

PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

# Downtown CRA

## Community Redevelopment Plan Update

12/18/2012



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Greg Brudnicki, Chairman  
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John Kady  
Kenneth Brown  
Mike Nichols

## **Staff**

Kenneth R. Hammons, City Manager  
William R. Whitson, CRA Director  
Rob Rosner, RLA, St. Andrews CRA Program Manager (Technical Review)  
Kristy Miller, Downtown Program Assistant



# Downtown CRA Plan Update

## I. Introduction

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From the early 1980s, the Panama City Community Redevelopment Agency has been instrumental in implementing the various initiatives to revitalize and improve the quality of life in the downtown area and the surrounding neighborhoods (Appendix D). Prior to 2006, the Downtown Improvement Board served as the Community Redevelopment Agency for the City's four CRA districts: downtown district (1984), St. Andrews District (1989), Downtown North District (1993), and the Millville District (2004). Today, the management of the four CRA Districts falls under the direction of the City Commission and City Manager. In 1984, the city's first community redevelopment plan was prepared to help chart the future of economic and physical redevelopment of downtown Panama City. Numerous efforts were undertaken by the Panama City Community Redevelopment Agency to enhance the urban design quality of the redevelopment area, encourage retail and small business activity on the primary streets, and broaden the range of community events that would activate the downtown and strengthen the downtown's tourism appeal. Various other supportive studies addressing downtown's parking availability, cultural heritage, and other community elements were commissioned to help guide redevelopment decisions.

## II. Executive Summary

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Since 1984, the objective of CRA Redevelopment Plan has been to leverage downtown's existing assets to support the revitalization of the downtown area and remove the blighting influences identified in the original "Finding of Necessity" Study. This proposed updated plan is designed to prepare a realistic action plan for the next 20 years based on sound economic principles reflecting the community's vision.

The key to this updated redevelopment plan is to acknowledge that the work of redeveloping downtown is an ongoing effort. The goal is to translate the community's vision into an organized series of implementable action strategies that will help the CRA Board make informed decisions in achieving its goal to make Downtown Panama City a vibrant and economically sustainable urban core. This plan builds on the planning efforts of the past twenty five-plus years, serving as a guide to implement the community's vision through refocusing of the roles, priorities, and connections of the CRA with other organizations. The update is intended to be a strategic plan designed to support desired future growth and development in order to stimulate private investment.

The plan for has been developed following a thorough investigation of the redevelopment area's existing urban fabric and through extensive community input solicited during the master planning process. Since the time Redevelopment Plan's original approval in 1984, a number of infrastructure and other physical improvement projects have been completed that have laid the foundation to support reinvestment and accelerate positive change. The plan acknowledges that the 2008/2009 economic crisis faced by communities across the nation, characterized by economic deceleration and increasing uncertainty, resulted in a significant reduction of potential investors and construction project start-ups. While the recovery from the impact of the

constrained market conditions on Downtown Panama City implies a slower than usual growth rate and fewer private sector investment options in the near-term, it does not reduce the redevelopment potential and the untapped opportunities offered by downtown once the economy stabilizes. This new development environment will mean that those looking to invest in communities will be more selective and that higher thresholds for financing will most likely require competitive incentives. Toward this end, the plan proposes to be prepared to have projects, programs and policies in place to be able to appropriately respond.

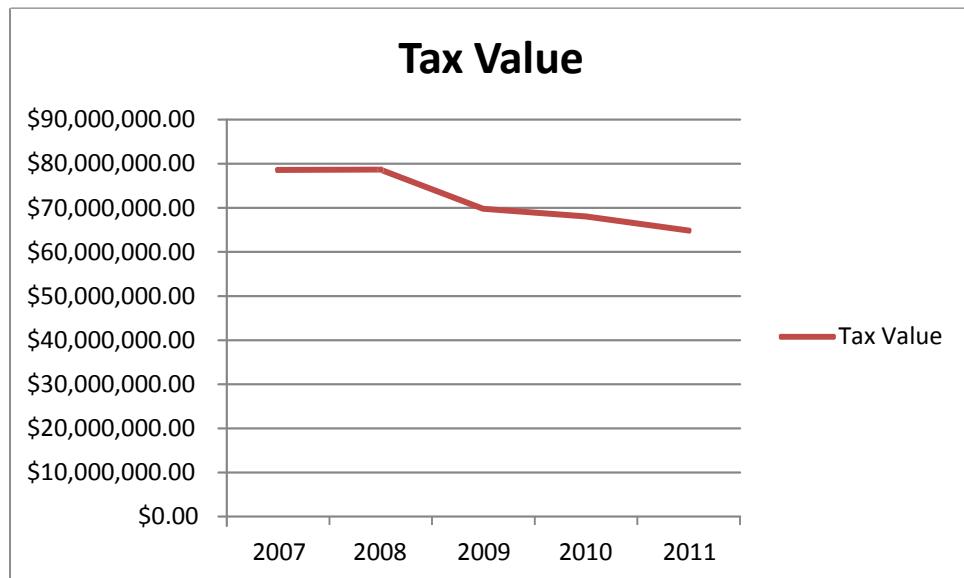
The following outlines the key elements of this updated redevelopment plan:

- Redevelopment of marina into a multi-use civic and commercial destination is the highest priority
- Collaboration with other county/regional entities is essential to coordinated economic development strategies
- Continued investment in capital improvements such as streetscapes, area-wide storm water system and parking facilities is essential
- Coordination of planning and resource support with other CRA's for the community's overall benefit is encouraged
- Engagement of Bay Medical Center, Gulf Coast State College, and Florida State University to assist in developing job training and assistance strategies for downtown
- Supporting the development of quality for- sale and rental residential products
- Coordination with social service providers in addressing their impact on downtown should be given greater emphasis
- Addressing the County's public parking needs to assist in courthouse expansion
- Approval of extension of CRA planning horizon through 2034

### III. Finding of Necessity

The downtown district has combated blighting issues since the 1980's. The area has made progress in providing needed parking facilities, streetscape improvements, and supporting façade/signage renovations through grants. Despite these considerable efforts, downtown is still suffering from the blighting conditions and more work remains in addressing the issues identified in the original 1984 "Finding of Necessity" Study. These included the following:

- Aggregate assessed values of real property in the area for ad valorem tax purposes that failed to show any appreciable increase over the last 5 years
- Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- 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.



The table of tax values shows the overall downtown district has not been growing since 2006. The growth of the tax values halted in 2007 and continued to decline since then. The update of the redevelopment plan continues to address these blighting influences with specific recommendations regarding implementation of programs and strategies.

## IV. CRA Plan Goals & Objectives

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Strategic investments in downtown will provide the foundation for the implementation of the community's vision. It will be essential to further establish the critical mass of development and adjacent employment, residential life, and entertainment venues in and related to the CRA district. The following Plan Elements are a compilation of the goals and priorities for the Downtown CRA District.

### **Goal 1: Invest In Capital Improvement**

A major element of attracting new development in the downtown area is improving the community through the implementation of key public realm capital improvement projects including infrastructure upgrades, streetscape beautification, traffic flow & access interconnectivity of walkways, and enhancements to the open space and parks network. While certain of these recommended investments are readily visible, others, such as stormwater improvements are not, but are equally important. The goal is to "set the table" for future redevelopment and reinvestment opportunities.

#### **Objective 1.1 – Continue to Improve and Maintain Streetscapes and Park Spaces**

Continuing to implement streetscape improvements adds to creating a quality "sense of place". The aesthetic enhancements are not only pleasing and make people feel comfortable in the downtown district, it increases an area's walkability and appeal for pedestrians. This, in turn, improves customer accessibility to retailers, restaurants, and services. Thus, the continued investment in the streetscapes is an important element in supporting business recruitment and retention. This investment must also be supported by a quality level of ongoing maintenance.

#### **Objective 1.2 – Access and Mobility Support**

As development occurs and increased demand for goods, services, events and residential living, demand may require the exploration of a variety of options to move people from place to place. This support could be manifested in road realignments, initiation of a trolley or shuttle service for full time or part time services, and/or remote parking facilities.

#### **Objective 1.3 – Implement Master Stormwater Plan & System**

Development in the downtown district will continue to be hindered by existing stormwater policies. Because downtown lot sizes are small, stormwater facilities (i.e. ponds) take up valuable land restricting the most efficient use of real estate assets. Due to higher land prices and restricted sites, many developers have shied away from developing in downtown. Prior to the FDEP stormwater rules that were adopted in the past decade, the City would manage storm water in the downtown district as a whole. A new master stormwater plan is to be created to build or modify the stormwater system for the downtown area to allow for redevelopment. This master plan would include the necessary elements to construct a system for the entire downtown area drainage basin. The implementation of this system would allow property owners to build out their lots without using on-site storm water facilities, removing regulatory barriers to development. It would also create a potential revenue source for managing the stormwater system beyond the life of the CRA. The master stormwater pond could also be developed as a recreational attraction and amenity for the citizens.

#### **Objective 1.4 – Create an Enhanced Wayfinding Signage System**

The aesthetic quality of a streetscape design in Downtown is often impacted by the visual harmony of the signs as they relate to the overall architecture and functional character of the built environment. Signage types include storefront signage, public wayfinding and regulatory signage. The recommendations for the signage system are intended to supplement the City's existing codes relating to the design and placement of signs. Given the downtown's distance from the key regional corridors and dispersed location of destinations within the Central Business District, it is easy for visitors to get confused and overlook the area in the absence of improved signage. Panama City currently has a confusing system of directional and informational signage in place to assist visitors find the downtown and move easily once they are in downtown. The existing system must be assessed for its viability and the appropriate modifications and upgrades need to be implemented. An upgraded signage system is critical from a private investment and economic development perspective to improve the visibility of downtown to the entire region.

Wayfinding strategies provide a means for visitors to Panama City to easily find their way around the city center and conveniently locate their respective destinations. There are two major aspects to the wayfinding system; the automobile orientation system and the pedestrian orientation system. Pedestrian directional signage is a crucial element, not only to ensure a well-navigated pedestrian experience, but also to create 'a sense of place'. A consistent, pedestrian-scaled and easy-to-read signage system is proposed for the downtown. The CRA should develop a comprehensive directional signage system extending to the other CRA districts and regional corridors. A system of directional signage and information for visitors entering the city should be introduced to ensure easy navigation. This directional signage is proposed at major road intersections on the edge of the downtown. The signage will also help the visitors to find their way to the major public parking facilities in the core area.

##### Recommendations:

- Install a comprehensive directional signage system for the downtown and its surrounding areas.
- Locate wayfinding signage, directional signage to parking lots, and signage identifying the downtown near intersection entry points and be designed in a consistent and easily identifiable manner.
- Develop a unified signage system that emphasizes a coherent theme for the entire downtown
- Develop a website or websites to provide visitors and residents with more information about the downtown area
- Provide advertisement for Downtown Panama City in destination-oriented venues such as the Northwest Florida Beaches International Airport, rest stops along I-10 and US 231, travel stops, and other related locations

#### **Objective 1.5 – Provide and/or Encourage Public Realm Improvements**

A key element of attracting new development in downtown is improving the investment image of the community through the implementation of key public realm improvement projects. These projects include utility infrastructure upgrades, streetscape renewal and beautification, additional gateway enhancements, traffic flow and access interconnectivity of walkways, sidewalk enhancements, cleanup projects, and enhancements to the open space and parks network. Since

the public realm is essentially the ground floor of the city, where people experience their community, investments should be directed to enhance these areas through expenditures in capital infrastructure. Specifically, the following are recommended plan objectives to create special places:

- Connect Downtown's "Main Street" of Harrison Avenue to the parking lots on Grace Avenue and Luverne Avenue.
- Destinations should be encouraged along commercial corridors and within parks and squares, along waterfronts, and in plazas around civic buildings and cultural institutions.
- Enhance the 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.

