can save dollars that often may be sufficient in scale to support the equivalent of still other projects.

### Advantages

- Recognizes and leverages investments in staff and other program resources which have already been committed.
- The costs often leverage dollars without recurring additional obligations.
- Efforts are wholly marginal costs, so they are extremely efficient from an economic standpoint.
- Can literally be paired with, or inserted into, any financial or program scheme.
- Flexible in some cases as circumstances evolve.

### Disadvantages

- Requires very forward-looking thinking.
- Rarely aligns perfectly with existing budget priorities.
- May alter a preferred sequence of events.

### Incentive Programs

Development incentives are a set of policies which encourage economic development. These incentives take many forms such as: Tax Refunds, Tax Increment Financing, Enterprise Zones,

Foreign Trade Zones, Historic Grants and Tax Credits, Interest write down, New Market Tax Credits, the use of Private/Public Partnerships, Pre-development Loans, Grants, insurance programs, Non Ad-Valorem Loan Guarantees, enhanced public amenities, Brownfield funding and other Municipal Finance Strategies.

The 18 incentives summarized within the following pages may be adopted by the City and provide the Agency the tools necessary to continue to attract quality development projects and investment into the community. It is critical to note that in any given year any local, state, and federal program may be underfunded or discontinued.

This 2025 Panama City CRA Plan Amendment and Comprehensive Updates ("2025 Plan") has an operational timeframe for implementation of 2025 through 2044. It is the responsibility of the Governing Body, Agency, Staff, and downtown developers and residential and retail applicants to be mindful of the health of any such program for which funds are being sought.

### *World Changers Home Improvement Program*

For the ninth year, World Changers and the Panama City Community Redevelopment Agency ("Agency") are teaming up to improve homes in Millville and Downtown North. This summer, the 2025 Home Improvement Program will focus on enhancing residents' quality of life through home rehabilitation. In July, hundreds of World Changers volunteers will return to Panama City to complete various home repair projects, including painting, porch repairs, and fence installations. World Changers will provide free labor, while the CRA will cover material costs, ensuring no expense for residents.

### *Economic Development Ad Valorem Property Tax Exemption*

The Bay County Board of Commissioners, the City of Panama City and the City of Lynn Haven offer an abatement of the local property tax at the business location on tangible personal property and improvements to real property for a period up to 10 years. In order to qualify, a



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company must first meet the definitions of a new or expanding business as stated in s. 196.012 (15) and (16), F.S.

#### ***Panama City CRA's Tax Increment Rebate Program***

The purpose of the Panama City Community Redevelopment Agency Tax Increment Rebate Program is to encourage private sector redevelopment, in-fill development and public realm improvements that are consistent with the City's recovery and redevelopment efforts. The proposed project must be located within one of the City's Redevelopment Districts. The Agency will consider utilizing the Tax Increment Rebate Program for the following types of proposed development:

- Revitalization of historically significant or deteriorated buildings.
- Mixed-use developments that creatively integrate commercial and retail projects into a residential development.
- Projects that promote neighborhood stabilization or revitalization.
- Projects that are consistent with the associated district's adopted Community Redevelopment Districts' Community Redevelopment Plans and the Panama City Comprehensive Plan and associated sections of the Panama City Code of Ordinances-Unified Land Development Code; and the Strategic Vision for Panama City's Historic Downtown and its Waterfront.

For project submittals that satisfy the basic eligibility guidelines, the base potential TIF rebate award considered would be 70%. The

potential TIF rebate could be increased up to a maximum 90% award for the inclusion of the following qualifying items in the proposed development program.

#### ***Historic Rehabilitation Tax Credit***

The Federal government encourages the preservation of historic buildings through various means, including Federal tax incentives. The National Park Service administers the program with the Internal Revenue Service in partnership with the Florida Division of Historic Preservation. The tax incentives promote the rehabilitation of historic structures of every period, size, style, and type. The tax incentives for preservation attract private investment to the historic cores of cities and towns. They also generate jobs, enhance property values, and augment revenues for state and local governments through increased property, business, and income taxes.

The Preservation Tax Incentives also help create moderate- and low-income housing in historic buildings. Through this program, abandoned and underused schools, warehouses, factories, churches, retail stores, apartments, hotels, houses, and offices throughout the country have been restored to life in a manner that maintains their historic character.

#### ***Housing Credit (HC) Program***

The HC Program is governed by the U.S. Department of the Treasury and Florida's allocation is administered by the Florida Housing Finance Corporation. Under the HC Program, successful applicants are provided with a dollar-for-dollar

reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low-income households. Developers who cannot use the tax reduction may sell credits in exchange for equity to the development. On a project basis, the amount of credits available is approximately equal to 9% of the cost of building each very low-income unit, including a developer fee but excluding land cost. For certain federally assisted projects (Mortgage Revenue Bonds and Rural Housing) this translates into 4% of building costs. Syndication of the credits to investors can raise equity to pay for 40% or more of a project's costs.

#### ***Pre-Development Loan Program (PLP)***

The PLP Program provides below market interest rate financing and technical advisory services to nonprofit organizations and public entities for preliminary development activities necessary to obtain the requisite financing to construct homeownership or rental housing developments.

#### ***Rental Housing Mortgage Revenue Bonds (MRB)***

The MRB utilizes funds generated from the sale of both taxable and tax-exempt bonds to make below-market interest rate loans to non-profit and for-profit developers of rental housing. Developments that receive tax exempt financing also receive automatic 4% Housing Credits directly from the federal government.

#### ***State Housing Initiative Partnership (SHIP)***

The SHIP Program's mission is threefold: (1) provide funding to

eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every Florida County as well as municipalities which receive CDBG funds.

#### ***State Apartment Incentive Loan Program (SAIL)***

The SAIL Program provides low-interest rate mortgage loans to developers who build or rehabilitate rental developments, made affordable to very low (50% or less of area median) income households. The SAIL loan bridges the gap between a development's primary financing and total development costs.

#### ***Florida Brownfield Program***

Brownfield redevelopment is of great importance in Florida where balancing strong economic and community growth with suburban sprawl is an ongoing challenge. The Florida Brownfield Program encourages voluntary cleanup of Brownfield sites by awarding tax credits to partially offset the cost of site rehabilitation or solid waste removal. The following may be available by entering into a Brownfield site rehabilitation agreement (BSRA):

- Annual 50% Tax Credit for eligible Site Rehabilitation costs.
- One-time 25% Bonus Tax Credit for complete cleanup.
- One-time 25% Bonus Tax Credit for development of

100% Affordable Housing or Healthcare Facility/Providers.

- One-time 50% Tax Credit for Solid Waste removal.

If the property is located in a designed Brownfield area, it may be eligible for:

- Up to \$2,500 Job Bonus Tax Refund for each new job created by an eligible business on or abutting a site with a BSRA.
- Refunds on Sales Tax paid on the purchase of building materials used for affordable or mixed-use housing projects built on or abutting a BSRA site.

#### ***Local Government Distressed Area Matching Grant***

Stimulate investment in Florida's economy by assisting Local Governments in attracting and retaining targeted businesses. The amount awarded by the State of Florida will equal \$50,000 or 50% of the local government's assistance amount, whichever is less, and be provided following the commitment and payment of that assistance.

#### ***Economic Development Transportation Funds***

A State of Florida program designed to alleviate transportation problems that adversely impact a specific company's location or expansion decision. Eligible projects are those that facilitate economic development by eradicating location-specific transportation problems on behalf of a specific eligible company.

#### ***Capital Investment Tax Credit (CITC)***

CITC is used to spur capital investment in Florida's High

Impact Sectors. It is an annual credit, provided for up to 20 years, against the corporate income tax. The amount of the annual credit is based on the eligible capital costs associated with a qualifying project. Eligible capital costs include all expenses incurred in the acquisition, construction, installation, and equipping of a project from the beginning of construction to the commencement of operations.

#### ***High Impact Performance Incentive Grant (HIPI)***

Negotiated grant used to attract and grow major high impact facilities in Florida. Grants are provided to pre-approved applicants in certain high-impact sectors designated by the Florida Department of Economic Opportunity (DEO).

#### ***Sales and Tax Use Exemptions on Machinery and Equipment***

This exemption is for sales and use taxes paid on the purchase of new machinery and equipment used (directly related) to produce a product for sale. This program is administered through the Florida Department of Revenue. Program is for manufacturing and printing businesses or businesses which use a portion of a manufacturing process that are relocating to the area, opening a new facility or expanding.

#### ***Sales Tax Exemption on Electricity Used in Manufacturing Process***

There is an exemption on the 7% sales tax for electricity used in the manufacturing process (if 75% or more of electricity is used in manufacturing). Exemption is managed through the Florida Department of Revenue.



### **Work Opportunity Tax Credit (WOTC)**

The WOTC is a federal income tax credit that provides incentives to private for-profit employers to encourage the hiring of individuals from certain targeted groups of jobseekers who traditionally have difficulty finding employment. Employers can reduce their federal income tax liability up to \$9,600 during the first year of employment of a member of targeted group, depending on the target group.

There is no limit to the number of qualified employers for which an employer receives this tax credit.

### **Incumbent Worker Training (IWT)**

IWT provides training to currently employed workers to keep Florida's workforce competitive in a global economy and to retain existing businesses. The program is available to all Florida businesses that have been in operation for at least one year prior to application and

require skills upgrade training for existing employees. Priority is given to businesses in targeted industries, Enterprise Zones, HUB Zones, Inner City Distressed areas, Rural Counties and areas, and Brownfield areas.

*This list is not intended to be all inclusive but does provide an overview of available funding sources for various redevelopment and economic development programs.*



DOWNTOWN CRA SMALL BUSINESS | SOURCE HOMES.COM





# REDEVELOPMENT PLAN IMPLEMENTATION



# 07

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## CHAPTER SEVEN:

# REDEVELOPMENT PLAN IMPLEMENTATION

## RECOMMENDED STRATEGIES FOR IMPLEMENTATION

### Overview

The purpose of these 2025 Community Redevelopment Area Plan Amendments and Comprehensive Updates (“2025 Plan”) is to provide an update of the most recent Downtown CRA and Millville CRA Redevelopment Plan(s), as well as to provide a modification and update to include adopted expansions of the Downtown North and St. Andrews CRAs.

This 2025 Plan recaps basic contents, projects, and milestones to strengthen the foundation for renewed objectives, programs, and proposed funding allocations going forward. This 2025 Plan continues to address many of

the past priorities and guiding principles as well as focusing on the four overarching major goals which were identified through the most recent public engagement efforts, these major goals include:

- Create Complete Neighborhoods
- Create Great Streets
- Create Resilient Open Spaces and Infrastructure
- Create Sustainable Coordination and Implementation

The identification of these major goals was highly influential in developing the recommended strategies for implementation described in the following pages.

Chapter 163 emphasizes the importance of maintaining the existing tax base through purposeful redevelopment actions.

This 2025 Plan details a series of recommended investments or activities and a proposed funding allocation for each of the four CRA districts, aligned with projected revenues.

### Administrative

*The Agency will maintain the requisite administrative and financial mechanisms to ensure the continued cost-effective operations of the Community Redevelopment Agency.*

- The Agency shall continue to utilize funding derived from tax increment fund revenues and other sources where appropriate, to fund capital improvements, programs and activities identified in the Redevelopment Plan.
- The Agency shall coordinate with the Panama City Manager’s Office, Planning Department, and Finance Department to develop cost effective, annual budgets and work programs that will provide administrative and operational support for Community Redevelopment Agency activities.



PANAMA CITY NEIGHBORHOODS | SOURCE HOMES.COM

- Evaluate and update the Agency's Redevelopment Plan(s) every 10-years.
- Monitor amendments to Chapter 163 of Florida Statutes to ensure that all programs, projects, activities, and expenditures of funds from the redevelopment trust fund undertaken by the Agency are in compliance with the Redevelopment Act.
- Update Capital Improvement Program as well as all other project and program funding allocations on an annual basis.
- The 30-year operational term of the Agency began in 1984 and was extended an additional 30-year term in 2014, therefore the Agency will "sunset" in 2044. An assessment of the Agency's projects, programs, and related activities should be conducted within the first 5 years following adoption of this 2025 Plan.

***The Agency shall adhere to Annual Reporting, Audits and other Special District reporting requirements as prescribed by the Florida Statutes.***

- The Agency and its operations shall be reviewed annually as part of Panama City's Annual Comprehensive Financial Report ("ACFR").
- Information from the ACFR shall be incorporated into the Agency's Annual Report documents.
- Provide for a financial audit of the redevelopment trust fund to be conducted each fiscal year by an independent certified public accountant or

firm as required by Chapter 163.387(8)(a) of Florida Statutes.

***The Agency shall enhance community presence and increase community awareness.***

- The Agency shall use social media to disseminate information regarding new initiatives.
- The Agency shall maintain and keep current its social media presence as part of its annual operational and administrative activities.

***The Agency shall identify community stakeholders and partners to assist in the implementation of the Redevelopment Plan Goals, Objectives and Projects.***

- The Agency shall contract with professional firms or organizations to implement specific Goals, Objectives and Policies in accordance with Florida Statute requirements and relevant determinations from the Florida Attorney General's Office.

***The Agency shall enable and support the professional redevelopment training and education of Agency Staff to stay current and aware of the latest redevelopment programming, state reporting requirements, redevelopment opportunities and changes to applicable state statutes.***

- The Agency Staff shall notify Agency Board members of community redevelopment training programs provided by the Florida Redevelopment Association and support CRA Board members' attendance.

- The Agency shall encourage and support the attendance of Agency Board and staff at the Annual Conference of the Florida Redevelopment Association for professional redevelopment training and to become aware of best practices.

## **Regulatory Environment**

***The Agency shall coordinate with the Panama City Planning and Economic Development Department to evaluate development applications for their adherence and compliance CRA specific guidelines and standards.***

- The Agency shall work with Panama City Development Services to identify current or pending applications for development within the Agency's four CRA districts.
- The Agency Staff shall attend Panama City Planning and Economic Development Department pre-application and Development Review Committee meetings for development applications whose projects are located within the Agency's four CRA districts.

# COMMUNITY IMPACT STATEMENT

This section of the Redevelopment Plan addresses the requirements of Chapter 163 Part III of the Florida Statutes, Sections 163.360 and 163.362.

The implementation of the Redevelopment Plan will foster many positive impacts to the quality of life in the Community Redevelopment Areas and surrounding communities. Neighborhoods will benefit from the redevelopment programming, through the development of new and the improvement of existing housing

stock, improvements to public infrastructure, pedestrian safety and intersection improvements, and other improvements to the public realm. These activities are to address conditions of Slum and Blight that were found present in the Community Redevelopment Areas.

Successfully addressing the conditions of blight will improve the quality of life for residents, businesses and visitors. The redevelopment activities and public realm improvements will also improve the economic

environment for business owners, employers and workers within the City of Panama City, neighboring cities, and Bay County more broadly.

While all impacts cannot be determined without site-specific proposals from which to evaluate potential impacts, the following section presents the range of potential impacts that may be anticipated to occur in the categories required by Chapter 163 Part III of the Florida Statutes, Sections 163.360 and 163.362.

## Relocation

To minimize relocation impacts, the Agency will provide supportive services and equitable financial treatment to any individuals, families, and businesses subject to relocation. When feasible, the relocation impact will be mitigated by assisting relocation within the immediate neighborhood and by seeking opportunities to relocate within new/redeveloped buildings that will contain residential and commercial space.

## Residential Development

There are residential uses of various types and character, including, single-family, multi-family, rental units, owner occupied units, and detached units in existence within the Community Redevelopment Areas. The efforts undertaken by the Agency, as described in this Redevelopment Plan, are intended to retain and enhance a high quality of residential use, particularly with regard to developing and maintaining sustainable neighborhoods.

Redevelopment program activities will strive to cultivate the positive neighborhood characteristics cited by the community and reduce or eliminate negative characteristics.

The establishment of a revitalized and expanded residential base within the Community Redevelopment Areas is essential to achieve a successful economic redevelopment program. Residents living within the Community Redevelopment Areas will comprise components of the work force and the market, which will generate economic activity.

The efforts undertaken by the Agency, as described in this Redevelopment Plan, are intended to encourage the continued residential uses within the CRAs and encourage homeownership, fix up, and repair.

## Affordable Housing

This Redevelopment Plan supports the identification of potential sites for the development of affordable renter-occupied and owner-

occupied housing in concert with community housing development agencies. Programming that enhances the buying power of the low and moderate-income home buyers are also strategies contemplated within this Redevelopment Plan.

## Employment

The long-term implementation of this Redevelopment Plan is anticipated to increase employment activities within the Community Redevelopment Areas and increase employment opportunities for residents. Small business development is a key factor to providing a stronger, more diverse employment base that is more resistant to fluctuating economic cycles and decisions regarding capital mobility. This Redevelopment Plan supports the establishment and revitalization of neighborhood commercial, retail, hospitality and office uses in appropriate locations throughout the Community Redevelopment Areas.

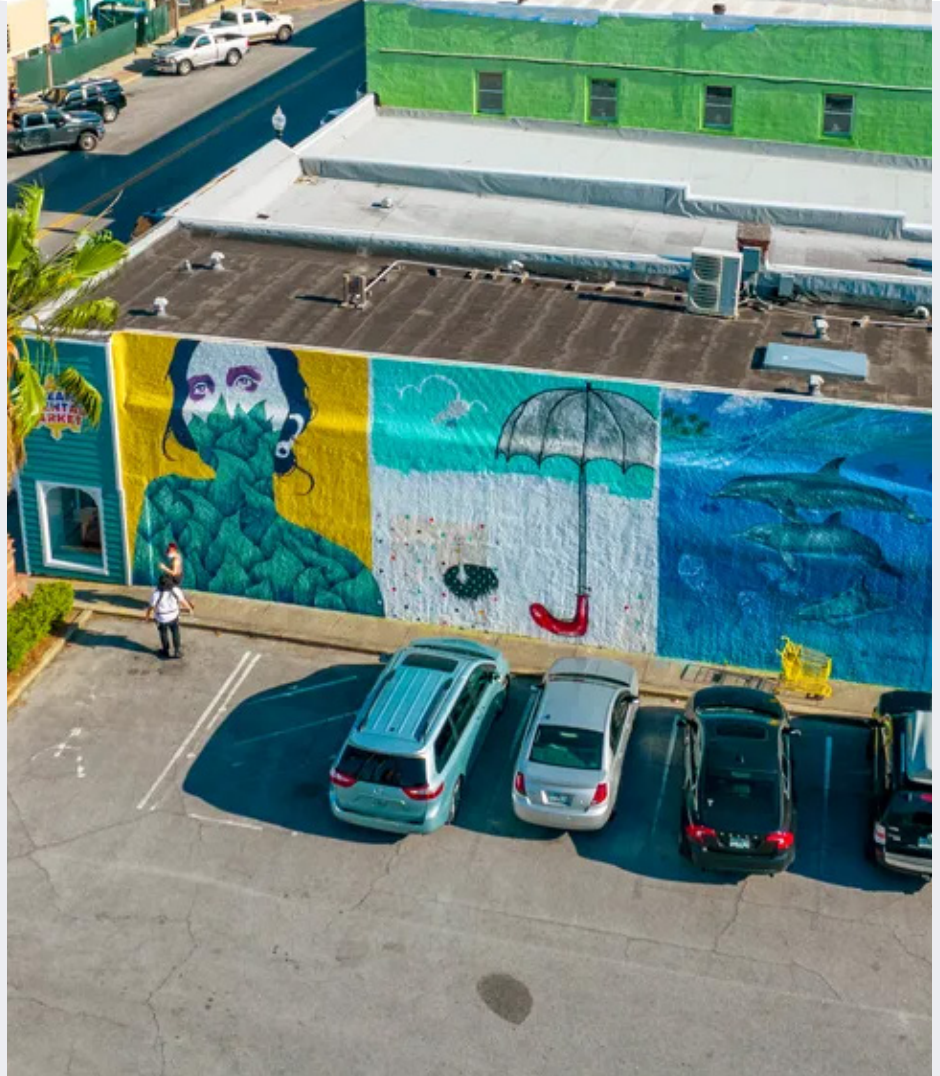




## Transportation

This Redevelopment Plan proposes streetscape improvements, pedestrian improvements and improved bicyclist amenities throughout the Community Redevelopment Areas. These projects will maintain or improve traffic circulation and parking as well as the flow of through traffic while enhancing the pedestrian character of the Community Redevelopment Areas.

Future streetscape projects will emphasize the provision of enhanced pedestrian facilities and bicycle facilities. While through traffic capacity is maintained, the pedestrian environment will be enhanced, and bicycle facilities expanded. Neighborhood revitalization incorporating new local employment is expected to provide some relief to traffic congestion by fostering the development of traditional neighborhood characteristics.



PANAMA CITY DOWNTOWN BUSINESSES | SOURCE PANAMA CITY NEWS HERALD



An aerial photograph of a coastal town. In the foreground, a multi-lane bridge spans a body of water. The town is densely packed with houses and trees. A large body of water is visible on the left side of the image. The sky is overcast.

# APPENDIX



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# LEGAL DESCRIPTIONS

## Downtown CRA (1984)

Located in Panama City, Bay County, Florida, and more generally described as follows:

BEGINNING at the point of intersection of the northerly right-of-way of 7th Street and easterly right-of-way line of the alley 100 feet east of Allen Avenue; thence southerly along the extension of the easterly right-of-way line of said alley to its intersection with the waterfront of Massalina Bayou; thence generally westerly and southerly along the waterfront of the Bayou, Bayfront, Marina, and Bayfront west of the Marina to the intersection with the westerly right-of-way of Mercer Avenue; thence northeasterly along the westerly right-of-way line of Mercer Avenue to the northerly right-of-way line of 5th Street; thence easterly along the northerly right-of-way line of 5th Street to the westerly right-of-way line of Jenks Avenue; thence northerly along the westerly right-of-way line of Jenks Avenue to the northerly right-of-way of 8th Street; thence easterly along the northerly right-of-way line of 8th Street to the easterly right-of-way line of Magnolia Avenue; thence southerly along the easterly right-of-way line of Magnolia Avenue to the northerly right-of-way line of 7th Street; thence easterly along the northerly right-of-way line of 7th Street to the point of BEGINNING.

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SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY | DOWNTOWN CRA PLAN UPDATE - FINAL DECEMBER 2012

## St. Andrews CRA (1989)

St. Andrews Redevelopment Study Area consists of approximately 50 square blocks anchored on the south by the St. Andrews Marina, and anchored on the north by U.S. Highway 98.

The boundary of the St. Andrews Redevelopment Study Area may be described as follows:

BEGINNING at the point of intersection of the westerly right-of-way line of Drake Avenue with the waterfront of St. Andrews Bay; thence northerly along the westerly right-of-way line of Drake Avenue to a point 260 feet south of the southerly right-of-way line of 15th Street; thence easterly to the easterly right-of-way line of Hickory Avenue; thence southerly to a point 190 feet north of the northerly right-of-way line of 14th Street; thence easterly to the westerly right-of-way line of Foster Avenue; thence northerly to a point 260 feet north of the northerly right-of-way line of 15th Street; thence westerly to a point 140 feet west of the westerly right-of-way line of Wilmont Avenue; thence northerly to the southerly right-of-way line of 16th Street; thence westerly to the westerly right-of-way line of Chestnut Avenue; thence northerly to a point 280 feet south of the southerly right-of-way line of 17th Street; thence westerly to a point 140 west of the westerly right-of-way line of Chestnut Avenue; thence northerly to the southerly right-of-way line of 17th Street; thence westerly to westerly right-of-way line of Beck Avenue; thence northerly to a point 270 feet south of the southerly right-of-way line of 18th Street; thence westerly to the westerly right-of-way line of Bayview Avenue; thence northerly to the southerly right-of-way line of 18th Street; thence westerly to the easterly right-of-way line of Lake Avenue; thence northerly to a point 455 feet south of the southerly right-of-way line of 19th Street; thence westerly to the westerly right-of-way line of Deer Avenue; thence northerly to a point 420 feet south of the southerly right-of-way line of 19th Street; thence westerly to the easterly right-of-way line of Molitor Avenue; thence southerly to a point 290 feet north of the northerly right-of-way line of 17th Street; thence easterly to the easterly right-of-way line of Deer Avenue; thence southerly to a point 250 feet north of the northerly right-of-way line of 17th Street; thence easterly to a point 150 feet east of the easterly right-of-way line of Lake Avenue; thence southerly to the northerly right-of-way line of 17th Street; thence easterly to the easterly right-of-way line of Cincinnati Avenue; thence southerly to the northerly right-of-way line of 15th Street; thence easterly to the easterly right-of-way line of Bayview Avenue; thence southerly to the southerly right-of-way line of 13th Street; thence westerly to the point of intersection with the waterfront of St. Andrews Bay; thence southerly and easterly along the waterfront to the point of BEGINNING.

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SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY | ST. ANDREWS CRA PLAN UPDATE - FINAL JUNE 2018

### **St. Andrews CRA (2024 - Westerly Expansion Area)**

The boundary of the St. Andrews Westerly Expansion Redevelopment Study Area is described as follows:

Begin at the at the centerline of right of way intersection of Drake Ave and Twelfth Street thence easterly along the centerline of right of way of Twelfth Street to the centerline of right of way intersection of Foster Avenue and Twelfth Street; thence northerly along the centerline of right of way of Foster Avenue to a point 260 feet more or less north of the northerly right of way line of Fifteenth Street; thence westerly to a point 140 feet west of the westerly right of way line of Wilmont Avenue; thence northerly to the southerly right of way line of Sixteenth Street; thence westerly to the westerly right of way line of Chestnut Avenue; thence northerly to a point 280 feet south of the southerly right of way line of Seventeenth Street; thence westerly to a point 140 feet west of the westerly right of way line of Chestnut Avenue; thence northerly to the southerly right of way line of Seventeenth Street; thence westerly to the westerly right of way line of Beck Avenue; thence northerly to a point 270 feet south of the southerly right of way line of Eighteenth Street; thence westerly to the westerly right of way line of Bayview Avenue; thence northerly to the southerly right of way line of Eighteenth Street; thence westerly to the easterly right of way line of Lake Avenue; thence northerly to a point 455 feet south of the southerly right of way line of Nineteenth Street; thence westerly to the westerly right of way line of Moliter Avenue; thence southerly to a point 290 feet north of the northerly right of way line of Seventeenth Street; thence easterly to a point 160 feet, more or less east of Lake Avenue; thence southerly to the centerline of right of way of Seventeenth Street; thence westerly along the centerline of right of way of Seventeenth Street to the centerline of right of way intersection of Mound Avenue and Seventeenth Street; thence northerly to the centerline of right of way intersection of Mound Avenue and Seventeenth Street; thence westerly to the centerline right of way intersection of Danford Avenue and Seventeenth Street; thence southerly to the waterfront of St. Andrews Bay; thence southwest along said waterfront of St. Andrews Bay to a point 35 feet more or less west of Hannah Avenue; thence northerly 1160 feet more or less; thence northwesterly 560 feet, more or less, to the southeasterly right of way line of twenty third street; thence northeasterly along said right of way line of Twenty Third Street to the centerline of right way line of Bay Line Railroad; thence easterly and northeasterly along said centerline of right of way of Bay Line Railroad to a point on the northwesterly extension of the centerline right of way of Drake Avenue; thence southeasterly and southerly along the centerline of right of way of Drake Avenue and northwesterly extension thereof to the centerline of right of way intersection of Drake Avenue and Sixteenth Street; thence easterly along the centerline of right of way of Sixteenth Street to the centerline of right of way intersection of Foster Avenue and Sixteenth Street; thence southerly along the centerline of right of way of Foster Ave to a point 320 feet, more or less, south of the centerline of right of way of Fifteenth Street; thence westerly to the centerline of right of way of Drake Avenue; thence southerly to the point of BEGINNING.

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SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

### **St. Andrews CRA (2024 - Easterly Expansion Area)**

The boundary of the St. Andrews Easterly Expansion Redevelopment Study Area is described as follows:

Begin at the centerline of right of way intersection of Foster Avenue and Fourteenth Street; thence northerly along the centerline of right of way of Foster Avenue to the centerline of right of way intersection off Foster Avenue and Sixteenth Street; thence westerly along the centerline of right of way of Sixteenth Street to the centerline of right of way intersection of Drake Avenue and Sixteenth Street; thence northerly along the centerline of right of way of Drake Avenue to the centerline of right of way intersection of Drake Avenue and Seventeenth Street; thence easterly along the centerline of right of way of Seventeenth Street to the centerline of right of way intersection of Gulf Avenue and Seventeenth Street; thence southerly along centerline of right of way of Gulf Avenue to the centerline of right of way intersection of Gulf Avenue and Fourteenth Street; thence westerly along the centerline of right of way of Fourteenth Street to the point of BEGINNING.

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SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

## **Downtown North CRA (1993)**

The following is legal description of the boundaries of the Downtown North Community Redevelopment Area, as contained in Appendix A of the Downtown North Redevelopment Plan (1993):

Commence at the Southeast Corner of the Southeast Quarter (SE1/4) of Section 5, Township 4 South, Range 14 West. Thence West 30 feet, thence North 30 feet to the intersection of the center line of 8th Street; Thence West along the center line of 8th Street 1170 feet more or less to the center line of Jenks Avenue; Thence South along the center line of Jenks Avenue 2080 feet more or less to center line of Mercer Avenue; Thence southwesterly along the extended center line of Mercer Avenue a distance of 960 feet more or less to the intersection with the waterfront of St. Andrew Bay; Thence meandering Easterly and Northerly along the East edge of Johnson Bayou; Thence meandering Easterly and Northerly along the East edge of Johnson Bayou to the intersection of the extension of State Avenue; Thence North 2370 feet more or less to the center line of the extension of 12th Street; Thence East along the center line of 12th Street 7180 feet more or less to the center line of North end of Watson Bayou Tributary; Thence meandering Southerly along said center line and along the center line of Watson Bayou Channel to the intersection with the centerline of Business Highway 98 (State Road 30); Thence West along the center line of Business Highway 98 (State Road 30) 450 feet more or less to the intersection of center line of 4th Street; Thence southwesterly and west 3660 feet more or less along the center line of 4th Street to the intersection of the center of the channel of Massalina Bayou; Thence meandering North along the center of the channel of Massalina Bayou to the intersection of the extension of the center line of Allen Avenue; Thence North along the center line of Allen Avenue 890 feet more or less to the center line of 7th Street; Thence West along the center line of 7th Street 1180 feet more or less to the intersection of the center line of Magnolia Avenue to the point of BEGINNING.

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*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY | DOWNTOWN NORTH CRA PLAN UPDATE - FINAL APRIL 2009*

## **Downtown North CRA (2007)**

The boundary of the Downtown North Redevelopment 2007 Expansion Area may be described as follows:

Commence at the intersection of 12<sup>th</sup> Street and McKenzie Avenue for the Point of Beginning. Thence North 2,815 feet more or less along the center line and extended center line of McKenzie Avenue to the southerly right-of-way line of U.S. Hwy. 231, Thence Northeasterly 4,765 feet more or less along Southerly right-of-way of U.S. Hwy. 231 to the northerly extended center line of Mercedes Avenue, Thence South 5,915 feet more or less along the northerly extended center line and center line of Mercedes Avenue to the center line of 12<sup>th</sup> Street, Thence West along the center line of 12<sup>th</sup> Street 3,700 feet more or less to the center line of McKenzie Avenue and the point of BEGINNING.

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*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY | PANAMA CITY RESOLUTION NO. 111307.1*



## **Downtown North CRA (2018)**

The boundary of the Downtown North Redevelopment 2018 Expansion Area may be described as follows:

Beginning in the centerline of right of way intersection of McKenzie Avenue and Twelfth Street; thence west along said centerline of right of way of Twelfth Street to a point 20 feet, more or less, west of the centerline of right of way of Bell Avenue; thence north to a point, parallel to and 20 feet west, more or less, of the centerline of right of way of Bell Avenue and 110 feet north, more or less of the centerline of right of way of Thirteenth Street; thence northwesterly and parallel to and 60 feet, more or less, southeasterly of the curving centerline of right of way of Bay Line Railroad to a point 760 feet, more or less west of the centerline of right of way of Jenks Avenue; thence northeasterly to a point 500 feet, more or less east of the centerline of right of way of Harrison Avenue and 60 feet, more or less, perpendicular southeasterly of the centerline of right of way of highway 231; thence south to a point 340 feet, more or less, north of the centerline of right of way of Fifteenth Street and 500 feet, more or less, east of the centerline of right of way of Harrison Avenue ; thence east to a point 735 feet, more or less, east of the centerline of right of way of Harrison Avenue and 340 feet north of the centerline of right of way of Fifteenth Street; thence south to a point 50 feet, more or less, north of the centerline of right of way of Fifteenth Street and 735 feet east of the centerline intersection of Harrison Avenue and Fifteenth Street; thence southeasterly to the centerline intersection of McKenzie Avenue and Fifteenth Street; thence south along the centerline of right of way of McKenzie Avenue to the point of BEGINNING.

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*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY*

## **Downtown North CRA (2021 - Expansion Area A)**

The boundary of the Downtown North Redevelopment 2021 Expansion Area A (Panama City Mall) may be described as follows:

Beginning at the intersection of the south right of way line of 23rd Street, and the east right of way line of Martin Luther King JR. Blvd., Thence east along said right of way line of 23rd Street to a point to the southerly extension of the centerline of right of way of Palo Alto Avenue, thence south to the northwesterly right of way line of Hwy 231, thence southwesterly along said right of way line of Hwy 231 to a point 130 feet east, more or less, of the centerline of right of way of Martin Luther King JR. Blvd., Thence northwesterly to the east right of way line of Martin Luther King JR. Blvd. to a point 190 feet north, more or less, of the centerline of highway 231; thence north along said east right of way line of Martin Luther King JR. Blvd., To the point of BEGINNING.

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*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY*

## **Downtown North CRA (2021 - Expansion Area B)**

The boundary of the Downtown North Redevelopment 2021 Expansion Area B (Eastern Expansion Area) may be described as follows:

Beginning in the centerline of right of way of Redwood Avenue, 670 feet, more or less, north of the centerline of right of way intersection of Eleventh Street and Redwood Avenue; thence north along the centerline of right of way of Redwood Avenue to a point 630 feet, more or less, south of the centerline of right of way intersection of Redwood Avenue and Fourteenth Street; thence west to a point on the southerly extension of the centerline of right of way of Mercedes Avenue 360 feet, more or less, south of the centerline intersection of Mercedes Avenue and Thirteenth Court; thence north along said southerly extension of the centerline of right of way of Mercedes Avenue and the centerline of right of way of Mercedes Avenue and the northerly extension of the centerline of right of way of Mercedes Avenue to the southeasterly right of way line of Highway 231 and the northwesterly right of way line of Bay Line Railroad; thence northeasterly 340 feet, more or less, to a point 180 feet, more or less, perpendicular southeasterly from the centerline of right of way of Highway 231 and 700 feet west of the centerline intersection of Industrial Drive; thence east to a point 20 feet, more or less, east of the center line of railroad tracks of Bay Line Railroad tracks and 250 feet south of the centerline intersection of Industrial Drive; thence south to a point on the northerly extension of the centerline of right of way of Bay Ave 1650 feet, more or less north of the centerline of intersection of Bay Avenue and Fifteenth Street; thence southeasterly to a point 40 feet, more or less, perpendicular southwesterly of the centerline of railroad tracks of Bay Line Railroad and 1220 feet north, more or less, of the centerline of right of way of Fifteenth Street and 1360 west of the centerline of right of way of Maple Avenue; thence south to a point 610 feet east of the centerline of intersection of right of way of Bay Avenue and Fifteenth Street; thence east along the centerline of right of way of Fifteenth Street to the centerline intersection of Maple Ave and Fifteenth Street; thence southeasterly to a point 310 feet, more or less, west of the centerline of right of way intersection of Sherman Avenue and Thirteenth Street; thence west to a point 320 feet, more or less, east of the centerline right of way of Redwood Avenue; thence south to a point 320 feet east, more or less, of the point of beginning; thence west to the point of BEGINNING.

---

*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY.*

## **Millville CRA (2004)**

The boundary of the Millville Redevelopment Study Area may be described as follows:

Commence at the intersection of the centerlines of 3rd Street and Mercedes Avenue for the Point of Beginning; thence North along the said centerline of Mercedes Avenue to the centerline of 4th Street; thence Northeast along the said centerline of 4th Street to the centerline of U.S. Highway 98; thence East along the said centerline of U.S. Highway 98 to the Easterly waters edge of Watson Bayou; thence Northerly along the Easterly waters edge of Watson Bayou to a point of intersection with the Westerly extension of the centerline of 7th Street; thence East along the said Westerly centerline extension of 7th Street to the existing centerline of 7th Street; thence continue East along the said centerline and centerline extension of 7th Street to the East right of way line of Everitt Avenue; thence South along said East right of way line of Everitt Avenue to the centerline of Cherry Street; thence West along said centerline of Cherry Street to the centerline of East Avenue; thence South along the said centerline of East Avenue and the extension of East Avenue centerline to the waters edge of St. Andrews Bay; thence Westerly and Northerly along said waters edge of St. Andrews Bay and Watson Bayou to a point of intersection with the Easterly extension of the centerline of 3rd Street; thence West along the said extension of 3rd Street centerline to the existing centerline of 3rd Street; thence continue West along the centerline of said existing 3rd Street to the centerline of Mercedes Avenue, also being the Point of Beginning. Located and being in Bay County, Florida.

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*SOURCE: PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY | CITY OF PANAMA CITY RESOLUTION NO. 02 10 2004-1*

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# EXISTING CONDITIONS REGULATORY REVIEW

## Land Development Code (LDC) and Regulations

### Chapter 104 Zoning Districts

#### *Sec. 104-33 - Downtown District (DTD) Zoning District*

- The purpose of this zoning district is to provide for the vitality of downtown Panama City as a safe walkable community of business, residential, commercial, cultural, and other land uses while protecting the environment and enhancing the quality of life. To encourage and promote economic growth and redevelopment downtown, higher residential density and non-residential intensities may be achievable within the Downtown District through development bonuses.
- (4) Height – height enhancement criteria may be leveraged to allow higher building heights for redevelopment projects that may require it.
  - Parking setbacks for front and side street could be minimized where it may support streetscape projects.
  - No minimum building setback requirements.

#### *Sec. 104-34 - St. Andrew's District (StAD) Zoning District*

- The purpose of this zoning district is to preserve the working waterfront and eclectic nature of the StAD. Redevelopment of the area is encouraged- with uses including business, residential, commercial, cultural, and

entertainment, including public green spaces.

- Bulk requirements do not call for minimum setbacks.

- Additional requirements for buildings to: Maintain and promote the historic architectural character through the scale and massing of buildings. New construction shall utilize historic design elements that are complimentary to the neighborhood character. Renovations to existing buildings shall retain historic elements and/or add historic elements in keeping with the historic look and character of the area.

#### *Sec. 104-35 - Millville Downtown District (MDTD) Zoning District*

- The purpose of this zoning district is to preserve the eclectic nature of Millville's 3rd Street Commercial Area. Redevelopment of the area is encouraged-with uses encompassing business, residential, commercial, cultural, and entertainment.
- District does not have any minimum setback requirements.

#### *Sec. 104-41 - Planned Unit Development (PUD)*

- The purpose and intent of a planned unit development (PUD) zoning district is to promote innovative and sustainable development. In order to achieve such purpose and intent, the PUD zoning district provides a regulatory vehicle for relief from the strict adherence to the requirements of the city's

Unified Land Development Code in exchange for development that provides substantial public benefits which justify such relief.

- Minimum objectives that each PUD zoning district will achieve that could support future CRA development or redevelopment include:
  - Encourage developers to exercise greater ingenuity and imagination in the planning and development or redevelopment of land under unified control than generally is possible under the more traditional zoning regulations.
  - To promote the enhancement of housing, employment, shopping, traffic circulation, recreational opportunities for the people of the city.
  - Allow a diversification of uses, structures and open space in a manner compatible with both the existing and approved development of land surrounding the PUD site.
  - Provide a means for land to be used more efficiently, and for utilization of smaller networks of utilities and streets.

#### *Sec. 104-64 - St. Andrew's Historic Treatment Zone*

- The purpose of this zone is to encourage a compatible revitalization and redevelopment of properties in the St. Andrews historic district through development of vacant parcels and the redevelopment of existing properties. To accomplish this

purpose, the city may reduce the minimum lot size and front and rear setback requirements to ensure conformity with the scale and character of the existing structures within the district.

- Flexibility in minimum lot size and rear setback requirements may support specific development plans for the St. Andrew's CRA area.

## Chapter 108 Parking and Loading

**Sec. 108-1** - Off-street parking and loading: requirements for businesses in regard to off-street parking, loading and unloading, and for handicapped parking.

- Off-street parking is required for the Millville District, the St. Andrew's District, but not for the Downtown District.
- Deferred parking may be granted by City Commission as outlined in Sec. 108-3. Criteria for deferred parking is listed; may require a deferred parking plan.
- Bicycle parking standards. Off-street parking reduction for bicycle parking is allowed and described here.
- Compact car parking may be provided only to nonresidential land uses.
- Parking structures are allowed in DTD, StAD, but not the MDTD.

All CRA zoning districts have a lot coverage maximum of 100%, and a maximum floor area ratio of 5.0. StAD and MDTD have a density of 35 dwelling units per acre, while DTD has a density of

60 dwelling units per acre. Each district has a different maximum building height requirement, it is 150' for DTD, 125' for StAD, and 60' for MDTD.

## Chapter 105 Design Standards

### **Sec. 105-14 - Outdoor Dining**

- The City encourages outdoor dining as a support for a pedestrian-oriented environment that helps to create a visually attractive atmosphere and streetscape, and promotes overall commerce.
- Declarations outline regulations for the issuance of outdoor dining permits, application and fees for receiving a permit, and application review. Application review enforces design standards that include requirements for setbacks, materials, dividers, and signage.

### **Sec. 105-15 - Neighborhood District Building Design Standards**

- Ordinance No. 3015 adds to Chapter 104 Article I: The Neighborhood Districts (ND, NG, and NR) may be requested for use in the Neighborhood Plans study areas for Glenwood, Millville, and St Andrews. These zoning districts enable the development of Missing Middle Housing.
- Bulk regulations for the ND, NG, and NR zoning districts can be located in Sec. 104-36.1 – 104-36.3 of the land development code.

- Neighborhood District building design standards which apply to Neighborhood Downtown (ND) and Neighborhood General (NG) include requirements for building facades, centerlines, structure, liner buildings, entrances, wall materials, and garden walls and fences.

## Chapter 107 Landscaping and Buffering

### **Sec. 107-3 - Landscaped Buffers**

- This section outlines buffer requirements between allowable uses. According to Table 107-1, Commercial land uses must maintain a 10 ft. wide landscape buffer between industrial uses and residential uses.

### **Sec. 107-4 - Landscape Requirements for Off-Street Parking and Vehicle Use Area**

- This section states that in all districts, except single-family dwelling uses, ten percent of the impervious areas used for vehicle use areas or off-street parking, except for ingress and egress drives, will be landscaped. Landscape requirements include standards for setback areas, placement of trees, interior landscaped areas, and design standards.

## Chapter 112 - Sign Regulations

- **Sec. 112-4.-** Prohibited signs: ensure developments or redevelopment does not incorporate any of the type of signs listed under this section.

## Comprehensive Plan

### Future Land Use Element (FLUE)

#### Downtown District (DTD)

- a. This category is intended to promote the vitality of downtown Panama City as a safe community of business, residential, cultural, government and entertainment uses, including public green spaces and recreational access to the waterfront, while protecting the environment and enhancing the quality of life.
- b. Maximum density shall be no more than 30 dwelling units per acre with incentives to allow up to 60 dwelling units per acre. Procedures and criteria for implementation of density incentives shall be contained in the Land Development Regulations. Density bonuses may be provided to any of the following initiatives:
  - i. Waterfront projects that provide dedicated public access to the bay.
  - ii. Waterfront projects that dedicate a public easement parallel to the bay.
  - iii. Projects that include the rehabilitation and reuse of historic structures.
  - iv. Projects that contribute to a network of parks and green space.
  - v. Projects that utilize “green” or sustainable technology or development practices as part of the construction process or site design.
  - vi. Projects that offer more than 25% of the total project as residential dwelling units.

- c. Development Principles - A broad mix of uses should be encouraged to promote a downtown where business, residential, and cultural uses are in close proximity to each other. The City should encourage designs which are:
  - i. Pedestrian friendly;
  - ii. Maintain and enhance visual and physical access on public owned property;
  - iii. Provide incentives to private property owners to minimize reduction of visual access and to allow public access to the waterfront;
  - iv. Compliments the unique character of down-town;
  - v. Encourage rehabilitation and reuse of historic structures;
  - vi. Develops a network of parks and green space.

**Policy 1.4.2:** The inclusion of neighborhood commercial uses in residential areas shall be encouraged.

**Policy 1.5.1:** The City shall coordinate with developers of areas considered to be blighted or unsightly. Such coordination may include, but not be limited to: provision of public facilities; relaxation of regulatory standards; tax incentives; development agreements or other actions taken through the Community Development Department as part of the Community Development Plan.

**Policy 1.6.1:** The City will restrict proposed development which is inconsistent with the character of the community and maintain provisions for the evaluation of non-conforming land uses into its land development regulations.

**Policy 1.12.2:** The City shall promote redevelopment / revitalization efforts through administration of its Land Development Regulations and capital improvements planning, and efforts of the Community Redevelopment Agency.

**Policy 1.12.3:** The City's planning efforts shall support the implementation of each CRA Master Plan.

**Policy 1.17.1:** The Millville CRA or Waterfronts Program shall continue to utilize the waterfront park on the City-owned property located on Watson Bayou at East 3rd Street and Maple Avenue in order to accommodate passive and limited active recreational uses.