## **Goal 2: Support Transformational Projects**

The goal is to aggressively support projects and programs that have the ability to significantly transform downtown and will be a catalyst for additional investment in existing and new properties and businesses.

### **Objective 2.1 – Update Marina Master Plan and Redevelop Marina**

Providing public access and enjoyment to our coastal resources is essential to the community's quality of life. A key asset to these resources is the Panama City marina, the crown jewel for the entire city. Most people in the city feel they have personal connection to the marina. The marina's size and location lend itself to a variety of public and private development opportunities. Combining a mix of civic and commercial uses should be encouraged to maximize the day and nighttime use as a regional destination. The redevelopment of the marina should be consistent with Marina Master Plan.

### **Objective 2.2 – Continue Redevelopment of the Marie Hotel Site**

This project should be a high priority as it occupies a key location that will have a high impact on the appearance and functionality of Harrison Avenue. Although previous redevelopment efforts of the building did not come to fruition, it is important to continue to pursue its redevelopment.

Whether supporting an adaptive reuse of the existing building or the complete redevelopment, this site remains a key element in downtown's future.

### **Objective 2.3- Provide Increased Commercial Redevelopment Grants or Loans**

The CRA should continue to encourage property owners to reinvest and remove potential barriers in the community. The CRA should work with businesses and property owners to improve the look and occupancy levels of Downtown commercial properties.

### **Objective 2.4 – Provide Increased Residential Redevelopment Grants or Loans**

The CRA should continue to encourage home owners to stimulate reinvestment in the CRA districts and to preserve or revitalize the residential character of nearby neighborhoods. Additional support should be provided for more intense residential developments offering a variety of housing options, both for-sale and rental products.

### **Objective 2.5 – Support Historic Preservation**

Supporting historic preservation is an important part of establishing a linkage to the past and creating an identity for the area to which people can relate. Maintaining historic ties to the community's civic, social, military and maritime past allows residents and visitors to reflect on how the area has grown over time and take pride in their heritage. Linking the various sites and points of interest in the different CRA's can create an attractive "historical trail" to be enjoyed by resident and visitor alike. Connecting historic elements through physical preservation, new design, arts and cultural programs, as well as festivals and special events is an additional way in which downtown's image of "the place to be" is reinforced.

## **Goal 3: Enhance Public Safety**

One of the most difficult issues for central city neighborhoods is that these areas historically become the concentrated locations for a variety of social service providers. As a result, crime incidences are more likely and the reporting through the media has a tendency to exaggerate this perception. Thus, the CRA should continue its efforts to support innovative team policing and explore other avenues to leverage resources to creatively address these influences.

### **Objective 3.1 – Reduce Crime and Vagrancy**

Vagrancy and drug-related activities continue to have a blighting influence on downtown. The Downtown CRA encourages innovative collaboration with the Panama City Police Department to increase foot patrols, bicycle/segway patrols, and vehicle patrols to help reduce the negative influence of the problems. Funding should continue to support the good work already started in this area.

### **Objective 3.2 – Create and Sustain a Business Watch Program**

As a major effort, it is important to get the business owners, property owners and downtown residents involved through a Business Watch Program, a crime and safety prevention program sponsored by local law enforcement. People will invest in areas in which there is a sense of community. A Business Watch Program is a natural vehicle in which members of a community come together to strengthen the neighborhood.

### **Objective 3.3 – Explore and Leverage New Revenue Source for Crime Prevention**

A new source of revenue to support crime prevention and overall community safety should be explored under F.S. 775.083 whereby fines for convictions can be used to support safe neighborhood type programs.

### **Objective 3.4 – Create a Consortium of Social Service Providers**

Other communities have worked in collaborative fashion with faith-based organizations, non-profits, and public agencies in coordinating resources, addressing common issues, and supporting social service needs while being sensitive to the impacts on local businesses and neighborhoods. Such an effort should be explored and supported as to its potential to leverage resources, strengthen the tax base and reduce blighting influences as well as provide broader community support.

## **Goal 4: Collaborate on Economic Development/Tourism**

Panama City and Panama City Beach are neighboring communities who share many great natural assets of Bay County, Florida. The economic strength of the county and region will become more and more dependent on cooperation and collaboration, particular as it relates to leveraging resources. Tourism is a large part of the business that occurs in Bay County. Downtown should continue to support developments and programs that create destinations and encourage visitor activities. Cooperating organizations should strategically support tourism and historical/cultural related activities in the community as a draw to bring more business activity to Downtown Panama City. As many of the cultural activities in the district are event-based activities, the CRA encourages and supports these types of events through limited financial sponsorship. Promotional and marketing activities go “hand in glove” with these cultural activities and should be sponsored in the same way.

### **Objective 4.1 - Collaborate with Community Partners**

The level of effort to implement a successful economic development program requires the collaboration of numerous community partners. Identifying corporate and institutional partners to attract and recruit higher wage jobs in tandem with EDA policies regarding aerospace and technology based industries should be a priority. Working in a collaborative way with these partners is an essential element of this plan. Though by no means all inclusive, the following highlight existing opportunities:

- Bay County Economic Alliance - The Bay Economic Development Alliance (Bay EDA) functions as a public/private partnership with the goals of creating quality jobs and increasing the wealth of the community. Organizations like Bay EDA assist the City in the recruitment of new businesses. Efforts should be made to collaborate and coordinate projects that have common goals to leverage assets.
- Panama City Beach Chamber - The 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 area as a whole. The Chamber also maintains involvement in government affairs.
- Bay County Chamber of Commerce - The Bay County Chamber of Commerce has an Economic Development Alliance that assists existing businesses with the resolution of any problems and provides new businesses with information about the area.
- Bay County Tourist Development Council – The Tourist Development Council plays a role in assisting economic development through the promotion of a positive image, increasing tourism and coordinating marketing efforts of the total tourism community. Specific strategies should be supported to identify projects and programs that include downtown venues and events in concert with the TDC mission.
- Universities, Colleges and Technical Schools - Linking 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 Hainey Technical Center should be explored. Similarly, these institutions and the cultural and arts communities should collaborate on events and programs with downtown as a focal area for

venues, supported and strengthened by restaurants, retailers, and special event cross-promotions.

- Bay Medical Center - The conversion of Bay Medical Center from a non-profit to a for-profit institution will provide an immediate revenue “windfall” for the community. Developing a strong relationship with the BMC and its foundation toward the implementation of CRA programs should be a high priority. Similarly, an economic impact analysis of the Bay Medical Center should be considered to provide a perspective on its importance fiscally, economically, and socially to the community.
- Other CRA’s – 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 that impact all residents.

#### **Objective 4.2 - Support Business through Innovation and Programming**

Innovation and programming can have multiple levels of benefits for the local businesses and residents. One example would be an Economic Garden to grow local own businesses through education, technology investments & transfers. Supporting the development of an incubator program with area education and business sponsors should be explored.

#### **Objective 4.3- Recognize Arts and Culture as Economic Drivers**

As competition for the knowledge-based workforce intensifies, communities supporting arts and culture recognize its importance as part of the overall economic strategy. The creative workforce is drawn to environments that support a variety of events, programs and facilities enhancing the quality of life. This plan recommends continued support of the arts and its venues.

#### **Objective 4.4 - Link Jobs to Marina Development**

The marina’s multi use development presents a number of opportunities for generating new employment. Consideration should be given to creating a training program relating to the marine activity generated on-site. This could include boat and engine repairs, electronics, refurbishment skills, and related marina work. In addition, hospitality and retail jobs generated by proposed development offer opportunities in sales, marketing, culinary and food services, as well as mechanical and technical maintenance support. During construction, MBE and WBE set asides could be included as developer requirements to support neighborhood employment options.

#### **Objective 4.5 - Attract Developers**

While investments in capital improvements will signal the community’s commitment to supporting its downtown investments, including residential, hospitality, and commercial developments, and laying the platform for future development, policies should be considered to encourage additional investments. Structured as administrative, regulatory or financial incentives, these include, but are not limited to, the following:

- Preparing RFP’s for targeted redevelopment properties
- Instituting and supporting an ombudsman service for developers and property owners
- Payment of impact fees

- Land acquisition and/or assembly
- Expediting permitting via 1-stop Contact & Business Care Team
- Coordinating festivals and special promotional activities designed to drive foot traffic & economic activity into the Downtown area.
- Supporting use of sidewalk /public realm areas to enhance the pedestrian environment and strengthen commercial activity
- Using Economic Gardening
- Obtaining Brownfield designation for all CRA's as economic incentives for future investment.
- Assistance with the removal of development barriers that impede business or residential development, such as life safety or ADA requirements.
- Any other viable programs that demonstrate economic progress and success

#### **Objective 4.6 - Provide Additional Grants/Loans to Attract Businesses**

Specific areas should be analyzed to determine the impact of providing grants, loans or technical assistance to new or expanded businesses. This assistance can be used to support a variety of needs including land assembly, gap financing, and physical impediments that restrict (re)development opportunities. This analysis should focus on what criteria should be used, the concentration of support, and how it meets specific goals and objectives. Examples of the types of grants or loans that could be considered include those for facades, tenant upgrades, meeting ADA requirements, historic preservation, job generation, environmental mitigation, etc.

#### **Objective 4.7- Support Neighborhood Stabilization**

The overall viability of downtown is based in part by the health of the neighborhoods. Certain key elements are fundamental to a neighborhood's residential sustainability including the quality and diversity of the housing products and the educational options available to residents. This plan encourages the collaborative support of both public and private educational providers.

Strengthening the K-12 offerings of the public schools, charter schools and community schools is important. Assisting in both technical and higher education offerings will also strengthen the neighborhood appeal to a broad range of families and increase property values.

### **Goal 5: Increase Governmental Coordination**

#### **Objective 5.1 – Update Downtown CRA Plan and CRA Extension**

It is vital for the Downtown CRA to update the Community Redevelopment Plan in order to address many of the issues present in the community. Due to the fact that the Downtown CRA will not receive increment revenues past its current “sunset” date of FY 2014, it is important to extend the CRA for approximately another 20 years in order to complete the revitalization effort outlined in the updated plan. Extension is being requested to 2034.

#### **Objective 5.2 – Plan for Parking Support**

Over the life of the downtown district, parking facilities have been purchased and improved to provide public parking for the commercial areas. The continued redevelopment of the downtown district will eventually bring greater parking demands as business demand expands and new destination type developments are built. A Parking Support Plan for both public and private

facilities should be created to provide a strategy for addressing parking demands. This will allow better access to public parking garages, surface lots, and on-street parking as a system.

Parking is an important component of the downtown's overall transportation network and influences various aspects of the area's character including urban design, walkability, wayfinding, traffic circulation, and economic development. County and local government services including the County Courthouse and the City Hall, area restaurants, waterfront developments and the cultural institutions (Martin Theater and Visual Arts Center of Northwest Florida) are the primary parking generators in downtown. As the residential and commercial base in the downtown intensifies and serves as a regional tourist center, the parking demand is likely to increase. Effective management of on-street parking spaces is critical in providing access to employees, customers, business owners, and residents. Exploring shared parking opportunities with area institutions and commercial establishments could add a significant amount of spaces to the existing on-street parking spaces.

In order to provide centralized parking options, the CRA should explore alternatives to convert the existing surface parking lot behind the Martin Theater (Oak Avenue and Grace Avenue) to a mixed-use parking garage and through a phasing plan, gradually convert the other publicly-owned surface parking lots into the private sector redevelopment opportunities. Any new parking structure(s) should be located in the center of the lot and wrapped with retail, office or other active uses to serve as the primary façade. If the parking structure can only be located along the property line that fronts a street, a faux building façade disguising the parking structure should be used. If a parking structure façade is located along a property line that is void of any streets, landscaping should be used to hide the appearance of such structure from adjacent properties.

#### Action Strategies:

- Develop and adopt standards to accommodate reduced parking requirements within the Downtown redevelopment area and provide flexible spaces for compact cars and other modes of transportation.
- Encourage parking on the 1<sup>st</sup> floor with buildings above.
- Assemble properties in the district and structure a request for proposal (RFP) to solicit developer interest in developing mixed-use parking structures. The CRA could utilize mechanisms such as land swapping, sale of surplus land, or use increment revenues funds to repay the land acquisition costs over time.
- Encourage all new large developments to provide structured and shared parking as opposed to surface parking 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 parking and recreational vehicular parking.
- Prepare a Downtown parking location map and install clear signage to designated parking areas.

- Work with First Baptist Church to use the church parking garage as a shared facility during special events in the near-term and as a permanent shared facility during weekdays in the long-term as the need arises.
- Increase code enforcement and fines for parking violations such as commercial businesses using on-street parking spaces to place dumpsters.
- Work with existing businesses and institutions to develop parking agreements that allow shared-use parking during special events and weekends.
- Initiate discussions with the County to explore alternatives to consolidate County and City/CRA owned surface parking lots to construct a mixed-use shared structured parking facility. This facility should be available for public use on evenings, weekends, holidays, and during special events.

#### **Objective 5.3 – Update Downtown Development Codes and Land Use Policies**

It is critical to allow residential development in the Downtown CRA. The CRA should work closely with the Planning and Public Works Departments to allow development and redevelopment of additional housing in the Downtown area.

#### **Objective 5.4 – Improve Design Guidelines and Sign Guidelines**

Design guidelines will establish specific building, façade, and sign recommendations and will address materials, colors, awnings, landscaping, pedestrian amenities, parking arrangements, and architectural details. Reduced on-site parking and open space requirements will be available as an incentive for those developments which comply with the design guidelines.

#### **Objective 5.5 – Improve Public Access to Waterfront**

Approximately 50% of the perimeter of the Downtown CRA District is waterfront adjoining Massalina Bayou and St. Andrews Bay. The CRA should encourage waterfront development and strive to provide public access to the waterfront where possible. Waterfront developments that provide public access to the waterfront via a boardwalk system or other innovative strategies should be incentivized.

#### **Objective 5.6 – Encourage Public/Private Developments**

Innovative financing strategies are almost always needed when planning for mixed-use development, parking structures, or infill development; all of which are recommended by the CRA Plan. One common financing strategy is public/private partnerships. Public/private partnerships are often an effective way of sharing resources, risks, and rewards in order to create a better product for public use than either party could create on its own.

## **V. Financial Analysis and Implementation**

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The cornerstone of an effective plan is the ability to match resources to the community goals and objectives. Toward that in, it should be understood that the Downtown CRA's annual increment revenue is limited and should be used to leverage other types of funding. There are always more projects than there is money to fund them. It is the intent of the CRA to prioritize the projects and look for ways to fund or find funding for the high priority projects and programs that can be completed by 2034. Based on the projects and programs identified under Goals 1-5, below is a chart that suggests allocation of types of resources recommended for the respective goals and objectives. In describing resources that may be allocated, it should be noted that they do not necessarily mean financial. In fact, the chart includes four distinct categories in which resource support for projects or programs can be used and are labeled administrative, regulatory, financial and infrastructure.

- Administrative resources would include such action as the creation of a parking system to manage parking facilities and enforcement; one-stop permitting; reorganization of city services to consolidate planning and project management, etc.
- Regulatory resources would deal with the change in land use policies to allow for housing in commercial areas; increasing the allowable density, sidewalk café ordinances; etc.
- Financial resources would deal with the more direct allocation of funds such as façade grants, land assembly, business improvement grants, and incentives that may be required for transformational public/private partnerships.
- Infrastructure resources would include the construction of an area-wide stormwater system that would serve multiple sites; a parking facility that would support both public and private properties; reinforcing the marina sea wall to allow for future redevelopments, etc.

		Regulatory	Administrative	Financial	Infrastructure
Goal 1.0	Invest in Capital Improvements				
	1.1 Continue to Improve and Maintain Streetscapes and Park Spaces			X	X
	1.2 Implement Master Stormwater Plan and System	X			X
	1.3 Create an Enhanced Wayfinding Signage System				X
	1.4 Provide and/or Encourage Public Realm Improvements	X	X		X
Goal 2.0	Transformational Projects				
	2.1 Update Marina Master Plan and Redevelopment of Marina	X		X	X
	2.2 Continue Redevelopment of the Marie Hotel Site	X	X	X	
	2.3 Provide Increased Commercial Redevelopment Grants	X			X
	2.4 Provide Increased Residential Redevelopment Grants	X			X
	2.5 Historic Preservation	X	X	X	
Goal 3.0	Enhanced Public Safety				
	3.1 Reduce Crime and Vagrancy	X	X	X	
	3.2 Create and Sustain a Business Watch	X	X		
	3.3 Explore a New Revenue Source for Crime Prevention			X	
	3.4 Create a Consortium of Social Service Providers	X	X		
Goal 4.0	Economic Development/Tourism				
	4.1 Collaborate with Community Partners			X	
	4.2 Support Business Through Innovation and Programming	X			X
	4.3 Recognize Arts & Culture as Economic Drivers			X	X
	4.4 Link Jobs to Marina Development			X	X
	4.5 Attract Developers	X	X	X	X
	4.6 Provide Additional Grants to Attract Business			X	X
	4.7 Neighborhood Stabilization	X			X
Goal 5.0	Increased Governmental Coordination				
	5.1 Update Downtown CRA Plan and CRA Extension	X	X	X	
	5.2 Plan for Parking Support	X	X		X
	5.3 Update Downtown Development Codes and Land Use Policies	X	X		
	5.4 Improve Design Guidelines and Sign Guidelines	X	X		
	5.5 Improve Public Access to Waterfront	X			X
	5.6 Encourage Public/Private Partnerships			X	X

The plan identifies a number of projects that are priorities in this time frame and establish a process to review funding priorities on an annual or bi-annual basis. A combination of funding strategies should be considered by the CRA Board to fund the key projects list as amended from time to time.

### **Increment Funding**

Community redevelopment will not be successful without funding through increment financing. Therefore the ultimate goal of the redevelopment program is to increase the tax base to generate additional revenue for capital improvements and services through implementation of projects and programs, as described in this plan. Managed effectively, tax increment resources can be leveraged to enable the undertaking of a substantial portion of the public projects and also leverage private sector improvements. The following chart provides estimates of the increment

revenues that are projected through 2034. These projections are based on the assumptions that there are no changes in the current millage rate, there is only a modest increase in the taxable valuation of 2% per year over this period and there is only a slight increase in new construction. This should be considered an extremely conservative projection but does provide a near term order of magnitude of the increment resources that may be available to leverage resources for the highest priorities.

FYE	Base + Appreciation	New Construction	New Construction - Cumulative	Less Base	Total TV Subject to TIF	95% of Total TV Subject to TIF	TIF from City	TIF from County	Total to CRA
	\$	-	\$			-			
2012	63,153,990	-	-	26,787,527	36,366,463	34,548,139.85	131,808	126,101	257,909
2013	64,417,070	-	-	26,787,527	37,629,543	35,748,065.66	131,808	126,101	257,909
2014	65,705,411	7,395,668	7,395,668	26,787,527	46,313,552	43,997,874.59	167,861	160,592	328,453
2015	67,019,519	-	7,543,581	26,787,527	47,775,574	45,386,795.09	173,160	157,379	330,538
2016	68,359,910	-	7,694,453	26,787,527	49,266,836	46,803,494.01	178,565	162,291	340,856
2017	69,727,108	-	7,848,342	26,787,527	50,787,923	48,248,526.90	184,078	167,302	351,380
2018	71,121,650	-	8,005,309	26,787,527	52,339,432	49,722,460.45	189,701	172,413	362,114
2019	72,544,083	-	8,165,415	26,787,527	53,921,971	51,225,872.67	195,437	177,626	373,063
2020	73,994,965	-	8,328,723	26,787,527	55,536,161	52,759,353.14	201,287	182,943	384,231
2021	75,474,864	-	8,495,298	26,787,527	57,182,635	54,323,503.21	207,255	188,367	395,622
2022	76,984,361	-	8,665,204	26,787,527	58,862,038	55,918,936.29	213,342	193,899	407,241
2023	78,524,049	-	8,838,508	26,787,527	60,575,030	57,546,278.03	219,551	199,542	419,092
2024	80,094,530	-	9,015,278	26,787,527	62,322,281	59,206,166.60	225,883	205,297	431,181
2025	81,696,420	-	9,195,584	26,787,527	64,104,477	60,899,252.95	232,343	211,168	443,511
2026	83,330,349	-	9,379,495	26,787,527	65,922,317	62,626,201.02	238,931	217,156	456,088
2027	84,996,956	-	9,567,085	26,787,527	67,776,514	64,387,688.05	245,652	223,264	468,916
2028	86,696,895	-	9,758,427	26,787,527	69,667,795	66,184,404.83	252,507	229,494	482,001
2029	88,430,833	-	9,953,595	26,787,527	71,596,901	68,017,055.94	259,499	235,849	495,348
2030	90,199,449	-	10,152,667	26,787,527	73,564,590	69,886,360.07	266,630	242,331	508,961
2031	92,003,438	-	10,355,721	26,787,527	75,571,632	71,793,050.28	273,905	248,942	522,847
2032	93,843,507	-	10,562,835	26,787,527	77,618,815	73,737,874.30	281,325	255,686	537,011
2033	95,720,377	-	10,774,092	26,787,527	79,706,942	75,721,594.80	288,893	262,565	551,458
2034	95,720,377	-	10,989,574	26,787,527	79,922,424	75,926,302.55	<u>289,674</u>	<u>263,274</u>	<u>552,948</u>
Total Avg. Annual	\$ 7,395,668	\$ 308,153					\$ 5,049,094	\$ 4,609,583	\$ 9,658,677
							\$ 219,526	\$ 200,417	\$ 419,942

#### Millage Rates:

City of Panama: 3.8152

Bay County: 3.65

#### Assumptions:

Appreciation of 2% per year

No new construction except in 2014

With this in mind, the following finance and management practices should be employed.