**Policy 1.17.4:** In coordination with the Millville CRA and the Waterfronts Program, the City shall pursue federal, state, local, and other funding to purchase waterfront property, or property close to the water that provides access to water views or the shoreline, for use as public space.

**Policy 1.18.1:** The Millville CRA and/or Waterfronts Program shall design and construct a gateway at the 5th Street and Sherman Avenue location.

#### Transportation Element

**Policy 2.1.3:** Promote urban infill, redevelopment, and new growth through the provision of a range of transportation alternatives to satisfy mobility needs and achieve a healthy, vibrant city. These alternatives may include biking, walking, and the use of transit.

**Policy 2.2.1:** The City shall promote compact, multi-use, interconnected developments that provide pedestrian and bicycle modes of transportation.



**Policy 2.4.2:** The City will coordinate with the TPO and Bay County for the provision of bicycle paths as specified in the Transportation Planning Organization, Comprehensive Bicycle Plan.

**Policy 2.6.1:** Developers shall provide paved streets as part of any new subdivision development.

**Policy 2.6.2:** All street roads constructed by developers shall conform to design standards as specified in the Land Development Regulations.

**Policy 2.8.3:** The City shall use selected roadway improvements to promote other objectives such as redevelopment and revitalization efforts.

#### **Housing Element**

**Policy 3.3.1:** The City shall target redevelopment efforts within each of the City's CRAs. Redevelopment shall include such efforts as revitalization and assistance programs, including installation of needed public infrastructure.

**Policy 3.7.1:** The City shall conserve stable neighborhoods by:

- c. Preventing or eliminating Slum and Blight influences.
- d. Providing and improving public facilities such as, but not limited to, streets, sidewalks, curbs and gutters, utilities, parks and recreation, and neighborhood services facilities.

**Policy 3.7.2:** The City shall support the revitalization of deteriorating neighborhoods and aid in the elimination of conditions detrimental to the public health, safety, and welfare. Strategies to

accomplish this Policy include, but are not limited to:

- a. Rehabilitation of substandard structures.
- b. Clearance of dilapidated and dangerous structures.
- c. Stimulation of commercial investment to enhance economic vitality in deteriorating neighborhoods.

#### **Economic Development Element**

**Policy 11.1.7:** The City shall investigate the use of incentives to promote infill development and redevelopment, as well as business growth within the City.

**Policy 11.1.4:** The City shall support efforts to expand tourism activities, particularly within each of the established Community Redevelopment Areas.

**Policy 11.1.5:** The City shall continue to apply for Community Development Block Grants to assist with economic development projects in the Community Redevelopment Area.

**Policy 11.1.6:** The City, in conjunction with the Regional Planning Council, shall assist interested parties in using and understanding brownfield redevelopment programs and grants available to encourage redevelopment of areas with real and / or perceived environmental contamination.

**Policy 11.1.8:** The City shall assist in the development of industrial and commercial locations and business parks.

**Policy 11.1.10:** The City shall pursue and maintain effective public/private sector partnerships to enhance economic development opportunities within the City.

#### **CRA Policy Support within Panama City Policy Framework**

Panama City's Land Development Code (LDC) includes some land development requirements that provide support for and encourage redevelopment in the City's four Community Redevelopment Areas. In Chapter 104 – Zoning Districts, each CRA area is defined and assigned a purpose, which is primarily to encourage revitalization through redevelopment that enables economic growth, walkability, architectural preservation, and the improvement of quality of life factors. The Downtown District (DTD) includes bulk requirements that support higher density development with relaxed parking requirements, no setback requirements, and the provision of density bonuses in certain cases.

However, each CRA is different and has as purpose to support the City's intentions for its revitalization and growth, like the St. Andrew's District (StAD), which is more focused on growing businesses and commercial uses through maintaining architectural design, neighborhood character, and historic sites. Similarly, the Millville Downtown District (MDTD) zoning district's primary purpose is to preserve the "eclectic" nature of Millville's 3rd street commercial corridor.

While the DTD has fewer parking requirements and offers density bonuses, both the MDTD and StAD zoning districts are required to provide off street parking (Chapter 108 provides parking requirements) and have lower maximum height allowances compared to the DTD, but they also have no assigned setback requirements. Further, the DTD

zoning district does not permit the development of parking structures, but they are allowed in the StAD and the MDTD. Overall, it would be correct to say that these zoning districts are supportive of the implementation of economic redevelopment projects in the City's CRA areas and related infrastructural improvements, such as:

- Streetscaping improvements on streets to enhance public transportation, traffic signals, lighting, parking, bike paths, sidewalks, and ADA ramps and pathways.
- Architectural preservation through landscaping and the rehabilitation of structures (commercial and residential) to blend with existing architecture.
- Incorporation of enhanced signage and wayfinding.
- Placemaking efforts that support local art scenes and cultural land uses.
- Maintaining of utilities and stormwater management systems.
- Parks and open, green spaces including those that improve access to the downtown waterfront.

Another zoning district to consider is the Cultural Heritage zoning district, provided in Sec. 104-36. Its main purpose is to preserve the cultural heritage and traditional design pattern found in the MLK Jr. Blvd. area while supporting redevelopment of business, residential, commercial, and cultural uses. In recent years several CRA accomplishments were completed on MLK Jr. Blvd. Chapter 105 of the LDC is focused on design standards, and includes building design standards for the different Neighborhood Districts, which include Neighborhood Downtown

(ND), Neighborhood General (NG), and Neighborhood Residential (NR). These zoning districts may be applied to Neighborhood Plan study areas (Glenwood, Millville, and St. Andrews). These zoning districts enable the development of Missing Middle Housing.

In addition, Chapter 105 also includes policy support and guidance for outdoor dining in Section 105-14. Here, outdoor dining is described as a support for "pedestrian-oriented environment that helps to create a visually attractive atmosphere and streetscape, and promotes overall commerce". Regulations for the issuance of outdoor dining permits are provided. Lastly, in Chapter 112 where signage regulations are housed, rules for murals are provided to enforce their use as a design strategy to preserve the aesthetic appeal of the City. Murals are only allowed in the General Commercial districts, all CRA districts, and all Downtown Districts.

### **CRA Policy Support within Panama City Comprehensive Plan**

Similar to the LDC, the Future Land Use Element (FLUE) in the City's Comprehensive Plan enables the DTD to allow New Urbanist type development that is contingent on allowing higher residential densities. Density bonuses are allowed in the DTD, and can be provided to waterfront projects and projects that include the rehabilitation or reuse of historic structures. Development principles listed for the DTD under Policy 1.1.1 show that this and use category should support a "broad mix of uses to promote where business, residential, and cultural uses are in close proximity to each other" and be designed to support

walkability, accessibility, recreation, and the character of downtown. Other FLUE policies that provide support for this development type include Policy 1.4.2, which allows for the inclusion of neighborhood commercial uses in residential areas.

Many of the zoning overlays detailed in the FLUE (Goose Bayou, Panama City North Planning area, Huckleberry Creek, Black Creek, etc.) were established to promote economic development in a targeted way within the City. They also promote the development of effective circulation systems that promote multi-modal mobility and connectivity between residential spaces and commercial and office uses. Further, these zoning overlays encourage effective landscaping and stormwater management, wetland preservation, mixed-use housing, and deterring residential development away from flood prone areas.

CRA activities can find other policy support in the FLUE. Policy 1.5.1 encourages the City to support local developers and incentivize the development of blighted areas, while Policy 1.12.2 and 1.12.3 enables the City to employ various strategies to support redevelopment efforts by the Community Redevelopment Agency. Additionally, policy support for redevelopment in the Millville CRA that fosters waterfront access through the provision of parks and public space can be found in Policies 1.17.1 and 1.17.4. Support for gateway planning efforts in the Millville CRA area can be found in Policy 1.18.1. Other elements that provide policy support for CRA redevelopment activities include the transportation, housing, and economic development elements.

### **Transportation**

Development activities in any CRA district that incorporate road or street improvements may promote compact, multi-use, and interconnected development that support walking and biking (Policy 2.2.1), as well as promote general redevelopment and revitalization efforts in the City (Policy 2.8.3). These activities should also enable infill as well as new growth through a range of transportation alternatives to provide residents with more opportunities to walk, bike, or use public transit to reach their destinations (Policy 2.1.3). To support development planning, the City may coordinate with the TPO and Bay County to provide bike lanes to help improve access to bicycle paths (Policy 2.4.2).

### **Housing**

Intended to stimulate the development of affordable housing, the City is encouraged to target redevelopment in the CRA through existing programming and the provision of needed public infrastructure (Policy 3.3.1). The City should also support neighborhood revitalization and stabilization through the elimination of blighting influences (Policy 3.7.1), the rehabilitation or clearance of substandard structures, and the incentivizing of commercial investment (Policy 3.7.2).

### **Economic Development**

Several strategies are outlined to support economic development in the City's CRA districts through the issuing of redevelopment incentives (Policy 11.1.7), the expansion of tourism activities (Policy 11.1.4), and the use of Community Development Block grants. It also encourages the City to employ local partnerships, such as the one it has with the Emerald

Coast Regional Planning Council, to encourage the redevelopment of potential brownfield properties (Policy 11.1.6). More generally, the Economic Development element provides policy support that enables the City to assist the development of commercial uses and business parks (Policy 11.1.8), and leverage public/private partnerships to maximize opportunities for economic growth in the City (Policy 11.1.10).

### **Considerations and Recommendations**

Some policies within the Comprehensive Plan that should be considered while planning for future redevelopment in a CRA district include Policies 2.6.1 and 2.6.2. These policies call for paved streets to be provided by developers of new subdivisions and for those streets to be developed using design standards referenced in the LDC. Whereas, in the LDC, attention should be paid to the bulk requirements for development and/or redevelopment plans in the CRA zoning districts.

It is recommended that the portion of the LDC that outlines development requirements for the CRA zoning districts better convey the need for community connectivity in their purpose statement for each district. Walkability is mentioned, but the policy can be expanded and better aligned with future redevelopment goals by emphasizing the need for more connected neighborhoods through enhanced street networking and commercial corridors. Similarly, the need for improved streetscapes should be incorporated into the purpose and the objectives for the CRA zoning districts. Redevelopment initiatives that have a focus on

connectivity and strengthening streetscapes further the CRA's mission to mitigate blight and spur redevelopment. Policies that could be incorporated into both the LDC and the Comprehensive Plan to better support redevelopment within the City's CRA districts are listed below. Please note that these policy recommendations are informed by a review of CRA accomplishments in Panama City over the years.

- Support for the development of Complete Street elements, such as shade, benches, pocket parks, bike lanes, widened walking paths, public transit stops, trail integration, crosswalks, and ADA ramps and walkways.
- Encourage the active involvement of CRA agencies in the improvement of waterfront infrastructure, such as the Panama City Marina Redevelopment Master Plan.
- Enable effective code enforcement in CRA areas.
- Provide support for CRA initiatives and events, programs, and partnerships, such as partnership with the Downtown CRA and City Police.
- Add more examples of the type of redevelopment that should be promoted in CRA areas—aligning with recent CRA accomplishments and supporting economic growth in the Economic Development element of the Comprehensive Plan: public art, parks and recreation, urban agriculture, cultural land uses, and community events.
- Promote CRA initiatives that redevelop vacant properties in support of the local economy.



## ST. ANDREWS CRA 2024 FINDINGS OF NECESSITY

*The pages that follow include the St. Andrews CRA 2024 Findings of Necessity completed in December 2024.*

# ST. ANDREWS COMMUNITY REDEVELOPMENT AGENCY

FINDING OF NECESSITY FOR EXPANDED BOUNDARY

DECEMBER 2024



# CITY OF PANAMA CITY

## ST. ANDREWS CRA

### FINDING OF NECESSITY FOR EXPANDED CRA BOUNDARY

DECEMBER 2024

#### PREPARED FOR:

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**COMMUNITY  
SOLUTIONS  
GROUP**

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Consultants, Inc. on behalf of the City of Panama City  
Community Redevelopment Agency.



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# ST. ANDREWS CRA FINDING OF NECESSITY

## EXECUTIVE SUMMARY

### PROJECT OVERVIEW

The purpose of this analysis is to provide data that documents potentially blighting conditions, as defined in Chapter 163, Part III, Florida Statutes (the “Community Redevelopment Act of 1969”) within selected areas of the City of Panama City, Florida. If the determination of such conditions of slum and blight can be established based on the statutory definitions set forth in Section 163, Part III, Florida Statutes (F.S.), the “Redevelopment Act,” the expanded boundaries of the St. Andrews Community Redevelopment Area may be considered for inclusion within the St. Andrews Community Redevelopment Area, in conjunction with the preparation and adoption of an updated redevelopment plan. Adoption of the updated St. Andrews Community Redevelopment Plan reflecting any changes in the Community Redevelopment Area’s boundaries is contingent upon review and approval by the Panama City Community Redevelopment Agency and the Panama City Commission.



## EXECUTIVE SUMMARY

This Finding of Necessity Report (FON) assesses the presence of conditions of 'slum' and 'blight' in two (2) different Study Areas in Panama City, Florida that are contiguous to the existing St. Andrews Community Redevelopment Area to determine if the conditions identified qualify the areas for consideration of inclusion within the existing St. Andrews Community Redevelopment Area boundaries.

In accordance with the definitions of 'slum' and 'blight', Chapter 163.340 (7),(8), Florida Statutes, it has been determined that there are sufficient conditions of 'slum' and 'blight' present within the St. Andrews West and St. Andrews East FON Study Areas, to qualify both areas for consideration of inclusion within the existing St. Andrews CRA boundaries.

These conditions affect public health, safety and welfare of the residents of Panama City. The conditions observed include:

- Conditions that endanger life or property by fire or other causes;
- Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- 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;
- Unsanitary or unsafe conditions;
- Deterioration of site or other improvements; and,
- Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.



The information summarized in this report provides justification for the City of Panama City, Florida to acknowledge the described conditions and consider adopting the requisite resolution to expand the boundaries of the St. Andrews Community Redevelopment Area to include the evaluated areas.



# ST. ANDREWS CRA FINDING OF NECESSITY

## INTRODUCTION

### DEFINING THE AREA

The City of Panama City is located in southcentral Bay County generally focused around US-98 and Beck Avenue. In 2023, the City of Panama City had a population of 35,660 and a median household income of \$57,221<sup>1</sup>.

**Figure 1** shows the existing St. Andrews Community Redevelopment Area and the two (2) FON areas under evaluation for potential inclusion within the St. Andrews CRA.

The Finding of Necessity study will evaluate two (2) separate areas for the presence of conditions of 'slum' and 'blight' as defined in Chapter 163.340 (7), (8), Florida Statutes

for consideration of inclusion of the study area within the St. Andrews Community Redevelopment Area.

These areas are:

- St. Andrews West FON Study Area
- St. Andrews East FON Study Area

The St. Andrews West FON Study Area is comprised of 949 parcels covering 435.9 acres. The St. Andrews East FON Study Area is comprised of 511 parcels covering 236.1 acres.

**Figure 2** depicts the current St. Andrews CRA boundary and relative location within the City.

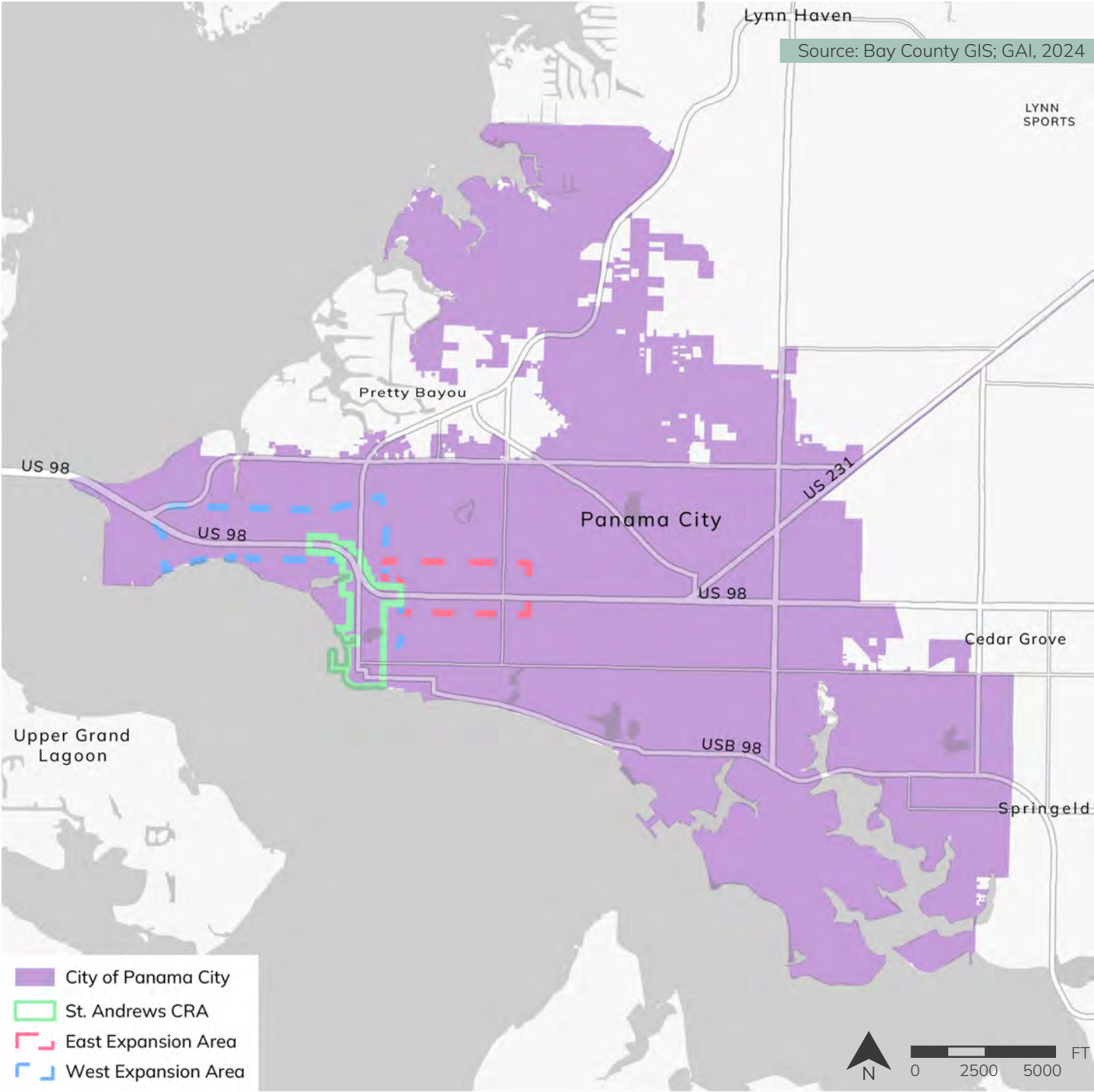
**FIGURE 1. EXISTING ST. ANDREWS CRA BOUNDARY AND PROPOSED FON AREAS**



1 US Census, QuickFacts, August 13, 2024

| 6 | FINDING OF NECESSITY - ST. ANDREWS CRA EXPANSION

FIGURE 2. EXISTING PANAMA CITY AND ST. ANDREWS CRA BOUNDARY



## ST. ANDREWS CRA HISTORY

The St. Andrews Community Redevelopment Agency is a public entity created by the City of Panama City in 1989 to implement the community redevelopment activities outlined under Chapter 163, Florida Statutes. The Community Redevelopment Area (CRA) encompasses approximately 188 acres. The St. Andrews Community Redevelopment Area sits along a 3/4-mile length of Beck Avenue, running north from St. Andrews Bay, until intersecting with US-98 (W. 18th Street) and continuing northwest for an additional 1/2-mile, in southcentral Bay County. The St. Andrews CRA's initial Community Redevelopment Plan was adopted in 1989.

The 1989 St. Andrews Community Redevelopment Plan and 2017 St. Andrews Community Redevelopment Plan Update have served as the primary guides for St. Andrews CRA activities to date.

The St. Andrews Community Redevelopment Area currently encompasses approximately 1.7% (187.7 acres) of the City's land area (10,795.5 acres).

The maximum operational term of the Panama City Community Redevelopment Agency is December 31, 2044.



Source: facebook.com/StAndrewsMarina

The initiative to evaluate selected areas for consideration of inclusion within the St. Andrews Community Redevelopment Area and update of the community redevelopment plan is in response to a directive from the Panama City Community Redevelopment Agency Governing Board. The Board recognized the need to stimulate private sector reinvestment in targeted areas of the City and to address and implement long-term City and regional redevelopment, rebuilding and recovery initiatives.

Before targeting prospective private sector investors to the area, blighting influences should be addressed to enable installation of new infrastructure and rebuild existing infrastructure necessary to support and encourage new investment. Limited availability of key infrastructure services (i.e., stormwater facilities, multi-modal and pedestrian amenities, sanitary sewer connections, etc.) coupled with deteriorating conditions of structures, aging utilities, and declining conditions of the general physical environment discourage private sector investment and impede improvement of the area.

Removing blight is essential to remain competitive in the north-Florida economic marketplace. This analysis addresses a potential FON Study of the CRA redevelopment area due to present slum and blight conditions affecting the St. Andrews Community Redevelopment Area. This Finding of Necessity (FON) will document existing conditions that will support the consideration of the proposed FON Study area's inclusion within the existing St. Andrews Community Redevelopment Area. A subsequent update of the community redevelopment plan will memorialize any redevelopment area boundary changes that have been made and specify the redevelopment strategies, desired improvement projects and proposed implementation steps.



## COMMUNITY REDEVELOPMENT ACT

The Community Redevelopment Act assists local governments in the prevention and elimination of slum and blight that contribute substantially and increasingly to the spread of disease and crime; constitute an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues; substantially impair growth; hinder the provision of housing accommodations; aggravate traffic problems; and substantially hamper the elimination of traffic hazards and the improvement of traffic facilities.

The following Florida Statutes ("F.S.") define slum and blight conditions, their specific effects, and the intentions of the community redevelopment regime as a tool for implementing policy and programs:

**1 | F.S. Chapter 163.335(1)** ...[slum and blighted areas] constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.

**2 | F.S. Chapter 163.335(2)** ...certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and

blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of the property in such areas.

**3 | F.S. Chapter 163.335(3)** ...powers conferred by this part are for public uses and purposes for which public money may be expended and police power exercised, and the necessity in the public interest for the provisions herein enacted is declared as a matter of legislative determination.

**4 | F.S. Chapter 163.335(5)** ...the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefor and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and concerns...

**5 | F.S. Chapter 163.335(6)** ...there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such condition is a proper matter of state policy and state concern is for a valid and desirable public purpose.

The CRA possesses the authority to govern the course of action concerning the redevelopment and rehabilitation of the area, and further, in the corporate limits of the City in the case that the City's governing body has acceded in the Redevelopment Plan set forth by the City.

# ST. ANDREWS CRA FINDING OF NECESSITY

## FINDING OF NECESSITY

### DECLARATIONS AND PROCESS

The initial step in changing the boundary of a CRA redevelopment area is to document the existing conditions within the FON Study area(s). This analysis summarizes the extent and effects of slum and blight that deteriorate the economic, social, and physical elements of the two (2) FON Study areas evaluated.

### FINDING OF NECESSITY

The Finding of Necessity ("FON"), as set forth in Section 163.355 of the Florida Statutes, is a tool for assessing an area of the presence of slum and blighting conditions and how they affect the area's economic viability relative to the City of Panama City and Bay County as a whole. This FON is intended to be used by the Panama City City Commission to inform their consideration and deliberation of a potential boundary expansion of the St. Andrews Community Redevelopment Area boundary.

Two explicit pathways exist for verifying the existence of blight under Chapter 163, sufficient to warrant the full application of 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.

The first of Alternative One's two tests requires that an area identified as blighted contain 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." Recent court decisions affirm that "structures" include infrastructure.

The second of Alternative One's two tests is that the area must then be one in "which two or more of the following factors are present":

- a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- b) 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;
- c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- d) Unsanitary or unsafe conditions;
- e) Deterioration of site or other improvements;
- f) Inadequate and outdated building density patterns;
- g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality;
- h) Tax or special assessment delinquency exceeding the fair value of the land;
- i) Residential and commercial vacancy rates higher in the area than in

the remainder of the county or municipality;

- j) Incidence of crime in the area higher than in the remainder of the county or municipality;
- k) Fire and emergency medical service calls to the area proportionally higher than in the remainder of the county or municipality;
- l) 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;
- m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area;
- n) Governmentally owned property with adverse environmental conditions caused by a public or private entity; and,
- o) A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

- “Alternative Two” Involves interlocal agreement or resolution by which all relevant taxing authorities and the CRA agree that the area is blighted. Where such agreement exists, the jurisdiction seeking to designate a redevelopment area needs to pass a less rigorous test.

As in “Alternative One”, this test relates to specific criteria, and it must conclude affirmatively that at least one of the factors identified in paragraphs (a) through (o) of F.S. Chapter 163.340(8) are present.

This report focuses on the requirements of Alternative One, including the first and second tests. The documentation of the conditions within the FON Study Areas satisfy the first test and second test of Alternative One (in that order), following the process set forth within F.S. Chapter 163, Part III.



## FON STUDY AREAS - SUMMARIES

This section provides a detailed summary of the evaluation of each FON Study Area. The Summaries include a narrative synopsis of each FON Study Area followed by a Blight Matrix that presents each of the qualifying conditions of 'slum' and 'blight' for each area examined. Following the Blight Matrix is a detailed evaluation of each FON Study Area and relevant documentation of the conditions observed. The FON Study Area–Summaries address the first test and second test of Alternative One of the Finding of Necessity and present the requisite conditions to consider the potential FON Study areas for inclusion within the St. Andrews Community Redevelopment Area.

## ST. ANDREWS WEST FON STUDY AREA

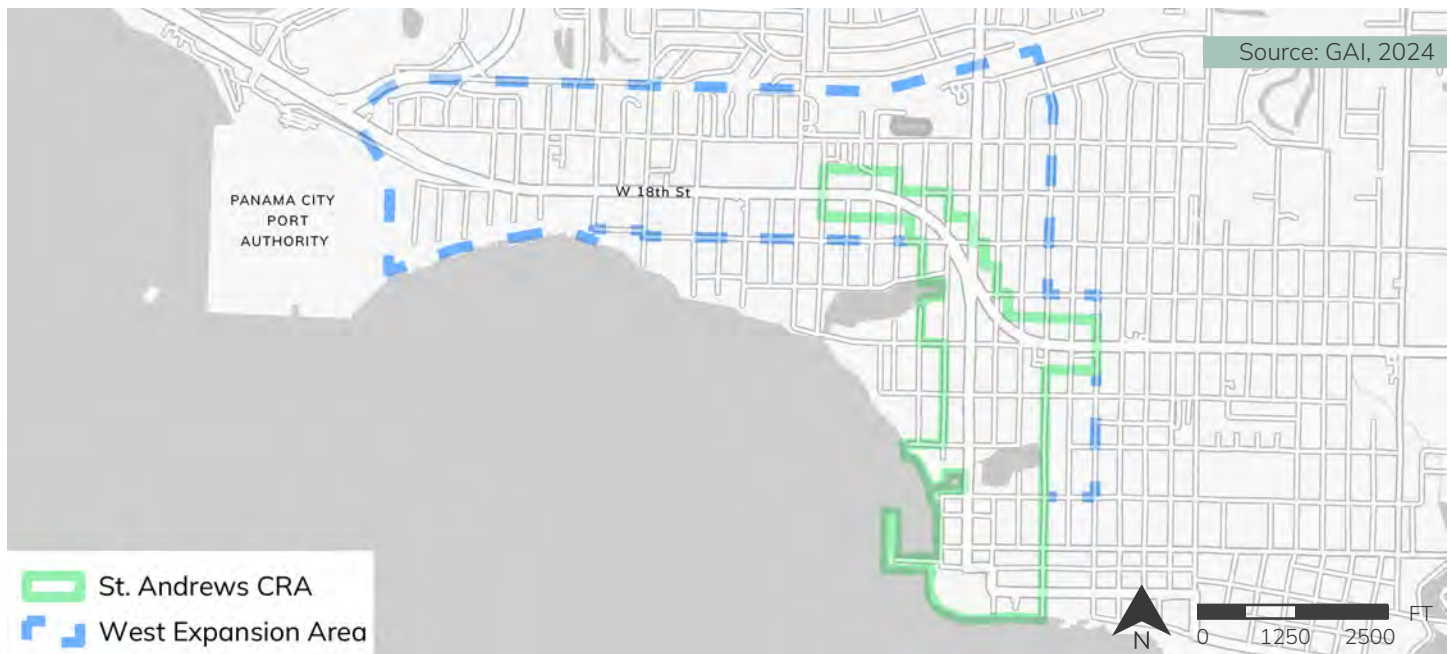
### SUMMARY OF EXISTING CONDITIONS AND SURROUNDING DEVELOPMENT

The St. Andrews West FON Study Area is a roughly "L"-shaped area (949 parcels; 435.9 acres.) whose boundaries expand the CRA's presence along US-98 (W. 18th Street) westward towards SR-368 (W. 23rd Street) and the surrounding neighborhoods. The area includes a number of developed and undeveloped outparcels that are home to a range of commercial tenants, residential units, and industrial lots.

Much of the commercial area on either side of W. 18th Street was built out in the mid 1970's prior to the creation of the CRA. Residential properties in the area were also built prior to the creation of the CRA, though additional units were built in the late 1990s and early 2000s.

Many buildings throughout the West FON Study Area are deteriorating. This is due to several factors including: the age of the development, storm(s) damage, lack of upkeep and a lack of reinvestment in the properties. Various site improvements and infrastructure improvements are also deteriorating including, lighting, stormwater facilities, landscaping, parking lot surfaces, sidewalks and roadways.

FIGURE 3. ST. ANDREWS WEST FON STUDY AREA



The following map shows the approximate location of the Slum and Blight Factors highlighted in the following section.

FIGURE 4. LOCATIONS OF SLUM AND BLIGHT IN THE ST. ANDREWS WEST FON STUDY AREA



SLUM AND BLIGHT MATRIX

The following Slum and Blight Matrix summarizes the “Slum” and “Blight” conditions that were observed present, not observed present or not observed but suspected present within the St. Andrews CRA West FON Study Area. The St. Andrews CRA West FON Study Area demonstrated one (1) condition of “Slum” present (163.340, (7) (c)) and five (5) conditions of “Blight” present (163.340, (8) (a), (b), (d), (e), and (k)). Based on the observation of the presence of Slum and Blight conditions as defined by Chapter 163.340, (7), (8), there are sufficient findings to justifiably consider inclusion of this area within the St. Andrews Community Redevelopment Area.

TABLE 1. SLUM AND BLIGHT MATRIX, WEST EXPANSION AREA

| Slum Area Conditions  | Observed | Not observed but suspected present | Not observed |
|---|----------|------------------------------------|--------------|
| (7) “Slum area” means 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;   |          |                                    | X            |
| (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;  |          |                                    | X            |
| (c) The existence of conditions that endanger life or property by fire or other causes.   | X        |                                    |              |



Source: panamacity.gov



**TABLE 1. SLUM AND BLIGHT MATRIX, WEST EXPANSION AREA (CONTINUED)**

| Blight Area Conditions   | Observed | Not observed but suspected present | Not observed |
|--|----------|------------------------------------|--------------|
| (8) "Blighted area" means an area in which there are a substantial number of deteriorated or deteriorating structures; in which conditions, as indicated by government-maintained statistics or other studies, endanger life or property or are leading to economic distress; and in which two or more of the following factors are present: |          |                                    |              |
| (a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.   | X        |                                    |              |
| (b) 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.  | X        |                                    |              |
| (c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.   |          |                                    | X            |
| (d) Unsanitary or unsafe conditions.   | X        |                                    |              |
| (e) Deterioration of site or other improvements.   | X        |                                    |              |
| (f) Inadequate and outdated building density patterns.   |          |                                    | X            |
| (g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.  |          |                                    | X            |
| (h) Tax or special assessment delinquency exceeding the fair value of the land.  |          |                                    | X            |
| (i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.   |          |                                    | X            |
| (j) Incidence of crime in the area higher than in the remainder of the county or municipality.   |          |                                    | X            |
| (k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.   | X        |                                    |              |
| (l) 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.   |          |                                    | X            |
| (m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.  |          |                                    | X            |
| (n) Governmentally owned property with adverse environmental conditions caused by a public or private entity.  |          |                                    | X            |
| (o) A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.   |          |                                    | X            |

Source: Section 163.340 (7), (8), Florida Statutes; GAI-CSG, 2024

## ST. ANDREWS WEST FINDING OF NECESSITY

The following section provide background and narrative regarding the observed conditions of “Slum” and “Blight” within the St. Andrews CRA West FON Study Area.

### Observed Slum/Blight Factor(s)

#### *Slum (FS 163.340, (7))*

The following “Slum” factors were evaluated for their presence within the St. Andrews CRA West FON Study Area.

**(a) Inadequate provision for ventilation, light, air, sanitation, or open spaces.**

**⊗ NOT OBSERVED**

**(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.**

**⊗ NOT OBSERVED**

**(c) Predominance of dilapidated structures and conditions that endanger life or property by fire or other causes.**

**✓ OBSERVED**

DETERIORATING BUILDING FACADES  
AND RUSTING METAL FRAMEWORK THAT  
ENDANGER LIFE AND/OR PROPERTY

The following photographs provide documentation of the presence of dilapidated structures and conditions that endanger life or property within the St. Andrews CRA West FON Study Area.







DETERIORATING BUILDING FACADES  
AND RUSTING METAL FRAMEWORK THAT  
ENDANGER LIFE AND/OR PROPERTY



## Blight (FS 163.340, (8))

The following “Blight” factors were observed within the St. Andrews CRA West FON Study Area.

### (a.) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges or public transportation facilities.

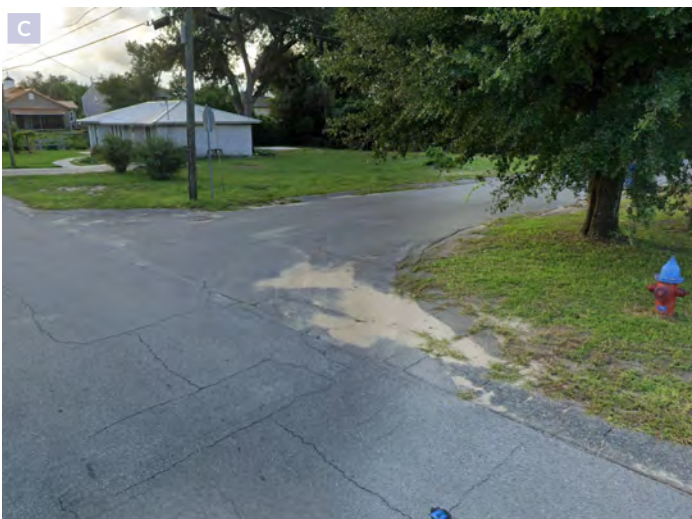


#### OBSERVED

The following photographs provide documentation of the presence of defective or inadequate street layout, roadways and parking facilities within the St. Andrews CRA West FON Study Area.

MANY OLDER LOTS DO NOT HAVE A FEASIBLE POINT OF CONNECTION [A] OR DO NOT HAVE FORMAL, PAVED ACCESS [B]

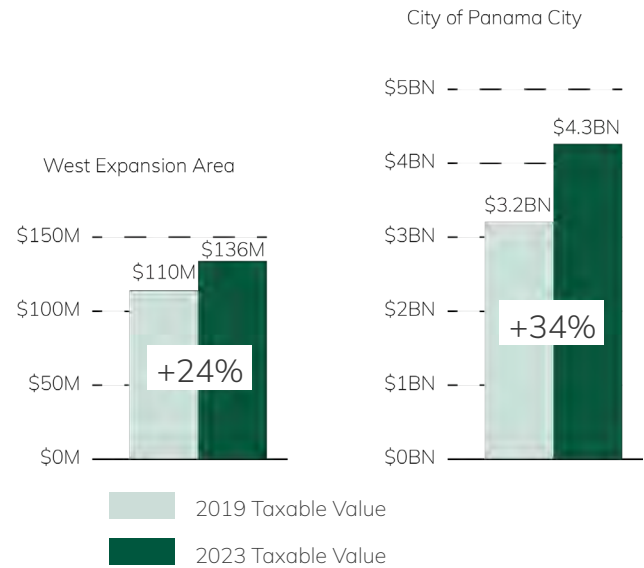
ROADWAYS SUFFER FROM LACK OF IMPROVEMENT AND MAINTENANCE [C] AND AREAS CONTAIN LITTLE TO NO VISIBILITY AT DRIVEWAYS [D]. ROADWAY MARKINGS AND STRIPING NEED TO BE REPAINTED. THE AREA ALSO LACKS SIDEWALK CONNECTIVITY IN NUMEROUS LOCATIONS



(b.) 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.

## OBSERVED

The aggregate assessed values of real property within the St. Andrews West FON Area have not increased at the same rate as the City. The aggregate assessed values of real property within the City of Panama City have experienced increases in value of +34% for the period of 2019 through 2023<sup>2</sup>. The percentage increase in value for the parcels within the St. Andrews CRA West FON Study Area for the same 2019-2023 period was 24%<sup>3</sup>. The table below shows the relative appreciation rates for the period 2019-2023.



**TABLE 2. TAXABLE VALUE APPRECIATION ST. ANDREWS WEST FON STUDY AREA**

| Area                            | Total Taxable Value - 2019 | Total Taxable Value – Prelim 2023 | % Change |
|---------------------------------|----------------------------|-----------------------------------|----------|
| St. Andrews West FON Study Area | \$109,805,057              | \$135,615,566                     | +24%     |
| City of Panama City             | \$3,217,419,389            | \$4,291,438,635                   | +34%     |

Source: Bay County Property Appraiser Office, 2023; GAI/CSG, 2024

2 Bay County Property Appraiser Office, 2023; GAI/CSG, 2024.

3 Bay County Property Appraiser Office, 2023; GAI/CSG, 2024.



**c.) Faulty lot layout in relation to size, adequacy, accessibility or usefulness.**

**⊗ NOT OBSERVED**

**(d.) Unsanitary or unsafe conditions.**

**✓ OBSERVED**

There were several unsanitary and unsafe conditions observed within the St. Andrews CRA West FON Study Area. Unsafe conditions included flooding, roadway conditions and a lack of pedestrian amenities, sidewalk connectivity and sidewalk maintenance. Unsanitary conditions included illegal dumping on vacant properties and dumping in the right-of-way.

The following photographs provide documentation of the presence of unsanitary and unsafe conditions within the St. Andrews CRA West FON Study Area.



THE SURROUNDING PHOTOS SHOW UNSAFE AND UNSANITARY CONDITIONS FROM ILLEGAL DUMPING AND ABANDONED FURNITURE OR UNSAFE SIDEWALK CONDITIONS WITHIN THE ST. ANDREWS CRA WEST EXPANSION AREA



### (e.) Deterioration of site improvements.



#### OBSERVED

Deterioration of site improvements were observed at numerous locations throughout the St. Andrews CRA West FON Study Area. Deteriorated site improvements included roadways surfaces, sidewalks, curbs, gutters and signage, storm water collection and conveyance improvements, lighting and landscaping.

The following photographs provide documentation of the observed deterioration of public realm and infrastructure site improvements within the St. Andrews CRA West FON Study Area.

DETERIORATED INFRASTRUCTURE CAN POSE SAFETY ISSUES TO RESIDENTS AND VISITORS WITHIN THE ST. ANDREWS WEST FON STUDY AREA



**(e.) Deterioration of site improvements  
(continued).**

**✓ OBSERVED**

**(f.) Inadequate and outdated building  
density patterns.**

**✗ NOT OBSERVED**

**(g.) Falling lease rates per square foot of  
office, commercial, or industrial space  
compared to the remainder of the county  
or municipality.**

**✗ NOT OBSERVED**

**(h.) Tax or special assessment delinquency  
exceeding the fair value of the land.**

**✗ NOT OBSERVED**

**(i.) Residential and commercial vacancy  
rates higher in the area than in the  
remainder of the county or municipality.**

**✗ NOT OBSERVED**

DETERIORATED INFRASTRUCTURE CAN POSE  
SAFETY ISSUES TO RESIDENTS AND VISITORS  
WITHIN THE ST. ANDREWS WEST FON STUDY  
AREA





Source: St. Andrews Historic Waterfront Partnership





(j.) Incidence of crime in the area higher than in the remainder of the county or municipality.

⊗ NOT OBSERVED

(k.) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.

The St. Andrews CRA West FON Study Area has a proportionally higher demand for fire and emergency services as demonstrated by FDOT crash and calls for service data. The ratio of crashes per square mile for the St. Andrews CRA West FON Study Area was 9.4 crashes per square mile, while the ratio for the City of Panama City and Bay County was 1.7 and 0.3 crashes per square mile, respectively. Many of the crashes within the St. Andrews West FON Study Area occurred on US-98 (W. 18th Street), particularly at the intersection of US-98 and Michigan Avenue.

✓ OBSERVED

TABLE 3. FATAL AND NONFATAL TRAFFIC ACCIDENTS IN ST. ANDREWS WEST FON AREA

| Area                            | Non-Fatal Crash Count (2021) | Fatal Crash Count (2021) | Square Miles | Crashes/SqMi |
|---------------------------------|------------------------------|--------------------------|--------------|--------------|
| St. Andrews West FON Study Area | 6                            | 0                        | 0.64         | 9.4          |
| City of Panama City             | 67                           | 5                        | 41.3         | 1.7          |
| Bay County                      | 215                          | 22                       | 758.6        | 0.3          |

Source: FDOT, 5-Years Crash Rates, 2023; GAI/CSG, 2023.

FIGURE 5. TRAFFIC ACCIDENT HEATMAP



(l.) 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.

⊗ NOT OBSERVED

(m.) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

⊗ NOT OBSERVED

(n.) Governmentally owned property with adverse environmental conditions caused by a public or private entity.

⊗ NOT OBSERVED

(o.) A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

⊗ NOT OBSERVED



## ST. ANDREWS EAST FON STUDY AREA

### SUMMARY OF EXISTING CONDITIONS AND SURROUNDING DEVELOPMENT

The St. Andrews CRA East FON Study Area, located east of the existing St. Andrews Community Redevelopment Area, is a roughly rectangular area (511 parcels, 236.1 acres) enveloping US-98 (W. 15th Street) and the surrounding neighborhoods. The area is a mix of commercial and residential uses.

The first building stock within the East FON Study Area occurred in the 1920's. There has been a steady rate of development in this area throughout the decades.

The St. Andrews CRA East FON Study Area is characterized by older residential units and smaller commercial and retail structures. At the intersection with Lisenby Avenue there is a large-scale commercial development. Vacant lots and empty parcels are dotted throughout the area. These vacant parcels record periods of economic retraction (building demolition without rebuilding) while simultaneously providing numerous opportunities for future infill and new building development.

The St. Andrews East FON Study Area is characterized by periods of intermittent economic contraction, lack of economic activity, lack of tenants for established commercial venues, a deterioration of older public improvements, and limited private sector reinvestment within the St. Andrews CRA East FON Study Area over the past 40+ years.

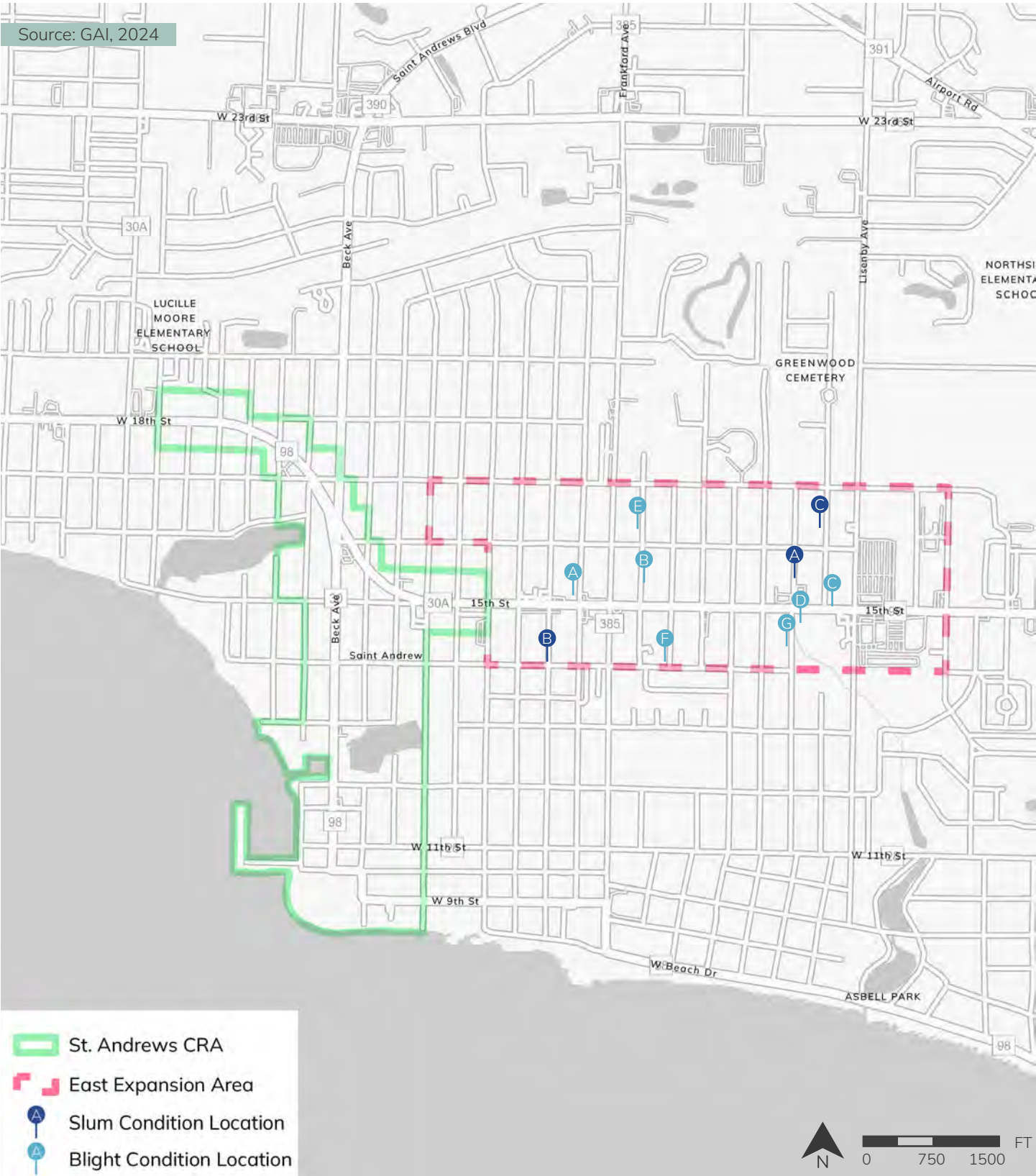
FIGURE 6. ST. ANDREWS EAST FON STUDY AREA





The following map shows the approximate location of the Slum and Blight Factors highlighted in the following section.