- Coordinate with the City Manager and City department heads to strategically devise annual operating and capital improvements budgets to maximize the use of anticipated increment revenues.
- Coordinate with appropriate County, State and other public officials which may be sponsoring capital improvements in the downtown district to maximize the leveraging of CRA resources.
- Work with the City and the County to augment capital budgets through the use of increment financing and other funding sources for infrastructure improvements such as water, sanitary sewer, electrical, telephone, cable, internet, and stormwater conveyance systems. These supplemental funds should be used for the design and construction of infrastructure improvements to ensure capacity to meet demand based on the future land use activities identified in the Downtown Redevelopment Plan, if necessary.
- Leverage increment revenues through grants, short term commercial loans, or other financial mechanisms to expedite the completion of projects.
- Work with area banks and bond counsels to research short term and long term debt instruments for financing major public facilities.
- Work with area financial institutions to develop favorable loan programs for private sector development and property rehabilitation projects.
- Undertake individual project proforma analysis on proposed development and redevelopment projects to determine projected revenues and devise strategies to maximize the use of these resources on a site-specific project or on an area wide programmatic basis.

While increment revenues are the base resource of the CRA, it should not be the sole source. The key to the successful implementation of the plan will ultimately be determined on the agency's ability to leverage other resources, whether they be private or other public funds. Below are other types of funding sources that may over the course of the this planning horizon may be tapped for one or more projects.

### **Special Assessment District**

A Special Assessment District is a special district formed by a local government (County, City, Water District, etc.) and includes property that will receive direct benefit from the construction of new public improvements or from the maintenance of existing public improvements. Special assessment districts often take Municipal Service Benefit Units (MSBU's) for capital improvements usually assessed on a linear front footage calculation on private property or Municipal Service Taxing Unit (MSTU's) for services such as police or recreational services and are generally assessed district wide in areas where the additional services are received. The most common types of public improvements financed include roads, sidewalks, street lighting and streetscape improvements, sewer facilities and water facilities. The local CRA that forms the assessment district sells bonds to raise the money to build or acquire the public improvement. The CRA then levies a special assessment against each parcel of land within the district, in proportion to its share

of benefit from the improvement. The owners of the assessed land repay the bonds over a period of years through annual assessments, which are included on the County's general property tax bill.

### **Local Financing**

While increment financing is an essential component of any redevelopment project, the mechanism may not generate sufficient revenue to cover all redevelopment investment projects proposed. As discussed above, increment financing uses contributions to the Trust Fund based on increased valuations from new development and as property valuation increases to assist in paying for improvements that stimulate the development. The CRA should consider utilizing additional or alternative financing methods to fund the planned improvements that are either currently available or could be secured in the future. Some of these financing methods that are potential revenue sources for funding redevelopment at the local level include, but are not limited to:

- General Fund Revenue Sources
- Local Government Half-Cent Sales Tax
- Local Option Sales Tax
- Charges for Services
- Establishment of a Special Assessment District or Special Improvement District
- Issuance of General Obligation Bonds Tourist Development Taxes

### **Debt Financing**

This method essentially requires a community to sell bonds or otherwise borrow money to be repaid from an annual automatic lien on the general fund. Or a community can pay for its infrastructure in the same way a person borrows money to purchase a home. In both instances, the capital need is immediate and high, the equity appreciation reasonably assured, and the monthly or annual principal and interest payments generally fixed. Like all forms of infrastructure financing, there are some disadvantages and risks. This strategy should be used wisely and with caution. One major risk is voter aversion to approving bond issues, which may mean a future increase in property taxes to insure revenues are available to also properly provide coverage of debt service requirements.

### **Real Estate Transfer Fees**

As cities expand, the need for infrastructure improvements grows. Some cities have turned to real estate transfer fees to fund parks and other infrastructure that provide intrinsic value to adjoining areas. Usually transfer fees amount to  $\frac{1}{4}\%$  to  $\frac{1}{2}\%$  on the total sale of the property.

### **Challenge Strategy**

The challenge strategy involves the guaranteed construction of public improvements, but only after private revitalization actively reaches a certain point. This provides incentive for the developer while ensuring both parties, the City and the developer, that desired private development will take place along with public improvements. A recognizable schedule of funding can be determined with this strategy and can be selectively implemented, usually on a block-by-block or project-by project basis.

### **Private Investment**

Generally, this is the single most important source in revitalization, if successful revitalization is to occur, private investment usually must exceed public funding by three to four fold. Such funding takes the form of equity investment and conventional real estate loans.

### **Project Equity Position**

When the Redevelopment CRA takes an equity position in a project, the CRA contributes cash or land to the project with a return in the form of profit sharing. This CRA participation has the effect of reducing developer costs and can be used for projects such as redevelopment and parking structures.

### **Leasing**

City-owned land, buildings, equipment, etc. can be leased to developers for projects. For the developer, this eliminates the need for capital investment in land, buildings, etc. or debt service on money borrowed to finance the purchase of such things as land, building, and equipment. The city receives lease payments which are deductible from the developer's income tax. The lease may also include a purchase option.

### **Key Incentives/Funding Sources**

In addition to the above, there are numerous federal and state funding sources, while competitive, may provide other opportunities for additional outside resources. The following is a list of some of the more programs that may be opportunities for solicitation.

#### **Federal**

- Small Business Administration (SBA)
- Economic Development Program (EDP)
- Economic Development & Growth enhancement Programs (EDGE)
- Brownfields Incentives
- New Market Tax Credits Program (NMTC)
- Low Income Housing Tax Credits (LIHTC)
- Community Investment Program (CIP)
- Affordable housing Program (AHP)
- HOME Investment Partnership Program
- Community Block Grant Program (CDBG)
- HUD Section 811/202 (Elderly Housing)
- Good neighbor Next Door (Law enforcement/teacher home ownership discounts)
- HUD Section 108 Loan Guarantee Program
- BP Restore Act Grants for coastal economic restoration

#### **State**

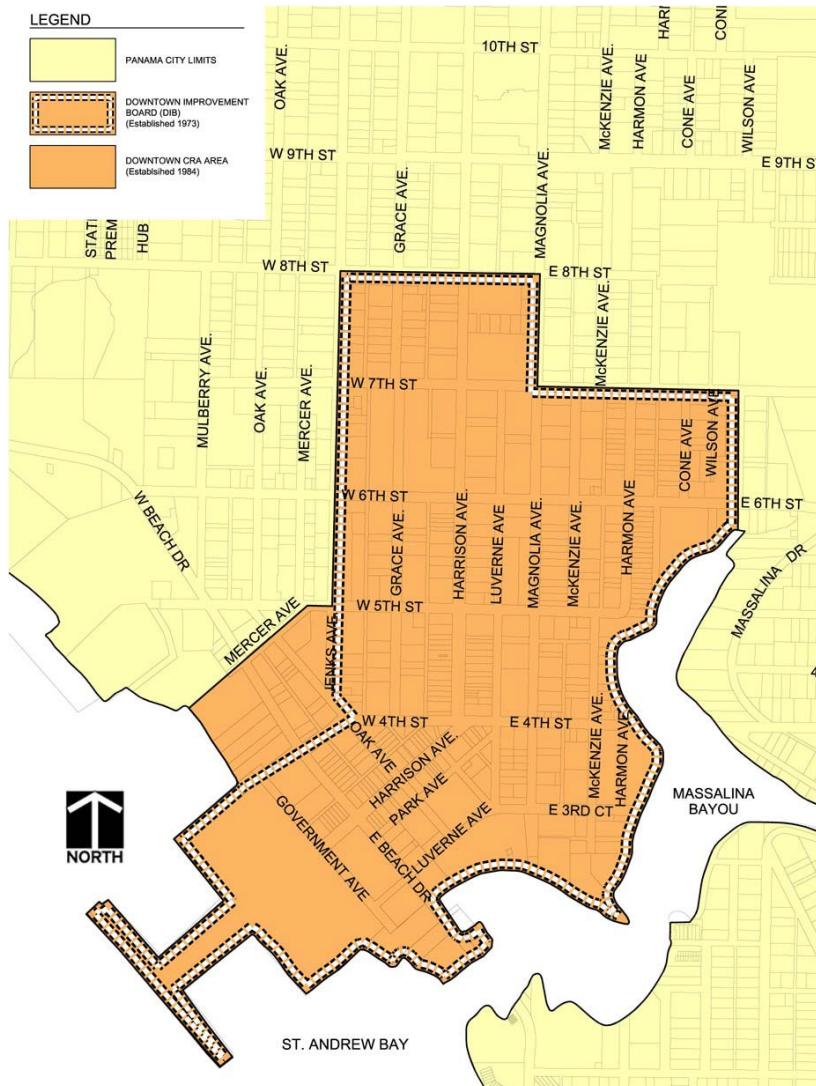
- Front Porch Community Revitalization
- Qualified Target Industry Tax Refund Program (QTI)
- High Impact Performance Incentive Grant (HIPI)

- Capital Investment Tax Credit (CITI)
- Quick Response training (QRT)
- Urban Job Tax credit
- Housing Credits
- State Housing Initiatives Partnership Program (SHIP)
- Enterprise Zone

This list is not all inclusive but does provide an overview of available funding sources for a variety of redevelopment and economic development programs.

## VI. Appendix A – Legal Description & Boundary Map

The boundary map and boundary description show the downtown district in context with the City and the Downtown Development Authority (DDA) called the Downtown Improvement Board. The CRA boundary area contains 196.7 acres.



### Legal Description - Downtown District

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 7<sup>th</sup> 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 5<sup>th</sup> Street; thence easterly along the northerly right-of-way line of 5<sup>th</sup> 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 8<sup>th</sup> Street; thence easterly along the northerly right-of-way line of 8<sup>th</sup> 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 7<sup>th</sup> Street; thence easterly along the northerly right-of-way line of 7<sup>th</sup> Street to the point of BEGINNING.

## **VII. Appendix B – Statutory Requirements**

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This section addresses the specific requirements of Chapter 163, Part III, Florida Statutes, as they relate to the preparation and adoption of Community Redevelopment Plans in accordance with Sections 163.360 and 163.362. Provided below is a brief synopsis of each Sub-Section requirement from 163.360 and 1653.362, and a brief description of how the redevelopment plan and adoption process meet those requirements.

### **163.360 – COMMUNITY REDEVELOPMENT PLANS**

#### **Section 163.360 (1), Determination of Slum or Blight by Resolution**

This section requires that a local governing body determine by resolution that an area has been determined to be a slum or blighted area before a redevelopment area can be established.

**Action:** The City of Panama City commissioned a Downtown Panama City Blight Study in 1984 establishing the conditions of blight in the Downtown Panama City Redevelopment Area and designating the area as appropriate for community redevelopment.

#### **Section 163.360 (2)(a), Conformance with the Comprehensive Plan**

The Local Planning Agency is charged with determining that the Downtown Panama City Redevelopment Plan is in conformance with the adopted Comprehensive Plan.

**Action:** The Local Planning Agency determined conformance with the City's Comprehensive Plan at a meeting held on January 8, 2013.

#### **Section 163.360 (2)(b), Completeness**

This section requires that the redevelopment plan be sufficiently complete to address land acquisition, demolition and removal of structures, redevelopment, improvements and rehabilitation of properties within the redevelopment area as well as zoning or planning changes; land uses, maximum densities and building requirements.

**Action:** These are addressed throughout the document and specifically in Objective 4.5.

#### **Section 163.360 (2)(c), Development of Affordable Housing**

This section requires the redevelopment plan to provide for the development of affordable housing, or to state the reasons for not addressing affordable housing.

**Action:** The Redevelopment Plan anticipates the need to maintain and provide affordable housing within the community where it currently exists in the Downtown Panama City Redevelopment Area. The Redevelopment Agency will coordinate with the City of Panama City Community Development Department and Bay County to seek opportunities for the development of affordable housing and to increase awareness about the City's affordable housing programs such as down payment and closing cost assistance, home ownership counseling, and home rehabilitation programs. The purpose of the Redevelopment Plan is to encourage market rate housing in the Downtown Panama City CRA district as one component of mixed-use development patterns designed to attract private investment. Currently, the area lacks sufficient residential development and the Plan recommends provides for opportunities to increase residential development- both affordable and market-rate housing. This plan identifies strategies to promote affordable housing in the downtown. Other strategies discussed in the Plan include: working with the City to provide incentives such as density bonuses, reduction of impact fees, waiver of open space requirements or parking

requirements, “fast track” processing of development applications that contain a significant affordable housing component, and other similar measures.

### **Section 163.360 (3), Community Policing Innovations**

The redevelopment plan may provide for the development and implementation of community policing procedures.

**Action:** The Redevelopment Plan supports the use of innovation in community policing and addressed in Objective 3.1.

### **Section 163.360 (4), Plan Preparation and Submittal Requirements**

The Community Redevelopment Agency may prepare a Community Redevelopment Plan Update. Prior to considering this plan, the redevelopment agency will submit the plan to the local planning agency for review and recommendation as to its conformity with the comprehensive plan.

**Action:** The City Commission has authorized the preparation of this Community Redevelopment Plan Update. On January 8, 2013, the Local Planning Agency determined that the redevelopment plan was in conformance with the City's Comprehensive Plan.

### **Section 163.360 (5)(6)(7)(a)(b)(c)(d)(e), Plan Approval 163.360 (5).**

The Community Redevelopment Agency will submit the Redevelopment Plan, along with written recommendations, to the governing body and each taxing authority operating within the boundaries of the redevelopment area.

**Action:** The City of Panama City CRA will submit this Redevelopment Plan to the Bay County Government Board of Commissioners to pass a resolution supporting the updated Redevelopment Plan prior to final adoption of the Plan. Following this, the City Commission will proceed with a public hearing on the redevelopment plan as outlined in subsection (6), below.

### **163.360 (6). Public Hearing**

The governing body shall hold a public hearing on the Community Redevelopment Plan after public notice by publication in a newspaper having a general circulation in the area of operation of the Downtown Panama City Community Redevelopment Area.

**Action:** A public hearing on the Downtown Panama City Community Redevelopment Plan will be held on February 12<sup>th</sup> at 5:00 p.m. and February 26<sup>th</sup>, 2013 at 4:00p.m.

163.360 (7). Following the public hearing described above, the City Commission may approve the redevelopment plan if it finds that: (a) A feasible method exists for the location of families who will be displaced from the Redevelopment area in decent, safe, and sanitary dwelling accommodations within their means and without undue hardship to such families;

**Action:** The Panama City Downtown Redevelopment Area contains a population of only 160 residents according to the Census 2010 data and ESRI 2007 Estimates. To minimize the relocation impact, if any, the CRA 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. It is anticipated that property acquisitions within the Redevelopment area will occur through private enterprise. Private sector land acquisition and redevelopment projects are

not subject to the same provisions. If a voluntary sale is made, relocation of occupants, whether tenants or owners, it is the responsibility of the parties to that sale. In the case of tenants displaced as a consequence of a voluntary sale, the Redevelopment Agency, if requested, will assist by providing technical assistance and by referring the displaced parties to known local private and public housing providers to assure that replacement housing is available to them.

(b) The Redevelopment Plan conforms to the general or comprehensive plan of the county or municipality as a whole;

**Action:** The City's Local Planning Agency made recommendations to ensure that the Downtown Panama City Redevelopment Plan conforms to the City's Comprehensive Plan on January 8, 2013. The City of Panama City Comprehensive Plan is the long-range planning document for the City as mandated by Chapter 163, Part II, F.S. The Comprehensive Plan, as amended from time to time, has been found in compliance with State of Florida requirements. The Future Land Use map series of the Comprehensive Plan designates each parcel of land in a category which establishes the range of permitted uses over time, and maximum density and intensity standards measured in dwelling units per acre and floor area ratio, respectively.

(c) The Redevelopment Plan gives due consideration to the utilization of community policing procedures, and 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 Plan;

**Action:** The need to utilize community policing procedures is supported in Section 3 above. The Plan recommends improved collaboration opportunities and the overriding thematic concepts chapter (Chapter 2) and the financial support contained in the projects and programs section identified in the Financial Analysis and Implementation section (Section V).

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

**Action:** The need for, and role of, private enterprise/investment to ensure the successful rehabilitation or redevelopment of the Downtown Panama City Redevelopment Area is described throughout the Plan.

(e) Maintenance of coastal area evacuation time and protection of property against exposure to natural disasters.

**Action:** The CRA will continue to work with the City to plan for and where appropriate restrict development activities where such activities would damage or destroy coastal resources; and to protect human life and limit public expenditures in areas subject to destruction by natural disaster.

### **Section 163.360 (8) (a)(b), Land Acquisition**

**Action:** These sections of the statute establish requirements for the acquisition of vacant land for the purpose of developing residential and non-residential uses. The Redevelopment Plan supports

future development of both residential and nonresidential uses at various locations in the redevelopment area.

#### **Section 163.360 (9), Full Force and Effect**

Upon approval by a governing body of a community redevelopment plan or any modification thereof, the plan and/or modification shall be deemed in full force and effect.

**Action:** None, this sub-section will apply once the City Commission adopts the Downtown Panama City Community Redevelopment Plan Update.

#### **Section 163.360 (10), Need as a Result of Emergency.**

Provides guidance for development of a redevelopment plan when an area has been designated as blighted as the result of an emergency under Chapter 252.34(3).

**Action:** Not Applicable.

### **CHAPTER 163.362 - CONTENTS OF COMMUNITY REDEVELOPMENT PLANS**

Every community redevelopment plan shall:

#### **Chapter 163.362(1) Legal Description**

Contain a legal description of the boundaries of the redevelopment area and the reasons for establishing such boundaries shown in the plan.

**Action:** A legal description of the boundaries of the redevelopment area and the reasons for establishing the boundaries are contained in the Finding of Necessity Study. The Legal Description has been incorporated into this Redevelopment Plan (Appendix A)

#### **Chapter 163.362(2) Show By Diagram and General Terms:**

(a) Approximate amount of open space and the street layout.

**Action:** This task is accomplished through city's overall master plan.

(b) Limitations on the type, size, height number and proposed use of buildings.

**Action:** It is expected that the City's zoning ordinance and land development regulations will continue to be modified to provide the regulatory framework for any building dimension or style limitations.

(c) The approximate number of dwelling units.

**Action:** Based on the future land use concepts contained in the Plan, and the expressed desire to increase residential opportunities in the Downtown Panama City Redevelopment Area, it can be reasonably expected that new investment in housing will occur over time. Future development of moderate to high density residential projects are encouraged in other areas of the redevelopment area, as well as new investment in single family infill, if successful, residential density is expected to increase.

(d) Such property as is intended for use as public parks, recreation areas, streets, public utilities and public improvements of any nature.

**Action:** A current summary of these uses and facilities is contained in the Inventory Section of the

previously approved Redevelopment Plan.

### **Chapter 163.362(3) Neighborhood Impact Element**

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. The Redevelopment Plan recommends making provisions for affordable housing through rehabilitation and new construction. Shortages in affordable housing will be addressed through existing and new affordable housing development strategies, with an emphasis on developing ways in which affordable housing can be integrated within market rate housing projects. The implementation of the Downtown Panama City Plan will contribute significantly in improving the quality of life for the citizens residing in the Downtown Panama City and surrounding areas. While all impacts cannot be determined without site-specific proposals that evaluate impacts, this section provides a summary of potential impacts that may occur in each category required by statute. The specific categories that must be addressed are: 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.

### **Relocation**

The Redevelopment Plan as proposed supports the preservation of existing residential areas and does not require the relocation of any of the low or moderate income residents of the redevelopment area. To minimize the relocation impact, the CRA 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. It is anticipated that property acquisitions within the Redevelopment area will occur through private enterprise. Private sector land acquisition and redevelopment projects are not subject to the same provisions. If a voluntary sale is made, relocation of occupants, whether tenants or owners, it is the responsibility of the parties to that sale. In the case of tenants displaced as a consequence of a voluntary sale, the Redevelopment Agency, if requested, will assist by providing technical assistance and by referring the displaced parties to known local private and public housing providers to assure that replacement housing is available to them.

There are no redevelopment projects proposed for implementation that would necessitate the public acquisition of occupied property and the involuntary displacement of any household or business by the Redevelopment Agency. As a matter of policy, the Redevelopment Agency will strive to avoid displacement of households and businesses. Proposed elements of this Redevelopment Plan specifically seek to promote the reuse of appropriate existing structures, provide assistance for neighborhood revitalization, allow the current residents to revive their neighborhoods, and avoid clearance.

However, in the event that any relocation is required as the result of implementing this Redevelopment Plan, the CRA will require adherence to City of Panama City's Relocation Standards or other compensatory arrangements that meet or exceed City standards. Policy 3.2.4 of the City of Panama City Comprehensive Plan states that "the City will assist in the relocation of

households displaced by community development activities as specified in the “Section 8 Tenant Assistance Policy, Chapter XII -Temporary Relocation” or the “Relocation Plan for Community Development Activities” and Residential Anti-displacement and Relocation Assistance Plan Under Section 104(d) of the Housing and Community Development Act of 1974, As Amended” document.

### **Traffic Circulation**

The implementation of the Redevelopment Plan recommendations related to streetscape improvements and traffic circulation are anticipated to positively impact the Downtown Panama City Redevelopment Area. This document envisions enhancing identified roadways through streetscape improvements that encourage pedestrian mobility and improve vehicular circulation within the area.