FIGURE 7. LOCATIONS OF SLUM AND BLIGHT IN THE ST. ANDREWS EAST FON STUDY AREA



## SLUM AND BLIGHT MATRIX

The following Slum and Blight Matrix summarizes the “Slum” and “Blight” conditions that were observed present, not observed present or not observed but suspected present within the St. Andrews CRA East FON Study Area. The St. Andrews CRA East FON Study Area demonstrated one (1) condition of “Slum” present (163.340, (7) (c)) and five (5) conditions of “Blight” present (163.340, (8) (a), (b), (d), (e), and (k)). Based on the observation of the presence of Slum and Blight conditions as defined by Chapter 163.340, (7), (8), there are sufficient findings to justifiably consider inclusion of this area within the St. Andrews Community Redevelopment Area.

TABLE 4. SLUM AND BLIGHT MATRIX, EAST EXPANSION AREA

| Slum Area Conditions  | Observed | Not observed but suspected present | Not observed |
|---|----------|------------------------------------|--------------|
| (7) “Slum area” means 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;   |          |                                    | X            |
| (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;  |          |                                    | X            |
| (c) The existence of conditions that endanger life or property by fire or other causes.   | X        |                                    |              |



Source: panamacity.gov

TABLE 4. SLUM AND BLIGHT MATRIX, EAST EXPANSION AREA (CONTINUED)

| Blight Area Conditions   | Observed | Not observed but suspected present | Not observed |
|--|----------|------------------------------------|--------------|
| (8) "Blighted area" means an area in which there are a substantial number of deteriorated or deteriorating structures; in which conditions, as indicated by government-maintained statistics or other studies, endanger life or property or are leading to economic distress; and in which two or more of the following factors are present: |          |                                    |              |
| (a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.   | X        |                                    |              |
| (b) 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.  | X        |                                    |              |
| (c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.   |          |                                    | X            |
| (d) Unsanitary or unsafe conditions.   | X        |                                    |              |
| (e) Deterioration of site or other improvements.   | X        |                                    |              |
| (f) Inadequate and outdated building density patterns.   |          |                                    | X            |
| (g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.  |          |                                    | X            |
| (h) Tax or special assessment delinquency exceeding the fair value of the land.  |          |                                    | X            |
| (i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.   |          | X                                  |              |
| (j) Incidence of crime in the area higher than in the remainder of the county or municipality.   |          |                                    | X            |
| (k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.   | X        |                                    |              |
| (l) 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.   |          |                                    | X            |
| (m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.  |          |                                    | X            |
| (n) Governmentally owned property with adverse environmental conditions caused by a public or private entity.  |          |                                    | X            |
| (o) A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.   |          |                                    | X            |

Source: Section 163.340 (7), (8), Florida Statutes; GAI-CSG, 2024



## ST. ANDREWS EAST FINDING OF NECESSITY

The following section provide background and narrative regarding the observed conditions of “Slum” and “Blight” within the St. Andrews CRA East FON Study Area.

### Observed Slum/Blight Factor(s)

#### *Slum (FS 163.340, (7))*

The following “Slum” factors were evaluated for their presence within the St. Andrews CRA East FON Study Area.

**(a) Inadequate provision for ventilation, light, air, sanitation, or open spaces.**

**⊗ NOT OBSERVED**

**(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.**

**⊗ NOT OBSERVED**

**(c) Predominance of dilapidated structures and conditions that endanger life or property by fire or other causes.**

**✓ OBSERVED**

DETERIORATING AND DILAPIDATED  
STRUCTURES THAT ENDANGER LIFE AND/OR  
PROPERTY

The following photographs provide documentation of the presence of dilapidated structures and conditions that endanger life or property within the St. Andrews CRA East FON Study Area.



### ***Blight (FS 163.340, (8))***

The following “Blight” factors were observed within the St. Andrews CRA East FON Study Area.

#### **(a.) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges or public transportation facilities.**

#### **OBSERVED**

The following photographs provide documentation of the presence of defective or inadequate street layout, roadways and parking facilities within the St. Andrews CRA East FON Study Area.

LOT LAYOUT HAS AN UNFENCED STORMWATER POND IMMEDIATELY ADJACENT ROADWAY CREATING AN ADDITIONAL POTENTIAL HAZARD VEHICLES LEAVE ROADWAY

DEFECTIVE STREET LAYOUT HAS CROSSWALK CENTERED ON DIRT ROAD

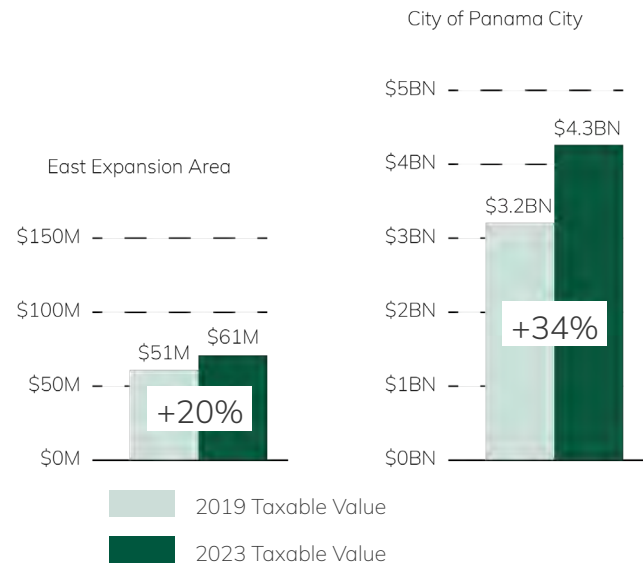
PARKING ALONGSIDE BUSINESS BACKS OUT INTO STREET CREATING POTENTIALLY UNSAFE SITUATIONS



(b.) 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.

## OBSERVED

The aggregate assessed values of real property within the St. Andrews CRA East FON Study Area have not increased at the same rate as the City. The aggregate assessed values of real property within the City of Panama City has experienced increases in value of +34% for the period of 2019 through 2023<sup>4</sup>. The percentage increase in value for the parcels within the St. Andrews CRA East FON Study Area for the same 2019-2023 period was 20%<sup>5</sup>. The table below shows the relative appreciation rates for the period 2019-2023.



**TABLE 5. TAXABLE VALUE APPRECIATION ST. ANDREWS EAST FON STUDY AREA**

| Area                             | Total Taxable Value - 2019 | Total Taxable Value – Prelim 2023 | % Change |
|----------------------------------|----------------------------|-----------------------------------|----------|
| FON Study Area: St. Andrews East | \$50,807,465               | \$61,215,651                      | +20%     |
| City of Panama City              | \$3,217,419,389            | \$4,291,438,635                   | +34%     |

Source: Bay County Property Appraiser Office, 2023; GAI/CSG, 2024

4 Bay County Property Appraiser Office, 2023; GAI/CSG, 2023.

5 Bay County Property Appraiser Office, 2023; GAI/CSG, 2023.



(c.) Faulty lot layout in relation to size, adequacy, accessibility or usefulness.

⊗ NOT OBSERVED

(d.) Unsanitary or unsafe conditions.

✓ OBSERVED

There were several unsanitary and unsafe conditions observed within the St. Andrews CRA East FON Study Area. Unsafe conditions included flooding, roadway conditions and a lack of pedestrian amenities and sidewalks. Unsanitary conditions included illegal dumping of waste on vacant properties.

The following photographs provide documentation of the presence of unsanitary and unsafe conditions within the St. Andrews CRA East FON Study Area.

THE SURROUNDING PHOTOS SHOW UNSAFE AND UNSANITARY CONDITIONS FROM ILLEGAL DUMPING, ABANDONED FURNITURE AND GARBAGE AROUND THE ST. ANDREWS CRA EAST EXPANSION AREA



### (e.) Deterioration of site improvements.



#### OBSERVED

Deterioration of site improvements were observed in a range of deteriorating conditions. Deteriorated site improvements included roadways surfaces, curbs, sidewalks, gutters, signage, storm water collection and conveyance improvements, lighting and landscaping.

The following photographs provide documentation of the observed deterioration of public realm and infrastructure site improvements within the St. Andrews CRA East FON Study Area.

DETERIORATED SITE, BUILDING AND  
LANDSCAPE IMPROVEMENTS





(f.) Inadequate and outdated building density patterns.

⊗ NOT OBSERVED

(g.) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.

⊗ NOT OBSERVED

(h.) Tax or special assessment delinquency exceeding the fair value of the land.

⊗ NOT OBSERVED

(i.) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.

⊗ SUSPECTED, NOT OBSERVED

Residential and Commercial vacancy rates that are higher than the Bay County or the Panama City vacancy rates are suspected based on the number of vacant residential and commercial parcels and the lack of tenants in several commercial facilities. Data was not readily available.





(j.) Incidence of crime in the area higher than in the remainder of the county or municipality.

⊗ NOT OBSERVED

(k.) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.

☑ OBSERVED

The St. Andrews CRA East FON Study Area has a proportionally higher demand for fire and emergency services as demonstrated by FDOT crash and calls for service data. The ratio of crashes per square mile for the St. Andrews CRA East FON Study Area was 13.5 crashes per square mile, while the ratio for the City of Panama City and Bay County was 1.7 and 0.3 crashes per square mile, respectively.

Two intersections with US-98 – one at Frankford Avenue and the other at Lisenby Avenue – are hotspots for traffic accidents to occur.

TABLE 6. FATAL AND NONFATAL TRAFFIC ACCIDENTS IN ST. ANDREWS EAST FON AREA

| Area                             | Non-Fatal Crash Count (2021) | Fatal Crash Count (2021) | Square Miles | Crashes/SqMi |
|----------------------------------|------------------------------|--------------------------|--------------|--------------|
| FON Study Area: St. Andrews East | 5                            | 0                        | 0.37         | 13.5         |
| City of Panama City              | 67                           | 5                        | 41.3         | 1.7          |
| Bay County                       | 215                          | 22                       | 758.6        | 0.3          |

Source: FDOT, 5-Years Crash Rates, 2023; GAI/CSG, 2023.

FIGURE 8. TRAFFIC ACCIDENT HEATMAP



(l.) 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.

⊗ NOT OBSERVED

(m.) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

⊗ NOT OBSERVED

(n.) Governmentally owned property with adverse environmental conditions caused by a public or private entity.

⊗ NOT OBSERVED

(o.) A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

⊗ NOT OBSERVED





# ST. ANDREWS CRA FINDING OF NECESSITY

## CONCLUSIONS/SUMMARY

This FON Report assesses the presence of conditions of 'slum' and 'blight' in two (2) different Study Areas in Panama City, Florida that are contiguous to the St. Andrews Community Redevelopment Area. The evaluations of the two (2) Study Areas is to determine if the conditions identified qualify the areas for consideration of inclusion within the existing St. Andrews Community Redevelopment Area boundaries.

Based on the 'findings' of the Finding of Necessity evaluations, it has been determined that there are sufficient conditions of 'slum' and 'blight' present within the St. Andrews West and St. Andrews East FON Study Areas, in accordance with Chapter 163.340 (7),(8), Florida Statutes, to qualify both areas for consideration of inclusion within the existing St. Andrews CRA boundaries.

**The information summarized in this report provides justification for the City of Panama City, Florida to acknowledge the described conditions and consider adopting the requisite Resolution and/or Ordinance declaring the need for the rehabilitation, redevelopment, and conservation of the Study Areas in the interest of public health, safety, morals, and welfare of the residents of Panama City.**







Source: St. Andrews Historic Waterfront Partnership



WELCOME TO  
*Panama City*  
FLORIDA



**COMMUNITY  
SOLUTIONS  
GROUP**

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This document has been prepared by GAI  
Consultants, Inc. on behalf of the City of Panama City  
Community Redevelopment Agency.

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# DOWNTOWN NORTH CRA 2018 FINDINGS OF NECESSITY

*The pages that follow include the Downtown North CRA 2018 Findings of Necessity completed in September 2018.*



# DOWNTOWN NORTH CRA EXPANSION FINDINGS OF NECESSITY

September 2018

***Downtown North CRA Expansion Area  
Findings of Necessity Study***

**Panama City, Florida**

Project # 527118097

September 2018

*Prepared for:  
City of Panama City*



PANAMA CITY DOWNTOWN NORTH CRA EXPANSION AREA  
FINDINGS OF NECESSITY STUDY  
*September 2018*

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## I. Executive Summary

This report identifies the presence of several conditions of blight within the City of Downtown North, as defined by Section 163.340 F.S., that justify the expansion of the Downtown North Community Redevelopment Area to include those parcels located within the Finding of Necessity Study Area. (See Map 2: Boundaries of Existing CRA and Proposed Expansion Area).

Section 163.340 ( 7 & 8) presents the three (3) conditions of “Slum Area” and the definitions of fifteen (15) “Blight Conditions” that may be used to determine if an area qualifies for inclusion in a Community Redevelopment Area. To be considered a “slum” or “blighted”, a minimum of two (2) of the eighteen (18) Slum and Blight Area conditions need to be observed within the Downtown North Study Area. ***The observance of five (5) of the fifteen (15) Blight Area conditions and one (1) of the three (3) conditions of a “slum-area” within the Study Area meets the criteria Alternative One method for determination of blight and justifies the inclusion of the Study Area within the existing Downtown North Community Redevelopment Area in accordance with Florida Statutes, Section 163, III.***

The conditions of blight identified and observed within the CRA expansion Study Area include:

- 1) Inadequate provision for ventilation, light, air, sanitation, or ***open spaces*** (Slum Area)
- 2) 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 (Condition of Blight)
- 3) Faulty lot layout, in relation to size, adequacy, accessibility, or usefulness (Condition of Blight)
- 4) Deterioration of site or other improvements (Condition of Blight)
- 5) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area (Condition of Blight)
- 6) Fire and emergency medical service calls higher than in the remainder of the municipality (Condition of Blight)

**Table 7**, presents a summary checklist of the definitions associated with conditions of “slum and “blight”. Based on the observed presence of these conditions within the Study Area, the City of Panama City may expand the boundaries of the existing Community Redevelopment Area to include the area within the CRA expansion Study Area boundaries in accordance with Section 163, Part III, Florida Statutes (F.S.), the “Community Redevelopment Act.”

## II. Downtown North Historical Perspective

The history of Panama City dates to the 1880s when real estate entrepreneurs L.M. Ware, F.M. Moates, R.M. Baker, G.W. Jenks, and the St. Andrews Bay Railroad, Land and Mining Company started marketing the area, known as “Harrison” at the time. In 1905, the Gulf Coast Development Company was formed and built railroad lines connecting the area to the rest of the state. G.M. West, a developer, was instrumental in naming the area Panama City in 1906. The City incorporated in 1909.

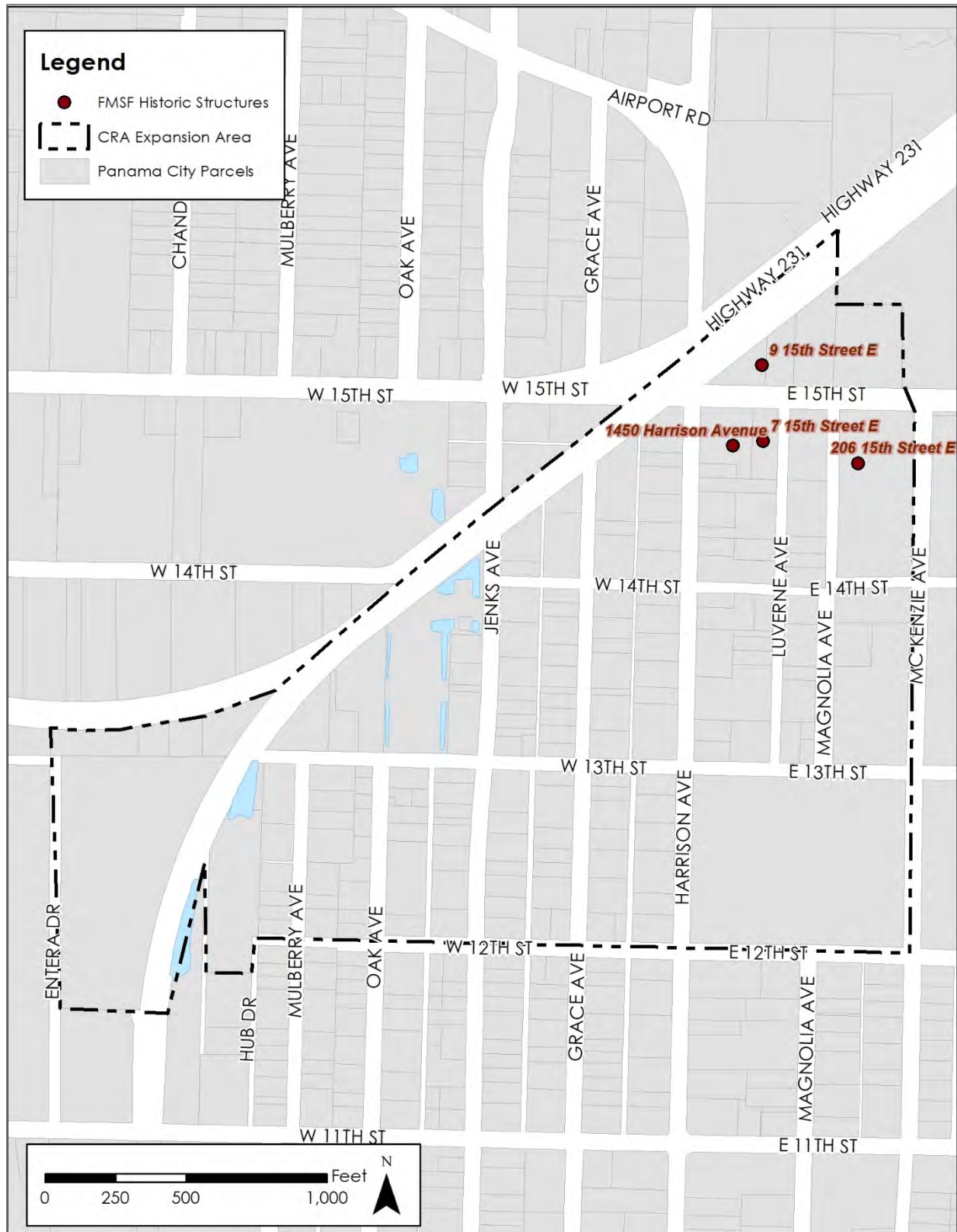
Business gradually expanded into the 300 and 400 blocks of Harrison Avenue in the 1910s. The area to the north of Downtown, which includes the current Downtown North Redevelopment Area, also experienced significant growth in population. Following the creation of Bay County in 1913, Panama City was chosen to be the new county seat the following year. Expansion continued into the 1920s and 30s. By the late 1930s, the limits and shape of the downtown were firmly established, with business extending as far as the 700 block. In the 1930s and 1940s, the area witnessed an increase in entrepreneurial ventures that served the needs of local residents. The 1950s and 1960s, characterized by the civil rights movement in the entire nation, also witnessed the rise of civic movement in the community. It was during this period that two civic organizations – the Negro Improvement Association and Women’s Civic Club – were established in the Glenwood community, both of which played a pivotal role in advancing the welfare of the African American community.

**Figure 1. Downtown Panama City**



The Downtown North redevelopment area is now home to Glenwood, Cove and the Jenks and Grace Avenue neighborhoods, and several institutional uses, including the Bay High School, A.D. Harris High School, Bay County Juvenile Courthouse, Bay County Juvenile Retention Center, the Life Management Center of Northwest Florida, African American Cultural Center, Bay Medical Center, and other faith-based institutions, non-profit organizations, educational institutions, and community facilities. The expansion area includes Bay High School (the current CRA boundary splits the school property), Bayside Church, several auto-oriented uses (mostly repair), warehouses and some residential. Several buildings in the expansion area have been surveyed and assessed for historic significance but were determined not to be significant for National Register designation (as individual resources or as part of a district). The surveys are filed with the Florida Master Site File.

**Map I: Florida Master Site File Historic Structures in CRA Expansion Area**





### **III. Introduction**

This report provides the required findings of blight as identified in Section 163, Part III, Florida Statutes (F.S.), the “Redevelopment Act,” in order to enable the expansion of the existing Downtown North Community Redevelopment Area to include additional portions of the Panama City’s Downtown North area. This is the first step in an on-going series of steps designed to stimulate economic development, enhance and improve existing communities and assist redevelopment activities within the Downtown North CRA.

#### IV. Objectives and Purpose of the Redevelopment Act

The purpose of the Community Redevelopment Act, Chapter 163, Part III of the Florida Statutes is to assist local governments in eliminating and/or preventing blighted conditions that are detrimental to the sustainability of economically and socially vibrant communities. The following paragraphs describe those blighted conditions, their specific effects, and the intentions of the community redevelopment regime as a tool for creating and implementing policies and programs.

- *Section 163.335 (1) It is hereby found and declared there exist in counties and municipalities of the state slum and blighted areas which constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.*
- *Section 163.335 (2) It is further found and declared that certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of property in such areas.*
- *Section 163.335 (3) It is further found and declared that the powers conferred by this part are for public uses and purposes for which public money may be expended and police power exercised, and the necessity in the public interest for the provisions herein enacted is declared as a matter of legislative determination.*
- *Section 163.335 (4) It is further found that coastal resort and tourist areas or portions thereof which are deteriorating and economically distressed due to building density patterns, inadequate transportation and parking facilities, faulty lot layout, or inadequate street layout, could, through the means provided in this part, be revitalized and redeveloped in a manner that will vastly improve the economic and social conditions of the community.*
- *Section 163.335 (5) It is further found and declared that the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence*

*and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefore and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and concerns. This subsection does not apply in any jurisdiction where the community redevelopment agency validated bonds as of April 30, 1984.*

- *Section 163.335 (6) It is further found and declared that there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such condition is a proper matter of state policy and state concern and is for a valid and desirable public purpose.*
- *Section 163.335 (7) It is further found and declared that the prevention or elimination of a slum area or blighted area as defined in this part and the preservation or enhancement of the tax base are not public uses or purposes for which private property may be taken by eminent domain and do not satisfy the public purpose requirement of s. 6(a), Art. X of the State Constitution.*

#### **A. Redevelopment Area Expansion/Creation Procedures**

##### **I. Declaration and Process**

Determining if blight conditions exist within the Study Area is the initial step in ascertaining the expansion area's appropriateness as a community redevelopment area and inclusion in the Downtown North's current Community Redevelopment Area. This documentation of blight conditions and supporting analysis shall be referred to herein as the "Findings Report."

This report describes the physical, economic, and regulatory conditions within the community redevelopment Study Area that are associated with blight or its causes and discusses the need for a community redevelopment area. S&ME staff, working closely with CRA and City staff, inspected the Study Area through an on-site field study. In addition to the field study, a GIS analysis of conditions was conducted and will be presented in later sections of this report. Data was provided by the City of Panama City, Bay County GIS, and the Bay County Property Appraiser. S&ME utilized ESRI Business Analyst data to derive recent socio-economic data and prepared the analysis contained within this report.



## 2. Adoption of Findings of Necessity Report or “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, finding that blight 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 would be empowered to establish a Community Redevelopment Agency (CRA). After the **adoption of a Resolution** by the Panama City Community Redevelopment Agency acknowledging the documented conditions of blight and expanding the Community Redevelopment Area boundaries, the Panama City Commission **will adopt an Ordinance formally acknowledging the expanded Downtown North Community Redevelopment Area boundaries and the participating parcels**. The ordinance will also establish the taxable-value base-year for the calculation of tax-increment (TIF) revenue, duration of the expansion area within the Downtown North CRA and also authorize the contribution of the TIF revenue collected from the expanded area’s participating parcels for placement in the Downtown North Community Redevelopment Agency’s Tax-Increment 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 redevelopment area will be used to calculate the future tax increment. In the Downtown North’s case, the assumed timetable to move forward implies that the calculation of the tax increment will utilize the 2017 certified rolls for the proposed expansion area.

## 3. Redevelopment Plan Update

The Panama City Commission acts as the City’s Community Redevelopment Agency. The Panama City Community Redevelopment Agency has directed the subsequent preparation of the Community Redevelopment Plan update which would reflect the expansion area’s addition to the existing CRA’s boundaries. The updated Community Redevelopment Plan will provide physical information on the expanded redevelopment area and identify potential programs and projects to address the specified blighted conditions.

The Community Redevelopment Act requires that redevelopment plans be subjected to a compliance review that is conducted by the Planning Board before it may be submitted to the City Council for approval. 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 as a whole and providing 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.

Prior to the City adopting any resolution or ordinance to approve an updated community redevelopment plan or establish a 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 as a result of the redevelopment action. As a policy matter, it is assumed that the following entities with ties and relationships to the City of Panama City government will receive notice of any actions arising from either the findings of necessity analysis or subsequent programs or initiatives should they be authorized under the terms of the Redevelopment Act.

- *Bay County Board of County Commissioners*
- *Bay County Tax Collector*
- *Northwest Florida Water Management District*
- *Bay County Schools Public School System*
- *Bay County Property Appraisers Office*

## **B. Criteria for Determining Blight**

The Community Redevelopment Act establishes two similar, but discrete, pathways to determine if a Study Area is a “blighted area,” 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.*

### **I. Alternative One**

The first test for Alternative One requires that a Study Area identified as a blighted area contain 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.”

The second test for Alternative One must prove that the area must be one in “which two or more of the following factors are present.”

- a. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- b. 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.
- c. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.
- d. Unsanitary or unsafe conditions.
- e. Deterioration of site or other improvements.
- f. Inadequate and outdated building density patterns.

- g. Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.
- h. Tax or special assessment delinquency exceeding the fair value of the land.
- i. Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- j. Incidence of crime in the area higher than in the remainder of the county or municipality.
- k. Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.
- l. 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.
- m. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- n. Governmentally owned property with adverse environmental conditions caused by a public or private entity.
- o. A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.<sup>1</sup>

## **2. Alternative Two**

The Redevelopment Act also allows that a 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 or agreements with the agency or by resolution, that the area is blighted.”

---

<sup>1</sup> Florida Statutes, Section 163.340 (8).



## V. Study Area Boundaries

The analysis in this report is limited to a specific geographic area of approximately 95 acres (or less than 1% of the city's acreage), including all right-of-way. The Study Area extends from the existing CRA and covers only properties within Panama City. Existing uses within the Study Area include single-family and multi-family housing, hotel and motel, a wide range of commercial uses, light industrial uses and warehousing, public uses, institutional uses, and vacant lands. The existing Downtown North Community Redevelopment Area (CRA) is serviced by major thoroughfares including: Harrison Avenue, Martin Luther King Boulevard (north and south) 15<sup>th</sup> Street, and Highway 231 (east and west). The primary thoroughfares providing connections to and through the proposed expansion area include Harrison Avenue and 11<sup>th</sup> Avenue. Other transportation modes include fixed route bus transit, bicycle lanes, and pedestrian facilities through the Study Area.

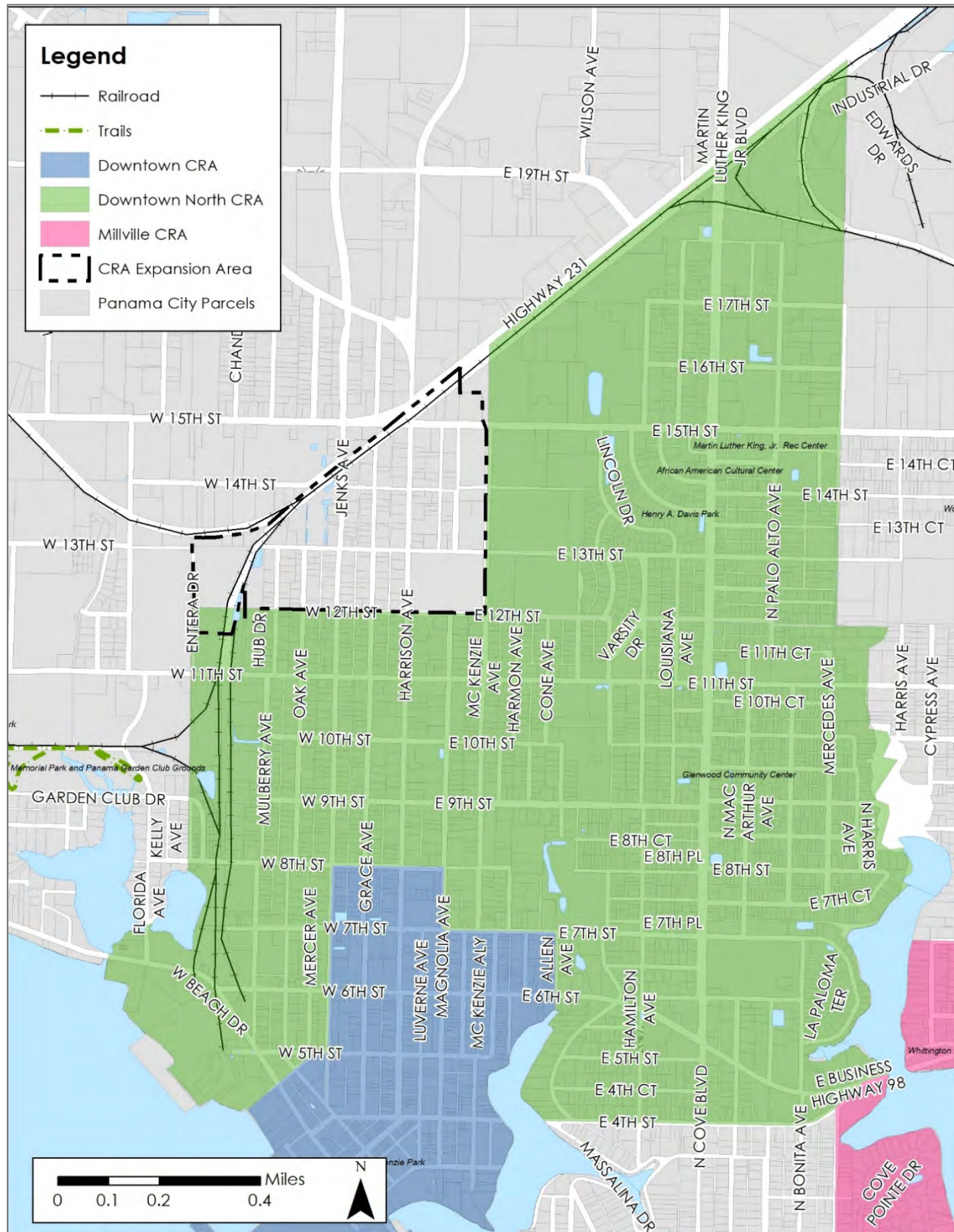
**Map 2** depicts the proposed expansion area boundaries, as well as the existing Downtown North Redevelopment Area boundaries. The geographic area of the existing Redevelopment Area is approximately 860 acres including right-of-way. The proposed expansion area will increase the size of the entire Downtown North Redevelopment Area to approximately 955 acres, including right-of-way (or approximately 4.2% of the city's 22,684 acres).

The analysis contained in this report will focus on the land-based resources of the Study Area and its ability to generate economic return and local tax revenues. As a general matter, land-based resources that are **in a state of physical decline, are underutilized, or are improperly deployed may significantly limit a local jurisdiction's ability to remain competitive** in a larger economic context and may in the long term negatively affect the jurisdiction's overall financial condition and the level of services it can provide its residents.

Local governments that are highly dependent upon ad-valorem tax revenues are the most vulnerable in these situations. Real property assets that are physically or functionally deteriorated or that do not meet today's contemporary development requirements are limited in their ability to generate their full potential (ad-valorem) of taxes. The physical character and utility of these real property assets, along with the services required to sustain them, are key factors in determining a community's economic health.

This analysis utilizes 2008-2018 tax roll data supplied by the Bay County Property Appraiser, City of Downtown North staff-supplied data, on-site visual inspections and site visits to properties within the Study Area.

**Map 2: Boundaries of Existing CRA and Proposed Expansion Area**



## **VI. Study Area Conditions Observed**

The follow section of the report provides a brief description of the conditions observed within study area. Discussions with City and CRA Staff corroborated the observed conditions.

The area is characterized by a mix of single-family and multi-family residential uses, light-industrial, vacant lots, and commercial development.

Conditions of blight observed, through the field survey, within the proposed expansion area are: predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation; unsanitary or unsafe conditions (lack of sidewalks, illegal storage facilities, inadequate stormwater facilities); deterioration of site or other improvements (faulty sidewalks, boarded-up houses, declining commercial structures). These conditions are documented on the following pages as a series of site photos.

The predominance of defective or inadequate sidewalks, parking facilities, roadways, or public transportation facilities are indicative of a lack of public investment over multiple years. While recent streetscaping projects have initiated incremental improvements, a perceived lack of public investment in the public realm addressing transportation facilities shortcomings discourages private sector investment and limits development within affected areas. Reduced private sector investment over a multiple year period, within the affected area, translates to stagnating or decreasing property values, reduced economic activity, and a deterioration of existing private sector development.



## Inadequate Transportation Facilities



Transit facility with no amenities



Utility poles in the middle of sidewalks



Poor sidewalk maintenance

## Unsanitary or Unsafe Conditions



Dumping of trash and abandoned vehicle(s)



Shipping container “storage” on residential lots



Stagnant standing water, lack of adequate stormwater facilities and drainage





**Deterioration of Site of Other Improvements: Faulty or Inadequate Sidewalks**





**Deterioration of Site or Other Improvements: Commercial & Residential Deterioration**



## VII. Existing Conditions Summary

This section of the report documents the existing conditions within the overall proposed Downtown North CRA Expansion Area, including the condition of existing development, land uses, lot layout and parcel values, site deterioration, unsafe conditions of housing, transportation facilities, real estate development activity, diversity of ownership, and fire and emergency calls for service that could influence development or utilization of the community's land based resources.

### A. Existing Land Use and Zoning

The 167 parcels identified within the Study Area are home to a range of existing land uses and include a total of 4 future land use categories and 7 zoning districts, within the City of Downtown North and in unincorporated Bay County.

#### I. Existing Land Use

The predominant land use within the Study Area, based on total size, is light manufacturing, covering about 18 acres. These sites are not congregated in a particular area but are rather spread out from Entera Drive to McKenzie Avenue. There are two large manufacturing sites, one comprising 8 acres between Entera Drive and the railroad, and the other one with 4 acres at the corner of East 15th Street and McKenzie Avenue.

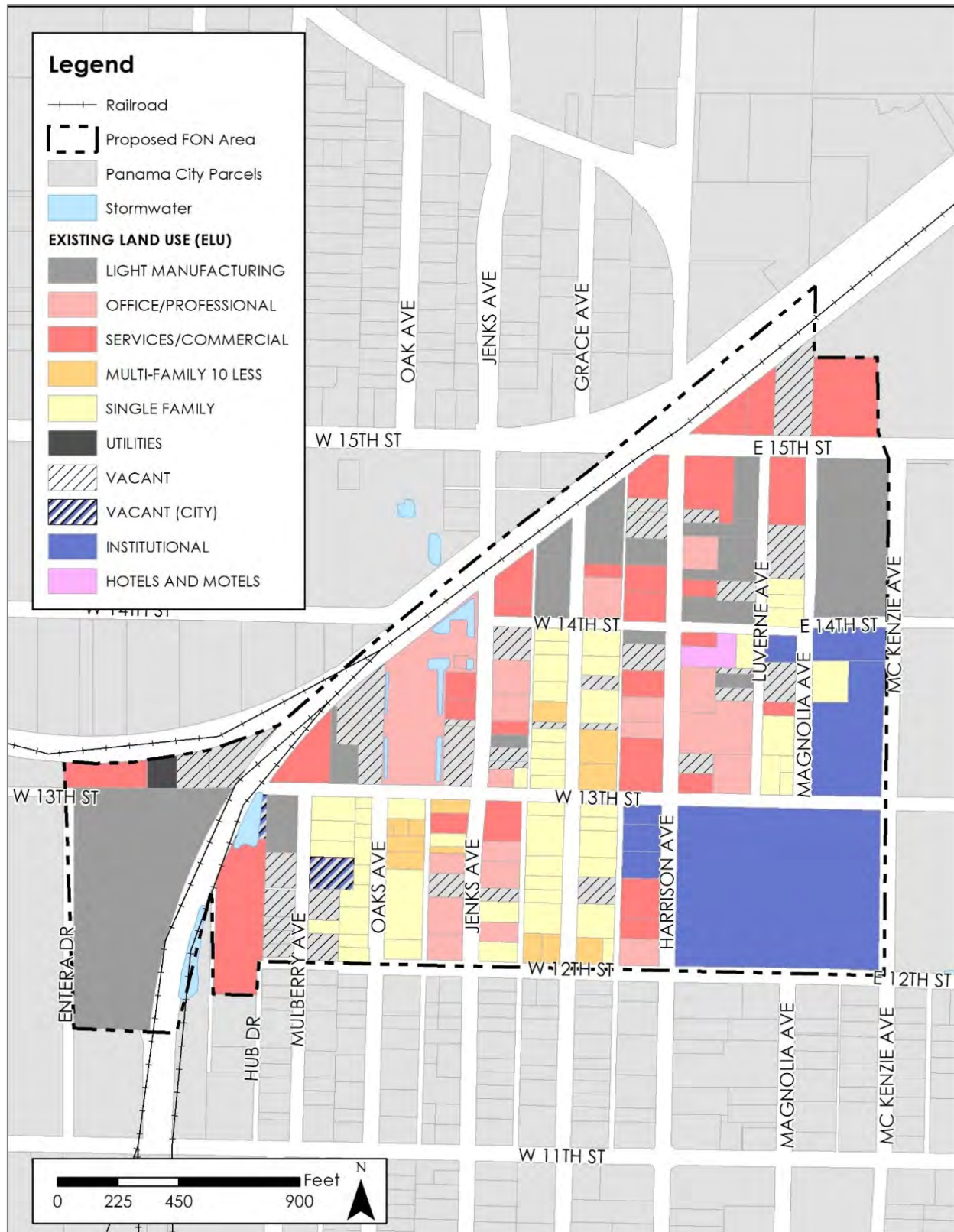
The next two largest existing land uses are institutional (Bay High School and Bayside church) and services/commercial, covering approximately 15 acres and 14 acres, respectively. Single-family residential is also the most common use by parcel, with a count of 52 parcels, approximately one third of all parcels in the Study Area. Map 3 displays the existing land uses in the proposed expansion area. Table 1 presents the existing land use distribution.

**Table 1: Existing Land Use**

| ELU                            | Parcel Count | Area         | Percent of Total Area |
|--------------------------------|--------------|--------------|-----------------------|
| Light Manufacturing            | 15           | 17.51        | 21%                   |
| Office/Professional            | 19           | 9.99         | 12%                   |
| Services/Commercial            | 27           | 13.86        | 17%                   |
| Multifamily (10 units or less) | 12           | 2.37         | 3%                    |
| Single Family                  | 52           | 11.64        | 14%                   |
| Utilities                      | 1            | 0.29         | 0%                    |
| Vacant                         | 32           | 9.99         | 12%                   |
| Vacant City Owned              | 2            | 0.72         | 1%                    |
| Institutional                  | 6            | 14.87        | 18%                   |
| Hotel and Motels               | 1            | 0.45         | 1%                    |
| <b>Total</b>                   | <b>167</b>   | <b>81.68</b> | <b>100%</b>           |

Sources: Bay County Property Appraiser's Office; S&ME; 2018.

### Map 3: Existing Land Use Map



Sources: Bay County Property Appraiser's Office; S&ME; 2018.



## 2. Future Land Use

The predominant future land use category within the Study Area, based on parcel count, is Mixed-Use, comprising 83 parcels. The next largest future land use categories are General Commercial with 60 parcels and Industry with 22. Public/Institutional accounts for only 2 parcels. In terms of acreage, the most predominant is General Commercial with approximately 29 acres, followed by Industry and Mixed-Use with 22 and 21 acres, respectively. Map 4 displays the future land use categories in the Study Area. Table 2: Future Land Use presents the distribution of the future land use categories.

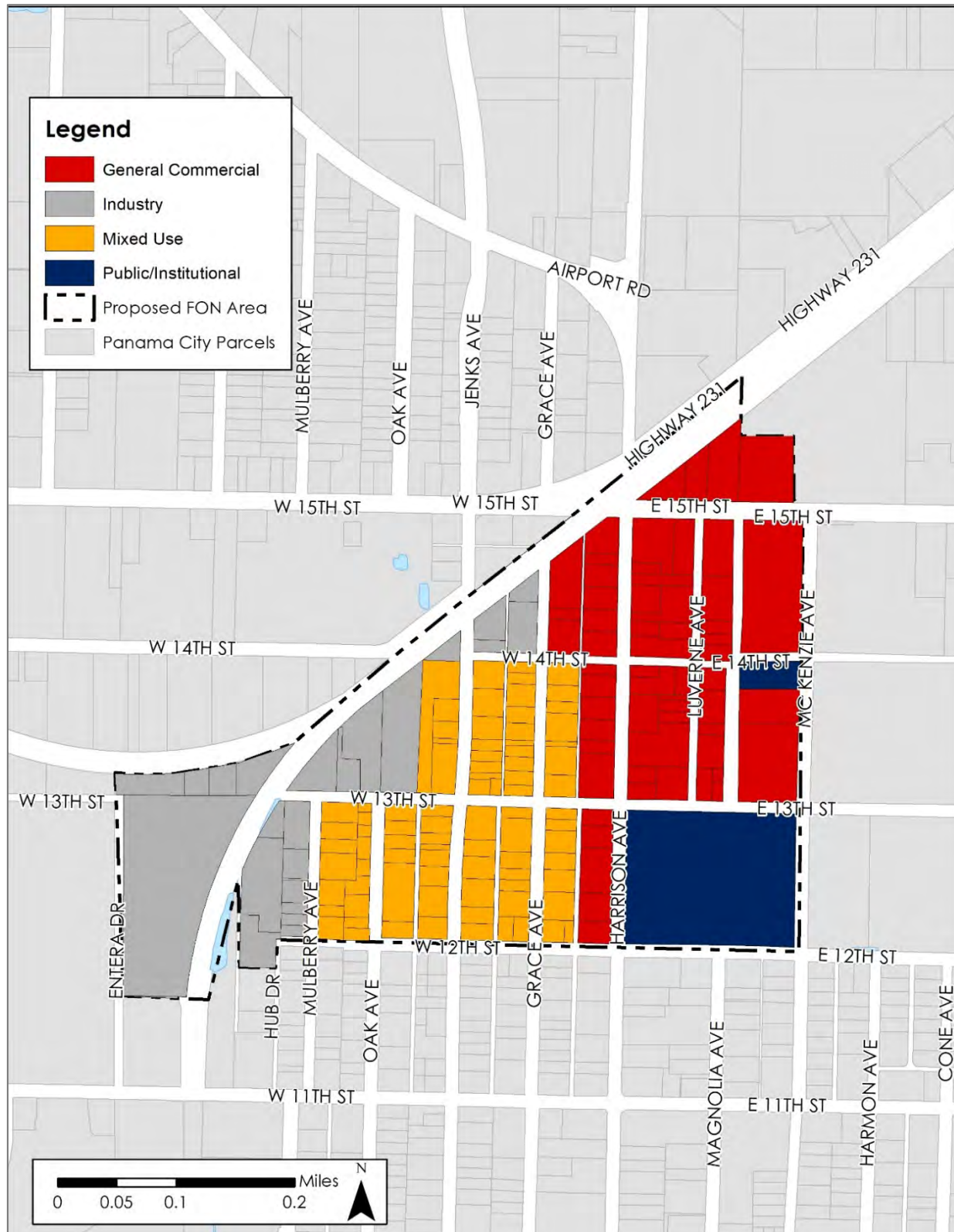
The General Commercial future land use category covers the sites along Harrison Avenue, Luverne Avenue and McKenzie Avenue. The central portion of the study area, where most of the homes are located, is designated Mixed-Use. The sites along the railroad right-of-way are designated Industry.

**Table 2: Future Land Use Categories**

| <b>Future Land Use Category</b> | <b>Parcel Count</b> | <b>Acreage</b> |
|---------------------------------|---------------------|----------------|
| General Commercial              | 60                  | 29.43          |
| Industry                        | 22                  | 21.54          |
| Mixed Use                       | 83                  | 20.66          |
| Public/Institutional            | 2                   | 11.11          |
| <b>Grand Total</b>              | <b>167</b>          | <b>82.73</b>   |

Sources: Bay County Property Appraiser's Office; S&ME; 2018.

**Map 4: Future Land Use Map**



Sources: Bay County Property Appraiser's Office; S&ME; 2018.