### **Environmental Quality**

The City is in the process of addressing stormwater management issues throughout the City. The Plan also recommends that the CRA conduct Downtown Stormwater Master Plan. The Redevelopment Agency will work closely with developers to ensure anticipated new development does not impact the drainage capacity of the area, and when feasible support on-site provision of stormwater retention facilities in new development. The Redevelopment Plan recommends obtaining an area-wide stormwater permit to address issues for the entire district. The Redevelopment Plan recommends strategies related to the environmental issues including wetlands, water quality, and green buildings. The City will closely monitor the capacity of the existing and planned stormwater infrastructure to ensure sufficient capacity exists, and there are no negative impacts from development. In terms of vegetation and air quality, proposed streetscape improvements are anticipated to add vegetation to the Downtown Panama City Redevelopment Area and also preserve the existing mature tree canopies, contributing significantly in improving the area’s air quality. No negative impact on the existing sanitary sewer is expected from implementation of the Redevelopment Plan.

### **Community Facilities and Services**

The Redevelopment Plan identifies projects related to the public facilities and amenities and also presents several strategies to pursue improvements to the Downtown Panama City Marina. It is envisioned to accommodate a diverse range of cultural facilities that will serve the needs of the area youth, adults, and elderly. The Plan recognizes the importance of the existing facilities and supports planned improvements of these facilities. The proposed waterfront walkway improvements are an integral component of the redevelopment area’s recreation and open space network.

### **Effect on School Population**

The Redevelopment Plan does not anticipate significantly impacting the area’s school population other than the recommendation to continue discussions with the Bay County School Board to consider the expansion of the area schools as the redevelopment program matures. Any increase in school population is expected to be handled by the existing schools in the redevelopment area and its vicinity: Bay County High School, Jinks Middle School, and the Bay County Elementary Schools. The City and the Redevelopment Agency will continue to work closely with Bay County

School Board to ensure the board's future plans for area schools are consistent with the Redevelopment Plan.

### **Physical and Social Quality**

The Plan's recommendations to continue with improvements to the existing streetscape environment (street lighting, sidewalks, street trees, gateways and directional signage); redevelopment of vacant land and former industrial sites; establishing urban design and architectural standards for new development; and continued code enforcement will have a positive impact on the area's physical and visual character. Implementation of the redevelopment plan will improve community access to the social service network currently available to the area residents. Forging partnerships to attract higher education satellite campuses in the downtown will increase employment opportunities and serve as a tool to improve the quality of life for area residents

### **Chapter 163.362(4) Publicly Funded Capital Projects**

Identify specifically any public funded capital projects to be undertaken within the community redevelopment area.

**Action:** A list of publicly funded projects will be created each fiscal year as part of the annual budgeting process.

### **Chapter 163.362(5) (6) Safeguards and Retention of Control**

Contain adequate safeguards that the work of redevelopment will be carried out pursuant to the plan. Provide for the retention of controls and establishment of any restrictions or covenants running with land sold or leased for private use.

**Action:** The following safeguards and procedures will help ensure redevelopment efforts in the redevelopment area are carried out pursuant to the redevelopment plan: The Community Redevelopment Plan is the guiding document for future development, redevelopment and ancillary programs, projects and activities in and for the Downtown Panama City Redevelopment Area. In order to assure that redevelopment will take place in conformance with the projects, goals and policies expressed in this plan, the Downtown Panama City Community Redevelopment Agency will utilize the regulatory devices, instruments and systems used by the City of Panama City to permit development and redevelopment within its jurisdiction. These include but are not limited to the Comprehensive Plan, the Land Development Code, the Zoning Code, adopted design guidelines, performance standards and City authorized development review, permitting and approval processes. Per Florida Statute, the City of Panama City Commission retains the vested authority and responsibility for:

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

In accordance with Section 163.356(3)(c), by March 31 of each year the Redevelopment Agency shall file an Annual Report with the City of Panama City detailing the CRA's activities for the preceding fiscal year. The report shall include a complete financial statement describing assets, liabilities, income and operating expenses. At the time of filing, the CRA shall publish in a

newspaper of general circulation a notice that the report has been filed with the City and is available for inspection during business hours in the office of the City Clerk and the Downtown Panama City Community Redevelopment Agency. The Community Redevelopment Agency shall maintain adequate records to provide for an annual audit, which shall be conducted by an independent auditor and will be included as part of the City of Panama City Comprehensive Annual Financial Report for the preceding fiscal year. A copy of the CRA audit, as described in the CAFR will be forwarded to each taxing authority.

The CRA 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. The redevelopment plan may be modified, changed, or amended at any time by the Downtown Panama City Community Redevelopment Agency and City Commission provided that; if modified, changed, or amended after the lease or sale of property by the CRA, the modification must be consented to by the developer or redevelopers of such property or his successors or their successors in interest affected by the proposed modification. Where the proposed modification will substantially change the plan as previously approved by the governing body, the City Commission will similarly approve the modification. This means that if a developer acquired title, lease rights, or other form of development agreement, from the CRA to a piece of property within the redevelopment area with the intention of developing it in conformance with the redevelopment plan, any amendment that which might substantially affect his/her ability to proceed with that development would require his/her consent. When considering modifications, changes, or amendments in the redevelopment plan, the CRA will take into consideration the recommendations of interested area property owners, residents, and business operators. Proposed minor changes in the Plan will be communicated by the agency responsible to the affected property owner(s).

**Chapter 163.362(7) Assurance of Replacement Housing for Displaced Persons** Provide assurances that there will be replacement housing for the relocation of persons temporarily or permanently displaced from housing facilities within the community redevelopment area.

**Action:** As previously stated, to minimize the relocation impact, the CRA 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. In the event that any relocation is required as the result of implementing this Redevelopment Plan, the CRA will require adherence to City of Panama City's Relocation Standards or other compensatory arrangements that meet or exceed County standards. Policy 3.2.4 of the City of Panama City Comprehensive Plan states that "the City will assist in the relocation of households displaced by community development activities as specified in the "Section 8 Tenant Assistance Policy, Chapter XII -Temporary Relocation" or the "Relocation Plan for Community Development Activities" and Residential Anti-displacement and Relocation Assistance Plan Under Section 104(d) of the Housing and Community Development Act of 1974, As Amended" document.

#### **Chapter 163.362(8) Element of Residential Use**

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 to moderate income, including the elderly.

**Action:** There are few residential uses- single-family and senior housing apartment tower in existence within the redevelopment area at the time of this writing. The efforts undertaken by the CRA, 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 during public workshops and reduce or eliminate any negative characteristics. The establishment of a revitalized and expanded residential base within the Downtown Panama City community is essential to achieve a successful economic redevelopment program. Residents living within the redevelopment area will comprise components of the work force and the market, which will generate economic activity.

#### **Chapter 163.362(9) Statement of Projected Costs**

Contain a detailed statement of the projected costs of development, including the amount to be expended on publicly funded capital projects in the community redevelopment area and any indebtedness of the community redevelopment agency or the municipality proposed to be incurred for such redevelopment if such indebtedness is to be repaid with increment funds.

**Action:** Project costs and funding sources are described as component of the annual budgeting process.

#### **Chapter 163.362(10) Duration of Plan**

Provide a time certain for completing all redevelopment financed by increment revenues. **Action:** Currently, the Downtown Panama City Community Redevelopment Plan shall remain in effect and serve as a guide for future redevelopment activities in the redevelopment area through 2014. The Plan recommends extending the current life of the redevelopment program by 20 years through 2034.

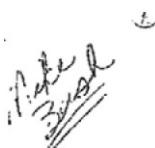
#### **Chapter 163.362(11) Statutory Predisposition**

This section provides relief to some of the subsections of Section 163.360, if the redevelopment plan was adopted before Chapter 84-356, Laws of Florida, became a law.

**Action:** Not Applicable.

## VIII. Appendix C – 1984 CRA Plan Adoption Ordinances

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RESOLUTION

NO.

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF PANAMA CITY, FLORIDA, FINDING THAT A BLIGHTED AREA EXISTS WITHIN A SPECIFIC BOUNDARY IN AND AROUND THE CENTRAL BUSINESS DISTRICT, THAT THE REHABILITATION, CONSERVATION, REDEVELOPMENT, OR COMBINATION THEREOF, IS NECESSARY IN THE INTEREST OF THE PUBLIC HEALTH, SAFETY, MORALS, OR WELFARE OF THE RESIDENTS OF PANAMA CITY, AND DECLARING AND DESIGNATING AN ENTERPRISE ZONE WITHIN THE CITY OF PANAMA CITY, AND PROVIDING AN EFFECTIVE DATE, PURSUANT TO FLORIDA STATUTES, SECTION 163.355 AND SECTION 290.005.

WHEREAS, there exists a specifically bounded area in and around the central business district described in Exhibit A; and

WHEREAS, there is deterioration of sites, buildings and other improvements in this area; and

WHEREAS, there is diversity of ownership within this area which prevents the free alienability of economically feasible sized properties; and

WHEREAS, there is a level of fiscal effort in this area which exceeds the surrounding city and county, which is an indicator of economic distress; and

WHEREAS, there is a percentage of elderly population in this area which exceeds the entire city, which is an indicator of economic distress; and

WHEREAS, there is a level of commercial vacancy in this area which exceeds that of comparable regional shopping facilities in Panama City, which is an indicator of economic distress; and

WHEREAS, there is a level of commercial rents in this area which is significantly lower than comparable commercial areas in Panama City, which is an indicator of economic distress; and

WHEREAS, the value of housing units in this area is substantially lower than the entire city, which is an indicator of economic distress; and

WHEREAS, residential rents in this area are substantially lower than the entire city, which is an indicator of economic distress; and

WHEREAS, median household income in this area is substantially lower than the entire city, which is an indicator of economic distress; and

WHEREAS, the consultant to the Panama City Downtown Improvement Board, Casella and Associates, has prepared a report which documents the aforementioned distressed conditions; and

WHEREAS, the aforementioned distressed conditions meet the criteria set forth in Florida Statutes, Chapter 163.340, as constituting blight; and

WHEREAS, the aforementioned distressed conditions meet the criteria of Florida Statutes, Chapter 290.004 as constituting an enterprise zone; and

WHEREAS, the Florida legislature has enacted the Community Redevelopment Act of 1969, (Chapter 163), and the Florida Enterprise Zone Act of 1982, (Chapter 290), in order to provide certain redevelopment powers to eligible municipalities and to make available certain benefits to eligible local units of government, business entities and organizations; and

WHEREAS, to enable eligible municipalities to exercise the powers of Chapter 163, and to enable eligible local units of government, business entities and organizations to utilize the benefits of Chapter 290, the local governing body must declare and designate eligible areas to be blighted as defined in Chapter 163.340 and eligible pursuant to Chapter 290.004;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF PANAMA CITY, FLORIDA, IN SESSION DULY HELD REGULARLY ASSEMBLED AS FOLLOWS:

1. That the City Commission of the City of Panama City, Florida, hereby finds that:
  - A. A blighted area exists within the specifically bounded area in and around the central downtown business district, such area more precisely described as in Exhibit "A" attached.
  - B. The area described in Exhibit "A" exhibits the characteristics of an enterprise zone.
  - C. The rehabilitation, conservation, or redevelopment, or a combination thereof, of such area is necessary in the interest of the public health, safety, morals, or welfare of the residents of Panama City.
2. That the City Commission of the City of Panama City, Florida, hereby declares and designates the area within the City as described in Exhibit "A" as an Enterprise Zone.
3. That the City Commission of the City of Panama City, Florida requests the Secretary of the Department of Community Affairs of the State of Florida to certify the area within the City as described in Exhibit "A" as meeting the criteria for an enterprise zone.