### 3. Zoning

The predominant zoning districts within the Study Area, based on total size, are GC-2 (general Commercial-2) and LI (Light Industry), covering approximately 29 acres and 22 acres, respectively. The zoning district that is most predominant by parcel is MU-3 (Mixed-Use-3), with a count of 61 parcels, followed by GC-2.

The primary purpose of the GC-2 district is to provide areas for intensive commercial activity including retail sales and services, wholesale sales, shopping centers, professional offices and services, and other similar land uses. The LI district provides for light industrial operations which have minimum nuisance attributes and do not cause excessive noise, smoke, pollutants, traffic by trucks or other similar characteristics normally associated with a heavy industrial operation or invite the storage of chemical or petroleum products.

Table 1 presents the zoning district distributions. Table 4 summarizes the regulations and standards for the predominant zoning districts – GC-2 and LI. Map 5 displays the zoning districts in the Study Area.

**Table 3: Zoning Districts**

| <b>Zoning Districts</b>     | <b>Parcel Count</b> | <b>Acreage</b> |
|-----------------------------|---------------------|----------------|
| General Commercial-2 (GC-2) | 59                  | 29.33          |
| Light Industry (LI)         | 22                  | 21.54          |
| Mixed-Use-3 (MU-3)          | 61                  | 15.56          |
| Public/Institutional (PI)   | 2                   | 11.11          |
| Mixed-Use-1 (MU-1)          | 18                  | 4.25           |
| Mixed-Use-2 (MU-2)          | 4                   | 0.84           |
| General Commercial-1 (GC-1) | 1                   | 0.10           |
| <b>Grand Total</b>          | <b>167</b>          | <b>82.73</b>   |

Sources: Bay County Property Appraiser's Office; S&ME; 2018.



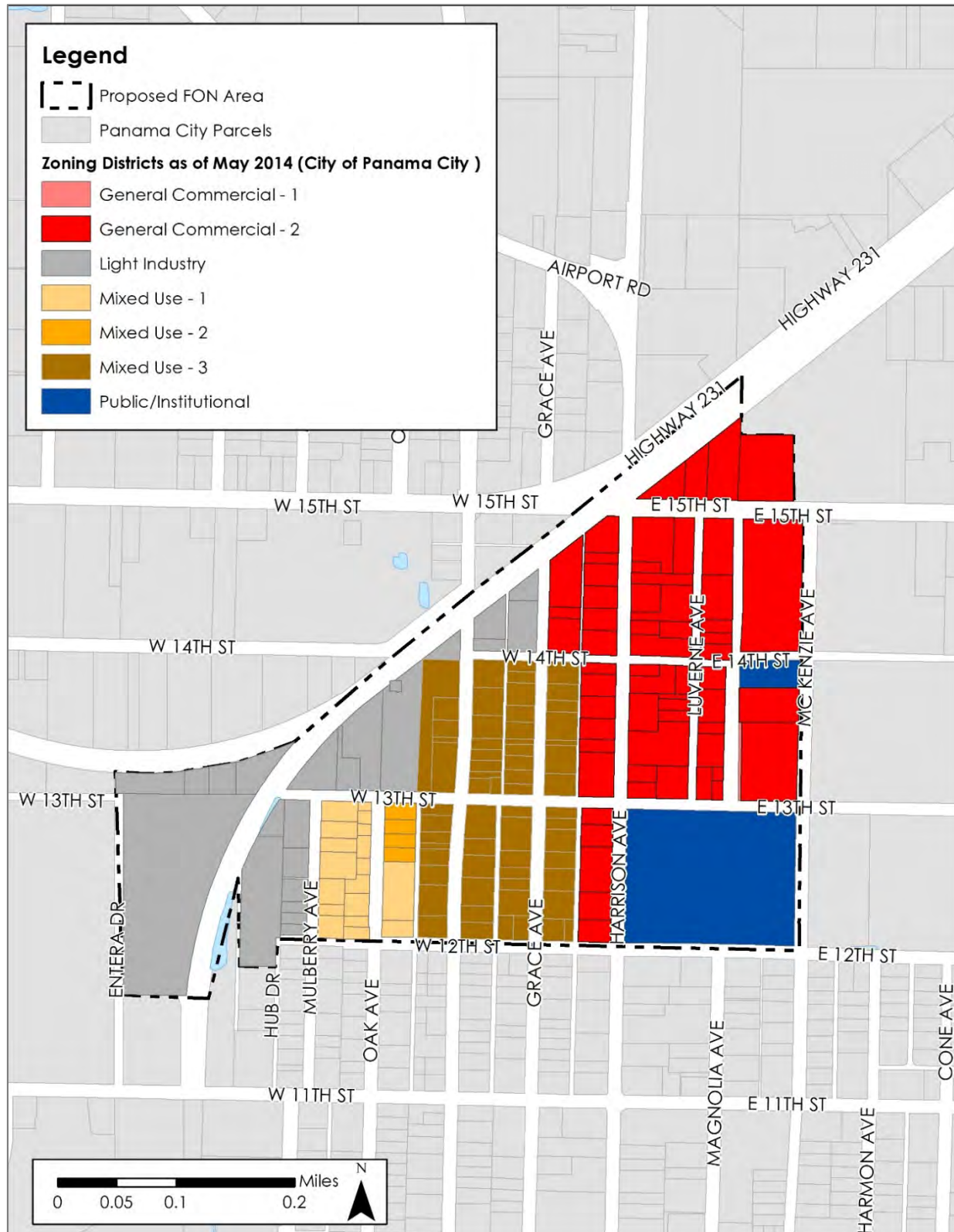
**Table 4: Development Regulations and Standards**

|                               | GC-2  | LI  | MU-3  |
|-------------------------------|---|---|---|
| <b>Uses Allowed</b>           | Office; personal services; child care; retail; printing, publishing; food establishments; athletic clubs, dance or music studios; vehicle dealers and repair shops; adult entertainment; wholesaling, warehousing and storage; commercial recreational facilities; public utilities with exception to solid waste facilities and landfills; and similar uses. | Manufacturing and assembly; private and commercial marinas and marine facilities; business park; vocational trade and industrial education; public utilities. | Mixture of two or more uses within the same development:<br>Single-family; community residential homes; schools; private recreation; public utilities; family day care homes; attached dwellings; multifamily; neighborhood commercial; drive-through facilities; retail business |
| <b>Floor Area Ratio (FAR)</b> | 3.0   | 0.65 (1)  | 0.75  |
| <b>Maximum Density</b>        |   |   | 20 du/a   |
| <b>Impervious Area Ratio</b>  | 0.90  | 0.80  | 0.75  |
| <b>Maximum Height</b>         | No maximum  | No maximum  | 65'   |

Sources: City of Panama City (Municode); S&ME; 2018.

- (1) Warehouses defined as buildings with more than 90 percent of the area dedicated to storage or warehousing may have a 1.0 minimum floor area ratio. In no case shall the FAR of the site exceed 1.5 considering all structures.

## Map 5: Zoning Map



Sources: Bay County Property Appraiser's Office; S&ME; 2018.

## B. Lot Layout and Parcel Value

Faulty lot layout can have a tremendous impact on the value of property. If lot sizes do not meet zoning requirements, or do not meet standards for the current demands of the market, they will require aggregation in order to be economically viable for appropriate development. If commercial parcels are not adequately accessible and/or will not accommodate off-street parking on-site or in close proximity, they lose marketable value. Additionally, in older areas of the city, it is common for properties to be owned by estates or to be caught in the uncertainty of probate proceedings, which can significantly affect parcel aggregation.

### 1. Lot Size

The parcels located within the CRA expansion area range in size from very small to several large parcels. The parcels in the expansion area are sized as follows:

- 6 parcels are greater than two (2) acres (4% of the total parcels)
- 157 parcels are less than one (1) acre (94% of the total parcels)
- 136 parcels are less than  $\frac{1}{2}$  an acre in size (81% of the total parcels)
- 80 parcels are less than  $\frac{1}{4}$  of an acre in size (48% of the total parcels)

Parcels that very small are frequently too small to redevelop individually and hinder the economic vitality and development potential of an area. **Map 6**, on the following page, shows the parcel areas within the expansion area. The large proportion of small to very small lot sizes limits the redevelopment options that may be accommodated on small sites and limits the future economic viability of the area.

### 2. Lot Value

2018 Tax assessments by the Bay County Property Appraiser show that ***the average median assessed value of residential parcels within the proposed CRA expansion area were significantly lower than the median assessed values of the City of Panama City and Bay County.*** The 2017 median residential assessed values in the expansion area were \$65,649. The 2017 median residential assessed value in the Panama City was \$177,005 and it was \$184,450 in Bay County. This disparity in property values is also reflective of a comparative underutilization and lower level of investment for the parcels within the proposed CRA expansion area when compared to Panama City and Bay County. Underutilized parcels with lower development values can have a deleterious effect on the timely development of adjacent similarly low valued parcels.

Table 5 compares the historic changes in taxable values for the parcels located within the CRA expansion Study Area, Panama City, and Bay County. ***In the past seven (7) years from 2010 to 2017, the taxable values of the parcels within the Study Area have declined 18.6%, while the taxable values of the parcels within Panama City and Bay County have increased by 3.7% and 2%, respectively.***



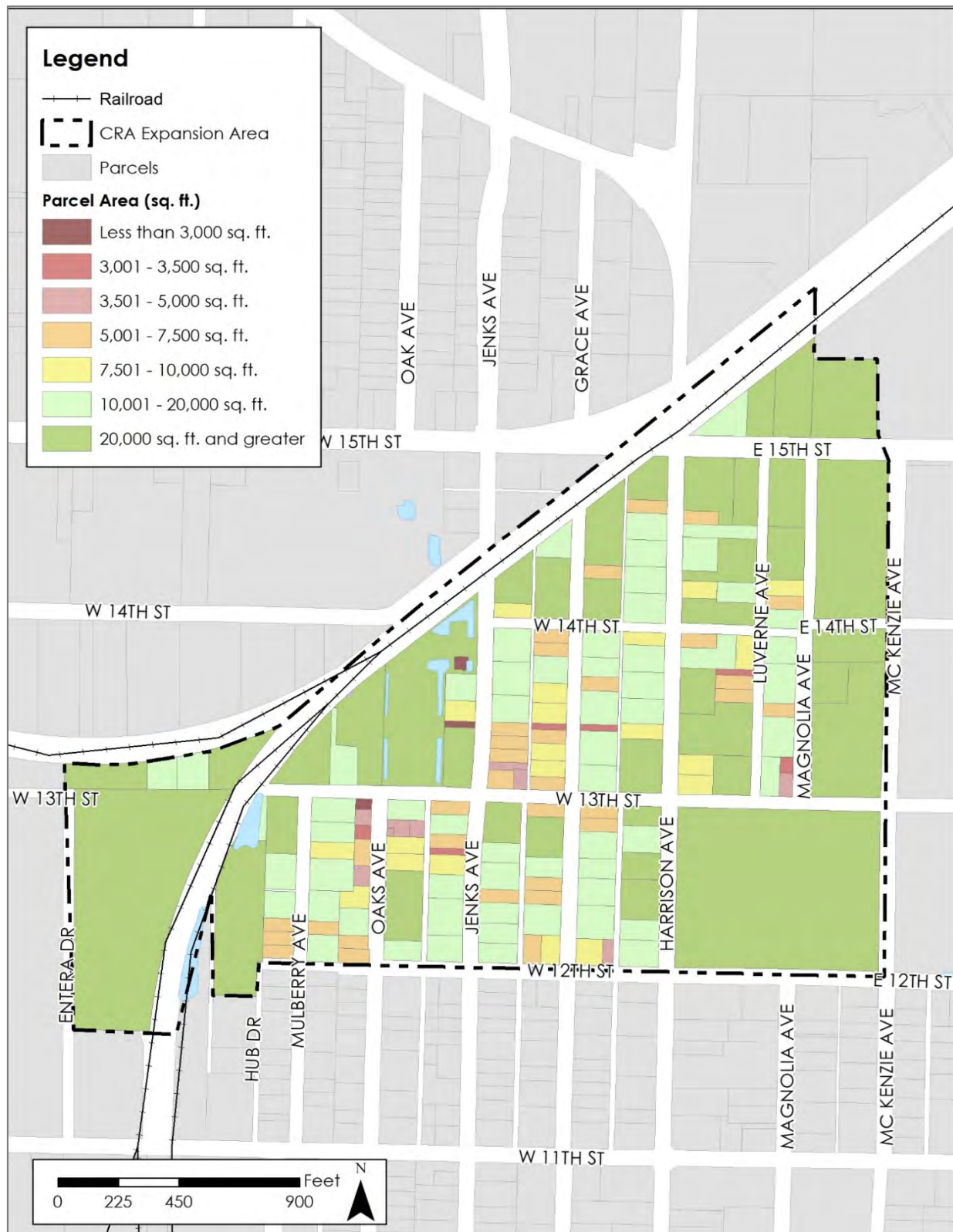
**Table 5: 2010-2018 Comparative Changes in Taxable Values**

|                               | 2017 Taxable<br>Values | 2010 Taxable<br>Values | Change |
|-------------------------------|------------------------|------------------------|--------|
| <b>Proposed CRA Expansion</b> | \$15,267,620           | \$18,490,354           | -18.4% |
| <b>Panama City</b>            | \$2,102,914,979        | \$2,026,827,067        | 3.7%   |
| <b>Bay County</b>             | \$15,406,325,125       | \$15,103,996,538       | 2.0%   |

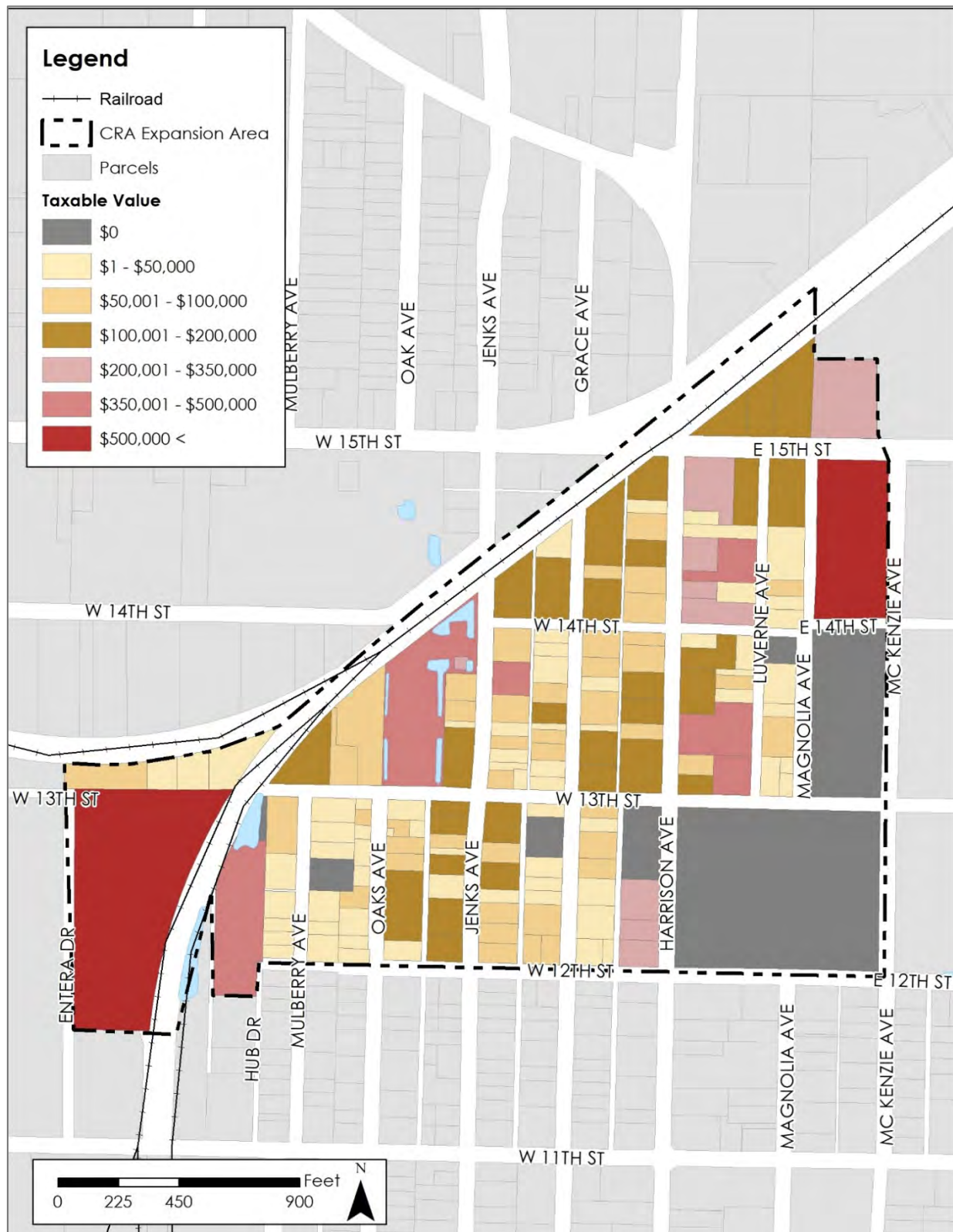
Source: Bay County Property Appraiser, 2010 & 2018.

This disparity in taxable values is indicative of a blighted area that is suffering from a lack of private sector investments and commercial activity. **Map 7** shows the taxable value of parcels within the expansion area.

**Map 6: Parcel Lots Sizes in Square Feet**



**Map 7: Parcel Taxable Values**





### 3. Lot Accessibility

During field visits to the expansion Study Area the lack of uniform accessibility to lots and buildings was identified. **The most frequently observed condition was a lack of sidewalks and sidewalk connectivity as well as crosswalks.** Very few local streets had curbs or gutters which led to substantial pooling of stormwater after heavy rains. Also observed was a lack of properly constructed drive ways and drive aisles.

### C. Site Deterioration

An on-site, field survey of development within the CRA expansion area identified numerous examples of site deterioration. The presence and continued utilization of the deteriorating sites is an indicator of blight conditions and further discourages private investment and increased economic utilization of the affected parcels. See **Section V, Study Area Conditions Observed**, for photographs depicting site deterioration.

### D. Unsafe Condition of Housing

Probable unsafe housing conditions were observed at multiple locations during an on-site, field survey of the CRA expansion area, however confirmation of the presence of unsafe conditions would require a more detailed inspection of the interior of the buildings observed.

#### 1. Age of Housing Stock

Although age of a structure, per se, is not considered a blight indicator, the effects of age, when coupled with deficient maintenance, can result in deteriorated and dilapidated structures in the long term. As a general rule, buildings require increased maintenance as they reach twenty or thirty years of age.

Based upon the review of the Bay County Property Appraiser data, 49 structures were built before 1970, or approximately 37% of all structures in the Study Area. It is anticipated that these structures will need significant modification and improvements to be brought up to current building code standards. See **Map 8**, on the following page, which depicts the age of structures.

#### 2. Unsanitary or Unsafe Conditions and Structure Deterioration

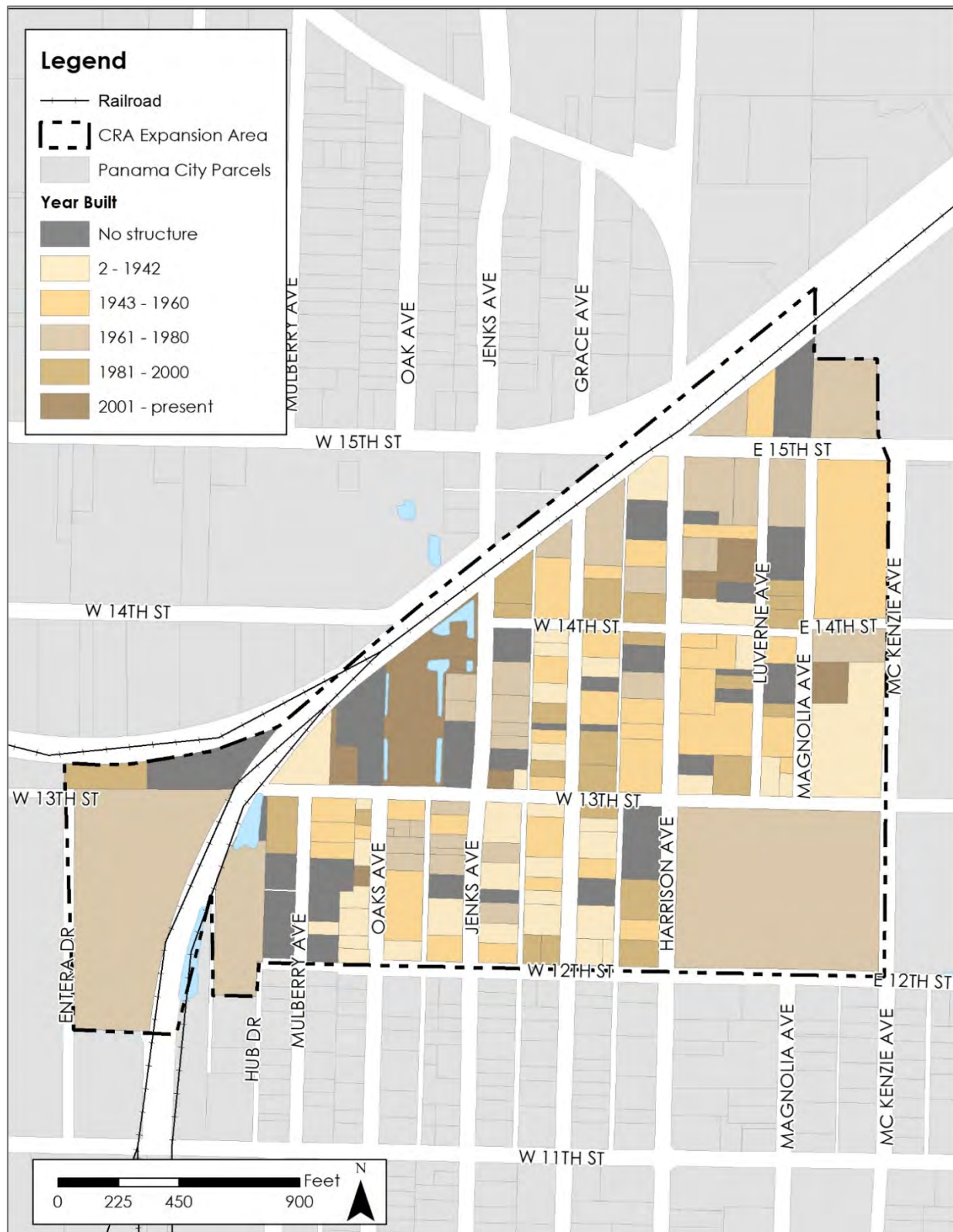
An on-site, field survey identified multiple deteriorated structures. A structure was categorized “deteriorated” if it appeared to have moderate to severe structural problems that, if not repaired within a few years, would degenerate to the point where the structure may be deemed uninhabitable. The presence and continued utilization of the deteriorating structures is an indicator of blight conditions and discourages private investment and economic utilization of the affected parcels. See **Section V, Study Area Conditions Observed**, for photographs depicting site and structure deterioration.

#### 3. Transient Properties

Many problems may stem from the presence of transient rental properties. As the term suggests, these transient rental-housing properties offer short-term rental housing but no neighborhood stability or focus. **Of the seventy-one (71) total residential units in the Study Area, only twenty-four (24) or thirty-four percent (34%) are homestead properties (owner-occupied).** The remainder sixty-six percent (66%) are renter occupied

or transient properties. The expansion area has a large concentration of residential structures even though the properties are zoned for Mixed-Use activities.

**Map 8: Age of Structures**



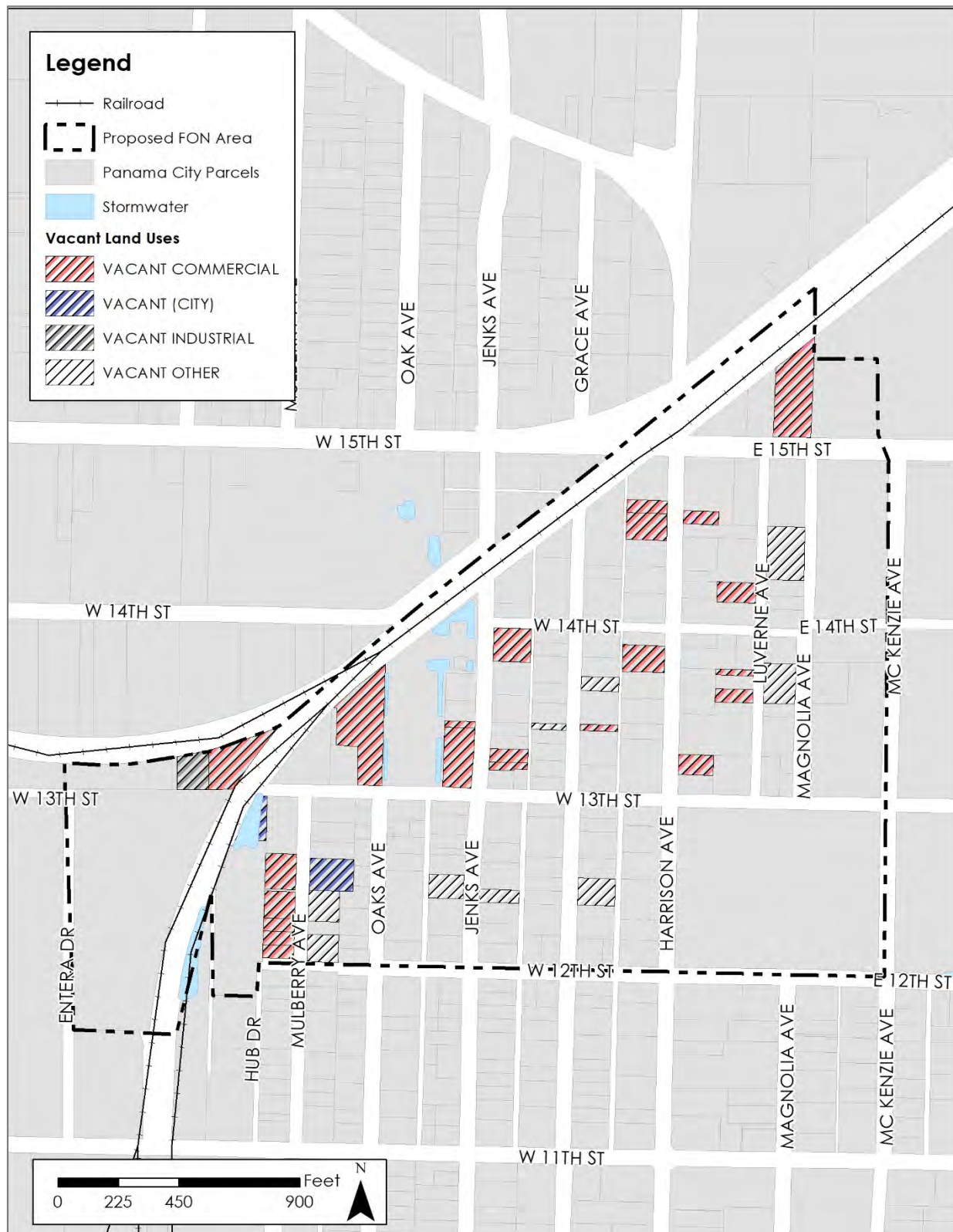


#### 4. Vacant Lots and Substandard Buildings

Both a cause and an indicator of blight is the presence of vacant properties and obsolete, closed or abandoned buildings, especially those that have been poorly maintained over time. As an indicator of blight, it is assumed that the owner has no economic justification to develop the property due to the depressed market value of the area as a whole. In the case of closed buildings, it is assumed the owner has no economic incentive to reinvest, or that there is no market for tenants. The presence of vacant lots and closed buildings disrupts the urban character of the neighborhoods and decreases the value of commercial areas.

According to the Bay County Property Appraiser database (2018 tax roll), of the 167 parcels identified within the Study Area, 34 parcels are currently vacant, or approximately 20% of the Study Area parcels. In terms of area in acres, the vacant parcels in the Study Area total 10.7 acres, or approximately 18% of the total Study Area acreage. **Map 9**, on the following page, shows the vacant properties in the expansion area.

**Map 9: Vacant Parcels by Type**



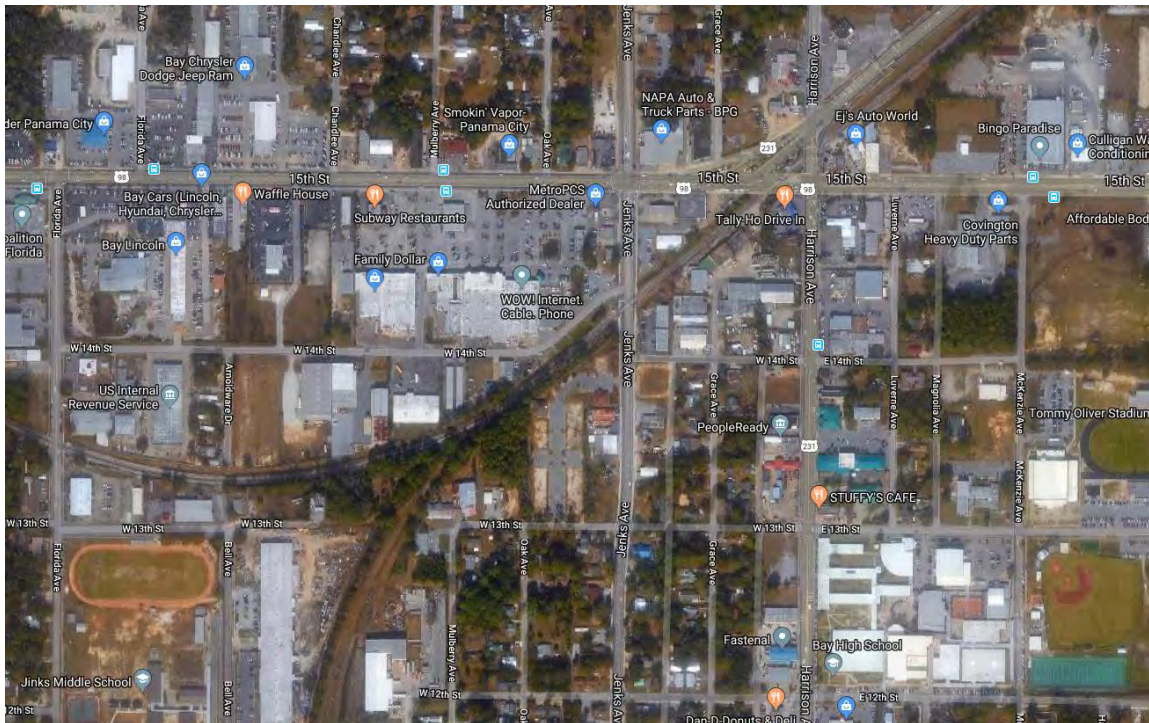
## E. Transportation Facilities

### I. Major Corridors

The area of interest is primarily a grid, with US-231 running diagonally and forming the northern boundary of the proposed expansion area. Additional arterials within the area are US-98 and Harrison Avenue which run east-west and north-south, respectively. Jenks Avenue runs parallel to Harrison Avenue.

The transportation network present within the proposed expansion area provides little connectivity for modes other than cars. On 15<sup>th</sup> Street, Harrison Avenue, and Jenks Avenue, long distances (some instances greater than 3,700 feet) between signalized intersections and pedestrian crossings. The rail corridors further disconnect the expansion area from the surrounding City. The study area has two rail corridors that merge into one. One of the corridors appears inactive, with the tracks removed. However, the right-of-way is clearly still present. The other corridor is known as the Bay Line Railroad (BAYL) and is owned by Genesee & Wyoming (G&W).

The rail corridors break up the grid; 14<sup>th</sup>, 13<sup>th</sup> and 12<sup>th</sup> Streets all dead-end into the tracks. Jenks is the only north-south road which passes over the tracks, and 11<sup>th</sup> Street is the only east-west road in the study area which crosses the tracks. This lack of local street connectivity limits the residential connectivity to Jinks Middle School. The continued presence of industrial properties developed on large tracts along the line poses another challenge to future connectivity.



The active BAYL intersects cross streets, including arterials, at grade. This is especially problematic at the intersection of 15<sup>th</sup> St, Harrison Ave, and US-231, as it is already complex even without the at-grade rail line being present.



## 2. Pedestrian Accommodations

The expansion area lacks pedestrian friendly accommodations. Most streets do not have sidewalks; when sidewalks are present, they tend to abut, or be too close to, the street. Existing sidewalks are narrow, and utility poles are present in them. Too few crosswalks are present, limiting safe bicycle and pedestrian crossing opportunities.



### 3. Bicycle Facilities

Dedicated bicycle facilities are only present on one corridor – Jenks Ave. These facilities are conventional bike lanes about 4 feet in width. While the corridor just has one general purpose lane in each direction and a two-way left turn lane, the bike lanes may still not be adequate, as long distances between signalized intersections enables cars to speed. Most of the other streets in the study area appear to be residential streets, where cyclists may be able to ride safely without needing dedicated lanes. On other collectors and arterials, though, not having adequate biking facilities makes cycling unsafe. Residential streets lack connectivity, forcing cyclists onto arterials at intervals.



### 4. Transit Services

Transit in Panama City is run by Bay Town Trolley. Of its eight routes, five of them run either within or adjacent to the expansion area. However, service is limited; routes only run buses once per hour on weekdays, once every two hours on Saturdays, and not at all on Sundays and holidays. Transit service ends at 8 PM on weekdays and 6 PM on Saturdays. This schedule has a significant limitations for transit dependent riders, especially if they work at the nearby Panama City Mall, Walmart, or other retail establishments that are open later than current service hours.



## 5. Vehicular Crashes and Calls for Emergency Fire/Medical Services

The Florida Department of Transportation (FDOT) keeps records of all crashes in Florida, see **Map 10**. Data from 2014 to 2018 shows that the intersection triplet of 15<sup>th</sup> Street, US-231, and Harrison Avenue has a greater number of crashes than the rest of the expansion area. Only two of the intersections within this triplet are signalized and traffic stopped at a signalized intersection can back up onto the railroad tracks. At this intersection, only Harrison Avenue along 15<sup>th</sup> Street has a crosswalk. ***Fire and Emergency medical calls for service as documented by vehicular crash records can be an indicator of “blight-area” conditions if higher than those recorded in the rest of the municipality.*** Table 6 shows the frequency for vehicular crashes within the Study Area is more than twice the frequency for the rest of the City.

**Table 6: FDOT Vehicular Crash Count from 2014 to 2018**

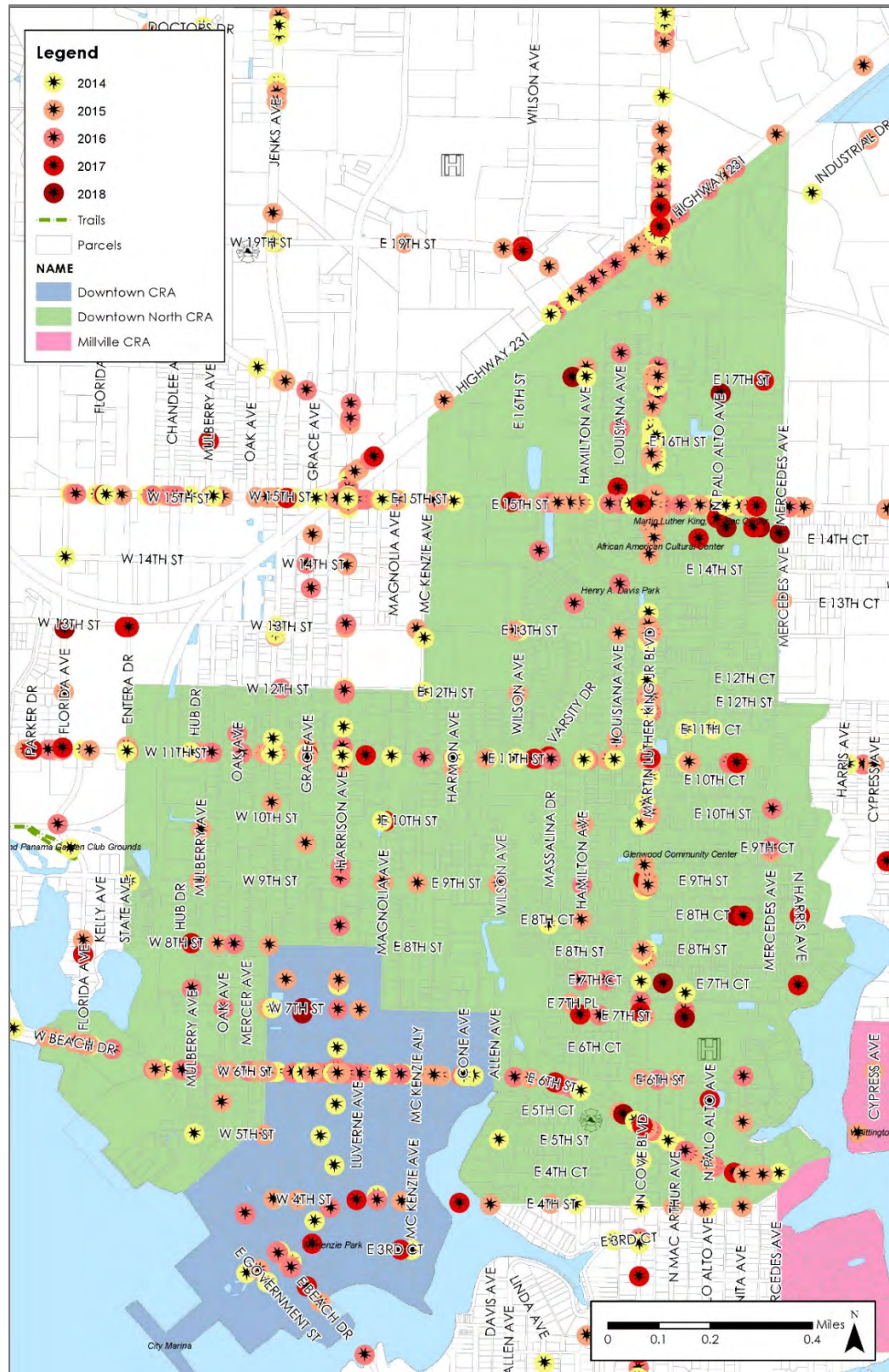
| Area                  | Total Crashes | Area (ac) | Crashes per Acre |
|-----------------------|---------------|-----------|------------------|
| <i>Panama City</i>    | 4587          | 22681.6   | 0.202            |
| <i>FON Study Area</i> | 53            | 110.56    | 0.479            |

Source: FDOT, Vehicle Crash Data, 2014 - 2018.

Additional, frequent crash activity occurs throughout 15<sup>th</sup> St, at intersections along Harrison Ave, and at the intersection of 13<sup>th</sup> St and Jenks Ave. Traffic calming, increased signalization and timing could provide some relief to the frequency of vehicular crashes and calls for emergency services.



### Map 10: FDOT Crash Data 2014-2018

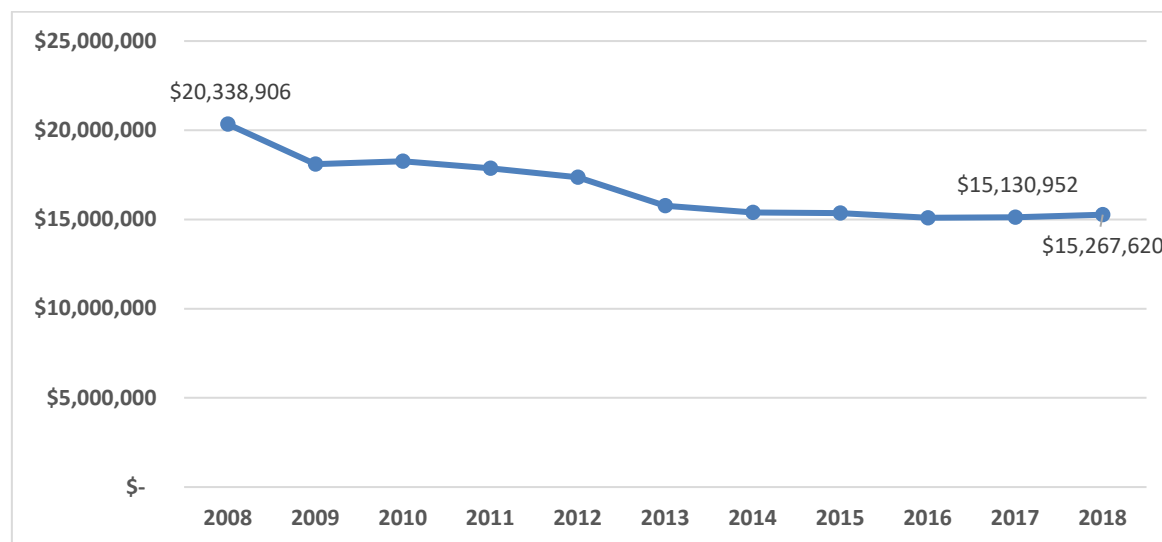


## F. Aggregate Taxable Value Decline

The FON Study Area has continued to experience declining taxable values for the past ten years.

Taxable values have steadily declined since 2008 with the exception of 2018 where a slight uptick from the previous year was noted see **Table 6**.

**Figure 2: Total Historic Taxable Values in the Expansion Area (2008-2018)**



2018 Tax assessments by the Bay County Property Appraiser show that the median assessed value of parcels within the proposed CRA expansion area has significantly declined since 2008. The continued decline in aggregate assessed values of real property in the Study Area for a period of 5 or more years is an ***an indicator of “blight-area” conditions.***

### G. ***Diversity of Ownership***

Areas in need of redevelopment are often further disadvantaged by a diversity of ownership on blocks and areas where redevelopment is desired. Often, individual owners of relatively small parcels of land are unable to realize the maximum development potential of the individual parcel due to the parcel's small size. There are 167 parcels in the Study Area and 128 different owners which translates to over 76% of parcels having different owners. A large number of parcels averaging less than one (1) acre in size and are under individual ownership. This relatively high diversification of ownership makes parcel assemblage more difficult, due to the multiple number of owners/agents involved in transactions and may deter efforts to redevelop the Study Areas. Hence, diversity of ownership within the Study Area is partially demonstrated (suspected) as a condition of blight.

### H. ***Fire and Emergency Calls-for Service***

The increased incidence of fire and emergency medical Calls-for-service in a higher proportion than in the remainder of the county or municipality is one of the indicators of a “blighted area”. ***Fire and Emergency calls for service as documented by vehicular crash records can be an indicator of “blight-area” conditions if higher than those recorded in the rest of the municipality.*** Table 6 shows the frequency for vehicular crashes within the Study Area is more than twice the frequency for the rest of the City. The Calls-for-service to the City of Panama City Fire/EMS, based on FDOT vehicular crash data for the Study Area was proportionally higher than Calls-for-service for the City as a whole. Table 6 shows the proportional higher calls-for-service for public safety and emergency services in the proposed CRA Expansion Area compared to the City of Panama City as a whole.



**I. Summary of Existing Conditions**

The proposed expansion area is predominately light manufacturing (17.5 acres), institutional (14.8 acres), residential (14.01 acres) and services/commercial (13.8 acres) which total approximately seventy-four percent (74%) of the CRA expansion area. A field study and GIS data analysis of the Study Area revealed the following conditions of blight within the CRA expansion Study Area:

- 1) Inadequate provision for ventilation, light, air, sanitation, or open spaces
- 2) 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
- 3) Faulty lot layout, in relation to size, adequacy, accessibility, or usefulness
- 4) Deterioration of site or other improvements
- 5) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area
- 6) Fire and emergency medical service calls higher than in the remainder of the municipality

These observed conditions have had the demonstrated effect over time of discouraging private sector investment and depressing taxable values in the area when compared to the City as a whole and also when compared to Bay County. This lack of private sector investment, declining taxable values, coupled with other observed conditions of blight has had a deleterious effect on the economic development activity and redevelopment activity within Study Area. The documentation of the presence of these conditions within the Study Area qualify the parcels within the Study Area for inclusion within the Downtown North Community Redevelopment Area.

**Table 7: Slum and Blight Conditions Matrix**

| Florida Statute Reference and Definition   | Observation of Conditions |              |           |
|--|---------------------------|--------------|-----------|
|  | Observed                  | Not Observed | Suspected |
| <b>“Slum Area”</b>   |                           |              |           |
| <i>Inadequate provision for ventilation, light, air, sanitation, or open spaces</i>  | 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> |                           | X            |           |
| <i>The existence of conditions that endanger life or property by fire or other causes</i>  |                           | X            |           |
| <b>“Blight Area”</b>   |                           |              |           |
| <i>Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities</i>   |                           |              | 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>  | X                         |              |           |
| <i>Faulty lot layout in relation to size, adequacy, accessibility, or usefulness</i>   | X                         |              |           |
| <i>Unsanitary or unsafe conditions</i>   |                           | X            |           |
| <i>Deterioration of site or other improvements</i>   | X                         |              |           |
| <i>Inadequate and outdated building density patterns</i>   |                           |              | X         |
| <i>Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality</i>  |                           | X            |           |
| <i>Tax or special assessment delinquency exceeding the fair value of the land</i>  |                           | X            |           |
| <i>Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality</i>   |                           |              | 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>   |                           |              | X         |
| <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>  | X                         |              |           |
| <i>Governmentally owned property with adverse environmental conditions caused by a public or private entity</i>  |                           | X            |           |
| <i>A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.</i>  |                           | X            |           |

## VIII. Conclusion of Alternative Tests

Section 163.340 ( 7 & 8) presents the three (3) conditions of “Slum Area” and the definitions of fifteen (15) “Blight Conditions” that may be used to determine if an area qualifies for inclusion in a Community Redevelopment Area. To be considered a “slum” or “blighted”, a minimum of two (2) of the eighteen (18) Slum and Blight Area conditions need to be observed within the Downtown North Study Area. ***The observance of five (5) of the fifteen (15) “blight area” conditions and one (1) of the three (3) conditions of a “slum-area” within the Study Area meets the criteria Alternative One method for determination of blight and justifies the inclusion of the Study Area within the existing Downtown North Community Redevelopment Area in accordance with Florida Statutes, Section 163, III.***

The information summarized in this report is sufficient for the City of Panama City to acknowledge the described conditions and include the Study Area within an expanded Downtown North CRA area through adoption of a resolution that declares the rehabilitation, redevelopment and conservation of the Study Area is in the interest of public health, safety, and welfare.



## IX. Legal Description of Expansion Area

### (PARTICIPATING TIF-CONTRIBUTING PARCELS)

The following narrative summarizes the parcels contained within the proposed Downtown North District CRA expansion area and their associated legal descriptions. Taken in total the following narrative comprises the all of the individual parcels' legal descriptions for the proposed expansion area. Please note that this does not constitute an official survey legal description of the proposed expansion area boundaries as may be prepared by a licensed surveyor, but represents a summary of the individual TIF-Contributing participating parcels' legal descriptions as provided by Bay County's Property Appraiser's Office and used verbatim.

**Parcels contained within the proposed Downtown North District CRA expansion area are as follows:**

| RENUM         | LEGAL DESCRIPTION   |
|---------------|---|
| 14402-010-000 | BRENNER PARK BEG 40' N OF SE COR OF SEC 32 TH W 150' N 260.31' TO RR R/W NELY 201.74' TO E LINE OF SEC S 389.28' TO POB SUBJ TO ESMTS FOR RR SPURS ORB 1588 P 1148 ORB 3333 P 2094  |
| 14465-000-000 | 33 3S 14W -58- 104C3 BEG SW COR OF SEC TH E 268.38' N 299.22' W 258.14' TO W LINE OF SEC S ALG SEC LINE 329.22' TO POB ORB 305 P 90 ORB   |
| 14403-000-000 | BRENNER PARK BEG 40' N & 150' W OF SE COR OF TH W 100' N 180.23' TO RR R/W NELY ALG R/W TO A PT N OF POB S TO POB. BLK 5 ORB 3333 P 2094  |
| 14402-000-000 | BRENNER PARK PT LUVERNE AV & ALL BLK 5 ORB 1738 P 781 ORB 2158 P 1422 MAP 91D4  |
| 18323-000-000 | WASHINGTON HEIGHTS LOTS 1,2 & 37 E1/2 BLK 3 ORB 1849 P 479  |
| 18309-000-000 | WASHINGTON HEIGHTS BEG 40' S OF CENTER LINE 15TH STREET & 37.5' E OF CENTER LINE HARRISON AVE TH E 171' S 235' W 48' N 50' W 123' N 185' TO POB AKA PTS OF LOTS 1 THRU 10 & LOTS 26 THRU 33 & ALLEY ADJ BLK 2 ORB 3166 P 1731 |
| 18308-000-000 | WASHINGTON HEIGHTS E 92' OF LOTS 1-10 INC BLK 2 ORB 198 P 53  |
| 18305-000-000 | WASHINGTON HEIGHTS LOTS 1 THRU 10 INC BLK 1 ORB 3788 P 806  |
| 16652-000-000 | 4 4S 14W -192- BEG 40' S OF NW COR OF SEC TH E 320' S 588.4' W 320' N 588.4' TO POB ORB 3365 P 1424   |
| 18360-000-000 | SEGLER LOTS 1 THRU 9 INC BLK 1 ORB 1895 P 359 MAP 92A1  |
| 18324-000-000 | WASHINGTON HEIGHTS LOTS 3 & 4 E1/2 BLK 3 ORB 721 P 872  |
| 18318-000-000 | WASHINGTON HEIGHTS LOTS 34,35 BLK 2 ORB 3316 P 2025   |
| 18325-000-000 | WASHINGTON HEIGHTS LOTS 5,6,7 & 8 E1/2BLK3 ORB 1895 P 359   |
| 18363-000-000 | SEGLER SUBDIV LOTS 1 & 2 BLK 2 ORB 1895 P 359 MAP 92A1  |
| 18317-000-000 | WASHINGTON HEIGHTS LOTS 11,12,36,37 BLK 2 SUBJ TO SIGN ESMT ORB 3316 P 2025   |
| 18306-000-000 | WASHINGTON HEIGHTS LOTS 11 THRU 18 INC BLK 1 ORB 1129 P 537   |
| 18326-000-000 | WASHINGTON HEIGHTS LOTS 9,10,11 & 12 E1/2BLK3 ORB 1895 P 359  |
| 18366-000-000 | SEGLER SUBDIV LOTS 14 TO 17 BLK 2 ORB 3458 P 1257 MAP 92A1  |
| 18364-000-000 | SEGLER SUBDIV LOTS 3 TO 11 INC BLK 2 ORB 2159 P 498 MAP 92A1  |

| RENUM         | LEGAL DESCRIPTION   |
|---------------|---|
| 18361-000-000 | SEGLER SUBDIV LOTS 10, 11 BLK 1 ORB 1769 P 1394 ORB 2165 P 2272 MAP 92A1  |
| 18327-000-000 | WASHINGTON HEIGHTS LOTS 13, 14, 15, 16 BLK 3 ORB 3725 P 146   |
| 18362-000-000 | SEGLER SUBDIV LOTS 12 THRU 17 BLK 1 ORB 1769 P 1394 ORB 2165 P 2272 MAP 92A1  |
| 18307-005-000 | WASHINGTON HEIGHTS N 10' OF LOT 21 & ALL LOTS 19 & 20 BLK 1 ORB 1897 P 2272   |
| 18328-000-000 | WASHINGTON HEIGHTS LOTS 17, 18, 19 & 20 IN E 1/2 BLK 3 ORB 3103 P 2217  |
| 18307-010-000 | WASHINGTON HEIGHTS N 20' OF LOT 23, ALL LOT 22 & S 15' OF LOT 21 BLK 1 ORB 1512 P 1133 ORB 1607 P 295 ORB 2213 P 332  |
| 18313-000-000 | WASHINGTON HEIGHTS LOTS 23,24,25 & S1/2 LOT 22 & LOTS 47 THRU 50 INC BLK 2 ORB 2020 P 1053  |
| 18365-000-000 | SEGLER SUBDIV LOTS 12 & 13 BLK 2 ORB 463 P 659 ORB 3458 P 1257  |
| 18307-000-000 | WASHINGTON HEIGHTS S 5' OF LOT 23 & ALL LOTS 24 & 25 BLK 1 ORB 3850 P 1133  |
| 18399-000-000 | SEGLER SUBDIV LOTS 44, 45, 46, 47, 48, BLK 7 MAP 92A1   |
| 16650-000-000 | 4 4S 14W -190- 69A BEG AT NE COR OF NW1/4 OF SW1/4 OF NW1/4 OF NW1/4 TH S 177.4' W 335' N 177.4' E TO POB INCLUDES PART OF VACATED MAGNOLIA AVE ORB 1789 P 1418 |
| 18382-000-000 | SEGLER SUBDIV LOTS 1 & 2 BLK 7 ORB 412 P 122 MAP 92A1   |
| 18400-000-000 | SEGLER SUB LOTS 1,2,3 & 4 BLK 8 ORB 1474 P 1530 MAP 92A1  |
| 18351-000-000 | WASHINGTON HEIGHTS LOTS 1 & 2 E1/2 BLK 8 ORB 646 P 483  |
| 18343-000-000 | WASHINGTON HEIGHTS LOTS 1 & 2 BLK 7 ORB 3665 P 857  |
| 18344-000-000 | WASHINGTON HEIGHTS LOTS 3,4 & 5 BLK 7 ALSO W1/2 OF LOTS 20 TO 24 INCL BLK 6 & VACATED ALLEY ADJOINING - SEE RE# 18342-000 ORB 1861 P 1136                       |
| 18341-000-000 | WASHINGTON HEIGHTS E1/2 LOTS 20,21,22,23, & 24 BLK 6 ORB 1972 P 902   |
| 18335-000-000 | WASHINGTON HEIGHTS LOTS 21,22,23,24 BLK 5 ORB 3693 P 1337   |
| 18383-000-000 | SEGLER SUBDIV LOTS 3,4 BLK 7 ORB 1186 P 768 ORB 2043 P 1164 MAP 92A1  |
| 18352-000-000 | WASHINGTON HEIGHTS LOTS 3,4,5 & 6 E1/2 BLK 8 ORB 1726 P 1096 MAP 92A1   |
| 18384-000-000 | SEGLER SUBDIV LOTS 5, 6,7 & 8 BLK 7 ORB 574 P 630 MAP 92A1  |
| 18401-000-000 | SEGLER SUBDIV LOTS 5, 6, 7 ORB 3165 P 1716 BLK 8 MAP 92A1   |
| 18397-000-000 | SEGLER SUBDIV LOTS 39,40, 41,42 & 43 BLK 7 ORB 3693 P 1202  |
| 18345-000-000 | WASHINGTON HEIGHTS LOTS 6, 7, 8, 9, 10, 11, & 12 ORB 2997 P 1549 BLK 7  |
| 18340-000-000 | WASHINGTON HEIGHTS LOT 19 BLK 6 ORB 188 P 562 ORB 2509 P 1696   |
| 18353-000-000 | WASHINGTON HEIGHTS LOTS 7,8,9 & 10 E1/2 BLK 8 ORB 3460 P 1072   |
| 18377-000-000 | SEGLER SUBDIV LOTS 8, 9, 10 & 11 BLK 6 ORB 1875 P 28 MAP 92A1   |
| 18339-000-000 | WASHINGTON HEIGHTS LOTS 17, 18 BLK 6 ORB 3743 P 1029  |
| 18402-000-000 | SEGLER SUBDIV LOTS 8,9 BLK 8 ORB 3633 P 1312  |
| 18385-000-000 | SEGLER SUBDIV LOTS 9,10,11 BLK 7 ORB 1398 P 781 MAP 92A1 ORB 2630 P 891   |
| 18338-000-000 | WASHINGTON HEIGHTS LOTS 15,16 BLK 6 ORB 3743 P 1029   |
| 18403-000-000 | SEGLER SUBDIV LOTS 10,11,12,13,14 ORB 1788 P 2105 BLK 8 MAP 92A1  |
| 18396-000-000 | SEGLER SUBDIV LOTS 35, 36, 37 & 38 BLK 7 ORB 149 P 41 ORB 2124 P 1374 MAP 92A1  |
| 18378-000-000 | SEGLER SUBDIV LOTS 12, 13, 14 BLK 6 ORB 606 P 581 ORB 1877 P 1831 MAP 92A1 ORB 2876 P 978   |
| 18337-000-000 | WASHINGTON HEIGHTS LOTS 7 THRU 14 & 10' STRIP ADJ W LINE LOTS 9 THRU 12 BLK 6 & IN BLK 7 LOTS 13 TO 18 BLK 6 ORB 1129 P 1549                                    |
| 18386-000-000 | SEGLER SUBDIV LOTS 12, 13 & 14 BLK 7 ORB 1895 P 375 MAP 92A1  |

| RENUM         | LEGAL DESCRIPTION  |
|---------------|--|
| 18332-010-000 | WASHINGTON HEIGHTS LOTS 13 & 14 BLK 5 -AND- PART OF VACATED MAGNOLIA AVE ORB 934 P 614 ORB 1663 P 685 ORB 1667 P 179 ORB 1880 P 965  |
| 16653-000-000 | 4 4S 14W -193- THE SW1/4 OF SW1/4 OF NW1/4 OF NW1/4 LESS R/W'S AND COM AT THE NE COR OF NW1/4 OF THE SW 1/4 OF THE NW1/4 TH RUN SOUTH 177.4' W 15' TO THE WEST R/W OF MC KENZIE AVE FOR POB TH RUN S 153.76' W 134.98' TH N 153.76' E 134.98' TO POB |
| 18042-000-000 | 5 4S 14W -5- 28B BEG SW COR OF SE1/4 OF NW1/4 OF NE1/4 TH E 237.7' N TO RR SWLY ALG RR TO W LI SE1/4 OF NW1/4 OF NE1/4 TH S TO BEG ORB 1703 P 589 ORB 2645 P 643   |
| 18332-000-000 | WASHINGTON HEIGHTS LOTS 7,8,9,10,11 & 12 BLK 5 -AND- PART OF VACATED MAGNOLIA AVE ORB 1663 P 689 ORB 2028 P 707 ORB 2032 P 1062 ORB 2091 P 357 ORB 2091 P 380  |
| 18379-000-000 | SEGLER SUBDIV LOTS 15 & 16 LESS R/W BLK 6 ORB 1877 P 1825 ORB 1877 P 1831 MAP 92A1 ORB 2876 P 978  |
| 18393-030-000 | SEGLER SUBDIV LOTS 33 & 34 BLK 7 ORB 1342 P 1649 MAP 92A1  |
| 18386-010-000 | SEGLER SUBDIV LOT 15 BLK 7 ORB 1921 P 583 ORB 2250 P 632 MAP 92A1 ORB 2548 P 1976 ORB 2964 P 2305  |
| 18404-000-000 | SEGLER SUBDIV LOT 15 BLK 8 ORB 1827 P 915 MAP 92A1   |
| 18357-000-000 | WASHINGTON HEIGHTS LOTS 15 & 16 & S 8' OF LOT 14 ORB 1723 P 1764 ORB 2352 P 1104 E1/2 BLK 8 OR 2796 P 1981 ORB 2907 P 2257   |
| 18381-000-000 | SEGLER SUBDIV LOTS 17 THRU 24 INC BLK 6 ORB 1530 P 1504 MAP 92A1   |
| 18387-000-000 | SEGLER SUBDIV LOT 16 & 17 BLK 7 ORB 361 P 656 ORB 2253 P 1266-1276 MAP 92A1 ORB 2531 P 1608 ORB 2964 P 2305  |
| 18405-000-000 | SEGLER SUBDIV LOTS 16, 17, 18, 19, 20 ORB 320 P 537 BLK 8 ORB 1924 P 709 MAP 92A1  |
| 18393-025-000 | SEGLER SUBDIV LOTS 31 & 32 BLK 7 ORB 3841 P 1564 MAP 92A1  |
| 18358-000-000 | WASHINGTON HEIGHTS LOTS 17 THRU 24 INC E1/2BLK8 ORB 3259 P 1621  |
| 18388-000-000 | SEGLER SUBDIV LOTS 18,19 & N1/2 LOT 20 BLK 7 ORB 1856 P 332 ORB 2232 P 1136 MAP 92A1 ORB 2964 P 2305   |
| 18393-023-000 | SEGLER SUBDIV LOTS 29 & 30 BLK 7 ORB 3841 P 1564 MAP 92A1  |
| 18350-000-000 | WASHINGTON HEIGHTS LOTS 19,20 & 21 BLK 7 ORB 1201 P 1314 ORB 2240 P 1277   |
| 18336-000-000 | WASHINGTON HEIGHTS LOTS 1-6 INCL BLK 6 ORB 1201 P 1314 ORB 2240 P 1277   |
| 18330-000-000 | WASHINGTON HEIGHTS W 70' OF LOTS 1 TO 6 BLK 5 ORB 1678 P 1781 ORB 1699 P 337 ORB 3022 P 86   |
| 18331-000-000 | WASHINGTON HEIGHTS E 50' LOT 5 & 6 & N 11' LOT 4 ORB 3674 P 2301   |
| 18389-000-000 | SEGLER SUBDIV LOTS 21,22 & S1/2 LOT 20 BLK 7 ORB 3654 P 2370 MAP 92A1  |
| 18393-020-000 | SEGLER SUBD LOT 28 & N 6' LOT 27 LESS THE E 50' BLK 7 ORB 3725 P 1391  |
| 18045-000-000 | 5 4S 14W -13- 28B COM AT INTERSEC C/L OF A&STA B RR COS SHIPYARD SPUR & A PT 330' E OF W LINE OF NW1/4 OF NE1/4 TH S 40.72' & W 101.33' FOR POB TH CONT W 300.08' S 114.10' E 300' N 134.18' TO POB ORB 3922 P 316                                   |
| 18406-000-000 | SEGLER SUBDIV LOTS 21, 22, 23, 24 ORB 320 P 537 BLK 8 ORB 1924 P 709 MAP 92A1  |
| 18392-000-000 | SEGLER SUBDIV E 50' LOTS 25, 26 & 27 BLK 7 ORB 1955 P 1134 MAP 92A1  |
| 18391-000-000 | SEGLER SUBDIV LOTS 25, 26, 27 LESS E 50' & LESS 6' OF W 85' OF LOT 27 BLK 7 ORB 3725 P 1008  |
| 18329-000-000 | WASHINGTON HEIGHTS E 50' LOTS 1 THRU 4 INC LESS N 11' LOT 4 BLK 5 ORB 1687 P 1467 ORB 2457 P 2205  |
| 18350-050-000 | WASHINGTON HEIGHTS LOTS 22,23,24 BLK 7 ORB 1428 P 1498 ORB 1897 P 157 ORB 2813 P 1855  |



| RENUM         | LEGAL DESCRIPTION   |
|---------------|---|
| 18390-000-000 | SEGLER SUBDIV LOTS 23 & 24 BLK 7 ORB 1384 P 435 ORB 1703 P 1710 ORB 1703 P 1708   |
| 18046-000-000 | 5 4S 14W -13.1- 28B BEG E LINE STATE AVE 400' N OF 11TH ST TH N 890.15' E 560.5' SW'LY PAR TO RR 949.1' W 262.2' TO BEG ORB 250 P 146 ORB 2162 P 169  |
| 18071-000-000 | 5 4S 14W -36- 28B BEG ON E LINE OF MULBERRY AVE. ATA PT 104' S OF BDRY LINE OF SE1/4OF NE1/4 N ALG E LINE MULBERRY 74' E 146' S 74' W 146' TO BE G  |
| 18456-010-000 | BRY-CO PARK LOT 24 & N 15' LOT 23 BLK 4 ORB 1673 P 1497 ORB 1891 P 2242   |
| 18443-000-000 | BRY-CO PARK LOTS 25, 26 & 27 BLK 3 ORB 2744 P 2055 ORB 2755 P 1701  |
| 18442-000-000 | BRY-CO PARK LOTS 23 & 24 BLK 3 ORB 2018 P 1872 ORB 2346 P 1088  |
| 18428-000-000 | BRY-CO PARK LOTS 25,26,27,28,29,30 BLK 2 ORB 3642 P 1424  |
| 18427-000-000 | BRY-CO PARK LOTS 23, 24 BLK 2 ORB 1680 P 1362   |
| 18421-000-000 | BRY-CO PARK LOT 24 & LOT 23 LESS S 2'BLK 1 ORB 3252 P 747   |
| 18408-000-000 | VICKERY SUBDIV LOTS 1, 2, 3, 8, 9, 10, 11 ORB 1830 P 843 ORB 1940 P 1690 MAP 92A1   |
| 18058-000-000 | 5 4S 14W -24- 28B NE1/4 OF SE1/4 OF NE1/4 E OF HARRISON AVE LESS TO DOT   |
| 18456-000-000 | BRY-CO PARK LOTS 21,22 & S 10'OF LOT 23 ORB 1673 P 1494 BLK 4   |
| 18441-000-000 | BRY-CO PARK LOTS 20, 21 & 22 BLK 3 ORB 3167 P 960   |
| 18426-000-000 | BRY-CO PARK LOTS 17 - 22 ORB 1378 P 3 BLK 2   |
| 18420-000-000 | BRY-CO PARK LOTS 21, 22 & S 2' LOT 23BLK 1 ORB 3235 P 1157  |
| 18072-000-000 | 5 4S 14W -37- 28B BEG E LI MULBERRY AV 174' S OF N LI OF SW1/4 OF NE1/4 N 70' E 146'S 70' W 146' TO POB ORB 1029 P426   |
| 18455-000-000 | BRY-CO PARK LOTS 19 & 20 BLK 4 ORB 1333 P 518 ORB 2896 P 1241 MAP 92A1  |
| 18419-000-000 | BRY-CO PARK LOTS 17,18,19,20 BLK 1 ORB 1933 P 2213  |
| 18440-000-000 | BRY-CO PARK LOTS 18 & 19 BLK 3 ORB 279 P 446 ORB 2563 P 807 MAP 92A1  |
| 18444-010-000 | BRY CO PARK LOTS 31,32 & S 1/2 LOT 30 BLK 3 ORB 3792 P 2355   |
| 18454-000-000 | BRY-CO PARK LOTS 15,16,17 & 18 BLK 4 ORB 1292 P 1090  |
| 18073-000-000 | 5 4S 14W -38- 28B BEG 244' S OF N BDRY LINE OF SW1/4 OF NE1/4 N ALG E BDRY LINE MULBERRY AVE 70' E 146' S 70' W 146' TO BEG ORB 1520 P 1810 ORB 1584 P 942  |
| 18429-000-000 | BRY-CO PARK 92A4 LOTS 31, 32 & 33 BLK 2 ORB 1119 P 99   |
| 18439-000-000 | BRY-CO PARK LOT 17 BLK 3 ORB 3595 P 437   |
| 18410-000-000 | VICKERY SUBDIV LOTS 12, 13, 14, 15, 16 & 17 ORB 524 P 554-ORB 1419 P 1749 MAP 92A1 ORB 2498 P 500   |
| 18445-000-000 | BRY-CO PARK LOTS 33, 34 & N1/2 LOT 35 BLK 3 ORB 3792 P 2355   |
| 18438-000-000 | BRY-CO PARK LOTS 14, 15, 16 BLK 3 ORB 3168 P 96   |
| 18425-000-000 | BRY-CO PARK LOTS 14, 15 & 16 BLK 2 ORB 3318 P 1006  |
| 18070-050-000 | 5 4S 14W -35A- 28B PCL BOUNDED ON W BY E LINE OF MULBERRY AV, ON E BY W LINE OF NE1/4 OF NE1/4 OF SW1/4 OF NE1/4, ON S BY N LINE OF BLK 1 N HIGHLANDS PLAT ON N BY LINE 244' S OF N LINE OF SW1/4 OF NE1/4 OF SEC |
| 18418-000-000 | BRY-CO PARK LOTS 14,15,16 ORB 603 P 495 BLK 1 MAP 92A1  |
| 18430-000-000 | BRY-CO PARK LOTS 34,35,36,37 BLK 2 ORB 3373 P 2317  |
| 18452-010-000 | BRY-CO PARK LOTS 12,13, & 14 BLK 4 ORB 2863 P 754   |
| 18447-000-000 | BRY-CO PARK S1/2 LOT 35, ALL LOTS 36,37, 38,39,40,41,42,43,44,45 BLK 3 ORB 240 P 703  |
| 18437-000-000 | SALECO PARK LOTS 11, 12, 13 & N1/2 LOT 10 BLK 3 ORB 3373 P 1838   |
| 18424-000-000 | BRY-CO PARK LOTS 12, 13 BLK 2 ORB 3631 P 442  |
| 18417-000-000 | BRY-CO PARK LOTS 10,11,12,13 BLK 1 ORB 552 P 711 ORB 1025 P 468 ORB 3484 P 1863   |

| RENUM         | LEGAL DESCRIPTION   |
|---------------|---|
| 18452-000-000 | BRY-CO PARK LOTS 9,10,11 ALSO BEG NW COR LOT 10 TH W 50' S 50' E 50' N 50' TO POB BLK 4 ORB 1864 P 846 ORB 2486 P 1625 ORB 2512 P 415   |
| 18431-000-000 | BRY-CO PARK LOTS 40, 41 & 42 BLK 2 ORB 3573 P 1970  |
| 18529-000-000 | N HIGHLAND LOTS 7,8,9 & 10 BLK 1 92A4 ORB 2489 P 1523   |
| 18423-000-000 | BRY-CO PARK LOTS 10,11 BLK 2 ORB 3931 P 1831  |
| 18533-000-000 | N HIGHLAND LOTS 7,8,9 & 10 BLK 2 ORB 1196 P 542-ORB 1373 P 439- 446 ORB 1617 P 933 MAP 92A4   |
| 18435-000-000 | BRY-CO PARK LOTS 5, 6, 7, 8, 9, & S 1/2 LOT 10 BLK 3 ORB 1901 P 993 ORB 2241 P 1309 ORB 2359 P 2299   |
| 18422-000-000 | BRY-CO PARK N 15' OF LOT 5 & ALL OF LOTS 6, 7, 8 & 9 BLK 2 ORB 3604 P 2240  |
| 18416-000-000 | BRY-CO PARK LOTS 5, 6, 7, 8, 9 BLK 1 ORB 3547 P 671   |
| 18411-000-000 | VICKERY SUBD LOTS 18, 19 & 20 & PCL DESC AS COM AT NE COR LOT 21 W 1.56' TO EDGE OF BLDG FOR POB S .50' W 1.05' N .10' W 123.69' TO N LINE OF LOT 21 E 124.74' TO POB ORB 1749 P 37 ORB 2217 P 1414 ORB 2345 P 296  |
| 18451-010-000 | BRYCO PARK LOTS 7 & 8 & N1/2 LOT 6 & ALSO BEG NW COR LOT 8 W 50' S 62.5' E 50' N 62.5' TO POB BLK 4 ORB 3466 P 724  |
| 18532-000-000 | N HIGHLAND LOTS 5 & 6 BLK 2 ORB 1196 P 542-ORB 1373 P 439- 446 ORB 1617 P 933   |
| 18528-000-000 | N HIGHLAND LOTS 5,6 BLK 1 ORB 3627 P 688  |
| 18432-000-000 | BRY-CO PARK LOTS 43,44,45 ORB 1075 P 1529 BLK 2 ORB 2909 P 330  |
| 18531-000-000 | N HIGHLAND LOTS 3,4 BLK 2 ORB 1196 P 542-ORB 1373 P 439- 446 ORB 1617 P 933   |
| 18527-000-000 | N HIGHLAND LOTS 1,2,3 & 4 BLK 1 92A4 ORB 3720 P 985   |
| 18421-001-000 | BRY-CO PARK BEG 70.71' W OF SE COR LOT 1 TH W 69.29' N 110' E 69.55' S 110' TO POB BLK 2 ORB 1476 P 875 FOR MORTGAGE PURPOSES-UNITS A, B, C, D  |
| 18434-000-000 | BRY-CO PARK LOTS 1,2,3,4 BLK 3 ORB 954 P 916  |
| 18421-002-000 | BRY-CO BEG SE COR LOT 1 TH W 70.71' N 110' E 70.45' S 110' TO POB ORB 1476 P 875 BLK 2 FOR MORTGAGE PURPOSES-UNITS E, F, G, H   |
| 18451-000-000 | BRY-CO PARK LOTS 3,4 & 5 & S1/2 LOT 6 & BEG 12.5' S OF NW COR LOT 6 FOR POB TH S 87.5' W 50' N 87.5' E 50' TO POB ORB 1272 P 301 ORB 1616 P 1735  |
| 18414-000-000 | BRY-CO PARK LOTS 1,2,3 & 4 LESS E 40' BLK 1 ORB 3656 P 90   |
| 18415-000-000 | BRY-CO PARK 92A1 E 40' LOTS 1,2,3, & 4 BLK 1 ORB 1085 P 1170  |
| 18412-000-000 | VICKERY SUBDIV LOTS 21, 22, 23 & 24 LESS: COM AT NE COR LOT 21 W 1.56' TO EDGE OF BLDG FOR POB S .50' W 1.05' N .10' W 123.69' TO N LINE OF LOT 21 E 124.74' TO POB ORB 3798 P 1130   |
| 18449-000-000 | BRY-CO PARK LOTS 46,47,48 BLK 3 ORB 1170 P 1438   |
| 18433-000-000 | BRY-CO PARK LOTS 46, 47 & 48 BLK 2 ORB 3348 P 338   |
| 18530-000-000 | N HIGHLAND LOTS 1 & 2 BLK 2 ORB 1196 P 542-ORB 1373 P 439- 446 ORB 1617 P 933 MAP 92A4  |
| 18450-000-000 | BRY-CO PARK LOTS 1, 2 BLK 4 ALSO A PARCEL OF OF LAND 50' SQ ADJOINING LOTS 1 & 2 ON THE W END & 6' ADDED TO E & S BY ORB 3306 P 1905  |
| 18312-010-000 | WASHINGTON HEIGHTS S1/2 LOT 19, ALL OF LOTS 20 & 21 & N1/2 OF LOT 22 BLK 2 ORB 1361 P 1476 ORB 2197 P 129   |
| 18312-000-000 | WASHINGTON HEIGHTS N1/2 OF LOT 19 & ALL LOT 13 THRU 18, S2' OF LOT 42, ALL OF LOT 43 & N1/2 LOT 44 BLK 2 & PCL IN ALLEY DESC AS: COM AT INTERSECT OF S LINE OF LOT 44 WITH E R/W OF HARRISON AV E 116.33' TO SE COR OF LOT 44 TH CONT E ALG EXTENSION OF S LINE |

| RENUM         | LEGAL DESCRIPTION  |
|---------------|--|
| 18319-000-000 | WASHINGTON HEIGHTS LOTS 38, 39, 40, 41, 42 LESS S 2' LOT 42 LESS TO GPCO R/W BLK 2 ORB 1267 P 1991 ORB 1213 P 697  |
| 18048-010-000 | 5 4S 14W -14.1- 28B BEG 620' E & 575' N OF SW COR OF NE1/4 TH N 129' E 20' N 415.10' W 134.73' SWLY ALG RR R/W 358.19' S 186' E 161.63' N 129' TO POB ORB 1366 P 1559 ORB 740 P 430 ORB 766 P 461 ORB 1373 P 439-46 ORB 1617                     |
| 18070-051-000 | 5 4S 14W -35B- 28B PCL BOUNDED ON W BY W LINE OF NE1/4 OF SW1/4 OF NE1/4, ON E BY W LINE OF MULBERRY AVE, ON S BY N LINE OF BLK 2 NORTH HIGHLANDS PLAT ON N BY LINE 244' S OF N LINE OF SW1/4 OF NE1/4 OF SEC ORB 1366 P 1561 ORB 1617 P 933     |
| 18070-000-000 | 5 4S 14W -35- 28B BEG 1856' W & 30' S OF NE COR SE1/4 OF NE1/4 S 214' W 124' N 214' E 124' TO BEG ORB 1049 P 1814 ORB 1204 P 324   |
| 18376-020-000 | SEGLER SUBDIV COM AT SE COR OF NW1/4 OF NE1/4 TH N 25' TO N R/W OF 13TH ST W 227' FOR POB TH W 89.54' N 143.02' W 81.04' N 139.08' W 10.51' NELY 192.08' NELY 51.77' S 445.63' TO POB ORB 2525 P 23  |
| 18376-000-000 | SEGLER SUBDIV ALL BLK 5 & LOTS 1 TO 7 INC BLK 6 & BEG SE COR NW1/4 OF NE1/4 TH W 422.3' N TO RR NELY ALG RR TO E LINE NW1/4 OF NE1/4 S TO POB LESS (18376-010 & 020) ORB 3445 P 1703   |
| 18334-000-000 | WASHINGTON HEIGHTS LOTS 15,16,17,18,19,20 BLK 5 -AND- PART OF VACATED MAGNOLIA AVE ORB 649 P 299 ORB 1663 P 685 ORB 2546 P 2083  |
| 18355-000-000 | WASHINGTON HEIGHTS LOTS 11,12,13, N 17' OF LOT 14 OF E 1/2 BLK 8 ORB 3658 P 1964   |
| 18321-000-000 | WASHINGTON HEIGHTS LOTS 45,46 & S1/2 LOT 44 BLK 2 ORB 2020 P 1067  |
| 18045-010-000 | 5 4S 14W -13.1- 28B COM AT INTERSEC C/L OF A&SAB RAILWAY CO'S SHIPYARD SPUR & A PT 330' E OF W LI OF NW1/4 OF NE1/4 TH S 40.72' FOR POB TH CONT S 151.37' TO 10' ESMT W 100' N 134.18' ELY 101.33' TO POB ORB 3858 P 813                         |
| 18044-000-000 | 5 4S 14W -10- 28B BEG 449' E & 30' N OF SW COR OF NW1/4 OF NE1/4 TH N 150' TO RR NELY 284' ALG RR SWLY 299.4' ALG RR W 90' TO POB ORB 1607 P 632 ORB 2440 P 916  |
| 18043-000-000 | 5 4S 14W -9- 28B BEG 330' E OF SW COR OF NW1/4 OF NE1/4 TH E 119' N TO RR SPUR TH SW'LY ON RR SPUR TO POINT N OF BEG TH S 154.7' TO BEG ORB 19 3 P 465 ORB 3840 P 1804   |
| 18048-000-000 | 5 4S 14W -14- 28B PCLS 8 & 10 CR E1/2 OF W1/2 OF SW1/4 OF NE1/4 LESS TO IRWIN CORP OUT OF PCL #10 & LESS TO SEGLER, LESS TO CITY & LESS PCL ORB 1606 P 103   |
| 18409-000-000 | VICKERY SUBDIV LOTS 4, 5, 6, 7 ORB 1940 P 1692 MAP 92A1  |
| 18376-010-000 | SEGLER SUBDIV COM AT SE COR OF NW1/4 OF NE1/4 TH N 25' TO N R/W 13TH ST FOR POB TH CONT N 429.99' E 125.88' TO W R/W JENKS AV N 307.87' TO SLY R/W R/R SWLY 457.49' S 445.63' TO N R/W OF 13TH ST E 227' TO POB BEING IN BLK 5 & BLK 6 LESS PRCL |
| 18376-010-010 | SEGLER SUBDIV COM AT SE COR OF NW1/4 OF NE1/4 TH N 25.03' N 429.99' E 30.30' N 14.54' FOR POB TH N 46.98' E 11.83' N 2' E 13' S 1' E 10' S 1' E 17.16' S 48.98' W 12.50' S 3' W 6.83' N 5' W 32.65' TO POB ORB 3162 P 1018                       |
| 16649-000-000 | 4 4S 14W -189- 69A BEG 177.4' S OF NE COR OF NW1/4 OF SW1/4 OF NW1/4 OF NW1/4 TH S 153.6' W 335' N 153.6' ON SEC LI E 335' TO POB LESS THE EAST 150' ORB 1663 P 685  |
| 18430-050-000 | BRY-CO PARK LOTS 38 & 39 BLK 2 ORB 3692 P 685  |
| 18444-000-000 | BRY-CO PARK LOTS 28, 29 & N 1/2 LOT 30 BLK 3 ORB 2037 P 1771 LESS & EXCEPT: BRY-CO PARK BEG AT NE COR OF LOT 28 BLK 3 TH S 62.54' W 57.94' N 62.49' E 58.81' TO POB & BEG AT TH SW COR OF N 1/2 OF LOT 30 BLK 3                                  |
| 18444-000-010 | BRY-CO PARK BEG AT NE COR OF LOT 28 BLK 3 TH S 62.54' W 57.94' N 62.49' E 58.81' TO POB & BEG AT TH SW COR OF N 1/2 OF LOT 30 BLK 3 TH N 31.21' E 25' S 31.21' W 25' TO POB TOG W/A 3' EASMT FOR INGRESS & EGRESS ORB 3915 P 1660                |





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## **DOWNTOWN NORTH CRA 2021 EXPANSION AREA A (PANAMA CITY MALL) FINDINGS OF NECESSITY**

*The pages that follow include the Downtown North CRA 2021 Expansion Area A (Panama City Mall Area) Findings of Necessity completed in April 2021.*



# PANAMA CITY



*Florida*



## PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

*Downtown North Redevelopment Area*

Finding of Necessity Study

APRIL 2021





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# I. INTRODUCTION

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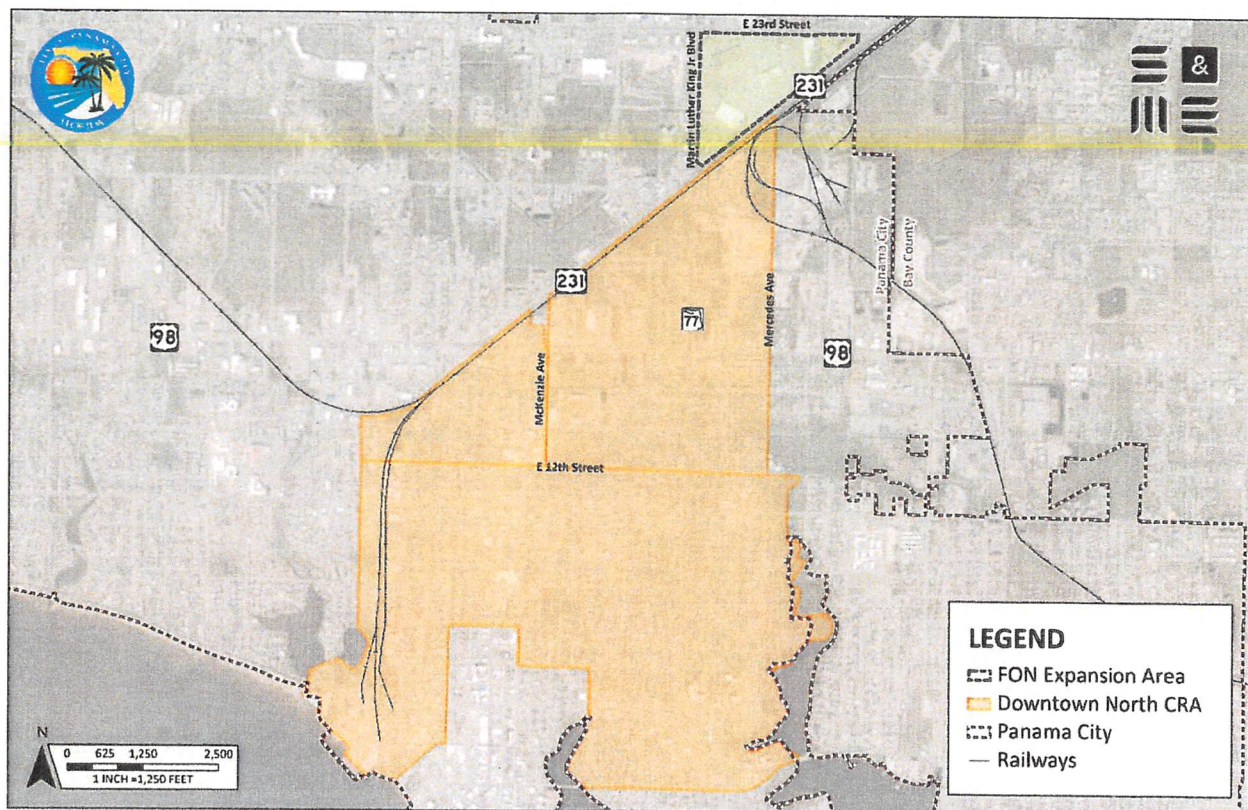


## I. Introduction

This Finding of Necessity study evaluates the conditions at the Panama City Mall site to determine if it satisfies the Florida Statute defined conditions of "slum" and "blight" and can be added to the established Downtown North Community Redevelopment Area.

The expansion area, shown in **Map 1**, is an entirely commercial area that was once thriving but has suffered greatly since Hurricane Michael hit the area in 2018. This document provides a summary of the Study Area's (expansion area) existing conditions as a Finding-of-Necessity (FON) study in consideration for the Area's potential inclusion into the Panama City Downtown North CRA.

**Map 1. Downtown North Community Redevelopment Area and FON Expansion Area (Study Area)**



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021



## II. HISTORICAL PERSPECTIVE

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## II. Historical Perspective

The history of Panama City dates to the 1880s when real estate entrepreneurs L.M. Ware, F.M. Moates, R.M. Baker, G.W. Jenks, and the St. Andrews Bay Railroad, Land and Mining Company started marketing in the area known as "Harrison" at the time. In 1905, the Gulf Coast Development Company was formed and built railroad lines connecting the area to the rest of the state. G.M. West, a developer, was instrumental in naming the area "Panama City" in 1906. The City incorporated in 1909.

Following the creation of Bay County in 1913, Panama City was chosen to be the new county seat the following year. Expansion continued into the 1920s and 30s. By the late 1930s, the limits and shape of the downtown were firmly established, with business extending as far as the 700 block. In the 1930s and 1940s, the area witnessed an increase in entrepreneurial ventures that served the needs of local residents. The 1950s and 1960s, characterized by the civil rights movement in the entire nation, also witnessed the rise of civic movement in the community. It was during this period that two civic organizations – the Negro Improvement Association and Women's Civic Club – were established in the Glenwood community, both of which played a pivotal role in advancing the welfare of the African American community.

The Downtown North redevelopment area is now home to Glenwood, Cove and the Jenks and Grace Avenue neighborhoods, and several institutional uses, including the Bay High School, A.D. Harris High School, Bay County Juvenile Courthouse, Bay County Juvenile Retention Center, the Life Management Center of Northwest Florida, African American Cultural Center, Bay Medical Center, and other faith-based institutions, non-profit organizations, educational institutions, and community facilities.

The Panama City Mall, the Shoppes at Panama City, and two hotels are some of the Study Area's main features. Originally opened in 1976, the Panama City Mall, which sits on the largest parcel of land, sustained significant structural damage from Hurricane Michael in 2018 and closed portions of the facility. While adjacent and nearby buildings on out-parcels, including the Shoppes at Panama City, Dillard's, and the Starbucks/Vitamin Shoppe building remain open, the partially-derelict Panama City Mall has a negative effect on the perception of the area, the economic activity, the public safety and the property values of these remaining businesses.





### III.

## PURPOSE & OBJECTIVES

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### III. Purpose & Objectives

The purpose of the Community Redevelopment Act, Chapter 163, Part III of the Florida Statutes is to assist local governments in eliminating and/or preventing slum or blighted conditions that are detrimental to the sustainability of economically and socially vibrant communities. The following paragraphs describe those conditions, their specific effects, and the intentions of the community redevelopment regime as a tool for creating and implementing policies and programs.

- *Section 163.335 (1) It is hereby found and declared there exist in counties and municipalities of the state slum and blighted areas which constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.*
- *Section 163.335 (2) It is further found and declared that certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of property in such areas.*
- *Section 163.335 (3) It is further found and declared that the powers conferred by this part are for public uses and purposes for which public money may be expended and police power exercised, and the necessity in the public interest for the provisions herein enacted is declared as a matter of legislative determination.*
- *Section 163.335 (4) It is further found that coastal resort and tourist areas or portions thereof which are deteriorating and economically distressed due to building density patterns, inadequate transportation and parking facilities, faulty lot layout, or inadequate street layout, could, through the means provided in this part, be revitalized and redeveloped in a manner that will vastly improve the economic and social conditions of the community.*
- *Section 163.335 (5) It is further found and declared that the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefore and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and*



concerns. This subsection does not apply in any jurisdiction where the community redevelopment agency validated bonds as of April 30, 1984.

- *Section 163.335 (6) It is further found and declared that there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such condition is a proper matter of state policy and state concern and is for a valid and desirable public purpose.*
- *Section 163.335 (7) It is further found and declared that the prevention or elimination of a slum area or blighted area as defined in this part and the preservation or enhancement of the tax base are not public uses or purposes for which private property may be taken by eminent domain and do not satisfy the public purpose requirement of s. 6(a), Art. X of the State Constitution.*

## **A. Redevelopment Area Expansion/Creation Procedures**

### **1. Declaration and Process**

The first step in assessing whether the Study Area meets the criteria for inclusion into the Panama City Downtown North Community Redevelopment Area (CRA)'s borders is determining the presence of "slum and blight" conditions within the Study Area. A record of the documentation and analysis is provided in this "Finding of Necessity (FON) Report".

This report describes the physical, economic, and regulatory conditions within the Study Area that are associated with blight or its causes and whether or not the Study Area qualifies for inclusion within the Downtown North Community Redevelopment Area. S&ME staff, working closely with CRA and City staff, inspected the study Area through an on-site field assessment, and conducted electronic, desktop, and GIS assessments of available data pertaining to the Study Area.

### **2. Adoption of Finding of Necessity (FON) report ("Slum and 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, finding that blight 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 would be empowered to establish a Community Redevelopment Agency (CRA) or expand an existing Community Redevelopment Area to include the blighted area(s). After the *adoption of a Resolution* by the Panama City Community Redevelopment Agency acknowledging the documented conditions of blight and expanding the Downtown North Community Redevelopment Area boundaries, the Panama City Commission *will adopt an Ordinance formally acknowledging the expanded Downtown North Community Redevelopment Area boundaries*. The ordinance will also establish the taxable-value base-year for the calculation of tax-increment fund (TIF) revenue, the duration of the expansion area within the Downtown North CRA and also authorize the contribution of the TIF revenue collected from participating taxing authorities from the expanded area's participating parcels for placement in the Downtown North Community Redevelopment Agency's Tax-Increment 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 redevelopment area will be used to calculate the future tax increment. In the Downtown North's case, the assumed timetable to move forward implies that the calculation of the tax increment will utilize the 2020 certified rolls for the proposed expansion area.



## H. Slum and Blight Conditions Matrix

| Florida Statute Reference and Definition   | Preliminary Observation of Conditions |              |           |
|--|---------------------------------------|--------------|-----------|
|  | Observed                              | Not Observed | Suspected |
| <b>"Slum Area"</b>   |                                       |              |           |
| <i>Inadequate provision for ventilation, light, air, sanitation, or open spaces</i>  |                                       |              | 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> |                                       | X            |           |
| <i>The existence of conditions that endanger life or property by fire or other causes</i>  | X                                     |              |           |
| <b>"Blight Area"</b>   |                                       |              |           |
| <i>Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities</i>   | 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>  | X                                     |              |           |
| <i>Faulty lot layout in relation to size, adequacy, accessibility, or usefulness</i>   |                                       |              | X         |
| <i>Unsanitary or unsafe conditions</i>   | X                                     |              |           |
| <i>Deterioration of site or other improvements</i>   | X                                     |              |           |
| <i>Inadequate and outdated building density patterns</i>   |                                       | X            |           |
| <i>Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality</i>  |                                       |              | X         |
| <i>Tax or special assessment delinquency exceeding the fair value of the land</i>  |                                       | X            |           |
| <i>Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality</i>   |                                       |              | 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>   |                                       |              | X         |
| <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>  | X                                     |              |           |
| <i>Governmentally owned property with adverse environmental conditions caused by a public or private entity</i>  |                                       | X            |           |

### 3. Redevelopment Plan Update

The Panama City Commission acts as the City's Community Redevelopment Agency. The Panama City Community Redevelopment Agency has directed the subsequent preparation of the Community Redevelopment Plan update which will reflect the expansion area's addition to the existing Downtown North CRA's boundaries. The updated Downtown North Community Redevelopment Plan will provide physical information on the expanded redevelopment area and identify potential programs and projects to address the specified conditions of "slum" and "blight".