4. This resolution shall become eff c.tiye imnediatly upon its adoption .

J

PASSED AND ADOPTED THIS 12th DAY OF July A.D. 1983 ,

Donald L. Davis  
MAYOR

ATTEST:

William L. Lisch  
CITY CLERK

EXHIBIT A  
BOUNDARY DESCRIPTION  
PANAMA CITY DOWNTOWN ENTERPRISE ZONE

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 line 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 least 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 line 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.

The City Manager presented members of the Downtown Improvement Board for the purpose of a presentation at this time. Mr. H. M. Lewis came before the Commission on behalf of the Downtown Improvement Board with a request that the Commission take certain action allowing the Downtown Improvement Board to incorporate an enterprise zone in downtown Panama City. He stated this would be at no expense to the city or taxpayers but will offer certain advantages to the people who own property in the downtown area such as tax advantages, tax incremental financing, tax-free industrial revenue bonds, and such types of things that would allow the tax base to be increased. Mr. Sam Casella came before the Commission and made a presentation concerning the enterprise zone downtown Panama City. He said the state legislature established this redevelopment tool in order for cities to have a means of developing their downtown areas. He said this would allow the city to designate an area within the city which meets certain criteria and the development in that area thereafter would be eligible for certain state tax credits which are applied against state corporate income tax. He stated the city would be eligible for industrial revenue bonds for expansion projects which have been allowed by the rules of the internal revenue service at the federal level and, he said, that by approving and passing a proposed resolution the City will make it possible in the future for Panama City to enact tax increment financing within the same boundaries that would be designated tonight. Commissioner Daffin said the city's businessmen are looking at the fact there is no cost to them and he said his personal observation of the proposal is this would be something good for the business people who really support the downtown. He questioned if a state agency would also have to approve this as an enterprise zone should the Commission approve the resolution and was advised that by the Commission approving this area as an enterprise zone Mr. Casella would be allowed to take the resolution to the Department of Community Affairs in Tallahassee for presentation. Mr. Casella stated that in approximately three weeks time the Department of Community Affairs would make a decision whether to approve the enterprise zone. Commissioner Nelson moved the request of the Downtown Improvement Board be honored and the Resolution for a downtown enterprise zone be approved and adopted. Commissioner Daffin seconded the motion and on a roll call vote, Commissioners Daffin, Nelson, Littleton, Mortland and Mayor-Commissioner Clemons voted "YEA". NAYS: None. The Clerk certified the motion passed by a 5-0 vote.

ORDINANCE NO. 1185

AN ORDINANCE OF THE CITY OF PANAMA CITY,  
FLORIDA, PURSUANT TO FLORIDA STATUTES, SEC-  
TION 163.360, APPROVING A COMMUNITY REDEVEL-  
OPMENT PLAN TO GUIDE THE ACTIONS OF THE COM-  
MUNITY REDEVELOPMENT AGENCY; PROVIDING FOR  
THE SEVERABILITY OF THE PROVISIONS HEREOF;  
REPEALING ALL ORDINANCES IN CONFLICT HERE-  
WITH; AND RECITING AN EFFECTIVE DATE.

WHEREAS, Chapter 163, Florida Statutes, has defined  
and provided for conduct of redevelopment activities; and

WHEREAS, the City Commission of the City of Panama  
City, Florida, has designated the Panama City Downtown Improve-  
ment Board as the Community Redevelopment Agency by Ordinance  
No. 1153 adopted on November 22, 1983; and

WHEREAS, the Downtown Improvement Board/Community  
Redevelopment Agency, pursuant to Chapter 163, Florida Stat-  
utes, has caused a Community Redevelopment Plan to be pre-  
pared; and

WHEREAS, the Community Redevelopment Agency has  
transmitted the Community Redevelopment Plan to the Local  
Planning Agency (Panama City Planning Board) for review and  
recommendations as to its conformity with the comprehensive  
plan for development of the municipality as a whole and has  
received the written recommendations of the Local Planning

Agency; and

WHEREAS, the Community Redevelopment Agency finds the contents of the Community Redevelopment Plan to be consistent with Section 163.362, Florida Statutes; and

WHEREAS, the power to grant final approval to the Community Redevelopment Plan vests in the governing body of the municipality, pursuant to Section 163.358, Florida Statutes and

WHEREAS, the Community Redevelopment Agency has recommended approval of the Community Redevelopment Plan by the City Commission in accordance with procedures of Section 163.360, Florida Statutes; and

WHEREAS, the City Commission, pursuant to Florida Statutes, Section 163.360(5), has held a public hearing on the Community Redevelopment Plan after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the municipality, which notice described the time, date, place and purpose of the hearing, identified generally the community redevelopment area covered by the plan and outlined the general scope of the Community Redevelopment Plan under consideration;

NOW, THEREFORE, BE IT ENACTED BY THE PEOPLE OF THE CITY OF PANAMA CITY, FLORIDA:

Section 1. The Community R0development Plan (attached hereto as Exhibit A):

(a) Includes a feasible method for the location of families who will be displaced from the community redevelopment area in decent, safe and sanitary dwelling accommodations within their means and without undue hardship to such families;

(b) Conforms to the general plan of the municipality as a whole;

(c) Gives 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 plan; and

(d) Will afford maximum opportunity, consistent with the sound needs of the municipality as a whole, for the rehabilitation or redevelopment of the community redevelopment area by private enterprise.

Section 2. The City Commission of the City of Panama City, Florida, hereby approves the Community Redevelopment Plan to guide the actions of the Community Redevelopment Agency, pursuant to Florida Statutes, Section 163.360.

Section 3. Should any provision or section of this ordinance or any portion thereof be declared invalid by a court of competent jurisdiction, such decision shall not affect the validity of the remainder thereof.

Section 4. All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such

conflict.

Section 5. This ordinance shall take effect upon its passage.

PASSED, APPROVED AND ADOPTED at the regular meeting of the Commissioners of the City of Panama City, Florida, this 24 th day of April, 1984.

CITY OF PANAMA CITY, FLORIDA

By: James D. Drury  
Mayor

ATTEST:

Mark Sank

EXHIBIT 'A'

BOUNDARY DESCRIPTION

PANAMA CITY DOWNTOWN REDEVELOPMENT PLAN

Located in Panama City, Bay County, Florida, and more generally described as follows:

Commence at the Southeast Corner of southeast Quarter (SE ) of Section 5, Township 4 South, Range 14 West. Thence west 30 feet, Thence North 30 feet to the intersection of the centerline of Magnolia Avenue and the centerline of Seventh Street for a point of beginning; thence North along the centerline of Magnolia Avenue, a distance of 660 feet more or less to the centerline of 8th Street. Thence west along the centerline of 8th Street a distance of 1170 feet more or less to the centerline of Jenks Avenue. Thence South along the centerline of Jenks Avenue a distance of 2524 feet more or less to the intersection of the centerline of Jenks Avenue with the centerline of Oak Avenue; thence Southeasterly along the centerline of Oak Avenue a distance of 101 feet more or less to the intersection of the centerline of Oak Avenue with the extension of the Northwesterly right-of-way line of 4th. Street. Thence southwesterly along said Northwesterly right-of-way line a distance of 322 feet more or less to the intersection of the said Northwesterly right-of-way line with the centerline of Beach Drive, Thence North 33 degrees 21 minutes West along the centerline of Beach Drive a distance of 55 feet more or less to the intersection of the centerline of Beach Drive with the extension of the Northwesterly right-of-way line of a public alley, (now designated as 4th. Street), Thence South 52 degrees 04 minutes West along said Northwesterly right-of-way line a distance of 260.77 feet more or less, Thence North 41 degrees 33 minutes West a distance of 25.81 feet, Thence South 41 degrees 27 minutes West a distance of 1315.5 feet, Thence south 41 degrees 33 minutes East, a distance of 1201 feet. Thence North 48 degrees 27 minutes East a distance of 1065 feet more or less to the water's edge of St. Andrews Bay. Thence meandering Southeasterly along the water's edge of St. Andrews Bay a distance of 520 feet more or less to the Westerly edge of the Channel into Massalina Bayou, thence meandering Northerly along the Westerly edge of Massalina Bayou a distance of 4000 feet more or less to the intersection of the water's edge of Massalina Bayou with the East line of the East Half of the Northwest Quarter of the Northwest Quarter of Section 9, Township 4 South, Range 14 West; thence North along said East line a distance of 835 feet more or less to the intersection of said East line with the centerline of 7th Street, Thence West along the centerline of 7th Street a distance of 1348 feet more or less to the centerline of Magnolia Avenue and the Point of Beginning.

AN ORDINANCE OF THE CITY OF PANAMA CITY, FLORIDA, PROVIDING FOR AND ESTABLISHING A REDEVELOPMENT TRUST FUND, APPROPRIATING FUNDS TO SUCH TRUST FUND AND PROVIDING THAT THE MONIES IN SUCH TRUST FUND MAY BE EXPENDED FOR CERTAIN REDEVELOPMENT PURPOSES PURSUANT TO FLORIDA STATUTES, SECTION 163.387; PROVIDING FOR THE SEVERABILITY OF THE PROVISIONS HEREOF; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR NOTICE OF PROPOSED ENACTMENT; AND RECITING AN EFFECTIVE DATE.

WHEREAS, Chapter 163, Florida Statutes, has defined and provided for conduct of redevelopment: activities; and

WHEREAS, the City Commission of the City of Panama City, Florida, adopted a resolution on March 27, 1984, finding that a blighted area exists within a specified boundary in and around the central business district of Panama City, said resolution further finding that rehabilitation, conservation, redevelopment or a combination thereof of such area is necessary in the interest of public health, safety, morals or welfare of the residents of Panama City; and

WHEREAS, the City Commission of the City of Panama City, Florida, enacted Ordinance No. 1153 on November 22, 1983, designating the Panama City Downtown Improvement Board as the Community Redevelopment Agency pursuant to Florida Statutes, Section 163.357(3); and

WHEREAS, Florida Statutes, Section 163.387, provides that there shall be established for each community redevelopment agency a redevelopment trust fund, and funds allocated to and deposited into this fund shall be used by the agency to finance or refinance each community redevelopment project it undertakes and

WHEREAS, Florida Statutes, Section 163.387, further provides that no community redevelopment agency shall exercise any community redevelopment powers under Section 163.387, Florida Statutes, unless and until the governing body has, by ordinance:, provided for the funding of a redevelopment trust fund for the duration of a community redevelopment project; and

WHEREAS, the Panama City Community Rerlevelopment Agency has recommended approval of a Community Redevelopment Plan prepared pursuant Lo the Cownunity Redevelopment Act of 1969; and

WHEREAS, the City Commission of the City of Panama City, Florida, as adopted an ordinance approving the Community Redevelopment Plan prepared pursuant to the Community Redevel- opment Act of 1969; and

WHEREAS, the Community Redevelopment Plan provides specific proposals for community redevelopment projects and guidelines for the implementation of public projects necessary to effect the removal of slum or blighted conditions in downtown Panama City

NOW, THEREFORE, BE IT ENACTED BY THE PEOPLE OF THE CITY OF PANAMA CITY, FLORIDA:

Section 1. Creation and Purpose. There is hereby established and created, pursuant to Section 163.387, Florida Statutes, a Redevelopment Trust Fund, hereinafter referred to as the "Fund," to be used exclusively to finance or refinance community redevelopment projects by the City of Panama City Community Redevelopment Agency pursuant to Chapter 163, Florida Statutes, Part III, Community Redevelopment Act of 1969.