The Community Redevelopment Act requires that redevelopment plans be subjected to a compliance review that is conducted by the Planning Board before it may be submitted to the City Council for approval. 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 as a whole and providing 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.

Prior to the City adopting any resolution or ordinance to approve an updated community redevelopment plan or establish a 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 as a result of the redevelopment action. As a policy matter, it is assumed that the following entities with ties and relationships to the City of Panama City government will receive notice of any actions arising from either the findings of necessity analysis or subsequent programs or initiatives should they be authorized under the terms of the Redevelopment Act.

- Bay County Board of County Commissioners
- Bay County Tax Collector
- Northwest Florida Water Management District
- Bay District Schools
- Bay County Property Appraisers Office

### B. Criteria for Determining Slum & Blight

The Community Redevelopment Act establishes two similar, but discrete, pathways to determine if an area of study is considered to be a "slum" or "blighted," 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.

#### 1. Alternative One

The *first test* for Alternative One requires that a study area identified as a "slum" or "blighted" area contain 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.”

The *second test* for Alternative One must prove that the area must be one in which “two or more of the following factors are present” (Section 163.340(7), F.S.):

- a. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- b. 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.
- c. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.
- d. Unsanitary or unsafe conditions.
- e. Deterioration of site or other improvements.
- f. Inadequate and outdated building density patterns.
- g. Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.
- h. Tax or special assessment delinquency exceeding the fair value of the land.
- i. Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- j. Incidence of crime in the area higher than in the remainder of the county or municipality.
- k. Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.
- l. 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.
- m. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- n. Governmentally owned property with adverse environmental conditions caused by a public or private entity.
- o. A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.<sup>1</sup>

## **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 or agreements with the CRA or by resolution, that the area is blighted.”

### **“Slum Area”**

Slum Area conditions largely focus on quality-of-life and non-physical safety challenges posed by the presence of threats to human life. Much of the existing damage to the structures within the Study Area initially came from the 2018 Hurricane that struck Panama City with wind speeds of 140 mph. The structures’ age, condition and damaging impacts from Hurricane Michael summarily contributed to buildings’ deterioration and associated health safety issues. Since then, the damage has been exacerbated by subsequent storms, lack of repair and natural impacts (rain/wind) that have further deteriorated the site.

Within many of the affected buildings, ventilation hazards and black mold hazards are suspected due to the damaged roofing, open roofs and exterior walls not having been covered since the 2018 storm. As a result, moisture and debris have pooled and festered on the interior of the structures. Externally, the Study

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<sup>1</sup> Florida Statutes, Section 163.340 (8).

Area's conditions have similar storm-based origins, exacerbated over time. Significant levels of storm water have collected and encouraged the growth of new insect and vermin habitats near former garbage and waste processing areas, creating sanitation, insect-borne diseases, vermin and toxins concerns.

Dangerous conditions in the Study Area are also present due to structural damage that has exposed construction materials, falling façade materials, and unsecured debris. The conditions of the building, stemming from the outer structural damage leading to deterioration of the structures' internal integrity contribute to the presence of "slum" criteria such as ventilation, air, and sanitation problems.

#### **"Blight Area"**

Blight Area conditions are mostly recognized by their presence in physical structure deterioration, significant downturns in economic valuation and activity, parking and transportation defects or inadequacies, and unsanitary or unsafe conditions. Starting from the parking and transportation facilities, the pavement around the Study Area's central business structures is degraded to varying levels of severity, presenting potential hazards to vehicles and pedestrians. In addition, crosswalks, connecting sidewalks, regulatory signage, and crosswalk signalization have deteriorated or have not been repaired since hurricane Michael (2018). Drive areas and parking lots have also continued to deteriorate exhibiting cracking, potholes, uneven surfaces, and washouts under damaged pavement surfaces.





**IV.**  
**BOUNDARIES OF STUDY**  
**AREA**

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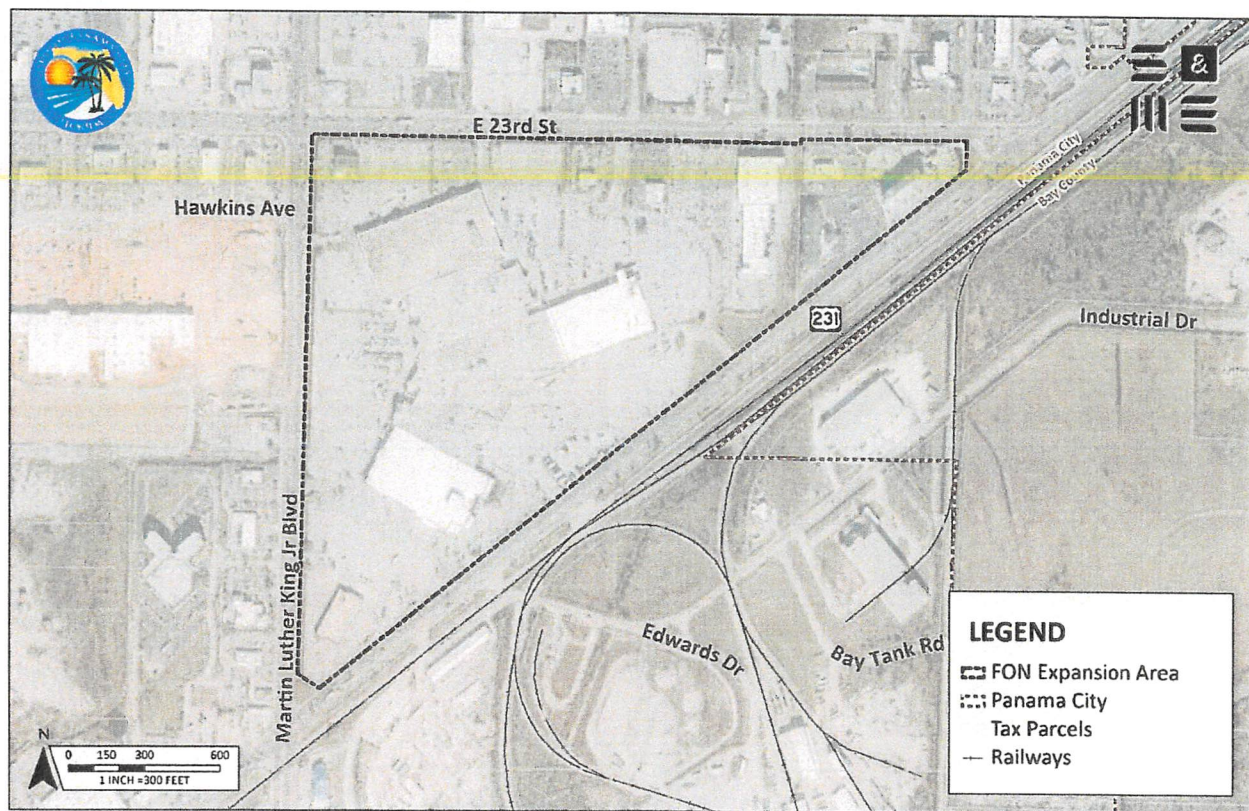


#### IV. Boundaries of Study Area

The Study Area for the potential expansion of the Downtown North CRA is represented on **Map 2** by the triangle-shaped selection of land bounded by East 23<sup>rd</sup> Street, Martin Luther King Jr. Boulevard, and US-231. The Study Area, approximately 71.5 acres in size, includes the parcels generally associated with the Panama City Mall site. On the southern angle of the Study Area shape, the boundary edge abuts with the current Downtown North CRA boundaries.

As further detailed in the **Land Use & Zoning** section, the Study Area is currently developed with commercial uses, and does not include any vacant/ undeveloped parcels.

**Map 2. FON Expansion Area (Study Area) Boundaries**



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021



V.  
CONDITIONS OBSERVED

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## V. Conditions Observed

Slum and blight conditions observed within the Study Area are derived from on-site inspections, conversations with CRA and City Staff, and tax valuation data from the Bay County Property Appraiser.

### Slum Conditions observed:

- The existence of conditions that endanger life or property by fire or other causes. The damaged and deteriorating structures and site improvements of the Panama City Mall development.

### Blight Conditions Observed:

- *Defective or inadequate street layout, parking facilities, or public transportation.*
- *Unsanitary or unsafe conditions* (lack of sidewalks, exposed steel reinforcement bars, standing water near waste collection area, falling pieces of exterior and interior wall, strewn debris, poor drainage).
- *Deterioration of site or other improvements* (faulty sidewalks, boarded-up businesses, interior water damage, declining commercial structures).
- *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* (the Study Area has experienced a continued, significant decrease in taxable value trend over the past 5 years).
- *Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area* (the Panama City Mall structure and site have several "anchor tenants" who own portions of the structure complicating potential redevelopment and real estate sales scenarios).

The predominance of defective or inadequate sidewalks, parking facilities, vehicular use areas, or public transportation facilities are indicative of a lack of public investment over multiple years. While some businesses in the Study Area have begun recently to repair their buildings and reopen, a perceived lack of investment in the area discourages other private sector investment, limits future development within affected areas and presents potential public health and safety risks. Reduced private sector investment over a multiple year period, within the affected area, translates to stagnating or decreasing property values, reduced economic activity, and a deterioration of existing private sector development within the surrounding community.

Considering the area is a concentration of commercial uses, the presence of slum and blight limits the potential for maximizing the social and economic use of the properties. Due to elements of water and wind damage from hurricane winds, and the lack of structural maintenance or repair of damaged infrastructure since 2018, has resulted in severe site deterioration and the accumulation of public health and safety risks.

The following pages include photographs depicting the slum and blight discussed in this section.

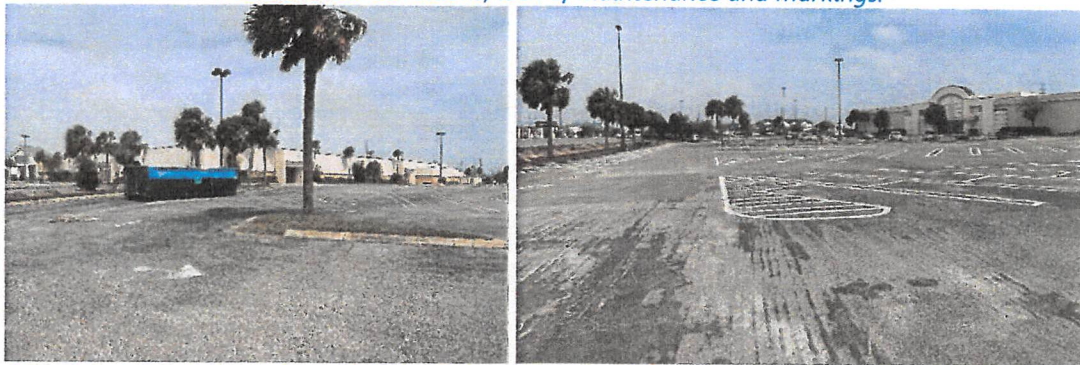


## A. Inadequate Transportation Facilities

One of the conditions of blight observed was inadequate transportation facilities, parking, and sidewalks. More detail provided in Section VI.D (Transportation Facilities).



*Poor sidewalk conditions, lack of maintenance and markings.*



*Deterioration of pavement, parking surfaces, signage, site improvements and pavement markings.*







*Wide intersections with no marked pedestrian crossings*



*Lack of adequate amenities at public transportation stops*





## B. Unsanitary or Unsafe Conditions

The following photographs document the "slum" (unsanitary and unsafe) conditions identified within the Study Area.



*Stagnant standing water near waste collection area; lack of adequate stormwater facilities and drainage*



*Unsecured building façade, unsecured debris; and structural damage showing the open building envelope.*

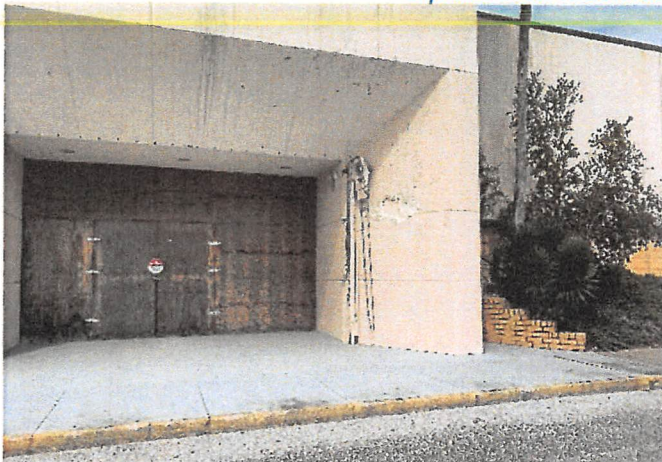


### C. Site Deterioration

The following photographs document the "slum" and "blight" conditions identified within the Study Area associated with building and structural deterioration.



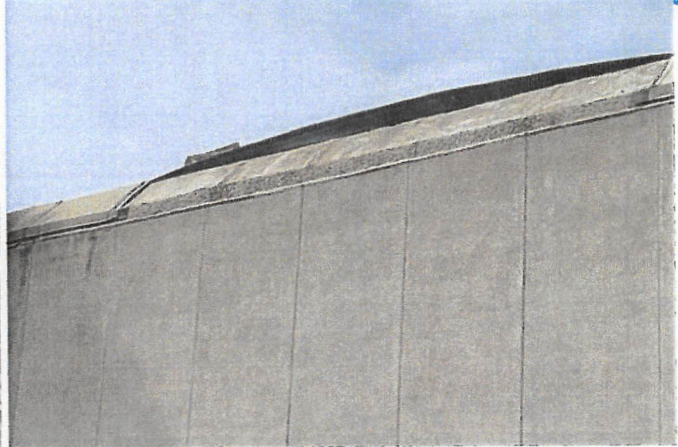
*Exposed steel structural reinforcement bars.*



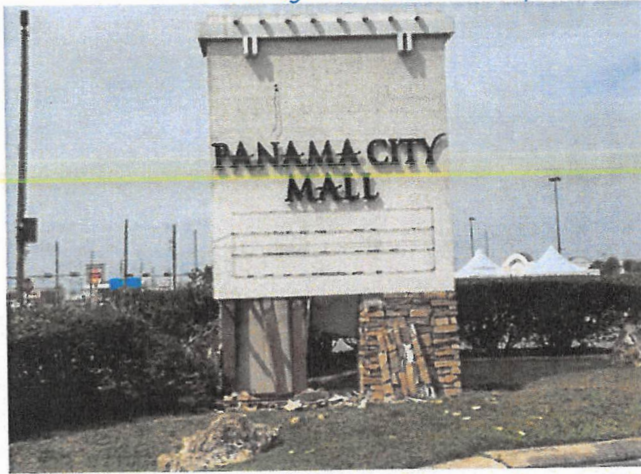
*Exposed and open building interior and building envelope. Unsecured debris.*







*Damaged structures and exposed building interior. Boarded up storefronts.*



*Damaged/deteriorating site improvements.*



**VI.**  
**EXISTING CONDITIONS**  
**ASSESSMENT**

**PANAMA CITY**

*Florida*





## VI. Existing Conditions Assessment

Assessing specific existing conditions of the Study Area helped identify the presence of additional situations that contribute to conditions of "slum" and "blight", thus qualifying the Study Area for inclusion into the Downtown North CRA boundaries. This section evaluates land use and zoning; parcel layout, values, and accessibility; site and structural stagnation; and transportation facilities.

### A. Land Use and Zoning

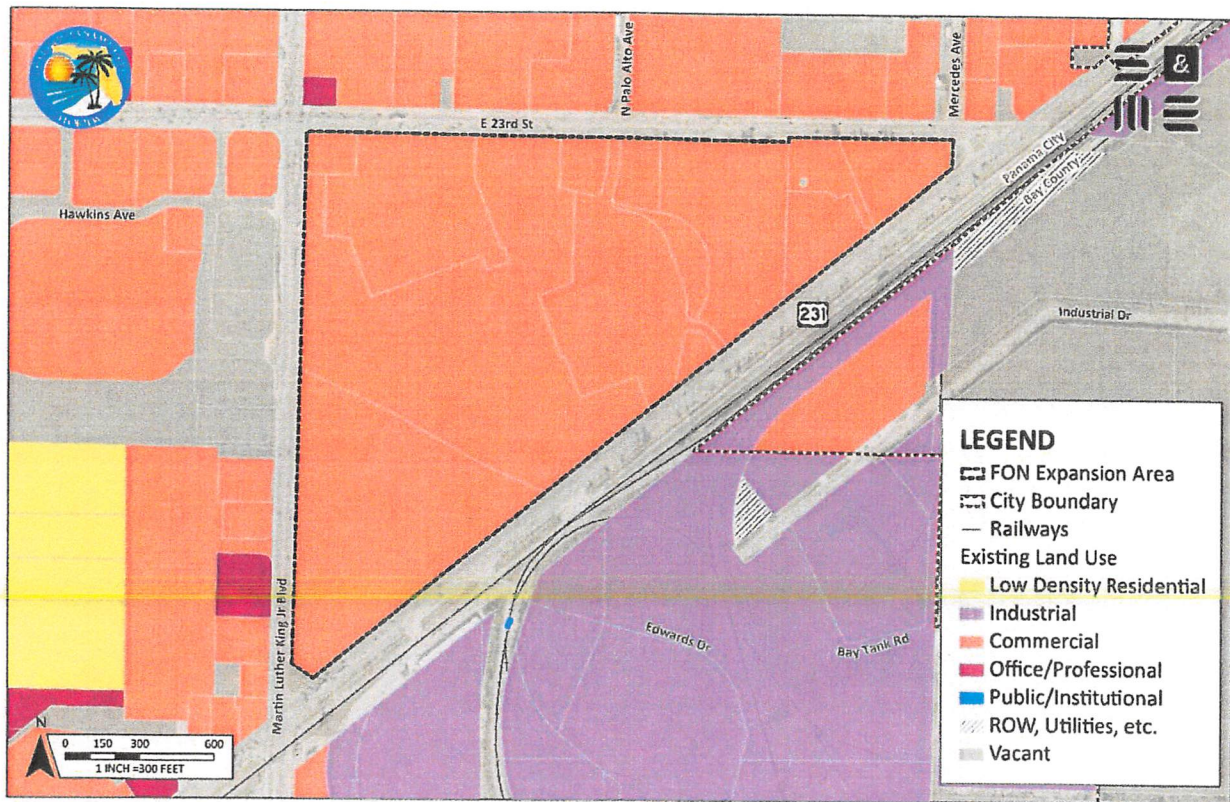
There are twelve (12) parcels identified within the Study Area accounting for 71.48 acres. The following subsections address the current use of those parcels, their zoning and Future Land Use Map designations.

#### 1. Existing Land Use

The current land use for the entire Study Area is commercial (see **Map 3**). These sites together comprise the land occupied by the Panama City Mall and encompass the Study Area. See **Table 1**. The southwestern 1/3 of the Panama City Mall building is the most damaged and not usable. These sites had included Budget Truck Rental and Sears as the primary tenants and smaller retail tenants within the mall structure. The northwest portion, approximately 2/3 of the Mall, is partially activated with Planet Fitness, Dillard's, JCPenny's and the Panama City Cinemas in operation.

There are currently six (6) outparcels along East 23rd Street (currently home to Starbucks, Panera, Red Lobster, Best Buy, America's Best Contacts and Eyeglasses, New York's Famous Pizza & Pasta, Lisa's Nails and Moe's Southwest grill) and three (3) parcels on the northeast end of the study area occupied by two hotels (Hilton Garden Inn and LaQuinta Inn & Suites) and a restaurant (Steak and Shake).

Map 3. FON Expansion Area (Study Area) Existing Land Use



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

Table 1. Existing Land Use

| Land Use Category  | Parcel Count | Acres        | Percent of Total Area |
|--------------------|--------------|--------------|-----------------------|
| <b>Commercial</b>  | 12           | 71.48        | 100%                  |
| <b>Grand Total</b> | <b>12</b>    | <b>71.48</b> | <b>100%</b>           |

Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

## 2. Future Land Use

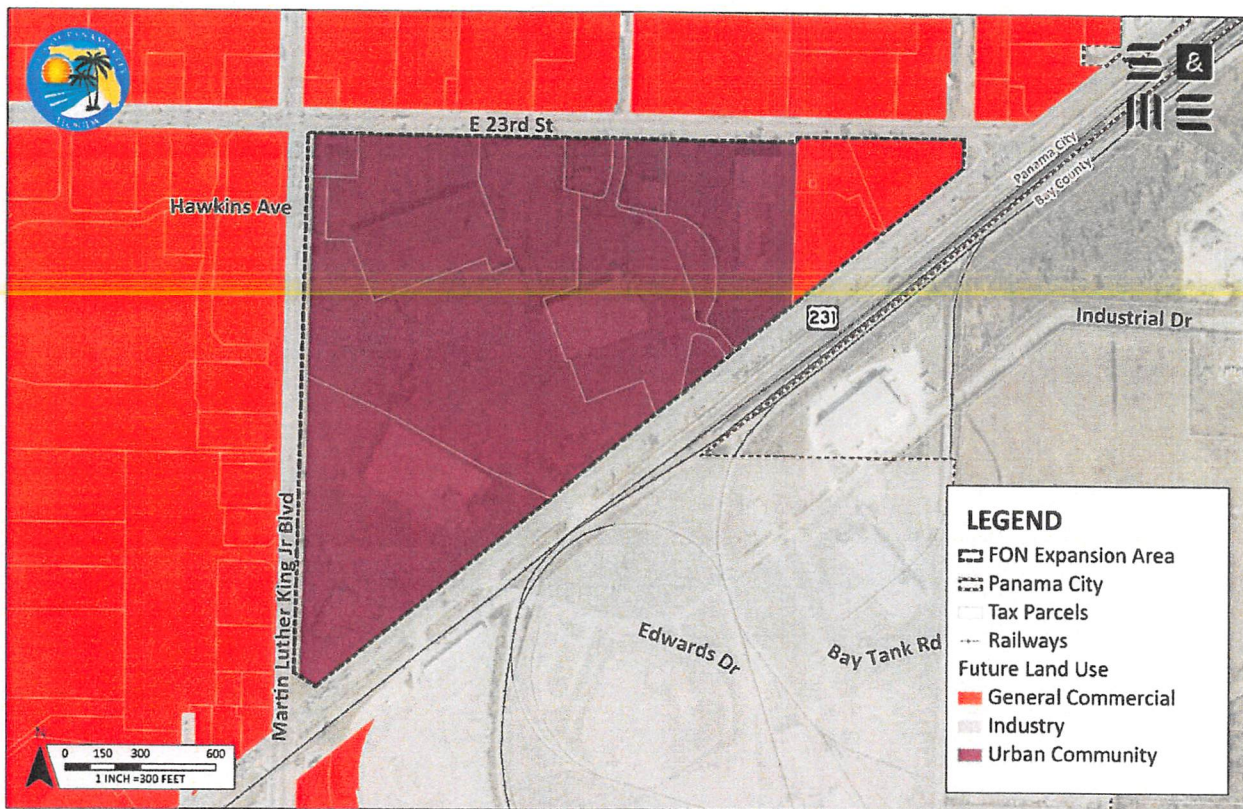
The future land use (FLU) designation of the Study Area are comprised mostly of *Urban Community* (UC), at 92% of the area. The UC category is intended to promote functionally integrated, mixed-use communities designed with a multi-modal transportation system. This category is intended to be used in conjunction with master planned developments. Land designated *Urban Community* can accommodate residential, recreational, commercial, office, institutional and light manufacturing. Such a diversity of potential uses allows flexibility in the vision for any redevelopment of *Urban Community* land. The Comprehensive Plan does not assign a specific density of intensity limit for lands designated UC. Policy 1.1.1(7) states that density, intensity and impervious surface ratio shall be established by the corresponding overlay district.





As **Map 4** shows, the Urban Community land is the aggregate of all the Study Area, except the corner located furthest to the northeast. Approximately 8% of the Study Area is designated as *General Commercial* (GC) in the Future Land Use Map. This category is intended to provide areas for high intensity commercial development. The types of allowable uses on these parcels are limited compared to *Urban Community*. The allowed uses are retail sales and services, wholesale, office (and similar), houses of worship and private recreation. Development is limited to a 3.0 Floor Area Ratio (FAR) and 0.90 impervious surface ratio.

**Map 4. FON Expansion Area (Study Area) Future Land Use**



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

**Table 2. Future Land Use**

| Land Use Category              | Parcel Count | Acres        | Percent of Total Area |
|--------------------------------|--------------|--------------|-----------------------|
| <b>General Commercial (GC)</b> | 4            | 5.78         | 8%                    |
| <b>Urban Community (UC)</b>    | 8            | 65.70        | 92%                   |
| <b>Grand Total</b>             | <b>12</b>    | <b>71.48</b> | <b>100%</b>           |

Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021



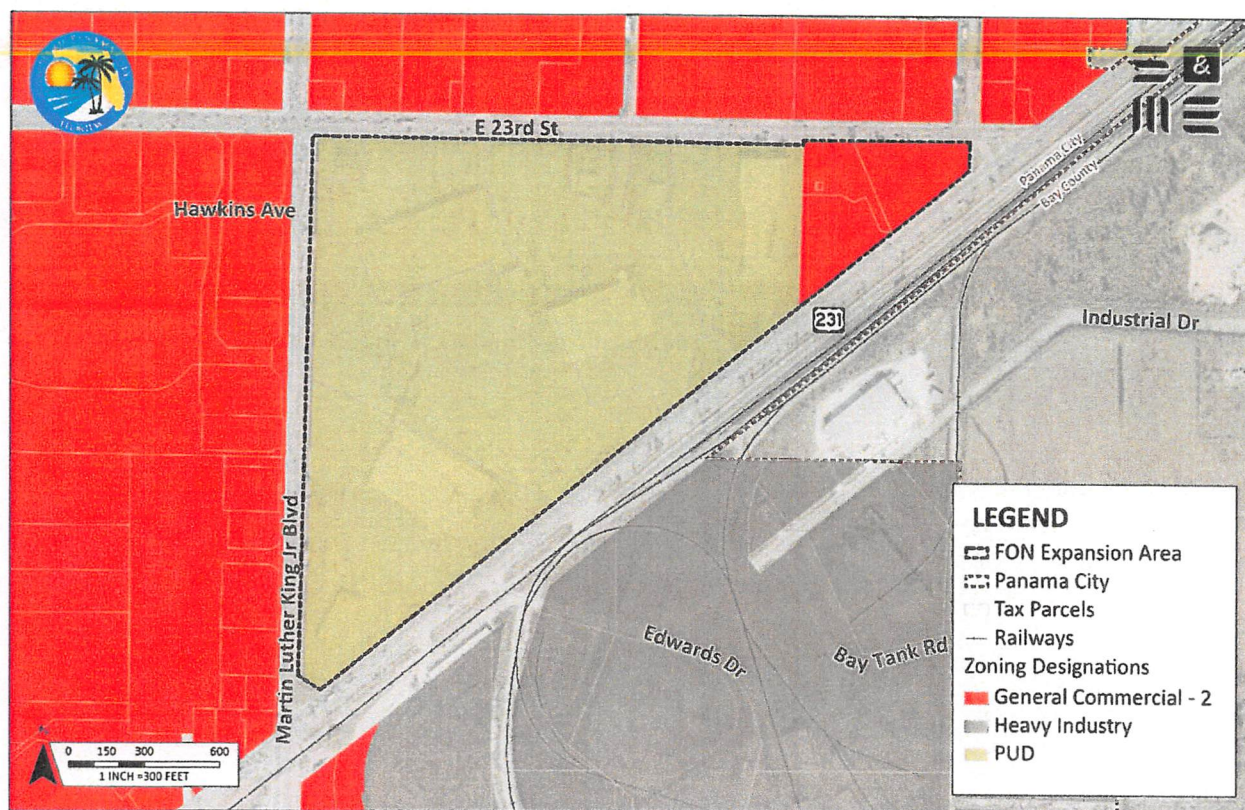


### 3. Zoning

In similar proportion to the Future Land Use (FLU) designations, the Study Area's zoning is also split 92% and 8% (see **Map 5** and **Table 3**). Parcels with the *Urban Community* future land use designation (92%) are zoned as *Planned Unit Development*. Land zoned as *Planning Unit Development* is intended as a space in which City Land Development Code regulations may be less strict in exchange for the provision of considerable public benefits and innovative and sustainable development design. Some of the public benefits expected include enhanced employment, shopping, recreation, and traffic circulation within the area.

The remaining 5.8 acres of land (8%), given the *General Commercial* future land use designation, are all zoned as *General Commercial 2 (GC-2)*. The purpose of the GC-2 district is to allow intensive commercial activity including retail sales and services, wholesale sales, shopping centers, professional offices and services, and other similar land uses. Development in the GC-2 district can achieve a 3.0 floor area ratio, 0.90 impervious surface ratio, and has no building height limitations.

**Map 5. FON Expansion Area (Study Area) Zoning**



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

**Table 3. Zoning**

| Zoning District                | Parcel Count | Acres        | Percent of Total Area |
|--------------------------------|--------------|--------------|-----------------------|
| General Commercial 2 (GC-2)    | 4            | 5.78         | 8%                    |
| Planned Unit Development (PUD) | 8            | 65.70        | 92%                   |
| <b>Grand Total</b>             | <b>12</b>    | <b>71.48</b> | <b>100%</b>           |

*Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021*

## **B. Parcel Layout, Accessibility, and Values**

Opportunities for local investment are contingent upon the ability for land within the Study Area to be developed or redeveloped. Ideally, parcels must already meet minimum lot size requirements, have space to accommodate stormwater and parking needs, are easily accessible, and are ideally under limited ownership. The following subsections will provide a summary of conditions with regard to layout (lot size), accessibility, ownership status, and land parcel values.

### **1. Parcel Layout (Lot Size)**

As shown in **Map 5** (Zoning), most of the Study Area benefits from the flexibility of Planned Unit Development (PUD) zoning. The land development regulations for the City of Panama City indicate that PUD-zoned areas do not have minimum lot area or width requirements provided the development density and intensity are consistent with the requirements of the Future Land Use category in the Comprehensive Plan.

Similarly, for the remaining land zoned General Commercial 2, no lot size requirements are contained in the land development regulations.

### **2. Accessibility**

A combination of desktop and on-site evaluations indicate the sites within the Study Area are highly accessible by automobile. They are somewhat accessible to pedestrians, although not without challenges. The Study Area presents several wide, multi-lane intersections that do not have any markings or designated paths for pedestrians to cross the road into the Study Area sites.

Accessibility in the northeast corner is at acceptable levels for drivers and pedestrians as the pedestrian ways and surface area parking pavement are well-maintained. Also, the distance from the sidewalks to the building structures is short, therefore reducing the need for pedestrian facilities to extend further into the property.





Further southwest, near the larger land parcels, pedestrian facilities include aging and cracking sidewalks, a lack of curb ramps, and driveways. Such conditions are particularly perilous to pedestrians with disabilities as it is difficult for them to circulate safely.

Moreover, there is a complete absence of pedestrian ways connecting public sidewalks to the buildings. Pedestrians within the Study Area must travel through automobile paths and large parking lots.

Of the public transportation stops servicing the Study Area, only one stop is within the Study Area boundaries; the other stop is on the side of the road opposite to the Study Area. As shown in **Section V.A Inadequate Transportation Facilities**, the Bay Town

Trolley stop has one covered stop, but does not have any pedestrian facilities as the stop was placed in a parking lot. The other Bay Town Trolley stops

within close proximity to the Study Area do not have amenities, such as seating or shade.



*Lack of pedestrian connections to the buildings*

These observed characteristics satisfy the following condition of blight, as determined by the Community Redevelopment Act: *predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.*

### 3. Diversity of Ownership

Areas in need of redevelopment are often further disadvantaged by a diversity of ownership in areas where redevelopment is desired. Usually, the concern is a smattering of small contiguous parcels that face challenges in aggregating into a larger land parcel useful of development. Within Study Area, land parcel sizes mostly range from 1 to 24 acres, which is in line with the nature of the commercial businesses that used to occupy the area: a mall, restaurants, department stores, fitness centers, and big box retailers. However, due to diverse ownership of contiguous pieces, a potential developer may be discouraged due to the challenges faced with aligning ownership and aggregating continuous pieces.

Of the twelve (12) parcels comprising the Study Area, there are nine (9) different owners. Only three (3) parcels were listed as having the same owner – these parcels comprise the (partially-closed) Panama City Mall.

As a result of such diversity, redevelopment of the entire Study Area is challenging. Despite most of the mall facility being owned by one owner, the individual ownership of the mall anchor stores and out parcels makes redevelopment of the entire study more difficult. The three (3) parcels under the same ownership constitute the largest land ownership within the Study Area. Following, the next two largest ownerships are by the owners of the former Sears store and the Dillard's store— two of the mall's anchor tenants.

These conditions meet the following condition of blight, as established by the Community Redevelopment Act: *diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.*



#### 4. Parcel Values

The 2021 tax assessments by the Bay County Property Appraiser show that the change of average assessed value of parcels within the proposed CRA expansion area were significantly lower than the median assessed values of the City of Panama City and Bay County.

**Table 4** compares the historic changes in taxable values for the parcels located within the CRA expansion Study Area, Panama City, and Bay County. From 2016 to 2021, the taxable values of the parcels within the Study Area have declined 48.26%, while the taxable values of the parcels within Panama City have decreased 3.02% and within Bay County have increased by 23.71%.

This disparity in property value change is reflective of a comparative underutilization and progressive level of disinvestment for the parcels within the proposed CRA expansion area when compared to Panama City and Bay County. Underutilized parcels failing to maintain their property values can have a deleterious effect on the timely development of adjacent parcels.

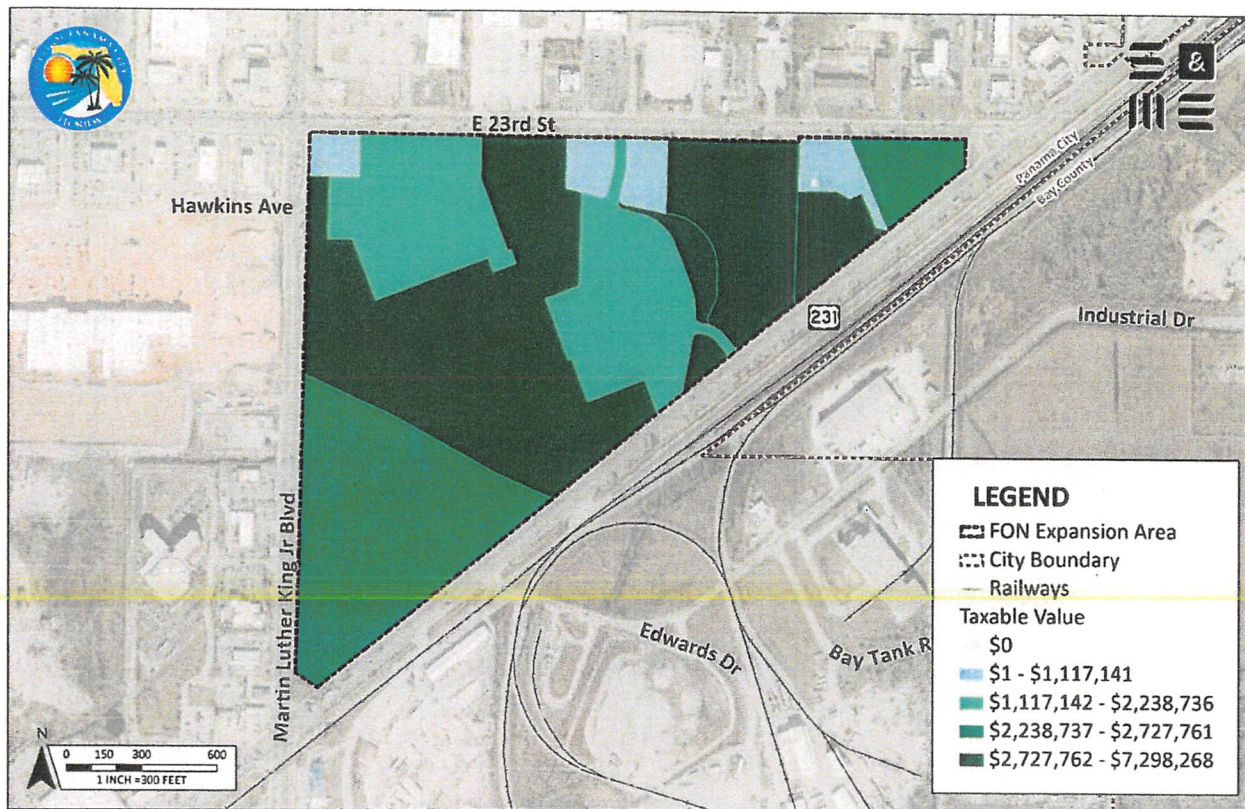
**Table 4. 2016-2021 Comparative Changes in Taxable Values**

|                                    | 2016 Average<br>Values | 2021 Average<br>Values | Percent Change |
|------------------------------------|------------------------|------------------------|----------------|
| <b>Proposed CRA Expansion Area</b> | \$5,009,377.10         | \$2,591,920.00         | -48.26%        |
| <b>City of Panama City</b>         | \$114,538.60           | \$111,084.91           | -3.02%         |
| <b>Bay County Unincorporated</b>   | \$103,635.32           | \$128,207.20           | 23.71%         |

*Source: Bay County Property Appraiser's Office, 2016 & 2021*



Map 6. FON Expansion Area (Study Area) Taxable Values, 2021



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

### C. Site & Structural Stagnation

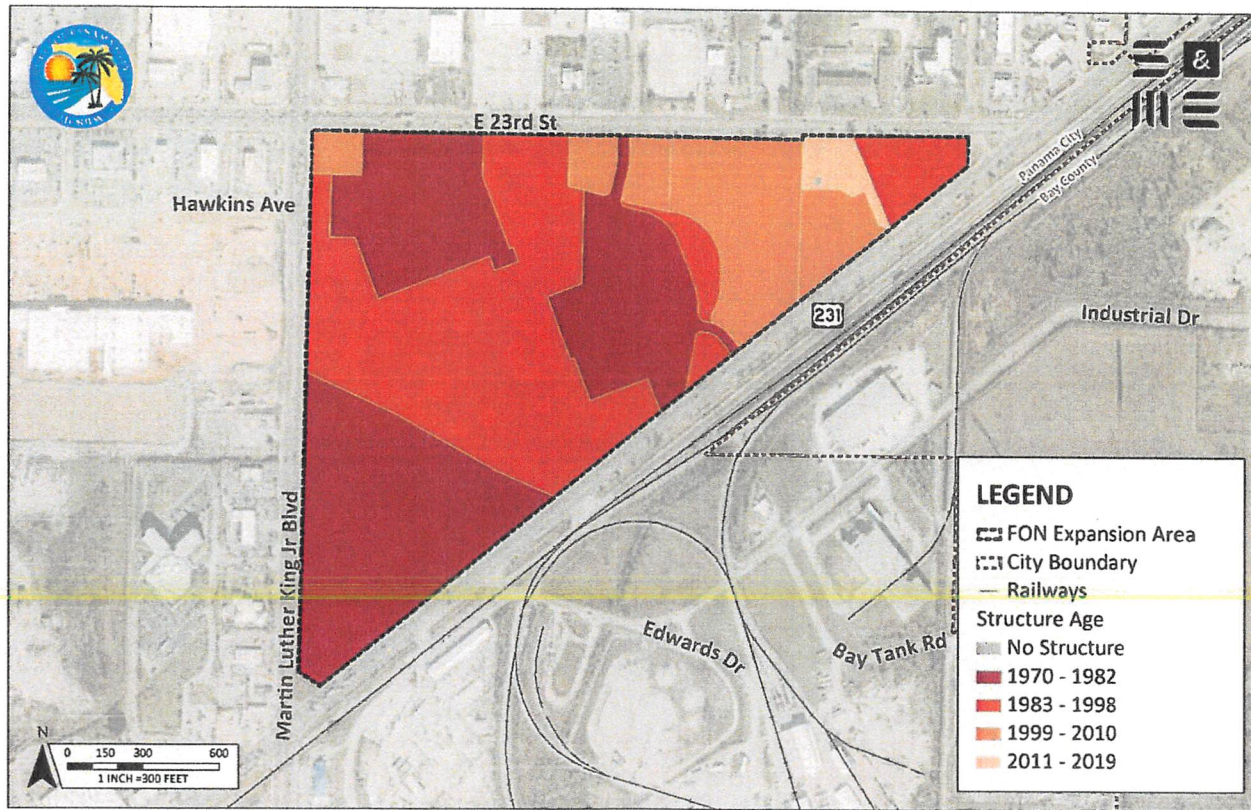
All of the structures within the Study Area are commercial. 1/3 of the mall structure has been vacant for more than two years, following the damage from the 2018 hurricane. Several (6 out of 11) of the retail and commercial bays located in the out parcel, The Shoppes at Panama City are also vacant. The partial activation of the Panama City Mall with the visible building damage has had a negative effect on the economic activity within the Study Area as evidenced by the number of vacant retail and commercial bays. Much of the detail about the deterioration of the mall building structure has been introduced in the **Blight Area summary**.

#### 1. Age of Building Stock

The Study Area does not contain any residential development. The age of the existing building stock within the Study Area ranges from 51 years old to 2 years old. The majority of the structures were built prior to 2000 (see **Map 7**).



**Map 7. FON Expansion Area (Study Area) Building Stock Age**



Source: City of Panama City, Bay County GIS, Bay County Property Appraiser's Office, S&ME, 2021

## 2. Unsanitary or Unsafe Conditions

The Study Area is characterized by unsafe and unsanitary conditions that include damaged structures and unsafe buildings.

### D. Transportation Facilities

During onsite and digital survey and review of transportation facilities, conditions of blight were suspected and observed within the study area. Weaknesses in the transport system create and intensify a discouraging environment for redevelopment opportunities and future economic activity. The following sub-sections will assess the condition of major roadway corridors, pedestrian, and bicycle facilities, as well as the Study Area's public transportation services.

#### 1. Major Corridors

The Study Area is located within the inner angle of the triangle formed by SR-77/Cove Road/Martin Luther King Jr Boulevard (running north and south), US-231 (running northeast to southwest in Panama City), and FL-368/East 23<sup>rd</sup> Street (running east-west). Additionally, running approximately one (1) mile south of the Study Area, US-98/15<sup>th</sup> Street spans east and west through Panama City, intersecting at points on both SR-77 and US-231. SR-77 and US-98 were constructed in a manner that prioritizes automobile transportation over other means of transportation; pedestrian, bicycle and public transit facilities are inadequate or non-existent.





Pavement conditions in the Study Area include faded and cracked striping, missing reflective pavement markers, mismatched pavement grading, and a lack of landscaping. Intersections serving the Study Area are extremely wide, extending across four (4) to six (6) lanes. Designated pedestrian crossings are only available at the three largest intersections with the Study Area (US 231 and East 23<sup>rd</sup> Street; East 23<sup>rd</sup> Street and North Cove Boulevard; and, US 231 and North Cove Boulevard). These *observed* characteristics meet one of the Community Redevelopment Act's conditions of blight: predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.

## 2. Pedestrian Accommodations

The three main roadways framing the Study Area are four (4) to six (6) lanes wide with a center left-turn lane and right turning lanes at certain locations; sidewalk facilities are predominantly present on only one side of each corridor (opposite to the Study Area); marked crosswalks are present at only three Study Area intersections: E 23<sup>rd</sup> St and MLK Jr Blvd., E 23<sup>rd</sup> St and US-231, and MLK Jr Blvd. and US-231. Such design put cyclists and pedestrians at a disadvantage.

Sidewalks run along the majority of the perimeter of the Panama City Mall site with the exception of the south-east quadrant of the Mall site that has no sidewalks. In the sections of the Study Area containing sidewalks, some of the paving is deteriorating and the white safety striping in the crosswalks is mostly faded. Many of the crosswalks across multiple lanes, do not contain safety features such as signals, crosswalk signage, and curb ramps in some areas.

Despite a high concentration of vegetation near the sidewalks, the vegetation does not include shade trees to provide coverage and heat relief for pedestrians. The Study Area is primarily commercial, it is a potential employment center for the Panama City

community. Access to the site is focused on the automobile. The adjacent neighborhoods south of the Study Area, within the Downtown North Community Redevelopment Area, are characterized by a demographic makeup of more than 50% of residents classified as below the poverty line<sup>2</sup>, with limited access to automobile ownership. The poor condition and limited availability of non-automobile transportation options (pedestrian or bicycle) creates environmental and infrastructural barrier to those who are unable to afford or operate a motor vehicle for transportation to work within the Study Area.



*Lack of sidewalks along SR 77*

<sup>2</sup> <https://www.city-data.com/poverty/poverty-Panama-City-Florida.html>





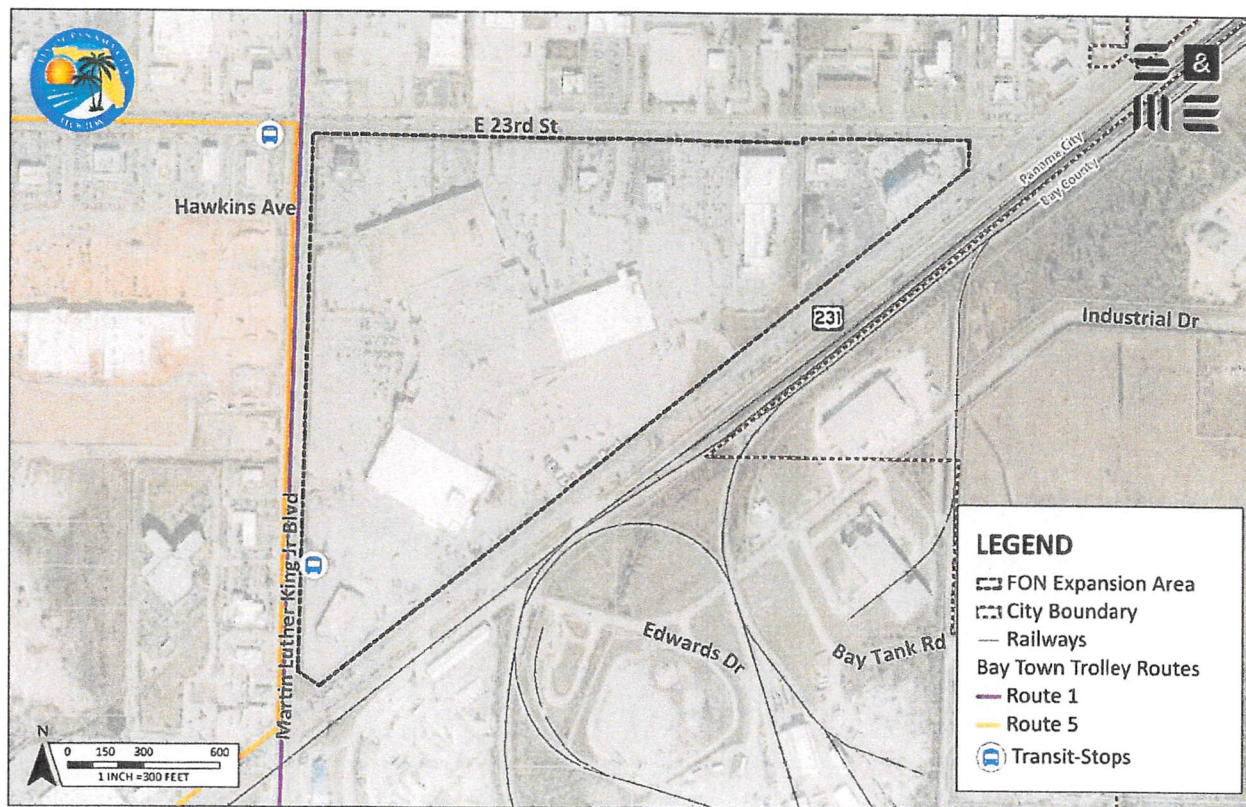
### 3. Bicycle Facilities

The provision of bicycle accommodations and facilities can generate numerous benefits for a community: it can provide for greater safety in area mobility, decrease the frequency and severity of accidents, increase storefront sales, and reduce the vehicle miles travel (VMT) on congested roadways. Multiple studies have proven that fostering these benefits with a strong inventory of bicycle accommodations and facilities can help cultivate an environment ripe for economic development. Unfortunately, these benefits cannot yet be realized locally due to the lack of dedicated bike lanes and trails throughout the Study Area. In fact, virtually no discernable bicycle accommodations or facilities were identified during either the field survey conducted for this project or desktop assessments of local bicycle system amenities.

### 4. Public Transit Services

The Study Area is served by Bay Town Trolley's Routes 1 and 5. The mall area had previously been used as a transit transfer point. Transit options within the Area are limited to two transit stops located at E 23rd St / Martin Luther King Jr Blvd (SR-77) and Martin Luther King Jr Blvd (SR-77) / US-231 (see **Map 8**). As described in **Section VI.B**, Accessibility, only one trolley stop is within the Study Area borders; the other one is located on the roadsides opposing the study area. The trolley stop within the boundary is located in a parking lot and does not contain any pedestrian facilities; pedestrians and cyclists must traverse through large parking lots, through automotive traffic, without any marked crossings for safe passage.

**Map 8.. FON Expansion Area (Study Area) Transit - Bay Town Trolley**



Source: City of Panama City Bay Town Trolley, S&ME, 2021





## 5. Vehicular Crashes & Potential Emergency Service Impacts

Since 2019, there have been two (2) automobile accidents with fatalities on the roadways that serve the Study Area. The incidents occurred at the intersections of Martin Luther King Jr. Boulevard and East 23<sup>rd</sup> Street and the intersection of East 23<sup>rd</sup> Street and US 231. While additional vehicular crashes in and around the Study Area are suspected, the crash data was not immediately available for this report and was not included in the evaluation of conditions of "slum" and "blight".

## E. Summary of Existing Conditions

The Study Area's existing conditions include examples of "slum" and "blight" as defined by Florida Statutes. A field study and GIS data analysis of the Study Area revealed the following conditions of slum and blight within the CRA expansion Study Area:

### Slum Conditions:

- The existence of conditions that endanger life or property by fire or other causes

### Blight Conditions:

- Defective or inadequate street layout, parking facilities, or public transportation.
- Unsanitary or unsafe conditions (lack of sidewalks, exposed steel reinforcement bars, standing water near waste collection area, falling pieces of exterior and interior wall, strewn debris, poor drainage).
- Deterioration of site or other improvements (faulty sidewalks, boarded-up businesses, interior water damage, declining commercial structures).
- 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.
- Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area

These observed conditions have had the demonstrated a progressive effect of discouraging private sector investment and depressing taxable values in a major commercial area that should have increases in value, compared to the City as a whole and Bay County. This lack of private sector investment, declining taxable values, coupled with other observed conditions of blight has had a deleterious effect on the economic development activity and redevelopment activity within Study Area. The presence of these conditions within the Study Area qualifies the parcels within the Study Area for inclusion within the Panama City Downtown North Community Redevelopment Area.

## F. 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 for inclusion in a Community Redevelopment Area.

### Alternative One First Test

The evaluation identified the presence of "slum" conditions that endanger life or property by fire or other causes due to dilapidated buildings and improvements in the area. This finding satisfies the first test of Alternative One.



### Alternative One Second Test

The evaluation also identified the presence of five (5) conditions of "blight" as defined by Florida Statutes. These include:

- (1) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- (2) 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;
- (3) Unsanitary or unsafe conditions;
- (4) Deterioration of site or other improvements; and,
- (5) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

***The observance of these conditions within the Study Area meets the criteria of the Alternative One method for determination of blight and justifies the inclusion of the Study Area within the existing Downtown North Community Redevelopment Area in accordance with Florida Statutes, Section 163, III.***

The information summarized in this report is sufficient for the City of Panama City to acknowledge the described conditions and include the Study Area within an expanded Downtown North CRA area through adoption of a resolution that declares the rehabilitation, redevelopment and conservation of the Study Area is in the interest of public health, safety, and welfare.

### G. Legal Description

The following narrative summarizes the parcels contained within the proposed CRA expansion area and their associated legal descriptions. Taken in total the following narrative comprises all the individual parcels' legal descriptions for the proposed expansion area. Please note that this does not constitute an official survey legal description of the proposed expansion area boundaries as may be prepared by a licensed surveyor but represents a summary of the individual TIF-Contributing participating parcels' legal descriptions as provided by Bay County's Property Appraiser's Office and used verbatim.





**Parcels contained within the proposed CRA expansion area are as follows:**

| <b>RENUM</b>         | <b>LEGAL DESCRIPTION</b>   |
|----------------------|--|
| <b>14404-000-000</b> | 33 3S 14W -1- 104C1 COM NE COR SEC TH W 474' TH SELY 26.21' TO S R/W 23RD ST AND THE POB TH SELY 406.77' TO NLY R/W HWY 231 TH NWLY 47.52' NWLY 144.92' SWLY 52' NWLY 47.94' TO PC OF CURVE TH NWLY 10.74' TH NWLY 160.74' TH N 200.60' TO S R/W 23RD ST TH E 1.83' N 17' E 193.60' TO POB (SUBJ TO ESMT ORB 3422 P 1355 & ORB 4157 P 0496) LESS -1.2- ORB 4168 P 1050   |
| <b>14404-020-000</b> | 33 3S 14W -1.2- 104C1 COM NE COR SEC TH W 474' TH SELY 26.38' TO S R/W 23RD ST TH CONT SELY 21.73' W 132.35' SELY 20.36' SWLY 41.38' S 71.31' SELY 12.44' FOR POB TH S 29' W 25' N 29' E 25' TO POB  |
| <b>14404-010-000</b> | 33 3S 14W -1.1- 104C1 BEG 474' W OF NE COR SEC TH SELY 460' SWLY 375' ALONG HWY TO W LINE E1/2 OF NE1/4 OF NE1/4 N TO PT W OF BEG TH E TO BEG LESS -1- ORB 4147 P 1096 (TOG/W ESMT ORB 3422 P 1355)  |
| <b>14405-000-000</b> | 33 3S 14W -2- 104C1 ST AND BAY DEV CO PLAT COM AT INTERSECT OF E SEC LINE & SLY R/W 23RD ST S 129.90' TO NLY R/W HWY 231 SWLY 867.24' FOR POB TH CONT SWLY 265.65' TO A CURE TO THE RIGHT TH ALON G 39.27' TH NWLY 50.67' TO A CURVE TO THE LEFT TH 85.47' AL ONG CURVE TH N79 DEG W 24.54' TH RUN ALONG CURVE TO RIGHT 37.06' TH ALONG CURVE TO LEFT FOR 135.48' TH N21 DEG W 175.0 4' TH SWLY ALONG CURVE 182.46' TH N76 DEG W 82.30' TO A CURVE TO THE RIGHT TH ALONG SAID CURVE 39.27' TH N13 DEG E 87.0 3' TO A CURVE TO THE LEFT TH ALONG SAID CURVE 49.79' TH N 110' TO THE SLY R/W OF 23RD ST TH RUN E ALONG R/W 683.66' TH TH S 657.85' TO POB LESS PARCELS 4-B, 4-C, SUB TO EASEMENTS ORB 3546 P 640 |
| <b>14405-015-000</b> | 33 3S 14W 104C1 ST AND BAY DEV CO PLAT COM AT INTERSECT OF E SEC LINE WITH S R/W SR #S-390A TH W 659.75' S 17' W 665.51' W 1083.96' FOR POB TH S 170' W 191.90' TO E R/W HWY 77 N ALG R/W 168.53' TO S R/W SR #S390A E 191.83' TO POB ORB 3546 P 670   |
| <b>14405-020-000</b> | 33 3S 14W -2.20- 104C1 ST AND BAY DEV CO PLAT NE1/4 N OF HWY 231 & E OF HWY 77 LESS FOLLOWING PCL: #14404, 14405, 14405-015, 14405-040, 14405-070, 14405-050 & 14406, 14405-030, 14404-010, 14405-080, ORB 887 P 29 & 30 ORB 2149 P 1305 ORB 4163 P 2226   |
| <b>14405-030-000</b> | 33 3S 14W 104C1 ST AND BAY DEV CO PLAT COM AT INTERSECT OF E SEC LINE & SLY R/W 23RD ST S 129.90' TO NLY R/W HWY 231 SWLY 867.24' N 657.85' W 661.70' W 69.96' FOR POB TH W 190' S 211.21' SELY 141.67' NELY 39.27' NELY 79.03' NELY 39.02' N 109.63' TO POB TOG WITH ESMTS ORB 4163 P 2301  |
| <b>14405-040-000</b> | 33 3S 14W 14.8A M/L-2.40-104C1 BEG 2098.05' SWLY OF INT N RW US 231 & E SEC LI CONT SWLY 1265.71' NW 29.25' N ON E RW 77 1261.67' SELY 1088.53' TO POB ORB 3717 P 1462   |
| <b>14405-050-000</b> | 33 3S 14W -2.50- MAP 104C1 BEG 17' S & 1929.5' W OF INTER E SEC LI & S R/W 390-A W 480' S 170' W 119.7' S 245.65' E 99.17' SE 255.66' NE 476' SE 60' NE 99' NW 60' SW 15' NW 467.6 TO POB ORB 1524 P 710   |
| <b>14405-070-000</b> | 33 3S 14W -2.70- 104C1 8.35AC BEG 1132.89' SWLY OF INT N R/W US231 & E LI OF SEC TH SWLY 1035.54' NLY 1314.86' E 48' SLY 246.82 SELY 851.56 TO POB 215.3' ON US 231 & 48' ON SR 390A ORB857 P606, 607 OLD MAP 68A ORB 4336 P 2314  |
| <b>14405-080-000</b> | 33 3S 14W -2.80- 104C1 ST AND BAY DEV CO PLAT COM AT INTERSECT OF E SEC LINE & SLY R/W 23RD ST S 130.17' TO NLY R/W HWY 231 SWLY 866.52' SWLY 266.37' NWLY 38.81' NWLY 50.67' NWLY 56.33' NWLY 38.93' NELY 67.85' NLY 50.06' NLY 97.47' NWLY 295.87' NWLY 41.58 FOR POB TH NWLY 170.71' NWLY 40.96' NELY 72.64' NLY 49.79' N 110' E 21.38' E 140.63' S 289.95' TO POB ORB 3205 P 724   |
| <b>14406-000-000</b> | 33 3S 14W -3- MAP 104C1 BEG AT NE COR OF SEC TH S 182.3' TO N R/W HWY 231 SWLY 374' NWLY 460' TO N LINE OF SEC E 474' TO POB ORB 2922 P 1194   |





## H. Slum and Blight Conditions Matrix

| Florida Statute Reference and Definition  | Preliminary Observation of Conditions |              |           |
|---|---------------------------------------|--------------|-----------|
|   | Observed                              | Not Observed | Suspected |
| <b>"Slum Area"</b>  |                                       |              |           |
| Inadequate provision for ventilation, light, air, sanitation, or open spaces  |                                       |              | X         |
| 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 |                                       | X            |           |
| The existence of conditions that endanger life or property by fire or other causes  | X                                     |              |           |
| <b>"Blight Area"</b>  |                                       |              |           |
| Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities   | X                                     |              |           |
| 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  | X                                     |              |           |
| Faulty lot layout in relation to size, adequacy, accessibility, or usefulness   |                                       |              | X         |
| Unsanitary or unsafe conditions   | X                                     |              |           |
| Deterioration of site or other improvements   | X                                     |              |           |
| Inadequate and outdated building density patterns   |                                       | X            |           |
| Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality  |                                       |              | X         |
| Tax or special assessment delinquency exceeding the fair value of the land  |                                       | X            |           |
| Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality   |                                       |              | X         |
| Incidence of crime in the area higher than in the remainder of the county or municipality   |                                       | X            |           |
| Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality   |                                       |              | X         |
| 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   |                                       |              | X         |
| Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area  | X                                     |              |           |
| Governmentally owned property with adverse environmental conditions caused by a public or private entity  |                                       | X            |           |

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## **DOWNTOWN NORTH CRA 2021 EXPANSION AREA B (EASTERN EXPANSION AREA) FINDINGS OF NECESSITY**

*The pages that follow include the Downtown North CRA 2021 Expansion Area B (Eastern Expansion Area) Findings of Necessity completed in August 2021.*



# PANAMA CITY



*Florida*



## PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

*Downtown North Redevelopment Area*

Finding of Necessity Study

**AUGUST 2021**



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I – III.

INTRODUCTION, STUDY  
AREA BOUNDARIES, &  
HISTORICAL CONTEXT

PANAMA CITY  
*Florida*



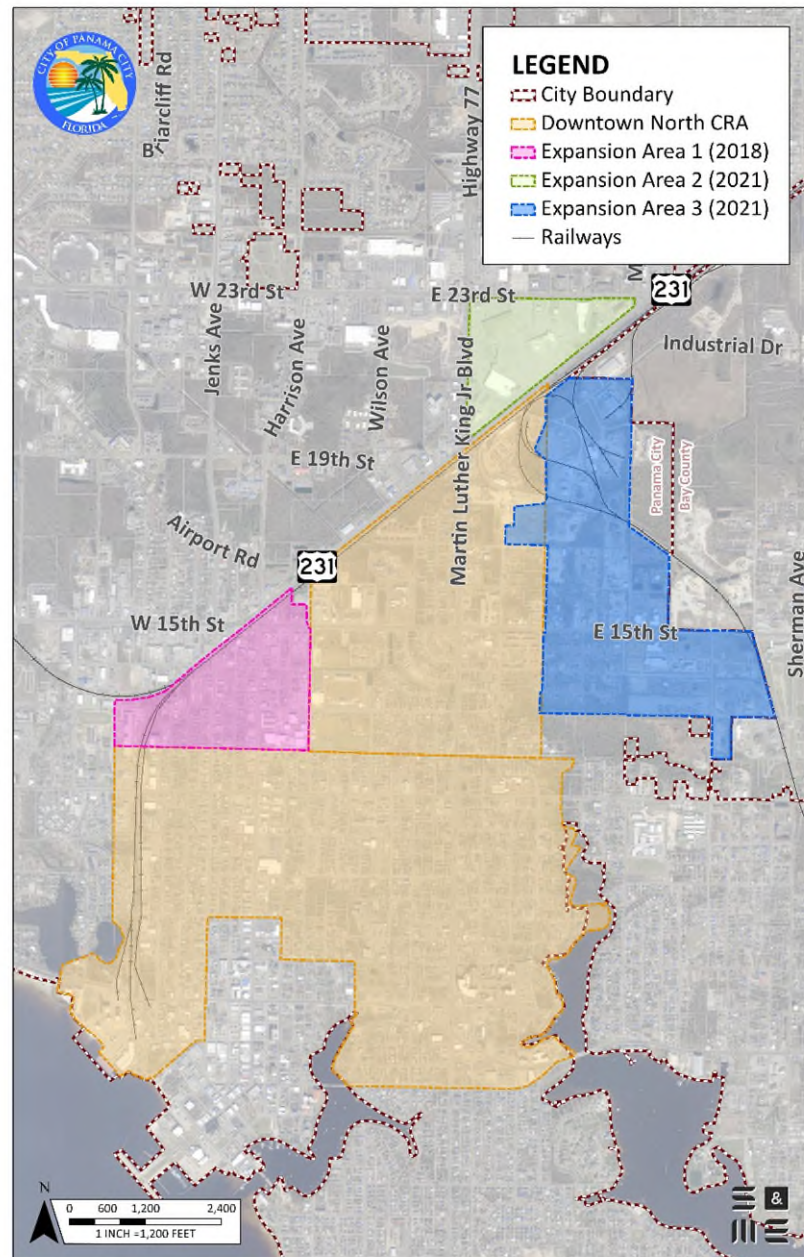
## I. Introduction

This Finding of Necessity (FON) study evaluates the conditions in the slated **Expansion Area 3** site to determine if they satisfy the Florida Statute-defined conditions of “slum and blight” and if affected land parcels can be added to the established Downtown North Community Redevelopment Area (CRA). The Downtown North CRA is one of four total community redevelopment areas (districts) in the City of Panama City – the four being: Downtown (est. 1984), St. Andrews (est. 1989), Downtown North (est. 1993), and Millville (est. 2004). All four of these districts are known collectively as the Panama City North Community Redevelopment Area (CRA) and are governed by the Panama City Community Redevelopment Agency.

The establishment and operations of the CRAs are to address conditions of ‘slum’ and ‘blight’ that have been identified within the areas. In 2018, S&ME, Inc. was retained by the City of Panama City to perform a Finding of Necessity (FON) study to determine if specific additional properties demonstrated conditions of

‘slum’ and ‘blight’ and therefore warranted consideration for inclusion within the Downtown North Community Redevelopment Area’s boundaries. The FON study was completed, and an additional area (Expansion Area 1) was added to the Downtown North CRA boundaries. Before the Panama City Downtown North CRA Plan could be modified to reflect the new CRA boundaries, Panama City was devastated by Hurricane Michael in October 2018. Subsequently the City has requested that the Downtown North CRA boundaries be expanded to include Expansion Area 2 (completed in 2021) and Expansion Area 3.

**Map 1 – Downtown North CRA and CRA Expansion Areas**



Sources: Bay County Property Appraiser, FGDL, City of Panama City, S&ME, 2021

Current land uses in **Expansion Area 3** primarily consist of industrial uses, as well as commercial, residential, and public/institutional uses. This Finding of Necessity study evaluates the Expansion Area 3 study area (shown in Map 1) for the presence of 'slum' and 'blight' conditions as defined in Section 163.340(7), Florida Statutes.

This analysis utilizes 2016 and 2021 tax roll data supplied by the Bay County Property Appraiser's Office, information provided by City Staff, and GIS data from Bay County, the Bay County Property Appraiser's Office, the Florida Department of Transportation, and the Florida Geographic Data Library. These datasets were verified where feasible during the onsite field surveys.

## II. Boundaries of the Study Area

The boundaries of the existing CRA include the Downtown North CRA and the two Expansion areas (2018, 2021) are shown in **Map 1 Downtown North CRA and CRA Expansion Areas**. The Finding of Necessity Study Area (the Study Area) is shown in detail on **Map 2**. The L-shaped Study Area is bounded on the west by Mercedes Avenue and bounded on the east by the Bay Line Railroad tracks, excluding the Preferred Materials concrete supply operations located on East 15<sup>th</sup> Street. Major thoroughfares serving the Study Area include US 231 and US 98/15<sup>th</sup> Street.

The **Expansion Area 3** consists of 261 acres (243 acres excluding rights-of-way), extending east of the Downtown North CRA and south of Expansion Area 2 (2021) as shown in **Map 2**. Land within the Study Area is primarily used for industrial purposes, as well as some commercial, low density residential, and Public/semi-public uses as shown in the **Existing Conditions-Land Use & Zoning** section of the Community Redevelopment Plan.



**Map 2 – FON Expansion 3 Area (Study Area) Boundaries**



Sources: Bay County Property Appraiser, FGDL, City of Panama City, S&ME, 2021





### III. Historical Context

The history of Panama City dates to the 1880s when real estate entrepreneurs L.M. Ware, F.M. Moates, R.M. Baker, G.W. Jenks, and the St. Andrews Bay Railroad, Land and Mining Company started marketing in the area known as "Harrison" at the time. In 1905, the Gulf Coast Development Company was formed and built railroad lines connecting the area to the rest of the state. G.M. West, a developer, was instrumental in naming the area "Panama City" in 1906. The City incorporated in 1909.

Following the creation of Bay County in 1913, Panama City was chosen to be the new county seat the following year. Expansion continued into the 1920s and 30s. By the late 1930s, the limits and shape of the downtown were firmly established, with business extending as far as the 700 block. In the 1930s and 1940s, the area witnessed an increase in entrepreneurial ventures that served the needs of local residents. The 1950s and 1960s, characterized by the civil rights movement in the entire nation, also witnessed the rise of civic movement in the community. It was during this period that two civic organizations – the Negro Improvement Association and Women's Civic Club – were established in the Glenwood community, both of which played a pivotal role in advancing the welfare of the African American community.

The Downtown North redevelopment area is now home to Glenwood, Cove and the Jenks and Grace Avenue neighborhoods, and several institutional uses, including the Bay High School, A.D. Harris High School, Bay County Juvenile Courthouse, Bay County Juvenile Retention Center, the Life Management Center of Northwest Florida, African American Cultural Center, Bay Medical Center, and other faith-based institutions, non-profit organizations, educational institutions, and community facilities.

Gulf Power (electric utility company), the Panama City Police Department, and several industrial supply companies are located within the Finding of Necessity study area. Just outside the boundaries of the Study Area are several residential communities as well as the Bay County fairgrounds, US Postal Service, and other community amenities and services. The study area's concentration of industrial uses operates within the nucleus of surrounding historic African American communities. The closest of these communities include Rosenwald Heights and East Rosenwald Heights. The Rosenwald Heights neighborhood houses the original location of Rosenwald High School (now A.D. Harris Learning Village), a school for Black students that was split up when the 1954 *Brown v. Board of Education* ruling ended racially segregated schools. In January 2021, the legacy of this community's school was recognized with a historic marker placed in commemoration.

# IV. PURPOSE & OBJECTIVES



## IV. Purpose & Objectives

The purpose of the Community Redevelopment Act, Chapter 163, Part III of the Florida Statutes is to assist local governments in eliminating and/or preventing slum or blighted conditions that are detrimental to the sustainability of economically and socially vibrant communities. The following paragraphs describe those conditions, their specific effects, and the intentions of the community redevelopment regime as a tool for creating and implementing policies and programs.

- *Section 163.335 (1) It is hereby found and declared there exist in counties and municipalities of the state slum and blighted areas which constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.*
- *Section 163.335 (2) It is further found and declared that certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of property in such areas.*
- *Section 163.335 (3) It is further found and declared that the powers conferred by this part are for public uses and purposes for which public money may be expended and police power exercised, and the necessity in the public interest for the provisions herein enacted is declared as a matter of legislative determination.*
- *Section 163.335 (4) It is further found that coastal resort and tourist areas or portions thereof which are deteriorating and economically distressed due to building density patterns, inadequate transportation and parking facilities, faulty lot layout, or inadequate street layout, could, through the means provided in this part, be revitalized, and redeveloped in a manner that will vastly improve the economic and social conditions of the community.*
- *Section 163.335 (5) It is further found and declared that the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their*



*other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefore and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and concerns. This subsection does not apply in any jurisdiction where the community redevelopment agency validated bonds as of April 30, 1984.*

- *Section 163.335 (6) It is further found and declared that there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such condition is a proper matter of state policy and state concern and is for a valid and desirable public purpose.*
- *Section 163.335 (7) It is further found and declared that the prevention or elimination of a slum area or blighted area as defined in this part and the preservation or enhancement of the tax base are not public uses or purposes for which private property may be taken by eminent domain and do not satisfy the public purpose requirement of s. 6(a), Art. X of the State Constitution.*

## **Redevelopment Area Expansion / Creation Procedures**

### *Declaration and Process*

The first step in assessing whether the Study Area meets the criteria for inclusion into the Panama City Downtown North Community Redevelopment Area (CRA)'s borders is determining the presence of "slum and blight" conditions within the Study Area. A record of the documentation and analysis is provided in this "Finding of Necessity (FON) Report".

This report describes the physical, economic, and regulatory conditions within the Study Area that are associated with blight or its causes and whether or not the Study Area qualifies for inclusion within the Downtown North Community Redevelopment Area. S&ME staff, working closely with CRA and City staff, inspected the study Area through an on-site field assessment, and conducted electronic, desktop, and GIS assessments of available data pertaining to the Study Area.

### *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, finding that blight 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 would be empowered to establish a Community Redevelopment Agency (CRA) or expand an existing Community Redevelopment Area to include the blighted area(s). After the *adoption of a Resolution* by the Panama City Community Redevelopment Agency acknowledging the documented conditions of blight and expanding the Downtown North Community Redevelopment Area boundaries, the Panama City Commission *will adopt an Ordinance formally acknowledging the expanded Downtown North Community Redevelopment Area boundaries*. The ordinance will also establish the taxable-value base-year for the calculation of tax-increment fund (TIF) revenue, the duration of the expansion area within the Downtown North CRA and also authorize the contribution of the TIF revenue collected from participating taxing authorities from the expanded area's participating parcels for placement in the Downtown North Community Redevelopment Agency's Tax-Increment 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 redevelopment area will be used to calculate the future tax increment. In the Downtown North’s case, the assumed timetable to move forward implies that the calculation of the tax increment will utilize the 2020 certified rolls for the proposed expansion area.

### *Redevelopment Plan Update*

The Panama City Commission acts as the City’s Community Redevelopment Agency. The Panama City Community Redevelopment Agency has directed the subsequent preparation of the Community Redevelopment Plan update which will reflect the expansion area’s addition to the existing Downtown North CRA’s boundaries. The updated Downtown North Community Redevelopment Plan will provide physical information on the expanded redevelopment area and identify potential programs and projects to address the specified conditions of “slum” and “blight.”

The Community Redevelopment Act requires that redevelopment plans be subjected to a compliance review that is conducted by the Planning Board before it may be submitted to the City Council for approval. 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 as a whole and providing 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.

Prior to the City adopting any resolution or ordinance to approve an updated community redevelopment plan or establish a 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 as a result of the redevelopment action. As a policy matter, it is assumed that the following entities with ties and relationships to the City of Panama City government will receive notice of any actions arising from either the findings of necessity analysis or subsequent programs or initiatives should they be authorized under the terms of the Redevelopment Act.

- Bay County Board of County Commissioners
- Bay County Tax Collector
- Northwest Florida Water Management District
- Bay District Schools
- Bay County Property Appraisers Office

### **Criteria for Determining Slum and Blight**

The Community Redevelopment Act establishes two similar, but discrete, pathways to determine if an area of study is considered to be a “slum” or “blighted,” 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.

### *Alternative One*

The *first test* for Alternative One requires that a study area identified as a “slum” or “blighted” area contain 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.”

The *second test* for Alternative One must prove that the area must be one in which “two or more of the following factors are present” (Section 163.340(7), F.S.):

- Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- 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.
- Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.
- Unsanitary or unsafe conditions.
- Deterioration of site or other improvements.
- Inadequate and outdated building density patterns.
- Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.
- Tax or special assessment delinquency exceeding the fair value of the land.
- Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.
- Incidence of crime in the area higher than in the remainder of the county or municipality.
- Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.
- 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.
- Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.
- Governmentally owned property with adverse environmental conditions caused by a public or private entity.
- A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.<sup>1</sup>

### *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

---

<sup>1</sup> Florida Statutes, Section 163.340 (8).



authorities (as such term is defined in the Redevelopment Act) subject to Section 163.387 (2)(a), F.S. agree, either by interlocal agreement or agreements with the CRA or by resolution, that the area is blighted.”

### **“Slum Area”**

Slum Area conditions largely focus on quality-of-life and non-physical safety challenges posed by the presence of threats to human life. Much of the existing damage to the structures within the Study Area initially came from the 2018 hurricane that struck Panama City with wind speeds of 140+ mph. The structures’ age, condition and damaging impacts from Hurricane Michael summarily contributed to buildings’ deterioration and associated health safety issues. Since then, the damage has been exacerbated by subsequent storms, lack of repair and natural impacts (rain/wind) that have further deteriorated the site.

Within many of the affected buildings, ventilation hazards and black mold hazards are suspected due to the damaged roofing, open roofs and exterior walls not having been covered since the 2018 storm. As a result, moisture and debris have pooled and festered on the interior of the structures. Externally, the Study Area’s conditions have similar storm-based origins, exacerbated over time. Significant levels of storm water have collected and encouraged the growth of new insect and vermin habitats near former garbage and waste processing areas, creating sanitation, insect-borne diseases, vermin and toxins concerns.

Dangerous conditions in the Study Area are also present due to structural damage that has exposed construction materials, falling façade materials, and unsecured debris. The conditions of the building, stemming from the outer structural damage leading to deterioration of the structures’ internal integrity contribute to the presence of “slum” criteria such as ventilation, air, and sanitation problems.

### **“Blight Area”**

Blight Area conditions are mostly recognized by their presence in physical structure deterioration, significant downturns in economic valuation and activity, parking and transportation defects or inadequacies, and unsanitary or unsafe conditions. Starting from the parking and transportation facilities, the pavement around the Study Area’s central business structures is degraded to varying levels of severity, presenting potential hazards to vehicles and pedestrians. In addition, crosswalks, connecting sidewalks, regulatory signage, and crosswalk signalization have deteriorated or have not been repaired since Hurricane Michael (2018). Drive areas and parking lots have also continued to deteriorate exhibiting cracking, potholes, uneven surfaces, and washouts under damaged pavement surfaces.

V.  
CONDITIONS OBSERVED

PANAMA CITY  
*Florida*



## V. Slum & Blight Conditions Observed

Slum and blight conditions observed within the Study Area are derived from on-site inspections, conversations with CRA and City Staff, and tax valuation data from the Bay County Property Appraiser. The analysis in this report focuses on the land-based resources of the Study Area and its ability to generate an economic return and local tax revenues. As a general matter, land-based resources in a state of physical decline, are underutilized, or are improperly deployed may significantly limit a local jurisdiction's ability to remain competitive in a larger economic context. In the long term, this may negatively affect the jurisdiction's overall financial condition and the level of services it can provide its residents.

Local governments that are highly dependent upon ad-valorem tax revenues are the most vulnerable in these situations. Real property assets that are physically or functionally deteriorated or that do not meet today's contemporary development requirements are limited in their ability to generate their full potential (ad-valorem) of taxes. The physical character and utility of these real property assets, along with the services required to sustain them, are key factors in determining a community's economic health. The following sections summarize and assess slum and blight conditions determined to be present within the Study Area (the proposed expansion area).

### **Conditions of slum observed:**

- (1) The existence of conditions that endanger life or property by fire or other causes (hurricane-damaged and abandoned buildings and infrastructure that do not have repairs or improvements).
- (2) An inadequate provision for ventilation, light, air, sanitation, or open spaces

### **Conditions of blight *observed* within the Expansion Area during the field surveys were:**

- (1) the predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (2) Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over 5 years prior to the findings of such conditions.
- (3) Fault lot layout in relation to size, adequacy, accessibility, or usefulness.
- (4) Unsanitary or unsafe conditions.
- (5) Deterioration of site or other improvements
- (6) Inadequate and outdated building density patterns.
- (7) diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

The predominance of defective or inadequate sidewalks, ill-maintained structures, trash, and storm debris are indicative of a lack of public investment over multiple years. While some businesses and residences in the Study Area have repaired their buildings since the 2018 hurricane or other events, some have not. The perceived lack of investment in the area discourages other private sector investment, limits future



development within affected areas, and presents potential public health and safety risks. Reduced private sector investment over a multiple year period, within the affected area, translates to stagnating or decreasing property values, reduced economic activity, and a deterioration of existing private sector development within the surrounding community.

Considering the area is a concentration of industrial, commercial, and residential uses, the presence of slum and blight limits the potential for maximizing the social and economic use of the properties. Due to elements of water and wind damage from hurricane winds, and the lack of structural maintenance or repair of damaged infrastructure since 2018, has resulted in severe site deterioration and the accumulation of public health and safety risks. A lack of connectivity between parcels and the inability for pedestrian and bicycle users to safely travel within the area also pose a threat to enhanced uses within the Study Area site.

The following pages include photographs depicting the slum and blight discussed in this section.

## Gallery of Slum & Blight Conditions

### Defective/Inadequate Street Layout [ to be replaced with on-site photos]



(Source: Google Maps, S&ME, 2021)



Limited Connectivity: Frequent Cul-de-Sac & Dead-end Roads  
(Terminating on Private Property)

## Deterioration of Sites



(Source: Google Maps, S&ME, 2021)

Deterioration of Site Improvements and Buildings.



(Source: Google Maps, S&ME, 2021)

Buildings in disrepair and/or abandoned.

## Unsanitary or Unsafe Conditions



(Source: Google Maps, S&ME, 2021)

Abandoned/inoperable vehicle(s), loose, potentially hazardous trash;



## Unsanitary or Unsafe Conditions



(Source: Google Maps, S&ME, 2021)

Damaged fences, construction equipment and materials stored in residential front yard.

## Inadequate Transportation Facilities



(Source: Google Maps, S&ME, 2021)

Drainage and standing water issues, lack of pedestrian infrastructure and damaged control and safety devices.



(Source: Google Maps, S&ME, 2021)

Poor road maintenance, poor maintenance or lack of pedestrian features.



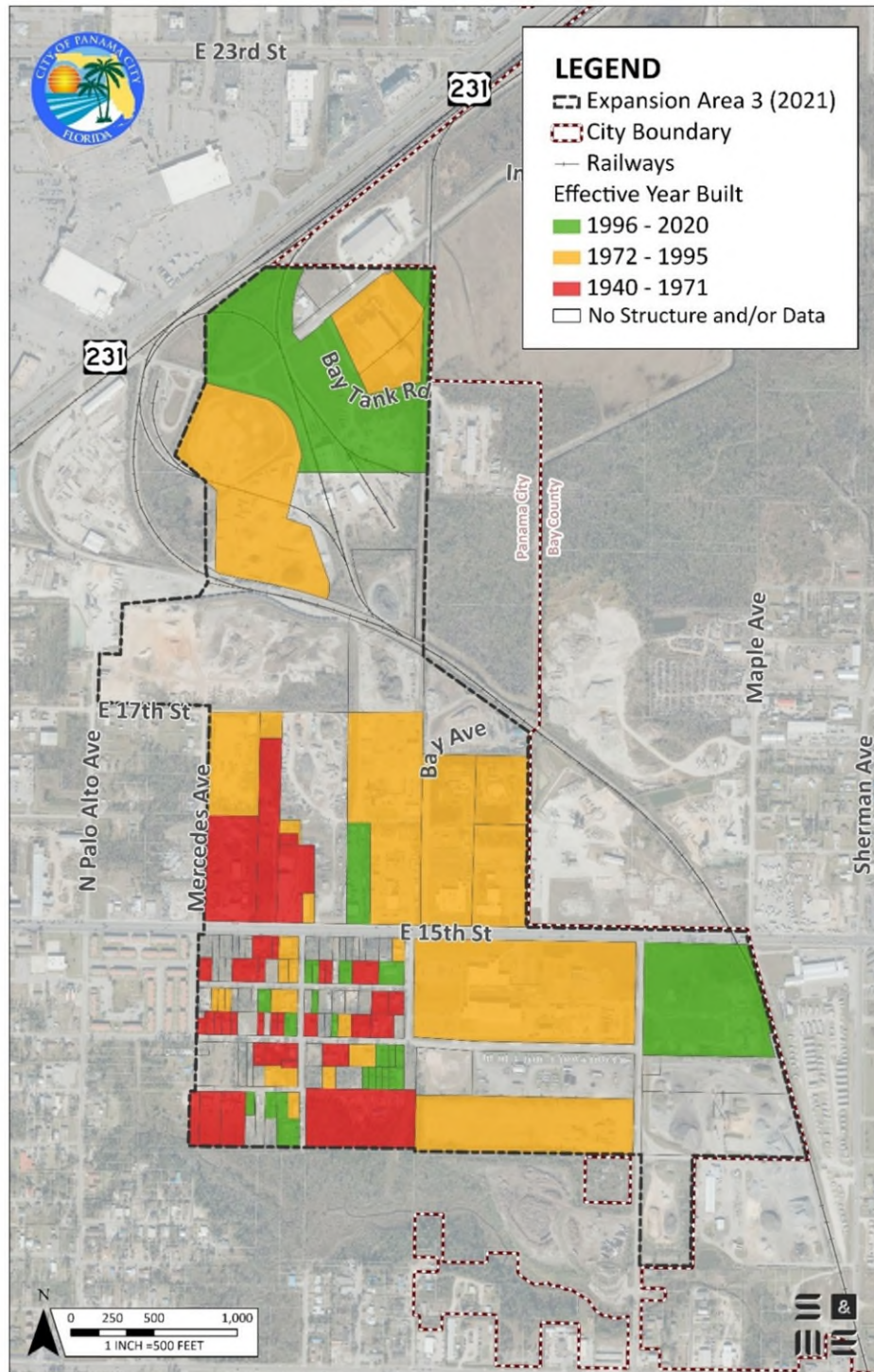
## Site and Structural Stagnation and Deterioration

As discussed in the **Existing Land Use** section of the Community Redevelopment Plan, more than half of the Study Area is used for industrial activity. While industrial sites may not typically be held to the same aesthetic standard as other types of business, the condition and safety of surrounding infrastructure must still be maintained. Much of the physical conditions in the Study Area suffering from stagnation and deterioration have been introduced in the **Slum & Blight Conditions Observed** section. Much of evidence related to site and structural stagnation and deterioration included un-repaired weather-damaged structures, boarded up windows, abandoned buildings and cars, piles of debris in the street, fallen fences and fallen signs. The lack of repair, maintenance, and investments within portions of the Study Area have a negative effect on the economic, viability of the area, the quality of life for current residents and social impacts upon the surrounding communities.

### *Age of Building Stock*

The Study Area contains a mix of business, public, and residential land uses. The age of residential structures ranges 1940 to 2020 with the average being 1973. Similarly, the age of businesses structures ranges from 1947 to 2005, with the average being 1980. With most structures having been built prior to 1996, maintenance and remodeling of buildings is critical to the overall existing conditions of the Study Area. **Map 3 FON Expansion Area 3 Age of Building Stock** shows the general location and age of housing stock in the Study Area.

**Map 3. FON Expansion 3 Area (Study Area) Age of Building Stock**



Sources: Bay County Property Appraiser, City of Panama City, FGDL, S&ME, 2021

### *Unsanitary or Unsafe Conditions*

The Study Area is characterized by unsafe and unsanitary conditions that include deteriorated buildings damaged by wind and rain. These conditions promote an environment that harbor potential biological hazards. The biological hazards associated with run-down and vacant buildings may include leaking or spilled chemicals, damaged sanitary sewer and septic systems, and standing water/mold issues. Such hazards are not only present for a person occupying or doing construction within the buildings, but also to neighboring community members.

### **Land Parcel Layout, Taxable Values, Accessibility, and Ownership Diversity**

Opportunities for local investment are contingent upon the ability for land within the Study Area to be developed or redeveloped. Ideally, parcels must already meet minimum lot size requirements, have space to accommodate stormwater and parking needs, are easily accessible, and are ideally under limited ownership. The following subsections will provide a summary of conditions with regard to layout (lot size), accessibility, ownership status, and land parcel values.

#### *Faulty Parcel Layout*

**Map 3 FON Study Area (Expansion Area 3) Parcel Layout and Sizes** (see below) outlines the parcels on an individual basis, providing an illustration of the parcel layout within the Study Area. The layout is considered faulty or difficult to use primarily due to the size of individual parcels and the surrounding road layout.

Many parcels are extremely large, ranging from 6 to 21 acres each. Others are very small, 0.04 to 4 acres each. Both categories of extreme-sized parcels are common throughout the student area. Thirteen parcels are more than 6 acres; more than 100 of the parcels are less than 1 acre. Due to the large or small size of many of the Study Area's parcels, developers may hesitate to pursue redevelopment projects. While large parcels pose a redevelopment challenge due to the high cost of development associated with their size, they provide the opportunity for making a significant impact on the CRA's efforts to revitalize the area. Small parcels can be difficult and costly to redevelop as developers would face the challenge of attempting to take ownership of several contiguous parcels to reach an amount of land acreage suitable for their proposed development activity. **Table 1** shows the proportion of large to small parcels.

**Table 1. Comparative parcel Sizes within the Study Area**

| Size of Parcels                         | Number of Parcels |
|---|-------------------|
| <b>Greater than or equal to 6 acres</b> | 13                |
| <b>Less than 6 acres</b>                | 133               |

Source: Bay County Property Appraiser's Office, S&ME, 2021

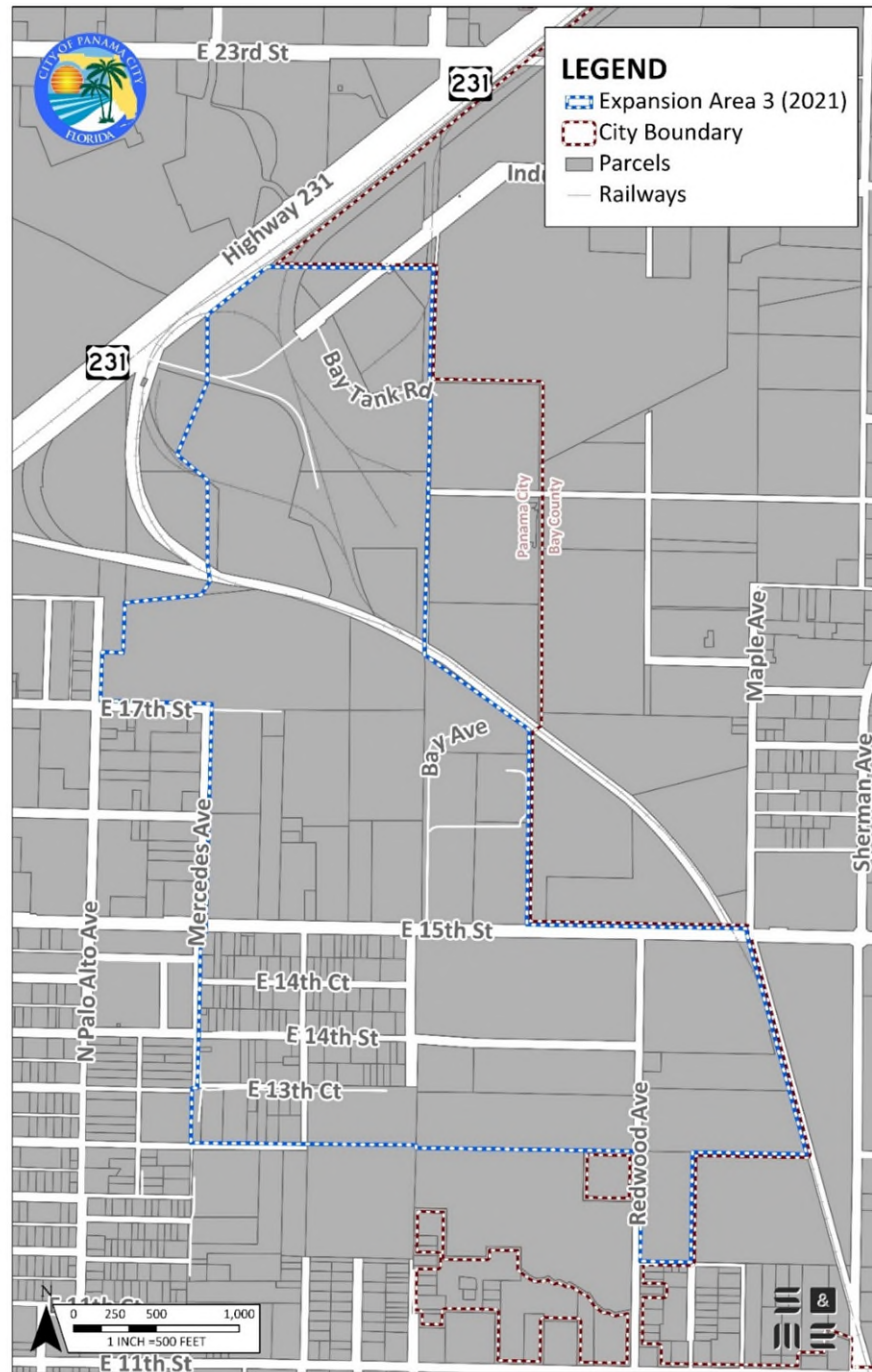
The road network throughout the Study Area (see **Map 4**) shows limited connectivity, particularly for the parcels north of 15<sup>th</sup> street. Many of the parcels on the northern side of the Study Area have limited to no public access as many of the pathways are gated off and comprised of private-access roads. Few contiguous parcels in the northern side (north of 15<sup>th</sup> Street) of the Study Area have access between due to the gating and limited access privileges. Areas with highly restricted travel connectivity pose limitations to encouraging economic development and community activity, safety, and vitality.