The funds allocated to and deposited into the Fund as provided in this ordinance are hereby appropriated to the City of Panama City Community Redevelopment Agency, hereinafter referred to as the "Agency," to finance community redevelopment projects within the redevelopment area identified in the Resolution of March 27, 1984, finding that a blighted area exists within a specified boundary in and around the central business district of Panama City.

The Agency shall utilize the funds and revenues paid into and earned by the Fund for those community redevelopment purposes delegated to it as contained in the Community Redevelopment Plan and as provided by law and such fund shall exist for the duration of the projects within the redevelopment area and for so long thereafter as indebtedness continues to exist.

Section 2. Monies Appropriated to and Comprising the Fund. The Redevelopment Trust Fund shall consist of, and the City of Panama City, Florida, hereby appropriates, commits and

sets over for payment into the Func'l, an amount not less than that increment in the income, proceeds, revenues and funds of the City derived from or held in connection with its undertaking and carrying out of community redevelopment projects under the Community Redevelopment Act of 1969 within the redevelopment area identified in the Resolution of March 27, 1984. Such increment shall be determined annually and shall be that amount equal to 95 percent of the difference between:

(a) The amount of ad valorem taxes levied each year by all taxing authorities, except school districts, on taxable real property contained within the geographic boundaries of the redevelopment area as defined in the adopted Resolution of March 27, 1984; and

(b) The amount of ad valorem taxes which would have been produced by the rate upon which the tax is levied each year by or for all taxing authorities, except school districts, upon the total of the assessed value of the taxable real property in the above-referenced redevelopment area as shown upon the most recent assessment roll used in connection with the taxation of such property by each taxing authority prior to the effective date of this ordinance providing for funding of the trust fund.

The Agency is directed to establish and set up the Fund and to develop and promulgate rules, regulations and criteria whereby the Fund may be promptly and effectively administered, including the establishment and maintenance of books

and records and adoption of procedures whereby the Agency may, expeditiously and without undue delay, utilize such funds for their allocated statutory purpose.

The Agency is faced with full responsibility for the receipt, custody, disbursement, accountability, management and proper application of all monies paid into the Fund.

Section 3. Purposes of Fund Expenditures. Monies in the Redevelopment Trust Fund may be expended from time to time for the following purposes when directly related to the financing or refinancing of a community redevelopment project:

(a) Administrative and overhead expenses necessary or incidental to the preparation and implementation of a community redevelopment plan adopted by the Agency;

(b) Expenses of redevelopment planning, surveys and financial analysis;

(c) The acquisition of real property in the redevelopment area;

(d) The clearance and preparation of any redevelopment area for redevelopment and relocation of site occupants as provided in Section 163.370, Florida Statutes:

(e) Repayment of principal and interest for loans, advances, bond anticipation notes and other forms of indebtedness: and

(f) All expenses incidental or connected with the issuance, sale, redemption, retirement or purchase of agency bonds, bond anticipation notes or other forms of indebtedness.

## IX. Appendix D- CRA Ordinances and Resolutions

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### CRA Creation Documents by District

#### Downtown District

"I" .. - <"T- --"				
	71283.00	7/12/83	Finding of Necessity	Yes
1185		4/24/84	Redevelopment Plan	Yes
1186		4/24/84	Development of Trust Fund	Yes
	60909.10	6/9/09	Approving the community redevelopment plan modification and extending the date to 6/9/2039	No
	1027091.00	10/27/09	Approving the modified community redevelopment plan and extending the date to 6/9/2039	No

#### Downtown North District

Ordinance#	Resolution#	Date	Purpose	
	92292.02	9/22/92	Finding of Necessity	Yes
1566		6/8/93	Redevelopment Plan	Yes
1567		6/22/e.c 3	Development of Trust Fund	Yes
	111307.10	11/13/07	Defining the extension boundary of the Downtown North community redevelopment area	Yes
	32508.20	4/8/09	Supercede resolution 111307.1 to Including additional findings In accordance with Florida Statute	Yes
	60909.20	6/9/09	Ratifying the extension boundaries set forth In resolution 32508,providing approval of the Downtown North community redevelopment plan modification and extending the completion date to 6/9/2039	No
	102709.20	10/27/09	Approving the modified community redevelopment plan and extension of time	No
	60810.20	6/8/10	Approving the community redevelopment plan modification , providing for an effective expiration date of CRA district consistent with originalexpiration date	Yes

#### St. Andrew District

Ordinance#	Resolution#	Date	Purpose	Approved
	82388.00	8/23/88	First Finding of Necessity	Yes
	82289.00	8/22/89	Second Finding of Necessity	Yes
1454		9/12/89	Redevelopment Plan	Yes
1453		9/12/89	Deveb pment of Trust Fund	Yes
		1997	St. Andrews Project Histoic Preservation & Revitalization Plan	No
		1998	Strategic Revitalization Plan	No
		2001	Vision Update	No

#### Millville District

Ordinance#	Resolution#	Date	Purpose	
	2102004.10	2/10/04	Flndmg of Necessity	Yes
	6082004.10	6/8/04	Redevebplment Plan	Yes
1961		6/22/04	Development of Trust Fund	Yes
2010	PENDING		Millville CRA/Waterfront Vision Plan update	No

Prepared By: CRA

Date Prepared: 10/22/2010

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## Transfer of Governing Authority Documents

Ordinance#	Resolution#	Date	Purpose	Approved
911		12/10/74	Defining the boundaries of the Downtown Improvement Board	Yes
1153		11/22/83	Designating the Downtown Improvement Board as a Community Redevelopment Agency	Yes
2216		9/12/06	Designating a Community Redevelopment Agency separate from the Downtown Improvement Board	Yes
2301		2/26/08	Amendment to ordinance 2216, specifying the roles of CRA board members	Yes
	92209	9/22/09	The City declares itself the CRA, and no other existing agency shall use any CRA funds	Yes

## CRA Budget Adoptions

Ordinance#	Resolution#	Date	Purpose	Approved
	2009.1	2/21/09	Adoption of the amended FY 2008 budget	No
	2009.03	6/17/09	Adopting the amended budget for FY 2008	Yes
	2009.1	9/10/09	Adoption of the budget for the FY 2009	Yes
			FY 2010 adoption of budgets by district	?
	2010.03	9/28/10	Adopting the 2011 budget by district	Yes

## CRA Administrative Resolutions

Ordinance#	Resolution#	Date	Purpose	Approved
	2010.2	8/10/10	Terminating the Defined Contribution Plan and the Deferred Compensation Plan	Yes

## CRA Supporting Plan Ordinances/Resolutions by District

### *Downtown District*

Ordinance#	Resolution#	Date	Purpose	Approved
	102202.2	10/22/2002	Supporting the nomination for the National Main Street's 2003 Great American Main Street Award Program	Yes

### *St. Andrew District*

Ordinance#	Resolution#	Date	Purpose	Approved
	11042003.1	11/4/03	Approving proposed guidelines for development within the community redevelopment area guided by the Waterfronts Florida Program	Yes
2219		11/14/06	Amending section 104-67 of the land development regulation code of Panama City, by creating and defining a St. Andrew's Historic Neighborhood Area	Yes
	81208.1	8/12/08	Approving the available parking for the commercial units associated with and adjacent to the Harbour Village at Historic St. Andrew	Yes

### *Millville District*

Ordinance#	Resolution#	Date	Purpose	Approved
	51209	5/12/09	Support of an application for the Waterfronts Florida Program	Yes

Prepared By: CRA

Date Prepared: 10/22/2010

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**All Districts**

Ordinance#	Resolution#	Date	Purpose	Approved
	2010.01	8/10/10	Approving the US 98 Heritage Corridor Study	Yes
	2008.04	6/17/08	Opposing the closing of any neighborhood school located within the boundaries of an established community redevelopment area	Yes

**City Initiated Ordinances/Resolutions**

**Budgets**

Ordinance#	Resolution#	Date	Purpose	Approved
	92397.01	9/23/97	Adoption of the 1997-1998 budget for the city of Panama City and the Downtown Improvement District to total \$41,900595. DID Including CRA total \$763,135	Yes
	9221998	9/22/98	Adoption of the 1998-1999 budget for the city of Panama City and the Downtown Improvement District to total \$49,481,019. OID Including CRA total \$901,472	Yes
	9281999	9/28/99	Adoption of the 1999-2000 budget for the city of Panama City and the Downtown Improvement District to total \$48,726,378. DID Including CRA total \$943,273	Yes
	9262000	9/26/00	Adoption of the 2000-2001 budget for the city of Panama City and the Downtown Improvement District to total \$55,539,568. DID Including CRA total \$885,531	Yes
	092501-05	9/25/01	Adoption of the 2001-2002 budget for the city of Panama City and the Downtown Improvement District to total \$55,227,666. DID including CRA total \$1,388 561	Yes
	092302-02	9/23/02	Adoption of the 2002-2003 budget for the city of Panama City and the Downtown Improvement District to total \$52,602,744. DID including CRA total \$1,636,085	Yes
	09232003-2	9/23/03	Adoption of the 2003-2004 budget for the city of Panama City and the Downtown Improvement District to total \$54,858,317. DID including CRA total \$1,595,147	Yes
	09282004-2	9/28/08	Adoption of the 2004-2005 budget for the city of Panama City and the Downtown Improvement District to total \$57,236,599. DID including CRA total \$2,445,606	Yes
	9272005.2	9/27/05	Adoption of the 2005-2006 budget for the city of Panama City and the Downtown Improvement District to total \$61,773,127. DID Including CRA total	Yes
	092606-1	9/26/06	Adoption of the 2006-2007 budget for the city of Panama City and the Downtown Improvement District to total \$66,838,528. DID including CRA total \$3,527,232	Yes
	92507.2	9/25/07	Adoption of the 2007-2008 budget for the city of Panama City and the Downtown Improvement District to total \$66,067,051. DID total \$475,832	Yes
	92908.2	9/29/08	Adoption of the 2008-2009 budget for the city of Panama City and the Downtown Improvement District to total \$60,291,864. DID total \$230,740	Yes
	92109.2	9/21/09	Adoption of the 2009-2010 budget for the city of Panama City and the Downtown Improvement District to total \$65,121,772. DID total \$215,228	Yes

Prepared By: CRA

Date Prepared: 10/22/2010

### *Miscellaneous*

Ordinance#	Resolution#	Date	Purpose	Approved
No Number		6/28/09	Amendment to Article II entitled "Special Events"	No
No Number		6/28/09	Relating to a temporary moratorium on the issuance of building permits for multi-family structures over four stories in the city	No
2074		4/22/05	Defining the historical districts within the city limiting the height of structures within said districts	No