Pavement conditions in the Study Area include faded crosswalk striping, a lack of roadway striping, mismatched pavement grading, road shoulder drop offs, and a lack of landscaping. Intersections serving



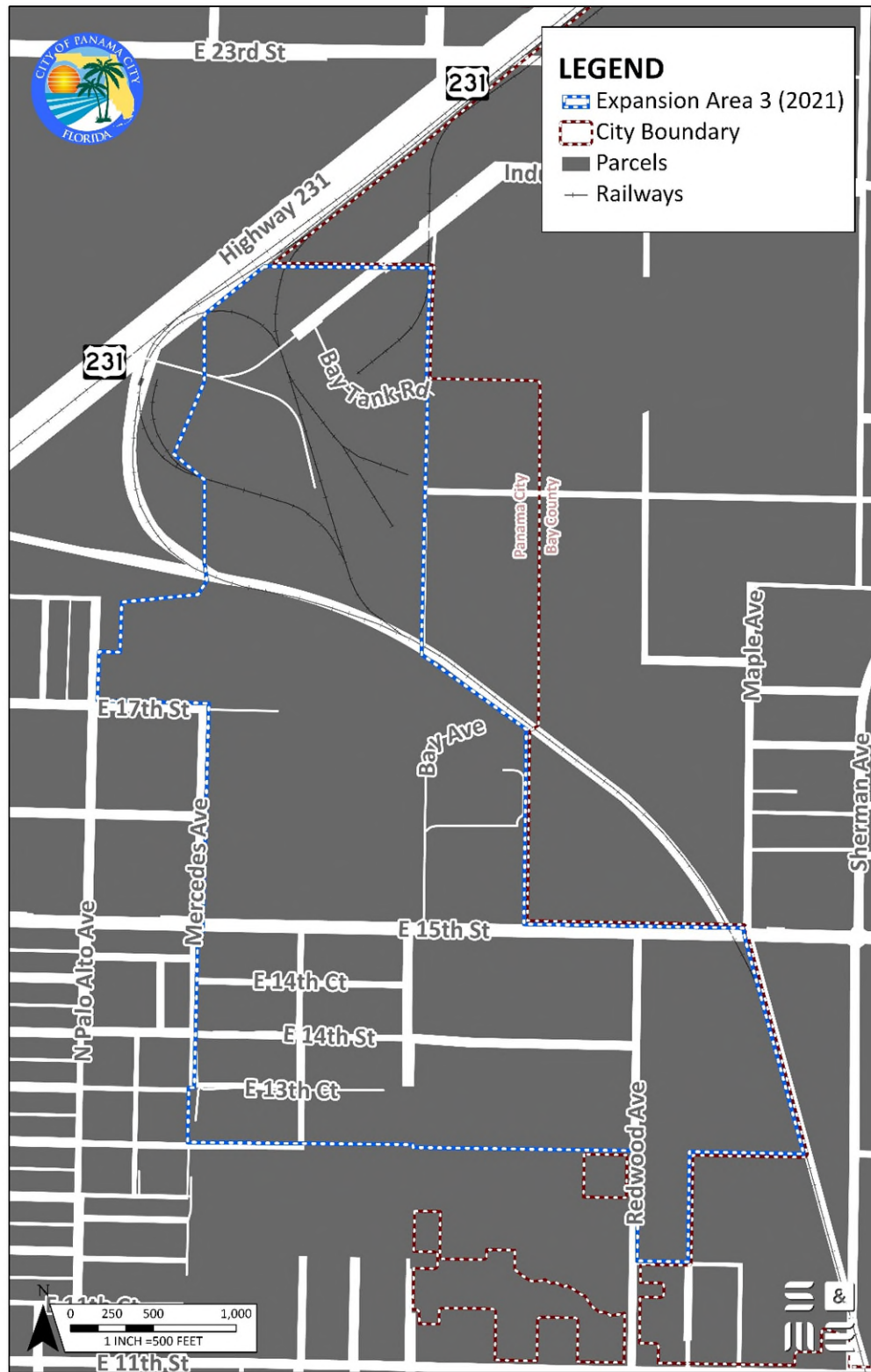
the Study Area are extremely wide, extending across five (5) lanes. Roadway intersections do not contain any designated pedestrian crossings to the other side of US-98. The remainder of the Study Area's roadway transportation network is comprised of small local roads that are not well-connected to other roads, presenting many dead endings. These *observed* characteristics meet one of the Community Redevelopment Act's conditions of blight: predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.

**Map 3. FON Study Area (Expansion Area 3) Parcel Layout and Sizes**



Sources: Bay County Property Appraiser, City of Panama City, FGDL, S&ME, 2021

**Map 4 FON Study Area (Expansion Area 3) Network Connectivity**



Sources: Bay County Property Appraiser, City of Panama City, FGDL, S&ME, 2021

### *Taxable Value Change*

The 2021 tax assessments by the Bay County Property Appraiser show that the change of average assessed value of parcels within the proposed CRA expansion area were lower than the average changes in value of parcels in the City of Panama City and Bay County.

**Table 2** compares the historic changes in taxable values for the parcels located within the CRA expansion Study Area, Panama City, and Bay County. From 2016 to 2021, the taxable values of the parcels within the Study Area have declined 14.70%, while the taxable values of the parcels within Panama City have decreased 3.02% and within Bay County have increased by 23.71%.

This disparity in property value change reflects a comparative underutilization of and disinvestment in the parcels within the proposed CRA expansion area, compared to investment in and utilization of City and County land parcels overall. Underutilized parcels with the Study Area (CRA expansion area) failing to maintain their property values can have a deleterious effect on the timely development of adjacent parcels.

**Table 2. Comparative Changes in Taxable Value (2016 & 2021)**

|                                    | 2016 Average Values | 2021 Average Values | Percent Change |
|------------------------------------|---------------------|---------------------|----------------|
| <b>Proposed CRA Expansion Area</b> | \$89,042.68         | \$102,134.09        | -14.70%        |
| <b>City of Panama City</b>         | \$114,538.60        | \$111,084.91        | -3.02%         |
| <b>Bay County Unincorporated</b>   | \$103,635.32        | \$128,207.20        | 23.71%         |

Source: Bay County property Appraiser's Office, 2021, S&ME, 2021.

### *Ownership Diversity*

Areas in need of redevelopment are often further disadvantaged by a diversity of ownership in areas where redevelopment is desired. Typically, the concern is a smattering of small contiguous land parcels with different owners that pose challenges to efforts to aggregate the small parcels into larger ones that are easier to develop.

Within the Study Area, land parcel sizes mostly range from 0.04 to 21.6 acres, which reflects the mix of single-family homes on small lots and industrial activity businesses situated on significantly larger lots. However, this mingling of industrial activity, municipal services, railway support, and private residence may discourage potential developers due to the challenges associated with consolidating land ownership, compatibility with adjacent uses and aggregating continuous pieces. Of the 146 parcels, there are over 100 separate landowners.

Major owners of more than one parcel include: The Bay Line Railroad LLC (the majority land owner), C.W. Roberts Contracting, Inc., and Anderson Columbia Co. Inc. comprise the major property owners. Each of these owners' land parcels are contiguous to other parcels under the same ownership. The City of Panama City also owns multiple parcels in the study area, but the land parcels are not contiguous and are located throughout the Study Area.

These conditions meet the following condition of blight, as established by the Community Redevelopment Act: *diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.*



## Summary of Study Area Conditions

The Study Area's existing conditions include examples of "slum" and "blight" as defined by Florida Statutes. A field study and GIS data analysis of the Study Area revealed the following conditions of slum and blight within the CRA expansion Study Area:

### Slum Conditions:

- (1) The existence of conditions that endanger life or property by fire or other causes (hurricane-damaged and abandoned buildings and infrastructure that do not have repairs or improvements).
- (2) An inadequate provision for ventilation, light, air, sanitation, or open spaces

### Blight Conditions:

- (1) The predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
- (2) 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.
- (3) Fault lot layout in relation to size, adequacy, accessibility, or usefulness.
- (4) Unsanitary or unsafe conditions.
- (5) Deterioration of site or other improvements
- (6) Inadequate and outdated building density patterns.
- (7) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

These observed conditions have had the demonstrated and regressive effect of discouraging private sector investment and depressing taxable values in a major commercial area that should have seen increases in value, when compared to the City as a whole, and commensurate with Bay County. This lack of private sector investment, declining taxable values, coupled with other observed conditions of blight has had a deleterious effect on the economic development activity and redevelopment activity within Study Area. The presence of these conditions within the Study Area qualifies the parcels within the Study Area for inclusion within the Panama City Downtown North Community Redevelopment Area.

## 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 for inclusion in a Community Redevelopment Area.

### Alternative One First Test

The evaluation identified the presence of "slum" conditions that endanger life or property by fire or other causes due to dilapidated buildings and lack of improvements in the area. In addition, the inadequate provision for sanitation and open spaces was observed in the area. These findings satisfy the first test of Alternative One.

### Alternative One Second Test

The evaluation also identified the presence of seven (7) 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) 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.
- (3) Fault lot layout in relation to size, adequacy, accessibility, or usefulness.
- (4) Unsanitary or unsafe conditions.
- (5) Deterioration of site or other improvements
- (6) Inadequate and outdated building density patterns.
- (7) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

## Legal Description

The following narrative summarizes the parcels contained within the proposed CRA expansion area and their associated legal descriptions. Taken in total, the following narrative comprises all the individual parcels' legal descriptions for the proposed expansion area. Please note that this does not constitute an official survey legal description of the proposed expansion area boundaries as may be prepared by a licensed surveyor but represents a summary of the individual TIF-Contributing participating parcels' legal descriptions as provided by Bay County's Property Appraiser's Office and used verbatim.

| RENUM                | LEGAL DESCRIPTION  |
|----------------------|--|
| <b>14407-000-000</b> | 33 3S 14W -4- MAP 104C1 E1/2 OF NE1/4 OF NE1/4 S OF RR   |
| <b>14410-010-000</b> | 33 3S 14W BORAL BRICKS INC. LEASE PARCLE T.P.P.# 12015-064   |
| <b>14435-000-000</b> | 33 3S 14W 4.03A 5 ACRES IN THE NE COR OF NW1/4 OF SE1/4 LYING N OF R.R. R/W OF BAY HARBOR SPUR LESS .97A TO P.M & S IN ORB 261 P 119 -32- MAP 104C4  |
| <b>14442-000-000</b> | 33 3S 14W -38- MAP 104C4 PCL CONTAINING 2.22 AC & FRONT ING 181.3' ON BAY HARBOR SPUR ORB 1039 P 824   |
| <b>14440-010-000</b> | 33 3S 14W 20.13AC -36.1- 68A COM AT NW COR OF SEC 34 TH S TO PT 25' S OF C/L BAY HARBOR BRANCH WLY ALONG RR R/W TO FLA MINING MATERIAL PCL S 290' W 171.42' S 330' E 2006.31' N TO POB LESS TO -36.2- MAP 104C   |
| <b>14440-020-000</b> | 33 3S 14W 4.57AC -36.2- 104C4 BEG 1316.80' N OF SE COR OF SEC TH W 439.10' N 523.35' TO S R/W OF BAY HARBOR BRANCH RR SELY ALG R/W 476.47' TO E LI OF SEC S 349.10' TO POB ORB 3525 P 637  |
| <b>14723-110-000</b> | 34 3S 14W -100.6- 104DST A B DEV CO PLAT COM AT N R/W 15TH ST & E LINE LOT 121 TH W 645' N 1050' FOR POB TH E ALONG N LI OF CANAL 645' TO E LI LOT 104 N TO SLY R/W OF RR NWLY ALONG RR TO W R/W BAY AV TH S ALONG R/W TO POB ORB 3154 P 2313                        |
| <b>14449-010-000</b> | 33 3S 14W -43.1- MAP 104C4 BEG 330 E & 30 S OF NW COR OF SE1/4 OF SE1/4 TH: S 165 E 132 N 165 W 132 ALG S R/W 17TH ST TO POB ORB 1164 P 604 ORB 1680 P 425   |
| <b>14444-000-000</b> | 33 3S 14W -40- 104C4 BEG 40' N & 439.8' W OF SE COR OF SE1/4 OF SE1/4 TH W 239.8' N 500' W 85' N 150' W 115' N 626' E 438.3' S 1276' TO POB ORB 1390 P 1344 ORB 2300 P 680   |
| <b>14450-010-000</b> | 33 3S 14W -44.1- MAP 104C4 N1/2 OF W1/2 OF W1/2 OF SE1/4 OF SE1/4 LESS RD R/W ORB 1875 P 99  |
| <b>14443-000-000</b> | 33 3S 14W -39- MAP 104C4 BEG 640' N OF SE COR OF SE1/4 OF SE1/4 FOR POB TH W 439.1' N 676.80' E 439.1' S 676.8' TO POB WITH 20'X 600' EASMT ORB 3525 P 637   |
| <b>14449-000-000</b> | 33 3S 14W -43- 104C4 W1/2 OF E1/2 OF W1/2 OF SE1/4 OF SE1/4 LESS PCLS  |
| <b>14723-000-000</b> | 34 3S 14W -100.2- 104DST A B DEV CO PLAT LOTS 88,89,104,105 & W1/2 OF LOTS 120 & 121 LYING S OF RR R/W & WITHIN CITY LIMITS LESS -100.4- & -100.6-   |
| <b>14723-010-000</b> | 34 3S 14W -100.4- 104DST AND BAY DEV CO PLAT BEG 640' N & 337.18' E OF SW COR TH E 310.82' N 441.99' W 310.87' S 442.18' TO POB ORB 1243 P 656   |
| <b>14446-000-000</b> | 33 3S 14W -40.2- 104C4 BEG 879.6' W & 590' N OF SE COR OF SE1/4 OF SE1/4 FOR POB TH N 100' E 100' S 100' W 100' TO POB & 15' PCL DESC AS: COM 40' N & 439.8' W OF SE COR OF SE1/4 OF SE1/4 TH W 239.8' N 500' W 85' FOR POB TH CONT W 15' N 150' E 15' S 150' TO POB |



|  |  |
|--|--|
| <b>14450-000-000</b>                                   | 33 3S 14W -44- MAP 104C4 S1/2 OF W1/2 OF W1/2 OF SE1/4 OF SE1/4 LESS RD R/W (LEASE PCL) ORB 346 P286 ORB 1883 P 954 ORB 2580 P 2296  |
| <b>14443-020-000</b>                                   | 33 3S 14W -39.2- MAP 104C4 BEG 40' N & 339.8' W OF SE COR OF SE1/4 OF SE1/4 FOR POB TH W 139.7' N 600' E 130.1' S 600' TO POB ORB 3217 P 258   |
| <b>14448-000-000</b>                                   | 33 3S 14W -42- MAP 104C4 BEG 40' N OF SE COR OF SE1/4 OF SE1/4 FOR POB TH W 339.8' N 600' E 339.1' S 600' TO POB ORB 1761 P 1862   |
| <b>14722-010-000</b>                                   | 34 3S 14W -100.3- 104DST A B DEV CO PLAT E1/2 OF LOTS 120 & 121 LESS N 20' TO #14723-010   |
| <b>14445-000-000</b>                                   | 33 3S 14W -40.1- MAP 104C4 BEG 879.6' W & 540' N OF SE COR OF SE1/4 OF SE1/4 FOR POB TH N 50' E 100' S 50' W 100' TO POB ORB 1064 P 9  |
| <b>14447-000-000</b>                                   | 33 3S 14W -41- MAP 104C4 BEG 40' N & 755.23' W OF SE COR OF SE1/4 OF SE1/4 TH W 124.33' ALG N R/W OF 15TH ST N 500' E 200' S 325.17' W 75.67' S 172.38' TO POB ORB 1085 P 1194-ORB 1283 P 173 ORB 2511 P 128 LOUIS |
| <b>14447-010-000</b>                                   | 33 3S 14W -41.3- MAP 104C4 BEG 40' N & 679.60' W OF SE COR TH W 75.67' N 172.83' E 75.67'S 172.83' TO POB ORB 3544 P 1121  |
| <b>16730-000-000</b>                                   | LOUIS TRACT LOTS 1, 2 BLK 1 ORB 1830 P 1288 MAP 105B1  |
| <b>16731-000-000</b>                                   | LOUIS TRACT LOT 3 LESS N 10' & LOT 28 BLK 1 ORB 1722 P 466 MAP 105B1   |
| <b>16732-000-000</b>                                   | LOUIS TRACT LOTS 4 & 5 BLK 1 ORB 3675 P 1024 MAP 105B1   |
| <b>16733-000-000</b>                                   | LOUIS TRACT LOT 6 BLK 1 ORB 1114 P 292   |
| Missing Parcel ID and Description in Excel spreadsheet |  |
| <b>16736-000-000</b>                                   | LOUIS TRACT LOTS 9, 10 & 11 BLK 1 ORB 162 P 495 & DB 249 P 565   |
| <b>16737-000-000</b>                                   | LOUIS TRACT LOT 12 BLK 1 ORB 507 P 912 ORB 3466 P 2037   |
| <b>16738-000-000</b>                                   | LOUIS TRACT LOTS LOTS 13,14,15 LESS R/W ST RD BLK 1 ORB 1779 P 1706  |
| <b>16747-000-000</b>                                   | LOUIS TRACT LOTS 1 & 2 LESS TRIANG PARCEL 10 X 25 FOR R/WORB 3590 P 2141 BLK 2   |
| <b>16748-000-000</b>                                   | LOUIS TRACT LOTS 3 & 4 BLK 2 ORB 3590 P 2130   |
| <b>16749-000-000</b>                                   | LOUIS TRACT LOT 5 ORB 558 P 713 BLK 2 ORB 2996 P 1704  |
| <b>16750-000-000</b>                                   | LOUIS TRACT LOT 6 BLK 2 ORB 1828 P 732 ORB 2487 P 1905   |
| <b>16751-000-000</b>                                   | LOUIS TRACT LOT 7 BLK 2 ORB 3675 P 1024  |
| <b>16752-000-000</b>                                   | LOUIS TRACT LOT 8 BLK 2 ORB 1374 P 1172  |
| <b>16753-000-000</b>                                   | LOUIS TRACT LOT 9 BLK 2 ORB 3113 P 638   |
| <b>16754-000-000</b>                                   | LOUIS TRACT LOTS 10, 11 ORB 274 P 2 BLK 2 ORB 2700 P 780   |
| <b>16755-000-000</b>                                   | LOUIS TRACT LOT 12 & 13 BLK 2 ORB 155 P 256  |
| <b>16756-000-000</b>                                   | LOUIS TRACT LOTS 14, 15 ORB 1062 P 251 BLK 2 ORB 3778 P 2130   |
| <b>16734-000-000</b>                                   | LOUIS TRACT LOT 7 LESS N 10' BLK 1 ORB 859 P 283   |
| <b>16071-000-000</b>                                   | 3 4S 14W -246- 105A BEG INTERSECTION W LI REDWOOD AV & S R/W 15TH ST TH S 622.99' W 1344.14' N 588.57' NE 44.74' E 1319.98' TO POB ORB 996 P 1882 ORB 1467 P 1566  |
| <b>16735-000-000</b>                                   | LOUIS TRACT LOT 8 LESS N 10' BLK 1 ORB 859 P 283   |
| <b>16746-000-000</b>                                   | LOUIS TRACT LOTS 29, 30 BLK 1 ORB 3822 P 1778  |
| <b>16745-000-000</b>                                   | LOUIS TRACT LOT 27 ORB 799 P 117 BLK 1 ORB 1884 P 1175   |
| <b>16744-000-000</b>                                   | LOUIS TRACT LOT 26 AS PER ORB 114 P 362 BLK 1 ORB 1894 P 1111  |
| <b>16743-000-000</b>                                   | LOUIS TRACT LOTS 22,23,24,25 BLK 1 ORB 192 P 19 ORB 1142 P 546   |
| <b>16742-000-000</b>                                   | LOUIS TRACT LOT 21 BLK 1 ORB 991 P 1344  |
| <b>16741-000-000</b>                                   | LOUIS TRACT LOTS 19,20 ORB 565 P 142 BLK 1 ORB 2084 P 2293   |
| <b>16740-000-000</b>                                   | LOUIS TRACT LOT 17 LESS E 20' & LOT 18 ORB 1592 P 262 BLK 1  |

|                      |  |
|----------------------|--|
| <b>16739-000-000</b> | LOUIS TRACT LOT 16 & E 20' OF LOT 17 BLK 1 ORB 3781 P 784  |
| <b>16762-020-000</b> | LOUIS TRACT LOT 30 BLK 2 DB 202 P 275 ORB 1994 P 425   |
| <b>16762-010-000</b> | LOUIS TRACT LOT 29 BLK 2 DB 202 P 275 ORB 1972 P 2107  |
| <b>16762-000-000</b> | LOUIS TRACT LOT 28 BLK 2 ORB 3733 P 2001   |
| <b>16761-000-000</b> | LOUIS TRACT LOT 27 ORB 269 P 205 BLK 2   |
| <b>16760-000-000</b> | LOUIS TRACT LOT 26 BLK 2 ORB 2006 P 953  |
| <b>16759-000-000</b> | LOUIS TRACT LOTS 24,25 ORB 836 P 753 ORB 840 P 770 ORB 843 P 871<br>BLK 2                              |
| <b>16758-000-000</b> | LOUIS TRACT LOTS 20-23 BLK 2 ORB 1176 P 1924   |
| <b>16757-000-000</b> | LOUIS TRACT LOTS 16, 17, 18, 19 BLK 2 ORB 3758 P 790   |
| <b>16779-000-000</b> | LOUIS TRACT LOTS 1,2 ORB 448 P 97 BLK 4 ORB 1511 P 70  |
| <b>16780-000-000</b> | LOUIS TRACT LOT 3 ORB 346 P 253 BLK 4  |
| <b>16781-000-000</b> | LOUIS TRACT LOT 4 ORB 440 P 22 BLK 4   |
| <b>16782-000-000</b> | LOUIS TRACT LOT 5 BLK 4 ORB 1844 P 271 ORB 1854 P 1626 ORB 2145 P 360                                  |
| <b>16783-000-000</b> | LOUIS TRACT LOT 6 BLK 4 ORB 3574 P 990   |
| <b>16784-000-000</b> | LOUIS TRACT LOTS 7, 8 BLK 4 ORB 1233 P 681   |
| <b>16785-000-000</b> | LOUIS TRACT LOT 9 BLK 4 ORB 1673 P 1391  |
| <b>16786-000-000</b> | LOUIS TRACT LOTS 10,11 BLK 4 ORB 151 P 92 ORB 799 P 47 ORB 1237 P 1615 ORB<br>2980 P 958               |
| <b>16788-000-000</b> | LOUIS TRACT LOTS 12, 13, 14, 15 BLK 4 ORB 1208 P 1376 ORB 1889 P 678                                   |
| <b>16763-000-000</b> | LOUIS TRACT LOT 1 BLK 3  |
| <b>16764-000-000</b> | LOUIS TRACT LOT 2 BLK 3 ORB 3671 P 507   |
| <b>16765-000-000</b> | LOUIS TRACT LOTS 3,4 ORB 726 P 669 BLK 3   |
| <b>16766-000-000</b> | LOUIS TRACT LOTS 5, 6 BLK 3  |
| <b>16767-000-000</b> | LOUIS TRACT LOTS 7 & 8 ORB 255 P 451 ORB 304 P 496 BLK 3   |
| <b>16768-000-000</b> | LOUIS TRACT LOTS 9, 10 ORB 1438 P 1776 ORB 2398 P 2333 ORB 2502 P 555                                  |
| <b>16770-000-000</b> | LOUIS TRACT LOTS 11,12 & W 20' LOT 13 ORB 635 P 559 ORB 658 P 525 ORB 662 P<br>147 ORB 766 P 789 BLK 3 |
| <b>16771-000-000</b> | LOUIS TRACT LOTS 13,14,15 LESS W 20' OF L-13 ORB 770 P 217 ORB 866 P 886<br>BLK 3                      |
| <b>16796-000-000</b> | LOUIS TRACT N 40' LOT 30 BLK 4 ORB 1596 P 919 ORB 1812 P 137   |
| <b>16795-000-000</b> | LOUIS TRACT LOTS W 26.10' OF LOT 27 & E 18.70' OF LOT 28 BLK 4 ORB 1579 P<br>1093                      |
| <b>16795-010-000</b> | LOUIS TRACT LOT 26 & E 13.90' LOT 27, AND W 21.30' LOT 28, E 28.30 OF LOT 29<br>BLK 4 ORB 2654 P 1194  |
| <b>16794-000-000</b> | LOUIS TRACT LOT 25 ORB 460 P 421 BLK 4 ORB 3360 P 1562-1563  |
| <b>16793-000-000</b> | LOUIS TRACT LOTS 22,23 & 24 BLK 4 ORB 925 P 533  |
| <b>16795-010-010</b> | LOUIS TRACT LOT 21 BLK 4 ORB 1222 P 1400 ORB 1516 P 1097 ORB 2551P 1120                                |
| <b>16792-000-000</b> | LOUIS TRACT LOT 20 BLK 4 ORB 1348 P 1781 ORB 1614 P 1303   |
| <b>16791-000-000</b> | LOUIS TRACT LOT 19 BLK 4 ORB 885 P 893 ORB 1348 P 1781 ORB 2030 P 1180                                 |
| <b>16789-000-000</b> | LOUIS TRACT LOT 18 BLK 4 ORB 1506 P 829 ORB 2366 P 285   |
| <b>16778-000-000</b> | LOUIS TRACT LOTS 29, 30 BLK 3 ORB 3782 P 512   |
| <b>16777-000-000</b> | LOUIS TRACT LOT 28 BLK 3 ORB 3782 P 513  |
| <b>16776-010-000</b> | LOUIS TRACT LOT 27 BLK 3 ORB 1153 P 650  |
| <b>16776-000-000</b> | LOUIS TRACT LOT 26 BLK 3 ORB 3673 P 1511   |

|                      |   |
|----------------------|---|
| <b>16775-000-000</b> | LOUIS TRACT LOTS 24, 25 ORB 153 P 607 ORB 858 P 686 ORB 1098 P 1736 BLK 3 ORB 2473 P 576 ORB 2473 P 578 ORB 2473 P 580  |
| <b>16774-000-000</b> | LOUIS TRACT LOTS 21,22,23 ORB 1046 P 1945 BLK 3 ORB 2548 P 1901   |
| <b>16773-000-000</b> | LOUIS TRACT LOTS 16,17,18,19,20 BLK 3 ORB 1682 P 703  |
| <b>16479-000-000</b> | 4 4S 14W -14- 69A BEG 690' S & 537.5' W OF NE COR TH S 135' W 97.5' N 135' E 97.5' TO BEG LOTS 1, 2 LEWIS SUBD AS PER ORB 1241 P 1244   |
| <b>16477-020-000</b> | 4 4S 14W -13.3- 69A BEG 690' S & 217.5' W OF NE COR OF NE1/4 OF NE1/4 TH S 135' E 80' N 135' W 80' TO POB AKA LOTS 11,12 LEWIS SUBD UNR ORB 2958 P 2068 ORB 2995 P 1630 ORB 3014 P 1659                   |
| <b>16477-025-010</b> | 4 4S 14W -13.5A- 69A COM AT NE COR OF SEC TH S ALG E SEC LI 960' W 97.50 N 135' FOR POB TH N 135' W 40' S 135' E 40 TO POB AKA LOT 13 BT LEWIS SUB UNREC ORB 2722 P 1942                                  |
| <b>16477-027-000</b> | 4 4S 14W -13.5B- 69A COM AT NE COR OF SEC TH S ALG E SEC LI 960' W 40' N 135' FOR POB TH N 135' W 57.50' S 135' E 57.5 TO POB AKA LOT 14 B T LEWIS SUB UNREC ORB 1785 P 424                               |
| <b>16462-000-000</b> | 4 4S 14W -7- 69A BEG ON E LINE MERCEDES & S LINE 14TH ST TH S 75' FOR POB TH S 60' TH E 120' N 60' W 120' TO BEG AS PER ORB 318 P 363   |
| <b>16480-000-000</b> | 4 4S 14W -15- 69A BEG 825' S & 537.5' W OF NE COR TH S 135' W 97.5' N 135' E 97.5' TO BEG LOTS 15, 16 LEWIS SUB ORB 69 P 57   |
| <b>16477-010-000</b> | 4 4S 14W -13.2- 69A BEG 825' S & 457.5' W OF NE COR OF SEC TH W 80' S 135' E 80' N 135' TO POB AKA L-17,18 B T LEWIS UNR SUB ORB 485 P 435 ORB 2544 P 672   |
| <b>16477-030-000</b> | 4 4S 14W -13.4- 69A BEG 960' S & 348.54' W OF NE COR FOR POB TH N 135' W 160' S 135' E 160' TO POB AKA LOTS 19-22 B.T.LEWIS UNREC SUBD ORB 1203 P 1796 ORB 2544 P 673                                     |
| <b>16477-025-004</b> | 4 4S 14W -13.5BB- 69A COM AT NE COR OF SEC TH S ALG E SEC LI 960' W 257.50' FOR POB TH N 135' W 40' S 135' E 40 TO POB AKA LOT 23 BOOKER T LEWIS SUB UNREC ORB 3142 P 2193                                |
| <b>16477-025-002</b> | 4 4S 14W -13.5AA- 69A COM AT NE COR OF SEC TH S ALG E SEC LI 960' W 217.50' FOR POB TH N 135' W 40' S 135' E 40' TO POB AKA LOT 24 BOOKER T LEWIS SUB UNREC ORB 1942 P 996                                |
| <b>16477-000-000</b> | 4 4S 14W -13- 69A COM AT NE COR OF SEC S 960' W 177.5' FOR POB TH N 135' W 40 S 135' E 40' TO POB AKA LOT 25 BOOKER T LEWIS SUB UNREC ORB 1897 P 1362   |
| <b>16477-025-000</b> | 4 4S 14W -13.5- 69A COM AT NE COR OF SEC TH S ALONG E SEC LINE 960' W 137.50 FOR POB TH N 135' W 40' S 135' E 40 TO POB AKA LOT 26 BOOKER T LEWIS SUB UNREC ORB 1869 P 194                                |
| <b>16477-026-000</b> | 4 4S 14W -13.5C- 69A COM AT NE COR OF SEC TH S ALONG E SEC LINE 960' W 40' FOR POB TH N 135' W 97.50' S 135' E 97.5' TO POB AKA LOTS 27 & 28 B T LEWIS SUB UNREC ORB 1840 P 904                           |
| <b>16058-000-000</b> | 3 4S 14W -236.3-105A BEG 50' E & 50' N OF SW COR OF N1/2 OF S1/2 OF NE1/4 OF NW1/4 SLY 380' ON REDW. AVE. E TO RR R/W, NLY ALG RR TO PT E OF BE G W TO BEG ORB 279 P 257 ORB 1972 P 1733                  |
| <b>16465-000-000</b> | 4 4S 14W -10.1- 69A BEG 30' N & 30' E OF SW COR OF SW1/4 OF NE1/4 OF NE1/4 TH N 270.75' E 60' S 270.75' W 60' TO BEG ORB 181 P 81 KWN AS LOT 1 PROP PLT & ORB 264 P 391 ORB 1250 P 1394 CASE #2003-210-CP |
| <b>16467-000-000</b> | 4 4S 14W -10.3- 69A ORB 753 P 208 BEG 30' N & 90' E OF SW COR OF S 1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH E 120' N 270.75' W 120' S 270.75' TO POB AKA LOTS 2&3 P ROP PLAT ORB 277 P 714 CASE #2003-210-CP     |



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| <b>16468-000-000</b> | 4 4S 14W -10.4- 69A BEG 30' N & 210' E OF SW COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH N 270.75' E 120 S 270.75' W 120' TO POB ALSO KWN AS LOT 4 & 5 UNRCD LAYOUT SD TRCT ORB ORB 221 P 672 CASE #90-822 ORB 2002 P 708                |
| <b>16470-010-000</b> | 4 4S 14W -10.6A- 69A COM AT SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH W 341.52' N 160.75' FOR POB TH CONT N 140' E 55' S 140.01' W 55' TO POB ORB 2139 P 907 ORB 2173 P 35 ORB 2232 P 1699  |
| <b>16470-000-000</b> | 4 4S 14W -10.6- 69A BEG 30' N & 221.48' W OF SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH N 270.75' W 60' S 270.75' E 60' TO POB KWN AS LOT 7 PROP PLAT ORB 3816 P 993   |
| <b>16475-010-000</b> | 4 4S 14W -10.8- 69A BEG 165.37' N & 161.48' W OF SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 N 135.38' W 60' S 135.38' E 60' TO POB ORB 3667 P 2160  |
| <b>16473-000-000</b> | 4 4S 14W -10.10- BEG 165' N & 95.715' W OF SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH W 65.715' N 135.75' E 65.686' S 135.75' TO POB ORB 263 P 519 KWN AS W1/2   |
| <b>16472-000-000</b> | 4 4S 14W -10.9- 69A BEG 165' N & 30' W OF SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH W 65.715' N 135.75' E 65.865' S 135.75' TO POB ORB 263 P 52 3 & ORB 354 P 484   |
| <b>16474-000-000</b> | 4 4S 14W -10.11- 69A BEG SE COR S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH W 161.48' N 165' E 131.43' N 135.75' E 30' S 300.75' TO POB AKA LOTS 11, 12 PROP PLAT SUBJ TO ESMT ORB 647 P 734 ORB 1375 P 1827                                    |
| <b>16471-000-000</b> | 4 4S 14W -10.13- 69A BEG AT PT 30' N OF & 161.48' W OF SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH N 135.37' W 60' S 135.37' E 60' TO POB ORB 1372 P 1612   |
| <b>16059-000-000</b> | 3 4S 14W -236.4-105A W1/2 OF NW1/4 OF SE1/4 OF NW1/4   |
| <b>16063-000-000</b> | 3 4S 14W -239-105A E1/2 OF NW1/4 OF SE1/4 OF NW1/4 & THAT PART OF NE1/4 OF SE1/4 OF NW1/4 LYING W OF RR R/W ORB 1972 P 1733  |
| <b>16795-010-000</b> | LOUIS TRACT LOT 26 & E 13.90' LOT 27, AND W 21.30' LOT 28, E 28.30 OF LOT 29 BLK 4 ORB 2654 P 1194   |
| <b>16795-020-000</b> | LOUIS TRACT W 11.70' OF LOT 29 & S 100' OF LOT 30 BLK 4 ORB 1548 P 1184  |
| <b>16481-000-000</b> | 4 4S 14W -16- 69A BEG 690' S & 377.5' W OF NE COR TH S 135' W 160' N 135' E 160' TO BEG AKA LOTS 3, 4, 5 & 6 LEWIS SUB ORB 2712 P 1072 OR 2770 P 1563  |
| <b>14409-010-000</b> | 33 3S 14W -6.1- 68A BEG NE COR SE1/4 OF NE1/4 S 660' W 375' NW 754' NE PARA. TO RR RW 126.33' E 761.3' TO POB. LESS 6 AC TO CARGILL STEEL. 3.7 AC. MAP 104C1   |
| <b>14407-005-000</b> | 33 3S 14W -4.3- MAP 104C1 ST AND BAY DEV CO PLAT COM AT NE COR OF SEC S 595.22' SWLY 78.36' S 394.24' TO N R/WINDUSTRIAL DR SWLY 791.48' FOR POB TH CONT SWLY 200' NELY ON R/R R/W 296.88' SELY 214.55' TO POB ORB 1891 P 332 ORB 2195 |
| <b>14407-001-000</b> | 33 3S 14W -4.2- MAP 104C1 ST ANDREWS BAY DEV CO PLAT BEG 595.22' S & 78.36' SWLY OF NE COR SEC TH S 394.24' SWLY 791' NWLY 214.55' NELY 1056.12 TO POB ORB 518 P 752 ORB 3665 P 900  |
| <b>16056-010-000</b> | 3 4S 14W -236.1A- BEG 50' E & 60' S OF SW COR OF THE N 1/2 OF THE NE 1/4 FOF THE NW 1/4 TH S 120' E 80' N 120' W 80' TO POB. ORB 1007 P 949 105A ORB 1972 P 1729   |
| <b>16056-000-000</b> | 3 4S 14W -236.1-105A BEG 50' E & 380' N OF SW COR NE1/4 OF NW1/4 N 220' ON REDW. AV E TO PT NLY 150' E 25' SLY ON RR TO PT W TO BE G ORB 711 P 748 LESS W 80' OF N120' ORB 1972 P 1733   |

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| <b>16060-010-000</b> | 3 4S 14W -237.1-105A BEG WLY R/W L A & ST. A.B. R.R & S RW L 15TH ST W550' S720' ' E TO PT 25' W OF RR RW NW150FT E TO WLY RW RR NLY ALG RR RW TO POB LESS DITCH ESMT SUBJ TO GULF POWER ESMNT AS PER ORB 1406 P 578 ORB 3648 P 514                 |
| <b>14409-015-000</b> | 33 3S 14W -6.5- MAP 104C1 BEG 1096.53' S & 345.92' SW OF NE COR OF SEC TH SE 272.7' S 429.3' SW 349' NW 467' NE 474.48' TO POB ORB 1245 P 307 ORB 1247 P 731, 733   |
| <b>14409-000-000</b> | 33 3S 14W -6- MAP 104C1 SE1/4 OF NE1/4 LESS PRCL SUBJ TO ESMT ORB 2861 P 130  |
| <b>16060-000-000</b> | 3 4S 14W -237-105A BEG 720' S & 50' E OF NE COR OF NW1/4 OF NW1/4 TH W 1040' S 270' E 1040' N 270' TO POB LESS R/W REDWOOD ORB 1232 P 1418  |
| <b>16055-000-000</b> | 3 4S 14W -236-105A W 330' OF N1/2 OF S1/2 OF NW1/4 OF NW1/4   |
| <b>16505-000-000</b> | 4 4S 14W 10A -44- NE1/4 OF SE1/4 OF NE1/4 ORB 716 P 807 ORB 3621 P 492  |
| <b>16036-020-000</b> | 3 4S 14W -218.4- 105A BEG AT NW COR OF SW1/4 OF NW1/4 S 356.61' C/L CREEK ELY 176.68' S 306.17' E 240' N 61.2' E 130.38' TO C/L CREEK SELY ALG CREEK 917.91' TO WLY R/W REDWOOD AV N 639.53' W 305 N 300' W 990.86' TO POB ORB 1721 P 1255 ORB 1721 |
| <b>16476-000-000</b> | 4 4S 14W 5 A -12- 69A S1/2 OF SE1/4 OF NE1/4 OF NE1/4 ORB ORB 335 P 27 ORB 3570 P 2352  |
| <b>16057-000-000</b> | 3 4S 14W -236.2-105A S1/2 OF S1/2 OF NW1/4 OF NW1/4 LESS E 30' ORB 1158 P 1033 ORB 2756 P 861   |
| <b>16036-001-000</b> | 3 4S 14W -218.5- 105A BEG 30' W OF NE COR OF SW1/4 OF NW1/4 TO W R/W LI OF REDWOOD AVE FOR POB TH W 300' S 300' E 300' N 300' TO POB 2.07 AC M/L ORB 1381 P 1033 ORB 1490 P 1172  |
| <b>16470-020-000</b> | 4 4S 14W -10.6B- COM AT SE COR OF S1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH N 30', W 281.48' FOR POB TH N 270.75', W 60', S 270.75', E 60' TO POB LESS -10.6A-   |
| <b>14440-000-000</b> | 33 3S 14W -36- 68A NE1/4 OF SE1/4 SUBJ TO ESMT ORB 2861 P 130 ORB 1579 P 1551 MAP 104C3 LESS -36.1-, -36.2-, -36.3-, -36.4-   |
| <b>14440-005-000</b> | 33 3S 14W -36.3- CONRAD YELVINGTON LEASE PARCEL T.P.# 00400-021   |
| <b>14410-000-000</b> | 33 3S 14W 10 A THAT PORTION OF E1/2 OF SW1/4 OF NE1/4 S & E OF RR LESS PLAT & PARCELS MAP 104C1   |
| <b>14440-025-000</b> | 33 3S 14W -36.4- E1/2 OF NE1/4 OF SE1/4 LYING NORTH OF R/R R/W LESS -36-  |
| <b>16790-000-000</b> | LOUIS TRACT LOTS 16 & 17 ORB 303 P 447 & ORB 112 P 294 BLK 4 ORB 2366 P 286   |
| <b>16461-000-000</b> | 4 4S 14W -6- 69A W1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 LESS E 81.5' & LESS PARCEL TO ESAU SARGENT MAP105B1  |
| <b>16464-000-000</b> | 4 4S 14W -9- 69A COMM AT SE COR OF W 1/2 OF TH N1/2 OF SW1/4 OF NE1/4 OF TH NE1/4 OF NE1/4 OF SEC TH GO W 31.5', 30' FOR POB TH CONT N 270', E 29.50', S 245.02', S 25', W 31.50' TO POB ORB 3795 P 918   |
| <b>16457-000-000</b> | 4 4S 14W -2- 69A BEG 30' S OF NW COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH E 68' S 135' W 68' N 135' TO BEG ORB 140 P 490 ORB 1428 P 1702 ORB 2666 P 345  |
| <b>16455-000-000</b> | 4 4S 14W -1- 69A BEG 30'S & 117' W OF NE COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH S 100' W 50' S 35' W 100' N 135' E 150' TO POB ORB 1280 P 434  |

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| <b>16460-000-000</b> | 4 4S 14W -5- 69A BEG 67' W & 30' S OF NE COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH S 100' TH W 50' TH N 100' TH E 50' TO BEG AS PER ORB 263 P 123 ORB 1135 P 119 ORB 2574 P 660 ORB 2798 P 179                                       |
| <b>16482-010-000</b> | 4 4S 14W -17.5- 69A BEG 690' S & 217.5' W OF NE COR TH W 80' S 135' E 80' N 135' TO POB AKA LOTS 9 & 10 LEWIS SUB UNREC ORB 1157 P 1040 ORB 1501 P 1637 ***AND*** 4 4S 14W -17- 69A BEG 690' S & 297.5' W OF NE COR TH S 135' W 80' N 135' E |
| <b>16459-000-000</b> | 4 4S 14W -4- 69A BEG 67' W & 130' S OF NE COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH S 50' W 100' N 50' E 100' TO BEG AS PER ORB 129 P 198  |
| <b>16456-000-000</b> | 4 4S 14W -1.1- 69A BEG 30' N OF SW COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH N 135' E 68' S 135' W 68' TO POB ORB 2836 P 1883  |
| <b>16458-000-000</b> | 4 4S 14W -3- 69A BEG 67' W & 180' S OF NE COR OF E1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 TH S 120' W 200 N 135' E 100' S 15' E 100' TO POB ORB 206 P 701,702 ORB 1574 P 499  |
| <b>16463-000-000</b> | 4 4S 14W -8- 69A W 50' OF E 81.5' OF W1/2 OF N1/2 OF SW1/4 OF NE1/4 OF NE1/4 ORB 298 P 180 ORB 1169 P 927 ORB 2361 P 1513  |



## Slum & Blight Conditions Matrix

| Florida Statute Reference and Definition   | Preliminary Observation of Conditions |              |           |
|--|---------------------------------------|--------------|-----------|
|  | Observed                              | Not Observed | Suspected |
| <b>"Slum Area"</b>   |                                       |              |           |
| <i>Inadequate provision for ventilation, light, air, sanitation, or open spaces</i>  |                                       |              | 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> |                                       | X            |           |
| <i>The existence of conditions that endanger life or property by fire or other causes</i>  | X                                     |              |           |
| <b>"Blight Area"</b>   |                                       |              |           |
| <i>Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities</i>   | 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>  | X                                     |              |           |
| <i>Faulty lot layout in relation to size, adequacy, accessibility, or usefulness</i>   | X                                     |              |           |
| <i>Unsanitary or unsafe conditions</i>   | X                                     |              |           |
| <i>Deterioration of site or other improvements</i>   | X                                     |              |           |
| <i>Inadequate and outdated building density patterns</i>   | X                                     |              |           |
| <i>Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality</i>  |                                       |              | X         |
| <i>Tax or special assessment delinquency exceeding the fair value of the land</i>  |                                       |              | X         |
| <i>Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality</i>   |                                       |              | 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>   |                                       |              | X         |
| <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>  | X                                     |              |           |
| <i>Governmentally owned property with adverse environmental conditions caused by a public or private entity</i>  |                                       | X            |           |
| <i>A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized</i>   |                                       | X            |           |

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